

**FINANCIAL INCLUSION FUND
2025/2026**

The closing date for applications is 31st July 2025 at 5 pm.
Please note, late applications will not be accepted.

Please refer to the associated guidance when completing this application form.

All projects must be completed by 31st March 2026.

Who can apply?

- Groups and organisations who are working directly with residents from low-income households can apply for this grant for capital costs. Applicants will be expected to show how the grant will improve the lives for these families.
- All applicants must be active in our South Ayrshire Council's area and spend any agreed funding such that it benefits residents/communities in South Ayrshire Council areas.
- Third Sector organisations/community groups require to have a constitution and appropriate governance and financial arrangements in place, proportionate to the value of the application.

Which priority does your project fit in?

Project must meet at least one of these, please ✓ the most appropriate.

1. Breaking the cycle of debt & dependency	✓
2. Reducing Child Poverty	
3. A reduction in the number of people in crisis through early intervention	✓
4. Preparing people for employment, training, education & volunteering opportunities	✓

Which of the following Council Plan priorities most aligns with your proposed project:

Priority 1 – Spaces and Places	✓
Priority 2 – Live, Work, Learn	✓
Priority 3 – Civic and Community Pride	

Project Proposal

Organisation Name: BROKEN CHAINS AYR LTD	
Project Name: BREAKING CHAINS OF POVERTY	
Organisation Address: 7 ALLOWAY PLACE AYR	
Charity No: SC041602	
Postcode: KA7 2AA	
<p>What are the main activities/purpose of the group:</p> <p>Broken Chains (Ayr) LTD are a third sector charitable organisation based in South Ayrshire. The charity was set up over 15 years ago to provide practical, spiritual, emotional and mental wellbeing support, to people whose lives have been adversely affected by drink, drugs, crime, unemployment, homelessness, violence, mental health difficulties, grief, trauma and other life controlling issues. We are a multi-faceted project. Our core hub meeting is a weekly drop-in at the salvation army hall in Ayr.</p> <p>One of our aims is to support vulnerable people to reintegrate back into their families and communities, where they can be best supported.</p> <p>We aspire to see oppression, addiction and harm broken, in the lives of the individuals we offer support to.</p> <p>One of the ways we do this is through our weekly drop-in, where we reach out to and assist up to 45 people each week.</p> <p>We provide those who attend with hot food and drinks. We give out food parcels where needed. We offer support and advice to clients in areas such as housing, physical and mental health, signposting to other like-minded organisations such as Harbour Ayrshire and Freedom Fighters, Ardrossan amongst many others. We offer support getting into rehab, during clients stays</p>	

at rehab and post rehab. We see ourselves as a welcoming, compassionate community, providing a safe space for people to feel a sense of belonging and we promote positive well-being, by supporting people to become helpers and eventually volunteers. We offer advice with regards to sexual health and self care, signposting to the relevant healthcare services and support people in harm reduction.

We aim to empower individuals to make positive choices with regards to their own physical and mental health and wellbeing.

All our staff have lived experience and share their own life stories at the drop-in to encourage others.

Through the support of our committed staff and volunteers, we have seen broken families restored and children returned to their parents.

Some of our clients have gone on to gain part- or full-time employment. (I have included 2 participants stories in the next section).

Purpose of grant application – please advise how the grant funding would be spent and how it would benefit recipients:

Grant funding would go towards food provisions at our weekly drop-in, namely hot food and drinks for people who attend and food parcels for those who are in need of them as a means of crisis intervention. The drop-in takes place consistently every week. We would also plan to book a CAP (Christians against poverty) advisor to provide a course to participants around basic budgeting and handling of finances, working towards breaking cycles of debt and dependency. In order to prepare people for employment and education opportunities, we have a system in place whereby clients who show a level of commitment, can become helpers at Broken Chains for a period of 2 months where their help is assessed, after which they can be offered a volunteering role. We currently have 1 staff member who came through our programme, who we are supporting in their study of a counselling diploma and who is now a student counsellor. One of our volunteers will commence their HNC counselling this year. Below are 2 recent life stories of clients who came through Broken Chains, who have now gone onto gain full time employment.

This is a short testimony to show that change is possible and that we can recover.

My name is Lisa I lived a life addicted to cocaine for 5 years I worked as a nurse and suffered childhood trauma and adult abuse from my partner I suffered from mental health ,self-harm and suicide attempts and withdrew from all my family and all positive influences in my life I felt alone and a lost cause I heard through a friend that I knew who was in recovery about broken chains and that they could help me I was not convinced as tried many services for help but unsuccessful, however I was supported to my first ever session with broken chains and felt so nervous and scared with what was to come and thought could this actually help me. On the car journey up to broken chains I was made to feel at ease and that there was hope that I could beat this illness. The support worker spoke about her experience with addiction, that made me feel like she understood me, and I opened up to her about what I was doing with regards to drugs and for some reason felt I could tell her how my mind was and the thoughts I had about using drugs and being alone.

On entering broken Chains I was greeted with a warm welcome and a friendly smile which is something I wasn't used to. The environment felt so calm I went to a table with a support worker and we just chatted and I even laughed and actually enjoyed my day I had something to eat and read the bible which allowed me to speak about my feelings I left broken Chains that day with hope .The next session I had I met my support worker where she took me for food and we made a care plan up of what I wanted and how this could be achieved. The whole time I was there I smiled and felt my life could change. I had a lot of emotional support, regular calls, messages and returned to broken Chains in Ayr many times I was also supported with my housing needs.

Broken chains also helped me to apply for rehab where I went for 5 months allowing me to work on myself. When I left rehab Broken chains supported me, also I also became a volunteer for Broken Chains and this allowed me to give back to others currently going through what I had experienced.

I am whole-heartedly grateful to broken chains and their ongoing support even to today my life has changed considerably I have now celebrated 16 months continued sobriety. I have no mental health issues, I have a job working in addiction services. I have all my kids back in my life and my family. I am a happy content lady who has recovered from that hopeless state of body and mind Thank you for your help.

Story 2

Broken Chains has loved and nurtured me from the pits of addiction, mental health and provided me with amazing support and encouragement and helped not only transform my life but helped me get a brand-new life in the last 7 months and has gave me a volunteering role which has now led to a permanent

role within turning point Scotland, helping the still suffering addicts. I wouldn't have been able to do this without my new family at broken chains. They never gave up on me when I had gave up on myself. Turning point are looking to get me officially started for the 11th November latest 18th. Praise God for my new life. Blessed beyond belief. Thank you to Broken Chains, the first day I walked in there on 19th March my life started to change from that day.

Total cost of idea/how much are you applying for? Please provide a breakdown:

Yearly costs for food and client support and drop-in venue rent are £11,400 per annum.

Therefore the £4950 for which we are applying would go towards food supplies ie. Hot meals and drinks for upto 45 people who attend the weekly drop-in. Also provision of food bags / parcels given out for crisis intervention and venue rent for the Salvation Army Hall.

Are you a constituted group/organisation?	YES
Do you have a bank account?	YES

Do you have host organisation in place (if required)? If so, please state host organisation.	NO
Do you give consent for us to use/share your details throughout the Financial Inclusion funding process.	YES

I, on behalf of, (organisation name): BROKEN CHAINS AYR LTD

- Certify that to the best of my knowledge the information contained in this application is true and accurate and will adhere to the following terms and conditions.
- Understand that making this application does not entitle the organisation to funding as a right.
- Will not commence or commit any expenditure before receiving approval of the funding.
- Understand that this funding award does not cover retrospective work.
- Understand that to make any misleading statement in relation to this application could make the application invalid or may mean the organisation has to repay the funding.
- Understand that this application is subject to appropriate checks and meets appropriate guidance and essential criteria.
- I have read the associated guidance and essential criteria before completing and submitting this application form.
- Understands that if I do not provide satisfactory evidence of spend then the council may request, I repay the grant.
- Failure to return or complete and return any evaluations requested then I may not receive any future funding from South Ayrshire Council. I may be asked to repay the funds if I cannot provide evidence that they were used for the purpose intended.

Name of Person completing application: EMMA MCKIE (administrator)_____

Date: __31st July 2025_____

This application only should be uploaded to [Your Area Your Voice Your Choice](#)

Please submit the following information via email to External Funding Officer at:
grants@south-ayrshire.gov.uk

1. Lead contact name, email address and telephone number.
2. Copy of constitution.
3. Copy of last 3 months bank statements
4. last verified/signed accounts