

**FINANCIAL INCLUSION FUND  
2025/2026**

The closing date for applications is 31<sup>st</sup> 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 31<sup>st</sup> 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.

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

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

<b>Priority 1 – Spaces and Places</b>	<b>Y</b>
<b>Priority 2 – Live, Work, Learn</b>	<b>Y</b>
<b>Priority 3 – Civic and Community Pride</b>	<b>Y</b>

## **Project Proposal**

<b>Organisation Name:</b> Harbour Ayrshire	
<b>Project Name:</b> Bridge to Shore	
<b>Organisation Address:</b> 6 Miller Road Ayr	
<b>Charity No:</b> SC051829	
<b>Postcode:</b> KA7 2AY	
<p><b>What are the main activities/purpose of the group:</b></p> <p>Harbour support people across Ayrshire by building relationships and empowering people to find solutions. We work in an integrated and collaborative way with key partners to provide holistic, abstinence based support that is responsive to need and quick in response. Our trauma informed approach in how we work with people is underpinned by kindness, trust and respect.</p> <p>The Charity is led and staffed by a strong lived experience team whose focus along with its lived experience volunteers to ultimately save lives, improve life aspirations, keep families together and build stronger more resilient communities.</p> <p>Our Board of Trustees, together with staff and volunteers are all affected by addiction in so many ways, with the vast majority having extensive lived experience and so grateful for being given the opportunity to give something back and give others the chance to get the second chance they have been given. This is a long term project creating a pathway and providing a support mechanism which in time with the support of many partners in the community help break the long term cycle of generational addiction.</p> <p>Within South Ayrshire we have four support groups, two men's, 1 ladies and 1 family group, have two recovery practitioners offering 1:1 support across the community with a new enhanced service just started in Girvan and South Carrick, a community service vehicle supporting people fleeing violence and moving from temporary or otherwise unsuitable accommodation, a minibus offering support to beneficiaries with transport barriers to accessing support and an out of hours helpline.</p>	

Our work is structured in such a way that we aim to support our beneficiaries from a life of chaos and crisis through to positive destinations including further education, skills training and employment.

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

Your funding would help to support Harbour beneficiaries with essential financial support as they begin and/or continue their recovery journey towards improved life aspirations and helping to build stronger and more resilient communities. Addiction is interlinked with poverty, more than 90% of the Charity's beneficiaries are engulfed by the effects of extreme poverty which affects their ability to provide food for their families, clothing for their children and especially over winter adequately heat their homes.

In recent weeks and months owing to the presence of an additional recovery practitioner working in Girvan and South Carrick in addition to our already dedicated staff member and ensuing increased activities and social media awareness, South Ayrshire is seeing a massive spike in referrals and no case is the same, all face significant challenges but have made the all important first step in reaching out and that process starts with 1:1 support and support to group sessions.

To support people in the early stages to get them to their positive destinations, where education, skills training and employment leads to improved life opportunities our beneficiaries need support with emergency food provision, supplies, heating and clothing support which supports both them and their families at such an important and key phase. This helps to navigate away from reliance on foodbanks, moral support to improving budgeting skills and most importantly knowing that support is there from lived experience staff and volunteers who have been in their place, and they have the confidence and belief as a result.

The outcomes align directly with the aims of this fund:

- Breaking the cycle of debt and dependency by supporting individuals to become self-sufficient and develop transferable life and employment skills.
- Reducing child poverty by providing short term emergency support and enabling parents in recovery to secure stable futures and model positive change within their families.
- Reducing crisis through early intervention by supporting people as they refer and having the first meeting within 24 hours.
- Preparing people for employment, education, training, and volunteering through a structured progression pathway grounded in lived experience, resilience, and peer support.

This investment in comprehensive financial inclusion is crucial to our wider strategy of community recovery and social inclusion, ensuring that those who have once needed support are now key contributors to the wellbeing of others.

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

**The Charity view this as a long term project with ongoing costs developing as the project and initial successes are monitored/evaluated. The initial planned costs based on the needs of those involved in the short-medium term are as follows:**

- |  |       |
|--|-------|
| ➤ Bus passes to help with public transport to training sessions/college or work interviews/recovery meetings | £600  |
| ➤ Emergency Food support and food packages   | £2000 |
| ➤ Heating support  | £700  |
| ➤ School uniforms and other essential clothing   | £1100 |

<b>Are you a constituted group/organisation?</b>	<b>YES</b>
<b>Do you have a bank account?</b>	<b>YES</b>
<b>Do you have host organisation in place (if required)?</b> If so, please state host organisation.	<b>N/A</b>
<b>Do you give consent for us to use/share your details throughout the Financial Inclusion funding process.</b>	<b>YES</b>

I, on behalf of, (organisation name):

- 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: Andrew Downie

Date: 29.7.25

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](mailto: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