

Jersey Charity Policy

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Author	Gillian Challinor
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1. Key Messages

Why do we have this policy?	<p>This policy aims to:</p> <ol style="list-style-type: none"> 1. Promote fairness & transparency 2. Support JOA's mission & goals 3. Ensure Jersey Charities have clarity on their eligibility and responsibilities
Who does this policy apply to?	<p>This policy applies to several groups including:</p> <ul style="list-style-type: none"> • Jersey Charities applying for JOA funding • JOA employees
Where can I find more information?	<p>On our website www.joa.je under the Jersey Charities section JOA team – initial contact via the 'contact us' box on our website or email directly enquiries@joa.je</p>

2. Purpose of the Policy

This policy outlines the criteria, procedures, and expectations for Jersey charities applying for funding from Jersey Overseas Aid (JOA). It ensures transparency, accountability, and alignment with JOA's strategic objectives.

3. Eligibility Criteria

To be eligible for funding, charities must:

- **Registration and Compliance:** Be registered with the Jersey Charities Commission (JCC) and Jersey Financial Services Commission (JFSC) as a Non-Profit Organisation (NPO) and adhere to Section 17 of the Anti-Money Laundering, Terrorist Financing, and Proliferation Financing (AML/TF/PF) Handbook. Charities must disclose their designation (e.g., whether they are a 'prescribed NPO') and, if designated a prescribed NPO, provide their Risk Appetite Statement to JOA. Both the JFSC and the Office of the Charities Commissioner maintain registers. The Office of the Charities Commissioner ultimately supports public confidence in charities and their work, whereas the JFSC focuses on managing the risk of NPOs being abused for terrorist financing purposes.
- **Governance:** Have a governing document, such as a constitution or set of rules, detailing how the charity is managed and its objectives.
- **Accounts and Financial Management:** Maintain transparent and accurate financial records. Applicants must provide the most recent set of accounts, independently reviewed or audited where applicable.
- **Safeguarding:** Have a recently reviewed safeguarding policy in place and share it with JOA.

- **Local Governance:** All Jersey-registered charities applying to JOA must have a Jersey-based Board that reflects diverse perspectives and skillsets. Boards must include a minimum of three unrelated individuals, with clear roles (e.g., Chair, Treasurer), and must avoid conflicts of interest. For example, individuals who are closely related to beneficiaries of the project, such as immediate family members, or those who stand to gain financially from the project, should not serve in roles with decision-making authority within the charity. JOA may request documentation showing how conflicts are managed.

4. Grant Expectations

JOA aims to support high-impact, sustainable international development projects. This section outlines the types of charities and projects eligible for funding, as well as expectations regarding sustainability, partnership, and the scope of JOA support.

4.1 Type of Project

JOA supports projects that address the root causes of poverty and inequality in line with international development best practice. We prioritise projects that:

- Deliver long-term, measurable improvements to health, education, livelihoods, or environmental sustainability.
- Are community-led and inclusive, engaging local stakeholders at all stages.
- Are designed with sustainability and local ownership at their core.
- Align with Jersey's commitments to the UN Sustainable Development Goals.

Examples of Eligible Project Types:

- Construction of rural classrooms with a teacher training and curriculum support plan, with a 3-year exit plan involving government support for salaries and a community management committee taking over maintenance.
- Installation of water systems alongside hygiene education and local maintenance training to ensure sustainable local ownership post intervention.
- Support to women's cooperatives that improve income through sustainable agriculture.
- Conservation projects that combine biodiversity protection with local income generation.

Projects we are unlikely to fund:

- Projects that rely heavily on volunteer travel without clear local capacity building.
- One-off donations of goods with no plan for sustainability or follow-up.
- Activities that serve primarily religious or political purposes.

4.2 Type of Charity

There exists a thriving and diverse range of registered Jersey charities that carry out international development interventions overseas. Charities range from volunteer-led charities (no paid staff) to large international charities (paid staff). Annual expenditure also varies hugely across the different types of Jersey charities. Many charities were founded by islanders due to personal links to a region or cause (Bukit Lawang Trust, Hands Around The World Jersey, Island Friends Together, Sundeep Watts Memorial Fund, and Friends of Malindi), whilst others have grown into international NGOs (Durrell, RJAHS). There also exist some charities that were set up in Jersey to fundraise for their parent charity in the UK (CRY Jersey and Gurkha Welfare Trust Jersey fall into this category). The funding channels set out in this policy aim to appropriately reflect the range of types, purpose, size and capacity of Jersey charities.

Type 1: Locally-founded small charities

These are small organisations relying mostly on volunteers. They may implement through local partners but substantially they decide upon and are directly involved in project activities. They are unlikely to have paid programme-focused full-time employees in Jersey (though they may pay for some admin tasks).

- **First application:** The maximum grant available is £10,000 (matched 1:1 e.g charities should be able to contribute 50% of the overall project costs)
- **Subsequent applications:** The maximum grant available is £100,000. (matched 3:1 e.g charities should be able to contribute to 25% of the overall project costs)

Type 2: Professional local charities

These are large 'international' charities with dedicated employees in Jersey and managing the country programmes, which will likely be in multiple countries eligible for overseas development assistance. They may implement through local partners but substantially they decide upon and are directly involved in project activities. They act to the same professional standard as JOA's international development grantees and will have an annual income/expenditure of over £1.5 million.

- **First application:** The maximum grant available is £10,000 (matched 1:1 e.g charities should be able to contribute 50% of the overall project costs)
- **Subsequent applications for <1 year projects:** The maximum grant available is £100,000 for projects < 1year (matched 3:1 e.g charities should be able to contribute to 25% of the overall project costs)
- **Subsequent applications for multi-year projects:** Applications must be aligned to JOA's thematic priorities (Dairy for Development, Conservation Livelihoods, Financial Inclusion). The maximum grant available is aligned to JOA's International Development Grant funding guidelines unless otherwise agreed by JOA's Commission.

Type 3: UK-affiliated charities

These are charities under the 'Public Benefit Statement' listed by the Charity Commissioner whose primary purpose is fundraising. They have some influence on activity selection and implementation but channel their funds to the UK parent charity, with whom they are formally affiliated. These organisations may have paid staff as well as volunteers.

JOA does not wish to encourage UK charities to register in Jersey solely to access JOA funding. Applicants must demonstrate a long-term, meaningful presence in Jersey (e.g., not solely a charity shop or fundraising mechanism). Where a charity shop is part of the model, it must deliver clear local value (e.g., employment or training opportunities) and not compete unfairly with established local charities such as Acorn.

JOA will only provide 1:1 match funding to such charities, to encourage funding diversification and reduce reliance on JOA.

- **First application:** The maximum grant available is £10,000 (matched 1:1 e.g charities should be able to contribute 50% of the overall project costs)
- **Subsequent applications:** The maximum grant available is £100,000. (matched 1:1)
- **Application frequency:** UK-affiliated charities can apply to JOA once every two years.

4.3 Match Funding

JOA does not typically provide 100% funding for Jersey Charity projects. Match funding helps encourage financial sustainability and shared responsibility. Match funding may include monetary contributions, in-kind support (e.g., donated materials or volunteer time), or confirmed grants from other sources. Applicants should clearly explain how they will meet their match funding requirement.

Match funding 1:1 – This is where, for every £1 JOA contributes, the charity must match it by £1. This condition is applied to first-time applicants and UK-affiliated charities.

Match funding 2:1 – This is where, for every £2 JOA contributes, the charity must match it by £1.

Match funding 3:1 – This is where, for every £3 JOA contributes, the charity must match is by £1. This condition is a best-case scenario for applicants who have received multiple previous grants from JOA with successful results, effective implementation and accurate reporting.

No match funding – This is only available to professional local charities applying under the 'International Development Grant' thematic areas (Dairy for Development, Financial Inclusion or Conservation Livelihoods), where the organisation has an annual expenditure over £1.5million and is classed as an International NGO or equivalent.

4.4 Repeat Funding

JOA welcomes multi-year funding applications, particularly where a longer timeframe is necessary to achieve meaningful and sustainable outcomes. However, JOA does not provide funding in perpetuity. Charities should plan for the eventual transition away from JOA support.

Repeat or follow-up funding will be assessed carefully, taking into account:

- The project's ability to achieve lasting outcomes without ongoing external support.
- Whether the new application represents a distinct development phase (e.g., introducing new activities, expanding to new communities) rather than a continuation of existing activities.
- The strength of handover and exit planning in previous phases, including progress toward community ownership or local sustainability.

While repeat applications may be considered, projects should generally aim to transition to full community ownership or alternative sources of support within 2–3 years of initial funding.

5. Project Design and Coordination

Project proposals should include the following elements:

- **Geographic Focus:** As a general rule eligible applications must be based in countries that are eligible to receive Official Development Assistance (ODA). For proposed projects based in Upper-Middle-Income Countries (UMICs), strong justification is required. This may include working with particularly marginalised communities (e.g., people with disabilities, indigenous groups, or displaced populations) in contexts of high inequality or vulnerability.
- **Alignment with Sustainable Development Goals:** Projects must promote gender equality and social inclusion, particularly for marginalised groups such as women, people with disabilities, and older persons. Proposals should describe how they address barriers to participation and ensure equitable benefits for all.
- **Needs-Led Approach:** Proposals must be developed based on evidence of need and in collaboration with local stakeholders. Participatory methods should be used where possible to ensure local voices shape project design.
- **Collaboration:** Projects should demonstrate strong coordination with local government, community structures, and relevant stakeholders. Letters of support are encouraged.
- **Sustainability:** All projects must include a clear sustainability plan and exit strategy. This includes how outcomes will be maintained post-completion, what resources will be needed, and who will be responsible locally. Environmental and social sustainability must also be considered.
- **Risk Management:** A risk assessment and mitigation strategy must be included, identifying potential risks to implementation or impact and how these will be managed.

- **Complaints Reporting Mechanisms:** Charities must have a system in place to ensure beneficiaries and stakeholders can raise concerns safely and confidentially.
- **Monitoring:** Proposals should include a clear framework for monitoring progress, including indicators, milestones, and methods for gathering data.
- **Budget Breakdown:** A detailed and realistic budget must accompany the application, with justification for all major cost categories.

6. Due Diligence Requirements

Applicants must provide upload the following documentation on SmartSimple to ensure compliance and good governance:

- Latest signed accounts (professional local charities must have externally audited accounts).
- Risk Appetite Statement (if prescribed NPO).
- Financial health check.
- Articles of Association or equivalent governing document.
- Key policies, including:
 - Anti-Money Laundering, Terrorist Financing, and Proliferation Financing (AML/TF/PF)
 - Safeguarding
 - Reserves (or for type 1 and type 3 small charities, confirmation that charities have sufficient reserves to cover 3-6 months of core operating costs)
- Charity Commission registration number.
- Jersey Financial Services Commission (JFSC) registration number.
- Evidence of appropriate insurance coverage.
- Details of the organisation's leadership structure and key personnel, including evidence of a local and diverse Board

7. Grant Conditions

All grants are subject to a grant agreement that outlines the following requirements:

- **Reporting:** For projects longer than 8 months, progress reports are required halfway through the project's duration. For projects exceeding 12 months, detailed interim reports, including financial reports, are required annually, with informal progress reports every six months.
- **Evaluation:** Charities must submit an end-of-project report detailing outcomes, impacts, and lessons learned.

- **Unspent Funds:** Any unspent funds must be returned to JOA unless otherwise agreed in writing.
- **Use of Funds:** Funds must be used solely for the purposes outlined in the grant agreement. Any changes to project scope or budget must be approved by JOA.
- **Monitoring and Accountability:** Charities must adhere to monitoring and financial management requirements outlined in the grant agreement, ensuring transparent use of funds. For projects receiving JOA funding of £500,000 or more, JOA reserves the right to conduct an in-country monitoring visit at the mid-point of implementation. This is to support learning, verify progress, and identify opportunities for course correction.

8. Responsibilities of Applicants

Applicants must:

- Promote environmental sustainability where possible and ensure no negative impacts on the environment.
- Demonstrate inclusion and accessibility, ensuring equitable participation by marginalised groups.
- Maintain transparency in communications with beneficiaries and stakeholders.

9. Application and Assessment Process

- **Submission:** Applications must be submitted online through JOA's Grant Management System 'SmartSimple' using the JOA grant application form. Applicants are requested to consult JOA in advance to express intent to submit an application. JOA's preferred application windows are May and November to improve planning and support for charities. Applications outside of these windows may still be considered to ensure that smaller / seasonal initiatives are not disadvantaged.
- **Assessment:** Applications will be reviewed against JOA's funding criteria, thematic priorities (where applicable), and strategic goals.
- **Reporting:** Successful applicants must submit periodic progress reports, and a final evaluation report, detailing outcomes and lessons learned.

10. Governance & Decision Making

- The JOA Programme team oversee the application process, which includes reviewing proposal and due diligence documentation, ensuring alignment to JOA's mission and providing a recommendation note to the JOA Board of Commissioners for all decisions made.

- Recommendations are made by the Programme Team who will review each application and provide a written recommendation outlining the factors that support their assessment of the application. Approval is provided by JOA's Board of Commissioners.
- Feedback is provided to unsuccessful applicants, and they may reapply the following year.
- Conflicts of Interest: The Programme Team and Commission Board must declare any conflicts of interest when reviewing applications and withdraw themselves from the selection process where applicable.

11. Communications and Visibility

- Jersey Charities that receive funding from the JOA will engage with JOA on communications and outreach opportunities as outlined in [JOA's Visibility Guidelines](#).
- For example, at a minimum, Grantees will provide JOA with publishable case studies and/or images relating to the project's activities and engage in JOA-led Jersey Charities workshops.

12. Additional Support

- JOA provides tools and resources to help charities grow and strengthen their work.
- Charities are encouraged to contact JOA staff for guidance and to participate in training and workshop opportunities.