



JOHN LYON'S
CHARITY

Introductions

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John Lyon's Charity

Gives grants to registered charities and state schools that enhance the life chances of children and young people through education.

Operate across nine London Boroughs: Barnet, Brent, Camden, Ealing, Hammersmith & Fulham, Harrow, Kensington & Chelsea, City of London, and Westminster.

Run for 35 years and granted over £236 million in grants.



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Housekeeping



Mute your microphones



Q&A throughout and at the end



Pen & Paper



Session is being recorded



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Overview

What we will discuss:

- How to talk clearly and confidently about money in funding applications
- Full cost recovery and why it's important
- How to present a budget for your core costs
- Budget forms
- Our approach to reserves policies



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How to talk
clearly and confidently
about money in funding applications





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John Lyon's Charity Blog Posts

Click on the links below to navigate to the relevant blogs:

[Meet Amira Kaadan, Chief Operating Officer of John Lyon's Charity](#)

[Our Response to Special Educational Needs and Disabilities Reform](#)

[From Isolation to Inclusion: Creating a sense of belonging in schools](#)

[Cooking up a Collaboration: A Framework of Best Practice](#)

[The YPF Journey: Ten Years of Celebration](#)

[Why We Need To Talk About Money](#)

['Youth work works' goes the saying!](#)

[Care Experienced Week: Enrichment Opportunities Abound!](#)



WHY WE NEED TO TALK ABOUT MONEY

Written by Karen Millen
Director of Impact and Grant Practice



Talking about money is rarely easy. For many charities and community organisations, it can feel uncomfortable to ask for it, difficult to justify it, or daunting to put precise figures into a [proposal letter](#). Yet being clear about funding needs, how much is required, why it is needed, and what it will achieve - is one of the most important parts of a strong grant application.

At John Lyon's Charity, we see this every day. Our Grants Team spends much of its time reading proposals, reviewing budgets, and understanding the financial realities behind the work taking place across our Beneficial Area. We know that proposals do not need to be glossy or professionally produced; clarity and purpose matter far more. Being specific about what you want to do, who will benefit, and how the funding will be used helps us understand where we can best offer support.

[People](#)

[We Serve](#)

[of the Collaboration Fund](#)

[iol-Community Fund](#)



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Full Cost Recovery Why it's Important



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Full Cost Recovery

What: overheads and indirect costs to deliver the project

- Contribution towards utilities
- Insurances
- Etc
- Important to take these into account so you are not short changing yourselves



Collating Indirect Costs

2 Expenditure		
Consider your costs relating to: staffing (permanent & sessional), venue/rent, overheads, equipment, travel/transport and any other expenditure relevant to your project.		
Item	Amount (£)	Actual (£) * (For Reporting)
Overheads	£45,016	
Staffing Costs	£99,450	
Holiday Staffing	£28,720	
Equipment	£19,800	
Travel / Transport	£8,100	
Members Activities	£52,250	
Repairs and maintenance	£2,500	
Accountancy and bookkeeping fees	£3,000	
Cleaning and waste collection	£8,712	
Surveyors Fees	£10,000	
Other expenses	£2,590	
Total (this figure should match your income total)	£280,138	£0



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Clever tools to help...

Ampacc [home](#) [features](#) [support packages](#) [infrastructure organisations](#) [about us](#) [contact](#)

Start getting funded for your full costs

Be confident that you are submitting accurate budgets that properly cover your costs. No more emailing at 10pm or cold sweats just before payroll.

COMMUNITY FUND [Funding](#) ▾

Welcome to our new website. You may still see some pages from our old site as we move things over.

[Home](#) > [Getting ready to apply](#) > [Preparing your application](#) > [What is full cost recovery](#)

What is full cost recovery

Overheads and full cost recovery

You can apply to The National Lottery Community Fund for some of your overheads as well as the direct costs of your project. This page explains how to calculate your overheads so that you can apply for all the funding you need for your project.

NCO [Training and Events](#)

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[Home](#) / [Help and guidance](#) / [Running a charity](#) / [Financial management](#) / [Planning and budgeting](#) / [Project budgeting and full cost recovery](#) ▾

Full cost recovery

Learn what full cost recovery means and what the limitations are.

- ↓ [Defining full cost budgeting](#)
- ↓ [Defining full cost recovery](#)
- ↓ [Limitations of full cost recovery](#)



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How to present a budget for your core costs





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Core Costs

Item	Amount (£)
Core Operating Budget	
Core Staff salaries (inc NI/Pension)	£89,105
Other staff costs:DBS/expenses/recruitment	£2,333
insurance	£4,948
subscriptions	£4,837
printer,copier &publicity	£2,755
postage,telephone &stationery	£695
professional fees	£3,846
audit fees	£4,724
bank charges	£597
premises	£40,063
Project Costs	
Family Space materials/refreshments	£10,556
Workshop Leads and Sessional Staff	£33,034
Project Staffing	£94,645
Volunteer costs	£640
Training	£2,000
Family Space equipment	£1,955
Other Costs	
Total	£296,732



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Budget Forms

Income			
*If your application is successful, please use the Actual column when reporting on the project. This should be left blank at the application stage.			
Funder/Source of income	Income Type (public sector, trust, corporate, fees, in-kind, etc)	Amount (£)	Actual (£)* (For Reporting)
Confirmed			
National Lottery Community Fund	Trust	£15,000	
Individual Giving	Fundraising	£2,118	
Pending			
John Lyon's Charity	Trust	£45,000	
To be applied for			
Total		£62,118	£0

Expenditure			
Consider your costs relating to: staffing (permanent & sessional), venue/rent, overheads, equipment, travel/transport and any other expenditure relevant to your project.			
Item	Total Amount (£)	Actual (£)* (For Reporting)	
Trainers/coordinators staff costs	£28,800		
Programme management, oversight, coordination	£6,600		
Other programme staff costs, e.g. evaluation, marketing, communications, data monitoring & admin support	£14,400		
Direct programme costs for young people - , subsistence, venues, and course fees	£3,000		
Charity overheads/operational costs e.g. rent, finance, staff support	£9,318		
Total (this figure should match your income total)	£62,118		£0



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Organisation Budget

Funder / Source of income	Income Type (public sector, trust, corporate, fees, in-kind, etc)	Amount (£)	Date of Decision
Confirmed			
Local Authority	Public sector	£65,736	
NHS England	Public sector	£65,000	
Esmee Fairbairn	Trust	£40,000	
Arts Council	Public sector	£30,000	
JLC Main Grant	Trust	£45,000	
St Giles & William Shelton	Trust	£15,000	
Pending			
NLCF Awards for All	Public Sector	£10,000	01/10/2026
Evening Open Art Workshops	Fees	£18,618	01/03/2027
To be applied for			
Individual Giving (based on five year average)	Trust	£8,500	
Total		£297,854	
Expenditure			
Consider your costs relating to: staffing (permanent & sessional), venue/rent, overheads, governance, equipment, travel/transport, project costs and any other expenditure relevant to your organisation.			
Item		Amount (£)	
Salaries		£172,000	
Project Costs		£82,000	
Premises		£20,460	
Overheads		£20,000	
Fundraising		£3,500	
Training & Development		£10,000	
Total		£307,960	



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Reserves Policies

- Do you know your organisations reserve policy?
- Do you know the level of reserves at the end of the last FY (ballpark figure)?
- Yes or no, do you know the free level of reserves?
- Do you know how your organisation calculates one month of reserves costs?



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Our approach to reserves policies

- What is your policy?
- Reserves vs cashflow
- Free Reserves (unrestricted)
- Designated
- Healthy Reserves
- How do you calculate one month's reserves?



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Thank you for joining Chat with Matt!



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[John Lyon's Charity](https://www.linkedin.com/company/john-lyon-s-charity)