

**CONCORDAT,  
REVISED AND RENEWED for 2023 - 2024**

Between

**The Knockie Trust (hereinafter called "KT")**

And

**Stratherrick and Foyers Community Trust Limited (hereinafter called "SFCT")**

**Preamble**

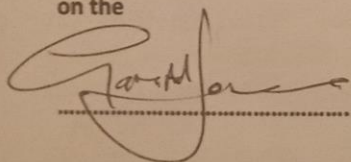
*A Concordat has existed between KT and SFCT since 2017 which has provided a successful and satisfactory arrangement for the benefit of the people of Stratherrick and Foyers and the operational and aspirational aims of both parties.*

*In 2023 it was time to review the original Concordat. The new Concordat's wording has been amended and expanded. The main amendments are to Clauses the first and second, stating this agreement is for a further single year. In addition, Clause 2 is expanded to ensure the continuance of the Concordat is contingent on KT maintaining its competence and satisfactory governance arrangements.*

- (1) Whereas KT has provided a source of assistance to individuals in distress for more than two centuries in the district of Foyers and Stratherrick, and SFCT has within its objects a similar power to assist residents in severe hardship in the same geographical area, the Trustees and Directors of both KT and SFCT have considered how the two organisations might best work together to the public good of our community through continuing cooperation and allocation of resources for a further period of one year commencing 1 July 2023, subject to periodic formal review.
- (2) The primary focus of KT is to provide assistance to individuals and households. KT has limited financial income from a fixed investment and limited prospects for increasing their capital, other than through voluntary donations. The ability of KT to assist individuals in distress is therefore limited by the performance of these investments and the interest received on their capital. The concordat shall endure until 30 June 2024, but at all times subject to KT maintaining competence to make appropriate judgements on the suitability of applicants for support. In addition, KT shall have in place governance processes that ensure assessors are not subject to inappropriate influence on their decision making.
- (3) The primary focus of SFCT is the support of community organisations and projects. Whilst the relief of poverty is within the powers of SFCT, there are limitations on the sums available and the processes which apply to the allocation of grants to individuals and households.
- (4) Given the circumstances, a Concordat which allows for the increase in resources available to KT to relieve hardship and sets up a single route for applicants seeking relief from hardship is desirable. This document summarises the process for allowing residents to access help when they need it most.
- (5) Local people requesting assistance in times of hardship can approach either SFCT or KT. Following agreement and signature of this document by both parties, it is agreed that any such approaches made to SFCT will be referred onto KT who will assess the request and make an award if they see fit. This can be from the existing resources of KT or from a fund endowed by SFCT. It was agreed that any award made by KT from the SFCT Fund would not prevent applicants applying to SFCT for other types of grants.

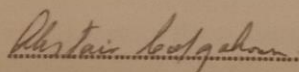
- (6) SFCT shall set aside the sum of £5,000 in this year ("the SFCT Fund") and will release an amount required on request to KT each time KT wishes to make a grant which meets the four criteria set out below ("a Qualifying Grant"). SFCT will however not be part of the assessment of the grant requests.
- (7) A Qualifying Grant means a grant whereby:
- (a) The beneficiary must be a resident of Stratherrick and Foyers Community Council area;
  - (b) The recipient must have made application to KT in the form agreed between KT and SFCT;
  - (c) The assistance may be a payment of cash but must be used to meet a cost that relieves the hardship of the applicant. Items can include help with living expenses, clothes, food, white goods, repairs, costs associated with bereavement or illness or any other cost which KT assesses as providing help to an individual or household in distress. In order to comply with SFCT's own funding restrictions, KT agrees that any award from the SFCT Fund must not be for the repayment of any historic debts or bills;
  - (d) The amount awarded from the SFCT Fund to any one individual must not exceed £500 per calendar year, although SFCT acknowledges that KT may choose to use their own funds to award a higher amount.
- (8) KT shall request the transfer of cash from SFCT for each Qualifying Grant. To trigger this payment KT shall send a request to SFCT Chair in the form agreed, including the following details:
- a. The name of the recipient (which will remain confidential between the two parties to this Concordat);
  - b. the amount of the Qualifying Grant; and
  - c. confirmation that the award meets the criteria for a Qualifying Grant.
- (9) This Concordat can be amended by mutual agreement at any time and otherwise will remain in place for the period referred to in Paragraph (1) and subject the requirements stated in Paragraph (2) above unless either party decides to terminate it.
- (10) This Concordat does not limit either party in any other way to any actions each sees fit and which can be exercised independently at their own hand and from their own resources.

Signed at  
on the



..... for Stratherrick and Foyers Community Trust Limited.

Signed at  
on the



..... for The Knockie Trust