



Not-for-Profits Programme

Applications – Case Studies

RELIGIOUS ORGANISATIONS

Example 1 – Application accepted

- This organisation is a charitable incorporated organisation (CIO) providing relief from poverty. ✓

CIOs are an example of the not-for-profit structures that LawWorks can assist and although the CIO carries out financial activities, these are regulated and the CIO does not profit from them.

- The CIO offers free, FCA-regulated financial advice to those living in poverty due to debt. ✓

The CIO provided valid information that confirmed its service users were “vulnerable and disadvantaged” as defined in LawWorks’ [eligibility criteria](#).

- The CIO affiliates with a particular faith, however this aspect does not form part of its charitable objects. Furthermore its interest-free loans are available to those of all religions and those with no religious affiliation, without prejudice. ✓

In the application form the CIO identified as being affiliated with a certain religion but looking at its website, LawWorks saw that its services are available to anyone of any religion or none. Because the CIO’s beneficiary group is inclusive, LawWorks was able to accept the application.

Example 2 – Application rejected

- This organisation is a newly registered charity. ✓

Registered charities are an example of the not-for-profit structures that LawWorks can assist.

- The charity has a projected annual income of under £500,000 and was able to produce a business plan and Excel spreadsheets to prove this. ✓

The charity meets LawWorks' financial eligibility criterion and it did not matter that it was too new to have audited accounts, because it was able to produce a business plan and financial projections.

- The charity provides counselling and retreats to individuals with mental health problems. Its constitution included both religious and non-religious objects. ✓

The principle of providing assistance to those living with poor physical or mental health is in line with LawWorks' eligibility criteria ...

- When we asked for further information, we learned that the counselling offered to individuals is religious in nature and is linked to one specific religion. ✗

... However the way the charity addresses the principle of providing assistance to those living with poor physical or mental health is not in line with LawWorks' policy.

The charity's solution to assisting those with poor mental health is religion-based counselling. This means that its services are only suitable for people of one religious group and not appropriate for those from other religious groups or those who have no religion.

Because the charity's activities exclude those who are not part of a certain religious group, LawWorks was unable to accept the application.