

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Youth Legal and Resource Centre	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Wandsworth	
Contact person: Ms Valerie Clark	Position: Director
Website: http://www.youthlegal.org.uk	
Legal status of organisation: Registered Charitable Incorporated	Charity, Charitable Incorporated Company or company number: 1151052
When was your organisation established? 04/03/2013	

Grant Request

Under which of City Bridge Trust's programmes are you applying? Reducing Poverty
Which of the programme outcome(s) does your application aim to achieve? More people accessing debt and legal services More Londoners with improved economic circumstances
Please describe the purpose of your funding request in one sentence. We will set up and provide expert debt and financial capability advice specifically for young people 16-30 and migrant families enabling them to avoid crises.
When will the funding be required? 01/09/2018
How much funding are you requesting? Year 1: £24,477 Year 2: £26,548 Year 3: £26,898 Total: £77,923

Aims of your organisation:

The relief of financial hardship, suffering and distress by the provision of assistance including (but not limited to) the provision of legal advice and representation to young persons, children or their families who live, study or work within the London Boroughs of Wandsworth, Merton, and within such other boroughs in the Greater London area as the Charity may from time to time determine who, through lack of means, would otherwise be unable to obtain such advice;

The advancement of education of persons living, studying or working within the London Boroughs of Wandsworth, Merton and within such other boroughs in the Greater London area as the Charity may from time to time determine.

The promotion of such other purposes being exclusively charitable according to the law of England and Wales as the Charity Commission may from time to time determine.

Main activities of your organisation:

We achieve our aims by providing free specialist legal advice in homelessness and community care law to vulnerable young people and families with children focussing on those with disabilities, care leavers and carers. We provide face to face and telephone advice. We also have information and resources on our website. We provide 2nd tier advice and training to local organisations to enable support workers and service users to recognise their legal and Human rights and responsibilities, to enable them to identify legal problems, to seek assistance if required, but importantly, to empower them to take action themselves and to avoid crisis.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
1	0	10	5

Property occupied by your organisation

Is the main property owned, leased or rented by your organisation?	If leased/rented, how long is the outstanding agreement?
Rented	no fixed date

Summary of grant request

Young People (YP) have huge unmet needs for legal advice, rigorously evidenced by Youth Access. YP are more likely to have multiple and complex problems needing high quality specialist legal advice. and are far less likely to seek and obtain advice than the general population.

Many YP and migrant families find trying to resolve their problems extremely daunting, becoming socially isolated and depressed, exacerbating their situation and rendering their problems considerably more difficult to resolve. Bad credit prevents people obtaining bank accounts to receive wages/benefits.

We are the only organisation in London offering youth-centered housing advice and no other provides debt/money advice.

Gillian Guy, CEO of Citizens Advice, said:

? A new generation of YP are starting out with stifling levels of debt.

? Many YP already face challenges getting on the career and housing ladders?doing this while saddled with huge unsecured debts make it an uphill struggle.

? As well as looking for a longer term solutions, it?s important people can get independent advice, guidance and support about how they can manage their finances.?

We will create, test and develop:

? a money advice service specifically for YP and migrant families recently granted recourse to public funds, including debts incurred from the new NHS health charges for migrants;

? training courses buildin financial capability. Carney's Community and Regenerate express need for their YP having and YP requested it;

? a service with 1-2-1 support where necessary combining debt and financial capability issues into one session giving better chances of preventing over-indebtedness recurring.

? a holistic setting where our clients can feel safe to face difficult challenges with their finances on a path to long term change, improving their life chances.

We aim to:

? give YP and migrant families tools and self-confidence to solve their own problems, empowering positive changes in their lives, preventing issues from developing into crisis.

? provide Money management, helping clients feel more confident to tackle legal issues, take control of their lives, have better life chances.

? help volunteers prepare for future employment, gaining confidence, develop new skills, widening their future prospects.

? give free, impartial, good quality Debt Advice: funding cuts have left hundreds of vulnerable individuals unable to access help when they most needed.

Since 2011 we have provided vulnerable YP and migrant families with specialist legal advice in homelessness and community care law helping vulnerable YP 16-25 and families. Our founder and director worked at Streetwise Law Centre for 8yrs as a Housing/Community Care Supervising Solicitor. Our 9 Trustees include 3 YP. Trustees include barristers, accountant, recruitment specialist and gangs expert. Our expertise developed from challenging local authorities in the County and High Courts, in homelessness appeals and Judicial Reviews as well as attending the County Court Duty Scheme.

The project will allow more people to access debt advice and have improved economic circumstances through providing specialist debt and money advice face-to-face, by telephone and through training; teaching people how to avoid debt and save money, avoiding crises.

The debt advice will include inter alia

? Personal budgetting

? Prioritising debts

? Debt payment plan

? Negotiating with creditors

? Setting up bank accounts

? Benefit Health Checks/arranging to see a benefits specialist

? have YP as trustees and volunteers

? are committed to eliminating unlawful discrimination, promoting equality and diversity within our policies, practices, procedures;

? have a volunteer programme funded by Wandsworth Council which encourages people to become active citizens, learning new skills, preparation for entry/re-entry into employment.

We Recycle our waste and empty ink cartridges; have recycled office furniture; order recycled paper; wear a cardigan not turn up the heating.

If you need any planning or other statutory consents for the project to proceed, what stage have the applications reached?

Do you have a Vulnerable Adults policy? **Yes**

What Quality Marks does your organisation currently hold?

Lexcel

Outputs and outcomes

What are the main activities or outputs you want to deliver? Please include no more than 5. By activities or outputs we mean the services, products or facilities you plan to deliver. If you plan to deliver work over more than one year you should include activities over the full grant period requested. Try to be specific.

Recruit a specialist debt adviser who is a member of the Institute Money Advisers and an Authorised Intermediary (DRO) for The Insolvency Service who will develop and will run the specialist debt advice service

Face to face advice will be given at the office by appointment but visits to home can be arranged 3 days per week. Telephone advice will be available for those clients who do not wish to have a face to face meeting.

2 training sessions per annum will be undertaken at youth and migrant partner organisations.

One to one training will be in the office or at their home. will include sessions on basic budgeting, financial inclusion e.g. opening bank accounts and introduction to debt i.e. empowering clients to deal with their debts before they become unmanageable or knowing when to seek advice

2nd tier advice to support partner and other organisation will be available by telephone

What main differences or outcomes do you hope the activities you have described above will achieve? Please include no more than 5. By differences or outcomes we mean the changes, benefits, learning or other effects that result from the work your project would deliver. These might be for individuals, families, communities or the environment.

The project beneficiaries will be given the opportunity of reducing their debts, will become more engaged with money advice and their financial skills will improve

The project beneficiaries will be aware when problems are arising, deal with it themselves and if need be, able to easily access the service thereby avoiding crises arising

Organisations supporting our beneficiaries will have access to quality training to identify vulnerable clients, assist where they can and make easy referrals when necessary;

The money advice and training will improve the psychological well-being of our beneficiaries with difficult debt problems.

Volunteer experience will prepare them for employment, will be more employable and build their confidence and widen their life skills making them more active citizens working together to tackle the problems facing people in their community.

Do you plan to continue the activity beyond the period for which you are requesting funding? If so, how do you intend to sustain it? If not, what is your exit strategy?

We will assess the project through our monitoring systems regularly and will evaluate the success or otherwise of the project and make adjustments if necessary. At the end of year two, if the project has been successful, we will make plans to apply for further funding for at least another 3 years

Who will benefit?

About your beneficiaries

How many people will benefit directly from the grant per year?

120

In which Greater London borough(s) or areas of London will your beneficiaries live?

London-wide (100%)

What age group(s) will benefit?

0-15

16-24

25-44

45-64

What gender will beneficiaries be?

All

What will the ethnic grouping(s) of the beneficiaries be?

A range of ethnic groups

If Other ethnic group, please give details:

What proportion of the beneficiaries will be disabled people?

11-20%

Funding required for the project

What is the total cost of the proposed activity/project?

Expenditure heading	Year 1	Year 2	Year 3	Total
Premises Costs rent & Insurance 20%	532	1,300	1,300	3,132
Staff costs incl. 20% staff & vol training, travel and expenses	889	941	953	2,793
Admin phones 20%, stationery, IT, PII, Lexcel, postage	1,708	2,425	2,435	6,568
Salary 3 day pw including 6% pension & empl NI	21,348	21,882	22,210	65,440
	0	0	0	0
TOTAL:	24,477	26,548	26,898	77,923

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
TOTAL:	0	0	0	0

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
Wimbledon Foundation - project development	5,000	0	0	0
	0	0	0	0
TOTAL:	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Premises Costs rent & Insurance 20%	532	1,300	1,300	3,132
Staff costs incl. 20% staff & vol training, travel and expenses	889	941	953	2,793
Admin phones 20%, stationery, IT, PII, Lexcel, postage	1,708	2,425	2,435	6,568
Salary 3 day pw including 6% pension & empl NI	21,348	21,882	22,210	65,440
	0	0	0	0
TOTAL:	24,477	26,548	26,898	77,923

Finance details

Please complete using your most recent audited or independently examined accounts.

Financial year ended:	Month: March	Year: 2017
-----------------------	------------------------	----------------------

Income received from:	£
Voluntary Income	0
Activities for generating funds	0
Investment Income	0
Income from charitable activities	42,984
Other sources	0
Total Income:	0

Expenditure:	£
Charitable activities	39,511
Governance costs	0
Cost of generating funds	0
Other	0
Total Expenditure:	0
Net (deficit)/surplus:	3,473
Other Recognised Gains/(Losses):	0
Net Movement In Funds:	3,473

Asset position at year end	£
Fixed assets	0
Investments	0
Net current assets	18,836
Long-term liabilities	0
*Total Assets (A):	18,836

Reserves at year end	£
Restricted funds	0
Endowment Funds	0
Unrestricted funds	18,836
*Total Reserves (B):	18,836

*** Please note that total Assets (A) and Total Reserves (B) should be the same.**

Statutory funding

For your most recent financial year, what % of your income was from statutory sources?
51-60%

Organisational changes

Describe any significant changes to your structure, financial position or core activities since the date of your most recent accounts:

N/A

Previous funding received

Please list the funding received by your organisation from the following statutory sources during the last THREE years.

	Year 3 £	Year 2 £	Most recent £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	4,904	3,000	9,980
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	2,351	15,393	36,688
Other statutory bodies	0	0	0

Previous grants received

Please list the grants received by your organisation from charitable trusts and foundations (other than City Bridge Trust) during the last THREE years. List source, years and annual amounts. Please include the 5 largest only.

Name of Funder	Year 3 £	Year 2 £	Most recent £
Wimbledon Foundation	4,960	0	0
Awards for All	9,390	0	0
Strategic Legal Fund/Trust for London	0	0	14,811
Wandsworth Council	0	0	9,987
Battersea Power Stn Foundaton	0	0	4,990

Declaration

I confirm that, to the best of my knowledge, all the information I have provided in this application form is correct. I fully understand that City Bridge Trust has zero tolerance towards fraud and will seek to prosecute and recover funds in every instance.

Please confirm: Yes Full Name: **Valerie Clark**

Role within **Director**
Organisation: