

The City Bridge Trust

Bridging Divides: Application for a grant



About your organisation

Organisation Details

Name of your organisation: Age UK Wandsworth	
If your organisation is part of a larger organisation, what is its name? N/A	
In which London Borough is your organisation based? Wandsworth	
Contact person: Ms Rachel Corry	Position: Chief Executive
Website: http://www.ageukwandsworth.org.uk	Social Media Accounts: Twitter:@AgeUKWandsworth and Facebook:@WandsworthAgeUK
What Quality Marks does your organisation currently hold? We hold the Advice Quality Standard and the Age UK Information and Advice Quality Standard. We hold the Organisational Quality Standard for local Age UKs, endorsed by the Charity Commission	

Legal Status

Legal status of organisation: Registered Charity			
Charity Number: 1069406	Company Number: 3531311	CIC Number:	Bencom Number:
When was your organisation established? 01/01/1963			
Aims of your organisation: The Objects for which the Charity is established and to which it is specifically restricted are to promote the following purposes for the benefit of the public and/or older people in and around the London Borough of Wandsworth: ? preventing or relieving the poverty of older people; ? advancing education; ? preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical); ? promoting equality and diversity; ? assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and ? such other charitable purposes for the benefit of older people as the Trustees may from time to time decide; The outcome of this being the promotion of the well-being of older people.			

Main activities of your organisation:

Age UK Wandsworth is a local, independent charity working to promote the wellbeing of older people and to make life an enjoyable and fulfilling experience. We want to help older people live independently in their own homes for as long as they wish; to improve or maintain their health and wellbeing; to prevent loneliness and enable them to have choice and control over issues that affect them. We do this through a range of services providing information to over 9,000 people and directly supporting over 2,500 older people each year including befriending services for isolated and housebound older people; a Handyperson service to help older people remain safe and secure in their own home; an online shopping service; a hospital discharge support service; care navigation in healthcare settings; digital classes; and a Men's Shed project. At the heart of our activities is the Advice and Support Service which provides holistic, independent and accessible advice.

Your Staff & Volunteers

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
3	14	10	200
Do you have a Safeguarding policy? Yes			
Are the following people in your organisation subject to DBS checks?			
Paid Staff Yes	Volunteers Yes	Trustees / Management Committee Members No	

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	July 2022 with break July 2019

Environmental Impact**What action have you taken in the past year to progress environmentally sustainability principles and practice?**

We have recently signed up to and encouraged staff to join a Ride to Work scheme. Staff use their bicycles to travel to home visits, which has environmental benefits but also saves time and travel expenses.

We recycle paper, card, plastic etc and use an environmentally conscious commercial waste management company.

We purchase office print/photocopy paper, envelopes and hand towels which are responsibly sourced and carry the EU Ecolabel and/or the FSC (Forrest Stewardship Council) label. Office equipment and stationery is purchased in bulk on a monthly basis to reduce carbon footprint with regard to delivery. Wherever possible, products are purchased which are reusable, refillable or recyclable i.e, coffee refills, dishcloths, dishware and cutlery. We re-use paper as scrap/note paper. Staff and volunteers print and photocopy on both sides of paper. Heating is kept at recommended temperatures during winter months and has been programmed for use during office hours only.

Finance Details

Organisation Finances

	Year of most recent audited / examined accounts	Current financial year forecast	Next financial year budget
End of financial year date	31/03/2017	31/03/2019	
Grants & donations:	£555,901	£422,899	£0
Earned income:	£6,110	£3,000	£0
Other income:	£22,410	£1,000	£0
Total income:	584,421	£426,899	£0
Charitable activity costs:	£570,647	£527,730	£0
Cost of raising funds:	£7,780	£9,015	£0
Other costs:	£0	£0	£0
Total expenditure:	£578,427	£536,745	£0
Free unrestricted reserves held at year end:	£265,986	£307,875	£0

What is your organisation's reserves policy?

The reserves policy is to maintain reserves at a level representing approximately six months of non-contracted expenditure and one year expenditure on long term contracts, ie. rent of office, in order to safeguard the future of the charity. This equates to around £310,000.

The audited accounts for 2017/18 will be available in the next couple of weeks.

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

Organisational changes

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

N/A

Grant Request

Under which of City Bridge Trust's programmes are you applying?
Advice and Support

Which of the programme outcome(s) does your application aim to achieve?
Advice & Support/More Londoners have improved economic circumstances

Please describe the purpose of your funding request in one sentence.
Our Advice & Support service provides older people with holistic information, advice and support on benefits, debt, money, housing and care so that they have improved financial and emotional wellbeing.

When will the funding be required? **01/01/2019**

Is this request to continue work that is currently funded or has been funded in the last year by:
City Bridge Trust? **Yes** Another funder? (if so which)

How much funding are you requesting?

Year 1:	Year 2:	Year 3:	Year 4:	Year 5:
£42,912	£43,771	£0	£0	£0

Total Requested: £86,683

You and your grant request

What, specifically, are you applying for (your project)?

We will provide holistic information, advice, support, signposting and detailed casework to 2,700 vulnerable older people in Wandsworth on a range of critical issues including low income, fuel poverty, debt and accessing care. So that we can best reach each person's individual needs we will offer support via appointments in our office, drop-in sessions, home visits for those who are frail or housebound as well as support via telephone and in writing. We will conduct benefits checks to assess rights and entitlements, assist with submitting applications and appeals and provide advice on other sources of financial assistance. We will also offer support on inter-related issues including housing and accessing health and social care. The service will result in increased income for clients through accessing unclaimed benefits as well as reduced stress and anxiety leading to improved wellbeing.

What are the changes you hope to achieve?

We will support older Londoners aged 60 and over living in the borough of Wandsworth who are facing inequality or disadvantage due to their levels of income, circumstances or inability to navigate the complex welfare benefits and statutory systems.

Our service will enable them to have improved economic circumstances as a result of accessing

- 1) unclaimed benefits and entitlements through benefits checks and support with applications and
- 2) other sources of other financial assistance such as grants and advice about rebates and concessions e.g. help with water rates.

The average benefit claim per person will be approximately £3,400 per year.

In addition, we will provide advice on all the complex and often inter-related issues they are facing including accessing Social Services and how to pay for care and support and help to understand their housing options as well as their housing and homelessness rights.

How do you know there's a need for this work?

?Older people don't claim the full range of benefits available to them, with up to £5.5 billion in benefits unclaimed each year. Older people are often independent and unwilling to ask for help; are often unaware of their rights and entitlements and/or discouraged by past failures trying to claim them.

?Many older people experience complex interactions between living on a relatively low fixed income, declining health and mobility and risk of social isolation which requires a holistic approach to best support them.

?There is a large demand for our service and we deal with over 9,500 callers and visitors to our office every year.

?An Age UK survey on the impact of Information and Advice services (Who can I turn to?, 2012), stated that 54% of respondents preferred to receive information or support face-to-face.

?Every £1 invested in our service generates £5.60 for older people in the Borough through unclaimed benefits.

How will the work be delivered - specifically, what will you do?

?Using a combination of staff and volunteers we will provide information, advice and support to 2,700 older people, their family, friends and carers on a wide range of issues

?Of these, 2,000 people will receive comprehensive information

?700 older people will receive in-depth, tailored one-to-one advice via 1,200 advice sessions through appointments in the office, drop-in sessions, home visits for those who are frail or housebound, over the telephone and in writing

?We will assess entitlement to benefits and support people to complete the necessary application forms

?Hold 40 outreach surgeries with Tax Help for Older People and Action on Hearing Loss

?Distribute 5,000 printed leaflets and factsheets on a wide range of issues, including benefits entitlements and how to access care at home, so that people can make informed choices

?Conduct regular evaluation and monitoring to demonstrate that the service improves economic circumstances of older people

Why are you the right organisation to do this work?

?We have over 50 years? experience of delivering innovative and effective frontline services to local and vulnerable older people.

?We are the only local provider specialising in providing holistic advice for all older people in the borough.

?We have excellent knowledge of the demographics of Wandsworth, areas of deprivation, local plans and local services and have built trusted relationships with many people in different bodies such as health services, the local voluntary sector and independent service providers. This means that we don?t duplicate on other work in the borough and we are able to best meet the needs of the local population.

?We hold the Advice Quality Standard for generalist advice and deliver high quality advice. As an independent organisation we are trusted by older people and by other local organisations.

?We employ a highly-skilled and experienced advice worker, who achieves positive outcomes for older people.

How does your work complement and not duplicate other services within your area?

As a member of the Wandsworth Advice Partnership we know of and work with other local advice organisations including Citizens Advice Wandsworth, South West London Law Centre, Carers Centre, Hardship/Crisis Project, Disability Advice organisations, the DWP Home Visiting service and the Council?s Financial Inclusion team.

Our service complements the work of all these organisations as the only provider of holistic advice for local older people. Other services have restrictions or only deal with the presenting issue:

?The CAB service has an initial telephone assessment of need and if clients qualify for a face-to-face appointment, the time spent with an adviser is limited.

?The Hardship / Crisis project has tight eligibility and many of the older people we come across would not qualify.

The DWP Home Visiting service just provides advice on Council benefits.

How will this proposal meet the Programme Outcome(s) under which you are applying?

We will enable older people to have improved economic circumstances? by providing advice and support on:

1)Benefits:

Many of our clients do not have support networks or the capability to apply for benefits and challenge incorrect decisions. We will

- ?conduct benefits checks and help with subsequent applications
- ?resolve any problems with overpayments, underpayments and cancellation of benefits, liaising with the appropriate statutory authority
- ?make applications to Wandsworth Council for the Discretionary Social Fund

2)Debt and money:

We will provide

- ?advice on dealing with fuel and water debt
- ?help understanding other sources of financial assistance
- ?advice on fuel and water bills
- ?help with applications to Trust Funds and charitable trusts
- ?assistance to secure emergency food

3)Housing:

We will help

- ?people understand their housing options, housing and homelessness rights
- ?people to apply for local authority housing
- ?advise on funding adaptations, improvements and repairs through Disabled Facilities and Warmer Homes Grants

How will you ensure that your project will hear and represent the views and needs of disadvantaged people and/or diverse communities?

-Through our newsletter which is distributed to over 4,500 older people locally we ask for views and feedback on services provided and any gaps.

-Our AGM, attended by over 200 service users, are also asked for feedback on both our services and other local services. There is always a lively Q&A session where people raise any issues of concern.

- 60% of our Trustee Board members are older people and include members of other organisations including Wandsworth Older People's Forum, a day centre in Tooting Graveney and a former manager of Healthwatch.

- Feedback from regular monitoring and evaluation directly informs project planning and delivery. Evaluation includes six-monthly customer satisfaction surveys, telephone interviews and outcome measurement tools.

- Our client group can also be involved as volunteers, providing initial information and sign-posting on reception at Age UK Wandsworth, helping with form filling, case file recording, maintenance and follow up work.

How does your project engage and empower individuals and/or communities to come together on this issue? Will you be working with people who are particularly excluded?

We work collaboratively with organisations, sharing knowledge of local needs and issues and working together to address them.

We estimate that 32% of the people we reach will be 60-69, 31% will be 70-79, 21% will be 80+. Approximately 28% of clients will be from BME backgrounds. We will specifically aim to reach:

- Older people on low incomes or in poverty who need help to access their entitlements and make the most of their financial resources. We estimate that 80% of our beneficiaries will be on pension credit or qualify for benefits.
- Those experiencing fuel poverty needing advice on dealing with fuel debt.
- Those facing homelessness, in rent arrears and needing advice on funding home repairs.
- Those with mobility difficulties and needing home visits (around 15% of clients).
- Those who want help accessing care, local services or advice on needs assessments and home care charging.

Is the focus of your project meeting an already identifiable need (acute or otherwise) or are there elements which are preventative and/or incorporate early action?

Both.

Older people tend to access advice and support at times of personal, medical or financial crisis, such as bereavement, deteriorating health and reduced mobility. We support people who are stressed, anxious and worried about a particular crisis such as facing eviction or being in arrears because they have not had the income to pay rent or bills. Cuts in all services, for example, increased social services assessment waiting times and changes to benefits, lead to issues reaching crisis points before older people seek help. This means increased worry and decreased ability to pay for everyday bills and needs, further exacerbating the issue. Our service however also has an important preventative element and we know that high-quality, timely advice can prevent further detriment later on (financial, emotional, health, legal, etc.). Often, when advice is sought, other problems are uncovered, and these can be resolved, before a crisis point is reached.

Who might you need to work closely with in delivering this project - whether before, during or afterwards?

As mentioned previously, we are a member of the Wandsworth Advice Partnership (which includes Citizens Advice Wandsworth, South West London Law Centre, Carers Centre, Hardship/Crisis Project, Disability Advice organisations and other local advice organisations, including statutory agencies. We meet twice a year and update each other on local issues and sources of help and support, so that we can all work more effectively to provide services that local people need.

We are a trusted partner of the Wandsworth Foodbank, who give us foodbank vouchers to issue to our clients who are in need.

We also work with Wandsworth Older People's Forum, who promote our services through their networks and through their regular newsletter.

We will also work with our Volunteer Coordinator to recruit volunteers to provide information on reception. We will support and train volunteers so that they provide comprehensive and accurate information.

Our aim as a funder is to help people move positively between any of the four stages of Surviving, Coping, Adapting and Thriving. For your project at which of these stages will most people begin their journey?

Most people that we advise will be in the Surviving stage and struggling to cope. They may be running into debt, unable to afford healthy, decent food, living in homes that are dirty, cold and falling into disrepair and they may be desperately alone. These situations can be the result of trying to survive on fixed, low incomes, declining health and mobility, not having sufficient money for basic needs or to pay the bills or because of challenging circumstances such as inappropriate housing and social isolation.

As a result of our intervention and support to help people claim benefits and increase their income or to change their housing, we see them quickly progress from struggling to survive to thriving, having much greater peace, wellbeing, and less anxiety about their situation. They have more money to be able to enjoy life again and to buy in the support they need.

Will there be any elements of this project that will help you or your beneficiaries to reduce your environmental footprint?

We have signed up to a Ride to Work scheme and the member of staff working on the Advice and Support service uses her bicycle to cycle to home visits and meetings, reducing the carbon footprint of both the organisation and the beneficiary. In addition, we encourage volunteers on the service to use to use public transport or walk wherever possible.

We purchase paper and other goods that are responsibly sourced and stationery is purchased in bulk on a monthly basis to reduce the carbon footprint with regard to delivery. We recycle paper and other waste. We use email to communicate wherever possible and will complete forms online wherever possible to reduce postage. We recycle stationery, re-using files, folders and paper as scrap paper. Heating is kept at recommended temperatures and is set to office hours only. We do not have air conditioning.

What are the main activities or outputs you want to deliver?

1,200 advice sessions delivered for in depth advice through drop in sessions, appointments at the Age UK Wandsworth office, home visits for those who are frail or housebound, over the telephone and in writing.

£600,000 income generated by the project for those on low incomes through benefits checks and applications for local grants.

Provision of information over the telephone, in person and in writing on a wide variety of issues to 2,000 older people, their friends, family and carers

What 3 main differences or outcomes do you hope the activities you have described above will achieve?

80% of service users who access the Advice and Support service for benefits advice will have an increase in money they have available.

50% of users report feeling less worried about financial issues as a result of accessing advice services

75% of users report feeling more confident as a result of accessing the service

Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Salary and on-costs of Advice Coordinator, 30 hrs p/wk	34,439	35,128	0	0	0	0
Salary and on-costs of First Contact Coordinator, 28 hrs p/wk	26,157	26,681	0	0	0	0
Staff expenses and training	1,350	1,377	0	0	0	0
Volunteer recruitment, expenses and training	200	204	0	0	0	0
Proportional contribution to premises cost, including rent, rates, heating, cleaning	8,793	8,969	0	0	0	0
Proportional contribution to office costs, including telephones, photocopying, postage, stationery	7,679	7,832	0	0	0	0
Management costs, daily rate £223 x 0.5 days p/wk	5,798	5,914	0	0	0	0
TOTAL:	84,416	86,104	0	0	0	0

What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Age UK, Warm and Well programme	12,167	0	0	0	0	0
TOTAL:	0	0	0	0	0	0

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Tudor Trust	30,000	30,000	0	0	0	0
Henry Smith Charity	30,000	30,000	0	0	0	0
TOTAL:	60,000	60,000	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Salary costs, Incl NI and Pension, of Advice Coordinator, 21 hrs p/wk	23,752	24,227	0	0	0	0
Salary costs, Incl NI and Pension, of First Contact Coordinator, 7 hrs p/wk	6,836	6,972	0	0	0	0
Proportional contribution to premises cost, including rent, rates, heating, cleaning	4,103	4,185	0	0	0	0
Proportional contribution to office costs, including telephones, photocopying, postage, stationery	3,583	3,655	0	0	0	0
Management costs, daily rate £223 x 0.4 days p/wk	4,638	4,731	0	0	0	0
TOTAL:	42,912	43,771	0	0	0	0

Who will benefit?

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

1,350

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

Wandsworth

Does this project specifically target any groups or communities?

This project will specifically work with the following age groups:

45-64,65-74,75 and over

This project will specifically work with the following gender groups:

This project will specifically work with the following ethnic groups:

If Other ethnic group, please give details:

This project will specifically work with Deaf and disabled people:

No

This project will specifically work with LGBTQI groups:

No

<p>This project will specifically work with other groups or communities:</p>
<p>How will you target the groups/communities you have identified? What is your expertise in providing services for these groups?</p>
<p>Are there any groups or communities you think your organisation will find hard to include through this project? No</p>
<p>If yes, please specify which groups or communities? Where possible using the categories listed above.</p>
<p>If yes, what steps will you take to make your services accessible to and meet the needs of the groups/communities you have identified?</p>

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: **Rachel Corry**

Role within **Chief Executive**
 Organisation: