

The City Bridge Trust

Bridging Divides: Application for a grant



About your organisation

Organisation Details

Name of your organisation: Kosmos Centre	
If your organisation is part of a larger organisation, what is its name? No	
In which London Borough is your organisation based? Camden	
Contact person: Mrs Koula Ioannou	Position: Manger
Website: http://www.kosmoscentre.org.uk	Social Media Accounts: @kosmoscentre
What Quality Marks does your organisation currently hold? Advice Quality Standard (AQS) - General advice and Information	

Legal Status

Legal status of organisation: Registered Charity			
Charity Number: 1026463	Company Number: 2823933	CIC Number:	Bencom Number:
When was your organisation established? 01/01/1978			
Aims of your organisation: The Kosmos Centre is committed to improving the quality of life of ethnic minority women and their families. Originally called the Camden Cypriot Women's Organisation (founded 1978) we changed focus in 2016 to cater for all BME women. Our vision is of a thriving inclusive community where local BME women and their families realise their full potential. Our aims are to support BME women and their families within the London borough of Camden and surrounding areas by providing a number of services and activities. Services are under five broad areas; - Advice, information, Advocacy, Support, Free Legal Advice - Personal Development - Health and Wellbeing - Social, Cultural and recreational activities and events - Space within our premises for local BME groups to run workshops and activities. A number of services and activities are aimed at older people. Our aim is to break down isolation, loneliness, raise awareness, increase health and wellbeing which impacts on their overall quality of life.			

Main activities of your organisation:

We provide a range of services and activities including;

? Weekly advice sessions, including advice on welfare benefits, housing, health services and financial issues. We also advocate on client's behalf. We have an AQS Advice Quality Standard for general advice and information

? Weekly free legal advice sessions, pro bono by a local barrister undertaking general advice, immigration, appeal tribunals etc.

? Weekly keep fit classes and group walks.

? Weekly activities for older BME women with early dementia, including arts and crafts, gardening, gentle exercise.

? Twice weekly social gatherings where women come together to have a light lunch, socialise.

? Talks and workshops on health and social topics during the year.

? We organise at least eight trips or excursions during the year, to the seaside and other places of interest.

? We have a varied programme of cultural events throughout the year.

? We provide office space for other organisations, and room hire for local groups.

Your Staff & Volunteers

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
1	1	5	10

Do you have a Safeguarding policy? **No**

Are the following people in your organisation subject to DBS checks?

Paid Staff Yes	Volunteers Yes	Trustees / Management Committee Members No
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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?
Leased	15

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

We have a working environment policy which is reviewed regularly, management and staff take every care to ensure this is adhered to.

Staff encourage and raise awareness amongst members and users by running workshops with practical advice on reducing energy costs, utility bills and tariffs, recycling, food waste and money saving ideas. This is done both as part of our advice sessions and at regular financial management workshop. We also hosted a recycling and reusing workshop run by Camden council which included a talk about food waste.

It is part of our working practice that staff and other users of the building recycle as much as possible and only use recyclable materials where possible. As and when required we take bulkier items to the nearby local recycling centre.

Finance Details

Organisation Finances

	Year of most recent audited / examined accounts	Current financial year forecast	Next financial year budget
End of financial year date	31/03/2018	31/03/2019	
Grants & donations:	£64,227	£50,674	£0
Earned income:	£18,637	£17,900	£0
Other income:	£11	£10	£0
Total income:	£82,875	£69,384	£0
Charitable activity costs:	£89,300	£83,032	£0
Cost of raising funds:	£369	£2,000	£0
Other costs:	£0	£0	£0
Total expenditure:	£89,669	£85,032	£0
Free unrestricted reserves held at year end:	£35,837	£20,189	£0
<p>What is your organisation's reserves policy? Our policy is to hold enough funds to cover one year's rent and three month's of salaries and running costs. This is currently £34,500. This policy is reviewed annually.</p>			
<p>For your most recent financial year, what % of your income was from statutory sources? 31-40%</p>			

Organisational changes

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

None

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.

To provide advice services and support to disadvantaged BME older people, as well as other services and activities promoting wellbeing and independence.

When will the funding be required? **01/10/2018**

Is this request to continue work that is currently funded or has been funded in the last year by:

City Bridge Trust?

No

Another funder? (if so which)

funded up until June 2018 by City Bridge

How much funding are you requesting?

Year 1:

£32,400

Year 2:

£32,400

Year 3:

£0

Year 4:

£0

Year 5:

£0

Total Requested: £64,800

You and your grant request

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

We are applying for funding to provide:

- a) A drop-in and telephone advice service accessible to any BME older person in Camden and surrounding boroughs, on a range of general issues including welfare benefits, other entitlements and housing.
- b) Free legal advice service.
- c) Client support and advocacy to access mainstream and other relevant services.
- d) A range of social and physical activities at our Centre to improve psychological and physical well-being by ensuring people are keeping their minds and bodies active. Our activities include keep-fit and gentle mobility, walking groups, arts and crafts, gardening, talks, workshops, reminiscence, music, singing and films groups.
Several trips each year to places of interest (e.g. seaside, theatre, museums etc.)

In order to provide the above we are applying for the salary cost of an existing member of staff for 3 days per week and a contribution to the project and running costs.

What are the changes you hope to achieve?

Our long term aim is to significantly increase the quality of life for older BME women and their families in Camden and surrounding boroughs. The outcomes we anticipate are:

- 1: Raised awareness and access to benefits, rights, entitlements, access to services and free legal advice leading to income maximisation and improved financial independence.
- 2: Increased access to activities, services and facilities which improve psychological, emotional and physical well-being, and independence. Older BME women feel less isolated and less lonely.
- 3: Increase social integration and awareness between cultures and communities.

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

Camden has an aging population; according to Camden's statistics the current number of people over 65 is 28,000 this will increase to 35,000 in the next ten years. Camden ranks eighth of the London boroughs on the Income deprivation affecting older people.

Good quality advice and support can reduce levels of stress and anxiety. We conducted a consultation, 50% of those asked said they became anxious when faced with letters bearing an official logo. 48% said language and lack of understanding made them feel anxious.

Isolation is a significant issue in Camden and can lead to a number of problems, including poor physical and mental health. Physical and social activity can have an enormous positive effect, promoting wellbeing, independence and improved quality of life.

Our monitoring reports and statistics clearly indicate that the demand for our services has steadily increased for older BME women and their families in recent years.

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

Advice, information, advocacy ? we will provide 4 one to one sessions (14 hours) weekly and telephone advice on a range of general issues, including welfare benefits to maximise income, housing etc. Assistance with form filling, referring clients to appropriate agencies and advocating on their behalf to access appropriate services.

Access to free legal advice, including Immigration Issues, tribunals and appeals etc.

A programme of activities (7 hours). Regular sessions will include, 2 keep fit classes a week. 2 other social or recreational activities classes per week, including, walking groups, arts and crafts, gardening, music and singing etc. Classes will be followed by refreshments giving an opportunity for participants to chat and socialise.

We operate robust monitoring systems e.g. database for statistical analysis, attendance records, client profile, client feedback, satisfaction surveys, case studies and photographs. Evaluation reports go to M/C and funders to ensure the project is delivering.

Why are you the right organisation to do this work?

Established in 1978, we are a grassroots, user led organisation and a focal point in the community.

Our annual client satisfaction survey consistently indicate high levels of satisfaction with our service delivery and customer care. Staff have extensive skills, knowledge and expertise working in the community.

We work extensively with other voluntary and statutory providers. For over 25 years our manager has given a voice to BME women by actively serving on a number of committees including Camden Local Strategic Partnership. Currently she is treasurer of Camden Community Law Centre.

We are well known, respected and trusted, best placed to understand the needs of local BME women.

Extracts from AQS Monitoring Audit Report.

??It was a real pleasure to audit such a conscientious organisation with an obvious passion and commitment to its clients.?

??service users receive a high quality service; this is apparent in the numbers returning to the centre.?

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

We try to ensure that we do not duplicate other services, either in the mainstream or community sector. We feel we compliment their work, add value and an alternative choice to beneficiaries.

We are a specialist provider, historically we are the only local centre working with the Greek speaking community and are now the only centre run by BME women for BME women in Camden.

We meet regularly with partners, ACCESS, our BME advice partners and CAP (Camden Advice Partnership) to ensure all aspects of advice are covered. As part of ACCESS we successfully applied to DWP for funding to undertake a joint project to raise awareness on welfare benefits.

We have close links with our partners and networks delivering social, cultural and recreation activities to ensure there is adequate and varied provision to meet the needs of the all the community and that it is accessible.

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

Our aim is to enhance community cohesion, improve wellbeing and quality of life of the beneficiaries.

A major part of our advice service provision concerns improving beneficiary's economic circumstances, financial independence and securing their long term future. Our advocacy also enables access to mainstream and other relevant services to the more vulnerable and disadvantaged in our society, increasing personal independence. A valuable added service comes from our free legal advice.

Having access to our services and other activities helps to break down isolation and improve independence and wellbeing. Isolation means not participating in society and therefore being disempowered as a member of the community. We provide opportunities to socialise, make new friends, learn new skills and have fun.

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

As a grassroots organisation working with disadvantaged people we have always involved our service users at all levels to ensure that relevant needs are met. We also consult with other groups we work with in order to meet the needs of the disadvantaged in the community.

We work with older women from the BME community who have early dementia; we involve them, their carer's and relatives when looking at service provision and activities, being sensitive to individual needs.

Some of our older volunteers have been with us for a long time, with staff they are the eyes and ears of the community. Their involvement, suggestions and feedback are essential.

For 25 years our manager has given a voice to BME women by serving on local committees including Older Peoples Forum and Camden Local Strategic Partnership. We are currently part of the Camden Partnership involved in the 2025 plan for Camden.

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 use a number of tools to help us seek out and engage with our client group who are particularly marginalised due to age, ethnicity, gender and social standing. Identifying, engaging and listening to older BME women and their families not only helps us identify needs but generates trust and confidence in the client which may encourage them to become more receptive to support, coming for advice, or joining activities.

Empowering older people to make their own choices and decisions either about improving their financial circumstances, their ability to access relevant services or joining activities, goes a long way to promoting their equality and standing in the community. It also boosts their confidence and self-esteem leading to an overall sense of wellbeing.

Our work is successful in bringing people from all cultural backgrounds together to discuss common issues, sharing and learning from one another, which breaks down cultural barriers.

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?

For the past 3 years we have been working specifically with women over the age of 75. The project has been a great success with steadily growing numbers, positive outcomes and feedback. Last year 168 BME women over 75years old directly benefitted from our project, 15% were men.

This project is a natural progression, developing and expanding the work to all BME women and their family members over the age of 60. Most people's social links revolve around family and work, and when these are no longer there, they find it more and more difficult to make new social links as they get older. By encouraging participants at an earlier age we can help them to begin to widen their social group sooner.

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

We value the importance of partnership working, and have been instrumental in establishing strong working relationships with other local voluntary groups, Council Departments and NHS. We are members of a strong local partnership of BME groups offering advice (ACCESS).

Historically we are the only local centre working with the Greek speaking community and are now the only centre run by BME women for all BME women in Camden.

We will work with our partners, networks and local community to promote the project. Word of mouth is a strong tool. We have a good reputation for delivering high quality services targeted at older, vulnerable and disadvantaged BME people and often receive referrals from other groups or statutory services.

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 cases we deal with are for BME older people who are not in receipt of their correct entitlements or do not understand the systems to access relevant services. They live in financial hardship and have difficulties surviving and coping with day to day life.

Many older BME people come to seek advice as a last resort, they are often reluctant as they do not want to be a burden? We support and guide clients to access their entitlements, improve their independence be it financial, housing or accessing mainstream services.

Many older BME people find coping in society difficult, they become isolated and lonely. Our aim is to identify and engage with this vulnerable group. We provide a number of activities to promote health and wellbeing, engage and encourage older people to participate in a group activity, physical or social, breaking down barriers of age, gender and culture.

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

We help our clients to reduce their environmental footprint through our advice sessions. For example we can support them to apply for various grants and adaptations to help them improve their homes to be more energy efficient such as insulation and energy wastage, or practical ways to waste less food and other resources which will be less of a strain on their finances.

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

Provision of an advice, information and advocacy service

Activities that promote health and well being including arts and crafts, physical activity, gardening, trips and outings, walking groups.

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

Raised awareness and access to benefits, rights, entitlements, access to services and free legal advice leading to income maximisation and improved financial independence.

Increased access to activities, services and facilities which improve psychological, emotional and physical well-being, and independence. Older BME women feel less isolated and less lonely.

Increase social integration and awareness between cultures and communities.

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
Salaries	22,760	22,760	0	0	0	45,520
Contribution towards utilities	800	800	0	0	0	1,600
Contribution towards Insurance	1,000	1,000	0	0	0	2,000
Contribution towards business rates	1,200	1,200	0	0	0	2,400
Contribution towards rent	4,000	4,000	0	0	0	8,000
Contribution towards events/activities/outings/hospitality	1,000	1,000	0	0	0	2,000
Contribution towards new equipment and maintenance	800	800	0	0	0	1,600
Contribution towards Telephone/Internet/ICT	400	400	0	0	0	800
Contribution towards Accounts/Legal/Audit	440	440	0	0	0	880
TOTAL:	32,400	32,400	0	0	0	64,800

What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
n/a for this project	0	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
n/a for this project	0	0	0	0	0	0
TOTAL:	0	0	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Salaries	22,760	22,760	0	0	0	45,520
Contribution towards utilities	800	800	0	0	0	1,600
Contribution towards Insurance	1,000	1,000	0	0	0	2,000
Contribution towards business rates	1,200	1,200	0	0	0	2,400
Contribution towards rent	4,000	4,000	0	0	0	8,000
Contribution towards events/activities/outings/hospitality	1,000	1,000	0	0	0	2,000
Contribution towards new equipment and maintenance	800	800	0	0	0	1,600
Contribution towards Telephone/Internet/ICT	400	400	0	0	0	800
Contribution towards Accounts/Legal/Audit	440	440	0	0	0	880
TOTAL:	32,400	32,400	0	0	0	64,800

Who will benefit?

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

200

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

Camden

Does this project specifically target any groups or communities?

We are particularly keen to work with all ethnic minority older people - but will not exclude any older person of any gender group

This project will specifically work with the following age groups:

45-64

This project will specifically work with the following gender groups:

Male

This project will specifically work with the following ethnic groups:

Mixed / Multiple 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

This project will specifically work with other groups or communities:

We are particularly keen to work with all ethnic minority older people - but will not exclude any older person of any gender group

How will you target the groups/communities you have identified? What is your expertise in providing services for these groups?

We have 40 years of experience and knowledge in delivering services to this group and have an extensive network that we can use.

Are there any groups or communities you think your organisation will find hard to include through this project?

No

If yes, please specify which groups or communities? Where possible using the categories listed above.

If yes, what steps will you take to make your services accessible to and meet the needs of the groups/communities you have identified?

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: **Koula Ioannou**

Role within Organisation: **Manager**