

The City Bridge Trust


Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Blackfriars Advice Centre	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Southwark	
Contact person: Mr Nathan Denne	Position: Development Manager
Website: http://www.blackfriars-advice.com	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1061055
When was your organisation established? 11/02/1997	

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 Londoners with improved economic circumstances More people accessing debt and legal services
Please describe the purpose of your funding request in one sentence. The improvement of engagement with, and access to, debt, financial and legal advice in Lambeth through strategic access points and innovative partnerships.
When will the funding be required? 02/03/2015
How much funding are you requesting? Year 1: £58,354 Year 2: £59,146 Year 3: £59,550
Total: £177,049 £177,050 

Aims of your organisation:

BAC's aims are to:

- To tackle poverty, social injustice, disadvantage and discrimination
- To ensure citizens understand and are enabled to exercise their legal rights and responsibilities
- To actively promote financial and social inclusion for all
- To educate and advise those in financial need

BAC's mission is to tackle poverty, social injustice, disadvantage and discrimination by responding to the diverse needs and aspirations of the people we service - putting community problem solving at our heart.

BAC's vision is of a self-confident community that works for local economic progress and social justice; of a community service that moves beyond citizen information and advice to enablement and empowerment.

Main activities of your organisation:

BAC is the largest independent advice agency in London and pride ourselves on maintaining our confidential, non-prejudicial service to all those in need through the provision of generalist and specialist advice in all areas of social welfare law. As well as advice services we also focus on prevention and delivering innovative projects to tackle poverty. We put the community at the heart of our approach and we do this through a number of different means:

- Working with community groups and front line workers to provide information, advice and capability services built around people's everyday affairs.
- Focusing on early intervention and prevention, relevant to the specific needs of individuals and communities.
- Providing education and self-help guides to equip communities with the essential skills needed to support themselves.
- Providing online and digital services aimed at tackling the digital divide and improving well-being.
- Providing volunteer training and development and enhancing employability skills.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
17	7	67	35

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	Healthy monthly rolling rental

Summary of grant request

There are 26,718 indebted people in Lambeth, and only 4,542 seeking help. Through our own work in partnership with Lambeth Council we found two main causes behind this:

- A significant lack of knowledge of free and impartial debt, financial and legal advice services available.
- A general unwillingness to engage with or recognise their financial situation.

A multi-faceted response is required in order to tackle the complexities of this issue. To ensure the widest and most effective impact we need to deliver this from both a 'bottom-up' and 'top-down' approach.

Bottom-up: The vast majority of the clients who come to us seeking advice do so as they have reached crisis point and are aware of our services. This leaves a significant proportion that are not aware and therefore not accessing services that could be vital and transformative to their economic circumstances and overall wellbeing.

In order to target and engage people in need that do not traditionally come to us this project will provide:

- **Debt Access points.** 'Pop-up' points providing debt advice, financial capability information, and guidance towards our specialist services at community and public venues including GP surgeries, Magistrates courts, schools, nurseries, religious points, commercial points (e.g. markets, supermarkets, targeted shops) etc.
- **Community Outreach.** With the help and support of volunteer community champions and translators and interpreters we will reach into community hubs and venues to engage and work with communities who are not accessing debt and financial advice/education services. We have already had success doing this through our BIG Lottery funded 'Rights Reach' (Reaching Communities) project.
- **Targeted interventions.** Using our own organisational knowledge and experience as well as working with relevant partners we will target and work with specific groups to ensure they are supported and guided toward the range of help and support available to them. In partnership with local agencies we would deliver targeted financial education services where they would be most beneficial.

Our success in establishing these relationships in Southwark has led to a huge increase in clients accessing our services. This demonstrates that we are the right organisation to deliver this work and gives us the confidence to work in other areas of high need such as Lambeth.

Top-down: We will work through multiple first-tier agencies and practitioner groups to support front-line workers. This will act to provide guidance and education in order to secure a way to reach these individuals through 1:2:1 support and group work. We are currently doing this work with families with small children through our Sure Start project in Southwark. The agencies and groups we would work with include:

- **Statutory bodies:** e.g. Council departments, Social Services,
- **Medical bodies:** e.g. Clinical Commissioners/GP's, Health visitors, Midwives, Occupational Therapists, CAMHS (Child and Adolescent Mental Health Services)
- **Educational bodies:** e.g. Schools, Nurseries, Colleges.

By tapping into these networks we will kick-start a 'trickle-down' effect providing greater awareness of advice and support available to those encountering financial issues.

We will be providing triage and specialist casework at all stages of the project to those who need it. Our aim is to both alleviate the debts people find themselves in now as well as prevent them from occurring in the future.

Research: Alongside the project we will be running a research element in order to efficiently monitor, record and evaluate different approaches used to engage with Lambeth residents who have not traditionally been accessing advice services. This research will allow us to look at behavioural step-change, adjust the project accordingly to maximise efficiency and effectiveness as well determine which approaches are successful and sustainable going forward into the future.

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

What Quality Marks does your organisation currently hold?

We are in the final stages of being awarded the AQS accreditation. We are also fully accredited to the SQM standard as well as to OISC Level 1.

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.

30 **10 debt access points established per year across Lambeth at strategic community and public venues**

500 people in Lambeth seen each month and given basic information regarding debt and advice services available to them

200 people in Lambeth per month approached and triaged. 10% of these will be provided with in-depth casework by us or referred to other agencies with specialist debt advice services as appropriate.

100 people in Lambeth each year receiving high quality financial capability education.

10 effective relationships established each year with first-tier agencies. Staff trained and supported in how to identify and refer debt issues at the earliest possible point.

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.

At least 750 people in need across Lambeth demonstrate increased confidence in managing their financial affairs.

At least 750 people in need across Lambeth experience improved financial wellbeing through specialist debt advice and casework.

Increased amount of Lambeth clients accessing our financial education/capability projects/training and workshops and demonstrating increase in knowledge and confidence.

Debt expertise embedded in first-tier agencies across Lambeth through training and support - ensuring early action relating to debt and financial capability matters for their respective clients.

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 are confident in the success of this project and we plan to continue the activity beyond the period for which we are requesting funding. We are embedding this project in Lambeth's Financial Resilience Strategy and due to the high levels of indebtedness in Lambeth we believe we can lever in additional funding if successful with this bid to you.

Who will benefit?

About your beneficiaries

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

6,100

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

Lambeth (90%)

Several SE London (10%)

What age group(s) will benefit?

0-15

16-24

25-44

45-64

65-74

75 and over

What gender will beneficiaries be?

All

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

White (including English/ Welsh/ Scottish/ Northern Irish/ British; Irish; Gypsy, Traveller or Irish Traveller; Any other White background)

Mixed/ Multiple ethnic groups (including White and Black Caribbean; White and Black African; White and Asian; Any other Mixed/ Multiple ethnic background)

Asian/ Asian British (including Indian; Pakistani; Bangladeshi; Chinese; Any other Asian background)

Black/ African/ Caribbean/ Black British (including African; Caribbean; Any other Black/ African/ Caribbean background)

If Other ethnic group, please give details: **We see large amounts of Latin American clients**

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
Lambeth Debt Programme Manager (Specialist Debt Advisor) - Point-scale salary £32,535 + £3,515 NI	36,049	36,769	37,136	109,954
Financial Education Trainer (p/t salary contribution)	4,000	4,000	4,000	12,000
Research and Evaluation	3,000	3,000	3,000	9,000
Overheads	4,000	4,000	4,000	12,000
Translation and Interpreting	1,500	1,500	1,500	4,500
Volunteer expenses	1,000	1,000	1,000	3,000
Marketing, websites and recruitment	1,500	1,500	1,500	4,500
Training room hire	2,000	2,000	2,000	6,000
Management time (10%)	5,305	5,377	5,414	16,095
TOTAL:	58,354	59,146	59,550	177,049

177,050 *CL*

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
N/A	0	0	0	0
	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
N/A	0	0	0	0
	0	0	0	0
TOTAL:	0	0	0	0

How much is requested from the Trust?

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177,050 *CL*

Finance details

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

Financial year ended:	Month: March	Year: 2014
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Income received from:	£
Voluntary income	0
Activities for generating funds	0
Investment income	0
Income from charitable activities	950,090
Other sources	61,759
Total Income:	1,011,849

Expenditure:	£
Charitable activities	958,944
Governance costs	3,200
Cost of generating funds	0
Other	0
Total Expenditure:	962,144
Net (deficit)/surplus:	49,705
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	49,705

Asset position at year end	£
Fixed assets	3,475
Investments	0
Net current assets	111,122
Long-term liabilities	0
*Total Assets (A):	114,597

Reserves at year end	£
Restricted funds	3,012
Endowment Funds	0
Unrestricted funds	111,585
*Total Reserves (B):	114,597

* 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%
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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.

	2012 £	2013 £	2014 £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	422,492	393,230	468,385
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	125,000	0	0
Other statutory bodies	211,835	264,004	89,899

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	2012 £	2013 £	2014 £
Big Lottery Fund (Reaching Communities)	85,086	83,613	85,015
J Paul Getty Jnr Charitable Trust	0	0	55,000
BIG Lottery Fund (Advice Plus)	0	0	22,500
BIG Lottery Fund (Money Savvy)	0	0	24,000
Santander Foundation	9,650	0	0

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: **Helen Rice**

Role within **Chief Executive**
Organisation: