

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: East End Citizens Advice Bureaux	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Newham	
Contact person: Mrs Yasmin Alam	Position: Chief Executive Officer
Website: http://www.eastendcab.org.uk	
Legal status of organisation: Charitable company	Charity, Charitable Incorporated Company or company number: 1082193
When was your organisation established? 04/01/2004	

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 are requesting funding to provide an independent welfare benefits advice and training service linked to financial capability support for Newham residents.
When will the funding be required?
How much funding are you requesting? Year 1: £52,745 Year 2: £51,782 Year 3: £52,827 Total: £157,354

Aims of your organisation:

We aim to provide the advice people need for the problems they face and improve the policies and practices that affect peoples' lives.

We provide independent, impartial, free and confidential advice to people living in Hackney, Newham and Tower Hamlets on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Main activities of your organisation:

We provide advice, advocacy and information from three bureaux (Hackney Central, Whitechapel and Custom House) and 46 outreach venues to people living in Hackney, Newham and Tower Hamlets. Our advice includes welfare benefits, debt, housing, employment, immigration, consumer and family issues. Last year we helped over 22,000 people - we provide high quality early interventions through our casework, helping to resolve issues before they reach crisis wherever possible, preventing court action, homelessness, bankruptcy and other negative outcomes. Our advice is tailored to supporting people to take control of their lives, empowering them with options and self-help tools wherever possible to deal with the problems they face.

We provide training and volunteering opportunities to local people through the national Citizens Advice volunteer training programme.

We work with local people using our advice service to influence policies and practices. Through shared evidence and local knowledge, we campaign for change to improve the lives of people beyond those who contact us for advice.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
26	6	10	93

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	5 years lease

Summary of grant request

We are requesting £157,354 over three years to provide an independent welfare benefits advice and training service for Newham.

We will deliver accessible, free, confidential, impartial and independent advice and training on welfare benefits and related issues, linked to financial capability support, to people living in Newham. A team of 1 welfare benefits specialist caseworker supervisor and 10 volunteer advisers will deliver advice and training to local residents.

NEED:

We are approached every week by over 40 local people asking for advice on their welfare benefits and related money issues.

Newham is in the top three local authorities in England with highest levels of income deprivation (National Indices of Deprivation 2010), the highest rate of unemployment in London and highest proportion of residents in low paid work (London's Poverty Profile, 2013) so disproportionately affected by welfare reforms and cost of living crisis.

In contrast to other London boroughs, there is no independent advice service in Newham following cessation of local authority funding in 2011.

In consultation, Newham residents say they need independent, in-depth face-to-face advice on the issues that affect them (welfare benefits, debt, money) and on welfare reforms (London Borough of Newham consultation on Independent Advice and Guidance 2013, Community Links report on impact of welfare reform in Newham, 2014)

DELIVERY:

We will provide advice to local people on the problems they face, focusing on welfare benefits specialist advice, debt, related money issues and financial capability training (including income maximisation and money management).

We will provide in-depth, holistic advice, information, advocacy and casework through face to face appointments, referred via diagnostic sessions (gateway assessments), telephone, email.

The project will help 3000 people and 30 local volunteers will complete our nationally-recognised advice work training programme.

We will campaign together with local people to change policies and practices that affect their lives, as welfare reforms take effect.

AIMS:

The project aims to improve outcomes and economic circumstances for local people through:

- increased access to advice, helping people to increase their incomes by £1.5 million through income maximisation, money management
- increased access to financial capability training, embedded in the advice process, helping to build people's financial confidence, manage debts, rescheduling £150,000 personal debt
- increased access to training and skills development, training 30 adviser volunteers, improving work experience, skills, self-confidence
- providing consultancy support and training to local advice organisations
- increased campaigning together with local people on welfare reform issues affecting the community

WHY US?:

Our high quality advice is trusted by local people who say they would prefer to use our service for independent advice (Newham consultation 2013).

Our advice is regularly audited by Citizens Advice to maintain high quality advice and organisational standards. We are authorised and regulated by the Financial Conduct Authority. We achieved 95% service user satisfaction in our most recent satisfaction survey.

PROGRAMME OUTCOMES:

The project will meet outcome 1 (more people accessing debt and legal services), by delivering independent quality-audited advice on welfare benefits, debt, money issues for 3000 people. Our project will meet outcome 2 (more Londoners with improved economic circumstances) through income maximisation (£1.5 million increase), financial capability training and money management.

GOOD PRACTICE:

We involve service users at every level of our work through trustee board, staffing, volunteering, service user groups and community events.

We value and promote diversity in everything we do, from trustee board to service user groups, training materials to information systems.

Our volunteers are at the heart of our organisation and we support them through every step of training and work experience.

We are working to improve our environmental practices, getting started with several actions.

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?

Advice Services Alliance Quality Mark - Advice Quality Standard (AQS), Office of Immigration Services Commissioner (OISC) level 1, Consumer Credit Licence for

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.

1692 specialist welfare benefits advice appointments for people living in Newham providing in-depth, holistic advice, information, advocacy and casework to help them to deal with the welfare benefit and related problems they face, including welfare benefits reviews and appeals, preparation for and representation at tribunal.

1308 advice appointments for people living in Newham to help them to deal with the problems they face, including welfare benefits, debt and money management, income maximisation and financial capability training.

30 local volunteer advisers complete nationally recognised training programmes in gateway assessments, advice work and financial capability trainer training.

We will provide specialist consultancy advice and training to local advice organisations on welfare benefits.

We will campaign together with local people on the welfare benefits, welfare reform and related money issues they face, to change policies and practices that affect people's lives.

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.

Local people using our service have improved economic circumstances with increased incomes of £1.5 million and £150,000 debts managed and rescheduled.

2000 local people using our service feel more confident and better able to deal with their welfare benefit and money problems now and in the future.

1000 local people using our service have improved money management skills and financial confidence, improved budgeting skills, knowledge of financial products and access to affordable credit.

30 volunteers and 5 local advice organisations are better equipped to provide advice in the community and volunteers enhance their skills and employment prospects.

150 local people are involved in 3 campaigns for change to policies and practices around welfare benefits and welfare reforms, which contribute to the welfare benefits and money problems that affect them.

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?

Yes, we plan to create a sustainable independent welfare benefits advice and training service for people in Newham. We will continue fundraising for long-term core running costs through individual giving, national and regional funding bodies and trusts such as Big Lottery's Reaching Communities, Trust for London and through mainstream support from the local authority.

Who will benefit?

About your beneficiaries

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

1,000

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

Newham (100%)

What age group(s) will benefit?

All ages

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
Welfare Benefits Caseworker/Supervisor Salary	30,600	31,212	31,836	93,648
Employers NI	3,125	3,209	3,273	9,607
Pensions	1,836	1,873	1,910	5,619
Staff Travel, Recruitment & Welfare	1,177	681	694	2,552
Premises	2,175	2,219	2,263	6,657
Office Costs - telephone, IT, postage, printing etc	2,777	1,496	1,526	5,799
Reference Materials	150	153	156	459
Volunteer Costs - travel, training, development, additional training supervision	16,110	16,232	16,357	48,699
Management Costs - management, finance, IT support	4,795	4,707	4,812	14,314
TOTAL:	62,745	61,782	62,827	187,354

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
Individual Giving & Income Generation Activity	10,000	10,000	10,000	30,000
	0	0	0	0
TOTAL:	10,000	10,000	10,000	30,000

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
None	0	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
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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	83,799
Activities for generating funds	0
Investment income	49
Income from charitable activities	1,131,910
Other sources	0
Total Income:	1,228,121

Expenditure:	£
Charitable activities	1,076,654
Governance costs	10,918
Cost of generating funds	0
Other	0
Total Expenditure:	1,087,572
Net (deficit)/surplus:	128,186
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	128,186

Asset position at year end	£
Fixed assets	32,345
Investments	0
Net current assets	249,560
Long-term liabilities	51,852
*Total Assets (A):	230,053

Reserves at year end	£
Endowment funds	0
Restricted funds	65,910
Unrestricted funds	164,143
*Total Reserves (B):	230,053

*** 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:

Legal Services Commission contract funding ended in March 2013 due to changes in government policy. This impacted on our finances and services as we had derived 40% of our income from LSC contracts in 2012/13. We mitigated this by carrying out a major restructure and identifying new sources of funding for casework and prevention-focused work including Big Lottery funding for financial inclusion work in Hackney.

Finance details

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

Financial year ended:	Month: March	Year: 2013
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Income received from:	£
Voluntary Income	53,937
Activities for generating funds	0
Investment income	50
Income from charitable activities	1,228,121
Other sources	0
Total Income:	1,282,108

Expenditure:	£
Charitable activities	1,327,664
Governance costs	11,503
Cost of generating funds	0
Other	0
Total Expenditure:	1,339,167
Net (deficit)/surplus:	-57,059
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	-57,059

Asset position at year end	£
Fixed assets	48,290
Investments	0
Net current assets	121,919
Long-term liabilities	68,342
*Total Assets (A):	101,867

Reserves at year end	£
Restricted funds	20,222
Endowment Funds	0
Unrestricted funds	81,645
*Total Reserves (B):	101,867

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

Statutory funding

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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	482,326	440,430	489,032
London Councils	0	0	0
Health Authorities	83,371	90,273	114,473
Central Government departments	0	0	0
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	2012 £	2013 £	2014 £
Big Lottery Improving Financial Confidence	0	7,800	195,348
Big Lottery Advice Services Transition Fund	0	70,000	11,895
Thames Water Trust	30,467	22,008	0
West Hackney Parochial Charity	14,000	15,000	15,000
Newby Trust	5,000	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: **Yasmin Alam**

Role within **Chief Executive Officer**
Organisation: