

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

|  |   |
|--|---|
| Name of your organisation:<br><b>Trust Thamesmead</b>  |   |
| If your organisation is part of a larger organisation, what is its name?<br><b>Peabody Trust</b> |   |
| In which London Borough is your organisation based?<br><b>Greenwich</b>                          |   |
| Contact person:<br><b>Ms Paula Hines</b>   | Position:<br><b>Head of Partnerships &amp; Engagement</b>                 |
| Website: <a href="http://www.trust-thamesmead.co.uk">http://www.trust-thamesmead.co.uk</a>       |   |
| Legal status of organisation:<br><b>Registered Charity</b>                                       | Charity, Charitable Incorporated Company or company number: <b>271731</b> |
| When was your organisation established? <b>18/08/1999</b>  |   |

### Grant Request

|  |
|--|
| Under which of City Bridge Trust's programmes are you applying?<br><b>Reducing Poverty</b>   |
| Which of the programme outcome(s) does your application aim to achieve?<br><b>More Londoners with improved economic circumstances</b><br><b>More people accessing debt and legal services</b>  |
| Please describe the purpose of your funding request in one sentence.<br><b>Our consortium is seeking funding over a three year period to support an established partnership of advice/support providers to deliver financial inclusion services within Thamesmead.</b> |
| When will the funding be required? <b>01/04/2015</b>   |
| How much funding are you requesting?<br>Year 1: <b>£69,921</b> Year 2: <b>£52,577</b> Year 3: <b>£39,014</b><br><br><b>Total: £161,512</b>   |

**Aims of your organisation:**

Trust Thamesmead is a community development organisation with charitable status that works almost exclusively in Thamesmead.

Our mission is to improve the quality of life and enhance opportunities and aspirations for the whole community. Our charitable objectives are to:

- Advance education
- Relieve financial need
- Promote health
- Promote community safety and prevention of crime
- Relieve unemployment, including assistance to find employment
- Build community capacity and skills
- Provide or assist in the provision of facilities in the interests of social welfare

In 2012, Trust Thamesmead identified strategic priorities for the area for the next three years. Financial Inclusion was highlighted as one, exacerbated by an absence of a bank in Thamesmead and compensated for by the growing prevalence of doorstep and payday lenders. The 'Transforming Thamesmead Strategy 2012-2015' set a specific aim to: "bring a range of financial inclusion products and services designed to meet the needs of residents who are financially excluded."

**Main activities of your organisation:**

We operate a number of key functions to meet our aims:

- Community Development Team: a core staff team leading on key priorities for the area: Financial Wellbeing; Volunteering; Health and Wellbeing; Education and Lifelong Learning; Environment and Regeneration; and Arts and Culture.
- Building Futures: Offers Information Advice and Guidance to unemployed people to help them deal with barriers to work and access to work by increasing job search, interview skills and confidence building and up-skilling activity.
- Nursery Education: Provides high standard pre-school education to children aged 2-5yrs in the local community. Term time only.
- Community Centres: 7 community buildings -- let out to community groups for use.
- Sporting Club Thamesmead: New high class sporting facility to cater for local clubs, groups and residents of all ages.
- The Link: New youth and community hub building hosting a range of service providers and with space for wider community use.

**Number of staff**

| Full-time: | Part-time: | Management committee members: | Active volunteers: |
|------------|------------|-------------------------------|--------------------|
| <b>37</b>  | <b>30</b>  | <b>8</b>                      | <b>30</b>          |

**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? |
| <b>Leased</b>  | <b>9 years</b>   |

## Summary of grant request

### Need for the Project

Thamesmead homes c.40,000 people, is amongst the most deprived areas within the country with low incomes and underemployment, has no bank but a proliferation of doorstep and payday lenders and an ever reducing provision of advice and support services. Over the past year:

- Fair Money Advice was presented with £491,386 of debt and gave free confidential debt advice to 98 clients; helping to prevent homelessness on nine occasions.
- Thamesmead Furniture Recycle supported c.2,000 local residents to access household items at very low prices; including referrals from local primary schools for families without adequate furniture.
- Cross Street Law Centre closed their drop-in debt, employment and benefit advice services in April 2014.
- There has been no local presence from the Citizen's Advice Bureau.

### How the work will be delivered

The TAP project is a consortium bid to provide local access points for key advice and support providers in Thamesmead working through a robust partnership structure established through the DCLG's Our Place programme, including:

- creating a single gateway for local residents to access and be signposted to all the different advice and support services available to meet their needs.
- increasing the scale and reach of those already beginning, or looking, to operate in the local area.
- developing a comprehensive understanding of need and impact of services in the local area through data sharing.

### What we aim to achieve

Over the course of the three year programme, we aim to:

1. Increase the accessibility of advice and support services to those most in need: by increasing the number of physical access points, including the identification of new spaces/opportunities for service delivery, including co-located public and Voluntary & Community Sector (VCS) services.
2. Reduce the number of families in poverty in Thamesmead by ensuring they access the full range of support required by comprehensive signposting on first contact with the family.
3. Ensure sustainability of service provision by securing agreement of public sector investment in the partnership & wider funding applications.
4. Provide a clear pathway to employment for 10 local residents a year: by providing an accredited training course to deliver information, advice and guidance, building skills in the local community and helping grow and sustain the partnership programme

### Why we are the right organisation

With nearly four decades of experience of working with the local community, Trust Thamesmead will act as the central coordinator for the programme. We are establishing the necessary infrastructure to enable a coordinated approach to advice/support service provision and data capture/reporting.

### How we will meet the programme outcome

The TAP project will increase the accessibility of essential advice and support services to those most in need in Thamesmead, to help lift families out of poverty and improve their economic circumstances through access to advice, fair financial products and skills and employment opportunities.

### How we will meet the Trust's Principle's of Good Practice

- Regular feedback from service users (focus groups, surveys, etc.) will be gathered

throughout delivery and service users will be encouraged to volunteer in the delivery of services and join the 'triage' team.

- The service providers in the partnership provide a service to all residents of Thamesmead without discrimination and will continue to do so through TAP.

- Volunteers are a central element of this project and we will be providing accredited training; line management support and career development support for all involved.

- We have recently received an eco-audit from the City Bridge Trust and are taking the recommendations of this to look at ways to reduce our carbon footprint across all of our practices.

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?

**Investors in People**

**Matrix**

## **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.

**Provide new & extended Thamesmead-based services:**

**195 residents attending Smart Money workshops; 750 residents receive debt advice; 330 residents open bank accounts; 525 disabled residents supported; 750 personal loans issued; 375 households access affordable essential household items; 150 households access emergency food; 750 residents access CAB advice.**

**Creating new access points. Trust Thamesmead will lead for the Partnership in facilitating or hosting (where possible) new access points for advice and support services throughout the community buildings in the local area.**

**Establishing a local triage team. We will identify and train a team of 30 local residents to provide an initial screening and signposting service to their peers; accessing any of the advice and support services provided through the partnership. This team will be located at key access points**

**Engaging funding partners and making the case for funding and sustaining the programme:**

- **Submit at least 2 funding bids to extend/sustain the service.**
- **Submit business case for public sector funding support.**

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.

**Increase the accessibility of advice and support services to those most in need: by increasing the number of physical access points, awareness-raising (through joint marketing and information provision) and better sign-posting.**

**Reduce the number of families in poverty in Thamesmead by ensuring they access the full range of support required by comprehensive signposting on first contact with the family.**

**Ensure the sustainability of service provision in Thamesmead through coordination and joint fundraising/bidding.**

**Provide a clear pathway to employment for 10 local residents a year by providing an accredited training course to deliver information, advice and guidance.**

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?

**The partnership project is built around a strong focus on volunteer and community involvement to ensure the sustainability of the services in the longer-term. Further, the work of the partnership to measure its impact will play a crucial role in influencing the spend of our public sector partners and funding providers in order to bring sustainability to the service delivery.**

## 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?

**Bexley (60%)**

**Greenwich (40%)**

What age group(s) will benefit?

**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?

**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          |
|--|----------------|----------------|----------------|----------------|
| Project Management & Administration (inc. quarterly data analysis & secretariat of forum meetings) | 28,781         | 29,634         | 30,512         | 88,927         |
| Marketing & Communications (inc. materials; events)  | 3,500          | 3,588          | 3,677          | 10,765         |
| Costs for additional service provision   | 145,321        | 147,091        | 145,338        | 437,750        |
| Venue hire/rental costs for additional service provision   | 9,600          | 9,840          | 10,086         | 29,526         |
| Training for volunteers  | 12,000         | 12,300         | 12,608         | 36,908         |
| Volunteer Expenses Reimbursements  | 3,600          | 3,690          | 3,782          | 11,072         |
|  | 0              | 0              | 0              | 0              |
|  | 0              | 0              | 0              | 0              |
|  | 0              | 0              | 0              | 0              |
| <b>TOTAL:</b>  | <b>202,802</b> | <b>206,142</b> | <b>206,003</b> | <b>614,947</b> |

### What income has already been raised?

| Source           | Year 1         | Year 2         | Year 3         | Total          |
|------------------|----------------|----------------|----------------|----------------|
| Trust Thamesmead | 35,881         | 51,087         | 60,399         | 147,367        |
| Fair Finance     | 85,000         | 85,000         | 85,000         | 255,000        |
|                  | 0              | 0              | 0              | 0              |
|                  | 0              | 0              | 0              | 0              |
| <b>TOTAL:</b>    | <b>120,881</b> | <b>136,087</b> | <b>145,399</b> | <b>402,367</b> |

### What other funders are currently considering the proposal?

| Source                          | Year 1        | Year 2        | Year 3        | Total         |
|---------------------------------|---------------|---------------|---------------|---------------|
| To be confirmed (Years 2 and 3) | 12,000        | 17,478        | 21,590        | 51,068        |
|                                 | 0             | 0             | 0             | 0             |
|                                 | 0             | 0             | 0             | 0             |
|                                 | 0             | 0             | 0             | 0             |
| <b>TOTAL:</b>                   | <b>12,000</b> | <b>17,478</b> | <b>21,590</b> | <b>51,068</b> |

### How much is requested from the Trust?

| Expenditure heading  | Year 1 | Year 2 | Year 3 | Total   |
|--|--------|--------|--------|---------|
| Project Management & Administration (inc. quarterly data analysis & secretariat of forum meetings) | 0      | 0      | 0      | 0       |
| Marketing & Communications (inc. materials; events)  | 0      | 0      | 0      | 0       |
| Costs for additional service provision   | 48,321 | 37,079 | 27,667 | 113,068 |

|  |               |               |               |                |
|--|---------------|---------------|---------------|----------------|
| Venue hire/rental costs for additional service provision | 9,600         | 6,888         | 5,043         | 21,531         |
| Training for volunteers                                  | 12,000        | 8,610         | 6,304         | 26,914         |
| Volunteer Expenses Reimbursements                        | 0             | 0             | 0             | 0              |
|  | 0             | 0             | 0             | 0              |
|  | 0             | 0             | 0             | 0              |
|  | 0             | 0             | 0             | 0              |
| <b>TOTAL:</b>  | <b>69,921</b> | <b>52,577</b> | <b>39,014</b> | <b>161,512</b> |



## Finance details

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

|                       |                        |                      |
|-----------------------|------------------------|----------------------|
| Financial year ended: | Month:<br><b>April</b> | Year:<br><b>2014</b> |
|-----------------------|------------------------|----------------------|

| Income received from:             | £                |
|-----------------------------------|------------------|
| Voluntary income                  | 2,283,722        |
| Activities for generating funds   | 0                |
| Investment income                 | 83,086           |
| Income from charitable activities | 629,660          |
| Other sources                     | 0                |
| <b>Total Income:</b>              | <b>2,996,468</b> |

| Expenditure:                            | £                |
|---|------------------|
| Charitable activities                   | 3,089,735        |
| Governance costs                        | 67,419           |
| Cost of generating funds                | 0                |
| Other                                   | 0                |
| <b>Total Expenditure:</b>               | <b>3,157,154</b> |
| <b>Net (deficit)/surplus:</b>           | <b>-160,686</b>  |
| <b>Other Recognised Gains/(Losses):</b> | <b>-92,000</b>   |
| <b>Net Movement in Funds:</b>           | <b>-252,686</b>  |

| Asset position at year end | £                 |
|----------------------------|-------------------|
| Fixed assets               | 12,154,483        |
| Investments                | 17,297,228        |
| Net current assets         | 1,079,767         |
| Long-term liabilities      | -38,000           |
| <b>*Total Assets (A):</b>  | <b>30,493,478</b> |

| Reserves at year end        | £                 |
|-----------------------------|-------------------|
| Restricted funds            | 200,410           |
| Endowment Funds             | 0                 |
| Unrestricted funds          | 30,293,068        |
| <b>*Total Reserves (B):</b> | <b>30,493,478</b> |

\* 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?  
0%

### Organisational changes

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

Trust Thamesmead joined Peabody as a subsidiary on the 1st April 2014. The Trust is led by a newly constituted Board, reflecting the role of the Trust within Peabody.

### Previous funding received

|   | 2012<br>£ | 2013<br>£ | 2014<br>£ |
|---|-----------|-----------|-----------|
| City of London (except City Bridge Trust) | 0         | 0         | 0         |
| London Local Authorities                  | 0         | 0         | 0         |
| London Councils                           | 0         | 0         | 0         |
| Health Authorities                        | 0         | 0         | 0         |
| Central Government departments            | 0         | 0         | 30,000    |
| Other statutory bodies                    | 0         | 0         | 0         |

### Previous grants received

| Name of Funder            | 2012<br>£ | 2013<br>£ | 2014<br>£ |
|---------------------------|-----------|-----------|-----------|
| European Integration Fund | 48,078    | 0         | 0         |
| Cory Environmental Trust  | 150,000   | 0         | 0         |
| DCLG Our Place            | 0         | 0         | 30,000    |
|                           | 0         | 0         | 0         |
|                           | 0         | 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: **Mick Hayes**

Role within                      **Chief Executive**  
Organisation: