

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Disablement Association of Barking & Dagenham (DABD)	
If your organisation is part of a larger organisation, what is its name? DABD (UK) is independent	
In which London Borough is your organisation based? Barking & Dagenham	
Contact person: Ms. Elaine James	Position: Chief Executive Officer
Website: http://www.dabd.org.uk	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1023730
When was your organisation established? 02/02/1952	

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. To enable [excluded] people experiencing financial poverty to access expert advice which best meets their financial and legal needs to resolve their financial issues.
When will the funding be required? 03/04/2017
How much funding are you requesting? Year 1: £44,088 Year 2: £40,173 Year 3: £41,092 Total: £125,353

Aims of your organisation:

Main Aims -- DABD (UK) is established for "The relief of individuals (primarily with impairment) living in the UK in particular by the provision of any facilities to enable them to achieve greater economic, social, educational and physical mobility".

In practice, the outcomes of DABD (UK) services are that disabled and excluded people will :-

- (1) Access local services and support to improve their mental and physical health
- (2) Gain new skills through customised training leading to improved employability and ability to compete for [and gain] jobs
- (3) Access the essentials to live including basic income, food, clothing and shelter
- (4) Live as independently as they choose in the community
- (5) Benefit from development and support to access new life opportunities inclusively
- (6) Come together to foster self help and strengthen the community through accessing customised volunteering opportunities

Additionally, DABD (UK) also provides second tier support to organisations which have similar aims to our own.

Main activities of your organisation:

DABD (UK) delivers 31 projects through 13 departments including :-

- (1) Transportation for people of all ages with limited mobility
- (2) A dedicated Training Unit & and NVQ Centre to develop and enhance practical skills for personal and professional development to NVQ levels.
- (3) Personal care / enabling for disabled people (24 hours service)
- (4) Welfare Benefits advice designed to help people understand their entitlements and ensure that money coming in to their households is maximised.
- (5) Community Development such as Advocacy, Communications e.g. provision of sign language communicators, and development of clubs and groups.
- (6) 'Dial A Wheelchair' for people who need improved mobility
- (7) Employment programmes designed to help and empower people to get into / back to work
- (8) Mobility Shop for access to aids and equipment
- (9) [Supported] Volunteering for people to make a difference to other people's lives whilst developing their own skills
- (10) DBS Checks for organisations who require staff and volunteer police checks.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
78	155	5	240

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 [to 2020]

Summary of grant request

"New Solutions" [Financial Health Initiative]

DABD Experience & Performance -- during twenty years of advice activity, we have received more than 70,000 telephone enquiries and conducted 20,000 face-to-face interviews.

Compounded finance received by service users through our successful Tribunal appeals programme annually exceeds £100,000 and our Welfare Benefits Project has brought £300+ million into the borough [Evidenced via detailed measurement]

Barking & Dagenham -- through research reports e.g. Census [2011], London Poverty Profile and Joint Strategic Needs Assessment [JSNA] we identify that older, disabled and excluded people are experiencing disadvantage in Barking & Dagenham leading to poverty and financial crises.

This is further compounded by the borough being 15th most deprived in the country with a number of wards within the lowest 20% of ONS deprivation indices,

Community Strategy -- the LBB&D community strategy [B&D 2020] has a key priority titled "Digital by Design" within its 'Community Solutions' section which will progress services and advice to being only available on-line -- "New Solutions" will prepare systems and local people for this step-change.

Pilot, User Consultation & User Input -- DABD (UK) has piloted on-line services with 6 groups of 25 -- 30 participants mainly older people -- feedback concluded a need for on-line support, traditional face-to-face advice and specialist support for myriad financial needs.

Advice Provision -- there is a lack of appropriate advice provision [e.g. CAB only provides generic advice], particularly since the local "Advice Plus Network" lost its funding. DABD (UK) and CAB will, collaboratively, support member groups [small advice providers] and maintain the network to promote quality standards and joined-up advice provision in the borough.

Activities -- "New Solutions" comprises an innovative blend of activities and approaches tailored to ensure access [to excluded people] and achievement of outcomes breaking down into five spheres:-

(1) "DABD (UK) On-Line" -- introduction of up to date on-line systems providing advice via e-mail, through our redeveloped web-site and a 21st Century 'on-line chat' facility

(2) 1-1 Advice including an "Income Maximisation" Interview for each client, Face2Face casework and advocacy on the full range of financial matters e.g. debt, housing and financial scams.

(3) Proactive 1-1 and Group Development including Financial Literacy, Household Budgeting training and Financial Life Coaching to address issues as they arise along individual personal pathways.

(4) Home Visits and Community Based Surgeries to provide advice directly in the community for people with mobility problems [using lap-tops to access relevant sites such as DWP]

(5) Follow-On Work including mentoring from peer advocates on an ongoing basis [community based volunteers who are trained appropriately]

Outcomes -- excluded people experiencing financial issues will resolve their debts, gain financial independence and learn new skills to proactively manage their finances

Overall Target -- the project will support 120 excluded people experiencing financial issues each year [360 over 3 years] and potentially hundreds more via the DABD (UK) On-Line Service.

'Reducing Poverty' -- "New Solutions" will build on our twenty years experience to operate within a bi-partite remit in (a) ensuring users' debts / finances are resolved to release available moneys and (b) putting money into people's pockets through new benefits and income streams.

Principles of Good Practice -- service users can go on to become volunteers on the project, assist their peers and participate in project measurement e.g. through consultation surveys.

DABD (UK) proactively targets 'excluded people' including those from disabled, BAMER and other minority communities promoted through translation functions, accessible venues and collaborations with other groups.

DABD (UK) has the Mayor of London's Green Procurement award at Bronze Level for our commitment to reducing the effects of our activities on the environment.

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?

DABD (UK) has a portfolio of policies [we even develop policies for others as part of a 2nd tier remit] and also has many formal accreditations including Advice UK, British Computer Society (BCS), Matrix, Chartered Institute of Environmental Health (EICH), Chartered Institute of Personnel Development (CIPD), City & Guilds, Commission for Social Care Inspection (CSCI), Investors in People (IIP), Learning Skills Council (LSC), Advice Quality Service (AQS), British Medical Association Trainers award manual handling, Positive about Disabled people, Oxford Cambridge & RSA examinations, London Borough of Barking & Dagenham accreditation for service delivery and OFSTED (Barking College).

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.

"DABD (UK) On-Line" will introduce 'cutting edge' new technology to bring community advice provision up to date by setting up a new on-line system to provide advice via e-mail, through our web-site which will be redeveloped and a 21st Century on-line chat facility [web counter to measure 'hits' and contacts]

1-1 Advice and advocacy starting with an "Income Maximisation" Interview for each client which will assess individuals' financial circumstances / issues to plan out solutions -- 2 people each week to receive this support [86 per year = 288 over 3 years]

Home visits and community based surgeries providing advice directly in the community for 4 people with mobility problems weekly [182 contacts = 696 over three years] using modern resources i.e. lap-tops / tablets to access relevant sites e.g. DWP which is switching to on-line systems causing further exclusions.

Proactive 1-1 and group development including Financial Literacy Training and coaching in household budgeting for 10 people each month [120 per year = 360 over three years]

Follow-on work including mentoring and support from peer advice advocates on an ongoing basis [10 community based volunteers recruited and trained annually = 30 over 3 years to support 1 service user per month on average = 12 per year x 10 = 120 people / 360 over 3 years]

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.

Excluded people experiencing adverse financial issues will :-

- **Manage their debts leading to improved economic circumstances**
- **Gain financial independence affording the essentials to live [shelter, food and clothing]**
- **Learn new skills to proactively manage their finances**
- **Improve their health as their circumstances improve and stresses relieved**

Excluded people experiencing financial issues and anyone in the community interested in personal development will :-

- **Build confidence, volunteer and mentor others by becoming peer advice advocates**
- **Gain new skills and experience to become more employable**
- **Strengthen the 'excluded' community as people come together to foster self-help**

DABD (UK) as an organisation will :-

- **Develop 'cutting edge' resources and systems to provide 'new solutions' in advice provision**
- **Enable the community inclusive access to advice meeting financial and legal needs**
- **Link with authorities to develop strategy in advice provision and best support 'excluded people'**

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 -- "New Solutions" will establish a number of new ways in which we will deliver expert advice to improve access and effectiveness over three years.

Once activities have been developed, we will fund the future through further grants and commissions / contracts for which DABD (UK) has twenty years experience in tendering successfully.

Who will benefit?

About your beneficiaries

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

120

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

Barking & Dagenham (100%)

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?

21-30%

Funding required for the project

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

Expenditure heading		Year 1	Year 2	Year 3	Total
(1)	Staff salaries [Incl. oncosts]	33,308	34,374	35,472	103,154
(2)	Staff recruitment & Travel	1,720	742	764	3,226
(3)	Volunteer Costs	1,460	1,489	1,519	4,468
(4)	Project Revenue & Promotions	1,600	1,368	1,137	4,105
(5)	Web Development	5,000	1,200	1,200	7,400
(6)	Consultancy & Evaluation	1,000	1,000	1,000	3,000
(7)	Overheads	6,613	6,026	6,164	18,803
		0	0	0	0
		0	0	0	0

TOTAL:	50,702	46,199	47,256	144,156
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What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
Overheads [Ongoing income generation activities]	6,613	6,026	6,164	18,803
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	6,613	6,026	6,164	18,803
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What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
N/A -- this is our first bid for the programme	0	0	0	0
	0	0	0	0

TOTAL:	0	0	0	0
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How much is requested from the Trust?

Expenditure heading		Year 1	Year 2	Year 3	Total
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(6)	Consultancy & Evaluation	1,000	1,000	1,000	3,000
		0	0	0	0

TOTAL:	44,088	40,173	41,092	125,353
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Finance details

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

Financial year ended:	Month: March	Year: 2015
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Income received from:	£
Voluntary income	252,444
Activities for generating funds	69,825
Investment income	198
Income from charitable activities	2,765,020
Other sources	1,012
Total Income:	3,088,499

Expenditure:	£
Charitable activities	2,509,370
Governance costs	0
Cost of generating funds	61,545
Other	576,670
Total Expenditure:	3,147,585
Net (deficit)/surplus:	-59,086
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	465,739

Asset position at year end	£
Fixed assets	118,623
Investments	0
Net current assets	595,003
Long-term liabilities	247,887
*Total Assets (A):	465,739

Reserves at year end	£
Restricted funds	0
Endowment Funds	0
Unrestricted funds	465,739
*Total Reserves (B):	465,739

* 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?
1-10%

Organisational changes

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

There have been no significant changes to our structure, financial position or core activities as DABD (UK) operates [in the main] through 'earned income' streams and operations have been steady for a number of years made possible by effective fund raising, commissioning and income generation practices.

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	172,629	221,316	89,544
London Councils	0	0	0
Health Authorities	0	0	0
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 £
1.	Big Lottery [Reaching Communities]	60,563	62,329	64,098
2.	Big Lottery [Reaching Communities]	0	73,537	73,553
3.	Barking House Leisure Events	0	0	99,014
	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: **Ms. Elaine James**

Role within **Chief Executive Officer**
Organisation: