

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

Name of your organisation: <p style="text-align: center;"><b>Islington Bangladeshi Association</b></p>	
If your organisation is part of a larger organisation, what is its name? <p><b>Received notification of charitable registration 9th October 2001. JF</b></p>	
In which London Borough is your organisation based? <p><b>Islington</b></p>	
Contact person: <p><b>MR MOHIBUR RAHMAN</b></p>	Position: <p><b>PROJECTS DEVELOPMENT OFFICER</b></p>
Website: <b>www.ibal.org.uk</b>	
Legal status of organisation: <p><b>Registered Charity</b></p>	Charity, Charitable Incorporated Company or company number: <b>1148834</b>
When was your organisation established? <b>20/11/2011</b>	

### Grant Request

Under which of City Bridge Trust's programmes are you applying? <p style="text-align: center;"><b>Reducing Poverty</b></p>		
Which of the programme outcome(s) does your application aim to achieve? <p><b>More people accessing debt and legal services</b></p> <p><b>More Londoners with improved economic circumstances</b></p>		
Please describe the purpose of your funding request in one sentence. <p><b>IBA's Welfare Rights Advice Service aims to tackle debt, raise the the income and living standards of poverty affected residents of Islington and Camden.</b></p>		
When will the funding be required? <b>08/05/2017</b>		
How much funding are you requesting?		
Year 1: <b>£16,826</b>	Year 2: <b>£16,987</b>	Year 3: <b>£17,151</b>
<b>Total: £50,964</b>		

**Aims of your organisation:**

Islington Bangladesh Association (IBA) is a BAME led and a vibrant multi-purpose community organisation based in the heart of the London Borough of Islington. Since 1984 IBA has been providing a wide range of services and opportunities for local people of all ages - ranging from welfare rights and debt advice, support for older people, women's community development projects, healthy living activities, educational and training programmes, volunteering and recreational activities.

In 2011 IBA registered as a new charitable company and was re-registered with the Charity Commission as a new charity in 2012.

**IBA's Mission**

- (a) To improve social and economic well-being of the residents of Islington and Camden by tackling poverty, hardship and social exclusion, promoting education and encouraging participation in mainstream services; sympathetic to their cultural needs.
- (b) To enhance the quality of life and health of all people of all ages and ethnicity, strengthening, bringing together and creating ownership and partnership amongst the BAME and the wider community.

**Main activities of your organisation:**

Welfare Rights & Debt Advice Service - benefits advice, Debt advice and debt management support, support with housing matters, undertaking individual assessments of their rights and entitlements.

Strengthening financial competency of families to tackle the rising debt through money advice and financial literacy training programmes.

ICT Vocational Skills Project aims to increase the skills and capabilities of people to enable access to employment and further education opportunities.

Promoting a variety of health living initiatives through health awareness seminars, workshops and information sessions on smoking, diabetes, cancer, heart diseases, nutrition etc.

We are engaged in delivering employment training support & business advice to people who are unemployed or under qualified to get them back into work.

We provide a variety of extended daytime activities for Older People aiming at reducing isolation and promoting wellbeing. Opportunities on offer - a lunch club, a computer club, arts and crafts classes, indoors sports and exercise sessions, and other recreational and leisure activities.

**Number of staff**

Full-time:	Part-time:	Management committee members:	Active volunteers:
<b>1</b>	<b>4</b>	<b>11</b>	<b>5</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>Next Renewal Date: 27/03/2027</b>

## Summary of grant request

IBA will deliver a free, confidential and impartial welfare rights, debt advice service to reduce poverty and tackle some of the causes and effects of poverty and hardship being faced by very disadvantaged groups in particular to BAME residents & other hard to reach groups in Islington and Camden.

We aim to tackle hardship & poverty by:

- Maximizing potential income available through the benefit & tax credit system for people at risk of poverty.
- Enabling Users with poor language skills, who lack the knowledge of the system to understand their rights & entitlements.
- Increasing confidence of the residents to enable them to deal with daily life independently.
- Preventing Users getting into debt by addressing issues on financial matters at an early stage before the situation becomes complicated.
- Preventing residents becoming homeless or losing essential support services (e.g. Utilities, eviction, bankruptcy or court actions).

### The Need for Our Project

Approximately 80% of IBA's Advice Users are of BAME origin. We have recently recorded a rise in demand for welfare rights advice due increased numbers of newly arrived communities settling or being housed in the area; Lack of understanding, uncertainty, and fear caused by Changes in legislations (Welfare Reform Act 2012 - introduction of Universal Credit, Benefit Cap, Bedroom Tax and changes to other benefits).

The people that need this service in Islington face many barriers. Over 70% of the adults aged 40+ from the BAME or the newly arrived communities speak little English combined with very poor literacy skills as well. They also experience low confidence & self-esteem which increases their barriers to accessing services and may not know about the benefits or services they are allowed to claim.

London Poverty Profile reports Islington has one of the highest child poverty rates in London (38%) and one of the highest rates of out-of-work benefit recipients (12.2%). Hardships & Poverty levels are high amongst BAME families - high uptake of benefits (80% of our advice service clients in 2015/16 were in receipt in Council Tax or Housing Benefit).

All IBA's services are free of charge to all. IBA services, activities are open to all irrespective of their background, gender, race, age, disability, marital status, sexual orientation and are not disadvantaged by prejudices or bias. A copy of IBA's Equal Opportunities Policy is prominently displayed at IBA's premises. IBA advertises all its services as widely as possible to reach out as widely as possible.

IBA is the right organisation to deliver this because IBA:

- Has a strong Staffing, Board Members and Volunteers Team who collectively have extensive skills and experience in delivering high quality services.
- Holds the Advice Quality Standard Quality Mark Accreditation for the delivery of high quality Welfare Rights Advice Service.
- Has strong infrastructure and efficient administrative procedures in place.
- Has extensive working relationship with a number of mainstream agencies e.g Islington Council, Islington NHS, Voluntary Sector.

IBA's meets CBT's Good Practice Criteria:

IBA is very user-led. The Users have extensive involvement in the planning and delivery of services - as Board Members elected onto the Management; Participation and Involvement on Project Steering Groups;

Users involved at IBA reflect the community it serves. They understand the issues, problems, concerns that users face and are able to bring this personal experience when planning and developing services.

Users can engage as Volunteers and receive supervision, training, career development support, support with travel expenses;

Users have opportunities to feedback, comment through meetings, events, surveys and evaluations.

IBA is taking active steps in reducing carbon footprint by recycling (paper, toners etc); increased use of internet, email, texting for communication; reducing energy waste etc.

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 Quality Standard (AQS) Quality Mark at General Help Level for the Welfare Rights Advice & Information Service - Issued by Recognising Excellence on Behalf of the Advice Service Alliance. The most review took place in 2016**

## **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.

**The funding will deliver a free, confidential and independent welfare rights & debt advice and information work from IBA's Centre 5 Sessions a week (21 Hours a week), 48 weeks per year by:**

- One-to-one support provided by a bilingual speaking Qualified Adviser**
- Detailed caseworks & advocacy support;**
- Specialised training support.**

### **Income Maximisation**

- Undertake benefit checks to make sure users are claiming all they are entitled to.**
- Ensure Users understand the benefit that to be claimed.**
- Users receive practical help with claim forms, bilingual support,**
- Users get training on completing forms independently.**
- Support Users to challenge decisions if applications are refused.**

### **Housing**

- Users receive advice maintaining their home, re-housing, repairs and ensuring their home is safe for habitation.**
- Prevent Users from eviction and becoming homeless because of debt or inability to pay their rent due to social or personal circumstances.**
- Advocating on Users behalf to Islington Council, Housing Associations, Private Landlords.**

### **Debt Advice**

**To prevent Users falling into debt. The Adviser will work hand-in-hand with Users to:**

- Give advice and guidance on options when struggling with debt repayments.**
- Discuss in-confidence about the reasons for their financial problem.**
- Apply for benefits they may be entitled to & not done so previously.**

### **Debt Management Support to the Users:**

- Training on preparing financial statements.**
- Offering budgeting advice.**
- Delivering bilingual training on financial literacy so Users handle personal finances better;**
- Help with finding alternative & cheaper fuel suppliers, arranging suitable payment facilities.**
- Negotiating repayment arrangements with creditors.**
- Advocacy support on arrears and possession proceedings.**

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.

**To enable Users to build their knowledge, understanding and instil confidence about their legal right and entitlements with regards to benefits, housing and other areas of social welfare law so that they can independently access services, facilities and opportunities that will help to give them a better quality of life.**

**To maximise the take-up of benefits and other financial or in-kind benefits in accordance to the Users rights and entitlements with emphasis on in-work benefits by the Users - this will help Users to raise their household income level through income maximisation that will help reduce the Users poverty levels.**

**To guide Users struggling with debt whether its arising from fuel, utility or other financial difficulties that they have access to good quality debt advice and support that will enable them to manage their debt better and more importantly that will prevent Users getting into debt in the first place.**

**To support Users (Users facing housing difficulties or struggling to remain in their own home) by assisting them to feel in control of their lives that prevents or avoids them from being evicted and homeless and therefore preventing them from falling further into poverty.**

**By increasing the income associated with greater take-up of benefits and other opportunities will also contribute to improvements in other areas of life such as health, family well-being and employment participation and retention - which all play a positive role in helping to reduce poverty.**

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?

**-To have a fund-raising strategy for this service.**

**-Explore potential funding streams that supports this type of work.**

**-Senior staff and Board Members undertake capacity building training to develop their fund-raising skills.**

**-To submit funding applications to grant donating charities as per fund raising strategy.**

**-We will train volunteers on the project as volunteer advisers to undertake basic advice work.**

## Who will benefit?

### About your beneficiaries

How many people will benefit directly from the grant per year? <b>300</b>
In which Greater London borough(s) or areas of London will your beneficiaries live? <b>Islington (80%)</b> <b>Camden (20%)</b>
What age group(s) will benefit? <b>25-44</b> <b>45-64</b> <b>65-74</b>
What gender will beneficiaries be? <b>All</b>
What will the ethnic grouping(s) of the beneficiaries be? <b>Asian/ Asian British (including Indian; Pakistani; Bangladeshi; Chinese; Any other Asian background)</b> <b>Black/ African/ Caribbean/ Black British (including African; Caribbean; Any other Black/ African/ Caribbean background)</b> <b>Other ethnic group</b>  If Other ethnic group, please give details: <b>Turkish</b>
What proportion of the beneficiaries will be disabled people? <b>1-10%</b>

## Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Gross Salary Costs of the Welfare Rights & Debt Adviser	14,196	14,338	14,482	43,016
Employers NI Costs	840	859	879	2,578
Staff Training & DBS Checks	350	350	350	1,050
Welfare Rights & Debt Adviser - Supervision Costs	1,440	1,440	1,440	4,320
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>16,826</b>	<b>16,987</b>	<b>17,151</b>	<b>50,964</b>
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### What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
None	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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### 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

<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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### 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: <b>March</b>	Year: <b>2016</b>
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Income received from:	£
Voluntary income	1,965
Activities for generating funds	0
Investment income	0
Income from charitable activities	122,366
Other sources	0
<b>Total Income:</b>	<b>124,331</b>

Expenditure:	£
Charitable activities	76,976
Governance costs	1,500
Cost of generating funds	0
Other	40,361
<b>Total Expenditure:</b>	<b>118,837</b>
<b>Net (deficit)/surplus:</b>	<b>5,494</b>
<b>Other Recognised Gains/(Losses):</b>	<b>0</b>
<b>Net Movement in Funds:</b>	<b>5,893</b>

Asset position at year end	£
Fixed assets	0
Investments	0
Net current assets	5,893
Long-term liabilities	0
<b>*Total Assets (A):</b>	<b>5,893</b>

Reserves at year end	£
Restricted funds	3,529
Endowment Funds	0
Unrestricted funds	2,364
<b>*Total Reserves (B):</b>	<b>5,893</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?  
21-30%

### Organisational changes

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

None

### Previous funding received

Please list the funding received by your organisation from the following statutory sources during the last THREE years.

	Year 3 £	Year 2 £	Most recent £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	38,717	35,500	33,380
London Councils	0	0	0
Health Authorities	8,500	0	4,150
Central Government departments	0	18,000	4,500
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	Year 3 £	Year 2 £	Most recent £
Big Lottery Fund (inc Awards for All)	20,390	2,600	40,466
Richard Cloudesley's Charity	0	0	15,000
Henry Smith Charity	0	15,000	15,000
Garfield Weston Foundation (Y3)+ Cripplegate Foundation (Y1+2)	20,000	20,000	3,750
Trusthouse Charitable Foundation (Y2+Y3) + lloyds Bank Foundation (Y1)	10,000	755	3,620

### 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: **ASAD CHOUDHURY**

Role within                      **EXECUTIVE DIRECTOR**  
Organisation: