

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Sangam Association of Asian Women	
If your organisation is part of a larger organisation, what is its name? N/A	
In which London Borough is your organisation based? Barnet	
Contact person: Mrs Daksha Chauhan-Keys	Position: Charity Manager
Website: http://www.sangamcentre.org.uk	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1119239
When was your organisation established? 01/10/1971	

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 wish to provide a dedicated Debt Advice Service to the residents who are on low income and have debt issues and are vulnerable.		
When will the funding be required? 02/10/2017		
How much funding are you requesting?		
Year 1: £56,864	Year 2: £56,712	Year 3: £60,121
Total: £173,697		

Aims of your organisation:

The aims and objectives of the charity are set out in the Charity's constitution and are summarised as follows:

"To promote any charitable purpose for the benefits of the community by advancing education, protecting health, relieving poverty, distress and sickness and to promote cultural activities and generally undertake any charitable activities"

In furtherance of these Sangam aims:

To meet the ever-changing needs of our communities and to have the ability to provide appropriate services.

To relieve poverty, hardship, and distress of the socially and economically disadvantaged without discrimination to any race, creed or gender.

To empower women, youth and the underprivileged with counselling, in order to build awareness and provide a positive outlook.

To educate and inspire the children and youth of the rich heritage the sub-continent is endowed with, by providing cultural classes.

Main activities of your organisation:

We provide the following services to support clients to improve their financial, emotional and social wellbeing. It includes;

? Counselling Services - a confidential one to one counselling for those who have suffered from domestic violence or experience complex issues.

? Welfare Benefits advice and support in all areas of Social Welfare Law, which also includes Debt advice and support and Immigration advice.

? Health and Wellbeing - To promote healthy living, we offer a range of classes, activities and clubs to ensure and enhance wellbeing.

? Senior Citizens Clubs - The members benefit from taking part in regular classes and social activities.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
2	8	9	25

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?
Owned	

Summary of grant request

There is an increasing demand for debt advice as a result of closure of some of the local services and as a result of restrictions and changes in the model of delivery towards digital models and self help.

? According to the Citizens Advice Survey (Debt Health and Wellbeing Survey of December 2012) debt problems are affecting every aspect of people lives. Our experience also confirms that financial worries are having drastic impact on people who are faced with unemployment, issues such as high rentals, redundancies and low income.

Unavoidable circumstances are putting people in poverty and in debts which has further impact on them such as relationship breakdown, low self esteem and affecting their health and wellbeing. At present we are providing debt advice as part of our generic Advice however the demand is increasing and clients need advice and support and need training and skills to enable them to use the digital options. We receive a small amount of funding to support the work.

We therefore are proposing to deliver a dedicated debt support service affected by debt, and we will gather all the information, discuss and suggest options, negotiate with third parties to resolve matters. The service will cover casework taking all steps to support the client until their cases are concluded.

Personal budgeting training will be provided to enable clients to manage their debt and support will provided to enable and empower clients to put together a Budgeting Plan, prioritising urgent and non-urgent debt, planning monthly repayments to realistic and affordable levels, stop creditors taking enforcement action including protection of their homes.

Mentoring and Training with using of digital channels through trained individuals, to develop skills and abilities to be able to self help in the future will be delivered through a small pool of trained volunteers.

Debt Advice Support will be delivered to the most vulnerable people and targeted to those who are vulnerable, on low income, those living in the most deprived areas, in debt, members of black and minority communities and migrants communities from Eastern Europe.

This project will help the beneficiaries with the following;

- Reduce debt levels resulting in stability and security, for example less likely to become homeless through enforced legal action.
- Offer advice, training and support at the right time rather than problems escalating to a crisis.
- Developing personally with new skills, increased awareness of using digital platforms to self help in the future and support others.
- Improved confidence and be able to take control of situations
- Improved mental health including reduction in stress and anxiety levels
- Improvement in family relationships and avoid breakdown of family unit.

We are best placed to deliver as we have the experience, the expertise, clients come to us from across multiple boroughs and have the language expertise. Sangam delivered a pilot through funding from Barnet Council and have got systems in place to run the project.

Our application meets the Trust's Programme Outcome under Reducing Poverty.

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?

We have Advice Quality Standard (AQS)

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.

Debt Advice and support will be available 4 days per week and offer 20 debt advice appointments over the week. Therefore over the three years we will offer 2880 appointments.

We anticipate to support over 700 clients per year so over the 3 year project will support over 2100 clients.

Personal training Programme will be delivered on a quarterly basis to over 40 people which will result in 160 people per year and over the 3 years will support 480 people.

Recruit and train between 10 - 20 volunteers over the three years to support people through the digital models.

Deliver mentoring and support through trained volunteers to clients to use the digital models of help available to 60 people on an annual basis and over the 3 year project to 150 people

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.

Increased knowledge about options available to them resulting in better financial skills in managing to live well.

Improved planning skills and better budgeting skills to manage personal finances and understanding of priority and non priority debts.

Improved confidence and be able to take control of situations to manage the debts.

Confidence about using the Digital channels available to them to help themselves in the future.

Improved wellbeing of the individual and the family unit

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 would like to continue to provide the service if the demand is there for the service and will continue to generate unrestricted income to pay for the service or apply for grant funding.

Who will benefit?

About your beneficiaries

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

800

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

Barnet (60%)

Brent (20%)

Harrow (20%)

What age group(s) will benefit?

16-24

25-44

45-64

65-74

What gender will beneficiaries be?

All

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

A range of ethnic groups

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

Mixed / Multiple ethnic groups

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

Black/ African/ Caribbean/ Black British (including African; Caribbean; Any other
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
Salaries, NI and Pension	34,344	35,028	35,730	105,102
Admin Costs	3,120	3,184	3,247	9,551
Training costs	1,500	1,500	1,500	4,500
Volunteers and mentoring costs	1,500	1,500	1,500	4,500
Direct Project Costs	4,200	4,250	4,300	12,750
Overhead Costs	6,500	6,630	6,762	19,892
Management Costs	4,200	4,620	5,082	13,902
Computers	1,500	0	0	1,500
Evaluations	0	0	2,000	2,000
TOTAL:	56,864	56,712	60,121	173,697

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
	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
WIA	10,000	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	10,000	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
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TOTAL:	56,864	56,712	60,121	173,697

Funding required for the project

Revised Request

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Salary/NI/Pension	£34,344	£35,028	£35,730	£105,102
Direct Project Costs (Rent @ 5% increase)				
publicity, stationery, telephone, postage)	£14,850	£15,000	£15,582	£45,432
Training for the clients	£1000	£1000	£1000	£3000
Mentoring and volunteer costs	£1000	£1000	£1000	£3000
Overheads costs @10% IT, Subs, PI, Audit	£2750	£3000	£3500	£9250
Management Costs (manager + governance)	£4750	£4300	£4000	£13050
Computer x 3 + set up	£2,000	-	-	£2000
Evaluation	£500.00	£500.00	£1000.00	£2000
Admin Costs	£3120	£3184	£3247	£9551
TOTAL:	£64,314	£63,012	£65,059	£192,385

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
TOTAL:				

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
TOTAL:				

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
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Overheads costs @10% IT, Subs, PI, Audit	£2750	£3000	£3500	£9250
Management Costs (manager + governance)	£4750	£4300	£4000	£13050
Computer x 3 + set up	£2,000	-	-	£2000
Evaluation	£500.00	£500.00	£1000.00	£2000
TOTAL	£61,194	£59,828	£61,812	£182,834

Finance details

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

Financial year ended:	Month: March	Year: 2017
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Income received from:	£
Voluntary income	11,823
Activities for generating funds	210,606
Investment income	3,886
Income from charitable activities	37,746
Other sources	0
Total Income:	264,061

Expenditure:	£
Charitable activities	224,094
Governance costs	18,647
Cost of generating funds	44,477
Other	0
Total Expenditure:	287,218
Net (deficit)/surplus:	-23,157
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	0

Asset position at year end	£
Fixed assets	690,241
Investments	
Net current assets	301,745
Long-term liabilities	0
*Total Assets (A):	991,986

Reserves at year end	£
Restricted funds	137,313
Endowment Funds	0
Unrestricted funds	854,673
*Total Reserves (B):	991,986

*** 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:

The main significant change is the financial position as we have had to carry out substantial amount of works to the property that were necessary in the last financial year. The building still requires further refurbishment works and we have put a timetable of

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	0	0	0
London Councils	559	445	10,000
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	Year 3 £	Year 2 £	Most recent £
Awards for All	10,000	0	10,000
WIA	10,000	9,851	17,802
Barnet council	559	445	10,000
People's Postcode Lottery	0	0	4,233
	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: **Daksha Chauhan-Keys**

Role within **Charity Manager**
Organisation: