

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: TaxAid UK	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Lambeth	
Contact person: Mr Jasper Dorgan	Position: Development Director
Website: http://www.taxaid.org.uk	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1062852
When was your organisation established? 15/06/1993	

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. To extend the access hours to our London advice service by 12 hours a week so that 1200 more Londoners can benefit from the service
When will the funding be required? 02/04/2018
How much funding are you requesting? Year 1: £28,975 Year 2: £28,684 Year 3: £0
Total: £57,659

Aims of your organisation:

TaxAid provides free, expert, independent tax help and advice to disadvantaged people on the lowest incomes and we continue to help the client until the tax problem is resolved. As well as tax debt problem resolution our service will also seek to guide each client to an holistic understanding of their tax situation and help in developing a future action strategy to ensure the problem does not occur again or is managed effectively.

Our service aims to resolve the immediate tax problem for our client, release them from the life-debilitating pressures of tax debt anxiety, educate them in their tax situation and recovery planning and often to improve their financial situation through tax remissions, refunds or beneficial payment plans.

Main activities of your organisation:

The provision of tax help, advice, guidance and debt resolution to people on the lowest incomes. Our service can be accessed by phone, email, internet, post or home visits from our tax volunteers.

The range of tax issues covers all aspects of personal tax - from tax codes, PAYE, SA, under payments, bereavement, allowances through to pensions tax.

Our expert advisors and volunteers will work with each client to establish the problem, explore other influencing factors and will guide the client or intercede on their behalf to deliver action that will produce resolution. This might include phone calls or letters to HMRC, or helping to fill in a tax form or identifying the correct next action and following it through until the client's problem is resolved.

The advisors will also help the client understand their current tax situation and develop strategies and plans to ensure that their tax affairs remain managed and on track.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
3	8	6	40

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?
Rented	5 years

Summary of grant request

To provide funding to pay for the cost of increasing our available service access hours by 12 hours a week and enabling us to handle 1,200 additional London client calls a year and 2,400 over the course of the two year project.

HMRC closed all its public tax offices in 2014/15 and stated its intention to have all personal tax compliance managed digitally and that all people will be personally responsible for completing and managing their personal tax affairs. For many millions of people in the UK the closure of public tax offices and the move to digital means that a complex and confusing tax system has become more remote from them and even more complex. For those on the lowest income seeking paid-for professional tax help is not an option and for those many hundreds of thousands who have no family or social support networks, or who have low numeracy, literary or admin skills or who do not have access to a computer, or are disabled, suffer from mental health issues or are in poor health then meeting their tax obligations becomes almost impossible.

TaxAid is the only organisation providing free, accessible, expert and independent tax help and advice to this client community. Our service is geared up and has been shaped by client feedback over many years and has been developed to provide access to all client needs and circumstances. As well as phone, post, internet and email routes we also have and support a number of tax volunteers who are able to provide face-to-face sessions with clients with particular needs or circumstances. The number of clients has grown each year but we know there are many more we could help that we don't because access to our phone lines is limited. We know there is this additional need because we get over 1000 out of hours calls to our help line that do not return. If we were able to extend our service "opening times" we will be better placed to meet this increased and unmet need for tax help and advice.

The service extension meets the City Bridge Trust's outcomes for reducing poverty by giving more Londoners improved economic circumstances and allowing them access to debt advice services.

The project will meet the good practice by having shaped our service structure through client input. The service is open to everyone who is a Londoner on the lowest income and irrespective of background, ethnicity or circumstance. We value and use volunteers in the delivery of the service and we are working towards improving the impact our carbon footprint

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

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.

To increase our tax aid service access by 12 hours a week resulting in being able to help 1,200 more Londoners resolve their tax problems every year and helping 2,400 people over the project duration.

2,400 disadvantaged Londoners on the lowest incomes will receive individual help and personal tax guidance, support and advice and have their tax problem resolved

2,400 Londoners will gain a full understanding and knowledge of their individual tax situation and how to plan and manage their future tax affairs

200+ Londoners with immobility, disability or very complex tax problems will receive face-to-face help and support from one of TaxAid's tax volunteers

2,400 Londoners will be released from the life-debilitating burden and anxiety of tax debts they did not know how to deal with or understand and will have improved health and well-being as a result of that burden's release.

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.

2,400 Londoners will have improved personal financial circumstances or have a managed and effective tax plan agreed and in place.

2,400 disadvantaged Londoners on the lowest incomes will receive help in resolving their tax problems and will be released from the life-debilitating worry of pressing tax debt

2,400 will better understand their tax situation and understand and comply with their own improved tax affairs management in the future so that the tax problem does not recur.

More low income Londoners will know how to access and manage their tax affairs on line

The number of Londoners on the lowest incomes with personal tax debt will be reduced.

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 plan to continue the service extension beyond 2020 and will seek funding support from corporate partners to underpin the core service costs.

Who will benefit?

About your beneficiaries

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

1,200

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

London-wide (100%)

What age group(s) will benefit?

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

If Other ethnic group, please give details:

What proportion of the beneficiaries will be disabled people?

1-10%

Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Tax Advisor staff	24,000	24,480	0	48,480
Admin support staff	1,500	1,530	0	3,030
Management	2,475	2,524	0	4,999
Promotion materials	750	0	0	750
Partner channel distribution	250	150	0	400
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	0	0	0	57,659

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
TaxAid reserves	2,500	2,500	0	5,000 0
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	0	0	0	5,000

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
None	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
Advisor staff	24,000	24,480	0	48,480
Admin staff	1,500	1,530	0	3,030
Management	500	500	0	1,000
Promotion	150	0	0	150
Partner channel distribution	0	0	0	400
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	26,150	26,510	0	52,660

57659

Finance details

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

Financial year ended:	Month: March	Year: 2016
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Income received from:	£
Voluntary Income	122,392
Activities for generating funds	0
Investment income	0
Income from charitable activities	826,528
Other sources	
Total Income:	948,920

Expenditure:	£
Charitable activities	1,008,282
Governance costs	0
Cost of generating funds	16,894
Other	0
Total Expenditure:	1,025,176
Net (deficit)/surplus:	-76,256
Other Recognised Gains/(Losses):	0
Net Movement In Funds:	-76,256

Asset position at year end	£
Fixed assets	9,495
Investments	0
Net current assets	300,432
Long-term liabilities	47,899
*Total Assets (A):	262,028

Reserves at year end	£
Restricted funds	0
Endowment Funds	0
Unrestricted funds	262,028
*Total Reserves (B):	262,028

* 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%
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Organisational changes

Describe any significant changes to your structure, financial position or core activities since the date of your most recent accounts:
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New CEO appointed June 2016. Moved offices to 33 Stannary Street, London W1A 4AA In March 2017.

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	0	0	0
Health Authorities	0	0	0
Central Government departments	0	950,000	495,000
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 £
Dulverton Trust	0	0	40,000
Big Lottery	0	62,581	47,968
Henry Smith Charity	0	25,100	0
KPMG	20,000	20,000	20,000
Deloitte	15,000	20,000	20,000

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: **Jasper Dorgan**

Role within **Development Director**
Organisation: