

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

| | |
|---|--|
| Name of your organisation: Citizens Advice Bureaux Havering | |
| If your organisation is part of a larger organisation, what is its name? No we are an independent local charity. We do pay a membership subscription to the national membership organisation. | |
| In which London Borough is your organisation based? Havering | |
| Contact person: Mrs Lynn Warnett | Position: Service Development Manager |
| Website: http://www.haveringcab.org.uk | |
| Legal status of organisation: Registered Charity | Charity, Charitable Incorporated Company or company number: 1002593 |
| When was your organisation established? 01/09/1939 | |

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 proactively increase specialist advice/support in the areas of money, debt and housing whilst encouraging volunteer support for the longevity of these advice services. |
| When will the funding be required? 01/10/2018 |
| How much funding are you requesting? Year 1: £92,560 Year 2: £91,393 Year 3: £98,195 Total: £282,148 |

Aims of your organisation:

Citizens Advice Havering's aims are:-

- ? To provide free advice people need for the problems they face
- ? To improve the policies and practices that affect people's lives

We provide Havering's residents with free, confidential, independent, impartial advice and support, according to their individual needs, to help resolve many issues that impact on their lives, health and wellbeing. Advice areas range from benefits, employment, debt, housing, relationships, consumer and discrimination.

We are a volunteer led organisation and rely on them to deliver the service. We aim to utilise volunteers whose knowledge and skills compliment the roles we have within the organisation e.g. Trustee, Receptionist, Administrator, adviser. We aim to provide opportunities for volunteers, who with suitable specifically tailored training, would be able to provide the support we need across the many roles we have within the charity. We encourage volunteers to undertake roles that interest them to support retention rates.

Main activities of your organisation:

The main activities of the organisation are:-

Face-to-face, e-mail and telephone information and advice provision to residents of the London Borough of Havering. Last year we supported 5,563 new clients, alongside returning clients, with their individual issues.

Often it is timely advice that prevents the escalation of issues. Our advisors are trained to unravel our clients problems and help identify their options. If we identify a "trend" of issues we utilise evidence of our clients' experiences to campaign for change to improve the policies and practices that adversely affect society both locally and nationally.

In addition to our core work we also provide:

- ? LBH Housing Job Clubs - to support unemployed individuals of any age group to find suitable employment. Of those people registered for support 63 people gained employment.
- ? Our employment project started in January 2017, funded by Trust for London, and has supported over 88 individuals with complex employment issues in its first year.

Number of staff

| Full-time: | Part-time: | Management committee members: | Active volunteers: |
|------------|------------|-------------------------------|--------------------|
| 0 | 13 | 8 | 65 |

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 | 10 years |

Summary of grant request

In 2016-17 Citizens Advice Haverling helped 5,563 new clients with their problems in addition to supporting existing clients. Main problem areas were:

| | | |
|------------|-------|-----|
| Benefits | 1,547 | 29% |
| Debt | 800 | 15% |
| Employment | 671 | 12% |
| Housing | 654 | 12% |

Increases in zero hour contracts and with welfare reform changes on the horizon we expect a sharp increase in demand for our services.

Our specialist employment project enables clients who receive employment advice from our core service to receive dedicated case work support to overcome complex employment issues. This is proving successful and we would like to apply that practical advice/support structure to the other three main problem areas our clients seek advice for.

Our core service will act as the triage service for this project's clients. Where clients approach us initially for advice relating to benefits, housing or debt our experienced assessors will refer complex cases needing dedicated case work support to the specialist advisers this project will fund. In addition to the specialist case work the project will enable the development of a volunteer base in these fields of advice by supporting recruitment and training of about to/or newly retired individuals looking for volunteering opportunities. These volunteers will be mentored by existing specialist volunteers and the staff team recruited to deliver the project to develop sustainability for advice provision in these areas.

Our project will initially support 45 clients for benefits advice, 45 clients for housing advice and 30 clients for debt advice and 60 individuals with financial capabilities training via workshops. Debt cases are known to be longer and more intricate to manage therefore there will be fewer clients being able to be seen by the initial staff member. In all cases as volunteers are recruited, retained and gain experience more clients can be supported. This service will support the London Borough of Haverling residents to improve their economic circumstances, enable more people to access debt and legal services and should reduce those experiencing poverty.

The project team will be trained and supported to deliver advice to Advice Quality Standards. Support from Citizens Advice nationally ensures the latest information and legal knowledge is shared with clients. Additionally our aim and experience in raising issues that need local or national campaigns to champion change where current practices are not deemed fair establish us as the right organisation to deliver this project.

The project will meet the Trust's programme outcomes for reducing poverty because it is a project that is set up to do exactly that. With people not only being supported to maximise income through money advice, supported to tackle debts and retain their residency we can also prevent homelessness. Financial capability training will encourage preventative and proactive poverty reduction. Tackling issues that cause food poverty will help to reduce those experiencing it.

The Trust's principles of good practice will be met because for each client seen there will be a health and wellbeing review prior and after initial support and advice have been given. For on-going/long term cases the clients will be asked to provide feedback to say how they now feel following the support when their issues have reached expected outcomes. We are a service open to any resident in the borough and people are supported as required irrespective of background etc. Our volunteer base reflects the mix we have of potential
Continues overleaf

Continued from previous

clients in Havering and they are supported through training with supervision throughout their time with us. We have reduced our carbon footprint already by moving to smaller premises and into a community hub, Romford Central Library, and we support their steps in carbon footprint reduction.

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). To retain these standards individual client cases are checked and audited both locally and independently.

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.

At least 285 clients will have accessed the specialist benefit advice and legal services as a result of the reducing poverty project whilst on-going support continues to be provided on long term cases and appeals.

At least 285 clients will have accessed the specialist housing advice and legal services as a result of the reducing poverty project whilst on-going support continues to be provided on long term cases and appeals.

At least 165 clients will have accessed the specialist debt advice and legal services as a result of the reducing poverty project whilst on-going support continues to be provided on long term cases and appeals.

At least 180 individuals over three years will have received financial capabilities training to improve their ability to manage their financial situation thus improving their economic circumstances due to the project.

At least 10 new volunteers are trained and signed off and supporting the delivery of the project to the public in Havering as a result of the reducing poverty project

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.

By the end of year three at least 85% of people who accessed the specialist benefit advice to support them to resolve complex issues will have improved their economic circumstances and will be able to benefit the local economy and beyond.

By the end of year three at least 80% of people who accessed the specialist housing advice to support them to resolve complex issues will have improved their economic circumstances and will be able to benefit the local economy and beyond.

By the end of year three at least 90% of people who accessed the specialist debt advice to support them to resolve complex issues will have improved their economic circumstances and will be able to benefit the local economy and beyond.

Financial capability workshop attendees feel more confident managing their financial affairs and feel their health and wellbeing has improved as a result of the support provided.

Retired Londoners will be able to engage and commit to long term volunteering and have a greater sense of purpose and drive due to the training and experience they will gain from the project that makes a difference in their community.

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 do intend to continue the project after funding has ceased. By proactively recruiting about to be retired/retired volunteers to support the project at the beginning they will benefit from the mentoring support of exiting specialist volunteers and be integrated with the new staff team gaining knowledge, support and experience to continue the service on cessation of funding.

Who will benefit?

About your beneficiaries

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

180

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

Havering (100%)

What age group(s) will benefit?

All ages

What gender will beneficiaries be?

All

Male

Female

Transgender or other gender identity

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?

41-50%

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 - including on costs | 67,401 | 69,432 | 71,515 | 208,348 |
| Other staff Costs - Including redundancy payments at project end | 3,436 | 3,090 | 6,722 | 13,248 |
| Equipment - inc specialist software access & publications | 5,000 | 2,500 | 2,500 | 10,000 |
| Stationary, Printing and copying - client casework | 3,000 | 2,500 | 2,500 | 8,000 |
| Marketing and Publicity | 800 | 800 | 800 | 2,400 |
| Outreach costs - to support clients in most appropriate location e.g Havering MIND | 350 | 350 | 350 | 1,050 |
| Mandatory support and supervision of volunteers within CAH | 500 | 800 | 1,000 | 2,300 |
| Infrastructure for CAH to support project e.g. finance, HR | 12,073 | 11,921 | 12,808 | 36,802 |
| | 0 | 0 | 0 | 0 |
| TOTAL: | 92,560 | 91,393 | 98,195 | 282,148 |

What income has already been raised?

| Source | Year 1 | Year 2 | Year 3 | Total |
|--|----------------|----------|----------|----------------|
| London Borough of Havering Community Safety and Development Team | 129,000 | 0 | 0 | 129,000 |
| TOTAL: | 129,000 | 0 | 0 | 129,000 |

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 |
|--|---------------|---------------|---------------|----------------|
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Finance details

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

| | | |
|-----------------------|------------------------|----------------------|
| Financial year ended: | Month: March | Year: 2017 |
|-----------------------|------------------------|----------------------|

| Income received from: | £ |
|-----------------------------------|----------------|
| Voluntary Income | 221,636 |
| Activities for generating funds | 0 |
| Investment Income | 179 |
| Income from charitable activities | |
| Other sources | 642 |
| Total Income: | 222,457 |

| Expenditure: | £ |
|---|----------------|
| Charitable activities | 250,235 |
| Governance costs | 0 |
| Cost of generating funds | 0 |
| Other | 0 |
| Total Expenditure: | 250,235 |
| Net (deficit)/surplus: | -27,778 |
| Other Recognised Gains/(Losses): | 0 |
| Net Movement in Funds: | 0 |

| Asset position at year end | £ |
|----------------------------|----------------|
| Fixed assets | 8,733 |
| Investments | 0 |
| Net current assets | 40,982 |
| Long-term liabilities | 143,574 |
| *Total Assets (A): | -93,859 |

| Reserves at year end | £ |
|-----------------------------|----------------|
| Restricted funds | 407 |
| Endowment Funds | 0 |
| Unrestricted funds | -94,266 |
| *Total Reserves (B): | -93,859 |

*** 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?
81-90%

Organisational changes

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

We have moved premises to reduce our core infrastructure costs and our HQ is now in a more central position providing advice from a recognised community hub, Romford Central Library.

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 | 436,081 | 370,302 | 184,951 |
| London Councils | 0 | 0 | 0 |
| Health Authorities | 0 | 0 | 0 |
| Central Government departments | 6,673 | 14,509 | 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 £ |
|-----------------------|---------------------|---------------------|--------------------------|
| Lottery Fund | 166,800 | 42,130 | 0 |
| Llyods TSB | 15,350 | 0 | 0 |
| Trust for London | 0 | 0 | 12,000 |
| | 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: **Mrs Lynn Warnett**

Role within **Service Development Manager**
Organisation: