

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Ealing Equality Council	
If your organisation is part of a larger organisation, what is its name? N/A	
In which London Borough is your organisation based? Ealing	
Contact person: Mr Ricky Singh	Position: Chief Officer (CEO)
Website: http://WWW.ealingequalitycouncil.org.uk	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1116413
When was your organisation established? 18/10/2006	

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 increase the availability of legal, debt and benefit advice specifically for isolated, low-income, vulnerable BME groups with housing& employment support needs in West London.
When will the funding be required? 01/03/2018
How much funding are you requesting? Year 1: £80,300 Year 2: £84,000 Year 3: £79,000 Total: £241,500

Aims of your organisation:**Aims**

- 1) To work towards the elimination of all forms of discrimination and inequality;
- 2) To promote equality of opportunity and good relations between all persons including persons of different racial groups; Black, Asian, Minority Ethnic, Migrant and Refugee Communities (BAMER/BMER); and other persons, including white working class communities experiencing disadvantage exclusion, poverty, inequality, discrimination and deprivation;
- 3) To engage in the promotion of Equality and Human Rights for all persons in all issues covered by Equality legislation, such as racism, homophobia, sexism, disability, etc.;
- 4) To engage in the delivery of legal advice and casework, dealing with all issues affecting disadvantaged persons, including: employment, social welfare law and all forms of discrimination and inequalities;
- 5) To deliver seminars and training programmes promoting social justice aimed at strengthening support and skills of both 1) disadvantaged persons, and 2) community and voluntary organisations;
- 6) To work with and to offer training and support to volunteers with a view to preparing them with skills for gainful employment;

Main activities of your organisation:

EEC provide help, information and general advice and casework to BAME residents of Ealing (West London) free of charge in the areas of consumer protection, mental health, immigration / nationality, community care, education, employment, family and domestic issues, welfare benefits, housing and debt.

EEC provided a telephone advice service daily: Mon-Friday 10 am - 4pm which offers clients

advice in all areas of Social Welfare Law.

EEC provide weekly/fortnightly appointment only advice surgeries in deprived areas of the Ealing Borough,

such as in Northolt, Southall, Greenford, Hanwell, Acton, Greenford, Hanger Lane and Perivale to meet a variety of legal identified needs.

Our Community Advice Programme provides drop in legal advice surgeries on alternate Saturdays - with up to 40 Volunteers delivering legal advice, advocacy and casework to an average of 50 persons per session which were followed up etc. during the week with CAP/EEC.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
1	1	18	100

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	Pro-bono

Summary of grant request

Approximately 1.6m families are in acute debt, paying out 40% or more of their household income to creditors. This issue is most evident among the working poor, individuals with jobs but inadequate pay to stay financially afloat. OECD figures show that UK real wages fell by 10.4% between 2007 and 2015, making the task of keeping up debt repayments harder. Debt is connected with high levels of anxiety, stress as well as physical ill-health.

It particularly raises the risk of clinical depression and this effect is independent of the poverty with which it is often associated. It is a frequent precursor of domestic abuse, self-harm and suicide. It is firmly established that to move towards sustained debt-free living these individuals often require a change in terms of their fundamental view of money, debt and their value systems.

The 2016-17 Trust for London report on Minimum Income Standards for London, stated that 4 in 10 Londoners (41%) have an income below what is needed for socially acceptable standard of living. The 2015 Money Advice Service Indebtedness Report, outlines key groups, i.e. people living in social housing, single parents and large families and households who have less than 10k a year income as more indebted than other groups.

Crucially, the 2017 government race disparity audit studied stated that about a third of households had incomes of less than 400 per week. Ethnic and Black households, which Mind Your Money project will be targeting, were over-represented in this low income group.

Finally, across Ealing we are now seeing record numbers of single parents and large families on a low income who simply cannot afford to feed their children. This is evidenced by an ever-increasing demand on local food banks, which are now receiving a record 3,952 visits per year - a rise of 15% since opening 4 years ago.

Our MindYourMoney, part of the wider (DOSH-Debts, Overdrafts, Savings, Help) programme, was co-designed with a working group of existing users, three of which are now on the management steering committee. Through a network of 30 volunteers the service will provide advice and guidance to 3000 BME and low-income beneficiaries, living in Ealing and surrounding boroughs over three years. The project will focus on providing assistance to participants facing financial difficulty at a very early stage so to prevent their immediate debt/housing issues from escalating to crisis point.

The project will embed the skills and tools for participants to challenge their preconceptions & misunderstandings with regards to debt and fear of managing money. Through qualified coaches, MYM will support the participants' journey back into a positive state of financial and mental wellbeing, building their resilience and coping strategies, including simple mindfulness techniques.

The package of support will be tailored to each person's needs and will be set out in a mutually agreed individual action plan (IAP), focusing on maximising the financial skill set of the beneficiary.

There are four broad categories of support offered through;

- Free legal, benefit and debt advice delivered by volunteer solicitors, volunteer advice workers and volunteer law students - significantly increasing local access to debt/legal advice
- brief interventions, including 1-6 sessions with a Mind Your Money Advisor and other relevant advice and support; or
- on-going advice and support for up to 12 weeks. This will include coaching on how to -

manage income/expenditure and priority debts, mentoring support from MindYourMoneyCoordinator, weekly 2-hour digital literacy training (including coaching from digital volunteers) and job search support, improving the economic circumstances for 3000, BME and low income participants.

access to free refurbished bike through the LondonBikeHub, reducing carbon footprint and helping participants get to essential appointments.

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?

Ealing Equality Council currently holds the following quality marks.

Advice Quality Standard award 2017

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.

Year 1

Induct existing, recruit and induct new staff and volunteer champions into the project

Deliver volunteer training

Ensure quality, delivery and monitoring plan are in place focusing on elements to aid independent evaluation

Referral agreements in place with partners (Social Landlords)

Digital support classes in place

Year 2

Expand weekly service to twice a week

Run 4 campaigns on line regarding getting advice online

Carry out evaluation

Launch bike 100 project, providing free reconditioned bikes to beneficiaries in partnership with London Bike Hub

Year 3

Develop and deliver project sustainability strategy

Expand service into Southall/West Ealing

Hold an end of project event with clients, volunteers and partners - to disseminate learning and celebrate success

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.

Year 1 25 volunteers trained and making a positive contribution in the community

Year 2, 500 beneficiaries using the services will report Improved money management skills

Year 2, 625 beneficiaries using the services will report having a plan for anticipated financial costs

By end of Year 3, 1000 beneficiaries using the service will report improved digital skills

Year 2, 150 beneficiaries using the services will report feeling less isolated

End of Year 3, 700 beneficiaries using the services will report avoiding financial crisis by acting on advice

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?

Throughout the project we will expand our volunteer network, test new digital-platforms to engage&connect with target beneficiaries and increase their financial capability. We will work in partnership with key housing associations, Ealing&HounslowCVS and the University of WestLondon. We will evaluate what works and pool resources from partners to fund key elements of the project after the 3year grant period.

Who will benefit?

About your beneficiaries

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

1,000

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

Ealing (80%)

Hounslow (5%)

Hammersmith & Fulham (5%)

Brent (5%)

Westminster (5%)

What age group(s) will benefit?

16-24

25-44

45-64

65-74

What gender will beneficiaries be?

All

Male

Female

Transgender or other gender identity

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

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 Black/ African/ Caribbean background)

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 NI and Pensions	70,000	70,000	70,000	210,000
Staff expenses	500	500	500	1,500
Recruitment	1,000	0	0	1,000
Volunteer Training	2,000	2,000	2,000	6,000
Volunteer Expenses	3,000	3,000	3,000	9,000
Independent Evaluation	0	5,000	0	5,000
Marketing	800	500	500	1,800
Overheads	3,000	3,000	3,000	9,000
	0	0	0	0
TOTAL:	80,300	84,000	79,000	243,300

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
	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
	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
Salaries NI and Pensions	70,000	70,000	70,000	210,000
Staff expenses	500	500	500	1,500
Recruitment	1,000	0	0	1,000
Volunteer Training	2,000	2,000	2,000	6,000
Volunteer Expenses	3,000	3,000	3,000	9,000
Independent Evaluation	0	5,000	0	5,000
Marketing	800	500	500	1,800
Overheads	3,000	3,000	3,000	9,000
	0	0	0	0
TOTAL:	80,300	84,000	79,000	243,300

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	92,656
Activities for generating funds	0
Investment Income	61
Income from charitable activities	
Other sources	0
Total Income:	92,717

Expenditure:	£
Charitable activities	5,398
Governance costs	5,307
Cost of generating funds	0
Other	122,913
Total Expenditure:	133,618
Net (deficit)/surplus:	-40,901
Other Recognised Gains/(Losses):	0
Net Movement In Funds:	-40,901

Asset position at year end	£
Fixed assets	3,242
Investments	
Net current assets	15,507
Long-term liabilities	
*Total Assets (A):	18,749

Reserves at year end	£
Restricted funds	9,230
Endowment Funds	0
Unrestricted funds	9,519
*Total Reserves (B):	18,749

*** 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: Our new trading name is West London Equality Centre

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	150,000	150,000	150,000
London Councils	0	40,000	40,000
Health Authorities	0	0	0
Central Government departments	0	0	0
Other statutory bodies	0	0	10,000

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 £
Henry Smith	25,000	25,000	25,000
Tudor Trust	20,000	20,000	20,000
	0	0	0
	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: **Ricky Singh**

Role within Organisation: **Director and Legal Manager**