

# The City Bridge Trust

## Bridging Divides: Application for a grant



### About your organisation

#### Organisation Details

Name of your organisation: <b>The Age of No Retirement CIC</b>	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? <b>Barnet</b>	
Contact person: <b>Dr Jonathan Collie</b>	Position: <b>Director</b>
Website: <b><a href="http://www.ageofnoretirement.org">http://www.ageofnoretirement.org</a></b>	Social Media Accounts: <b>@agenoretirement</b>
What Quality Marks does your organisation currently hold?	

#### Legal Status

Legal status of organisation: <b>Registered community interest company</b>			
Charity Number:	Company Number:	CIC Number: <b>10053819</b>	Bencom Number:
When was your organisation established? <b>09/03/2016</b>			
<b>Aims of your organisation:</b> The Age of No Retirement is a design-led, co-creation organisation that works with people and organisations to bring benefit to older people in the United Kingdom, and also to UK society as a whole. We focus on what people have in common across all ages to develop innovative services that convert intergenerational reciprocity into personal, social and economic impact. We promote the positive role and contribution of older people, moving the narrative away from decline and dependence towards longer, productive and fulfilling lives, and inspiring a new generation of older workers, older entrepreneurs, older students and older community leaders.			

**Main activities of your organisation:**

We work with communities, government, not-for-profit organisations as well as large commercial companies to change mindsets and behaviours along age-inclusive, intergenerational lines. We use the Design Council's "double diamond" design process along with our own "10 principals of intergenerational design" to work with people and organisations to solve generational challenges, problems and barriers, as well as take advantage of clear or overlooked opportunities. We focus on three key areas: the workplace (creating vibrant intergenerational workplaces, and extending fuller working lives); the design of new products and services (to address the commonality of needs, wants and desires across all ages); and the communities in which we live (creating vibrant, healthy intergenerational communities that inspire human connectivity, emotional wellness and fulfilment).

**Your Staff & Volunteers**

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
<b>2</b>	<b>5</b>	<b>2</b>	<b>6</b>

Do you have a Safeguarding policy? **Yes**

**Are the following people in your organisation subject to DBS checks?**

Paid Staff	Volunteers	Trustees / Management Committee Members
<b>No</b>	<b>No</b>	<b>No</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>Owned</b>	

**Environmental Impact****What action have you taken in the past year to progress environmentally sustainability principles and practice?**

The Age of No Retirement does not rent, own or run premises. All staff are home based. We operate out of The RSA and The House of St Barnabas, or at partner/customer sites, such as Peabody Trust, Hyde Housing Group, UnLtd or Innovate UK. We all use public transport; we do not print and file paper; we operate virtually as a team on Cloud-based platforms. I haven't measured it, but I imagine that our carbon footprint is next-to-zero.

The Common Room (for which we are seeking funding) will be designed and delivered on a zero-emissions basis.

## Finance Details

### Organisation Finances

	<b>Year of most recent audited / examined accounts</b>	<b>Current financial year forecast</b>	<b>Next financial year budget</b>
End of financial year date	31/03/2017	31/03/2018	31/03/2019
Grants & donations:	£305,388	£42,000	£250,000
Earned Income:	£62,112	£75,000	£250,000
Other income:	£0	£0	£0
<b>Total income:</b>	<b>367,500</b>	<b>£117,000</b>	<b>£500,000</b>
Charitable activity costs:	£280,888	£42,000	£400,000
Cost of raising funds:	£0	£2,000	£15,000
Other costs:	£62,112	£65,000	£40,000
<b>Total expenditure:</b>	<b>£343,000</b>	<b>£109,000</b>	<b>£455,000</b>
Free unrestricted reserves held at year end:	£24,500	£8,000	£45,000

#### **What is your organisation's reserves policy?**

The Age of No Retirement intends to maintain 20% of total forecast annual turnover as reserve to cover unforeseen circumstances such as gaps in funding, redundancy costs, rental costs and other liabilities. We are an asset-locked CIC, limited by guarantee. Funds beyond the 20% threshold will be allocated to social Impact projects.

For your most recent financial year, what % of your income was from statutory sources?  
**31-40%**

#### **Organisational changes**

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

**N/A**

## Grant Request

Under which of City Bridge Trust's programmes are you applying?

**Positive Transitions**

Which of the programme outcome(s) does your application aim to achieve?

**Positive Transitions \ Vulnerable and disadvantaged Londoners are more resilient and empowered to make positive choices**

Please describe the purpose of your funding request in one sentence.

**We are seeking funding to run a pilot of The Common Room service in London - to demonstrate the power of community-rooted intergenerational reciprocity and human connection.**

When will the funding be required? **31/08/2018**

Is this request to continue work that is currently funded or has been funded in the last year by:

City Bridge Trust?

**No**

Another funder? (if so which)

**Innovate UK**

How much funding are you requesting?

Year 1:

**£95,000**

Year 2:

**£55,000**

Year 3:

**£0**

Year 4:

**£0**

Year 5:

**£0**

**Total Requested: £150,000**

### You and your grant request

**What, specifically, are you applying for (your project)?**

We are applying for a £175,000 grant to part-fund a 2-3 year multi-site pilot for The Common Room service innovation that was co-designed within the ecosystem of the London borough of Islington over a 6-month period.

The Common Room is a place for intergenerational collaboration and exploration. It is about human connection and surprising and unexpected relationships, and the benefits that these can bring. The Common Room helps people to build their capabilities and raise their confidence to be the best they can be. It connects people with the right networks and opportunities to bring their ambitions and dreams to life.

The Common Room is intended as a network of physical places that will create new models of connected community life and civic action. The Common Room will redefine urban life.

**WE HAVE A DETAILED 40-PAGE BLUEPRINT DOCUMENT WHICH DESCRIBES MORE FULLY THE COMMON ROOM SERVICE WE INTEND TO PILOT.**

### **What are the changes you hope to achieve?**

Our society is full of unfulfilled potential. Of under-confident students and university graduates. Of unfulfilled creatives stuck in uninspiring jobs. Of people remote and disconnected. Of people disempowered, and low in ambition. Of people insecure and unsure of their role in society. Our society is weighed down by tension, disillusionment and paucity of hope. Our people and our generations are divided.

Wouldn't it be amazing if we could bring people closer together? If we could raise people to greater levels of confidence, mindfulness, resilience, purpose, drive and hope. If we could use the latent power within our communities to solve the bigger problems and challenges of our age?

The Common Room will create a new generation of connected, engaged citizens who, together, will shape the products, services, places and solutions of the future.

### **How do you know there's a need for this work?**

In early 2017, The Age of No Retirement set out to discover what was needed within our communities that would engage people of all ages and create impact from intergenerational collaboration. In the summer of 2017, with funding from Innovate UK, we embarked on a deeply immersive social research project. The project followed the first three stages of the 'Double Diamond' design process, resulting in the innovative solution blueprint of The Common Room.

As part of the project, we have interviewed (and co-created with) 79 people of all ages from across the ecosystem of the London borough of Islington - asking them about their lives, their work, their families, their friends, their ambitions, their hobbies, and their passions, hopes, fears and dreams. Together with architects, designers, market insights experts, innovators and members of the community, we shaped the 1000s of insights into the solution called The Common Room.

### **How will the work be delivered - specifically, what will you do?**

The pilot project will set out to establish clarity and validity in the following four areas:

- ? Clear demonstration of the stickiness of idea - the brand, the values, interior design, and user engagement and buy-in;
- ? The ability of The Common Room to deliver member benefits and generate revenue;
- ? The creation of a core operational (repeatable) model, including: host team creation, local community co-delivery processes, curriculum co-design, content co-development and storytelling mechanisms; and
- ? Requirements for a scalable data model and technology platform.

The pilot will create three Common Rooms in three different community settings in London. The proof of concept project will test three different versions, operating in three different social and economic contexts, and co-delivering with three very different membership/ community profiles.

**Why are you the right organisation to do this work?**

The Age of No Retirement was established in 2016 with a startup grant from Big Lottery Fund. We are the only innovation and design-led organisation in the UK focused exclusively on all-age intergenerational cohesion, collaboration and impact. Too many "intergenerational" organisations are focused on the extremes of life, e.g. creches in care homes, whereas The Age of No Retirement sees incredible overlooked opportunity in the productivity space. Healthy communities are intergenerational communities, where age is not seen as a barrier or impediment, and opportunity is available to all. Our "In Common" research, conducted in the Summer of 2016, interviewed 2000 people of all ages and discovered that people have far more in common across generations than the stereotypes of "Millennials", "Boomers", GenX/Y/Z would have us believe. The Age of No Retirement is creating a movement of age-positive social (and economic) change. The Common Room is a key part of this.

**How does your work complement and not duplicate other services within your area?**

1. TCR is for anyone wanting to explore their future. It is for retired people; residents; students; back-to-work mums; rat-race escapers; builders; healthcare workers; kids on the estate; creatives; councillors...
2. TCR is a network of community-rooted, co-delivered physical spaces.
3. TCR has a host team which connects the right people with each other; nurtures talent; inspires creativity.
4. TCR has a timeline. Members join, set goals, build networks, acquire skills, grow in confidence, engage in activities, explore opportunities, achieve goals.
5. TCR creates opportunities for members by supporting startups; running innovation labs; creating job networks; cultivating local maker economies; delivering classes and courses; solving local community challenges.
6. TCR creates a centre of social and community innovation ? attracting local government, public sector and private sector innovators.
7. Every member captures their own progress story - deeply human stories of new life models, new champions, new paths to follow.

**How will this proposal meet the Programme Outcome(s) under which you are applying?**

9.8% of 16-24 year-olds say they are always or often lonely, compared to 2.9% of 65-74 year olds. 25% of university graduates are unemployable according to UK employers. Network poverty is trapping people - restricting their progress, limiting their opportunities. Youth violence, domestic abuse are compounded by diminishing levels of human connection in our communities.

As we enter the age of no retirement, we need new champions, new stories, new innovators, new life models. In every 25-year economic cycle, we lose 50% of all job types, yet lifelong learning is inaccessible to most.

54% of the world's population live in cities, yet we are increasingly insecure, divided, alone, and unable to see our futures, But we have so much more in common than we think. If only we connected more, shared more, collaborated more, supported each other more. Our lives could be so much better.

The Common Room can do this.

**How will you ensure that your project will hear and represent the views and needs of disadvantaged people and/or diverse communities?**

The Age of No Retirement is a design-led organisation. We don't design and deliver. We co-design and co-deliver. We do not make any assumptions about anything. We speak to people, we listen actively, we engage in conversations, we run co-design workshops, we ask questions, we seek help, we reach out across all sectors and all groups of people. What we design and what we deliver are entirely based upon the insights gathered and lessons learned. And, of course, we collaborate with smart people from across the creative and design sectors.

The Common Room project is no different. The exciting new service design and business model of The Common Room is based on the input of the 79 co-developers. And the delivery of each local Common Room will be based around the involvement and co-ownership of local people and organisations. Each Common Room will be similar and yet also uniquely different.

**How does your project engage and empower individuals and/or communities to come together on this issue? Will you be working with people who are particularly excluded?**

Part of the mission of The Common Room is to create an inclusive environment that engages and meets the needs of even the most hard-to-reach members of our communities. Important in achieving this is our involvement of organisations like Peabody Trust, Hyde Housing Group and Islington Giving in the design and delivery processes.

Equally important, as we did in the Islington design project, will be the mapping of the local community ecosystems prior to the launch of every local Common Room site.

Channel stakeholders from across the local ecosystem will be critical to the Common Room's success, both in reaching out and engaging more marginalised members, as well as sharing the inspiring success stories of The Common Room members. Co-design and co-delivery of TCR services with local stakeholders will also enable a diverse portfolio of valuable and high-impact services.

**Is the focus of your project meeting an already identifiable need (acute or otherwise) or are there elements which are preventative and/or incorporate early action?**

The focus of the project is to improve intergenerational cohesion within our communities and demonstrate the social and economic value of Intergenerational reciprocity. The current model of designing for age is unsustainable and is harmful to the future of our communities. For too long we have been developing strategies and designing services for "over 50s", "over 65s" or "16-24 year olds", whereas, people's needs transcend age barriers. Older people might also want to be a startup entrepreneur; younger people might also have early onset dementia; both might want to run the London marathon. Our communities are divided by age, and this is perpetuated by our local authorities, our local MPs, our local public services, our local media.

The Common Room is meeting an identified need, but it is not a need that is widely appreciated. The Common Room has the potential to be a powerfully disruptive force within our communities.

**Who might you need to work closely with in delivering this project - whether before, during or afterwards?**

We intend to continue working with the following organisations that were part of the original design project:

Peabody Trust

Hyde Housing Group

Cripplegate/ Islington Giving

Knowledge Transfer Network (part of Innovate UK)

The Helen Hamlyn Centre for Design (part of the Royal College of Art)

Hawkins/Brown architect firm

Flamingo Group (global market trends and insights consultants)

UnLtd

We would also connect with 5-15 organisations within each of The Common Room local ecosystems, for reasons described above.

**Our aim as a funder is to help people move positively between any of the four stages of Surviving, Coping, Adapting and Thriving. For your project at which of these stages will most people begin their journey?**

At all stages!

During the early stages of each local Common Room we will focus on the Adapting and Thriving stages. As membership grows and a nurturing and supportive culture is created, so we will increasingly extend our community outreach programme to include the Surviving and Coping stages. Every member will connect with The Common Room for different reasons, and it will predominantly be the power of human connections, human storytelling, active listening, mindfulness and the power of social (physical, not virtual) networks that will make The common Room so effective during the earlier stages. This "sequencing" approach will be tested thoroughly during the project.



**Will there be any elements of this project that will help you or your beneficiaries to reduce your environmental footprint?**

Care for the environment and eco-sustainability will be an important part of the operational and delivery mechanisms across the entire Common Room network, but probably more important will be the focus of the members of the local community on reducing the local environmental footprint through collaborative innovations and inventions. Such innovations would then be shared across The Common Room network to benefit sister communities.

**What are the main activities or outputs you want to deliver?**

Design the core brand, service model, curriculum framework and delivery/operational model for The Common Room. (3 months duration).

Identify, refurbish, kit out and operationalise Common Room physical spaces within 2 or 3 communities in London. (3 months duration)

Engage each local community "ecosystem" and co-design, co-develop and co-deliver each Common Room. (12-18 months duration)

**What 3 main differences or outcomes do you hope the activities you have described above will achieve?**

Connection and collaboration between people of different generations delivers significant benefit to the individuals and to the community in which they live.

Connection and collaboration between people of different generations creates greater economic opportunities for individuals, as well as the potential for significant new opportunities for regional industrial growth.

Intergenerational cohesion at scale, and over time, creates significant social and economic "byproduct" benefits, like reducing loneliness and isolation, reducing crime levels, improving the perceived value of older people, reducing obesity levels, improving older entrepreneurship, etc.



## Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
TCR brand design	10,000	5,000	2,500	0	0	0
TCR service design	17,500	10,000	5,000	0	0	0
TCR location sourcing	5,000	0	0	0	0	0
TCR location refurbishment	40,000	20,000	0	0	0	0
TCR ecosystem mapping	10,000	2,500	0	0	0	0
Local TCR co-design, co-development	25,000	7,500	0	0	0	0
Operating TCR locations	125,000	125,000	0	0	0	0
Storytelling (Impact)	20,000	20,000	0	0	0	0
Evidence/impact research project	25,000	25,000	0	0	0	0
<b>TOTAL:</b>	<b>277,500</b>	<b>215,000</b>	<b>7,500</b>	<b>0</b>	<b>0</b>	<b>0</b>

### What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Cripplegate	60,000	40,000	0	0	0	0
Hyde Housing Group	60,000	40,000	0	0	0	0
Peabody Trust	60,000	40,000	0	0	0	0
Power to Change	150,000	100,000	0	0	0	0
<b>TOTAL:</b>	<b>330,000</b>	<b>220,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**How much is requested from the Trust?**

<b>Expenditure heading</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Total</b>
TCR brand design	3,000	2,000	0	0	0	0
TCR service design	5,000	3,000	0	0	0	0
TCR location sourcing	2,000	0	0	0	0	0
TCR location refurbishment	15,000	7,000	0	0	0	0
TCR ecosystem mapping	5,000	1,000	0	0	0	0
Local TCR co-design, co-development	8,000	3,000	0	0	0	0
Operating TCR locations	40,000	25,000	0	0	0	0
Storytelling (Impact)	7,000	7,000	0	0	0	0
Evidence/ Impact research project	10,000	7,000	0	0	0	0
<b>TOTAL:</b>	<b>95,000</b>	<b>55,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Who will benefit?

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

**3,000**

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

**Southwark**

Does this project specifically target any groups or communities?

**The Common Room is a safe, supportive, nurturing, encouraging, engaging, delightful, warm, friendly place for everyone!**

This project will specifically work with the following age groups:

**0-15**

This project will specifically work with the following gender groups:

**Male**

This project will specifically work with the following ethnic groups:

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

If Other ethnic group, please give details:

**I was not allowed to tick them all - Everyone!**

This project will specifically work with Deaf and disabled people:

**No**

This project will specifically work with LGBTQI groups:

**No**

This project will specifically work with other groups or communities:  
**The Common Room is a safe, supportive, nurturing, encouraging, engaging, delightful, warm, friendly place for everyone!**

How will you target the groups/communities you have identified? What is your expertise in providing services for these groups?

**As with our Islington model, we will establish strong ties with key stakeholders, gatekeepers and channels to reach and engage everyone.**

Are there any groups or communities you think your organisation will find hard to include through this project?

**Yes - please specify**

If yes, please specify which groups or communities? Where possible using the categories listed above.

**People currently in work every day, and not part of any community network, and who might be older, about to retire and/or facing a voluntary or imposed life or career change.**

If yes, what steps will you take to make your services accessible to and meet the needs of the groups/communities you have identified?

**Engage major local employers - 3rd sector, public sector, local government sector and private sector.**

### **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: **Dr Jonathan M Collie**

Role within Organisation:                      **Director/ co-founder**