

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

Name of your organisation: <b>Islington People's Rights</b>	
If your organisation is part of a larger organisation, what is its name? <b>No</b>	
In which London Borough is your organisation based? <b>Islington</b>	
Contact person: <b>Mr Gerard Omasta-Milsom</b>	Position: <b>Chief Executive</b>
Website: <b><a href="http://www.ipradvice.org.uk">http://www.ipradvice.org.uk</a></b>	
Legal status of organisation: <b>Registered Charity</b>	Charity, Charitable Incorporated Company or company number: <b>1077688</b>
When was your organisation established? <b>15/09/1983</b>	

### Grant Request

Under which of City Bridge Trust's programmes are you applying? <b>Reducing Poverty</b>		
Which of the programme outcome(s) does your application aim to achieve? <b>More people accessing debt and legal services</b> <b>More Londoners with improved economic circumstances</b>		
Please describe the purpose of your funding request in one sentence. <b>Provide specialist welfare and debt advice and appropriate referrals to ensure Islington residents have the advice and support needed to alleviate poverty.</b>		
When will the funding be required? <b>03/09/2018</b>		
How much funding are you requesting?		
Year 1: <b>£41,312</b>	Year 2: <b>£42,505</b>	Year 3: <b>£43,727</b>
<b>Total: £127,544</b>		

**Aims of your organisation:**

IPR is the main agency in Islington delivering specialist welfare benefits and debt advice. The charity has operated as an independent advice centre since 1969, with a strong track record of support for the most vulnerable in society. Our core advice services are free and include a telephone advice line and appointments. IPR has substantial experience in providing services for clients with disabilities and mental health issues. Each year we deal with over 9,000 enquiries leading to c.3,000 cases over the last year. 900 of these cases relate to our work with mental health clients. c.70% of IPR clients are disabled and we advocate for some of the most marginalised people in our community. Most of our work takes place in community settings ensuring local impact. Our services focus on those with mental health issues, disabilities, drug and alcohol problems, as well as on carers, ex-offenders and those linked to certain Black, Asian, Minority Ethnic and Refugee (BAMER) communities.

**Main activities of your organisation:**

Key projects include Access+ funded by Trust for London, which provides debt, and welfare rights advice sessions within local BAMER communities. This delivers training and support to partners to develop their expertise. IPR Care is a project focused on the needs of carers also funded by grant making trusts. A year ago we completed a three-year project called IPR Advance funded by the City Bridge Trust that engaged ex-offenders, particularly those affected by drug and alcohol issues. We work closely with the local Somali, Arab, Eritrean and Chinese communities as well as Latin American women. IPR has an important link with a local women's aid organisation that engages particularly vulnerable women, many affected by domestic violence. We work with homeless residents and those at risk of homelessness who generally have multiple needs relating to both welfare benefits and debt. Most beneficiaries' needs are complex and often involve a combination of welfare benefits, debt, housing and immigration issues.

**Number of staff**

Full-time:	Part-time:	Management committee members:	Active volunteers:
<b>8</b>	<b>4</b>	<b>10</b>	<b>6</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>Rented</b>	<b>5 years</b>

## Summary of grant request

IPR Assist will provide specialist welfare and debt advice to 1,500 Islington residents over three years. All will be severely affected by poverty. At least half will have a disability, both physical and/or mental health. The scale of changes to welfare benefits have led to many more disabled people requesting advice and someone with severe disabilities has faced cuts 19 times greater than the average person.

Islington is one of the most unequal places in the UK. It is the fourteenth most deprived borough in England with the second highest levels of child poverty in London. London's Poverty Profile reveals that in Islington 45% of children live in poverty - the 4th highest rate in England and second highest in London. There are over 400 homeless families and over 1,000 in temporary accommodation. The number of cases of people with no recourse to public funds supported grew to over 200 last year. Increasing numbers of vulnerable individuals are facing homelessness as a result of the 'bedroom tax' and benefits cap.

Debt is a significant problem faced by many Islington residents, with over 13,000 people with unsecured debts exceeding £15,000. With the cost of living rising and benefits and tax credits being cut, people are unable to save and are at risk from financial setbacks. Outreach workers at Help On Your Doorstep refer people to food banks because their benefits are stopped for failing to comply with strict rules of attendance at the Job Centre.

IPR Assist is built on 30 years experience of delivering advice services and a comprehensive evaluation of existing services. This showed significant unmet need and growing waiting lists for debt, benefits, housing advice. The project will provide additional capacity for IPR to deliver tailored and specialist advice on welfare benefits and debt. We will work with key local partners particularly Help On Your Doorstep (HOYD) as well as the council through their Resident Support Scheme (RSS) and social services to identify those residents most affected by poverty and in need of support. IPR Assist will be provided free of charge and will provide intensive support to 500 people a year. Two IPR Assist volunteers will support the activities.

A Specialist Caseworker will deliver 15 appointments each week from our base at the Manor Gardens Centre. Repeat appointments will be needed for people with complex needs. Income maximization is the key to addressing poverty and IPR will not just provide specialist advice but also undertake casework when required. A clear aim for the project is not simply to address the symptoms of poverty but to ensure that people are given the help they need to directly lift them out of poverty altogether.

Detailed plans have been developed laying out what will be achieved, how it will be achieved, who will be involved, how it will be reported and measured and how information will be communicated. Quarterly reports will be produced detailing progress and an evaluation of IPR Assist is planned to disseminate best practice within the advice sector in London and the UK. All of our projects and services are strongly user led. This means undertaking thorough consultation with current and prospective service users as well as with relevant stakeholders.

IPR has strong links with the local community and voluntary sector and we are well known for our focus on alleviating the worst effects of poverty and inequality in Islington. Our services have demonstrated strong outcomes for clients around maximising incomes and resolving debt problems. IPR Assist will ensure that 1,500 Islington residents experiencing acute poverty will have their debts tackled and their financial circumstances improved.

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?

**IPR holds the Specialist Quality Mark (SQM) in both Welfare Benefits and Debt, originally awarded by the Legal Services Commission (LSC), now the Legal Aid Agency (LAA), which is subject to external audit. We are approved intermediaries for the purposes of delivering Debt Relief Orders (DROs)**

## **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.

**Provide 575 one to one 40 minute appointments each year ? 1,725 over three years**

**Assist around 500 people severely affected by poverty per year with comprehensive welfare benefits and debt advice and casework**

**Provide comprehensive debt and welfare benefits services to 1,500 clients helping them make positive transitions out of poverty, against a backdrop of major welfare reforms**

**Refer 1,000 people to specialist services including health, housing and employment**

**Evaluate the project to ensure that organisations addressing poverty throughout London can learn from IPR's experience**

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.

**More people suffering poverty will be able to access the specialist welfare and debt advice services they need**

**Islington residents living in poverty will have improved financial circumstances**

**Beneficiaries will report improved wellbeing through appropriate referrals for housing, health and other needs**

**High levels of poverty and inequality in Islington will be addressed by IPR Assist**

**The advice sector in London will have enhanced best practice through the evaluation of IPR Assist**

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?

**IPR will seek alternative funding during the first three years of the project to ensure the activities will continue. Options being explored including statutory and charitable sources. Based on our experience we believe that the success of IPR Assist will provide a compelling case for further funding.**

## Who will benefit?

### About your beneficiaries

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

**500**

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

**Islington (100%)**

What age group(s) will benefit?

**16-24**

**25-44**

**45-64**

**65-74**

**75 and over**

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?

**71-80%**



## Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Specialist Caseworker	37,378	38,312	39,270	114,960
Interpreting Costs	832	949	866	2,647
Promotion	450	450	450	1,350
Volunteer expenses and training	1,310	1,336	1,363	4,009
Evaluation & Report	450	450	450	1,350
Management & Admin	4,850	4,968	5,088	14,906
Organisation Overheads (Rent, Postage, Phones, IT)	4,042	4,140	4,240	12,422
	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>49,312</b>	<b>50,605</b>	<b>51,727</b>	<b>151,644</b>
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### What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
LB Islington	8,000	8,000	8,000	24,000

<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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### What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0

<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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### How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Specialist Caseworker	37,378	38,312	39,270	114,961
Interpreting Costs	832	849	866	2,546
Promotion	450	450	450	1,350
Volunteer expenses and training	1,310	1,336	1,363	4,009
Evaluation & Report	450	450	450	1,350
Management & Admin	850	968	1,088	2,906
Organisation Overheads (Rent, Postage, Phones, IT)	42	140	240	422
	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>41,312</b>	<b>42,505</b>	<b>43,727</b>	<b>127,544</b>
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## Finance details

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

Financial year ended:	Month: <b>March</b>	Year: <b>2017</b>
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Income received from:	£
Voluntary income	3,352
Activities for generating funds	0
Investment income	254
Income from charitable activities	419,544
Other sources	0
<b>Total Income:</b>	<b>423,150</b>

Expenditure:	£
Charitable activities	420,673
Governance costs	0
Cost of generating funds	16,391
Other	0
<b>Total Expenditure:</b>	<b>437,064</b>
<b>Net (deficit)/surplus:</b>	<b>-13,914</b>
<b>Other Recognised Gains/(Losses):</b>	<b>0</b>
<b>Net Movement In Funds:</b>	<b>-13,914</b>

Asset position at year end	£
Fixed assets	6,059
Investments	
Net current assets	136,440
Long-term liabilities	
<b>*Total Assets (A):</b>	<b>142,499</b>

Reserves at year end	£
Restricted funds	0
Endowment Funds	0
Unrestricted funds	142,499
<b>*Total Reserves (B):</b>	<b>142,499</b>

**\* 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?  
61-70%

### Organisational changes

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

N/a

### 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	280,000	285,000	245,000
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	0	0	0
Other statutory bodies	72,361	29,263	24,989

### 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 £
Blg Lottery Fund	0	0	62,500
Trust for London	16,667	40,000	40,000
Cloudesley	3,000	11,277	10,398
Three Oaks Trust	5,000	5,000	5,000
Allen & Overy Foundation	0	0	5,000

### 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: **Gerard Omasta-Millsom**

Role within                      **Chief Executive**  
Organisation: