

# The City Bridge Trust

## Bridging Divides: Application for a grant



### About your organisation

#### Organisation Details

Name of your organisation: <b>Zacchaeus 2000 Trust</b>	
If your organisation is part of a larger organisation, what is its name? <b>N/A</b>	
In which London Borough is your organisation based? <b>Westminster</b>	
Contact person: <b>Ms Raji Hunjan</b>	Position: <b>Chief Executive</b>
Website: <b><a href="http://www.z2k.org">http://www.z2k.org</a></b>	Social Media Accounts: <b>@Z2K_Trust</b>
What Quality Marks does your organisation currently hold? <b>AQS</b>	

#### Legal Status

Legal status of organisation: <b>Registered Charity</b>			
Charity Number: <b>1110841</b>	Company Number: <b>05442501</b>	CIC Number:	Bencom Number:
When was your organisation established? <b>04/05/2005</b>			
<b>Aims of your organisation:</b> Our charity objectives are: the prevention and relief of poverty in the United Kingdom ; providing assistance and services to individuals in need; providing advice, education, training and assistance on any issues relating to the relief of poverty to volunteers, other charities or organisations, undertaking, supporting and promulgating research into factors that contribute towards poverty and ways to mitigate them;  we work primarily with Londoners who are on low income and are experiencing complications with their benefits and housing issues; we prioritise people who are particularly vulnerable to losing their home through rent arrears. The core principle behind our work is a belief that those who have a connection and want to live in London, should be able to do so, despite their income levels and their housing situation.			

**Main activities of your organisation:**

Our casework advice covers social security, housing and homelessness. We combine outreach, advice and casework, with additional support services to help Londoners on low income and/or at risk of homelessness to address multiple issues relating to income and housing. Our casework reach is primarily the Inner London Boroughs of Westminster, Camden, Kensington and Chelsea and Wandsworth amongst others. Our current services include:

- ? Benefits case work: dealing with complications including overpayments
- ? Tribunal representation: we use a network of pro bono lawyers to challenge refused disability benefits
- ? Private Rented Access (PRS) scheme: we house single people who are homeless or at risk of homelessness within the PRS. We work with individuals to secure PRS tenancies and prepare them for sustaining a tenancy, managing their finances and day to day living.
- ? Stepping Stones: group work, one to one support, referrals to other agencies on debt issues, ESOL and training, mental health issues

**Your Staff & Volunteers**

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
<b>10</b>	<b>4</b>	<b>9</b>	<b>20</b>
Do you have a Safeguarding policy? <b>Yes</b>			
<b>Are the following people in your organisation subject to DBS checks?</b>			
Paid Staff <b>Yes</b>	Volunteers <b>No</b>	Trustees / Management Committee Members <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>Leased</b>	<b>2.5 years</b>

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

We have a recycling system for all our waste, and we choose green tariffs for our electricity. Our office is paperless, with the bulk of our files held in a cloud based system.

## Finance Details

### Organisation Finances

	Year of most recent audited / examined accounts	Current financial year forecast	Next financial year budget
End of financial year date	31/12/2017	31/12/2018	
Grants & donations:	£466,732	£614,218	£0
Earned income:	£39,498	£11,600	£0
Other income:	£7,317	£1,000	£0
<b>Total income:</b>	<b>513,547</b>	<b>£626,818</b>	<b>£0</b>
Charitable activity costs:	£486,554	£619,539	£0
Cost of raising funds:	£375	£0	£0
Other costs:	£0	£0	£0
<b>Total expenditure:</b>	<b>£486,929</b>	<b>£619,539</b>	<b>£0</b>
Free unrestricted reserves held at year end:	£214,016	£170,000	£0
<b>What is your organisation's reserves policy?</b> The trustees aim to maintain an amount on general fund equivalent to three months' running expenses. This target is regularly reviewed by trustees against the current risks faced by the organisation. The Trustees has reviewed the current level of reserves against the target and concluded that the level of reserves held is acceptable.			
For your most recent financial year, what % f of your income was from statutory sources? <b>0%</b>			

### Organisational changes

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

**None**

## Grant Request

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

**Advice and Support**

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

**Advice & Support\More Londoners have improved economic circumstances**

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

**Empowering clients to move on and take charge of their lives through casework and support services to prevent homelessness**

When will the funding be required? **01/08/2018**

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)

**Tudor, Rank, Comic Relief,**

How much funding are you requesting?

Year 1:

**£50,000**

Year 2:

**£45,000**

Year 3:

**£40,000**

Year 4:

**£35,000**

Year 5:

**£30,000**

**Total Requested: £200,000**

### You and your grant request

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

We are seeking core cost funding towards our client-centred casework projects, resolving multiple issues faced by vulnerable clients relating to housing and income through advice, advocacy and additional support. In our casework approach, we teach people their rights, help them to assess their options, offer practical support (eg. access to grants) in order to assist with move on. Casework includes complications with what will be termed as legacy benefits and Universal Credit (UC), overpayments, rent arrears, tribunal representation when ESA and PIP is stopped, early action to stop landlords issuing notice seeking possession, dealing with disrepairs, and other issues that prevent people from living securely. Given that the 'unknowns' relating to the roll out of UC to full service, we want to maintain a flexible caseload so that we can respond to changes in client needs as welfare reforms continue - this means a continuous review of our annual targets.

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

We ultimately want low income Londoners to be able to live securely with affordable tenancies and be empowered to take charge of their lives. To achieve this, in addition to solving a client's immediate benefits problem, we maintain capacity in our caseload to listen and engage with our clients' emotional and mental wellbeing ? offering practical support (eg. with finding a property or attending medical assessments) and encouraging the take-up of other external services.

"I'm very, very happy, a very big thank you for helping and supporting me, it's been a hard time and I didn't know what I was doing. Because of helping me, I've got money for my child." (Client feedback)

For London more widely, we want to ensure that the voices of our clients are heard in our policy work, to influence changes to the benefits system that make it more fair and easier to access.

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

Welfare reform combined with rising rents and an increasing reliance on the private rented sector, has led to greater demand for our services; this is likely to increase in complexity under UC. Observer FOIs (17/09/17) showed half of all council tenants across 105 local authorities who receive the housing element of UC are one month behind on their rent, with 30% two months behind. The threat of being evicted from social housing is very real for many of our clients.

We know our clients don't trust the benefits system to be fair and need help:

"My problems are really complicated, and I just need legal help? I don't think they [council] care about people, so an organisation, like yours, it's just so helpful, it makes people feel better." (Client Feedback)

We believe a fairer benefits system is more likely to be achieved if evidence from advice work can influence policy.

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

A client journey begins either with a referral, through direct contact or via one of our Westminster outreach services; at which point we use diagnostic tools to assess level of need and risk of homelessness. Clients will have multiple cases opened including:

? casework regarding a negative benefits decision, including tribunal representation, particularly ESA and PIP appeals.

? housing casework where legal aid is not available or cannot be sourced including housing benefit, rent arrears and threat of eviction.

? PRS: support with accessing housing in the private rental sector - securing rent in advance, and post tenancy support to maintain a tenancy.

? Advice plus: clients identify an additional challenges, such as mental health, addiction or lack of skills and we provide workshops, one to one support or refer to other services.

We also offer immediate relief through food bank vouchers and emergency cash when benefits are totally stopped.

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

Our client-centred track record means we can work to empower individuals to better equipped to address their challenges. In 2017 we agreed to reduce our client numbers, to increase our capacity to make deeper interventions. Whilst we accept this means we cannot meet the full demand for our service, we can use client experiences to influence policy change to achieve better outcomes for all low-income Londoners. In a 3 month period, we have received 36 completed surveys from clients:

32 said they felt more in control of their money

20 said that next time they would feel more able to deal with their problem

21 said they were more confident to take part in community activities

?After the help I got at tribunal, thanks to the Z2K staff, I got my PIP and now I can manage my bills. I need no longer to sell my belongings to survive.?

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

We know that the number of independent advice agencies without a reliance on statutory contracts are on the decline. For example, Westminster CAB is contractually funded by Westminster to deliver advice, Paddington Law Centre primarily provides legal aid and Cardinal Hulme is mainly restricted to South Westminster. We can work closely with all local advice services and cross refer regularly, whilst ourselves focussing on the most complex cases. Often clients will present with one issue, but through a deeper analysis we discover a more pressing matter. A typical example is when a client contacts us to ask for help with an Employment Support Allowance (ESA) claim, but we uncover further problems such as rent arrears. We will then prioritise stabilising their rent arrears by liaising with the landlord in addition to housing benefit and UC. If required we will also assist with discretionary housing payments, to stop potential eviction.

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

This work is primarily about improving economic outcomes for Londoners, so that they can both benefit and contribute to London's richness and diversity

?I feel great now as I have received back all the money I was denied. And now I have enough money to live on? (client feedback).

We also aim to reach people before they reach crisis point ? which we see as the point at which the client is likely to lose their home. This is about empowering individuals to be able to contribute to their local communities because they have the security to do so.

Through our broader policy influencing work, alongside engaging directly with clients, we continue to work in partnership with the sector to influence change in the benefits system that will help to meet City Bridge's programme outcomes.

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

A principle behind our work is that change cannot be achieved unless the voices of those who are most disadvantaged by social and economic policy are heard. We have developed this project through listening directly to our clients, and planning our work across the whole of our team, based on what clients have told us. We regularly survey our clients, and our annual survey is an important tool to review how we are meeting need. We are in the process of producing a report on the experiences of people applying for disability benefits, with recommendations based on the voices of our clients. We will continue to support our clients to help us to influence wider policy change through focus groups, surveys and case studies. We also have a separate grant application to another funder to track the experiences of our clients who are migrated over to UC.

**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?**

In all our casework, we empower clients who are most excluded to take control of their lives ? be this one to one support, workshops or post tenancy empowerment. Clients are also empowered by being supported to take their benefits issues to appeal at tribunal.

?The [tribunal] doctor said he couldn't? believe the assessment report. He said the case should never have come here?.He said ?I can't believe this, out of 22 points available they gave you zero.?? Client appealing an ESA claim

Winning their appeal has huge impacts on people's emotional and financial wellbeing.

After months of stress, uncertainty financial hardship, finally having their PIP or ESA reinstated or awarded for the first time is a huge relief for people.

?It's pressure off your head, it's a weight off your shoulders.? ? Client appealing ESA

**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?**

Given the cyclical nature of the benefits system and the continuation of welfare reform, alongside the insecurity of long term tenure in the private rented sector, it is difficult to incorporate early action into the project. However, we work to achieve this by encouraging clients should come to us before they are threatened with eviction; the worst cases that we see are the ones where clients have only reached our services after they have lost their social housing. We support clients to understand the benefit system and to recognise the signs that they need to seek advice:

?I'm aware that I have more rights than I was led to believe. ?

?I'm now able to search online and seek out additional explanations for things I didn't understand.?

At the end of a case, we explain to clients what to do when they sense problems arising again.

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

We work closely with referral agencies, particularly those who can refer clients who are least likely to seek benefits advice, such as Helen Bamber and Body and Soul. We refer out to ESOL, money management and tenants rights workshops.

We also work closely with the pro bono legal professionals. Currently our clients benefit from pro bono legal representation from Hogan Lovells, Morrison Forester and Kingsley Napley corporate law firms. We are now in talks with Cooleys LLP, Allen and Overy and Mayer Brown amongst others. We also work closely with university legal clinics to increase our capacity across all our casework, from completing benefits applications forms to appealing benefits. At least one of the law firms we are in talks with has said addressing poverty in London will be a key part of their pro bono work, and we will use this commitment to support our clients with housing matters.

**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?**

The majority of our clients sadly start their journey with us at surviving; those who have had their benefits stopped are at risk of destitution. We regularly hand out foodbank vouchers and we maintain a Relief from Poverty fund to administer emergency cash to cover utility or travel for example. But people move between the stages: one client came to us with benefits issues, but it became clear she had fallen into rent arrears and was not claiming for her two daughters' disabilities because her ex-partner would not accept they were disabled. We helped her think through going against her ex-partner's concerns against a backdrop of needing to have the income to support her daughters. We helped her understand that as a social housing tenant, should she lose her home, she would face the insecurity of PRS. She is now claiming the right benefits, and her rent arrears are resolved.



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

All our casework is managed through a cloud hosted system, which means we do not keep paper files of client work. We have also developed a system of referrals, which has enabled us to reduce the administrative tasks by sharing these with the referral agency. We have also found that by going on record with HMCTS at an early stage of an appeal being lodged, we are sent all bundles directly from the courts, which means we do not have to print these out ourselves.

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

600 clients a year will be supported with various benefits and housing issue that puts them at risk.

300 clients a year prevented from homelessness

200 clients a year offered additional opportunities to engage in empowerment activities

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

Clients able to live securely and have the confidence to work towards move on

Clients have an improved understanding of their rights and how to navigate the benefits system

A new layer of evidence based on client experience that can be used to influence both the work of other organisations, and of policy



## 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
salaries service delivery staff inc nics/pension	233,452	240,452	247,656	252,609	257,661	1,221,830
office rent	15,000	15,000	15,000	20,000	20,000	85,000
outreach room hire	2,000	2,000	2,000	2,000	2,000	10,000
ICT	4,000	4,000	4,000	4,000	4,000	20,000
Overheads @10 %	25,345	26,145	26,865	27,860	28,366	134,581

<b>TOTAL:</b>	<b>279,797</b>	<b>287,597</b>	<b>295,521</b>	<b>306,469</b>	<b>312,027</b>	<b>1,471,411</b>
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### What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Trust/Foundations	170,000	170,000	110,000	0	0	62,000
Donations	20,000	20,000	30,000	30,000	30,000	70,000
Corporate Donations	10,000	20,000	35,000	35,000	25,000	125,000

<b>TOTAL:</b>	<b>200,000</b>	<b>210,000</b>	<b>175,000</b>	<b>65,000</b>	<b>55,000</b>	<b>705,000</b>
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### What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
John Ellerman	20,000	20,000	20,000	0	0	60,000
PIMCO	0	10,000	0	0	0	10,000

<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>70,000</b>
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### How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
salaries inc Nics pension	31,000	32,000	33,000	34,000	30,000	0
rent	10,000	10,000	7,000	0	0	0
overheads	9,000	3,000	0	0	0	0

<b>TOTAL:</b>	<b>50,000</b>	<b>45,000</b>	<b>40,000</b>	<b>35,000</b>	<b>30,000</b>	<b>200,000</b>
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## Who will benefit?

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

**600**

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

**Westminster**

Does this project specifically target any groups or communities?

**the majority of our clients have a physical or learning disability**

This project will specifically work with the following age groups:

**25-44**

This project will specifically work with the following gender groups:

**Male**

This project will specifically work with the following ethnic groups:

**Mixed / Multiple ethnic groups**

If Other ethnic group, please give details:

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 majority of our clients have a physical or learning disability**

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

**Referrals and outreach, we have a track record in working in this way**

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.

**those who are most reluctant to seek advice because they feel so excluded**

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

**targeted outreach and broad referral pathways**

### **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: **Raji Hunjan**

Role within                      **Chief Executive**  
Organisation: