

The City Bridge Trust

Bridging Divides: Application for a grant



About your organisation

Organisation Details

Name of your organisation: Citizens Advice Bureaux Service Camden	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Camden	
Contact person: Ms Judy Whalley	Position: Advice Director
Website: http://www.camdencabservice.org.uk	Social Media Accounts:
What Quality Marks does your organisation currently hold? AQS	

Legal Status

Legal status of organisation: First Contact			
Charity Number: 291955	Company Number: 1909828	CIC Number:	Bencom Number:
When was your organisation established? 04/09/1939			
Aims of your organisation: Citizens Advice Camden's objectives are the provision of independent, confidential, impartial and free advice and information services to people who live, work or study in the borough of Camden and the surrounding areas. These contribute to our overall aims of providing the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We target our services at the most vulnerable. Our client profile closely matches local indices of deprivation with most of our clients who live in Camden coming from the most deprived wards in the borough. We deliver community based services to reach those most in need. Our strategic priority is to increase access through telephone and email and retain face-to-face advice for those most in need. This is becoming particularly important as welfare reform continues. To this end we have invested in telephone advice line systems and a digital suite where we can support users with free internet access.			

Main activities of your organisation:

We provide advice, casework, information, financial well-being and skills-building services to local people in key areas including welfare benefits and welfare reform issues, debt and money advice, housing and employment.

We deliver our services through face-to-face 'drop in' sessions and appointments as well as via telephone and email. In addition, we provide advice and information in health settings located in one GP surgery, three London hospitals and HIV clinics. Our Money Advice Team delivers specialist debt advice and includes our Camden Futures service run in partnership with Elfrida Rathbone Camden providing long-term support to families with multiple needs in Camden.

Over half our clients have a physical or mental disability or long term health condition. Last year we advised a total of xxx people helping them with over xxxx issues and generated over £xx million in additional income and £xx million in debts written off.

Your Staff & Volunteers

Full-time:	Part-time:	Trustee/Board members:	Active volunteers:
11	20	10	142
Do you have a Safeguarding policy? Yes			
Are the following people in your organisation subject to DBS checks?			
Paid Staff Yes	Volunteers No	Trustees / Management Committee Members No	

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?
Leased	17 years 5 months

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

We aim to use resources efficiently including reducing our use of paper. In the last year we have moved to a new case management database which gives us improved capacity to scan in client documents reducing our need to retain and store paper files. In reducing the number of photocopies we make we will also reduce toner use.

We recycle as much as we can and provide re-usable mugs and water glasses for team use.

Finance Details

Organisation Finances

	Year of most recent audited / examined accounts	Current financial year forecast	Next financial year budget
End of financial year date	31/03/2017	31/03/2019	
Grants & donations:	£1,247	£60,800	£0
Earned Income:	£1,306,066	£965,930	£0
Other income:	£2,769	£1,600	£0
Total income:	1,310,082	£1,028,330	£0
Charitable activity costs:	£1,307,077	£1,028,328	£0
Cost of raising funds:	£0	£0	£0
Other costs:	£0	£0	£0
Total expenditure:	£1,307,077	£1,028,328	£0
Free unrestricted reserves held at year end:	£614,847	£588,262	£0

What is your organisation's reserves policy?

Summary: We enter into contracts that generate a surplus after planned costs to grow our reserves. When contracts are completed and where the contract permits, unspent funds become free reserves and transferred to unrestricted. Amounts may be designated or committed for a period. The Trustees compare the level of reserves with this policy to bring the two in line. The free reserves target is to hold a minimum of six months' annual budgeted total costs so that if unexpected financial or service problems arise, we minimise disruption to users and enable Citizens Advice Camden to meet employment obligations to staff.

For your most recent financial year, what % of your income was from statutory sources?
61-70%

Organisational changes

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

Organisation restructure introduced management team overseeing quality assurance, staff and volunteer development, delivery of services and contracts. New Chair of Trustees Dr. Christina Townsend appointed 2017 after previous Chair's term of office ended. Camden Clinical Commissioning Group ended funding on 31.7.2017. New funding: Hampstead, Wells and Camden Trust and one GP surgery. Finalising contract with Birkbeck, University of London.

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.
To enable Camden residents manage the migration to Universal Credit by supporting them in making and maintaining online claims and helping them manage the transition to monthly payments.

When will the funding be required? **01/01/2019**

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)
No

How much funding are you requesting?

Year 1:	Year 2:	Year 3:	Year 4:	Year 5:
£71,900	£73,330	£74,800	£0	£0

Total Requested: £1

You and your grant request

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

Camden Universal Credit Support project will:

- Train volunteers to be UC Champions both in-house and in local community organisations;
- Co-ordinate client digital access at our premises and at external community organisations;
- Provide access to advice and advocacy with our advisers where claims are delayed or refused;
- Provide support for clients who need to challenge UC decisions;
- Make available on-line information to help UC claimants;
- Provide money management support to help the transition to monthly payments;
- Share our learning by providing training and support to local VCS staff and volunteers to increase local skills and capacity for UC support in the community.

What are the changes you hope to achieve?

Universal Credit is intended to simplify the existing complex benefits system for working age people and encourage people to move into work. However, experience across the country has shown it brings problems for significant numbers of people not least because claims are transacted online.

Through early intervention we hope to:

- Reduce the number of delayed and failed claims;
- Support people in managing their UC claims
- Empower people to make claims on line and transact future claims and business on line;
- Better manage their money and budget for monthly payments from benefits or employment;
- Skill up local volunteers in digital support and welfare benefits which should improve their paid employment and /or volunteering opportunities.

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

UC is the biggest change to the welfare system since its inception claimed by 7 million families, 28% of working age households - by 2022. Camden estimate:

- 115 new UC claims weekly by December
- 18,000 Housing Benefit claims moving to UC during 'managed migration' having to make UC claims.

Although working well for some, Citizens Advice identified problems causing debt and hardship:

- 40% have difficulty evidencing housing costs;
- 1 in 5 claims fail because people cannot deal with the complicated claims process;
- 1 in 4 taking more than a week to make a claim while DWP says it should take an hour;
- 26% UC clients are more likely to have problems with priority debt problems.

CA 'Managing Migration Pilot' found 5 key support needs:

1. Understanding new system
2. Getting online
3. Having a bank account
4. Moving to monthly budgeting
5. Money management

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

We will employ one full-time Adviser on the project. We will recruit and train groups of up to 6 volunteers with two intakes per year to deliver clinics to help local people with their Universal Credit claims. We will deliver one outreach clinic in a community location per week plus one in-house clinic per week.

The Adviser will run the clinics accompanied by up to 3 volunteers who will assist up to 6 claimants per clinic. At the clinics the volunteers will help people gather the evidence, make or maintain their claim online, give basic budgeting information and if needed, refer to local digital skills training. The Adviser will ensure that service quality standards are maintained and deal with any emergencies that arise with delays in payments.

The Adviser will also offer face-to-face or telephone appointments for on-going casework with Universal Credit claims to resolve delays or disputes over payments.

Why are you the right organisation to do this work?

Citizens Advice have helped 120,000 people with Universal Credit issues and provided evidence from local Citizens Advice organisations that have led to improvements in the system.

Citizens Advice Camden is the largest generalist advice provider in the borough and works with the local community and voluntary sector to meet the increasing demand for advice in the borough. We are members of the Camden Advice Partnership and Camden Universal Credit Steering Group.

In a recent survey of people conducted away from our premises, 75% of Camden residents knew about us and 55% had previously used our services.

As UC claims are managed online, claimants will no longer need to attend the Job Centre with the risk that vulnerable people do not come forward for help. In this situation our strong local networks and brand confidence and recognition will give us a head start in reaching those who need help.

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

We work closely alongside members of the advice partnership (Age UK Camden, Camden Community Law Centre, Mary Ward Legal Centre) and local community advice providers to provide complimentary advice services and prevent duplication of limited resources. No other agency is providing this support to UC claimants.

We will complement the digital support projects and work alongside them. We have conducted a mapping exercise of free broadband access and digital skills training available and identified digital access available in 30 locations spread across every ward in Camden. We will cross-refer to these local resources. Our project will complement these resources by providing support tailored to gathering evidence, making and maintaining universal credit claims backed up by in-depth help where claims are delayed or refused and training up local VCS volunteers and staff to also support people in making their UC claims.

We will refer to specialist legal advice partners where necessary.

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

In empowering local people to deal with their universal Credit claims, we expect that fewer people will experience economic hardship caused by defective claims and extended delays in payments. Successful claims will maximise income and prevent debt and reduce the need to rely on food banks. In explaining people's rights and responsibilities under this new system we will make clients aware of the financial help available during the initial five-week period before the first payment is due. Where we do identify problem debt we will seamlessly refer people to a debt adviser for help.

We will widely promote project across the borough and by delivering help through VCS across borough reach people before they make claim and increase likelihood of successful claims and avoid crisis or payment delays and growing debts. This network of increased support across the borough will increase opportunities for early intervention before problems escalate.

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

In designing this project, we have taken account of feedback from our community consultation exercise with local people asking how they preferred to access services and what support they would find useful. We will continue to use this approach to evaluate the project and modify our approach in response to learning from local experience of Universal Credit. Using our casebook case management data-base we will collate and report on client demographics, issues raised, advice trends and impact using this to identify and act on Universal Credit policy areas of concern to local people. We will also survey project clients for feedback on whether the support we gave was helpful in meeting their advice needs. We will also seek feedback through groups of local people such as the Camden Parent Ambassadors? Board to try and include as broad a range of experience with Universal Credit as possible.

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?

We will use our clients' experience to represent their views in local policy discussions and national Citizens Advice campaigns work. Our discussions with local people including the Parent Ambassadors? Board contributed to our service design and this input will continue. We have developed a good working relationship with our local Job Centre and participate in their Community Market events bringing voluntary and statutory service providers and users together.

Our Money Advice team reports that people particularly at risk are those working in Insecure, low wage employment. This group are likely to be 'just managing' and can find it difficult to access traditional advice services. One told us that in juggling three part-time jobs and childcare she only went where she had to go. If things went wrong she just 'had to get on with it.' We will offer sessions in community venues and some evening appointments to increase accessibility.

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?

Our project responds to an emerging advice and support need. We have modelled our project on the experience of other local Citizens Advice in existing full-service Universal Credit areas and on research conducted by national Citizens Advice. We have sought the views of local people on their experience and the services which meet their needs and gathered the insights of our own teams and other local advice providers on the gaps they have already identified in service provision. Whilst it is difficult to be clear on the scale and extent of local need for Universal Credit support, data provided by national Citizens Advice and Camden Council, local experience to date plus own data and client experience has helped us in the planning of this work. As needs may change as roll-out and managed migration proceed, we will adopt an adaptive approach to ensure that we continue to meet local needs.

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

We will work closely with our own teams, other advice providers, Camden council and Job Centre and learn from our service users to ensure a high quality, holistic service and best use of local resources. Where the project team identifies learning needs such as digital skills or ESOL classes they will make seamless referrals to local providers including Camden Adult Education as part of the package of support provided for the client. Where other advice needs are disclosed, we will refer seamlessly either to our own teams or other providers depending on specialism required and capacity. The project will also take referrals in from these partners or clients can self-refer.

We will continue to work together with our Camden Advice partnership and the Universal Credit Steering Group on identifying emerging trends and advice needs. We will also have input from attending Camden's Brexit Working group and Children's Trust Partnership Board.

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?

We anticipate that most people will be at the surviving or coping stage. It may be that some will also be adapting and just need light touch intervention and tailored self-help materials to put them into a position of thriving. As the project develops we will endeavour to interpret client journeys against this framework to help us understand the impact of our intervention. In the early set-up phase of the project we will test how we can achieve this in measuring our impact. We think it likely that for some clients the journey will be forward progression whereas others will move forwards and backwards across indicators taking longer to become more resilient and move towards adapting and thriving.

We will also train up local people as volunteers on the project and in the VCS which will enhance their own ability to move towards thriving.

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

As this a new area based on an online portal, actual reductions will become apparent during delivery although potentially with this project support, more clients will be able to manage their claims online and therefore need fewer paper copies of their documents. Clients may be less likely to need to bring us paper copies of documents once claims are in progress online.

We already scan client documents into our new case management system to reduce the amount of paper, toner and archive space we use.

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

Train 2 groups (up to six volunteers per group) per year to support local people in making and maintaining their Universal Credit claims.

Deliver 90 sessions per year in community venues to support local people in making and maintaining their Universal Credit claims.

Provide 200 casework appointments per year to help local people with problems relating to their Universal Credit claims.

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

More local people will feel empowered to make and manage their Universal Credit claims.

Promoting the project widely across the borough and by delivering help through the VCS will reach people before they claim increasing the likelihood of claims being successful and reduce the chances of crisis or delays and growing debts.

The Impact evidence and client experience gained through delivering this service will help us contribute to campaigns for improvements in policy concerning welfare reform to benefit the wider community.

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
Staff costs - Adviser	38,032	38,793	39,568	0	0	0
Staff costs - Project management and admin	7,793	7,949	8,108	0	0	0
Project costs - Staff and volunteer costs	3,589	3,661	3,734	0	0	0
Project costs - Office costs	5,298	5,404	5,512	0	0	0
Project costs - premises costs	2,701	2,755	2,810	0	0	0
Management & Overheads - central services staffing	13,742	14,017	14,297	0	0	0
Management & Overheads - Governance	591	603	615	0	0	0
Management & Overheads - Other	148	151	154	0	0	0
TOTAL:	71,894	73,332	74,799	0	0	0

What income has already been raised?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
None so far	0	0	0	0	0	0
TOTAL:	0	0	0	0	0	0

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Year 4	Year 5	Total
None so far	0	0	0	0	0	0
TOTAL:	0	0	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Staff costs - Adviser	38,032	38,793	39,568	0	0	0
Staff costs - Project management and admin	7,793	7,949	8,108	0	0	0
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Management & Overheads - Other	148	151	154	0	0	0
TOTAL:	71,894	73,332	74,799	0	0	0

Who will benefit?

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

500

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

Camden

Does this project specifically target any groups or communities?

This project will be open to everyone who lives or works in Camden who needs help with Universal Credit. These will be people of working age.

This project will specifically work with the following age groups:

16-24,25-44,45-64

This project will specifically work with the following gender groups:

Male,Female,Transgender or other gender identity

This project will specifically work with the following 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:

This project will be open to everyone who lives or works in Camden who needs help with Universal Credit. These will be people of working age.

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

Our current client profile matches the borough demographics for ethnicity and indices of deprivation. We continue to work to ensure that clients feel comfortable in disclosing full profile data.

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.

We will also offer evening appointments either by telephone or face-to-face to make the service accessible for working people who are not able to call during the day.

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

We will offer some appointments and telephone availability.

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: **Judy Whalley**

Role within Organisation: **Director of Advice & Income Generation**