

**MEETING: 09/01/2014**

**Ref: 11895**

**ASSESSMENT CATEGORY - Strengthening the Third Sector**

**Advice UK**

**Adv: Jenny Field**

**Amount requested: £75,042**

**Base: Tower Hamlets**

**Benefit: London-wide**

**Amount recommended: £75,000**

**Purpose of grant request:** To build a stronger and more fundable Black, Asian, Minority Ethnic and Refugee (BAMER) advice organisations network, to deliver better services to these communities in London in tough economic times.

**Background**

Advice UK is the key co-ordinating body for independent advice providers in the UK with a membership of approximately 800 organisations, some 300 of which are based in Greater London. Services currently include capacity building services to the independent advice sector; information and training; support for money advice services; various networks and forums; and policy related work.

**Funding History**

Since 1996, you have supported Advice UK on three occasions, the last being a grant of £149,000 over 3 years that was approved in October 2005 towards a capacity building programme for small groups in order to increase their sustainability. This grant ended in April 2009 and has been satisfactorily monitored.

**Current Application**

Since 2006, Advice UK has hosted and supported the BAMER Advice Network (BAN) which comprises 43 advice services serving black and minority ethnic communities in London. For the past 5 years, 19 of these organisations have been funded by London Councils to work in partnership with Advice UK to deliver culturally and linguistically appropriate advice services to black and minority ethnic communities across greater London.

This application proposes to take this initiative to its next stage by establishing BAN as an independent organisation in its own right. The purpose of this would be to increase the Network's capacity to provide a voice for the BAMER advice sector and to develop stronger and closer working relationships amongst BAN's constituents. For example, through a peer training programme, through the development of a referrals protocol and through the establishment of a single, central system for collecting social policy data. BAN's members will benefit from increased

opportunities to form collaborative partnerships (to make joint bids for funding, for example) and will be supported in maintaining their quality assurance status; improve their monitoring and evaluation systems; and improved business planning skills.

You are asked to support the costs of a Development Consultant for three days a week, together with administration, management and running costs, in order to establish BAN as an independent charitable organisation over a two year period. One assessment question your officer asked was whether BAN itself would need to be staffed once established. Advice UK say that whilst the better resourced BAN is, the more can be achieved, it can function effectively by drawing on the skills and experience of its members and there is the will amongst the membership to make it work.

### **Financial Observations**

Audited accounts for the year ended 31<sup>st</sup> March 2013 show a deficit of £74,791 (2.7% of turnover), comprising £39,616 on unrestricted funds and £35,175 on restricted activity.

The trustees of Advice UK consider it prudent to hold 6 months' worth of expenditure on staff and overheads in free unrestricted reserves, which based on current year budgeted expenditure equates to £397,200. Free unrestricted reserves at 31<sup>st</sup> March 2013 stood at £435,787, equating to 6.6 months' worth of staff and overhead expenditure (or 3 months' worth of total expenditure).

The 2013/14 budget shows total income of £1,737,240, of which £1,593,190 (91.7%) has been confirmed at 21<sup>st</sup> November 2013. After expenditure of £1,749,848 a deficit of £12,608 is projected, comprising £12,205 on restricted funds and £403 on unrestricted funds.

### **Officer's Appraisal**

Advice UK is well-respected in its field and has the necessary skills and experience to establish BAN and also to ensure its membership is sufficiently trained up to sustain itself. This application meets the priority of your Strengthening the Third Sector programme to fund "work strengthening minority ethnic and refugee community organisations and encouraging their collaboration". It also complements the 'Reducing Poverty' strand of your new Investing in Londoners programmes where you have prioritised the provision of money, debt and housing advice by qualified/accredited organisations.

### **Recommendation**

**£75,000 over two years (£50,000; £25,000) towards the salary and associated running costs of a 3 day a week Development Consultant in order to establish the BAMER Advice Network as an independent organisation.**



# The City Bridge Trust

Charity Registration Number: 1035628

## Working with Londoners: Application for a grant

Please read the guidance notes before completing this form

Reference:  
(office use only)

11895

Date Received:

03/06/13

Programme  
Area:

7

### 1. About your organisation

Name of organisation applying for grant: <b>ADVICEUK</b>	
If the organisation is part of a larger organisation, what is its name? <b>N/A</b>	
Address for correspondence <b>WB1 PO BOX 70716 LONDON</b>	
Postcode: <b>EC1P 1GQ</b> Is this your home address? <b>No</b>	
Contact person: <b>Mr Wesley Harcourt</b>	Position: <b>Senior Development Consultant</b>
Phone: <b>0300 777 0107</b>	Fax:
E-mail: <b>wesley.harcourt@adviceuk.org.uk</b>	
Website: <b>www.adviceuk.org.uk</b>	
Legal status of organisation: <b>Company Limited by Guarantee -2023982</b>	
If registered, please give charity number: <b>Charity No - 299342</b>	
Year and month organisation established: <b>September 1979</b>	

### 2. Request for funds

Under which of the Trust's themes are you applying (see our website or brochure for further details)? <b>Strengthening the Third Sector</b>
Purpose for which funds are requested: (25 words maximum) <b>To build a stronger and more fundable BAMER advice organisations network, to deliver better services to BAMER communities in London in tough economic times</b>
How much funding is requested? <b>Year 1: £49,993 Year 2: £25,049 Year 3: £</b> <b>Total: £75,042</b>

### 3. Aims of your organisation

Advice UK aims to ensure that all people have access to free, independent, quality advice to enable them to achieve, protect and exercise their rights.

Its corporate strategic objectives are to:

1. Raise awareness and understanding of: the advice sector; the role played by diverse independent advice providers; and the value of supporting their work.
2. Improve the efficiency, effectiveness and sustainability of voluntary and community sector advice services.
3. Increase access to advice services of continued independence and improving quality.
4. Attract and generate the resources needed to become more effective in doing the above.

### 4. Main activities of your organisation

AdviceUK is a 2nd tier membership network, serving the independent community advice sector through:

Development Support – capacity building support tailored to meet the needs of agencies; production of monthly funding updates; health checks; governance support; strategic planning

Learning & Skills – a range of training courses and assessment for vocational qualifications

Networking – sharing sector knowledge – forums and bulletins to keep agencies up to date with opportunities and events

Campaigning & Policy work – providing a voice of independent advice to government, policy makers and funders

Influencing Change – promoting the BOLD and Systems Thinking as models to achieve change

Money Advice Support – Expert support and regulatory accreditation for members providing debt advice

### 5. Number of staff

Full-time	Part-time	Management committee members	Active volunteers
15	2	13	0

### 6. How do you support your volunteers?

N/A

### 7. Property occupied by your organisation

Is the main property owned or leased/rented by your organisation?	If leased/rented, how long is the outstanding lease/rental agreement?
Leased	July 2014

## 8. Finance

From your most recent audited or independently examined accounts, complete the following:

Financial year ended -

Month: **March**

Year: **2013**

<b>Income received from:</b>	<b>£</b>
Voluntary income	
Activities for generating funds	
Investment income	2,846
Income from charitable activities	2,749,221
Other sources	
<b>Total Income</b>	<b>2,752,067</b>

<b>Expenditure:</b>	<b>£</b>
Charitable activities	2,792,059
Governance costs	22,406
Cost of generating funds	2,656
Other	9,737
<b>Total Expenditure</b>	<b>2,826,858</b>
<b>Net (Deficit)/Surplus:</b>	<b>(74,791)</b>
<b>Other Recognised Gains/(Losses)</b>	<b>0</b>
<b>Net Movement in Funds</b>	<b>(74,791)</b>

<b>Asset position at year end</b>	<b>£</b>
Fixed assets	9322
Investments	10000
Net current assets	468,993
Long-term liabilities	
<b>*Total A</b>	<b>506,315</b>

<b>Reserves at year end</b>	<b>£</b>
Endowment funds	
Restricted funds	51,206
Unrestricted funds	455,109
<b>*Total B</b>	<b>506,315</b>

\* Total A and Total B must be the same and should be taken from your balance sheet

## 9. Statutory funding

For the financial year above, what % of your income was from statutory sources?  
31%

## 10. Material changes

Describe any material changes to the organisation's activities, structure or financial position since the date of the most recent accounts:

Funding from London Councils has been confirmed under a new contract to start on 1<sup>st</sup> April 2013 to March 2015, however, the level of funding has been reduced by 14.8% on the previous contract. It should be noted that in the previous funding from London Councils (figure quoted in q12 overleaf\* - 71.5% of this funding was disseminated to members of the BAN network)

## 11. Previous applications to the Trust

Have you applied to the Trust before? If so, please give details:						<input checked="" type="checkbox"/>
Month/Year: Aug	/ 1995	Ref: 95-149	Grant received: £33580	OR application rejected		<input type="checkbox"/>
Month/Year: Nov	/ 1996	Ref:	Grant received: £60000	OR application rejected		<input type="checkbox"/>
Month/Year: Nov	/ 2006	Ref: 6455	Grant received: £149k	OR application rejected		<input type="checkbox"/>

## 12. Previous funding received

Funding received by your organisation from the following sources during the last **THREE** years:  
**(i)** City of London (other than the City Bridge Trust) **(ii)** London boroughs **(iii)** London Councils (formerly ALG)  
**(iv)** Health authorities **(v)** Central government departments **(vi)** Other statutory bodies (e.g. Housing Corporation, Arts Council) - List source, years and annual amounts:

	Year: 2010	Year: 2011	Year: 2012
(i) London Councils	922,881*	922,881*	885,381*
(ii) LB Ealing (Consultancy)		15,000	
(iii) Greater London Authority			36,000
(iv) LB Lewisham (Consultancy)			13,432
(v) Big Lottery BAS/2/010265715		8,514	
(vi) Big Lottery		399,555	

## 13. Previous grants received

Grants received by your organisation from charitable trusts and foundations (other than the City Bridge Trust) during the last **TWO** years. List source, years and annual amounts:

	Year: 2011	Year: 2012
Money Advice Trust	75,176	74,205
Baring Foundation	102,062	56,999
City Parochial Foundation	35,000	24,750
Anglican Water Trust Fund	54,756	-
Friends Provident Foundation	-	86,138
Trust for London	16,500	-

## 14. What steps is your organisation taking to reduce its carbon footprint?

AdviceUK was awarded the 'Green Mark' Level 1 at its previous premises. Our current premises are short term so a new audit has not been requested.

Global Action Plan conducted an Environmental Audit in July 2009 and noted the following:

- A maximum 19 degrees is set on the thermostat
- paper is reused (ie both sides), print both sides and booklet style where possible,
- electronic communication is used where possible rather than hard copy, emails are not printed out
- AdviceUK recycles paper, card, plastic, glass, cans,
- computers and screens are switched off overnight
- T12 flourescent tubes replaced with T8 or T5 tubes
- Drinking water is via a mains-fed water cooler rather than by bottles
- Staff travel to work is by public transport (some staff use a bicycle),
- business travel across the UK is by train - air travel only when unavoidable

## 15. Purpose

Complete this section whatever the amount of grant requested. **In addition**, if the request is for £25,000 or more in total, a fuller proposal should be sent with this form. Also, if your application is for all or part of new or existing post(s), please enclose a copy of the relevant job description(s) including the salary level.

**In order to provide the right information, please refer to guidance note 15 before completing this section.**

Since 2007, AdviceUK has pioneered the use of systems thinking methodology in the advice sector. Up to 40% of the demands placed on advice services are both predictable and preventable, resulting from the failure of public services to do the right thing, first time for their customers. Much of this 'failure demand' is due to the Department of Work and Pensions, but is also generated by local authorities and others. AdviceUK has highlighted ways in which advice services themselves also might contribute to systemic failure such as by a piecemeal approach to problem solving and poor referral systems. We have started to develop a whole person approach to the provision of advice services, which looks beyond the presenting issues and their triggers, and seeks to address underlying causes by working collaboratively, across and beyond the advice sector. This approach will support Londoners to become more independent and resilient, rather than just dealing with the symptoms.

Supported by AdviceUK, the BAMER Advice Network (BAN) has worked collaboratively as an integrated network of quality assured advice agencies (since 2006). Community led services are delivered by and for people from London's migrant refugee communities, and there is a strong track record of success in delivering a co-ordinated range of services pan-London. The need for this is particularly great now as the BAMER communities are disproportionately affected by poverty and the welfare changes. Especially, the demand for money advice including fuel poverty and housing debt is a massive issue and the response to this will be more robust at a delivery level if there is a more cohesive collaboration. At a policy and influencing level, this work is timed perfectly to provide voice and demonstrate the impact of the welfare changes, persistent high levels of unemployment and squeezed living standards in BAMER communities.

AdviceUK is seeking funding to support BAN develop a more strategic outlook based on whole person principles so that BAN is an effective voice advocating the needs of migrants and refugees across London, through active engagement with service providers to address system failings.

The project will be delivered by an AdviceUK Development Consultant (0.6 fte) who will co-ordinate the delivery of the project activities, which fall under 4 broad objectives:

- To establish and support BAN as a legal entity
- To set up and deliver a peer support training programme
- To set up and facilitate the development of a BAN referrals protocol
- To develop and implement a system for collecting social policy data

The Development Consultant will work closely with the current BAN steering group, the BAN Board Members, and the individual member agencies to ensure the activities that make up the project workplan are successfully delivered

This project will aim to strengthen and sustain the BAMER advice sector in London. It will enable BAN to become an independent, self-determining body; promote and develop closer working relationships within the BAMER advice sector; and increase BAN's capacity to provide a voice for the BAMER advice sector. In delivering this project AdviceUK will be adopting and developing the whole person approach to enable the Network to develop its strategic role, become stronger and work with others to better support people to live independently; AdviceUK has learning and skills capacity and resources and knowledge of and networking into funding sources which will be utilised to provide support the capacity building of the Network members to make them stronger. The feedback we get from BAN members will contribute to the ongoing development of the whole person philosophy.

The project meets the Trust's theme of Strengthen the Voluntary Sector as it falls within the City Bridge Trust outcome: minority ethnic and/or refugee community organisations become more sustainable and work more collaboratively. By delivering the work under this project we will increase BAN's capacity to develop a stronger voice advocating for the needs and aspirations of the BAMER advice sector and we will establish stronger, more robust and sustainable advice services which will deliver better services to improve the lives of refugees and migrants across London. These stronger more robust organisations will in a far better position to attract funding at the same time.

**16. Explain how you will monitor and evaluate both your own outcomes and those of the programme under which you are applying.**

We will be tracking the progress our work by developing and implementing a monitoring and evaluation framework. In the early stages of the project we will be carrying out a development support needs analysis with BAN member agencies which will provide a baseline to track and assess progress.

The framework will have measurable outcomes and related indicators, milestones, targets and means of verification. Both quantitative and qualitative data will be collected for each outcome. Information will be gathered through various methods including training evaluation forms, ongoing consultation to BAN members, number of appropriate referrals between members, case studies etc.

Data will be analysed by comparing anticipated and actual outputs and outcomes. Results will be included in progress and annual progress reports. We will identify project learning and its impact on service delivery. Performance against budget will be monitored monthly by London's senior development consultant and the Head of Development.

Please see attached BAN Project Planning Triangle

**17. Beneficiaries**

In line with our anti-fraud policies, we may, in exceptional circumstances, require you to provide contact details of your beneficiaries (see Guidance Notes).

How many people will benefit from the grant per year? **40 groups**

What age group will benefit? **all**

In which local authority is your organisation based?  
**Tower Hamlets**

Which borough(s) of Greater London will benefit from this grant?  
(if more than one, please give % for each)  
**PAN London**

At what address will the activity be located? **BAN operates from a range of locations across London**

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

	%		%
White - British	<b>0.3</b>	Black - Caribbean	<b>0.5</b>
White - Irish	<b>0.1</b>	Black - African	<b>14</b>
White - Other (please describe) <b>European</b>	<b>14</b>	Black - Other (please describe) <b>other</b>	<b>1.1</b>
Asian - Indian	<b>3.5</b>	Black - British	<b>0.4</b>
Asian - Pakistani	<b>9.6</b>	Chinese	<b>0.1</b>
Asian - Bangladeshi	<b>1.2</b>		
Asian - Other (please describe) <b>Asian British &amp; Tamil</b>	<b>21</b>	Other (please describe) <b>Middle East &amp; Latin Amer</b>	<b>29</b>
Open to everyone			

What proportion of the beneficiaries will be disabled people?  
**27% (above figures based on BAN monitoring returns for Oct 12 - March 13)**



## 18. Funding required for the project

What is the total cost of the proposed activity/project?  
(List main expenditure headings and amounts)

Expenditure heading	Year 1 £	Year 2 £	Year 3 £	Total £
For detailed budget see Appendix 1				
Staff related costs	32,985	16,493		49,478
Overheads	14,208	7,156		21,364
Project specific costs	2,800	1,400		4,200
<b>TOTAL</b>	<b>49,993</b>	<b>25,049</b>		<b>75,042</b>

What income has already been raised? (List amounts and main sources)

Source	Year 1 £	Year 2 £	Year 3 £	Total £
<b>TOTAL</b>				

What other funders are currently considering the proposal?

Funders	£
N/A	
<b>TOTAL</b>	N/A

## 19. Funding requested from the Trust

How much is requested from the Trust? (List main expenditure headings and amounts)

Expenditure heading	Year 1 £	Year 2 £	Year 3 £	Total £
Staff related costs	32,985	16,493		49,478
Overheads	14,208	7,156		21,364
Project specific costs	2,800	1,400		4,200
Please see detailed budget (Appendix 1)				
<b>TOTAL</b>	<b>49,993</b>	<b>25,049</b>		<b>75,042</b>

120  
**20. Funding requested from the Trust (continued)**

When will the funding be required? <b>October 2013</b>
Is the activity to continue beyond the period for which funding is requested? If so, how will it be resourced? <b>By the end of the funding period BAN expects to have raised funds in its own name to continue its work</b>
If any planning or other statutory consents are required for the project to proceed, what stage have the applications reached? <b>N/A</b>

**21. Referee**

Please provide us with the contact details of a current or recent funder of your organisation who is willing to act as a referee.

<b>Referee</b>	
<b>Name:</b>	<b>Matthew Smerdon Deputy Director</b>
<b>Organisation:</b>	<b>The Baring Foundation</b>
<b>Address:</b>	<b>60 London Wall London EC2M 5TQ</b>
<b>Tel:</b>	<b>020 7767 1348</b>
<b>E-mail:</b>	<b>Matthew.Smerdon@UK.ING.COM</b>

## Declaration on behalf of applicant organisation

I, **Wesley Harcourt** (your name)

am an authorised representative of

**ADVICEUK** (your organisation)

within which I am **Senior Development Consultant** (your position)

**To the best of my knowledge, all the information that I have provided in this application form is correct. I fully understand that the City Bridge Trust has zero tolerance towards fraud and will seek to prosecute and recover funds in every instance.**

Signature



Date **31 May 2013**

### How your information will be used by the Trust

City Bridge Trust (which is administered as part of the Bridge House Estates by the City of London Corporation) processes personal data in compliance with the Data Protection Act 1998. The Trust obtains and uses information, including personal data, as part of the process of assessing grant applications and monitoring the use of grants. The information you provide on the application form may be made public as part of the assessment of this application. In addition, the Trust may share this information with third parties, including other funders, its external consultants and external auditors, police and regulatory bodies for the purpose of determining, preventing or detecting crime; or ensuring that no organisation is receiving duplicate funding; or the validation of contracts; or where this is otherwise required by law.

**By signing and submitting your application form you give your explicit consent for us to use data relating to your application as set out above.**

Our contact details for enquiries about how we process your information are:

The City Bridge Trust, City of London, PO Box 270, Guildhall, London EC2P 2EJ. Telephone: 020 7332 3710

### Concerns over fraud and corruption

Should you, at any time, have concerns of fraud and corruption within your organisation relating to the grant, then please raise your concerns with us using our Whistle Blowing facilities. You may use our Audit team's 24 hour answer phone number, 020 7332 3663, to report the details or email [raiseyourconcern@cityoflondon.gov.uk](mailto:raiseyourconcern@cityoflondon.gov.uk)

**Return the completed form to:**

**The City Bridge Trust**

City of London

PO Box 270

Guildhall

London EC2P 2EJ

Please

- **do not send this application by fax or e-mail** – unless applying online, applications must be posted to the Trust
- **do send the information in the checklist** – if items are missing, your application will be returned to you
- **do send only the information in the checklist** – if further information is required, we will contact you
- **do ensure you have signed and dated this form** – we cannot accept forms which have not been signed and dated
- **do use the correct postage** – the completed form and additional materials are likely to exceed 100g in weight