

**MEETING: 13/03/2014**

**Ref: 12132**

**ASSESSMENT CATEGORY - Reducing Poverty**

**Centre For Armenian Information & Advice**

**Adv: Tim Wilson**

**Amount requested: £60,000**

**Base: Ealing**

**{Revised request: £90,000}**

**Benefit: Several NW London**

**Amount recommended: £90,000**

**Purpose of grant request:** Contribution towards salary and running costs of CAIA's full-time Advisor to address the welfare needs and poverty experienced by London's Armenians.

**Background**

The Centre for Armenian Information and Advice (CAIA) was established in 1986 and operates from its own community centre in Acton. The charity runs a lunch club for older people, OFSTED registered crèche facilities, health outreach for housebound elders, and legal, welfare and employment advice services.

The Armenian diaspora, which dates back almost 2,000 years but which was accelerated by the 1915 genocide, resulted in a situation where less than half of the world's Armenian population lives in Armenia itself. CAIA's client base reflects this, and last year the charity worked with Armenians from 20 different countries. CAIA estimates there are approximately 25,000 ethnic Armenians living in London.

CAIA is well-networked with other advice providers. For example, it initiated, and currently chairs, the West London BMER Advice Network which operates across six boroughs. The charity holds quality standards appropriate for advice providers.

**Funding History**

You have made two awards to CAIA since 2000, both under your Main Grants programmes. In 2004 you awarded £90,000 for a healthcare project. However, due to internal changes the grant was not drawn down and was written back to the Trust. In 2007 you awarded £46,500 for a project to improve the quality of life of isolated older Armenians. Monitoring returns on the most recent grant were rated very highly by officers and the award was signed off as historical some time ago.

**Current Application**

CAIA seeks funding to maintain its existing advice services. The charity employs a multi-lingual, full time Advice Worker who supports clients on a drop-in basis each weekday between 9am and 4pm. The worker also provides support by phone and email to clients who are unable to reach the centre.

Current advice services cover four areas: welfare; housing; immigration; and health and social care. In addition to advising about support providers and entitlements, the worker will also help clients to navigate online welfare and housing portals. Where appropriate, the worker advocates on behalf of particularly vulnerable clients and is currently acting in this capacity for a small number of people seeking sheltered housing.

Although the advisory support is often a client's first point of contact with the charity, the worker uses the advice session as a gateway to introduce other CAIA services where appropriate. The advice service is expected to benefit 600 clients each year.

### **Financial Observations**

Audited accounts for the year ended 31<sup>st</sup> March 2013 show a deficit of £7,878 (4.8% of turnover), comprising a deficit of £6,700 on unrestricted funds and a deficit of £1,178 on restricted funds.

The reserves policy states that the organisation aims to hold funds equivalent to between three and five months' worth of operating costs which equates to a target holding of between £36,462 and £60,770 based on budgeted expenditure for 2014-15. At 31<sup>st</sup> March 2013, the organisation held free unrestricted reserves of £33,021 of which £6,000 had been designated to a building and equipment fund. The balance of £27,021 which has been allocated for general purposes equates to 2.2 months' worth of budgeted expenditure for 2014-15.

The forecast for the current year to 31<sup>st</sup> March 2014 shows a deficit of £22,171 (18.1% of turnover), comprising a deficit of £25,059 on restricted funds partly offset by a surplus of £2,888 on unrestricted funds. Total income is predicted to be £122,193, of which £75,806 (62%) has been confirmed, £16,987 (13.9%) is subject to pending grant applications and a further £29,400 (24.1%) is forecast to be earned income from membership and hire of the hall.

The budget for 2014-15 predicts a surplus of £1,968 (1.3% of turnover), comprising a surplus of £2,888 on unrestricted funds partially offset by a deficit of £920 on restricted funds. Total income is predicted to be £147,812, of which £56,812 (38.4%) has been confirmed, £61,600 (41.7%) is subject to pending grant applications and a further £29,400 (19.9%) is forecast to be earned income from membership and hire of the hall.

### **Officer's Appraisal**

CAIA is a well-regarded charity providing a range of services to London's Armenian community. This includes an already well-established advice service which was, until recently, supported in large part by London Councils funding. With changes to this funding stream the charity requires support from other sources to maintain its service at current level. Although both Ealing and Hounslow Councils are offering support you are asked to provide the balance. Based on the monitoring framework received from the charity the proposed work offers the potential to achieve significant impact. Following advice from your officer the charity has increased the size of its request to the Trust (as shown at Appendix A to the original application form) in order to reduce the administrative burden of further fundraising and to enable the project to commence as quickly as possible.

### **Recommendation**

**£90,000 over three years (3 x £30,000) towards the salary and overhead costs of the full-time Advice Worker at the Centre for Armenian Information and Advice.**

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

Name of your organisation: <b>Centre For Armenian Information &amp; Advice</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>Ealing</b>	
Contact person: <b>Mr Misak Ohanian</b>	Position: <b>General Secretary</b>
Website: <b>http://www.caia.org.uk</b>	
Legal status of organisation: <b>Registered Charity</b>	Charity, Charitable Incorporated Company or company number: <b>1088534</b>
When was your organisation established? <b>21/09/2001</b>	
<b>Aims of your organisation:</b> To promote any charitable purpose for the benefit of the Armenian Community and people connected with the Armenian Community by the advancement of education, the protection of health and the relief of poverty and distress.	
<b>Main activities of your organisation:</b> 1. Advice & Information: AQS quality assured culturally sensitive practical assistance and support for housing, welfare benefits and immigration. 550+ users/year. 2. Social/Lunch Club for Older People twice a week: Informative & recreational activities, nutritious meals, health talks/workshops, cultural celebrations, outings, free mini-bus service to frail/disabled. Funded by Ealing and Hounslow Councils. 200 users/year visiting 3,000+ times. 3. Health Advocacy & Outreach project for Older people/Carers. 150+ users/year 4. Youth Club twice a month: To network/learn together in safe, secure setting with positive role models leading educational workshops. Funded by BBC Children In Need. 100+ users/year. 5. Pre-school Provision & Summer Playscheme: Ofsted registered Multi-lingual education for children to help prepare for school 80 children/year and integration. 6. Library: Community library archiving/digitization project funded by Heritage Lottery Fund. 7. "Armenian Voice" Newsletter: Posted free to over 3000 Armenian homes to raise awareness about CAIA's services and promote community networking. 8. Website, <a href="http://www.caia.org.uk">www.caia.org.uk</a> with 4000 hits , 450+ facebook followers <a href="http://www.facebook.com/Hayashen">www.facebook.com/Hayashen</a> .	

## Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
1	4	5	30

## 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

City Bridge Trust wants to help voluntary sector organisations to have a positive environmental impact. Please tell us how much your organisation is already doing to have a positive environmental impact using the definitions below to help you decide.
<b>Getting started: We try not to be wasteful and have introduced some simple 'green actions'.</b>

## Grant Request

### Details of 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>Contribution towards salary/running costs of CAIA's full-time Advisor to address the drastic effects of welfare reform and poverty experienced by London Armenians/those connected to them.</b>
When will the funding be required? <b>04/05/2014</b>
How much funding are you requesting? Year 1: <b>£20,000</b> Year 2: <b>£20,000</b> Year 3: <b>£20,000</b> <b>Total: £60,000</b>
Do you plan to continue the activity beyond the period for which you are requesting funding? If so, how do you intend to fund it? <b>Yes as we are the only such specialist provision for London Armenians. Our fundraising strategy has always been based on a mixture of income generation from members/community and grants from charities/trusts and statutory bodies, specifically from Councils such as Hounslow/Ealing where sizable numbers of our service user live. We aim to continue this strategy.</b>
If you need any planning or other statutory consents for the project to proceed, what stage have the applications reached? <b>N/a</b>

## Summary of grant request

Our most pressing challenge is to meet the increasing demand for advice resulting from the drastic effects of welfare reform, changes in legal aid, housing benefit, and the ongoing issues posed by the recession.

The need for housing and immigration advice is already immense and CAIA (as the principal focus of social/welfare support for over 25 years) is best placed to reach and inform vulnerable and disadvantaged Armenians, given the cultural and language barriers that prevent access to generic support.

CAIA's advisory service underpins our holistic services, which covers the whole of London and handled in the past year 1000 inquiries and 1200 in-depth cases for 550 individual with multiple needs. 20% of all cases related to debts, rent areas 25%, employment 20% and benefits 45%. This pivotal service is the gateway through which disadvantaged Armenians who subsist in poverty, isolation and exploitation on the margins of society, are supported and enabled to significantly improve their lives. Without CAIA's timely and culturally sensitive intervention many would find themselves outside systems of support, as most are unfamiliar or unaware of their rights and how to access these.

The effective day-to-day delivery of our advisory services will be delivered by CAIA's full-time Advisor. The project will reduce food poverty, improve economic circumstances and increase the number of Armenians accessing debt and legal services by:

- +Improving living standards and quality of life for the poorest Armenians in London, such as recent arrivals, unemployed/low income, older people, carers, etc.
- +Reaching out to those who subsist on low incomes, poor housing and do not have a voice to improve their current situation and address inequalities.
- +Improving employment opportunities for disadvantaged Armenians through customized job search/CV writing support, employability training and volunteering opportunities.
- +Helping them gain knowledge and understanding of their rights and services available to make informed life choices.
- +Increasing access to service provision, including CAIA's holistic services.
- +Helping manage their uncertain economic/social circumstances, finances and housing.
- +Raising the awareness about the needs of disadvantaged Armenian to wider statutory/mainstream service providers

The CENTRE FOR ARMENIAN INFORMATION & ADVICE is the principal focus for the needs of over 20,000 Armenians scattered across London. Unlike other refugee populations, Armenians are largely invisible and ignored because they have arrived from troubled parts of the world such as Iran, Iraq, Lebanon, Turkey and the former Soviet Union and are often classified as Arabs, Iranians, Russians etc.

Since 1986, we have delivered a variety of services such as IT classes as a UK Online Center, Job Search Skills/Managing Your Finances training courses, specifically for disadvantaged and vulnerable people such as the unemployed, homeless, disabled, elderly, carers, children, asylum seekers and refugees to help with their settlement and integration. Annually, 13,000 visits are made to CAIA as well as 10,000 telephone/email inquiries. Our advice service holds requisite kitemarks, including the Advice Quality Standard.

The CAIA is a grassroots membership-based organisation with 400 members. The current Management Committee includes an IT Project Manager, a retired Company Secretary, a compliance officer in an insurance firm, a banker and a self employed translator. Our patrons include local MP's Andrew Slaughter and Stephen Pound.

The CAIA welcomes and support all Armenians and those connected to them irrespective of their background and works/cooperates with wide range of agencies/people to pursue its aims and objectives and values all people from all backgrounds.

We value volunteers as they provide 1000+ hours of time annually to the delivery of CAIA's diverse services. We support volunteers by offering training, job references, reimbursement of out of pocket expenses.

We also implement our environmental policy to reduce our carbon footprint. (Copy available)

### **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 practical advice, information and advocacy support 5-days a week (240 sessions) to 600+ disadvantaged members of the Armenian community and those connected to them on any and all advice, information and guidance areas.**

**Monthly surgeries by DWP at CAIA to enable disadvantaged and vulnerable members of the Armenian community and those connected to them to access/engage DWP to help them gain benefit entitlements. CAIA to book/refer clients and provide language/advocacy support.**

**Employment/IT training; other CAIA support services; and additional partnerships as they develop. For example CAIA is a partner in delivering money management & Job search skills workshops commissioned by Hounslow Council in 2014.**

**Advice Worker will attend and contribute to the work of Ealing Advice Forum & West London BMER Advice Network, both of which CAIA leads and coordinates and the Ealing BLF Advice Services Transition Programme (a partnership with Ealing advice agencies) in order to improve referrals and coordination of services.**

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.

**Improved economic circumstances and reduced poverty for disadvantaged/isolated Armenians through better information, support and access to entitlements; more empowered through information and support to solve their own problems in the future.**

**Increased access to debt/financial support services and training which will improve financial confidence, ability, and reduce the burden of debt and poor financial skills/planning which are causing long-term/ongoing issues in the lives of disadvantaged Armenians**

**Reduced unemployment and reduced benefit dependence through employability support, employment classes, better signposting, training and volunteering opportunities**

**Better housing situation/reduced problems with housing through better information, assistance, access to entitlements and support.**

**Improved access to wider networks of statutory/mainstream advice for Armenians and a better understanding of their unique/specific needs on the part of statutory/mainstream/government service providers, policy & decision makers, through advocacy, partnership work and networks.**

## Who will benefit?

### About your beneficiaries

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

**600**

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

**Several NW London (70%)**

**Several SW London (10%)**

**Several NE London (10%)**

**Several NE London (10%)**

What age group(s) will benefit?

**All ages**

What gender will beneficiaries be?

**All**

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

**Other ethnic group (including Arab)**

If Other ethnic group, please give details: **Armenians/connected to them**

What proportion of the beneficiaries will be disabled people?

**21-30%**

## Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Full time Advice Worker+Employers NI	28,977	29,557	30,148	88,682
Audit & payroll (contribution	500	510	520	1,530
Contribution to Premises/Running Costs/IT/Phone	2,000	2,040	2,080	6,120
Membership to Advice UK & professional indemnity	600	612	624	1,836
Travel reimbursements for post-holder	300	306	312	918
Training (for post-holder)	300	306	312	918
Publicity/Evaluation (printing, post, mailings to service users)	1,000	1,020	1,040	3,060
Support & Supervision (10%)	3,368	3,435	3,503	10,306
	0	0	0	0

<b>TOTAL:</b>	<b>37,045</b>	<b>37,786</b>	<b>38,539</b>	<b>113,370</b>
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### What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
Support & Supervision /Own fundraising	3,368	3,435	3,503	10,306
Ealing Council (Apply annually)	4,500	4,500	4,500	13,500
Hounslow Council (Welfare reform project)	2,500	0	0	2,500
	0	0	0	0

<b>TOTAL:</b>	<b>7,868</b>	<b>7,935</b>	<b>8,003</b>	<b>26,306</b>
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### What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
None	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>
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### How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Full time Advice Worker+Employers NI	20,000	20,000	20,000	60,000
	0	0	0	0
	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>20,000</b>	<b>20,000</b>	<b>20,000</b>	<b>60,000</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>2013</b>
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Income received from:	£
Voluntary income	32,063
Activities for generating funds	0
Investment income	249
Income from charitable activities	130,999
Other sources	0
<b>Total Income:</b>	<b>163,311</b>

Expenditure:	£
Charitable activities	155,734
Governance costs	6,627
Cost of generating funds	0
Other	8,828
<b>Total Expenditure:</b>	<b>171,189</b>
<b>Net (deficit)/surplus:</b>	<b>-7,878</b>
<b>Other Recognised Gains/(Losses):</b>	<b>0</b>
<b>Net Movement in Funds:</b>	<b>0</b>

Asset position at year end	£
Fixed assets	230,852
Investments	0
Net current assets	124,931
Long-term liabilities	0
<b>*Total Assets (A):</b>	<b>355,783</b>

Reserves at year end	£
Endowment funds	0
Restricted funds	322,762
Unrestricted funds	33,021
<b>*Total Reserves (B):</b>	<b>355,783</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?  
31-40%

### Organisational changes

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

No changes. We held AGM in November where accounts/trustees report was approved.

### Previous funding received

Please list the funding received by your organisation from the following statutory sources during the last THREE years.

	2010 £	2011 £	2012 £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	0	24,186	51,251
London Councils	0	2,002	0
Health Authorities	0	0	0
Central Government departments	0	2,184	0
Other statutory bodies	0	7,498	200

### 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	2010 £	2011 £	2012 £
Heritage Lottery Fund	0	0	24,300
H Smith Charity Trust	0	25,000	25,000
St Sarkis Charity Trust	16,000	16,000	16,000
BBC Children In Need	0	10,000	9,600
City Parochial Fund	30,000	7,500	0

### 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: **Misak Ohanian**

Role within                      **Chief Executive Officer**  
Organisation:

APPENDIX A: REVISED REQUEST RECEIVED 21/2/14

<b>PROJECT BUDGET &amp; AMOUNT REQUESTED</b>	<b>2014/15</b>	<b>2016/17</b>	<b>2017/18</b>	<b>TOTAL</b>
<b>EXPENDITURE HEADINGS</b>				
Armenian Advice Worker inc. ENIC	28977	29557	30148	88,682
Audit & payroll (contribution)	500	510	520	1,530
Contribution to Premises/Running Costs/IT/Phone	2000	2040	2080	6,120
Membership to Advice UK & professional indemnity	600	612	624	1836
Travel reimbursements for post-holder	300	306	312	918
Training (for post-holder)	300	306	312	918
Publicity/Evaluation (printing, post, mailings to service users)	1000	1020	1040	3,060
Support & Supervision (10%)	3,368	3,435	3,503	10,306
<b>TOTAL</b>	<b>37,045</b>	<b>37,786</b>	<b>38,539</b>	<b>113,370</b>
<b>INCOME</b>				
Ealing Council ( apply annually)	4,500	4,500	4,500	13,500
Own fundraising & Hounslow Council)	2,545	3,286	4,039	9,870
City Bridge Trust (Application)	30,000	30,000	30,000	90,000
<b>TOTAL</b>	<b>37,045</b>	<b>37,786</b>	<b>38,539</b>	<b>113,370</b>