

MEETING: 13/03/14

Ref: 12036

ASSESSMENT CATEGORY - Reducing Poverty

Zacchaeus 2000 Trust

**Adv: Julia Mirkin
Base: Westminster
Benefit: London-wide**

Amount requested: £149,849

Amount recommended: £149,850

Purpose of grant request: Core funding of our advice services which aim to maximise the incomes, reduce the debt and assist with the understanding of rights of poor Londoners

Background

Zacchaeus 2000 Trust (Z2K) is an anti-poverty charity. It is based across two sites in Westminster but supports beneficiaries from across London. Z2K has been offering welfare entitlement and debt advice for 25 years and its clients benefit from the legal expertise held by many of Z2K's staff and volunteers. To maintain and improve the service, Z2K has developed its relationships with several leading law firms, from which it recruits volunteers. Z2K has also recently installed an online case management system to assist in managing cases that are active for a prolonged period. During 2013, Z2K provided face-to-face advice to 1,222 clients; it saved 207 households from eviction and increased the income of the clients with which it worked by £703 per annum on average. As Z2K undertakes campaigning work on legal issues that it considers to affect the lives of its clients, it has never sought statutory funding. Z2K believes being financially independent allows it to fulfil this broader remit compromise.

Funding History

Z2K was unsuccessful with an application to the Trust in 2007 as it did not meet your priorities.

Current Application

Z2K requests support for its general advice provision, comprising a drop-in service offered for two half-days per week in two locations, and an appointment service, which offers more in-depth advice to beneficiaries, including caseload support and representation: beneficiaries who are struggling with debt problems or delayed benefit payments can receive representation by Z2K staff or volunteers either in writing, by telephone or in person at court or in tribunals. Z2K also offers training sessions on welfare reform and financial management as part of its general on-going programme. Training sessions are delivered at community centres, schools or to other voluntary groups.

Z2K has experienced increased demand for its services due to the economic downturn, welfare reform but also because of the recent removal of legal aid for people with welfare or housing claims. As many other service providers do not offer any form of representation, Z2K picks up these referrals when cases look likely to end up in court. Z2K also receives referrals for emergency cases as it is able to see clients comparatively quickly.

The annual cost of delivering Z2K's general advice service is approximately £119K, towards which it has secured £61,426 for this year and £40,926 for the following two years. Z2K's request to CBT is to cover one salary of its two Caseworkers and to make a contribution to overheads. During the three-year period for which funds are requested, Z2K aims to prevent homelessness for 220 households; it aims to offer advice to 750 people and to help 150 Londoners to develop increased knowledge about their rights and entitlements.

Financial Observations

Audited accounts for the year ended 31st December 2012 show income of £363,821 and a surplus of £21,790 (6.% of turnover), comprising a surplus of £39,035 on restricted funds partially offset by a deficit of £17,245 on unrestricted funds.

The reserves policy is to hold three months' worth of running expenses, which is £97,069 based on 2014 budgeted expenditure. At 31st December 2012 unrestricted free reserves stood at £54,036, which is equivalent to 1.7 months' worth of 2014 budgeted expenditure.

The draft outturn for the current year to 31st December 2013 shows total income of £382,898 and an operating surplus of £356, comprising a surplus of £10,094 on unrestricted funds and a deficit of £9,738 on restricted funds.

The budget for 2014 shows total income of £344,396, of which £279,396 (81.1%) has been confirmed. After projected expenditure of £388,275, a deficit of £43,879 is forecast, which is all on unrestricted funds. To offset this deficit the organisation will be submitting grant funding applications amounting to £34,166 and is hoping to raise additional individual donations amounting to £7,000.

Officer's Appraisal

Z2K offers a valuable advice service that augments the provision offered by other advice agencies. It has a wealth of experience and a good reputation with other funders. Demand for Z2K's service is growing and it is implementing efficiencies and expanding its network of contacts to accommodate this. Z2K is able to work with clients for longer periods of time when the complexity of their needs demand it, characterising Z2K as a responsive and flexible service provider. At the time of writing, Z2K is in the process of applying for the Advice Services Alliance (ASA) quality mark for advice providers, achievement of which should be a requirement for your funding, as is your policy.

Recommendation

£149,850 over three year (£48,388; £49,910; £51,552) towards the salary of one of Z2K's full-time Caseworkers and towards general running costs of the general advice service. The grant is subject to the organisation achieving the ASA Quality Mark or other recognised accreditation.

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Zacchaeus 2000 Trust	
If your organisation is part of a larger organisation, what is its name? N/A	
In which London Borough is your organisation based? Westminster	
Contact person: MS Joanna Kennedy	Position: Chief Executive
Website: http://www.z2k.org	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1110841
When was your organisation established? 07/05/2005	
Aims of your organisation: To alleviate the causes and consequences of poverty in London by : <ul style="list-style-type: none">- providing advice support and representation to those on low incomes who face difficulties with debt for essential household expenditure , or with the consequences of welfare reform or are in dispute with the welfare benefits system- providing training on debt management and the meaning and impact of welfare reform to community groups and third sector agencies and- campaigning against laws and practices which operate unfairly or oppressively on our clients	
Main activities of your organisation: we offer; <ul style="list-style-type: none">-advice services by appointment at our 2 office sites in Westminster . This service identifies the source of financial problems and provides negotiation and advocacy with Benefits agencies and creditors to maximise income and reduce debt. Most clients come as referrals from other voluntary sector agencies-ad hoc advice on essential household debt (i.e rent, council tax and utilities) and welfare benefits issues at 2 combined agency drop in advice clinics a week-representation on appeals to Social Security Tribunals from decisions about the refusal or reduction of welfare benefits	

-an advice and resettlement service to those households having to move following benefit caps

-a complaints service which involves taking up issues of poor procedure and maladministration by DWP and local authorities on behalf of our clients and those of other advice agencies in the hope of achieving systems improvement

-a private rented sector access scheme to the homeless including by providing deposit guarantees

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
8	3	8	25

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?
Rented	2yrs 3 months

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.

Getting started: We try not to be wasteful and have introduced some simple 'green actions'.

Grant Request

Details of grant request

Under which of City Bridge Trust's programmes are you applying? Reducing Poverty
Which of the programme outcome(s) does your application aim to achieve? More people accessing debt and legal services More Londoners with improved economic circumstances
Please describe the purpose of your funding request in one sentence. Core funding of our advice services which aim to maximise the incomes, reduce the debt and assist with the understanding of rights of poor Londoners
When will the funding be required? 01/01/2014

How much funding are you requesting?

Year 1: **£48,388**

Year 2: **£49,910**

Year 3: **£51,551**

Total: £149,849

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?

yes we do plan to continue the activity and will start applying to other Trusts and Foundations 9 months before the expiry of the Bridge Trust funding if we receive it. We will also hold fundraising events in each of the 3 years in the hope of rebuilding a surplus which might fund this work

If you need any planning or other statutory consents for the project to proceed, what stage have the applications reached?

Summary of grant request

We know of the need for the work from our referrers who are children's charities, Citizen's Advice Bureaux, local authority social services and housing departments, MP's constituency surgeries and other charities. All these referrers deal with people who are suffering from severe stress as a result of not receiving their benefit entitlements or struggling with household debt. We also attend drop in advice sessions twice a week at which we see a steady stream of people with the same difficulties many of whom have tried to obtain help elsewhere and have been turned away. All these clients have difficulty in understanding all the current welfare reforms

We will deliver the work by :

giving advice at drop in sessions to those who do not understand their rights

seeing clients who need further help by appointment at our offices where we investigate their problems, explain their rights and then contact those with whom they face difficulties to resolve these problems.

Providing training on welfare reform and basic debt and utilities management to community groups and other voluntary sector organisations

We aim to achieve at least one of the following outcomes for at least 800 households of 3 people on average so we will benefit at least 2400 people:

improvement in wellbeing by reduction of panic and stress -

maximisation of income -

avoidance of homelessness

justice achieved-

To provide an improved knowledge of their rights and options to 200 individuals

Z2k are the right people because of a 25 year history of doing this work and a more recent 3 year history of increased professionalism including the installation of an online case management system , a developed relationship with volunteering including with leading law firms which lead to us being awarded IIV accreditation which establishes our sound governance etc . We also receive referrals from Law Centres and CABx which is a tribute to the quality of our work . Most of the members of staff have some kind of legal qualification including the CEO who practised as solicitor for 30 years .Our work complements that of, for example, the CABx because we provide representation where they cannot, so cases with actual or threatened court hearings are referred to us. Also , our size and appointment systems mean that many are referred to us with urgent problems who could not get an appointment with CAB in time. Other referrers appreciate our forensic approach to problems which derives for our legal expertise although we are not providing legal advice as such.

In 2013 , by October we had saved 207 households from eviction and maximised the income of our clients by, on average, £730 pa. and provided face to face advice to 1222 clients . We hope to improve on these statistics in 2014 which would fulfil your programme outcomes . We had also provided training on welfare reform to 240 in parents and community groups

Good Practice :

Involving users : we hold client feedback sessions and ask for feedback at exit interviews

Diversity : we are based in Westminster which is an area of great diversity. 67% of our clients come from a non white ethnic minority background . We actively seek to recruit staff and volunteers from different backgrounds. Out of a staff of 11, 4 are from ethnic minority backgrounds , of our current 21 volunteers 7 are from ethnic minorities, as are 2 out of 8 trustees

Volunteers : IIV accreditation establishes our valuing of volunteers

Carbon: we recycle whatever we can, use second hand furniture and equipment and minimise power use ,

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 face to face advice at half day joint drop in advice sessions called Advice Plus at Beethoven Centre Queens Park W10 and Church St library NW8: 2 per week.

provide by appointment, face to face, advice and casework including representation in writing and on the telephone and negotiation support for those in debt and/or facing court summonses for essential household debts and small fines e.g for non payment of TV licences

provide by appointment, face to face advice and casework including representation in writing and on the telephone and negotiation of a resolution for those in dispute with the welfare benefit system because their benefits have been delayed, refused or denied or because they face a claim for alleged overpayments

Where no legal aid is available, provide lay representation for those facing court summonses for eviction or nonpayment of council tax or small fines or the installation of utilities meters or benefits overpayments or in Social Security Tribunals on appeal against decisions about benefit entitlements

Arrange training sessions for parents' coffee mornings in schools or at children's centres or other voluntary and community groups to explain welfare reform, how to deal with bailiffs, how to manage utility bills and other similar issues requested by these groups

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.

maximisation of income or reduction of debt for 600 households in an average of £ 600 p.a. This means different changes for each household but these include the ability to turn on the heating more often or the ability to go out more because of improved mobility allowance payments

Improved well being for 700 families resulting from reduction of panic and anxiety measured by difference between entrance and exit survey

prevention of homelessness : including the withdrawal of a summons or a threat of summons or the restoration of benefit without which eviction would have followed

increased access to advice which provides Londoners with access to justice

increased knowledge of rights amongst Londoners who receive advice and attend training sessions

Who will benefit?

About your beneficiaries

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

2,400

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

Westminster (50%)

London-wide (50%)

What age group(s) will benefit?

0-15

16-24

25-44

45-64

What gender will beneficiaries be?

All

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

A range of ethnic groups

If Other ethnic group, please give details:

What proportion of the beneficiaries will be disabled people?

11-20%

Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Office Manager salary +NI.	33,107	34,101	35,123	102,331
rent (pro rata to project)	18,500	19,000	19,500	57,000
caseworker salary+NI	27,388	28,210	29,051	84,649
overheads , phone postage stationery etc pro rata	21,000	21,700	22,500	65,200
volunteer coordinator salary and NI (pro rata)	15,131	15,585	16,052	46,768
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	115,126	118,596	122,226	355,948
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What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
westminster foundation	6,600	6,700	6,800	20,100
cornwell foundation	5,000	5,000	5,000	15,000
tudor Trust	15,000	15,000	15,000	45,000
	0	0	0	0

TOTAL:	26,600	26,700	26,800	80,100
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What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
comic Relief	40,926	40,926	40,926	122,778
Plater Trust	20,500	0	0	20,500
	0	0	0	0
	0	0	0	0

TOTAL:	61,426	40,926	40,926	143,278
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How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
caseworker salary	27,388	28,210	29,051	84,649
overheads assuming not all comes from Comic Relief	21,000	21,700	22,500	65,200
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	48,388	49,910	51,551	149,849
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Finance details

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

Financial year ended:	Month: December	Year: 2012
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Income received from:	£
Voluntary income	335,824
Activities for generating funds	25,525
Investment income	372
Income from charitable activities	0
Other sources	900
Total Income:	362,621

Expenditure:	£
Charitable activities	319,907
Governance costs	6,227
Cost of generating funds	15,897
Other	0
Total Expenditure:	342,031
Net (deficit)/surplus:	20,590
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	20,590

Asset position at year end	£
Fixed assets	21,678
Investments	0
Net current assets	101,752
Long-term liabilities	0
*Total Assets (A):	123,430

Reserves at year end	£
Endowment funds	0
Restricted funds	47,716
Unrestricted funds	75,714
*Total Reserves (B):	123,430

* 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?
0%

Organisational changes

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

Since December 2012 we have added 2 new projects both funded by the Big Lottery adding 1.6 new members of staff. We have also increased our campaigning work so that we now have 1.3 people in that team. We have been operating in 2013 at a slight deficit which may eat a little into our free reserves. Many big grants have come to an end.

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	0	0
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	0	0	0
Other statutory bodies	0	0	0

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 £
Porticus Foundation	42,500	50,000	50,000
Tudor Trust	29,167	32,000	20,000
Trust For London	37,000	71,500	64,500
oak foundation	0	105,000	78,792
Getty Foundation	25,000	25,000	25,000

Declaration

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

Please confirm: Yes Full Name: **Joanna Kennedy**

Role within **Chief Executive**
Organisation: