

The City Bridge Trust
Investing In Londoners:
Application for a grant



About your organisation

Name of your organisation: Limehouse Project	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Tower Hamlets	
Contact person: Mrs. Fairda Yesmin	Position: Director
Website: http://www.limehouseproject.org.uk	
Legal status of organisation: First Contact	Charity, Charitable Incorporated Company or company number: 295857
When was your organisation established? 02/01/1984	

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
Please describe the purpose of your funding request in one sentence. To provide debt and money management advice to families in Tower Hamlets living in poverty
When will the funding be required? 01/09/2014
How much funding are you requesting? Year 1: £23,211 Year 2: £23,413 Year 3: £24,115 Total: £70,739

Aims of your organisation:

The Limehouse Project (LHP) has worked to respond to the needs of minority communities throughout the London Borough of Tower Hamlets for over 27 years. Our aim is to alleviate the difficulties and help realise the aspirations of the most disadvantaged members of local communities, with an especial focus on women, all peoples of ethnic minority origin and those for whom English is not a first language. We seek to empower marginalised individuals by researching, identifying, and establishing new pathways to help them overcome the personal and socio-economic barriers to self-empowerment, physical and mental well-being and the establishment of stable, fulfilled lives. We understand that by enabling and supporting an individual, we have the potential to strengthen a family from within, thereby creating stronger communities and a collectively peaceful society

Main activities of your organisation:

We deliver a wide range of services based on a combination of feedback from users and trends in demographic indicators of local need. We assist over 8,000 men, women and families in Tower Hamlets annually, to deal with a widely varying but urgent range of needs, through our advice and training and development services. Our generalist advice services include advice on welfare benefits; housing; immigration; debt and money management; health and social care; domestic violence and abuse; marital breakdown and divorce and employment issues. Our training programme has assisted hundreds of people over 16 to realise their personal ambitions and make their way on new educational or employment paths. We deliver specific training courses to empower particularly marginalised groups, centred on confidence and capacity building; literacy and numeracy; ESOL; Job Shop; employment training and support; civil society participation; child and parent development; sports programmes for women; elderly peoples' community programmes and family and young persons aspiration and recreation programmes.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
2	10	6	6

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?
Owned	

Summary of grant request

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Tower Hamlets is the third most deprived authority in the country and the second most deprived borough in London. Unemployment is at 13%, twice the London average, and less than 20% of jobs in the borough are going to local residents. Rapid changes to the national welfare system including widespread cuts to benefits and tax credits, the introduction of size criteria for working-age Housing Benefit claimants living in the social rented sector and the Welfare Credit scheme, are having huge repercussions for local residents; increasing poverty for those who are already vulnerable and leading to spiralling debt. This is having an unacceptable impact including financial isolation and exclusion (up to 70% of tenants living in social housing are financially excluded in some way (Toynbee Hall, 2011)); Long-term debt problems; Recurring rent arrears; Long-term poverty; Lack of sustainable employment; Marked increases in mental health problems / depression (Mind, January 2011); Increased stress; Family breakdown / separation. This project will deliver a targeted service that will tackle both the immediate crises of debt and the root causes of the financial exclusion and isolation experienced by residents of Tower Hamlets. Clients referred to us will be personally supported and guided on a journey towards financial freedom from debt through the combined delivery of money and debt advice; money management, and budgeting skills support including home energy efficiency awareness and income maximization. By referral to our other services, they will also have access to employment support; support in careers advice, skills development through courses, volunteering and work experience placements. Through this service we aim to enable residents to; identify the causes of financial and other concerns; access practical, accessible solutions; and tackle the long-term underlying causes of their current problems with a view to obtaining long-term financial stability and security.

We have over 27 years' experience of providing advice and family assistance in welfare benefits, housing, money, immigration and debt issues to Tower Hamlets residents. We have outreach provisions across 14 sites borough-wide and an average of 8,000 people are assisted through all our combined projects on an annual basis. We were the first community-led organisation in the borough to achieve the Legal Service Commission's Quality Kite Mark accreditation for its generalist advice services and we continue to hold a AQS Quality Mark, are a member of Advice UK and hold Matrix quality assurance accreditation. We also operate at level one of the Office of Immigration Commissioners standard and are the lead organisation for the delivery of the Legal Services Commission-funded, FAINS partnership for families in crisis. This project will help the City Bridge Trust achieve its outcomes of reducing poverty ensuring there will be more Londoners with improved economic circumstances and more people accessing debt and legal services. Service users are regularly consulted and their suggestions are incorporated into the running of the organisation wherever possible. Our services both uses volunteers, and actively enable clients to become involved in their community through volunteering. We have a specific volunteer training programme and recently completed a project to train 10 BAME women aged 45+ as 'Volunteer Champions'. All staff are expected to support the volunteering and development ethos and to work with the volunteer teams to promote and facilitate the involvement of volunteers wherever appropriate. We value the importance of diversity and positively welcome clients and staff from all members of the community, including those with disabilities. We are working to reduce our carbon footprint and have developed our own CRM system designed to be paperless.

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

Do you have a Vulnerable Adults policy? ~~NO~~ YES

What Quality Marks does your organisation currently hold?

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.

A qualified Money and Debt Advice Worker and senior Limehouse Project staff will deliver 12 promotional and engagement sessions for referral partners including Tower Hamlet Homes and other local advice agencies

A qualified Money and Debt Advice Worker will deliver 1x half-day advice session per week and three community outreach sites, equating to approximately 144 sessions per year

Deliver advice covering money and debt advice, money management, budgeting and income maximisation to 3-4 people at each half-day session with a target of 432 clients in Year 1, 460 clients in Year 2 and 490 clients in Year 3

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 low incomes through enhanced benefit income and employment will mean a reduction in poverty levels amongst some of the most marginalised residents

Improved awareness of the benefits of money advice and increased knowledge and understanding of entitlements and systems (e.g. welfare benefits, financial, housing etc) and how to interact with them will make our beneficiaries more likely to seek advice in future, preventing a return to a cycle of poverty and debt

Increasing understanding of individual financial responsibility, giving Londoners greater confidence and ability in managing their personal and financial matters independently

Improved partnership workings with other specialist service providers to ensure the best possible service is available to clients.

Do you plan to continue the activity beyond the period for which you are requesting funding? If so, how do you intend to sustain it? If not, what is your exit strategy?

If there continues to be evidenced need, this activity will remain a priority within our fundraising strategy with further applications to identified relevant local and national funders as well as exploring potential for earned income through commissioning and/or partnerships

Who will benefit?

About your beneficiaries

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

450

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

Tower Hamlets (100%)

What age group(s) will benefit?

16-24

25-44

45-64

65-74

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
Salary costs (inc. NI/pension) 21 hours per week	17,343	17,863	18,399	53,605
Management and supervision costs at 2 hours per week	2,600	2,678	2,758	8,036
Equipment (Laptop and USB stick for outreach work)	480	0	0	480
Direct Project Costs (Publicity, training, travel)	650	670	690	2,010
Proportional Overhead costs (telephone, admin, insurance etc.)	2,138	2,202	2,268	6,608
	0	0	0	0

TOTAL:	23,211	23,413	24,115	70,739
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What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
	0	0	0	0

TOTAL:	0	0	0	0
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What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0

TOTAL:	0	0	0	0
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How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
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Finance details

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

Financial year ended:	Month: March	Year: 2013
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Income received from:	£
Voluntary income	21,044
Activities for generating funds	0
Investment income	3
Income from charitable activities	393,292
Other sources	0
Total Income:	414,339

Expenditure:	£
Charitable activities	498,403
Governance costs	26,545
Cost of generating funds	200
Other	0
Total Expenditure:	525,148
Net (deficit)/surplus:	-110,809
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	-110,809

Asset position at year end	£
Fixed assets	789,105
Investments	0
Net current assets	81,902
Long-term liabilities	-457,572
*Total Assets (A):	413,435

Reserves at year end	£
Restricted funds	74,167
Endowment Funds	0
Unrestricted funds	339,268
*Total Reserves (B):	413,435

* 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?
61-70%

Organisational changes

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

Previous funding received

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

	2012 £	2013 £	2014 £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	234,872	271,832	230,450
London Councils	23,828	0	0
Health Authorities	53,130	54,998	43,406
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	2012 £	2013 £	2014 £
BIG Lottery Fund	38,000	301,581	0
Esmee Fairbairn Trust	27,064	2,460	0
Lloyds TSB Foundation	4,250	17,000	12,750
BBC Children in Need	0	17,028	22,993
29th May 1961 Charitable Trust	0	0	7,500

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: **Farida Yesmin**

Role within **Director**
Organisation: