

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

Name of your organisation: <b>Turkish Cypriot Women's Project</b>	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? <b>Haringey</b>	
Contact person: <b>Mrs Leman Nami</b>	Position: <b>Development Worker/Fundraising Officer</b>
Website: <b>http://www.tcwp.org.uk</b>	
Legal status of organisation:	Charity, Charitable Incorporated Company or company number: <b>1049089</b>
When was your organisation established? <b>20/11/1984</b>	

### 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 Londoners with improved economic circumstances</b> <b>More people accessing debt and legal services</b>
Please describe the purpose of your funding request in one sentence. <b>Providing individual debt advice and money management training to low-income Turkish-speaking women in North London</b>
When will the funding be required? <b>01/09/2014</b>
How much funding are you requesting? Year 1: <b>£20,737</b> Year 2: <b>£20,737</b> Year 3: <b>£20,737</b>  <b>Total: £62,211</b>

**Aims of your organisation:**

Turkish Cypriot Women's Project(TCWP) - our mission is to transform the lives of Turkish speaking women who are in need due to hardship and distress. We aim to provide services geared to the enhancement and advancement of women and their families to enable them to become active citizens.

Our objectives are to:

- Promote health and well being for Turkish speaking women and their families by providing advice sessions and focus/discussion groups.
- Support women who have experienced mental and physical distress as a result of domestic violence.
- Identify and meet the developmental needs of women and their families by providing a range of services.
- Promote awareness of the needs of the Turkish speaking women amongst statutory and voluntary sector service providers to ensure effective service delivery.
- Ensure that all services are provided within an equal opportunities framework.
- Advance the education of women by the provision of classes and training courses.

**Main activities of your organisation:**

We provide advocacy and generic advice services covering social welfare law; housing and homelessness, welfare benefits, education, training, employment, debt management. We provide legal awareness sessions and facilitate opportunities for users to engage and learn skills so they become more confident and self reliant.

We provide activities and services to help reduce social isolation (Luncheon Club for older members of the community, and Housing Related Support (Supporting People) service to vulnerable Haringey residents.

We run a volunteering and work placement programme for young people where they learn skills in business administration and organising activities.

Support services are provided for women and children affected by domestic violence and deprivation.

**Number of staff**

Full-time:	Part-time:	Management committee members:	Active volunteers:
<b>2</b>	<b>4</b>	<b>8</b>	<b>7</b>

**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>	

## Summary of grant request

60% of our clients experience difficulties managing their money compounded by: a lack of knowledge of 'the system'; issues of personal confidence and that they are ESOL speakers. The majority are social housing tenants living on benefit and failure to manage their finance results in rent arrears, court action and potentially loss of accommodation.

Turkish-speaking women need prompt access to advice, in their original language, when facing crisis situations. In addition to and seeking immediate help with debt issues, there is a need to 'up-skill' the women in regard to money management, giving them the confidence to deal with external factors (e.g. benefit agencies).

We will appoint a dedicated part-time female (for legitimate cultural reasons) Turkish-speaking qualified debt adviser who will work with women to:

- provide one to one debt advice to address crisis situations
- facilitate improved knowledge and understanding of money management and develop personal confidence working in small groups
- provide information, advice and practical help to women who need to make best use of their limited income either through income maximization (e.g. claiming for all benefits to which they are entitled) or access to lower cost services (e.g. concessionary prices)
- provide initial telephone assessment

Our project will provide debt crisis help and money management education to Turkish-speaking women in North London through 4 strands of work:

- face to face individual debt advice by appointment
- first-line telephone information concerning debt issues
- group-based money management workshops to provide skills and understanding for individuals and families to optimise their use of limited resources
- practical help accessing mainstream financial products and services that will facilitate effective money management

Turkish Cypriot Women's Project (TCWP) is an established voluntary organization with its own premises in Green Lanes, a hub for the Turkish-speaking community in London, which has operated successfully for 29 years. We are a quality-assured advice agency through the Advice Quality Service (n.b. have held the AQS Quality Mark in General Help with Casework for over 12 years) and renew our OISC Immigration Advice Level One accreditation annually.

Our project will make a positive contribution to Reducing Poverty, primarily through more people accessing debt and legal services. It will also make a contribution to more Londoners with improved economic circumstances and its targeting of Turkish-speaking women is directly related to your English for Speakers of Other Languages priority around people accessing mainstream services.

TCWP has a track record of providing a quality and caring service to all Turkish-speaking

women who come to us in need of advice and support. Feedback indicates that our service users feel comfortable approaching us as we provide a holistic and culturally sensitive service in their original language. Service users also report an improvement to their well-being, relationship with families and friends and their quality of life because of our knowledge and support. TCWP has recently updated its constitution to enable it to support women from non-Turkish-speaking Black and Minority Ethnic communities.

We address the Trust's 'Good Practice' principles by:

- involving service users in discussion groups that enable us to focus on clients' needs which are implemented into our organizational workplan. Our management committee includes service users
- ensuring that our working practices comply with equal opportunities obligations and that we embrace all nine equality categories
- empowering our service users as volunteers and active participants within our organisation
- reducing carbon footprint by reusing and recycling all paper where possible, increasing employee awareness, reducing the amount of energy used, buying more environmentally friendly products

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

**Not Applicable**

Do you have a Vulnerable Adults policy? **No**

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.

**70 Turkish-speaking women (Year 1) receive individual debt advice from a qualified adviser at an Advice Quality Service accredited agency (increases by 10% in years 2 and 3)**

**7 money management workshops (Year 1-3) providing information and supporting Turkish-speaking women to build their confidence in dealing with debt and other money management issues**

**20 Turkish-speaking women per annum (Year 1-3) benefit from practical help in accessing mainstream financial and other services (e.g. help in opening an account with the credit union or low-cost healthy leisure activities)**

**90 Turkish speaking women per annum (Year 1-3) benefit from the initial telephone assessment**

708  
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.

**232 Turkish-speaking women benefit from practical help dealing with debt issues over 3 years**

**210 Turkish-speaking women gain knowledge and understanding from the workshops which makes them more confident in day to day money management over 3 years**

**Family members in Turkish-speaking households benefit from the increased money management skills of women**

**Women and children experience some limited relief from poverty as a result of more effective use of their limited income**

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?

**We will continue to seek further funding from other trusts and local authorities, and we will also organise fundraising events to raise money to continue providing this essential service. We also have office space for rent. We will promote our office space to help generate income too.**

## Who will benefit?

### About your beneficiaries

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

**90**

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

**London-wide (100%)**

What age group(s) will benefit?

**16-24**

**25-44**

**45-64**

**65-74**

**75 and over**

What gender will beneficiaries be?

**Female**

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

**Other ethnic group (including Arab)**

If Other ethnic group, please give details: **Turkish Cypriot, Turkish, Kurdish**

What proportion of the beneficiaries will be disabled people?

**1-10%**

## 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 (including NI)	15,685	15,685	15,685 <sup>16,132</sup>	47,055 <sup>47,502</sup>
Management Cost (15%)	2,352	2,352	2,352 <sup>2,420</sup>	7,056 <sup>7,124</sup>
Recruitment/Promotion/Advertising	300	150	100	550
Printing/Postage/Stationary	400	450	450	1,300
Training	400	350	250	1,000
Utilities (gas, water, electricity, telephone)	500	550	600	1,650
Insurance (contribution towards Prof Indemnity, Employer's Liability)	450	500	550	1,500
Audit and accountancy (contribution towards)	350	400	450	1,200
General running costs (contribution towards waste disposal, cleaning...)	300	300	300	900
<b>TOTAL:</b>	<b>20,737</b>	<b>20,737</b>	<b>20,737</b> <sup>21,252</sup>	<b>62,211</b> <sup>62,726</sup>

**What income has already been raised?**

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**What other funders are currently considering the proposal?**

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**How much is requested from the Trust?**

Expenditure heading	Year 1	Year 2	Year 3	Total
Salary(including NI)	15,685	15,685	15,685 <sup>16,132</sup>	47,055 <sup>47,502</sup>
Management Cost (15%)	2,352	2,352	2,352 <sup>2,420</sup>	7,056 <sup>7,124</sup>
Recruitment/Promotion/Advertising	300	150	100	550
Printing/Postage/Stationary	400	450	450	1,300
Training	400	350	250	1,000
Utilities (gas, water, electricity, telephone)	500	550	600	1,650
Insurance (contribution towards Prof Indemnity, Employer's Liability)	450	500	550	1,500
Audit and accountancy (contribution towards)	350	400	450	1,200
General running costs (contribution towards waste disposal, cleaning...)	300	300	300	900
<b>TOTAL:</b>	<b>20,737</b>	<b>20,737</b>	<b>20,737</b> <sup>21,252</sup>	<b>62,211</b> <sup>62,726</sup>

## Finance details

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

Financial year ended:	Month: March	Year: 2014
-----------------------	--------------	------------

Income received from:	£
Voluntary income	129,274
Activities for generating funds	12,755
Investment income	0
Income from charitable activities	0
Other sources	343
<b>Total Income:</b>	<b>142,372</b>

Expenditure:	£
Charitable activities	131,146
Governance costs	0
Cost of generating funds	0
Other	1,560
<b>Total Expenditure:</b>	<b>132,706</b>
<b>Net (deficit)/surplus:</b>	<b>9,666</b>
<b>Other Recognised Gains/(Losses):</b>	<b>0</b>
<b>Net Movement in Funds:</b>	<b>9,666</b>

Asset position at year end	£
Fixed assets	294,239
Investments	0
Net current assets	43,687
Long-term liabilities	0
<b>*Total Assets (A):</b>	<b>337,926</b>

Reserves at year end	£
Endowment funds	0
Restricted funds	0
Unrestricted funds	337,926
<b>*Total Reserves (B):</b>	<b>337,926</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? 82%
---

### 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	152,337	105,300	106,370
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	2012 £	2013 £	2014 £
Nationwide Foundation	0	5,000	0
Transition Fund	0	19,996	0
Lloyds TSB Foundation	0	0	24,200
	0	0	0
	0	0	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: **Leman Nami**

Role within                      **Community/Volunteer Co-ordinator**  
Organisation: