

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Enfield Citizens Advice Bureau	
If your organisation is part of a larger organisation, what is its name? Citizens Advice	
In which London Borough is your organisation based? Enfield	
Contact person: Ms Jill Harrison	Position: CEO
Website: www.enfieldcab.org.uk	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1072841
When was your organisation established? 01/09/1939	
<p>Aims of your organisation:</p> <p>To provide advice to anyone in need in Enfield to help them to secure their rights and understand their responsibilities and to exercise a responsible influence over the policies and practices that affect their lives.</p> <p>In practice this means that we help people to claim benefits, manage debts, resolve housing, family and employment problems by providing free advice and casework to anyone who needs our help.</p>	
<p>Main activities of your organisation:</p> <p>We provide advice by drop in sessions 4 days a week plus one evening sessions, telephone and email advice daily and outreach across the borough in children's centres, libraries and community centres. We also have some small projects working with the most vulnerable members of our community - those with HIV, those with substance misuse problems and members of the Roma community.</p> <p>Each year we help over 12,000 local people resolve over 30,000 problems. 49% of the problems brought to us concern benefits and/or debt problems, and are directly related to the poverty that is endemic in many parts of this borough.</p>	

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
5	14	8	80

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	ongoing

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. To fund our first paid benefits and debt adviser to help us address increasing poverty in this borough.
When will the funding be required? 05/05/2014
How much funding are you requesting? Year 1: £43,742 Year 2: £43,735 Year 3: £44,642 Total: £132,119
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? We plan to use the worker's expertise to skill up our large volunteer workforce by undertaking activities such as shadowing and mentoring in order that we can continue this work after 2017 when this project will end.
If you need any planning or other statutory consents for the project to proceed, what stage have the applications reached? not applicable

Summary of grant request

Enfield is one of the few areas in London where poverty is increasing - 50% of private renting households now need housing benefit to cover their costs. In 7 of the wards in Enfield over 20% of working-age people claim out-of-work benefits. Enfield also has the largest numbers of people (over 1,500) affected by the overall benefits cap in the UK. CAB, as the only advice agency open to anyone in the borough, is at the sharp end of these changes -- demand for our help increasing by 78% over the last 3 years.

Each year over 12,000 people seek our help with around 40,000 different problems and 49% of our workload now involves poverty related issues like benefits or debts. In the last year we advised on 12,173 benefits and 7,335 debt issues.

We wish to employ one full time adviser to increase our capacity on benefits and debt and offer greater expertise to mentor our large team of volunteer advisers. The adviser will be based in the bureau 3 days a week and providing advice at outreach 2 days a week.

One of the outreach days will be based at Alma - one of our largest deprived council estates. 800 residents are mainly housed in 4 high rise blocks, and 80% are on benefits. The need for this work has been identified by residents themselves who are experiencing indebtedness and fuel poverty as they have regular heating failures and chronic dampness. Alma Residents Association have also identified a need to skill up people from the estate to act as 'barefoot advisers' - able to explore a problem, suggest emergency steps and make referrals to the correct local agency. CAB will provide training and support for these residents.

The other outreach will be at our local credit union who have asked us to provide independent benefits and debt advice as part of their service to low income members.

We are the only advice agency in the borough open to all clients. We have quality assurance systems in place to ensure we give the right advice. We are AQS quality marked at general help level in all areas, give level one immigration advice and are licenced to give money advice.

This work involves the provision of increased access to money advice by an AQS qualified organisation. Its outcomes will directly impact on users' economic circumstances through increased benefits and reduced indebtedness.

We convene steering groups of service users to consult on aspects of service delivery --we have an Eastern European steering group, which includes a representative of the Roma community, advising us on improving services to this group. Additionally we carry out consultation exercises annually on ease of access, waiting times and overall satisfaction.

Our team speak 24 languages and only 24 out of 92 describe themselves as white British. 75% of our clients come from BME communities. We have projects supporting vulnerable clients -- those with HIV, substance misusers and the Roma community. Equalities work and challenging discrimination is fundamental to our work

We value and support our 80 regular volunteers. They receive comprehensive training, support and supervision and annual appraisal. There are regular team meetings and briefings and volunteers are actively involved in subcommittees e.g. social policy. Annually we also have over 1,000 donated pro bono legal advice sessions with local solicitors.

We are taking steps to reduce our carbon footprint. We are based in an award winning environmentally friendly building -- using geo thermal energy to regulate its temperature without additional heating or air conditioning. It is double glazed. We use recycled products where possible.

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.

540 additional advice appointments on benefits and debt in CAB per annum = 1620 total additional advice appointments

180 additional advice appointments at new Alma outreach per annum = 540 total Alma outreach appointments

180 additional appointments at credit union per annum = 540 total credit union outreach appointments

5 new volunteer advisers trained from Alma estate

45 volunteers given shadowing/mentoring opportunities

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.

£300,000 total increased benefits income generated for residents

£600,000 total debt managed for residents

Volunteers better equipped to provide advice on benefit and debt

Who will benefit?

About your beneficiaries

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

900

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

Enfield (100%)

What age group(s) will benefit?

All ages

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 and NI of project adviser	33,600	34,272	35,258	103,130
Training	950	250	150	1350
Travel	450	460	470	1380
Postage, stationery, tele	420	430	440	1290
Rent and service charge	750	750	750	2250
Insurance	72	73	74	219
Supervision costs	4,500	4,500	4,500	13,500
Admin (include publicity)	2,300	2,300	2,300	6,900
Sundry	700	700	700	2,100
Total	43,742	43,735	44,642	132,119

What income has already been raised? Please list amounts and sources

Source	Year one	Year two	Year three	Total
None	0	0	0	0
TOTAL:	0	0	0	0

What other funders are considering this proposal?

Source	Year one	Year two	Year three	Total
None	0	0	0	0
TOTAL:	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year one	Year two	Year three	Total
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Finance details

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

Financial year ended:	Month: March	Year: 2014
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Income received from:	£
Voluntary income	643,748
Activities for generating funds	13,000
Investment income	2,373
Income from charitable activities	0
Other sources	5,109
Total Income:	664,230

Expenditure:	£
Charitable activities	747,817
Governance costs	14,772
Cost of generating funds	13,000
Other	0
Total Expenditure:	775,589
Net (deficit)/surplus:	(111,359)
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	(111,359)

Asset position at year end	£
Fixed assets	16,165
Investments	0
Net current assets	172,080
Long-term liabilities	0
*Total Assets (A):	188,245

Reserves at year end	£
Endowment funds	0
Restricted funds	0
Unrestricted funds	188,245
*Total Reserves (B):	188,245

* 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?
90%

Organisational changes

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

New CEO appointed February 2014.

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	568,169	559,888	568,651
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	5,000	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 £
Lloyds TSB Foundation	20,000	0	0
Trust for London	0	23,000	23,000
Christian Action Housing	13,000	13,000	12,515
Westminster Drugs Project	9,679	13,500	13,500
	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: **Jill Denise Harrison**

Role within **Chief Executive**
Organisation: