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The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

| | |
|--|---|
| Name of your organisation: Nucleus Community Action Ltd | |
| If your organisation is part of a larger organisation, what is its name? n/a | |
| In which London Borough is your organisation based? Kensington & Chelsea | |
| Contact person: Mr Baljit Badesha | Position: Director |
| Website: http://www.nucleus.org.uk | |
| Legal status of organisation: Registered Charity | Charity, Charitable Incorporated Company or company number: 269325 |
| When was your organisation established? 05/03/1975 | |

Grant Request

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|--|
| 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. Using retail marketing methods to promote early access to debt and money advice services, with full advice and training support for local people in Ealing. |
| When will the funding be required? 01/01/2015 |
| How much funding are you requesting? Year 1: £50,948 Year 2: £48,516 Year 3: £49,696 Total: £149,160 |

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Aims of your organisation:

Our mission is to "combat poverty by providing advice and access to social welfare advice through telephone advice, face-to-face advice and representation" across our primary London boroughs of Westminster, Ealing, Hammersmith & Fulham and Kensington and Chelsea.

We are a community advice centre and aim to use our resources effectively to meet client needs across all areas of social welfare law, and ensure people do not suffer through a lack of knowledge or understanding of their rights and responsibilities.

We aim to provide advice as quickly as possible to the people we support, believing that quick access is particularly important when people are anxious and worried about the issues they are facing, or where they face deprivation and poverty or lack the capacity to be able to resolve their problems without support.

We also aim to use our experience to help prevent problems starting or escalating, through education and support services in the most common problem areas.

Main activities of your organisation:

Our core service is the provision of advice, information, casework and representation in social welfare law to people from the four London boroughs we serve. In the last year we have strengthened our multi-channel approach to ensure that people are able to access our advice services in the way that is most appropriate for them, including:

(a) face-to-face advice through "quick advice" drop-in sessions, outreach services and appointments at community venues across our boroughs (supporting over 5,000 people in the last year, 55% of whom got their problem resolved through quick advice);

(b) telephone advice - through triage telephone advice lines and in-depth advice callback services, through which we supported 2,500 people in the last year (with monthly figures showing this number is rising);

(c) web-based advice - with advice and self-help materials available online, used by over 2,000 people in the last year; and

(d) media-based information and advice - including a regular newsletter reaching 1,000 people last year.

Number of staff

| Full-time: | Part-time: | Management committee members: | Active volunteers: |
|------------|------------|-------------------------------|--------------------|
| 11 | 1 | 8 | 17 |

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 | n/a |

Summary of grant request

What's needed? We need an increase in debt and money advice provision that is open and accessible to all communities in Ealing, with awareness raised at an early stage so that people get effective problem resolution (or support to prevent problems emerging) rather than relying on crisis management when the debt problem becomes more complex. We are seeing an increase in debt enquiries, and in clients presenting with problems late in the day, compounded by an historic advice desert in our borough - this need is further emphasised in feedback we have received from clients and community groups.

What will we deliver? We want to utilise the retail and marketing models that have successfully contributed to increased debt in our communities to reach out to people in need of money and debt advice at an early stage. We will be taking debt advice into the community through our pop-up "Pound (Advice) Shops", and promoting financial confidence and literacy through our "No-fee Coffee Shops", led by a specialist debt adviser supported by a team of local volunteers.

What will we achieve? Over the course of three years we will provide support to 10,800 beneficiaries, primarily from the London Borough of Ealing, to prevent or resolve their debt and money problems. We will focus in particular on the areas of Acton, Northolt and Southall as these have the highest levels of deprivation and associated debt and money problems.

Why are we the right organisation? We are the only open-access advice agency working across all areas of social welfare law in Ealing, with the community reach, reputation and capability to engage with local people and provide them with this service. We hold specialist quality marks in debt, welfare benefits and housing, enabling us to provide a quality advice service not just for the money problems that we will cover with this service, but for the other problems people face (by internal referral to other parts of our charity's services).

How do we meet the programme outcomes? Through this project 10,800 people will be able to access debt advice and information services in our borough (with the 540 in greatest need provided with a full casework and representation service). Combining debt advice with financial capability training and support will mean that over 1,000 people will receive training and advice to help them improve their economic circumstances, achieving savings on their outgoings that will be at least 10% higher than the amount of funding we are requesting from the Trust.

How do we meet the principles of good practice? Volunteers are at the heart of our service, and will be provided with quality training and support to enable them to support the project's clients, as well as gaining personal benefits and satisfaction from their experience. By proactively marketing the project through community centres, in high street locations, and in the areas of our borough with the highest deprivation we will ensure that we are able to welcome people from all backgrounds, and our strong valuing diversity policy means that our services will adapt to meet their needs (e.g. our use of Language Line to provide immediate language translation for clients where needed). Service users are integral to our decision-making, with 20% of our Board being current or former service users, and active feedback mechanisms enabling the voice of our wider service user community to influence our service direction. We have taken initial steps to reduce our carbon footprint (including full recycling services at our offices, and supporting the cycle to work scheme for our team), and are committed to expanding our work in this area.

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

n/a

Do you have a Vulnerable Adults policy? **Yes**

What Quality Marks does your organisation currently hold?

We holds the Legal Services Commission Specialist Quality Marks in welfare benefits, debt and housing. At our most recent audit we were proud to achieve reaccreditation for our quality marks, with no major non-compliances, reflecting the stringent internal quality monitoring systems we operate.

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.

Pop-up Pound Advice Shops across Ealing to raise awareness of debt and money advice services, in particular those from more deprived communities - 10,800 people provided with information about debt advice and financial capability services and how to access them.

Early triage assessment of debt and money advice problems and referral to the most appropriate services to prevent/resolve difficulties - 540 people given initial assessment/advice at the pop-up shops; 180 people given appointments for specialist debt advice support.

Delivery of financial capability and money management skills sessions in a relaxed coffee-shop-style environment and at the pop-up shops to promote effective personal money management and avoidance of debt problems - 540 people attend full training sessions; 1,080 people given bite-sized learning sessions at pop-up shops.

Production and sharing of resources to help people to identify how to save money, understand their rights, and avoid debt problems developing - financial gains for clients to be at least 10% greater than the total funding provided to the project by City Bridge Trust (i.e. at least £164,076).

Provision of full debt advice and casework support services for clients identified as most in need of help (due to vulnerabilities or complexity of cases) from an experienced and qualified debt caseworker - 540 people provided with full debt advice, casework and representation.

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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.

Increased awareness of debt and money advice services amongst people in Ealing, in particular those from more deprived communities - measured by % increase in enquiries on debt issues to our Ealing Advice Service

Improved access to advice and information services to deal with debt and money problems at an early stage - measured by % of enquiries at our pop-up shops we can signpost to self-help materials as the problem has been "caught" at an early stage

Increased confidence in managing money and avoiding debt problems - measured by % of training attendees self-assessing that they have increased in confidence in this area

Improved awareness of how to achieve savings or maximise income - measured by amount of money saved or gained by clients supported by the project

Increased access to quality debt advice services that meet the needs of local people - satisfaction measured by client evaluation forms, with at least 80% being satisfied with the outcomes achieved in their case

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 have recently established the general advice service for the London Borough of Ealing, and intend to use the evidence we gather through the delivery of this project to influence the commissioning of future advice services by the local authority to continue this work in the future.

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Who will benefit?

About your beneficiaries

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

3,600

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

Ealing (100%)

What age group(s) will benefit?

16-24

25-44

45-64

65-74

75 and over

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 |
|--------------------------|---------------|---------------|---------------|----------------|
| Staff costs - salary | 32,277 | 33,516 | 34,456 | 100,249 |
| Staff costs - other | 1,068 | 1,074 | 1,080 | 3,222 |
| Volunteer expenses | 2,628 | 2,681 | 2,734 | 8,043 |
| Volunteer training | 600 | 600 | 600 | 1,800 |
| IT equipment | 650 | 0 | 0 | 650 |
| Marketing and promotion | 2,888 | 0 | 0 | 2,888 |
| Service user costs | 1,200 | 1,200 | 1,200 | 3,600 |
| Office costs | 4,238 | 4,280 | 4,364 | 12,882 |
| Project management costs | 5,399 | 5,165 | 5,262 | 15,826 |
| TOTAL: | 50,948 | 48,516 | 49,696 | 149,160 |

What income has already been raised?

| Source | Year 1 | Year 2 | Year 3 | Total |
|---------------|----------|----------|----------|----------|
| n/a | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| TOTAL: | 0 | 0 | 0 | 0 |

What other funders are currently considering the proposal?

| Source | Year 1 | Year 2 | Year 3 | Total |
|---------------|----------|----------|----------|----------|
| n/a | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| TOTAL: | 0 | 0 | 0 | 0 |

How much is requested from the Trust?

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Finance details

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

| | | |
|-----------------------|---------------------|-------------------|
| Financial year ended: | Month: March | Year: 2013 |
|-----------------------|---------------------|-------------------|

| Income received from: | £ |
|-----------------------------------|----------------|
| Voluntary income | 207,540 |
| Activities for generating funds | 0 |
| Investment income | 1,074 |
| Income from charitable activities | 370,030 |
| Other sources | 0 |
| Total Income: | 578,644 |

| Expenditure: | £ |
|---|----------------|
| Charitable activities | 561,822 |
| Governance costs | 9,546 |
| Cost of generating funds | 0 |
| Other | 0 |
| Total Expenditure: | 571,368 |
| Net (deficit)/surplus: | 7,276 |
| Other Recognised Gains/(Losses): | 0 |
| Net Movement in Funds: | 7,276 |

| Asset position at year end | £ |
|----------------------------|----------------|
| Fixed assets | 415,008 |
| Investments | 0 |
| Net current assets | 352,761 |
| Long-term liabilities | 328,111 |
| *Total Assets (A): | 439,658 |

| Reserves at year end | £ |
|-----------------------------|----------------|
| Restricted funds | 90,544 |
| Endowment Funds | 0 |
| Unrestricted funds | 349,114 |
| *Total Reserves (B): | 439,658 |

* 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?
81-90%

Organisational changes

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

At our most recent year end (31 March 2014 - accounts still to be audited) we expect to show a one-off surplus of around £40,000, which was achieved through closing our historic LSC legal aid cases and billing these at the contract close. As can be seen from our current year budget, we expect a small deficit of £2,913 on current activities.

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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 | 223,540 | 305,873 | 401,833 |
| London Councils | 0 | 0 | 0 |
| Health Authorities | 13,700 | 0 | 0 |
| Central Government departments | 0 | 0 | 0 |
| Other statutory bodies | 60,342 | 106,161 | 31,401 |

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 £ |
|-------------------------------|-----------|-----------|-----------|
| Capitalise (Toynbee Hall) | 0 | 43,500 | 52,200 |
| Campden Charities | 70,382 | 60,750 | 69,312 |
| EDF Trust | 17,500 | 28,959 | 0 |
| Lottery (Advice Services) | 69,000 | 0 | 0 |
| Transition Fund (Advice Now) | 93,044 | 12,412 | 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: **Baljit Badesha**

Role within **Director**
Organisation: