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The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

| | |
|--|--|
| Name of your organisation: Westminster Citizens Advice Bureau | |
| If your organisation is part of a larger organisation, what is its name? Citizens Advice Bureaux | |
| In which London Borough is your organisation based? Westminster | |
| Contact person: Ms Shirley Springer | Position: CEO |
| Website: http://www.westminstercab.org.uk | |
| Legal status of organisation: Registered Charity | Charity, Charitable Incorporated Company or company number: 1059419 |
| When was your organisation established? 02/12/1996 | |

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. Homelessness prevention in Westminster through specialist housing and debt casework and financial capability training. |
| When will the funding be required? 30/09/2014 |
| How much funding are you requesting? Year 1: £50,000 Year 2: £50,000 Year 3: £50,000 Total: £150,000 |

Aims of your organisation:

As an independent charity we have been providing free and impartial advice to Westminster residents for over 70 years. We use every client's stories to campaign for improvements to policies and practices. This involves publishing evidence, giving evidence to select committees and providing parliamentary briefings for MPs and Welsh Assembly Members. By campaigning for change we improve the lives of everyone, including those who have never used a CAB. Our aims are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

Main activities of your organisation:

We provide generalist advice and casework service in employment, housing and immigration and an additional specialist casework service in welfare benefits, debt and housing. We are accredited with the Generalist Quality Mark and and the Advice Quality Standard for specialist work. which means we undergo rigorous auditing every three years to ensure our high standards. We also provide financial capability workshops to residents across the borough.

Our services are delivered on very tight budgets, and we draw heavily on the contribution made by a team of well-trained volunteers.

We ensure our services reach those most in need by working alongside other agencies, delivering outreach and home visits.

Number of staff

| Full-time: | Part-time: | Management committee members: | Active volunteers: |
|------------|------------|-------------------------------|--------------------|
| 14 | 12 | 9 | 49 |

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? |
|--|--|
| Leased | 8 |

Summary of grant request

Need:

Sweeping welfare benefit reforms means that many people who already face multiple disadvantage are being forced into further poverty and homelessness. The new benefits system is causing financial hardship to some of the people least able to cope such as disabled people, people who suffer illness or single parents.

Westminster as an inner London borough with high land values it is one of the most expensive boroughs in the capital. Lack of housing supply means it will force residents out of the area away from established communities, friends and families, or into homelessness and further deprivation.

Furthermore, reduction in benefits plus the move from weekly payments to direct monthly payments is causing confusion and escalating debt as people struggle to cope with budgeting. Pilot areas have reported an increase of £180 for each tenant. We expect the same outcome once it is rolled out in Westminster over 2014 -2017.

Delivery:

We play an important role in preventing homelessness, rough sleeping and breaking the cycle of homelessness alongside other homeless agencies. We do this by Initial prevention (representing people facing repossession, rent arrears, escalating debt or domestic violence), preventing escalation (preventing homelessness becoming rough sleeping by supporting people to appeal to the local authority) and finally we prevent reoccurrence by educating people about their legal rights and responsibilities and provide financial capability and money management training so that they are able to avoid similar problems in the future.

Outcomes:

We will reduce poverty and disadvantage for families on low incomes. Funding from City Bridge Trust will enable us to provide specialist housing advice in tandem with specialist debt advice to 250 clients a year.

The service will:

- Reduce poverty and disadvantage for our clients by preventing homelessness
- allow our clients to make informed decisions about their lives
- reduce fear and anxiety for clients,
- feel more positive about their future and
- feel more in control of their lives.

About Westminster CAB:

In a recent national MORI poll CAB achieved 96% public recognition and 82% public trust, which means we are the first port of call for the majority of vulnerable people in Westminster. With a high level of trust from local organisations we are often at the forefront of leading initiatives. For example, we set up the Advice Forum in 2009, a network of Westminster of advice agencies, in order to better coordinate services in the borough.

City Bridge Trust's programme outcome:

We strongly believe our work meets the ethos and funding criteria of the reducing poverty strand. Our specialist debt and housing casework combined with financial capability training to help families on low income navigate the new welfare benefits reforms, maximise income and prevent homelessness by challenging unfair decisions.

Principles of Good Practice':

- Service users are asked to help shape and improve the service through the Client survey. Ex-service users are also encouraged to apply for volunteer positions within CAB.

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- Our service is open to anyone living or working in Westminster. We actively work with specific organisations such as youth organisations to reach out to more isolated communities.

- We support 35-50 volunteers at any one time and have a variety of roles to suit anyone. Every volunteer is thoroughly trained through our accredited training scheme and supervised by the dedicated full-time volunteers coordinator. Last year 68% of all clients were supported by a volunteer.

- We have implemented an environmental sustainability strategy for the entire organisation. The overall aim is to "Reduce, Reuse, and Recycle wherever possible in all activities so that Westminster CAB can contribute to a local, national and global sustainable future".

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? **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.

Clients will receive specialist debt and/or housing casework support and representation. Work will include maximising income, crisis prevention, resolving crippling debt issues.

We will deliver financial capability workshops to 150 people a year. Each workshop will focus on different money matters, such as budgeting, loan sharks or affordable credit.

Financial Gains made for clients through restoring benefits or writing off debt.

Crisis Prevention: rehousing homeless families, resolving escalating debt or mortgage and rent arrears

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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.

Reduce poverty and disadvantage for people on low incomes by reducing debt, maximising income and preventing homelessness

Reduced fear and anxiety for clients leading to increased psychological well being

Increased skills and confidence in dealing with finances and money matters

Clients feel more positive about their future

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 been developing a fundraising strategy to diversify our income. We have seen very good returns on our investment so far. We are confident that we will be able to leverage a grant from the City Bridge Trust to attract further funding for the project in the future.

Who will benefit?

About your beneficiaries

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

400

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

Westminster (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?

31-40%

Funding required for the project

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

| Expenditure heading | Year 1 | Year 2 | Year 3 | Total |
|---|--------|--------|--------|---------|
| Specialist Debt and Housing Caseworkers | 74,278 | 75,764 | 77,279 | 227,320 |
| Payroll | 200 | 200 | 204 | 604 |
| Training | 1,000 | 1,020 | 1,040 | 3,060 |
| Other direct project costs (telephone, publicity) | 11,300 | 11,647 | 11,757 | 34,583 |
| Financial Capability Workshops | 11,709 | 10,000 | 10,000 | 31,709 |
| Governance and Admin | 16,500 | 16,830 | 17,167 | 50,497 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |

| | | | | |
|---------------|----------------|----------------|----------------|----------------|
| TOTAL: | 114,987 | 115,340 | 118,800 | 349,126 |
|---------------|----------------|----------------|----------------|----------------|

What income has already been raised?

| Source | Year 1 | Year 2 | Year 3 | Total |
|------------------------|--------|--------|--------|--------|
| J Paul Getty Jnr Trust | 25,000 | 25,000 | 0 | 50,000 |
| Westmintser Foundation | 14,000 | 14,000 | 14,000 | 42,000 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |

| | | | | |
|---------------|---------------|---------------|---------------|---------------|
| TOTAL: | 39,000 | 39,000 | 14,000 | 92,000 |
|---------------|---------------|---------------|---------------|---------------|

What other funders are currently considering the proposal?

| Source | Year 1 | Year 2 | Year 3 | Total |
|---------------------|--------|--------|--------|-------|
| Strand Parish Trust | 5,000 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |

| | | | | |
|---------------|--------------|----------|----------|----------|
| TOTAL: | 5,000 | 1 | 1 | 1 |
|---------------|--------------|----------|----------|----------|

How much is requested from the Trust?

| Expenditure heading | Year 1 | Year 2 | Year 3 | Total |
|---|--------|--------|--------|--------|
| Specialist Debt and Housing Caseworkers | 28,291 | 30,000 | 30,000 | 88,291 |
| Other direct project costs (telephone, publicity) | 5,000 | 5,000 | 5,000 | 15,000 |
| Financial Capability Workshops | 11,709 | 10,000 | 10,000 | 31,709 |
| Governance and Admin | 5,000 | 5,000 | 5,000 | 15,000 |
| | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 |

| | | | | |
|---------------|---------------|---------------|---------------|----------------|
| TOTAL: | 50,000 | 50,000 | 50,000 | 150,000 |
|---------------|---------------|---------------|---------------|----------------|

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 | 8,373 |
| Activities for generating funds | 0 |
| Investment income | 0 |
| Income from charitable activities | 797,768 |
| Other sources | 0 |
| Total Income: | 806,141 |

| Expenditure: | £ |
|---|----------------|
| Charitable activities | 788,663 |
| Governance costs | 27,547 |
| Cost of generating funds | 0 |
| Other | 0 |
| Total Expenditure: | 816,210 |
| Net (deficit)/surplus: | -10,069 |
| Other Recognised Gains/(Losses): | 0 |
| Net Movement in Funds: | 0 |

| Asset position at year end | £ |
|----------------------------|----------------|
| Fixed assets | 38,785 |
| Investments | 0 |
| Net current assets | 119,824 |
| Long-term liabilities | 0 |
| *Total Assets (A): | 158,609 |

| Reserves at year end | £ |
|-----------------------------|----------------|
| Restricted funds | 225 |
| Endowment Funds | 0 |
| Unrestricted funds | 158,384 |
| *Total Reserves (B): | 158,609 |

* 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:

We were successful in winning the advice services commissioning contract from Westminster Council, which started September 2013. The contract also enables us to act as a contractor to other agencies. However, as it completely excludes specialist advice work we are now funding these vital services through our reserves.

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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 | 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 | 2012 £ | 2013 £ | 2014 £ |
|--------------------------|-----------|-----------|-----------|
| Westminster City Council | 709,833 | 715,241 | 885,544 |
| Trust For London | 0 | 0 | 16,667 |
| EDF ET | 25,911 | 26,728 | 0 |
| Octavia Foundation | 60,462 | 28,000 | 34,917 |
| Big Lottery Fund - NDP | 0 | 0 | 148,211 |

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: **Shirley Springer**

Role within **CEO**
Organisation: