

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: William Wilberforce Trust	
If your organisation is part of a larger organisation, what is its name? See Statutory Accounts, note 13	
In which London Borough is your organisation based? Kensington & Chelsea	
Contact person: Mr Bruce Connell	Position: Head of Crosslight
Website: http://crosslightadvice.org	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 1074977
When was your organisation established? 05/01/1999	

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. Funding the salary and related costs of the Crosslight Operations Manager over 3 years - a key post for the running of Crosslight Debt Advice.
When will the funding be required? 13/07/2015
How much funding are you requesting? Year 1: £29,000 Year 2: £29,000 Year 3: £29,000 Total: £87,000

Aims of your organisation:

Crosslight Debt Advice is an independent debt and money advice service which exists to help anyone suffering under the burden of debt, whatever the cause. The service is completely free, and we offer face-to-face advice, education, practical assistance and ongoing support to anyone who needs it, regardless of background or circumstance. Our overall aim is simple, to help people lift themselves out of their current difficulties and help them back on their feet. Within this, we have three objectives:

1. Advising our clients how to become debt free by supporting them, acting as their advocate and liaising with creditors on their behalf if necessary.
2. Equipping our clients to manage their own finances effectively by giving them the tools and knowledge they need to make successful choices about their money.
3. Encouraging our clients to deal with the causes of their financial difficulty by helping them on the path to full restoration through friendship, guidance, and informed signposting.

Main activities of your organisation:

We provide the complete range of debt advice, from arranging reduced repayments with creditors, through to insolvency if appropriate. We provide a full case work service and will negotiate with creditors on all matters relating to a client's financial circumstances.

Budget Coaching and the Money Course. We run a programme of one-to-one budget coaching with a mentor in which we help people to create their own budget and teach important financial skills. In addition we run a basic budgeting course - The Money Course - four times a year in a group setting. The course is highly practical and is for anyone who would like advice on budgeting and managing their money. It covers a significant amount of the Government's Adult Financial Literacy Framework.

Holistic Support. Finally, we aim to support clients through their difficulties, and empower them to turn their lives around by signposting individuals to other services provided by us or partner organisations.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
4	0	14	50

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	As long as required.

Summary of grant request

The need for free debt advice has never been greater. Every day, 270 people declare bankruptcy or insolvency, and 54 properties are repossessed (The Money Charity). Debt is a leading cause of mental illness and family breakdown - 38% of people polled by Relate in 2013 admitted financial worries led to more family arguments and c.50% of people struggling with debt consider suicide (Debt Support Trust).

Currently operating out of branches in Hammersmith and South Kensington, with two new branches opening within months, we seek to reduce the crippling burden of debt, contributing to a financially literate community with a healthier, more empowering relationship with money. Using 50 fully-trained volunteers and a small staff team, we provide a completely free service covering the full range of debt advice, from organising reduced repayments with creditors to dealing with housing arrears, bailiffs and insolvency. All clients receive training on basic budgeting and money management, and are offered ongoing support from a budget coach and/or a free money education course.

In the last 12 months, Crosslight has helped 261 new service users and conducted 370 face-to-face appointments with 105 new casework clients representing over £1.25m of debt. In 2015, we expect to open new branches in Chiswick and Twickenham, and are currently running a pilot project providing a staffed advice desk in the Fulham Foodbank, with the overall goal to continually increase the number of new clients we are able to help. We monitor success in three ways: (i) the number of people we help (ii) the journey each client makes in regaining dignity, self-respect and confidence in managing their affairs, measured via client surveys and dialogue (iii) the practical steps provided to achieve a sustainable solution to clients' difficulties, measured against a list of 47 defined client outcomes, including resolution of priority debts, negotiation of sustainable solutions with creditors or completion of an insolvency process. We also use a single snapshot performance measurement of the percentage of clients for whom Crosslight has achieved two or more positive debt outcomes. Currently 71% of our client base has achieved this threshold.

We are the right organisation to deliver the work because we offer a different model to other debt advisers, aiming to help clients achieve full restoration with no restriction on how long we will support our clients. We want to empower them not only to deal with the short term crisis, but also to make successful future money choices and deal with the underlying causes of their debt. We have excellent relationships with our local authorities, receiving direct referrals from their housing teams and Council Tax Departments.

Our project is aimed at meeting the Trust's 'Reducing Poverty' outcomes of more people accessing debt services, more Londoners with improved economic circumstances (we help clients to freeze high interest payments, stop additional penalties and charges, claim all their benefits entitlements, avoid eviction, stabilise housing arrears and establish sustainable repayment plans), and fewer Londoners experiencing food poverty by ensuring they have a sustainable, workable budget and are not paying debts they cannot afford, leaving enough money for essentials such as food).

We meet the Trust's good practice principles by (i) enabling clients to manage their financial affairs proactively, involving them in the process of solving their debt (ii) practicing and closely monitoring our core value of respecting and helping everyone, regardless of background (iii) organising regular training meetings, case reviews and one to one support and advice for our volunteer case advisors (iv) reducing our carbon footprint by running a paperless office, communicating online or by telephone to avoid paper wastage, minimising office electricity consumption and recycling.

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? **Yes**

What Quality Marks does your organisation currently hold?

None at present, although we intend to apply for the Advice Quality Standard. However, Crosslight is a member of Advice UK and complies with their standards, and also with Community Money Advice standards. We are also regulated by the Financial Conduct Authority and comply with the regulatory standards and conduct of business rules. The Crosslight team are all trained to Money Advice Trust debt advice standards.

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.

Debt advice provided to 125 new casework clients in 2015, 160 new clients in 2016 and 185 new clients in 2017. This is in addition to the c.150p.a. clients who receive non-casework advice.

Three Money advice courses run in each of 2015 and 2016; four Money advice courses run in 2017.

Two community Debt Awareness and Budgeting workshops run in 2015, Three workshops in 2016 and Four workshops in 2017.

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.

In 2015, 65% of debt clients achieving 2 or more positive Crosslight Case Outcomes, rising to 70% in 2016 and 72% in 2016.

In 2015, 60% of debt clients reporting that they are 'more in control of their financial situation', rising to 65% in 2016 and 68% in 2017.

In 2015, 60% of debt clients reporting that they are 'less stressed, anxious or depressed' about their financial situation, rising to 65% in 2016 and 68% in 2017.

In each of 2015, 2016 and 2017, 90% of Money Course attendees indicating 'approval' in overall course evaluation and that they are 'better equipped to manage their finances' and would 'recommend the course to a friend'.

In 2015, 75% of Community Debt Awareness and Budgeting Workshop attendees indicating 'approval' in overall workshop evaluation, rising to 80% in each of 2016 and 2017.

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 do plan to continue the activity beyond 3 years. Our fundraising strategy involves identifying and building relationships with potential funders who have a special interest in supporting the reduction of poverty through the provision of debt advice, including major individual donors and institutional donors both within and outside of our existing network.

Who will benefit?

About your beneficiaries

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

275

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

Kensington & Chelsea (10%)

Hammersmith & Fulham (50%)

Several SW London (32%)

London-wide (8%)

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?

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
Regulatory, Insurance and Professional Membership	2,490	3,000	3,000	8,490
Infrastructure, IT & Case Management systems	10,600	8,000	10,000	28,600
Office costs and stationary	3,500	5,000	5,500	14,000
Training & Development	950	1,500	1,500	3,950
Professional Fees	2,230	2,000	2,250	6,480
Salaries	146,205	155,000	170,500	471,705
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	165,975	174,500	192,750	533,225

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
	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
	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?

Expenditure heading	Year 1	Year 2	Year 3	Total
Salary of full time Crosslight Operations Manager	29,000	29,000	29,000	87,000
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	29,000	29,000	29,000	87,000

Finance details

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

Financial year ended:	Month: December	Year: 2014
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Income received from:	£
Voluntary income	939,389
Activities for generating funds	0
Investment income	0
Income from charitable activities	115,671
Other sources	251
Total Income:	1,055,311

Expenditure:	£
Charitable activities	780,524
Governance costs	3,185
Cost of generating funds	222,205
Other	0
Total Expenditure:	1,005,914
Net (deficit)/surplus:	49,398
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	49,398

Asset position at year end	£
Fixed assets	0
Investments	0
Net current assets	244,229
Long-term liabilities	0
*Total Assets (A):	244,229

Reserves at year end	£
Endowment funds	0
Restricted funds	88,199
Unrestricted funds	156,030
*Total Reserves (B):	244,229

*** 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?
0%

Organisational changes

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

In late 2014, the Directors agreed that the charity's priorities were its Caring for Ex-Offenders programme (aimed at rehabilitation of ex-offenders on release from prison), Crosslight Debt Advice and the Recovery Course (aimed at freeing people from addictions). WWT's other local activities, such as the operation of a homeless shelter, were transferred to Holy Trinity Brompton Church.

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 £
Anonymous Donor 1	0	27,500	0
Anonymous Donor 2	0	25,000	0
Anonymous Donor 3	0	0	25,000
Anonymous Donor 4	0	20,000	0
Anonymous Donor 5	20,000	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: **Bruce Connell**

Role within **Head of Crosslight**
Organisation: