

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Staying First	
If your organisation is part of a larger organisation, what is its name? Shepherds Bush Housing Group	
In which London Borough is your organisation based? Hounslow	
Contact person: Ms Sarah Makhoulf	Position: Home Improvement and Advice Agency
Website: http://www.sbhg.co.uk/staying-first	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 292110
When was your organisation established? 01/01/1985	

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 Londoners with improved economic circumstances Fewer Londoners experiencing food poverty
Please describe the purpose of your funding request in one sentence. To provide a one-stop social welfare advice service to residents of the London Borough of Hounslow
When will the funding be required? 01/09/2015
How much funding are you requesting? Year 1: £50,000 Year 2: £51,000 Year 3: £52,020 Total: £153,020

Aims of your organisation:

Staying First exists to provide quality and accessible services in order to ensure a better quality of life for clients living in West London and beyond who are in housing and health related need. Our aim is to provide services to allow people to remain living independently in their homes.

Main activities of your organisation:

Staying First provides a variety of services promoting social and financial inclusion, with welfare benefit and debt advice being a major element of our offer to our communities. We work across West London and for a number of Housing Associations, operating in diverse and often deprived areas of London.

Staying First currently provides a range of services including housing, debt and welfare benefits advice, small repairs, a home improvement agency, aids and adaptations, and a furniture re-cycling store. We operate in 8 London boroughs.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
50	10	5	3

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	SBHA is the tenant

Summary of grant request

Who we are:

Staying First has been providing services to our local community for 30 years. We hold the Advice Quality Standard in housing, debt and welfare benefits advice.

We hold contracts to deliver debt and welfare benefits advice services to residents of several Housing Associations across West London. We want to expand our service to deliver advice to all residents of Hounslow regardless of tenure, to improve their economic circumstances and alleviate poverty.

The need:

Hounslow has a population of 254,000, of which 13% live in poverty. The borough has 37-39% of children living in working households who are receiving tax credits above the basic family element. For these families, paid work is not sufficient to provide a decent level of income.

Welfare reform is affecting a number of families in the borough. Those who have been unable to negotiate down their rent are having to move home, but in some cases may move to overcrowded households or find themselves falling into unmanageable debt.

Providing a one-stop advice service to local residents on debt and welfare benefits will help to alleviate some of the impacts of the change, and improve the economic circumstances of those we help.

What we will do:

Staying First will deliver drop-in advice sessions in the borough. We will provide initial advice and for more complex enquiries, we will offer a casework service to assist our clients to resolve their difficulties.

We will work with local FoodBanks and other statutory and voluntary sector providers to publicise our service and to encourage early signposting and referral. The Hounslow Community Foodbox has expressed a strong interest in working in partnership with us and are keen to facilitate drop-in advice sessions at their site. They assist 50 - 100 families per week. We are in discussions with 4 other FoodBanks working in Hounslow to explore the possibility of partnership working and to maximise opportunities for local residents to access our service.

Outcomes:

We will improve the economic circumstances of our clients by providing advice on income maximisation, welfare benefits, budgeting and debt.

We will alleviate fuel poverty by providing advice and help on fuel debts, budgeting, housing conditions and energy efficiency.

We will alleviate food poverty by helping clients with benefit problems, welfare reform issues, budgeting advice and partnership working with other statutory and voluntary sector partners.

Good practice:

We will measure our success and the difference we make by keeping comprehensive records of our work. We have a client database that is able to capture a wide range of relevant information. We are able to produce detailed reports.

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?

Advice Quality Standard in housing, debt and welfare benefits law with casework. We are registered with the Financial Conduct Authority to deliver debt and money

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.

We will deliver weekly drop in advice sessions in the borough.

We will operate a telephone advice line every weekday.

We will provide a casework service on debt and welfare benefits for vulnerable clients living in Hounslow who need more help.

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.

We will improve the economic circumstances of our clients. We will do this by providing advice on income maximisation, welfare benefits, budgeting and debt.

We will alleviate food poverty by helping clients with benefit problems, welfare reform issues, budgeting advice and partnership working with other statutory and voluntary sector partners.

We will alleviate fuel poverty by providing advice and help on fuel debts, budgeting, housing conditions and energy efficiency.

We will help our clients better manage their finances so as to avoid falling into debt.

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 seek continued funding from a range of sources and seek to strengthen our position further by working in partnership with complementary services and agencies. We will work to make the income generating parts of our business more profitable so that they can support non income generating services such as this.

Who will benefit?

About your beneficiaries

How many people will benefit directly from the grant per year? 300
In which Greater London borough(s) or areas of London will your beneficiaries live? Hounslow (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
Front Line Staff, including on-costs	39,000	39,780	40,576	119,356
Management, supervision and monitoring	2,820	2,876	2,934	8,630
Direct service costs	4,700	4,794	4,890	14,384
Overheads/ core costs	3,480	3,550	3,620	10,650
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	50,000	51,000	52,020	153,020
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What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
None	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	0	0	0	0
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What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
None	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	0	0	0	0
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How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Front Line Staff, including on-costs	39,000	39,780	40,576	119,356
Management, supervision and monitoring	2,820	2,876	2,934	8,630
Direct service costs	4,700	4,794	4,890	14,384
Overheads/ core costs	3,480	3,550	3,620	10,650
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

TOTAL:	50,000	51,000	52,020	153,020
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Finance details

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

Financial year ended:	Month: March	Year: 2015
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Income received from:	£
Voluntary income	968,817
Activities for generating funds	0
Investment income	0
Income from charitable activities	3,374,488
Other sources	12,896
Total Income:	807,681

Expenditure:	£
Charitable activities	4,021,170
Governance costs	41,502
Cost of generating funds	0
Other	0
Total Expenditure:	4,062,672
Net (deficit)/surplus:	293,529
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	293,529

Asset position at year end	£
Fixed assets	81,530
Investments	0
Net current assets	1,743,093
Long-term liabilities	98,205
*Total Assets (A):	1,726,418

Reserves at year end	£
Endowment funds	0
Restricted funds	1,266,321
Unrestricted funds	460,097
*Total Reserves (B):	1,726,418

*** 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?
1-10%

Organisational changes

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

We hold a contract with RBKC to deliver housing advice to private sector tenants. This service has been decommissioned with effect from 1st July 2015. We have a contract with RBKC to deliver adaptations to disabled residents. This contract is expiring at the end of November 2015 and is being taken in house by the borough. These have led to a loss of funding totalling £380,000

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	565,616	481,000	485,000
London Councils	0	0	0
Health Authorities	45,000	45,000	45,000
Central Government departments	30,000	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		2012 £	2013 £	2014 £
LWaRB	0	40,000		100,000
Football Foundation	48,483	18,706		0
Dr Edward & Bishop Kings Charity	20,000	12,000		10,000
	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: **Sarah Makhlouf**

Role within **Home Improvement and Advice Agency Manager**
Organisation: