

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

|   |  |
|---|--|
| Name of your organisation:<br><b>Latin American Women's Rights Service (LAWRS)</b>    |  |
| If your organisation is part of a larger organisation, what is its name?<br><b>No</b> |  |
| In which London Borough is your organisation based?<br><b>Islington</b>               |  |
| Contact person:<br><b>Ms Carolina Gottardo</b>  | Position:<br><b>Director</b>   |
| Website: <b>http://www.lawrs.org.uk</b>   |  |
| Legal status of organisation:<br><b>Registered Charity</b>                            | Charity, Charitable Incorporated Company or company number: <b>1075163</b> |
| When was your organisation established? <b>21/04/1983</b>                             |  |

### Grant Request

|  |
|--|
| Under which of City Bridge Trust's programmes are you applying?<br><b>Reducing Poverty</b>   |
| Which of the programme outcome(s) does your application aim to achieve?<br><b>More Londoners with improved economic circumstances More people accessing debt and legal services</b>                                  |
| Please describe the purpose of your funding request in one sentence.<br><b>To support Latin American women and their dependents in addressing poverty, debt, homelessness and unsatisfactory housing conditions.</b> |
| When will the funding be required? <b>01/04/2016</b>   |
| How much funding are you requesting?<br>Year 1: <b>£31,293</b> Year 2: <b>£32,232</b> Year 3: <b>£33,199</b><br><br><b>Total: £96,724</b>  |

**Aims of your organisation:**

The Latin American Women's Rights Service (LAWRS) is a user-led, human rights organisation set up in 1983 to address practical and strategic needs of Latin American migrant women displaced by poverty and violence. The mission of LAWRS is to provide tools for personal and social change. The difference we want is for Latin American migrant women in the UK to be economically secure, to be safe and free from violence, abuse, and exploitation, to achieve their full potential, integrating better to the UK.

**Main activities of your organisation:**

Our programmes directly support 4,000+ women every year and include:

- Tackling poverty: information, advice and casework on homelessness, housing, welfare benefits, money & debt, and employment advice
- Tackling Violence against women and girls: - crisis interventions and advocacy to ensure violence survivors are safe and receive protection and wellbeing services; counselling/psychotherapy, and education/prevention campaigns in our community and in schools.
- Developing potential:-ESOL classes; personal development workshops, work experience opportunities, and projects to facilitate participation and integration. We also carry out outreach and community education to promote integration and participation in our new communities; and policy and advocacy work with London-wide and local authorities to promote better responses to our users' needs and challenges.

**Number of staff**

| Full-time: | Part-time: | Management committee members: | Active volunteers: |
|------------|------------|-------------------------------|--------------------|
| <b>5</b>   | <b>10</b>  | <b>7</b>                      | <b>47</b>          |

**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? |
| <b>Rented</b>  | <b>Renewable on 31/08/17</b>                             |

## Summary of grant request

**NEED:** No Longer Invisible (Queen Mary University of London, 2011), establishes that London's Latin American community (113,500 in 2008) is fast growing and exceedingly disadvantaged. Most adults are in work, but concentrated in vulnerable, low paid, exploitative jobs in services (as cleaners, domestics and in catering), working long, anti-social shifts. Besides high levels of in-work poverty (being 11 times more likely to earn below the minimum legal wage than the rest of the population), the research identifies very low service take-up. Just 20% receive any form of state support; only one in 5 accesses a GP. Most (85%) live in substandard, overcrowded private rented housing. Women (the majority in our community) are more prone to poverty. Their bread winning/family responsibilities, lack of English and system knowledge, combined with high incidence of domestic violence in our community, exacerbate poverty and deprivation.

**AIMS AND OBJECTIVES:** The project aims to reduce poverty, need, destitution, and indebtedness and improve quality of life for Latin American migrant women and their dependents through: (a) provision of free, confidential mother tongue information, orientation and advice as well as casework and advocacy support on welfare benefits, money & debt, housing and homelessness; (b) disseminating information about entitlements and welfare changes; (c) running workshops to improve financial literacy and increase women's capacity to independently navigate the system on an informed basis. The project will employ an experienced Money, Debts and Housing Advisor and a sessional worker to provide quality assured expert advice, casework support, advocacy and representation in these areas via drop-in, surgeries, one-to-one appointments, telephone and email. The advisor will also deliver educational workshops to ensure women understand their rights and responsibilities and gain financial literacy skills, and reduce vulnerability to payday/unsecured loans. We see large numbers facing multiple debts.

**COMPETENCE TO DELIVER:** We are the only agency in London (and the UK) that offers a linguistic, gender and culturally sensitive legal advice focused on tackling poverty amongst Latin American women. Our one-stop services are holistic, enabling women to address related issues i.e. domestic violence, lack of English fluency, employment problems, system know-how, skills to progress to jobs away from exploitative sectors, and many others. All our services offer a crèche, are available in Spanish and Portuguese, and are externally accredited. We have well developed management systems, adhere to quality frameworks and are excellently well networked within the advice, women's and BME sectors. Our Tackling Poverty Programme delivers excellent user outcomes. e.g. last year we helped users to secure £1,984,500 worth of in-work benefits lifting many families out poverty; supported 292 women to break free from violence; and enabled 289 families to obtain affordable housing

The Project matches two Trust's Programme outcomes: "More Londoners improve their economic circumstances"; and "More people access debt and legal services".

**GOOD PRACTICE:** We routinely involve service users in deciding and evaluating their services. We engage them when drafting strategic plans and designing new projects and in regular focus groups and consultations to ensure services meet their needs and are satisfactory. We engage with women of diverse ages, racial groups, national origins, sexual orientation and other equality groups at all levels --within our board, staff, volunteers and users. Our excellent volunteering practices, value volunteers as assets, demonstrably help 65% of them to progress and move on. We were hailed as exemplary by the Cabinet Office in 2009. We were the first BME group in the UK to receive "Investing in Volunteers" accreditation (and have retained the award). We take active steps to reduce our carbon footprint and recently adopted an environmental policy, which in effect include practices we have operated for many years.

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 (renewed in 2014), Investors in People (renewed in 2013), investors in Volunteers (currently being renewed), British Association of**

### **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.

**One-to-one advice and casework support on welfare rights, debts, homelessness and housing for 1,200 women (400 annually)**

**1,152 one-to-one drop-in sessions (384 annually), and 864 advice sessions by appointment (288 annually) delivered over 3 years**

**At least 21 advisory printed and social media materials in community languages alerting women of rights, responsibilities and new developments impinging on money/debt issues**

**18 workshops on financial literacy and debt reduction delivered to no fewer than 270 women (90 annually)**

**18 workshops to disseminate information on the way the tax/welfare system works delivered to no fewer than 270 women (90 annually)**

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.

**More women and their families report reduced levels of poverty, material deprivation, destitution, debts and homelessness**

**More women report increased financial literacy and improved budgeting and money management skills**

**More women understand the welfare/tax system in the UK and report greater ability to navigate these systems autonomously**

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?

**Yes, we plan to continue this activity. Our advice service on money and debt, housing and access to social support is the most in demand service at LAWRS. We plan to continue providing this service through a combination of other grant funding and increased corporate fundraising (that is currently funding part of this programme).**

## Who will benefit?

### About your beneficiaries

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

**780**

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

**London-wide (100%)**

What age group(s) will benefit?

**16-24 25-44 45-64 65-74 75 and over**

What gender will beneficiaries be?

**Female**

What will the ethnic grouping(s) of the beneficiaries be?

**Other ethnic group (including Arab)**

If Other ethnic group, please give details: **Latin American**

What proportion of the beneficiaries will be disabled people?

**21-30%**

## 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 Housing, Money and Debt Coordinator (including ENICs)   | 31,263        | 32,201        | 33,167        | 96,631         |
| Salary Drop in advisor (£13 p. hour. x 8 hrs/week x 52 weeks & £13 p. hour x 3 hours/month x 12 months): | 5,876         | 6,056         | 6,238         | 18,170         |
| Creche support (£12 p. hour creche worker x 10 hours/week)   | 6,240         | 6,427         | 6,620         | 19,287         |
| Volunteer Expenses (4 volunteers x 52 weeks)   | 3,380         | 3,481         | 3,585         | 10,446         |
| Workshops and events   | 1,750         | 1,803         | 1,856         | 5,409          |
| Staff and volunteers training  | 1,250         | 1,288         | 1,326         | 3,864          |
| Casework supervision   | 800           | 824           | 849           | 2,473          |
| Management and overheads   | 3,877         | 3,993         | 4,113         | 11,983         |
| Rent and running costs   | 5,233         | 5,390         | 5,552         | 16,175         |
| <b>TOTAL:</b>  | <b>59,669</b> | <b>61,463</b> | <b>63,306</b> | <b>184,438</b> |

### What income has already been raised?

| Source        | Year 1   | Year 2   | Year 3   | Total    |
|---------------|----------|----------|----------|----------|
|               | 0        | 0        | 0        | 0        |
|               | 0        | 0        | 0        | 0        |
| <b>TOTAL:</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>0</b> |

### What other funders are currently considering the proposal?

| Source                            | Year 1        | Year 2        | Year 3        | Total         |
|-----------------------------------|---------------|---------------|---------------|---------------|
| Capital International             | 12,000        | 14,000        | 15,000        | 41,000        |
| London Councils (VAWG Consortium) | 13,376        | 15,231        | 0             | 28,607        |
|                                   | 0             | 0             | 0             | 0             |
|                                   | 0             | 0             | 0             | 0             |
| <b>TOTAL:</b>                     | <b>25,376</b> | <b>29,231</b> | <b>15,000</b> | <b>69,607</b> |

### How much is requested from the Trust?

| Expenditure heading  | Year 1 | Year 2 | Year 3 | Total  |
|--|--------|--------|--------|--------|
| Salary Housing, Money and Debt Coordinator (including ENICs)   | 10,622 | 10,941 | 11,269 | 32,832 |
| Salary Drop in advisor (£13 p. hour. x 8 hrs/week x 52 weeks & £13 p. hour x 3 hours/month x 12 months): | 5,876  | 6,052  | 6,234  | 18,162 |
| Creche support (£12 p. hour creche worker x 10 hours/week)   | 4,500  | 4,635  | 4,774  | 13,909 |
| Volunteer Expenses   | 1,800  | 1,854  | 1,910  | 5,564  |

|                               |               |               |               |               |
|-------------------------------|---------------|---------------|---------------|---------------|
| Workshops and events          | 1,200         | 1,236         | 1,273         | 3,709         |
| Staff and volunteers training | 700           | 721           | 743           | 2,164         |
| Casework supervision          | 800           | 824           | 849           | 2,473         |
| Management and overheads      | 2,750         | 2,833         | 2,917         | 8,500         |
| Rent and running costs        | 3,045         | 3,136         | 3,230         | 9,411         |
| <b>TOTAL:</b>                 | <b>31,293</b> | <b>32,232</b> | <b>33,199</b> | <b>96,724</b> |

## Finance details

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

|                       |              |            |
|-----------------------|--------------|------------|
| Financial year ended: | Month: March | Year: 2015 |
|-----------------------|--------------|------------|

| Income received from:             | £              |
|-----------------------------------|----------------|
| Voluntary income                  | 214,739        |
| Activities for generating funds   | 0              |
| Investment income                 | 190            |
| Income from charitable activities | 183,768        |
| Other sources                     | 1,600          |
| <b>Total Income:</b>              | <b>400,297</b> |

| Expenditure:                            | £               |
|---|-----------------|
| Charitable activities                   | 446,493         |
| Governance costs                        | 7,703           |
| Cost of generating funds                | 5,223           |
| Other                                   | 0               |
| <b>Total Expenditure:</b>               | <b>459,419</b>  |
| <b>Net (deficit)/surplus:</b>           | <b>(59,122)</b> |
| <b>Other Recognised Gains/(Losses):</b> | <b>0</b>        |
| <b>Net Movement in Funds:</b>           | <b>(59,122)</b> |

| Asset position at year end | £              |
|----------------------------|----------------|
| Fixed assets               | 2,605          |
| Investments                | 42,923         |
| Net current assets         | 168,137        |
| Long-term liabilities      | 0              |
| <b>*Total Assets (A):</b>  | <b>213,665</b> |

| Reserves at year end        | £              |
|-----------------------------|----------------|
| Endowment funds             | 185,863        |
| Restricted funds            | 27,802         |
| Unrestricted funds          | 0              |
| <b>*Total Reserves (B):</b> | <b>213,665</b> |

**\* 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?  
%

### Organisational changes

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



### Previous funding received

Please list the funding received by your organisation from the following statutory sources during the last THREE years.

|   | 2012<br>£ | 2013<br>£ | 2014<br>£ |
|---|-----------|-----------|-----------|
| City of London (except City Bridge Trust) | 0         | 0         | 0         |
| London Local Authorities                  | 2,500     | 4,950     | 21,950    |
| London Councils                           | 57,856    | 57,856    | 115,753   |
| Health Authorities                        | 0         | 0         | 0         |
| Central Government departments            | 0         | 0         | 0         |
| Other statutory bodies                    | 47,974    | 50,308    | 81,789    |

### 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<br>£ | 2013<br>£ | 2014<br>£ |
|---------------------|-----------|-----------|-----------|
| Trust for London    | 35,250    | 45,000    | 45,000    |
| Big Lottery Fund    | 51,328    | 53,486    | 62,878    |
| Comic Relief        | 24,040    | 29,767    | 33,757    |
| Henry Smith Charity | 0         | 24,800    | 35,300    |
| Oak Foundation      | 35,832    | 35,557    | 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: **Carolina Gottardo**

Role within                      **Director**  
Organisation: