

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

|  |  |
|--|--|
| Name of your organisation:<br><b>Tamil Welfare Association (Newham) UK</b> |  |
| If your organisation is part of a larger organisation, what is its name?   |  |
| In which London Borough is your organisation based?<br><b>Newham</b>       |  |
| Contact person:<br><b>Mr Vanchees Jana</b>                                 | Position:<br><b>Executive Director</b>                                     |
| Website: <b>http://www.twan.org.uk</b>                                     |  |
| Legal status of organisation:<br><b>Registered Charity</b>                 | Charity, Charitable Incorporated Company or company number: <b>1047487</b> |
| When was your organisation established? <b>26/09/1986</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</b><br><b>More people accessing debt and legal services</b> |
| Please describe the purpose of your funding request in one sentence.<br><b>To meet the salary cost of a Legal advisory worker and the post holder related overhead costs.</b>                 |
| When will the funding be required? <b>01/01/2016</b>  |
| How much funding are you requesting?<br>Year 1: <b>£34,000</b> Year 2: <b>£34,000</b> Year 3: <b>£34,000</b><br><br><b>Total: £102,000</b>  |

**Aims of your organisation:**

The main aim of the organization is to relieve persons from poverty and promote shift integration of recently arrived migrants into the wider community. Empowering the Tamil community and catering to their needs through specific project is one other major aims of the organisation. We also aim to bridge the gap between the service providers and the hard to reach members in the Tamil community. We also strive to improve the quality of life of the elderly, children, women, families, disabled people, and the refugees in the Tamil community through a range of suitable programs .

On the whole, we aim at the promotion of welfare of disadvantaged Tamil community in the UK. To achieve our aims we are running a number of projects over the years. In its 29 years of journey the organisation has achieved many milestones and continuously works for the welfare of the Tamil speaking community in London.

**Main activities of your organisation:**

We offer legal case work and representation at specialist level to refugees, war and torture victims in order to preserve their human rights and promote settlement in this country under the Legal aid scheme. Apart from this, the welfare needs of those population are also met by us through our services.

We also offer Legal advice and representation at specialist level in matters including immigration, welfare benefits, employment, consumer and money advice. We are also running specific projects like Day center for elders, Fine arts for disadvantaged children, Supplementary education for refugee children.

We are also in the process of developing a supported housing scheme by joining hands with London and quadrant and Tamil housing association. Apart from this we run short term specific projects whenever necessary. When funding is available we also carry out holiday play scheme, mental health counseling and other such projects.

We also host a annual cultural meet, family outing and similar social events for the benefit of the community.

**Number of staff**

| Full-time: | Part-time: | Management committee members: | Active volunteers: |
|------------|------------|-------------------------------|--------------------|
| <b>2</b>   | <b>1</b>   | <b>10</b>                     | <b>18</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>Owned</b>   |  |

## Summary of grant request

We are requesting a 3 year grant for an amount of £34,000 per year for 3 years to meet the salary cost of a full-time Advisory worker and corresponding running costs. The project will deliver advisory service at various levels in the areas of money and debt advice, housing, welfare benefits and employment related matters from the 1st of January 2016. The main focus of the project is to reduce poverty and improve the economic circumstances of the disadvantaged Tamil community members in the London area through advice service in the above mentioned areas.

**Need:** Newham is third most deprived boroughs in the country with multiple deprivations according to the Index of Multiple Deprivations, 2010. According to End child poverty report 2014, 41% of children in Newham Borough hail from poor families which are dependent on out of work benefits and have a very low yearly income. They also point out how 69% of children in this borough are growing up in struggling families. According to our 2014 statistics more than 2000 visits were made by clients from Newham Borough which is more than 40% of our users. Srilankan Tamils face a lot of problems in settlement when compared to other Asian communities due to the prolonged trauma that they have suffered. They have a lot of issues in settlement and look forward to support from Tamil organisations like us, due to Language and cultural flexibility.

In our experience, we have seen clients approaching us with a lot of financial problems which can be attributed to a various causative factors like lack of skills in money management. We could see that the clients were both lacking the basic financial management skills and are struggling further to meet the conditions in the UK which is very novel to them. If the root cause of the problem is not solved appropriately it might lead to further problems and a lot of disruption in families and the society at large.

**Why us:** We are the only organisation offering this sort of services in London with the relevant accreditation and experience and good understanding of our community members. Through 30 years of relentless service we have developed trust in the community members and we are the only means to reach out to this hard to reach community members. If we have to stop offering this legal advice service then there will be a lot of clients who have to be turned away without required services.

Through this funding we are intending to achieve the following targeted outcome of your organisation

More Londoners with improved economic circumstances  
More people assessing debt and legal services

This will be achieved through advice services covering various aspects under the broad areas including welfare benefits, housing matter, money and debt and employment matters.

We serve all Tamil speaking people who are approaching us regardless of their background. We however may have to prioritize while serving them according to the urgency and complexity of the work. Our records shows that members from all the age groups and all religious faiths are served by us. We are a user led organization and volunteers and members are the strength of the organisation and those who helps us move forward. We actively involve volunteers in various activities of the organisation. Most of the members and Board of Directors of the organisation happen to be past clients of the organisation.

We are careful about using energy at office especially while using electricity and avoid printing material wherever possible. We recycle, use more of public transport than car and converting the infrastructure to consume less energy.

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? **No**

What Quality Marks does your organisation currently hold?

**Advice quality standard for General advice and welfare benefits.**

**Specialist quality mark for asylum and immigration work. We are also registered with Financial Conduct Authority.**

**Exempted by OISC**

### **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.

**Provide one to one money and debt advice which will cover both helping those in financial crisis and developing better financial management in those who are suffering from poverty.**

**Provide legal advice and representation on the individuals entitlement/rights and make representation at the tribunal. This will include advice on applying for benefits, helping in restarting benefits and in dealing with tribunal for wrongful refusals.**

**To tackle homelessness and housing related issues. Negotiating with landlords and agents to prevent the client from getting evicted, sorting out issues related to inability to pay mortgage and dealing with bailiff orders. Reducing overcrowding and arranging temporary accommodation for the homeless.**

**To sort out employment matters of the clients by negotiating with employers and by challenging wrongful dismissals at the Tribunal level. Increasing employability skills, encouraging members to take additional employment, resolving issues related to immigration which often act as a threat for retaining in a job.**

**To educate the community about better financial management and tackle addiction, family issues and mental health problems which are leading to debt and financial crisis and provide better financial management solution and debt advice.**

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.

**Approximately 150 individuals will have a better understanding of the systems of the country and better management of the financial troubles caused by debt and other mismanagement of financial matters.**

**Reduced poverty levels for around 75 individuals by enabling them to avail the welfare benefits that they are entitled to through one-to-one advice and casework. At least 10 appeals related to benefits would have been represented at the tribunal.**

**Reduced homelessness and increased security in housing for at least 60 clients through one to one advice on various housing and associated welfare benefits related matters. Rough sleeping among community members will be reduced.**

**Poverty will be reduced through one to one advice on increasing the household income, finding second income or additional income through employment and by solving issues at employment for 50 individuals . At least 3 wrongful dismissals will be dealt in a year to prevent joblessness.**

**Community members will be better at managing their finances and at dealing with factors contributing to poverty. Improved the economic situation of the community in the long run and swifter integration.**

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 be continuing the activity if the results of the need assessment conducted in the end of the this project suggests it. We will be actively making funding applications to suitable funders to continue with this work.**

## 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?

**Newham (50%)**

**Redbridge (20%)**

**Several NE London (15%)**

**Several SE London (15%)**

What age group(s) will benefit?

**0-15**

**16-24**

**25-44**

**45-64**

**65-74**

**75 and over**

What gender will beneficiaries be?

**Male**

**Female**

**Transgender or other gender identity**

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

**Asian/ Asian British (including Indian; Pakistani; Bangladeshi; Chinese; Any other Asian background)**

If Other ethnic group, please give details:

What proportion of the beneficiaries will be disabled people?

**1-10%**

## Funding required for the project

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

| Expenditure heading    | Year 1 | Year 2 | Year 3 | Total  |
|------------------------|--------|--------|--------|--------|
| Advisory worker salary | 26,000 | 26,000 | 26,000 | 78,000 |
| Running costs          | 4,100  | 4,100  | 4,100  | 12,300 |
| Rental expenses        | 3,900  | 3,900  | 3,900  | 11,700 |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |

|               |               |               |               |                |
|---------------|---------------|---------------|---------------|----------------|
| <b>TOTAL:</b> | <b>34,000</b> | <b>34,000</b> | <b>34,000</b> | <b>102,000</b> |
|---------------|---------------|---------------|---------------|----------------|

**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     |

|               |          |          |          |          |
|---------------|----------|----------|----------|----------|
| <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 |
|--------|--------|--------|--------|-------|
| none   | 0      | 0      | 0      | 0     |
|        | 0      | 0      | 0      | 0     |
|        | 0      | 0      | 0      | 0     |
|        | 0      | 0      | 0      | 0     |

|               |          |          |          |          |
|---------------|----------|----------|----------|----------|
| <b>TOTAL:</b> | <b>0</b> | <b>0</b> | <b>0</b> | <b>0</b> |
|---------------|----------|----------|----------|----------|

**How much is requested from the Trust?**

| Expenditure heading    | Year 1 | Year 2 | Year 3 | Total  |
|------------------------|--------|--------|--------|--------|
| Advisory worker salary | 26,000 | 26,000 | 26,000 | 78,000 |
| Rental expenses        | 3,900  | 3,900  | 3,900  | 11,700 |
| Running costs          | 4,100  | 4,100  | 4,100  | 12,300 |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |
|                        | 0      | 0      | 0      | 0      |

|               |               |               |               |                |
|---------------|---------------|---------------|---------------|----------------|
| <b>TOTAL:</b> | <b>34,000</b> | <b>34,000</b> | <b>34,000</b> | <b>102,000</b> |
|---------------|---------------|---------------|---------------|----------------|

## Finance details

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

|                       |                           |                      |
|-----------------------|---------------------------|----------------------|
| Financial year ended: | Month:<br><b>December</b> | Year:<br><b>2014</b> |
|-----------------------|---------------------------|----------------------|

| Income received from:             | £             |
|-----------------------------------|---------------|
| Voluntary income                  | 93,935        |
| Activities for generating funds   | 2,486         |
| Investment income                 | 0             |
| Income from charitable activities | 0             |
| Other sources                     | 36            |
| <b>Total Income:</b>              | <b>96,457</b> |

| Expenditure:                            | £              |
|---|----------------|
| Charitable activities                   | 95,554         |
| Governance costs                        | 26,821         |
| Cost of generating funds                | 0              |
| Other                                   | 0              |
| <b>Total Expenditure:</b>               | <b>122,375</b> |
| <b>Net (deficit)/surplus:</b>           | <b>25,918</b>  |
| <b>Other Recognised Gains/(Losses):</b> | <b>0</b>       |
| <b>Net Movement in Funds:</b>           | <b>0</b>       |

| Asset position at year end | £              |
|----------------------------|----------------|
| Fixed assets               | 174,526        |
| Investments                | 0              |
| Net current assets         | 20,891         |
| Long-term liabilities      | 0              |
| <b>*Total Assets (A):</b>  | <b>195,417</b> |

| Reserves at year end        | £              |
|-----------------------------|----------------|
| Restricted funds            | 73,572         |
| Endowment Funds             | 0              |
| Unrestricted funds          | 36,541         |
| <b>*Total Reserves (B):</b> | <b>110,113</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?  
41-50%

### Organisational changes

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

There aren't any major changes since the recent audited accounts. we are submitting the draft accounts with this application and the final version will be forwarded as soon as it becomes available.



### 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                  | 0         | 0         | 0         |
| London Councils                           | 30,000    | 20,000    | 0         |
| Health Authorities                        | 0         | 0         | 0         |
| Central Government departments            | 58,754    | 58,343    | 39,772    |
| 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<br>£ | 2013<br>£ | 2014<br>£ |
|----------------------------|-----------|-----------|-----------|
| Trust for London           | 3,125     | 19,125    | 18,750    |
| London legal support Trust | 0         | 5,000     | 0         |
| Clothworkers foundation    | 10,000    | 0         | 0         |
| Lloyds TSB Foundation      | 0         | 0         | 15,000    |
|                            | 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: **VANCHEES JANARTHANAN**

Role within                      **EXECUTIVE DIRECTOR**  
Organisation: