

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Crosslight Advice	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Kensington & Chelsea	
Contact person: Mr Bruce Connell	Position: Chief Executive
Website: http://crosslightadvice.org	
Legal status of organisation: Registered Charitable Incorporated	Charity, Charitable Incorporated Company or company number: 1163306
When was your organisation established? 25/08/2015	

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. To support the employment of an Operations Manager who has responsibility for the day-to-day running of our work
When will the funding be required? 01/05/2016
How much funding are you requesting? Year 1: £30,956 Year 2: £31,885 Year 3: £32,841 Total: £95,682

Aims of your organisation:

- * Advising our clients how to become debt free by supporting them, acting as their advocate and liaising with creditors on their behalf if necessary.
- * 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.
- * 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 sign-posting.

Main activities of your organisation:

Debt Advice - through a full case work service, including;

- * Negotiating with creditors on all matters relating to a client's financial circumstances
- * Negotiating sustainable arrangements with all priority creditors like rent and utilities
- * Applying for grants on our clients behalf
- * Helping clients maximise their income by making sure clients are claiming all they are entitled to

Budgeting advice

We run a programme of individual budget coaching so clients can create their own budget and learn important financial skills. We also run basic budgeting courses -- The Money Course -- throughout the year in small group settings. Both the course and workshop are highly practical and cover a significant amount of the Government's Adult Financial Literacy Framework.

Holistic Support

We support client throughout their difficulties, and empower them to turn their lives around. Very often financial difficulty is a symptom of a deeper problem, and we actively facilitate referrals to other services provided by our partner organisations.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
2	1	4	55

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	Open ended

Summary of grant request

We are seeking to fund the crucial role of an Operations Manager over three years. The role includes;

- managing and coordinating our volunteers, their recruitment, vetting, training, induction, and diary.
- managing the client appointment process including initial triage and appointment coordination.
- coordinating our compliance, reporting, quality-assurance and bookkeeping processes.

Debt and poverty are intertwined, each often leading to and feeding off the other leading to family breakdown, health and mental health problems, isolation, and barriers to employment. Our mission is to break that cycle, stabilise the current crisis, and equip individuals to move forward with confidence.

The majority of our service is delivered through face-to-face appointments on a casework model. We also run drop-ins for existing clients, and an advice desk at a local foodbank providing immediate support and a bridge into casework.

Most of our clients are at the bottom of the economic scale whose debts have arisen because of essential obligations they cannot afford, and because of the wrap-around support we provide, the majority have very complex needs. Our three aims are to help our clients;

1) Become debt free, including;

- Intermediating with creditors to stabilise debts and build a sustainable plan for resolving issues.
- Intervening in housing arrears issues including eviction, and seeking to secure a client's long-term housing
- Challenging inappropriate action by creditors and bailiffs
- Ensuring our clients are claiming all the benefits they are entitled to, including back-dating and appeals

2) Manage their own finances effectively. We run a programme of one-to-one budget coaching and group 'Money Courses' covering the practical aspects of creating, balancing and sustaining household budgets. The Money Course has been downloaded over 1500 times with over 5000 individuals using the online Budget Builder.

3) Deal with the causes of their financial difficulty. We facilitate referrals to other services provided by our partner organisations and others.

Crosslight's ethos is to support clients for as long as they need help, and our focus goes beyond just the short term crisis a client presents with - we want to empower them to make successful choices about their money in the future.

Meeting the Trust's 'Reducing Poverty' outcomes:

Improved economic circumstances. This is our main focus and includes;

- ensuring all benefits are claimed, including seeking backdating and appealing rejections
- renegotiating debt repayments, benefit deductions or helping clients access grants
- freezing interest payments, penalties and charges
- prioritising essential needs in order to protect vital services/housing
- teaching budgeting skills

Accessing debt advice. We aim to increase the number of clients by expanding our branch network, and increasing volunteer numbers.

Reducing food poverty. We ensure our clients prioritise their spending leaving enough money for essentials including food. Our budgeting advice helps ensure a sustainable

financial situation and reduce food poverty. We operate an advice desk at a local foodbank providing our services immediately at the point of crisis. Good practice principles:

Involving service-users...:- Our service empowers individuals to take control for themselves and clients are actively involved at every stage. We regularly seek feedback to improve our service both before and after the advice process.

Welcoming people from all backgrounds...:- Our core values are to help anyone, regardless of background, faith or circumstance, and to model unconditional love and compassion to all. Valuing and supporting volunteers:- We are a volunteer focussed organisation and rely on our c.55 volunteers. We organise regular training and one-to-one support and have an on-going programme of supervision.

Reducing carbon footprint:- We operate a near paperless office. Our systems are networked enabling casework to be undertaken remotely, negating the need to travel.

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?

We are currently in the process of applying for AQS standard

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.

Number of new casework clients taken on

Year 1 = 140

Year 2 = 160

Year 3 = 200

Number of new one-off advice / drop-in clients helped

Year 1 = 70

Year 2 = 100

Year 3 = 150

Number of budgeting workshops / Money Courses run

Year 1 = 3

Year 2 = 5

Year 3 = 10

Number of new branches / branch locations opened

Year 1 = 0

Year 2 = 1

Year 3 = 1

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.

Proportion of casework clients achieving the Outcome 'Housing Arrears Stabilised'

60%

Proportion of casework clients achieving the Outcome 'Priority Debts (excl. housing) Stabilised'

60%

Proportion of casework clients reporting that they are 'more in control of their financial situation' post advice.

80%

Proportion of budgeting workshop / Money Course guests who feel 'better equipped to manage their own finances' post course

85%

Proportion of all clients/guests who clients who would 'recommend Crosslight to a friend' facing similar circumstances

90%

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 have an ongoing programme of grant funding applications, fundraising activities, as well as seeking the continuing financial support of partner organisations

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?

Hammersmith & Fulham (55%)

Kensington & Chelsea (15%)

Richmond (10%)

Hounslow (10%)

London-wide (10%)

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
Employment costs for an Operations Manager (incl ENI, payroll, pension)	30,956	31,885	32,841	95,682
	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:	30,956	31,885	32,841	95,682
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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
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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
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How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Operations Manager (incl ENI, payroll, pension)	30,956	31,885	32,841	95,682
	0	0	0	0

TOTAL:	30,956	31,885	32,841	95,682
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Finance details

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

(Accounts for William Wilberforce Trust)

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	251
Income from charitable activities	115,671
Other sources	0
Total Income:	1,055,311

Expenditure:	£
Charitable activities	783,709
Governance costs	0
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:	60,833

Asset position at year end	£
Fixed assets	0
Investments	0
Net current assets	244,209
Long-term liabilities	0
*Total Assets (A):	244,209

Reserves at year end	£
Restricted funds	88,199
Endowment Funds	0
Unrestricted funds	156,030
*Total Reserves (B):	244,209

* 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%
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Organisational changes

Describe any significant changes to your structure, financial position or core activities since the date of your most recent accounts: Prior to 1.1.16, Crosslight operated as part of the William Wilberforce Trust ('WWT'). On 1.1.16, Crosslight separated and become an independent charity, taking on all the obligations, staff, clients and operations of Crosslight from WWT. Crosslight Advice, which is the subject of this application, is now independently authorised by the FCA and is a completely separate and independent entity.

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 £
0	0	0	0
0	0	0	0
0	0	0	0
0	0	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: **Bruce Connell**

Role within **Chief Executive**
Organisation: