

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

Name of your organisation:  <b>Bromley by Bow Centre</b>	
If your organisation is part of a larger organisation, what is its name? <b>N/A</b>	
In which London Borough is your organisation based? <b>Tower Hamlets</b>	
Contact person: <b>Mr James Edmonston</b>	Position: <b>Development Manager</b>
Website: <b><a href="http://www.bbbc.org.uk">http://www.bbbc.org.uk</a></b>	
Legal status of organisation: <b>Registered Charity</b>	Charity, Charitable Incorporated Company or company number: <b>1041653</b>
When was your organisation established? <b>26/10/1994</b>	

### Grant Request

Under which of City Bridge Trust's programmes are you applying? <b>Reducing Poverty</b>		
Which of the programme outcome(s) does your application aim to achieve? <b>More Londoners with improved economic circumstances</b>		
Please describe the purpose of your funding request in one sentence. <b>We are requesting a grant of £128,080 from City Bridge Trust to fund a three year project to deliver integrated housing advice.</b>		
When will the funding be required? <b>11/09/2017</b>		
How much funding are you requesting?		
Year 1: <b>£40,787</b>	Year 2: <b>£42,322</b>	Year 3: <b>£44,971</b>
<b>Total: £128,080</b>		

**Aims of your organisation:**

The Bromley by Bow Centre is a dynamic and innovative community led organisation working in East London, based in the London Borough of Tower Hamlets (LBTH) -- an area where extremes of wealth and poverty coexist. We aim to create a cohesive, healthy, successful and vibrant community. We use a holistic approach with local residents to develop their confidence and motivation, their skills and ability to access employment, and their healthy lifestyle, and to address wider factors impacting on wellbeing, leading to improved mental and physical health, and greater levels of satisfaction.

**Main activities of your organisation:**

Our Services: are grouped under 5 core programmes,  
? 'My Life': Health & Wellbeing  
? 'Community Connections': Social Care Services strengthening social capital - Timebanking, Volunteering, Inclusive Arts, Horticulture  
? Employment and Learning: Employment Services, Confident Communications, Functional Skills, Digital Inclusion, Vocational Training and Accredited Learning, Apprenticeships  
? 'Advice Centre': Services building resilience - Welfare, Housing, Money Management & Utilities advice  
? 'Beyond Business': Social Enterprise Start Up and Support

**Number of staff**

Full-time:	Part-time:	Management committee members:	Active volunteers:
<b>66</b>	<b>47</b>	<b>12</b>	<b>12</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

Tower Hamlets is the 10th most deprived borough in England. 25.3% of households are in income poverty, the 6th highest rate nationally. According to London Borough of Tower Hamlets (LBTH) data, around 35,000 households in the borough (one in three) are in receipt of housing benefit, and more than half the working age households in receipt of housing benefit are not in employment.

According to the LBTH Housing Evidence Base from 2016, the private rentals are the fastest growing housing sector in the Borough, accounting for around 39% of all housing. Tower Hamlets has some of the highest rents in London. Although Tower Hamlets Council has a housing advice service there is no specific team or forum for private renters, and the council will only intervene between tenants and private landlords if it is considered 'absolutely necessary'.

These tenants frequently use our service and are in vital need of advice and support around their rights in relation to issues with private landlords. Issues that private renters come to us about involve deposits, disrepair, harassment and failure by landlords to comply with S13 of the 1988 Housing Act. We are seeing an increasing number of clients with accumulated rent arrears, who in addition to housing and benefits advice would benefit from interventions to help them manage their money and prevent them falling back into crisis. Over the past year there have been 521 evictions in the LBTH.

This three year project will enable us to combine specialist housing advice with financial health services. The funding will enable us to recruit a part-time (21 hours/ week) Integrated Housing Advice Caseworker, who will support clients to avoid repossession, prevent court action, and prevent homelessness. The Housing Advice Caseworker will work according to AQS quality mark standards on an appointment basis and hold one drop in session a week for those in urgent need.

A grant to this project will match-fund our Getting on With Money (GOWM) advice project. GOWM builds financial resilience by helping local people deal with their financial difficulties, supporting those in debt crisis and helping them address the issues that caused the debt. The two projects will complement and add value to each other, enabling us to provide crisis and longer term support.

Referrals and booking of appointments would be facilitated by a dedicated Connection Worker, with responsibility for booking appointments for the Housing Advice Caseworker, supporting clients to access the GOWM Project, and tracking clients' longer term financial health outcomes.

For each of the three years of delivery, the project will deliver 300 Assisted information/general help sessions and 150 Housing Casework sessions. Key outcomes for clients will be reduced risk of homelessness, threats of eviction and rent arrears. Clients will be better able to manage their tenancy, finances and accommodation, and have increased financial resilience and confidence in managing their money. It will lead to more people being able to enforce their rights in relation to breaches of the Housing Act by private landlords. Our evaluation will include an analysis of the benefit of personal budgeting and financial management support to clients.

These outcomes would meet the City Bridge Trust's "Reducing Poverty" programme outcomes, leading to more Londoners with improved economic circumstances, and more people accessing debt and legal services, through the provision of money, debt and housing advice by an accredited organisation.

The GOWM project includes a co-production strand, supporting involvement of service-users in the management and running of the service. We pride ourselves on our diversity and welcome individuals from all backgrounds. We are taking steps to reduce our carbon footprint, and have introduced an environmental policy.

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?

**AQS (Advice Quality Standard Certification) Generalist level: Debt, Housing, Disability, Older People, Refugee and Asylum Seekers, Welfare Benefits and Young People. Matrix. We are FCA registered.**

## **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.

**For each of the three years of the project, the project will deliver 300 Assisted information/general help sessions -- a total of 900 over three years.**

**For each of the three years of the project, the project will deliver 152 Housing Casework sessions -- avoiding repossession, preventing repossession proceedings -- a total of 456 over three years.**

**For each of the three years of the project, 100 clients would progress from Housing Advice to One to one personal budgeting sessions -- a total of 300 over three years.**

**For each of the three years of the project, 70 clients would progress from Housing Advice to Money Management training sessions -- a total of 210 over three years.**

**For each of the three years of the project, 50 clients would progress to training/ volunteering/ employment/ healthier lifestyle options -- a total of 150 over three years.**

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.

**Clients will benefit from a reduced risk of homelessness. 40% of those using the service will report reduced threats of eviction and experience reduced rent arrears.**

**Clients using the service will be better able to manage their tenancy, finances and accommodation. 80% of people accessing PBS and training will report improved confidence in these areas.**

**It will support clients to increase their financial resilience and improve their confidence in managing their money. 70% of people accessing PBS and training will report improved confidence in these areas.**

**They will have increased confidence to access improved progression routes and additional support. 50% of those accessing the project will report improved confidence in these areas.**

**There will be an increased number people able to enforce their rights in relation to breaches of the Housing Act by private landlords.**

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?

**After the grant has concluded we will work to secure income from trusts and foundations to continue to sustain the service. The Bromley by Bow Centre has a strong track record of securing funding for our innovative work, and we are linked into a number of networks and forums that will enhance our ability to obtain continuation funding.**

## 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?

**Tower Hamlets (90%)**

**London-wide (10%)**

What age group(s) will benefit?

**16-24**

**25-44**

**45-64**

**65-74**

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
Housing Advice Caseworker (including on-costs)	18,849	19,037	19,227	57,113
Connection Worker (including on-costs)	15,246	15,416	15,570	46,250
Travel and training costs	2,000	2,000	2,000	6,000
Evaluation	0	1,000	3,000	4,000
13% admin	4,692	4,869	5,174	14,735
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>40,787</b>	<b>42,322</b>	<b>44,971</b>	<b>128,080</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
	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
Housing Advice Caseworker (including on-costs)	18,849	19,037	19,227	57,113
Connection Worker (including on-costs)	15,264	15,416	15,570	46,250
Travel and training costs	2,000	2,000	2,000	6,000
Evaluation	0	1,000	3,000	4,000
13% admin	4,692	4,869	5,174	14,735
	0	0	0	0
	0	0	0	0

<b>TOTAL:</b>	<b>40,787</b>	<b>42,322</b>	<b>44,971</b>	<b>128,080</b>
---------------	---------------	---------------	---------------	----------------

## Finance details

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

Financial year ended:	Month: <b>June</b>	Year: <b>2016</b>
-----------------------	-----------------------	----------------------

Income received from:	£
Voluntary income	413,000
Activities for generating funds	477,000
Investment income	1,000
Income from charitable activities	3,217,000
Other sources	0
<b>Total Income:</b>	<b>4,108,000</b>

Expenditure:	£
Charitable activities	3,876,000
Governance costs	12,000
Cost of generating funds	192,000
Other	0
<b>Total Expenditure:</b>	<b>4,080,000</b>
<b>Net (deficit)/surplus:</b>	<b>28,000</b>
<b>Other Recognised Gains/(Losses):</b>	<b>0</b>
<b>Net Movement in Funds:</b>	<b>28,000</b>

Asset position at year end	£
Fixed assets	2,787,000
Investments	0
Net current assets	822,000
Long-term liabilities	682,000
<b>*Total Assets (A):</b>	<b>2,927,000</b>

Reserves at year end	£
Restricted funds	2,245,000
Endowment Funds	0
Unrestricted funds	682,000
<b>*Total Reserves (B):</b>	<b>2,927,000</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? 31-40%
--

### Organisational changes

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



### Previous funding received

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

	Year 3 £	Year 2 £	Most recent £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	522,000	484,000	1,049,000
London Councils	0	0	0
Health Authorities	18,000	51,000	13,000
Central Government departments	117,000	135,000	72,000
Other statutory bodies	680,000	708,000	509,000

### 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	Year 3 £	Year 2 £	Most recent £
JP Morgan Chase Foundation	114,000	228,000	0
British Gas Energy Trust	78,000	105,000	126,000
Lloyds Charities Trust	85,000	64,000	0
Wellcome Trust	0	0	50,000
Children in Need	0	0	30,000

### 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: **James Edmonston**

Role within                      **Deveiopment Manager**  
Organisation: