

# The City Bridge Trust

## Investing In Londoners: Application for a grant



### About your organisation

Name of your organisation: <b>Bangladesh Youth Movement (BYM)</b>	
If your organisation is part of a larger organisation, what is its name? <b>BYM is an independent charity</b>	
In which London Borough is your organisation based? <b>Tower Hamlets</b>	
Contact person: <b>Mr Fanu Mlah</b>	Position: <b>Chief Officer</b>
Website: <a href="http://www.bym.org.uk">http://www.bym.org.uk</a>	
Legal status of organisation: <b>First Contact</b>	Charity, Charitable Incorporated Company or company number: <b>1011723</b>
When was your organisation established? <b>07/06/1976</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> <b>More people accessing debt and legal services</b>
Please describe the purpose of your funding request in one sentence. <b>Local people from BAMER communities will access appropriate advice, coaching and 1-1 support focussed towards managing their household finances including debt to become financially independent.</b>
When will the funding be required? <b>02/04/2018</b>
How much funding are you requesting? Year 1: <b>£25,875</b> Year 2: <b>£26,056</b> Year 3: <b>£25,712</b>  <b>Total: £77,643</b>

**Aims of your organisation:**

BYM has operated since 1976 and was the first self-help group in Tower Hamlets working for the Bangladeshi community, managed by the Bangladeshi community.

BYM provides dedicated services and support for different sections of this community to redress access inequalities and over ten years we have expanded our targeted groups to include the broader BAMER community e.g. Pakistani, Somalis eastern Europeans etc.

Our main aims are that local people from BAMER & Bangladeshi Communities will :-

- ? have access to advice and information that is appropriate to meeting their needs for living independent and healthy lives
- ? gain access to appropriate services that might be beneficial to them
- ? be aware of current issues that affect their lives such as drugs, crime, unemployment and poverty
- ? gain education to meet social and personal development needs
- ? compete in the employment market on equal terms
- ? use their time constructively to build confidence, enjoy social opportunities and reach their potential

**Main activities of your organisation:**

BYM delivers the following activities :-

- (1) Advice Shop : face-to-face advice and support re : social welfare, education, health, housing and benefits issues [1,000+ people benefit each year]
- (2) Youth Club : structured programmes delivering social engagement, personal development and educational activities [1,200+ young people benefiting each year]
- (3) Women's Centre In Excellence : dedicated activities for women and young girls including health promotion, skills development and dedicated volunteering [500+ women and young girls benefiting each year]
- (4) Saturday School [Supplementary education for children] : addressing the need for children and young people to gain a formal education [100+ children benefiting each year]
- (5) The Mela: the annual multi-cultural festival delivered in partnership for 34 years [attendance of more than 10,000 people each year]

**Number of staff**

Full-time:	Part-time:	Management committee members:	Active volunteers:
<b>2</b>	<b>2</b>	<b>11</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>Leased</b>	<b>4 years [renewed 2016]</b>

## Summary of grant request

### ?Manage Your Moneys? [Debt & Financial Advice Programme]

#### The Need :

#### (1) BYM Experience : identified key issues include :-

? severe poverty caused by Welfare Reforms legislation leading to increasing debt and money issues

? Isolation, [mental] health issues and increasing domestic violence.

? lack of access to services due to language, gender and cultural constraints [particularly Bangladeshi and Somalis]

? Young children from BAMER & Bangladeshi communities are falling at school and not leaving with a proper education which is leading to a lack of skills as adults and limited future opportunities.

? Women are excluded from community programmes as they require appropriate provision e.g. childcare

#### (2) Community Consultation Survey [2016] :-

#### (i) Crucial issues to be addressed were highlighted as :-

? Unemployment induced poverty

? Debt and housing crises,

? Poor health [mental and physical]

? English language [or lack thereof] : leading to inaccessible services

#### (ii) Key recommended services to be provided, were identified as :-

? advice e.g. debt, welfare benefits etc.,

? advocacy

? training [including ESOL and employment linked training]

(iii) Women have a severe lack of access to services due to gender and cultural constraints [46% of participants fed this back]

#### (3) ?Census? relating to Tower Hamlets :-

? 15% of economically active residents hold no formal educational qualifications [9% across London as a whole] ; they cannot compete for jobs,

? 3rd highest unemployment rate, 2nd highest number of long term unemployed, 2nd highest number of people with no qualifications and highest number of economically inactive people in London.

... ensuing debt and money issues are increasing

(4) Inner City Affluence : to add contrast, Tower Hamlets also has some of the highest paid people in London, working in the financial district of Canary Wharf, which has European headquarters for HSBC, Citibank and Barclays.

The Project : ?Manage Your Moneys? breaks down into the following activities :-

#### (1) 1 ? 1 Advice / Advocacy :

Direct support to address financial issues local BAMER communities are experiencing.

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?

**BYM has a raft of up to date policies and procedures which guide our good practice from Equal Opps, financial management, safeguarding and others.**

## **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.

**1?1 Advice / Advocacy : people who are claiming benefits or those people who are working on low incomes [referred to as the ?working poor?] will receive 1-1, advice, information and advocacy support to address their issues through drop in / appointment based financial advice sessions from 2 centres.**

**Specific Debt Advice : operating from our Advice Shop and Women?s Centre [one day per week per venue], advice on debt accrued by members of local BAMER communities who are unemployed, claiming benefits, the ?working poor?, losing their jobs and cannot find a way out of debt.**

**Specific Financial Advice, Sign Posting & Referral : financial advice as regards money management and sign posting to progress local people?s financial pathways accessing support agencies in the community to learn English, undertake skills training, conduct job search and be proactive in working their ways out of poverty.**

**1-1 Coaching and Training in Financial Management : sessions and workshops [1-1 and group] to learn new skills such as household budgeting, literacy and numeracy [understanding bills and implications of loans] and practical methods for staying on top of family finances.**

**Volunteer Opportunities : training and engagement of local people as volunteer Advice Workers building capacity of the project to deliver advice whilst providing a crucial employment driven skill which could lead to volunteers being more employment ready and / or gaining jobs.**

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.

**People from the local BAMER community will :-**

**? Resolve their debt issues**

**? Manage what moneys they have e.g. benefits and / or low incomes**

**? Increase their incomes**

**? Improve their economic circumstances enabling them to live independently in the community within a reasonable quality of life**

**People from the local BAMER community seeking new skills [including employment related skills], will be recruited, trained and engaged as volunteers leading to improved confidence, personal skills and employability able to live independently in the community [with better social connections] and compete for jobs**

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 : ?Manage Your Moneys? is a specialist response to a current issue that is growing i.e. debt and financial mis-management. We underwent capacity building in 2016 ? 17 [funded by Lloyds Bank Foundation] during which we developed new programmes and improved bid writing techniques to help us raise grant funding.**

## Who will benefit?

### About your beneficiaries

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

**500**

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

**Tower Hamlets (90%)**

**Hackney (5%)**

**Newham (5%)**

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?

**1-10%**

**J. Funding required**

All the questions in this section refer to the specific project or area of work for which you are applying, NOT your organisation as a whole. If you have more expenditure or income lines than are available please group these on the form and provide a full breakdown in your detailed proposal. See the supporting documents guidance for more information on the detailed proposal.

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

Please list main expenditure headings and amounts

<b>Expenditure heading</b>	<b>Year 1 £</b>	<b>Year 2 £</b>	<b>Year 3 £</b>	<b>Total £</b>
Financial Advice Officer [Salary plus Oncosts]	14,218	14,679	15,153	<b>44,050</b>
Staff & Volunteer, training, travels, lunch Costs	2540	2083	2128	<b>6751</b>
Project Revenue-BT/Internet, stationary Costs	600	618	637	<b>1855</b>
Advertising and Promotions, leaflets costs	500	500	500	<b>1500</b>
Information, Handouts and Literature	500	500	500	<b>1500</b>
Activities & Workshops, venue, refreshment	1,020	1,020	1,020	<b>3,060</b>
Evaluation and Project Development	1000	1500	1000	<b>3500</b>
Capital Costs - 1 PC, 1 Cabinet, 1 chair +1Table	1500	0	0	<b>1,500</b>
Overheads- rent + management proportion cost	2,188	2,090	2,094	<b>6,371</b>
<b>TOTAL</b>	<b>24,066</b>	<b>22,990</b>	<b>23,031</b>	<b>70,086</b>

**What income has already been raised?**

Please list amounts and main sources

<b>Source</b>	<b>Year 1 £</b>	<b>Year 2 £</b>	<b>Year 3 £</b>	<b>Total £</b>
N/A	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?**

Please list funders and amounts

<b>Funders</b>	<b>Year 1 £</b>	<b>Year 2 £</b>	<b>Year 3 £</b>	<b>Total £</b>
N/A				
<b>TOTAL</b>				

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

Please list main expenditure headings and amounts

<b>Expenditure heading</b>	<b>Year 1 £</b>	<b>Year 2 £</b>	<b>Year 3 £</b>	<b>Total £</b>
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Activities & Workshops, venue hire, refreshment cost	1,020	1,020	1,020	<b>3,060</b>
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## Finance details

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

Financial year ended:	Month: <b>March</b>	Year: <b>2016</b>
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Income received from:	£
Voluntary Income	9,169
Activities for generating funds	0
Investment Income	0
Income from charitable activities	104,146
Other sources	0
<b>Total Income:</b>	<b>113,315</b>

Expenditure:	£
Charitable activities	79,762
Governance costs	2,000
Cost of generating funds	0
Other	33,508
<b>Total Expenditure:</b>	<b>113,270</b>
<b>Net (deficit)/surplus:</b>	<b>-1,955</b>
<b>Other Recognised Gains/(Losses):</b>	<b>0</b>
<b>Net Movement In Funds:</b>	<b>-1,955</b>

Asset position at year end	£
Fixed assets	569
Investments	0
Net current assets	12,471
Long-term liabilities	3,943
<b>*Total Assets (A):</b>	<b>9,097</b>

Reserves at year end	£
Restricted funds	-17,013
Endowment Funds	0
Unrestricted funds	26,110
<b>*Total Reserves (B):</b>	<b>9,097</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?  
71-80%

### Organisational changes

Describe any significant changes to your structure, financial position or core activities since the date of your most recent accounts: There have been no significant changes to our structure, financial position or core activities as BYM delivers a programme of activities funded by statutory and charitable sources which has been secure and benefits from 3 year commissions from the council mainstream grant funding programme providing a solid financial foundation.



## Previous funding received

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

	<b>Year 3 £</b>	<b>Year 2 £</b>	<b>Most recent £</b>
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	122,528	133,758	81,146
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.

<b>Name of Funder</b>	<b>Year 3 £</b>	<b>Year 2 £</b>	<b>Most recent £</b>
(1) Henry Smith Charity	15,500	15,800	16,000
(2) Lloyds Bank Foundation	0	9,717	0
(3) Trusthouse Charitable Foundation	0	0	7,000
	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: **Mr. Fanu Miah**

Role within                      **Senior Advice Worker (Chief Officer)**  
Organisation: