

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Cambridge House	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Southwark	
Contact person: Mr Robert Anderson	Position: Fundraising & Development Coordinator
Website: http://www.ch1889.org	
Legal status of organisation: Registered Charity	Charity, Charitable Incorporated Company or company number: 265103
When was your organisation established? 01/01/1889	

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 develop a crisis prevention advice service that brings together our housing and welfare benefits legal expertise to reduce poverty and destitution among vulnerable Londoners.
When will the funding be required? 01/05/2018
How much funding are you requesting? Year 1: £48,072 Year 2: £48,926 Year 3: £49,392 Total: £146,389

Aims of your organisation:

Cambridge House is a social action centre tackling poverty and injustice across London. Established in 1889, we pursue a vision of a society without poverty where all people are valued, treated equally and lead fulfilling and productive lives.

We are applying for support towards our Law Centre, which provides free expert legal advice and representation in the areas of housing, welfare benefits and employment law. First established in 1893, the Law Centre is one of the oldest free legal advice services in the UK. Recognised as a Centre of Excellence by the London Legal Support Trust and holding Lexcel accreditation for quality legal practice management and excellence in client service, our Law Centre maintains a reputation as one of the country's leading law centres.

Main activities of your organisation:

We provide frontline services that tackle social exclusion and enable people to transition out of crisis and progress towards independence. These include free and expert legal services, independent advocacy, and a range of empowering education and inclusion activities for vulnerable adults and children.

Our historic building provides a local community hub housing a variety of social welfare organisations and agencies that offer a diversity of services to meet people's whole-life needs. We also provide community action spaces for local people to promote positive social change together, welcoming around 1,500 people through our doors every week.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
21	38	13	59

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?
Owned	

Summary of grant request

We seek funding towards a legal professional providing skilled advisor service to work flexibly across our specialist areas of housing and welfare benefits. This service will fill the gap between generalist advice services and legal help in Southwark by providing:

- Triage, signposting, referral and generalist advice services, including phone line support to non-specialist agencies
- Crisis intervention and specialist welfare benefits casework
- Tribunal and appeals court cases

Service Aims & Programme Outcomes

This service will:

- Reduce poverty and protect and enhance the economic circumstances of vulnerable individuals by protecting their welfare entitlements
- Prevent homelessness
- Enhance the Law Centre's financial sustainability by generating fee income and creating savings by freeing up existing solicitors and enabling more people to receive legal advice across our specialist areas

The Need

The need for housing and welfare benefits advice services in Southwark is high, a fact highlighted by local data and borne out in our day-to-day experience. Unemployment (8.7%) and out of work benefit claims (11.1%) are both significantly higher than the average for London (London Poverty Profile 2015). Furthermore, changes in the benefits system have increased the number of people needing help. At the same time reforms to legal aid withdrew funding from welfare benefits advice, appeals and most housing cases. These changes, along with cuts to local advice services, have created a damaging gap in advice provision. On the one hand, generic services are unable to cope with the complexity of the issues facing the community and, on the other, specialist providers cannot meet overwhelming demand and, due to legal aid reforms, are increasingly unable to help some clients in serious need.

Southwark is poorly resourced with specialist welfare benefits advisors. The lack of knowledgeable advisors means people fall back on generalist advice, or go without and represent themselves at appeals or Tribunals. This can lead to a preventable worsening of their situation requiring more complex and costly intervention later on, or worse, homelessness and destitution. Another consequence is that welfare benefits cases end up consuming significant amounts of housing solicitor time. This is expensive and constrains our ability to best help our clients and apply (limited) legal advice resources.

Overall, the situation is a poor use of scarce resources with a high human cost for people who cannot get the support they need and whose homes and incomes are at risk.

Why Us

Recognised as a Centre of Excellence by the London Legal Support Trust and holding Lexcel accreditation for quality legal practice management, our Law Centre maintains a reputation as one of the country's leading law centres. We are one of only three agencies locally (Population: 244,866) helping people pursue appeals against adverse benefits decisions and providing assistance at tribunals. We maintain an excellent track record in these cases; for example, our (part-time) welfare benefits solicitor maintains a 100% success rate in appeals court but cannot respond to the overwhelming demand.

Continues overleaf

Continued from previous

Principles of Good Practice

- 82% of company membership are local residents. 61% of staff are local, along with 100% of our volunteers. 56% are from BAME communities, while 15% have a long-term health condition or disability.
- We provide all volunteers with opportunities to acquire skills and experiences that will help them improve their quality of life, develop their professional knowledge and/or progress into further education, employment or training. We work with all volunteers to produce volunteer agreements which define their goals and training and support needs.
- Our Environmental Policy mandates the CEO to take executive responsibility for implementation of high environmental standards across Cambridge House, ensuring environmental consciousness in our services and operations.

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?

Lexcel, Investors in People, Youth Quality Mark, Mindful Employer, Positive About Disability

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.

Drop-in Advice Service, providing early advice to deal with emerging housing and welfare benefits issue and triage clients requiring more specialist services (e.g. solicitor casework).

In-Court Crisis Intervention Service, providing practical help and assistance to clients facing eviction on the day of the hearings to help litigants-in-person represent themselves effectively

Generalist Welfare Benefits Referral and Advice Support, providing support to frontline advisers at partner agencies on benefit cases, and arrange handover in cases requiring advanced casework or appeals & tribunals services. As well as aiding referral, the aim is to build capacity and expertise in partner agencies.

Casework service: Specialist and ongoing assistance for cases where generalist agencies are unable to provide appropriate help and where timely and targeted specialist work will avert or mitigate a crisis (e.g. significant rent arrears).

Appeals and Tribunals Service: expanding our current successful service providing expert legal advice and representation in appeals courts and employment tribunal.

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.

Drop-in Advice Service: Reduce the risk of poverty and destitution among people with benefit and housing issues by providing expert advice to de-escalate and/or resolve issues quickly or to ensure they receive the legal services they need promptly

In-Court Crisis Intervention Service: Reduce homelessness by enhancing the ability of litigants-in-person in crisis situations to better defend themselves, negotiate a better outcome and better ensure that underlying issues (such as welfare benefits problems) are dealt with to prevent further crisis

Generalist Welfare Benefits Referral and Advice Support: Increase the capacity of generalist advice providers and increase the efficiency of Southwark's advice network through prompt and smooth referral to appropriate specialist advice

Casework service: Reduce the risk of poverty and destitution among people with complex benefit and housing issues by providing ongoing casework assistance

Appeals and Tribunals Service: Reducing income poverty and risk of destitution among vulnerable individuals by ensuring that welfare claimants with complex problems requiring solicitor representation receive their full entitlement

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?

Once we have established a strong casework flow, we intend to co-finance the service through fees from successful Welfare Benefits Appeals Court cases and the Law Centre's fee generating activities. This is a tried-and-tested model, as our activities present substantial value for money through costs claimed.

Who will benefit?

About your beneficiaries

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

110

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

Southwark (90%)

Lambeth (10%)

What age group(s) will benefit?

All ages

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?

71-80%

Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Crisis Prevention Advisor Salary	35,000	35,350	35,704	106,054
Employer's National Insurance	4,830	4,878	4,927	14,635
Pension Contribution	700	1,061	1,072	2,832
Travel Costs (£10 Max, per travel day. 5 Outreach & In-Court Sessions)	600	600	600	1,800
Subscriptions; Legal texts; Additional Materials	1,601	1,601	1,601	4,803
Core Costs (12.5%)	5,341	5,436	5,488	16,265
TOTAL:	48,072	48,926	49,391	146,389

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
TOTAL:	0	0	0	0

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
TOTAL:	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
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Finance details

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

Financial year ended:	Month: March	Year: 2017
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Income received from:	£
Voluntary Income	98,253
Activities for generating funds	453,089
Investment Income	12
Income from charitable activities	830,042
Other sources	370,000
Total Income:	1,751,396

Expenditure:	£
Charitable activities	1,891,598
Governance costs	0
Cost of generating funds	1,997
Other	0
Total Expenditure:	1,893,595
Net (deficit)/surplus:	-142,199
Other Recognised Gains/(Losses):	0
Net Movement In Funds:	-142,199

Asset position at year end	£
Fixed assets	7,417,836
Investments	0
Net current assets	-274,976
Long-term liabilities	3,595,266
*Total Assets (A):	3,547,594

Reserves at year end	£
Restricted funds	0
Endowment Funds	0
Unrestricted funds	3,547,594
*Total Reserves (B):	3,547,594

*** 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:

None

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	472,032	636,124	700,924
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	0	0	75,279
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	Year 3 £	Year 2 £	Most recent £
Tudor Trust	30,000	30,000	30,000
BBC Children in Need	0	7,309	21,827
Sport England	28,546	28,546	0
Drapers Fund	0	0	20,000
King Badouin Foundation	37,576	33,263	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: **Robert Anderson**

Role within **Fundraising and Development Coordinator**
Organisation: