

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Child Poverty Action Group	
If your organisation is part of a larger organisation, what is its name?	
In which London Borough is your organisation based? Hackney	
Contact person: Ms Toral Shah	Position: Fundraising Manager
Website: http://www.cpag.org.uk	
Legal status of organisation: First Contact	Charity, Charitable Incorporated Company or company number: 294841
When was your organisation established? 05/04/1965	

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 Londoners with Improved economic circumstances Fewer Londoners experiencing food poverty
Please describe the purpose of your funding request in one sentence. Build capacity and equip frontline workers to maximise financial entitlements of Londoners living in poverty, in face of Universal Credit roll out by end 2018.
When will the funding be required? 01/08/2018
How much funding are you requesting? Year 1: £65,755 Year 2: £66,079 Year 3: £0 Total: £131,834

Aims of your organisation:

CPAG is the UK's leading charity working to end child poverty. Our vision is of a society free of child poverty, where all children can enjoy a childhood free of financial hardship and have a fair chance in life to reach their full potential. Our mission is to promote action to prevent and end poverty among children and families.

To achieve this, CPAG aims to raise awareness of the causes, extent, nature and impact of poverty and strategies for its eradication and prevention; bring about positive policy changes for families in poverty; and enable those eligible for income maintenance to have access to their full entitlement.

CPAG's strategic objectives for 2017-2020 include to develop a programme of evidence-based, solutions-focused policy and research, communications and campaigns on child poverty in order to influence policymakers and the public, and ensure our social security expertise is used to promote and protect the rights of children and families and to maximise family incomes.

Main activities of your organisation:

We use our understanding of what causes poverty and its impact on children's lives to advocate for policies that will prevent and solve poverty for good. We provide advice, training and information to make sure hard-up families get the financial support they need. We undertake strategic litigation to establish and protect families' rights.

CPAG pioneered the UK welfare rights movement. Today we provide leading expertise and specialist advice to frontline workers helping low income families claim their financial entitlements. We do this through advice services (phone, email and online), publications and training. Last year, CPAG Welfare Rights Advisers dealt with 6347 cases, helping around 25,000 people living in poverty obtain financial assistance they desperately needed. We also distributed over 27,500 CPAG publications, published 19 new titles and reached over 12,300 people through our training, conferences and seminars.

CPAG advisers recovered the equivalent of £888,000 in annual benefits payments for 863 clients referred via Tower Hamlets food banks over two-year period.

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
30	19	10	7

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

Universal credit, replacing six main working age benefits, will be rolled out across London by end of 2018. Those on "legacy benefits" are being transferred to universal credit (UC) as circumstances change, and the rest by 2022. In London alone more than half a million families, including 680,000 children, will eventually claim UC. In its current form, UC will result in families with children becoming on average £960 a year worse off and lone parents by £2380.

Unprecedented complexity together with well-documented difficulties have led to widespread confusion and, as a result, we have seen a sharp spike in demand for support for frontline workers. In the past year, 29% of calls to our already stretched advice line were from London, 38% of UC email queries came from London; In London we ran two over-subscribed seminars on UC roll out for advisers and a UC conference with 175 attendees. We are struggling to meet this growing need and demand without a dedicated UC London Welfare Rights Worker.

Our project aims to equip London's advice sector with the knowledge and tools it needs on this once-in-a-generation change to social security ? universal credit - so financial entitlements are maximised for Londoners living in poverty. This in turn will improve their economic situation and reduce food insecurity.

This project will build the capacity of voluntary and community organisations and others supporting Londoners living in poverty through:

- *quality free UC advice service for advisers
- *UC training, seminars, briefings and publications for frontline workers
- *referrals of appropriate cases to CPAG's legal team
- *evidence base of UC problems affecting Londoners - CPAG's 'Early Warning System' - with fixes identified and advocated to Department for Work and Pensions (DWP).

CPAG is the sector leader in social security law advice, training and publications, and coordinates the London Child Poverty Alliance. CPAG has direct experience of providing advice to claimants in an area transitioning to UC through our Foodbank Advice Project in Tower Hamlets (2015-2018). We are in prime position to collect information from advisers across London about the problems claimants face and use our established links with the DWP to negotiate solutions that benefit all UC claimants across the city.

Our research shows that a predominant reason for foodbank use is income shock. CPAG advisers recovering over £260,000 in one-off benefit payments and £17,000 a week in ongoing payments (equivalent to £888,000 in annual income) for 863 clients over a two-year period through the Foodbank Project. Disseminating the unique expertise gained from this project and held by CPAG about UC more generally will increase the ability of advice organisations to do the same.

Extensive work with low income families, as part of our Early Warning System (EWS), enables us to gain in-depth understanding of how poverty and social security changes are affecting child and family wellbeing. A London panel of families on low income will feed into this UC project. We survey organisations and evaluate our services (eg advice, training, publications). Our EWS enables advisors to inform us of the problems faced on the ground and areas where they need support.

We recognise the need to promote equality of opportunity, especially to disadvantaged

Continues overleaf

Continued from previous

communities. This project will provide training and publication bursaries to small BME organisations and those supporting households affected by disability, who are at most risk of poverty. BSL interpreting will be provided in training.

We will continue to work with and support volunteer lawyers assisting with referrals and the volunteer families in our panel.

We are reducing our environmental impact eg recycling, efficient controls, our building is triple-glazed and meets BREEAM environmental standards.

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?

1. The Legal Aid Agency's Specialist Quality Mark

2. The CPD Certification Service - accreditation for courses and events

1. CPAG holds The Specialist Quality Mark (SQM), a quality assurance standard designed for organisations who:

- supply complex legal help

- offer a full range of legal services, including representation in court (where necessary and permitted) by formally trained professionals.

The Legal Aid Agency owns this standard and CPAG is subjected to an audit.

(<https://www.gov.uk/guidance/legal-aid-agency-quality-standards>)

2. CPAG is an Affillate organisation of The CPD Certification Service and many of our courses and events carry continuing professional development (CPD) hours.

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.

Direct universal credit advice for frontline workers across London on particular client cases (estimated 600+ cases, 100+ organisations) through our free phone and email service, five days a week. We welcome and accept calls via Type Talk. (2 existing advisers + freelance experts will continue to deal with non-London caseload)

UC training, seminars and conference, to 300+ London advisers including programme of 100 training bursaries for small groups and organisations supporting disadvantaged communities - BME and those helping disabled households. This includes developing, promoting and delivering content for UC training and events, and the bursaries, ensuring CPD accreditation as appropriate

Online publications and briefings on UC for advisers supporting Londoners living in poverty, including targeting 100 small organisations supporting disadvantaged people (bursary scheme): UC handbook (200+ distributed), Welfare Rights Bulletin (400 distributed- 6 issues a year), online content through our askCPAG platform and UC content in other publications

Referrals of appropriate cases to CPAG's legal team, with a small number of cases (eg 10) pursued eg judicial review claims, appeals in the First-tier Tribunal, Upper Tribunal, Court of Appeal, Supreme Court, as appropriate to the case

Collate and analyse evidence base of UC problems affecting Londoners through our 'Early Warning System', with a view to mitigating these impacts through liaison with Department for Work and Pensions (DWP), thus directly benefitting thousands of Londoners

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.

At least 2400 Londoners living in poverty (individual clients) will directly have positive outcomes through maximised financial entitlements and reduced risk of food insecurity (through CPAG's advice line and email service)

300 London advisers will have increased confidence, skills and knowledge about universal credit (UC), through training, seminars and courses, including 100 organisations supporting disadvantaged communities (BME/ disabled). They will be able to share knowledge and best practice, directly benefiting Londoners they advise who are/will be affected by UC

Advisers from hundreds of voluntary and community organisations in London, including small groups helping disadvantaged communities, will access a range of reference materials on UC, crucial in advising their clients. This will directly benefit Londoners living in poverty that seek advice, increasingly as UC is rolled out throughout London

A small number of Londoners living in poverty (Individual clients) will directly have positive outcomes eg through First Tier Tribunal, Upper Tribunal, judicial review, etc., with any (successful) test cases with the potential to benefit many thousands of families with children

Evidence based issues with UC roll out and implementation will be made known to DWP and government, with the potential for resolution to benefit individual clients as well as all thousands of people in London and many tens of thousands elsewhere across the UK

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?

Continued need for a dedicated Universal Credit London Worker will be reviewed, as it will depend on roll out and implementation of Universal Credit, government's flagship welfare 'reform', due to be completed in London by end 2018, and whether reforms that CPAG advocates for, based on evidence from our 'Early Warning System' (funded by Oak Foundation), are implemented by government.

Who will benefit?

About your beneficiaries

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

2,400

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

London-wide (100%)

What age group(s) will benefit?

16-24

25-44

45-64

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?

11-20%

Funding required for the project

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

Expenditure heading	Year 1	Year 2	Year 3	Total
Universal Credit London Welfare Rights Worker: salary and oncosts (NI, pension; 1% Inflationary Increase In Year 2)	40,803	41,211	0	82,014
Recruitment cost and training, IT support, computer and software; marketing materials & travel	2,000	500	0	2,500
Management and supervision - Welfare Rights Team Manager (10% of FTE salary incl oncosts)	5,002	5,052	0	10,054
Training bursaries for 50 London organisations working with disadvantaged communities @ £75 pp	3,750	3,750	0	7,500
UC handbook for 50 London orgs working with disadvantaged communities @ £10pp (normally £15 pp) pa for 50 orgs in each year and Welfare Rights Bulletin 6 per year @ £25pp (normally £40/ year) for 50 orgs in Year 1 and 100 in Year 2	1,750	3,000	0	4,750
BSL interpreters for UC course	1,000	1,000	0	2,000
Early Warning System (UK wide) - Welfare Rights Worker and Senior Policy Officer (staff and associated costs)	85,332	86,319	0	171,651
Legal Team - salary and associated costs (estimated and anticipated proportion in relation to this project and Legal Aid support)	12,000	12,000	0	24,000
Data collection, M&E, administration, overheads @ 25% of UC staff/ manager costs	11,451	11,566	0	23,017
TOTAL:	163,087	164,398	0	327,485

What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
Oak Foundation - Early Warning System (2 years of 4 year grant)	85,332	86,319	0	171,651
Legal Aid - legal team - estimated/ anticipated depending on cases	12,000	12,000	0	24,000
	0	0	0	0
	0	0	0	0
TOTAL:	97,332	98,319	0	195,651

What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
n/a	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
TOTAL:	0	0	0	0

How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
Universal Credit London Welfare Rights Worker: salary and oncosts (NI, pension; 1% inflationary increase in Year 2)	40,803	41,211	0	82,014
Recruitment cost and training	500	0	0	500
IT support, computer and software	500	0	0	500
Management - Welfare Rights Team Manager (10% of FTE salary incl oncosts)	5,002	5,052	0	10,054
Training bursaries for 50 London organisations working with disadvantaged communities @ £75 pp	3,750	3,750	0	7,500
UC handbook for 50 London orgs working with disadvantaged communities @ £10pp (normally £15 pp) pa for 50 orgs in each year and Welfare Rights Bulletin 6 per year @ £25pp (normally £40/ year) for 50 orgs in Year 1 and 100 In Year 2	1,750	3,000	0	4,750
BSL interpreters for UC course	1,000	1,000	0	1,000
Data collection, M&E, administration, overheads @ 25% of UC staff/ manager costs	11,451	11,566	0	23,017
Marketing materials and travel (promoting service to small organisations)	1,000	500	0	1,500
TOTAL:	65,755	66,079	0	131,834

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	287,323
Activities for generating funds	24,595
Investment income	3,934
Income from charitable activities	2,751,743
Other sources	4,210
Total Income:	3,071,805

Expenditure:	£
Charitable activities	2,929,035
Governance costs	0
Cost of generating funds	248,667
Other	0
Total Expenditure:	3,177,702
Net (deficit)/surplus:	-105,897
Other Recognised Gains/(Losses):	923
Net Movement In Funds:	-104,974

Asset position at year end	£
Fixed assets	1,911,907
Investments	381,313
Net current assets	-80,917
Long-term liabilities	0
*Total Assets (A):	2,212,303

Reserves at year end	£
Restricted funds	20,543
Endowment Funds	0
Unrestricted funds	2,191,760
*Total Reserves (B):	2,212,303

*** 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?
11-20%

Organisational changes

Describe any significant changes to your structure, financial position or core activities since the date of your most recent accounts: Alan Buckle was appointed Chair in December 2016 and two Trustees have resigned since the last accounts. Our Director of Policy and Rights left at the end of 2017 after 8 years in post and a replacement is starting in April 2018. We have received a grant of £166k from The Legal Education Foundation for digital transformation of our online ask CPAG (welfare rights) content.

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	0	0	0
London Councils	0	0	0
Health Authorities	0	0	0
Central Government departments	487,143	375,000	375,000
Other statutory bodies	119,627	143,205	139,911

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 £
Scottish Government	378,600	375,000	375,000
Scottish Legal Aid Board	119,627	143,205	139,911
Big Lottery Fund for Tower Hamlets Foodbank Advice Project	37,492	126,842	132,740
Big Fund/Children Young People & Families Early Intervention Fund administered by Lloyds TSB Foundation Scotland	0	133,064	133,000
Trust for London	67,468	68,650	65,000

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: **Toral Shah**

Role within **Fundraising Manager**
Organisation: