

SURREY HEATH BOROUGH COUNCIL

COMMUNITY FUND GRANT SCHEME FOR GRANTS UP TO £25,000

SURREY HEATH BOROUGH COUNCIL COMMUNITY GRANT APPLICATION FORM

**COMPLETED APPLICATIONS MUST BE RETURNED TO:
COMMUNITY PARTNERSHIPS OFFICER
SURREY HEATH BOROUGH COUNCIL
SURREY HEATH HOUSE
KNOLL ROAD
CAMBERLEY
SURREY GU15 3HD**

**OFFICE USE ONLY
APPLICATION NO:**

APPLICATION FOR A COMMUNITY FUND GRANT

1. YOUR ORGANISATION

1.1 Organisation Name: **Beacon at Frontline Debt Advice**

1.2 Principal Contact Name: **Mr Chris Wood**

1.3 Organisation Contact Address (for correspondence related to the application):

The Beacon Centre

Berkshire Road, Camberley

Post Code: **GU15 4DG**

Daytime telephone no: 

E-mail address: **beacon@frontlinedebtadvice.org.uk**

Amount applied for: **£3,206.00**

1.4 Please confirm your organisation is 'not for profit' **We offer free help and advice and confirm this is 'not for profit'.**

1.5 Organisation Type (please tick):

☒

Formally constituted
Club/Association/Trust

☐

Other public sector body

☐

School/college

☐

Other



1.6 How many members are in your organisation? ☒ up to 25 ☐ 26-50 ☐ 51-75
☐ 76-100 ☐ 101+

1.7 How long has the organisation existed? **Beacon at Frontline Debt Advice has been operating since 10 August 2016**

1.8 Are you a registered charity? **Yes - Registered Charity No. 1107316**
(If yes, please state the charity number)

1.9 Are you VAT registered?
(If yes, please state VAT number)

1.10 Are you affiliated to a national organisation? **We are a Frontline Branch Office of Frontline Debt Advice (UK). We operate in a partnership between Frontline Debt Advice and the Beacon Church Camberley.**

1.11 If yes, have you applied to them for funding?

**The Beacon Church is providing core funding for activities of a Branch of Frontline Debt Advice (UK) which is a registered charity.
Beacon Church is also providing the use of office space and IT Network services and general office administration, as well as partial operational costs.**

1.12 If not, please state your reasons for not doing so:

All Frontline Branch Offices are supported from local participation in Charitable Giving and Grant Funding.

1.13 Please state where your funding comes from:

The Beacon Church Camberley, The Beacon Centre, Berkshire Road, Camberley, GU15 4DG.

2. PROJECT DETAILS

2.1 Please describe the project in as much detail as possible. The information provided should accord with your Business Plan.

We offer free help and advice to anyone with debt problems by working out realistic budgets for our clients and negotiating with their creditors.

We deal with County Court Claims, bailiffs and agreeing repayment plans or applying for debt relief orders.

We also check that our clients are receiving the correct welfare benefit entitlements and help clients complete benefit application forms.

At the present time we help on average 50 clients per year from our local area including referrals from local Agencies such as Surrey Heath Borough Council Housing Association. Of those about 80% are in receipt of welfare benefits.

We aim to help restore people's health by reducing the stress of debt which will enable them to get back in the workplace therefore reducing the welfare burden on society. The effect on clients can be seen right from the first interview when they realise there is a way forward whereas before they often had no hope. Debt is a major factor in the majority of family breakdowns. Helping people regain control of their finances will prevent many breakdowns.

Our office based activities would benefit significantly from the provision of additional IT equipment and communication resources in support of our work. This involves the use of bespoke software programmes developed by Frontline to provide our services to clients and creditors. We stay in touch with clients using mobile phones. In compliance with Data Protection it is essential that Frontline Debt Relief work is contained within the Frontline office separate from advisers personal IT equipment.

The table below provides an outline of IT equipment and associated costs related to this Grant Application.

With growing demand for help with financial debt and understanding increasingly complex rules regarding benefits, the Beacon Church Camberley has entered into a partnership with Frontline Debt Advice (UK), a national charity, to assist those from within our community struggling with financial debt.

As a charity, our services are free
Frontline is licensed by the Office of Fair Trading to provide debt advice.
We aim to provide independent, confidential, non-judgmental and competent advice to anyone, regardless of race, religion, age, gender or disability.

You can find out more about Frontline Debt Advice through their [website](#)

Financial Help

As an independent charity, Beacon @ Frontline is well placed to work with creditors (such as HMRC, councils and finance companies) to alleviate stress and worry by finding practical financial solutions to debt problems. These may range from negotiated repayment plans to debt relief orders or even bankruptcies.

We will work with you to produce a realistic financial statement and a monthly budget that you can afford. We can offer assistance in dealing with county court summonses and can negotiate workable settlements with bailiffs and other third parties.

Benefit Advice

We offer a benefits review service to assess whether or not clients are receiving the correct entitlements as benefit rules become increasingly complex. These include:

Jobseekers Allowance, PIP, Pension Credit, Income Support, Housing and Council Tax benefit and Tax Credits.

Whether clients are simply on a low income; or unemployed; or are suffering from health problems or your financial circumstances have altered dramatically, we can advise and guide them in determining which benefits and assistance they may be entitled to receive. Where appropriate, we can help with the appeals process to challenge benefit decisions and awards.

PROJECT COST TABLE

| Item | Total Cost £ |
|---|-----------------|
| Laptop to be used by Advisers. 4No, to be used by Clients 2No (Total 6No). | 1,744.98 |
| MS Office + Virus Guard for 6No Lap Tops. | 595.02 |
| Set up software on 6No Laptops and test ready for use. | 300.00 |
| Mobile Phone. 4 No. | 37.95 |
| TOTALS | 3,205.95 |

2.2 What is the timescale of the project? Start Date: **July 2018**

Completion Date: **Ongoing**

2.3 Who will benefit from the project, the wider community or a small section?

We offer free help and advice to anyone within the community with debt problems, or needing help with household budgets and welfare benefit applications. Most of our clients are in receipt of low incomes and many suffer stress related illness due to their financial problems.

We promote our services with leaflets, posters and through other agencies. Disabled access is provided at the Beacon Centre. Home visits are arranged for those unable to reach us.

2.4 Please describe your current facilities.

We use the office and other support services located at The Beacon Centre, Berkshire Road, Camberley, GU15 4DG. Support services comprise Printer, Data Network Infrastructure,, Shredder, Office Desks, Welfare Facilities, Private Interview Rooms.

2.5 What other activities/services are offered at this site?

Community Services are provided for all age groups such as coffee mornings for senior citizens, young mothers & babies gatherings.

2.6 Can any additional activities/services be offered on completion of the project which will benefit the local community?

Our vision is to provide an area within the office for clients to have access to IT equipment to enable them to eventually take control of their own financial responsibility and to give them confidence in using online facilities.

2.7 How many people use the current facilities?

Currently 50 people per annum have attended appointments. Ongoing growth forecast it is anticipated that up to 80 people per annum will be attending appointments. Over the past 12 months, we have held almost 200 client interviews and follow up meetings.

2.8 How many people will use the facilities on completion of the project?

It is anticipated that the number of people attending appointments will grow over the coming years to well above the current growth forecast.

2.9 Over what period will the community benefit from the completion of the project?

☐ up to 12 months ☐ 1 to 2 years ☐ 2 to 3 years ☒ over 3 years

2.10 Is it necessary to be a member of your organisation to participate in its activities?

There is no requirement for membership. Our Debt Advice is provided free to all who are seeking solutions to overcome Debt problems in their personal finance.

2.11 Does your organisation charge a membership fee and if so, how much is the charge?

There is no membership fee. Frontline Debt Advice is a service provided to the community free of charge.

2.12 When was the membership fee last increased? **Not Applicable.**

2.13 Which parts of the local area do your members tend to come from?

Camberley, Frimley, and Old Dean areas.

2.14 Does your organisation have open days to encourage new members?

We allocate one day each week as a Drop In Centre for people in the community who wish to find out more about Frontline Debt Relief services to visit the office to discuss their requirements. Individual pre-arranged consultation appointments are held Tue, Wed, Thur throughout the week.

2.15 How many people regularly use your facility?

At the present time we help on average 50 clients during the year which require multiple consultation periods

2.16 Are numbers increasing at your facility? If not, please set out why you think this might be the case.

Yes numbers of Clients and consultations are increasing all with complex debt problems. From inception, we have seen a strong demand for our services. As mentioned above, we have held close to 200 client interviews and follow up meetings in the past 12 months. We would expect this to grow as our networks become more fully established.

- 2.17 Please state how your application recognises the diverse needs of your existing and possible future members

Beacon Frontline Debt Advice is a faith based charity with a concern for the community and a conviction that we should care for one another.

We review a Client's present financial situation and prepare a budget.

We negotiate with creditors to arrange repayments that the Client is able to afford.

We are compassionate in the interview process and make every effort to ensure that the Client is not in a pressurised position and we are non-judgemental in all of our conversations.

3. PROJECT SITE

- 3.1 What is the location of the project? **Not Applicable the application is not for construction work.**

- 3.2 What is the tenure of the property? (If leased, please give details. If monies are to be repaid, please give details.)

Not Applicable

- 3.3 What is the current condition of the property and are any other works being carried out?

Not Applicable

- 3.4 Permission may be required under building regulations and relevant planning acts. Please give details of the authorisation obtained.

Not Applicable

Note: Where permission is required and has not been obtained, the application will not progress.

Approval of the grant does not signify approval under any other council requirements such as planning permission.

- 3.5 Have you obtained, and enclosed with your application, two quotes for the work to be carried out?

Not Applicable

- 3.6 If required, have you obtained architect's plans or sketches and details of planning or building regulation consent? Have you enclosed these with your application?

Not Applicable

4. PROJECT COSTS

- 4.1 How much grant are you applying for?

£ Not Applicable

- 4.2 What do you anticipate the total project cost to be?

£ Not Applicable

COST

ITEM

- 4.3 Please give a breakdown of costs (purchase of land/buildings, professional fees, VAT etc).

£Not Applicable

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£Not Applicable

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£Not Applicable

.....

£Not Applicable

.....

£Not Applicable

.....

- 4.4 Is your organisation contributing any of its own finances to the project? (If not, please explain why.) **Not Applicable**

- 4.5 Have you applied for funding from any other source? Please supply evidence of the application, whether successful or not, and, if successful please advise how much you received **Not Applicable**

- 4.6 What additional fund-raising have you undertaken? **Not Applicable**

- 4.7 Do your present funds contain any provision for future commitments?
Not Applicable

- 4.8 Please provide details of any other regular revenue or capital payments to your organisation?
Not Applicable

- 4.9 How much additional income will be generated on completion of the project?

£Not Applicable

- 4.10 Does your organisation have money set aside for the future sustainability of the project or maintenance of any equipment? Please explain how these areas will be catered for. **Not Applicable**

5. RISK

5.1 If your application is unsuccessful how will your organisation fund the project?

We will continue to seek further funding opportunities and submit the required Grant Applications.

5.2 What is the risk to your organisation if the project doesn't happen?

The risk is that Beacon Frontline Debt Advice will be without sufficient practical resources required to provide free advice to a growing number of people in the community who are unable to pay for their day to day living costs due to debt.

5.3 How will you mitigate/reduce the risk?

We will mitigate the risk by using our current resources as efficiently as we can. We will also continue to look for further funding opportunities.

5.4.1 The Council will fund up to 75% of the cost of applications up to £2,000 and up to 50% between £2,001-£25,000. If your project is not awarded the amount requested how will your organisation fund the rest of its cost?

We will continue to seek further funding opportunities and submit the required Grant Applications.

6. OTHER RELEVANT INFORMATION

6.1 What age groups will you cater for?

☐ >5 ☐ 10 ☐ 13-16 ☒ 17-25
☒ 26-40 ☒ 41-60 ☒ 60+

6.2 Provision for use by which gender?

☐ Female ☐ Male ☒ Both

6.3 Does your organisation serve specific groups (Please tick)

☒ Ethnic minority groups
☒ Religious groups
☒ Disabled groups
☒ Unemployed groups
☒ Single parent family group
☐ Other (please specify)

6.4 How will the community benefit from the completion of the project?

Keeping families together, reducing mental health illness and helping vulnerable people to re-engage with society. The ultimate goal would be to release Clients from Debt and equip them to become self sufficient through employment.

6.5 How will you measure the success of the project?

By providing recovery from Debt, implementation of sustainable budgets, in benefit applications and appeals, all measured by monitoring the Clients progress until they are able to manage their own finances and free from Debt. .

6.6 How did you become aware of this fund?

By research of suitable Funding Grants and access to Surrey Heath Borough Council Web Site.

DOCUMENTS ENCLOSED WITH THE APPLICATION

Please send copies of these documents with your application (please tick).

- ☒ A copy of your organisation's constitution
- ☒ Copies of your organisations audited accounts for the last two years
- ☒ Copies of statements of current or investment account balances (as at date of application)
- ☒ Copies of two written estimates for the purchase or hire of any equipment or work to be undertaken
- ☐ Evidence you have applied to other sources of funding

Also, if applicable:

- ☐ Proof of tenure of the property
- ☐ Copies of building regulations or planning permission
- ☐ Any architects plans or sketches

N.B. Failure to provide this information will immediately disqualify the application.

7. DECLARATION

I certify that the information provided on this form is correct to the best of my knowledge. I agree that if the Council award a Community Fund grant to my organisation, I will accept the grant conditions attached to the payment.

Signed: Position: **Adviser**

Print Name: **Chris Wood**..... Date: **29 June 2018**.....