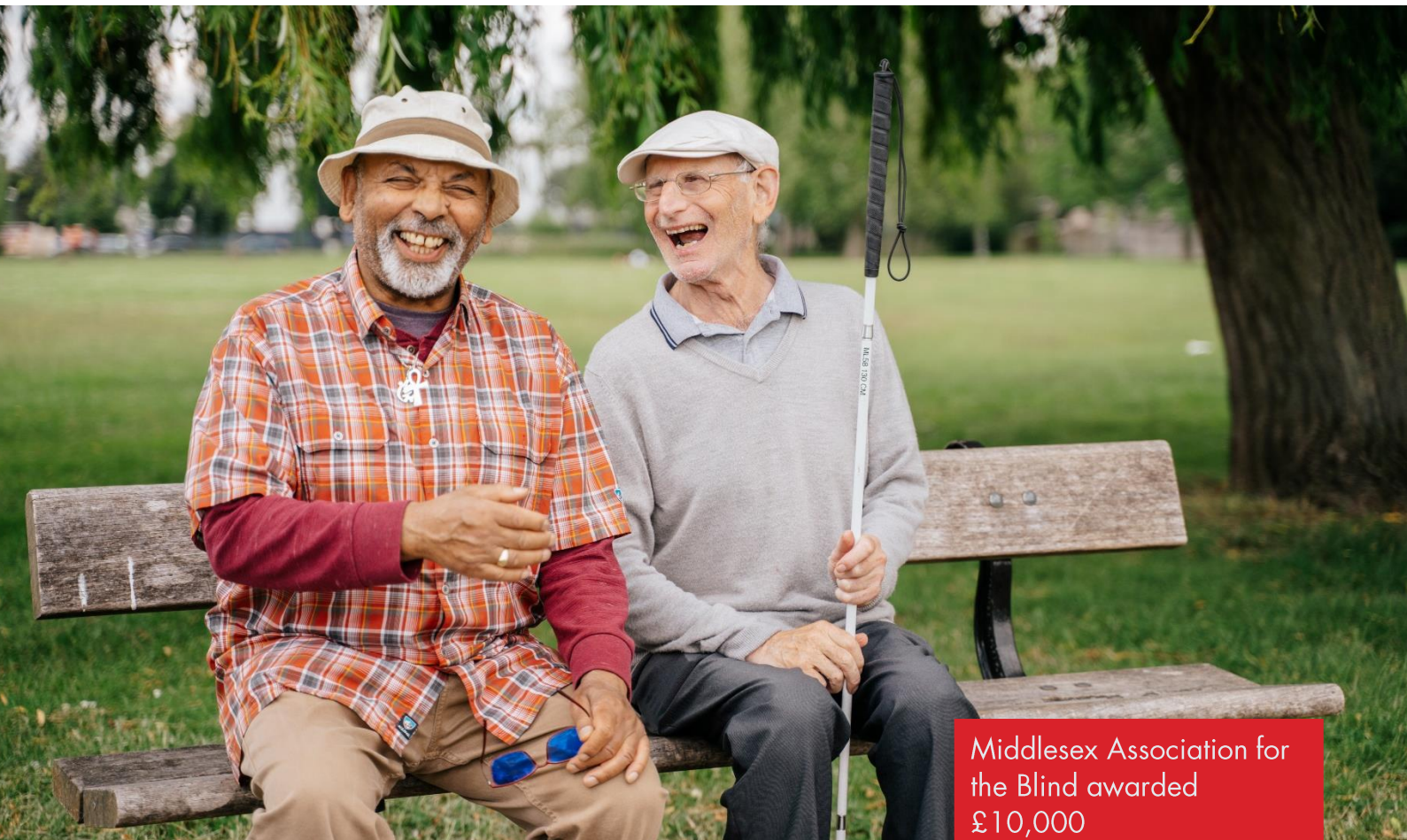


# Together for London

Cost-of-living emergency response,  
End of fund report.

**November 2023**



Middlesex Association for  
the Blind awarded  
£10,000

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# Together for London



## Introduction

As the community foundation for London, we are acutely aware that London has the highest rates of poverty in the UK. And that any significant rise in cost-of-living would deepen existing poverty across our Capital and tip more people into poverty. And it would not be felt equally. People from some ethnic groups, older people, carers, families with children, and disabled people will be at the sharp end, having to make their wage, pension, or weekly budget stretch until it snaps.

In the summer of 2022 as the price of energy soared, we became deeply concerned about the impact of the rising cost-of-living on London's communities and undertook a survey of community-based organisations to understand the challenges they were facing. We heard back from 133 organisations with a range of concerns around increasing costs, rising demand and desperate need in their communities, with an expectation of things worsening throughout the winter.

*"We do not have any extra money coming in to support the community's needs. The increase in food and essential items has a big effect on our outgoings and we are unable to generate income to counter those additional expenses."* Hornsey Lane Estate Community Association.

Our communities, in London and across the country, needed urgent action and support from the government, but while they waited for that to come, we knew they would turn to the local community-based organisations who they know, and trust and it was our task to support them. We were compelled to act.

*"We are experiencing a large amount of elderly disabled people using our service to save on their utility bills, but also just to get something to eat and a cup of tea they are struggling so much"* Teviot Action Group.

**We launched a fundraising appeal which attracted over £2.2 million in donations in just a few months.**

**We were blown away by the solidarity and generosity of funders, businesses and individuals who wanted to help their fellow Londoners in a time of crisis.**

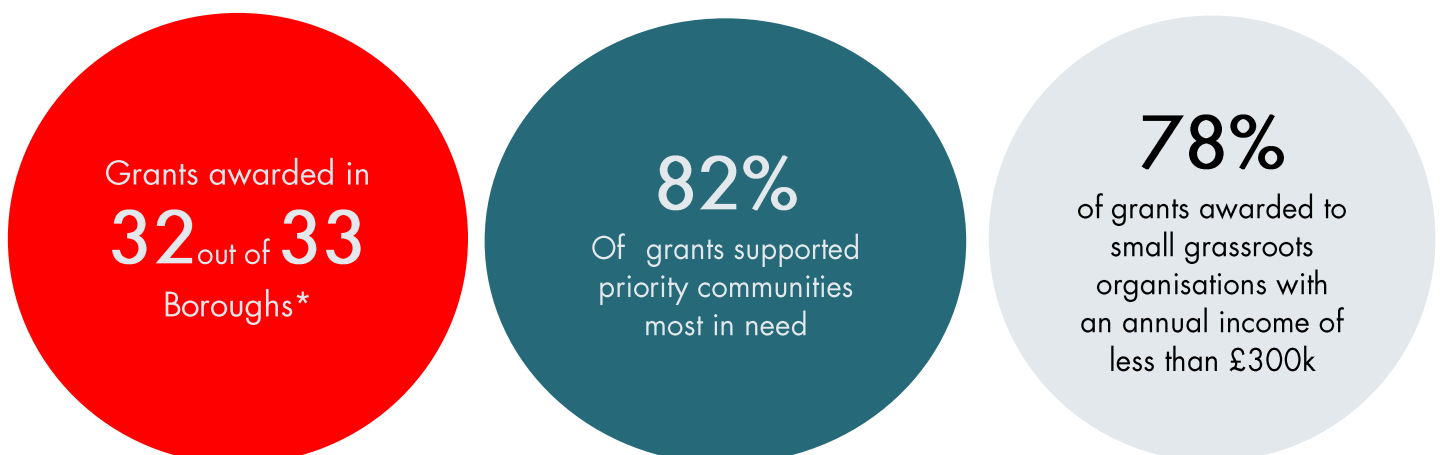
# Impact Overview

Over the winter, from November to March 2023 we awarded grants of up to £10,000 to a total of 216 community-based organisations addressing the immediate impacts of the cost-of-living crisis.

Final grant monitoring from 207 out of 216 reports received to date from organisations funded through the Together for London programme, report the following:



An unexpected outcome was that 77 organisations reported that the grant from the Together for London programme enabled them to raise funds from other sources. Organisations reported they were able to leverage an additional £1.1 million in funds raised.



\* Including the City of London

# Impact Story 1

## Caxton House Community Centre, Round 1

### Providing hot food and blankets to families

*"I am in my 40s and have lived in this area all my life. I live on my own with my three children and my mum lives a few minutes from me. Two of my children have special needs and right now, everything is a struggle. It's really difficult at the moment to explain to the children why it's cold at home.*

*I used to put £20 on my gas and electric each week and now it's more than double that and watching the meter showing how much were using makes me so anxious. I'm not managing really, I borrow from my mum most weeks, sometimes I pay her back and other times she lets it go. We eat at hers two nights a week to save money.*

*We're so lucky to have a centre like Caxton House so close by. I've been able to get some extra quilts for the kids' beds and blankets for when we're watching telly. For the last few weeks, I've been able to pick up some hot food, the soups are really nice, and the kids loved the pasta. I can put them in the microwave, so I don't have to use the oven.*

*If community centres like Caxton House can have more funding, they can help more people and make hot meals for families like mine, because I know so many people that are really struggling.*

*All the prices in the shops have gone up so much, even for basic things like toilet rolls, bread and milk. We're all buying the basic ranges from the supermarkets again. I don't think about the year ahead because I really don't know how I'm going to manage. I hope Caxton House carries on with the warm rooms and helping us all."*



Community members enjoying a hot meal

# Aims and priorities of the programme

The Together for London grant making programme supported community-based organisations, with an income of less than £500,000, who were responding to the immediate impacts of the cost-of-living crisis on the communities they support, particularly communities hardest hit by the crisis. For example, supporting food security, essential items and bills, mental health, financial advice and welfare advice.

The grants could also be used in part to support the resilience and sustainability of the organisation. This means funding for core organisational costs such as salaries, rent and bills and capacity to respond to the crisis, as long as part of the grant was used to directly support the community. Grants offered were flexible, restricted to the aims of the programme but with the ability to change and adapt as needed to respond to the crisis.

Based on research and discussions across the sector at the time of the programme, and feedback from our groups, we prioritised applications from organisations supporting people on low incomes or those likely to be disproportionately impacted by the cost-of-living crisis as a result of systemic inequality. This included:

- People with disabilities
- Older people
- Black and Minoritised Ethnic (BME) communities
- Carers
- Homeless people or people at risk of homelessness

Due to the high volume of applications we further prioritised organisations with an income of less than £300,000. Based on emerging need throughout the crisis, in the second round we additionally prioritised organisations working with refugees and asylum seekers as well as those specifically working with women.



# How we delivered the programme

The London Community Foundation has extensive experience of mobilising and delivering grant programmes to community-based organisations in a crisis. During the pandemic we awarded £22m in emergency funding to London's communities on behalf of a multitude of donors. For our Together for London programme, we knew we needed to provide support to community organisations quickly and in an accessible and equitable way and we drew on our experience from the pandemic to do so.

The programme was delivered through two rounds of grant making. Round 1 was an open application round from 27<sup>th</sup> October to 17<sup>th</sup> November (3-week application window). Applications were then checked for eligibility, shortlisted against the programmes' priorities and then assessed for fit, suitability and assurance. We completed four decision making panels from 5<sup>th</sup> to 15<sup>th</sup> December after which final decisions were communicated to the applicants. Those who were successful were sent a formal grant offer and once this was signed and returned, with any conditions met, payments were processed. Funded organisations then reported back on the use and impact of the grants after the 6-month grant period.

**We were fast-paced whilst also being supportive of organisations and robust in our due diligence – from the launch for applications to notifying applicants of their grant for Round 1 the speed of our delivery was eight weeks in total.**

The need for Round 2 was demonstrated by the high numbers of applicants to Round 1, the majority of whom we were not able to fund. In order to reduce competition and work for organisations applying, we therefore invited back organisations from Round 1 who were doing really vital work in their community, working with priority community groups, and were fundable but didn't make it to the final stage in Round 1. We were able to do this with minimal work for the organisations who could resubmit their original applications (although they could change them if they wished) and this was gratefully acknowledged by many organisations. We opened for applications for invited groups on 9<sup>th</sup> January and closed on 3<sup>rd</sup> February (4-week application window). Following further eligibility checks, shortlisting and assessments, decision making panels took place from 6<sup>th</sup> to 17<sup>th</sup> March. We awarded and communicated to successful grantees immediately after each panel and all awards had been made by 31<sup>st</sup> March 2023.

**We were flexible and adapted our approach. We supported organisations who were doing vital work in their community but were unsuccessful in Round 1 to reapply for Round 2 – an opportunity that was gratefully acknowledged by many.**

# Summary of grant awards

<b>Applications received</b>	*655
<b>Grants awarded</b>	216
<b>Total amount requested</b>	£7,178,325
<b>Total amount awarded</b>	**£2,065,737

## Applications

\* 655 applicants applied to Round 1. This was originally reported as 659 because the data included four duplicate applications. In Round 2 we invited back organisations who we were not able to fund in Round 1. Therefore, in Round 2 these were not new applications.

\*\* A total of £2,084,025 was awarded in grants, but two organisations in Round 2 returned grants of £10,000 and £8,288 as they were no longer able to deliver their projects.

## Eligibility

Round	Applications	# Eligible	# Ineligible
Round 1	655	203	453
Round 2	243	147	96

Most applicants were deemed ineligible in both rounds due to unsigned governing documents, a requirement in the application process. In Round 1, 41% were ineligible for not providing a signed governing document. The next most common issues were outdated or undated safeguarding policies. To tackle this, we invited applicants from Round 1 back for the second round, even if they didn't initially meet these criteria. We offered guidance to ensure they submitted the required documents with signatures and dates. Despite our efforts, 53% of ineligible applicants failed provide signed documents, although the number with outdated or undated safeguarding policies decreased.

## Funded groups: organisation size

£0-£20k	£20,001-£100k	£100,001-£300k	£300,001-£500k
13	66	91	46

## Themes

The programme funded organisations to support communities with food security, essential items and bills; mental health; financial and welfare advice. Across both programmes, many of the organisations responded to the cost-of-living crisis by providing integrated, holistic services that supported one or more of the themes listed below. Therefore, the number of services provided does not equal the total number of grants awarded to organisations.

- **Food:** Number of groups who were providing food interventions: 100
- **Essential Items:** Number of groups who were providing essential items: 58
- **Advice (welfare & financial):** Number of groups who were providing financial advice: 70
- **Mental health:** Number of groups providing wellbeing and mental health support: 79
- **Other/pivoting:** Number of groups who were providing other interventions/pivoting: 25



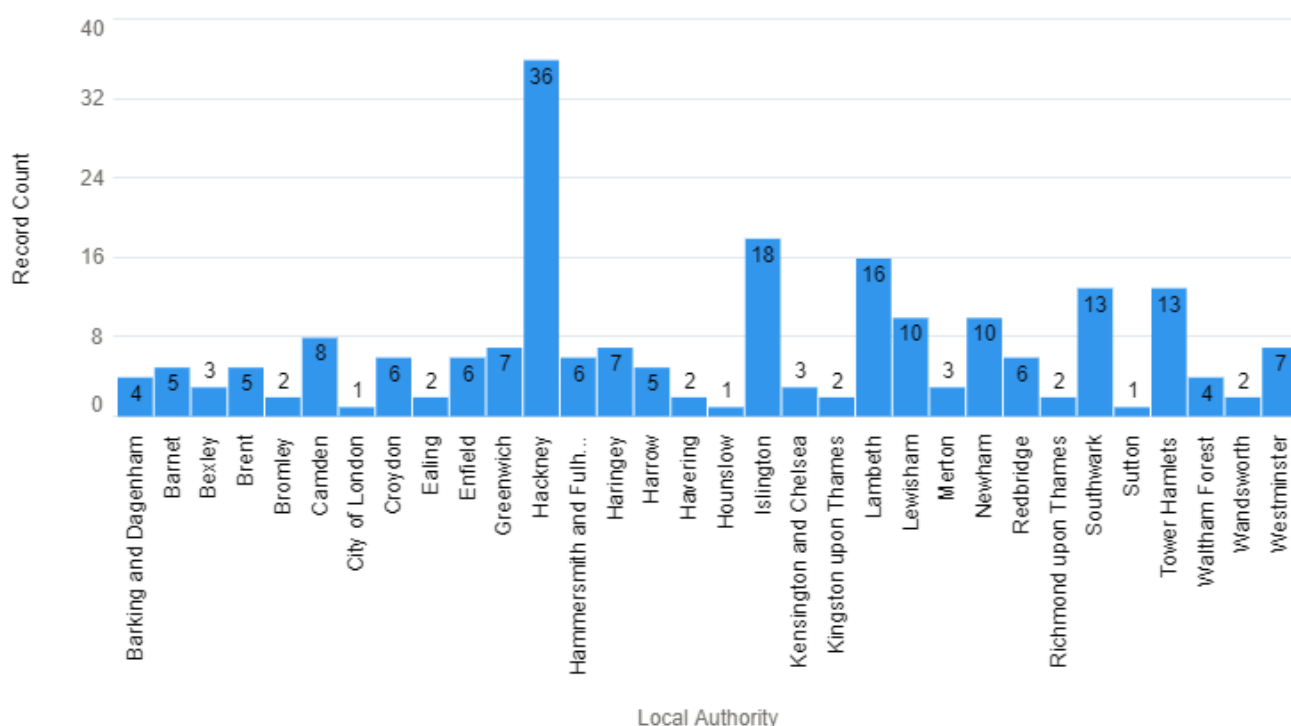
## Priority communities

Priority communities	Number of grants awarded	% of grants awarded	£ awarded to groups
People with disabilities	37	17%	£353,878
Older people	26	12%	£237,129
Black and Minoritised Ethnic (BME) communities	71	33%	£697,389
Carers	4	2%	£38,639
Homeless people or people at risk of homelessness	19	9%	£183,337
Refugees	20	9%	£197,767
<b>Total (all)</b>	<b>177</b>	<b>82%</b>	<b>£1,708,139</b>

In addition to the priority communities mentioned above, which we specifically asked organisations about and were prioritised, many organisations funded were also working with women alongside other specific communities, reflecting the intersectionality of a lot of the work. Although we didn't specifically ask which groups worked with women, our data shows that at least 26% of the groups are either set up specifically to work with women or focussed on work with women as part of this programme.

## Locations

The programme supported community organisations across 32 out of the 33 London boroughs (*including the city of London*). The only borough that this programme did not reach was Hillingdon. Five organisations applied for funding, but none were successful on either round.



# Equity, diversity, and inclusion

We have approached this programme with equity, diversity, and inclusion in mind. We recognise that accessibility, capacity, and multiple requirements can be a challenge for smaller community-based organisations, those who reach more marginalised communities or are historically underfunded. We further acknowledge the disproportionate impact of the cost-of-living crisis on certain communities, particularly those facing systemic disadvantage.

We therefore undertook the following:

- Prioritised applications from organisations supporting specific community groups who we know were likely to be disproportionately impacted, based on research and discussions across the sector.
- Asked groups about their governance and whether they were led by people from the communities they support. Although this was not used as a criterion or to decide who received funding, we are using this information more broadly to better understand who we are funding, where the gaps are and how to support equity led groups. At least 79 groups (37%) considered themselves to be Led By, however the data was not perfect, and this has helped us further refine our approach to Led By and For organisations.
- Simplified both the application and monitoring forms to ensure they are clear, accessible, easy to use and minimise the amount of time needed from organisations who are already stretched. We received excellent feedback on this from applicants and grantees.
- Supported organisations who were not able to meet certain eligibility criteria (unsigned governing documents and undated/out of date safeguarding policies) in Round 1 to reapply and meet those criteria in Round 2 with additional support and guidance and without having to write a new application.



Aishah Help distribution centre providing essential food items

# Benefits and outcomes for the community

The cost-of-living crisis has had a profound impact on communities and community organisations have responded by providing holistic services that address some of their challenges producing a range of positive benefits and outcomes. Across the responses that we received back from organisations, we have commonly seen that for older people warm projects and warm spaces provide an opportunity for them to reduce their sense of isolation and enable them to save on bills.

*“One of our clients was struggling with high energy bills. Because we had your funding and had collated information about support offerings in every borough, we knew about the Age UK Household Support Fund. Our Support Worker helped the client to fill in the forms and she received funding from the Age UK Household Support Fund. Because she was visually impaired she wasn't on their mailing list and didn't know about the support. This is just one of the many stories of the people we helped as a result of your funding. Without your funding, we would not have had this focus as an organisation, and we wouldn't have been able to help people in the way that we have.”* **Middlesex Association for the Blind, Round 2**

For individual and families on low incomes and struggling with large debts, organisations providing welfare services were able to eliminate their debt and support them to receive the correct benefits which both relieved financial pressure and improved their wellbeing. Elsewhere, parents that were skipping meals to ensure that their children had enough to eat were able to access food banks/parcels/resources that provided them with enough food to feed themselves and their children.

Others have improved their financial wellbeing through their participation in budget and finance workshops which have reduced their financial anxiety and stress. The Step Up Hub, who received a grant from Round 1 reports that *“Overall, we helped 613 people with welfare advice queries. We improved the knowledge of beneficiaries of welfare benefits. We made referrals for complex needs such as mental health and domestic violence cases. 35% of beneficiaries accessed benefits they did not know about or had not claimed but were entitled. 22% won on appeal benefits which they had been declined. 3 people won their PIP appeal at the tribunal. 26% of people were referred to a food bank.”*

And for those most severely affected by the crisis, projects have provided service users with essentials such as underwear and shoes which have been vital in improving their wellbeing and ability to get through the day. Blooming Blossoms Trust, supported in Round 1 states that often, undergarments are the most under-donated, and most needed, item of clothing and have developed the 'Spare a Pair' in response. *“Spare a Pair had numerous benefits on the community by providing essential items such as underwear, socks, and shoes. Firstly, these basic necessities contribute to improved hygiene and overall well-being, especially for those who may have limited access to such items. By ensuring that community members have clean and comfortable undergarments, socks, and shoes, Spare a Pair helps promote dignity and self-confidence.”*

# Impact Story 2

## Paddington Law Centre, Round 1

Providing advice to manage debt and finances

*“Our client, Mr Lewis, is 86 years old and suffers from various medical conditions. His wife, also a pensioner, has breast cancer. His adult son needs full time support for various disabilities and mental health issues and his daughter, who acts as the main carer for our client, is struggling to find work. The family are surviving on the breadline and when the cost of gas and electricity rose exponentially, they were unaware of this and of the amount of their usage. They got into debt with utility bills arrears of £1,100. We helped them negotiate with the utility company and agree a gradual and affordable instalment repayment plan. In addition, we helped the family apply to a cost-of-living grant fund which gave them a grant to help with essential expenses. This enabled them to feel more in control of their finances and allowed a period of respite for the family members in which to focus on improving health.”*

## Impact on organisations

The cost-of-living crisis has not only adversely affected communities, but also community organisations. With increasing costs to deliver projects and services, challenges financially sustaining their organisations, an ever-growing number of complex cases to deal with grantees and an extremely competitive funding landscape, organisations are dealing with a multitude of issues. *“The funding has had a positive impact on FoodCycle Marylebone. It contributed towards heat, light and storage costs, provided a top up of ingredients on eight occasions when the food donation received was significantly lower than expected and not enough to serve a main course, helped to secure match funding through grants, and enabled a sustained project delivery. There has been a positive impact in volunteer leadership with more time released to develop volunteers to take on project leading roles within the cooking and hosting teams and in better use of storage facilities within the church reducing the overall use of cupboards, shelves or freezer space.”*

### **FoodCycle Marylebone, Round 2**

This programme has proven particularly impactful during the cost-of-living crisis with groups noting how vital the funding has been to their financial security, project sustainability and delivery; and staff retention and volunteer engagement. Additionally, organisations old and new to The London Community Foundation have been able to raise additional funds to continue their work beyond the grant period or deliver new work as a result of this grant. The case studies below demonstrate the positive impact that this funding had on some of the groups supported on the programme. *“The grant allowed us to increase front line staff salaries by a larger percentage than originally budgeted reflecting the reality of the cost of living. This allowed us to recognise staff for their hard work over what was a challenging period as we responded to increased need and costs to support participants.”* **StandOut Programmes, Round 1**

*“The funding had several positive impacts on our organisation. The funding allowed us to expand and improve our services, particularly through the Community and Wellbeing Hub. This expansion enabled us to reach more community members and provide a broader range of support, ultimately fulfilling our mission more effectively. With the financial support from the grant, our organisation became more financially stable and resilient. This stability provided a buffer against unforeseen challenges and allowed us to focus on our core mission without worrying about funding gaps. The grant also facilitated collaborations with other organisations and community stakeholders. These partnerships not only enriched our programs but also helped us tap into additional resources and expertise, further enhancing our ability to serve the community.”*

### **London Advocacy Group, Round 2**

# Impact Story 3

## Redbridge Forum, Round 1

Providing support and advice to access benefits

*“We helped Susan to apply for Personal Independence Payment (PIP) on behalf of her son, Stuart, who previously had a Disability Living Allowance award. Stuart is 16 years old and has autism. He is nonverbal and has high care and mobility needs. He also has challenging behaviour. Susan said that looking after her son left her with little time and energy for her own life and well-being.*

*English is a second language for Susan, and she did not have confidence in filling the PIP form by herself. We were able to explain the questions on the form to her and helped her put down in her own words the answers to the questions. Stuart was awarded PIP with high care and high mobility.*

*This meant that she was able to use the extra payments to pay to employ a carer. She used some of payment to replace furniture, a TV and an iPad broken by Stuart. These items enhance the living standard of her family. She said that she is not as stressed as before and has been able to book herself on a course for improving her Maths and English. She said she did not know where she would have gone without Redbridge Forum. She recommends Redbridge Forum’s services to friends and family, and also to her place of worship (Sikh Gudwarh). Susan and her family will continue to use the services of Redbridge Forum and the coming summer holidays will be easier with the carer now able to help Stuart to do the things that he wants to do.*

*The benefit of this award will address some of the financial strains of having a disabled person with extra needs. The activities that it allows will reduce isolation, enable the family to engage more in community activities and relive family stress.”*

## Insights, learning, and challenges

As the community foundation for London, we pride ourselves on being a supportive and flexible funder to community-based organisations. We strive to gather insights and learnings from every programme we deliver to inform our approach. Here is a summary of our insights, learnings and challenges from this programme.

### Grant making

- **How organisations respond to crisis:** Many organisations supported made use of their core programmes to provide additional support and services, integrating different responses, signposting to more formal advice services or partners as relevant, or pivoting from their usual programmes as needed. As during the COVID response, this has proven to be a really effective way that existing community organisations can access communities and leverage existing partnerships making them so well suited to meeting the specific needs of their communities during times of crisis.
- **Leveraging additional funding:** This grant supported a number of organisations receive additional sources of funding: *“The impact of the grant was significant as we used the evidence to apply and receive three years of funding from the Mercers Charity to continue our work with older men and women.”* Advice Support Knowledge Information, Round 1
- **The importance of core funding:** This was highlighted again and again by organisations as a huge benefit of this programme at a time when costs are rising for everyone, not just community

members. *“Core funding is always a challenge to secure and to have the other part of the grant to be used to support the core of the organisation helps to ensure that we remain financially resilient in challenging times. This year we have found the increasing cost of things like our food provision has been a challenge to meet, however, access to short supporting grants like this has enabled us to sustain our provision.”* All People All Places, Round 2

- **Short application forms:** We received a great deal of positive feedback from organisations who applied in relation to the application form. We intentionally stripped back our application form to the basic information that was really vital to making decisions about grants. This meant a total of only seven free text questions, of which five were mandatory, and a number of tick box or short answers (e.g., contact details). This meant organisations were able to apply quickly and were not diverted from undertaking their critical work with the community.
- **Clear transparent priorities:** Being very clear and communicating the programme’s priorities upfront was really helpful for organisations deciding whether or not to apply, as well as helping us ensure that our shortlisting and grant making decisions were fair and transparent.
- **Flexibility of the fund:** While many groups were able to use the flexibility of the programme to adapt and respond to emerging needs during the crisis, the level and number of changes we saw was much lower than expected. This shows that community organisations often do have a very good idea of what is needed, that the risks related to offering flexible funding are limited and a lot of time would have been taken up formalising change requests for relatively small changes that were ultimately for the benefit of the programme.
- **Guidance for eligibility and conditions:** The high rates of ineligibility and support needed by organisations in both rounds points to the importance of very clear criteria and more detailed guidance at both application and award stage, particularly for a high-volume programme being delivered at pace. Based on this we are currently reviewing our eligibility criteria and guidance to ensure they are as clear and simple as possible.
- **Quality assurance:** A rigorous internal quality assurance process helped mitigate the risks of managing such a high volume of applications at fast pace. The majority of checks agreed with the assessor’s recommendations and where there was disagreement it was usually because of assessments being too harsh rather than too lenient. Internal staff with knowledge of the groups were critical in this process and helped highlight some that were fundable despite not being initially recommended.
- **Communication with groups:** We received very few negative communications from groups despite the high numbers of unsuccessful applicants. We think this is because of clear, regular, and supportive communication throughout the process and many responses (even from unsuccessful applicants) were to appreciate the opportunity we gave them and the work we have been doing to get so many grants out in such a short time.

# Looking forward

As the crisis endures, the demand for support from communities continues to grow. Many grantees fed back that there has been an exponential rise in demand for support which is putting immense pressure on the organisations. Alongside this are rising costs to deliver projects and services; and substantial difficulty securing ongoing funding which is becoming an increasing concern for more and more of the groups. Other groups urge funders to support longer term funding to provide longer term interventions, particularly to those most vulnerable, but also to support their financial sustainability. In addition to this, groups expressed a great need for core funding support as organisational costs continue to rise. Across the groups it is evident that they are facing a great deal of financial pressure which is forcing some groups to consider their long-term sustainability.

*“The main challenge for us will be similar to the main challenges of our service users - the food poverty coupled with a return of winter fuel bills, both of which are coming along when mortgage payments and rents are rising. My expectations for this coming year are that we will struggle, our users will struggle, and all of these squeezes on finances and pressures on mental health and physical health due to increasingly poor diets, will have a serious impact on society. Grants are becoming increasingly difficult to obtain, and the amount of work needed to apply for them is becoming increasingly onerous. I am spending more time on applications and monitoring than I am on delivering front line services.”* **V22 Communities, Round 1**

## Ways that funders can support

Organisations valued the flexibility of the fund and the light touch application and monitoring forms used on this programme. The core funding support was also greatly valued and most of the groups are keen for funders to understand how critical this is to support organisational sustainability with the increasing challenges that they are facing. There is also a great need for longer term and unrestricted funding as many of the issues that the groups are dealing with are complex and require long term support.

## Next steps for The London Community Foundation

We know that the pandemic and the current cost-of-living crisis has disproportionately affected women, amongst others. Through our Together for London programme, we provided food, essential items and advice to women struggling through the winter. But now longer-term support is needed to support women to build more secure financial futures free from poverty.

In London women are:

- More likely to be living in poverty – they have been disproportionately hit by the rise in cost of living, especially Black and minoritised women, disabled women, older women, and lone parents.
- More likely to be in low-paid jobs – women are more than twice as likely to be in temporary work and on zero-hours contracts, worrying about unemployment and unable to make ends meet.
- More likely to have fallen behind on bills and skipped meals – they are the ‘shock absorbers of poverty’ tending to be the provider of food for their family and manage the household budget, exposing them to constant strain and anxiety.
- Experiencing unprecedented levels of abuse and violence – support services are reporting unprecedented levels of women coming forward to report abuse, with 96% reporting that the crisis is making the abuse worse.

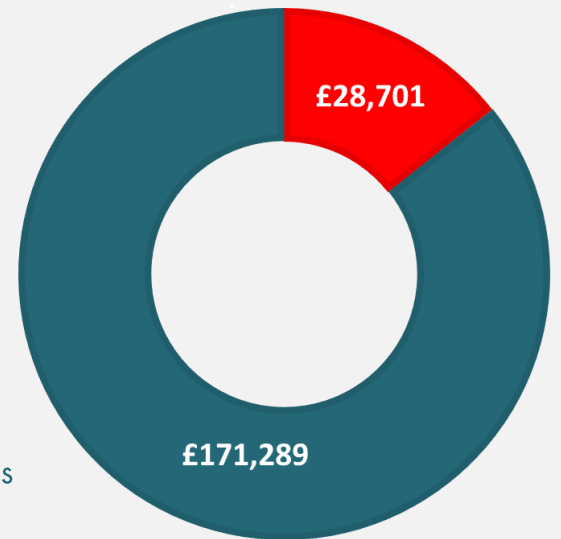
We have recently launched our Women's Fund for London to support women-led community-based organisations who provide skills, training, advice and opportunities for women, especially marginalised women, to access employment and start small businesses. To find out more visit [www.londoncf.org.uk/womens-fund-for-london](http://www.londoncf.org.uk/womens-fund-for-london)

We've raised over £171,000 out of our £200,000 goal. If you wish to donate and help us reach our fundraising target, you can do so by clicking on the 'Donate Now' button below or by getting in touch with Laura Perkins and Harbi Jama.

**DONATE NOW**

**Laura Perkins**, Director of Development & Communications  
([laura.perkins@londoncf.org.uk](mailto:laura.perkins@londoncf.org.uk))

**Harbi Jama**, Head of Development  
([harbi.jama@londoncf.org.uk](mailto:harbi.jama@londoncf.org.uk))





# Thank you.

We would like to thank all the individuals, funders, businesses, and organisations who stepped up and supported our Together for London programme, providing vital emergency support to London's local communities when they needed it most.

Allen & Overy

A Lane

Anglo American

Bank of Ireland

British Red Cross

City Bridge Foundation

Crucible Trust

C Gardener

D Bird

Duchy of Lancaster

Ecclesiastical Group

EdenTree Investment

Management

F and S Salway

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