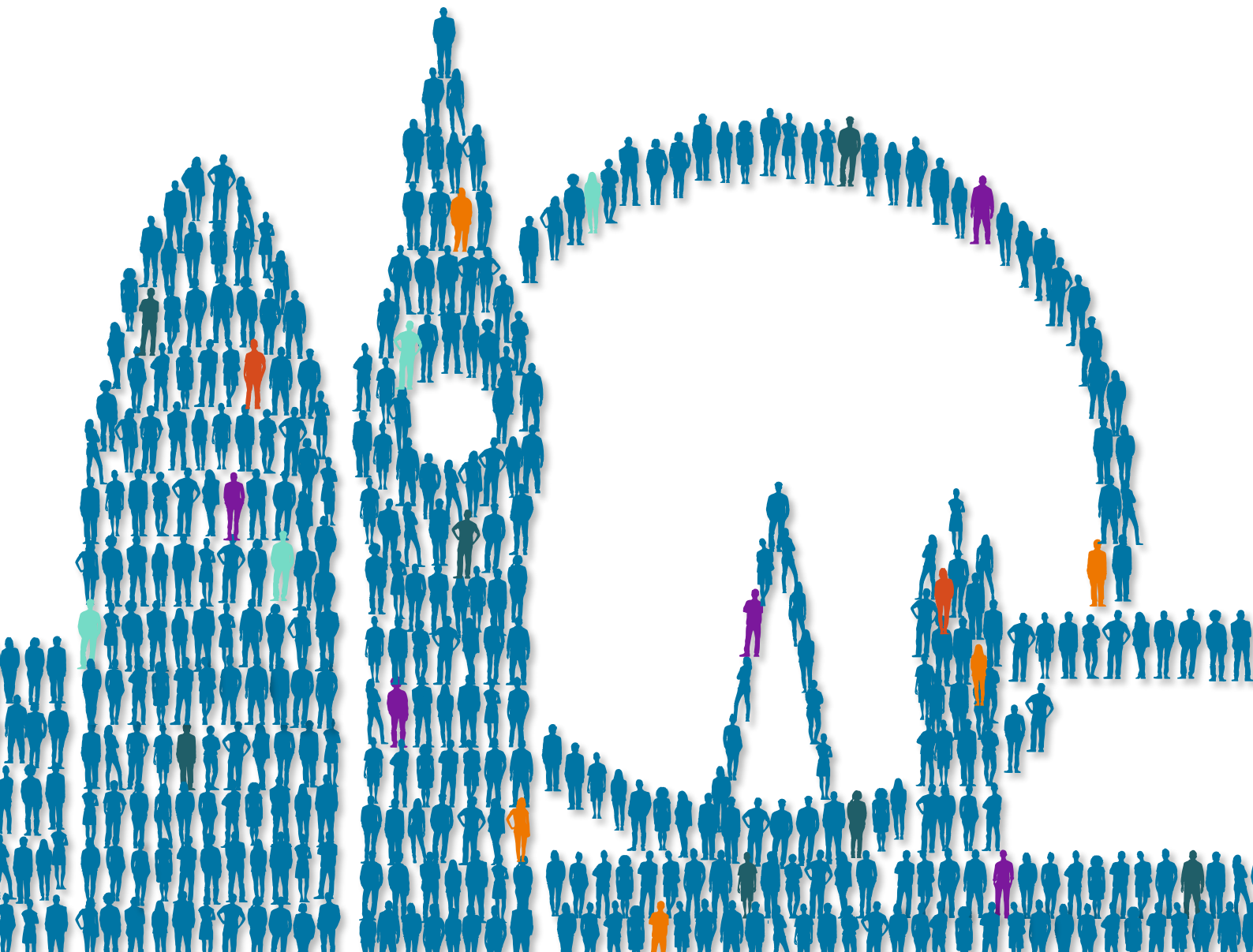




Trust for London

Tackling poverty and inequality

Review 2015





Trust for London

Tackling poverty and inequality

Foreword

In 2015 we supported groups trying to address London's housing problems, those campaigning to improve air quality, and launched initiatives to combat low pay.

In total, we invested £7.3 million in [130 grants](#) to help tackle London's social issues. We made these grants and directed our funding based on robust evidence. Some of this evidence comes from the on-the-ground expertise of the groups we fund. The rest comes in the form of research we commission, such as our flagship [London's Poverty Profile](#) report, which was updated in 2015. We are able to fund this work because of our endowment, which grew from its 2014 value to reach £272 million.

The year also brought important political changes, with the announcement of the National Living Wage and a decision to rethink cuts to tax credits, which were initially proposed to go along with its introduction.

There were internal changes too, and we were sad to see valuable trustees retire but also grateful for the contributions they made. We were also fortunate enough to welcome some excellent new trustees and staff.

That was then. However, as this report is being published in June 2016, you will be reading it as we are half way into our 125th year of existence. [125 years of working for, and with, Londoners](#). For over a century we've worked with a huge number of civil society groups to do things such as: set up the first ever Citizens Advice Bureau; set up the first ever London law centre; support the pioneering work of William Beveridge, who went on to found the welfare state; and we helped fund the extension of Hampstead Heath, as part of our programme to protect the 'lungs of the city'.

We, and London, are much changed since 1891. However, throughout our 125 years, we have sought to hold true to our values: pioneering new approaches, enabling and empowering communities, listening and learning from those we fund, and working in partnership with others.

June 2016 also means that we have a new Mayor and a newly elected London Assembly. They are important partners and we look forward to working with them, as we did with the previous administration.

In the coming year, we hope to inform the debate on how we can make London an even better city. We will seek to fund work that directly helps to solve some of its most pressing problems.

Jeff Hayes
Chair of Trustees



How we address London's social issues

1

Fund voluntary and charity groups.

In 2015 we made [130 grants](#), which together totalled **£7.3 million**, across our five funding priority areas of:



Employment – 20 projects funded



Advice – 23 projects funded



Social Justice – 27 projects funded



Violence – 7 projects funded



Small Groups – 33 projects funded

We also made **12** grants through the jointly funded Strategic Legal Fund for Vulnerable Young Migrants and **7** through the Trustee Distribution Fund and Exceptional Funding. A full funding list of all our grants is available from the [‘what we’ve funded’](#) section of our website.

2

Develop Special Initiatives.

We engage in strategic work on key issues, where we make large financial investments and commit significant staff time. We have [Special Initiatives](#) to: promote the voluntary Living Wage, support work progression of low-paid workers, as well as initiatives to tackle female genital mutilation (FGM) and improve the employment rate of young black men.

3

Fund independent research.

In 2015, amongst others, we funded research from New Policy Institute, the London School of Economics and Policy Exchange.

4

Support social investment.

We make loans and invest in projects that offer a financial and social return.

For example, [Y:Cube](#), a new housing development led by the YMCA that offers genuinely affordable housing units for people leaving homelessness hostels and supported housing schemes. We have also invested in the RIBA award-winning [Foundry](#), which provides a new purpose-built home for social justice organisations, and is designed to encourage greater collaboration between them.

5

Provide support and training to campaigners.

In 2015 we ran media training workshops to support those directly affected by issues such as low pay, poor quality housing and FGM. The aim was to support them to become media spokespeople on their issues. People we’ve trained have gone on to do interviews with Channel 4, BBC 5 Live and the Guardian.

We also ran extensive campaigning training for Londoners, a number of learning seminars, and reporting and evaluation training.

6

Provide knowledge and expertise on London's social issues.

We have knowledge on these issues from ‘on the ground experience’ – via the 100s of groups we fund and our staff who work with them – and from the extensive research we commission.

Media coverage

FROM A SELECTION OF WORK WE HAVE FUNDED.

sky NEWS
Home UK World US Business Politics Technology Entertainment Strange News Weather More

Diesel Drivers 'Should Pay Up To £800 More Tax'

Putting a higher road tax on new diesel models would help tackle an 'air pollution crisis' in towns and cities, it is claimed.

Top Stories

- Shoot-Out: Pile-Up As Chase Smu
- West's 'Cr Postcard' Paedophile

News

Sadiq promises first City Hall team

Labour mayoral candidate 'would take strikers into heart of power'

Mayor Sadiq Khan has promised to set up a dedicated team to work with unions for the benefit of employees. He also agreed to promote union membership.

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FREE METRO

Workers caught in poverty trap by soaring rent

1 in 5 scraping by as salaries go to pay the landlord

Millions of workers face a constant struggle to make ends meet because of sky-high rents, a new study shows.

Workers caught in poverty trap by soaring rent

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National

FGM victims in all parts of England and Wales

Study estimates 137,000 women and girls affected

London has highest rates with Southwark at 4.7%

Alexandra Topping

There are women suffering with the consequences of female genital mutilation in every local authority in England and Wales, with the highest number of victims found in London, according to a new study which will put pressure on every council to tackle the issue.

Approximately 137,000 women and girls are affected by FGM, with the highest prevalence in Southwark, according to a study from City University London and Ipsos Mori. In the south London borough of Southwark, the prevalence was found to be 4.7 per cent, which is the highest in the country.

In another London borough, Southwark, the prevalence was found to be 4.7 per cent, which is the highest in the country.

London had by far the highest prevalence, with 1.6 per cent of women affected by FGM. All 15 local authorities with the highest prevalence were found in the capital, according to the study, headed by Professor Alexandra Topping, of City University London and Ipsos Mori.

Regional estimates and rates of FGM prevalence in London

Region	Prevalence per 1,000 women
London	1.6
North East	0.2
North West	0.3
Yorkshire and the Humber	0.4
East of England	0.5
East Midlands	0.6
West Midlands	0.7
West of England	0.8
South East	0.9
South West	1.0

'Some may not have given up FGM and we must safeguard their daughters'

TOXIC AIR THREAT TO LONDON PUPILS

328,000 CHILDREN EXPOSED TO POLLUTION THAT BREACHES EU LIMITS, SAYS REPORT

Nicholas Clegg, Deputy Political Editor

NEARLY one in four school children in London are being exposed to levels of air pollution that breach EU limits, a study by the London School of Hygiene & Tropical Medicine has found.

The study, which was carried out by the London School of Hygiene & Tropical Medicine, found that 328,000 children in London were exposed to levels of air pollution that breach EU limits.

the guardian

Return of the prefabs: inside Richard Rogers' Y-Cube homes for homeless people

Architecture

With notoriously bright colours, Rogers' 'move-on' housing scheme is dressed in the child-like gab of a My First House. But design niggles mean nothing to the tenants getting their own homes for the first time

How 30 years of a polarised economy have squeezed out the vanishing middle class

The number of middle-income households in England is falling as the extremes of rich and poor rise - with London highlighting the divide

By Daniel Butler

London has also been a city of stark contrasts, with the rich and the poor living in the same city.

As the increase in rich and poor populations in particular, middle class is even more pronounced

Region	North-west	North-east	Yorkshire and the Humber	East Midlands	West Midlands	East of England	West of England	South-east	South-west
1	2	3	4	5	6	7	8	9	10

INCREASE IN POOR DECLINE IN MIDDLE INCREASE IN RICH

Data from research we've funded

4.5 million workers to benefit

from the new National Living Wage



but 1.7 million low-paid workers won't be covered

because they're self employed. ¹

1 in 4 London school children



are exposed to levels of

air pollution

that exceed legal limits. ²

A Londoner in poverty is more likely to be ...



in a working family than a workless one,



living in Outer London than Inner,



and renting from a private landlord than a council or housing association. ³

Housing, Transport & Childcare

are the biggest contributors to the higher costs of living in London, since 2008 these have all risen sharply



Social rents up over

+1/3



Childcare up by nearly

+2/3



Public transport

+1/4



Whereas average earnings have only risen by **10%** ⁴

Successes

SOME OF THE SUCCESSSES FROM OUR OWN WORK AND THOSE FUNDED IN 2015.



Commitment on pay and employment rights.

Sadiq Khan and three other mayoral candidates signed up to the asks of the [Employment Legal Advice Network](#) (ELAN), pledging to take more action to name and shame bad employers who do not pay the minimum wage or fail to honour basic rights such as holiday pay or maternity leave. We co-ordinate ELAN.

Increasing wages for low-paid workers.

There was a big breakthrough for the [Living Wage campaign](#) in the retail sector with companies such as Aldi, Lidl and Ikea becoming accredited employers.

The Government also agreed to increase the mandatory minimum wage, with the introduction of the National Living Wage. Whilst still not enough, it reflects the growing acceptance that wages are too low, which the Living Wage campaign has been highlighting for a number of years. We are principal partners of the Living Wage Foundation, which our funding helped to establish.



More rights for young people.

The [Supreme Court ruled](#) that a ban on student loans for anyone who is here lawfully but doesn't have either indefinite leave to remain or citizenship, was disproportionate and could not be justified. The case was brought by Just for Kids Law, who we fund.



Child poverty measure remains income-related.

The House of Lords voted to keep income at the centre of how we measure child poverty in the UK. We, and many organisations we fund campaigned on this issue, as income is a crucial measure of child poverty.

Fighting for clean air.

Environmental lawyers ClientEarth took the government to court over high levels of air pollution, which has a particularly detrimental impact on poorer communities in London. In April 2015 the Supreme Court ruled an immediate plan was needed after the UK breached EU limits for nitrogen dioxide (NO₂). We fund ClientEarth and their campaign continues.

Tackling funeral poverty.

Many people on low incomes struggle to cover the cost of a funeral. The average shortfall between social fund funeral payments and the price of a funeral is £1,372. We fund Quaker Social Action, who have successfully signed up 9% of funeral directors to the [Fair Funerals Pledge](#). The pledge asks that directors make options and prices clearer, so that people don't end up buying funerals they can't afford and getting into unmanageable debt. The campaign continues.



Protecting those at risk of FGM.

We fund Imkaan, who have developed a [Safe Minimum Practice Quality Standard](#). It aims to ensure that community-based groups have a clear understanding of safeguarding, and accountability, and are working safely to protect young girls at risk of FGM. The Government's multi-agency guidance on FGM now suggests commissioners consider this standard when commissioning services.



of supporting social change in the capital

HISTORY OF THE TRUST AND WHAT WE'VE FUNDED.

We have assets that derive from the philanthropy of hundreds of gifts and legacies, left over several centuries by Londoners wishing to support those living in poverty.

Later in the **1920s** we funded the research of William Beveridge, whose work formed the basis of the welfare state.



We helped to ensure that the Whitechapel Gallery was built by agreeing to cover its maintenance costs. This helped bring art to the East End and the many working class people living there. **(1898)**



1800s

1920s

1930s

1890s

We helped pay for the extension of Hampstead Heath. This was part of our wider programme of work to provide 'lungs for the city'. **(1920s)**

In the **1930s** we supported inner-city settlements like [Toynbee Hall](#), which developed the first Citizens' Advice Bureaux.



In **1878** a Royal Commission decided to bring these endowments together and create the City Parochial Foundation (CPF).

We funded a number of the first polytechnics. The movement grew from a strong public desire to help the disadvantaged through improved access to higher education. **(1890s)**



In the **1950s** we funded black social workers to work with immigrants, with the scheme becoming a model for other regions.



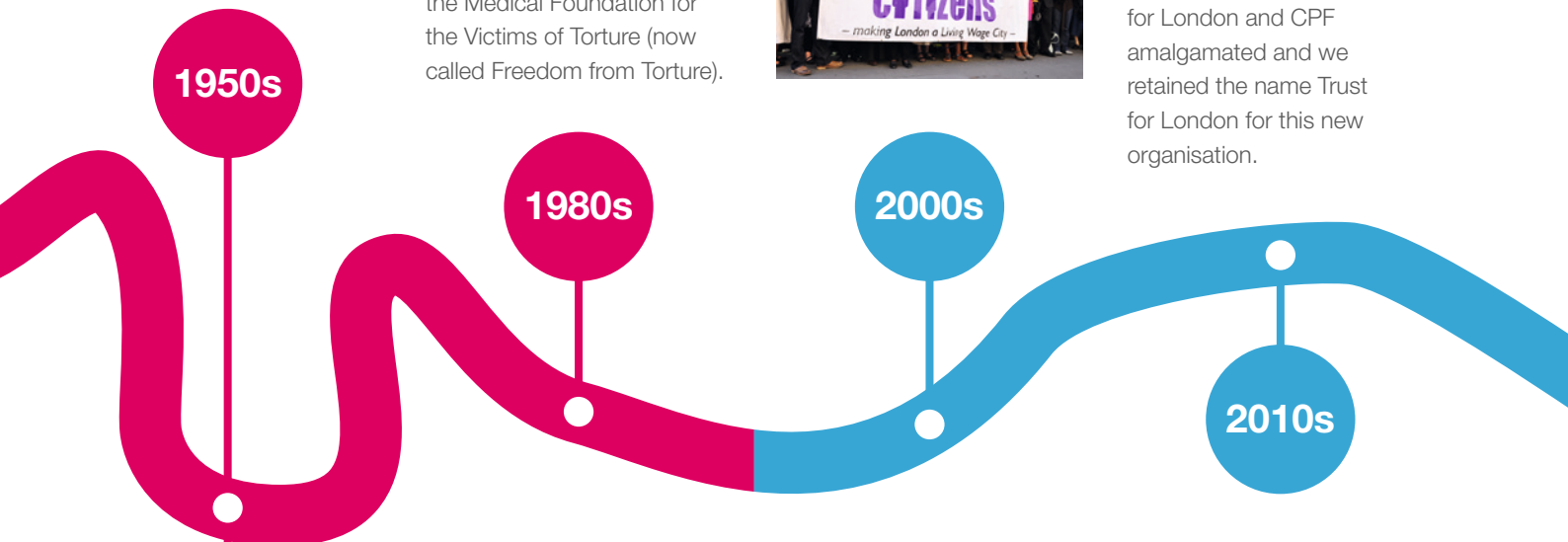
In the **1980s** we were amongst the first funders of the Terrence Higgins Trust – which provides HIV and sexual health services – and the Medical Foundation for the Victims of Torture (now called Freedom from Torture).

2008 - We have invested large sums in a number of strategic projects including the [Living Wage](#), providing funding for the creation of the Living Wage Foundation.



We have been one of the biggest backers of the campaign to [tackle female genital mutilation](#) since **2010**.

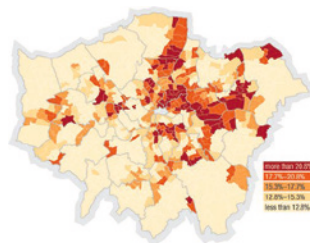
In **June 2010** Trust for London and CPF amalgamated and we retained the name Trust for London for this new organisation.



In the **1970s** we helped establish the first London law centre, following an inquiry into the Notting Hill riots.

The government provided £10 million when it abolished the Greater London Council in **1986** and asked CPF to manage this new foundation, named Trust for London.

We have funded a number of projects that create a robust evidence base from which London's social issues can be identified and then tackled, such as [London's Poverty Profile](#) – first published in **2009**.






In **2015** we funded work that sought to tackle environmental challenges such as [air pollution](#), as well as research that examined the living standards of Londoners. We have helped spark debate on what is an [acceptable minimum decent standard of living for Londoners](#).

ABOVE ALL, OUR WORK SEEKS TO MOVE US TOWARDS SOLVING LONDON'S SOCIAL ISSUES.

Data from research we've funded

Is the [property tax](#) system fair in London? ⁵

TWO BED TERRACED HOUSE	STAMP DUTY ON PURCHASE PRICE	ANNUAL COUNCIL TAX BILL
WESTMINSTER FOR SALE AT £3.6 MILLION 	£345,750	£1,346
SOUTHWARK FOR SALE AT £490,000 (London Average) 	£14,500	£1,207
BARKING & DAGENHAM FOR SALE AT £245,000 	£2,400	£1,169

In every London borough pupils receiving free school meals performed better in their [GCSEs](#) than their peers in the rest of England. ⁸



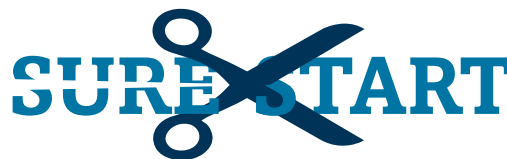
Over half of Londoners think that [London is a fair city](#) - **51%** of women and **56%** of men. ⁶



The poorest tenth of London's households own **60% less wealth than their equivalents** in the rest of Britain.

Whereas the wealth of a London household in the richest tenth is **22% higher** than the rest of Britain. ⁷

There was a **41% fall** in the



budget, meaning **600 children's centres closed** across the country. ⁹

Solutions



Extending the National Living Wage without job losses.

A [joint report with Centre for London](#) showed that the compulsory National Living Wage could be increased from £7.20 to £8 per hour in London, and extended to under 25s, without job losses.

Work progression for low-paid workers.

In partnership with the Walcot Foundation, we awarded grants to organisations [trailing new approaches to help low-paid workers progress at work](#). This is an important part of solving the issue of low pay.

Employment for disadvantaged young people.

The unemployment rate for young black men has remained persistently high despite improvements in educational attainment. Unemployment rates for black graduates are more than double those for white graduates. That's why we, along with the City Bridge Trust, have invested £1.1m to [create more pathways into employment for job-ready young black men](#).

Helping low-paid workers in retail.

Along with The Joseph Rowntree Foundation, we have funded the Fabian Society to set up a retail industry taskforce to improve earnings of low-paid retail workers by identifying implementable actions for employers and government. Retail is one of the sectors most affected by low pay.



Genuinely affordable housing.

The [Y:Cube development](#), designed by renowned architecture practice Rogers Stirk Harbour + Partners, provides accommodation for single people in housing need. The apartments are being let at 65% of the local market rate. The innovative construction method and speed of installation means each unit costs much less than conventionally built equivalents.

Ten-point plan to tackle air pollution.

Experts at King's College London and Policy Exchange have come up with a [ten-point plan to clean up London's toxic air](#). We co-funded the research it is based on.

Giving children a good start.

We are part of the [London Child Poverty Alliance](#) which has come up with a number of solutions on how the Mayor can make London better for families and tackle child poverty.

Making London Fairer.

The independent [London Fairness Commission](#) is the first inquiry into 'fairness' in the capital for 125 years. The Commission has made a number of recommendations in relation to the cost of living, the housing crisis, wealth inequality and lack of opportunities for young people.



FGM local authority guide.

We produced a [guide on FGM](#) with recommendations for authorities and statutory agencies working to tackle the practice on a local level. It was jointly produced with Equality Now, Rosa – The UK fund for women and girls, and The Royal College of Midwives.

'We have a massive gap between rich and poor... and its getting bigger.'

Lord Victor Adebowale –
Chair, London Fairness Commission &
Chief Executive, Turning Point



'There are so few tube stations that are accessible that even when I take the underground, I have to take a bus to it.'

Jeff Harvey – Member of Transport for All



Work we fund

Leap Confronting Conflict specialises in conflict resolution work for young people aged between 11 and 25 and professionals working with them. Its focus is on early intervention, reducing violence, and supporting young people in the criminal justice system. We fund Leap.



'The Mayor should be bold and courageous and demand a London Housing Bill. Housing is so different in London...we really need the powers to have different policies here.'

Rosie Walker –
Co-ordinator, Renters' Rights London

We fund Z2K, which provides advocacy and support for vulnerable people – particularly those who are facing disproportionate enforcement of rent and Council Tax arrears. It also campaigns for changes in the law and government policy, which arise from these cases.



'More companies should offer flexible working around term times, to accommodate for parents and childcare responsibilities.'

Umiamia Qureshi –
Part-time worker and mother of four



We fund London Citizens; it is an alliance of organisations campaigning on issues of social justice, such as the needs of migrants, the shortage of housing, and the Living Wage.



'Fighting for your rights can bring results. We have won the London Living Wage and fought against the inequality of outsourced versus direct employees.'

Henry Chango Lopez – Vice President, IWGB Union



We fund the Refugee Therapy Centre, which is a provider of counselling and longer-term therapeutic support to refugees and asylum seekers.

'Women on the margins do have something to say... we are complex, real people. We have the right to question those who govern us...'

Sandra Jacobs – Member of Skills Network



'It's possible to end FGM in a generation.'

Valentine Nkoyo – Survivor and campaigner against FGM



'The Mayor needs to be ambitious in removing the most polluted vehicles in London.'

Dr Sean Beavers – Senior Lecturer in Air Quality Modelling, King's College London

Finance 2015

CENTRAL FUND ACCOUNTS SUMMARY

This summary financial information relating to the Central Fund of the charity is extracted from the draft full Annual Accounts in order to give an overview of the financial activity of the Fund. These figures are unaudited.

	2015	2014
01 From a 60% share of a permanent asset base of	£272 million	£267 million
02 and an expendable asset base of	£22.6 million	£22.0 million
03 we generated income of	£8.0 million	£7.9 million
04 We received grants from others of	£0.1 million	£0.6 million
05 After charitable and governance costs of	£1.1 million	£1.1 million
06 and after loss on mission-related investment	-	£0.1 million
07 net amounts distributed were	£7.0 million	£7.3 million

Copies of the audited Report and Financial Statements can be obtained after 1 July 2016 from the Chief Executive at 6 Middle Street, London EC1A 7PH. A full funding list is available from the aforementioned address and the [‘what we’ve funded’](#) section of our website.

Who we are

TRUSTEES

Peter Baxter
Peter Brooks
Stephen Burns
Luis Correia Da Silva
Peter Delaney (retired 30 June 2015)
Naomi Eisenstadt
Roger Evans (stepped down June 2016)
Deborah Finkler
Tara Flood
Archie Galloway
Alison Gowman (appointed Oct 2015)
Jeff Hayes (Chair)
Robert Laurence
Sue Logan
Edward Lord
Lorraine Martins (Vice-Chair)
The Rt Reverend Adrian Newman
Sonia Sodha
Wilf Weeks

CO-OPTEEES

Miles Barber
Maggie Baxter
Emma Brookes
Muge Dindjer
Mulat Haregot
Cliff Hawkins
Catherine Howarth
Steve Hynes
Julian Franks
Bryn Jones
Denise Joseph
David Moylett
Matthew Oakley
Ingrid Posen
Antony Ross
Nicola Smith (stepped down April 2016)
Peter Williams

STAFF

Jaspal Babra – Senior Grants Administrator
Sue Caller – Accounts Assistant
Sioned Churchill – Director of Special Initiatives and Evaluation
Diana Clarke – PA to the Chief Executive
Douglas Gunn – Grants Manager
Carol Harrison – Director of Finance and Administration
Claire Harrison – Finance Manager
Laura Harrison – Grants Administrator
Pat Harrison – Receptionist
Mubin Haq – Director of Policy and Grants
Steve Kerr – Grants Manager (left in March 2016)
Marcus Langley – Communications Officer
Bharat Mehta – Chief Executive
Mara Normile – Admin and Facilities Manager
Winnel Radcliffe – Office Assistant (joined Feb 2016)
Navprit Rai – Communications Manager
Martin Reynolds – Senior Administrative Assistant
Tina Stiff – Publications and IT Manager
Rachael Takens-Milne – Grants Manager (returned from maternity leave Jan 2016)
Austin Taylor-Laybourn – Grants Manager
Helal Uddin Abbas – Grants Manager

FOOTNOTES

1. Source: *Tough Gig – Low paid self-employment in London and the UK* by Social Market Foundation, funded by the Trust.

2. Source: *Up in the Air – How to Solve London's Air Quality Crisis* by Policy Exchange's Capital City Foundation and King's College London, co-funded by the Trust.

3. Source: figures from *London's Poverty Profile 2015* (LPP). LPP is produced by New Policy Institute and funded by the Trust.

4. Source: *A Minimum Income Standard for London* by the Centre for Research in Social Policy, Loughborough University – funded by the Trust.

5. Source: figures from *London Fairness Commission*, co-ordinated by Toynbee Hall, co-funded by the Trust.

6. Source: figures from *London Fairness Commission*, co-ordinated by Toynbee Hall, co-funded by the Trust.

7. Source: figures from *London's Poverty Profile 2015* (LPP). LPP is produced by New Policy Institute and funded by the Trust.

8. Source: *London's Poverty Profile 2015* by New Policy Institute, funded by the Trust.

9. *Social Policy in a Cold Climate: policies and their consequences since the crisis* by Ruth Lupton et al. This is part of a research programme co-funded by the Trust.



Trust for London

Tackling poverty and inequality

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