



# About Trust for London

Trust for London is the largest independent charitable foundation funding work which tackles poverty and inequality in the capital. Annually we provide around £7 million in grants and at any one point we are supporting some 400 voluntary and community organisations. We are particularly interested in work that is viewed as challenging and we are willing to take risks. One of our longstanding principles is to support activities that Government is unlikely to fund. We also want to make sure that we are able to respond to new issues and ideas and find creative ways of tackling deep-rooted problems relating to poverty and inequality. We support work providing greater insights into the root causes of London's social problems and how they can be overcome; activities which help people improve their lives; and work empowering Londoners to influence and change policy, practice and public attitudes.

Established in 1891, we were formerly known as City Parochial Foundation.



Trust for London

Tackling poverty and inequality

# Foreword

In 2014 we made [135](#) grants to tackle poverty and inequality, which together totalled £7.5m.

These grants related to our funding priority aims of



**Employment**



**Advice**



**Social Justice**



**Violence**



**Small Groups**

Throughout the year the Trust's permanent endowment continued to grow following positive returns in most asset classes and allowed the Trust to distribute the aforementioned grants. As at the end of December 2014 the value of our endowment had risen to £292m (2013 £267m). More recently, the Trust has also been building up its mission related portfolio that benefits from both financial as well as social returns.

We were pleased to see the continuing success of the campaign to promote the living wage and the campaign to tackle female genital mutilation – both of which we have given significant backing to for many years. 2014 was the year in which the number

of employers signed up to the living wage tipped over the 1,000 mark.

2014 was also the year in which the Home Office launched an FGM Resource Pack for local authorities.

Alongside these events, the ground for the economic recovery was being laid and we now see some of the benefits from that, in the form of unemployment falling and inflation remaining at very low levels. This is good news. However, with 3 in 10 Londoners still living in poverty, there is much more to do.

Our research tells us that we now need to look towards more nuanced solutions if we are to tackle the problems faced by poorer people in society. Conventional thinking is that the 'average' Londoner in poverty is out of work and living in social housing in Inner London; [London's Poverty Profile](#) reveals that this 'average person' is now more likely to be in work, living in private rented housing and in Outer London.

These findings underline the importance of staying informed about the changing dynamics of poverty and inequality. That is why we have continued to fund research - in 2014 this took the form of updates to [London's Poverty Profile](#) by New Policy Institute; launching Professor Danny Dorling and Dr Benjamin Hennig's [London Mapper](#); and the London School of Economics' [Social Policy in a Cold Climate](#), an independent analysis of the Coalition Government's social policy record. It is also why we seek to listen to and learn from the 100s of groups we fund; groups that give us in-depth information about what is going on across London.

However, it is vital that alongside this research and information gathering, that there is a focus on solutions. That is why in 2014, as part of the London Child Poverty Alliance, we published a [manifesto](#) of solutions to tackle child poverty in London.

In addition, as work that pays a decent wage continues to be the most important route out of poverty, we also launched two new initiatives: one to [tackle rates of unemployment amongst young black men](#); and [another to help low-paid workers progress in work](#).

We have also funded a [Fairness Commission](#) to come up with solutions on how to make London a fairer and better place to live. Research shows that the gap between rich and poor has grown at a huge rate since the 1980s.

In this review you will find information on work that we funded in 2014 that came to fruition either that year or in 2015, as well as signposts to what is coming up.

Our staff, trustees and advisors remain committed to tackling poverty and inequality in the capital in the year ahead – a year which is likely to be marked by some improvements in the economy but also major cuts and reforms to the welfare state. We shall work to ensure that these cuts and reforms do not impact disproportionately on the least advantaged in society.

**Jeff Hayes**  
Chair of Trustees

# How we tackle poverty and inequality

## 1 Funding community and voluntary groups across London in our five funding priority areas of Employment, Advice, Social Justice, Violence and Small Groups.

In 2014 we made **135** grants to tackle poverty and inequality, which together totalled

**£7.5 million.**

They related to our funding priority aims of:



**Employment – 13 projects funded**



**Advice – 18 projects funded**



**Social Justice – 28 projects funded**



**Violence – 15 projects funded**



**Small Groups – 17 projects funded**

A full funding list of all 135 grants (including those funded under our Special Initiatives) is available from the [‘what we’ve funded’](#) section of our website.

In 2014 the independent Centre for Effective Philanthropy conducted a survey amongst our grantees so that they could tell us how we’re doing and so we could benchmark ourselves against other funders. We received higher than typical ratings in a number of areas and are taking forward the suggestions grantees made on how we could improve. Full details are available on our website – search [‘grantee perception study’](#).

## 2 Developing Special Initiatives on key issues, where we make larger financial investments and commit significant staff time to strategic work.

We have [Special Initiatives](#) to: promote the living wage; tackle female genital mutilation (FGM); support career progression for low-paid workers; as well as an Initiative to improve the employment rates of young black men.

## 3 Funding research.

In 2014 we were funding research from organisations such as: the London School of Economics, the University of Oxford, Loughborough University, Gingerbread, New Policy Institute, the Centre for Economic and Social Inclusion and the African Policy Research Network.

## 4 Making loans and investments in projects that offer us a financial as well as social return.

For example, we have invested in Commonweal Housing’s ‘Peer Landlord’ project, which helps those who have been homeless move from high cost, high intervention accommodation to independent living. This is done by having a currently homeless person live with someone who is further along in their journey from homelessness and can provide advice and support to their housemates. Another project we invested in is the Foundry; a new home for social justice organisations which is purpose built to encourage collaboration between them. [The Foundry](#) opened in 2014 and has won the RIBA award for best building in London 2014.

# Media coverage

## 5 Providing support and training.

In 2014 we ran media training programmes to support those directly affected by poverty and inequality to tell their own stories in the media, trying to support them to move from being one-off 'case studies' to spokespeople – people who've been on the course have gone on to do interviews on Newsnight, Radio 4's Today Programme, BBC London and for local newspapers.

We also provided intensive campaigning training to Londoners, including funding people to go on residential courses.

We ran a number of [learning seminars](#) and networking events for voluntary and community groups across London, on issues such as self-employment and disability hate crime.

## 6 Providing knowledge and expertise on issues of poverty and inequality.

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 fund.

## A SELECTION OF WORK WE HAVE FUNDED



# Data from research we've funded

London childcare  
for the under-fives



**28%**

**MORE EXPENSIVE**

than the British average <sup>1</sup>



In the 3 years up to April  
2013 only 7 London  
boroughs met their targets  
for building affordable  
housing <sup>2</sup>

The Coalition Government's  
cuts to tax credits & cash  
benefits took more away  
from those in the bottom half  
than they gained through  
higher tax allowances. At the  
same time, there were lower  
direct taxes for better-off  
groups. <sup>3</sup>

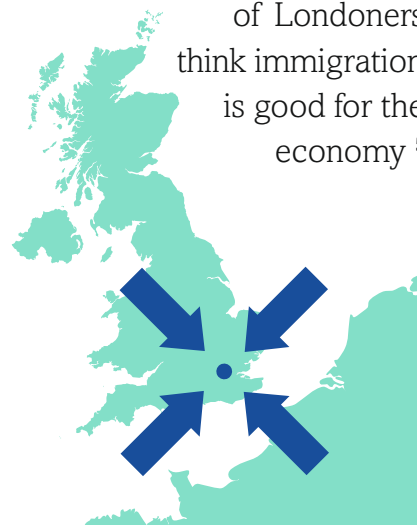


Of the **top 20**  
local authorities in  
the UK where  
**child poverty**  
**is highest,**

**14** are in the  
capital <sup>4</sup>

**54%**

of Londoners  
think immigration  
is good for the  
economy <sup>5</sup>





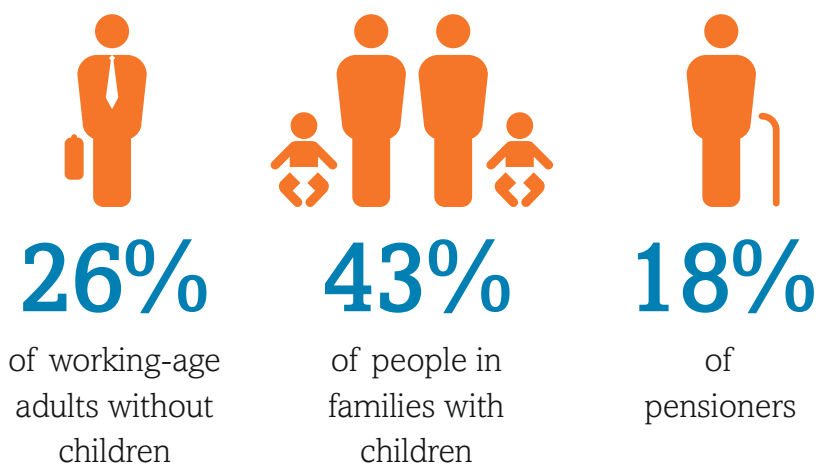
women & girls affected by FGM, born in countries where FGM is practised, were permanently resident in England & Wales in 2011 <sup>6</sup>

The number of low-paid jobs increased for the 4th year running in 2013 – meaning



# 1 in 3 Londoners

can't afford a decent standard of living <sup>7</sup>



In London from 1980 to 2010 there was a





# Successes

## SOME OF THE 2014 SUCCESSIONS FROM OUR OWN WORK AND THOSE WE FUND:



**In 2014, living wage accredited employers tipped over the 1,000 mark – they're accredited by the [Living Wage Foundation \(LWF\)](#).**

We provided funding to London Citizens in 2008 to set up the LWF, as part of our [strategic work](#) on promoting the living wage to tackle the problem of low pay.

**Fines for businesses not paying the national minimum wage were increased in 2014.**

This was one of the recommendations in [Settle for Nothing Less: Enhancing National Minimum Wage Compliance and Enforcement](#) - our joint report with Centre for London.

**In 2014 Camden Council agreed to advertise all jobs as open to part-time or flexible hours unless there was a strong business case not to.**

100% of requests have been granted, with over 25 jobs being advertised as part-time or flexible, that otherwise wouldn't have in the last six months. Camden has trained all its HR and resourcing team in flexible job design and provided guidance on flexible working to 11,000 businesses in the borough. This is part of the [Timewise Council](#) programme by Timewise Foundation which we are funding.



**Landmark victory for victims of trafficking.**

In 2014 the [Supreme Court](#) ruled that trafficked people have the right to recover damages from their traffickers irrespective of their immigration status, after intervention from Anti-Slavery International. The intervention was supported by the Strategic Legal Fund for Vulnerable Young Migrants (SLF) which the Trust jointly funds. The claimant in this case was represented by Trust for London grantee ATLEU.



**Commitment to make every Crossrail station accessible.**

Crossrail, costing £15 billion and one of Europe's largest railway and infrastructure construction projects was approved to open in 2019 with seven inaccessible stations. Over two years, Transport for All campaigned for the Department of Transport and Transport for London, joint sponsors of the project, to ensure that the line would be step-free from the day it opened. [In 2014 they succeeded](#), as the government announced that funding of £33 million had been allocated to make this happen.



**Tackling FGM**

To coincide with the International Girl Summit the government produced a Resource Pack for local authorities on how to tackle FGM – half of the content for this was drawn from the work of groups funded through [the FGM Initiative](#). We, along with other funders, helped to set up the Initiative in 2010 – it provides the largest non-government source of funding for work to tackle FGM in the UK. Initiative-funded groups have trained 350 FGM community advocates, and in the last 18 months have trained over 1,000 professionals.



# Solutions



## Employers to pay a living wage

– [independent research](#) we've commissioned shows that for particular sectors (e.g. banking, construction, IT), paying the living wage would add **less than 1%** to the wage bills of firms. Low-paid sectors such as retail and hospitality can also move towards paying a living wage, even if this means a staged process over a number of years.

**Provide opportunities for low-paid workers to progress at work** – [Step Up](#) is our new joint Special Initiative with the Walcot Foundation; it provides funding for pilot projects that support people to progress to better paid, more secure employment and develop their careers.

**Introduce a London Minimum Wage** – as outlined in our joint report with Centre for London, [London Rising: the case for a London Minimum Wage](#). It shows that London could have a higher minimum wage without affecting jobs or competitiveness. Our other joint report, [Settle for Nothing Less: Enhancing minimum wage compliance and enforcement](#), offers solutions to ensure no one is cheated out of their right to the legal minimum.

**Tackle problems amongst groups with high unemployment rates** – together with other funders, our [Moving on Up](#) Special Initiative is aiming to increase

pathways into employment for young black men. We are also funding a number of groups that support disabled people's access to work.



## Ensure most vulnerable get enough help in understanding changes to Social Welfare Law

– we jointly funded the independent Low Commission, which found that the poorest and most vulnerable did not have adequate access to advice and legal support. It makes a number of [recommendations](#).



Use our [Minimum Income Standard for London](#) research by Loughborough University **to assess what making London affordable would actually mean** – this research is based on what Londoners themselves think is necessary for a decent standard of living in the capital; the first time this has been done.

**Improve standards in the private rented sector** – we are doing this by funding research into the role that local authorities need to play and by funding grassroots social tenants and private renters' rights organisations.

Together with some leading charities we produced a manifesto which outlines [10 pledges](#) to **support family resilience and tackle child poverty** in London.



**Strengthen community-based prevention work within FGM affected communities** in England and Wales. Our joint [Special Initiative](#) on FGM has come up with recommendations on how best to tackle the problem.

## MORE SOLUTIONS COMING UP IN 2015/16

**Reduce wealth and income inequalities** – we have funded an independent London [Fairness Commission](#), headed up by Toynbee Hall. The Commission will come up with solutions on reducing wealth and income inequalities in the capital – to be released in Autumn 2015.

**Create an improved clean air zone in London** – we have funded Policy Exchange to model solutions on London's air pollution problem.

# In focus: employment, low pay and work progression

## HERE WE FOCUS ON ONE OF OUR FIVE FUNDING PRIORITY AREAS.



Work remains the most important route out of poverty, but that work must pay enough for people to live on. More people in families where someone is in work now live in poverty than those who live in families where no one is working – something has gone wrong.

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In 2014 the number of employers signed up to the living wage went over the 1,000 mark.

# 1,000+ EMPLOYERS



We need a [London Minimum Wage](#), which is properly enforced – research we published with Centre for London shows London can afford a higher minimum without affecting jobs or competitiveness. We also published a [report on enforcement](#) – the recommendations include increasing fines for employers found paying below the national minimum wage – in 2014 the government announced a fourfold increase in fines for such employers.

Where possible employers should pay at least a living wage. Our research shows that paying a living wage [improves employee loyalty](#) and reduces staff turnover.

In 2014 the number of employers signed up to the living wage went over the 1,000 mark. Employers sign up to, and are accredited by, the [Living Wage Foundation](#) (LWF) – we provided the funding to set up the LWF in 2008.

More still needs to be done in the sectors that have the largest number of low-paid jobs. That's why we've made a new three-year grant to the Living Wage Foundation to tackle low pay in the retail sector.

We also need to support people to gain new skills so that they can move out of low-paid work – that's why we've set up a new Special Initiative with the Walcot Foundation which provides funding for organisations that are [helping low-paid workers progress](#).

Certain groups have longstanding problems of unemployment. The unemployment rate for young black men in the UK is more than double the rate for young white men – education doesn't narrow the gap, with the unemployment rate for black graduates being double that of their white counterparts. That's why the Trust, jointly with the City of London Corporation's charity, City Bridge Trust, has launched a new Special Initiative called '[Moving on Up](#)'. This aims to increase the employment rates of young black men in London. This is a two-year Initiative and approximately £1.1m will be invested.

## Step Up



## Moving on Up



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# £400,000 INVESTMENT

For the two-year [‘Step Up’](#) Initiative which provides funding for pilot projects that support people to progress to better paid, more secure employment and develop their careers.

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# FGM prevalence data

July 2015 sees the release of prevalence data by local authority area and an up-to-date practical guide on how to deal with the issue of FGM.



# In focus: tackling violence

## HERE WE FOCUS ON ONE OF OUR FIVE FUNDING PRIORITY AREAS.



We aim to support people with limited financial resources who experience violence. We're part of the tackling FGM initiative set up in 2010 – the largest non-government source of funding for work to tackle FGM in the UK. The Initiative has aimed to strengthen community-based prevention work within affected communities.

The issue of FGM has become much more prominent since 2010. There were some big milestones in 2014 such as the Girl Summit and the government producing a Resource Pack for local authorities – half of the content for this was drawn from the work of groups funded through our [FGM Initiative](#).

In 2014 we [published a study](#), jointly funded by the Home Office, which revealed that 137,000 women and girls affected by FGM, born in countries where FGM is practised, were permanently resident in England and Wales in 2011. We are just (July 2015) about to release the second wave of this research, which will give prevalence data by local authority; this will be accompanied by an up-to-date practical guide for local authorities on how to deal with the issue of FGM in their area.

We also work on difficult issues that affect London's diverse communities.

In 2014 we launched [Safeguarding Children's Rights: Voice and Views from African communities](#) – a report by Africa Policy Research Network. The report captured the themes of discussions over five years with more than 900 African Londoners about children's rights and traditional practices, ranging from female genital mutilation to corporal punishment. It highlights the wide diversity of views but also some key shared concepts of children's rights within African communities including:

- Children should be brought up to respect their parents, elders and social traditions.
- Children should not be abused by their parents, elders, or peers, either physically, mentally or sexually.
- Children have pre-determined roles in society. Young people become adults through rites of passage.

The report includes ideas for community-driven solutions. A significant number of participants were interested in becoming champions to promote children's safety and rights.

We're also part of the [Child Sexual Exploitation Funders Alliance](#), which is testing a new approach to tackling the issue.



women and girls affected by FGM, born in countries where FGM is practised, were permanently resident in England and Wales in 2011.



# Finance 2014

## 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.

		2014	2013
<b>01</b>	From a 60% share of a permanent asset base of	<b>£267 million</b>	£243 million
<b>02</b>	and an expendable asset base of	<b>£22.0 million</b>	£21.1 million
<b>03</b>	we generated income of	<b>£7.9 million</b>	£7.8 million
<b>04</b>	We received grants from others of	<b>£0.6 million</b>	-
<b>05</b>	After charitable and governance costs of	<b>£1.1 million</b>	£1.0 million
<b>06</b>	and after loss on mission-related investment	<b>£0.1 million</b>	-
<b>07</b>	net amounts distributed were	<b>£7.3 million</b>	£6.8 million

Copies of the audited Report and Financial Statements can be obtained after 26 June 2015 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

**Jeffrey Hayes** (Chair)  
**Peter Baxter**  
**Peter Brooks**  
**Stephen Burns** (appointed 30 March 2015)  
**Luis Correia da Silva**  
**Peter Delaney**  
**The Revd Dr Martin Dudley** (retired 4 April 2015)  
**Naomi Eisenstadt**  
**Roger Evans**  
**Sophie Fernandes**  
**Deborah Finkler**  
**Tara Flood**  
**Archie Galloway**  
**Robert Laurence**  
**Sue Logan**  
**Edward Lord** (appointed 5 April 2015)  
**Loraine Martins** (Vice-Chair)  
**The Rt Revd Adrian Newman**  
**Ingrid Posen** (retired 4 April 2015)  
**Sonia Sodha** (appointed 30 March 2015)  
**Wilfred Weeks**

## CO-OPTEES

Asset Allocation Committee  
**Julian Franks**  
  
Estate Committee  
**Cliff Hawkins**  
  
Finance & Resources  
**Emma Brookes**  
**Bryn Jones**  
**Denise Joseph**  
  
Grants Committee  
**Maggie Baxter**  
**Muge Dindjer**  
**Mulat Haregot**  
**Steve Hynes**  
**Matthew Oakley**  
**Nicola Smith**  
**Albert Tucker** (retired 4 April 2015)  
  
Investment Committee  
**Catherine Howarth**  
**Bryn Jones**  
**David Moylett**  
  
Mission Related Investment Committee  
**Miles Barber**  
**Antony Ross**  
**Peter Williams**

## STAFF

**Bharat Mehta**, Chief Executive  
**Carol Harrison**, Director of Finance and Administration  
**Mubin Haq**, Director of Policy and Grants  
**Sioned Churchill**, Director of Special Initiatives and Evaluation  
**Tina Stiff**, Publications and IT Manager  
**Navprit Rai**, Communications Manager  
**Helal Uddin Abbas**, Grant Manager  
**Douglas Gunn**, Grants Manager  
**Rachael Takens-Milne**, Grants Manager (Maternity Leave Jan 2015)  
**Steve Kerr**, Grants Manager (Cover Maternity Leave from Jan 2015)  
**Austin Taylor-Laybourn**, Grants Manager  
**Claire Harrison**, Finance Manager  
**Sue Caller**, Accounts Assistant  
**Mara Normile**, Admin and Facilities Manager  
**Diana Clarke**, PA to the Chief Executive  
**Jaspal Babra**, Senior Grants Administrator  
**Laura Harrison**, Grants Administrator  
**Martin Reynolds**, Administrative Assistant  
**Pat Harrison**, Receptionist  
**Marcus Langley**, Communications Officer

## FOOTNOTES

1. Source: *2014 Childcare Report* by the Family and Childcare Trust - their London work is funded by the Trust.
2. Source: *London's Poverty Profile 2013* by the New Policy Institute is funded by the Trust.
3. Source: The Coalition's Social Policy Record: Policy, Spending and Outcomes 2010-2015 by CASE at the London School of Economics. This report is part of a wider research programme that also looked at the record of the previous Labour Government and is jointly funded by the Trust.
4. Source: Child Poverty Action Group 2014 figures - their London work is funded by the Trust
5. Source: *British Attitudes Survey 2014* - the immigration module is funded by the Trust.

6. Source: *Female Genital Mutilation in England and Wales: Updated statistical estimates of the numbers of affected women living in England and Wales and girls at risk - Interim report on provisional estimates*. 2014 report by City University, London and Equality Now - jointly funded by the Trust and the Home Office.
7. Source: *A Minimum Income Standard for London* by the Centre for Research in Social Policy, Loughborough University – funded by the Trust.
8. Source: figures from *London's Poverty Profile 2013* (LPP). LPP is by the New Policy Institute and is funded by the Trust.
9. Source: *London Mapper* by Professor Danny Dorling and Dr Benjamin Hennig of the University of Oxford. The Trust funds London

Mapper. A household is defined as poor if it cannot afford necessities - the population of the country is periodically surveyed to assess those goods and services which a majority consider to be necessities so for example, in the 2012 survey it was things like a washing machine or telephone. This information is then combined with census data to estimate the proportion of households in each small area of the country who are poor. Rich households are defined as those with wealth over the inheritance taxation threshold. It is important to point out that the majority of wealthy families manage to spend or transfer their wealth before death and so do not pay inheritance tax. The middle is what is left. A full explanation of methodology is available here: [www.londonmapper.org.uk/analysis/poverty-and-wealth-1990-2010/](http://www.londonmapper.org.uk/analysis/poverty-and-wealth-1990-2010/).





Trust for London

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