LONDON BOMBINGS RELIEF
CHARITABLE FUND

the Charity Awards 2006 HIGHLY COMMENDED

the Charity Awards 2006 WINNER

London Bombings Relief Charitable Fund
The Lessons We Learned

Developed by Adam Barnard, from interviews with Carol Stone, as part of the Charity Effectiveness Award sponsored by The Worshipful Company of Management Consultants

Foreword

During the 15 months of full-time activity as a charity the Trustees and staff of the London Bombings Relief Charitable Fund believe that they learned many lessons. We think these may be of interest to those undertaking similar disaster funding, or other grant-making, in a similar context, perhaps in a limited period, or to individuals in need.

The Trustees wanted their legacy to include some sort of documentation to assist others in similar circumstances and to add to the information we benefited from, particularly via the International and British Red Cross. This short document is intended to complement the Fund's Annual Report for 2005/06 and the independent evaluation of our grant making, undertaken by Annabel Jackson Associates.

We are indebted to the Worshipful Company of Management Consultants who volunteered the time of one of their members, William Barnard, and his son, Adam Barnard, to assist us with this document. Their skill in extracting, sifting, organising, summarising, finding a style and then writing, has turned quantities of information into something succinct and readable.

This is written with the benefit of hindsight. It includes learning we collectively brought to the Fund, learning we gained and applied, and of course, many lessons that we wish we had learned earlier. We hope it proves of interest and use to others.

Carol Stone
Chief Executive

Introduction

The **London Bombings Relief Charitable Fund** came into being as a result of July 7, 2005, providing thousands of pounds in aid to over one hundred victims within two weeks of the attacks. Within a year almost £12m had been disbursed to over 300 people.

It won the award for effectiveness at the national Charity Awards 2006. The LBRCF helped all 52 bereaved families. It believes it also reached every single person seriously injured by the attacks.

This short booklet summarises lessons learned from the experience of creating, running and winding down the charity through a short but intense life cycle.

Starting Up

Disaster response is about speed. After the London bombings, people wanted to give money at once. The LBRCF came to life on Friday, July 8, the day after the attacks, through action by the Greater London Authority. Our first question was, how do we handle all the money?

Get a partner. The LBRCF worked closely with the Red Cross – who had already done emergency planning work with the GLA. Setting up the mechanisms for collecting donations is complex, but the Red Cross are experts in this. Thanks to the GLA staff, and the efforts of lawyers, bankers, and the Charity Commission we were a registered charity, with active bank accounts, by close of play on Monday, July 11. The Red Cross was collecting money via their website within hours, and the GLA ensured that the Fund had a website of its own within a very short time.

Get a leader. One person with experience, dedication and vision needs to be given the reins as quickly as possible. You cannot run a rapid-response charity by committee.

Get a room. You can't work effectively at your kitchen table. We were initially housed by the GLA, then moved to donated office space near London Bridge.

Don't reinvent the wheel. Try to be an off-the-shelf charity as much as possible; follow existing procedures and conform to those of your partner organisations. Learn, and borrow, from others – for example, it saves time when recruiting to adapt job descriptions from other charities. It saves even more time to get well-trained staff seconded from those charities. Don't allow ego-driven individualism.

Stay focussed. We didn't need specialists in terrorism or medicine on the staff team. But, as a charity dealing with the movement of money, we did need specialists in management, finance, grant-making and dealing with people in distress.

Concentrate. Keep to your key objectives. Ours was to get money to those who needed it most and met our criteria for giving.

Know Your Beneficiaries

Beneficiaries aren't experienced. Most charities give grants to address the specific needs of people or groups, who become used to filling in application forms. But people caught in a disaster like the London bombings may never have expected to need a charity's help. There's no reason why they should have any experience in administrative procedures. They might be from a job where there's little or no paperwork or have difficulty with such things. Many beneficiaries were not British nationals or had English as their first language.

Identify the beneficiaries. Privacy laws can complicate the identification and information process. Early, direct and regular contact with the police, hospitals and other support services are essential.

You have to reach out. People won't know what they can get. Despite our media briefings, advertising, and other communications people called a year after we started, saying they hadn't realised we could help them.

Know why you're giving. We wanted to give money to people whose lives were directly affected, to the extent that they could no longer do their jobs or live their normal lives. This included both people who were injured, and bereaved families. We wanted to give them a financial buffer during their recovery. So the severity of injury and the amount of time taken off work or studying became central barometers for how much we would give people. The purpose of our grants was unspecified and the grants were not means tested. Some beneficiaries chose to help other charities with our money.

People's needs are practical. Victims of a disaster worry about mortgages, rent, taxis and phone bills. Our role was to smooth their present circumstances, rather than provide compensation for what happened. But we learnt there was also psychological value to receiving aid so quickly.

Find Your Ethos

Define, and redefine, what you are saying. Say what it is you are, and are not, here to do. We had to clarify that a grant from us did not impact on people's right to Government compensation. A few weeks into operation we decided not to give money to general relief organisations, and not to help pay for memorials. We had to remind ourselves that our remit should never stretch beyond distributing donations to those affected by the July 7 attacks.

Learn from the precedents. Looking at comparable situations such as the aftermath of the September 11, Madrid or Bali attacks taught us that the biggest priority was getting money to people quickly and compassionately.

Understand your relationship with time. We were concerned with what had happened to people on the day of July 7, not their previous circumstances. And we were concerned with helping them recover as quickly as possible.

Understand your relationship with other bodies. What we did and what we funded was partially shaped by the responses of others. For example, the establishment of the 7th July Assistance Centre and the setting up of a specialist NHS facility to treat post traumatic stress helped us to concentrate our resources on individuals.

Be liberated by what you don't need to do. Our decision not to means test was both policy and practical: it would have taken too much processing time. We accepted that making no distinctions – ignoring where applicants came from and their financial and legal circumstances – would create arguments. But we never said we were compensating people. CICA, the Criminal Injuries Compensation Authority (a Government body) does that. And since we weren't assessing people, we didn't need to dictate how they spent their money.

Be prepared to spend on essential overheads. It's all too common to get into a 'scrimp and save' mindset when running a charity. But it is poor use of time and scarce resources to over-fret about stationery.

Don't overcommit. We made very early decisions on a limited number of early grants but we allowed time to discuss the future outline of our grant programmes. Each grant decision is a precedent of sorts so the implications must be considered against the risk of overcommitting resources.

Set criteria, but leave room for exceptions. We allowed ourselves to make discretionary grants to people who didn't quite meet our criteria – which helped us reshape policies for the next phases of grant-making.

Processing Applications

Work out a system to capture information. Try to estimate how big your database will grow over the course of your charity's life and choose your software accordingly.

Make sure your systems help your staff. We did not use specialist accounting or database systems as we knew we could manage without, and couldn't afford the lead-in times.

Keep it simple. Clear guidelines help applicants and staff. Simple authorisation procedures allowed the Chief Executive to approve most grants from the earliest days.

Get into loops. In order to verify the information you are given, you will need to work with the police, victim support, doctors, specialists and hospitals. You need to get into positive, data-sharing relationships in order to process applications quickly and securely. Remember you still have to obtain consent to share sensitive, personal information. This will affect the public bodies you deal with which may be concerned about Freedom of Information as well as data protection legislation.

Give sooner rather than later. Rather than wait until every detail was processed, less than two weeks after the attacks we made our first round of grants, giving between £3,000 and £5,000 to around 130 people. Our logic was at least we could give people something, even if later, through further assessment of their case and in response to further donations, we decided to give them more.

Be patient. We were dealing with the general public – and often, in a state of distress. We were having the same conversations over and over. There is a difference between what you know you are – an independent charity – and what you represent to the man in the street: 'them', just another part of the homogenous 'authorities'. You have to be prepared for people's anger.

Make case workers a team. That's how they learn their strengths and skills so they know who should field which call. More experienced case workers will emerge, who can handle the most distressed callers. Knowing who has which language skills is also crucial.

Expect late applications. Some people knew sooner than others how they had been affected by the attacks. For example, some of the applications we received half a year or more after July 7 were from people who had recently discovered their hearing was permanently damaged from being near the explosions.

Front Line Management

There will always be things you can't foresee. Assessments based on time off work were not always appropriate: we handled applications from the unemployed, the self-employed, the homeless and asylum seekers. We never expected a late grant of £2.5m from the Home Office. It arrived after we had stopped taking applications, so we decided to reopen applications.

Avoid opportunities for abuse. We were careful not to announce that we would compensate people for time off work until ten weeks after the attacks. So there was no incentive for people to fake it, or persuade themselves they needed time off when they didn't.

Know when to outsource. It was crucial to have experienced case workers on site. They were seconded from the Red Cross. But where possible it is good to use outside units to accomplish tasks in which your organisation has no expertise. A lot of charities are born out of the work or concerns of specialists. A disaster response charity is born out of financial need.

Hire an administrator. We could have used someone to deal with the standard irritants of office life. But make sure you've worked out how best to use this person.

Establish parameters as early as possible, such as when your phone lines will be open. And stick to them.

Within your parameters, go with the flow. Early on we recognised that we provided a wider service than anticipated simply by being a friendly person at the end of a telephone. We never claimed to be a sympathetic ear, and always sought to refer people to support lines. But we didn't fight it either: up to a point, we let people talk.

Communications

Strike a balance between being specific and being clear. Make it easy for applicants. Use simple form and plan English wherever you can. In written material we needed to express ideas simply enough for everyone to grasp them, without compromising the nuance of what we were doing. We didn't have time to formally 'plain English' our output and accepted that there would be aspects of the programme we could only explain properly over the telephone.

Recognise you are under press scrutiny. We had a strategy of being as transparent as possible. Underlying this was a desire to guard the confidentiality of what we would not discuss, such as the nature of people's injuries or the size of specific grants.

Say it first – before they ask. We were proactive with announcements, issuing more than 20 press releases. This stopped us being hounded by the press, or arousing mistrust.

Have a line. Pre-empt enquiries by developing a short, fixed line on as many areas as possible. For example we repeatedly needed to clarify why and how we were different to CICA, the Government's compensation body.

Target specific journalists. Building relationships with reporters who support your cause achieves more than approaching newsdesks – who don't necessarily react to good news or know who you are.

Have An Endgame

Prepare for the wind-down from day one. Our plan said we would give out the money, then close. It was the only tangible target we could set. And the promise of a limited lifespan helped attract good trustees. It takes longer than you think to close, as there are many technical maters to attend to in order to comply with charity law, company law and other statutory requirements.

Don't extend your remit. Be clear from the start that you won't do anything beyond what you've been created for.

Organise a communications flow. When our office shut out post was re-directed to City Hall, where an interim administrator could handle it. There is a message with a new phone number and emails are redirected. But we needed to retain our press spokesman – calls from journalists' wouldn't stop just because we had stopped.

Set deadlines for the last application and the last donation. We 'trailered' our closure from February so people wouldn't be shocked by it when it came, and pointed them to other organisations.

Decide what to do with all the papers and files. Legally we have to keep financial paperwork for a fixed period, but the case files, which are confidential, will be destroyed after a short period.

Identify your legacy. We were determined to pass on knowledge because we had learnt so much running the fund. hope our work adds to the value of the next charitable fund, whatever the circumstances of its creation.

Further information about the work of the Fund can be found at www.lbrcf.org