

RESPONDING TO DISASTER:

**LONDON BOMBINGS RELIEF
CHARITABLE FUND**

Acknowledgements

I want to thank all of the people who gave their time to be interviewed for this report, City Bridge Trust for funding the work and Gerald Oppenheim for his support and constructive criticism.

PREFACE

In 2005 the Trustees of the London Bombings Relief Charitable Fund (LBRCF) came together to distribute funds donated spontaneously by members of the public, given by government, charitable trusts and foundations and private sector companies in response to the bombings that took place on London's transport system on 7 July that year. Members of the then senior management team at the Greater London Authority were the first interim trustees under Chief Executive Anthony Mayer's chairmanship before the permanent trustees came into place a little later that July. It was my privilege to be asked to chair the Board. The Fund distributed the near £12m donated and then closed, having carried out the task it was set up to deliver.

Ten years on, I thought it important to see what might be different if LBRCF or a similar sort of organisation had to come into being again to respond to another serious incident in which distributing charitable funds to individuals would be required. Although LBRCF commissioned an evaluation of its work and published its "lessons learned" before it closed, grant making has changed and developed in the last 10 years and we also now operate in a world where commentary on social media is very prominent. In 2005 blogging was in its infancy and there was no Facebook or Twitter.

A decade ago the City Bridge Trust provided invaluable support to LBRCF and I am very pleased that once again the Trust has been able to provide funds to commission Diana Leat to review what was done 10 years ago and reflect on what has been learnt more widely through the experience of other disaster funds around the world, set up to offer financial support to those affected. Diana has written about the experience of disaster funds outside the UK and is well placed to draw some conclusions about what enables a disaster fund to operate successfully. The purpose is not to praise or criticize any of these responses to disasters but rather to look at the issues that arise and how to avoid getting into difficulty. One important conclusion is that to operate effectively, disaster funds need to be independent with their trustees or directors able to stand or fall by the decisions they take, free from any interference by government, media or others, whilst being accountable for what they do with charitable funds.

One of the first things you learn about making grants is that many people will have an opinion about whether you have made the right decisions. They may not understand all the competing considerations there are and the difficult issues of policy and practice that trustees and staff teams have to weigh up in making decisions that affect the beneficiaries of the funds

for which they are responsible. Nor may they appreciate that making grants requires real skills; it has never been simply a case of "handing out" money.

Distributing funds to individuals caught up in disasters requires very careful planning and experience in grant-making as well as managing the expectations about what is being done by those who have an interest in it. In particular Pam Dix and Anne Eyre at Disaster Action have already published invaluable guidance on the issues that disaster funds should consider in how they set about their tasks. So I hope that Diana Leat's review will add to that knowledge and be of value to grantmakers in Trusts and Foundations working particularly with individuals but also more generally with charitable organisations by looking at some experiences in recent times. I hope too that those in national and local government, the charitable sector, and particularly those who have been caught up in disasters will find the report of value to reflect their own experiences as well as learning for the future.

My thanks and appreciation go to the City Bridge Trust and Diana Leat as well as the trustees and staff of the LBRCF who gave their time to look back at what was done 10 years ago.

Gerald Oppenheim

Chair of the Trustees, London Bombings Relief Charitable Fund from 2005 – 2008

FOREWORD

Foreword from Jeremy Mayhew, Chairman of the City Bridge Trust Committee and David Farnsworth, Chief Grants Officer, City Bridge Trust

The tragic events of 7th July 2005 had a profound effect upon thousands of Londoners. For the 52 families who lost a loved one, nothing will ever truly compensate them. Many other individuals suffered life-changing injuries which required long-term medical intervention. The City and the East End were, of course, the target of one of the bombs – in the tube near Aldgate station. Many City workers were amongst those directly affected. The response of the capital's emergency services - that day and in the weeks and months afterwards - was remarkable. Our own hospitals, St Bartholomew's and the Royal London, both played their part in helping people put their lives back together.

The London Bombings Relief Charitable Fund (LBRCF) was another outstanding response by Londoners, the UK and the world to what happened that day. Around £12m was raised in donations - and distributed in grants to the bereaved and to those who were most seriously injured. As London's largest independent charitable trust, the City Bridge Trust knew that it must also respond - and in a way that would best meet the needs of the Fund, namely by contributing our skills. Our then Chief Grants Officer, Clare Thomas, became one of LBRCF's trustees and we, also, agreed to second, for two years, one of our senior staff, Stewart Goshawk, who joined the small team running the Fund.

2015 is not only the 10th anniversary of the London bombings – but it, also, the 20th anniversary of City Bridge Trust's work in supporting charities across the capital. During that time, we have undertaken a number of special targeted initiatives - our

contribution, however, to the work of LBRCF remains amongst our proudest achievements; we are pleased to be able to renew our association with its work by supporting the publication of this reflective review. Whilst we fervently hope that such tragic events will never re-occur, we expect that the lessons learnt, from the experience of LBRCF and others, will be of real value to the wider grant-making community; in that spirit, we commend this report to you.

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EXECUTIVE SUMMARY

Disaster relief funds face a number of problems. At the outset they need to act fast but know neither the amount of money that will be raised nor the scale and nature of the need. They may lack clarity in purposes and in the nature of the gift being given - is it compensation, or a token of public sympathy or a response to need - or something else? Funds sometimes find themselves caught up in political issues; they may appoint boards and staff inexperienced in the difficult art of grant-making. They need to act speedily but with due diligence and at low cost; they need to be fair but flexible; they need good relationships with a wide variety of organisations across all sectors. And they work under the watchful eye of vigilant media keen to ensure that both donors and recipients are satisfied.

In these circumstances it is not surprising that such funds are often publicly criticised. London Bombings Relief Charitable Fund (LBRCF) attracted praise rather than opprobrium. What were the ingredients of its 'success'?

LBRCF:

- Was established speedily and as an independent body
- Was clear that its business was immediate help, not compensation
- Recruited experienced grant-makers to its Board and staff team, recognising that grant-making is about more than writing cheques
- Was fortunate in the support it received from the Greater London Authority, City Bridge Trust and the Evening Standard, among others
- Kept overhead costs low by adopting a policy of minimum bureaucracy and maximum borrowing
- Was aware of its dual responsibility to victims and donors
- Developed core principles which combined uncertainty with need and speed through phased grants, no means testing and, wherever possible, used objective criteria.
- Worked to establish good relationships with key stakeholders
- Adopted a proactive communications policy: 'Get in first'.
- Was clear from the outset that it was a temporary body focussed on immediate, short term help

Much has changed in ten years and any future relief fund would need to take into account the potential effects of the rise of social media; and new technology especially in information gathering and banking, which would bring advantages but also the potential for a more stream lined but less personal process. Other challenges might include changing standards of accountability and governance, and raised awareness of PTSD.

SCOPE AND PURPOSE OF THE REPORT

RESPONDING TO DISASTER:

LONDON BOMBINGS RELIEF CHARITABLE FUND

On 7 July 2005 four bombs killed 52 people, as well as the four bombers. The next day plans were made to establish the London Bombings Relief Charitable Fund (LBRCF). When LBRCF closed just over a year later it had distributed almost £12 million to more than 325 people.

Unlike many funds created in response to a disaster LBRCF received messages of gratitude from its grant recipients and praise from the media. LBRCF was also admired by its peers in the voluntary sector winning a prize for effectiveness at the Charity Awards 2006.

For reasons that will become apparent below disaster funds start with public sympathy and support but often all too quickly attract public and media criticism. What did LBRCF do that succeeded in attracting praise rather than opprobrium? Ten years on what can we learn from the way in which LBRCF worked, and, importantly, what might need to be done differently were a similar disaster to occur again?

A formal evaluation and a 'practical lessons learned' have already been published (Jackson 2007; Barnard with Stone 2007). This report explores the ingredients of LBRCF's success by placing it in a wider context of recent responses to disasters of different types throughout the world including the events of 9/11, Hurricane Katrina

and the Queensland floods of 2011. This report is not a step by step practice manual. It does not list all of the legal and administrative considerations and requirements but rather aims to remember the work of LBRCF ten years on and to highlight the potential pitfalls of disaster grant-making and how they may be avoided. (Step by step practical guidance is available in, for example, Barnard with Stone 2007, Eyre and Dix 2014).

This report is not about fundraising. It focuses on the, in some ways more difficult and little understood, challenges of giving away money raised in response to a disaster. Of course, no two disasters are the same but there do seem to be some enduring themes in ensuring that disaster grant making works most effectively.

No two disasters are the same and no two contexts are the same. It goes without saying that the social and technological environment has changed in the last ten years. The final section of the report reflects on some implications of that changing context for any future disaster grant making.

A BRIEF OUTLINE OF THE CREATION AND WORK OF LBRCF

On 7 July 2005 terrorists placed bombs on 3 tube trains during the morning rush-hour in central London; a fourth bomb exploded on a London bus at Tavistock Square. As a result 52 people lost their lives and over 700 people were injured, some permanently, some temporarily.

The Immediate Response

The following day - 8 July 2005 - Ken Livingstone (then Mayor of London) requested the creation of what would become the London Bombings Relief Charitable Fund (LBRCF) as a partnership between the Mayor of London, the British Red Cross (BRC) and the Greater London Authority (GLA). Five senior officers of the GLA were appointed as interim trustees and by Monday 11 July the Fund had been registered with the Charity Commission as a charitable company limited by guarantee. On 15 July a former Chief Charity Commissioner was appointed CEO.

The Fund's objects were 'to relieve sickness or disability, whether physical or mental of victims of the disaster and their dependents; to relieve financial need among the victims of the disaster, including families and dependents of those killed or injured; and to support such other charitable purposes as the trustees shall consider appropriate'.

A memo of 26 July 2005 to the new trustees (joining/taking over from the interim trustees) noted that the Fund was set up as a response to people wanting to give money to assist victims and families. This early memo also stated that the Fund's job was not to give compensation, nor to cover the liabilities of other organisations, nor to replace provision from government schemes. 'The purpose of this fund is to fill in gaps and to make payments to help support those affected'. This message was repeated time and time

again as was the Fund's purpose 'to give help to the victims and their families with immediate financial needs, whatever those needs may be' (press release 30 August 2005). The Fund regularly emphasised that the main source of compensation for victims was the government's Criminal Injuries Compensation Authority (CICA). The Fund also moved quickly to ensure that LBRCF payments were disregarded in full for benefit purposes.

Although the Fund was created with senior staff of the GLA as interim trustees it was an independent body and quickly appointed experienced grant-makers from a range of organisations to serve as 'permanent' trustees. It also appointed a small staff team experienced in grant-making, one of whom was seconded from the City Bridge Trust (an established, knowledgeable London grant maker). The role of BRC was primarily to collect and administer donations on behalf of the Fund and to provide case workers to relate directly to applicants to the Fund; BRC sat as an observer at Board meetings.

Over the 14 months of its life the Fund had an average of the equivalent of 5 full time staff made up of employees, secondees, contractors, etc. Given the number of unknowns faced by the Fund flexibility in staffing was essential. Recruitment of experienced grant-makers to the board and staff team was also crucial - given the urgency of the task there was no time for training. Costs were kept low with the help of services from the GLA and borrowed office space.

Pattern of Grant-making

Within two weeks of the disaster the Fund gave 126 grants to the value of £460,000 in interim payments to those most immediately affected. Grants of £5,000 were made to families of the bereaved and of £3,000 to those admitted to hospital overnight as a result of their injuries. A few weeks later these grants were topped up by grants of another £5,000 to bereaved families and a further £3,000 to those injured and in hospital for at least a week as a result of their injuries.

From the outset the Fund adopted a proactive approach to identifying victims. Police Family Liaison Officers gave application forms to families they were supporting and the Fund itself regularly wrote to victims informing them of a new grant round.

The Fund attempted to balance due diligence with fairness and speed of response. It constantly repeated the message that grants were not compensation and it did not means test any applicant. One general principle was that the victims had been through enough already and should be asked as few questions, and do as little work, as possible. Wherever possible the Fund adopted objective criteria (eg time in hospital, time off work) and all those meeting similar criteria were treated the same. However, the Fund also emphasised its discretion to make grants to victims who were in need but did not come into the main categories (eg victims prevented from earning or otherwise in short term

need). No conditions were attached to grants - recipients could spend the money in whatever way they wished. Grants were for the same amount (in each band of severity of impact) even if a person was living in a country where the money bought much more. One award was given per family and it was up to the family to decide who should receive the award.

In relation to fund-raising LBRCF decided that it would not enter into any commercial arrangements and it did not accept donations from (or invest in) the arms industry. While the Fund did attract media coverage there was no 'official' broadcast disaster appeal; unlike overseas disasters there is no broadcast agreement for domestic disaster relief appeals.

LBRCF received remarkably little criticism in the media and the Evening Standard was very positively supportive. What criticism there was usually arose as a result of confusion between the Criminal Injuries Compensation Authority (CICA) and the Fund.

Before exploring the factors that contributed to the Fund's 'success' it is worth looking at disaster responses more generally.

** For a summary time line of the life of the Fund see Appendix One.*

THE PROBLEM WITH DISASTER APPEALS

This section looks at some of problems commonly encountered in disaster grant-making both as a source of advice to others and as background to discussion of what made LBRCF function as well as it did.

All grant-makers have to grapple with speed versus diligence; lack of coordination between funds and funders; problems in developing criteria and saying “no”; getting and assessing reliable information from applicants; minimising overhead costs but ensuring care and consideration in making decisions; balancing confidentiality and accountability, combining flexibility and fairness/consistency; and so on.

Uncertainty

Uncertainty is endemic to disaster responses. The size of needs and the amount of money likely to be raised are both unknown in the early stages of a disaster. Uncertainty of both supply and demand sits uneasily with speed of response: how can you give grants quickly when you do not know the scale of the demand nor the amount you have to give? But speed is essential from the viewpoint of both victims and the media.

For example in the response to 9/11 response ‘Media coverage emphasised the comparison between amounts of money collected and amounts distributed. This often gave the impression that philanthropy should operate only as a frictionless conveyor belt, speedily moving money from donors to recipients’ (Seesel 2002 :v). Similarly, in the case of the Queensland floods the Premier’s Disaster Relief Appeal was still struggling to distribute the money raised six months later and gave money to a charity in order to speed things up.

Uncertainty concerning demand and supply also makes decisions to do with sequencing - what to do first - difficult. For example, in responding to 9/11 Fema (Federal Emergency Management Agency) chose to focus on cleaning up the city (presumably so that business could resume, people could get to work and life could return to some semblance of normal) – and was then criticised for doing so. The problem of ‘what first?’ was also clearly illustrated in the Red Cross response to Hurricane Katrina. In that disaster the Red Cross was criticised for failing to be equitable in its response; the Red Cross responded by saying that early in the crisis it had greater difficulty getting teams into some impoverished black areas and so chose to go first to those areas it could most easily and quickly reach (www.msnbc.com the long road back, 12/07/2011). Priorities and sequencing are also often related to who else is doing what and where, and this information may take time to acquire.

It may also take considerable time to get reliable information on the numbers and identity of the dead and injured. In the case of 9/11 it was almost a year before there was an official list of victims, and in the interim each agency had to try to assemble its own list. In the case of the London bombings, with a smaller number of more easily identifiable victims in smaller areas, the task was somewhat simpler but there was still the complication of not knowing both the number and the extent of injuries and their likely duration. For example, in the case of 9/11, one common injury was hearing loss but doctors refused to diagnose the level of permanent damage until at least six months later. In the Queensland floods 2011 the major

information difficulty stemmed from the vast distances covered by the floods and, in some areas, the unevenness of damage (for example, in some areas, half a mile or less made the difference between suffering no damage and having your entire ground floor feet deep in stinking muddy water).

One result of the lack of information about both demand and supply is that disaster grant-makers sometimes find themselves with the ‘problem’ of ‘too much money’ – or rather more money than might reasonably be spent on meeting immediate needs. This happened to the Red Cross post 9/11; they announced that some funds would be spent on other things, as the fine print in the appeal allowed for. This created a public outcry and the CEO was forced to resign.

Learning from previous disaster responses is always a possibility. But disasters take very different forms and may generate different needs. For example, following 9/11, Curtis Carleton, head of Fema’s community and family services branch, complained that its experience of disasters was the ‘wrong sort’ of experience: ‘Most disasters are floods and don’t result in the loss of jobs. Fema is geared to reimburse people for things like homes and automobiles that are swept away. The mortgage and rental assistance program is little used, because in a typical flood there are no businesses affected and therefore no income interruption’. (quoted in Seessel 2002:6). While the Queensland floods of 2011 do not bear out this point, Carleton’s comment is important in emphasising that every disaster takes a different form and presents different challenges.

Clear Purposes

A major problem of most, if not all, disaster responses is the tension between relief and recovery. For example, in the aftermath of the Katrina disaster the Red Cross was criticized by other non-profit organisations for allocating funds to relief rather than long term recovery. The Red Cross responded by saying that longer term recovery had never been part of its mission.

The relief versus recovery tension is complicated by donor intent and understanding. In general it is assumed that donors want their money to be spent on immediate help – not long term recovery – but the reality is that many non-profit organisations are equally concerned with the more difficult, slower and more expensive job of rebuilding communities. The relief versus recovery tension is in many respects merely an aspect of the dilemma all grant-makers face between spending on short term band aids and on lasting, more costly and slower, solutions.

Structures and People

Issues about knowledge and experience in grant-making are complicated by public, and media, lack of understanding of the complexity of grant-making. What could possibly be difficult about giving money away? Because it can't possibly be difficult anyone, so the argument goes, can do it and it should cost preferably nothing or, at worst, very little.

Responses to disasters have an important political element - they demonstrate that 'things are being done'. In some cases they become political in other senses. For example,

the major response to the Queensland floods of 2011 was the Premier's Disaster Appeal Fund; the fund and its grant-making was very clearly and closely associated with the Premier and was in effect run from and by the state government. This may have led to confusion over the nature of the gifts and in some delays in getting grants out; staff were imbued with the practices appropriate to the practices of spending government money, and at one stage Centrelink (the government office in charge of processing claims) suggested that delays in payment were due to the need for more eligibility information from government. A wholly and clearly independent structure may avoid such real or perceived confusion.

In the throes of disaster grant-making there is little time for learning on the job. An independent body governed and managed by people selected for their knowledge of and experience in grant-making may be preferable to a 'politically balanced' board and government-seconded staff.

Accountability, due diligence, fairness, flexibility and cost

Accountability requires due diligence which not only takes time but also costs money; it may also require fairness but how does fairness square with flexibility? Accountability also, of course, raises issues of confidentiality concerning the names of beneficiaries and the amounts given.

The tensions are neatly illustrated in the Queensland floods case. The early stages of distribution from the Premier's Disaster Relief Fund were marked by clear criteria, equity between those suffering equal levels

of damage, careful processing and so on. All of this took time and the media accused the Fund of being slow, bureaucratic and inflexible. Then in May 2011 the Premier Anna Bligh announced that St Vincent de Paul would distribute \$10 million from the Premier's Disaster Relief Appeal saying: 'St Vincent de Paul is an experienced community based organisation with a well established internal accountability structure and a strong network of over 8,000 trained volunteers across the State.' Bligh goes on to say that St Vincent de Paul will have flexibility regarding the amount allocated per household and its purpose. 'Today's decision recognises that devastation is not uniform. It doesn't follow criteria and it can affect families and individuals in ways that no guidelines, no matter how generous, can always capture' (seniorau.com.au/index.php). While all grant makers need criteria in order to be consistent the non-profit sector has greater freedom than government to exercise discretion and flexibility.

Relationships

Relationships among involved organisations appear to be crucial to the smooth running of disaster responses and the costs of lack of coordination are potentially significant. In the response to 9/11, for example, lack of co-ordination became a major issue. The media picked up on people filling out endless forms and still not getting what they needed; Fox News called for government to oversee philanthropic operations. This in turn led to two Congressional hearings in early November requesting greater oversight of philanthropic relief efforts by the House Ways and Means Committee. In late September the New York State Attorney General

Eliot Spitzer had called a meeting to establish a central data base of all who sought assistance to ensure fairness in distribution and prevent fraud. Charities initially agreed but then the Red Cross objected on the grounds of breaching confidentiality. There was also an objection that the Attorney General was not the right office to coordinate a data base because it might be used in conjunction with oversight and regulatory responsibility. The CEO of the September 11th Fund then persuaded Spitzer it would be better if the charities coordinated themselves. By January 2002 the 9/11 United Services Group (USG - a consortium of 13 New York City human services agencies) had a one stop process and staff were cross trained so that one person could take down information required by all three of the major funds (Red Cross, Salvation Army and Safe Horizon). Confidentiality was still a stumbling block but agencies operated waiver clauses, explaining to clients the saving in their time and trouble and greater access to additional services.

Complications inevitably arise where there are several appeals running concurrently. Coordinating/combining appeals is generally regarded as preferable on the grounds of greater equity, avoiding both double dipping and gaps in eligibility and benefits, as well as reducing administrative costs. In the Queensland case the highest profile appeal was the Premier's Disaster Fund and to that extent the bulk of distribution was centralised and coordinated. But the Premier's was not the only appeal and this may have led to some inefficiencies.

9/11 provided some noteworthy examples of foundations collaborating, dovetailing and working creatively. For

example, the C. S. Mott Foundation gave to the September 11th Fund because 'we can't figure out what's needed from Flint Michigan'; Mott also gave to the American Arab Heritage Council in Flint to promote understanding of Arab Americans and Muslims. (It is also worth noting that as a gesture of confidence and refusal to be 'beaten' Bill White, CEO of the Mott Foundation, instructed the Foundation's fund managers to place only 'buy' orders when the New York Stock Exchange reopened on September 17th).

Another example of creative collaboration came from Safe Horizons' response to 9/11. Safe Horizons was asked by Governor Pataki to serve as the Crime Victims Board agent in writing cheques for surviving spouses. Because state guidelines limited assistance to people still married when his/her spouse died Safe Horizons asked United Way of New York City to provide help for partners and those in gay and lesbian relationships.

Relations Between Sectors

One problem in disaster responses may be lack of information regarding what national/federal and local/state governments are doing or will do, as well as actual or perceived confusion between agencies. For example, according to Fema in the response to 9/11 the role of private funds (philanthropy) was long term recovery, and short term relief was the job of government. Later Fema justified its low spending on individual and family assistance by saying that non-profit organisations and donors had acted too generously and too quickly

(Seessel 2002:6). But the problem goes deeper and wider than that.

Charity law in some countries requires that tax exempt charities only give to individuals on the basis of need; this can create bureaucratic hurdles of means-testing, slowing down the process of distribution and creating little space for flexibility at the margins. For example, post 9/11 relief funds were constrained by a long standing federal law that tax exempt entities could only make payments to individuals on the basis of determination of financial need. The problem was that many of the victims' families would not pass this test. The grant-makers managed to persuade Congress to pass the Victims of Terrorism Relief Act 2001 which included a one-off exemption from the law for payments to victims of terrorist and anthrax attacks between September and December 2001.

The constraint of charity law was the reason why the post Lockerbie appeal fund chose to be non-charitable; this meant that the fund's investment income was subject to tax but it also allowed the fund to be more flexible in distribution and use.

There may also be tension between the state benefit system and the receipt of relief grants. For example, after 9/11 Congress not only 'adjusted' charity law but also added a new pool of money with an open ended programme of financial benefits. The September 11th Victim Compensation Fund was for those killed or injured who agreed to waive the right to bring lawsuits against the airlines or any private or public body. Awards were also reduced by "all collateral sources" – life insurance, pension funds,

government payments and so on. Initially, the Compensation Fund was going to include charitable payments as a reducing collateral source, but the charities threatened to withhold their payments in order to avoid government reducing its payments. Government realised that this would create huge delay and agreed to exempt charitable funds.

Relations with the media

One of the major differences between disaster and non-disaster grant-making is the level of media attention. Writing about the response to 9/11 Seessel remarks: 'Philanthropists are not accustomed to doing their work in a public glare, and many bristle at not being appreciated for their good works. The combination of media over-simplification and philanthropic thin skins produced an unhappy interaction' (Seessel 2010: 56). The responses to 9/11, Hurricane Katrina, the Queensland floods and the 2004 Tsunami were all subject to close media scrutiny and, often, criticism.

The limits of personal responsibility and the nature of the gift

Some disasters generate complicated issues regarding the limits of personal and statutory responsibility. For example, the Queensland floods 2011 give a vivid illustration of the continuing fragility of the line between personal responsibility and eligibility for charitable relief. This used to be summed up in the distinction between the 'deserving poor' and the 'undeserving poor' – now, it seems, the issue has been

transformed into a more subtle sectoral battle about private versus public responsibility. In Queensland the insurance industry found itself caught in a space between 'corporate compassion' and sound business principles: should those who had failed to insure themselves be no worse off than those customers who had taken and paid for insurance? If, when disaster struck, charity and government were going to rush in to fill the gap, why would anyone insure themselves?

Part of the problem here is that the nature of disaster grants is unclear. Emergency Management Australia (EMA) notes 'Eligibility conditions for grants should not act as a disincentive to people taking out normal insurance. Taking into account assistance from all sources, applicants should not gain a financial advantage out of their disaster situation'; and goes on to say that the aim is for those 'fully insured to suffer a lesser loss overall than the other two classes of applicants' (EMA quoted in Eyre 2010: p 42).

Disaster Action offers a similar view: 'Broadly speaking the bereaved should be treated equally, irrespective of means, since the money represents not compensation, but a gift from society at large to send a message of sympathy for their loss' (42). 'The funds raised should never be seen as 'compensation' which may be available by law in any case but as an expression of sympathy by society at large, for those adversely affected by the disaster. Trustees are not personal injury lawyers, on the whole, and should avoid trying to apply compensation principles to the distribution of the monies' (Eyre 2010: 39).

The potentially muddled nature and identity of relief funds is a further reason why a structure wholly independent of government may be preferable.

The discussion above suggests that disaster appeals are not for the timid, thin skinned or fainthearted – they too often start and end in tears. A report on the distribution of aid post 9/11 concluded: 'Regrettably, much of the public formed an impression that philanthropic organisations are, at best, inefficient and slow moving, or, at worst, venal and self serving' (pvi in Seessel 2002). There is old adage that money is like manure, doing good only when spread around; unfortunately in the spreading manure may sometimes attach to the spreader.

WHAT MADE LBRCF WORK?

The Structure

Independence

The idea for a fund to assist victims of the bombings initially came from the Mayor on the morning after the bombings. The following day the GLA held a meeting to consult a variety of people experienced in the world of charitable giving; as a result of discussion at this meeting, and against the inclinations of some, LBRCF became a charity independent of the Mayor's office and the GLA. The Fund may have been described as 'the Mayor's Fund' in the early days but it did not, and was not seen to, 'belong' to the Mayor. 'Independence was crucial to the way the Fund worked - it took it out from under the bureaucracy that would have been involved if it had stayed within the GLA'. 'LBRCF had an independent chair and its own board of trustees so there was no hint of political shenanigans'. Independence also prevented the Fund becoming caught up in any battles between the media and the Mayor.

The People

Experienced Grant-Makers

The people involved as trustees and staff were clearly an important ingredient in the Fund's effective and efficient working. At the beginning the GLA appointed senior officers as interim trustees and moved quickly to appoint both an experienced chief executive and a board composed of people with real knowledge of grant-making. This was not a board composed of the great and the good, nor was it representative of particular interests or politically balanced. 'It genuinely felt as though nobody was trying to score points'.

There was no advertising; the board was hand picked by the chief executive. Arguably there was an element of luck in the recruitment of both trustees and staff: this was an exceptional set of people who just happened to be free or 'freeable'.

There were clearly a whole range of advantages in having trustees and staff who understood the complexities and potential pitfalls of making grants. 'Because we were such experienced grant makers we knew the importance of getting the language and criteria right at the start - not just settling for what will do. And we were good at 'what if' scenarios'.

Another important factor was that all of the board members had some public sector experience 'so we always had one eye on what would look reasonable'. Finding the right Board chair was also said to be important: 'You need someone practical -not just thinking interesting thoughts - action focused, good at doing business'.

One suggestion in the evaluation report was that contingency planning for any future disaster response should include a long list of people prepared to act as trustees (Jackson et al 2007:11)

It is obviously important not only to appoint experienced trustees and core staff but also to ensure that the processes and people involved in assessing applications and liaising directly with victims are appropriate. One of the problems for LBRCF was that it was concerned with giving to individuals rather than organisations. Staff working directly with victims had to be very carefully briefed as to the nature of the grants and their role in the process. The LBRCF case workers initially sometimes saw themselves

as fighting for the needs of clients: 'The learning here is to balance this (perhaps understandable) approach with administering the criteria of the Fund in a neutral way' (Jackson et al 2001:12). Staff dealing directly with clients also need to be well briefed on the importance of accountability and transparency and the need to keep careful notes on every conversation with enquirers and applicants.

Overhead Costs

Minimum bureaucracy and maximum borrowing

One dilemma for all grant-makers is how to keep overhead costs low without compromising due diligence and effective, fair and targeted grant-making. The Fund's non-grants expenditure was around 3% of turnover which, by any standards, is low.

Overhead costs were kept to a minimum by several means. First, LBRCF begged and borrowed wherever it could. For example, premises were provided free by More London Estates, the GLA contributed various services pro bono and, as noted above, one member of staff was seconded by City Bridge Trust. Second, staffing was tight and staff had to be prepared to work flexibly; there was no administrative support. Third, and importantly, the Fund's decision not to engage in means testing, to adopt objective criteria wherever feasible and to ask victims for the least information possible enabled it to keep bureaucracy to a minimum. LBRCF trod a fine between due diligence and keeping the grants process as simple as possible.

Survivors and Donors

A dual responsibility

Focus on the survivors drove much of the Fund's work but from the earliest days LBRCF was clear that it had a dual responsibility: to the victims and to donors to the Fund: 'Sensitivity in dealing with both [survivors] of the bombings, in their widest sense, and of the perceptions of donors are of critical importance to the success of the fund' (memo from G. Phillips, GLA, 26.7.07).

Trustees of the Fund were always conscious that this was money given by members of the public: 'We treated it as public money and I think that changed the way we behaved maybe; that's not the way charities sometimes treat individual giving'. 'There was no case in which we felt we couldn't look donors in the eye'.

Principles

LBRCF operated with a clear set of core principles and priorities. The Fund attempted to combine speed with considered decisions: 'Getting decisions right at the start and right at the start'. From the outset the Fund was clear that it was there to do a job and then to close (ideally in one year); the fear was that a longer term organisation would potentially raise expectations and send a message that the Fund could address long term conditions.

Combining uncertainty with need and speed: phased grants

From the very first days the Fund was conscious of the need to get money out to victims as quickly as possible. But at the same time it did not know the nature and scale of

needs or the amount of money likely to be raised. For example, when the new trustees first met in late July the Fund stood at £5 million; it was suggested that 'It is unlikely that the fund will increase significantly from this time, barring further terrorist incidents.' There were other on-going complications in keeping track of the supply of money. Following up pledges was a continuing task and some took up to seven months to pay. In addition, grant recipients sometimes waited months to cash their cheques (possibly related to an unwillingness to accept what had happened, guilt about 'putting a price' on their loss, and so on).

The Fund attempted to manage uncertainty and risk through a Finance Audit and Risk sub-committee and a risk register was regularly reviewed and revised but 'the greatest risk was in not knowing what the risks would be' (Jackson et al 2007 15). In addition, a full re-budgeting exercise was done approximately every two months.

LBRCF's main strategy in combining uncertainty with speed was to 'move money fast at the outset, make small awards and don't worry about the detail beyond the basics; then work up to bigger sums when you learn more about needs and in the light of long term funds available'. 'Think about taking more risk, when the need is greater and more immediate'.

The first grants were given to the bereaved and to those hospitalised overnight, 'these were small sums that wouldn't put us in serious difficulty if funds didn't continue to come in'. Apart from the risk of over-spending another risk of speed is that money is given to the 'wrong' people but by using objective criteria the Fund avoided this as far as possible.

Beneficiaries for the first phase of grants were the bereaved and seriously injured/hospitalised overnight; this information was available from hospital and police records although data protection laws meant those concerned had to contact the Fund rather than vice versa. The second phase included grants to individuals signed off work for four or more weeks. Phases 3 and 4 focused on existing grant recipients. Communicating with potential recipients was an on-going challenge and there were worries that the list of foreign visitors was incomplete.

Phasing enabled the Fund to be, and to be seen as, fast and responsive, and allowed the Fund to take into account changing needs and the work of other agencies. Giving grants in phases also gave the Fund a means of ensuring that the minimum amount of money was left unused. In addition, phasing allowed the Fund flexibility to develop its funding criteria over time. Developing criteria over time ran the danger of inconsistency; this was dealt with by keeping careful records and regularly reviewing previous decisions (on the advantages and disadvantages of phasing see: Jackson et al 2007:16). One disadvantage of giving grants in phases was that victims did not know how much they might eventually receive in total.

No Means Testing

The decision not to means test grants was another factor contributing to the Fund's ability to act speedily. The Fund's clear principle was that all victims were equally 'deserving', all had been affected, to varying degrees, by the same hideous experience. Yes, we worried about challenges over 'undeserving' beneficiaries but

we were clear and consistent that we gave on the basis of objective criteria about effects, we made no judgements about a person's past nor how the money might be used. There were no conditions attached. We didn't know and we didn't care if someone was massively rich - that was irrelevant'.

Closely related to the principle of 'no judgement' was clarity concerning the nature of the gift - the grant was 'a gesture, a contribution'; it was not compensation. The Fund was not concerned with insurance matters, collateral funds and so on. The Fund did, however, seek to ensure that grants were disregarded for benefit purposes.

Simplicity and Sensitivity

The decision not to means-test applicants was related to the desire to avoid asking victims to go through long processes - 'they had had enough already'. Simplicity and consideration were the watchwords. Means- testing would clearly have involved more questions, more checking and longer, more intrusive and slower processes. Any necessary checks were done primarily via medical professionals (eg verifying time in hospital or severity of injury etc). One problem here was that applicants had to give the Fund permission to discuss their cases with medical professionals; but some doctors were still sometimes reluctant to provide information.

One potential danger of simplicity - minimum questions and processes - is the risk of spending money without proper care. 'It was always part of the ethos to ask as few questions as possible. Some grant-makers either forget the need for verification or they want things in triplicate. We were confident enough in our own

understanding of risk to walk the path of minimum demands on applicants. We constantly asked "How will we explain this, and if we can't explain it then don't do it". But we erred on the side of giving the benefit of the doubt'.

Clarity, Transparency and Focus

Another key principle was that the Fund should operate with maximum clarity and transparency, but at the same time maintain strict confidentiality regarding both victims and grants. 'The criteria had to be broad enough to encompass the needs of current and possible future victims, but if they were too broad we knew we would be buffeted by every demand'. In the immediate aftermath of the disaster there was considerable discussion of who should qualify as a 'victim'. 'We went over and over it - what if you went to A and E and then went home, what if you were injured but didn't go to hospital, what if you were just stranded on one of the trains. Just being there was a ghastly experience'.

In order to maximise transparency and minimise dispute the Fund chose to use objective criteria; 'It was about being simple, humane and direct. You can't argue with being hospitalised overnight - you were or you weren't'. For some later grants medically certified time off work was used as a criterion.

But such clear objective criteria created difficulties at the edges; for example, some people walked home; others chose not to stay in hospital and some were not hospitalised but had to stay in a hotel overnight; some people may have coped by not taking time off work; some people lost

earnings from trading (eg in or near the affected sites). These were considered case by case. ' We were prepared to flex the rules but we made sure that we recorded good material documenting why, and we went back to previous decisions to make sure we were being consistent'.

The Fund was also clear that it would make payments to only one member of a family and it was up to the family to decide who the recipient should be. Perhaps surprisingly, the Fund was aware of only one case where this created a dispute.

One of the greatest challenges for the Fund was how to deal with Post Traumatic Stress Disorder (PTSD). The problem here was in part that of objective criteria which would enable the Fund to be clear and consistent, and in part a matter of the life-span of the Fund: the Fund was very clear that it was a temporary body but PTSD can occur at any time and over a long period.

The Fund received medical advice that labelling and 'rewarding' people for PTSD is not helpful to recovery - but still there was a desire to recognise the trauma suffered by many of those involved. The issue was resolved by Phase 2 grants available to anyone medically certified as unfit for work for 4 weeks or more. In addition the Fund gave a grant to the July 7th Assistance Centre for its counselling work with victims.

Absolute confidentiality

Absolute confidentiality was another cardinal principle. The Fund did not divulge the names of victims and gave a range, rather than an absolute figure, for amounts paid so that individual awards could not be identified.

Relationships

Relationships were critical to the effectiveness of the Fund. Senior GLA officers provided advice as well as access to a range of services but, at the same time, the Fund retained its independence. 'We weren't required to report to the Mayor's office but it was important to reassure them that things were happening, that there was no messing about, and that external relations were being appropriately handled'.

Relationships with the police and medical professionals were essential in identifying and communicating with victims. Some medical professionals were more helpful than others. 'In future it would be useful to have some sort of brokering through one of the Royal Colleges'. Relationships with the police were also mixed.

Working with the Red Cross enabled the Fund to have a system for direct contact with victims without the grant-making staff and Board becoming over-involved in individual cases and details. But the case workers' selection by, and accountability to, the Red Cross sometimes created difficulties for the Fund.

The Red Cross also provided systems for collecting and banking donations: 'It was brilliant because we didn't have to do it but, on the other hand, they were in control. We had to wait for them to release money and so on'.

There may also have been tensions between the Fund and the Red Cross because the Fund was a 'pop-up' charity that could create its own culture whereas the Red Cross is steeped in history and tradition, with long-established core principles and ways of doing things.

Arguably LBRCF was lucky in not having to relate to a range of other similar appeals and funds. But it is possible that LBRCF made its own luck by getting on with the job; the fact that LBRCF was very narrowly focused, new, independent and, crucially, temporary may also have prevented rivalries with existing charities.

Communications

Get in first

On the whole LBRCF enjoyed very good relationships with the media with only one negative article out of 43 examined (Jackson et al 2007: 17). The Evening Standard in particular was supportive from the start. 'There were times when you could have inferred that it was their fund and occasionally we had to remind them it was the Mayor's' but in general if the Evening Standard wanted to 'own' the campaign then the Fund was happy with that'. In many ways the Fund was lucky in relationships with the media but it also worked hard to communicate clear messages on a number of issues and to build relationships with sympathetic journalists.

Communications was one of the Board's greatest anxieties at the start, not least because it feared being caught up in wider battle between parts of the media and the Mayor. The Fund appointed a skilled experienced communications manager who was used to working on crisis news management, in difficult situations under public scrutiny.

For the first six weeks the Fund gave daily briefings with the City Hall press office. 'The whole point was that we were managing our reputation and not being managed by the Evening Standard or the News of the World.

Being proactive, giving answers before questions were asked was central to the Fund's communications strategy.

The main communications problem was distinguishing the Fund from CICA. In the early days the media conflated CICA with LBRCF. CICA was slow and bureaucratic but, as one person commented, 'they were a statutory authority and doing what they had to do. We had a blank sheet and could do what we liked'.

The headline principle of the Fund's communications strategy was 'get in first', and when the time came to close the Fund the aim was not to leave unanswered questions.

Being Temporary

LBRCF was always clear that it was a temporary organisation - it existed to do a job as quickly and effectively as possible and when the job was done the Fund would close. Those interviewed for this study are convinced that being temporary was a net benefit: the trustees were totally focused on getting the job done and there was no 'mission drift'; the organisation too was focused on the immediate task: 'We had no need to be a good employer, we weren't agonising over training policies and team building days - we were totally task focused'.

However, there were some disadvantages in being temporary. 'We were struggling towards the end because we didn't have adequate software because it wasn't worth spending money on because we were temporary. And you can only squat and live with borrowed stuff for so long'.

TEN YEARS LATER: THEN AND NOW

The Benefit of Hindsight

In retrospect what would staff and trustees have done differently?

'Spend more time developing and practising the language - we did make a few errors at the beginning in the way we talked'.

Have a greater input in the selection and management of case workers

Brief case workers more thoroughly. 'They were trained in a help line style not in a grant making style'.

Remember that people talk to each other.

Be aware that disasters produce anger.

Seek early advice about medical effects.

Start building relationships with partners and stakeholders early (eg with medical professionals and police).

Work through coordinating bodies to create agreements to assist in gaining access and information (e.g. work with the Royal Colleges to establish a protocol for relationships with members).

Establish a sensible dialogue with CICA.

Consider a later grant round for people most affected by PTSD (I.e. in addition to the grants for people off work for 4 weeks and then later 10 weeks).

Employ an administrative assistant.

Create a clear system for acknowledging receipt of grants at the outset.

Make the first payments bigger - 'but there's a lot of hindsight in that'.

Improve practices around encouraging people to take financial advice.

Create a strong confidentiality protocol.

Understand from the outset that the application form may be a form of therapy.

Consider creating a register of victims with name, address, injuries and a Data Protection consent form.

Consider whether greater control of the funds raised would allow a more creative pattern of grant making.

Be more brazen about asking for things for free.

Never underestimate how long it will take to wind up.

Look after your archive and keep a careful check on who holds information.

A separate organisation?

A more fundamental question is whether a bespoke organisation is really necessary. There are pros and cons in creating a separate organisation to respond to a disaster. Working through an existing organisation runs the risk of diluted focus, as well as taking on an existing reputation and ways of doing things. Decision making within an established organisation might involve additional steps and could be slower. Working within an established organisation might or might not be helpful in building relationships. Having an established

infrastructure would be an advantage but that could be off-set by internal systems and reporting requirements not best suited to the work of responding to a disaster.

The Benefit of Foresight

Thinking about the future is not only about learning from the past but also about considering the ways in which the past may be an inadequate guide. The following are some suggestions concerning the ways in which changes in the social environment might affect the work of a disaster response fund.

Social Media

Perhaps the most obvious difference between then and now is the development social media. Ten years ago social media were not the ubiquitous presence they are today.

'Social media could make fundraising easier but that could make it more difficult to handle the quantity and the flow of money, requiring more levels of bureaucracy'.

'With mobile phones and tweeting minute by minute and Facebook and so on, confidentiality would be harder to handle'.

'More transparency, less confidentiality and more controversy. I think we would have to be prepared to be quite violently attacked'.

'You couldn't ignore it and it would consume time and resources'.

'It would open you up to all comers and could increase the risk of fraud'.

'Crowd funding might cut out the middle man, and people would give direct to victims'.

‘There could be a risk that people get pulled into funding things that aren’t what they seem possibly resulting in a backlash on other fundraising’.

‘Today you would only need somebody saying something stupid about giving money to Muslims or whatever - then it wouldn’t have gone round the pub, now it could go around the world’.

‘The informality of social media is what you have to get to grips with’.

On the other hand, there would be some advantages:

‘It would be quicker and easier to apologise when we got something wrong. Twitter would be great for that sort of immediate, direct response.’

‘It would make it easier to reach people, beating the bushes, finding out about family members and with the undocumented’.

There was also a suggestion that it would be wrong to focus too much attention on digital media, ‘the conventional media are still the ones who could trash your reputation’ - even if the initial source may be digital media.

New Technology

The effects of other technological changes were generally seen positively:

‘Financial management was so important and high risk because of the large sums involved. Then because we were temporary we couldn’t justify buying a fancy piece of software. Today there are better developed, more accessible and cheaper accounting and grant-making packages’.

‘We could and would set up online applications which would be quicker and easier - but we would lose the human element and the nuances. Efficient short cuts could turn it into something less humane’.

‘Our internal office systems were paper driven, now everything could be on-line; that would speed things up - getting letters from the hospitals for example - but maybe paper files are more methodical’.

‘New banking technologies would make it so much easier to pay people, to make overseas payment, and to know that the payment reached the person’.

Wider changes were also suggested as likely to have an impact on any future response.

Changing Standards of Accountability/ Governance

‘Trustees and staff were very informally selected. There was no process, no ads etc. Could you do that today without a lot of questions being asked?’.

‘There is probably more awareness about overheads today; ours were very low but you would still have to deal with more questions’.

Raised Awareness of PTSD

As noted above, responding to PTSD was one of the hardest decisions made by the Fund. Today increased awareness of PTSD would probably make those decisions even more difficult.

Other Factors

Other differences between 2005 and 2015 include: heightened religious and ethnic sensitivity; attitudes to charity, welfare and what one person referred to as ‘the blame culture’; a more competitive fundraising and reputation environment for charities. Another difference might be that family relationships are more complicated and varied today; this could make it more difficult to decide who should be the grant recipient and might also risk exposing unknown relationships.

CONCLUSION

Every disaster is different and throws up different challenges. The London bombings of July 7th 2005 presented different issues from, for example, 9/11, Hurricane Katrina and the Queensland floods - the site of the disaster was relatively contained (even though the shock was nation wide, if not wider) there was little infrastructure damage to inhibit the response and private insurance was a less obvious consideration.

In some respects LBRCF might be seen as lucky but it also, arguably, made its own luck. It was independent of any political influence; it had trustees and staff who were exceptionally experienced in grant-making; it had generous support from City Bridge

Trust in both the time of the Trust's Chief Grants Officer as a Fund trustee and secondment of a member of the Trust's staff to the Fund; it was not competing with other funds/ organisations; it was supported by the leading London newspaper and, more generally, enjoyed a sympathetic press which it worked hard to service.

LBRCF anticipated and avoided problems by the way in which it defined its tasks. It created a clear, narrow focus based on objective criteria; by establishing a firm core it could then afford to be flexible at the edges and respond to changing needs over time. It refused to engage in means testing which meant that it could keep bureaucracy to a minimum,

simplifying and speeding up the application and grant-making process and reducing overhead costs. It made speed a priority and dealt with the inevitable uncertainties of supply and demand through adoption of phased grants. It employed a communications consultant experienced in crisis news management and aimed to provide answers before questions were asked.

The environment has changed since 2005 - and will, no doubt, change again over the coming years. Nevertheless the story of the way in which LBRCF worked contains some important lessons likely to be of enduring relevance.

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APPENDIX 1: TIMELINE

7 July 2005

Four bombs are set off by terrorists on the London transport system - on three tube trains and a bus - killing 52 people and injuring many more.

8 July 2005

London Bombings Relief Charitable Fund set up by the Mayor of London, Ken Livingstone and the British Red Cross. Interim trustees appointed to oversee the running of the charity. The London Evening Standard gives its backing to the campaign.

18 July 2005

Donations reach £3.5m

21 July 2005

Interim payments are announced for bereaved families (£5,000) and those injured and hospitalised overnight (£3,000). These payments will be topped up as the needs of survivors and the bereaved families emerge.

22 July 2005

The Fund totals £5m

26 July 2005

Six new trustees are appointed to oversee the running of the charity.

3 August 2005

Total raised and pledged now £8m

30 August 2005

More payments announced for bereaved relatives and those injured and hospitalised for at least a week. Grants paid out top £1m.

20 September 2005

Announcement of major grants programme of substantial financial help to the bereaved and seriously injured. Smaller grants for those certified unable to work for four weeks also announced.

26 October 2005

Grants paid out passes £2m

30 October 2005

Fund total reaches £9m

16 November 2005

Further programme of major grants announced

21 February 2006

Grants paid out passes £5m. The Fund makes £71,000 grant to the 7th July Assistance Centre.

14 March 2006

Grants paid out passes £7m. The Fund announces further payments to the most seriously injured survivors.

8 June 2006

Grants paid out passes £8m. The Government announces a donation of £2.5m to LBRCF

15 June 2006

Charity Awards 2006 : LBRCF wins the award for Effectiveness and is Highly Commended for its grant-making.

23 June 2006

Grants paid out passes £11m

10 September 2008

LBRCF is dissolved having completed its task distributing nearly £12m

(Adapted from LBRCF Annual Report 2005-2006:3.)

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**LONDON BOMBINGS RELIEF
CHARITABLE FUND**

