

**ASSESSMENT CATEGORY: Bridging Divides - Advice and Support****Maternity Action****Adv: Kate Moralee****Base: Islington****Amount requested: £138,148****Benefit: London-wide****Amount recommended: £138,200****The Applicant**

Maternity Action (MA) is a relatively young national charity established in 2008. It is committed to ending inequality and improving health and wellbeing of pregnant women, partners and children. It champions maternity rights at work, in the benefits system and in access to services. It provides front line services including telephone and online advice whilst campaigning for change and influencing policy.

**The Application**

City Bridge Trust is asked to support a part time Advice Worker to respond to the high demand for services from within London. This service will be additional to the existing national phone advice service. The project budget includes associated direct costs for delivering the service.

**The Recommendation**

The organisation, though young, has built an excellent reputation in this field and has the support of several large Trusts and Foundations and largest referral sources being CAB's, ACAS, National Childbirth Trust and Law Centres. It's USP is its expertise in combining work related advice with income and benefits expertise, providing support across all areas for the duration of pregnancy and early parenthood. The organisation has undergone growth and change over recent years, however, has maintained a strong Board of Trustees and has policies and procedures in place which are fit for purpose. This proposal meets the outcomes of your Advice and Support priority area and funding is recommended as follows:

**£138,200 over 3 years (£44,800, £46,000, £47,400) for a p/t Advice Worker (28hrs) to provide a London specific telephone advice service with additional appointment-based advice and outreach work to develop relationships with frontline services supporting pregnant women on low incomes.**

**Funding History**

Meeting Date	Decision
15/03/2012	The application has been made under the Bridging Communities programme but the nature of the proposed project does not meet its priorities.

**Background and detail of proposal**

Demand for this service far exceeds the capacity to meet it evidenced by 53,000 unanswered calls during service hours in 2017 (relating to the national advice helpline). One in nine pregnant women and new mothers at work lose their jobs as a result of unlawful discrimination with another 20% reporting financial loss. This impacts on health and wellbeing with increased levels of stress and anxiety for pregnant women, which can be transferred to the unborn child.

Many of the women affected by maternity discrimination are in part time and/or low paid employment, where English is not their first language and who are not aware of their rights.

This application builds on, whilst being additional to, the existing national helpline, which is heavily oversubscribed. The project will provide a telephone helpline service specifically to women in London, enhanced by offering appointments by e-mail or telephone to clients for follow up support. MA will also carry out outreach work to organisations who have frontline contact with pregnant women, particularly those on low incomes and from BME communities, to develop relationships and promote the service.

The range of advice offered and requested generally falls into three areas:

- Access to ante-natal care, discrimination and dismissal in early stages of pregnancy, work related problems with a lot of issues around return to work, right to return part time, redundancy during pregnancy and minor adjustments to the working day.
- Maternity pay and maximising income for low income families. MA has developed expertise in this area with many CAB's and Law Centres referring clients to MA for this expertise. This can be a complicated area particularly for women who do not qualify for Maternity Pay and are required to apply for Maternity Allowance.
- Universal Credit where the level of support for parents has massively reduced. As part of the initial call the advice worker will explore all income and potential benefits that the client may qualify for during maternity leave, which is vital for low income families.

MA is well networked across London through other activities and services it delivers eg, project working with newly arrived migrants, another working with travellers, it delivers training and seminars to many frontline organisations, is a member of the Public Health England Health and Wellbeing Alliance providing the opportunity to market the service widely across London.

### **Financial Information**

The Trustees approved reserves policy references total operating expenditure due to the low level of unrestricted income and expenditure. The Trustees are not comfortable with a level of risk with six months of unrestricted operating expenditure as a reserves policy target. This policy is reviewed regularly. They are currently slightly below target.

<b>Year end as at 31 Jan</b>	<b>2018 Examined Accounts £</b>	<b>2019 Forecast £</b>	<b>2020 Budget £</b>
<b>Income &amp; expenditure:</b>			
Income	397,850	341,276	370,950
- % of Income confirmed as at 3/1/19	n/a	100%	73%
Expenditure	(299,282)	(421,937)	(406,385)
<b>Total surplus/(deficit)</b>	<b>98,568</b>	<b>(80,661)</b>	<b>(35,435)</b>
<b>Split between:</b>			
- Restricted surplus/(deficit)	60,044	(105,941)	0
- Unrestricted surplus/(deficit)	38,524	25,280	(35,435)
	<b>98,568</b>	<b>(80,661)</b>	<b>(35,435)</b>
<b>Cost of Raising Funds</b>	<b>0</b>	<b>1,220</b>	<b>4,220</b>
- % of income	0.0%	0.4%	1.1%
<b>Total expenditure</b>	<b>299,282</b>	<b>421,937</b>	<b>406,385</b>
<b>Free unrestricted reserves:</b>			
Free unrestricted reserves held at year end	153,561	178,841	143,406
No of months of total expenditure	6.2	5.1	4.2
Reserves policy target	149,641	210,919	203,225
No of months of total expenditure	6.0	6.0	6.0
Free reserves over/(under) target	3,920	(32,078)	(59,819)

