

MEETING: 25/07/2019

Ref: 15242

ASSESSMENT CATEGORY: Bridging Divides - Advice and Support

Latin American Women's Rights Service (LAWRS)

Adv: Julia Mirkin

Amount requested: £82,865

Base: Islington

Benefit: London-wide

Amount recommended: 82,900

The Applicant

The Latin American Women's Rights Service (LAWRS) is a user-led human rights organisation. It was set up in 1983 to address the needs of Latin American migrant women living in London, displaced by poverty or violence. LAWRS has three main areas of activity: its advice service, for which funding is requested; crisis intervention for those who have experienced domestic violence; and an education, training and personal development programme. The charity seeks to be holistic in its approach, addressing the range of related issues that can contribute to poverty, such as domestic violence, poor English and limited employability. LAWRS offers on-site crèche facilities to remove barriers for Women trying to change their lives.

The Application

This application is for two years continuation funding, following a three-year grant, awarded in May 2016, supporting the free, mother-tongue information and advice service. The production and distribution of up-to-date information leaflets and training sessions, supporting the development of financial and ITC literacy skills, are also part of this proposal.

The Recommendation

LAWRS is the only agency in London (and the UK) that offers linguistic, gender and culturally sensitive legal advice services, specifically focused on tackling poverty amongst Latin American women. During its existing grant, LAWRS has reported to a high standard and exceeded its outcome targets, whilst working within an increasingly challenging context. LAWRS has secured funding from Capital Group, which would be match-funding for any potential grant awarded today.

LAWRS renewed its AQS accreditation in 2018. It is a member of Advice UK, and its Director is Vice-Chair of the BAMER Advice Network.

£82,900 over two further and final years (£40,900); £42,000 for the f/t Housing, Money and Debt Coordinator; programme costs, including supervision; management costs and a contribution to overheads.

Funding History

Meeting	Decision
18/03/2016	£97,000 over three years for a F/t Coordinator & the advice service.
17/02/2011	£90,000 over three years for counselling beneficiaries traumatised by political, sexual and gender violence.

Background and detail of proposal

LAWRS's advice service offers information, advice and support on issues relating to welfare benefits, debt, employment, housing and education. In addition to the face-to-face advice and casework services, LAWRS will produce and print (and circulate via social media) six new advisory information sheets in community languages, providing up-to-date advice on financial and welfare issues. Beneficiaries will also be supported to develop their financial and ITC literacy skills through the delivery of 12

workshops, attracting 60 beneficiaries annually. All aspects of this proposal support and enable LAWRS's beneficiaries to navigate the system independently. This aim of bringing about greater financial, social and emotional independence is augmented by other, complementary services offered by LAWRS: ESOL classes develop the essential language skills required to live independently; and a counselling service supports the mental health and personal development of LAWRS's beneficiaries.

A high proportion of the Latin American community in London are in work. However, a large proportion are in vulnerable, low paid, and exploitative jobs in the service industry, which is illustrated by the fact that 11% of this population are illegally earning below the national minimum wage. This community, which is estimated to be over quarter of a million in London, is severely affected by in-work poverty. Poor access to services - caused by limited language skills and irregular working patterns - is demonstrated by only one in five, from within the Latin American community, being registered with a GP. High levels of discrimination, which is documented in the 2016 report, *Towards Visibility*, published by Trust for London, intensifies the disadvantage faced by this community.

During the last year, LAWRS has delivered 1,691 legal advice sessions; 717 beneficiaries accessed drop-in sessions; 214 received casework support and 240 accessed the helpline or received support by email. As a result, 90% of clients secured benefits to which they were entitled; 66% secured housing or improved their housing conditions; and 93% reported increased understanding of their rights and legal options.

Financial Information

As LAWRS produces budgets based on known income, it is normal for expenditure budgeted for unrestricted funds to be covered by restricted income as funding is confirmed during the year. This happened in 17-18: restricted funding was secured for salaries that previously were funded from unrestricted funds, increasing the unrestricted surplus in 17-18. The deficit on restricted funds in 18-19 was also offset by the restricted funds carried forward from 17-18. LAWRS's reserves target comprises three months of expenditure plus the value of a fixed asset as calculated in its 17-18 accounts.

Year end as at 31 MARCH	2018	2019	2020
	Audited Accounts £	Forecast £	Budget £
Income & expenditure:			
Income	790,662	630,000	631,152
- % of income confirmed as at 16/05/19	n/a	100%	92%
Expenditure	(621,522)	(672,000)	(704,860)
Total surplus/(deficit)	169,140	(42,000)	(73,708)
Split between:			
- Restricted surplus/(deficit)	123,239	(65,000)	(49,583)
- Unrestricted surplus/(deficit)	45,901	23,000	(24,125)
	169,140	(42,000)	(73,708)
Cost of Raising Funds	11,721	15,000	15,000
- % of income	1.5%	2.4%	2.4%
Operating expenditure (unrestricted funds)	621,522	672,000	704,860
Free unrestricted reserves:			
Free unrestricted reserves held at year end	165,002	188,002	163,877
No of months of operating expenditure	3.2	3.4	2.8
Reserves policy target	198,000	210,923	219,138
No of months of operating expenditure	3.8	3.8	3.7
Free reserves over/(under) target	(32,998)	(22,921)	(55,261)