

ASSESSMENT CATEGORY: Bridging Divides - Advice and Support**Cardinal Hume Centre****Adv: Sandra Davidson****Base: Westminster****Amount requested: £72,600****Benefit: Westminster****Amount recommended: £72,600****The Applicant**

The Cardinal Hume Centre (CHC) established in 1986 enables people to gain the skills they need to overcome poverty and homelessness. It helps homeless young people, families in need and local people by focusing on five key areas of need: income, housing, education, skills and legal status. It provides hostel accommodation and tailored person-centred support to homeless young people including employment and money management advice. The charity runs a family services programme that includes after-school & homework clubs, plus a range of holiday & weekend play schemes. It offers free accredited advice on basic and complex immigration matters, in addition to representation at appeal. It also provides free IT training and ESOL courses. Over 300 people visit the centre on a weekly basis.

The Application

This application is for two years' continuation funding for the advice and support service that you initially funded for three years in 2016. This funding has enabled CHC to respond to demand and support an increasing number of people with the role out of Universal Credit. Overall, the charity reports an increase in the number of people with very complex and chaotic lives, living with multiple social, health and personal issues – seeking help.

The Recommendation

The project has proven successful in delivering high quality professional support to the most disadvantaged in the community and has an excellent reputation for the services it provides. The charity provided evidence of a demand for the service as well as examples and individual testimonies from beneficiaries. The centre offers a warm, non-judgemental welcome to all those who seek their support. Working closely together, the charity's specialist service teams provides clients with tailored package of advice and practical support, helping them to turn their lives around. Funding is advised as follows:

£72,600 over two further and final years (2 x £36,300) for the salary and on-costs of a full-time Housing Advice Worker.

Funding History

Meeting Date	Decision
11/05/2017	£2,800 (7 days at £400 per day) to provide an eco-audit
22/09/2016	£108,900 (3 x £36,300) over three years for the salary and on-costs of a full-time Housing Advice Worker.
17/11/2011	£60,000 over three years (3 x £20,000) towards the salary of the Cardinal Hume Centre's ESOL Coordinator.

Background and detail of proposal

CHC has a wealth of experience in supporting the most disadvantaged in the community and has an excellent reputation for the services it provides. As need increases CHC are determined to engage people before they reach crisis point and are committed to helping them secure a safe and sustainable place to live, to maximise their income, and to achieve a greater degree of self-sufficiency and overall wellbeing. CHC offers advice services in outreach locations within the local area to ensure the service is able to reach those who need it. The charity works closely and collaboratively with key organisations including St. Martin-in the-Fields, Salvation Army, the Mary Ward Legal Centre and the Trussell Trust Food Bank amongst many others. Currently, Westminster has the highest private rented sector and one of the highest rates of homelessness in the country. 25% of all rough sleepers in England are in Westminster (Homeless Charity Connection at St. Martin's in the Fields).

Policy changes have made life more difficult for people on low income with increasing numbers facing hardship. Food bank referrals and rent arrears are increasing, putting more people at risk of losing their homes. During the last year, the team provided support to 332 people accessed housing advice; 256 received casework support for welfare advice. As a result, 80% of clients secured or improved their housing conditions; and 77% reported increased understanding of their welfare rights and legal options within the system. The project aims to prevent household evictions and improve the economic well-being of tenants and increase outreach with clients on a one-to-one basis. The team will work more closely with its own family centre to help isolated parents and households with young children. Volunteers greet and triage clients before meeting an advisor. The team of four advisory staff offer specialist guidance and advice 30 hours per week Monday-Friday

Financial Information

Income for 2018/19 increased due to a fundraising campaign (approximately £1.1m) to revamp the charity's premises providing a more accessible, attractive and welcoming space for clients. The Centre took out a loan of £800,000 to part fund the rebuild and this will be financed over 25 years. The forecast for 2019/20 predicts a deficit of £174, 644. Going forward, the Trustees' strategy is to improve its income base by diversify its income from trusts and foundations, corporates and legacies.

Year end as at 31st March	2018	2019	2020
	Signed Accounts	Signed Accounts	Forecast
	£	£	£
Income & expenditure:			
Income	2 886 000	3 144 000	2 940 264
- % of income confirmed as at 12/08/19	N/A	100%	46%
Expenditure	(2,904,000)	(3 103,000)	(3,114,908)
Total surplus/(deficit)	(18,000)	41,000	(174,644)
Split between:			
- Restricted surplus/(deficit)	75,000	61,000	(13,540)
- Unrestricted surplus/(deficit)	(93,000)	(20,000)	(161,104)
	(18,000)	41,000	(174,644)
Cost of Raising Funds			
Cost of Raising Funds	516,000	464,000	480,908
- % of income	17.9%	14.8%	16.4%
Operating expenditure (unrestricted funds)	1,801,000	2,000,000	1,934,908
Free unrestricted reserves:			
Free unrestricted reserves held at year end	629,000	609,000	447,896
No of months of operating expenditure	4.2	3.7	2.8
Reserves policy target	300,167	333,333	322,485
No of months of operating expenditure	2.0	2.0	2.0
Free reserves over/(under) target	328,833	275,667	125,411