

MEETING: 26/09/2019

Ref: 15359

ASSESSMENT CATEGORY: Bridging Divides - Advice and Support

Waltham Forest CAB

Adv: Tania Bronstein

Base: Waltham Forest

Amount requested: £98,545

Benefit: Waltham Forest

Amount recommended: £98,500

The Applicant

Citizens Advice Waltham Forest (CAWF) is an independent charity, part of the Citizens Advice (CA) network. It offers free, confidential, and impartial advice on all areas of social welfare law as well as specialist immigration, special education and pension advice services from its Walthamstow base. CAWF also runs advice projects targeting social housing tenants and vulnerable local people via outreach into children and family centres, libraries, and GP surgeries across Waltham Forest. During 2018/19 CAWF helped 10,913 people presenting 34,248 different advice issues.

The Application

In 2016 you awarded three-year funding to CAWF towards its "advice on prescription project" (AoPP). This project provides debt and benefits advice to disadvantaged and vulnerable people with complex needs referred by primary care professionals and a new social prescribing project run by the local authority. The project is delivered from three GP hubs geographically spread across Waltham Forest. The grant expires this September, and this application seeks a two-year grant extension.

The Recommendation

CAWF is a stable organisation running innovative services and leading on several local partnerships. The AoPP has delivered remarkable outcomes for vulnerable people in the past three years and there is evidence of a continued need for this accessible person-centred service at primary care settings, hence the recommendation:

£98,500 over two further and final years (£48,700; £49,800) towards a full-time Outreach Project Worker's salary and associated project costs.

Funding History

Meeting Date	Decision
24/05/2016	£142,800 over three years (£46,500; £47,400; £48,900) towards the 0.8 Outreach Project Worker's salary, 0.2 of the Chief Executive's salary and project costs.

Background and detail of proposal

This project was set up following the realisation that people with disabilities and long-term conditions adversely affected by welfare reform were not seeking advice until hitting crisis point, therefore missing deadlines for appeals and opportunities to secure sustainable income. The traditional CA model of advice was not serving vulnerable individuals well, and the AoPP was devised to provide an accessible

advice service to enable vulnerable people to address their money and debt problems early on.

The project takes referrals from professionals whose support vulnerable people seek when in crisis. It sees people quickly after referrals, offering a highly supportive, personalised service based on a policy of not closing a file until matters are resolved. These features have contributed to impressive outcomes for 575 individuals supported since 2016. These include a 96% success rate in benefit appeals against a 70% national success rate, and financial gains of £2.8 million resulting from increased benefits payments, reinstated benefits and written off or scheduled debts.

The AoPP is now well known and used. The introduction of Social Prescribers to each Primary Care Network in the country in 2019 will mean that there will be 7 new full-time posts for social prescribers based in GP hubs in Waltham Forest. This will increase demand for supporting vulnerable people in need of advice in this borough.

Financial Information

The table shows year-on-year growth in turnover over the 3-year period. Up until 2017/18 the free reserves target was 3 months' worth of core expenditure, and in 2018/19 the policy was changed to cover 3 months' worth of total annual expenditure. This explains why, despite growth in the reserves fund, the gap between this fund and the policy target below has widened. The trustees expect to gradually reach the new target given that long standing funders including the CCG, CA, and LB Waltham Forest have increased their levels of financial support.

The cost of raising funds is not disclosed in the accounts. The figure for 2020 below is an estimate based on the proportion of staff time spent on this activity and the fees of a freelance fundraiser. These costs will be disclosed in the accounts in future.

Year end as at 31st March	2018 Signed Accounts £	2019 Draft Accounts £	2020 Forecast £
Income & expenditure:			
Income	1,261,647	1,823,860	1,983,497
- % of Income confirmed as at 31.07.2019	N/A	N/A	100%
Expenditure	(1,227,290)	(1,650,550)	(1,973,030)
Total surplus/(deficit)	34,357	173,310	10,467
Split between:			
- Restricted surplus/(deficit)	(6,793)	105,302	(1,981)
- Unrestricted surplus/(deficit)	41,150	68,008	12,448
	34,357	173,310	10,467
Cost of Raising Funds			106,421
- % of income	0.0%	0.0%	5.4%
Expenditure	1,227,290	1,650,550	1,973,030
Free unrestricted reserves:			
Free unrestricted reserves held at year end	157,881	233,746	246,194
No of months of expenditure	1.5	4.6	4.7
Reserves policy target	158,336	412,637	493,257
No of months of expenditure	1.5	3.0	3.0
Free reserves over/(under) target	(455)	(178,891)	(247,063)