

MEETING: 26/03/2020

Ref: 15164

ASSESSMENT CATEGORY: Bridging Divides - Advice and Support**Maggie Keswick Jencks Cancer Caring Centres Trust****Adv: Gilly Green****Amount requested: £515,155
(Revised request: £318,325)
Amount recommended: £200,000****Base: Hammersmith & Fulham
Benefit: London-wide****The Applicant**

Maggie Keswick Jencks Cancer Caring Centres (Maggie's) provides a unique model of practical, social and emotional support tailored to meet the individual needs of people affected by cancer. Maggie's run 20 centres in England and Scotland and offers drop-in services, along with a full programme of social, psychological and emotional care. The organisation, s charity, employs around 200 staff.

The Application

On average people receive a cancer diagnosis in seven minutes. Fear, despair and confusion can take hold, together with emotional challenges that are difficult to face alone. Whilst medical teams focus on giving the best possible medical care, they simply do not have time to answer all the overwhelming questions which may arise when an individual receives a cancer diagnosis, including financial concerns. A recent report from Macmillan suggested that four in five people are, on average, £570 a month worse off as a result of a cancer diagnosis. The frequent reduction in income coupled with increased outgoings of travel to hospital appointments, home adaptations and spiralling bills, can add to the anxiety and lack of control experienced by people living with cancer. This application aims to address the lack of financial support by seeking five-year funding for a specialist senior welfare rights and benefits worker who will aim to maximise income for people affected by cancer and work across two centres in London.

Recommendation

Maggie's is a well-known cancer support charity working with high numbers of users. It can demonstrate effective outcomes in debt management and securing significant financial benefits for its users. Whilst cancer can and does affect anyone, this service works to ensure that services are open to all, including those with less resource or who face language barriers. It meets the aims of your Advice and Support programme as it will improve the economic circumstances of many people and enable more people to access debt and legal services before they hit crisis point. The original application was for over £500,000 over 5 years and included two dedicated posts. On request the organisation submitted a reduced budget for one post but the cost of the work at over £60,000 per year remains high and given the organisation's reserve position your officer recommends making a reduced contribution which would still enable all the intended targets and outcomes to be met. A grant over 5 years is recommended as follows:

£200,000 over five years (5 x £40,000) towards the salary and on costs of a Senior Welfare Rights and Benefits Worker in London.

Funding History

None

Background and detail of proposal

The aim of this work is to increase the household income of Londoners with cancer and as appropriate, their carers and family members, to make life more manageable and reduce the stress and anxiety of the financial challenges that come with a cancer diagnosis. Maggie's does this through benefits advice, hardship grants, help with housing (eviction, homelessness), employment rights (unfair dismissal, support back to work) and immigration and legal issues. Many of the Centre's visitors live in deprived parts of London and are already battling inequalities around employment, housing, and social issues as well as language barriers, and the welfare benefits team can help address issues on their behalf before their situations worsens and they face court cases, eviction and homelessness. Services are offered in a range of languages, including four Asian languages. The centre helps people draw up realistic personal budgets, prioritise debts and set up repayment plans. Service users seeking financial advice visit the centres and so also have access to the full range of emotional, therapeutic and social support offered by Maggie's.

Financial Information

Maggie's raises significant funds each year and does this through a diverse range of donors and income streams including charitable trusts, local community fundraising, the People's Postcode Lottery, legacies, companies and individuals. Trading activities account for approximately 15% of income. Maggie's receives very little statutory funding. The organisation has delivered annual surpluses for the last three years, but a significant proportion of these funds are held for capital builds and refurbishment. Trustees aim to hold between 3 and 6 months in free reserves. 2019 was an unexpectedly good year for fundraising producing a bigger than anticipated surplus, which in turn increased the level of free reserves. Consequently, a decision was taken to increase unrestricted expenditure for 2020, resulting in a deficit on unrestricted expenditure for the year. The deficit will be covered by free reserves. A modest surplus on unrestricted funds is anticipated for 2021.

Year end as at 31 DECEMBER	2018	2019	2020
	Signed Accounts	Forecast	Budget
	£	£	£
Income & expenditure:			
Income	22,215,000	25,094,000	25,645,000
- % of Income confirmed as at Nov 2019	N/A	82%	34%
Expenditure	(16,322,000)	(16,057,000)	(20,078,000)
Total surplus/(deficit)	5,893,000	9,037,000	5,567,000
Split between:			
- Restricted surplus/(deficit)	2,906,000	4,755,000	6,779,834
- Unrestricted surplus/(deficit)	2,987,000	4,282,000	(1,212,834)
	5,893,000	9,037,000	5,567,000
Operating Expenditure (unrestricted)	12,530,000	12,677,000	19,164,000
Free unrestricted reserves:			
Free unrestricted reserves held at year end	5,679,000	9,934,000	8,721,166
No of months of operating expenditure	5.4	9.4	5.5
Reserves policy target	3,132,000	3,169,250	4,791,125
No of months of operating expenditure	3.0	3.0	3.0
Free reserves over/(under) target	2,547,000	6,764,750	3,930,041