

ASSESSMENT CATEGORY - Reducing Poverty**Disablement Association of Barking & Dagenham (DABD)****Adv: Sandra Jones****Amount requested: £125,353****Base: Barking & Dagenham
Benefit: Barking & Dagenham****Amount recommended: £122,000****The Charity**

Established in 1993, Disablement Association of Barking & Dagenham (DABD) has been providing services across a number of boroughs for disabled people. Services provided by DABD include: information advice and support, accessible transport, benefits assessment and income maximisation, disability equipment, personal care support, skills training and employment brokerage, development of young people's activities.

The Application

The charity is seeking support for 'New Solutions' project; a financial health initiative for disabled people in Barking and Dagenham that will be delivered through an on-line system, face-to-face advice, a home visiting service and community based surgeries and group workshops. The project will be delivered by two half time posts (Advice Officer Community Solutions and Advice Officer On-line solutions) and associated running costs.

The Recommendation

DABD is a well-established service providing a range of services, including legal advice for disabled people across London and has a strong track record of delivering positive outcomes around advice. Consultancy costs and web development are high and your officer is therefore recommending a slight reduction on the requested amount.

£122,000 over three years (£43,000, £39,000, £40,000) towards a half time Advice Officer Community Solutions, a half time Advice Officer On-line Solutions and associated running costs.

Funding History

Meeting Date	Decision
22/09/2016	Rejected (Stepping Stones) as the proposal was insufficiently detailed with little evidence of the applicant's expertise to run a recruitment and temping agency focused on third sector employers.
15/03/2012	£97,700 over three years (£32,600; £32,200; £32,900) towards the costs of a personalisation project in LB Barking & Dagenham subject to the receipt of a satisfactory budget for 2012/13.

Background and detail of proposal

In response to an identified need, DABD devised the New Solutions project which comprises a blend of activities and approached tailored to ensure access to legal and debt advice. The first element is using an on-line system to provide advice via

e mail, through the charity's redeveloped web-site and the introduction of a 21st Century online chat facility, which responds to the local authority's 'digital by design' strategy. Face-to-face advice will be part of the offer, particularly around debt and housing. For those individuals with mobility problems, home visits will be provided as well as providing advice sessions at community bases where disabled people meet. The fourth element is group development to include financial literacy, household budgeting and financial life coaching. This programme will be delivered by the two staff members, with assistance from volunteers who will be trained up.

Financial Information

The majority of the charity's income is from statutory sources, albeit through contracts ranging from 2 – 5 years in length. For the current year only £197,911 (8%) of their funding is from non-statutory sources. Reserves for 2015/16 were low at 1.8 months, with DABD explaining that they were in a transition year. This has increased to 2.7 months in the current year and 3.2 months for 2017/18 which is in line with their new reserves policy.

The seemingly low percentage (2%) of the cost of raising funds in respect of turnover is explained by the fact that significant funds have been already secured up until 2020 via a number of commissioned contracts from a range of local authorities and CCGs.

Year end as at March	2015/16 Audited Accounts £	2016/17 Current Year Forecast £	2017/18 Forecast £
Income & expenditure:			
Income	3,088,499	2,533,253	3,097,358
- % of Income confirmed	n/a	n/a	100%
Expenditure	(3,147,585)	(2,443,994)	(2,891,285)
Total surplus/(deficit)	(59,086)	89,259	206,074
Split between:			
- Restricted surplus/(deficit)	0	0	0
- Unrestricted surplus/(deficit)	(58,086)	89,259	206,073
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Cost of Raising Funds	61,545	50,665	61,947
- % of income	2.0%	2.0%	2.0%
Operating expenditure (all funds)	3,147,585	2,443,994	2,891,285
Free unrestricted reserves:			
Free unrestricted reserves held at year end	465,739	554,998	761,071
No of months of operating expenditure	1.8	2.7	3.2
Reserves policy target	465,739	610,999	722,821
No of months of operating expenditure	1.8	3.0	3.0
Free reserves over/(under) target	0	(56,001)	38,250