

The City Bridge Trust

Investing In Londoners: Application for a grant



About your organisation

Name of your organisation: Island Advice Centre	
If your organisation is part of a larger organisation, what is its name? NO	
In which London Borough is your organisation based? Tower Hamlets	
Contact person: MS STEPH DICKINSON	Position: CENTRE MANAGER
Website: http://www.island-advice.org.uk	
Legal status of organisation: First Contact	Charity, Charitable Incorporated Company or company number: 1076857
When was your organisation established? 23/05/1997	

Grant Request

Under which of City Bridge Trust's programmes are you applying? Reducing Poverty		
Which of the programme outcome(s) does your application aim to achieve? More Londoners with improved economic circumstances More people accessing debt and legal services		
Please describe the purpose of your funding request in one sentence. To increase the capacity of IAC to provide Welfare Rights legal advice and casework, develop social policy work and upskill local volunteers.		
When will the funding be required? 02/10/2017		
How much funding are you requesting?		
Year 1: £48,632	Year 2: £49,358	Year 3: £50,095
Total: £148,085		

Aims of your organisation:

Island Advice Centre (IAC) was founded on the Isle of Dogs in 1987 to provide free, confidential, independent and friendly advice to local residents on a range of issues including welfare benefits, housing, debt, consumer and legal rights.

The aims of IAC are to:

- Enabling those clients most in need to secure their statutory rights and entitlements
- Empowering local residents by increasing their awareness of changes
- Improving skills of local volunteers by providing training and volunteering placements

Main activities of your organisation:

Our main activities are carried out in our office on the Isle of Dogs with outreach advice session delivered in a number of venues. Services we deliver include:

- specialist advice, casework and representation in housing, welfare rights, and debt/money management advice;
- generalist advice provided at open door sessions;
- advice sessions in 5 local GP surgeries;
- advice sessions in 2 local voluntary agencies
- daily appointments;
- telephone and email advice;
- training course and placements for volunteer advice workers to achieve NVQ Level 3& 4 in Advice & Guidance;
- volunteering opportunities for admin work;
- peer support and capacity building to other frontline community advice centres
- chair Tower Hamlets Community Advice Network - co-ordinating social policy issues borough-wide
- facilitate THCAN website - producing factsheets and templates for borough advice providers

Number of staff

Full-time:	Part-time:	Management committee members:	Active volunteers:
2	10	7	20

Property occupied by your organisation

Is the main property owned, leased or rented by your organisation?	If leased/rented, how long is the outstanding agreement?
Leased	3 years

Summary of grant request

The need for the project has arisen due to the cumulative impact of the Welfare Reform Act 2012 which introduced a programme to reshape the provision of welfare benefits. The roll out of the changes has meant existing and potential claimants struggling to either retain their benefits or navigate the new process to claim. This is exacerbated by the cuts to legal aid which removed funding from most areas of social welfare law including welfare benefit. We estimated that this has reduced our capacity by approximately 100 cases a year.

To respond to this demand we are seeking funding to employ a full time welfare benefits caseworker who will deliver three specific objectives:

- ? To provide specialist advice to clients with complex cases and appeals
- ? To train and supervise a team of law students and community volunteers to accompany clients to tribunals
- ? To establish social policy as a key area of work to raise issues of concern with DWP, JCP and the local authority on the impact of policy and practice on clients.

We have a track record in achieving outcomes for our clients. In 2015/16 a total of £596,562 was secured for clients in new/increased income. 90 appeals were heard resulting in 73 (81%) achieving a successful outcome.

IAC convene the Benefits Liaison Forum which brings together Housing Benefits & Council Tax staff in Tower Hamlets Council with local benefits advisors to discuss policy and practice. Advisors have the opportunity to make the Council aware of the impact on local residents. We want to enhance our influence in this area by the developing stronger research and social policy to better campaign for the rights of clients.

IAC will meet the following Reducing Poverty outcomes:

- ? More London with improved economic circumstances through the provision of specialist advice enabling people to mitigate delays and avoid the need to appeal a decision. Through our training of local volunteers we are able to develop the skills and employability of local people and improving their life chances in securing work.
- ? More people accessing debt and legal services by accredited organisations early resolution of benefit issues will enable clients referred to our debt advisors to more effectively negotiate with creditors from a position of better financial certainty

How meets the Trust's principle of Good Practice

- ? Involve service users Comments received help to inform and shape the way future services are delivered. In terms training volunteers an evaluation is done at the end of training and feedback received from the session supervisor during placements.
- ? Welcome people from all backgrounds and value diversity Our offices have good disabled access and we offer home visits to those people within Tower Hamlets who are housebound or otherwise unable to come to the office. We are able to provide the service in a range of languages including, Bengali, Somali, French, Vietnamese, Russian and Latvian.
- ? Value and support volunteers We have a track record of providing placements for law students, delivering accredited training for local volunteers to increase their skills, improving employability and future job opportunities. A number of those who were previously volunteers have been successful in securing paid positions either with IAC or other advice agencies
- ? Reduce carbon footprint IAC works hard to ensure that as much of our service delivery is done in a way which has minimal impact on the community. Our building Island House has the Green Mark Certificate and practices recycling, paperless working in offices to reduce unnecessary printing, case files are stored electronically instead of paper files.

If you need any planning or other statutory consents for the project to proceed, what stage have the applications reached?

Do you have a Vulnerable Adults policy? **Yes**

What Quality Marks does your organisation currently hold?

Specialist Quality Mark - 2015

Outputs and outcomes

What are the main activities or outputs you want to deliver? Please include no more than 5. By activities or outputs we mean the services, products or facilities you plan to deliver. If you plan to deliver work over more than one year you should include activities over the full grant period requested. Try to be specific.

To provide legal advice and casework appointments to clients submitting mandatory reconsideration requests and appeals - minimum of 200 cases per year

To provide representation at appeal tribunals - minimum of 20 per year

To provide casework supervision and training to 8 volunteer advisors a year

To establish a strong evidence base to enable IAC to advocate on behalf of clients on the impact of the welfare reforms

What main differences or outcomes do you hope the activities you have described above will achieve? Please include no more than 5. By differences or outcomes we mean the changes, benefits, learning or other effects that result from the work your project would deliver. These might be for individuals, families, communities or the environment.

Increased personal and family income by assisting clients in reinstating benefit entitlements, or by new or increased payment of benefits

Reduced level of financial vulnerability for clients. Clients will have increased capability to manage their affairs better.

Reduced level of reliance on foodbanks

Increase in skills level for volunteers who will increase their knowledge and understanding of welfare benefits entitlement and how to achieve it, have better interviewing, drafting and advocating skills

Improved capacity of the organisation to gather evidence and measure impact of specialist advice provision. Social policy work and key learning will be used to increase awareness of key stakeholders.

Do you plan to continue the activity beyond the period for which you are requesting funding? If so, how do you intend to sustain it? If not, what is your exit strategy?

During the course of the project we will be developing a fundraising strategy to ensure that the project will be continued.

Who will benefit?

About your beneficiaries

How many people will benefit directly from the grant per year?

208

In which Greater London borough(s) or areas of London will your beneficiaries live?

Tower Hamlets (100%)

What age group(s) will benefit?

16-24

25-44

45-64

65-74

What gender will beneficiaries be?

All

What will the ethnic grouping(s) of the beneficiaries be?

A range of ethnic groups

If Other ethnic group, please give details:

What proportion of the beneficiaries will be disabled people?

71-80%

Funding required for the project

What is the total cost of the proposed activity/project?

Expenditure heading	Year 1	Year 2	Year 3	Total
Salary of full-time welfare rights caseworker	34,666	35,186	35,714	105,566
Admin, finance and management salaries	7,717	7,833	7,950	23,500
Rent and services	2,706	2,746	2,787	8,239
Other fixed overheads	1,066	1,081	1,097	3,244
Volunteer expenses	238	241	244	723
Equipment, phones, postage	574	582	590	1,746
Training, publications, subscriptions	619	628	637	1,884
Other variable overheads	457	463	469	1,389
Legal/audit	589	598	607	1,794

TOTAL:	48,632	49,358	50,095	148,085
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What income has already been raised?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
	0	0	0	0

TOTAL:	0	0	0	0
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What other funders are currently considering the proposal?

Source	Year 1	Year 2	Year 3	Total
	0	0	0	0
	0	0	0	0

TOTAL:	0	0	0	0
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How much is requested from the Trust?

Expenditure heading	Year 1	Year 2	Year 3	Total
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Finance details

Please complete using your most recent audited or independently examined accounts.

Financial year ended:	Month: March	Year: 2016
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Income received from:	£
Voluntary income	25,004
Activities for generating funds	0
Investment income	193
Income from charitable activities	496,799
Other sources	0
Total Income:	521,996

Expenditure:	£
Charitable activities	504,885
Governance costs	0
Cost of generating funds	0
Other	0
Total Expenditure:	504,885
Net (deficit)/surplus:	17,111
Other Recognised Gains/(Losses):	0
Net Movement in Funds:	17,111

Asset position at year end	£
Fixed assets	5,075
Investments	0
Net current assets	121,093
Long-term liabilities	0
*Total Assets (A):	126,168

Reserves at year end	£
Restricted funds	8,390
Endowment Funds	0
Unrestricted funds	117,778
*Total Reserves (B):	126,168

*** Please note that total Assets (A) and Total Reserves (B) should be the same.**

Statutory funding

For your most recent financial year, what % of your income was from statutory sources?
61-70%

Organisational changes

Describe any significant changes to your structure, financial position or core activities since the date of your most recent accounts:

We no longer hold a legal aid contract or employ a solicitor.

Our income dropped by over £150000 from between March 2016 and March 2017.

Previous funding received

Please list the funding received by your organisation from the following statutory sources during the last THREE years.

	Year 3 £	Year 2 £	Most recent £
City of London (except City Bridge Trust)	0	0	0
London Local Authorities	139,918	168,590	136,100
London Councils	0	0	0
Health Authorities	34,596	34,596	34,598
Central Government departments	0	0	0
Other statutory bodies	0	0	0

Previous grants received

Please list the grants received by your organisation from charitable trusts and foundations (other than City Bridge Trust) during the last THREE years. List source, years and annual amounts. Please include the 5 largest only.

Name of Funder	Year 3 £	Year 2 £	Most recent £
Big Lottery Fund	162,337	69,850	0
East End Community Foundation	21,333	15,666	24,542
Money Advice Trust (Capitalise)	15,769	18,754	50,980
LLST	7,828	13,900	0
AB Charitable Trust	0	10,000	0

Declaration

I confirm that, to the best of my knowledge, all the information I have provided in this application form is correct. I fully understand that City Bridge Trust has zero tolerance towards fraud and will seek to prosecute and recover funds in every instance.

Please confirm: Yes Full Name: **Steph Dickinson**

Role within **Manager**
Organisation: