

**MEETING: 02/05/2018**

**Ref: 14311**

**ASSESSMENT CATEGORY - Reducing Poverty**

**Redbridge Citizens Advice Bureau**

**Adv: Sandra Davidson**

**Amount requested: £160,713**

**Base: Redbridge**

**Benefit: Redbridge**

**Amount recommended: £142,400**

**The Applicant**

Redbridge Citizens Advice Bureau (RCAB) is a member of the national Citizens Advice. It offers free confidential and impartial advice, advocacy and information at its main office, or by telephone, email and outreach work in the community. Advice given includes benefits; debt; housing; employment; immigration; consumer and family issues. During 2016/17 RCAB assisted over 3,200 clients. It is the leading organisation of Redbridge Advice Network (RAN). RAN, originally funded by the Lottery, is made up of a number of specialist VCS organisations (including Age UK, Redbridge Concern for Mental Health, and Somali Welfare Trust).

**The Application**

RCAB proposes to extend its outreach work to local GP practices to work with vulnerable members of the community. The project will offer information, advice and guidance to those living with a wide range of health and wellbeing issues including mental ill health, and long-term chronic conditions. Evidence from an earlier RCAB pilot with two GP practices highlighted the need for a service through which GPs can prescribe advice and support. Funding is sought to employ an Outreach Project Officer (0.8 FTE) and 0.2FTE staff time to provide support.

**The Recommendation**

RCAB is an established member of the local advice sector. It has many years' experience and a strong track record of providing good quality information and advice service to the local community. Its outreach activity into the community has enabled individuals from disadvantaged communities to access free debt and financial advice. It has developed excellent links and partnerships with local law firms resulting in pro-bono support and free legal clinics. A proportion of the costs in the budget appeared high. These costs were challenged at the assessment meeting following which some were reduced. Funding is recommended as follows:

**£142,400 over three years (£47,500; £48,500; £46,400) for the 0.8 Outreach Project Officer's salary, 0.2 existing staff time and towards project costs of the GP referral project.**

**Funding History**

Meeting Date	Decision
23/11/2017	Application withdrawn

**Background and detail of proposal**

RCAB seeks to work with local GP practices to help reduce the time GPs spend on social/financial/housing and all non-health matters. Evidence shows that there is an association between debt and mental ill-health: the report, 'Mental Disorders in

People with Debt in the General Population' Jenkins, R (2009), with a sample of 8,545 participants, states that people with mental ill-health are three times more likely to be in debt. A 2015 report, entitled 'A Very General Practice: how much time do GPs spend on issues other than health?' (Caper, K & Plunkett, J. (2015), found that 80% of the 824 GPs interviewed claimed that dealing with non-medical issues reduced consultation time by almost one fifth. RCAB proposes to recruit an Outreach Project Officer to develop and promote the service, which will work with patients referred by GPs with non-medical issues affecting their lives. The project will target the most vulnerable. 27 volunteers will be recruited and trained over three years to give general advice in a surgery setting to clients referred by GPs. Up to 1,000 clients will access the service each year. The charity will provide 24 weekly appointments with specialist follow-ups for those who need it. The project seeks to improve the economic circumstances and, as a result, the overall wellbeing of patients. The evaluation will contribute to the continued development of the project.

### Financial Information

RCAB is considered an asset to the borough with strategic links locally and nationally. It receives funding from the London Borough of Redbridge, with whom it has a very good working relationship. It generates income from various trust and foundations. The charity advises that it will be moving to a main library complex reducing premises costs. As part of the organisation's strategic review plans include diversifying its funding streams to build its free reserves. This also includes identifying and considering commissioning opportunities. The charity has reported no cost of raising funds across the three-year period outlined below due to this being taken on by the Chair and CEO.

Year end as at 31 March	2017 Examined Accounts £	2018 Forecast £	2019 Budget £
<b>Income &amp; expenditure:</b>			
<b>Income</b>	332,708	250,559	332,313
- % of Income confirmed as at 4/02/18	n/a	n/a	59%
<b>Expenditure</b>	(354,668)	(307,162)	(331,502)
<b>Total surplus/(deficit)</b>	<b>(21,960)</b>	<b>(56,603)</b>	<b>811</b>
<b>Split between:</b>			
- Restricted surplus/(deficit)	18,707	(10,168)	(4,835)
- Unrestricted surplus/(deficit)	(40,667)	(46,435)	5,646
	<b>(21,960)</b>	<b>(56,603)</b>	<b>811</b>
<b>Cost of Raising Funds</b>	0	0	0
- % of Income	0.0%	0.0%	0.0%
<b>Operating expenditure (unrestricted funds)</b>	<b>137,629</b>	<b>108,060</b>	<b>55,854</b>
<b>Free unrestricted reserves:</b>			
<b>Free unrestricted reserves held at year end</b>	<b>64,326</b>	<b>17,891</b>	<b>23,537</b>
No of months of operating expenditure	5.6	2.0	5.1
<b>Reserves policy target</b>	<b>34,407</b>	<b>27,015</b>	<b>13,964</b>
No of months of operating expenditure	3.0	3.0	3.0
<b>Free reserves over/(under) target</b>	<b>29,919</b>	<b>(9,124)</b>	<b>9,574</b>