

ASSESSMENT CATEGORY - Reducing Poverty**Islington People's Rights****Adv: Rebecca Green****Base: Islington****Benefit: Islington****Amount requested: £127,544****{Revised request: £134,130}****Amount recommended: £134,100****The Applicant**

Islington People's Rights (IPR) has operated as an independent advice centre since 1969, delivering specialist welfare benefits and debt advice. It is a registered charity and targets the most vulnerable in society including those with disabilities, mental health issues and addiction problems. IPR's core advice services are free and include a telephone advice line, appointments to take forward specialist casework and representation, as well as targeted outreach sessions.

The Application

The charity is requesting funding for a new project, IPR Assist, to work closely with local groups and agencies which are well placed to make referrals to IPR of families and others in financial need. The aim of IPR Assist will be to offer people early welfare and debt advice that can prevent financial crises spiralling out of control and provide a direct link with complementary organisations working locally. The project anticipates being able to assist approximately 500 people each year, who may not otherwise have accessed these support services, with comprehensive welfare and debt advice and casework.

The Recommendation

IPR is well placed to deliver welfare benefits and debt advice to vulnerable people in Islington, holds the Specialist Quality Mark in welfare benefits and debt and is a member of Advice UK. A lack of capacity has meant that it has not been able to maximise referral routes with its partners and this project aims to focus on these relationships and to provide advice to isolated residents who have been referred on from other local groups and agencies. The request was increased following the assessment meeting, to reflect the actual salary costs including inflation.

£134,100 over 3 years (£43,600; £44,700; £45,800) for a FT Specialist Caseworker to provide specialist welfare and debt advice through the IPR Assist project, and associated project costs.

Funding History

Meeting Date	Decision
09/05/2013	£120,000 over three years (£43,000; £42,000; £35,000) for the salary of a f/t Specialist Caseworker plus operational costs of the IPR Advance project.

Background and detail of proposal

Islington is the fourteenth most deprived borough in England with the second highest levels of child poverty in London. Islington has 12,500 residents claiming sickness/disability benefits - 8% of the working age population. There have been many changes to welfare benefits entitlements, notably the introduction of Universal

Credit and Personal Independence Payment (PIP) formerly Disability Living Allowance (DLA), as well as changes to Employment and Support Allowance (ESA), and IPR has reported an increase in demand for specialist welfare benefits advice. 70% of IPR's service users are disabled and almost half are from BAMER backgrounds. Nearly all IPR beneficiaries are in receipt of welfare benefits and the rest on low incomes.

IPR works closely with other advice providers in Islington through Islington Advice Alliance, which brings together IPR, Islington Law Centre (also recommended for funding at this meeting) and the CAB. It also engages with community groups across the borough where it delivers outreach sessions. It is, however, finding that it does not have the capacity to take on significant numbers of referrals from partner organisations such as Help on Your Doorstep, who proactively approach vulnerable and isolated members of the community. The specialist caseworker through IPR Assist will maximise these relationships and referral routes and therefore enable IPR to deliver its core advice services to these isolated members of the community, who may not have approached IPR directly, and where it may be able to assist at an earlier point to prevent financial issues from growing.

Financial Information

IPR receives significant core funding from London Borough of Islington, which is confirmed until March 2020, and is hoped to continue following that. The reserves policy has recently been updated so that IPR keep 3 months total budgeted expenditure, to allow the organisation to plan effectively in the event of fundraising challenges. The reserves figures in 2017 and 2018 exclude £22,500 which the board has designated towards an IT upgrade and development costs.

Year end as at 31 March	2017 Examined Accounts £	2018 Examined Accounts £	2019 Budget £
Income & expenditure:			
Income	423,150	412,651	448,009
- % of income confirmed as at 23/8/2018	n/a	n/a	88%
Expenditure	(437,064)	(408,717)	(433,009)
Total surplus/(deficit)	(13,914)	3,934	15,000
Split between:			
- Restricted surplus/(deficit)	0	0	0
- Unrestricted surplus/(deficit)	(13,914)	3,934	15,000
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Cost of Raising Funds	16,391	8,507	9,000
- % of income	3.9%	2.1%	2.0%
Total expenditure	437,064	408,717	433,009
Free unrestricted reserves:			
Free unrestricted reserves held at year end	113,940	119,679	134,679
No of months of total expenditure	3.1	3.5	3.7
Reserves policy target	109,266	102,179	108,252
No of months of total expenditure	3.0	3.0	3.0
Free reserves over/(under) target	4,674	17,500	26,427