

**ASSESSMENT CATEGORY - Reducing Poverty****Wandsworth Citizens Advice Bureaux****Adv: Jenny Field****Base: Wandsworth****Benefit: Wandsworth****Amount requested: £151,428****{Revised request: £129,979}****Amount recommended: £130,000****The Charity**

This is a partnership bid between Wandsworth CAB (WCAB) and Wandsworth Foodbank (WF) with WCAB acting as the lead body. WCAB was established in 1994 and provides advice on welfare benefits; money and debt; housing; employment; consumer law; immigration and nationality; family and personal matters; taxes; health and education. WF is a project of the charity Junction Community Trust which was established in 2012. It is also part of the Trussell Trust family of Foodbanks which seed-funded its launch in May 2013. It now operates five centres across London which, between them, provide a service to cover seven days each week.

**The Application**

Wandsworth CAB and Wandsworth Foodbank propose to work in partnership in order to find a more structured and effective way of helping people to deal with their immediate financial crisis and the longer-term underlying causes.

WCAB has expertise in advice work, whilst the Foodbank has reach to households experiencing acute food poverty. Both organisations rely on volunteers and WCAB has an established and respected volunteer recruitment and support programme. WCAB will train WF volunteers (28 initially) as Information and Budgeting Assistants to provide information on money, benefits changes, budgeting and housing matters and carry out a triage assessment to identify the need for further advice from WCAB. WCAB will also employ a Casework Supervisor who will be present during the Foodbank sessions, either in person or via Skype. WF will employ a part-time Volunteer Co-ordinator to manage the additional volunteers.

**The Recommendation**

The initial proposal was for 2.5 years. However, during the assessment meeting it emerged that both partners felt that the programme could be rolled out over two years. Revised costings have been provided which are appended to the full grant application in your papers. The amount requested is higher than you would usually fund for local provision. However, this is a partnership and neither WCAB nor WF would expect to make an application in their own right during the grant term. If successful, this interesting model has the potential for replication in other parts of London. A grant for the amount of the revised request is therefore recommended.

***£130,000 over two years (£68,000; £62,000) towards an advice service for Wandsworth Foodbank users.***

**Funding History**

Meeting Date	Decision
14/02/2008	An application made under the Older People's programme but rejected for insufficient focus on that age group.
12/06/2003	£69,000 over three years (£24,000; £22,000; £23,000) towards an advice worker providing a specialist consumer advice service.

## Background and detail of proposal

In its first year of operation, WF provided emergency food for over 2,600 people, including 1,100 children. Since April 2014, it has helped 1,600 people including 500 children. On its latest analysis, 20% of those using WF had no or a very low income, 10% were in debt and 42% were reliant on food parcels due to welfare benefit delays and cuts. Whilst people using WF are signposted to services to help with their underlying debt, benefit and low income problems, accessing such services can be difficult, at least in part as a result of reductions in legal aid and other advice services. As well as training on benefits and budgeting, WCAB will also provide training to address any underlying issues that may emerge such as energy efficiency, benefit changes, financial capability or developments in WCAB's policy work.

## Financial Information

Wandsworth CAB's free unrestricted reserves are slightly above its target to hold a minimum of three months' worth of running costs. However, the charity anticipates a call on these reserves due to the Legal Services Commission no longer providing funding to the charity (its final year of support was 2013/14 with £92k) and funding from LB Wandsworth reducing by £38k in in 2014/15. In response, the charity's trustees are committed to diversifying the charity's funding base in the future.

Wandsworth CAB is the lead partner in a Transforming Wandsworth project and another working with Croydon CAB. In this role it receives grant funding (estimated to be £171,456 in 2014/15), which it disburses to the other partners in the project and is included in the income and expenditure forecast for 2014/15.

Of the £851,319 income forecast for 2014/15, all but £395 had been confirmed as at 6th November 2014.

The cost of generating funds is low which the charity explains is due to the assistance it receives from volunteers and voluntary trustees.

Year end at 31 March	2013/14 Audited Accounts £	2014/15 Current Year Forecast £
<b>Income and Expenditure</b>		
Income	825,388	851,319
Expenditure	753,400	884,064
Gain/ on investment assets	3,013	-
Unrestricted Funds Surplus / (Deficit)	74,848	(23,422)
Restricted Funds Surplus / (Deficit)	153	(9,145)
Total Surplus / (Deficit)	75,001	(32,567)
Surplus / (Deficit) as a % of turnover	9.0%	(3.8%)
Cost of Generating funds (% of income)	23,123 (2.8%)	21,876 (2.6%)
<b>Free unrestricted reserves</b>		
Unrestricted free reserves held at Year End	335,335	311,913
How many months' worth of expenditure	5.3	4.2
Reserves Policy target	188,350	221,016
How many months' worth of expenditure	3.0	3.0
Free reserves over/(under) target	145,335	90,897