

ASSESSMENT CATEGORY - Reducing Poverty**Staying First****Adv: Sandra Jones****Amount requested: £153,020****Base: Hounslow****Benefit: Hounslow****Amount recommended: £153,000****The Charity**

Staying First (SF) has operated since 1985 (previously under the name Staying Put Kensington and Chelsea) providing housing, welfare benefit and debt advice; adaptation services to residents in their home; furniture re-use; plus small repairs with painting and decorating services. In 2000 SF became part of the group structure of Shepherds Bush Housing Association (SBHA) with an independence agreement. While SBHA is the parent company, SF has retained its own governance, Memorandum and Articles of Association and finances.

The Application

SF seeks three years' funding to promote and deliver debt and welfare advice to Hounslow residents. It proposes to operate through Food Banks currently active in the borough. This is the first time that the charity has delivered advice in Hounslow, and it will be supporting people who are not resident in SBHA accommodation but the wider population who are indebted and using local Foodbanks. The aim is to alert the users of the Foodbanks of other help available, offering initial advice and providing follow-up expert casework support. This will be achieved by a full time Advice Caseworker.

The Recommendation

SF has many years' experience of providing debt and welfare benefit advice and has good credentials to deliver the project across the five Foodbanks in Hounslow. The charity has a team of benefit advisors and so the Advice Caseworker will be able to draw on their support.

£153,000 over 3 years (£50,000, £51,000, £52,000) for a full time Advice Caseworker and associated costs to promote and deliver debt and welfare benefit advice and provide specialist casework to indebted Hounslow residents.

Funding History

Meeting Date	Decision
07/09/2006	Declined as was a large request to work with young carers in 4 schools in Kensington and Chelsea and where the outcomes were unclear.
08/09/2005	Application withdrawn.

Background and detail of proposal

SF has been in discussion with the five Hounslow Foodbanks, each of which provide food for up to 100 families per week who are on no, or low, income. Working in partnership with the Foodbanks, SF will facilitate drop-in advice sessions on site to help local residents in debt and/or on welfare benefits.

At the sessions, SF will provide initial advice, identifying the issues that need resolution and agree a course of action and appropriate timescales. For more complex enquiries, on-going casework will be undertaken to assist the client to resolve their problem. This service will be published in the Foodbanks as well as local community groups to encourage early signposting and referral. It is anticipated that approximately 60% of all people seen will need on-going casework assistance, which will equate to at least 200 clients per annum.

The need for the service has been evidenced through feedback from the people using Hounslow Community Foodbox, the majority of whom do not currently use local advice services. The local authority has one major advice contract with the local CAB, who are not in a position to undertake outreach in the Foodbanks.

Financial Information

Forecast income for the current year 2015/16 is £3,406,331 of which £3,346,331 (98%) has confirmed as at 22nd October 2015. There is a decrease in income of £952,729 (21.9%) between 2014 and the current year which the charity explains is mainly due to restricted donations of £712,350 in the prior year for future services, along with RBKC decommissioning services during the current year totalling £294,853.

Free unrestricted reserves are below the policy target, and the charity has advised that they are actively working towards increasing their reserves through expansion of their fundraising capacity. As contract funding becomes increasingly competitive, the charity is looking to diversify its funding base by raising more funds from trusts and foundations, individuals and through fundraising events. The charity has not previously reported its cost of generating funds but it has agreed to review this as part of its year-end accounts preparation process.

Year end at 31 December	2014-15 Audited Accounts £	2015-16 Current Year Budget £
Income and Expenditure		
Income	4,356,201	3,406,331
Expenditure	4,062,672	3,392,012
Unrestricted Funds Surplus / (Deficit)	92,353	(8,065)
Restricted Funds Surplus / (Deficit)	201,176	22,384
Total Surplus / (Deficit)	293,529	14,319
Surplus / (Deficit) as a % of turnover	6.7%	0.4%
Cost of Generating funds (% of income)	-	-
Free unrestricted reserves		
Free unrestricted reserves held at Year End	476,772	468,707
How many months' worth of expenditure	1.4	1.7
Reserves Policy target	1,015,668	848,004
How many months' worth of expenditure	3.0	3.0
Free reserves over/(under) target	(538,896)	(379,297)