

ASSESSMENT CATEGORY - Reducing Poverty**Waltham Forest CAB**

Amount requested: £139,272
{Revised request: £142,807}
Amount recommended: £142,800

Adv: Julia Mirkin
Base: Waltham Forest
Benefit: Waltham Forest

The Charity

Waltham Forest CAB (WFCAB) offers free, confidential and impartial information and advice on issues surrounding tax and legal rights; benefits; money and debt; and housing. 7,507 clients were supported during 2014/15 and were helped to claim £1,180,659 in benefits entitlements. Information and advice is offered in person – at WFCAB's offices, or by telephone, email or at local outreach events in libraries and housing associations. WFCAB is the lead delivery partner for Advice Waltham Forest, a partnership of organisations, currently funded by the Big Lottery, which offers information, advice and support services in the borough.

The Application

WFCAB proposes to extend its outreach work to local GP practices in order to reach people - particularly those with mental ill-health, physical and learning disabilities or long-term illnesses – to support them to access information and advice. The need to evaluate prescription-based referrals as a means of reaching new and targeted beneficiaries was discussed at the assessment meeting. It was agreed that 0.2 FTE staff time would be allocated to overseeing the evaluation with a view to making the case for future funding. The Outreach Project Worker post is, therefore, reduced to 0.8 to ensure that salary costs for only one FTE post are considered as per your policy. Following project scoping meetings, an additional budget line is included for office costs at the GP's surgeries. The overall change to the request amount is minimal; however, the budget's composition is altered slightly.

The Recommendation

WFCAB has experience of working with the proposed target group and also of working closely and collaboratively with partners. Being well networked amongst local voluntary sector organisations, particularly through its involvement in the Advice Waltham Forest partnership, positions WFCAB well to deliver and well-connected services to this specific user group through this project.

£142,800 over three years (£46,500; £47,400; £48,900) towards the 0.8 Outreach Project Worker's salary, 0.2 of the Chief Executive's salary and project costs.

Funding History

None

Background and detail of proposal

Evidence shows that there is a direct correlation between debt and mental ill-health: the report, *'Mental Disorders in People with Debt in the General Population'*, Jenkins, R. (2009), which is based on research carried out with 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 (19%). WFCAB proposes to introduce a service, through which GPs can prescribe advice and support for patients with mental ill-health, disabilities or long-term illnesses. WFCAB proposes to recruit a Caseworker, who would see patients referred by GPs at weekly clinics at three practices and would aim to resolve the general non-medical issues affecting the lives of patients. More complex or specialised cases would be referred to other CAB services or to other agencies working in the borough, maximising on the Advice Waltham Forest partnership.

This project will target beneficiaries for whom a complex combination of health and social issues create a barrier to accessing information and advice. Project targets include responding to 300 prescriptions per year with an average benefit gain of £5,600 per client. WFCAB will provide consistent staffing, longer appointments and complementary practical support, all of which augments work with this client group. It is hoped that by working more closely with GPs and tackling the social welfare concerns of patients with mental ill-health, issues can be prevented or resolved before reaching crises point - potentially avoiding incidences of homelessness, debt or chronic illness. WFCAB will also evaluate this programme, building a body of evidence to develop and support the work beyond any potential funding period.

Financial Information

Forecast income in the current year to 31 March 2017 is £897,724, of which £895,224 (99.7%) had been secured by 30 March 2016. Income at this level represents a reduction of £207,827 (19%) compared to the prior year 2015/16. The deficit of £72,677 forecast for 2015-16 and part of the decrease in income forecast for 2016-17 is attributed to a drop in core funding from the London borough of Waltham Forest of £81,000, which the charity advises it has managed by moving back office functions to a cheaper office space, making staff redundancies and delivering more work remotely. The cost of generating funds has not been disclosed in the 2014/15 accounts, which the charity has agreed to review for future years. In the meantime, the charity has provided an estimate for 2015/16 and 2016/17. However, these costs appear very low, which the charity explains is due to much of its income coming from existing funders and because volunteers, including Trustees, undertake some of the fundraising activity. In addition, fundraising support is also received from CAB centrally.

Year end at 31 March	2014/15 Audited Accounts	2015/2016 Forecast Outturn	2016/2017 Budget
Income and Expenditure			
Income	1,045,436	1,105,551	897,724
Expenditure	987,537	1,178,228	885,795
Unrestricted Funds Surplus / (Deficit)	81,263	(79,646)	660
Restricted Funds Surplus / (Deficit)	(23,364)	6,969	11,269
Total Surplus / (Deficit)	57,899	(72,677)	(10,358)
Surplus / (Deficit) as a % of turnover	5.5%	(6.6%)	(1.2%)
Cost of Generating funds (% of income)	0 (0.0%)	8,700 (0.8%)	6,950 (0.8%)
Free unrestricted reserves			
Unrestricted reserves held at Year End	311,729	232,083	232,743
How many months' worth of expenditure	3.8	2.4	3.2
Reserves Policy target	246,884	294,557	221,449
How many months' worth of expenditure	3.0	3.0	3.0
Free reserves over/(under) target	(64,845)	(62,474)	(11,294)