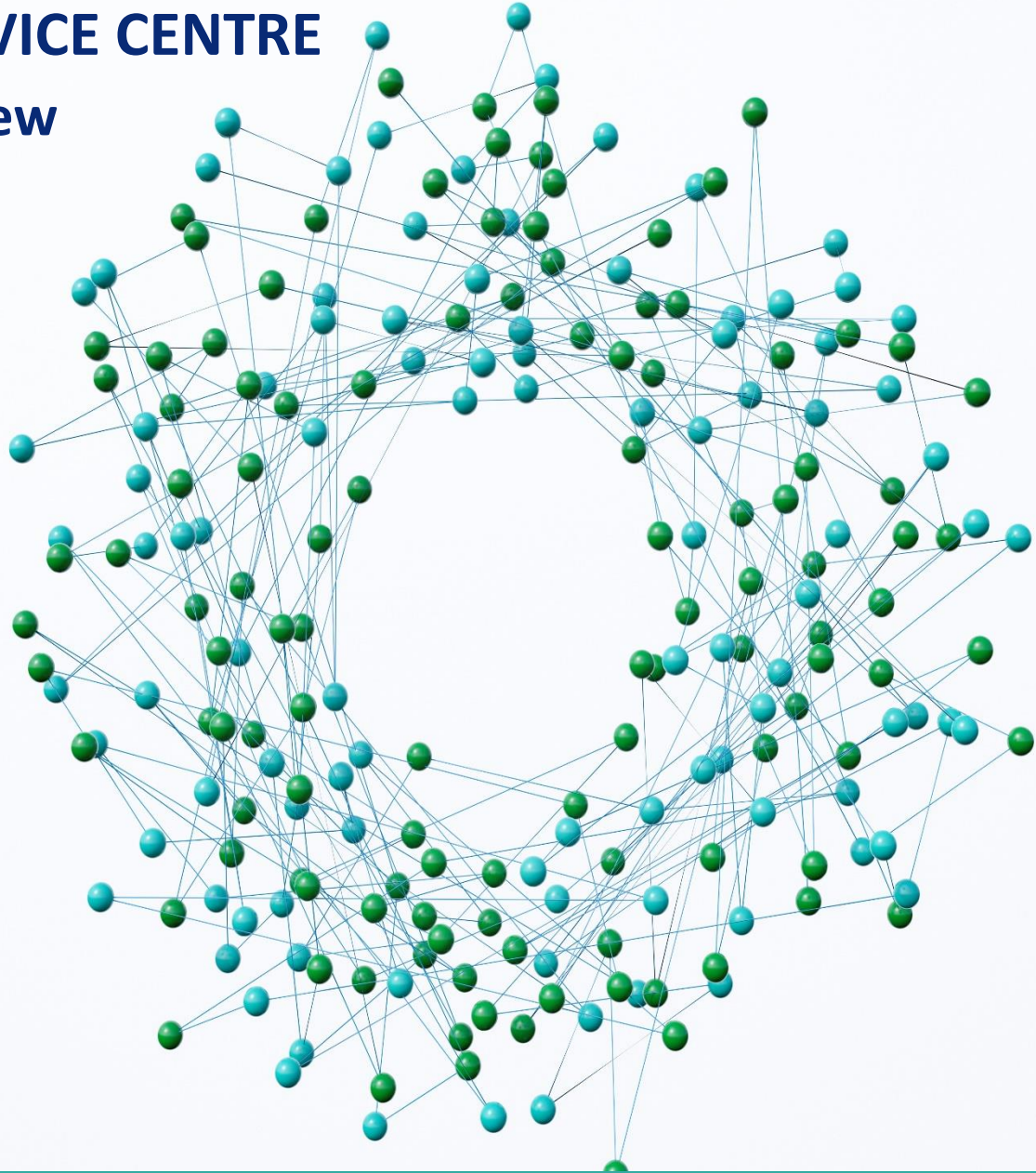


ISLAND ADVICE CENTRE
Annual Review
2020-21



ISLAND ADVICE CENTRE
ISLAND HOUSE,
ROSERTON STREET LONDON E14 3PG
CHARITY NO. 1076857,
COMPANY LIMITED BY GUARANTEE
REGISTERED NO. 03375266
FCA NO.618771.



Chair's Report

A Year of Challenges & Changes

Island Advice Centre faced multiple challenges throughout 2020-2021, a year of challenges, changes, adaptation and transition.



Our long-standing Centre Manager, Stephanie Dickinson been from a vulnerable group had to shield from March 2020 and stepped down into retirement in November the same year. Stephanie had been Island Advice Centre manager for over 25 years and made Island Advice Centre a reputable specialist advice center in the borough. Her knowledge, experience and skills in management are unmeasured and will be greatly missed. Fortunately Stephanie Dickinson join the Committee and remains a sources of support for the organization

The pandemic also had a direct effect on the organization delivery of main activities due to COVID 19 related control measures been put in place by the government. The organization had to review promptly how to alter the delivery of main activities to ensure a safe environment. Although the delivery of the service continued, its delivery has been altered to remote methods. Island Advice showed resilience and continued to provide a much needed service through increased telephone helpline, remote appointments via telephone or digital means, email advice. Outreach sessions continued ot be delivered albeit remotely. We increased the provision of workshops; factsheets and online information to support the sector.

Unfortunately, volunteer support which are a key part of our service delivery was severely affected by the pandemic but our volunteer project continued and we are hopeful will resume to rep pandemic level in the near future

We would like to thank all our funder who have been flexible in their approach to reporting and numerous funding streams have been opened to support the advice sector during this time of national crisis .

Katherine Wilson *Chair of Trustee – Island Advice Centre*

Our Mission

Company To provide by employing suitably qualified staff free housing, debt, welfare and generalist advice to poor persons resident in Tower Hamlets and nearby areas, to provide an accessible service in terms of location, disability and language, and to provide home visits to persons with disabilities. (1997)

Charity To relieve poverty in the area known as the Isle of Dogs by the advancement of education of the general public in the field of welfare and individual rights. (1989)



Island Advice provides a free, independent, friendly advice service and improves the lives of residents of Tower Hamlets and surrounding areas.

Main activities

The organisation exists to provide generalist advice and information, benefits, debt and housing casework including representation at court and tribunals, training and placements for advice volunteers, and peer support to other front-line advice agencies.

Our main activities are carried out in our office on the Isle of Dogs, with outreach advice sessions being delivered at Spitalfields Health Centre, E1 Health, Chrisp Street Health Centre, Barkantine Clinic, Island Health Centre, ELATT and Bromley by Bow Centre. Our activities in the year included:

- Telephone advice sessions weekdays
- Daily telephone appointments for benefits, debt and housing advice
- Four remote sessions per week in GP surgeries
- Weekly remote advice sessions in other community and advice centres
- Casework and representation at court and tribunal
- Debt Relief Order intermediary service
- Advice on fuel and water debt and energy efficiency
- Volunteer recruitment, placements and supervision
- Volunteer training course one day per week delivered remotely
- NVQ level 3 and 4 assessments in Advice and Guidance
- Peer support and capacity building in 10 other front-line Tower Hamlets advice centres
- Production of welfare rights factsheets and delivery of training workshops for advice workers
- Tower Hamlets Community Advice Network website
- Networking and partnerships
- Referrals to other agencies for specialist advice services such as immigration, employment and family law and for support with online applications and advice resources.

These activities can be broadly divided into four categories:

Specialist casework	debt and money management advice, Trust	funded by LBTH
	welfare benefits casework and appeals	funded by LBTH and City Bridge
	housing advice and casework	funded by Trust for London.
Advice volunteer training	volunteer training project	funded by LBTH
	NVQ assessments carried out by qualified staffs	funded by a mix of grants from Canary Wharf Trust and fee payments by candidates/their employers
	training sessions and workshops delivered to other agencies	funded by LBTH and partly by East End Community Foundation.
Generalist advice provision	delivered through telephone advice session, emails and appointments	funded by LBTH & Thames Water Trust
	remote outreach sessions	Funded by Social Action for Health, ELATT college and Osmani Trust.
Peer Support and Coordination Work	this work consists of support for Tower Hamlets Community Advice Network and coordination of referrals	funded by Child Society Coordinate Community Support

How our activities deliver public benefit

Our user statistics indicate that residents from all sectors of the local Tower Hamlets community are aware of and access our services. The majority of beneficiaries are people experiencing hardship caused by low incomes due to unemployment or furloughing, cessation of benefits, lack of access to utilities and financial services, indebtedness including rent and council tax arrears, insecure or unaffordable housing, homelessness and disrepair.

Our services are accessible in terms of disabled access (suitable premises, outreach appointments), language (advisers speak a range of community languages) and local provision.

Other beneficiaries are unemployed residents who can access our volunteering and training opportunities and gain vocational skills, qualifications, and improved chances of finding secure employment.

The trustees, when exercising any powers or duties to which the guidance is relevant, notably about how the organization undertakes its work and spends the resources it raises always have due regard to the Charity Commission's public benefit guidance. Our charitable activities focus on the provision of free advice and advocacy to residents of Tower Hamlets and surrounding areas. We incorporate the help of local volunteers both in our management committee and service delivery.

Therefore, the public benefit is twofold.

Firstly, by helping those in need to secure their statutory rights and entitlements and empowering them through awareness and support. Without this support many of our clients would fall under the poverty line which is detrimental to their well-being and the well-being of children under their care.

Secondly through our volunteering opportunities we up-skill residents and give them the experience and skills needed to enter the job market and participate in the local and wider economy. Many of our volunteers move on to paid employment both in the advice sector and other areas.

June 2020 Case Study

JL a single mother who lived in a two bedroom social housing home with her five year old daughter came to know about the Island Advice Centre through Job Centre and needed help as she was not paid correctly on Universal Credit and her benefits reduced drastically. She was unable to buy essential food items for herself or her daughter. Her bills were a worry too.

She was working part time and her child was going to school, but everything changed due to the Covid 19 Pandemic. Ms JL lost her job and since the lockdown and schools shut down Ms JL was not able to look for jobs. She was not furloughed and had to join Universal Credit.

She called the telephone advice line which was open daily and after assessment of her needs she was promptly referred in house for specialist welfare rights help for her Universal Credit to be amended.

Her bills were reviewed by the financial capability adviser and advised on any discounts she could receive help with. She was issued with fuel vouchers and emergency food vouchers

She was also referred to local emergency help available due to Corona Virus Pandemic in the E14 area

Through our intervention, Ms JL Universal Credit was correctly issued, and crisis was averted through financial capability intervention and emergency vouchers.

Since receiving this help Ms JL emailed the adviser and thanked her for the support she received.

Achievements And Performance

Service Delivery

In the year ending 31st March 2021, 2808 people accessed our advice services, either by been referred directly through us or by accessing our service directly via telephone or email or trough outreach services which we continued to deliver remotely.

Through our telephone and email enquiries in house funded by LBTH, we assisted 1329 service users accessed general advice by phone or online and following our advice and support with 2204 enquiries.

Outreach

Our outreach services delivered 176 remote sessions funded by SAfH in 5 GP surgeries. We also delivered 44 outreach advice sessions at the Osmani Centre and resumed delivering advice sessions term time to ELATT since January 2021 on a weekly basis during term time.

Debt & Financial Capability

Through our debt specialist casework funder by LBTH and Thames Water, we helped 168 clients having £167075.81 of debt written off trough insolvency or discretionary relief and £124,088.53 of debt managed trough reduced payment plan or moratorium period. And through our financial capability support funded by Thames Water we helped 100 household with better off energy comparison and discount application which a projected annual savings of £21701.52 (£217 per household)

Welfare Benefit

Through our specialist welfare casework funded by LBTH & CBT, we supported 141 clients secure 291,876.22 of confirmed additional income and assisted 67 clients with appeal matter including tribunal representation.

Housing

Through our housing specialist advice funded by TFL, we advised 215 clients regarding housing matter and provided specialist casework support to 101 to improve their housing position including disrepair, housing allocation, suitable housing and/or avoiding homelessness.

Volunteer Training Project

Our volunteer advice work training project continued to be funded by LBTH. The project delivers a weekly digital advice training course to local community volunteers, finds placements for them in Island Advice and offers the opportunity to progress to NVQ levels 3 and 4.



Peer Support

We have also continued to provide peer support and capacity building to other Tower Hamlets advice centres with funding from LBTH. This has included delivery of training courses, workshops and factsheets, the setting up and maintenance of a Tower Hamlets Community Advice Network website, provision of file reviews for advisers in other agencies, and co-ordination of the THCAN steering group and its associated advice forums.

Coordination

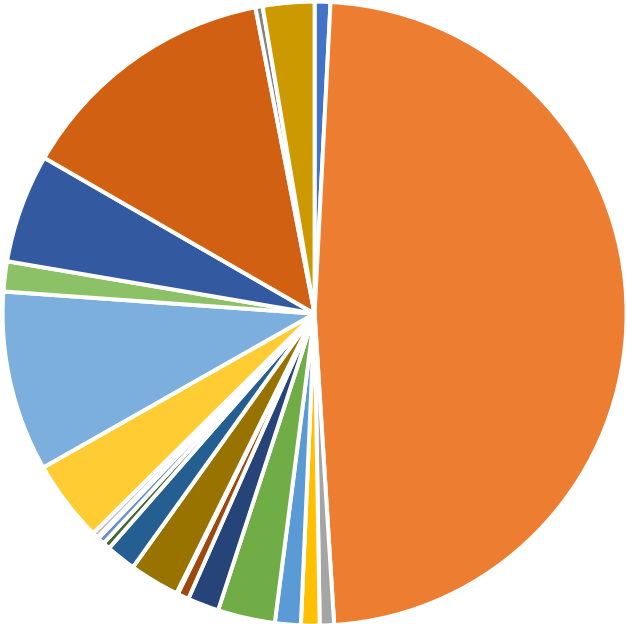
With the support of the Children Society Coordinate Community programme we updated the THCAN website in March 2021 to include a centralised referral system available to organisations in the borough of Tower Hamlets to help implement a coordinate and effective referral system for residents to access the advice sector.

Our Outcomes

Case Outcome			Annual Amount
Debt			
Confirmed - Benefit/tax credit gain			£29,516.71
Confirmed - Financial gain other			£1,638.15
Debt Managed			£12,416.00
Debt payments reduced			£161,880.97
Debt Written Off			£301,189.81
Increase in Monthly Income (including benefits)			£1,272.96
Projected - Benefit/tax credit gain			£20,885.00
Projected - Financial gain other			£7,237.00
Securing Lump Sum (inc. Back Payment)			£4,656.85
		Annual Total for Debt:	£540,693.45
Financial Capability			
Confirmed - Benefit/tax credit gain			£140.00
Confirmed - Financial gain other			£3,753.58
Debt Managed			£10,718.44
Projected - Benefit/tax credit gain			£2,788.00
Projected - Financial gain other			£15,130.03
		Annual Total for Financial Capability:	£32,530.05
Housing			
Confirmed - Benefit/tax credit gain			£6,005.28
Confirmed - Financial gain other			£11,737.79
Projected - Financial gain other			£3,104.40
		Annual Total for Housing:	£20,847.47
Miscellaneous			
Projected - Benefit/tax credit gain			£1,500.00
		Annual Total for Miscellaneous:	£1,500.00
Welfare Benefits			
Projected - Benefit/tax credit gain			£47,022.72
Confirmed - Benefit/tax credit gain			£573,511.26
Confirmed - Financial gain other			£23,777.01
		Annual Total for Welfare Benefits:	£1,063,719.32
		Overall Annual Total :	£1,659,290.29

Our Clients

Ethnicity



- [Not Specified]
- Asian or Asian British Bangladeshi
- Asian or Asian British Indian
- Asian or Asian British Other Background
- Asian or Asian British Pakistani
- Black or Black British African
- Black or Black British Caribbean
- Black or Black British Other Background
- Chinese
- Client will not provide information
- Eastern European
- Middle Eastern
- Mixed White & Asian
- Mixed White & Black African
- Mixed White & Black Caribbean
- Other
- Prefer not to say
- Somali

GENDER

FEMALE	58%
MALE	40%
OTHER	2%

DISABILTY 32%

AGE

Prefer not to say	1.93%
0 - 25	5.63%
26 - 49	57.66%
50 - 64	27.06%
65+	7.71%

MANAGEMENT COMMITTEE

CHAIR

KATHERINE WILSON is a qualified accountant working for an international finance company. She brings financial and business skills to the Board.

TREASURER

STEVE LAKE has been an active member of the local community for many years and brings experience and knowledge of the voluntary sector. He has worked in various charities, housing associations and the Council. Steve is a retired council officer who worked within the Trading Standards service for 35 years. He has experience in civil advocacy, project management, IT development and finance.

COMMITTEE MEMBERS

SIMON LANARIA is an IT consultant working in the advice sector as well as the private sector.

CHRIS PARSONS works for a local advice agency and is an experienced advice supervisor. He brings management, staffing and advocacy skills to the organisation.

GODLINE PUSHPARAJAN is a solicitor who brings human resources and employment skills to the organization

SHABNAM SHARMIN trained with and worked for Island Advice Centre before working for the Citizens Advice Bureau as a Debt Adviser. She understands debt issues faced by clients and is experienced in case management.

THOMAS SIGGERS is a solicitor with a large City firm with a commitment to pro bono activities. He brings business skills and perspective to the Board.

JULIET GRIME (resigned October 2020) is a local resident who understands the various challenges of local communities

STEPHANIE DICKINSON (appointed December 2020) former manager of Island Advice Centre. She has over 20 years of experience in management, business skills and fundraising and an extensive knowledge of the organization and its sector.

STAFFS

Centre Manager	Stephanie Dickinson until Oct 2020 Sarah Sauvat from Oct 202
Administrator	Suna Mala
Training And Volunteer Coordinator	Jo Ellis
Welfare Rights Supervisor	Fatima Begum
Housing Supervisor	Shuhel Alom
Debt Supervisor	Sarah Sauvat until Oct 2020 Hien Dinh from Oct 2020 (formerly Debt Caseworker)
Welfare Right Caseworker	Amber Van Boost
Welfare Right Caseworker	Elisabete da Silva
Debt Caseworker	Hien Dinh
Generalist Adviser Fin Cap worker	Halema Khanam
Generalist Adviser Outreach Worker	Fojorul islam
Welfare Right Case support Worker	Runa Kamali Matin (from Nov 2020)
Debt & Housing Case support Worker	Ulfah Ali (from November 2020)

VOLUNTEERS

Adiba Hussein
Asma Zakia
Ola Oregesun
Runa Kamali Matin
Shewla Begum
Sophia Om
Ulfah Ali

FINANCIAL STATEMENTS

ISLAND ADVICE CENTRE
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	2	10,000	-	10,000	10,000
Charitable activities	3	75,038	366,961	441,999	385,286
Investments	4	52	-	52	263
Total		<u>85,090</u>	<u>366,961</u>	<u>452,051</u>	<u>395,549</u>
Expenditure on:					
Charitable activities	5	56,173	351,440	407,613	418,780
Total		<u>56,173</u>	<u>351,440</u>	<u>407,613</u>	<u>418,780</u>
Net income/(expenditure)	8	28,917	15,521	44,438	(23,231)
Transfers between funds	14	-	-	-	-
Net movement in funds	14	28,917	15,521	44,438	(23,231)
Reconciliation of funds:					
Total funds brought forward	14	87,104	-	87,104	110,335
Total funds carried forward	14	<u>£116,021</u>	<u>£15,521</u>	<u>£131,542</u>	<u>£87,104</u>

All income and expenditure derive from continuing activities.

The Statement of Financial Activities includes all recognised gains and losses.