



# ANNUAL REVIEW 2021/2022

Island Advice Centre  
Island House, Roserton Street London E14 3PG  
Charity no. 1076857,  
Company Limited by Guarantee registered no. 03375266  
FCA no.618771.

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

## OUR AIMS & OBJECTIVE

*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)

## OUR HISTORY

Island Advice Centre was founded in 1987 in the Isle of Dogs and originally served the advice needs of that area, however over the years a series of mergers and expansions have widened our remit to encompass service delivery throughout Tower Hamlets, and to a limited extent into neighbouring boroughs.

Island Advice Centre was initially set up as a self-help group run by volunteers who identified a need for advice on social welfare law rights and entitlements in the area. As the advice needs of the local community expanded the centre has grown in terms of income, number of employees and service delivery, providing specialist casework and representation, and borough-wide volunteer placements, training and peer support.

## **THE YEAR 2021/22 :**

### **ADAPATING A SERVICE DURING A PANDEMIC**

The pandemic had a direct effect on the organization main activities due to COVID 19 related control measures been put in place by the government.

Although the delivery of the service continued, unfortunately face to face advice had been severely impacted during the pandemic and this had a direct impact on volunteers' involvement which considerably reduced.

But thanks to funders from the London Community Response and Community Justice Fund we were able to adapt our system to remote work including migrating the cloud and adopting a MS Telephony system. This also helped us resume volunteer engagement.

The new IT system and telephony system enabled Island Advice Centre to continue to provide the much needed advice and support through increased telephone helpline, remote appointments via telephone or digital means and email advice.

Outreach sessions continued to be delivered albeit remotely.

Training courses and workshops were adapted to be delivered digitally and factsheets and online information continued to be developed.

### **FINDING A NEW NORMAL**

As protective measures were eased, Island Advice Centre slowly resumed the face-to-face advice to the most vulnerable residents while remaining flexible in their channel of delivery.

From August 2021, the most vulnerable clients could have face to face appointments when requested.

Since September 2021 our housing and debt clinics have been delivered as per client preferences i.e. either face to face over the phone or digitally.

Since March 2022 appointments are offered face to face by default but residents always have the choice to have telephone or digital consultation if this is their preferences

Training and workshop are now delivered via a mixture of face to face and digital means.



## **OUR ADVICE SERVICE:**

Island Advice Centre offers free, confidential accessible advice services across the borough. Help is provided for a range of problems including benefits, debt, housing. Advice is given by paid advisers and by volunteers attending Volunteer Training Project . Advisers aim to take a holistic approach to client' issues and will make referrals to specialist advisers within Island Advice or to other agencies where appropriate to help the client fully resolve their problems; this may include digital inclusion, money management, ESOL classes, health related group, solicitors, and other support.

Our services include:

- Weekly drop in session (suspended during 2021/22 due to the pandemic)
- Telephone Advice Service
- Housing and Debt clinics by appointment SINCE September 21
- Specialist advice and casework in Welfare rights, Housing & Debts
- Disability Benefits Tribunal representation
- Outreach Advice sessions at GP surgeries, ELATT and Bromley by Bow (delivered remotely due to pandemic)
- Advice Work Training and Accreditation course
- Admin and Advice volunteer opportunities
- NVQ Assessment in Advice
- development of partnership & joint working (THCAN)

## OUR TELEPHONE ADVICE LINE

Island Advice Centre busiest activity post pandemic had been its weekly Wednesday drop in session for Generalist advice and it's Friday Debt & Housing drop in however these no longer could be carried out due to the pandemic.

We therefore increased our telephone advice sessions to continue to provide advice to Tower Hamlets residents on their wide range of problems including benefits dispute and appeals, rent arrears, council tax debt, utility debts, credit debts, homelessness, possession actions and other legal issues. The Advice line is covered by generalist advisers and supervised trainees and volunteers aims to resolve the problem at that point of contact or refer to appropriate in house or external support.

### A Service User's Message

*Dear Island Advice Centre,*

*Many thanks for all your help, I greatly appreciate it.  
The comprehensive information you've given me is extremely useful.  
You and your colleagues are providing an essential lifeline for all.*

*Please stay safe,  
CT*

### Service Statistics

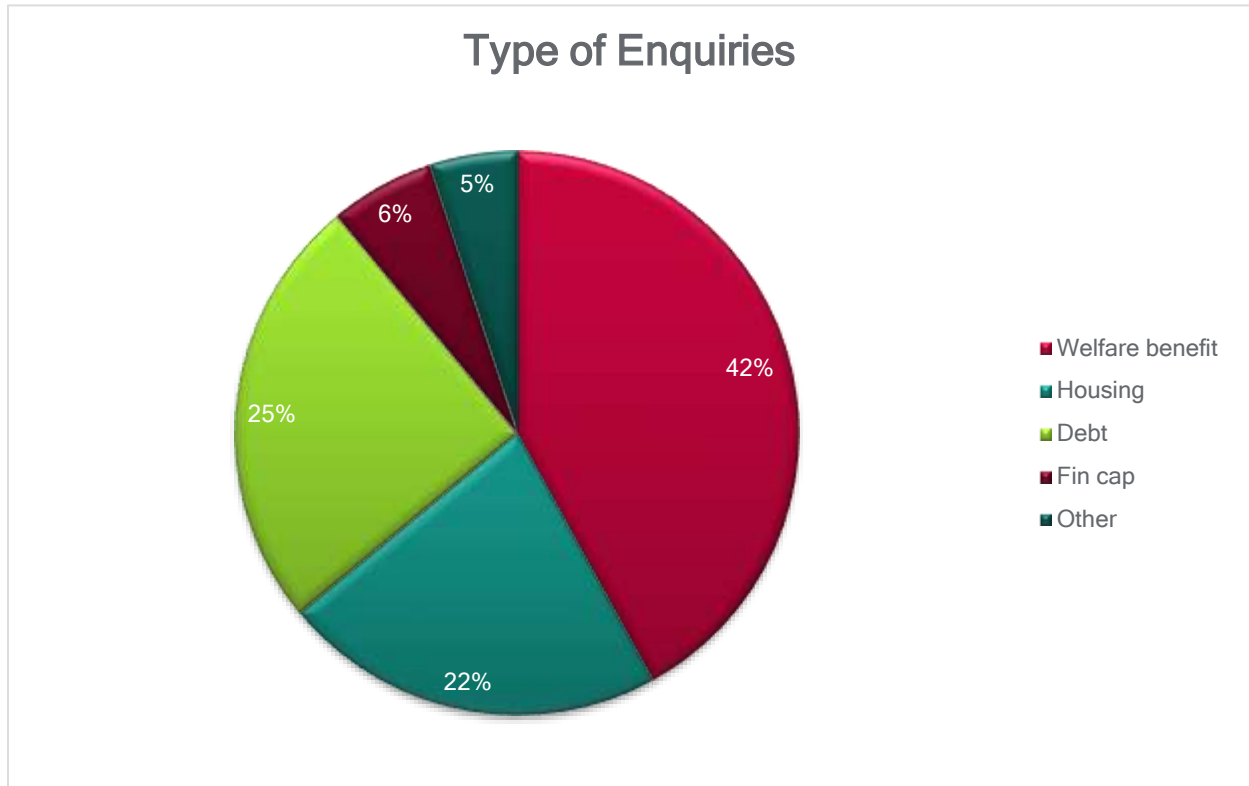
Number of hours advice line opened:	426 hours
Number of clients advised over the telephone Advice line	1405
Number of enquiries	2712
Follow up telephone Advice & Support Appointments	490

## OUR CLINICS

And as an alternative to the Debt & Housing drop in from September, we created a Debt and a Housing clinic by appointments only. Appointments last 1 hours and are delivered by advisers and volunteers under the supervision of a specialist caseworker in the filed:

Number of Housing clinics appt delivered	150 appointments
Number of Debt Clinics Appointment delivered	132 appointments

THE DEMAND & OUR WORK



## WELFARE BENEFITS CASEWORK

Enquiries about welfare benefits account for nearly half of the agency work and our advisers deal with hundreds of enquiries a year including advice about entitlement to benefits, "better off calculation", incorrect decisions, reviews, appeals and tribunal hearings.

In 2020/21 we found a sharp rise in demands for advice on Universal Credit from residents having little experience or knowledge of the benefit system and now facing financial hardship due to reduction in income, unemployment and rise in the cost of living. We also found an increased need for local authority support including Resident Support Scheme and discretionary fund from destitute and vulnerable residents having a lack of awareness of these schemes and ability to access it. We also found an increase in demand for the provision of complex casework due to incorrect decision from Universal Credit, Disability benefits reviews, decision based on telephone assessment often lacking accuracy and having to be reconsidered/appealed, while independent tribunal hearing resumed to pre pandemic level. Our work therefore mainly constituted of increasing people's income through advice and support accessing their legal right about their entitlement and local support provision often involving disputing incorrect decision leading to complex casework and representation at tribunals hearings.

### Case Study

Mr L contacted our service for advice on his entitlement to Personal Independence Payment (PIP) as he lost all entitlement to this essential benefit following a telephone review assessment.

Mr L suffered from long term illnesses and due to family breakdown had no support. He found it hard to manage his own affairs and had delayed seeking help with his PIP entitlement. When he contacted us the deadline to lodge a mandatory reconsideration was imminent.

We therefore advised him to call the PIP to explain he disagreed with the decision and ask for more time and urgently arranged an appointment to complete a detailed Mandatory Reconsideration on paper.

Following our assistance, Mr L's PIP was re-instated, however this only included the Daily Living Enhanced rate as it appeared the DWP did not take his mobility needs into consideration at the time of reviewing the decision.

We therefore arranged a further appointment to lodge an appeal at the First Tier Tribunal. We raise to the tribunal's attention evidences that Mr L had mobility need. As a result of our intervention the decision was overturned, and Mr L was awarded Personal Independence Payment Daily Living Enhanced rate £89.60 p/w and Mobility enhanced rate £62.25 p/w without the need to attend a Tribunal Hearing.

Mr L was relieved not to have to attend a tribunal hearing to justify his disability need and extremely grateful for the support he received as having his disability benefit re-instated enable him to manage his daily life while living with his medical conditions.

## HOUSING CASEWORK

The Covid19 crisis did have a significant impact on the demand for housing advice, although protective measure gave a temporary relief to renters, housing demands is increasing especially:

- The increase demands for rehousing as the pandemic exposed the overall poor living conditions of especially social tenants - as majority of our client are either vulnerable or have a vulnerable household member, Covid –19 restriction and isolation in poor housing condition such as overcrowded or when suffering from medical condition became at the forefront of our residents daily living condition.
- The administration of Universal Credit : as more residents became eligible to claim Universal Credit, we found that its administration often puts renters in further hardship as cycle payments leads to arrears, deduction for arrears are governed by Universal Credit and do not consider previous court orders leading to client at risk of financial hardship or not honoring payment orders and untidy tenancy especially in case of relationship breakdown or bereavement often leads to miscalculation in housing costs entitlement
- Eviction / repossession proceeding resuming as resident have fallen into arrears during the pandemic and now facing increase in living costs.

Change in Trends in our Housing Casework			
	Pre Pandemic	Pandemic	Present
Allocation Enquiries	18.5%	29%	42%
Possession & Eviction Enquiries	38%	11.5%	20%
Homelessness Reviews	18%	29%	15%
Disrepair Issues	8%	13%	20%
Other	7.5%	7.5%	5%

Thanks to Trust For London, we will be able to provide this much needed support to our residents for another 3 years!

*Hi Shuhel,*

*I just wanted to say thank you very much for helping me with the rent dispute with my landlord and getting them to listen. From the last email they sent it seems like they are taking responsibility for the arrears and will credit the account soon.*

*I even had a call from them last week too saying that they will change the wet room back into a bathroom, been challenging this for a long time but have finally got some results.*

*I really appreciate you helping me.*

*Kindest regards- N- Sent from my iPhone*



## DEBT CASEWORK

Island Advice Centre is a Licensed debt advice providers which provides specialist debt casework. Our experienced caseworker is CertMAP qualified and an approved intermediary for DRO application. Ove the last year, we have continued to offer advice in debt matters including rent arrears, council tax arrears, utility debts, benefits overpayment and non-priority debts such as credit cards and loan. Our debt advice approach is holistic and our casework extensive, we ensure we go beyond the presenting point and address all underlying issues including ensuring income maximization is considered and liability issues is explored.

### Case Study

Ms. W approached our services for debt advice, her mental health problem had been exacerbated by COVID 19 restriction measures and this caused her to do excessive spending.

She was now extremely anxious as she found herself with multiple non priority debts of credit cards, catalogues and loan totalling £3126.60

Ms. W suffered from bipolar / borderline personality disorder, ADHD and was under the care of the CMHT and social services, she also suffered from memory problem and arthritis.

Ms. W was in receipt of the correct disability benefits and held a basic bank account and had applied for breathing Space which had now ended. She had no savings and no assets and could not afford the demands of payments from her creditors. She also found it difficult to manage her essential living expenses on her income.

After carrying out a financial assessment we found that MS M could reduce her utility bills considerably trough water discount and switching advice.

We assisted her with a Water help discount which reduced her water bill by 50% and further utility efficiency advice.

This enabled her to have a balanced budget but unfortunately, she remained without any surplus income to offer other creditors.

We advised her on debt options available and that the most suitable were DRO or Discretionary Write offs.

Ms. W was anxious to go through an informal insolvency option and opted for write off. We therefore assisted Ms. W obtaining medical evidence and a Debt & Mental Health Evidence form.

Upon obtaining supporting medical evidence we contacted her 6 non priority creditors to request a write off.

After multiple communications and 6 months later, we were please to inform Ms W that all her creditors had agreed to write off the debts.

MS W felt relieved, and she was very pleased with the outcomes knowing she would no longer be pursued for the debts she accrued during her mental health relapse.

## OUR FINANCIAL CAPABILITY WORK

With the help of Thames Water Assistance fund, our organisation has continued playing a vital role in helping Thames Water customers who are struggling to pay for their utility bills. With the current benefit cuts and the high costs of living, managing everyday bills have become difficult for many clients whose finance have been stretched to the limit.

We have been able to assist client reducing their bills through financial capability intervention and helped them access discounts and assistance funds. Our most destitute clients have been able to be supported with emergency fuel and food vouchers and grants for essentials goods during period of crisis alongside assistance with their Welfare rights matters.

The project has worked hand in hand with our debt casework and has enabled many clients to obtain assistance with insolvency fees (for DRO or Bankruptcy) which they would not be able to obtain otherwise.



## BENEFICIAL OUTCOME OBTAINED FOR OUR CLIENTS

Welfare rights	
Number of Clients assisted	1032
Appeals Success Rate	89.5%
Confirmed Annual Increased in Income gained	£787,150.47
Confirmed Backdated Benefits gained	£200,186.74
Projected Annual Increased in Income	£559,479.96
Projected Annual Increased in Income	£67,263.01

Housing	
Number of Clients assisted	638
Casework Success Rate	78%
Confirmed Financial income	£29,350
Confirmed other gains (through compensation, complaints, disrepairs)	£51,465.85

Debt	
Number of clients assisted	552
Amount of confirmed Income Maximized	£132,784.99
Amount of Debts Written off	£450,080.87
Amount of Debt Managed	£351,679.62
Insolvency procedures carried out on behalf of client	22 Breathing Space 13 Debt relief Order 7 Bankruptcies

Financial Capability	
Number of clients helped	103
Total debt written off	£20,456
Amount of bill reduced through Income maximization	£ 50,352.99
Number of clients registered to the priority service register	94
Gained amount of Assistance towards insolvency fee	£1900

## OUR OUTREACH SERVICES

Despite the protective measures in place, we continued to deliver outreach advice sessions (albeit remotely) for different venues in Tower Hamlets and surrounding area.

### GP Links (led Social Action for Health until July 21)

GP Links was a consortium of Tower Hamlets advice center led by Social Action for Health which ran for over 15 years. We delivered appointment-based sessions for generalist advice in regards to Welfare rights, Housing and Debt at 5 GP surgeries across the borough.

### TH Connect (led by Age UK from July 21)

A consortium led by Age UK was successful to continue delivering advice service in GP surgeries. As partners of this consortium, we deliver 16 hours of advice session across 6 GP Surgeries since July 21.

This services helps relieve pressures on GPS and other health professional in busy health centre.

City Square Medical Group	14 Deancross St, London E1 2QA	Monday (fortnightly) 9am to 12pm
Spitalfields Practice	20 Old Montague St, London E1 5PB	Every Monday 1pm to 4pm
Chrip Street Health Centre	100 Chrip Street London E14 6PG	Every Tuesday 9am till 12 o'clock
The Barkantine Practice	121 Westferry Road London E14 8JH	Wednesdays (fortnightly) 9am to 12pm
Island Health	145 East Ferry Road, London E14 3BQ	Every Wednesday 1pm till 4pm
Wapping Group Practice	22 Wapping Lane, London E1W 2RL	Every Friday 9am to 12 o'clock

### East London Advanced Technology Training (ELATT) 260 Kingsland Road, London, E8 4DG

Island Advice Centre provides weekly term time advice session to ELATT students during the academic year to help them resolving benefit, housing, dent and other issues of concerns as well as accessing discretionary funds from the education provider. This relieves students from certain pressure and supports them to complete their course of studies.

## TOWER HAMLETS COMMUNITY ADVICE NETWORK (THCAN)

Island Advice Centre leads Tower Hamlets Community Advice Network

Tower Hamlets Community Advice Network (THCAN) is a partnership of local advice centres that work together to ensure Tower Hamlets residents have access to free, high-quality advice and representation in social welfare law (welfare benefits, debt, housing, employment, immigration, etc)

Trough THCAN, Island Advice provides:

- [www.thcan.org.uk](http://www.thcan.org.uk) website which has information on advice providers, factsheets, local organizations contact details
- a referrals portal
- peer support and file reviews
- Welfare Rights Forums
- Volunteers placements
- Trainings and workshop
- City & Guilds NVQ's Level 3 & 4 in Advice & Guidance
- Steering group meetings
- Newsletters



## VOLUNTEER TRAINING PROJECT

Volunteers are one of the organisation's invaluable assets and help to deliver the much-needed advice services provided by us.

Through our Volunteer Training Project, training and development opportunities are provided for volunteers and front-line workers in view of developing their skills and knowledge and completing the Learning to Advice Course alongside relevant work experience.

This enables many of our volunteers move into employment.

The 21/22 cohort who completed and received their Learning to Advice certificates:

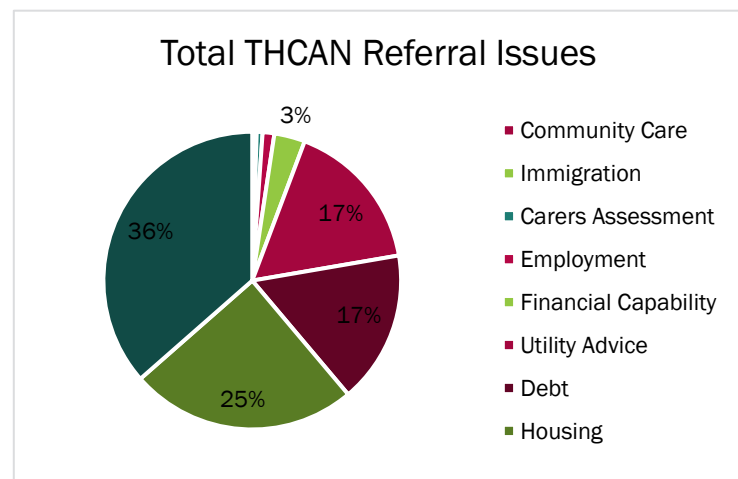
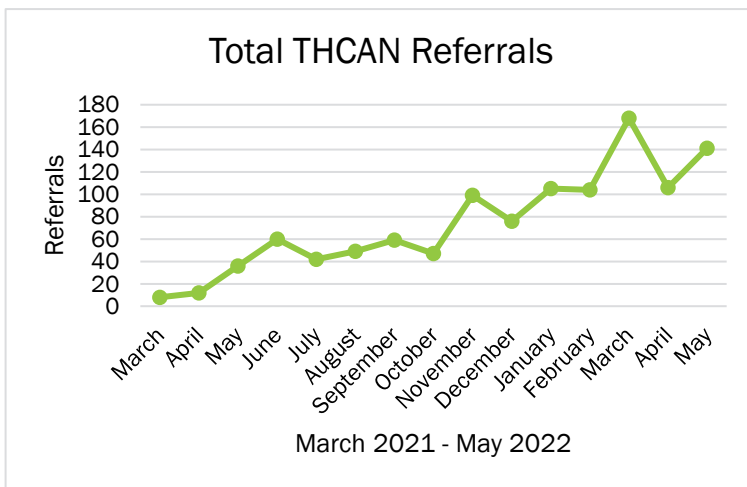
- Afiyah Choudhury Cubbit Town School (Volunteer)
- Fateha Khanam NHS social prescriber
- Fathema Jahan BBBC community connector
- Ina Markevicia Poplar HARCA resident support
- Mamoona Ayub Awan IAC volunteer
- Marian Mohamood Praxis
- Sabia Khanom Volunteer BBBC
- Sanwar Ahmed Limehouse Project volunteer
- Sazidun Haque IAC volunteer
- Shanaz Basit volunteer Limehouse project.
- Sofina Niemoeller Support worker Look Ahead
- Tanjina Nasrin Poplar HARCA volunteer project worker
- Wendy Baird Praxis community worker

We also delivered 12 Advice work training workshops relating to benefits appeals, housing issues, benefits overview, immigration, employment and a total of 178 participants attended these sessions.

A further 9 individuals completed City & Guilds NVQ in Advice & Guidance level 3 or 4 during the year 2021/22.

## THE REFERRAL SYSTEM

Island Advice then launched a pilot of a direct referral system modelled on the Norfolk Community Advice Network (NCAN), in collaboration with The Children’s Society’s Coordinated Community Support Programme. Since then, the system and network have gone from strength to strength, and currently host over 30 diverse organisations supporting people all over the borough with over 20 different issues. These include advice providers, schools, Social Prescribers, council departments and Housing Associations.



*“THCAN has helped us Social Prescribers so much, we refer patients to services in the community for support which can be very time consuming, having this easy to access referral system where we can refer patients to a range of different services saves us so much time, the patients are being contacted a lot quicker and we are receiving feedback once patients are contacted and supported... Great service.”*

**Tracy Tundervary, Tower Hamlets Social Prescribing**

*“The THCAN referral system has provided a platform for organisations in the advice sector to come together and cross-refer. As a result, residents receive a seamless journey through their advice needs and the system is very easy to navigate. The council’s outreach team have been proactively using the tool since it launched and have found it very helpful.”* **Tower Hamlets Tackling Poverty team**

By bringing referrals across agencies into one space, the network and system not only increases awareness of the breadth of services available, increasing access, but also allows referring agents to track their referrals, preventing clients from slipping through the net, illuminating emerging issues, trends & resident needs in a measurable way.

## OUR COMMITTEE

### CHAIR

#### KATHERINE WILSON

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

### TREASURER

#### STEVE LAKE

Steve 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

#### STEPHANIE DICKINSON

Steph is the 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.

#### SIMON LANARIA

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

#### CHRIS PARSONS

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

#### GODLINE PUSHPARAJAN

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

#### SHABNAM SHARMIN

Shabnam 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

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



**OUR STAFFS**

Centre Manager	SARAH SAUVAT
Administrator	SUNA MALA
Training And Volunteer Coordinator	JO ELLIS
Welfare Rights Supervisor	FATIMA BEGUM
Housing Supervisor	SHUHEL ALOM
Debt Supervisor	HIEN DINH
Welfare Right Caseworker	AMBER VAN BOOST (resigned Jan 22)
Trainee Welfare Right Caseworker	RUNA KAMALI MATIN
Generalist Adviser Trainee Welfare Right Adviser	OLA ORESEGUN (appointed June 21)
Generalist Adviser Outreach Worker	FOJORUL ISLAM
Fin Cap and Outreach Worker	HALEMA KHANAM (resigned May 21)
Fin Cap And Debt Worker	SOPHIA OM (appointed June 21)

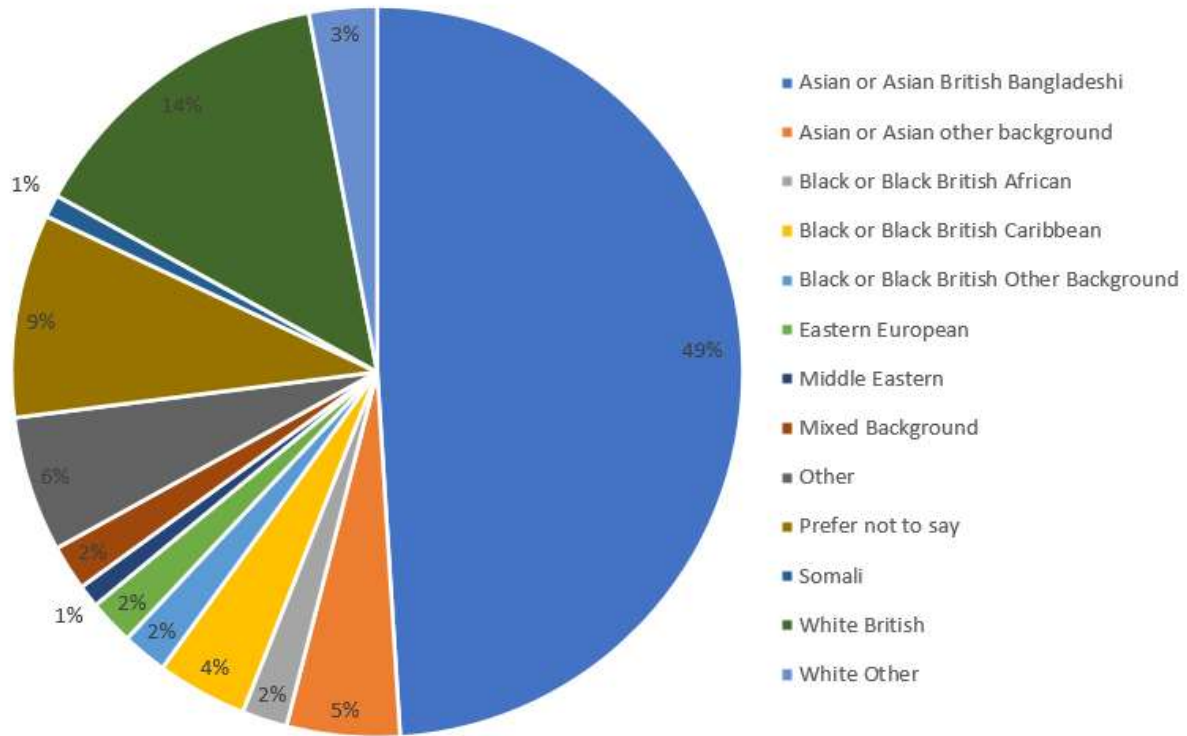
**OUR VOLUNTEERS**

Asma Zakia  
 Adiba Hussein  
 Liya Kamali Matin  
 Mamoona Awan  
 Sazidun Haque  
 Shewla Begum  
 Shazena Begum  
 Florela Dushaj  
 Will Davis  
 Sarah Conrad  
 Gema Pastor  
 Muhamad Rahman

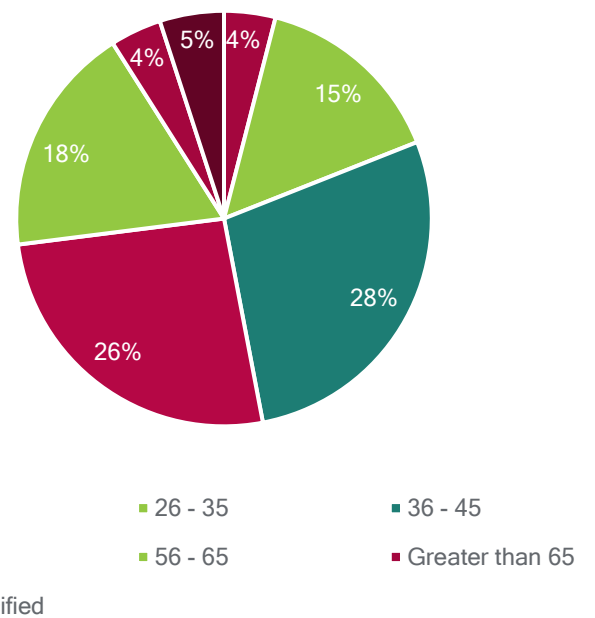
**WHO CONTRIBUTED TOGETHER TO 1042 HOURS DURING 2021/22**

OUR CLIENTS

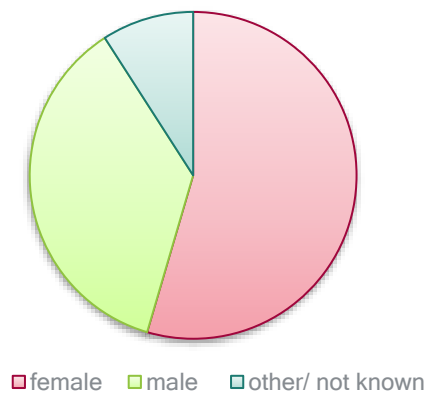
Ethnicity



Age



Gender



## 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 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Income from:</b>					
Donations and legacies	2	10,188	-	10,188	10,000
Charitable activities	3	59,058	297,398	356,456	441,999
Investments	4	18	-	18	52
<b>Total</b>		<u>69,264</u>	<u>297,398</u>	<u>366,662</u>	<u>452,051</u>
<b>Expenditure on:</b>					
Charitable activities	5	65,298	308,135	373,433	407,613
<b>Total</b>		<u>65,298</u>	<u>308,135</u>	<u>373,433</u>	<u>407,613</u>
<b>Net income/(expenditure)</b>	8	3,966	(10,737)	(6,771)	44,438
Transfers between funds	14	-	-	-	-
<b>Net movement in funds</b>	14	3,966	(10,737)	(6,771)	44,438
<b>Reconciliation of funds:</b>					
Total funds brought forward	14	116,021	15,521	131,542	87,104
<b>Total funds carried forward</b>	14	<u>£119,987</u>	<u>£4,784</u>	<u>£124,771</u>	<u>£131,542</u>

All income and expenditure derive from continuing activities.

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

OUR FUNDERS AND SUPPORTERS

