



ISLAND ADVICE CENTRE

ANNUAL REVIEW

2023 /2024

www.island-advice.org.uk

ISLAND HOUSE,
ROBERTON STREET
LONDON E14 3PG

CHARITY NO. 1076857,
COMPANY LIMITED BY GUARANTEE REGISTERED NO.
03375266
FCA NO.618771.



Our Aims and Objectives

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.”

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.

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.

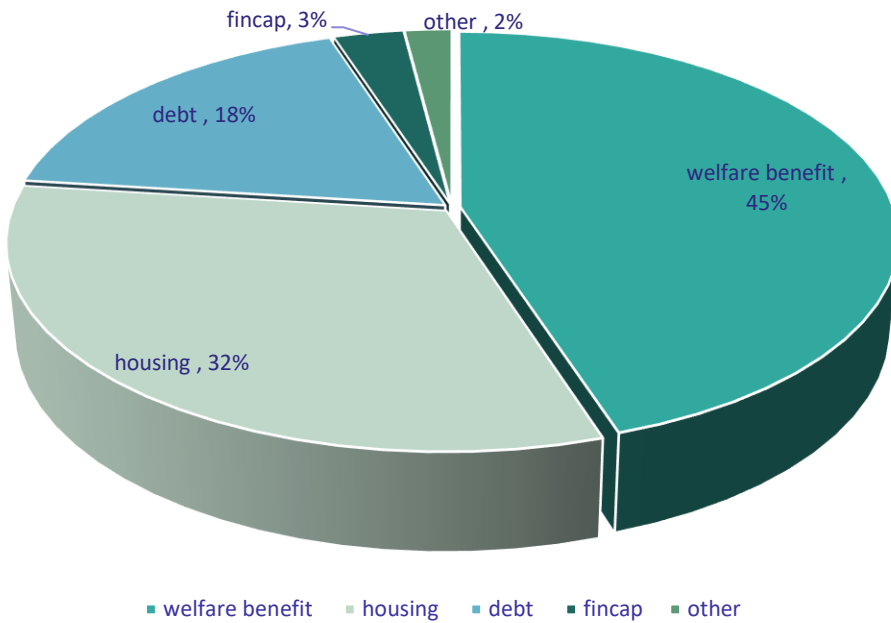
Our services include:

- Weekly drop in session
- Telephone Advice Service
- Housing and Debt clinics by appointment
- Specialist advice and casework in Welfare rights, Housing & Debt
- Disability Benefits end to end casework from application to Tribunal representation
- Outreach Advice sessions at GP surgeries, ELATT and Bromley by Bow
- Advice Work Training and Accreditation course
- Admin and Advice volunteer opportunities
- NVQ Assessment in Advice & Guidance Level 3 & 4
- Development of capacity building, networking and information sharing, a network led referral (THCAN)

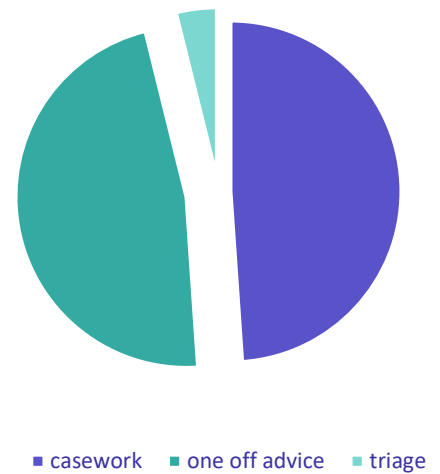
THE DEMAND

In the year 2023/2024 we dealt with over 2900 enquiries from local residents across a range of issues, compare to 2602 enquiries in 2022/23 (12% increase)

Type of Enquiries



the Nature of our work



More than half of our work were at casework level, highlighting the complexity our residents' social issues and a considerable increase on the previous year.

Casework Demand increase compare to previous year



OUR WORK

We continue to deliver casework support in relation to Welfare Benefit, Housing and Debt.

Welfare benefit continues to be the main area of social welfare requiring casework support often up to appeal and level.



This is closely followed by an ever increasing demand for support with housing matter falling outside the legal aid scope.

The demand for debt advice continues especially in light of the cost of living crisis.

However housing and welfare benefit issues are all too often associated to debt problem and cost of living concerns, and client often require a holistic support across different social welfare areas of specialism at casework level.



A WELFARE RIGHT CASE STUDY

Ms K is a 50-year-old woman living with her children.

Ms K who used to work as a carer, but due to her deteriorating health is no longer able to work.

MS K had applied for Personal independence Payment on 2 occasions and had been refused on both occasions, scoring 0 points.

Ms K had a difficult upbringing. She had to care for her mother from a young age and was abandoned by her father. When Ms K was 16, she was sent to Bangladesh where she would get married for the first time. Ms K later remarried, but this relationship also ended in divorce. Both marriages were abusive and had a significant impact on Ms K's mental health. She reported to her GP that she has had problems trusting people since these experiences, which she believes led to her mental health issues. She has been experiencing many flashbacks and perceives people whispering negative thoughts in her head). The trauma from her marriages has contributed to her anxiety and depression.

She suffers with other health conditions such as severe arthritis and osteoarthritis of her knee. However, recently her conditions have gotten worse and now she requires the help of her children to complete activities otherwise she will be affected

She did not sought advice until she contacted our advice agency

We advised her on the appeal process to dispute the latest PIP decision and assisted her with an Mandatory Reconsideration.

Despite our assistance with the MR, the DWP kept other original decision not to award her the benefit

We contacted multiple health practitioner including her psychiatrist to obtain further evidence of her condition.

We provided ongoing support through the process of the appeal which took over 9 months from the time to Mandatory reconsideration was lodged to the hearing date in April.

We drafted a submission on behalf of MS K with the additional medical evidence obtained

We also attended the hearing and represented her at the tribunal

Ms K s appeal to the tribunal was successful – the original decision was set aside, and she was given 14 points for the daily living and mobility component awarding her the enhanced rate for both component until 2026. She received a £11,610.90 lump-sum backdated payment as well as a further £9,594 in total per annum additional income.

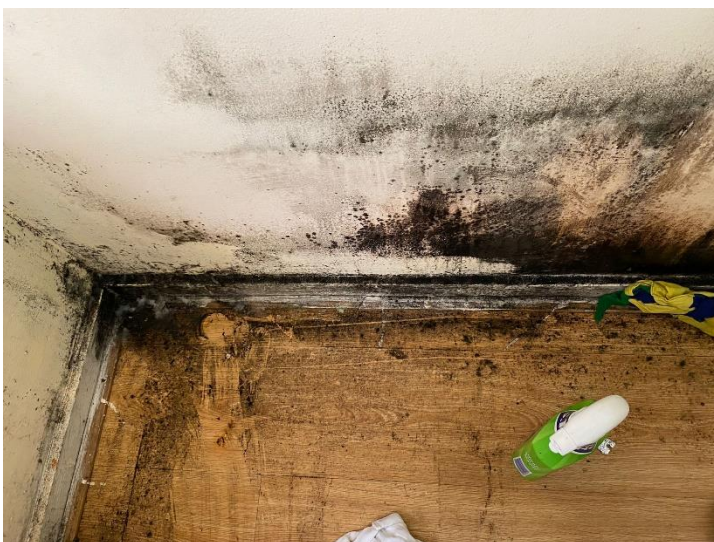
HOUSING CASEWORK

The housing crisis in London is becoming more and more evident each year and the demand for housing advice continues to grow.

- The social housing poor living conditions becomes more and more evident and our organization had a considerable increase from vulnerable clients suffering from poor living conditions, especially social tenants either due to overcrowding and/or medical condition and disrepairs



- 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



- The Cost of living Crisis saw tenant having considerable rent increases in the private sector and increase in service charges in the social housing sector leading to unaffordable living condition, no fault eviction and repossession proceedings due to increasing levels of rent arrears.

A HOUSING CASE STUDY

Mrs C approached Island advice Centre for assistance with her household homeless application. The household had become homeless following Mrs C elderly father suffering from a stroke and having to be rehoused in a supported accommodation. As a result of this, the rest household was evicted from the premises.

Mrs C had made an homeless application to the local authority to approaching us and the local authority had provided the family with B&B accommodation outside the borough for the last 6 months. Client was living in this accommodation when she approached IAC for advice. The household was extremely vulnerable and the accommodation clearly unsuitable for their need.

Mrs C had been diagnosed with paranoid schizophrenia and had a long history of suicidal ideations and of having been sectioned in mental institution on multiple occasions due to episode of public indecency and inappropriate behaviour. She suffered from serious eating disorder due to paranoid belief her food was poisoned and therefore only ate very specific meals. Her husband was registered disabled and had severe physical health problems and kidney failure. Their daughter had severe mental health problems and was under the care of specialist teams in Tower Hamlets. The accommodation was clearly not suitable for the family as their specialist treatment was not available in the borough where they were housed and away from their local network but it could not be challenged as council had not made a decision on client's homeless application despite the household been provided with emergency housing for the last 6 months. The homeless decision should have in fact been within 56 days of client making her homeless application.

IAC made representations to the council that Mrs C's household was owed the main housing duty and that a decision should be made without delay as the living conditions were seriously affecting all members of the family. And the delay in providing the client with a decision was depriving client of her right to seek a review of the accommodation provided.

IAC made a formal complain to the council failure to adhere to the guidance and law. Once the decision was made IAC made further representations to the council about the unsuitability of the accommodation. The council agreed with part of IAC arguments and agreed that the client should be housed in the borough as this is where the family had their doctors. But they would not agree that the family required self-contained accommodation.

The council moved the family to another B&B in the borough. IAC sought a formal review about the suitability of accommodation provided and, in the interim, made a further complaint about the lack of food preparation which was essential considering Mrs C eating disorder. As a provisional measure the council arranged for the family to have 3 meals a day at the B&B.

IAC were successful with the review and the council accepted that the B&B accommodation was not suitable for this household. The council agreed to provide self-contained accommodation. IAC requested that before any accommodation was offered the council should carry out a detailed housing needs assessment to determine what the family required.

Once this was done the council delayed in providing accommodation citing that they did have not any available.

IAC put the council on legal notice that if an accommodation was not provided within the next 14 days then they would instruct solicitors to issue JR proceedings into the council's failure to provide the family with suitable temporary accommodation. As a result of our action. The council provided the family with self-contained temporary accommodation in the borough.

The council assisted the client with storing and removing Mrs C personal possessions. Mrs C is now a suitable accommodation for her household needs and on the council's housing waiting list actively bidding for permanent housing.

OUR DEBT & FINANCIAL CAPABILITY WORK

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.

Over 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.

We also set up a weekly Friday financial capability clinic offering 6 appointments with our financial capability worker and 2 volunteers to local residents for financial assessment followed up by in house debt support when need identified with our qualified debt caseworker.

During this year,
our Financial capability worker developed
his skills in debt advice
and obtained the Institute of Money Advice
Certificate in Money & Advice Practice (CertMAP)
from Staffordshire University
and subsequently went through insolvency Services
Debt Relief Order Approved Intermediary
Training to obtained
Approved Intermediary status



A DEBT CASE STUDY



Ms. W, a single woman, has faced significant mental health challenges for several years. She resides with her cousin, who serves as her primary caregiver. Ms. W is in receipt of disability benefits only.

Twenty years ago, while employed, Ms. W purchased her home and became a leaseholder. However, the rising interest rates made it increasingly difficult for her to keep up with the monthly payments. With £361685 left to pay including the mortgage arrears, Ms. W fell into arrears and received a possession order from the court, which greatly heightened her anxiety about the possibility of eviction by bailiffs.

Ms. W, accompanied by her cousin for support, sought advice at Island Advice Centre. After a thorough review of her financial circumstances, it was clear that aside from the mortgage arrears, she had no other debts and that she was not in financial position to clear the mortgage arrears. I advised Ms. W that mortgage arrears are a priority debt and failing to pay them could ultimately result in the loss of her home. However, I reassured her that the lender needed to obtain a warrant to enforce the possession, which meant bailiffs would not be coming immediately.

I discussed several options with Ms. W to manage her mortgage arrears:

I also informed Ms W about the lender's typical actions to recover arrears, so she would understand the stages of the recovery process.

Given Ms W's long-term mental health issues and her ongoing treatment under the Mental Health Community Team, we explored the option of a Mental Health Crisis Breathing Space (MHCBS). This scheme provides legal protection from creditor action for the duration of her treatment plus an additional 30 days. Ms W decided to pursue this option before considering selling her property.

To enhance Ms W's financial stability, I advised her on applying for housing costs from the Department for Work and Pensions (DWP). Given her ten-year history on ESA, she was eligible for this support to help with her service charges. Additionally, I informed her about the Support for Mortgage Interest (SMI) loan from the DWP, which she had already applied for and was receiving £400 per month.

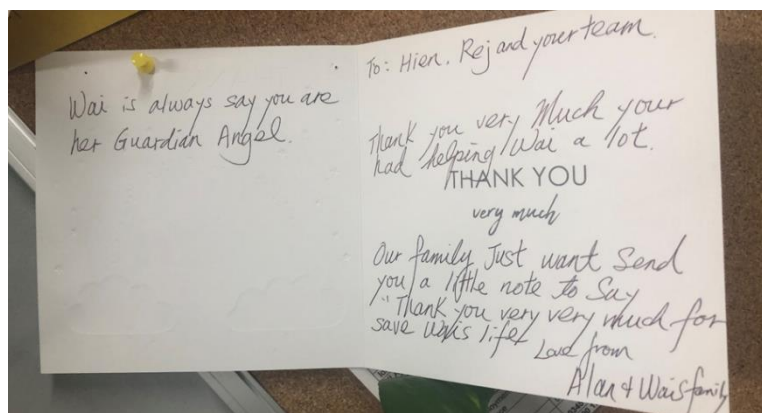
We proceeded with the following actions:

- Mental Health Crisis Breathing Space:.
- Negotiated Repayment Plan
- DWP Housing Cost Application:

Outcome

Thanks to Mental Health Crisis Breathing Space, Ms W can focus on her mental health treatment, and her level of anxiety and distress have been managed.

DWP has backdated £9347.94 for her housing cost and paying £41.70 fortnightly to her ESA for housing costs.



OUR OUTREACH SERVICES

TH Connect

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
Chrisp Street Health Centre	100 Chrisp 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, debt 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.

Beneficial outcome obtained for our clients



Welfare rights	
Number of Clients assisted	734
Appeals Success Rate	84.6%
Financial gains	£609,851.55
Housing	
Number of Clients assisted	479
Financial Outcome (benefits gain and compensation)	£106,790.73
Debt	
Number of clients assisted	318
Amount of Debts Written off	£199,522.32
Amount of Debt Managed	£410,329.23
Financial Outcome (benefits gain and grants through FinCap support)	£15,508.52
Amount of Debt Managed	£410,329.23
Generalist Advice	
Number of clients helped	237
Projected Annual Increase	£94,347.04
Total	£1,414,402.60

Tower Hamlets Community Advice Network (THCAN)

Island Advice Centre leads Tower Hamlets

Community Advice Network (THCAN). 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
- a referrals portal
- Welfare Rights Forums
- Volunteers placements
- Trainings and workshop
- City & Guilds NVQ's Level 3 & 4 in Advice & Guidance
- Steering group meetings
- Newsletters

It was set up while the Legal Service Commission supported local organizations to deliver advice and casework around 20 years ago. THCAN partnership has continued ever since, with the help of various funders including the Lottery and for the last decade the Local Authority.



THCAN Campaign:	
26.04.23	Meeting at the Town to discuss the concern of THCAN funding ending
05.06.23	Application to MGP for THCAN Referral and Volunteer project
25.09.23	Decision from MGP published – no funding for THCAN
03.10.23	Save THCAN Campaign resulting in over 50 emails of support sent to the Mayor and others
19.10.23	Call in at Overview & Scrutiny Committees to reconsider not funding THCAN, recommendations were made to consider funding THCAN
23.10.23	Open letter to the Mayor raising concern of the end of THCAN by majority of advice providers in the borough
01.11.23	Petition to Save THCAN opened on Council website
02.11.23	Meeting at the deputy mayor's office with 6 representatives of THCAN to discuss its future. Deputy Mayor confirmed the support of the work of THCAN and willingness to arrange and host further meetings with relevant parties to discuss THCAN funding further
08.11.23	Meeting with Health Commissioner to discuss potential funding of the THCAN referrals
15.11.23	Council Meeting : Motion To work with the Mayor and Lead Member to explore support arrangements for THCAN and the wider sector in future approved
30.11.23	THCAN presentation at Early help and IAA Steering Group meeting
08.12.23	Funding for Volunteer project secured via Advice UK Propel stream Skilling up for Justice
31.12.23	Petition Closed over 250 people signed this Petition
24.01.24	THCAN petition presented at Council meeting
19.02.24	Confirmation from NHS NEL ICB that funding for THCAN referral network is secured
12.03.24	Confirmation THCAN will be funded to deliver AFA training in LBTH



would like to thank for their support



Advice UK



The London Legal Support Trust



National Health Service



The Work of THCAN can continue

- By delivering AFA training, THCAN will Equip more front- line worker in Tower Hamlets to become problem notifiers
- By training volunteers, THCAN will increase the resources for partners
- By continuing to share information, develop & coordinate the referral network,
- organisations in Tower Hamlets can work together through THCAN to ensure that residents of Tower Hamlets have access to free, high-quality advice on welfare benefits, debt, housing and other areas of social welfare law

This is especially important as over the past ten years,

Advice providers have been squeezed by public expenditure cuts affecting local authority funding and cuts in the scope of matters that can be dealt with under Legal Aid.

The Advice Services Alliance 2019 report for the GLA on advice provision in London showed that it was a postcode lottery for residents, and didn't meet the level of need with some boroughs almost becoming advice deserts

And even more so as demand is expected to rise now that the London Health Board has recommended that London's five ICSs should commit to its residents having access to timely, professional, accessible social welfare advice, including where appropriate in person, linked to healthcare settings and social prescribing.



A Case Study from the Volunteer Project

*Farzana Khanom
Learning to Advise September 22 to May 23
Found Paid Employment
November 2022
Carers Centre Tower Hamlets
NVQ Advice and Guidance Level 3 Completed 2024*



I am a 44-year-old, Bangladeshi, woman have lived in Tower Hamlets all my life. I have three children. I completed GCSE, A-Levels and then did degree in Biomedical Science. I worked at various places including Barclays Bank, teaching in secondary school. I became a full-time carer in 2012. During this time, I pursued in voluntary work in the community including doing few courses such a childcare and advice and guidance.

I started the Learning to Advise course in September and obtained full time work for the Carers Centre in Tower Hamlets as a carers project manager.

I have always been passionate about supporting the community and wanted employment in that field. The Learning to Advise and NVQ Level 3 qualification was needed to get employment in that field. Due to my passion to help the community I feel this was the ideal course to connect with the community and support them. I enjoy meeting people and helping those that need my support, Advice is very demanding as you need to learn and understand many aspects which can be challenging but rewarding.

I now work in Tower Hamlets Carers Centre, I run a city project where my job to is give advice, basic benefit checks, admin support, form filling, signposting to other relevant organisations. With the NVQ I will be able to do more extensive case work.

I found paid employment at Carers Centre TH as a carers connection project manager (I run a project in the City of London), completed my NVQ Level 3 in Advice and Guidance qualification. My ideal job is to work as a specialist benefits advisor.

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 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.

COMMITTEE MEMBERS

STEVE LAKE

Steve has been an active member of the local community for many years and brings experience and knowledge of the voluntary sector. 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.

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.

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

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.

Cathy has an extensive understanding of the local community and lived in experience.

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 Adviser & Outreach Adviser	Runa Kamali Matin
Generalist Adviser & Welfare Right Adviser	Ola Oresgun
Generalist Adviser Outreach Adviser	Fojorul Islam
Fin Cap And Debt Worker	Rejaul Hoque
Trainee Generalist Adviser	Ahssan Rumman

Our Volunteers

Mohammed

John

Liya

Naima

Nazma

Xuan

Omar

Paula Amira

Tasnia

Imtiaz

Tracy

Nargish

Bridgit

Anisha

Ruby

Samia

Saz

Shirley

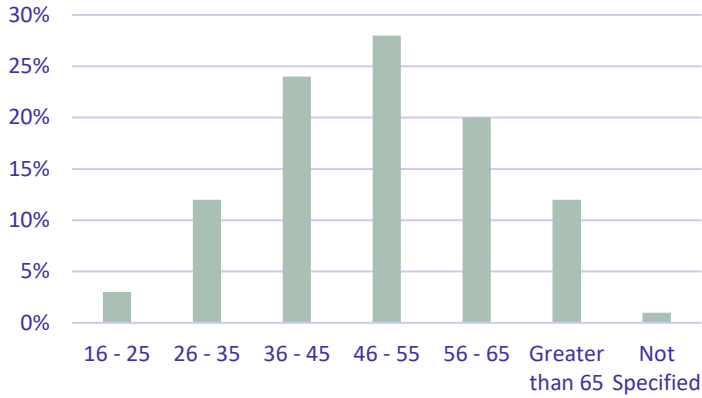
Fatima

Judith

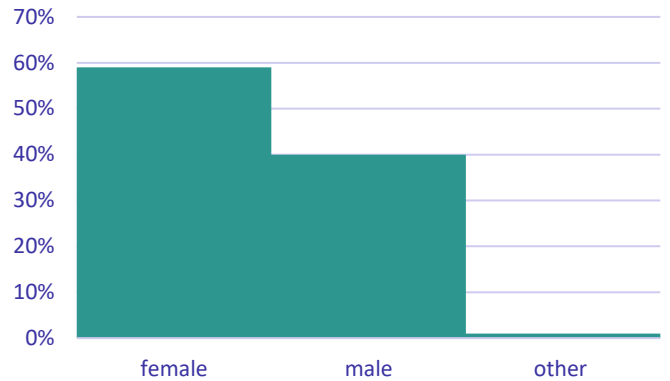


Our Clients

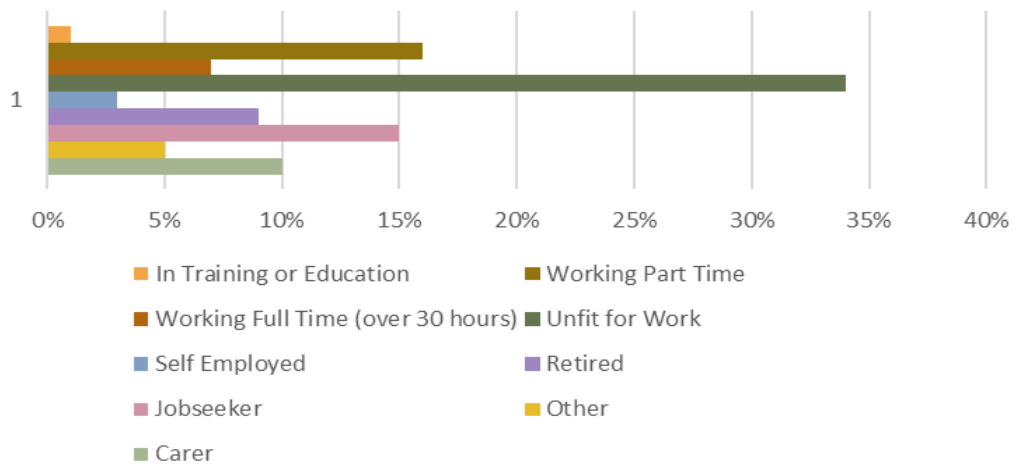
Age Bands



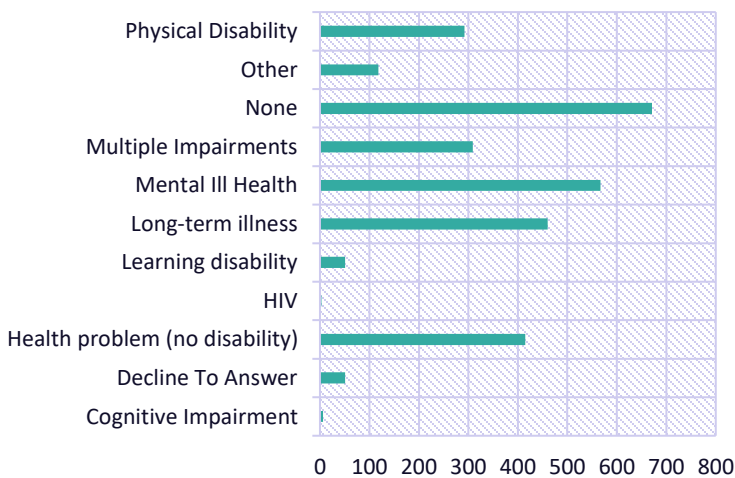
Gender



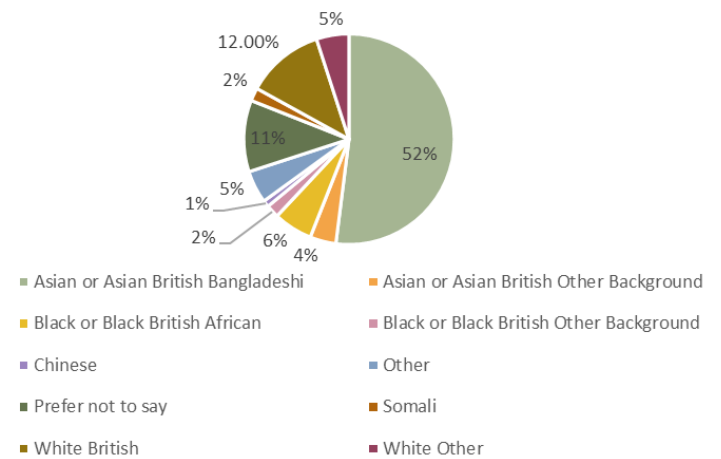
Economic Status



Health Issues



Clients Ethnicity



Financial Statements

ISLAND ADVICE CENTRE
(A company limited by guarantee)
(Company No: 03375266)

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
FIXED ASSETS					
Tangible assets	11		-		-
CURRENT ASSETS					
Debtors	12	26,074		63,667	
Cash at bank and in hand		132,002		126,580	
		<u>158,076</u>		<u>190,247</u>	
LIABILITIES					
Creditors					
Amounts falling due within one year	13	33,800		51,302	
		<u> </u>		<u> </u>	
NET CURRENT ASSETS			<u>124,276</u>		<u>138,945</u>
NET ASSETS	15		<u>£124,276</u>		<u>£138,945</u>
FUNDS					
Restricted	14		22,015		21,964
Unrestricted	14		102,261		116,981
			<u> </u>		<u> </u>
TOTAL FUNDS	14		<u>£124,276</u>		<u>£138,945</u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved by the Board of Trustees on 15 December 2024

Our Funders and Supporters



National Health Service



SUPPORTED BY
MAYOR OF LONDON

