
ISLAND ADVICE CENTRE



Annual Review 2024-2025

January 12

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. (1999)

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 (IAC) was founded in 1987 in the Isle of Dogs and originally served the advice needs of that area.

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.



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.

As the advice needs of the local community have 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, and housing. Advice is given by paid advisers and by volunteers attending our Volunteer Training Project.

Advisers aim to take a holistic approach to a client's 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 providers solicitors, and other support.

Our services include:

- Weekly Advice drop in session
- Weekly Digital Drop in session in partnership with Island House
- Weekly Telephone Advice Service
- Debt & Financial Capability clinics by appointment
- Disability Form filling 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 in Primary Care Network 1, 7 and 8
- Advice Work Training and Accreditation course
- Administration 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)

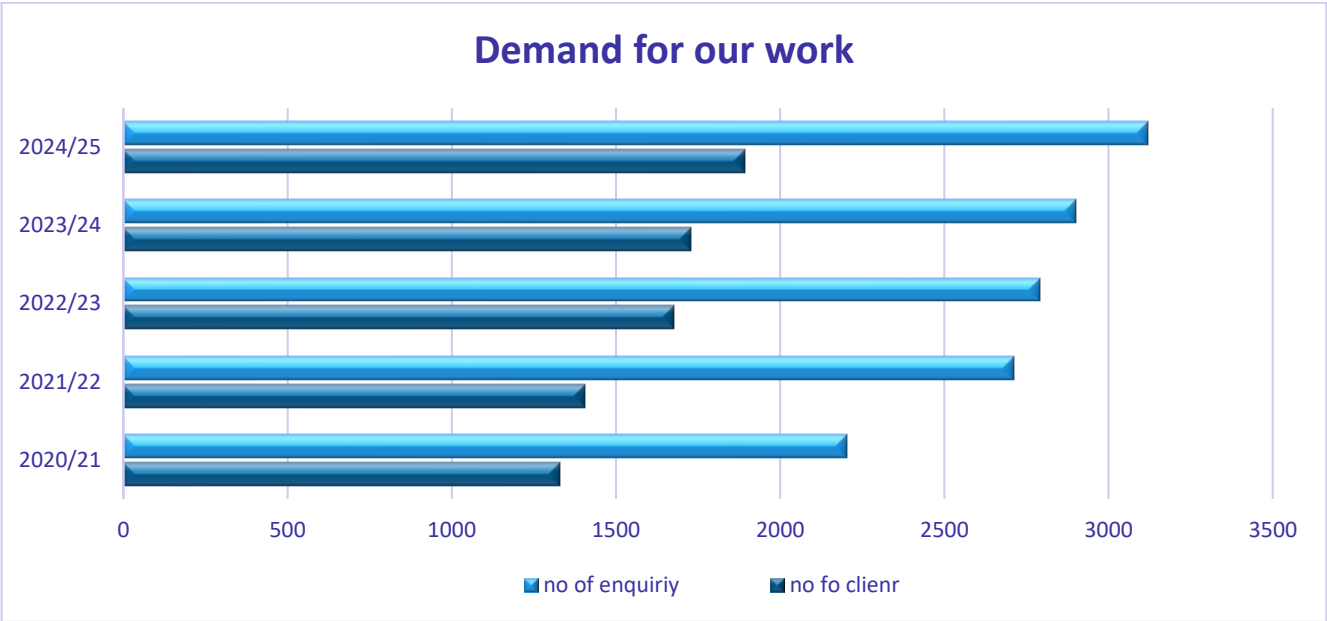
These activities can be broadly divided into four categories:

Specialist casework	debt specialist casework and money management advice	funded by Lottery Community Fund
	welfare benefits casework and appeals	funded by London Legal Support team under Greater London Authority Advising Londoner Project
	housing advice and casework	funded by Trust for London.
Advice volunteer training	Volunteer Training Project	funded by Advice UK
	NVQ assessments carried out by qualified staff	funded by a mix of grants from Advice UK and fee payments by candidates/their employers
	training sessions and workshops delivered to other agencies	funded by Citizen Advice under GLA Advising Londoner Project (Advice 1 st Aid) and East Community Foundation Tackling Pensioners Poverty project
Generalist advice provision	delivered through drop in session, telephone advice and appointments	funded by Citizen Advice partnership from Mayor Grant Programme and Wakefield & Tetley
	Outreach Advice in Health settings	Funded by TH connect partnership led by Age UK
Peer Support and Coordination Work	This work consists of support for Tower Hamlets Community Advice Network and coordination of referrals	funded by North East London NHS and London Borough of Tower Hamlets Housing Group

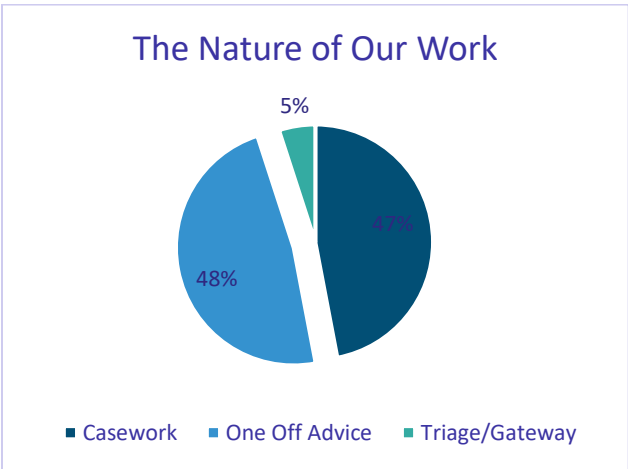
THE DEMAND

In the year 2023/2024 we dealt with 3121 enquiries from 1891 local residents across a range of issues. The demand for our services and the amount of enquiries which need to be addressed continues to increase.

We have increased our provision of advice by 35% over the last 5 years.



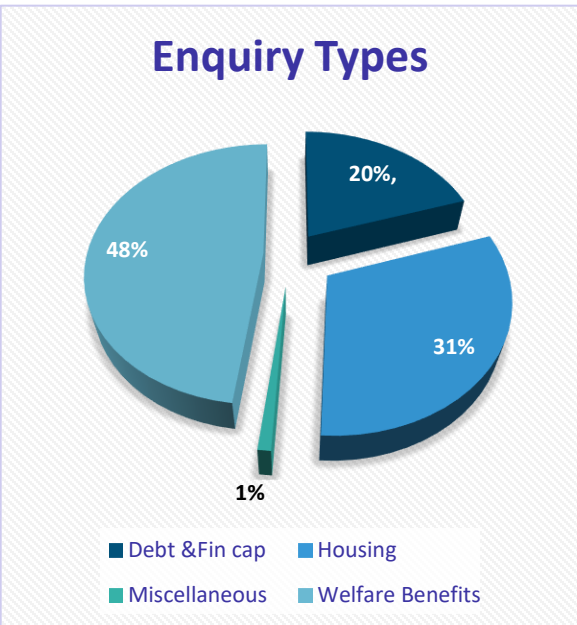
We continue to deliver end-to-end casework in our 3 areas of specialism: welfare benefits, housing, and debt. Nearly 50% of the issues coming to us must be addressed at specialist casework level to remedy.



OUR WORK

We continue to deliver casework support in relation to welfare benefits, housing and debt.

Welfare benefits continues to be the main area of social welfare requiring casework support, which often requires representation at Independent Tribunal appeals and at time Upper tribunal.



This is closely followed by an ever increasing demand for support with housing matters 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 with debt problem and cost of living concerns, and clients often require a holistic support across different social welfare areas of specialism at casework



OUR WELFARE BENEFIT WORK

The demand for advice , support and casework for welfare benefit continues to grow from the local community. As the welfare system becomes ever more complex and harder to access, the most vulnerable often suffers from financial hardship caused by wrongful decision. To remedy these problems, ongoing and supportive casework is required to ensure the most disadvantaged received what they are rightfully entitled to.

A WELFARE BENEFIT CASE STUDY

Ms X first accessed our service via our drop in session and from this point received end to end casework support.

Ms X was a survivor of domestic abuse and had multiple health problem and diagnosis including paranoid schizophrenia, global delay and learning disabilities and speech impediment. She was very vulnerable and limited communication, .She lived with her mother who was her carer.

Ms X had requested with the help of her mother that her Personal Independence Payment decision is reviewed as she thought she was not in receipt of the correct award. She had been found to be ineligible and her award stopped

Ms X was solely in receipt of Employment Support Allowance (work related group). The withholding of her PIP entitlement also meant that her mother lost her Carer's Allowance, which was her sole income aside from pension credits. As a result of the lack of disability benefit entitlement, the household was under severe financial strain..

We conducted several interviews with the client, and supported them through the whole appeal process from Mandatory Reconsideration request to appeal at tribunal . We supported them to gather supporting evidence and wrote an extensive submission to support their tribunal hearing.

At the tribunal hearing in November 2024, the DWP conceded 17 points just based on our written submission at the start of the hearing, and through our oral representation a further 4 points to reflect Ms X's communication needs and 12 points for mobility to reflect her requirement of supervision was awarded.

This meant she was awarded the enhanced rate for both components. Due to this, she was awarded more points than the initial award, which meant the decision was superseded to October 2022, so Ms X received a backpay even further back than the decision to take away her PIP in June 2023 when the PIP entitlement actually stopped).

Her backdated PIP totalled £16,536.33 and her confirmed benefit gain from November onwards is £184.30/week. It also meant Ms X was now eligible for a freedom pass to travel free around London

Ms X and her mother were so overjoyed by the decision that they decided to wait in the tribunal for a further 30 minutes to receive their decision letter there and then. After the decision, Ms X said "I'm so happy, I can't believe it", and her mum said "thank you, thank you, thank you".

Due to the supersession, we supported Ms X ESA award to be changed to the Support Group, which entailed a backdate of the disability premium, totalling £9508.80. It also increased her weekly |ESA income to £159.05.

The total financial outcome calculated over one year for Ms X was £43,889.33.

We were also able to advise and support Ms X's mother to reapply for Carer's Allowance and request the maximum 3 month backdate. We then applied for a supersession of the DWP's decision to stop carer's allowance based on the official error of taking away Ms X's PIP. Ms X's mother was awarded the underlying entitlement. In light of this decision, we were then able to request Pension Credit to apply for a backdated Carer's Premium to the supersession in October 2022 which led to additional substantial backpay for Ms X's mother.

HOUSING CASEWORK

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



Shortage of social housing, poor housing conditions and rising homelessness have been in the forefront of social welfare advice demands.

As housing shortages worsen and homelessness rises, the courts are increasingly holding local authorities accountable for their legal obligations. From homelessness assessments to the enforcement of housing standards, recent significant legal developments that are reshaping tenants' rights and clarifying the responsibilities of landlords and local authorities have come to the forefront.

Nevertheless, the need for specialists housing casework is even more essential to ensure people access their legal rights when it comes to housing

It is also essential that the experience of residents is addressed with local authority to improve good practice and the correct application of the law. (even those who are aware of their rights find it difficult to have them enforced- local authorities will often chose to ignore residents and will only take action once there has been and intervention by an organisation such as ours)

A HOUSING CASE STUDY

Mr K was brought to Island Advice Centre by a friend who had previously received housing advice from us. Mr K was elderly (over the pension's age) and his mental and physical health had severely deteriorated due to being homeless.

For the last 30 years, he had worked in the restauration & hospitality industry where accommodation had been provided during employment. Unfortunately, his last place of employment closed during the pandemic and Mr K found himself homeless; sofa surfing, sleeping at various religious institutes, and on occasions spending the night on the buses.

Mr K had been attempting to make a homeless application since September 2021 without success.

When he approached us in February 2023, we immediately assisted him to make an online homeless application. After some administrative difficulties in getting the online homeless application submitted including satisfying the requirements to provide a substantive amount of documentation which was hard to obtain due to Mr K's failing memory and lack of material evidence (i.e. he only had a basic phone and a bag of clothes, no letters and couldn't remember who his GP was), his homeless application was eventually submitted.

Although the Local Authority confirmed having received a fully completed homeless application, they failed to provide any interim accommodation while processing the application and Mr K was still sleeping in the streets.

The sole remedy to this was to threat the Local authority with a judicial review which can only be done by a solicitor. But unfortunately, Mr K was not eligible for legal aid due to lack of evidence of (lack of) income and no solicitors were willing to take on the case unless his eligibility could be proven. We contacted the Legal Advice Centre who is a Tower Hamlets Community Advice Network (THCAN) member who agreed to support us with a Judicial Review if need be.

We therefore threatened the council with a Judicial Review, and they agreed to provide our client with interim accommodation as a direct result of the legal threat.

Over the next few months, our Welfare Right Benefit team assisted Mr K with getting his welfare benefit entitlement including Pension credit, Attendance Allowance and Housing benefit.

Unfortunately, his homeless application continued not to be processed, and Island Advice Centre was left with no choice but to use the complaint procedure from September 2023 onwards. Two meetings were held between the council and IAC to discuss the case before a stage 1 response was finally provided in December 2024.

Despite previous meetings, the council's stage 1 response reneged on the promises made by the council that they would accept the Main Housing Duty, make a direct offer of accommodation to our client and provide him with funds to furnish his new home by way of compensation.

IAC therefore escalated the complaint to Stage 2 of the council's complaint's process on the basis that the council delayed in making a decision, deprived him of his right to seek a review and refused priority on the council housing waiting list.

In January 2025 the council completed their stage 2 investigation.

They upheld the complaint and in addition offered £1000 in compensation for their failures.

Outcome:

- Main Housing Duty accepted
- Client was nominated for social housing
- Client was offered permanent accommodation (sheltered accommodation) on the 21st February 2025.
- He was sent a written apology
- £1000 in compensation
- He was provided with furniture including a single bed, microwave, air fryer, fridge freezer, coffee table, sofa, and some kitchen utensils

OUR DEBT & FINANCIAL CAPABILITY WORK



DEBT ADVICE

We offer advice on a wide range of debt issues including utility debts, rent and council tax arrears, credit debts and more.



Island Advice Centre is a licensed and regulated debt advice provider which provides specialist debt casework. Our experienced caseworker is Certificate in Money Advice Practice (CertMAP) qualified and an approved intermediary for debt relief order (DRO) applications.

Over the last year, we have continued to offer advice in debt matters including rent arrears, council tax arrears, utility debts, benefits overpayment, and debts such as credit cards and loan.

Our debt advice approach is holistic and our casework is extensive; we ensure we go beyond the presenting point and address all underlying issues including ensuring income maximization is considered and liability issues are explored.

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

A DEBT CASE STUDY

MsC is a single disabled individual living alone in a two-bedroom property. She experienced multiple health issues, both physical and mental, which affected her day-to-day functioning and required daily home care support.

Ms C presented herself in a distressed state due to the emotional and financial strain of her debts, particularly significant care charge arrears. Ms NC had been unable to sleep at night worrying about her debts how she could pay them back and was eager to seek a solution. Her debts were non-residential care charges of £37,792 and £3,343 owed to credit cards and loans, totalling £41,135..

Following a financial assessment by the debt caseworker, it was evident that Ms C was in receipt of all the benefits she was entitled to but had fallen into a great level of debt due to non-payment of non-residential care charges which had been set at £100 per week by the Non-Residential Care Team of Tower Hamlets and which she could not afford.

The debt caseworker explored all options available to remedy the debts including insolvency. The debt caseworker also looked at ways to ensure that Ms C doesn't fall back into the debt cycle in the future and her legal rights to have a non-residential care charge re-assessed based on her income and daily essential expenditures due to her disability.

Ms NC decided she would like to go for a DRO to clear her historical debts and have her care charges reviewed so that she doesn't fall back into a debt cycle.

The debt caseworker contacted the Non-Residential Care Team of Tower Hamlets on behalf of the client and was informed that starting 1st April 2025, disabled residents will no longer need to contribute towards the costs of non-residential home care. Therefore, Ms C will no longer be required to pay the current monthly contribution of £100.

Outcome:

Following the collection and confirmation of all required information, the client's DRO application was submitted and successfully approved. This resulted in the discharge of a total of £41,135 in qualifying debts.

As Ms C had been helped with an income and expenditure assessment during the debt advice process and had confirmation that she would no longer be required to pay for non-residential care charges going forward, Ms C was confident she could now manage her household finances with confidence.

Impact:

The approval of the DRO has provided the client with significant financial and emotional relief. She is now free from the burden of unmanageable debt and can begin to focus more on her health and well-being without the persistent pressure of unpaid bills, a Life After Debt. The client was extremely grateful for the support and guidance provided.

OUR OUTREACH SERVICES



TH Connect

A consortium led by Age UK successfully extended advice service in all GPs surgeries in Tower Hamlets . As partners of this consortium, we deliver advice sessions every week across 10 GP Surgeries since April 2024.

This service helps relieve pressures on GPs and other health professionals in busy health centres.

PCN1	Bethnal Green medical Center	60 Florida St, London E2 6LL	Monday 2pm to 5pm
	Strouts Place Medical Centre	3 Strouts Pl, London E2 7QU	Every Tuesday 2pm to 5pm
	Suttons Wharf Health Centre	26 Palmers Rd, Bethnal Green, London E2 0FA	Every Wednesday 9.30 to 12.30
PCN7	Gough Walk Surgery	21 Newby Pl, London E14 0EY	Every Monday 10 till 1pm
	Chrisp Street Health Centre	100 Chrisp Street London E14 6PG	Every Tuesday 9am till 1pm
	Aberfeldy Practice	19 Aberfeldy Sq, Aberfeldy Village, London E14 0XA	Every Wednesday 9am till 1pm
PCN8	Island Medical Centre	Roserton street London E14 3PG	Mondays (fortnightly) 1 to 4pm
	Island Health	145 East Ferry Road, London E14 3BQ	Mondays (fortnightly) 1pm till 4pm
	Dockland Medical Centre	100 Spindrift Ave, London E14 9WU	Every Tuesdays 1pm till 4pm
	The Barkantine Practice	121 Westferry Road London E14 8JH	Every Wednesdays 9am to 12noon

An Outreach Case study

A single female patient fled a domestic violence situation and was placed in temporary accommodation by Tower Hamlets Housing Options. Though employed part-time, the patient was unaware of her full benefit entitlements. She had accrued rent arrears and experienced a significant decline in her mental health, including symptoms of depression and anxiety, leading to a temporary inability to work. The patient was referred to social prescribing services by her GP. The Social prescriber identified a need for Social Welfare support and referred into our services at their surgery.

Actions Taken

A comprehensive benefit check was conducted to assess the patient's eligibility for financial support, including Universal Credit (UC), Council Tax Reduction (CTR), and Personal Independence Payment (PIP).

The patient's UC award was reviewed in detail, revealing two key issues:

Housing costs had not been awarded for two assessment periods.

The patient was subject to the benefit cap. Although a Discretionary Housing Payment (DHP) was in place, it did not cover the full shortfall.

The following steps were agreed upon and carried out:

A request was submitted to the Department for Work and Pensions (DWP) for reassessment of UC, specifically addressing the missing housing cost payments.

A review of the current DHP award was requested to better reflect the patient's financial situation.

Outcomes Achieved

The UC reassessment identified an underpayment of £1,777.60, which was subsequently issued to the patient.

The weekly DHP award was increased from £25.39 to £126.80, significantly reducing the shortfall.

Rent arrears were fully cleared, a reduction from £2000.

The patient gained a clearer understanding of her entitlements and how to manage her UC account.

The patient's financial situation and mental health improved, helping her regain stability and confidence during a vulnerable period.

BENEFICIAL OUTCOME OBTAINED FOR OUR CLIENTS



Welfare rights	
Number of clients assisted	701
Appeals success rate	84.6%
Confirmed financial gains	£873,947.98
Housing	
Number of clients assisted	481
Financial outcome (benefits gain and compensation)	£148,234.51
Debt	
Number of clients assisted	282
Number of DRO carried out for clients	36
Amount of debts written off	£541,137.69
Amount of debt managed	£134,7196.06
Financial outcome (benefits gain and grants through FinCap support)	£68,234.12
Generalist Advice	
Number of clients helped	339
Potential financial gains identified	£295,742.65
Advice in Health Setting Outreach Services	
Number of clients helped	582
Potential financial gains identified	£765,142.74
Total	£4,039,635.79

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.)



Through THCAN, Island Advice provides:

- www.thcan.org.uk
- a referrals portal
- Welfare Rights Forums
- Volunteer placements
- Trainings and workshops
- City & Guilds NVQ's Level 3 & 4 in Advice & Guidance
- Steering group meetings
- Newsletters
- A cross-organisation referral system



would like to thank for their support



Advice UK



The London Legal
Support Trust



National Health
Service

THCAN ACTIVITIES 2024/25



Advice First Aid	4 AFA courses delivered	81 participants
Learning to Advise	17 modules	22 candidates
Volunteer Project	9 partner organisations: Account 3 Island House Bromley by Bow Centre Age UK East London Island Advice Centre Zaccheus Project Real St Hildas Community Centre Stifford Centre	16 Volunteers Placements
NVQs in Advice & Guidance	11 NVQS Workshops	16 City & Guilds NVQ's Level 3 4 City & Guilds NVQ's Level 4
Welfare rights forum	4 Welfare rights forums	80 attendees
Newsletter	12 Newsletters	778 subscribers
THCAN referral	45 registered organisations	2347 referrals

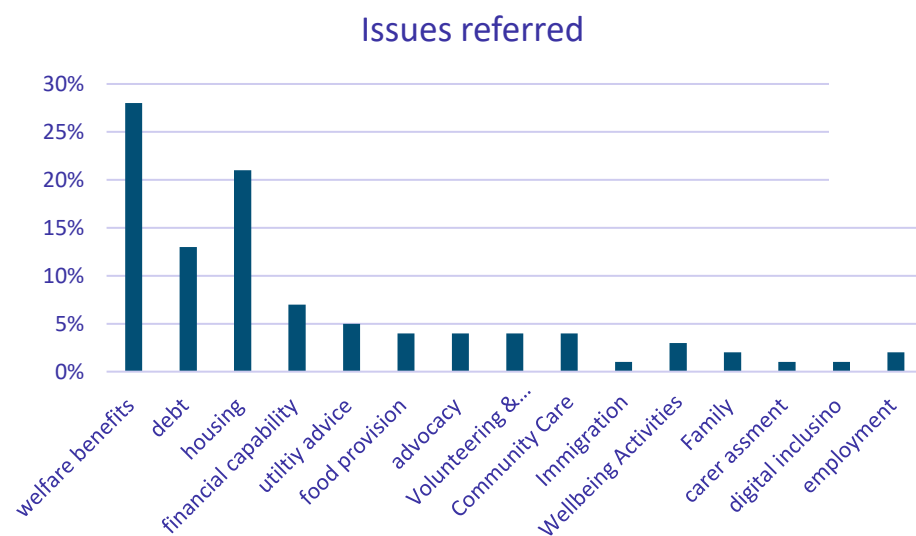
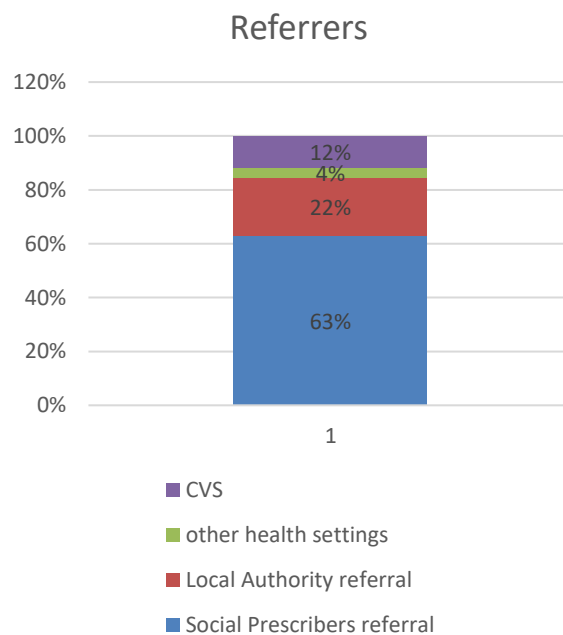
THCAN Referral Network

One of the beneficial outcomes of access to the referral system is the facilitation of a move from a signposting to a referrals mindset, within and across organisations.



Robust, accountable referrals are more effective than signposting, particularly when supporting clients who may lack the confidence, knowledge and tools to access help themselves. The burden is removed from the service user and they no longer have to repeat their story several times to get support. THCAN plays a pivotal role in supporting agencies with referrals, ensuring residents can access the full range of support available to them in the easiest way possible (London Borough of Tower Hamlets: Tower Hamlets Community Advice Network | Local Government Association)

Number of referrals made	2347
Number of issues referred	3442
Number of organisations registered	55



Volunteer Project

THCAN aims to address the skills shortage and lack of experience in the advice sector of trained, qualified advisors through volunteer training and placement.

THCAN Volunteer project has been running for decades.

We recruit volunteers and link them with voluntary work placements in an advice centre in LBTH (THCAN partners). Candidates are offered a 9-month placement and are required to participate for a minimum of two days per week.

This involves carrying out work experience one day a week in an advice centre and attending a class-based Social Welfare advice training course one day a week.

Following completion of the accredited course, candidates have the opportunity to complete a funded NVQ Level 3 in Advice and Guidance from City & Guild in their placement in an advice provider setting.

- During the year 2024/25, THCAN Volunteer project :
- Enrolled 40 participants (2 cohorts – Jan to September / Sept to February 2026)
- 16 NVQs candidates from Cohort 1
- Facilitated placement in 12 different organisations including Bromley by Bow Centre, Real, Apasen, Island House, Tower Hamlets Law Centre, Island Advice Centre, Middlesex University, Stifford Centre, Wapping Bangladeshi Association, Neighbours in Poplar

Benefits of the THCAN Volunteer Project

By training volunteers, THCAN increases the resources for advice providers to deliver social welfare advice to residents while skilling up local people who have lived in experience and developing a new work force for the advice sector.

- Volunteer project increased the provision of advice workers by 2.2 FTE

Taking Age UK East London as an example, we have three advisors and two volunteers working in our services who came into the sector as volunteers trained by Island Advice under the aegis of THCAN. I can honestly say that we would not have been able to continue to deliver our advice service during the cost-of-living crisis without THCAN previously having supplied us with motivated, skilled advice volunteers who often go on to become paid employees and long-serving community champions. The numbers of people supported and the income they have generated for our most vulnerable residents is huge and often life changing. (AP Age UK)

A Volunteer Case Study

Rahul Bajwah

Volunteer Project

Island Advice Centre

November 2024 to May 2025



I am a second year LLB law student at Goldsmiths.

The opportunity for volunteering was coordinated by Pro Bono Community. They provided two-days introductory training on providing benefits advice, in a volunteer role.

I chose to volunteer at Island Advice Centre to develop and gain practical experience in a client-facing role. I hoped that the role would improve my ability to communicate effective, practical advice to clients.

I supported the advice clinic with a range of tasks. These included administrative tasks, I typically saw 2-3 clients per day in the debt advice clinic, receiving guidance from my supervisor on how to communicate information accurately. I also assisted with completing Discretionary Housing Payment forms and Thames Water Help applications.

What went well: The exposure to a variety of debt cases, including electricity and water arrears and credit card debt. My supervisor was helpful in guiding me through the process of identifying priority and non-priority debts and the steps to take, such as completing an income and expenditure sheet. I gained valuable skills in communication, particularly when explaining complex issues in a straightforward manner. I developed problem-solving abilities, learning how to assess debt situations and adapt my approach based on client needs.

What was difficult: Communicating with clients who did not speak English as their first language proved challenging at times. However, I learned the importance of speaking clearly and in a straight-forward manner, which helped clients better understand the advice being given.

OUR COMMITTEE

CHAIR KATHERINE WILSON

Katherine has many years of experience in executive roles in financial services. She is a qualified accountant, and she is a member of the Financial Services Consumer Panel, which provides advice and challenge to the UK regulators on topics of interest to consumers. Katherine brings a broad set of business skills and knowledge of the regulatory environment 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.

HASAN CHOWDHURY

A parent Governor for Cayley Primary School, volunteer at Dar Al Arqam, and a member of the Children and Education Scrutiny Sub-Committee for the London Borough of Tower Hamlets. He is committed to supporting vulnerable communities and ensuring

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.

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.

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 WEIR

Cathy is a community Centre project worker focusing on employment, digital skills and wellbeing activities. She has an extensive understanding of the local community and lived experience. they have access to the vital services they need.

OUR TEAM

Centre Manager	Sarah Sauvat
Finance Worker	Sharmin Chowdhury
Training & Volunteer Coordinator	Jo Ellis
THCAN & Office Administrator	Azka Vicar-Mir
Advice Service Manager & Housing Supervisor	Shuhel Alom
Debt & Generalist Advice Supervisor	Hien Dinh
Welfare Right Supervisor	Fatima Begum (until Oct 2024) Atif Wahid Kaudri (Appointed Feb 2025)
Generalist Advice Team Leader	Ola Oresangun
Welfare Right Adviser	Runa Kamali Matin
Debt Caseworker and Outreach Adviser	Rejaul Hoque (until Jan 2025)
Outreach Adviser with Amin Duties	Suna Mala
Generalist Adviser Outreach Adviser	Fojorul Islam (until Aug 2024)
Trainee Housing Adviser	Ahssan Rumman
Trainee Welfare Right Caseworker	Shirley Mason (from Sept 2024)

OUR VOLUNTEERS

Ariana

Jasmina

Florence

Euridice

Fatema

Nargish

Busra

Shantell

Liya

Bridgit

Rahul

Aisha

Saqib

Chantell

Yusuf

Nazma

Ruby

Xuan

Joshua

Samiul

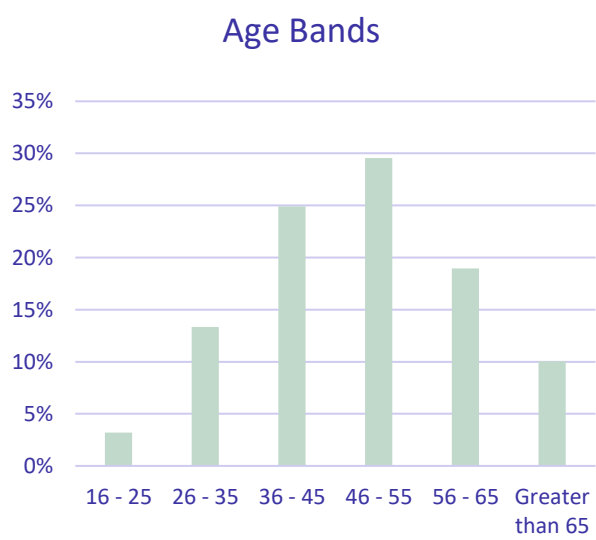
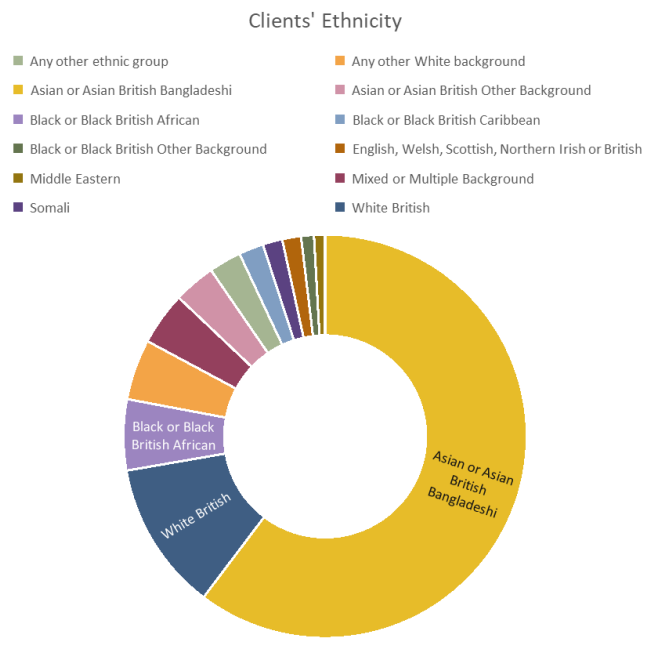
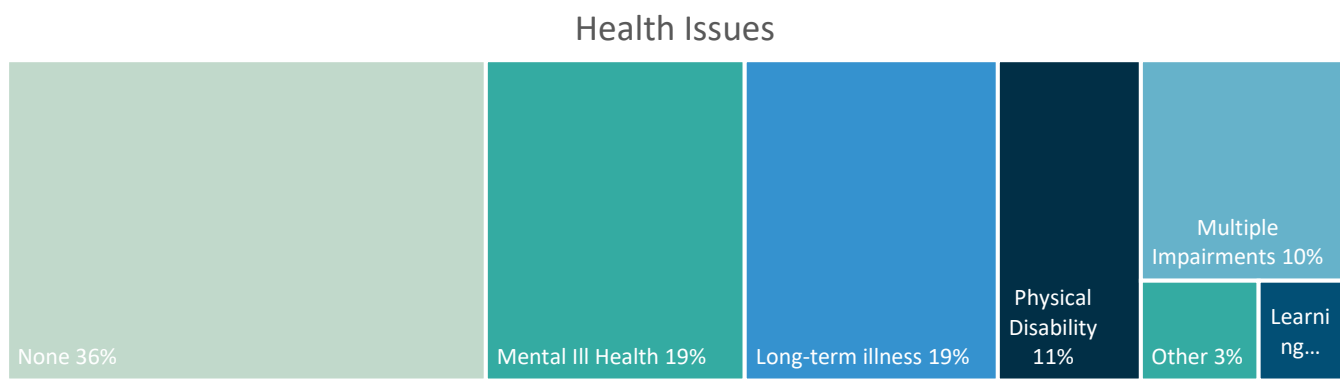
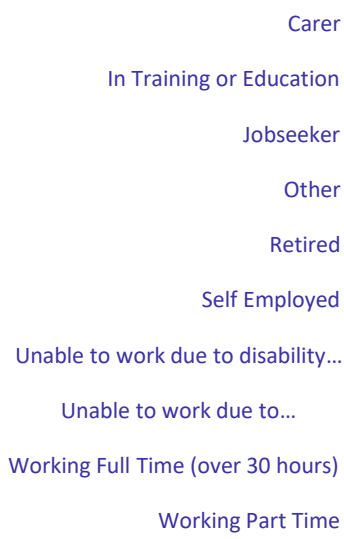
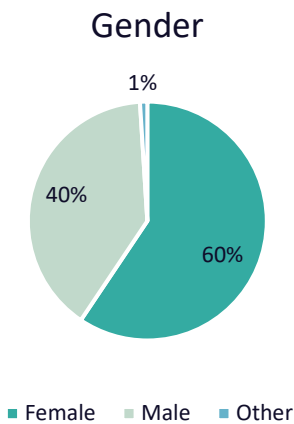
Saz

Abida

Shirley

Who contributed together
to 1516 hours of
volunteering
during 2024/25

OUR CLIENTS



FINANCIAL STATEMENTS

INCOME FROM CHARITABLE ACTIVITIES	Unrestricted	Restricted	Total	Total
	Funds £	Funds £	2025 £	2024 £
Grants and contracts:	10,435	179,254	189,689	132,509
Specialist casework	10,840	104,468	115,308	62,086
Advice volunteer training	4,000	156,179	160,179	234,581
Generalist advice provision	<u>£25,275</u>	<u>£439,901</u>	<u>£465,176</u>	<u>£429,176</u>
Bank interest	<u>£2,289</u>	<u>£Nil</u>	<u>£2,289</u>	<u>£2,141</u>
5. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES	Direct Costs £	Support Costs £	Total 2025 £	Total 2024 £
Staff costs	301,579	74,163	375,742	335,627
Direct project costs	23,904	-	23,904	36,198
NVQ assessment and materials	2,280	-	2,280	8,697
Premises costs	2,957	26,538	29,495	25,844
Payroll services	1,395	355	1,750	635
Volunteers' expenses	440	198	638	656
Professional fees	-	6,038	6,038	10,603
Subscriptions, licences and insurance	-	12,272	12,272	6,416
Training and recruitment	-	5,004	5,004	1,209
Stationery, postage, and copier	-	4,486	4,486	5,354
Telephone and internet	-	4,196	4,196	4,804
Refreshment and hospitality	-	1,967	1,967	-
Bookkeeping and finance	-	1,830	1,830	3,000
Computer and equipment expenses	-	990	990	-
Sundry expenses	-	864	864	1,202
Travel costs	-	673	673	380
Publications	-	211	211	250
Governance cost (note 7)	-	10,083	10,083	5,111
	<u>£332,555</u>	<u>£149,868</u>	<u>£482,423</u>	<u>£445,986</u>
6. EXPENDITURE ON CHARITABLE ACTIVITIES	Direct Costs £	Support Costs £	Total 2025 £	Total 2024 £
Specialist casework	122,195	55,068	177,263	135,348
Advice volunteer training	87,063	39,235	126,298	61,383
Generalist advice provision	<u>123,297</u>	<u>55,565</u>	<u>178,862</u>	<u>249,255</u>
	<u>£332,555</u>	<u>£149,868</u>	<u>£482,423</u>	<u>£445,986</u>

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