



Introduction

Islington People's Rights (IPR) delivers targeted specialist welfare benefits and debt advice to people living in challenging situations. Most are disabled and all are disadvantaged by poverty. Our aim is to ensure that all residents have the means to develop their potential as equal citizens.

IPR has been delivering its essential services since 1969 and, as it approaches its 50th anniversary, the need has never been greater. Our experienced caseworkers provide individual help at all levels including tribunal appeals and referrals for housing and other support.

Most of our work takes place in community settings throughout Islington and we are continually evolving services to meet the needs of local people. With 80% of those helped being disabled, many have complex issues which need targeted support. This includes those with mental health issues, disabilities, drug and alcohol problems, as well as carers, ex-offenders and those linked to certain Black Asian Minority Ethnic and Refugee Organisations (BAMER) communities.

This Annual Review reveals how IPR is working hard to alleviate the worst effects of poverty, inequality and austerity in Islington.



Contents

2. Chair's Report
3. IPR Core Service
5. Access+
6. IPR Focus
7. IPR Care
8. Thank you
9. Looking Ahead
10. Accounts 2016-17
11. Service Information

Jeremy Corbyn MP
for Islington North
with former
IPR Chair
Tim Aldridge at the
2016 AGM



Photo by Lin Knapp

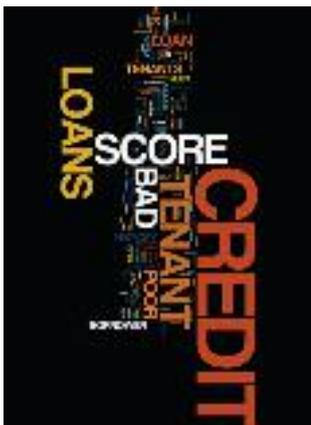
Chair's Report by Matt Brown

Welcome to IPR's Annual Review. As Chair, I'm delighted to report a year of very solid progress in achieving our aims. These include providing essential, specialist advice to well over 2,500 people in acute need. We target our service towards those groups and individuals too often left behind in today's Britain. Over 75% of our clients are disabled and a high proportion live with poor mental health. We are a multi-channel service and provided advice via our telephone service to over 6,000 individuals in the last year.

As in previous years, we have seen demand for our services continue to increase. This is the result of the deepening of the Government's austerity programme which continues to squeeze welfare benefits, particularly for people with disabilities. The sheer weight of welfare reforms (including the long awaited introduction of Universal Credit) and rising interest rates threatening to tip more people into unmanageable debt also continues to present challenges to our dedicated and skilled advice teams. IPR is widely and deservedly recognised for its quality and expertise and this has translated into receiving more referrals from other agencies. This is flattering but the specialist work is involved and it takes time to grind through the welfare system; as an organisation we continue to be ever-vigilant about how we use our scarce resources so we maximise our effect on the often marginalised Islington residents whom we serve.

IPR funding from Islington Council has been confirmed until March 2020 which is a tremendous boost to our core advice service. Islington Council must be commended for investing in its advice services at a time when other London Boroughs are cutting theirs. We have continuation funding from Trust for London for the Access+ project working with local BAMER communities. The grant from the Big Lottery Local Sustainability Fund allowed us to put extra resources into fundraising and building partnerships with law firms and others to maximise our reach. We recently secured funding from new sources, notably the NatWest Skills and Opportunities Fund, and Henry Smith Charity.

I am very proud to be Chair of IPR but it would be an empty position without our wonderful staff and volunteers who together make such a positive impact every day on the lives of our clients. I would like to thank my predecessor as Chair, Tim Aldridge. I would also like to express appreciation for the time committed by fellow Trustees as well as the resources of time and money given by our supporters that make everything possible. Our services are needed more than ever and with your continued support, we can look forward to another successful year!



IPR Core Service

IPR's Core Service provides free specialist welfare benefits and debt advice to Islington residents. It includes the telephone advice line and appointments at both the Manor Gardens Centre in Holloway and the St Luke's Community in EC1. Over the year we supported over 2,700 clients, most with welfare benefits issues but about 30% with debt issues or both.

A key part of the service is to provide direct support at welfare benefits appeals and tribunals. Last year over 130 were supported with submissions and representation with a success rate of over 90%. As in previous years much of the casework related to Personal Independence Payment (PIP), Employment and Support Allowance and linked Work Capability Assessments. The roll out of Universal Credit is leading to additional demand for IPR's service.

IPR is now funded by Islington Council, as one of the Islington Strategic Advice Partners, along with Islington Law Centre and Citizens Advice Islington. It is also part of Islington Debt Coalition; a partnership of organisations led by Islington Council, working to tackle debt in Islington.

Funded by



Islington Council recently launched, Angelic Energy, run as a not-for-profit, and London's first municipal energy provider in more than a century. It offers fairer gas and electricity prices and helps the capital's most vulnerable households out of fuel poverty, not just those in Islington.

IPR services are designed to offer early and timely interventions that can avoid more severe issues developing. We provide targeted specialist welfare benefits and debt advice at five outreach venues, in conjunction with the Islington Prevention Joint Commissioning Team. The aim is to support residents' independence thereby avoiding the need for care and support. This type of intervention can make all the difference for many people and stop problems becoming crises.

Services have been delivered through regular weekly sessions at four community mental health venues and one drug and alcohol service; all listed on the back cover. Over 700 clients were supported in the year with their welfare rights and debt problems at the various outreach venues.

Evening Legal Advice Sessions

Our free legal advice sessions take place at the St Luke's Community Centre in EC1 with staff from City Law Firm CMS. Over the year this service provided legal help in a whole range of areas, and is a great example of community involvement by this company.

Our original partner was the law firm Nabarro LLP, who during the year merged with CMS and Olswang. The company very generously hosted an event at their City offices that brought together a wide range of funders and organisations with an interest or potential interest in the work of IPR. Speakers at the event included Baroness Chakrabarti CBE, the Shadow Attorney General, former Director of Liberty, now in the House of Lords. Also Lord Low of Dalston CBE, the President of the European Blind Union who recently chaired The Low Commission on the Future of Advice and Legal Support.

The event, which took place in April 2017 was an important way for IPR to reach out to new supporters and partners for projects.

Baroness Chakrabarti and IPR Chief Executive
Gerard Omasta-Milsom at the stakeholder event



Case Study

Ms L needed help with debt. She has physical and mental health problems and had huge debts and was struggling to fend off creditors. The caseworker explained the options, notably a Debt Relief Order (DRO), or negotiation of repayments with the creditors. The caseworker created a statement of her income and expenditure which showed that there was no spare money left over to offer creditors. She saw one of IPR's approved intermediaries for DROs and her debts were written off. She said of the experience:

"No-one plans to get into debt but when it happens it can be frightening and hard to face the world. I now feel much more in control of my finances and my life."

Access+ works with local BAMER organisations with the objective of improving the advice services that they offer to their communities. Many of these local groups provide advice to hundreds if not thousands of local residents so the advice, support and training we are offering through this initiative means that we are able to help many more people than would otherwise be possible.

Access+ provides fortnightly appointment sessions at each groups location combined with follow up casework for clients. Our partners are the Arab Advice Bureau, Eritrean Community in the United Kingdom (ECUK), Islington Chinese Association, Islington Somali Community, and Latin American Women's Rights Service (LAWRS).

So far Access+ has helped well over 1,500 people with their welfare benefits and debt advice issues. Our thanks must go to Trust for London for their continuation funding for Access+ which means we can continue to extend the activities to many more people living in poverty.

- ❁ Provides debt and welfare rights advice sessions to those in need within key Black, Asian, Minority Ethnic and Refugee (BAMER) communities by working directly with community partners
- ❁ Delivers training and support to partners to develop their expertise whilst improving the overall quality of advice they offer



Photo by Lin Knapp

In November 2016 IPR organised a major conference on advice for BAMER community groups in conjunction with the Enhance Project at Resource for London. Speakers from left to right were John Muir, Voluntary and Community Sector Development and Equalities Manager of Islington Council, Mulat Haregot of Evelyn Oldfield Unit, Andy Gregg from Race On The Agenda (ROTA) and Kunle Olulode from Voice4Change England

IPR Focus

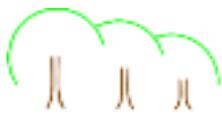
IPR Focus offers extra support for people who have multiple disabilities living in Islington. The aim of the project is to ensure that they have the support they need to retain their independence. Much of the application process for benefits such as the Personal Independence Payment (PIP) can be particularly challenging for people with disabilities including those with learning difficulties.

According to the DWP there are 12,300 Islington residents claiming disability benefits. Research shows that nationally some 150,000 elderly disabled people, who five years ago would have received help with washing and dressing, no longer qualify. The eligibility criteria means that only those with the most severe needs can be helped.

In 2017 the UK became the first country in the world to be investigated by the United Nations for violating the human rights of people with disabilities. There is evidence of deaths as a result of austerity cuts to benefits and care budgets.

IPR Focus is funded by several charitable trusts, including the Three Oaks Trust. In 2017 IPR secured three year funding from the Henry Smith Charity which has enabled expansion of the project.

Funded by



Three Oaks Trust



Case Study

Ms B had been receiving limited benefits to cope with her severe disabilities and the need for care. Her daughter lived with her and helped her in the morning and evening with getting in and out of bed and preparing meals. She had been receiving Disability Living Allowance (DLA), but was then forced to migrate to Personal Independence Payment (PIP), with DLA being abolished. The IPR caseworker helped her complete a PIP application form and Ms B was awarded PIP, at the enhanced rate. Her daughter was able to successfully apply for Carer's Allowance for looking after her. However it is IPR's experience that in many cases individuals migrating from DLA to PIP, are either turned down, or awarded at the standard rate. People are therefore not receiving the financial help they need that would provide real improvements to their quality of life and independence.

“Getting this extra money has made all the difference to me. It means I can be certain that I can get the help I need when I need it. It would have been impossible to have achieved this without the help I had from IPR”



IPR Care

IPR Care offers advice, casework and representation for carers in Islington on welfare benefits and debt issues, and to those that they care for. Benefits for carers are complicated as the entitlements of the carer and the person being cared for are often interrelated. The Care Act 2014 means that carers have had greater rights from April 2015.

There is high demand from carers because of the many welfare reforms taking place. Increasing levels of dementia, partly driven by people living longer, means that many more family members are becoming full time carers.

In late 2016, IPR was able to relaunch IPR Care through funding from Cloudesley and the Allen & Overy Foundation, with a fortnightly service. Carers and those they cared for can now get access to the specialist advice they need. Often requiring representation at tribunals all of those who have engaged to date, had their financial situations improved helping them to live more independently.

This additional help can make the difference for some people between becoming homeless and keeping a roof over their heads. Thanks to funding from these two funders the project is looking to meet a real and growing need in Islington.



Funded by



- 66% of carers are spending their own income or savings to pay for care
- There are over 14,000 carers in Islington
- 52% are not in paid employment
- 15% said they were in poor health
- 33% are caring for more than 20 hours a week
- Over a lifetime, seven out of 10 women will be carers, and nearly six out of 10 men
- Women have a fifty-fifty chance of having substantial caring responsibilities by the time they are 59. Men have the same chance aged 74
- With the rise in the older population, the number of carers could rise from 5.7 million currently to 9.1 million in 2037

Thank you

Key Funders

Allen & Overy Foundation
Big Lottery Fund
Cloudesley
Henry Smith Charity
Islington CCG
Islington Council
NatWest Skills and Opportunities Fund
Santander Foundation
Three Oaks Trust
Trust for London



Thank you to the following organisations for your support

Advice UK
CMS
LawWorks
London Legal Support Trust
London Metropolitan University
Manor Gardens Welfare Trust
Morris Charitable Trust
Persula Foundation
Pilotlight
Souter Charitable Trust
St Luke's Centre & Trust
The Margins Project

IPR was awarded a grant of £34,900 from the NatWest Skills and Opportunities Fund, to undertake additional financial capability work. Representatives of IPR attended a special event in July 2017. Henrietta Cooke (Treasurer), Gerard Omasta-Milsom (Chief Executive), Phil Northey (Chair, NatWest London Regional Board) and Matt Brown (Chair)

Each year IPR takes part in the London Legal Walk - a 10km walk around Central London, organised by the London Legal Support Trust. This raised over £1,700 in sponsorship for IPR's activities. Contact us if you would like to take part and raise much needed funds on the next London Legal Walk on Monday 21st of May 2018.



In the photo are members of the 2017 IPR team, from left to right Bahar Choudhary, Matt Brown, Gloria Hill, Paul Harper, Derek Jackson, Gerard Omasta-Milsom and Jagruti Depala

Looking Ahead

IPR continually reviews its activities and priorities to determine future strategy and ensure the relevance of its services. A key part of this approach is an annual Away Day when we bring together trustees, staff and other stakeholders, to look at the ways in which the charity should develop going forward. The aim is to ensure that IPR retains its original purpose and continues to develop its activities to meet the changing needs of people experiencing poverty and disadvantage. This year IPR has become part of the Pilotlight Programme, benefitting from their input in relation to business and strategic planning.

New Partnerships

IPR recently set up a Partnership Working Agreement with The Margins Project, a homelessness project, at the Union Chapel on Compton Terrace. This involves an IPR Specialist Caseworker attending drop in sessions, and supporting clients with their benefits and debt management issues. This is clearly leading to successful outcomes for clients, and the initial pilot has been extended. This is clearly a model that can be replicated with other local organisations, in effect buying in the specialist services offered by IPR.

IPR Assist

There are increasing numbers of people living in poverty in Islington. Inequality is on the rise and the borough is becoming more acutely divided between the haves and the have nots. We know that part of this trend is related to the benefits system. When people have their benefits cancelled, or delayed, with so many living on the breadline, the smallest change in circumstances can leave people with no money at all.

IPR is developing a new project, IPR Assist, to provide direct links between complementary organisations working locally and our caseworker team. This would include Help On Your Doorstep, an invaluable local initiative that is well placed to make more referrals to IPR of families and others in financial need. The aim would be to offer people early advice that can prevent financial crises spiralling out of control. If funding can be secured IPR plans to launch IPR Assist in 2018.



Research and Social Policy Work

IPR is keen to take forward more formal research about the needs of those that we work with. This could include campaigning on key issues in order to influence policy makers and effect positive change for service users. It is a recognition that our current work produces a real insight into the issues around poverty and inequality in Islington. Already we are seeing the potential that this collaboration can offer for both IPR and other advice agencies throughout the UK. We have been working with London Metropolitan University on two evaluations and social policy projects. We have also recently benefitted from a new student placement from King's College London, facilitated through Advice UK.

Accounts Summary for the year ended 31 March 2017

	Total Funds 2017 £	Total Funds 2016 £
Incoming resources		
Voluntary income	3,352	1,431
Investment income	254	588
Incoming resources from charitable activities	419,544	428,645
Total incoming resources	423,150	430,664
Resources expended		
Cost of generating funds	16,391	3,415
Charitable activities	420,673	438,634
Total resources expended	437,064	442,049
Net income/(expenditure)	(13,914)	(11,385)
Reconciliation of funds		
Total funds brought forward	156,413	167,798
Total funds carried forward	142,499	156,413
Funds of the charity		
Designated funds	22,500	22,500
Unrestricted funds	119,999	133,913

Copies of the full audited accounts for 2016/2017 are available on the Charity Commission website or from IPR

Chief Executive Gerard Omasta-Milsom

Finance Manager Paul Harper

Specialist Caseworkers

Fereshteh Panah Derek Jackson
John Spriggs Fisseha Habte-Mariam
Gloria Hill Michael Nwosu

Locum Caseworkers

Susana Arposio Laura Palma
Joanie Wilkinson Jayne Okacha
Maggie Pether

Administrator Jagruti Depala
Support Worker Trudy Tiernan

Trustees

Matt Brown (Chair) Tim Aldridge (Vice Chair)
Henrietta Cooke (Treasurer) Joanna Givens
Helen Laker Arthur Ryser
Toyosi Akinfemiwa Krishan Murari
Bahar Choudhary Wande Showunmi

Kay Booth (until July 2017)
Michael Wüstefeld-Gray (until November 2016)
Anna Murray (until November 2016)

IT Support RJ Partners
Website Support Bootleweb
Fundraising Support Mike Butler, Pilot
Tim Clark



Service Information

The Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685 Appointments are booked through the Advice Line and take place at the Manor Gardens Centre in Holloway, or St Luke's Community Centre in EC1

IPR provides outreach sessions through mental health, drug and alcohol agencies. Appointments can be directly booked by contacting the venues direct, sessions are weekly. Most sessions are weekly, booked up to 2 weeks in advance through mental health, drug and alcohol services.

Mental Health Services - appointment via centre

- ✿ North Rehabilitation and Recovery Team, 1 Lowther Road N7 8US
- ✿ South Rehabilitation and Recovery Team, 11 Southwood Smith Street N1 0YL
- ✿ Islington Crisis Resolution Team (ICRT), Highgate Mental Health Centre, Dartmouth Park Hill, N19 5NX
- ✿ iCope, 10 Manor Gardens, London N7 6JS

Drug and Alcohol Services – appointment via centre

- ✿ Cranstoun Drug Services, 28b King Henry's Walk N1 4PB

Legal Advice Evening Session - appointment via centre

This session provides employment, housing and consumer rights advice, as well as welfare benefits and debt advice.

- ✿ St Luke's Community Centre, 90 Central Street EC1V 8AJ - 020 7549 8181



6-9 Manor Gardens
London N7 6LA
T: 020 7561 3685
E: info@ipradvice.org.uk
W: www.ipradvice.org.uk

Charity registration no. 1077688
Company registered in England no. 01753440

