



Introduction

Islington People's Rights (IPR) provides specialist advice on welfare and debt issues to Islington residents. For nearly half a century we have been working in the borough to improve people's lives and prospects. Most of those helped are disabled and live in poverty.

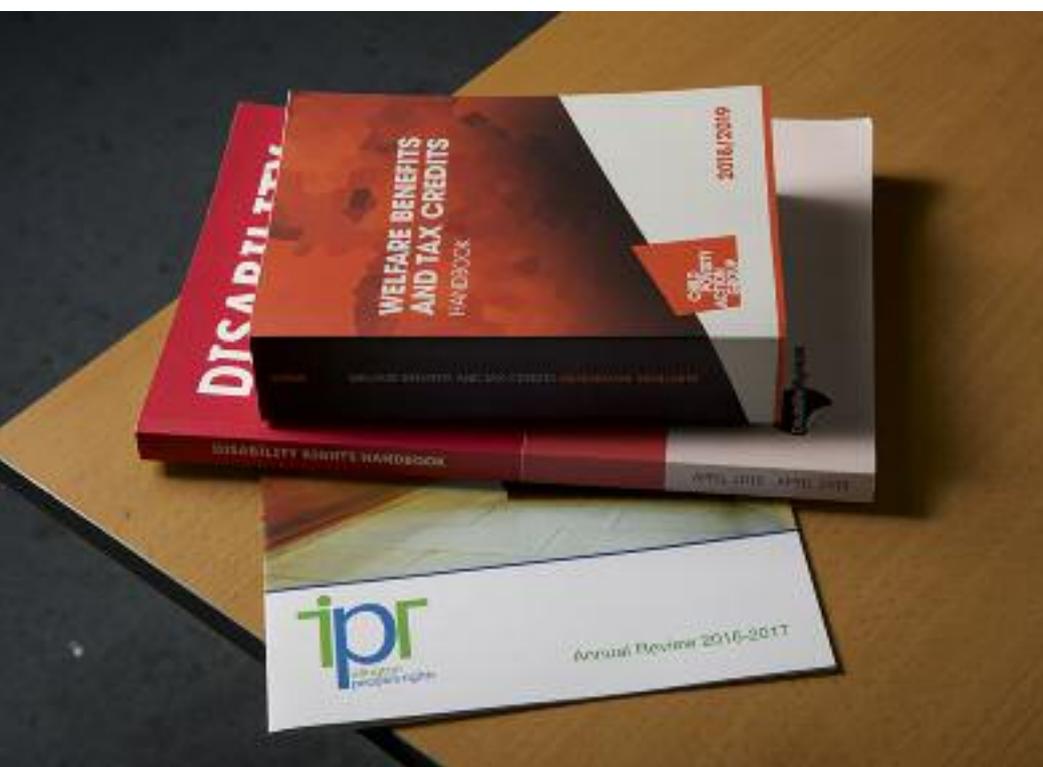
Whilst the Government has recently declared the 'end of austerity' that is certainly not the experience of people we see every day. The roll out of Universal Credit over the last year has thrown up many additional challenges and even greater need for our services.

Much of our work is delivered in community settings throughout Islington and we work hard to ensure that we reach those most at risk of the effects of poverty including losing their homes and poor mental health. Specific initiatives target carers, residents with multiple disabilities, those with drug and alcohol problems and ex-offenders. IPR is continually adapting to meet the changing needs and profile of local residents whilst ensuring that the voices of our users remain at the heart of everything that we do.

This Annual Review charts another year of real progress for IPR as we build towards our 50th anniversary year in 2019.



Photo by Hassan Nezamian



Contents

2. Chair's Report
3. IPR Core Service
4. Evening Legal Advice
5. Water Debt Advice
6. IPR Focus
7. IPR Care
8. Thank you
9. Looking Ahead
10. Accounts 2017-18
11. Service Information



Photo by Lin Knapp

Matt Brown, the IPR Chair, chaired the Conference “Universal Credit in Islington: A Whole Community Response” organised by Islington Advice Alliance on the 17 September 2018. Emily Thornberry MP (Islington South and Finsbury) was one of the keynote speakers at the event, highlighting the challenges for Islington claimants, since the introduction of Universal Credit

Chair’s Report by Matt Brown

Welcome to our 2018 Annual Review. It’s been quite a year! We’ve expanded our services, moving into financial literacy work that supports our clients in dealing with money issues longer-term; we’ve helped more vulnerable people find solutions to their problems and have been instrumental in driving forward the debate about the impact of Universal Credit on Islington residents.

Although we’re open to everyone, we mainly work on the margins of society with people who are hard to reach and whose problems, if left unchecked, can have a dramatic effect on their lives. To do this most effectively within our resources we have concentrated on governance this year.

Good governance is at the heart of any successful long-term operation and we simply cannot cut corners. We have refreshed the Trustee Board, ensured new measures for control and oversight are in place and instigated an improved business and work planning cycle. This demonstrates to our stakeholders that we are an organisation that knows its business, knows its direction and knows how to turn words into action.

Our plans over the coming years are fivefold:

- ✳ Ensure we know exactly who we are helping by gathering better data;
- ✳ Reach and help more people;
- ✳ Support our brilliant staff team and develop our own talent;
- ✳ Diversify our income further to build resilience;
- ✳ Be a positive agent for change in Islington and beyond.

We have made great strides with this plan already yet there is much work still to be done. Universal Credit is now in place in Islington and already we are seeing some of the devastating effects this chronically under-resourced system is having on our clients. We are pleased that its effects have gained so much national attention and we will continue to raise endemic issues with our MPs (Jeremy Corbyn and Emily Thornberry) and in the wider advice community and fight for our clients for positive change.

Once again, my thanks go to my fellow trustees for their hard work, dedication, insight and scrutiny; to Islington Council for their continued support and their desire to understand the problems we are dealing with; to our many funders who make the work we do possible and, of course, to our volunteers and staff team who make it all a reality by delivering the help to the people of Islington.

IPR Core Service

IPR's Core Service provides free specialist welfare benefits and debt advice to Islington residents. A telephone advice line provided help to over 1,000 residents in the year. The other main way in which people receive help is through one to one appointments at both the Manor Gardens Centre in Holloway and the St Luke's Community in EC1.

The service is particularly targeted at those at the margins of society including those with disabilities and mental health conditions. IPR's Core Service is funded by Islington Council, through the Islington Strategic Advice Partnership (ISAP), along with Islington Law Centre, Citizens Advice Islington, Help on Your Doorstep, and the Islington BAMER Advice Alliance. Their funding is confirmed until 2020 representing a very valuable commitment to IPR's work.

During 2017-2018 we supported 2,760 individuals, many had both welfare and debt issues that needed urgent attention. The biggest development of the year was the roll out of Universal Credit in the borough, which has led to further hardship for the groups of residents that IPR typically supports.

An important and much valued part of the Service is support and representation at welfare benefits appeals and tribunals. In the year IPR supported over 130 people in this way almost all leading to successful outcomes in challenging decisions. In addition to Universal Credit, residents needing help with getting Personal Independence Payment (PIP), Employment and Support Allowance (ESA) and linked Work Capability Assessments dominate the casework.

By offering early and timely interventions the aim is to avoid more severe issues developing. IPR's specialist welfare benefits and debt advice is provided at five outreach venues, in conjunction with the Islington Prevention Joint Commissioning Team. This amounts to regular weekly sessions at four community mental health venues and a drug and alcohol service.

The increase in income inequality is nowhere a more dramatic reality than in Islington. The gap is actually accelerating between the haves and have nots and the result is tremendous pressure on a reducing stock of affordable housing, high levels of homelessness and high levels of people struggling to make ends meet.

IPR works in partnership with many key organisations locally, notably Islington Law Centre, Citizens Advice Islington and Islington Carers Hub. It is critically important that all those working locally to address the worst effects of poverty and inequality can work together on joint initiatives and projects.



Photo by Hassan Nezamian

Funded by

Evening Legal Advice Sessions

Thanks to City law firm CMS and its skilled staff and trainees we have delivered another successful year of legal advice during evening sessions at the St Luke's Community Centre. This provides support on a diverse range of issues presented by clients, including employment, housing and consumer rights, in addition to debt and welfare benefits and CMS deserve much credit for their support. During 2017-2018 a further 300 plus people received essential advice at the Evening Legal Advice Sessions.



Photo by Lin Knapp

Workshop sessions at the Conference “Universal Credit in Islington: A Whole Community Response” at London Metropolitan University on 17 September 2018. This event was organised by Islington Advice Alliance, which brings together IPR, Islington Law Centre, Citizens Advice Islington and Help on your Doorstep to support the local community. Valuable support from Islington Council and funding from the Big Lottery Fund, helped make this conference possible. Universal Credit was fully rolled out in Islington from 20 June 2018, presenting challenges for many new claimants in the borough and others with changes in circumstances.

Case Study

Mrs S came to us for help soon after her husband had died. She had both a physical disability, being confined to a wheelchair as well as a learning difficulty. Her husband had always managed the finances and Mrs S had spent most of their savings on his funeral expenses. IPR was successful in securing a Funeral Payment as well as ensuring Mrs S's disability and housing benefits were maximised. Without the dedicated specialist help provided by IPR there is a good chance Mrs S would have lost her privately rented flat and potentially faced destitution. She said:

“I'm so glad IPR was there to help me during such a stressful time. There is no way I could have coped with all the forms that I had to fill in.”

Islington Water Debt Advice Project

UK households are currently facing hidden debts of almost £19bn with missed bill payments and benefit repayments overtaking credit cards as people's key money worry. While the Bank of England is responsible for tracking the rise in borrowing from high street banks, there are no official figures for missed bill payments so the £19bn figure is based on research by Citizens Advice.

The total value of missed bill payments has risen by 34% since 2010. In 2018 water companies were collectively owed £2.2bn by consumers falling behind with their bills, while electricity and gas providers were owed almost £1.1bn. Household bill problems can have a serious impact on mental health as well as leading to additional borrowing.

Thanks to two-year funding from the Thames Water Trust Fund IPR launched the Islington Water Debt Advice Project in April 2018. Providing specialist debt advice and casework support the focus is on those with water debts, but the service can assist with other debts, such as those with energy utilities. It can also help Islington residents to benefit from the various schemes that help with water debts or paying water bills; notably the Thames Water Customer Assistance Fund, the WaterSure Scheme, and the Water Direct Scheme. A key aim is to maximise people's income so that they can pay their water bills and clear their debts. The service includes giving residents budgeting skills so that they can manage their money more effectively.

This new project links well with the Financial Skills for Life project, currently delivered through funding from the NatWest Skills and Opportunities Fund. This undertakes financial education work targeted at some of the most vulnerable individuals and groups in Islington. This helps people develop their budgeting skills as well as supporting them to clear their debts.

Funded by

Thames Water Trust Fund



Photo by Hassan Nezamian

IPR Focus

IPR Focus provides specific help to people with multiple disabilities. The aim 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, notably those with learning difficulties.

A recent survey of disability organisations reported that nearly 80% of respondents said their assessments for PIP had a negative impact on their health due to stress or anxiety. Over 30% of those who have had their benefits reduced said they were now struggling to pay for food, rent and bills, while 40 per cent said they had become more isolated. Half said they were receiving less money under PIP than they were previously entitled to under DLA, or had lost their award completely. 25% of these said they were not able to get to medical appointments since their benefits was cut. Almost half worry the government will cut their benefit if they seem too active for a disabled person.

IPR Focus provides help with filling in the application forms as well as negotiating the disability benefits system generally, including tribunal representation if necessary. The project is funded by charitable trusts, notably The Henry Smith Charity and Three Oaks Trust.

Funded by



Three Oaks Trust



Photo by Hassan Nezamian



Case Study

“There are times when you feel that you are at the end of your tether and can’t face another day. Sometimes I think the Government thinks disabled people have it easy and just sit about doing nothing all day. Why else would it be so difficult to get by? My daughter helps me a lot with meals and washing but she also has a full time job and always seems worn out. The IPR caseworker was heaven sent. They sorted out my PIP application and it was backdated. This even enabled me to clear some debts. What’s more they arranged Carer’s Allowance meaning my daughter could go part time. Now I’m looking forward and life feels a lot more worth living.”

Sue is 50 and has severe asthma

IPR Care

IPR Care has been operating since 2016 thanks to funding from the Allen & Overy Foundation and Cloudesley. The project provides advice and casework for carers in Islington on welfare benefits and debt issues, and to those that they care for.

Carer's Allowance is a vital source of financial help to those who are caring full-time and unpaid for older or disabled loved ones. It brings recognition from the state of the role of the carer. Without it many people supporting loved ones, often at great financial and personal cost, end up in financial hardship. Many give up work in order to care for relatives and their health can deteriorate.

There are 6.5 million carers throughout the UK and the value of the help that they provide has been estimated at £119 billion per year. 58% of carers are female and 1.3 million are over 65 meaning most are working age'. Carers UK report that:

- * Half of carers cut back on their use of heating
- * One in five could not afford their rent or mortgage payments
- * Over half of carers who had savings use them to pay for everyday living costs
- * 44% are in debt as a result of caring
- * 1 in 3 are over £20,000 worse off as a result of caring through giving up work

There is high demand for IPR services from carers because of constant welfare reforms, increasing levels of dementia and other factors. We offer the specialist advice carers need. As so often with our work we advocate for people by engaging with the welfare system and help to boost incomes so that they can manage their situations.

Funded by



Thank you

Key Funders

Allen & Overy Foundation
Big Lottery Fund
Camden & Islington NHS Foundation Trust
Cloudesley
Islington CCG
Islington Council
NatWest Skills and Opportunities Fund
Santander Foundation
Thames Water Trust Fund
The Henry Smith Charity
Three Oaks Trust

Thank you to the following organisations for your support

CMS
DWP Access to Work
LawWorks
London Legal Support Trust
London Metropolitan University
Manor Gardens Welfare Trust
Persula Foundation
Pilotlight
Souter Charitable Trust
St Luke's Centre & Trust
The Inman Charity
The Margins Project
The Morris Charitable Trust
Trust for London

Photo by Clare Jephcott



Pictured at the IPR AGM 2017 at Resource for London are Chief Executive Gerard Omasta-Milsom, Islington North MP, Jeremy Corbyn, Dr Neelanjan Bhaduri (IPR Supporter) and IPR Chair Matt Brown

Once again IPR took part in the London Legal Walk - a 10km walk around Central London, organised by the London Legal Support Trust raising over £2,000 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 17th June 2019. In 2018 the IPR team walked in memory of Jayne Okacha, a long standing IPR Caseworker, who sadly died earlier in the year.



In the photo are members of the 2018 IPR team, from left to right
Matt Brown
Paul Harper
Gloria Hill
Gerard Omasta-Milsom
Jagruti Depala
Martin Collins
Fereshteh Panah
David Moore
Dee Morson

Looking Ahead

2019 – IPR’s 50th Anniversary

In 2019 IPR will be 50 years old as the organisation has operated as an independent advice centre since 1969. In that time it has consistently supported the most vulnerable in society, and is one of the longest established legal advice centres in London.

In order to celebrate this anniversary we are planning a number of events and activities. IPR will have an anniversary exhibition at Islington Museum during November 2019, which will tell the story of the charity over the years. We are also working with service users, trustees, staff, volunteers and supporters on other events throughout the year. Some may link with the Journey to Justice initiative also taking place during 2019 in Islington.

If you have an idea that would help to celebrate IPR’s 50th anniversary or would like to get involved please send an email to info@iprAdvice.org.uk

IPR KidsSupport

Many families with children with disabilities or long term health conditions have financial difficulties, and do not access their full entitlement of benefits. Often they get in debt as they have little time or knowledge to negotiate the bureaucracy. Disability Living Allowance (DLA) remains for children under the age of 16, but it is a complicated application process needing an appeal if turned down.

IPR KidsSupport will provide a specific dedicated service delivered and promoted in Islington. It will include appointments at our main offices in Holloway. We already have existing demand from families with children with ADHT or ADD as well as mental health issues. We will link with specialist disability organisations locally to ensure that families with children who have learning difficulties, autism and physical disabilities, can access the service.

Initial funding has been secured from Cloudesley and we are seeking further funds to develop the IPR KidsSupport initiative.

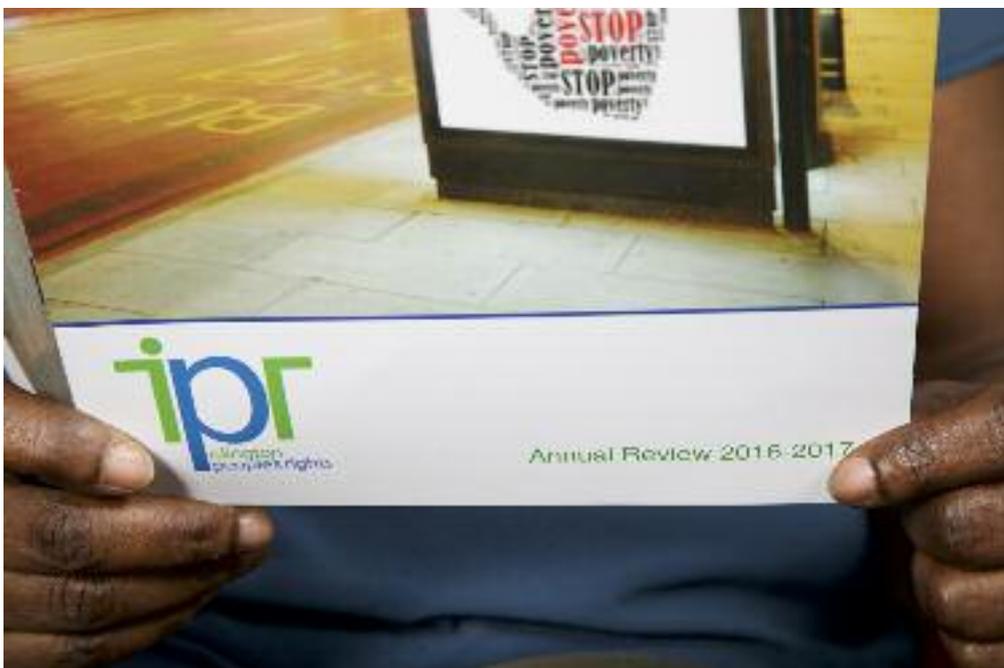


Photo by Hassan Nezamian

IPR Assist

Inequality is increasing in Islington and the borough is becoming more rather than less divided between those with wealth and those in poverty. Part of this trend is related to the benefits system and with so many living on the breadline, the smallest change in circumstances can leave people with no money at all.

IPR Assist is a new project that will offer people early advice that can prevent financial crises spiralling out of control. Funding is currently being sought in order to launch the project in 2019.

Accounts Summary for the year ended 31st March 2018

	Total Funds 2018	Total Funds 2017 £
Incoming resources		
Voluntary income	2,161	3,352
Investment income	153	254
Incoming resources from charitable activities	410,337	419,544
Total incoming resources	412,651	423,150
Resources expended		
Cost of generating funds	8,507	16,391
Charitable activities	400,210	420,673
Total resources expended	408,717	437,064
Net income/(expenditure)	3,934	(13,914)
Reconciliation of funds		
Total funds brought forward	142,499	156,413
Total funds carried forward	146,433	142,499
Funds of the charity		
Designated funds	22,500	22,500
Unrestricted funds	123,933	119,999

Copies of the full audited accounts for 2017-2018 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	Nicola Duncan
Noorjahan Khanam	Paul Wallis
Sebastian Lettouche	
Administrator	Jagruti Depala
Support Worker	Dee Morson
	Trudy Tiernan
Trustees	
Matt Brown (Chair)	Martin Collins (Vice Chair)
Henrietta Cooke (Treasurer)	Wande Showunmi (Vice Chair)
Joanna Givens	Krishan Murari
Arthur Ryser	Toyosi Akinfemiwa
Bahar Choudhary	David Moore



Photo by Hassan Nezamian

Kay Booth (until July 2017)
 Tim Aldridge (until November 2018)
 Helen Laker (until November 2018)

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 N7 6JS

Drug and Alcohol Services – appointment via centre

- ✿ Better Lives, 99-101 Seven Sisters Road N7 7QP

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

