

Annual Report 2019-2020

Including Beneficiaries Testimonials
Response to Covid-19
(April-September 2020)

Charity no. 1085815
www.bhcac.org.uk



We hope this report will provide you with understanding of what we do here at Bosnia and Herzegovina Community Advice Centre and what we have achieved over the last year and why we need your support.

User –led organisation and only provider of support for vulnerable Londoners from the West Balkan region

We are a user-led and membership organisation providing bi-lingual person-centred support, advice and advocacy to disadvantaged and marginalised Londoners from West Balkan region and are the only organisation in London providing them with practical support on a wide range of issues. Our approach to each individual is holistic and covers issues they face daily. We provide immediate and practical support and work with individual service users on their action plan to reduce poverty and distress and improve their lives. Once we have assisted someone and improved their life, we focus on increasing their resilience and developing life skills, we offer opportunities to be involved in all aspects of our organisational work so each individual beneficiary can actively participate in civic life and thrive in a society. Majority of our beneficiaries are older and/or disabled people who speak little or no English. They have faced extreme and unprecedented levels of trauma and mental anguish as victims of the worst war in Europe since the Second World War. They are now British citizens, struggling to sustain their independence who find it extremely difficult to access mainstream services and feel excluded from society. Our service is seen as a vital part and intermediary by agencies who recognise that individuals from the West Balkan community are very dependent on our support due to language/ cultural help that we offer and the fact that we are the only provider of practical support for this community in London.

Working in partnership with Brent Council and local providers (Brent Advice Partnership)

In addition to assisting the West Balkan community, up until 17 March 2020 we provided regular twice weekly outreach welfare benefits rights advice services and support at Harlesden library (Brent Community Hubs) to the wider Brent community. We provide fast assessment of their Welfare Benefit Rights, assistance with the claims and process requests for food parcels and fuel vouchers. Over the past year, our returning clients from the wider Brent community were at 42%, which demonstrates to us that we are preferred local provider. We work closely with Brent Council and local specialist providers as part of Brent Advice Partnership and provide joint response to ensure the needs of Brent community and our service users are fully met, this includes referrals to partners delivering debt, benefits appeal services and employment advice.

The need for our services is growing

Data from the Office for National Statistics states that Brent is one of the most ethnically diverse and poverty affected boroughs in England and since the COVID-19 outbreak, second highest furlough rates in London. One in three households in Brent live in poverty – the sixth highest rate in London and the highest in outer London. There are concentrations of poverty in areas such as Stonebridge and Harlesden, where we have our outreach service.*

Amongst first and fast responders to COVID-19 crisis

We were among first to respond to Brent Council's calls for support and are part of Brent COVID-19 Response Groups to provide an emergency response. We have adopted quickly to remote working and kept receiving referrals from Brent Council and partners and have provided fast responses to people who needed welfare benefits advice and access to emergency food parcels and fuel vouchers. With our remote working and access to a network of food banks across the country we were able to support Brent residents who were placed in emergency accommodation outside the borough and/or London.

To continue our work, we need your help

The rise of COVID-19 has made it even more challenging to maintain our funding as our existing partners and donors are under severe financial pressure, with some unable to provide continued financial support. Yet the need for our service is growing, as the pandemic affects more and more jobs and livelihoods across London. We anticipate, unprecedented demand for our services once the furlough scheme comes to an end in spring 2021. We have no long- term arrangements of this magnitude and no assurances that there will be any replacement funding when existing grants expire. To keep the charity going, we are constantly on the look-out for new funding and partnership opportunities.

Over the next pages you will find details of some of our key activities over the past year, issues faced by our beneficiaries and what we have achieved in their view. We also detail why we have been successful in achieving our goals over the last year.

Welcome to 2019-2020 Annual Report

Annual Report 2019-2020

Overview Five Priorities

Goals

1. to retain Advice Quality Standard due for re-assessment in July 2019 to ensure quality in advice service provision;
2. to renew funding for Resilience Projects which is coming to an end on 31 of August 2019;
3. to make further capital investments into the refurbishment of our premises to maximise community space and purchase necessary equipment which will allow us to deliver all our planned activities and support more people;
4. to increase staff capacity and to test Outreach services in Willesden library; existing staff capacity is overstretched with current work and cannot fully meet the increasing needs of the local community for welfare advice services and help with more complex cases. Increased number of hours for Welfare Benefits Advisor and the new post of caseworker will address this demand and strengthen our work. Evidence from outreach welfare advice service monitoring (2018-2019) show that 22% of people from the Willesden area are accessing our services at outreach location in Harlesden. Therefore, we need to deliver an additional day of outreach welfare advice service and support at the Willesden area;
5. to organise an event for all stakeholders in the newly refurbished premises to celebrate the success of our work over the past three years and share project learning and Resilience Project Independent Final Evaluation (September 2019).

Achievements

1. Advice Quality Standard retained (31 July 2019)
2. Following five months gap between grant end and continuation funding from the National Lottery Community Fund, a grant for Resilience Project (2020-2023) was finally awarded in January 2020.
3. Small capital project "Maximising Community Space" funded by Awards for All and Edward Harvist Trust was successfully completed during period 5 August- 8 September 2019.
4. Despite all the evidence from our existing work from our outreach work at Harlesden library (Brent community Hubs) including a pilot (September 2019) at Willesden library and our enormous efforts in fundraising from Trusts, Foundations and local authority we were unable to secure funding to increase our staffing capacity and respond to ever increasing demands from the wider Brent community for our Welfare Benefits Advice services. Our commitment to support the wider local community remains and we continuously look for funding opportunities to support this work.
5. The launch of Independent Final Evaluation Report, Resilience Project (2016-2019) produced by Moylen Associates (Social Care Consultancy) was held on 15 November 2019. The event was attended by project stakeholders and representatives from local organisations and guest speakers, including His Excellency Mr Vanja Filipovic, Ambassador of Bosnia and Herzegovina to the UK; Lord Bourne of Aberystwyth (former Minister for Faith) Ministry for Housing, Communities and Local Government and Cllr Muhammed Butt, Leader of Brent Council.

Reviewed the Fundraising Strategy to ensure it better reflects the organisation's priorities for upcoming activities and service provision. *(to continue)*

(Continued)

Figures, Facts & Achievements

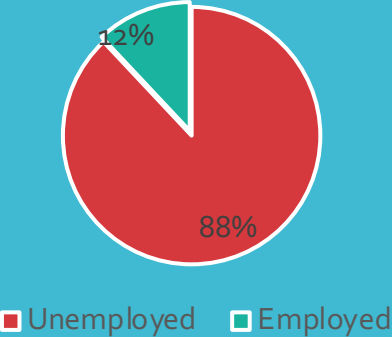
1119 Beneficiaries
2019-2020

1119 Beneficiaries

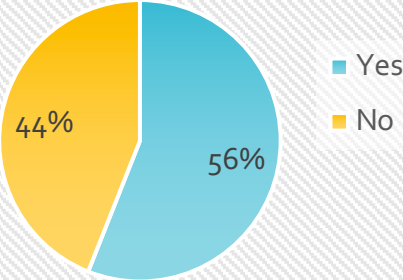


- 53% of Beneficiaries were supported at outreach locations in Harlesden library & Willesden library (September 2019)
- 52% received Welfare Benefits Advice including assistance with claims for entitlements
- 5% received support on housing related matters
- 40% received person-centred support including digital support
- 3 % received Sufra NW London foodbank vouchers issued by BHCAC staff
- 3% received support on health related matters
- Case completion rate: successful (87%), partially successful 12%, not successful 1%
- 92% of Beneficiaries are individuals from BAME communities, 67% Brent residents
- 98 outreach sessions delivered; Harlesden library (94) and Willesden library (4)
- 25 service users benefited from twice weekly Social Cub sessions (86 sessions)
- 5 Events organised for service users/members; 108 attendees in total
- 29 service users benefited from 4 fitness classes & 2 walking activities
- Volunteers provided 1242 hours of volunteering activity; economic value to the organisation assessed at £13,476 overall
- 10 service users successfully completed Floristry course
- Information Newsletter supplied quarterly in Bosnian-Serbo-Croat language (4) and English language (1) to 258 people
- 12 Group Talking Therapies organised for Beneficiaries
- Advice Quality Standard; re-assessment of quality mark standard successfully met

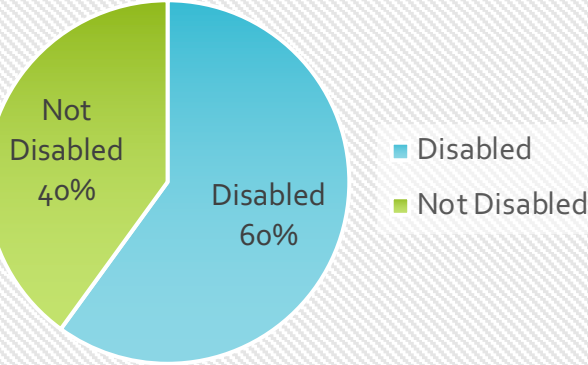
Employment Status



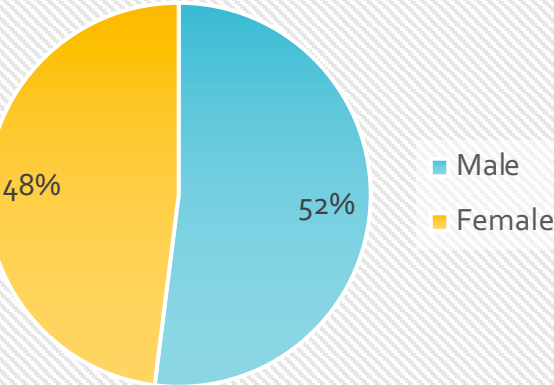
English Language



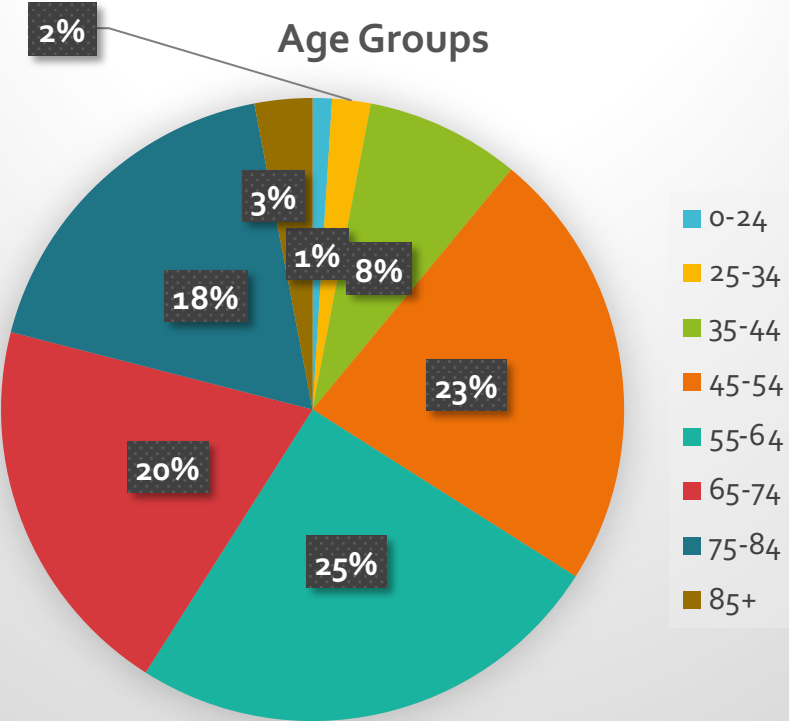
Disability



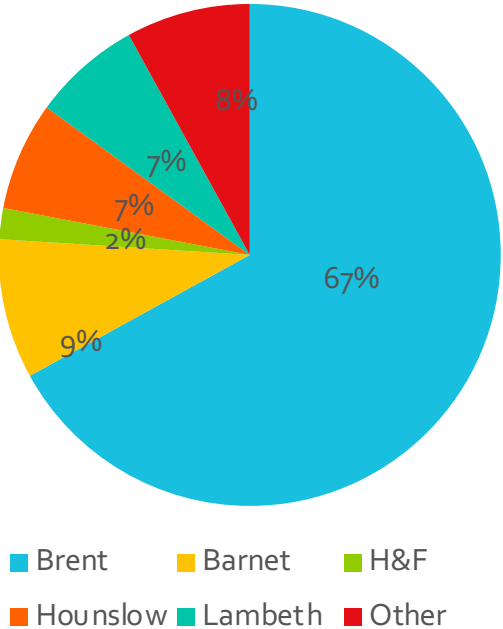
Gender



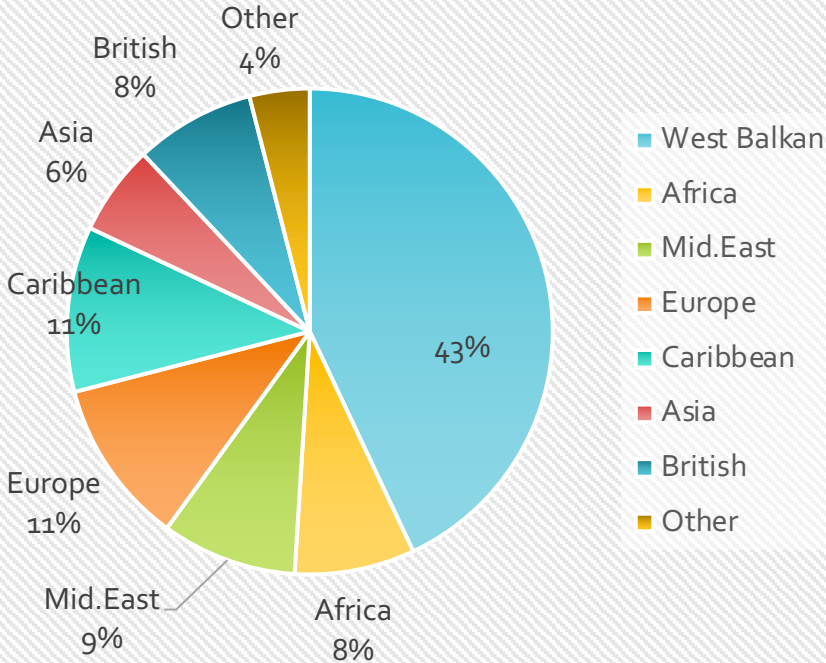
Age Groups



Beneficiaries by Borough



Ethnic Background



Service Provision 2019-2020

How 1119
Beneficiaries
accessed our
services?



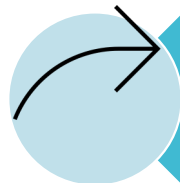
Outreach (library) 53%



Telephone 19%



Email/Letter 13%



Drop in 9%

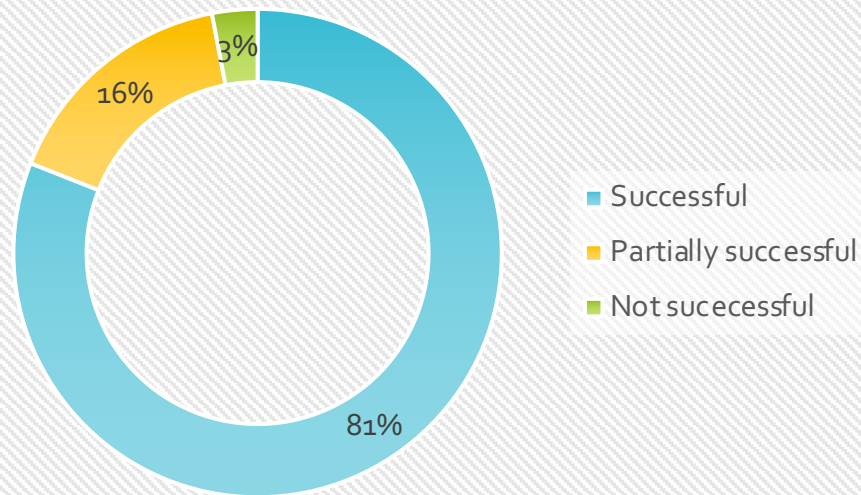


Appointments 6%

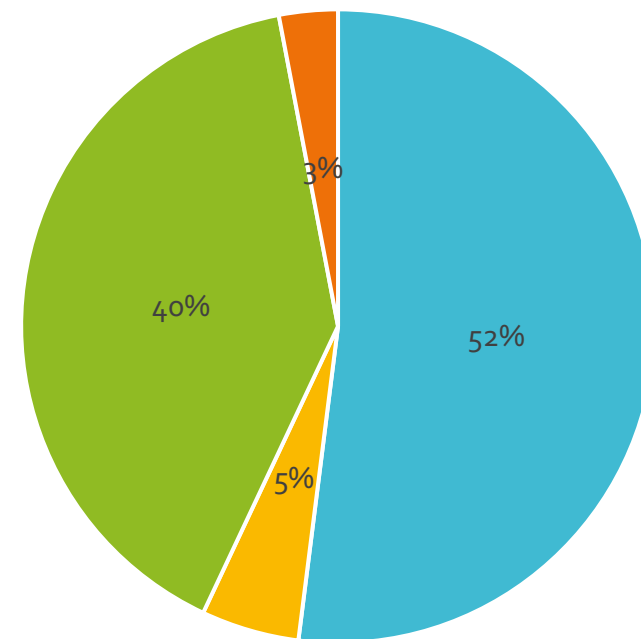
Case Completion Results

1119 Individuals benefited from BHCAC's advocacy, advice and person-centred support services in 2019- 2020

Completion Rate



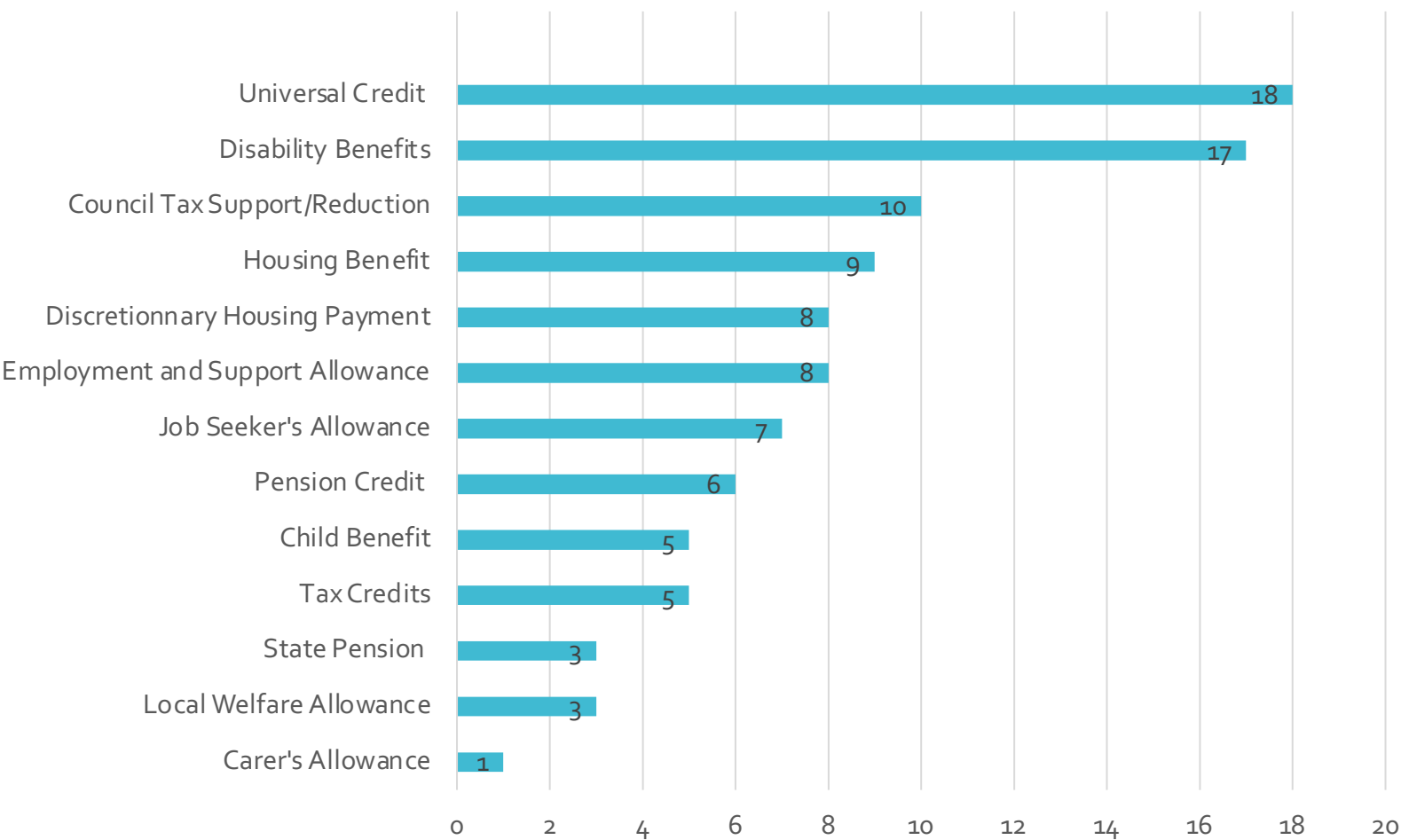
Area of Support



Types of Welfare Benefits Advice provided, including assistance with the claims to 581 Beneficiaries

2019-2020

Welfare Benefit Rights Advice %



Analysis

Things learnt from the data and results, details of the benefit and how this informs the success or otherwise of our work

2019-2020

Beneficiaries

From the data gathered throughout the year, it is evident that 59% of beneficiaries were of working age while 41 % were over the age of 65 and 44 % non- English speakers. 82 % are people from BAME communities, 67 Brent residents. 60% are disabled and 88% were unemployed.

52 % of beneficiaries **required Welfare Benefit Rights Advice and support with claims, 40 % holistic and person centred and longer support** due to multiple and complex issues faced.

Top 5 types of Welfare Benefit Rights Advice were; Universal Credit (18%), Disability Benefits (17%), Council Tax Support (10%), Housing Benefit (9%) and Discretionary Housing Payment (8%), all of which indicate that **main issues beneficiaries faced are Universal Credit, ill health, Council Tax debt and rent arrears.**

From the data collected and feedback received, we know there are problems with **Universal Credit** (most common issues were identified to be; missing work capability assessments/missing elements, inadequate rate of Local Housing Allowance applied for housing costs within UC and sanctions)

Benefit cap was the mayor contributing factor for rent arrears, particularly for low-income households who are renting from the private sector.

From the data collected and feedback received, beneficiaries reported **difficulties in accessing mainstream services**; for beneficiaries from West Balkan main barrier was English language while beneficiaries from the wider Brent community complained about busy telephone lines and lengthy waiting times to be seen. **We know there is a lack of qualified Welfare Benefits Advisors in Brent.**

BHCAC

Beneficiaries require:-

- Access to qualified Welfare Benefits Advisors
- professional advocacy;
- long term and holistic approach; and
- services which are easily accessible.
- Help to alleviate psychological problems/ learn coping strategies; and
- activities to address social isolation.

BHCAC has, through 2019-2020, provided;-

- 3 part-time post; Welfare Benefits Advisors (1) and 2 Advocacy Workers (at senior and general level);
- freelance Clinical Psychologist and sessional Fitness Trainer;
- easily accessible service at BHCAC and two outreach locations; twice a week in Harlesden library and once a week in Willesden library (September 2019);
- offered a holistic approach and person-centred support;
- dealt with complex and multiple issues beneficiaries faced;
- reduced pressure placed on regional and local providers including Brent Council
- user/member civic participation and contribution (*to continue*);

(Continued)

As a user lead and membership organisation all BHCAC's activities are either supported or delivered by user/member volunteers

Volunteers contribution to the organisation assessed as £13,476 overall

2019-2020

Activities Delivered

- 5 Fitness Classes delivered by Fitness Trainer and supported by volunteers (April-May 2019)
- 2 Walking activities organised and lead by volunteers (May 2019)
- 12 Monthly Group Talking Therapies delivered by Clinical Psychologist and supported by volunteers
- Twice weekly Social Club sessions delivered by volunteers (86 sessions)
- 8 Outreach sessions (paper form filling) delivered by volunteer; Harlesden library (4), Willesden library (4)
- Floristry course delivered with Brent Start (Brent Council) and supported by volunteers (February-March 2020)
- 5 Events organised and supported by volunteers;
 1. Summer Barbeque, 15 June 2019;
 2. The Launch of Independent Project Evaluation Event, 15 November 2019;
 3. Annual General Meeting and Health Promotion Event, 7 December 2019;
 4. International Women's Day (IWD) Event, 6 March 2020;
 5. IDW Lunch & Celebration Event, 7 March 2020



Volunteers Contributions



Resilience Project

362 people benefited from
person-centred support
and advocacy in 2019-2020

Leo's Story*

*Preventing crisis,
increasing resilience and
independence,
developing
relationships*

** names have been changed*

- Leo is a 57year old gentleman living alone in the London. Leo has significant mobility difficulties, a heart condition, learning difficulties and asthma. As a result of his physical conditions Leo is unable to walk more than 15 yards at a time.
- Leo approached BHCAC for assistance to help him resolve his housing situation. The property he was living in was not suitable to his medical needs as it was almost a mile away from any amenities with the nearest bus stop over 150 yards away and reported that for the last seven years, he has slept in his living room because there is significant damp in his bedroom. In addition, Leo stated that as he is dyslexic, he finds it difficult to deal with issues and correspondence and that the whole situation is causing him significant stress, making his mental health worse.
- Leo was assisted and supported by BHCAC over a period of six months. Following an initial meeting with Leo, the BHCAC Advocacy Worker wrote to Leo's GP requesting medical evidence of his health conditions. On receipt of the response a housing transfer form based on medical need, was completed and submitted to Leo's landlord, a housing association. Following a number of telephone calls, and two months later, Leo was informed that the housing association did not receive his housing transfer application (the reason for this was unclear). A new application was submitted together with proof of the original application postage. Shortly after, Leo received a letter from his housing association stating that his application was refused.
- Considering the overwhelming medical evidence, a letter of complaint with reasons why Leo disagreed with the housing association decision was submitted and the case was transferred to BHCAC Senior Advocacy Worker (in house Project Partner Outdoor Clerks) who liaised with the housing association over the next couple of weeks.
- It was finally accepted that Leo has a medical need and that his current accommodation is no longer suitable. As a result, Leo was given a direct offer of new accommodation more suitable to his medical need.
- Six months after initially approaching BHCAC for assistance Leo was offered a ground floor flat close to local amenities which he gladly accepted. Leo was further assisted by the Senior Advocacy Worker to register with new utility providers, to close utility accounts at the old property and to inform his GP, optician, dentist, bank and the Department of Work and Pensions, of his new address.
- As a direct result of BHCAC intervention Leo has prolonged and increased personal independence and secured improved access to other services. Leo reports feeling happier and reduced stress and worry. Undoubtedly the new property will prevent any future health crisis which may have occurred had he remained at his previous property.
- Following successful completion of all actions, Leo was encouraged to take part in BHCAC activities and to attend some of our events in order to reduce isolation. We are pleased to report that Leo has taken up our offer and has attended walking activity and a visit to Sufra NW London-Food bank and St. Raphael's Edible Garden which encouraged him to plant some new flowers in his own garden. Leo has reported that as a direct result of taking part in BHCAC activities he has made new friends feels less isolated.

The Launch of Independent Project Evaluation Event

15 November 2019

Independent Final Evaluation
Resilience Project
(2016-2019)
Findings

Moylen Associates (Social Care
Consultancy)

Guest Speakers;

His Excellency Mr Vanja Filipovic,
Ambassador of Bosnia and
Herzegovina to the UK;

Lord Bourne of Aberystwyth (former
Minister for Faith) Ministry for
Housing, Communities and Local
Government;

Cllr Muhammed Butt, Leader of
Brent Council

Independent Final
Evaluation BHCAC's
Resilience Project
(2016-2019) Findings

Ms Lily Lawson Independent Consultant
Moylen Associates (Social Care Consultancy)

Guest Speaker

Cllr. Muhammed Butt
Leader of Brent Council



80% of beneficiaries reported increased independence, greater resilience in facing difficult issues and greater confidence in their ability to sustain well-being

Of the remaining 20%, 14% reported mobility issues as a single reason for their inability to sustain improvements without continuing support

Independent Evaluation Final 2019
Resilience Project (2016-2019)
Project reference: 10278855
Moylen Associates (Social Care Consultancy)

Outcome 1 Active resilient and more sustainable West Balkan communities, because members work together to overcome social isolation and improve community cohesion	Target 520 people	Achieved ✓ 100%
Outcome 2 Older and disabled West Balkans will increase personal independence, resulting from improved access to services, communication and life skills development	Target 1296 people	Achieved ✓ 100%
Outcome 3 Older and disabled West Balkans will experience healthier and more productive lives, resulting from improved health, resilience, confidence and wellbeing	Target 168 people	Achieved ✓ 100%

75+ Project

Carney's Story*

Increased
independence &
weekly income by
92%

**names have been changed*

- Carney's is his late 70s, lives alone in London and originally from West Balkan. He is disabled gentlemen and suffers from several medical conditions including type 2 diabetes, heart, depression and mobility problems. Carney was experiencing great difficulties living independently at home and has approached BHCAC for assistance regarding additional support. Carney was assigned to Advocacy Worker working on 75+ project funded by City Bridge Trust.
- By listening to Carney, the Advocacy Worker was able to apply holistic approach and assessment of his situation by looking at his health, welfare, housing and social needs and agreed with Carney an action plan to address issues identified. Advocacy Worker referred Carney to his local Adult Social Services and requested an occupational therapy assessment.
- Due to Carney's long-term and ill health, Advocacy Worker advised Carley that he might be entitled to disability benefit and offered assistance with the claim for Attendance Allowance (AA). Carley kindly accepted and Advocacy Worker assisted Carley with form completion.
- In addition to this, assistance in completing application for Taxi card was provided to Carey so he can be more independent when traveling.
- Liaison with the Pension Service regarding potential Severe Disability Premium (SDP) was made. Assigned Project volunteer who will accompany Mr C to twice weekly Social Club at BHCAC until further and more independent support is secured.
- As result of above actions, Carney was visited by his local Social Service who have carried out occupational therapy assessment of his needs. This resulted in disability adaptations to his bathroom and three times per week support from Carer. With support from Advocacy Worker, Carney who was able to have increased access to local Adult Social Care Services and received adequate support needed to remain living at his home. Carney was also awarded AA at a higher rate for personal care; amount of £87.65 per week.
- Following the successful award of AA to Carney, Advocacy Worker contacted the Pension Service and requested the form for SDP to be sent to Carney and then assisted him with form completion. This claim resulted in additional benefit award of £65.86 per week for Mr C for help with the cost of his disability. In addition to the weekly award of SDP, Carney also received £395.16 as a backdating payment of his entitlement to this benefit. The results of the above two benefit awards increased Carney's weekly income by 92%.
- Carney was successful in obtaining his Taxi card which helps him travel to BHCAC's Social Club at reduced costs and independently (without support from project volunteer).
- During the period between initial Advocacy Worker's assessment of Carney's situation and secured Taxi card, Carney received regular twice-weekly accompanied volunteer support project provided. Carney benefited from 24 volunteer's engagements during this period.
- Carney was grateful for all support received from BHCAC and have completed project feedback and evaluation questionnaire and reported; increased awareness of services available, increased access to other services, increased income, adequate health support package secured, reduced isolation, increased independence.

75+ Project

169 older Londoners benefited from professional advocacy and advice, including the casework

2019-2020

Results of Beneficiaries Feedback & Testimonials

In January 2020, we sent feedback and evaluation questionnaires to beneficiaries 75 + who used project professional advocacy and advice service in English-Serbo-Croat-Bosnian languages and attended Events; 35 responses were received out of 159 people approached (22 % response rate);

- 100 % of survey respondents reported increased awareness of other services available;-
- 88 % of survey respondents reported increased access to other services;-
- 33 % of survey respondents reported increased in income (weekly income for individuals in this category increased by 35 % and in one case by 92%, the total amount secured for beneficiaries through backdated benefits was £19,846);-
- 31 % of survey respondents reported improved housing conditions;-
- 34 % of survey respondents reported that they received adequate community/ social care and support packages;-
- 15 % of survey respondents reported that they received adequate support in health care (i.e., interpreting services, district nursing at home).

"I am very happy with the service. Advocacy Worker has helped my husband get carer's support through Social Services, he suffers from dementia and I am not well at all. Every time I was not sure about letters from hospital or medication, I would see Advocacy Worker who always so kindly translated medical information and explained things to me. This means a lot to both my husband and me. We feel safe knowing that we have this support."

Welfare Benefit Advice Projects

Part of Brent Advice Partnership

Results of Beneficiaries Feedback & Testimonials

Welfare Benefits Advice Projects (BAF 4&5)

During the year, a total of **589** people from the wider Brent community benefited from our twice-weekly outreach welfare benefits advice services and support at Harlesden library (Brent Community Hubs);

- out of above number of beneficiaries, 42 % were returning clients; majority of them live in Harlesden area (53 %) and Willesden (17 %)

The results of beneficiaries' feedback 106 (18 % response rate) carried out in January 2020 shows; -

- 80 % of respondents reported that after our benefits advice they know more about their Welfare Benefit Rights or issues affecting them;
- 70 % of respondents reported that the result of their case was better after our advice and support, while 10 % said that their case remain the same and 20 % could not provide feedback because they don't know yet as the outcomes are still awaited;
- 100 % of respondents reported that after our assistance they feel better able to prevent the same problem arising or recurring.

Beneficiaries Testimonials

"I am exceptionally pleased with your staff welcoming and professional approach. I am very thankful to Bosnian Centre continues support over the past four months. With your advice and support, I have secured all my entitlements; now I have additional £82 per week coming in and I have also received just over £4,800 as a backdating payment. Thank you so much, this means a lot to me."

(Brent resident)

Impact in Brent; - Reducing poverty

James & Louise' Story*

*Couple's weekly
income increased
by 66%*

**names have been changed*

- James and Louise are a mixed age British Caribbean couple and Brent residents. Louise is in her late 50's whilst James is in his 80's. Louise is currently unemployed, although she used to work as a carer until she sustained a shoulder injury for which she received physiotherapy. Over the last few years, James and Louise have been relying on James' state & private pension which equates to around £1,500 a month, to cover all the couple's expenses including the cost of rent and utility bills.
- James and Louise were experiencing financial difficulties due to the high costs of living. They accessed our Outreach Benefits Welfare Advice and support service at Harlesden library (Brent Community Hubs) seeking benefits advice and assistance with claims.
- Louise's shoulder is causing her pain again and is preventing her from working, however after discussing the possibility of claiming disability benefit; Personal Independence Payment (PIP) for this issue, Louise decided she did not want to claim PIP as she saw her shoulder as something that would get better again.
- Considering James' long-term health conditions for which he regularly visits a hospital for treatment, we assisted him in applying for Attendance Allowance. James' **Attendance Allowance claim was successful** which in turn enabled us to assist Louise in making a **successful claim for Carers Allowance** as she was James' sole carer.
- As well as this, the couple were also assisted in making a **claim for Council Tax Support and Housing Benefit**. The claim was assessed and considering James' Attendance Allowance award as well as the fact that he reached pension age before a change in legislation, the local authority found **James entitled to both Housing Benefit and Council Tax Support**.
- Overall, the couple's income was increased by £66.15 a week in Carer's Allowance, £58.70 in Attendance Allowance, £100 a week in Housing Benefit and £23 a month in Council Tax Support. As well as a one-off payment of £900 in backdated Carers Allowance payment. This means James and Louise are now £230 a week better off than before. **An increase of 66% on their previous weekly income**. As James and Louise have always paid their own rent, the new addition of not having to pay rent will be a significant saving for them. It has been a long process for James and Louise, the legislation for mixed age couples after the recent change was somewhat confusing for them and made even more so by Universal Credit rules for couples. However, despite this both James and Louise are **extremely thrilled with the increase in their income and showed their gratitude with a lovely thank you card**.

(Brent residents)

Conclusion

*Overall conclusions
about our work in 2019-
2020 – reflecting on
how well it achieved its
intentions,
practicalities, etc*

- Feedback indicates that services have been received as a very positive development in the field of practice-based Welfare Benefit Rights advice and person-centred support and as a major achievement, particularly considering the funding challenges faced by the organisation in service delivery.
- The significant success of the outreach development, working with the Brent Community Hubs at Harlesden and Willesden libraries, has been received as a positive step towards further reducing poverty and distress experienced by Brent residents experiencing financial and social disadvantages.
- In addition, BHCAC has successfully retained the Advice Quality Standard mark Award through full compliance with quality standards and has reviewed its Fundraising Strategy to ensure it better reflects the organisation's priorities for upcoming activities and service provision.
- Despite the challenges faced in securing funding to increase staffing capacity, the organisational magnificent achievements over the year were possible with the volunteers' contributions.
- With increasing demand and the opportunity to contribute essential skills and knowledge on Welfare Benefit Rights to the wider Brent community, the organisation would benefit significantly from funding for 3 FTE Staff post and 1 Service Manager (21 hours).

Bosnia and Herzegovina Community Advice Centre						to continue
Statement of Financial Activities						
Year ended 31 March 2020						
		2020			2019	
		Unrestricted funds	Restricted funds	Total funds	Total funds	
Income and endowments	Note	£	£	£	£	
Donations and legacies	4	1,327	124,828	126,155	159,632	
Other income	5	1,749	—	1,749	1,772	
Total income		3,076	124,828	127,904	161,404	
Expenditure	6,7	2,067	138,810	140,877	157,826	
Expenditure on charitable activities						
Total expenditure		2,067	138,810	140,877	157,826	

continued

Bosnia and Herzegovina Community Advice Centre
Statement of Financial Activities
Year ended 31 March 2020

	2020			2019
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Net (expenditure)/income and net movement in funds	1,009	(13,982)	(12,973)	3,578
	_____	_____	_____	_____
Reconciliation of funds				
	_____	_____	_____	_____
Total funds brought forward	14,271	28,404	42,675	39,097
Transfer of funds	(4,624)	4,624	-	-
	_____	_____	_____	_____
Total funds carried forward	10,656	19,046	29,702	42,675
	_____	_____	_____	_____
	_____	_____	_____	_____

Bosnia and Herzegovina Community Advice Centre					to continue	
Statement of Financial Position						
31 March 2020						
					2020	2019
Fixed assets	Note	£	£	£		
Tangible fixed assets	12		1,481	1,976		
Current assets				1,579		
	13	12,383		84,607		
Debtors		41,136				
Cash at bank and in hand		53,519		86,186		
Creditors: amounts falling due within one year	14	(25,298)		(45,487)		
Net current assets			28,221	40,699		
Total assets less current liabilities			29,702	42,675		

continued

Bosnia and Herzegovina Community Advice Centre
Statement of Financial Position
31 March 2020

		2020	2019
	Note	£	£
Funds of the charity			
		14,422	28,404
Restricted funds		15,280	14,271
Unrestricted funds			
Total charity funds	16	29,702	42,675
		=====	=====

These financial statements were approved by the board of trustees and authorised for issue on 24 December 2020, and are signed on behalf of the board by Mr Zaim Pasic (Chair).

Future Plans

What needs are identified for the organisation?

How will we prepare for another year?

In the light of ongoing COVID-19 pandemic, we must ensure we are responsive to the needs of our service users/beneficiaries and that the response is immediate and practical. The main priority for the Charity is to;

- continue its service provision while making sure necessary resources are secured in order to provide adequate support to people affected by COVID-19. In particular, resources which enable remote working and increase staffing capacity to address demand for Welfare Benefit Rights advice and support services from the wider Brent community;
- communicate issues faced by services users/ beneficiaries to local authority and work closely with Brent Council and local providers to provide coordinated response and support where it is needed while ensuring services are not duplicated;
- develop effective partnerships with providers who are reliable and efficient;
- ensure the Charity's premisses are COVID-19 secure and safe for community to use; and
- renew its Business and Development Plan for period 2020-2023 to ensure our work is responsive to the environment.



External Accreditation & Recognitions to BHCAC and its supporters

2019-2020

Comments from Advice Quality Standard Assessment Report

"There are an impressive number of good practices across every heading A-G of the AQS Standard (an achievement in itself), where the organisation has exceeded the requirements of the AQSv2 to a significant extent. This is a most encouraging sign as the organisation, like so many in the third sector continues to navigate its way through funding challenges on the one hand and an increase in demand for its services on the other." **Neil Huxtable AQS Assessor, 9 July 2019**

Guest speakers at the Launch of Independent Project Evaluation Event

"It's been a great pleasure to be here today and see magnificent achievement what you have done with this community centre and big thank you to a friend (Zaim Pasic-Chair of BHCAC) who deserves enormous credit for this as does the Lottery for supporting it. It's very important that we have Bosnian centre here, obviously people from Bosnia have gone through unthinkable just over 25 years ago. We must remember that. Big thank you for being here and big thank you for what you are doing. British Bosnians are proud community and I have pleasure to see what they are contributing". **Lord Bourne of Aberystwyth (former Minister for Faith) Ministry for Housing, Communities and Local Government, 15 November 2019**

"The Embassy of Bosnia and Herzegovina in London highly appreciates and supports the work of Bosnia and Herzegovina Community Advice Centre (BHCAC), which cares not only for the well-being of British Bosnians, but also other disadvantaged and marginalised individuals in British society. I am very proud of BHCAC and thank all those who in any way support the work of this organisation." **His Excellency Mr Vanja Filipovic, Ambassador of Bosnia and Herzegovina to the UK, 15 November 2019**



Thank you!

We would like to say thank you to our funders and partners who have been so supportive and enabled us to reach and support as many people we did.

We would also like to thank our staff and volunteers for their work in 2019/20, especially for their dedication, hard work and flexibility over the past year.

Funded by:



Beneficiaries Testimonials

(April-September 2020)

Resilience Project

Project reference: 20102868

"My workplace closed as the result of Covid-19 lockdown and soon after that, I was illegally evicted along with my baby and partner. I could not access support on my own due to language barrier, lack of digital skills and knowledge on who to approach. I was referred to BHCAC by the Brent Hubs (Brent Council) for assistance to access benefits. BHCAC advised me on my entitlements and supported me with a number of claims including emergency food parcels, liaison with homelessness prevention team at Brent Council and my employer in respect of furlough payments. With BHCAC's support, we were placed into emergency accommodation and received our entitlements. I am back to work now, and I really don't have enough words to express how much their support meant to us. They made huge efforts in supporting us and I am so grateful for all they did, God bless them!"

EEA national, family of three including baby

(Brent residents)



"My husband passed away from COVID-19 in early April 2020 and I have experienced great difficulties in getting support because I have no access to public funds, speak little English, have limited digital skills. I was referred to BHCAC by Brent Hubs (Brent Council) and they have advised me on entitlements, assisted me with claims and liaised on my behalf with relevant government departments and my husband's employer. Throughout the process, I gained trust in my Adviser called Selma and I was confident to ask other agencies who contacted me to deal with matters with Selma as she knows my situation so well and was a great advocate. The last point of support for my children and I was Brent Council Social Services to which I was reluctant to approach because I was scared my children might be taken into care. Selma kindly explained to me that my situation is not about children being taken away from me but financial support to meet the needs of the children as they are the only source of help that we would be entitled considering that I have no access to public funds at present. I am very grateful for the BHCAC support and I have told my Adviser Selma that I simply could not do it without her help, she was there to support me when I needed it the most. God only knows what would happen to me and my children...thank you from bottom of my heart."

Non-EEA national with two children

(Brent residents)



Beneficiaries Testimonials

(April-September 2020)

Resilience Project

Project reference:20102868

"My partner and I were placed in emergency accommodation in Buckinghamshire by Brent Council and I was told by the Council Officer that someone will be in touch to provide further support. I am pregnant and was extremely worried as we were running out of everything and still had to wait 4 weeks for our first Universal Credit payment. On my way to Buckinghamshire, I received a phone call from BHCAC Adviser who arranged emergency food parcel to be delivered to me the next day, also she assisted me with the claim for Housing Benefit and Local Emergency Support from Buckinghamshire Council as immediate support to last us until our first Universal Credit payment. I thank the BHCAC Adviser for her help, she has been an angel to us."

British national

(Brent resident)

" All I can say is WOW! I am blown away by the quick response and immense help given by BHCAC. What an amazing organisation! Thank you so much for helping Sam & John (not real names), even myself, during this difficult time!"

Housing Needs Officer (Brent Council)



Beneficiaries Testimonials

(April-September 2020)

75+ Project

Project reference: 14263

"I am 78 years old widower with chronic heart disease, a non- English speaker living alone in London borough of Lambeth. Since the coronavirus outbreak and lockdown, I have had to stay at home due to my age and underlying health condition. My son, who lives nearby provides me with weekly food shopping and I receive weekly welfare check up calls from BHCAC. In one of their calls in June 2020, I informed them that I was not feeling well and that my son liaised with my GP and I was waiting for them to contact me. I felt very weak and was losing breath and found it difficult to speak. BHCAC Advocacy Worker immediately called 111 and soon after the assessment, the ambulance arrived. I was taken to King's College Hospital where I stayed for a week and was later discharged. I am at my home, safe and feel well now. I am thankful to BHCAC for all they did for me, the welfare check up call in early June from BHCAC probably saved my life and I owe it to them. I hope all this is over soon and I look forward to seeing them in person to thank them properly with the box of chocolates and flowers."

Vulnerable Londoner from West Balkans




Project Beneficiaries Testimonials

(7-30 September 2020)

The project aims to provide relief from poverty and distress during the Covid-19 crisis

Evidence: Relief from poverty during the COVID-19 crisis.

Project aim achieved 

Response to COVID-19

Project Reference No. 20134021

Living below the poverty line

"I am in my mid 80s. I live alone, on a small pension, in the London Borough of Brent. I struggle financially. After seeing a telephone number for help and advice advertised by my local authority, I called and was told that someone will be in touch with me by phone.

I received a phone call from a supervisor at Bosnia and Herzegovina Community Advice Centre who spoke to me about my financial situation, advised me on a Pension Credit claim, backdating and arranged for their Trainee Welfare Benefits Advisor to call me to make a claim for Pension Credit.

The Advisor helped with an online claim for Pension Credit and in two weeks I received a letter from DWP's Pension Service informing me that I am entitled to £87.54 per week from 6 July 2020.

I thank the BHCAC staff for their advice and assistance. They were so efficient and responsive. Unfortunately, I could have been in receipt of this financial support for many years, but I did not know about it and had no one to advise me."

British national

(Brent resident)

Increased weekly income by 102 %

Pension Credit is extra money for pensioners to bring their weekly income up to a minimum amount that the Government thinks a person of pension age should have to live on.

This testimonial demonstrates that individuals in the London Borough of Brent live below the poverty line.

The project has helped this lady to backdate her entitlement by 3 months and increased her weekly income going forward by 102%.

Project Beneficiaries Testimonials

(7-30 September 2020)

The project aims to provide relief from poverty and distress during the Covid-19 crisis

Evidence: Relief from distress for individual affected by COVID-19
Project aim achieved ✓

Project Reference No. 20134021

Work hours reduced due to COVID-19; experiencing financial hardship and distress

"Since April 2020, my work hours have been reduced to 16 hours per week due to Covid-19, resulting in my basic expenditure being higher than my income from earnings. As a result, my rent arrears started to accumulate, I did not have an option than to live off the credit card which accumulated additional debt.

I was extremely worried about being evicted by my landlord due to rent arrears. This impacted my mental health and in August 2020 I was admitted to hospital due to suicidal feelings. I tried to find support and have experienced great difficulties in getting it because the local providers' phone lines were constantly busy. Furthermore, I speak little English and have limited digital skills.

I was referred to BHCAC by the Brent Hubs (Brent Council) for assistance to access benefits. BHCAC advised me on my entitlements and supported me with reporting a change in circumstances to the local authority in respect of Housing Benefit and Council Tax Support as well as several claims including emergency food parcels, financial support from the local authority, Personal Independence Payment and liaison with a utility provider about debt.

They were so good, and I was impressed with their negotiation which resulted in the utility debt of £285.16 written off. I am very grateful for the BHCAC support, I feel much better now knowing that they are there to support me all the way. They are very friendly and committed to the work they do, I had very easy access to them through WhatsApp mobile application and they always responded very quickly. They provided me with excellent help."

(Brent resident)

External Recognitions for BHCAC's Response to Covid-19

"On behalf of the residents and councillors of Brent, we thank you for your bravery, selflessness, compassion, commitment and sheer determination to go above and beyond in this crisis. We commend you and offer our heartfelt appreciation and gratitude for everything you have done. Your work now and in the future will benefit generations to come and will not be forgotten."

Mayor of the London Borough of Brent,
Councillor Ernest Ezeajughi

"As the representative Deputy Lieutenant for the Borough, I wanted to let you know that your organisation's hard work is massively appreciated, especially in these fraught times. Your work and support for our Borough during this period exemplifies all that is good about our communities, our Borough and our City. Thank you."

Kevin McGrath DL OBE

Representative Deputy Lieutenant for the
London Borough of Hammersmith &
Fulham