



ANNUAL REPORT 2021

Bosnia and Herzegovina Community Advice Centre

T: 020 8459 4201
E: info@bhcac.org.uk
W: bhcac.org.uk

Address: Rear of 108
High Road, Willesden
London, NW10 2PP



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FORWARD BY CHAIR

2020-2021 was difficult and full of uncertainty. However, it has shown what can be achieved at speed and scale when government and civil society work together to address some of the most difficult challenges.

As a result of the Covid-19 pandemic, group activities and outreach service had to be suspended and organisational premises closed on 17 March 2020. Staff and volunteers switched to remote service delivery and working from home.

The majority of this year's beneficiaries were referred to us by Brent Council for benefits advice and support with claims. Percentage of returning clients from the wider Brent community was at 88%, which indicates that we have provided continuous support and are preferred local provider for the wider Brent community.

Throughout the year, we have worked hard to refocus efforts to adapt and keep our vital services going; from adapting our technology for remote working to redesigning the premises to become Covid-19 secure.

Additional activities have been undertaken during the year of this report, by way of progressing the strategic objectives, as defined in the reviewed Business and Development Plan 2020-23.

We have continued to engage with the local community, maintained existing partnerships and forging strong relationships with new partners thereby expanding our reach within the community. Joining borough wide Covid-19 emergency response through Thematic Groups lead by Brent Council enabled us to support the local community better and achieve more together.

The Charity has been successful in obtaining much needed emergency funding from a variety of sources. We are very grateful to Ealing Council, the London Community Response Fund, City Bridge Trust, HM Government Grant and the National Lottery Community Fund, United in

Hammersmith and Fulham, Edward Harvist Trust Fund (Brent Council) and the Leathersellers Company Charitable Fund.

This funding has enabled us to adopt quickly, increase staffing capacity and provide fast and effective emergency response. As result, our support has been crucial for the group of people we serve, in particular the wider Brent community during the lockdown as many have lost their jobs and had difficulties accessing support and securing their entitlements.

Our benefits advice and support with claims, during the difficult time significantly reduced poverty and distress, prevented crisis and improved financial situation for people who accessed this support. Our work during this crisis was not only appreciated by beneficiaries but also received external recognitions from officials of two London Boroughs, namely; Brent, and Hammersmith and Fulham.

As a Chair of the Bosnia and Herzegovina Community Advice Centre (BHCAC), I am most proud of the diversity of communities we have reached and how well we responded to their needs when they needed it most. More about our achievements during 2020-2021 can be read on the following pages of this report.

Zaim Pasic-Founder and Chair of BHCAC

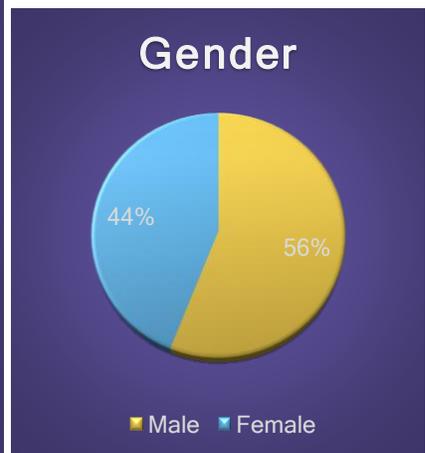
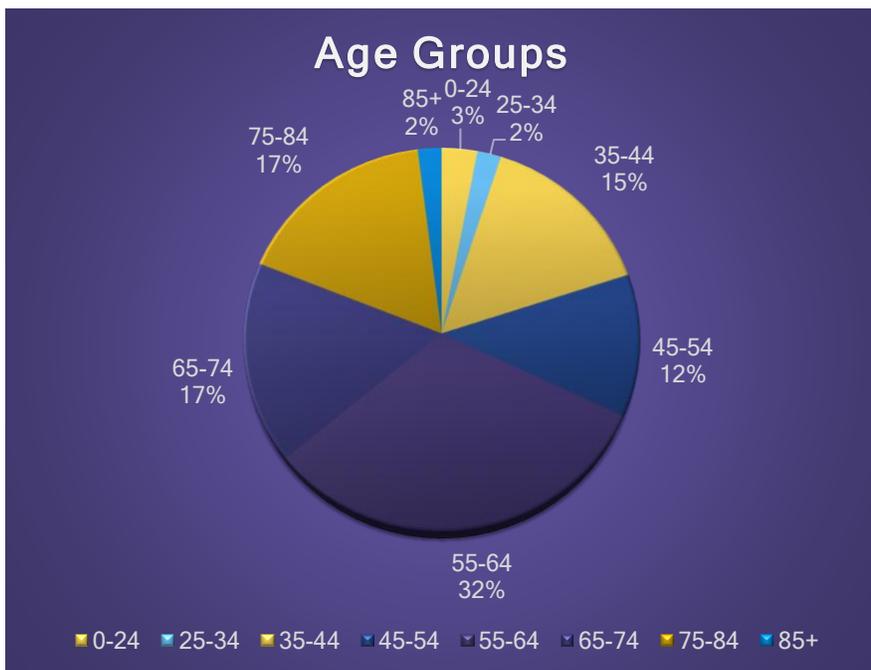
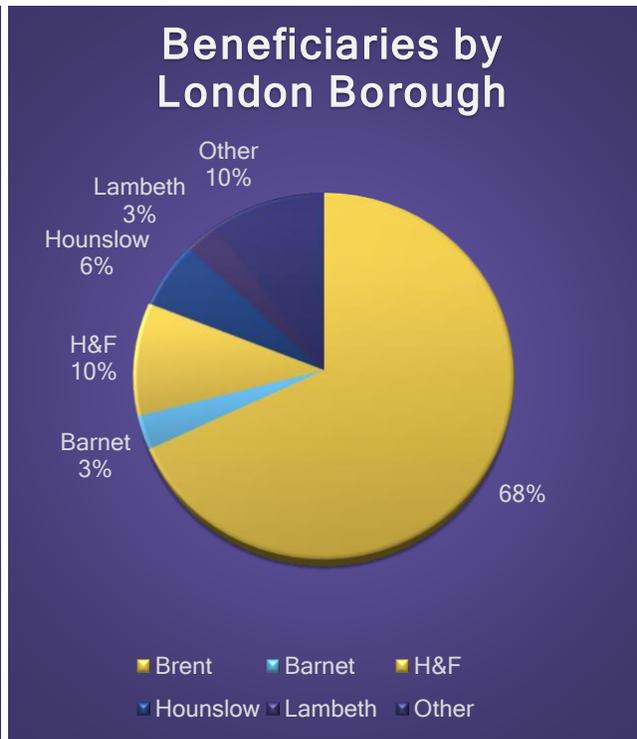
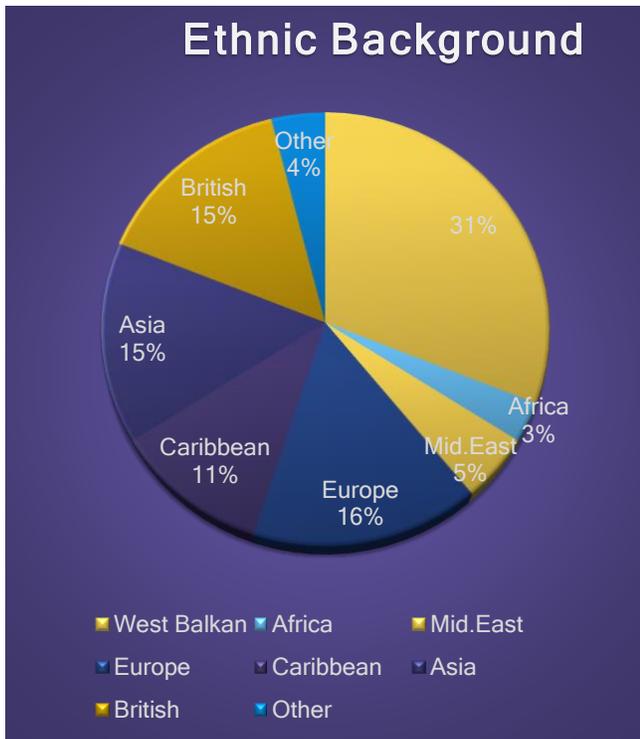


The 23rd Annual General Meeting of BHCAC was held on 16 January 2021 online via the Zoom...

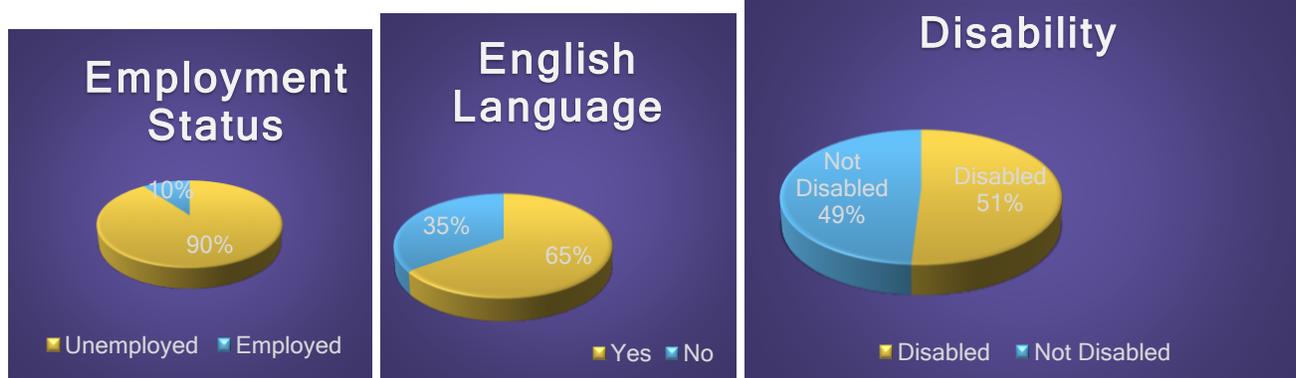
FIGURES & FACTS

1204 Beneficiaries in 2020-2021. Diversity of communities we have reached..

In 2020 - 2021 BHCAC supported 1204 Londoners from all age groups and ethnicities. Out of this number:



BENEFICIARIES SOCIO-ECONOMIC DISADVANTAGE



BHCAC is the only organisation in London supporting older Londoners from the West Balkans

31% of beneficiaries from the West Balkans are vulnerable, older and marginalised people who speak very little or no English language. They have limited opportunities and support and suffer from post-traumatic stress disorder (PTSD). This has a significant negative impact on their day-to-day life. As result, they find it extremely difficult to learn new skills, sustain their independence and access available support. BHCAC provides lifeline of support for many of its beneficiaries from the West Balkans.

“BHCAC works with communities who survived genocide and war.”

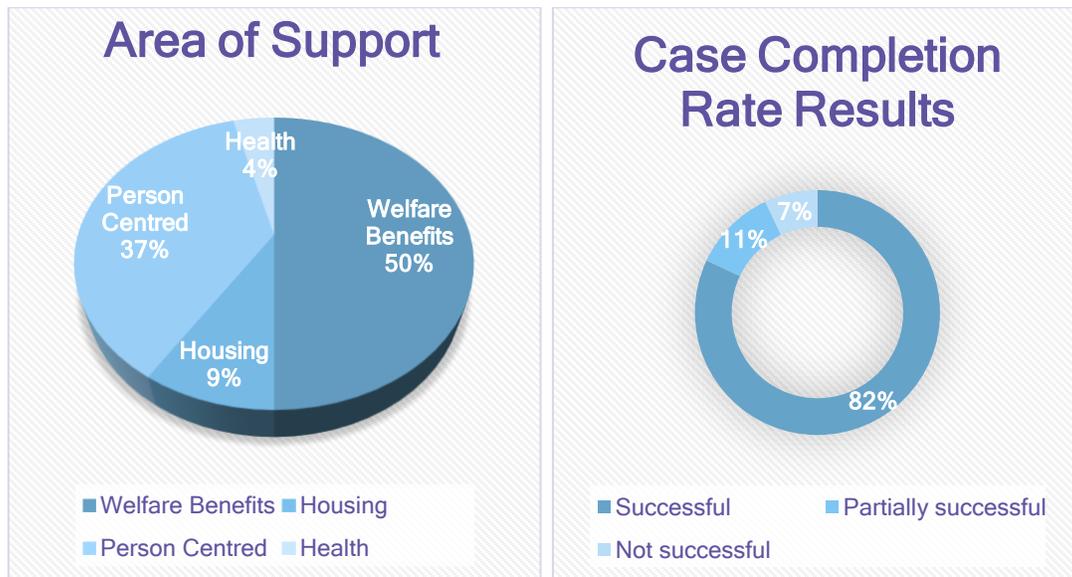
68% of BHCAC’s beneficiaries are Brent residents from all ethnic groups and predominately people of working age

BHCAC serves the most deprived and vulnerable people in Brent- those who are stuck in the cycle of poverty and at risk of eviction. They face multiple financial and personal challenges, including:

- poor health and long-term medical conditions;
- unemployment/ low income (exacerbated by Covid 19 - Brent has London’s second highest furloughed population (2020);
- rental arrears;
- debts;
- inaccessible support services;
- family breakdown;
- marginalisation.

ACHIEVEMENTS

1204 Individuals benefited from our Advice, Advocacy and Person-Centred support services in 2020-2021



Beneficiaries' feedback/ evaluation

40 completed feedback and evaluation questionnaires (out of 309 people approached) were collected during the phone survey carried out between 1 November 2020 and 31 January 2021 (response rate achieved at 13%)

Survey results analysis

98% survey respondents said that BHCAC provided fast and effective response to their needs, while 2% said that this was done to some extent.

50% survey respondents said that after BHCAC advice and support they felt less stress and worry, 32.5% respondents felt this to some extent while 17.5% reported that their condition remains the same.

37.5% survey respondents said that they are financially better off as result of BHCAC benefits advice and support (total financial gains reported at £67,363), 30% were still waiting for the results of their cases at the time of survey and 32.5% said no to this question.

50% of BHCAC's services in 2020 -2021 were on Welfare Benefit Rights Advice including assistance with claims

Total number of beneficiaries in this area of service was 602. Top five benefit rights advice were on Universal Credit, Disability Benefits, Council Tax Support/Reduction, Discretionary Housing Payment and Housing Benefit



Main issues with benefits identified

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** because demand exceeds capacity, and they are frustrated having to go to different support services for different issues. **We know there is a lack of qualified Welfare Benefits Advisors and advocacy and person-centred support services in Brent.**

THE DIFFERENCE WE MAKE IN PEOPLE'S LIVES

Alex's Story (not real name)

Increased independence and weekly entitlements by 296%, our fight against poverty...

Alex was referred to BHCAC by Brent Hubs (Brent Council) for help with Welfare Benefits. Alex is in his late 70s and from Asian community. He has long-term medical conditions and was in receipt of a State Pension at £89.28 per week. He was offered housing in the form of unfurnished accommodation by Brent Council after living with his son and his family. Alex expressed his worries about money and needing to furnish the accommodation. The case was assigned to Advocacy and Benefits Advisor who carried out full benefits assessment, advised on Welfare Benefit Rights and provided assistance with claims. As result, Alex was successful in securing the following:

- Local Welfare Assistance in the amount of £750 for help with furniture
- Pension Credit, weekly amount of £84.47
- Attendance Allowance, weekly amount 58.70
- Housing Benefit, weekly amount £100.00
- Council Tax Support, weekly amount £21.06
- Free TV Licence for over 75+ (savings of £157.50 per annum)

Overall and as result of support from BHCAC Alex is now £264.23 a week better off than before. An increase of 296% of his previous weekly entitlements. In addition to increased weekly income, with BHCAC's support Alex had increased access to available support ultimately increasing his independence as he was able to purchase necessary furniture for his new accommodation which resulted in increased independence. Alex was extremely thankful for support and assistance provided by Advocacy and Benefits Advisor.

BENEFICIARIES TESTIMONIALS

Supporting people placed in emergency accommodation and outside London

“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)

Reducing pressure on local services

“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)

“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)

“98% of survey respondents said that BHCAC provided fast and effective support to their needs”

Supporting people when they experience 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.”

EEA national (Brent resident)

“50% of survey respondents said that after BHCAC advice and support they felt less stress and worry.”

Saving lives

"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 the West Balkans, British national (Lambeth resident)**

Supporting bereaved

"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 resident)**

Helping people out of poverty

*“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.

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

“1 in 3 households in Brent live in poverty- the highest rate in outer London, with a particularly high concentration of poverty in Harlesden” (Office of National Statistics)

WhatsApp messages:

“Thank you very much for helping me, Lejla was very kind and friendly”, Thank you very much for your help, and all the best for your future.”, Thank you so much, God bless you.”

EXTERNAL RECOGNITION

“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 Ezeajugi

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

We have used the period of lockdown-a to improve our premises...



“Our newly refurbished premises meet government guidance for the Covid-19 pandemic on the safe re-opening of community centers”

FINANCIAL STATEMENTS

Bosnia and Herzegovina Community Advice Centre					
Statement of Financial Activities					
Year ended 31 March 2021					
		2021		2020	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	21,154	224,316	245,470	126,155
Other income	5	481	–	481	1,749
Total income		<u>21,635</u>	<u>224,316</u>	<u>245,951</u>	<u>127,904</u>
Expenditure					
Expenditure on charitable activities	6,7	327	142,857	143,184	140,877
Total expenditure		<u>327</u>	<u>142,857</u>	<u>143,184</u>	<u>140,877</u>
Net (expenditure)/income and net movement in funds		<u>21,308</u>	<u>81,459</u>	<u>102,767</u>	<u>(12,973)</u>
Transfer of funds		(5,089)	5,089	–	–
		16,219	86,548	102,767	(12,973)
Reconciliation of funds					
Total funds brought forward		10,656	19,046	29,702	42,675
Total funds carried forward		<u>26,875</u>	<u>105,594</u>	<u>132,469</u>	<u>29,702</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

Bosnia and Herzegovina Community Advice Centre					
Statement of Financial Position					
31 March 2021					
		2021		2020	
	Note	£	£	£	
Fixed assets					
Tangible fixed assets	12		1,112		1,481
Current assets					
Debtors	13	2,204			12,383
Cash at bank and in hand		<u>136,363</u>			<u>41,136</u>
		138,567			53,519
Creditors: amounts falling due within one year	14	(7,210)			(25,298)
Net current assets			<u>131,357</u>		<u>28,221</u>
Total assets less current liabilities			<u>132,469</u>		<u>29,702</u>
Funds of the charity					
Restricted funds			105,594		19,046
Unrestricted funds			26,875		10,656
Total charity funds	17		<u>132,469</u>		<u>29,702</u>

These financial statements were approved by the board of Trustees and authorised for issue on 21 January 2022, and are signed on behalf of the board by Mr Zaim Pasic (Chair)

CONCLUSION

Overall conclusion about BHCAC work in 2020-2021, reflecting on how well BHCAC achieved its intentions, practicalities, etc.

Despite all the challenges caused by the Covid-19 pandemic, including capacities that were not equal to last year's in terms of consistency, the BHCAC during 2020-2021 helped 8% more people compared to the previous financial year. Results of beneficiaries' feedback indicate that 98% of survey respondents reported that BHCAC provided a fast and effective response to their needs, which is a huge achievement that shows BHCAC met its primary goal during the Covid-19 pandemic. During the critical period, BHCAC with its benefits advice, person-centred support and advocacy services has significantly reduced stress and anxiety and has prevented future crises for many people, especially for those who have lost their jobs, experienced financial difficulties and were at risk of eviction. Furthermore, significant success has been noted in further reducing the poverty in London borough of Brent. Joining the borough-wide emergency response to Covid-19 led by the Brent Council and working in partnership with local civil society organisations has helped to provide multidisciplinary support and address multiple needs of the wider Brent community. All partners selflessly shared their own resources, which allowed them to reach people from all ethnic groups and achieve a better impact. Despite the challenges BHCAC faced from securing emergency funding for IT equipment to enable remote service delivery, recruiting qualified and experienced staff to establishing partnership processes and developing service delivery systems to redesigning the premises, BHCAC performed well in all fields, exceeding expectations in all areas of performance measures on each project individually. For example, Project 75+ funded by the City Bridge Trust until 31 January 2021 was successfully completed with the total target number of beneficiaries exceeded by 4% while Advice Project (BAF 5) funded by Brent Council until 30 June 2020, exceeded the total target numbers of outreach sessions delivered by 3% and beneficiaries by 24%. During the year covered by this report, BHCAC worked on 7 projects including those short-term, one of them was capital which was successfully completed between January and March 2021. This project redesigned and adapted the organisation's premises to ensure BHCAC meets government guidelines for the Covid-19 pandemic on the safe reopening of community centers. This is another success for BHCAC despite the challenges.

FUTURE PLANS

The organisation will be working during 2021-22 to sustain its work programme and investigate potential new ways of meeting the needs of its beneficiaries and service users during and post Covid-19 pandemic. We will continue to develop and follow our strategic development plan. We will seek to obtain further funding for 2021-22 and beyond.

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 as we did.

We would also like to thank our staff and volunteers for their work in 2020-2021, especially for their dedication, hard work and flexibility over the past year.

Funded by:



In partnership with
**THE NATIONAL LOTTERY
 COMMUNITY FUND**



**LEATHERSELLERS' COMPANY
 CHARITABLE FUND**

Bosnia and Herzegovina Community Advice Centre (BHCAC) is the Charity that improves the lives of disadvantaged and marginalised people. The Charity is registered with the Charity Commission for England and Wales, Registration No.1085815

