

Impact Review 2017



For a future without poverty

TOYNBEE
HALL



Thank you to the many organisations, trusts and generous individuals who have supported our work between April 2016 and March 2017

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Rakhee Gadher
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Robert Wilson
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Roger Harrison
Roger Sainsbury
Rupert Russell
Sarah Squires
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Theresa Fagan
Trudy Watt
Lady Ursula Westbury
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who supported us.

We are grateful to those
that have supported our
redevelopment project:

Big Lottery Fund
Heritage Lottery Fund
Clothworkers' Foundation
Coutts & Co. Foundation
Dunhill Medical Trust
Garfield Weston Foundation
The Headley Trust
Heritage of London Trust
The Hood Third Settlement
J Paul Getty Jr Charitable Trust
John S Cohen Foundation
London Legal Support Trust
London Marathon Charitable Trust
Lord Bamby's Foundation
The Tudor Trust
Viridor Credits Environmental Company
The Wolfson Foundation

Manny's story

Manny is just one of many regular visitors to the Toynbee Hall Wellbeing Centre. We try to put people like Manny at the heart of our work. He is now a member of our Wellbeing Centre Members' Board, who we work with to design and improve our offer for older people.

This year Manny celebrated his 100th birthday in our Wellbeing Centre with friends, family and members of community who like Manny, come to Toynbee Hall to socialise, keep active both physically and mentally and age well.

We asked him to introduce our Impact Review 2017 by telling his story, and how he feels about his involvement with Toynbee Hall.



"I was born here, about a mile away. When I was younger I used to go to Toynbee Hall because they had meetings there and tea dances, that sort of thing. I used to go there about 80 years ago.

I started coming to the Wellbeing Centre 3 years ago, I was introduced to it by Helena, who is one of Toynbee Hall's Outreach Workers in the City of London. She would come to where I used to live and suggested that I come along. She brought me down and I've been coming regularly ever since, 2 or 3 times a week.

She asked me what I liked doing, and I said I liked mixing with people. She suggested that I try coming along to the Centre where I could meet people, so I gave it a go. There are people here from all over the world. It's quite international. I enjoy that, you know. I get involved with a few things, I play chess, cards, dominos, and we have a music class. It's my social life.

There are not a lot of things to improve, but I like that they ask my opinion. I get a chance to do lots of things here. I'm not very mobile and I can't get around too far so this is quite an easy distance for me. I don't know what I would do if the Wellbeing Centre wasn't here."

We hope that you enjoy reading more about the outcomes we have achieved in 2017 with Manny and many other people and partners throughout the following pages.

High quality advice when people need it

We provide a range of face to face, outreach based and telephone services to support people in addressing the issues they are facing. We help people access the right benefits, support them to negotiate with their landlord, challenge a decision on their council tax, or help them prioritise their debts and make a repayment plan that works for them.

Our portfolio of advice services currently includes *Debt Advice*, *Free Legal Advice Centre*, *Macmillan Welfare Rights Service* and *City Advice*, a specialist advice service for the City of London. These help people to understand and exercise their rights. They provide prompt, reliable and expert support when it's needed most.

We lead *Capitalise*, a London wide Debt Advice Partnership made up of

28

partners across the City

975

people were helped by *City Advice* last year, and 92% understood clearly the advice they were given

65%

of *Capitalise* clients have either rent arrears or council tax debt

2016-17 / Top 5 common debt problems and percentage of Toynbee Hall clients experiencing them



27%

Credit or store cards



22%

Council tax



21%

Rent



14%

Benefit overpayments



12%

Other non-priority debt

Mrs. Quinn is an 87 year old widow and lives on a basic state pension. She came to us with multiple credit card debts totalling over £15,000 and was unable to maintain payments on those debts which were being pursued. We explained the difference between a priority and a non-priority debt and the options available. We helped her to apply for a Debt Relief Order which was successful and Mrs. Quinn is now free of debt and managing her money better.

"I felt listened to from the beginning of my query till the time it was resolved and the adviser included me in the whole process."

Jane, who accessed *Debt Advice*

*some names in this report have been changed to protect people's privacy



22,298

people with debt
and money problems
were helped by
Capitalise, The London
Debt Advice
Partnership

73%

of FLAC clients
felt empowered
to exercise their
legal rights

FLAC
advised on

1,555
cases

Access to justice

The Free Legal Advice Centre (FLAC) advised 1,555 cases with increasing numbers of people coming to us for help on housing and employment issues. With the forecast growth in the number of people in the private rented sector, and increasing numbers of people in low waged and insecure jobs, we expect a significant increase in demand for our services.

Macmillan benefits advice

Nobody affected by cancer should have to worry about money or how they will pay for their care. *The Macmillan Advice Service*, which provides welfare advice to people with a cancer diagnosis helped **766 People** claim over **£2.3m** in previously unclaimed benefits.

What's next?

Our advice services will continue to adapt to emerging trends and work closely with the Money Advice Service as a member of their national Debt Advice Operational Group, to contribute to the development of policy and strategy regarding access to debt advice across the UK. We will trial a new model of debt advice which develops the client's financial capability over time.

We are also developing a legal capability model over the next year to test whether we can develop people's legal knowledge and skills to ease some of the increasing pressure on services such as FLAC and give more people access to justice.

"At my age, you may not have many people but you need someone to talk to. What do you do if you have no-one to look after you? Toynbee Hall's advisors are there for you. There is somebody to explain 'you can do it' and give you encouragement in your difficulty. This encouragement stopped me from asking 'why me?' and focused on getting myself out of the problem."

Robin, who accessed *Macmillan Advice*

Building stronger communities

Our community work aims to bring people together, offer new opportunities and create a greater sense of community. We work with people young and old to help them find their voice and deliver their own projects.

Working with older people

All of our older people's programmes aim to reduce the risks of ill health, physical inactivity, social isolation and abuse. We provide the space and support for people to age well and be active in their community.

This year we placed the people who use we do by empowering our members to form a Board that directs the *Wellbeing Centre* and its activities. As a result we now have a range of new activities which are managed and run by the members themselves in a way that works for them.

What's next?

Our members tell us that they want to have a warm welcoming place to go at weekends that offers activities for older people that genuinely appeal to them. We are therefore working with our members to open the *Wellbeing Centre* at weekends and co-design a programme of activities that supports their wellbeing as well as creating a real sense of community.

Activity attendances have increased from **230 to 700** people per month due to member-led changes

1,342

visits

to social activities held for older people at the *Wellbeing Centre*

1,147

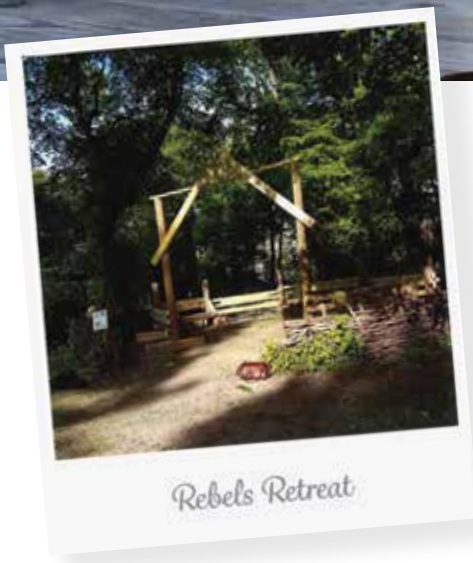
visits to health related activities held for older people



90%
of participants
felt *Make It!* encouraged
them to participate
in class

91%
of parents
believed the *Make It!* project
helped improve
their children's
social skills

a record
282
enrolled on our
Deesha ESOL
course



This outdoor classroom in Tower Hamlets Cemetary Park, named 'The Rebels Retreat', was built from the ground by *Make it!* students in 3 days

Working with young people

We work in schools with year 8 students through a combination of 1-2-1 mentoring, accredited group work, and a community learning project to cultivate critical thinking skills.

Make it! focuses on the students' strengths and offers new opportunities for them to challenge themselves, make new friends and create something that has a lasting impact in the community.

Make it! students then deliver their own transition project for year 6 pupils, Make Moves, which 150 pupils from 40 primary schools took part in this year.

"I didn't realise I could do any of the activities. Always try something new because if you don't then you would never have fun. When I get back to school I would like to be more confident and say my ideas out loud. I enjoyed everything!"

Ali, *Make it!* graduate

ESOL classes

Our *Deesha* ESOL programme has also had a record breaking year and we saw our first ever men's group graduate from the programme. *Deesha* offers adults the opportunity to improve their English language skills and be more confident in dealing with everyday issues. These skills also help people to support their children's learning, access local services and engage with the local community.



Developing practical solutions - locally and nationally

we trained
126
Money Mentors
this year

Research

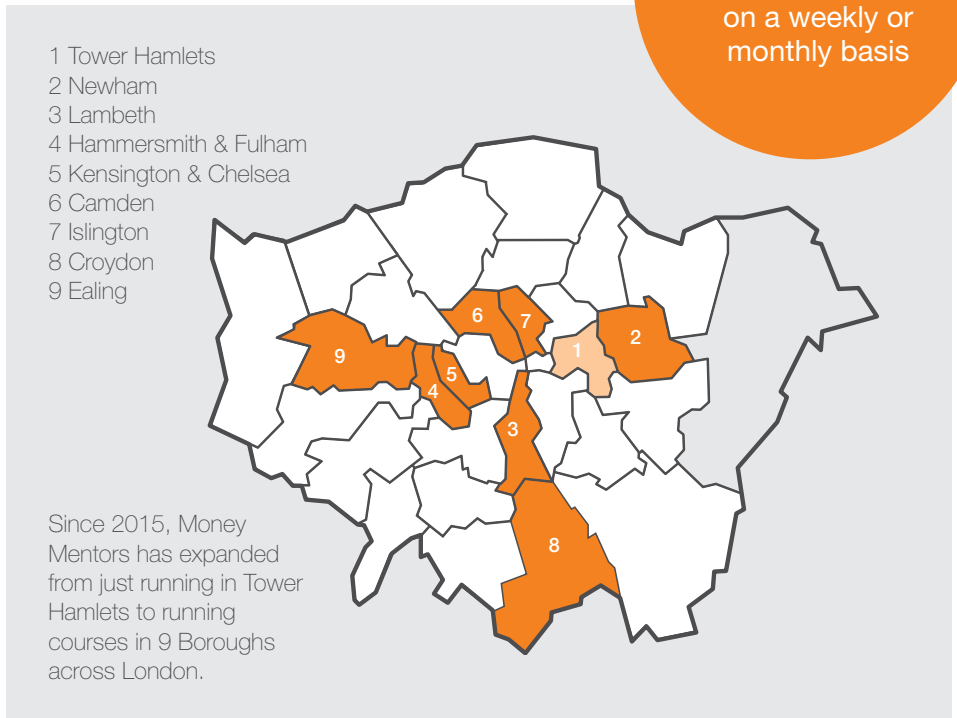
Our research output increased this year. We conducted more research projects on social issues, personal finances and wellbeing, such as pieces on the *Poverty Premium and Debt* and *Cancer Patients' Experience*.

This research tells us how we can work with local people to identify solutions to the challenges they face and build networks to help others in the community do the same. This is all part of our mission – to inspire and facilitate positive social change.

We are currently putting community members at the heart of our service design with a new project, *The Older People's Peer Research Programme*. We have trained 20 older people as researchers to gather evidence for us to:

- Identify older people's top priority needs;
- Address gaps in service provision;
- Explore how to bridge these gaps;
- Review and design our older people's service.

86%
are now saving
on a weekly or
monthly basis



97%
are positive about
their ability to manage
finances after the
Money Mentors
course

Community Money Mentors

The *Community Money Mentors* programme aims to build up individual's money skills, so they can share ways to save, avoid debt and high cost credit and identify the best offers and services available. We then prepare the Mentors to train others in their communities.

This year we ran our first ever *Senior Money Mentors* course, giving older people the financial know-how to get the most out of every pound, avoid paying rip-off costs for basic services and build the networks to share that knowledge.

"Money Mentors is amazing in the sense that we will all be able to go out into the community and share what we have learned. It truly brings communities together to talk, share, and remove the stigma attached to money difficulties".

Thirza, Money Mentor, Stratford Cohort

Financial Health

Our work to improve the UK's financial health is built on learning from what people tell us, locally and nationwide. This year, through a series of regional *Financial Health Exchange* events, we gathered 170 financial health practitioners and policy makers to improve and share their knowledge about what works. These events provided the opportunity to learn about good practice and how to design services and deliver better outcomes.

170

financial health practitioners and policy makers attended our Financially Healthy Communities events

We also published new evidence demonstrating the digital financial skills of low income households without a bank account, the impact of informal savings techniques and examined the use of the third party cheque cashing industry. This research provides insight into the financial lives of low income households and reveals hidden parts that official government figures crucially miss.

We worked with policy makers and the payments industry to create a new flexible payment system, Request to Pay, that gives consumers control and flexibility over when and how much to pay, and reduces collection costs for providers.

8

financial inclusion health checks for organisations were carried out

100

people helped to demonstrate how low income individuals manage money

What's next?

We know people struggling financially need better support from financial products. Together with Coventry University, we are exploring how people using payday loans cope when they are refused credit. We will also explore how technology can help people going onto Universal Credit by building up emergency savings giving them a safety net should any complications with the new system occur.

We want to reach even more people with our financial health courses. This year, we will be testing a part-digital version of *Community Money Mentors* with partners across the UK, to see how combining e-learning and classroom work can help people who find it difficult to commit to a standard weekly course.



Building a future without poverty



The Regeneration

Toynbee Hall is so much more than a building. It is an organisation that throughout its long and successful history has always been a force for positive change, giving individuals, families and communities facing poverty and social injustice practical help to take on those challenges and shape their own futures. But the place where we are located has always been bound up in our roots, our ideals and our vision.

The redevelopment will help ensure we establish our historic home as a vibrant place which reflects our history, helps sustain our organisation and is a catalyst for future change.

The newly transformed space will reflect and demonstrate the way that many thousands of ordinary people have made change happen over the years. More importantly, it will give us the springboard to work even more closely with the community and partners to make change happen. Our restored Halls are planned to be completed by spring 2018, with the rest of the estate operational by 2019, with purpose built new homes for our advice and wellbeing services, shaped by those who use them.

This year was the year our vision really began to become a reality as progress on the redevelopment of the Toynbee Hall Estate advanced. Work to restore the Halls began and we have now started the development of the space for our purpose built new advice and wellbeing.

We are also creating a range of spaces, some for community use, others to help us generate much needed income to allow us to innovate, respond to need and sustain ourselves for the future. Thank you to all of those who have supported us on this transformation so far.

The Regeneration will:

- Enable us to support 20,000 people each year
- Showcase our rich history to inspire a new generation of social activists locally and further afield
- Create new purpose built spaces for our advice and wellbeing centres
- Help us generate income to innovate and to become more sustainable



Looking forward to the future

This impact review started with some inspiring words from Manny, who has known and been involved with Toynbee Hall for many decades.

It is so important for someone who is new to the organisation, as I am, to be reminded of the deep roots we have in the community, and the impact we have had over many years.

So as we look to the future, we can be proud of the progress that Toynbee Hall has made, and the contribution it has made to many people having the chance to improve their lives.

We want to continue to develop so that we can ensure that even more people can have the chance to address the issues that affect them, do even more to help break down the barriers that hold people back.

Looking forward we want to

- Continue to offer high quality, practical, responsive support to people in East London and beyond, giving people the opportunity to shape their own solutions to the challenges they face. This will include embedding financial capability support into debt advice; shaping our offer to meet evolving

needs; building our partnerships with the legal profession to ensure access to justice.

- Work with others as a catalyst and key partner to build a stronger more resilient community where people have a stronger clearer voice. We're excited to be developing our community money mentors work, empowering people to support each other around finance issues. Our heritage outreach work will engage young people in social action, complementing our existing work with young people. And we'll continue to help people like Manny to find ways of improving wellbeing, at Toynbee Hall and with partners across the community.
- Harness the evidence and experience of people we work with to identify and champion practical changes to policy and delivery that will address the causes of poverty and debt.

Practically, the completion of our redevelopment will help us re-establish our historic home as an open, vibrant place which reflects our history, helps sustain our organisation and is a catalyst for future change.

There is a huge and ever growing need in our communities. Over a quarter of London households are in poverty. Housing costs, benefit cuts, council tax and credit card debts all contribute. Added to this, lower wages and insecure employment are meaning many who wouldn't have considered themselves in poverty are seeking help. It genuinely is an urgent challenge.



So it is an important time for Toynbee Hall; and we need to be agile and able to respond to new and complex challenges. Despite those challenges, we believe we are making progress, and are optimistic that together with our many partners, we can continue to be a catalyst for change. At the heart of what we do, we want to ensure that the people who we support – like Manny and thousands of others – should find in our offer the means to shaping their own practical solutions to fighting poverty, creating stronger communities, and making London better for everyone.

Jim Minton *Chief Executive*



Help us create a future without poverty

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