



ANNUAL REPORT 2004/2005



Supported by



B-MAG – Birmingham’s leading anti-poverty agency

In 2004/5 B-MAG continued to provide social work and legal advice services to individuals and communities in need,

- obtaining and distributing grants from charities and trusts for individuals and families,
- providing free in-depth debt advice and welfare benefits and community care advice and representation (we hold the Community Legal Service specialist level Quality Mark for debt, welfare benefits and community care advice),
- developing and delivering anti-poverty strategies in partnership with local agencies and communities,
- administering the fund to assist destitute asylum-seekers.

Past B-MAG Annual Reports, and other B-MAG publications, can be downloaded from our Web site at <http://www.b-mag.org.uk/publications.htm>.

Chairman’s report

At the start of April 2004 B-MAG moved from cramped and shabby accommodation within Birmingham Voluntary Service Council’s building in Digbeth to its new base on the first floor of Family Housing Association’s Dolphin House in Coventry Road. The new location is popular with both staff and clients, and the modern office facilities have been further enhanced during the year by our installation of a new IT system.

Despite the financial difficulties caused by the cessation of Birmingham City Council’s funding for our **Grants Service**, we were able to maintain the service, at least for single parents and families with disabled children, through generous funding from the Severn Trent Trust Fund - although the service’s future remains in doubt at the time of writing.

The hard work and dedication of B-MAG’s **legal casework team** meant that once again we were able to achieve the casework targets set for the organisation by the Legal Services Commission, who fund this work; the **Bangladeshi Legal Resource Project, South West Advice Project** and **Probation Project** were all successfully developed during the year; and the **Asylum-Seekers’ Destitution Fund** continued to provide vital assistance to the poorest and most disadvantaged communities in the West Midlands.

The broader scene was more gloomy. Eight years of New Labour Government seem to have done little to redress the inequalities in our society. While the “deserving poor” may have had more help, those judged “undeserving” are finding life very hard. Particularly depressing was the continuing denigration and stigmatising of asylum-seekers, encouraged rather than challenged by Government..

Against this background, I am very proud to have been involved in B-MAG’s work and achievements in the past year. All B-MAG’s staff are dedicated to the highest standards of work, and to providing the best service possible for the most vulnerable in our society who otherwise are often left to fend for themselves.

Derek Bennett, Chair, B-MAG

Chief Executive's report

Good governance

The beginning of the year 04/05 saw restructuring as a consequence of losing the mainstream Birmingham City Council funding. The B-MAG trustees and directors proved to be a model of good governance. The review of activities in the director's report outlines the major achievement of the trustees, who under the most testing conditions created a sound financial basis for continuing the work of B-MAG. A debt of gratitude to our auditors, Langard, Lifford, Hall Ltd, who produced a review of the financial activities of the organisation early in the first quarter. This review helped our trustees identify the level of reserves required. The audited accounts for the year 2004/2005 confirm the successful financial planning needed to continue our services without further mainstream City Council funding.

B-MAG's services

You will note that all B-MAG projects, including our charitable grants service were able to continue through 04/05. Other parts of this report go into details of specific projects.

B-MAG is indebted to staff, volunteers, student placements, trustees and funders for their dedication to providing our anti-poverty services.

Some special achievements in 2004/2005

- Habib Ullah and Phil Monk are now both studying the Legal Practice Course.
- Faith Ryan and Yasmeen Qazi are our first solicitor trainees. They are expected to qualify in 2005/2006.
- B-MAG's IT system installed. Special thanks to Ian Smit of St Phillip's Chambers who provided much-needed help to source the right equipment at affordable prices.
- The B-MAG central admin team deserve a specific mention. They quickly adjusted to the new surroundings at Dolphin House and the new equipment, and continue to provide support needed by caseworkers and clients.
- B-MAG's specialist-level contracts with the Legal Services Commission now include a new contract in the category of community-care law as well as our traditional areas of debt and welfare benefits.

The year ended with B-MAG making significant progress towards becoming Birmingham's leading solicitor employing not-for-profit agency.

The increasingly complex legal work taken up by B-MAG suggests that our strength is a city-wide reputation as a specialist legal service. In future I hope to report increasing success in establishing the vision of B-MAG as a specialist solicitor service that champions the poor, vulnerable and destitute.

Client feedback:

"... the service is invaluable and is vital to people with financial difficulties."

"Before I went in, I was unhappy and worried. I came out the complete opposite."

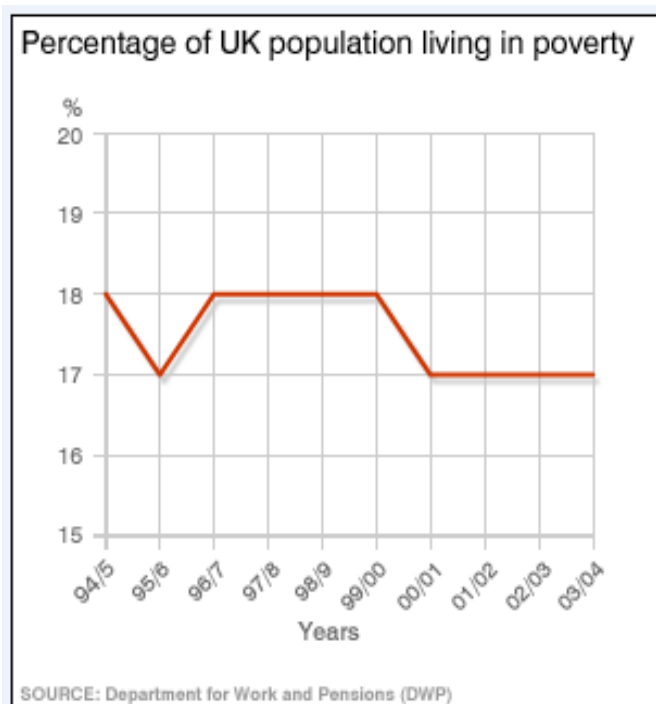
Charitable grants work

Grants team:

Ros Webley, Grants Supervisor (part-time)

Barbara Lacey, Grants Adviser (part-time)

In 2004/5 the **B-MAG Grants Service** continued to provide an experienced, effective and well-resourced personal-grants service to poor and destitute people living in Birmingham.



The two part-time Grants workers provided a unique grants service which raised and distributed grants for individuals and families in need in Birmingham by applying to local and national charities and trusts. The workers also provided administrative support to local grant-making charities and trusts, including

- Officers' Association Birmingham
- Birmingham Children's Holiday Fund
- The Ralph W. Hope Welfare Fund
- The Special Davenports Charity
- The George Fentham Charity in Birmingham

and processed applications for grants from these bodies.

Trust resources for Grants Service

The following charitable trusts made "block grants" to B-MAG in 2004/5:

B-MAG Trustees' Fund
George Fentham Charity
Kilcuppe Trust
Sheldon Trust
Special Davenport's Trust
St Martin's Christmas Appeal
Welconstruct Trust

Other trusts are regularly approached for grants for individuals and families.

Charitable grants case study

Mrs H's home was damaged by a fire, and the contents destroyed by fire and water. Mrs H had no insurance and the landlords, a housing association, had no liability for her losses. The family were temporarily rehoused by the association while the property was repaired, and were sleeping on fire-damaged mattresses. Mrs H had a number of health problems, and was suffering from depression.

The Grants team were able to secure a community-care grant of £944 for furniture and clothing, and a further £299 in grants from charitable trusts for additional items.

B-MAG legal services

Casework team:

Allan Norman, Principal Social Worker and Solicitor

Philip Monk, Casework Manager

Michael Bates, Training and Development Officer

Claudia Deans, South-west Advice Project Worker

Sandra Kane, Caseworker

Pamela Nightingale, Debt Adviser

Yasmeen Qazi, Caseworker / Trainee Solicitor

Faith Ryan, Casework Supervisor / Trainee Solicitor

Habib Ullah, Bangladeshi Legal Project Worker

B-MAG's welfare benefits, debt and community care advice and casework is carried out and funded under the Legal Help Scheme ("legal aid"). In 2004/5 our contract with the Legal Services Commission required us to undertake **1,650 hours of welfare benefits casework, 1,650 hours of debt casework and 550 hours of community care casework**; we were able to meet our targets.

During the year, **407 benefits cases** were opened, **398 debt cases**, and **117 community care cases**. Led by solicitor Allan Norman and caseworker manager Phil Monk, the casework team assisted clients with financial problems at every level, from basic advice, letter-writing and negotiation with agencies and creditors through representation at Social Security Appeal Tribunals, appeals to the Commissioner and County Court hearings (where all B-MAG advisers have representing rights), up to appeals to the Court of Appeal and Judicial Review.

B-MAG's community-care legal casework increased considerably during the year. This casework is mainly of two kinds: assisting destitute people (mostly failed asylum-seekers), an area of work where law and practice are very complicated and frequently changing, and work with clients with community-care problems in the fields of health and social services.

We would like also to expand our casework into other fields: perhaps **housing and immigration/asylum work**.

Case study

Ms W first got into debt a few years before she contacted B-MAG. This was following the break-up of a relationship and a family bereavement, which affected her ability to cope with her financial difficulties.

When she sought B-MAG's help she had a range of debts, some "priority debts" – which would seriously affect her life if not dealt with – and others "non-priority debts". The priority debts included arrears owed to the local water company, for which she had a County Court judgment against her, and for a TV licence, for which she could be fined up to £1,000 in the Magistrates' Court.

She also owed rent arrears to a housing association, and faced a court hearing over these which could lead to her losing her home..

With the help of her B-MAG caseworker Ms W applied for an Administration Order . The caseworker also established that Ms W was wrongly receiving only partial Housing Benefit and Council Tax Benefit. After some correspondence with the Council's Benefits Service B-MAG was able to have full benefit paid, together with arrears which considerably reduced her rent arrears.

Her B-MAG caseworker attended the court hearing with her and the court agreed that she should pay £2.80 a week towards her remaining rent arrears.

Case study

Mr R suffers from a mental illness and was medically retired from work. A property which he had owned was re-possessed in 2000, but not sold until 2005. This left Mr R owing the mortgage company more than £8,000.

Mr R wanted to take court action against the mortgage company; but his B-MAG caseworker advised that such action would not succeed and would simply cost him more money in solicitors' fees.

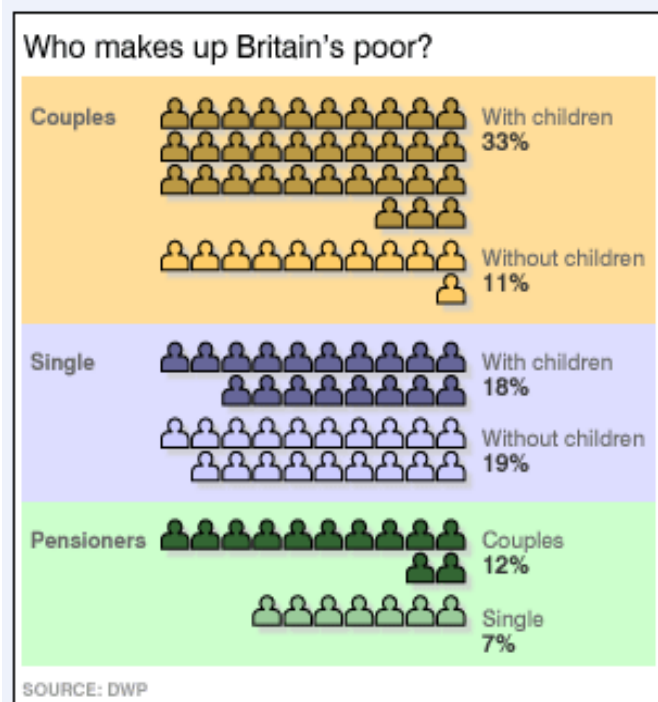
The case-worker prepared an analysis of Mr R's income and expenditure, and on the basis of this made a "token offer" of £1 a month to the mortgage company (by standing order), which was accepted

Client feedback:

"Anything I wanted to know, even if it sounded silly to me, Pamela took her time and explained; if she didn't know, she would find out for me."

"... Mr Bates probably deserves a medal for sorting out my debt repayments – my case has not been straightforward but he has always been thorough, professional and understanding."

"Phil put me at ease straight away, was easy to talk to; whatever I asked, even if I thought it was daft, he put me straight, and said it was OK, don't worry."



Case study

Mrs S was an asylum-seeker from an African country. After her asylum claim was rejected by the Home Office, her support from the National Asylum Support Service (NASS) was terminated and she became destitute and homeless. She spent many nights at Birmingham New Street railway station, and another night with a male stranger. When she sought B-MAG's help she was sleeping on a friend's floor, and getting food from a local charity and the Red Cross.

She was suffering from both mental and physical health problems, including severe depression, post-traumatic stress, and back and abdominal pains. While at B-MAG's offices she suffered a severe panic attack.

The B-MAG caseworker referred Mrs S to the Council's social services centre for asylum-seekers with a letter setting out in detail her circumstances and her entitlement to assistance from the Council under the relevant legislation and case-law: Mrs S had needs "arising out of destitution and its anticipated effects" which were "made more acute by some other circumstance" – her illness.

A week later the Council agreed to provide Mrs S with "interim support" pending an assessment by a mental health team, and in due course continuing support and accommodation was agreed.

For examples of how our community-care casework supported the work of B-MAG's Asylum-Seekers' Destitution Fund, see below.

Asylum-seekers' Destitution Fund

Steering Group and Grants Panel:

Bhopinder Basi, B-MAG

Allan Norman, B-MAG

David Forbes / Ekhlas Ahmed, Midland Refugee Council

Dave Stamp, ASIRT

Philip Williams, Refugee Council

Pat Smith, British Red Cross

Geoff Wilkins, Birmingham Asian Resource Centre

B-MAG's Asylum-Seekers' Fund was established in early 2003 to make grants to destitute asylum-seekers in Birmingham. During 2004/5 the Fund continued to be generously supported by individuals, groups and grant-making bodies; a total of **£38,649** was raised.

As has been the case since the Fund was started, none of this money was used for the Fund's administrative costs, which was covered by B-MAG from its general funds assisted by financial contributions from the Midland Refugee Council, the Refugee Council and Birmingham Council's Asylum Team. All fundraising for the Fund is carried out by volunteers.

Our fundraising was boosted in November 2004 by the circulation of a letter signed by the Bishop and Archbishop of Birmingham and other local Christian leaders to churches in Birmingham, seeking their support and donations to the Fund.

During the year, **£43,135** was disbursed to destitute individuals. Grants were still generally made for a maximum of six weeks at a time, and at a weekly rate close to the weekly subsistence rate paid by the National Asylum Support Service (NASS). The most usual disbursement was a grant of £90 for a single individual to cover a period of three weeks, followed by a review of the case and a possible further payment of £90.

The Fund was still not able to help with accommodation costs – though most destitute asylum seekers are also homeless.

Major funders of the Asylum-Seekers' Fund during 2004/5 included:

Bryant Trust
J Paul Getty Jr Charitable Trust
Leigh Trust
Lyndhurst Settlement
Roughley Charitable Trust

Case study

Mrs N, a mother of two young children, is from Cameroon. She was taken, with her children, from her home and detained at Oakington Detention Centre for 10 days, at the end of which time she was taken to Heathrow Airport. At the airport, immigration officials finally acknowledged that Mrs N had an ongoing asylum case and so could not legally be removed from the country. The family were consequently released from detention and left to make their way back to Birmingham.

On returning, Mrs N was denied the financial support to which she was legally entitled from NASS, because officials at the Detention Centre had retained her Asylum Registration Card (ARC) in error. When advised of the situation, NASS staff refused to issue emergency support until Mrs N had been interviewed about the loss of her ARC! Social Services were unable to provide any form of financial assistance, since the children of NASS-supported asylum-seekers are specifically excluded from section 17 of the Children Act. The Fund provided payments until NASS support was reinstated.

Bangladeshi Legal Resource Project

Project staff:

Habib Ullah, Project Worker

Fahima Begum, Admin Assistant

The Bangladeshi Legal Resource Project, funded by the Community Fund (now the Big Lottery), started work in December 2003. During 2004/5 the project was based both at B-MAG's offices and at the **Bangladesh Centre**, 97 Walford Road, Sparkhill, Birmingham B11 1NP, where Habib Ullah held advice/casework sessions twice a week. Casework included all B-MAG's areas of expertise: welfare benefits, debt, community care and personal grants.

Habib also provided free training in welfare benefits and debt work to volunteers at the Bangladesh Centre and to Bangladeshi volunteers at CASA in Highgate, using training packs produced by B-MAG; and compiled a factsheet on the project in English, which is now being translated into Bengali.



Probation Project

Probation Project Co-ordinator:

Faith Ryan

B-MAG's Probation Project was again funded during 2005/6 by the Community Partnership Division of the local Probation Service. Advice/casework surgeries are carried out at 8 different Probation Offices around Birmingham by 6 members of B-MAG staff.

During the year a total of 150 new cases were opened, covering all areas of B-MAG casework expertise - welfare benefits, debt, community care and charitable grants work. This is an increase of 60 since last year and reflects the fact that B-MAG now offers two surgeries a month at most Probation Offices.

As a result of our intervention clients gained substantial increases in their income, often by as much as £100-£150 a month.

B-MAG represented one client at a committal hearing for non-payment of Council Tax. Not only did we avoid committal but the debt was remitted too.

The work that we do ensures that clients have the information that enables them to resist the bully-boy tactics employed by some creditors, and we can help them to set up repayment programmes that they can afford.

South-West Advice Project

Project Worker:
Claudia Deans

The South-West Advice Project, jointly funded by Sure Start South West Birmingham, SRB5 and Harborne Parish Lands Charitable Trust, provides the full range of B-MAG's casework and grant services at a number of venues in south-west Birmingham. The project worker, Claudia Deans, is based with the Sure Start South West Birmingham team,

Case study

Ms M is a lone parent with one dependent child. She worked part-time and was on a low income. Her child suffers from Asperger's Syndrome and Autism. Ms M applied for Disability Living Allowance (DLA) for her child in January 2004. Her application was turned down. She came to see us two months later. We assisted her with a late appeal request and forwarded medical evidence to support her case. We took the added precaution of also submitting a new application, should the late appeal request not be allowed. In the event, the new application was turned down. We appealed against this decision. Ms M was notified on Christmas Eve that the appeal had been successful. Her child was awarded DLA care component at the higher rate. Arrears of benefit was paid from January 2004. This in turn led to increases in Child Tax Credit and Housing Benefit. Ms M received arrears of benefit of over £5,000.

Client feedback:

"The advice given was effective and very personalised, which took the stress out of a difficult situation. The outcome has been much better than I could have hoped for."

B-MAG staff in 2004/5

Bhopinder Basi, Chief Executive Officer
Nureen Akhtar, Admin Assistant
Michael Bates, Training and Development Officer
Fahima Begum, Admin Assistant
Susanne Chapman, Admin Manager
Ann Cotterill, Grants Adviser (to June 2004)
Claudia Deans, Caseworker
Sandra Kane, Caseworker (from November 2004)
Balbir Klair, Admin Assistant
Barbara Lacey, Grants Adviser
Philip Monk, Casework Manager
Pamela Nightingale, Debt Adviser
Allan Norman, Solicitor/Principal Social Worker
Yasmeen Qazi, Caseworker
Faith Ryan, Casework Supervisor
Catriona Thomas, Finance/Admin Assistant
Habib Ullah, Bangladeshi Legal Resource Project Worker
Ros Webley, Grants Adviser
Karen Wheeler, Admin Assistant

Volunteers

Major R. Clarke, Charitable Grants Home Visitor
Brenda Dosio, (from October 2004)
Shereen Khokar, Asylum-Seekers' Fund (April 2004)
Jane Hallows (to December 2004)
Mohamed Hussein Hassan (from February 2005)
Luke Smith (from March 2005)
Geoff Wilkins, Asylum-Seekers' Fund

Student placements and work experience

Emma Goodall (law student, UCE)
Donovan Thompson (work experience)
Jo Kershaw (law student, UCE)

Ann Cotterill

Those who have 'phoned B-MAG to get help with fridges, cookers, beds etc. will know that for 27 years one of the friendly voices in our Grants Service was Ann Cotterill. If you came in person and met her, she was the young-looking one.

You will be amazed to learn that Ann reached retirement-age and left B-MAG in June 2004.

On behalf of everybody involved with B-MAG – thank you, Ann, for your example, we hope that we can continue where you left off.

**Bhopinder Basi
Chief Executive
B-MAG**

B-MAG Executive Committee

Members elected or co-opted for 2004/5

Name	Position
1. Mr Derek Bennett	Chairperson
2. Mr Keith Rawlings	Treasurer
3. Mr Billy Brick	Member
4. Ms Claire Barton	Member
5. Ms Kathy Kirlew	Member
6. Rev. Neil Johnson	Member
7. Mr Douglas Readings	Member

John Mills

On Saturday 2 April 2005, John Mills, B-MAG's computers and design worker, passed away. John was briefly employed by B-MAG between April 2002 and January 2003. His ill health meant he could no longer work in a salaried post. He continued to volunteer his services freely to B-MAG and other charities.

I count myself as fortunate that I had the privilege of working with John Mills from 1982, when we first met as colleagues at a local neighbourhood law centre.

I soon became a friend of this gentle and kind man who simply dedicated his life to the causes of the poor. As the communities in which he lived and worked (the poor inner-city communities of Birmingham) changed, he seemed to make new friends effortlessly. His creative abilities were such that in times before the advent of computers he was able to design leaflets and marketing tools for local community groups. With computers he learnt new skills and provided these to many community groups. John adopted a world-view in all his endeavours that required him to stand with the underdog and to admonish the powerful. It seemed unfair to John that many in our communities were left with so little. His principles of never taking from those weaker than him are illustrated in his letter of resignation from B-MAG

"... However, while I am unable to come into the office I feel I am being an unnecessary drain on B-MAG's scant resources if I continue to be paid as a staff member."

He declined to receive sick pay from B-MAG because of our charitable status - this type of action came simply to John Mills. For a man who was quiet and introverted he had a remarkable ability to affect in the widest possible way those around him through his gentle example of principles before personalities.

**Bhopinder Basi
Chief Executive
B-MAG**

For more on John's life and work, go to <http://www.john-mills.co.uk/popup.htm>



B-MAG (Birmingham Money Advice & Grants)

Birmingham Money Advice and Grants (B-MAG) is an incorporated charity whose charitable purposes are

(a) the relief of poverty by the provision of welfare and legal advice services and advocacy; and

(b) the advancement of education by the training of others in the giving of debt, welfare and other related advice.

B-MAG and its predecessor-organisations have been working since Victorian times to provide financial and casework assistance to poor people in and around Birmingham. In recent years this service has been expanded to include legal casework in benefits, debt and community-care cases, and a number of successful initiatives and projects to develop and deliver anti-poverty strategies in partnership with local communities. We have also successfully developed a fund to assist destitute asylum-seekers.

Contact B-MAG at:

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