

Citizens Advice Watford

AGM 2015-2016

**Meeting the changing needs of
Watford residents**

**citizens
advice**

Watford

Our Aims and Principles

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

It values diversity, promotes equality and challenges discrimination.

Our service aims are:

To provide the advice people need for the problems they face.

To improve the policies and practices that affect people's lives.



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HWAS Adviser
Munawra Ahmed
Catherine Markowski
(Maternity Cover)

Money Adviser
Daniel Eyre

Disability Benefits Adviser
Vikki Molloy

We sadly had to say goodbye to the following members of our team:

Holly Freuchen
Di Aston
Paul Smith
Adam Azim
Mehdi Al-Asadi
Suzanne Cooke
Ruth Redd

Martha Burling
Ayesha Dasgupta
Fenella Lewis
Imelda Latigo
Adrian Marshall
Susan Jessop

Shahid Mushtaq
Bhavisha Patel
Anna Smith
Linda Davies
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Monica Tantalean,

Julie Ford
Avgi Yiannaki Emma
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Kayleigh Casson
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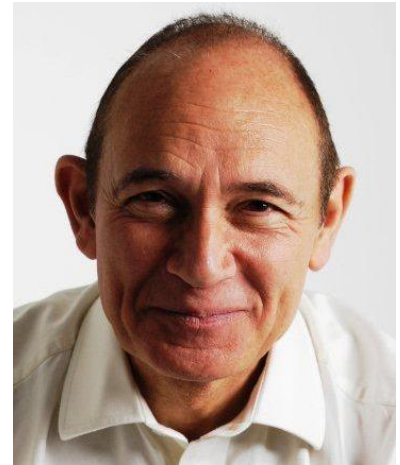
Former Trustees

Sayanta Modal
Cllr Sohail Bashir
Lisa Craig
Tina Barnard

Cllr Kareen Hastrick
Cllr Derek Scudder
Catherine Cooper

Chair's Report

I welcome you to the 2015/16 Annual Report for Citizens Advice Watford. We remain yet again in a stable position, with a strong Board and management team and an increasing body of volunteers.



Our core funding from Watford Borough Council has provided us with some security and we have been successful in obtaining additional funding from other sources. At present we have a 65/35 split between our core funding and other sources and all our time and money is spent providing independent and impartial advice to the citizens of Watford on issues ranging from debt and employment to consumer and housing plus everything in between.

I am particularly pleased to report that our enhanced training and induction programme has led to an increased number of trained and effective volunteers supporting our dedicated and motivated paid staff. Our clients' problems are becoming more complex and multi-faceted so providing a bespoke and holistic service is increasingly challenging given our limited finances.

We know we cannot be complacent in the face of significant external pressures, both social and financial, and so we continually strive for a service that will progressively do more for the same. It is to the credit of the volunteers and paid staff that we are able to do this while maintaining quality levels.

It has been an enormous pleasure to work with so many people – trustees, staff and volunteers – who have such commitment to the Citizens Advice service and the ambition and enthusiasm to make it better all the time.

Dr Stephen Herman, Chair of Trustee Board

Chief Officer's Report

Last year has been a very challenging and busy year for Citizens Advice Watford. Many people within Watford have been struggling with the rising cost of living and adverse effects of benefit and tax credit changes. The need for our service has never been greater as we continue to help people find a way forward.

We continue to develop and modernise our service so that we can meet the increasing demand for our services. In 2015/16 we made further improvements to our telephone advice service and moved to a volunteer based service delivery model to cope with the reduction in our funding and increasing demand. We have placed an increased emphasis on having sufficient support staff to ensure our volunteers feel supported.

We are pleased to report that we have provided advice and information to 5,216 clients on just over 12,223 different issues, helping clients get £821,184 in financial gains. We helped two in three people to resolve their problem; four in five clients reported advice improved their lives including reducing stress and improving finances; 99 percent of our clients reported satisfaction with our services.

In 2015/16, for every £1 invested in Citizens Advice Watford we generated at least:



£3.03

in fiscal benefits

Savings to government

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for clients and volunteers.

£13.82

in public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers.

£16.09

in benefits to individuals

Value to our clients

Income gained through benefits gained, debts written off and consumer problems resolved.

Last year, we expanded our Financial Skills for Life programme to young people at Watford Boys Grammar School and West Herts Further Education College. These training sessions have enabled Citizens Advice Watford to develop our capacity to deliver 'preventative support' to young

people who are at most risk of falling into debt and related problems. We have delivered our bespoke financial literacy training sessions to more than 1,000 secondary school students in 2015/16.

Our funding from the Advice Services Transition Fund from the Big Lottery Fund came to an end in October 2015. We agreed with our partners to continue to work in partnership and established new local partnerships with other agencies in Watford. We will continue to be at the heart of the community working in partnership with other local organisations for the benefit of our clients.

I would like to take this opportunity to thank all of our funders in particular Watford Borough Council for their continued support for and faith in the work of Citizens Advice Watford.

I would also like to thank the staff and volunteers, management team and particularly the Trustee Board for the invaluable contribution made to the lives of the people and the communities we serve.

Salim Bakirci, Chief Officer

Treasurer's Report

On behalf of the Trustee Board, paid staff, volunteers and our clients I would like to record our continuing appreciation to the Councillors and Officers of Watford Borough Council (WBC). WBC provide us with significant core funding of over £204,000 plus the use of the premises £39,500 at St Mary's Church Yard so that the bureau is able to provide its wide range of advice services for the benefit of all those who live and work in the Watford area.

In addition to our principal funder our grateful thanks are also extended to others, who have made a significant impact upon the service that the bureau is able to offer its clients. During 2015/16 the level of advisory services was extended by funding from Hertfordshire County Council (the Welfare Assistance scheme), the Big Lottery (the final part of the Advice Service Transition Fund) and Citizens Advice (the Energy Best Deal fund) and others. These additional streams of funding have allowed the bureau to extend the service that it offers its clients. Often client's needs are very complex so having these additional sources of funding are very useful.

During 2015/16 the bureau has concentrated its efforts in providing advice services within its main offices and at food banks by face to face advisory service. However some of the additional funding received was to develop a financial capability programme which when requested can be delivered as a proactive service. This is an important venture as it brings the bureau in touch with a wider group of the population of Watford, than those who present themselves at either our offices or outreaches. Hopefully by increasing client's financial capability before there are issues, clients themselves are able to manage and to know when to request advice if needed.

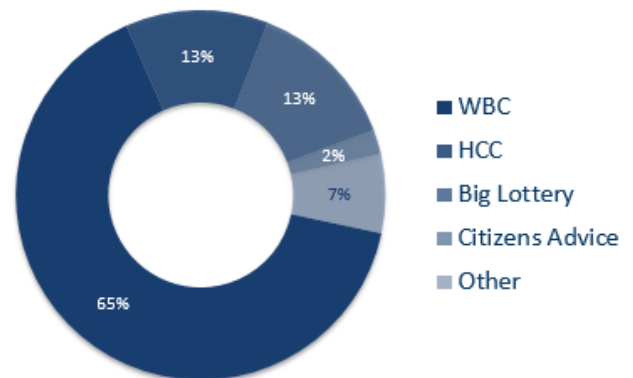
As well as the value of the additional funding that the bureau has received, volunteers have during the year donated time to the value of £323,435. While we are not allowed to record this significant donation, it is very important that we honour this, effectively as a result of the valuable time donated to the bureau, every £1 of income resulted in services of £1.85. This reflects the efforts of our volunteers and staff, to whom our grateful thanks are due for their continuing hard work, professionalism, enthusiasm and care.

The changing demographic nature of our community together with the continuing difficult economic conditions will continue to ensure that greater pressure is put on our resources. These are challenges that the volunteers, staff and the board are all equipped to face.

The full accounts are available on request.

Income for 2014/15

- ◆ 65% | Watford Borough Council
- ◆ 12% | Hertfordshire County Council
- ◆ 13% | Big Lottery
- ◆ 02% | Citizens Advice
- ◆ 07% | Other



Rosemary Wylie, Treasurer

Why do I volunteer?

"I saw it as an opportunity on retirement to help others & give myself new challenges"

"I like meeting all the people who come through the front door, making sure reception runs smoothly and they get the help they need"

"Advice work is challenging, absorbing and fulfilling"

"I volunteer as it provides an opportunity to sometimes make a real difference in our clients' lives / situations"



All volunteers gain at least one practical skill through volunteering



8 in 10 of our unemployed volunteers believe they are overcoming barriers to employment



9 in 10 have increased sense of purpose and self esteem



Over half of our retired volunteers say they feel less at risk of social isolation



3 in 4 volunteers identifying as having a mental health condition felt better able to manage their condition




9 in 10 volunteers gained knowledge of local issues and felt more engaged with their community

Training Supervisor's Report

These are some of the testimonies from our young volunteers who have joined the service as a result of the funding we received from the Hilden Charitable Trust. This project supports the recruitment and training of volunteers aged 18 to 24, and aims to help them develop skills which will enable them to secure employment and thrive in the workplace.

'For young people it allows an opportunity to meet and interact with lots of different people, but still feel equal'



We are currently working with three young volunteers who are developing their skills in admin support, customer service, IT and advice work. Their contribution is of enormous value to our clients, and in return we will offer them practical assistance with job applications, interviews and references, when the time comes for them to move into employment.

'Volunteering at Citizens Advice provides an opportunity to build key skills that employers are looking for'



This project illustrates just how mutually beneficial volunteering can be. Last year, our volunteers contributed nearly 20,000 hours of unpaid time to the service, at an estimated financial value of £326,427. In reality the value of their contribution is impossible to quantify.

'My involvement has been enormously eye-opening and enriching'



We are fortunate to be able to access the various talents and skills of our diverse community of volunteers who consistently go above and beyond their remit to help our clients. Two of our gateway assessors, Anna and Farrukh, have offered their services as interpreters in Polish and Urdu respectively. As a result we have achieved some significant outcomes for clients which would have been far more difficult without their help.

Recruiting new volunteers is an ongoing challenge, but we have continued to grow our team of volunteers, with two new cohorts of trainee gateway assessors and advisers in the past year, and ongoing recruitment of reception and admin support volunteers.

We have also taken on two IT support volunteers on volunteer placement schemes from an IT training provider. Frank and Gufraan have proved invaluable in trouble-shooting any IT problems in the office, whilst gaining valuable skills and experience themselves.

Our newest group of trainee gateway assessors is the first to undertake the new Adviser Learning Programme, introduced by Citizens Advice in April this year. This is designed to offer more flexibility for people to carry out different roles within the service. As before, our learners start at the coal face in reception and admin roles, before moving on to become gateway assessors; some of them will then undertake adviser training. Two of our volunteers, Kalpna and Henry, who successfully completed their gateway training last year, are currently training to be advisers, and we will continue to develop the knowledge and skills of our volunteers to support the work of the service.

Now that we are incorporating Adviceline training into our learning programme, all of our volunteer gateway assessors contribute to the Adviceline rota at an early stage in their training. This has enabled us to move from having paid staff on Adviceline to having the service delivered entirely by volunteers. There is still some work to be done before this model is fully operational, but we are making progress and the feedback from our volunteers is extremely positive.

Inevitably, life changes and people move on. Our apprentice, Emma, is no longer with us, having successfully completed her level 3 apprenticeship in providing legal advice. Other volunteers have variously secured employment, moved to the Isle of Wight, moved to Wales (where they will continue to volunteer with Citizens Advice), had a baby, or gone to university. Each of their contributions was of immense value to our clients, and we wish them every success. Meanwhile, our newest colleagues are just beginning their volunteering journey with us, and we welcome them to the service.

Rosie Woodhouse, Training Supervisor

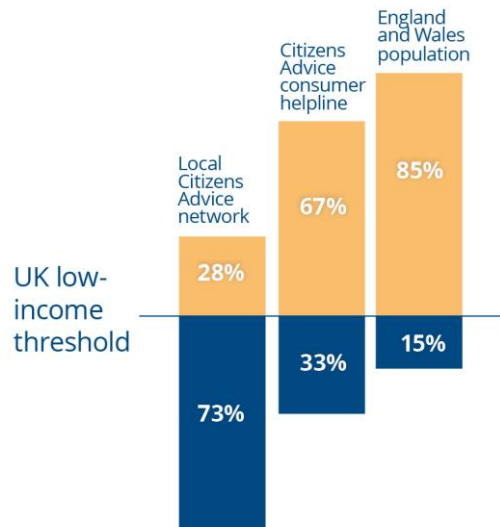
We work with some of those most in need

Citizens Advice Watford clients are almost five times more likely to live on a low income than an average member of the England and Wales population.

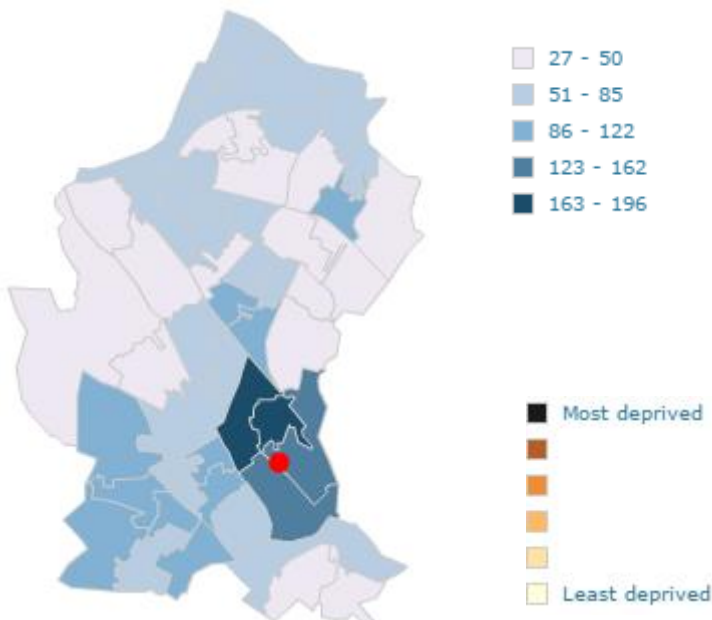
This could lead to not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

Enabling these individuals to make material differences to their lives helps mitigate social inequalities that can lead to health inequalities.

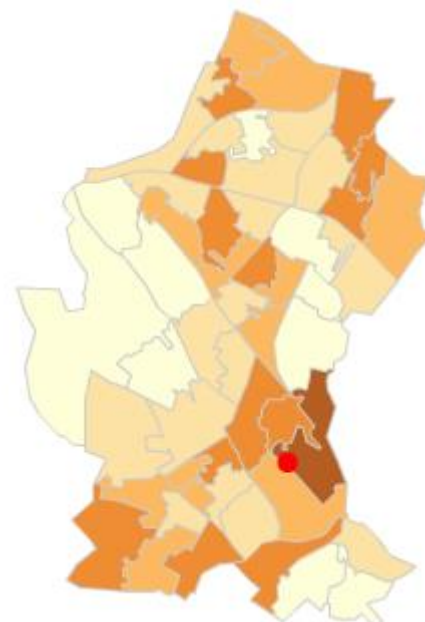
We're here to help everyone who needs us, but we also support local people most in need.



Clients



English Deprivation Rank



Welfare Benefits & Tax Credits

In 2015/16 benefit issues made up 30% of the advice issues our clients faced. A large number of these enquiries relate to general benefit entitlement and Housing Benefit.



Across all benefits we recorded maintenance of awards and benefit gains for our clients in excess of **£1.1million** in 2015/16 as a result of our advice and assistance

Disability Benefits

Work around disability benefits is a key feature of our work. There are significant problems around the medical assessments for these benefits and the intervention of Citizens Advice has a very positive impact on our clients.



2 in every 3 clients will have their benefit or tax credit problem solved

The medical forms clients must complete are complex and even with the help of an adviser can take around two hours of focussed work to get right.

The face-to-face medical assessments clients then have to attend often cause great stress and are too often performed by medical professionals who have insufficient expertise of the client's medical condition. Citizens Advice has seen examples of clients with mental health problems being assessed by mid-wives.

Nationally 64% of Personal Independence Payment appeals are successful and there is a real need for claimants to take independent advice.

Health

Our clients are more likely to be disabled or have a long term health condition



We have secured funding for the coming year for a specialist worker, one day a week, to assist with these issues. There is however no doubt that there is huge unmet need for advice and support in relation to disability benefits and we are working with GPs and partner organisations to see how we can meet the needs of these vulnerable members of our community.

Debt & Money Advice

In 2015/16 debt problems made up 16% of the advice issues faced by our clients.

Increasingly our clients' debts are 'priority debts', which are those with severe consequences if they go unpaid (eg. eviction, imprisonment & disconnection of essential services). This demonstrates that debts are often caused by an inability to make ends meet rather than irresponsible consumer spending.

Nearly 3 in 4 clients say their issues caused difficulties in other parts of their life.¹



2 in 3

felt stressed, depressed or anxious



Nearly 1 in 3

had less money or escalating financial difficulties



Over 1 in 5

had to move home or worried about losing it



Nearly 1 in 3

felt their physical health had got worse



Nearly 1 in 5

had difficulties in their relationships with other people



1 in 10

struggled to keep their job or find a job

Debt - Underlying causes

Benefits issues: delays in receiving payments or overpayments.

Work issues: redundancy, reduced working hours or pay cuts.

Divorce, bereavement and illness are other common causes.

Irresponsible lending, poor financial skills and increases in the cost of living have also played a significant part in clients' debt problems. Any change of circumstances, unforeseen crisis or factors outside their control can trigger a debt spiral that eats into their household income and then threatens the household's very basic needs.

Since summer 2015 our principal money adviser has been an approved Debt Relief Order intermediary. During 2015/16 we were able to complete Debt Relief Orders for 6 clients which gave them protection from their creditors in respect of debts totalling £70,500. This is a great result for the clients concerned who each had debts averaging £17,000 and less than £50 per month available to make payments.

Housing Advice



In 2015/16 housing problems made up 16% of the advice issues faced by our clients

Our knowledge of legal rights and local processes is vital, especially in helping to formally or informally de-escalate situations where someone might lose their home.

Being made homeless has a devastating impact and the state often has to step in - through local authority funded temporary accommodation or as social services - to an estimated cost of £24,000-£30,000 per person.

Employment Advice

In 2015/16 problems at work made up 11% of the advice issues faced by our clients.

People need to be in work that is safe and secure in order to maintain housing payments, afford to live and support their families.

It can affect an individual's ability to get on with their job, leading to a lack of productivity at work and potentially time off due to work-related stress.

People come to us for a range of issues – without the right advice there may be a deterioration of the employer-employee relationship, potentially leading to unemployment.



84% of clients reported an improved understanding of their rights and responsibilities.

One of our greatest strengths as a service is the flexibility to deal with most issues that come through our door.

There is significant value to society in ensuring everyone has access to free and independent advice, about any issue at any time.

Success Stories



Matthew was a 49 year old EU national. When he came to us he was homeless and in poor health. He was a recovering alcoholic and his alcohol abuse had resulted in a number of chronic health problems that prevent him from working. In addition to his physical condition, he suffered a major personal tragedy that had a severe impact on his mental health and wellbeing.

He applied for Employment and Support Allowance (ESA) in August 2015. This was turned down on the basis that the Department of Work and Pensions decided that despite living and working in the UK for many years, he did not pass the habitual residence test. A request for Mandatory Reconsideration was unsuccessful and the adviser assisted Matthew to appeal against the decision. We argued Matthew retained his 'worker' status and was therefore entitled to claim ESA. We successfully obtained legal representation at the tribunal hearing.

On 26 August, more than 12 months after the original claim, the Tribunal upheld the appeal.

Matthew has now received £4,890 in backdated ESA.

As a result he is now able to live in hostel accommodation, can claim Housing Benefit and able to seek a move to private rented accommodation.



Veronica, 63, applied for Personal Independence Payment as she had care and mobility needs arising from her multiple health problems including diabetes, heart problems, breathlessness, memory problems and liver disease. She approached us having been turned down on grounds that she did not score sufficient points in the medical assessment.

We helped her ask for a reconsideration, this was again turned down. It was clear to the adviser that this was the wrong decision and we helped Veronica to appeal to the Social Security Tribunal and prepared her for the hearing

The tribunal decided that Veronica's health problems meant she should have been awarded the enhanced rate for both mobility and care.

She received a backdated award of £11,500 and ongoing payments of £139 per week.

This was a great outcome, but one which should not have taken over 18 months to achieve.



Margaret is a woman in 40's with three children. One of the children has special needs. She first came to see us In May 2015 following a partner referral. Abandoned by her husband, she was a victim of domestic abuse was about to be evicted from her home and she was destitute. She was not entitled to public funds or social housing, and was also at risk of deportation.

We obtained a charitable grant to enable her to apply to the home office for leave to remain in the UK and to enable Margaret to buy winter clothing for the family.

We made representations to Children's Services that resulted in the family being rehoused pending her application to the Home Office. After many months, Margaret was granted leave to remain in the UK with access to public funds. Margaret was able to apply for Child benefit, Tax Credits, Job Seekers Allowance, Disability Living Allowance for one of the children and free school meals. She is looking for accommodation and will be entitled to Housing Benefit to help with rent payments.

Margaret now has a weekly income of approx. £320 per week.

ASTF – Transforming Advice Services

29 September 2015 saw the closure of the highly successful ASTF project. It is right that we look back on the project's achievements. Thanks to National Lottery funding, the project has enabled Citizens Advice Watford to work with partners to provide joined up and sustainable advice services to those in greatest need.

Our key achievements have been:

Partnership

By the end of the project the total number of partners had extended to 7. Our partners are Watford Women's Centre, Watford YMCA, Herts Mind Network, New Hope, Herts Groundwork, Guideposts and Herts Young Homeless.

Training

Our bespoke training package is designed for delivery in four modules

- 1) Citizens Advice services and ASTF project aims
- 2) Overcoming barriers during client assessment
- 3) Using Adviceguide
- 4) Signposting and Referral

All partner trainees completed the level 1 Civil Service Information Assurance (IA) training. Over the life of the project we have delivered training to all of our partners and have given ASTF Certificates of Achievement to 65 partner staff.

Access to Advice

Watford partner agencies have had a 100% increase in access to Citizens Advice services because the 65 partner staff who are trained to use Citizens Advice Online are offering assistance from our online resource directly to clients. We estimate over 2,500 clients are helped in this way each year.

Referrals

Client referrals by partners have increased by an estimated 100% from before the project began. There were previously no direct partner referrals for appointments at all. By the end of the project there had been 209 clients referred for advice, all of whom would have already received initial information from our trained partners.

Community Engagement

Our focus has been the client. The partnership gave us new insight into community needs which was input into the project planning. In response to partner requests, we delivered weekly 2 hour outreach "Advice Surgeries" until the project closure in autumn 2015.

Our thanks go to all our partners for their help and support over the last 2 years.

None of the above could have been achieved without the drive and determination of the project manager, Sue Jessop. Sue has now moved on to pastures new. We thank her for her energy and efforts and wish her well for the future.

Financial Skills for Life

Following successful funding bids, we have been able to design and deliver financial skills sessions to more than 1000 students at local secondary schools and colleges.

The aims of the sessions are to give young people an insight into how their attitudes to spending and saving can affect their lives going forward.

We worked closely with the schools to ensure that the sessions, which last for about an hour, have clear links to the national curriculum for 11-14 year olds and 14-16+.

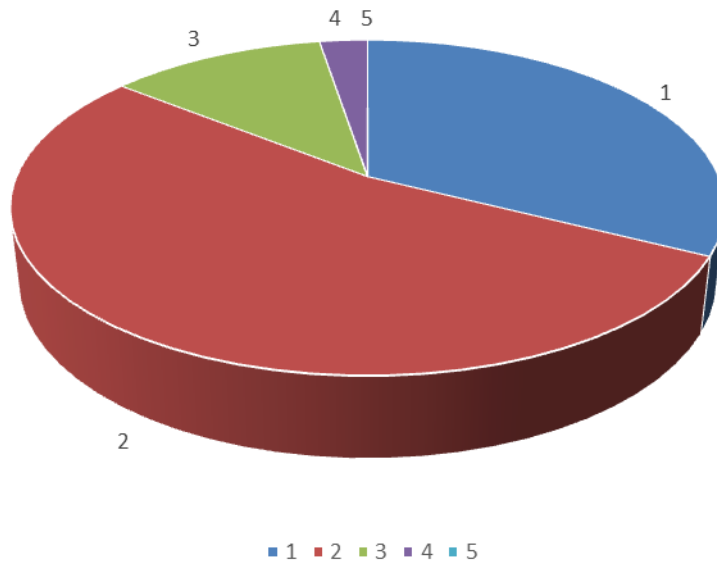
Our aim for the sessions has been to ensure that:

- Students will have a better understanding of value for money and the concept of budgeting
- Students will be able to prioritise spending and, identify and recommend different ways of saving money.

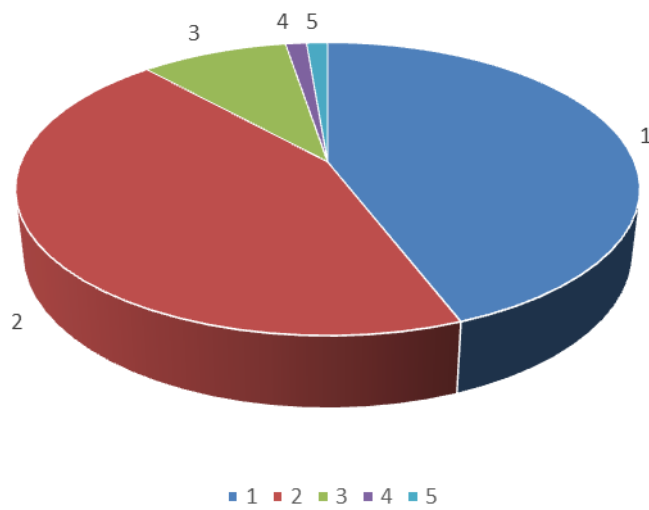
We delivered to Bushey Academy, Bushey Meads, Parmiters, Watford Boys Grammar and West Herts Further Education College. Perhaps our most challenging session was at Watford Boys Grammar where we delivered to 144 boys in a single session! Feedback from the sessions has been very positive.

The chart below shows the feedback from Bushey Meads which is typical of the feedback received from each school. Sessions were rated 1 very happy to 5 very unhappy.

Did you enjoy the session?



What did you think of the information?




Quotes from pupils at Bushey Meads

'Very useful information which was relevant and helpful'



'The activities were enjoyable and I have learnt something of which I didn't know previously'



'Thank you very much I enjoyed the session'



'Thanks for the tips'



'Very friendly and nice to speak to'



In response to feedback we are currently in the process of planning the delivery of further sessions during winter 2016.

We are very grateful for the help and assistance received from staff at all of the schools and the college.

In addition to our work with students, we also responded to a request from one of the UK's largest facilities management companies to deliver a session at their Watford site. In February we ran a workshop for staff designed to give them an overview of budgeting and how to differentiate between priority and non- priority debts.

A very big thank you to fellow members of the Financial Capability Team – Sue Jessop, Linda Davies, Vikki Molloy, Carolyn Andrew and Farrukh Siddiqi for your fantastic efforts to deliver these sessions to so many students.

Trish Lincoln, Financial Capability Project

THANK YOU

To the following organisations, firms and individuals who have supported Citizens Advice Watford in its work over the past year:

Arkrights Solicitors
 Free Representation Unit
 Heinz Kroch Foundation
 Hertfordshire County Council
 Hilton Worldwide
 IBC Vehicles Limited Employees
 Charitable Fund
 Lawton Trust
 Lottery Fund

Luton Law Centre
 Mr Richard Harrington MP
 Nine Lives
 Noren Family Law
 Our clients
 Victim Support
 Watford Borough Council
 Watford Health Trust
 All other Hertfordshire local Citizens Advice

To our dedicated team of volunteers, who each bring their own commitment and professionalism to the valued work they do at the Bureau, without their commitment to our aims and principles we would not have the service we do.

To our Trustee Board for their commitment, support and vision.

To the paid staff who give their all.

To our funders, supporters and partners:

