

# Citizens Advice Watford

## Annual Report 2020-21



**citizens  
advice**

Watford

# Introduction from the Chair of Trustees



Welcome to the annual report for 2020-21, my second as Chairman, on another busy year for Citizens Advice Watford. We provide free, confidential, impartial and independent advice for the benefit of the Watford community and seek to influence the development of social policies both locally and nationally to ensure that people, especially the vulnerable, are treated fairly. The evidence we collect from our advice work gives us a unique and powerful insight into the problems people suffer. Our main area of activity is generalist advice, with specialist help in debt, benefits, housing and employment.

Covid-19 brought unprecedented challenges and our offices remained closed for most of 2020-21 for face to face advice. I am really proud of the way our staff and volunteers adapted to working remotely, providing advice by telephone, email and webchat to ensure that we continued to help our community.

The full impact of the pandemic is unclear but we know that the demand for our services is likely to grow as government Covid-19 related measures come to an end. We have started to re-open our office with appropriate safety procedures to provide face to face appointments and drop-in facilities, but it is likely to stay difficult for both us and our clients for some time. I am sure the continued commitment of our staff and volunteers will help manage the challenges ahead.

We will continue to do our best to meet demand, dependent upon the ongoing support of our existing funders and securing new funding. We are grateful to all of our funders for their grants, helping us to provide a quality, comprehensive and cost-effective service.

On behalf of the Board of Trustees I would like to express our gratitude and thanks

to all the staff and volunteers for their dedication, support and commitment to Citizens Advice Watford. We welcome Emma Burgham who joined as our new Chief Officer in May 2021, and extend our thanks to our former Chief Officer, Salim Bakirci, who left in April 2021 to take up a role at the NHS.

**Farrukh Siddiqi**  
Chair of Trustees

## Trustees

**Chair:** Farrukh Siddiqi

**Treasurer:** Pui Wah Carter

**Company Secretary:** Leena Nagrecha

George Derbyshire (Watford Borough Council representative)  
Laurence Blake  
Meera Lachani  
Yomi Akisanya  
Danielle Sherman  
Anthony Swabe  
Richard Boulton

# Notes from the Chief Officer



Due to Covid-19, the year was challenging for both the service of Citizens Advice Watford and for our clients. Even though the office was closed for most of the year, staff and volunteers worked remotely to provide advice and information. Our service proved more important than ever, and despite the significant reduction in face to face appointments, Citizens Advice Watford assisted with 155% more issues in April 2021 than in March 2020.

The needs of Watford residents changed in the pandemic. Benefits advice accounted for 34% of all issues, dominated by disability benefits and Universal Credit, with an increase of 125% in the number of people claiming Universal Credit in the constituency of Watford. Many people experienced the financial impact of Covid-19, losing work, being ineligible for furlough, or welfare benefits not covering outgoings. Debt issues saw the greatest increase during the year requiring specialist money advice and support. With the recent ending of the eviction ban, housing and debt advice has shown a further marked increase in 2021.

We continue to rely on our dedicated team of staff and volunteers and we thank them wholeheartedly for their hard work and commitment to overcoming the challenges of remote working whilst continuing to give advice to the most vulnerable in our community.

Citizens Advice Watford has been focussed on service delivery to meet the needs of the community, retaining good quality advice, providing an active role in influencing social policy and equality and diversity, and building partnerships to ensure holistic advice and a supportive journey for the client.

**Emma Burgham**  
Chief Officer

**In 2020/2021 for every £1 invested in Citizens Advice Watford we generated:**

**£4.51 in Fiscal benefits  
Savings to government**

Reduction in Health Service demand, local authority homelessness services and out of work benefits for clients and volunteers

Total: **£1,531,427**

**£32.72 in Public value  
Wider economic and social benefits**

Improvement in participation and productivity for clients and volunteers  
Total: **£11,113,184**

**£17.61 in Benefits to Individuals  
Value to our clients**

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

Total: **£5,983,382**

# Treasurer's report



As a charity, we rely on the generosity of a number of organisations and individuals to provide our wide range of advice services to those who live and work in the Watford area. On behalf of the Trustee Board, staff, volunteers and clients of Citizens Advice Watford, I would like to thank all the funders who continue to support us. In particular, it is my privilege to once again record our grateful thanks to the Councillors and Officers of Watford Borough Council who have consistently provided us with significant funding of £204,000 each year, plus the use of the premises at St Mary's Churchyard.

The financial year 2020-2021 was of course an exceptional year in many ways. Our accounts show that our expenditure for the year increased considerably, some of which was due to a planned expansion of telephone advice that had been agreed well before we knew just how much that increased capacity would be needed by our clients! We also incurred additional expenses as we shifted to remote working due to Covid and then made the necessary adjustments to re-open the office. However, these costs were largely met from income from a number of funders who generously provided Covid-related grants specifically for these purposes.

Our reserves at the end of the financial year equate to approximately 8 months of operating expenditure, which is consistent with our reserves policy. It also means that we are well-positioned financially for the 2021-2022 financial year during which we expect expenditure to rise again as we seek to meet a further increase in demand for our services.

Finally, while the financials are of course important, I would like to recognise the biggest donation to the service, which is the time and effort generously donated by our amazing volunteer team who make it possible to deliver this vital service.

**Pui Wah Carter**  
Treasurer



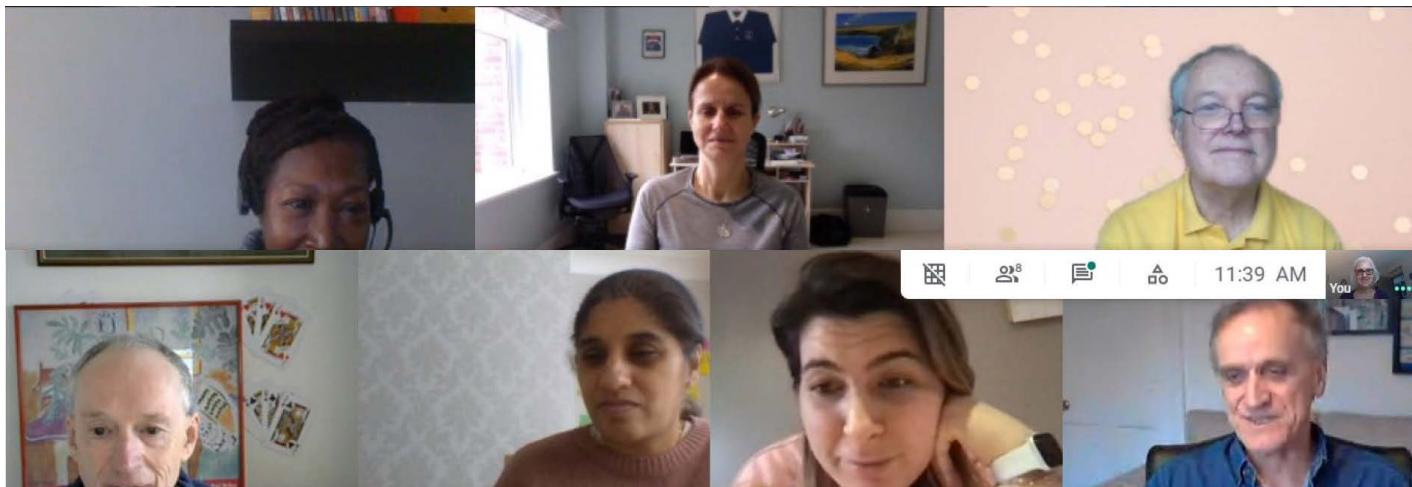
# Learning and Development

In March 2020, a group of five unsuspecting volunteers, who had joined the service as trainee Gateway Assessors in January, were preparing to undertake their first face-to-face gateway assessments with clients. Following three months of group learning sessions, independent study and observing colleagues, the group was ready to start working with clients when the pandemic struck. Together with the rest of the world, we were forced to re-think our working practices and adapt our face-to-face model to this new learning environment.

With the help of new technology and funding from the National Lottery Community Fund, we worked with this group of volunteers to develop our first remote learning programme. The group was instrumental in the process, without exception generous, patient and good humoured as we navigated this new learning landscape together. They eventually undertook their first assessments with clients over the telephone rather than face-to-face, and all five are now qualified and experienced assessors committed to helping and supporting people in the community.

Working remotely means we have had to think creatively about how we recruit, support and develop volunteers. With funding from Hertfordshire Community Foundation, we commissioned six bespoke training courses in welfare benefits, delivered remotely by specialist trainers. Internally, we continue to deliver our remote learning programme to new volunteers, and this new way of working offers a more flexible and inclusive approach. But there is no substitute for working together, and we are looking forward to welcoming colleagues old and new back to the Advice Centre.

**Rosie Woodhouse**  
Learning & Development Lead



Volunteers attending a remote training session

**“It’s good to be a member of a dedicated organisation.  
They provide excellent training to get you up to speed quickly.”**

# The Service

We offer independent, confidential advice online, over the phone, and in person, for free.

While much of our advice continues by phone or email, our office is now open for drop in appointments for emergencies, and for those who cannot access us remotely.

Comprehensive generalist advice is given on a wide range of issues, including money, benefits, housing, employment, legal rights, discrimination and consumer.

Specialist advice is provided on benefits and debt. We have access to expert advisers on family, immigration and employment.



**By email:**

Complete our enquiry form at [cawatford.org.uk](http://cawatford.org.uk)



**By phone:**

Call our free Adviceline:  
0800 144 8848  
Monday-Friday  
10.00am to 4.00pm



**In person:**

Drop in and appointments:  
Tuesday-Thursday  
9.30am to 12.30pm  
Watford Advice Centre  
St. Mary's Churchyard  
High Street  
Watford, WD17 2BE



[cawatford.org.uk](http://cawatford.org.uk)

Advice in British Sign Language  
Translation services available

## We speak up for our clients

Through our advice work we develop sharp insight into the effects of policies and practices on the lives of individuals. We are therefore uniquely placed to understand the problems people face.

Using the evidence from our advice work we identify issues for research, campaign for change in policies and practices and identify solutions to the underlying problems in our community. In 2020/2021 we recruited new volunteers for our research and campaigns work, which included:

- Meeting our MP to discuss the issues and problems facing our clients
- Campaigning with other organisations to keep the Universal Credit uplift
- Undertaking research on the problems our clients face when applying for disability benefits, including poor decisions and protracted timescales
- Taking part in the national Scams Awareness campaign including Covid 19 related scams
- Running Big Energy Saving Week to advise on how to save money on energy bills

# Impact at a glance

**5,494** clients helped

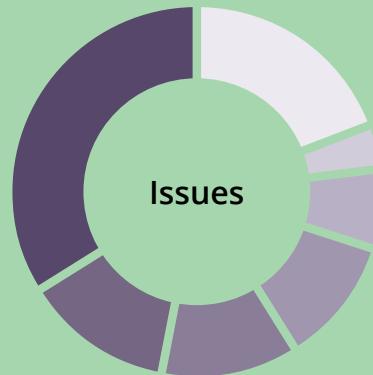


**36** generalist  
advisers

**6** case  
workers

**7** advice  
administrators

**with 11,256 issues**



Benefits 34%

Housing 13%

Debt 12%

Employment 11%

Relationships & family 7%

Consumer 4%

Other 19%

**2,202** follow up advice  
appointments for complex issues

**£579,000** income gain secured

## Window on our Benefit Advice



**1,867** clients



**3,831**  
benefit issues



**£4,990** average  
benefit income  
gain per client

## Client feedback

"I want to thank my adviser who was very helpful at all times and was instrumental in my successful appeal"

## Our Public value to the community...

...of improving clients' wellbeing **£7,466,574**

"The service I received was above and beyond. The follow up calls I received were really comforting and alleviated so much anxiety I felt I wasn't alone"

...of our volunteers  
**£298,387**

"Thank you so much for all your help. Citizens Advice Watford are a wonderful organisation and I very much appreciate good people like yourself who give up their own time to help others"

# How we help

## Impact of Covid-19

Over the last year, the community of Watford has suffered multiple impacts of the pandemic. Many people found themselves on furlough, reduced hours, or out of work and applying for Universal Credit for the first time. Many were unable to cover essential costs and struggled with rising debt. Our team worked hard, helping people find their way through the benefits process, preventing debt building up and giving advice on employment and housing rights. We know that many had nowhere else to turn and that our team were critical to helping people find a way forward.

## Case study

Leena was self-employed but unable to work during the pandemic due to Covid restrictions. She applied for Universal Credit but as it did not cover her bills, Leena found herself in a unforeseen financial situation for the first time, with debt accumulating and needing to use a foodbank.

Although Leena agreed a monthly payment plan for a Council Tax debt, she received a court summons for an outstanding bill of £2,000. Leena was desperately worried that she would lose her car which was essential to carrying out her work.

**“I didn’t know what to do or where to go”**

We helped her to contact the Council about her Council Tax debt, to explain her situation and the nature of her work. The Council agreed to drop the court case as Leena had not been in arrears before. We also helped Leena apply for Council Tax Reduction, which she had not known about, and get it backdated to when she applied for Universal Credit, reducing her debt.

Unable to cover her rental costs and other essential outgoings whilst on Universal Credit, we also helped Leena apply to the Council for a Discretionary Housing Payment, negotiate a smaller payment plan with her energy supplier and apply for a Winter Energy Grant. We provided Leena with food vouchers as she had run out of food and money.

**“I’m so relieved, I cannot thank you enough for your support”**

Leena was both grateful and relieved that we had helped her to get her financial situation under control at a point when she had not known where to turn for help and was experiencing depression and anxiety.

\*name changed

# How we help

## Benefits Advice

Our Help to Claim Service is funded by the DWP and helps people make an initial claim for Universal Credit. Some seeking our support require help beyond the initial claim, with multiple other problems they are facing. We support vulnerable people facing substantial challenges, including complex mental and physical health conditions, literacy barriers, digital isolation, homelessness and domestic violence. Our expert Advisers are able to assess whether a client can manage to meet Universal Credit commitments alone, or if they need extra support.

We are proud of the detailed, complex and time intensive work our Advisers undertake to secure the best possible outcomes for our clients.

## Case study

Jack was a single vulnerable man who suffered from long-term mental health conditions. He lived in a housing association property with his mother and sought our help when she died. Jack had no bank account and no income, never having claimed benefits, and with no proof of residence at his mother's home, faced eviction when she died.

Bereaved, financially destitute and at risk of homelessness, Jack's mental health was very poor. After initial assessment we made an urgent referral to a legal housing solicitor. We then helped Jack open a bank account and make a Universal Credit claim. This included making a Complex Needs Referral to the DWP to highlight Jack's vulnerability and need for extra support to manage his claimant commitments.

Due to the tenancy dispute, Jack could not at first claim the housing element of Universal Credit. However, when Jack told us that he had received notification of a rent increase, we helped him speak to the DWP who accepted this as liability for rent and agreed to pay him the housing element.

**"I have been empowered to make decisions and plan my future"**

We also worked with Watford Job Centre Plus to obtain a housing element backpayment from the start of Jack's claim. Now able to pay the rent arrears, Jack could remain in his home pending the outcome of the tenancy succession case.

\*name changed

# Thanks to our Volunteers

After many months with most of our team working from home, it was fantastic to get together in September at Cheslyn House to thank our volunteers.



# Citizens Advice Watford Team

The vast majority of our team are volunteers, without whom we would not be able to operate our service. We would like to thank the whole team, staff and volunteers alike, for their dedication and hard work.

Gee Addison	Geoff Dennis	Daniel Landsman	Desislava Peneva
Rosy Aggarwal	Jan Evans	Rob Liddell	Jerome Pardesi
Mohammed Akhtar	Anila Farooq	Ian Lightbourne	Vanita Patel
Laura Alcione	Mana Faryabi*	Peter Maher*	Franck Pizzoferrato
Salim Bakirci*	Zaynab Fatima	Loredana Margineanu	Solinda Ponari
Raminder Bhoot	Vicki Freeman	Catherine Markowski	Ann Pyatt
Jim Blair	Lesley Goodman	Penny Marriott	Malcolm Rodger
Lorena Bozedean*	Sue Gross	Christine Martindale	Sinniah Santhiramoulesan
Maggie Bryant	Annette Hakham	Maria Maxinda	Chatura Saravanan
Kalpana Budhdeo	David Harley	Ciera McCarthy	Jacqueline Simmons
Rita Bugler	Heather Harris	Carmel McKean	Roy Sloan
Emma Burgham	Helen Hartley	Vikki Molloy	Ardita Sopaj
Sue Chong	Gillian Heyes	Judy Moss	Rebecca Sykes
Afshan Chowdhree	Angela Horan	Mahtab Munshi	Steph Sykes
Mike Conlan*	Keith Hylands*	Frank Neale	Michael Tronnolone*
Shelley Cooper	Zuma Ibeh	Judeth Neville	Rosie Woodhouse
Dillu Darawulla	Jonny Isaacs	Jamie Normanton	
Ruth Davison	Agata Kalinowska	Gladys Oghenekaro	
Saira Dean	Judith Kalnina		
Patsy Denness	Kaen Kwan		

\* left during the year

# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

[cawatford.org.uk](http://cawatford.org.uk)



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## Our Main Funders

