

Citizens Advice Watford Annual Report 2016-17

Free, confidential advice.
Whoever you are.



Introduction from Chair of Trustees



Welcome to the 2016/17 Annual Report for Citizens Advice Watford. As you will see in the following pages, we continue to deliver a wide range of services to meet the needs of Watford residents and their families.

Our main work, as always, involves generalist advice on benefits, debt, housing and employment but we also deliver financial literacy skills, work with a consortium to support individuals whose circumstances put them at greater risk of rough sleeping and help clients who are in, or at risk of, fuel poverty.

The enquiry statistics and comments from clients clearly illustrate how receiving service from us makes a huge difference to people's lives in Watford. None of this could be achieved without the full commitment of staff and volunteers and the support of our funders, especially Watford Borough Council, who have been unwavering in their commitment.

In an environment of greater economic pressure for the most vulnerable, enquiries continue to be increasingly complex and are often multi-faceted, while changes in legislation, and the welfare system in particular, add further challenges. Meanwhile we strive to offer our service in the most accessible ways and we have been developing new systems to ensure that our clients can get through as quickly as possible, whether in person, by phone or through the Internet.

This year, the Trustee Board and the Chief Executive have been implementing the new membership scheme that defines the relationship between Citizens Advice centrally (CitA) and the local offices, all of which are autonomous charities.

Being a member of CitA lets us be part of the national brand and receive support services in return for committing to a challenging national performance and quality framework that ensures quality of advice standards.

Many clients are in a state of extreme emotional stress when they come through our door. We are particularly fortunate in having such a caring and dedicated team of paid and voluntary staff here in Watford and I would like to thank every one of them on behalf of the Trustee Board. I would also like to personally thank the members of the Trustee Board for their commitment to Citizens Advice Watford.

Stephen Herman
Chair of Trustees

Board of Trustees

Stephen Herman
Chair

Rosemary Wylie
Treasurer (until September 2016)

Pui Wah Carter
Treasurer (from September 2016)

Roland Bedford
Company Secretary

James Tyerman
Trustee

Councillor Stephen Cavinder
Trustee and WBC Representative

George Derbyshire
Trustee and WBC Representative

Tom Price
Trustee

Notes from the Chief Officer



Last year was another busy year for Citizens Advice Watford. Many people in our community have been facing the negative impacts of rising living costs, changes to the welfare system and continuing

austerity. The demand for our service is greater than ever and we continue to look for new and effective ways to meet the advice needs of the community.

We started 2016/17 with a brand new service delivery model. Establishing a new volunteer-based service supported with paid staff has enabled us to improve our finances and help even more people to find a way forward. Last year we helped 4,236 people with 10,382 enquiries and had 15,530 contacts, which demonstrates the complexity of the problems our clients are facing.

The number of people wanting to access our service remains very high particularly in the areas of benefits and debt, as welfare reform affects more and more people. With the introduction of universal credit, we expect that demand will only increase and the issues people bring will become more complex. This increased demand presents a major challenge for us going forward. Last year, we worked very hard to improve the way we support our clients, in particular those who most need our help. We have modernised our telephone service and are working to develop more online advice content for those who can access online tools. We are working very closely with our partners to provide a holistic service and combine our resources to be more effective.

In the current financial and funding environment, our funders are facing major cuts to their own income and are looking for ways to use scarce resources more efficiently. Citizens Advice Watford provides good value for money and helps statutory services to save millions of pounds.

This represents a substantial saving and has the additional benefit of helping to reduce mental and physical health problems associated with stress and worry.

We also support the local economy by helping clients to access more income and reduce levels of poverty, indebtedness, and homelessness. Last year, we raised more than £900,000 on behalf of our clients and helped to write off more than £1,000,000 of debt.

I would like to thank all of our funders, in particular Watford Borough Council, whose generous support has enabled us to help the thousands of people who rely on our services each year. I would also like to thank our partners with whom we have worked so successfully throughout the year. And my sincere gratitude goes to all of our staff and volunteers for their dedication and commitment to helping the people of Watford find a way forward.

Salim Bakirci
Chief Officer

In 2016/17, for every £1 invested in Citizens Advice we generated at least:



£3.09 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: £927,440

£14.43 in public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers

Total: £4,333,815

£16.17 in benefits to individuals

Value to our clients

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

Total: £4,855,018

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 at St Mary's Church Yard, which enables the bureau to provide its wide range of advice services for the benefit of all those who live and work in the Watford area.

Our grateful thanks also go to our other funders – Hertfordshire County Council (HCC), Citizens Advice (the Energy Best Deal fund), the Big Lottery Fund, Hertfordshire Community Foundation, Hilden Charitable Trust, Mrs Smith and Mount Trust and others. These additional funding streams have enabled the bureau to extend the service it offers to meet the often complex needs of its clients.

Although we are unable to record it officially in our accounts, the largest donation to the bureau is from our volunteers who, over the year, have donated approximately 29,000 hours of their valuable time. We estimate the value of this time to be £468,919, a figure which easily dwarfs our expenditure and explains how we are able to provide such excellent value for money for our funders. We record our grateful thanks to all our volunteers for their generosity.

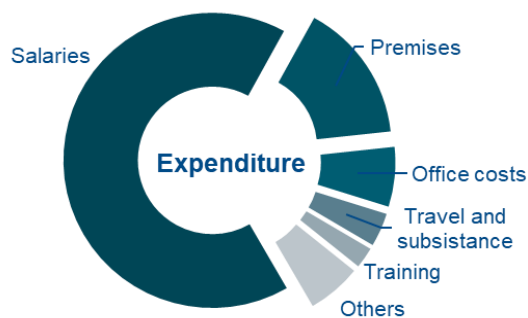
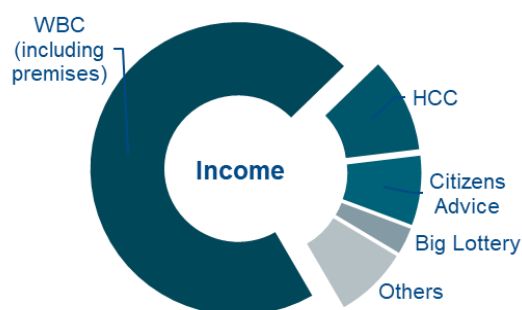
Our accounts show that our income for the financial year 2016-2017 was £346,366 and our expenditure was £282,796 (both including the value of premises-in-kind of £39,500). The resulting surplus has increased our unrestricted reserves

to £156,539. This is approximately 6 months of the operating expenditure budgeted for 2017-2018, which is what the bureau requires to remain within our reserves policy.

Finally, I wish to express my thanks to my predecessor, Rosemary Wylie, whose careful diligence during her tenure has done much to smooth my transition into the role of Treasurer.

The full accounts are available on request.

Pui Wah Carter
Treasurer



Our Funders



The Hilden Charitable Fund

MRS SMITH & MOUNT TRUST



Learning and development

Supported by the Hilden Charitable Trust, we have continued our work with young volunteers, all of whom made a welcome and valuable contribution to the service during the year. The aim of this project was to support young people aged 18 to 24 in gaining the skills they need to access paid employment, while engaging with their local community through volunteering. The project was highly successful in introducing young people to the benefits of volunteering, while bringing a welcome diversity to our team of volunteers. By the end of the project, three of the young volunteers had moved into full time paid employment, and one returned full-time to higher education. All reported that their experience of volunteering was a positive one, offering them an opportunity to learn and develop skills which will be invaluable to them in the workplace.

The Hilden Charitable Fund

I've had a fantastic time volunteering and have found it to be very rewarding. Not only has it allowed me to gain valuable experience, but it has also allowed me to boost my confidence and give back to society.

We also worked with West Hertfordshire College to offer work experience placements to students. This provided an opportunity for the students to experience working in an office environment, while helping us with some of the vital administrative tasks which support the smooth running of the service.

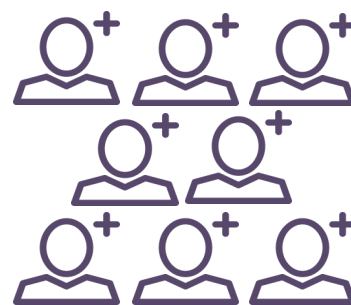
Another successful collaboration was with the Samaritans. Jan, Jane and their colleagues from the South West Hertfordshire branch delivered some moving and insightful training on interviewing skills to our new gateway assessors. This added an extra layer of understanding to their interactions with vulnerable clients, and increased the potential for signposting, toward the Samaritans, people who might be in need of their specialist skills.

The new Citizens Advice Adviser Learning Programme has been up and running for over a year now, and during this time we have recruited 17 new volunteer gateway assessors in three groups throughout the year. This has helped us to build up a strong and reliable team of gateway assessors, so that we are now able to offer further learning and development opportunities to some of our volunteers who would like to undertake further training to become advisers. This will enable us to meet the increasing demand for advice appointments in the future. We are immensely grateful to all of our volunteers for freely giving their time and accepting all the demands and challenges we ask of them in their volunteering roles.

One of our volunteers, Maria, joined us in April 2016 as a trainee gateway assessor and has just begun her adviser training. Maria's account of her experience of volunteering is on the next page.

Rosie Woodhouse

Training Supervisor



**17 volunteers
joined us in the
last financial year**

Volunteering

No Regrets!

Maria's experience as a volunteer

I started volunteering at Citizens Advice in April 2016 after making one of the biggest decisions of my life (getting married was the biggest!) which was to stop working at 55. Although the work I was doing was extremely challenging and stressful, as well as financially rewarding, I thrived on the pressure. Most of my friends and colleagues didn't think I would follow through on my decision to leave and thought I was mad to give up such a rewarding career at such a young age. But after 2 years, I have never looked back!



I recall a client who recently moved to the area from Europe, and needed help with the DWP. When the client visited again a few days later, I recognised him in reception. He saw me, came up to me and thanked me for helping him. His problem was resolved and he no longer needed to ask for food vouchers. The gratitude and smile on his face said it all. I don't need any more assurances that I'm making a positive difference to people's lives. Simple gestures of gratitude are all that's needed to keep me volunteering.

And after 18 months, I'm now training to be a volunteer adviser. Any regrets? No regrets!

Maria Richards

Volunteer Gateway Assessor and Adviser

I knew I wanted to do something totally different to my previous work, and I made the decision to freely commit my time to help those in my community by volunteering with Citizens Advice. Since joining the Watford team, I have gained a new positive experience, developed new skills and improved my quality of life, both my well-being and my health. Citizens Advice has given me many opportunities to continue developing my people skills and to keep me mentally challenged. It's also given me a sense of purpose. I find the role very rewarding, as I know that I'm helping those in need, and it's also allowed me to meet new people and make new friends.

As a Gateway Assessor, it's never a boring day! Every day is different. I could be doing face to face interviews or giving advice over the telephone. Every client has a different problem they need help with. Before I started volunteering I didn't know much about Citizens Advice, and thought it was only for those on benefits. How wrong I was! Citizens Advice is for everyone.

The scope is so wide ranging, from a relationship problem to consumer issues. And that's what makes it so interesting and so rewarding.



A Guide to our services

General Advice Service

Our drop-in sessions are open to anyone and offer information and advice across a broad range of subjects including benefits, employment, housing, debt, and relationship problems.

Our adviceline provides the same assessment service by phone.

After an assessment, an appointment may be made if more time or detailed advice is needed.

Watford Advice Centre
St. Mary's Churchyard, High Street
Watford WD17 2BE

Monday-Thursday, 9:30am-3:30pm

Adviceline: 03444 111 444

Monday-Friday, 10:00am-4:00pm



Outreach

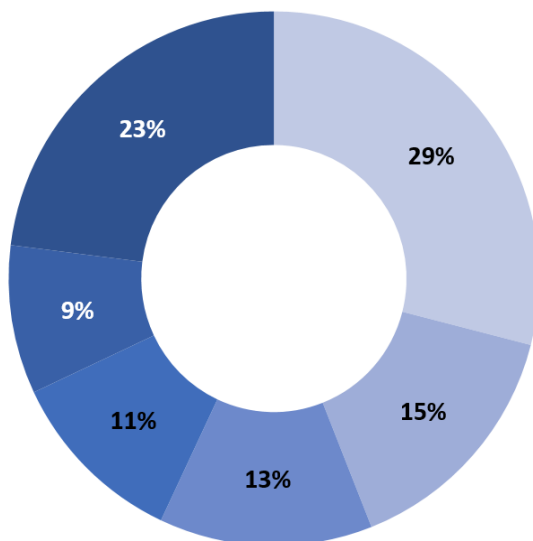
We run two outreach sessions in different parts of Watford. These operate on the same basis as our drop-in sessions and are open to anyone.

Watford Food Bank
Wellspring Centre, 1 Wellspring Way
Watford WD17 2AH

Tuesday, 2pm-4pm

Meriden Surgery
Harvest End, Watford WD25 9UB

First Monday of month, 9:30am-11:30am



- Benefits & Tax Credits
- Debt & Money
- Housing
- Employment
- Relationships & Family
- All other

We helped nearly
4,000
clients with over
10,000
issues last
financial year

Specialist Advice Services

Appointments with specialist advisers

After a brief assessment, an appointment may be booked with an in-house specialist adviser:

- **Specialist money adviser**
- **Specialist benefits adviser**
- **Specialist employment adviser**
- **Specialist housing adviser**
- **Disability benefits form fillers**

Appointments with local solicitors

After a brief assessment, we may be able to make a referral to a local family solicitor who will see you in our offices for free initial advice.

Advice in British Sign Language

Advice in British Sign Language, serving Deaf people across Hertfordshire. To book an appointment e-mail bsl@whcab.org.uk or text 07756 148 591. Voice calls cannot be accepted on this number.

Our specialist projects

Rough Sleeping Intervention Team

The Rough Sleeping Intervention Team is a partnership with New Hope, Herts Young Homeless and CGL Spectrum. Comprised of one full-time worker from each organisation and aiming to prevent rough sleeping and homelessness, the team provides legal and financial advice, drug and alcohol misuse support, mental ill-health prevention and wrap-around housing support.

This service is based at:

Haven Support Centre, 4 Whippendell Road, WD18 7LU

Drop in - 8.30am - 10.30am (Mon-Fri)
(includes breakfast, shower & laundry facilities)

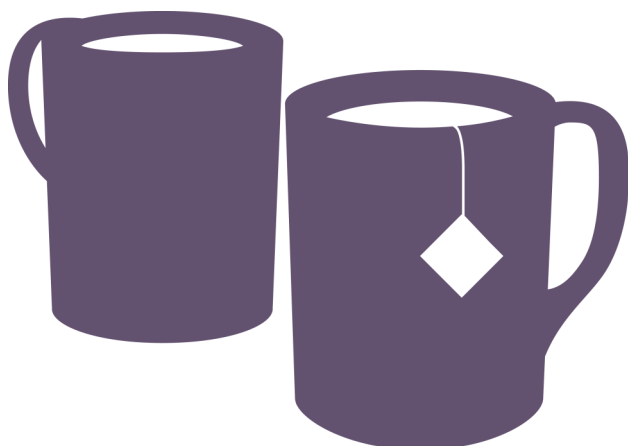
Referrals can be made to:
intervention@newhope.org.uk

Clients are seen for follow-up appointments in our offices.



Herts Welfare Assistance Scheme

Hertfordshire Welfare Assistance Scheme is provided by **HertsHelp** on behalf of Hertfordshire County Council to help people who are in urgent need following an emergency or unforeseen event and have no other source of help.



RSIT - Case Study

The client is an Iranian female in her forties. She came to the country on a family reunion visa to be reunited with her husband and son, who had fled persecution in Iran and had been granted asylum in the UK.

Due to the events that occurred in Iran, the client had severe mental ill health and was having difficulty settling in the UK.

This was compounded by the language barrier she faced in not having sufficient English skills.

The team supported her to procure a private rented flat for her and her husband through the local council, who have paid the difference between the Local Housing Allowance and the rent for a period of two years.

Our adviser was able to deal with immigration issues that were causing problems with the client claiming ESA so that her ESA was put into payment and was backdated.

Finally, we were able to support the client in going to her mental health appointments along with a Farsi interpreter. The client and her husband are settling in their accommodation and are now engaged with the tenancy sustainment team to provide any necessary support going forward.



The service can be accessed by calling HertsHelp on: 0300 123 4044

Monday to Friday, 8am - 6pm

As part of the Welfare Assistance Scheme we take referrals from HertsHelp for clients who are in crisis.

We also run a weekly outreach session at Watford Food Bank.

Disability Benefits Form Filling

The aims of the disability benefits form filling project are two-fold.

Firstly, to address the massive need for this support, to help clients articulate the ways their health conditions affect them and apply this to the criteria for Personal Independence Payment and Employment Support Allowance.

In the first six months of the project we helped 56 clients to complete these forms.

Filling in a disability benefits form is highly skilled work and the value to our clients emotionally, psychologically and financially is difficult to overstate.

Training

The second part of the project has been to deliver training, internally and to front line workers from partner organisations.



Energy Best Deal Extra Case Study

The client is a 69 year old man who lives alone. He came to us for help with his electricity bills.

He is a customer of E.ON and pays at the post office on receipt of his quarterly bills.

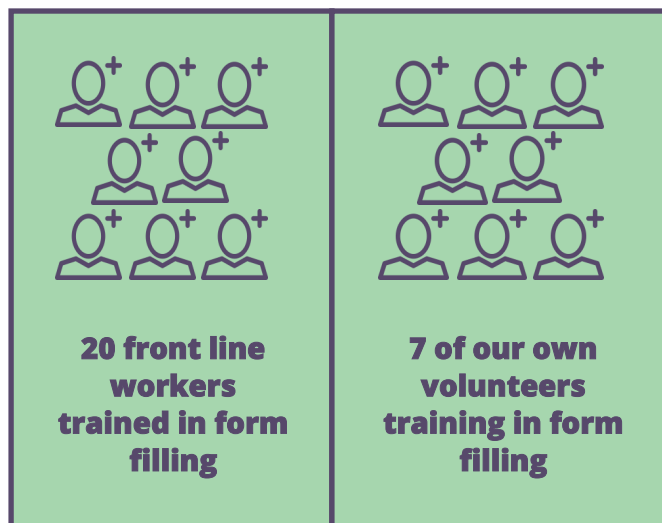
In September 2016 (without explanation) he stopped receiving bills from E.ON. When he chased this up he was told that his account had been moved to Spark Energy, something he had never requested.

Shortly thereafter he started receiving letters, calls and daily text messages from debt collectors on behalf of Spark Energy.

We spoke to Spark Energy and E.ON on his behalf, who confirmed that this was an 'erroneous transfer'. E.ON agreed to take the client back and Spark Energy agreed to write off the money they were chasing. Unfortunately the debt collectors continued to text the client most days and E.ON still did not bill the client.

We helped the client make a formal complaint to E.ON which resulted in an apology and (after 10 months) an accurate bill. We also managed to stop the harassment from the debt collectors.

The training element of the project is hugely valuable as it is building longer term capacity in the local community for this complex and resource intensive work.



Disability Benefits Case Study

A 52 year old, single man, with a long-standing serious heart condition, first came to see the Disability Benefits Adviser when his ESA was stopped after a medical assessment.

He was extremely distressed, depressed, and very worried about his benefits having been stopped and he was getting into debt.

We helped him to apply for Mandatory Reconsideration of this decision and in the process discussed his medical condition and the impact it had on his capability for work.

We also identified that he would qualify for PIP (a benefit he had not heard of). We helped him start a claim and complete the 40 page medical form.

The client was eventually awarded Daily Living and Mobility Components – worth **£77.65 per week**. His ESA appeal was ultimately successful (with further help from the Stevenage Appeals Team) and he was placed in the Support Group, meaning his ESA is now **£186.90 per week**.

Energy Best Deal Extra

This project helps people who are struggling to manage their energy costs. It involves helping clients to maximise their income by checking their benefit entitlements, access financial support towards their energy costs, check they are on the best tariff for them and to advise about energy efficiency in the home.

Research & Campaigns

The joint aim of Citizens Advice is to improve the policies and practices that affect people's lives.

Local Citizens Advice are uniquely placed to gather data and insights into how policies, systems and ways of working impact on our local communities.

We work with national Citizens Advice and other local Citizens Advice across Hertfordshire & Bedfordshire to conduct research, gather local information and campaign for change.

Examples of our Research & Campaigns work include:

- Writing to our MP about Universal Credit and urging the DWP to pause the rollout
- Raising awareness of scams during Scams Awareness Month
- Participating in a review of Watford Borough Council's Discretionary Housing Payment Policy
- Asking Watford Borough Council to adopt the Council Tax Arrears Protocol which is jointly developed between Citizens Advice and the Local Government Association
- Attending the Watford Strategic Homelessness Forum and working with local accommodation providers to adopt a single application process



Financial skills for life

The financial skills for life project is funded by Watford Borough Council and Watford Quercus.

It is preventative work, aiming to improve the financial literacy of the local community to help prevent debt and money problems before they start.

In the last financial year we have continued to deliver workshops to local schools throughout the local area.

The feedback we have received from teachers and students has been overwhelmingly positive.

We are continuing with this work and exploring the possibility of training teachers to deliver similar sessions independently, thereby increasing the number of people we can reach and extending the benefits beyond the lifetime of our projects.



In consultation with each school, we have adopted a tailored approach geared towards the needs of specific year groups.

The sessions cover responsible lending and borrowing, spending decisions, the cost of running your first car and budgeting for food and essentials at university.



The team at Citizens Advice Watford

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.

Adrian Marshall*	Ekaete Okon	Maria Richards
Adrian Rose*	Elena Delchini*	Martha Burling*
Andrea Dyer*	Emma Conlon*	Mike Conlan
Aqila Ali*	Fadzai Kunaka-Steamer	Monica Tantalean*
Ayesha Dasgupta*	Farrukh Siddiqi	Munawra Ahmed
Ann Pyatt	Farhanaz Ullah	Mehdi Al-Asadi*
Anna Smith	Fenella Lewis	Mericia Goncalves*
Annette Hakham	Fereshta Jafari*	Nabila Shabbir *
Avrille Bailey	Frank Ogbeifun*	Naomi Welch
Beverley Tilsiter	Gee Addison	Neelam Hasmukh
Bhavna Lakhani*	Geoff Dennis	Neil Palmer
Bina Kotecha	Gufraan Butt*	Pam Eungblut
Birgit Remmert	Heather Harris	Patsy Denness
Brenda Tierney	Henry Stott*	Pat Phillips
Busola Taiwo	Holly Freuchen*	Penny Marriott
Carmel Mckean	Iqra Ali*	Peter Brownlee
Carol Luer*	James Liptrot	Priya Mahalingam*
Caroline O'kane	Jan Evans	Rachel Ntata
Carolyn Andrew	Jerome Pardesi	Raminder Bhoot
Catherine Markowski	Judy Moss	Rosie Woodhouse
Cathy Gale*	Judith Kalnina	Sajal Bakrania
Charlie Parker*	Justyna Fajfer-Wieczorek	Salim Bakirci
Chris Lan	Kalpna Budhdeo	Sekai Chigawa*
Christine Martindale	Kate Strange*	Sheron Wilkie
Claire Buckland	Kayleigh Casson*	Susan Gross
Claire Hardiman*	Krishma Sediqi*	Susan Jessop*
Daksha Jobanputra	Kylee Green	Suzanne Cooke*
Daniel Eyre	Liz Gonzales*	Trish Lincoln
David Harley	Linda Davies*	Vikki Molloy
David Reynolds	Louise Price	Zahoor Qurban*
Di Aston*	Mahtab Munshi	
Dillu Daruwalla	Malcolm Rodger	

*Left during the year



Citizens Advice Watford
citizensadvicewatford.org.uk
Registered charity number 279057