

Citizens Advice Watford Annual Report 2018-19



Free, confidential advice.
Whoever you are.

**citizens
advice**

Watford

**For
everyone,
for 80
years**

Introduction from Chair of Trustees



Welcome to our Annual Report for 2018/19. Citizens Advice Watford is a local charity that helps local people to resolve the problems they face in life. Citizens Advice

Watford is run by volunteers, supported by a small team of paid staff. We provide free, confidential, high quality, impartial information and advice. We also use the evidence we collect to campaign for social improvements.

Once more, the four biggest areas of our work were welfare benefits, money advice and debt, housing and employment, but the range of issues and problems extends into many other areas of people's lives such as consumer goods and services, financial services, tax and pensions, immigration, utilities, relationships and family matters.

During the past year we continued to help large numbers of local people with high quality advice and information, focusing our specialist services on those who need them most. We have extended our Adviceline to provide people with a choice of ways of accessing our services and continue to improve on the ways in which everyone in the Borough is able to get the advice and information they need, when they want it, for the problems they face.

The enquiry statistics and comments from clients show clearly how our advice and guidance makes a huge difference to the lives of people in Watford. We are especially grateful to our core service funder, Watford Borough Council, who, despite overwhelming pressures due to national funding cuts, have been unwavering in their commitment and continue to maintain our grant to make it possible for residents to access free, impartial and expert help, advice and information when they most need it.

The last word belongs to our staff and our many volunteers, including our Trustees, a highly committed group who have performed strongly and enthusiastically throughout a busy year. I would like to acknowledge here just how much I appreciate the work they do, and their commitment to the organisation and its clients.

Stephen Herman
Chair of Trustees

Board of Trustees

Stephen Herman
Chair

Pui Wah Carter
Treasurer

Roland Bedford
Company Secretary

James Tyerman
Trustee

Councillor Stephen Cavinder
Trustee and WBC Representative

George Derbyshire
Trustee and WBC Representative

Fikile Mkoyana
Trustee

Gail Tendler
Trustee

Farrukh Siddiqi
Trustee

Laurence Blake
Trustee

Meera Lachani
Trustee



Notes from the Chief Officer



Last year has been an extremely busy year for Citizens Advice Watford. The roll-out of Universal Credit continues to dominate our agenda and disability benefits remains the

highest area of demand. Thanks to the support we receive from our funders, especially Watford Borough Council, and our growing number of partners, we are committed to continuing to deliver free expert advice to Watford Residents.

In 2019, Citizens Advice celebrates its 80th anniversary. Over the years, we have seen many changes in the advice sector, and in the types and complexity of the enquiries we receive. We never cease to be amazed by the passion and commitment of our ever growing volunteer workforce. According to our calculations, the value of volunteering in 2018/19 was £484,041. Last year, we successfully applied for an Awards for All grant from the Big Lottery fund to expand our volunteer workforce. In 2019/20, we are planning to recruit, train and support even more volunteers who will go on to help the most vulnerable people in Watford.

We continue to invest in our services, focussing on improving our clients' experience and the quality of the advice and information services we provide. Over the years our aging IT infrastructure has deteriorated resulting in disruption and costly repairs, but following successful funding applications to Watford Borough Council and a charitable foundation, we have invested in new equipment to help make our service future proof.

This year, we had the opportunity to improve access to our services via digital channels and to identify new ways of working which will enable us to help even more people. We joined a national initiative to support people claiming Universal Credit via webchat and telephone, which is the

first time our local service has joined forces with a national project. Locally, we piloted a new triage model of service delivery to help more people and reduce waiting times for our face to face drop in service. In 2018/19 we helped 4,374 clients face to face and over the phone, and provided 1,935 appointments on 11,600 issues. We secured £640,000 worth of income on behalf of our clients and had £551,000 worth of debt written off.

I would like to take this opportunity to thank all our volunteers, trustees and staff members for their continued hard work, dedication and commitment. I would also like to thank all of our partners and funders, in particular Watford Borough Council, for helping us to change the lives of people in Watford.

Salim Bakirci
Chief Officer

In 2018/19, for every £1 invested in Citizens Advice Watford we generated at least:

£4.24 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: £1,327,519

£19.20 in Public Value

Wider economic and social benefits

Improvement in participation and productivity for clients and volunteers

Total: £6,060,178

£18.56 in Benefits to Individuals

Value to our clients

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

Total: £5,861,023

Treasurer's Report



On behalf of the Trustee Board, staff, volunteers and clients of Citizens Advice Watford, it is my privilege to once again record our grateful thanks to the Councillors and Officers of Watford Borough Council (WBC). WBC has consistently

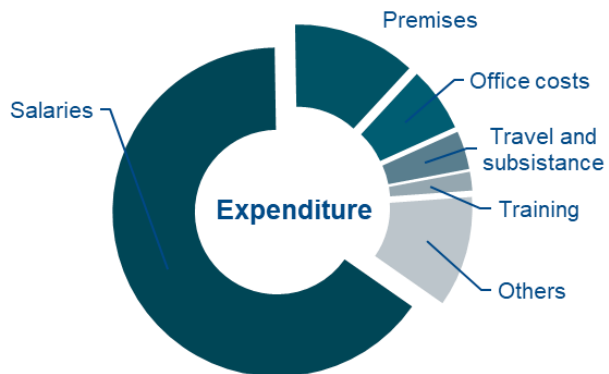
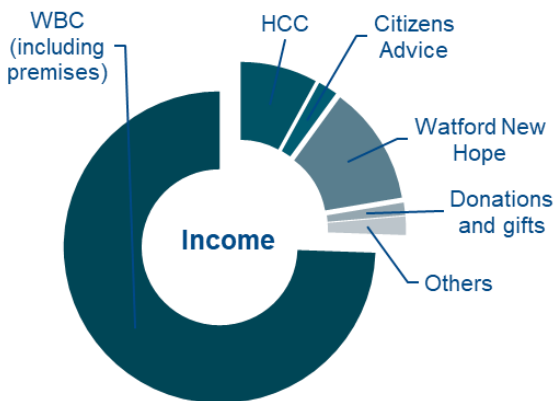
provided us with significant core funding of over £204,000, plus the use of the premises at St Mary's Church Yard. I would also like to thank our other funders: Hertfordshire County Council (HCC), Watford New Hope Trust, Citizens Advice, the Big Lottery Fund, the Blandford Trust and others. As a charity, we rely on the generosity of organisations and individuals to continue to provide our wide range of advice services for the benefit of those who live and work in the Watford area.

The largest donation to the Bureau is one that I am unable to record in our financial accounts: the 36,000 hours donated by our amazing volunteer team. We estimate the value of this time to be £484,041 which easily dwarfs our other income streams.

Our accounts show that our income for the financial year 2018-2019 was £333,162 and our expenditure was £325,987 (both including the value of premises-in-kind of £39,500). The resulting modest surplus of £7,175 contributed to the increase in our unrestricted reserves to £184,703. This equates to approximately 7 months of operating expenditure, consistent with the Bureau's reserves policy which is intended to ensure the charity's financial sustainability.

The full accounts are available on request.

Pui Wah Carter
Treasurer



Our Funders



**WATFORD
BOROUGH
COUNCIL**



**COMMUNITY
FUND**



The Hilden Charitable Fund



Learning and development

The year started with training for all volunteers and staff on the new General Data Protection Regulation (GDPR). This legislation introduced new and stringent requirements on how we use and store people's personal information, including five new special categories of data which we must obtain explicit consent to record. The challenges presented by this new legislation have continued to exercise us throughout the year as we refine our understanding and develop our systems and processes to ensure compliance.

During the past year we ran our successful Gateway Assessor Learning Programme with three groups of new volunteers. This is a 12-week programme of learning activities based on the Citizens Advice Adviser Learning Programme, which is designed to equip new gateway assessors with the knowledge and skills they need to help our clients.

Our objective is to combine independent study with group learning activities where volunteers can practise their skills in a safe environment. This extended programme gives people an opportunity to experience the social benefits of volunteering by working together in a group, sharing their knowledge and experience and learning from each other. It also prepares them for the increasingly complex and challenging issues our clients come to us for help with, and contributes to maintaining high quality of advice standards.

After a period of time working with clients as gateway assessors, most of our volunteers will progress to adviser training. As trainee advisers, they will learn to explore issues in more depth and detail, helping those clients with more complex enquiries. We now have specialist caseworkers providing advice on benefits, debt, employment and consumer issues. Several of our specialist advisers are volunteers who put in many hours of work to develop their knowledge and skills to this level in order to provide advice of the highest quality standard to the many people who use our service.

Rosie Woodhouse
Training Supervisor



Volunteering

Why volunteer? According to the National Council for Voluntary Organisations, people choose to volunteer for a variety of reasons. For some it offers the chance to give something back to the community or make a difference to the people around them. For others it provides an opportunity to develop new skills or build on their existing experience and knowledge. Regardless of the motivation, what unites them all is that they find it both challenging and rewarding.

Between April 2018 and March 2019, 36 people chose to volunteer at Citizens Advice Watford. Some attended one of our popular information mornings, held three times a year to help potential volunteers understand what's involved in volunteering and what they could gain in return. These events give people a chance to see behind the scenes and meet some of our staff and volunteer team.

With a generous grant from the Big Lottery Fund, we were able to expand our volunteer recruitment activities in an effort to boost our volunteer workforce. In June we attended the annual Watford and Three Rivers Trust Volunteer Fair, at which we spoke to potential volunteers and met with other local community groups and voluntary agencies. By promoting our volunteering opportunities more widely and reaching people from all sectors of the local community, more volunteers joined our service last year than ever before.

Ultimately however, we recognise that for many of our volunteers, volunteering is a stepping-stone onto another path. We value the contributions of all our volunteers during their time with us, and we celebrate with them when they move on. This

year, one member of our volunteer team was employed by a housing association, one took up a management role in Watford's new flagship Debenhams store, while another left to have a long-awaited baby. Two of our young volunteers, supported by the Hilden Charitable Foundation, moved into paid employment, while several volunteers moved into paid roles within Citizens Advice. We celebrate the successes and achievements of all of our volunteers, whether they are long-serving or just passing through.

Rosie Woodhouse
Training Supervisor



Here to help

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

Online

<https://www.cawatford.org.uk>
<https://www.citizensadvice.org.uk>

In Person

Drop-in for initial assessment only. Slots throughout the day from Monday-Thursday, 9:30am-3:30pm on a first come, first served basis.

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

Adviceline: 03444 111 444
Monday-Friday, 10:00am-4:00pm

Advice in British Sign Language

To book an appointment e-mail
bsl@whcab.org.uk or text 07756 148 591.

Outreach Services

Watford Food Bank

Wellspring Centre, 1 Wellspring Way
Watford WD17 2AH
Tuesday, 2pm-4pm

Universal Credit Workshop

The workshop was designed to help people make a claim for Universal Credit at the Watford Library. From 1st April 2019 the service has been funded by DWP and is based at the Citizens Advice Watford Office.

We speak up for our clients

We see so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing.

We are not just here for times of crisis - we do also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole. With the right evidence we can show the government and big organisations how they can make things better for people.

In 2018/2019 we campaigned on many things, including the following:

- ⇒ Implementation of the Homelessness Reduction Act by Watford Borough Council.
- ⇒ Assessment and appeals for Employment and Support Allowance and Personal Independent Payment.
- ⇒ Problems receiving backdated payments of Employment and Support Allowance.
- ⇒ Universal Credit .
- ⇒ We've been fighting to stop the loyalty penalty - which costs loyal customers over £4 billion a year in utility insurance and other bills.
- ⇒ Behaviour of bailiffs - aggressive or / and misleading letters left by bailiffs.
- ⇒ How having no address keeps people homeless.
- ⇒ We also campaigned to raise awareness of specific consumer issues including online market places and energy saving.

Catherine Markowski
Advice Service Manager

Projects

Rough Sleeping Intervention Team

The Rough Sleeping Intervention Team is a partnership with New Hope, Herts Young Homeless and CGL Spectrum. The aim of the project is to help prevent rough sleeping and homelessness in Watford. We provide generalist advice on a range of issues including legal, homelessness, housing, debts, benefits, employment and immigration.

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)



Case study

Client suffers from depression, Schizophrenia, Hepatitis C and mental health problems. Client became homeless more than 15 years ago when he was evicted from the family home by his parents because of drug addiction. Client was housed in New Hope temporary accommodation.

Client was referred to the intervention team by New Hope RSIT Dual Diagnosis Link worker. Client wanted advice and assistance regarding the council's offer of accommodation and help to furnish the new property.

Client had never had his own accommodation; he wanted advice on accepting the offer. Also, the accommodation was unfurnished and client could not afford household items.

Citizens Advice made successful grant applications to Watford Health Trust. £641 was awarded to the client for furniture and white goods for his new flat.

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.

Case study

Client was living on Job Seekers Allowance and had a deduction of £5 a week from his benefit. He also had to pay council tax arrears and was left with very little money for food/housekeeping. Client had to move from YMCA accommodation because of the age limit. Client was offered accommodation by the council but the accommodation was unfurnished. The bureau made a successful grant application for some essential items to Watford Health Trust, and bought the client a bed, chair, chest of drawers & carpet. A grant was also obtained for DRO fees, and client was given food vouchers.

Energy Best Deal Extra Project

Citizens Advice Watford received funding as part of the Energy Best Deal Extra programme which delivered face to face sessions focused on tailored energy advice to client.

Case study

Client had relatively small gas and electricity debts at the start of the year and was assisted to set up direct debits to pay ongoing usage and payments towards the arrears. Unfortunately there were insufficient funds in the client's bank account to meet the direct debit payments so the arrears built up. The client returned to the Bureau when he had received final demands for payment of the outstanding amount owed for electricity. The client was assisted to provide actual meter readings so that the actual amounts owed could be calculated and the advisor negotiated with the suppliers to ensure the client was on the most economical tariffs and was able to put into place the advice given by the suppliers on usage, such as use of a tumble dryer. The Bureau was able to make a grant of £100 towards the client's electricity arrears from the Surviving Winter Fund.

Disability form filling

The continuation of the funding for the Disability Benefits project this year has enabled the project worker to see clients herself for form filling and assistance with appeals and to provide supervision and training for advisors carrying out this work.

During the year, the project worker has seen a weekly average of two clients needing assistance with completing disability benefits forms. The disability benefits concerned have included Personal Independence Payment, Employment & Support Allowance, Universal Credit, Disability Living Allowance for children and Attendance Allowance. The funding has also meant that the project worker has been able to increase capacity within the Bureau for the completion of these forms. The project worker has provided training to three additional advisors to complete disability benefits forms. The project worker has then provided supervision and support to these newly trained advisors to ensure that forms are completed to a high standard. This has significantly increased capacity within the Bureau to provide valuable assistance to clients.

In addition to training advisors to complete forms with clients, the project worker has run a number of training sessions for Gateway Assessors to provide an overview of disability benefits.

Between April 2018 and March 2019, a total of 114 clients were assisted with disability forms under the project, either by the project worker or by assessors/advisors supervised by her. The total weekly value of the benefits involved is over £9600, or over £499,000 annually (NB due to the time lapse between completing forms and a decision being made by the Department for Work & Pensions, these financial outcomes are expected rather than confirmed).

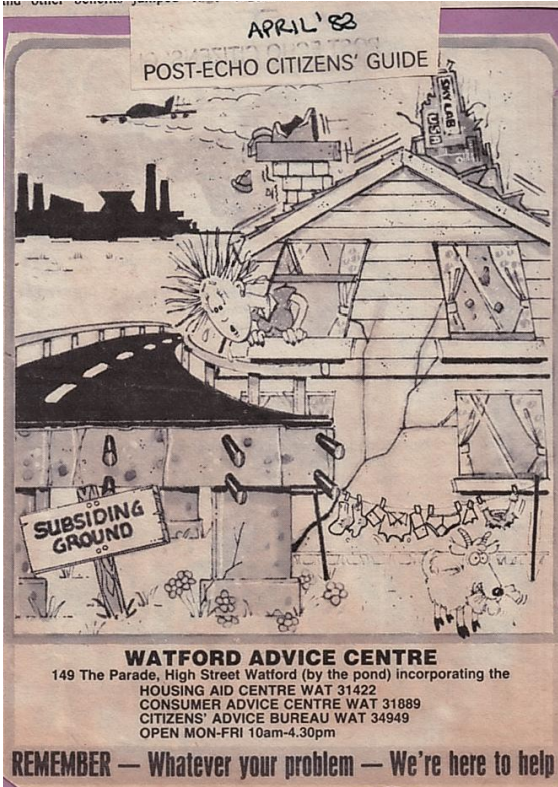
Case study

Mr E, a 35 year old single man with a long term mental health condition first approached the Bureau in September 2018 for a Food Voucher. He was struggling financially because his Personal Independence Payment award had been stopped following re-assessment in January 2018. He had appealed the PIP decision himself but had mislaid the appeal bundle and was not clear about his previous award or the grounds for his appeal. We first assisted him to obtain a duplicate copy of the appeal bundle and once this was received in January 2019 helped him prepare a written submission for the appeal and explained to him what would happen at the hearing. The client was very anxious about the hearing, especially as there was no-one he could ask to attend with him but with the Bureau's support and reassurance he was able to attend. The tribunal found in his favour - as had been expected, and he was awarded the Standard Daily Living component for Personal Independence Payment, an income gain of £57.30 per week. The award was backdated to the date his PIP had been stopped, which meant a backdated amount of around £3000; in addition, the award of PIP meant that he was entitled to the Severe Disability premium in his Employment & Support Allowance, worth £62.45 per week, also backdated to when his PIP stopped.



80th Anniversary

In 2019, Citizens Advice celebrates 80 years of giving advice. Here, we share some images from the archives at Citizens Advice Watford.



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.

Volunteers

Administrators

Avrille Bailey
Dillu Daruwalla
Jamie Normanton
John Hannan*
Julian David*
Laura Downer
Michael Gomez
Neil Palmer
Nyima Richards*
Petrona Thomas
Pranav Raj*
Ruth Davison
Stephen Lauder

Advisers

Ann Pyatt
Anna Latoszewska
Annette Hakham
Carlos Cassin Junior
Christine Martindale
Claire Buckland
Gee Addison
Hanna Harandi
Jan Evans
Jerome Pardesi
Judy Moss
Lorena Bozedean
Louise Price
Maggie Bryant
Malcolm Rodger
Maria Richards
Penny Marriott
Peter Brownlee
Sue Gross
Victoria Feodor

Communications

Sophie Greer

Fundraiser

Robin Charnley

Gateway Assessors

Afshan Chowdhree
April Bladon*
Avani Modasia
Beverley Tilsiter*
Birgit Remmert
Carmel McKean
Chaitanya Kruthiventi*
Daniel Landsman
David Harley
Dina Patel
Emma Knight*
Emma Ward*
Fenella Lewis*
Frank Neale
Geoff Dennis
Heather Harris
Helen Hartley
Ian Kangisser
Isabela Epure*
John Flynn
Kate Sears
Kylie Green*
Michael Sellman
Moirra Millar*
Peter Maher
Ramya Wijewardana
Rosy Aggarwal
Safina Choudhury
Saira Dean
Shirley Sweet*
Sinead Keen*
Sinniah Santhiramoulesan
Sree Mula
Stewart Low*
Vanita Patel

Vicki Freeman

Wahhaj Hasan*

Wenesa Telega*

Interpreter

Justyna Fajfer-Wieczorek

Receptionists

Alexandra Nestorovski
Birgit Remmert
Brenda Tierney
Dagmar Vankova*
Denise Wilson*
Freddie Grays*
Kamar Safaya*
Lesley Goodman
Pam Eungblut
Pat Phillips
Patsy Denness
Roy Sloan
Shiyara Omerdeen
Sue Chong
Research & Campaigns
Daisy Kearns-Jones*
Dina Patel
Ruth Davison
Advice Session Supervisors
Ann Pyatt
Mahtab Munshi
Malcom Rodger
Sue Gross
Vikki Molloy

Paid staff

Chief Officer

Salim Bakirci

Advice Service Manager

Catherine Markowski
James Liptrot*

Advice Session Supervisors

Aparna Tripathi*
Kalpna Budhdeo
Rachel Ntata*
Vikki Molloy

Debt Advisers

Andrew Viggers
Annette Hakham
Daniel Eyre*

Disability Benefit Adviser

Vikki Molloy

HWAS Adviser

Munawra Ahmed*

Housing Advisers

Judith Kalnina
Neelam Hasmukh*
Shirley Sweet*

Office Administrator

Mike Conlan

Telephone Gateway Assessors

Carlos Cassin Junior
Fadzai Kunaka-Steamer*
Mahtab Munshi

Training Supervisor

Rosie Woodhouse

Universal Credit

Outreach Worker

Penny Marriott

* Left during the year



Citizens Advice Watford

www.cawatford.org.uk

Registered charity number 279057