

Delivering trusted advice for the people of Harlow in times of change

Annual report
2022/23

**citizens
advice**

Harlow





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Chairman's Foreword

There is an anomaly to my mind in preparing a report for a set of accounts that are in the past when the reader inevitably wants to read a review of what the future holds.

Accordingly, whilst referring to the accounts as presented I propose to comment also on what we are doing to prepare for the future. The period under review, like the immediately preceding two years has been exceedingly tough for the service.

Our advice model has had to undergo drastic revision, our volunteers' motivation has been under siege, our staff have had to adapt to different ways of working. And through this our clients have suffered a vicious and extreme assault on their living standards and their mental health. Multiple problems per client is the new normal. The time taken to resolve these issues has increased as the complexity of life in the 2020s all but overwhelms the most vulnerable in our society.

So, our work patterns, training processes, and management issues have been a constant battlefield of adaptability and revised process. In this most challenging of scenarios, we have been so very lucky to have a wonderful group of people who have responded quickly, intelligently and with real empathy so that as we face the future, I am more confident than ever that Citizens Advice Harlow (CAH) have implemented the best solutions and provide a service of excellence. Our top rating for the Leadership Self-Assessment, the renewal of the Advice Quality Standard, and the successful award of a three-year contract for Advice services from Harlow Council via an open and competitive tendering process is further evidence of our progression.

In recognition of the fact that we needed therefore to ensure that remuneration was never going to stand in the way of fixing client problems in September 2022 we formed our first remuneration committee chaired by one of our trustees, Graham Clark, who has extensive experience in this area.



John Barber
Chair of Trustees

The period under review, like the immediately preceding two years has been exceedingly tough for the service.

I am more confident than ever that Citizens Advice Harlow (CAH) have implemented the best solutions and provide a service of excellence.

This committee has researched diligently and implemented a structure that recognises more accurately the responsibilities and skills of our highly qualified staff and our juxtaposition to London and its pay scales. I am most grateful to them for undertaking this most important work.

The CEO's report gives the full narrative behind the figures.

We have been fortunate that in the period under review our colleagues at Citizens Advice Essex have been particularly successful in bidding for new services where national and regional bodies prefer to deal with a larger entity. I congratulate them for their foresight and would like to thank the Director, Martin Lord who has been so instrumental in navigating what is often a complex bidding and commissioning process.

I am incredibly grateful to our committed group of Trustees, the CEO and his Management Team, Advisers, and volunteers for everything they do enhancing the reputation of CAH as a leading charity and service provider helping the people of Harlow and West Essex.

It is now 8 years since I joined CAH and in accordance with good governance principles I will be standing down as chair at the end of 2023. I have been persuaded to stay involved in an honorary advisory role and I look forward to supporting the new chair in their fresh endeavours to keep CAH at the forefront of what we believe is best practice in advice giving.

Thank you all.

John Barber
Chair of Trustees

Who are we

We are Citizens Advice Harlow

We are an independent charity that was formed in 1956 as part of a national network of Citizens Advice working together.

We value diversity, promote equality and challenge discrimination wherever we see it. We provide free, independent, confidential and impartial advice and campaign on big issues affecting people's lives.

Our Mission

To provide advice that helps people to overcome their problems.

Our Vision

For people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

Our Values

Values are hugely important, they are our culture, the way we work, what we expect of one another and what our clients can expect of us.

Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow
- We have trust in each other
- We aim for quality, whatever our role

We are a trusted part of the community because the service is delivered locally, by skilled staff and volunteers. Our volunteer advisers and staff care deeply about contributing to their local community and improving their lives. We have experienced qualified and skilled advisers, who work to exacting nationally recognised quality frameworks.

Our advice service meets the Advice Quality Standard. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients.

Our debt work is regulated by the Financial Conduct Authority.

A trusted charity in Harlow delivering impartial advice since 1956

Our Strategy 2023-2025

We help people, families and the community by:

- Providing specialist and generalist advice
- Campaigning to improve the policies and practices that affect people's lives
- Being one of the best advice and advocacy organisations in the West Essex area

Our strategic objectives:

Deliver high quality advice for Harlow and its surrounding communities

Provide easy access to advice through a multitude of channels

To have a well resourced team of happy, motivated, well trained staff and volunteers

An exemplar in governance, leadership, and financial management

Sustainability from a diversified funding base

Our enablers

We reach into communities

Robust financial systems

Outstanding partnership working

Skilled staff and volunteer workforce

We demonstrate our impact through case studies and data

Experienced Trustees and skilled Management Team

Debt Advice Quality Framework accreditation

Authorised and regulated by the Financial Conduct Authority

Advice Quality Standard accreditation

Chief Executive Report

Following the COVID pandemic last year, the next crisis our service faced was dealing with the high cost-of-living.

People who were already feeling the pinch from lower incomes were now seeing prices rise. Energy, housing, and food costs were the primary reasons for more people seeking assistance with financial concerns and determining how to maximise their income. We also saw a significant increase in the number of people using food banks.


While it is true that rising prices affect everyone, those with low to medium incomes are disproportionately affected. The government responded in a variety of ways, including a £650 grant for households receiving means-tested benefits, a £150 council tax rebate, and the implementation of an Energy Price Guarantee, the story of our year is reflected in how we configured our high-quality general and specialist advice services to help Harlow residents combat the cost-of-living crisis.

Our quality assured specialist and general advice services covered the following:

- Housing
- Debt
- Energy
- Money
- Welfare Benefits
- MacMillian Welfare Benefits Support
- Legal advice via our Law Clinic

Our data provided a clear picture of the major themes that emerged for people throughout the year. Our advisers worked with clients whose mental health and relationships were under strain, yet they continued to work through a multi-agency approach to help resolve some of these intractable problems caused by the cost-of-living crisis, which continued to impact our community across Harlow. We further adapted our delivery model and increased our outreach services reaching out into the community; for example, our qualified advisers were stationed in GP surgeries, health centres, and other key locations throughout Harlow. We collaborated with partners to ensure a continuous and seamless service via a Community Hub, once again reaching out to those in need.

The story of our year is reflected in how we configured our high-quality general and specialist advice services to help Harlow residents combat the cost-of-living crisis.



Without doubt, the pandemic and now the cost-of-living crisis has tested our resilience as a key service for Harlow.

Our Welfare Benefits Specialist advisers worked tirelessly to ensure that people received the benefits to which they were entitled, thereby assisting individuals and households throughout Harlow.

Without doubt, the pandemic and now the cost-of-living crisis has tested our resilience as a key service for Harlow. Yet, we have adapted and continue to deliver externally accredited high quality, impartial, and independent advice, face to face or through our well-developed channels of communication as detailed on a new improved website.

Working with partners

Serving the Harlow community cannot be accomplished in a vacuum. We place a high value on collaborating with other agencies, both statutory and non-statutory, to assist individuals and families in overcoming everyday challenges. We collaborate with a variety of organisations, including local Citizens Advice services throughout Essex.

Keeping in touch with Citizens Advice offices across the country has allowed us to share valuable knowledge, learn from one another, and discover innovative approaches to our work.

Our specialised services, particularly in energy, debt, welfare benefits, and housing, are in high demand and, based on evidence, will remain so.

Our local partnerships and relationships have grown stronger. Our team actively participates in numerous community meetings, such as Health and Wellbeing forums, the Community Hub, and the Harlow Poverty Alliance.

We maintain fruitful collaboration with Harlow's diverse statutory and non-statutory agencies, working together to provide the best possible services to Harlow residents. The utilisation of the Frontline referral tool by all agencies continues to enhance our multi-agency efforts.

To summarise, the operating environment continues to present challenges, and demands continue to rise, as our dedicated team strives to reach as many Harlow residents as possible. Despite limited resources and funding, we are determined to make a difference.

I am grateful to our Trustees, who have worked tirelessly to shape our strategy, as well as our dedicated paid staff and core group of volunteers. Their unwavering dedication to providing high-quality, unbiased specialist advice during these trying times is truly admirable,

Thank you

Ayub Khan
Chief Executive

Achievements and performance

As we reflect on yet another year of progress and accomplishment in delivering our services to Harlow, it is imperative to highlight the following key statistics:

During 2022/23, Citizens Advice Harlow delivered free independent, high quality, specialist, and general advice to **2,205 clients** with over **11,844 issues**.

The number of issues we dealt with reflects the complexity of life and situation for many people.

We had **2,156 active cases** which took longer to resolve, but still delivered tangible outcomes for people.

Outcomes

Debts worth £250,867 were written off with the aid of our specialist advisers. Our welfare benefits team assisted clients with benefit awards, **resulting in income gains of £229,770**.

Increasing people's income and ensuring they receive the benefits to which they are entitled helps both their mental health and general wellbeing.

Our energy teams' efforts resulted in additional **financial gains of £894,147** by assisting clients in accessing energy-efficient products, reducing consumption, switching wireless plans to find better offers, and assisting in the write-off of energy debts.

The outcomes delivered by Citizens Advice Harlow are important because they provide individuals with knowledge, support, and resources to effectively address a wide range of challenges, improve their well-being, and navigate complex systems. Our advice services and specialisms contribute to individuals' empowerment, informed decision-making, and overall quality of life.



Channel Delivery



45%
telephone



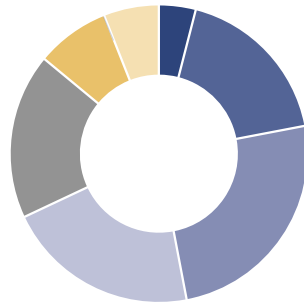
49%
Webchat, Email
& Letters



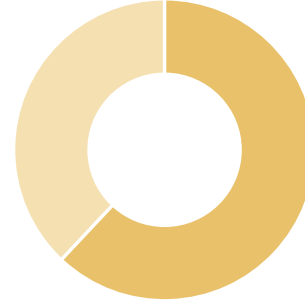
6%
face-to-face

Individuals
advised
2205

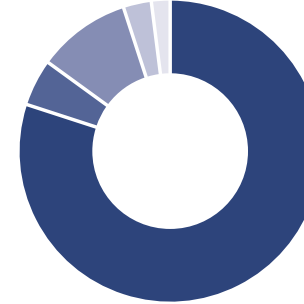
Who we helped



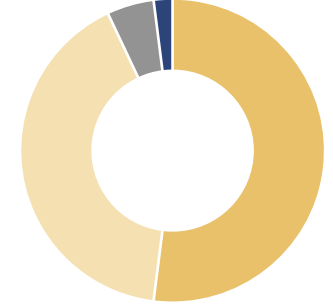
- 15-24 (4%)
- 25-34 (18%)
- 35-44 (25%)
- 45-54 (21%)
- 55-64 (18%)
- 65-74 (8%)
- 75+ (6%)



- Female (62%)
- Male (38%)



- White (80%)
- Asian (5%)
- Black (10%)
- Mixed (3%)
- Other (2%)



- Not disabled/no health problems (52%)
- Long term health conditions (41%)
- Disabled (5%)
- Prefer not to say (2%)

Client Satisfaction

Overall, the vast majority of our clients rated their experience of our service as positive or very positive, 78% of clients felt the service had helped them find a way forward with their problems (compared to 77% in the previous year). 81% were positive or very positive about recommending our service to others. This compared well to the national figure of 84%. More people (66%) found that we helped resolve their problem compared to the previous year (64%). Whilst we have observed more complex case work, our clients cost-of-living problems are bigger than the resources, we have available.

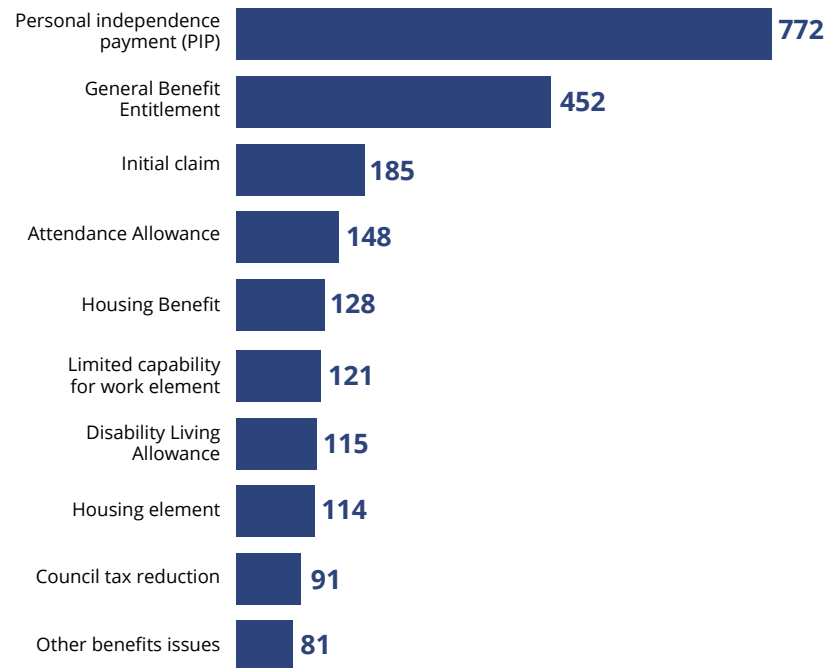


78%

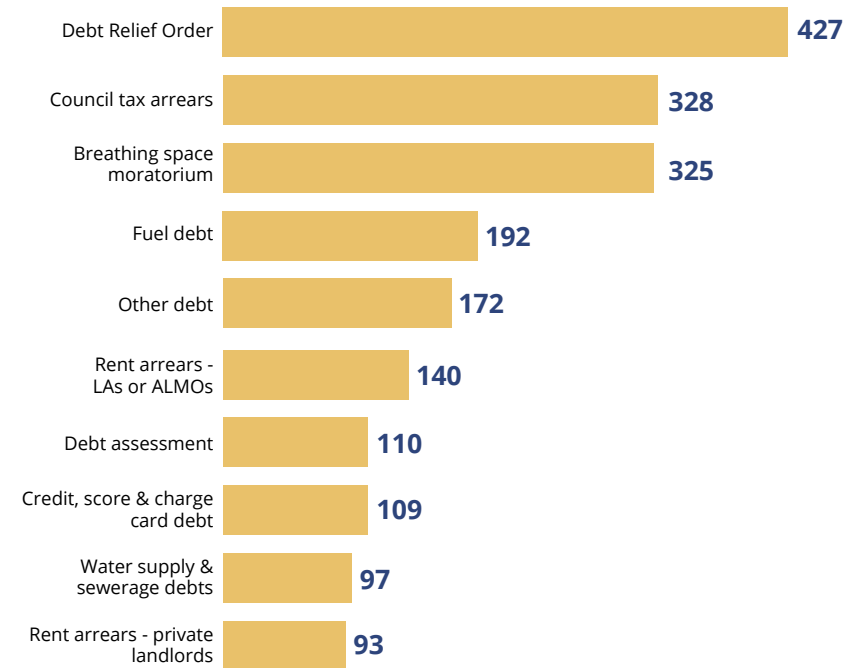
of clients felt the service had helped them find a way forward with their problems.

Top benefit and debt issues

Top benefit issues



Top debt issues



“We found that when people turn to our service for help with their financial concerns, they frequently encounter a labyrinth of challenges, with debt emerging as a significant and intricate issue”

Issues

	ISSUES	CLIENTS
Benefits & Tax Credits	2176	790
Benefits & Universal Credit	677	298
Charitable support & foodbanks	782	424
Consumer goods & Services	253	139
Debt	2501	490
Education	24	15
Employment	299	120
Financial services and capability	934	465
GVA & Hate Crime	56	37
Health & Community Care	187	97
Housing	1275	444
Immigration & Asylum	251	102
Legal	165	104
Other	66	42
Relationships & Family	320	142
Tax	67	43
Travel & Transport	118	72
Utilities & Communication	1693	460
TOTAL	11844*	

** Clients can present with multiple issues across 18 advice issues*



Value to society

In Harlow we help thousands of people every year. This provides us with unique insight into the challenges our clients are facing today. We are not only helping people find their way during difficult situations, but also identifying and tackling the underlying causes of their problems. The people we help, our funders and the organisations we work with see the value we deliver and the impact we are making.

We can use our data to calculate the value of our work to society as a whole. We use a Treasury approved model that gives us a financial value for each of the outcomes we achieve for our clients. By adding up all those values, we get a total figure for our service.

For more information on how we estimate our value to society, see our [technical annex 2022-23-Financial modelling technical annex - Google Docs](#)

In 2022/23...

for every £1 invested in our service we provided **£22.92** of public value.

Through the work of our specialist housing team preventing homelessness and housing evictions and council tax rescheduled payments, **we saved Harlow Council £129,656**. This is an increase compared to the previous year of £114,012.

The value of our advice work by reducing the use of mental health service and GP services and keeping people in work **helped save the NHS £135,478**.

By working with housing providers to prevent homelessness and evictions we helped **save the sector £342,405**.

Plans for the future

Our plans to deliver further outreach in the next financial year will continue, at the same time we will look to introduce an out of hours telephone advice line operating Saturday mornings as well as Monday to Friday early evenings.

We will continue to work closely with partners in the health sector, especially the emerging Integrated Care Boards to address the wider determinants of health offering our specialist advice services as a way of preventing crisis when it comes to reducing the inequalities in society.

We will sharpen our strategy to recruit volunteers, focussing on students currently studying Law and Social work degrees.

Our services are operating at a maximum level with limited resources. Whilst fundraising is an ongoing activity, we plan to have discussions with our Local Authority to look at future financial stability within the long-term contract we are delivering.



What people say about **#TeamHarlow**

The advice and help that was given has been very helpful. The advisers were polite, listened and solved the problems. I am very grateful for the advice help and professional advisers. Thank you

My adviser is very compassionate, caring, knowledgeable and helpful. Very pleased with the service she has and still is providing me.

We came to the food bank in Harlow and a citizens advice representative was in attendance he looked at our circumstances and gave us some advice and also helped us get some electric and gas vouchers because of our circumstances. This was really helpful.

I have nothing but praise for the service I have received. Not only did I receive help and understanding but; have also received what I call a kindness call to see how I was getting on with the offer of further assistance should the need arise. I have recommended your services to others and will continue to do so. Thank you for providing assistance when it was really needed.

CAB are ALWAYS helpful and empathetic in my experience. They have always got back to me in good time and have been of help on more than one occasion. It's comforting to know they are there to rely on.

I'm very grateful to citizens advice for the help I received and the help it's been to others I've referred to them.

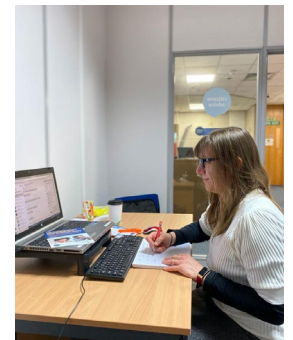
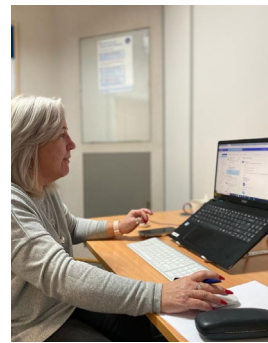
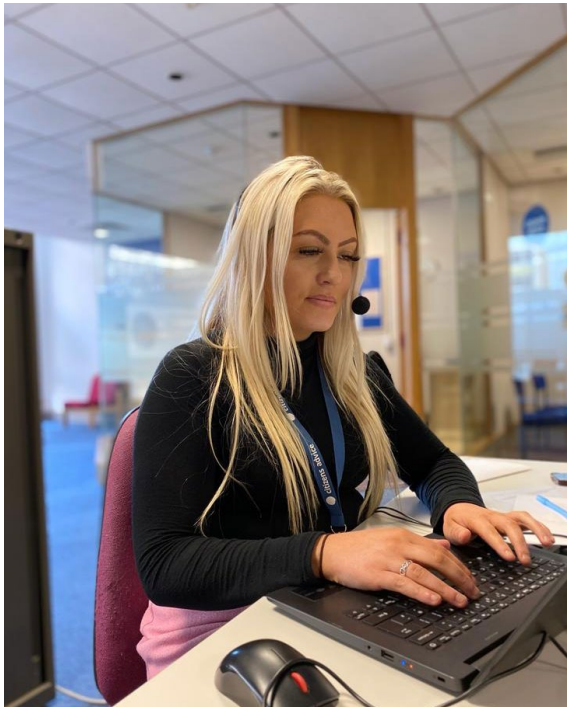
My caseworker was extremely helpful and had empathy for my situation and medical problems. I now have a Blue Badge which will help me enormously with my mental health problem, anxiety and depression and physical effects of cancer treatments.

My issue was to do with Income tax. Although citizens advice were unable to help me directly, they gave me contact details of a charity that could, who in return decided I was entitled to be connected with tax office special help department who helped massively.

To contact Citizens Advice was so easy and there response was very helpful and fantastic. Well done for the good job.

I have to say it can be difficult to speak to someone as you have to wait for them to get back to you, but the lady that dealt with my problem was just so nice and caring, I felt like someone finally understood my problem

#TeamHarlow





How we helped

Navigating the cost-of-living crisis.

2022- 23 saw a significant increase in demand for our services across all channels. People sought help with the cost-of-living support to manage their expenses and make ends meet in the face of rising living costs. Demand for our services in this year increased. Our support over the year has typically included guidance on budgeting, identifying cost-saving opportunities, and accessing financial assistance programs and benefits that can ease the burden of daily expenses. In this year we helped people navigate the challenges associated with increasing costs, such as housing, utilities, and food, and offered practical advice on how to stretch their resources effectively, even in the face of economic challenges and inflationary pressures.

Energy advice

Citizens Advice Harlow provides warm homes and energy advice to help individuals and households improve their energy efficiency, reduce energy bills, and create more comfortable living environments.

Our service typically includes guidance on insulation, heating systems, energy-saving measures, and financial support options for vulnerable individuals. Citizens Advice Harlow offers practical recommendations to make homes more energy-efficient, lower carbon emissions, and save money on energy costs.

Our Energy Team also helps clients access available grants, subsidies, and government schemes to support these initiatives. With ever increasing energy costs, this service has been invaluable. It aims to ensure that everyone in Harlow who access it can live in a warm, energy-efficient home while keeping their energy bills manageable.

Client profile

Jason is a single person with long-term health conditions.

Reason client needs advice:

Jason contacted Citizens Advice Harlow as he was in need of some financial help. Jason was re-training to learn new skills to help him get back into work, meanwhile his income was limited to Universal Credit. Due to the high cost of living, Universal Credit was not covering Jason's food and heating costs.

Jason had a number of debts and was unable to pay his rent in full as this was not fully covered by the housing element of his Universal credit due to bedroom tax. He was also on emergency credit for his electricity.

What we have done to help the client:

Our adviser offered Jason emergency help with his fuel and issued him with a fuel bank Voucher. The Household Support Fund was available which allowed Citizens Advice Harlow to issue the client with a Tesco voucher for food.

We advised Jason that as he had a spare bedroom in his property, he would continually be taxed on that bedroom. We explained how to apply for a Discretionary Housing Payment (DHP) to help with his rent arrears.

Jason was fuel poor, the Energy Performance Certificate for his property was rated D and he was on a low income; however, he had not had notification stating he was eligible for the Warm Homes Discount. We advised Jason to call the Warm Home Discount helpline to check his eligibility. We also went through some small measures he could take to reduce the amount of electricity he was using in his home.

Citizens Advice Harlow also went through a benefit check with Jason, we identified that he may be eligible for the limited capability for work related actives (LCWRA) element on his Universal Credit and Personal Independent Payment (PIP) for his health condition. Jason was happy to apply for these and return to Citizens Advice Harlow if he required any help with the forms.

Outcome:

- Fuel voucher issued £49
- Household Support Fund (Tesco Vouchers) issued £90
- Small Measures annual savings £505
- Discretionary Housing Payment (DHP) maximum expected monthly payment £61.88
- PIP application applied for

Macmillian

Citizens Advice Harlow, in partnership with Macmillan Cancer Support, offers a dedicated service to individuals and families affected by cancer.

Our Macmillan team provides practical and emotional support to help cancer patients, survivors, and their loved ones navigate the complex challenges they face during and after their cancer journey. The Macmillan service delivered by Citizens Advice Harlow typically includes assistance with financial concerns, accessing welfare benefits, understanding healthcare options, and addressing other non-medical needs.

Its goal is to improve the well-being and overall quality of life for those impacted by cancer by offering guidance, information, and resources to help them manage the practical aspects of their situation and reduce the additional stress that often accompanies a cancer diagnosis.

**MACMILLAN
CANCER SUPPORT**

Client profile

Charlie is married with children, living in a mortgaged property. The couple had variable income from self-employment and claiming means tested benefits.

Charlie has a diagnosis of bowel cancer spread to other areas of their body and needs crutches and a wheelchair to move around.

Reason client needs advice:

Charlie's partner first contacted us at point at which CI was being discharged.

Their house has no downstairs bathroom or toilet. They were worried about money – they have no savings, and worried about how Charlie would manage at home, and how they could afford to adapt the home to be suitable for their new needs.

What we have done to help the client:

We applied for a Macmillan grant as the family met the criteria – these grants, if awarded, come through within a week and amount to £350, which helped with the initial finances.

The family had independently applied for Personal Independence Payment a month previously but had not heard anything yet. It is very hard to succeed in a PIP application if you don't know what the DWP are looking for and do not understand the decision-making process.

We helped prepare arguments for why Charlie should get PIP and advised on how to secure evidence to support the application. The maximum PIP was eventually given, which amounted to a back-payment of £4837, and ongoing payments of an extra £172.75 per week, to help support the family with the extra costs of Charlie's reduced mobility and their care needs.

The family were already on a small amount of Universal Credit, but in cases where someone's ability to work is severely limited, after three months, they can be entitled to extra money (the Limited Capability for Work Related Activity element). Charlie was supported to supply continuous Fit Notes, which evidenced he was too unwell to look for work and complete the necessary forms. As a result, an extra £390.06 per month was awarded.

Due to the PIP award, Charlie's partner although working, can also be awarded the Care Element of UC, an increase of £185.86.

Due to the CI's severely restricted mobility, we were able to apply for a Blue Badge which makes trips out for the client possible and improves accessibility to visit the hospital, go shopping and spend time with the family.

Charlie and their family were given information on how to access Social Services to ask for an assessment, and given information on the Disabled Facilities Grant. This Grant is means-tested, but as the couple were on UC, they qualified.

Social Services agreed that they did need adaptations to the home and a new door and ramp to make the house wheelchair accessible was given to them free, at a cost of £3980.00. And a stair lift is being ordered to allow the CI to access upstairs meaning Charlie no longer has to sleep in the living room or use a commode at home.

Outcome:

Total increase in income for this year is £25,061.04

Housing

Citizens Advice Harlow provides housing advice to help individuals and families with a wide range of housing-related issues.

Our team offers guidance on finding and securing suitable accommodation, understanding rental agreements and tenant rights, resolving landlord-tenant disputes, addressing homelessness, and dealing with issues related to housing benefits and financial support.

The goal of Citizens Advice Harlow housing advice is to empower people to make informed decisions about their housing situation, resolve housing-related problems, and ensure that they have access to safe, affordable, and stable housing. It plays a crucial role in supporting individuals to understand their housing rights and responsibilities, ultimately promoting housing stability and security.

Client profile

Rhone is a single mother with dependent children, one who had severe health conditions.

Reason client needs advice:

Rhone was in a private rented tenant in Harlow. She was informed by her letting agents that she had to vacate but had not received the requisite section 21 (s.21) Notice through her letting agents. The agents told Rhone that if she did not leave and they had to issue a s.21 notice, she would then incur a County Court Judgement (CCJ) and Rhone should leave without the matter proceeding. She then received a backdated notice from the agents.

The agents continued to contact her to ask if she was going to move out but did not issue proceedings. The notice then expired. The landlord, via the agents, then attempted to increase the rent by 33%. Whilst there was a review clause in the tenancy allowing them to do that, the relevant clause stated the increase should be in line with the Retail Price Index (RPI) for the previous year. Their calculation of the RPI was incorrect for the relevant period. A valid s.21 notice was then issued and Rhone made a homeless application.

What we have done to help the client:

The agents had been incorrect when stating that serving a s.21 notice would lead to a CCJ and poor credit. This arguably constituted landlord harassment to achieve vacant possession. We advised Rhone that if the notice was not validly served then the landlord would not be able to rely on it at court in order to obtain a possession order and therefore would effectively have to repeat the process.

Our adviser wrote to the managing agents on her behalf about the proposed rent review but the agents refused to engage on a constructive basis arguing that they had originally rented the property at a discount and therefore were merely bringing the rent up to market rental value only. This was not a valid argument and we advised Rhone to continue to pay the rent but not to pay the increased amount. The adviser supported her throughout and assisted her in making the homelessness application.

Outcome:

Once the landlord applied to court for possession the Council accepted a relief duty Rhone and moved her into temporary accommodation. They have since accepted the main duty to house her. This means that she is now able to bid on properties on the housing register and will hopefully be able to build a new life for herself and her family in secure, affordable housing.

Money and debt advice

Citizens Advice Harlow offers money and debt advice to assist individuals in managing their finances and resolving debt-related issues.

Our team provides practical guidance on budgeting, debt management, and financial planning. It helps clients understand their rights and options when facing debt, negotiates with creditors on their behalf, and offers information on debt consolidation and insolvency if necessary. The aim of Citizens Advice's money and debt advice is to empower individuals to regain control of their financial situation, reduce stress associated with debt, and work towards a more secure financial future. It provides essential support for those dealing with financial challenges and promotes responsible financial decision-making.

Client profile

Eliz has multiple health conditions and suffers from anxiety and depression, she also suffers with memory loss and struggles to gather information together

Reason client needs advice:

Eliz had a mix of priority and non-priority debts, in total the debts came to over £26,000.

Some creditors were taking direct deductions from her Universal Credit to the extent the client was struggling to make ends meet, she had been eating one meal a day and was worried about putting on any electrical items. She was not sure how she was going to heat her home when it got cold.

What we have done to help the client:

We placed all Eliz's debts into Breathing Space, which provides the time for us to establish all the relevant information and freezes any creditor action. Our Money Advice Caseworker worked hard to identify all the debts by obtaining credit reports on her behalf and asked the client to gather all letters. It took a substantial amount of time to go through many bags of documentation. We advised and supported Eliz through the debt process and contacted all the creditors. We managed to set up a payment plan for the TV license arrears and Eliz was able to clear these arrears by the conclusion of our case.

Eliz worked with our qualified Money Adviser to determine the best financial option for her and Eliz decided to pursue a Debt Relief Order.

We also assisted her with applications for Personal Independence Payments and Council Tax Support as part of our income maximization advice.

Outcome:

Eliz's total debt of over £26k was written off. We applied to a charitable foundation for her DRO fee as she was unable to afford this, this was accepted and they covered the cost of her application fee of £90.

Eliz was awarded the daily living component of PIP and received help with her Council Tax, as a result she is better off by £340 per month

Eliz feels in a much better place than before, mentally and financially, and with the support and advice from our adviser she feels she can "start a fresh".

Welfare advice

Citizens Advice Harlow offers welfare benefits advice to help individuals and families navigate the complex system of social welfare support.

This service provides information and guidance on a wide range of welfare benefits and entitlements, including unemployment benefits, disability benefits, housing benefits, and other financial assistance programs. It assists clients in understanding eligibility criteria, application processes, and how to appeal decisions if benefits are denied. The goal of our welfare benefits advice is to ensure that individuals receive the financial support they are entitled to, helping them to meet their basic needs, improve their quality of life, and navigate challenging circumstances. This service plays a crucial role in advocating for individuals in need and promoting social and economic well-being.

Client profile

Patrick is elderly and has multiple health conditions and is wheelchair bound. Due to the bereavement of a friend with whom Patrick was staying with, he had to leave the accommodation as he had no legal right to occupy. Patrick receives state pension, small private pension and Attendance Allowance (AA).

Reason client needs advice:

Patrick came to one of Citizens Advice Harlow's outreach sessions asking for help with food and finding somewhere to live.

What we have done to help the client:

We checked Patrick's entitlement to benefits and carried out a Pension Credit entitlement check. This showed he was entitled to £19.60 per week Pension Credit. We made the online application on his behalf.

The adviser made numerous calls between Essex County Council Adult Social Care and Harlow Council's housing department. Harlow Council provided Patrick with temporary accommodation.

Our Adviser also assisted Patrick to obtain medical evidence, complete an income/expenditure form and a medical form for the council to assess his affordability and housing needs.

Outcome:

Patrick was awarded £19.60 per week additional income via Pension Credit (£84.93 a month).

The council are arranging for Patrick to get homed in Extra Care Housing locally.

Patrick stated the Adviser supported "his health & wellbeing at a great time of loss"

Enhancing Access

Online Advice

Ensuring individuals receive the right guidance when they need it most has remained a cornerstone of our mission. Our relentless efforts to enhance our website have made it more user-friendly, providing easier access to a wealth of specialist and general advice amplifying the impact of our digital support.

Social Media

Our website tells the story of our work including data insights and anonymised real-life case studies. Through Twitter and Facebook, we aim to share knowledge, experiences, and stories that resonate, fostering a supportive community.

Outreach

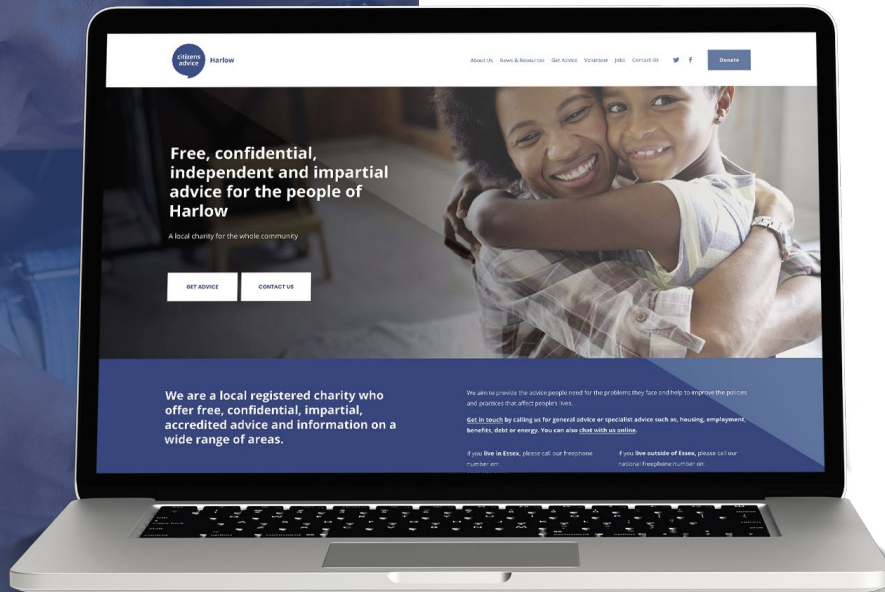
Our commitment to extending our reach into communities remains unwavering. Collaborating with local partners has been pivotal in our efforts to disseminate information and advice. This year, we had an Adviser based within GP surgeries, to help improve the mental wellbeing of people suffering from stress due to a financial worry by having advice on hand to help manage finances. Recognising that not everyone has access to online or telephone advice the expansion of our outreach endeavours to ensure that our support reaches those who may otherwise be unable to connect with us, aligning with our commitment to inclusivity and accessibility.

Adviceline

Citizens Advice Harlow offers a lifeline through its telephone support, providing a direct connection for individuals seeking guidance. Demand has been high but our telephone adviceline serves as a reassuring voice at the other end of the line, offering professional personalised assistance across a spectrum of concerns.

Face-to-Face

Additionally, our appointment based face-to-face service foster a human touch, providing a safe space for individuals to share their challenges openly and receive independent, professional advice and tailored support. These personal interactions, whether over the phone or in person, embody the compassionate ethos of Citizens Advice Harlow, ensuring that each individual feels heard and supported on their unique journey toward resolution and empowerment.



Financial Review

Firstly, we would like to record our thanks to our various funders in 2022/2023 in what has proved to be another challenging period.

These funders being Harlow Council (Advice Contract & Partnership Grant) & Essex County Council. Additionally, projects that were run on behalf of Essex Warmer Homes, Essex Warm Start & The Mulberry Trust in respect of Debt Relief Orders, the full list of our funders is listed later in the accounts. Successful partnerships have been forged with Rainbow Services & The Trussell Trust in connection with The Harlow Community Hub & Harlow Foodbank.

In 2022/23 we recorded a deficit of £16,130, when we set our budget for this period, we were anticipating a deficit of around £20,000. That deficit has reduced our reserves slightly. In 2023/24 we expect funding to be challenging again, however working in partnership with Essex Citizens Advice will open an increasing number of projects which will provide additional funds.

National Citizens Advice continues to require all Citizens Advice Offices to complete a quarterly return declaring our financial performance compared to our budget. The data submitted is then compared to their expectation benchmark, we are pleased to advise that we continue to be assessed as green in all areas.

The Trustees review all the costs, and a strict Budgetary policy remains in force. During 2023/24 the Trustees will continue to encourage our CEO to bid for projects to develop our services & boost income.

Investment powers & policy

Having regard to the liquidity requirements of Harlow Citizens Advice the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given.

As of 31st March 2023, we held the following accounts.

1. Saffron Building Society – withdrawals are subject to 90 days' notice or 90 days' loss of interest for immediate withdrawals.
2. Virgin Money – withdrawals are not subject to notice or loss of interest.
3. Unity Trust Bank Savings – withdrawals are not subject to notice or loss of interest
4. The remaining funds are held in the current account held with Unity Trust Bank.

With Bank of England Base Rate now (September 2022) at 5.75% We are receiving the benefit of a good interest rate on the reserves held with Saffron Building Society. The account tracks Bank of England Base Rate with a premium of 1.25% so effectively the rate we receive currently is 7%.

The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit for compensation is £85,000.

Reserves policy and going concern (designated fund)

Reserves are needed to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice. The amount allocated remains at £85,000.

Financial plans for 2023/24

We will continue to look for both unrestricted & restricted funding during 2023/24, but our finances as of 31st March 2023 remain healthy.

Pay policy for senior staff

All Trustees give their time freely and no Trustees received any remuneration or expenses in 2022/23. The senior management are responsible for controlling, running, and operating the business on a day-to-day basis. The Trustees review the salaries of

the senior management on an annual basis and there was an increase in salaries for all staff effective from January 2023.

Workplace pensions

We had 13 colleagues (an increase of 4) who are members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2023.

Risk Management

The Trustees have a Risk Management Strategy which comprises:

- An annual review of principal risks and uncertainties the Charity faces.
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review.
- The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

Summary Consolidated Statement of Financial Activities

Income	£ 2022/23	£ 2021/22
Donations & Legacies	396	762
Income from Investments	2,585	1,004
Funds Rasied	0	0
Charitable Activities	368,011	415,811
Total Incoming Resources	370,992	417,577

Expenditure	£	£
Charitable Activities	387,122	382,825
Total Resources Expended	387,122	382,825
Operating Surplus/ (Deficit)	-16,130	34,753
Funds at 1st April 2022	219,724	184,971
Funds at 31st March 2023	203,594	219,724

Balance sheet as at 31st March 2023

Current assets	£ 2022/23	£ 2021/22
Debtors	700	648
Cash at Bank and in hand	209,968	275,814
Total	210,668	276,462

Current Liabilities	£	£
Creditors, amounts falling due within one year	7074	56738
Net current assets	203,594	219,724
Total assets less current liabilities	203,594	219,724

Funds	£	£
Unrestricted	200,741	215,253
Restricted	2853	4471
Total assets less	203,594	219,724

Our Governance

Citizens Advice Harlow is governed by a Board of Trustees, who are all volunteers for the charity.

The trustees have ultimate responsibility for the charity's vision, values ethos and strategy as well as for the overall performance. They ensure Citizens Advice Harlow complies with all legal requirements and has the highest possible standards of governance. There are 4 formal trustee meetings each year.

The Chief Executive is responsible for leading the management team which includes a Head of Operations who is responsible for the quality of advice services.

Our Trustees

John Barber (Chair) started work in Lloyd's of London community in 1970 ultimately holding many directorships and culminating in being elected to the ruling Council of Lloyd's in 1998. Retiring from the city in 2004 he has spent the last 15 years in a wide variety of voluntary roles including teaching IT and in the Citizen's Advice network.

John joined the board on 21 July 2015.

Andrew Whybrow (Treasurer) is a retired Retail Banking Risk Management Professional. He is an active member of Essex Wildlife Trust and the RSPB.

Andrew joined the board on 29 April 2014.

Richard Lane had a long career in the financial markets before eventually settling into project management as part of a global business system implementation team working on site in Europe, Asia and the United States. Now retired, Richard holds an MBA from the Open University.

Richard joined the board on 26 November 2013.

Robin Lee Robin Lee is retired from his position as an Executive Director of Innovation Technologies at PPD and is now Chair at Volunteer Uttlesford. Robin works with several charities including NSPCC, RNIB, Support 4 Sight and Essex Libraries.

Robin joined the board on 1 June 2015.

Ernest Onyema is a consultant Ophthalmic Surgeon at North East London NHS Treatment Centre, King George hospital. He is a member of the Royal College of Ophthalmologists London, American Academy of Ophthalmology, British Medical Association and Medical Defence Union and a fellow at the Royal College of Surgeons Edinburgh. Ernest is also a Medical Liaison Officer at the Royal Medical Benevolence Fund and a UK representative at GEANCO Foundation.

Ernest joined the board on 19 July 2011.

Karen Smith hKaren Smith has had a long career in energy, banking and financial services. The majority was

spent in Project Management, IT implementations and training for a central bank. Latterly Karen worked for a financial institution in financial crime compliance and has spent a number of years as a self-employed consultant.

Karen joined the board on 24 May 2017.

Diana Murray is a retired Head of Communications and Information in a London local authority. Diana has been volunteering as a Welfare Rights adviser since 2013 with Citizens Advice in North London and brings strategic and practical frontline experience to the service in Harlow.

Diana joined the board on 24 May 2017.

Arthur Diejomaoh is a critical thinking, accomplished senior leader, with a MSc Occupational and Organisational Psychology + MA Human Resource Management, commanding over two decades of people-focused methodology experience gained in a variety of industries (mainly railway/ market

research and charity work). In addition, Arthur is a member of several professional psychological associations (BPS/ABP and GAABS) and serves on 2 committees for the BPS. Since 2016, Arthur has volunteered as a Gateway adviser for Citizens Advice Rural Cambs. Arthur brings to the board a set of talents, expertise, insights, and in-field experience of issues that will be valuable to Harlow Citizens Advice.

Arthur joined the board on 6th October 2020.

Graham Clark has had a long career in banking and financial services. For the last 25 years Graham has worked for a Global Investment Bank human resource's function specialising in remuneration, pensions, and employment tax. He has experience in working with Trusts, establishing good governance, risk management and leading teams with international responsibilities. Graham is a member of the Chartered Insurance Institute and Pensions Management Institute.

Graham joined the board on 6th October 2020.

Chidiebere (Chidi) Nweke currently works for Westminster City Council and as a growth minded people leader, he is a well-known and highly respected member of staff. He has been at the centre of several high-profile cases and his work has helped transform the City Council's enforcement policies. Chidi is heavily involved in the activities of the BAME Network in Westminster and Chairs its Learning and Development subgroup. Chidi is also a District Councillor representing Loughton Alderton Ward in Epping Forest District Council and an active member of the Independent Councillors group at the Local Government Association (LGA).

Chidi joined the board on 10th May 2022.



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.

#TEAMHARLOW

www.harlowcitizensadvice.org.uk



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