



**citizens
advice**

Harlow

Supporting the people of Harlow to find a way forward

**Annual report
2021/22**

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Chairman's Foreword 2021/2022

I'm acutely conscious that there is an unhappy irony in the fact that a good year for Citizens Advice can only mean that Harlow's citizens are having anything but a good year.

The title of last year's report was helping the people of Harlow through uncertain times. One year on and not only has 2021/22 been just as uncertain, but it is shaping up to be the worst crisis for our clients this millennium. So, I am really pleased with how yet again, we have pulled out all the stops we have in order to help the people of Harlow through uncertain times.

As the government vaccine rollout got underway, the UK (and other major economies) was gearing up to the prospect of 'the world as normal.' Demand started to pick up, as did employment, and life was beginning to get back to some sort of normality. But a booming economy doesn't always trickle down to the poorest and needy, with many of our clients still reeling from the decimation Covid had brought on incomes and livelihoods (you only have to look at the uptake on our food banks for evidence of

this). When the government started to withdraw some of its support measures, the dam was about to burst, and for many their problems were about to begin.

We saw a raft of issues around rent and council tax arrears, homelessness, employment, and debt. During 2021, we were able to help clients via a variety of channels including telephone, webchat and email. As Covid measures relaxed, we reintroduced booked face to face appointments and opened outreaches where we provide our services direct into different communities, a feature of our service that is likely to increase in the future as we seek to bring support to geographically isolated groups. Our CEO will elaborate.

I mentioned it was an uncertain year. As the economy started to pick up, we began to see prices rise, particularly in the energy markets. This led to quite a few energy providers going out of business, and talk of the energy price cap being raised, which



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happened in April 2022. Citizens Advice Harlow was able to help many people switch providers and make sure they were on the best tariff. We now have inflation around the 10% level so this whole scenario is set to replay over the year ahead.

We provide impartial advice at Citizens Advice Harlow. If the energy price cap, for example, goes up by an astronomical amount, we can't change that, but we can and do take a holistic view. By looking at the clients' whole situation we can try to clarify and improve their overall position as best we can, helping them find a way forward. We collect data, and through the greater Citizens Advice network, we lobby to change the rules of the game if we deem the game unfair.

As we head into the winter, our clients face similar challenges of rising prices and squeezed incomes, situations which we at Citizens Advice Harlow, feel well positioned to tackle through our trained advisers, dedicated volunteers, and array of advice channels.

The strain on mental health over the last 2 years or so has led us to try to partner with health providers, where we have had some success. Covid has given us the courage and freedom to look at what works

well and what doesn't. We feel a hybrid approach, mixing face to face service with utilising 'remote meeting' technology is the way forward. The exact mix of this is something that can be tweaked as needed as circumstances change.

I would like to thank our funders, without whom our service would just not be available. I'd like to remind readers that, contrary to popular belief we are a standalone charity, our long-term funding arrangements effectively pay for around 6 months of staying open, and so each year we must go out and raise funds to cover the costs of delivering this service to the people of Harlow. Throughout this year we have helped 2,818 clients, addressing 12,740 complex issues – we regularly publish our case studies which can be seen on www.harlowcitizensadvice.org.uk

Finally, I'd like to thank the wonderful staff at Citizens Advice Harlow, both paid and voluntary, including our very supportive board of trustees. Their commitment and desire to help people and do the right thing has always amazed me. Thank you all.

John Barber

Chair of Trustees

A trusted
charity in
Harlow
delivering
impartial
advice
since 1956

Who we are

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: Is 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.

Our Strategic Objectives 2020–2023



We will be recognised as a well led organisation

Delivering quality advice services across Harlow and West Essex area – we will achieve the top rating for quality of advice and for organisational effectiveness



Access to advice

We will make it easier for people to get advice across all channels; we will become the first port of call for advice and information for everyone in Harlow and West Essex



A modern well led and governed charity

We will be an exemplar in governance, leadership and financial management



Sustainability

We will diversify our funding base by seeking new sources of funding and increasing the amount of money we raise ourselves

When we say
we are for
everyone we
mean it. People
rely on us
because we're
independent
and totaly
impartial

Chief Executive Report

Given the ongoing problems caused by the pandemic in the previous year, we continued to see an increase in demand, with individuals and families across Harlow contacting us seeking our help with specialist and general advice needs.

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

- Housing
- Debt
- Money
- Benefits
- Employment
- General advice
- Law Clinic

Our data provided clear insight into the big themes that emerged for people during the year. These were housing, employment, and debt particularly as government protections through the pandemic ended. Because of the climate, our Advisers worked with clients where the strain on mental health and relationships was very evident, yet they continued to work through a multi-agency approach to help

resolve some of these intractable problems that impacted on our community across Harlow.

Whilst the Government had introduced new arrangements to help people in debt such as “Breathing Space” (a 60-day period that will freeze interest, fees, and enforcement for people in problem debt), demand for our specialist money and debt service remained high.

Without doubt, the pandemic had tested our resilience as a key service. However, we have come through that period stronger and continue to serve the community providing high quality, independent advice.

Getting people, the right advice at any time is a key feature of our work. We redeveloped our website making it easier for people to access information, specialist, and general advice. We also introduced a new online benefit calculator. We saw a steady increase in the number of Advisers carrying out benefit checks as we implemented income maximisation checks as a standard casework tool.

Our data provided clear insight into the big themes that emerged for people during the year

Whilst the operating environment continues to be difficult, demand is increasing and need is ever more complex

We also saw an increase in clients accessing the self-service tool where they carried out comparison benefit checks, such as how their Universal Credit income would change if they increased their working hours.

We continue to work in partnership with other agencies including other local Citizens Advice services across Essex delivering energy advice and other projects where Harlow residents' benefit. By staying connected with developments within local Citizens Advice from around the country we have been able to share experiences, lessons learned and new ways of doing things. Our specialist services (benefits, energy, debt, housing) are in great demand and this trend will continue.

Local partnerships and relationships were strengthened. Our team worked closely with statutory and non-statutory agencies to help the people of Harlow. The benefit of all agencies using the Frontline referral tool continues to help our multi agency work.

In summary, whilst the operating environment continues to be difficult (demand is increasing and

need is ever more complex) Citizens Advice Harlow has continued to reach as many people as possible who need our help with the limited resources available to us.

Our staff and volunteers have played a huge role doing all they can to provide high quality impartial specialist advice to help the people of Harlow overcome their problems.

I am incredibly grateful for their hard work and commitment.

Ayub Khan

Chief Executive

Achievements and performance

Overall, the story of our year was one of continued good progress and achievement delivering the service in Harlow.

Who we helped

The people we served faced new difficulties because of the pandemic. Our casework took longer since the problems we were dealing with were more complicated and there was a clear burden on mental health.

Our channel delivery changed to almost all online guidance. This did not deter our staff and volunteers from working relentlessly to ensure that services were provided in an uninterrupted and orderly manner.

The increase in the number of issues we dealt with compared to the previous year of 10,684 reflects the complexity of life and situation for many people. Our case work took longer, but still delivered real tangible outcomes for people.

Activities



2,818
individuals
advised



11,717
activities*



2,872
cases



12,740
issues
addressed**



193
Help to Claim
clients***

*actions for or on behalf of clients

** clients can present with multiple issues across 17 advice issues

*** in previous years, this work would have been provided via the core service

Channel delivery

 **54%**
telephone

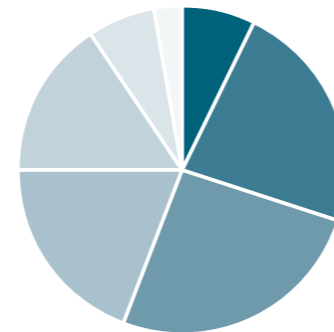
 **35%**
email letter

 **10%**
webchat

 **1%**
face-to-face

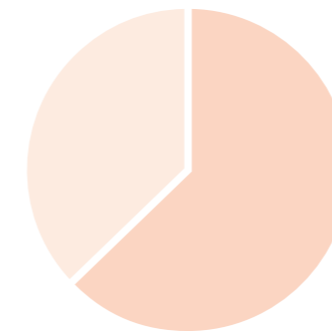
Who we helped

Age



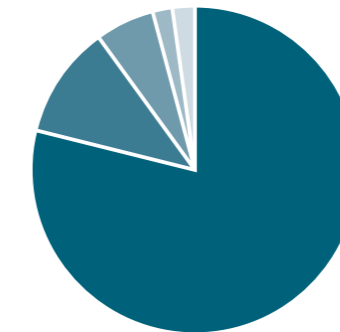
- 15-24 (7%)
- 25-34 (23%)
- 35-44 (26%)
- 45-54 (20%)
- 55-64 (15%)
- 65-74 (7%)
- 75+ (2%)

Gender



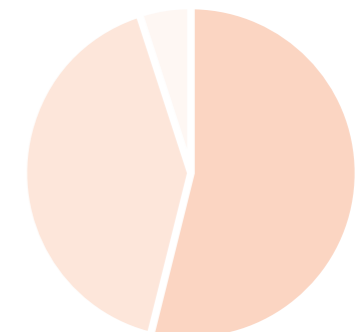
- Female (63%)
- Male (37%)

Ethnicity



- White (79%)
- Black (11%)
- Asian (6%)
- Mixed (2%)
- Other (2%)

Disability



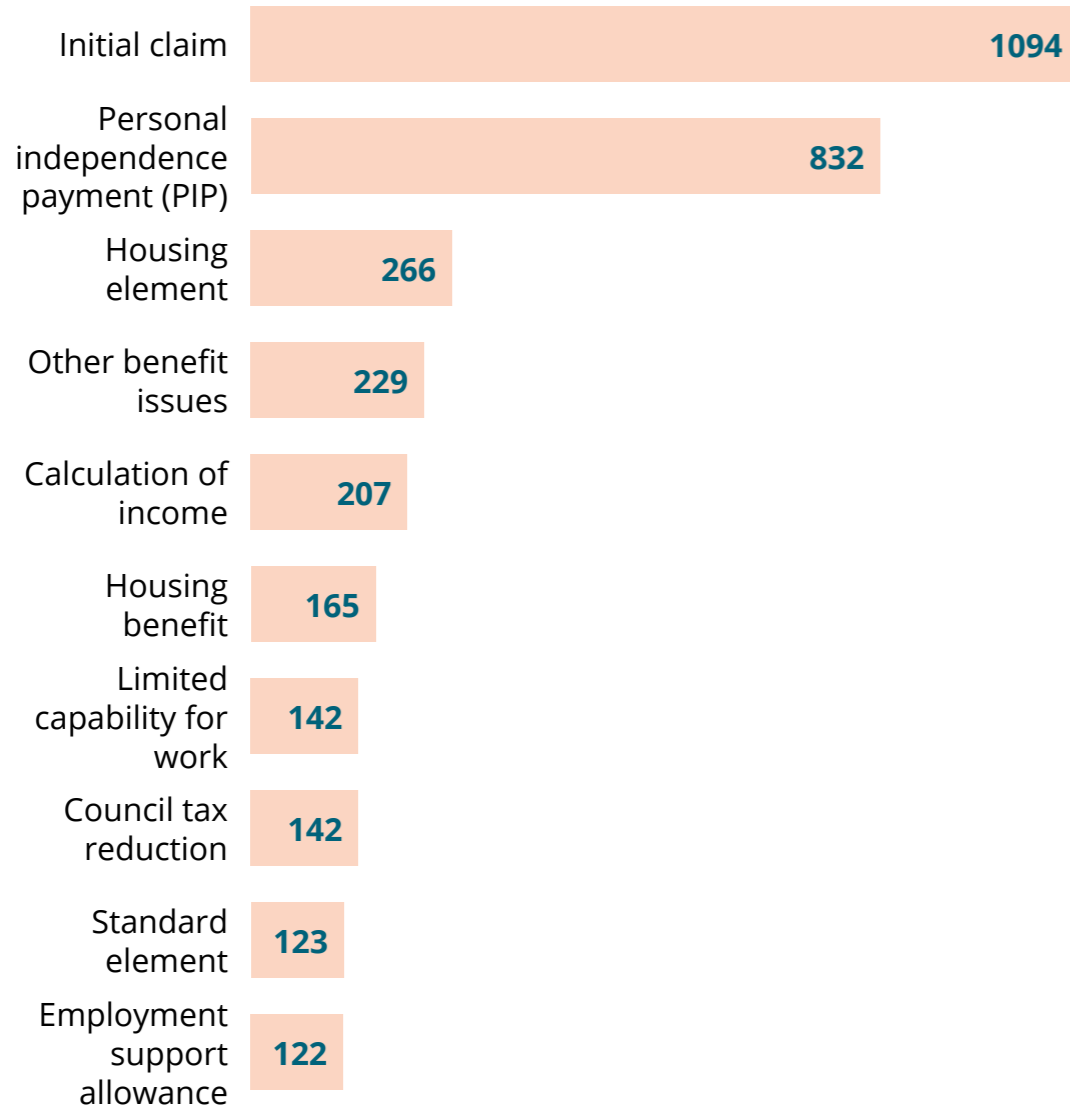
- Not disabled / no health problems (54%)
- Long term health condition (41%)
- Disabled (5%)

Plans for the future

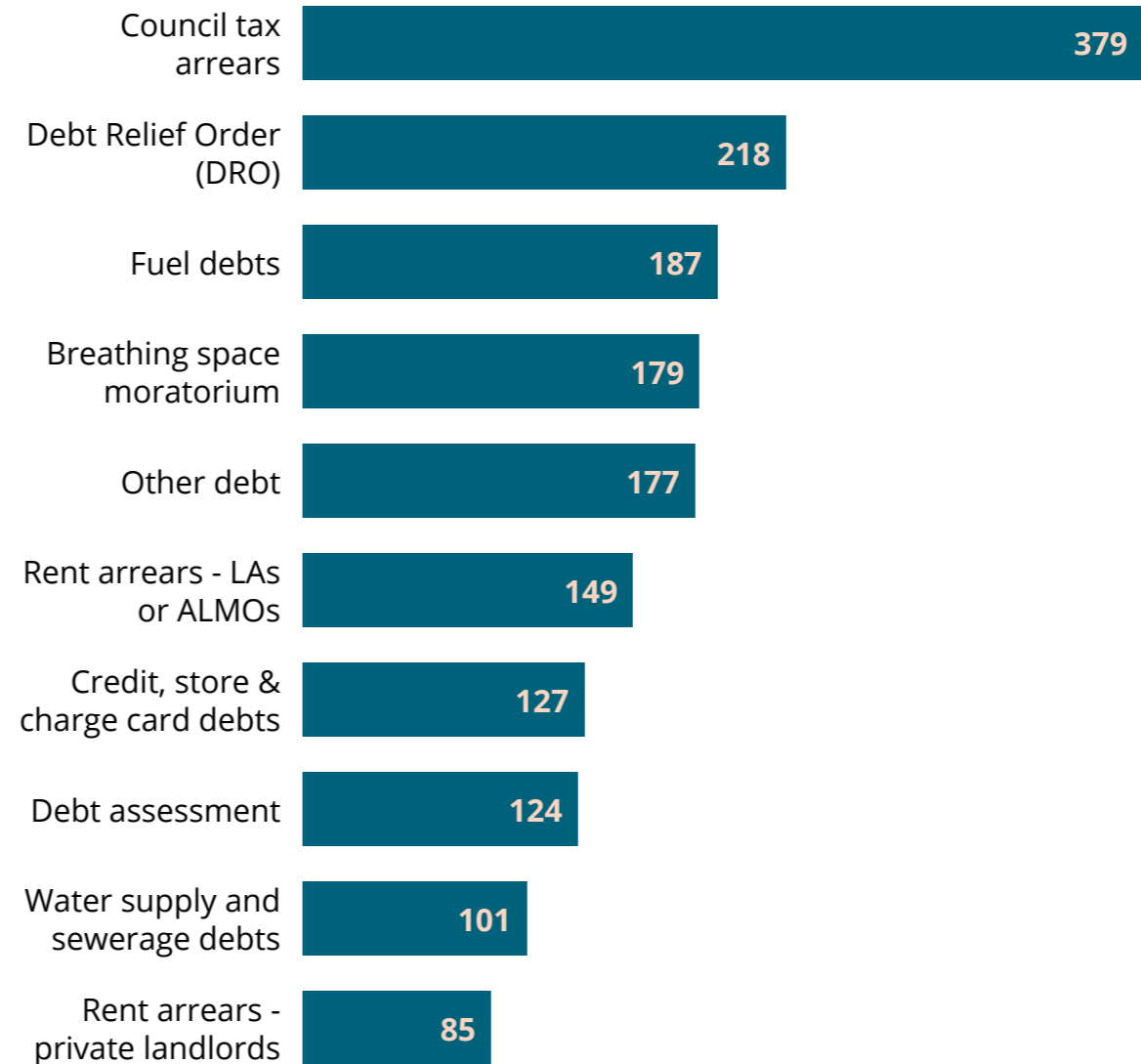
During the year we have seen through our case work that a large number of people are suffering from mental health and anguish as they emerged from the pandemic. Coupled with the economic climate the issues and the problems we helped resolved were increasingly complex. Because of this, we are looking to develop our services alongside the health sector, locating our specialist teams within GP surgeries and health centres. Patients can then access our services such as debt and money advice quickly and therefore help ease the strain on their wellbeing. Plans are being developed to access funding for this area of work.

Top benefit and debt issues

Top benefit issues



Top debt issues



Issues

	Issues	Clients
Benefits & tax credits	2,091	763
Benefits - Universal Credit	2,184	568
Consumer goods & services	273	150
Debt	2,293	507
Education	39	23
Employment	627	247
Financial services & capability	799	558
GVA & Hate Crime	42	27
Health & community care	159	110
Housing	1,507	536
Immigration & asylum	260	108
Legal	259	165
Other	493	320
Relationships & family	580	250
Tax	86	58
Travel & transport	73	48
Utilities & communications	975	351
Grand Total	12,740	

There was unprecedented demand for our advice service with more and more people coming to us with urgent and complex problems

Outcomes

Strong delivery of outcomes was again seen through Citizens Advice Harlow's work which resulted in income gains for our clients of **£548,888** in 2021/22.

In 2021/22, outcomes for debts written off, which included Debt Relief Orders and write offs, totalled **£103,435**.

Clients received **£326,878** Energy grants and cost of living support vouchers.

In the last year of our Help to Claim service clients benefited from an income gain of **£387,309**.

Client Satisfaction

Overall, the vast majority of our clients rated their experience of our service as positive or very positive

77% of clients felt the service had helped them find a way forward with their problems.

84% were positive or very positive about recommending our service to others.

64% found that we helped resolve their problem. This is a lower figure compared to the previous year (82%) and reflects the more complex nature of case work we have seen throughout the year. It is also reflective of national figures as many services report that we are exhausting the tools available.

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.

In 2021/22, for every £1 invested in our service we provided **£26.54** of public value.

Through the work of our specialist housing team preventing homelessness and housing evictions, we saved Harlow Council **£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 **£182,257**.

It's impossible to put a value on everything we do, so this is likely to be a conservative estimate. For more detail on these savings and a full explanation of our model, please see our [financial modelling](#).

What people say about #TEAMHARLOW

"Your help is invaluable for someone who like me doesn't know which way to go about if there is an urgent issue that needs resolving."

"Thank you for gas & electric and food voucher which really helped me and my family."

"I am very grateful as, you reached out to me when at the verge of breaking down. I did not know what to do, but when you took time to speak and listen, I felt a relief."

"I have been helped a lot by 3/4 advisors they have been absolutely amazing helping step by step and always there to talk to me I don't know where I be without their help."

"Very good customer service @harlow Essex CAB."

"I am so grateful because I was given more information and they acted on my behalf to respond to most of the issues. I would like to appreciate them for the work done for me, although they still have few issues to solve. Thank you so much."

"I found everyone at Harlow Citizens Advice very helpful."

"I was very grateful to receive such a helpful reply to my email regarding my disability. It helped me greatly to know the way forward. Many thanks."

"The help and advice I received was very helpful. I am in a far better place than I was or would without their help. Thank you"

"There are good people who can understand your situation and also help to find the solution how to deal with those problems. I want to thank all the staff with the job they are doing at Citizens Advice Harlow. Thank you for the good work."

How we helped Ani and Barney

Client profile

Ani lives with her partner and two dependent children in a mortgaged property. Ani had an accident at work that had left her traumatized and since then Ani suffers with mental health issues including depression, acute anxiety, and panic attacks.

Why client needs advice

Ani had applied for PIP (Personal Independent Payment) which had been turned down, a mandatory reconsideration had been submitted but also had been rejected.

How we helped our client

Our Benefit Specialist Dominic, made written representation to have this case appealed at the First Tier Tribunal. Citizens Advice Harlow has often found that cases where people are suffering with mental health issues, can be challenging when applying for PIP, and often claims are unsuccessful at the first attempt due to the impairment being invisible.

Outcome

The First Tier Tribunal found in favour of our client and PIP was awarded at the higher rate of daily living at £92.40 a week and the standard rate for mobility at £24.45 per week. The client is now £506.35 per month better off.

The award was for a period of almost 3 years. The monetary award was just under £20,000 including a backdated payment.

Client profile

Barney is a single male, living in a council property. He is in poor health and has severe mobility issues to the extent that he has been warned by his doctor that in the future he may have to use a wheelchair. Barney also has poor mental health with thoughts of self-harm, depression, and extreme anxiety.

Why client needs advice

Barney does not have any support locally and came to see Citizens Advice Harlow when his PIP (Personal Independence Payment) assessment scored him zero points. His mandatory reconsideration was also rejected.

How we helped our client

Dominic also submitted that our client was awarded zero points as the assessor had stated "You report that you experience breathlessness when bending, however you were observed moving around without difficulties". Dominic challenged that as the assessment was carried out over the telephone, these observations were unfounded.

Outcome

The First Tier Tribunal found in favour of our client, and he was awarded the higher weekly rate of the daily living element at £92.40 and the higher weekly rate of the mobility element at £64.50. The client is better off by £156.60 per week.

names have been changed to protect client identity



How we helped Zoe

Client profile

Zoe is separated from her partner and lives in private rented accommodation with her adult son. Zoe claims Employment Support Allowance and has long-term mental health issues.

Why the client needs advice

Zoe has several debts, some very old, and she was not able to refer to what stages those debts had reached. Initially, it was difficult to identify what debts the client had as most of the debts were passed to collection agencies and therefore the debts were not registered with its original owner or management company.

Zoe lives permanently with a deficit budget which was creating new debts each month. Her debts comprised of: Council Tax arrears of £2000 and non-priority debts of £3000 to 7 different creditors.

How we helped the client

Our aim was to maximize Zoe's income in the first instance and empower her to self-help to the best of her ability.

We assisted Zoe with her utility bills giving her information on how to apply for discounted tariffs.

Zoe had a hire purchase agreement for a washing machine, we made a referral to a local charitable fund who awarded a grant to purchase a new washing machine. This reduced her monthly expenditure for the hire purchase cost.

With support and information, the client felt empowered to deal with the creditors and negotiate affordable repayments.

By using a comparison website, we empowered Zoe to shop around for cheaper car insurance which generated another saving.

Unfortunately, whilst in the middle of seeking advice from us, one of her creditors moved forward to requesting full payment. To protect Zoe whilst she was receiving help from us, she was entered into the Breathing Space scheme. Breathing Space (The Debt Respite Scheme) aims to help relieve some

of the pressure of dealing with creditors, so clients can focus on getting debt advice and setting up a debt solution without the worry of being chased for payment or incurring extra charges.

We explored with Zoe the debt options available to her, and she decided to make a Debt Relief Order (DRO) application which was granted.

Outcome

Zoe started this process with a deficit budget of more than £100 per month, with our help this deficit budget was reduced to £15 per month. Debts written off through DRO: £5,000. Zoe's debts are now cleared, and she is able to live within her budget which in turn will have a significant impact on her mental health and wellbeing.

names have been changed to protect client identity

How we advised Sabrina

Client profile

Sabrina is 42 years old, has three young children and was moved into temporary accommodation in Harlow two years ago by a London Council. Sabrina works part-time and is in receipt of Universal Credit and Child Benefit and pays childcare costs of £2,400 monthly.

Why the client needs advice

Sabrina explained she was struggling to keep up with childcare costs, energy and water costs and had some priority debt.

How we helped the client

We identified that Sabrina may be able to claim up to 85% of childcare cost as she claims Universal Credit and met some of the conditions. If approved she could receive a maximum of £646.35 per month for one child and a maximum of £1108.04 per month for 2 or more children.

Our adviser identified that Sabrina could potentially save £140 per year by switching her energy provider

and a further saving if approved for the Warm Homes Discount Scheme.

We also informed our client that she could claim a 25% single person discount on her council tax.

Outcome

We empowered Sabrina to file the invoice for her childcare costs and arrange a meeting to discuss these costs with her Universal Credit work coach. This was successful and the client was awarded £1108.04 monthly childcare cost for three children provided she filed the invoice monthly.

An application for a 25% single person discount on Council Tax was carried out online the same day and was awarded, this gives a discount of £365 per year.

We empowered Sabrina to make an online application for a lower tariff on her water bill. If approved she will only pay a fixed rate for water going forwards.

Through switching her energy supplier, a further saving was made.

Citizens Advice Harlow helped our client save:

- £13,296.48 annual childcare costs
- £365.00 annual Council Tax savings
- £140.00 saving from switching her energy supplier.

This resulted in an annual income gain for Sabrina of: £13,801.48.

names have been changed to protect client identity

How we helped Aaliyah

Client profile

Aaliyah lives in temporary accommodation in Harlow with her three young children, two of which have additional needs. She was placed here in 2018 following a homeless application made to a London Council. Aaliyah had no option but to leave her support network, her children's schooling and healthcare connections to move to Harlow.

Why the client needs advice

The main issue in this case was that our client had severe mould and damp throughout the flat caused by penetrating water from the leaking roof. The water ingress became so bad that the family had to sleep in the living room on a mattress on the floor as the water was dripping from the ceilings on to the beds.

How we helped the client

Client's accommodation was damp, mouldy and unsuitable for her and her children. The temporary accommodation Aaliyah was placed in is within a Permitted Development site. This means that the building was primarily used for offices and then

converted to flats without having to obtain full planning permission. This is a common building use throughout Harlow and often brings to light issues with suitability. The main issue in this case was that our client had severe mould and damp throughout the flat caused by penetrating water from the leaking roof. This, together with the poor ventilation in the flat, meant that the family were suffering from poor health. The water ingress became so severe that the family had to sleep in the living room on a mattress on the floor as the water was dripping from the ceilings on to the beds. The client complained to the property management company on several occasions and to the London Council themselves, but nothing was done. Our Housing Specialist requested a suitability review in relation to the property under section 202(1)(f) of the Housing Act 1996. We put together a submission including evidence gathered from the Client's Housing file obtained from the Council.

Outcome

The review was successful which meant that the London Council accepted that the current



accommodation is not suitable for the family's continued occupation, and they have agreed to rehouse the family in alternative accommodation and will arrange a transfer as soon as a suitable property becomes available.

names have been changed to protect client identity

How we advised Chandra

Client profile

Chandra and her young son had fled domestic violence and were rehoused in Harlow by her local authority, she has mental health issues and suffers from anxiety and depression.

Why client needs advice

Chandra needed debt advice as she had over £20,000 in debt from benefit overpayments, credit cards and a bank overdraft.

How we helped the client

Our adviser entered Zoe into the Breathing Space scheme whilst we liaised with her creditors. Under this scheme, clients will be given legal protection from their creditors for 60 days, with most interest and penalty charges frozen, and enforcement action halted. After exploring the debt options available to Chandra, Chandra decided she would like to be referred for a Debt Relief Order (DRO).

Outcome

The DRO was approved and debts of over £20,000 were written off.

Chandra is now in a much better position; her mental health has started to improve, and she is beginning to enjoy her new start in Harlow.

names have been changed to protect client identity

How we helped Faye

Client profile

Faye is a single parent of three children including a new-born, she lives in privately rented accommodation and receives Universal Credit.

Why client needs advice

Faye was without heating and hot water following the breakdown of her gas boiler. The landlord was without boiler insurance and as a result had said he was unable to give a date of when it would be fixed. This resulted in Faye asking the energy supplier for emergency credit as she was having to use expensive electric heaters to keep warm and boil kettles for hot water. With a low income, paying back the energy debt became a struggle for her.

How we helped the client

Citizens Advice Harlow's Energy Team advised Faye to contact the landlord to explain how we were supporting her in resolving her fuel debt problem arising out of the boiler being broken. The landlord was prompted into action and reinstated the boiler insurance; the boiler was then fixed within days. We were able to issue Faye with a £200 fuel voucher from the Household Support Fund, which enabled her to clear the energy debt. A foodbank voucher was also issued.

Outcome

Faye's energy debt has now been cleared and she has a working boiler, which will mean that her ongoing fuel costs will be more affordable.

names have been changed to protect client identity

How we advised Taye and Matthew

Client profile

Taye and Matthew live in a Housing Association property. They have one dependent child, Bea, who has a physical disability and had been claiming the care and mobility elements of Disability Living Allowance (DLA), they were also claiming Carers Allowance.

Why the client needed advice

Following a reassessment of Bea's benefit, the care element was removed, and only the standard rate mobility element was awarded. As a result, Taye's Carers Allowance had also ceased. In addition, Bea's college did not have the facilities or training to cope with her disability and she was unable to attend further education, this meant the Child Benefit and Child Tax Credits were stopped, and Taye had to claim Universal Credit. Unfortunately rent, Council Tax and water arrears had built up due to the change in her finances and deductions, as these were coming out of the couples Universal Credit. The family's total income was £322 per month after rent. Taye and Matthew had been living off food bank vouchers and were facing possession action and additionally had Council Tax bailiffs calling.

How we helped the client

We assisted Taye and Matthew with submitting a Discretionary Housing Payment application for help with the rent arrears.

We also assisted them to negotiate with the Council Tax bailiffs and action was put on hold until a repayment plan was formed.

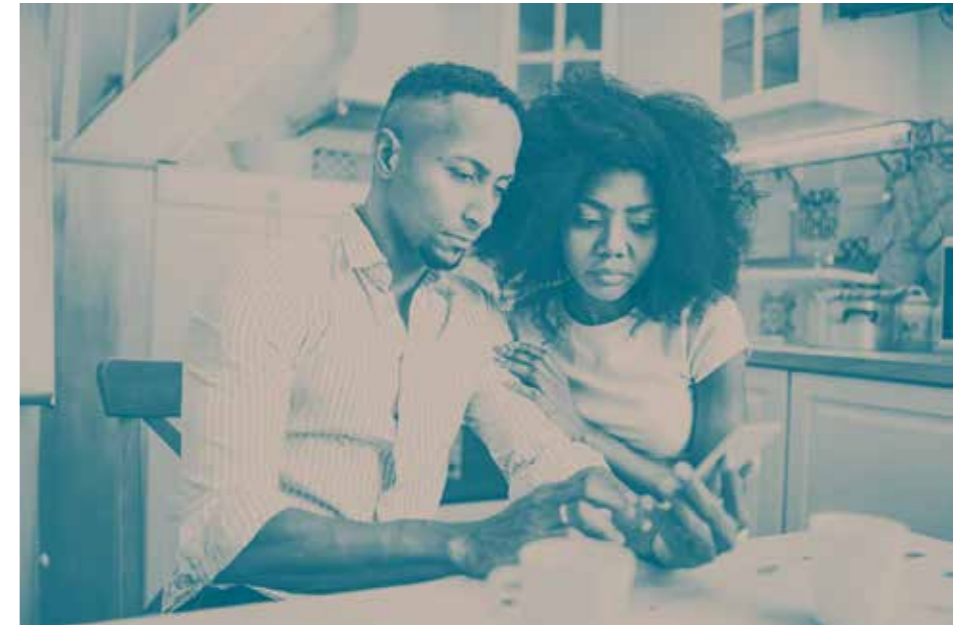
We successfully appealed the benefit decision and because of Bea's age, she was awarded Personal Independence Payment.

The family were referred to our Energy Team for help with their energy costs.

Outcome

Their total income is now £698 a month (in addition to the increase of the daughter's Personal Independent Payment award), they are no longer at risk of homelessness, and have a stable debt repayment plan which is affordable.

names have been changed to protect client identity



Financial review

Firstly, we would like to record our thanks to our various funders in 2021/2022 in what has proved to be another challenging period. These funders being Harlow Council (Advice Contract & Partnership Grant), Essex County Council, Mulberry Trust and Essex Community Foundation. Additionally, projects that were run on behalf of Essex Warmer Homes and Warm Start, Money Advice and Rainbow Services. Nationally Citizens Advice continued the Help to Claim project with funding from the Department of Work and Pensions. Additionally, a new partnership with Rainbow Services commenced early in 2022 going by the name of Harlow Community Hub.

In 2021/22 we recorded a healthy surplus of £34,753 this has enabled us to increase our reserves, but the expectation is that in 2022/2023 funding will be significantly more difficult to obtain.

National Citizens Advice continue 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 2022/2023 the Trustees will continue to encourage our CEO to bid for projects to develop our services and boost income.

Investment Powers and 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 2022, 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 Savings – withdrawals are not subject

to notice or loss of interest

4. The remaining funds are held in the current account with Unity Trust Bank.

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. Additionally, 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 2022/2023

We will continue to look for both unrestricted and restricted funding during 2022/23, but our finances as of 31st March 2022 remain healthy.

Pay policy for Senior Staff

All Trustees give their time freely and no Trustees received any remuneration or expenses in 2021/2022. The senior management are responsible

for the 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 2022.

Workplace Pensions

We had 13 colleagues (an increase of 4) who were members of our Workplace Pension scheme via National Employers Savings Trust (NEST) as of 31st March 2022.

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.

Andrew Whybrow

Treasurer

Summary Consolidated Statement of Financial Activities

Income	£ 2021/22	£ 2020/21
Donations & Legacies	762	4,129
Income from Investments	1,004	1,108
Funds Raised	0	0
Charitable Activities	415,182	334,177
Total Incoming Resources	416,948	339,414
Expenditure		
Charitable Activities	382,825	303,473
Total Resources Expended	382,825	303,473
Operating Surplus/ (Deficit)	34,753	35,941
Funds at 1st April 2021	184,971	149,030
Funds at 31st March 2022	219,724	184,971

Balance Sheet as at 31st March 2022

Current assets	£ 2021/22	£ 2020/21
Debtors	648	554
Cash at Bank and in hand	275,814	204,946
Total	276,462	205,500
Current liabilities		
Creditors, amounts falling due within one year	56,738	20,529
Net current assets	219,724	184,971
Total assets less current liabilities	219,724	184,971
Funds		
Unrestricted funds	215,253	180,609
Restricted funds	4,471	4,362
Total assets	219,724	184,971

Key Risks

The CEO and Trustees through their ongoing review of strategic and business risks for Citizens Advice Harlow have identified the following:

- Our contract for specialist and general advice was extended for one year by Harlow Council as we emerged from the pandemic. The Council has indicated that they will be conducting a new commissioning process in the new fiscal year. The subsequent downturn in the economy has put a strain on the public purse and we will need to ensure that if we are successful in securing a new funding agreement that it is realistic, fair, and reflects the increased costs of the service we have been providing. We are confident given the quality and leadership at Citizens Advice Harlow that a new long-term contract can be achieved. However, we continue to forge new relationships as well as collaborate with existing partners and apply for grants as we recognise that financial sustainability is still a major risk.
- The need to secure appropriate alternative premises either on a shared basis with the local authority or stand-alone. The pandemic has given us the opportunity to deliver a fully remote service. However, in the long term there may still be a need for some office space even if secured on a two day per week basis.
- Other key risks are associated with the loss or the inability to successfully recruit key roles within the workforce be they volunteers or paid staff. We continue to develop new role descriptions to attract staff who can deliver advice services in a new digital world. Training and further development is offered to help develop staff so that they can succeed in their respective roles.

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 is an ex-foreign exchange dealer with an MBA from the Open University. More recently he was part of a Global Business System Implementation Team, working in Europe, Asia and the United States. Richard has also been a guest lecturer at the University of Hertfordshire for the past 6 Years. He is a strong advocate of justice, fair play and doing the right thing. **Richard joined the board on 26 November 2013.**

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 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 currently on the governing body of New City College. She is a former Senior Communications Manager 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 Advisor 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.**

Ernesto Johnson has an ongoing career that started in telecoms and then transitioned into consulting on digital solutions, specialising in online video and advertising for streaming platforms that range from e-Learning, to large publishers and broadcasters including social media. Ernesto has always had an interest in social justice issues, the history and questions the bigger picture to find out why things are the way they are. Ernesto's strengths are in his soft skills, his enthusiasm and energy and the ability to be persuasive and inquisitive. This has led to Ernesto's recent interest in governance, a desire to be part of a leadership team that can help eradicate poverty, inequality, and in some way improve people's overall life experience. **Ernesto joined the board on 4th May 2021.**

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 is experienced 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.**



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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