

Annual report 2019/20



**citizens
advice**

Harlow

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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.

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 Strategic Objectives



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

As an organisation we are well placed to meet demand.

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 and skilled advisers. We take great care in providing a dedicated personalised training plan. It takes between 6 months and a year for our volunteer advisers to become fully trained and qualified. We have well-developed training, support and management systems to support our volunteers and paid staff.

We work to nationally recognised quality frameworks. Our advice-giving skills meet 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.

How our activities deliver public benefit?

Citizens Advice Harlow (CAH) gives people (those living or working in the Harlow area) the knowledge and confidence they need to find their way forward whoever they are, and whatever their problem. Our services are free, confidential, independent, and impartial.

During the year, CAH provided advice to clients across Harlow from the following locations.

- A drop in service covering general and specialist advice delivered from our centre located in the main shopping precinct in Harlow.
- Specialist and targeted outreach at Templefields, Maybury and the Multi-Agency Centre located at Harlow Job Centre.
- A specialist law centre offering 30 minutes free legal advice on family welfare issues to all residents in Harlow delivered via a network of local Solicitors who offer their services on a pro bono basis.

Who we are

We're here for everyone.

We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever problem they face.

We provide free, independent, confidential and impartial advice and campaign on big issues affecting peoples lives.

Our goal is to help everyone find a way forward, whatever problem they face.

We're an independent charity and part of the Citizens Advice network across England and Wales.

We value diversity, promote equality and challenge discrimination wherever we see it.



Foreword from the Chair

What a difference a year makes. The world has changed in the past twelve months and as you would expect, we have changed with it.

The last twelve months has been challenging in many ways but CAH, serving Harlow since 1956 has soldiered on, made possible only with the aid of a team of dedicated staff and an ensemble of volunteers, one of whom has this year completed 25 years' service. A remarkable record.

The triumvirate of Trustees (Andrew Whybrow, Richard Lane and myself) together with our CEO have continued to hold regular meetings (now mostly virtual) which enable us to make quick decisions and act in a timely way on matters of importance. The year ahead poses many very different and unplanned for challenges and it with some pleasure that I say we have great confidence not only in how we have already adapted to Covid-19 safe working but how we may need to be adapt again in the near future.

Throughout these troubled times our Head of Operations Mhairi and our Office Manager Sadie have continued their excellent work with the help also of Addie our Social Media Controller and lead on Research and Campaigns. They have now been joined by Kathryn as Head of Recruitment and Training. Kathryn has had a lifetime of experience in this sector and we welcome her fresh approach to this area. Many of our new recruits are being trained especially for Covid-Safe phone and webchat roles, demand for which has increased substantially.

Last year I referred to the vital role we played in many clients' lives as a point of personal and social contact to the elderly, infirm and those with limited social skills. There are signs, understandable in such difficult times, that Government believes that smart apps are the way forward in delivering their services and helping the less

fortunate obtain a measure of support. Unfortunately, the development of such stratagems, laudable though they are, only serves to emphasise the gap between the technology haves and have nots. Face to face advice remains an essential part of our service for technophobes and those who missed out on even a rudimentary secondary education and we will do our utmost to adapt our practices safely so that this vital lifeline for the disadvantaged in society is maintained.

I want to repeat this year that there are a number of superficially similar organisations to CAH that provide advice locally but Citizens' Advice is unique due to the volume of numbers we help, the in depth training we provide, our links to a national voice that is heard right at the top of our government and lastly the advice quality audit which monitors our output, a practice that is missing

elsewhere in the sector. The knowledge that the quality of our advice is audited at a national level is a crucial backbone of our structure that is rarely understood or appreciated, and it keeps us on our toes.

A few years ago, CAH joined forces with other local Citizens Advice offices in Essex with a view to seeking funding for county wide initiatives since our own funding is necessarily parochial. I am pleased to say that this year this initiative has borne fruit and I thank my colleagues in Essex Citizens Advice for their persistence in making this happen.

Lastly, my role of chairman at CAH is enhanced and made much more enjoyable by our dedicated staff and volunteers. On behalf of the broadly skilled and experienced board of trustees whose advice, direction and support has been unwavering, once again I offer them my sincerest thanks.

In conclusion I must again thank our major funders without whom our work would be impossible – Harlow District Council, Essex County Council, OFGEN through national Citizens

Advice, Mulberry Trust, and the Essex Community Foundation. We are incredibly grateful for your continued support.



Chief Executive report

Here at Citizens Advice Harlow we have strong foundations. Since our creation in 1956 we have built a good reputation for delivering high quality advice services to people across Harlow and the wider Essex area. We are in an ever changing and challenging world where individuals have complex issues to solve. Our role has never been so important.

As I look back on another successful year of delivering high quality advice services across Harlow, my reflection is one of immense pride of the work our staff and volunteers undertake each day doing their utmost best to help improve the lives of the people we serve.

Each year we see more people with several complex issues to help resolve. Client feedback remains high with 85% saying that the service helped them find a way forward and 80% stating that as result of the advice offered their problems were resolved.

During the year we continued to develop and enhance the local offer. A particular highlight has been the introduction of a new service specifically aimed at providing advice

services for residents in Harlow's permitted developments. This initiative attracted financial support from the Nationwide Foundation. We will look to evaluate the project to see how we can mainstream this service in the future.

We want our volunteers to have a rich rewarding experience during their time with us and have made great strides in developing our recruitment strategy to provide improved support through a rigorous training and development programme.

Our social media and communications have also been a particular highlight. We have refreshed our website and developed a regular newsletter providing detailed information about our work and our impact through case studies.

Our team has made steady progress ensuring that the quality of the advice we provide remains high.

During the year, the trustees embarked on developing a new three-year strategy which incorporates four key strategic objectives. Reporting against this will start in the next period.

No one could have foreseen the events towards the end of year which resulted in a national lockdown due to COVID-19. Yet our team moved seamlessly and quickly to remote working ensuring the service remained uninterrupted delivering advice via our telephone advice line as well as webchat. Further work to report on the extent of the virus and its impact on Citizens Advice Harlow will continue to be monitored closely.

Plans for the future

We have a strong ambition and desire to see the successful completion of the three-year contract with Harlow Council. In addition, plans are being made to ensure there are sustainable funding streams in place to continue delivering a Citizens Advice service in Harlow, as has been the case since 1956.

The COVID-19 crisis has tested our resilience yet it has not affected our ability to continue to deliver advice services. We know there is still unmet demand and as the UK starts to recover from the pandemic the economic uncertainty will see a greater need for advice in areas of housing, employment, money and debt.

This is the story of another challenging yet hugely rewarding year. None of this would be possible without the huge contribution made by our volunteers, staff, trustees, partners and funders. We simply could not operate without them.



Ayub Khan
Chief Executive

Our Activities

Through our 12 paid staff and 45 volunteers, CAH offers a free high quality advice service on a range of issues to the people of Harlow who require support.

CAH provides these services through our telephone adviceline, face to face, webchat and email. This is a core offer providing services to those who come to see us using an open door policy by calling us, emailing or dropping in to our centre or to one of our weekly advice sessions located at other sites in Harlow.

We help improve client's lives by undertaking research and campaigning both locally and nationally on policies which impact upon them. An example of our local and national research and campaigning activity is our monitoring of the impact on our clients of the rollout of Universal Credit. Through dedicated projects, carrying out

Predominant advice areas are:



Welfare Benefits and Tax Credits



Universal Credit



Employment



Debt and Money



Consumer goods and services



Family and relationships



Housing



Immigration



Discrimination

detailed casework for specific client groups. These include, but not exclusively, tenants in permitted developments, those suffering from physical and mental health needs. Welfare, Benefit, Debt, Housing and Employment Advice. We provide energy efficiency advice and financial education to people at risk of fuel poverty.

Performance

During the period 2019/2020, CAH delivered high quality, independent, targeted free advice to 3,760 clients. This is an increased level of performance from the 2,942 clients seen in the previous year. As is usual within this sector, not everyone who access our services requires assistance with one single issue. It is often the case that there are multiple issues to help resolve. Over the course of the year our volunteers and paid staff helped clients tackle 11,931 issues compared to the 10,576 issues addressed in the previous year. We helped clients write off £236,048 debt compared to the £209,692 in the previous year. Whilst we continue to work intensively to

help clients reschedule their debts our Advisers work also resulted in helping clients with income gains of £1,007.309 compared to the previous year of £315,534.

The increased level of performance is a demonstration of our approach in this year to improve the quality of our services, ensure that every member of the team, be they paid staff or volunteers has a clear training and development programme in place to help them deliver their objectives. Our externally examined quality assurance rating has increased from amber to green which we have maintained. Our client satisfaction remains high and our annually inspected governance arrangements (Leadership Self-Assessment Programme) has been rated as good.

Performance 2019/20



3,760
clients seen



11,931
issues addressed



£1,007,309
income gain



£236,048
debts written off

How we delivered the service:

Delivery

73%

in person

18%

telephone advice

Gender

57%

female

43%

male

Disability / Health

35%

long term health condition

6%

disabled

Top 5 issues people wanted help on:

- ① **Benefits and tax credits**
- ② **Benefits and Universal Credit**
- ③ **Debt**
- ④ **Housing**
- ⑤ **Relationships and Family**

Our 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're 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're making.

£28.60

of public value for every £1 spent on the Citizens Advice service

£169,508

saving the local authority by helping to prevent homelessness and housing evictions

* Figures calculated using a Citizens Advice financial model

Case Study: Debt

Greta is 26 years old and lives on her own in a council property. Greta works part time and is in receipt of Universal Credit (UC). Greta's income is low; she often borrows money from family and friends.

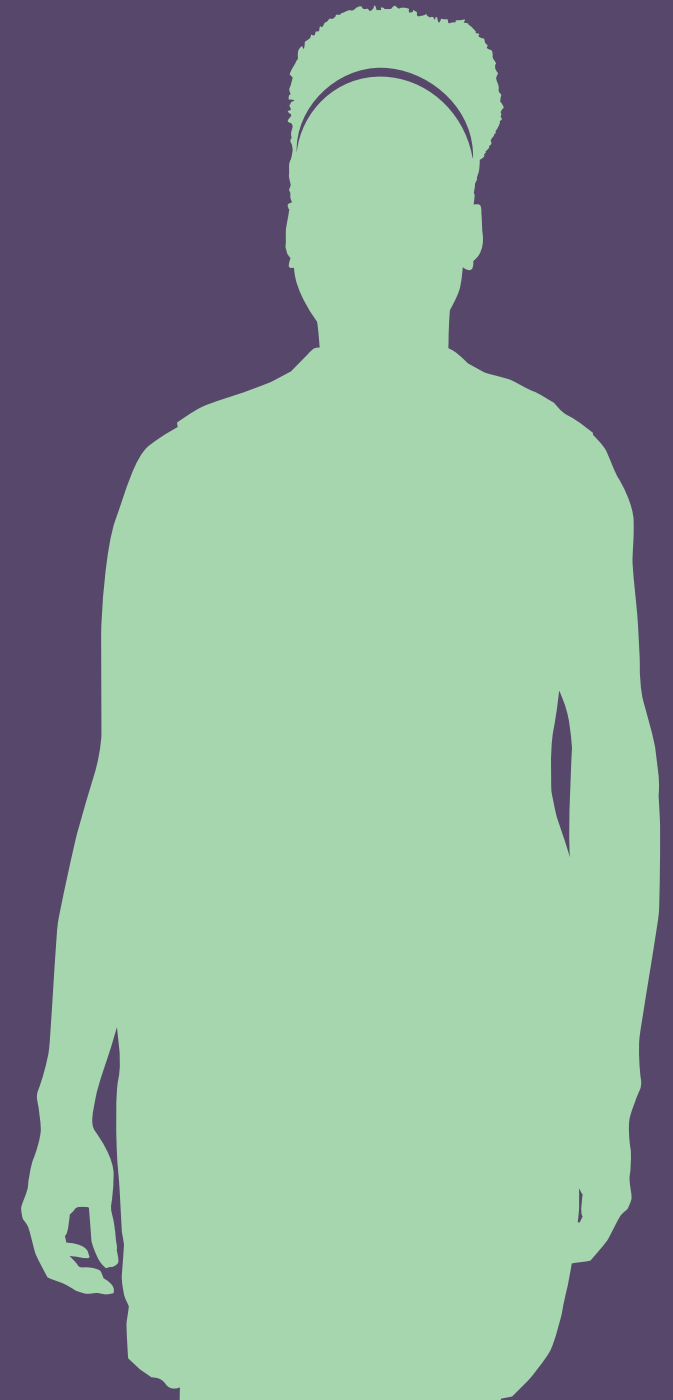
Greta has significant debts including, Council Tax arrears, benefit overpayments, pay day loans and an overdraft. Along, with rent arrears for which she had been issued with a 'Notice Seeking Possession' order and was at risk of eviction if she did not act.

CAH advised Greta to open a new basic bank account with a provider that she does not owe money to. We provided budgeting advice and advised Greta to cancel all non-essential Direct Debits. A budget was prepared for her to help her negotiate reduced deductions towards her benefits overpayment. Greta managed to greatly reduce this payment thanks to the assistance provided by CAH.

A benefit check was undertaken to check that Greta was receiving the correct amount of benefit, this also ensured that Greta had maximised her income.

We successfully negotiated an affordable repayment plan with the council to pay back her rent arrears; this suspended any possession proceedings.

We completed a Debt Relief order (DRO) for the client and assuming her financial situation does not change during the DRO moratorium, this will write off £12,000 debts including Greta's council tax and benefits overpayment. Greta is now in a stable financial position and is not at risk of eviction at present.



Case Study: Help to Claim

Barry is a 75 year old male who is self-employed and earns £25.00 per week. Client receives state pension and a small private pension.

Barry had attended CAH to make a claim for Universal Credit (UC) with his partner aged 57 years, who had retired due to ill health. Barry had been advised that due to being a mixed age couple, they should claim Universal Credit.

Barry had attended CAH in August 2019 which was after the May 15th 2019 deadline for mixed age couples to apply for State Pension Credit (SPC). CAH completed a benefit check and it showed that the client would be entitled to £22.50 per week Universal Credit. If they had claimed State Pension Credit, they would have received full Housing Benefit (HB) £99 per week and £99 SPC per week.

CAH advised Barry to claim HB and we assisted him to make a back dated claim for SPC as it was within the three-

month window to still claim. Due to the change of regulations the DWP advisers were reluctant to take the claim and a DWP home visit was arranged.

Barry was advised that his claim was unsuccessful, and he had to claim UC. We assisted our client to request a Mandatory Reconsideration as the DWP had made an error processing the back dated payment. This was successful and our client received a back-payment of £900.00.

We also assisted Barry to make a new SPC claim as he was in receipt of HB and his partner was not in receipt of a contribution-based benefit. This claim was submitted successfully after it was initially refused. We assisted Barry to raise a complaint.

We were successful in challenging the DWP's decision and Barry was awarded State Pension Credit for a mixed age couple.

Outcomes

Barry now receives **£99.00 per week** SPC and HB **£99.45 per week**.

Annualised amount **£10,319.40**

Backdated payment **£900.00**

Barry would have received **£1,170** per year on Universal Credit so is therefore **£9,149** better off per year.

What people say about us

In 2019/20, 86.5% of people using our local services said they would recommend us to a friend. After contacting Citizens Advice Harlow, 85% of people were helped to solve their problem.

What people say about us.

"Great needed service, lovely helpful staff in Harlow branch"

"It was a great experience and helped my family situation a lot. I will continue to work closely with Citizens Advice as I need additional support."

"It was a great experience with a good explication."

"My experience with citizens Advice was that they were friendly and very helpful."

"The advisor that I spoke with regarding my PIP was super-efficient and helpful. I do not know what I would have done without the CAB Advisor. "

"The help I'm getting I could never have done on my own. I would not have known where to start."

"The volunteers are amazing and genuine people. It's amazing that a woman who isn't paid for what she does was ringing me before opening hours to check things over and make sure she was able to help me in every way possible. My issue isn't completely resolved, and I will be revisiting but the small amount of work they have put in so far has benefited my household for the greater good."

"The young lady who helped me was very professional in her approach and felt quite confident we would get the result She and I were looking for. She did say try not to worry about things you cannot change (found comforting) Would Recommend CAB at any time and thank goodness for this service"

"Very approachable with friendly staff."



Case Study: Universal Credit

Craig is a single male who has long term health conditions, he is a council tenant of a two bedroomed flat and employed part-time. Craig is in receipt of Universal Credit (UC) and stated he was significantly struggling to cope financially and was talking about having to give up work as he felt mentally and physically unwell.

Craig visited our office for assistance with significant rent arrears and other debts.

We identified that Craig's UC award was only paying half the rent as he has a joint tenancy with his ex-partner who left the property many years ago. The DWP does not recognise single occupiers of joint tenancies when awarding housing costs and will only award half the costs despite the client being liable for the full rent. UC had also incorrectly applied the bedroom tax at a rate of 25% and not 14% (for one additional bedroom more than he needed). In addition to this, Craig had large amount of deductions directly

taken from his monthly UC payments for debts and advance payments.

Outcomes

We assisted Craig by requesting a mandatory reconsideration of the decision not to award full housing costs. This was successful and Universal Credit awarded the full housing costs, an increase of £206.57 per month.

The bedroom tax was amended to the correct rate resulting in a £37.97 per month increase.

We also had Craig's advance payment and budgeting loan deferred for six months which increased his income by an additional £88.04 a month

As a result of our work, the client was £332.58 per month better off.

Finally, with a holistic approach, we identified and assisted Craig to complete a Personal Independence Payment claim form.

Craig can now afford to make payments towards his rent arrears and prevent his homelessness. This significantly reduced the negative impact on Craig's wellbeing, and he felt able to carry on working.



Case Study: Debt Relief Order

Charlotte is employed full-time is on a low income and often takes on extra work during her annual leave. Charlotte is a private tenant, her rent is £1,150 a month and she is currently on Universal Credit (UC) The local housing allowance in Harlow for a single person is £614.59.

Charlotte lives alone in a two-bedroom property but is unable to secure a new tenancy to downsize due to her poor credit history.

Charlotte uses her own car to travel to her clients and is reimbursed petrol expenses. Despite the petrol expenses being clearly identified on her payslip, the DWP had determined that this counted as income. As a result, she was getting very little in the way of UC, the reduction in her UC equated to about £160 a month.

In addition, her Tax code was incorrect, reducing the amount of tax free pay she gets. Charlotte, had multiple debts including utilities, Council Tax arrears,

door step lenders, credit cards and an overdraft. Altogether Charlotte owed just over £18,000.

Outcome

We helped Charlotte resolve her tax code issue and liaised with the DWP to exclude her petrol expenses from her income calculation. We also completed a Debt Relief Order (DRO) which will, assuming her financial situation does not change, write off her debts.



Training & Recruitment 2019/2020

Here at Citizens Advice Harlow, volunteering has been an important component since 1956 and the scale of our achievements is only possible through working together with volunteers.

Our commitment is to deliver a personally rewarding experience for every volunteer and we do this through a dedicated support programme.

Case Study: A volunteer's story

I started my trainee advisor programme in the pre Covid world, back when going into the branch, meeting fellow volunteers and staff, and seeing clients face to face was the norm. How times have changed!

The face to face and group inductions and training were extremely well run by Kathryn and Mandy and the support for self-study was there whenever needed. When Covid restrictions were imposed, it was impressive to see how adaptable the support provided has been.

I was never left alone with progressing through the modules and the layered design of the education works well to build confidence and skills required to be an advisor. It was daunting to imagine this amount of study; however, we have access to excellent resources, which we will be able to refer to in the future when helping clients. There is always more to learn; the education never stops.

The shadowing process has transitioned from physically seeing how advisors conduct advice to clients, to listening into calls and discussing the experience with supervisors who are always remarkably knowledgeable, encouraging and on hand whenever needed.

Every client is different, and the issues presented are so varied. There are common themes that show through though such as housing and benefits. My next step is to take the lead with a client whilst being observed by a supervisor. This is when it becomes real!

Financial review

2019/2020 was a satisfactory year for Harlow Citizens Advice financially. There was an operating surplus of £632 compared with a loss of £21,195 in 2018/2019. Total funds at the end of the year were £149,030.

The improved operating surplus was partly due to grant income increasing by £15,919 and Donations increasing by £6,807. Our costs rose by £280 to £230,870.

2020/2021 will be a challenging year financially with the onset of COVID-19 lockdown, we have not placed any of our staff on the furlough scheme. COVID-19 will be necessitated that we complete a full review of how we operate and that review was undertaken in the early days of lockdown. We were fortunate to receive early funding from The Essex Community Foundation which enabled the purchase of portable IT equipment which enables our paid staff and volunteers to work remotely to provide advice to clients.

Andrew Whybrow
Treasurer, Harlow Citizens Advice

Summary Consolidated Statement of Financial Activities

Income	£ 2019/20	£ 2018/19
Donations & Legacies	21,282	14,475
Income from Investments	1,504	1,423
Funds Raised		700
Charitable Activities	208,716	192,797
Total Incoming Resources	231,502	209,395
Expenditure		
Charitable Activities	230,870	230,590
Total Resources Expended	230,870	230,590
Operating Surplus/ (Deficit)	632	(21,195)
Funds at 1st April 2019		
Funds at 31st March 2020	149,030	148,398

Balance Sheet as at 31st March 2020

Current assets	£ 2019/20	£ 2018/19
Debtors	543	802
Cash at Bank and in hand	196,113	166,700
Total	196,656	167,502
Current liabilities		
Creditors, amounts falling due within one year	47,626	19,104
Net current assets	149,030	148,398
Total assets less current liabilities	149,030	148,398
Funds		
Unrestricted funds	147,886	148,165
Restricted funds	1,144	233
Total assets	149,030	148,398

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 and operational activities for the charity.



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 a 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**

Graeme Carter returned to the United Kingdom in August 2018, where he had been working in South East Asia as head of global purchasing for an international firm. Graeme is currently upgrading his legal qualifications to enable him to practise in family, child and employment law. He has plans to start a part-time PhD in June 2020 focusing primarily on Human Rights

legislation in Vietnam. In his free time, other than enjoying time with his wife and two sons, he is a governor of a local school and also supports the Personal Support Unit based at Chelmsford County Court.

Graeme joined the board on
3 May 2019

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

Stephen Crane has had a long career in public service, firstly with HM Customs and latterly with HMRC. He has been involved in investigation work, developing computer systems audit techniques and as a Senior Manager, led teams responsible for the tax affairs of the largest UK companies.

Stephen joined the board on
17 October 2018

#TeamHarlow

Our Values

We are open and transparent

We continue to learn and grow

We have trust in each other

We aim for quality whatever
our role

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.

[harlowcitizensadvice.org.uk](https://www.harlowcitizensadvice.org.uk)



Charity Registration Number: 1135235

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