
A black silhouette of the Westminster skyline, including the Houses of Parliament and Big Ben, set against a white background. The silhouette is reflected in a dark, wavy line representing water.

*'This centre is the cornerstone for help and understanding.
The community depends on it.
Without it we would be lost souls among society.
I personally value highly their help and support.'
(comment from a Westminster resident).*

**Annual Report
2010/11**

A decorative graphic at the bottom of the page consisting of several overlapping lines: a dashed blue line, a solid yellow line, and a solid blue line, all curving upwards from left to right.

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AIMS AND OBJECTIVES

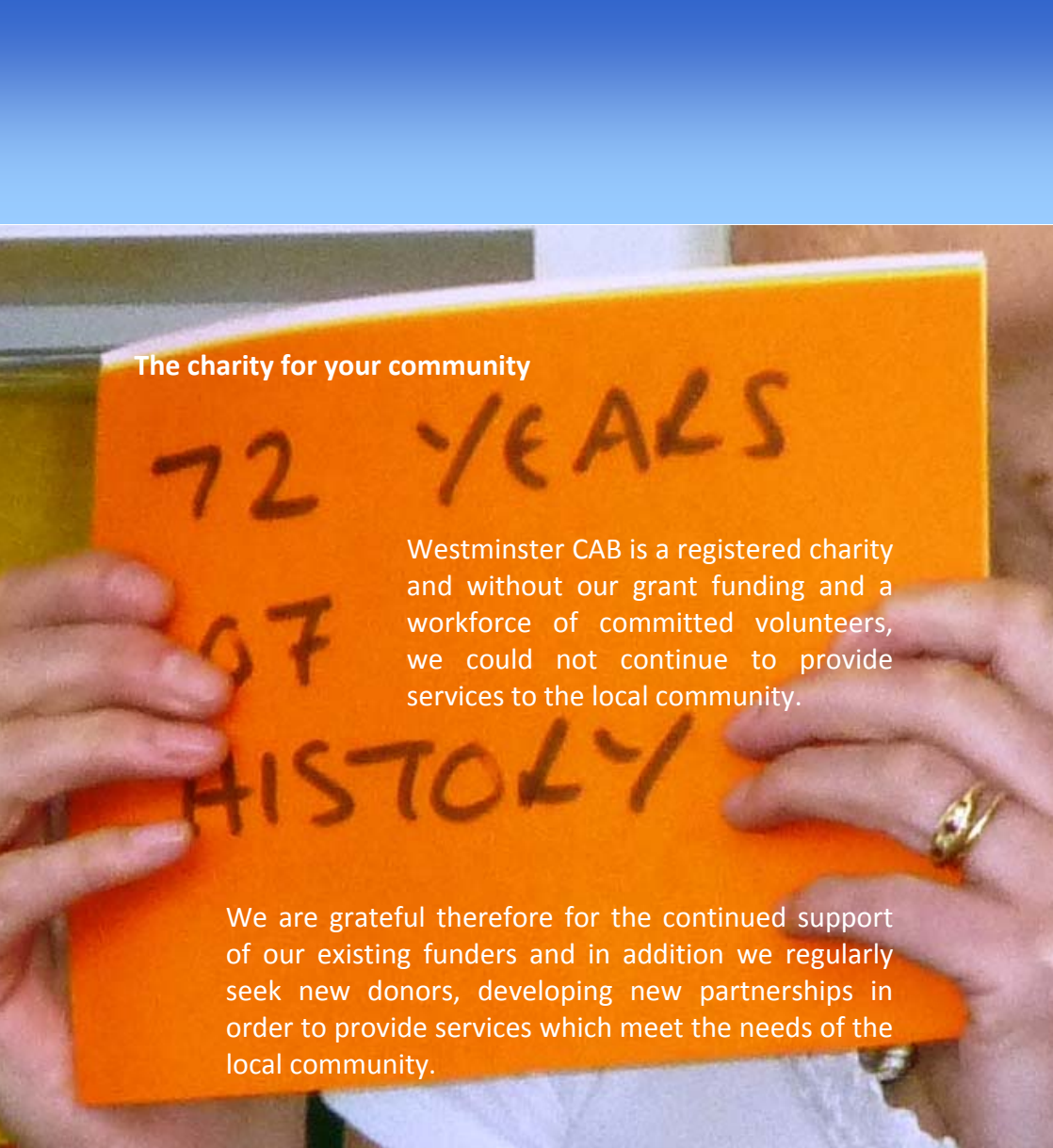
The overall aims of the service are:

To provide the advice people need for the problems they face, ensuring that individuals do not suffer from a lack of knowledge about their rights and responsibilities; and

To improve the policies and practices that affect people's lives, ensuring a responsible influence is exercised on the development of social policies and services at both local and national levels.

The organisation recognises the positive value of diversity; promoting equality and fairness, and challenging discrimination.

Westminster Citizens Advice Bureau Service (CAB) helps resolve people's legal, money and other problems by providing information and advice to local people and by using the evidence of our clients' problems to influence policy makers, by campaigning for improvements in legislation and services that affect everyone.

A photograph of a person's hands holding a large, bright orange sign. The sign has handwritten text in black marker. The text is arranged in three lines: '72 YEARS' on the top line, 'OF' on the middle line, and 'HISTORY' on the bottom line. The person's hands are visible on the left and right sides of the sign. The person on the right is wearing a gold ring. The background is a plain, light-colored wall.

The charity for your community

Westminster CAB is a registered charity and without our grant funding and a workforce of committed volunteers, we could not continue to provide services to the local community.

We are grateful therefore for the continued support of our existing funders and in addition we regularly seek new donors, developing new partnerships in order to provide services which meet the needs of the local community.

Making a donation

If you would like to make a donation to Westminster CAB, we would be delighted to hear from you! Please contact Sital Gohil on 020 8960 8046 for further information.

CHAIR'S REPORT

Welcome to our 2010/11 Annual Report.

The theme of this year's report seeks to raise awareness of the impact of the Welfare Reform Bill introduced by the coalition government. As detailed in this report, cuts will affect approximately 95% of Westminster households currently in receipt of housing benefits. To demonstrate this, our report includes some actual case studies which demonstrate the very real effects of the caps in housing benefit and the local housing allowance. Westminster CAB is monitoring and actively gathering more evidence, with a view to lobbying to improve these policies which are having such a detrimental effect on our clients' lives.

In other areas Westminster CAB continues to achieve impressive financial gains for our clients. This year we assisted clients to obtain an extra £1.5 million in unclaimed benefits, having debts written off, getting benefits backdated, charitable awards and successful compensation claims. The bureau has also assisted in preventing homelessness for local people facing eviction through our new Homelessness Prevention project.

Despite the economic downturn, Westminster CAB has strived to continue to deliver effective advice services which benefit local people. As a priority we have sought to increase our funding in order to meet the demand for advice. We are pleased to report that in recent months we have proved successful in securing additional funds to expand the range of our services.

Westminster CAB continues to play an active role in the Westminster Advice Forum, which was formally launched last year. Here the bureau works in partnership with other local advice agencies to develop a strong and coherent voice for the advice sector locally, with the aim of addressing the needs of local residents.

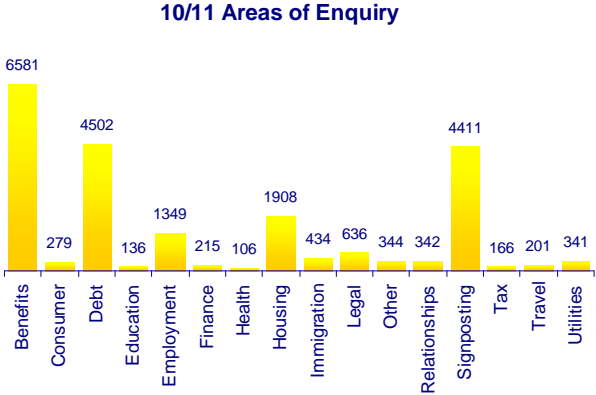
I would like to take this opportunity to thank everyone who has been involved with Westminster CAB throughout this year, including our advice and administrative staff, our volunteers, the supervisors and managers and of course, our funders, for their continued commitment and support. We look forward to forging many new partnerships in our aim to continue to provide a quality advice service, available to all who need it.

Alan Gorringe
Chair

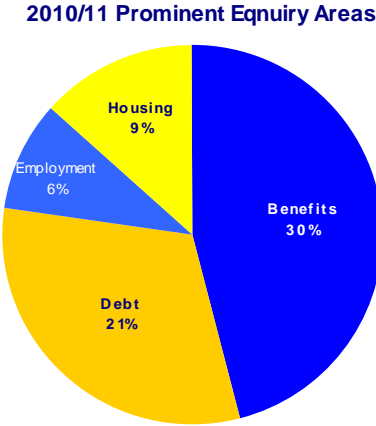


ENQUIRY PROFILE

During 2010/11, Westminster CAB assisted clients with a total of 21,951 enquiries. This is equivalent to each client presenting an average of four issues.



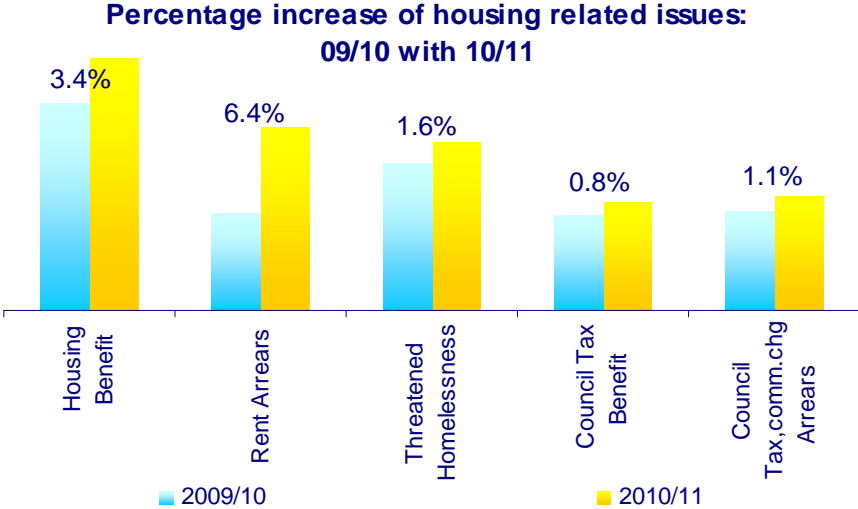
The four most prominent areas of enquiry continue to be: Benefits, Debt, Housing and Employment, respectively.



Over the past two years there have seen significant increases in housing-related issues presented by clients. Issues relating to rent arrears alone rose by 6.4%.

Council statistics confirm that approximately 95% of Westminster households in receipt of housing benefit will be affected by the changes being rolled-out from April 2011.

It is envisaged that many households will struggle to cope with the caps in housing benefit payments and changes to the local housing allowance (LHA), putting increased strain on households already trying to cope with the effects of the recent economic recession.



FINANCIAL OUTCOMES

Westminster CAB has achieved a remarkable level of financial gain for clients over the last year, totalling £ 1.5m.

Financial Outcome	Total Amount £
Benefit/tax credit - ongoing confirmed (annual)	£1,071,155
Benefit/tax credit - One Off confirmed	£197,592
Debt Relief Order	£92,463
Benefit/tax credit - ongoing estimate (annual)	£73,048
Benefit/tax credit - one off estimated	£33,951
Other Financial Gain	£33,646
Debt written off	£30,235
Other Employment Financial Gain	£20,167
Charitable payment	£4,437
Benefit/tax credit - administrative problem resolved	£3,565
Consumer compensation	£3,414
Home care/ aids/ adaptations obtained	£3,000
Employment award/compensation	£2,873
Refunds & exchanges	£1,800
Other financial gain - confirmed (annual)	£1,554
Other financial gain - estimate (annual)	£713
Education post 16 grants/costs (annual)	£400
Tax rebate	£381
Total	£1,574,393

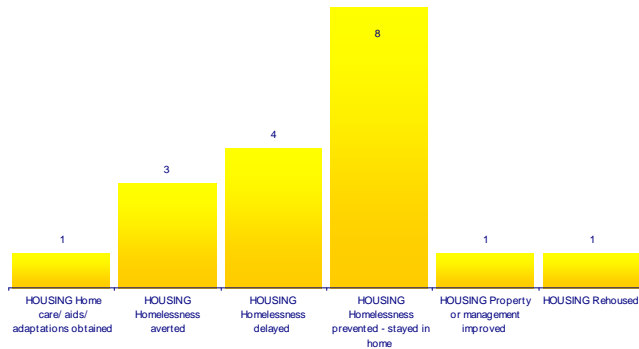
Our advice teams have also achieved other outcomes for an additional 186 clients in the past year, which include preventing bailiff actions, negotiating affordable repayment schedules with

creditors and preventing threatened homelessness. This will have had a positive impact on individuals and their families in terms of relief from poverty and improved health and wellbeing.

Non Financial Outcomes: Debt



Non Financial Outcomes: Housing



Other Outcomes	%age
EDUCATION: Complaint resolved	1%
EMPLOYMENT: terms and conditions improved / enforced	2%
HEALTH: Home care/ aids/ adaptations obtained	1%
IMMIGRATION: right to enter/stay	3%
Other outcome: non-financial	12%

CAMPAIGNS AND SOCIAL POLICY ACTION

With planned changes to the Legal Aid system and the recent welfare benefit reform, these changes will dramatically affect the lives of many of our clients.

Last September the bureau's Social Policy co-ordinator submitted a report to the Social Security Parliamentary Committee setting out the expected impact on local people of the then proposed changes to Housing Benefit/ LHA. The council itself estimates that 5160 of 5400 households living in private-rented accommodation and receiving housing benefit will be affected by the new LHA caps. These are: £250 per week for a one bedroom property; £290 for two bedrooms; £340 for three bedrooms and £400 per week for four bedrooms or more. However, the average rent for a three-bedroomed property in Westminster is £700.00 per week.



Last October, a bureau client agreed to meet ministers from the Work and Pensions committee who wanted to hear first-hand how people would be affected by the proposed housing benefit caps. The client, a single parent on benefit who had fled her home in 2008 because of domestic violence, has been re-housed by Westminster outside the borough. She was directed to a private-rented property which was covered by the 2009 LHA of £520 per week. With the pending changes, the client did realise that the LHA was subject to variation because it is linked to the average rent in the area. However she did not expect there would be such a significant variation. Last June she was sent a letter saying that because of the reduction in LHA, her housing benefit would fall £40 per week below her rent. She was not able to pay the shortfall as she was on Income Support and therefore at risk of losing her home.



We expect to see the full effects of the new LHA caps from next January, when the nine months transitional protection period comes to an end.

A total of 155 evidence forms were raised by frontline advisers during 2010/11. The main areas of concern were benefit delays, Employment Support Allowance appeals, confusion over the benefit rules for European Economic Area (EEA) job seekers, high interest charges, continuing problems with the tenancy deposit scheme, high service charges in social housing, exploitation of EEA workers, problems with broadband and phone suppliers, the complexity of government forms and problems with the local mortgage rescue scheme.

Last year the bureau took part in the Tax Credit renewals survey which collated information from clients as to why they had not renewed their tax credit, which had then resulted in overpayment. This information was used to raise awareness amongst claimants of the necessity for returning forms in time. Posters were placed in the waiting rooms.



Other issues raised by advisers were: the lack of visitor parking in Westminster, the lack of help available to people moving into new unfurnished properties and the problem of benefits stopping automatically on the death of a spouse, who has been the claimant. The Social Policy team has written and liaised with local MPs regarding the welfare reform bill and the proposals for the reform of Legal aid.

On the campaign front, the Social Policy co-ordinator took part in the **Justice for All** launch in January and went to parliament to lobby MPs along with many other representatives from Citizens Advice bureaux, Law Centres and other independent advice agencies. There is a very real fear that many people will be cut off from the help they need as funding streams are cut.

CASE STUDIES

Case Study 1: Ms A is a single mother of two young children, one aged 9 years and a 3 month old baby, who had to be re-housed because of domestic violence.

Ms A now lives in a privately rented two-bedroomed flat in central London where her rental costs are £513 per week. At the moment she receives housing benefit, council tax benefit, income support and child benefit. Ms A is keen to return to work, initially part time, until her baby is one year, then on to full time hours. She has had an offer of employment for £12 per hour. Should she decide to work full-time, she could earn £480 gross per week. Not working, Ms A, receives full housing benefit of £513 per week. However, if she returns to work full-time she would have to make up a shortfall in housing benefit of £201.77 per week. If she works part time, the shortfall would be £111.17. But from 5th April 2011, the proposed limit for local housing allowance for a two-bedroom flat is £290 per week and therefore the shortfall would be £210 per week.

Impact on client: Should Ms A work full-time her salary will not cover the cost of her rent. She would not be able to stay in the flat where she currently lives unless she can find an extra £223 per month. She will be affected whether she remains unemployed, works part time or 40 hours a week. There are no private sector two-bedroom flats in Westminster for £290 per month so Ms will have to hope she can be re-housed in council or housing association accommodation. Alternatively Ms A may be forced to move out of Westminster to where rents may be cheaper.

Case Study 2: Client B is a single parent with five dependant children aged between three and seventeen years. For the past two years the family has lived in a five-bedroom privately rented property in Westminster. Client B's rent is £1800 per week, which is currently being paid by Westminster council. Client B's tenancy is due to end in February 2012, thereafter housing benefit will be capped at £400. Client B will be unable to afford the shortfall and could potentially be made homeless.

Impact on client: Client B is concerned the family will be made homeless and have to move from the area, also her children will have to change schools. This will be problematic as they will have to incur the extra costs of changing school uniform or commuting to and from school. Additionally one of the children is a 14 year old, taking their GCSE exams in 2012.

Case Study 3: Mr C, wife and eight children, all under fourteen years, are currently living in four bedroom privately rented accommodation. The current rent is £2,166.50 per week and is covered by housing benefit. Mr C is in receipt of back to work benefits as he works part time but these payments are due finish this September. Mr C's tenancy is due to expire next January and when renewed he will fall foul of the housing benefit cap of £400 per week. Mr C will be expected to pay the shortfall of £1766.50 per week, which he will be unable to afford, and this could see the family made homeless. Mr C believes the new caps indirectly discriminate against Catholics and other faiths.

Impact on client: Mr C is concerned he and his family will be made homeless. His wife is upset and worried that her family will be placed in care as they do in her native country on the continent. Mr C is also worried they will go into rent arrears and, if they are made homeless, considered to be intentionally homeless.

If the family have to move they will lose their links with the local community and the children will have to change schools, incurring the additional costs of new school uniforms or commuting to and from school.

Cause of Problems:

The expensive rental rates for tenants in Westminster together with the capping of LHAs is an increasing area of concern. The changes to the housing benefit caps are not realistic, for instance for large families looking for accommodation in Westminster, as outlined in our case studies.

What needs to be changed?

- Westminster CAB proposes a gradual reduction of LHA rates to give people time to adjust to new the new caps.
- A variation of capping levels could be implemented by the government to reflect the true cost of renting in different boroughs and different parts of the country, with a view to increasing the caps in central London to reflect realistic rental costs.

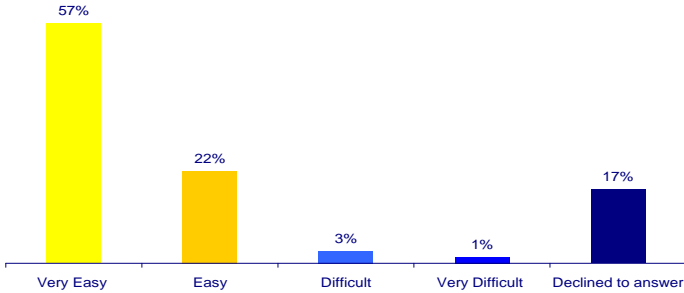
Westminster CAB's Social Policy team are continuing to gather evidence to monitor the impact of cuts in housing benefit payments and to the LHAs; and campaigning nationally in order to improve these policies which affect the residents of Westminster.



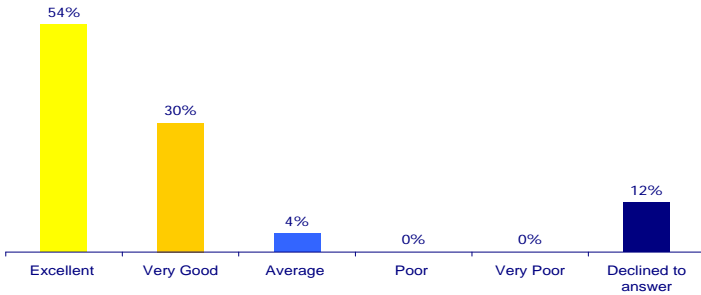
Christian Catto
Social Policy Coordinator

CLIENT SATISFACTION SURVEY RESULTS

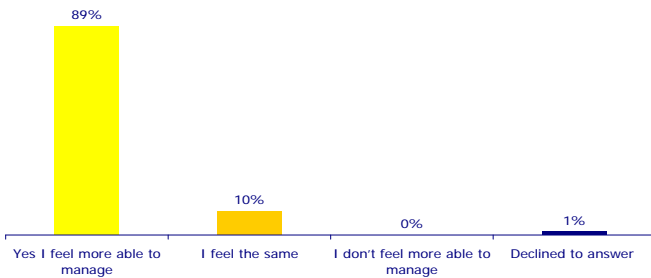
Ease of Access to Service



Quality of Advice

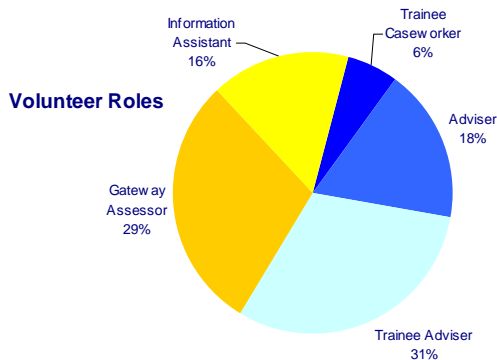


Ability to Manage Future Problems



VOLUNTEERING

We currently have 40 volunteers undertaking a variety of roles:



Over the last year the bureau has introduced a gateway service which allows clients to be seen more quickly for an initial assessment of their problem. Following this the assessor will decide from a range of options, how best to deal with the client's problem, for example, offering self-help information, referral to a specialist, or a bureau appointment.

The bureau undertakes ongoing volunteer recruitment for gateway assessors and we are also building a pool of social policy and administrative volunteers. The bureau continues to attract a high number of volunteers, particularly amongst young people, perhaps reflecting the employment challenges this group faces.

Increasingly school students and graduates are applying to volunteer with us during the summer holidays. We have also seen an increase in volunteers referred to us by job centres.

Whilst this reflects the excellent reputation the CAB has for providing nationally-recognised and quality training, this can result in a high turnover of volunteers and retention is now a key priority for the bureau, given the extensive resources needed to train and supervise volunteers.

This issue of retention means that we need to develop new approaches to recruitment in order to manage our resources more effectively. Next year we hope to develop employer supported volunteering as well as encouraging more participation from retired people.

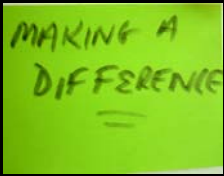
We encourage all our supporters and stakeholders to promote **volunteering** at Westminster CAB as a **worthwhile** and **rewarding** activity, because **people** really can **make a difference**.



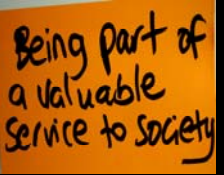
What I enjoy about being part of Westminster CAB




helping people



MAKING A DIFFERENCE



Being part of a valuable Service to Society



diverse knowledge development

Statement of Commitment to Volunteers

Westminster CAB acknowledges and values the contribution of its volunteer workforce, which is essential to the bureau's ability to deliver effective advice services to the local community.

The bureau is committed to ensuring that its volunteers have effective support which:

- Recognises the range of skills and experience volunteers bring
- Ensures volunteers will have a clear understanding of their role and responsibility within the bureau
- Provides relevant guidance and training to enable volunteers to perform effectively and derive satisfaction from their role
- Ensures the working environment is both physically comfortable and safe
- Offers fair and equal treatment to all volunteers.

Mary Ebbasi
Staff Development Manager



CHIEF EXECUTIVE'S REPORT

Westminster CAB seeks to ensure our services provide for the whole of the local community. The bureau undertakes this by delivering a number of tailored services to meet the needs of particular vulnerable groups, many of whom face barriers to accessing mainstream advice.

In the last year, funding from The Britannia Foundation and EDF Energy Trust enabled us to expand our financial capability work, giving advice to local residents on budgeting and how to prevent unmanageable debt.

The Dolphin Square Foundation funded our Homelessness Prevention Project, seeing people referred by the council's Housing Options Service who have been threatened with eviction. The project achieved some very successful outcomes for clients, including negotiating repayments for rent arrears and averting bailiff and court action; thereby enabling a number of residents to stay in their homes.

Following the council's voluntary sector funding review in the autumn of 2010, the Westminster Advice Forum, of which the organisation is a member, is working closely with them to develop an advice strategy which will identify and address local advice needs.

The reductions in funding opportunities across London, together with the increasingly competitive nature of the operating environment within which we work, continues to present very real challenges for the bureau. However, given our strengths - the commitment and dedication of our staff and volunteers, and our ability to adapt and manage change, Westminster CAB is well positioned to rise to meet these challenges and survive the changes to come.

Shirley Springer
Chief Executive



STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2011

	Unres- tricted funds	Restri- cted funds	Total funds 2011	Total funds 2010
	£	£	£	£
Income and Expenditure				
Incoming resources from generated funds:				
Voluntary income	140	-	140	-
Investment income	150	-	150	106
Other income	2,878	181	3,059	-
Incoming resources from charitable activities	609,783	355,677	965,460	1,062,649
Total Incoming Resources	612,951	355,858	968,809	1,062,755
Resources Expended:				
Charitable activities	436,451	381,792	818,243	980,749
Governance costs	5,743	3,618	9,361	9,168
Total Resources Expended	442,194	385,410	827,604	989,917
Net Incoming/(Outgoing)				
Resources before transfers	170,757	(29,552)	141,205	72,838
Transfers between funds	(18,999)	18,999	-	-
Net Incoming/(Outgoing) Resources	151,758	(10,553)	141,205	72,838
Fund balances brought forward at 1 April 2010	66,514	32,976	99,490	26,652
Fund balances carried forward at 31 March 2011	£218,272	£22,423	£240,695	£99,490
BALANCE SHEET AS AT 31 MARCH 2011	2011		2010	
Fixed assets				
Tangible assets		13,567		30,596
Current assets				
Stocks	3,488		13,400	
Debtors	16,449		76,855	
Cash at bank and in hand	300,458		183,028	
	320,395		273,283	
Creditors: amounts falling due within one year	(92,723)		(202,818)	
Net current assets/(liabilities)		227,672		70,465
Total assets less current liabilities		241,239		101,061
Creditors: amounts falling due after more than one year		(544)		(1,571)
Net assets		240,695		99,490
Funds				
Unrestricted funds		218,272		66,514
Restricted funds		22,423		32,976
		240,695		99,490

These accounts are a summary of information extracted from the audited annual accounts on which the auditors' opinion was unqualified. The full report and accounts were approved by the trustees on 21 September 2011 and will be submitted to the Charity Commission and the Registrar of Companies. These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of the charity. For further information the full accounts, the auditor's report on those accounts and the Trustees' Annual Report should be consulted. Copies of these may be obtained, free of charge to members, from Westminster CAB Service, 437 Harrow Road, London W10 4RE.

Signed on behalf of the Trustees



Alan Gorringe

Chair

21 September 2011

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***INDEPENDENT AUDITOR'S STATEMENT TO THE MEMBERS OF
WESTMINSTER CITIZENS ADVICE BUREAU***

We have examined the summary financial statement for the year ended 31 March 2011

Respective responsibilities of the directors and the auditor:

The directors are responsible for preparing the summary financial statement in accordance with applicable United Kingdom law. Our responsibility is to report to you our opinion on the consistency of the summary financial statement with the full annual financial

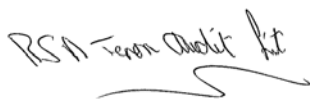
statements, and its compliance with the relevant requirements of section 427 of the Companies Act 2006 and the regulations made there under.

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board. Our report on the company's full annual financial statements describes the basis of our opinion on those financial statements.

Opinion

In our opinion the summary financial statement is consistent with the full annual financial statements of Westminster Citizens Advice Bureau for the year ended 31 March 2011 and complies with the applicable requirements of section 427 of the Companies Act 2006, and the regulations made thereunder.

We have not considered the effects of any events between the date on which we signed our report on the full annual financial statements 10 October 2011 and the date of this statement.

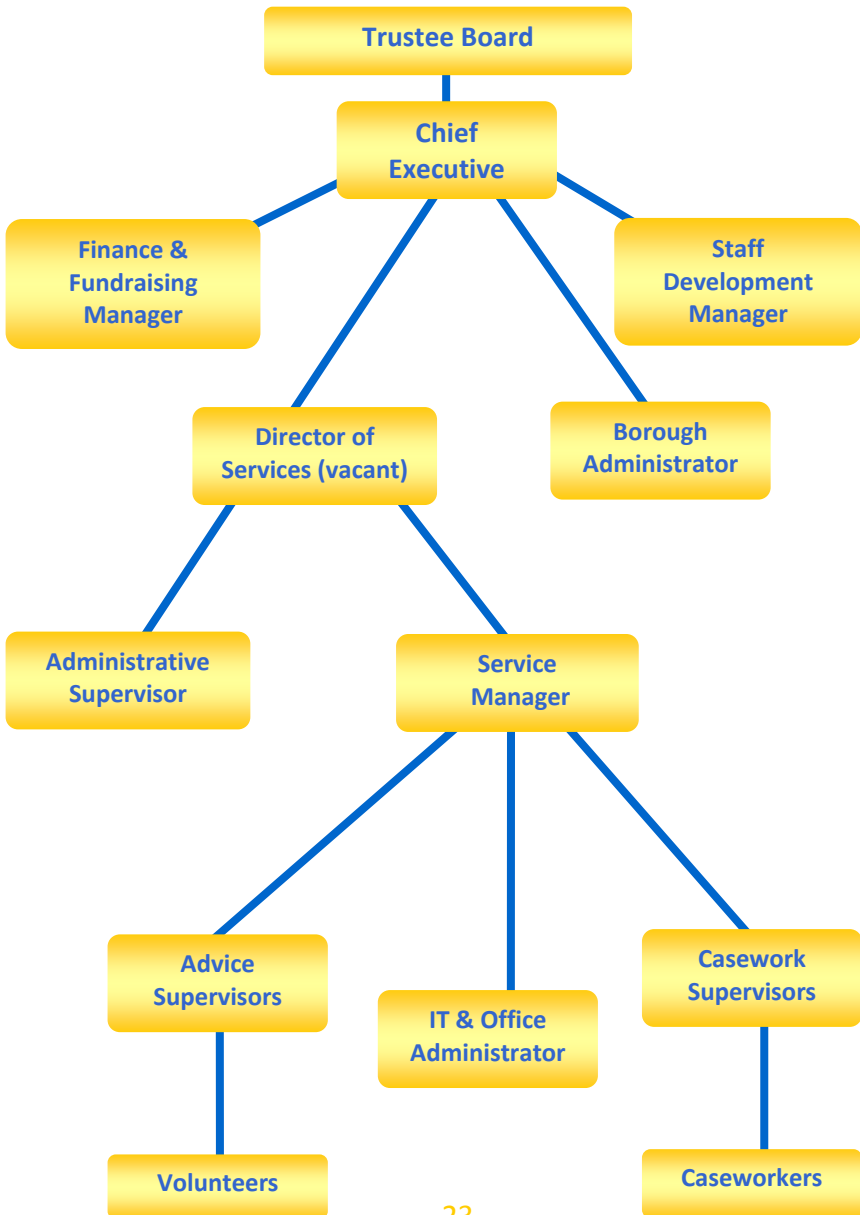
A handwritten signature in black ink that reads "RSM Tenon Audit Ltd". The signature is written in a cursive style and is positioned above a horizontal line.

RSM Tenon Audit Limited
66 Chiltern Street
London
W1U 4JT

BOARD OF TRUSTEES 2010/11

Jeremy Bradshaw
Marnie Bourne
Rowan Brooks (appointed 20.5.10)
Virginia Crowe
Aydin Djemal (appointed 20.5.10)
Hamdy El-Sawy
Rosemary Gallagher
Stephen Grave
Alan Gorringer
Julian Maslinski
Krishan Murari (appointed 12.8.10)
Simon Nayyar
David Obaze
Neil Reeder
Cheryl Reid (appointed 12.8.10)
Krishna Sooben
Grantley Thomas

ORGANOGRAM



OUR PEOPLE



SUMMARY OF SERVICES AND FUNDERS



Paddington office:

441 Harrow Road, London W10 4RE

Pimlico office:

140 Tachbrook Street, London SW1V 2NE

Opening hours:



08444 111 444

Monday, Tuesday, Friday
Wednesday

10am to 12 midday
10am to 4pm



Drop-in

Monday 1 – 4pm
Tuesday 1 – 7pm
Thursday 10am – 2pm
Friday 1 – 4pm

@ Paddington
@ Pimlico
@ Paddington
@ Pimlico



Appointments

Monday	10am – 4pm	@ Paddington
Tuesday	10am – 7pm	@ Pimlico
Wednesday	10am – 4pm	@ Paddington
Thursday	10am – 4pm	@ Paddington
Friday	10am – 4pm	@ Pimlico