

Citizens Advice Hertsmere



2020-2021 Annual Review





Chair's Report 2020/2021

My third year as Chair of Citizens Advice Hertsmere was characterised by a continuation of the Covid pandemic and the need to cope with more lockdowns and home-working.

Carolyn, our CEO, will cover the details in her report but suffice it to say on behalf of the Board that she and her team of staff and volunteers coped magnificently. We are grateful to them for continuing to serve the needs of Hertsmere citizens so well during these difficult times. At the time of this AGM, I am happy to say that we are back working in the office and are hoping that this will continue with no more lockdowns.

Citizens Advice continually monitor the quality of the advice we give to clients in the interests of ensuring that our clients receive the help they need. Citizens Advice also conduct an annual audit – the Leadership Self-Assessment audit. This is an extensive audit covering governance, strategic planning, risk management, financial management, people management, operational performance management, partnership working, research and campaigns and equality leadership. Last year was the third year of our Leadership Self-Assessment audit. This is the most rigorous year of the three-year audit cycle. Normally, the auditor visits the office and spends a day interviewing the Chair and CEO and combing through documents. A personal visit by the auditor was not possible last year because our audit date occurred during a lockdown. The documents required were emailed to the auditor in advance of the audit day and Carolyn and I were interviewed on Zoom. It was a stretching interview but at the end of it the auditor agreed with our self-assessment and awarded us the top mark of green. Needless to say, we are delighted with this result. In fact, the auditor was so pleased with our performance that we are excused the year one Leadership Self-Assessment audit for next year.

Our Treasurer will report on our finances which, I am delighted and relieved to say, are in a healthy position. We are well aware, however, of looming problems with forthcoming public and grant finance and our need to stay alert to managing our expenses and actively look for sources of funding to ensure we stay viable and continue to be able to support our clients.

On the subject of funding, we are very grateful to Hertsmere Borough Council for their continued commitment and financial support without which we would be in a very difficult position. Our normal run of quarterly meetings with the council has been disrupted by the pandemic but we stay in close touch with officers at the council. We would like to thank them and our Portfolio Councillor for last year, Cllr Caroline Clapper, for all they do for us. It is very much appreciated. We now have a new Portfolio Holder, Cllr Meenal Sachdev, and we are looking forward to working with her.

We strengthened our Board during the year with the appointment of three new Trustees: Alan Moss, Peter Tomlinson and Janice Myerson. We conducted all three recruitment interviews on Zoom which worked well. We are sad to have lost one much-valued

Trustee, John Greatrex, who resigned in February 2021.

At the beginning of 2021, we conducted our first Trustee annual reviews under our new Trustee Annual Review Policy. The Board agreed that the reviews were useful and we will be continuing them next year. We have also operated our new Maximum Length of Service Policy under which the maximum length of service of trustees is nine years subject to a three-year extension of service in exceptional circumstances (defined in the policy) and transitional arrangements for trustees who had served more than nine years at the date the policy was implemented. At the 2020 AGM Chris Wood and Lewis Osbourne were appointed as directors for a further three years under the transitional provisions. Although strictly it applies to next year's Chair's report, it is relevant to this year's AGM to mention that in July 2021 we operated our first review under our Maximum Length of Service Policy. The Board applied the criteria in the policy and agreed that there were exceptional reasons for agreeing to a further three years' service for Arran Elkeles, the current Chair.

I would like to record my particular thanks to four of my colleagues:

- Carolyn Buller, our CEO, who continues to manage the staff and office superbly well. I value her views enormously. It would be extremely difficult to manage the Chair's job without her;
- Malcolm Curzon, our Treasurer, who works incredibly hard to make sure our finances are in order and always gives helpful answers to our questions on financial matters;
- Lewis Osbourne, our Company Secretary, who is unstinting in giving help where needed and makes sure we stay on the straight and narrow with regard to company and charity law;
- Chris Wood, my deputy, whose fund of knowledge on the office and the workings of Citizens Advice is invaluable. He is a great support to me.

Arran Elkeles
Chair



Chief Executive Officer's Report 2020/2021

As I was leaving work one evening in February 2021 (a rare day in the office) the vaccination centre next door was in full swing. The elderly and most vulnerable

people had just received their first vaccine. There were lots of happy faces underneath the masks. One couple asked me what was the office I was leaving. "Its Citizens Advice I said". "Oh yes", they replied- "you are the nice people who help anyone with anything. You helped our son with furlough and told him he could claim support with his rent. It's made all the difference to him over the last few months".

Needless to say, words like these make our day and are why we all do the work we do. I could tell you about the thousands of people who tried to get through to our Universal Credit helpline the first few weeks of lockdown, those who were told their place of work was closing and they probably wouldn't get paid, self-employed people whose businesses suddenly couldn't operate. We have all been affected in some way by the pandemic whether that is cancelled events, loss of family or friends or loss of income. Even for those financially secure the isolation and loneliness have left their mark with an increase in those identifying as having a mental health issue. In such challenging times it has been a privilege to work at Citizens Advice Hertsmere.

Although it has been said before I have to mention again the fact that we did not lose one single day's service to our client's whilst we adapted to remote working. The mobilisation for an organisation like ours, with limited resources and access to IT support, was a huge challenge. A special thanks has to go to Jodie, our Office Manager, who worked tirelessly to make sure everyone who could work from home had the systems they needed. The rules and guidance were changing by the day and thanks must also go to our National Organisation who updated the information we had and enabled us to support our clients. We all switched on to the regular government briefings, not only to hear the latest guidance and statistics, but to work out what clients would be asking us the following day.

In previous years I have said our goal was to answer more telephone calls and I am very pleased to say that in the last year we have smashed it! Not only that but we have helped people through email and our Attend Anywhere (virtual meeting) platform. Events may have led us down this path but the staff and volunteers rose magnificently to the challenge. Another special thanks to Debbie our Operations Manager who for many weeks of the first lockdown was still calling clients back late into Friday evening. Debbie made sure that every client had received the promised help and then spent her weekends checking that we had done the best possible for them all. She was helped in this by our brilliant supervisor team. Sarah our trainer managed to train several excellent new volunteers remotely through the lockdowns and thanks to them and all our staff for sticking with us.

Everyone played their part in 2020-21 and it has been a real team effort to achieve what we did and this includes our trustees. Arran (our Chair) and I had daily updates and our regular board meetings shifted to Zoom. Even during a pandemic there are regulations to be complied with and all the trustees shared their expertise in whatever way they could. They are a strong, competent board and their contribution cannot be underestimated. Another very special thank you to Arran who is always available and ready with sage advice. It's reassuring to know our organisation has such great leadership.

So many positive things have come out of the last year. We were fortunate to work with a local student (Hugo Murphy) who produced a report for us "Staying Afloat" which looks at the effects of the pandemic on our Hertsmere Community. This report was updated for us (by Tom Rowlands) and paints a worrying picture of the challenges to come over the next few years. The report has been shared and very well received by National Citizens Advice, HBC, our MP (Oliver Dowden) and our partners.

Despite everything, last year for every £1 invested in us we turned that into £26.48 in benefits for our clients and our community. I am very proud of all our staff and wonderful volunteers who worked tirelessly to make this happen in such challenging circumstances. A big thank you to you all.

The furlough scheme is about to end and the withdrawal of the additional £20/week clients on Universal Credit have been receiving. The road ahead is uncertain for many but what is certain is that we will be here to continue to make a difference to the lives of people in our community.

Carolyn Buller
Chief Executive Officer

Aims & Principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

citizens
advice



Operations Manager Report 2020/2021

We provide free, independent, and impartial information and advice to anyone in Hertsmere who requires our help and support, and to participate actively in national and

local research and campaigns to highlight issues that are affecting the lives of our clients. Our goal is to help everyone find a way forward, whatever problem they face.

Despite the many challenges we have faced over the past year, we continue to celebrate our achievements and the service we provide our local residents endeavours to move forward and evolve to suit the needs of everyone in our community.

Whilst we continue to advise on debt, benefits and housing, we have been presented with many new enquiries relating to the pandemic. Our team of staff and volunteers have worked tirelessly to keep up to date with legislation so that they can support our clients during these difficult times.

We have recognised the need to provide more of our services through digital channels and we have successfully recruited paid case workers and volunteers to help us deliver these services both in the office and remote working.

We have redesigned some of our office space and in doing so we have made space for a much larger telephone suite. This will allow us to take more calls from our very busy Advice Line.

We have developed a new website, which gives clients the option to contact us on line and we have introduced a new virtual service, allowing clients to speak to us face to face without leaving their homes.

Throughout all of these changes, we have maintained our service and the high quality of advice we provide our community. We are proud of the service we provide and we are excited for our future.

Debbie Reynolds
Operations Manager



Office Manager Report 2020/2021

This year's AGM marks me starting my 4th Year at Citizens Advice Hertsmere and I can genuinely say I still enjoy it as much as when I first started. The role has certainly

evolved since then and shows no signs of slowing down.

It has been 18 months since the UK first locked down due to the pandemic and thankfully I can finally say we are getting back to some level of 'normal' with our Elstree doors opening to the public on 19th July 2021. With a lot of careful planning with our Operation Manager – Debbie, we successfully moved the workforce from the office and straight to home working without losing one day of service – what an achievement! Thus, enabling homeworking to be a viable option for both staff and volunteers going forward, and opening up no end of possibilities for recruitment and training.

Working from home was intense, but we managed to welcome back staff in September – for the best part of six weeks my time was spent ensuring the Elstree office was Covid secure with designated walkways, signage, social distancing throughout and hand sanitising stations to name but a few.

Feedback from staff and volunteers who've since attended the office has been overwhelmingly positive, knowing that they feel safe whilst in the workplace is a great recompense. We even created a 'Safe Systems of Work' manual, outlining all the new ways of working whilst keeping safe during the pandemic which we now use as one of our procedural documents. For the past year, a lot of my time was spent scanning client's paperwork to ensure staff and volunteers had access whilst working at home, meaning that finally we are now paperless – a massive positive to come out of a very unsettled year!

Aside from Covid19 I have been project managing our waiting room refurb. Due to establishing new ways of offering advice, email, virtual face to face, web forms to name but a few, we realised that our large, lofty waiting room may no longer be the best use of space. We were lucky enough to secure funding so to maximise the space we already had we did a little remodelling and constructed a new management office and a shiny fresh reception/ waiting room for our clients.

Unfortunately, due to government guidance we were unable to host our Volunteers Tea this year, so I would like to take this opportunity to thank all of our wonderful Volunteers that have been vital to our service; keeping it running during a time the community needed us most and at a time of uncertainty for everyone. We genuinely could not do what we do without you and I hope to be able to show you our gratitude next year with a fabulous afternoon tea

Jodie Tanser
Office Manager & PA to CEO



Supervisors Report

2020/2021

They say that a week is a long time in politics but a year as a supervisor at CAH has gone by in the blink of an eye.

All supervisors and volunteers are by now well used to working remotely and giving advice by phone and email. We have learnt, as have our clients, at how much can be achieved without actually seeing clients face to face which paves the way for better working practices going forward. We can avoid full waiting rooms and clients often waiting an hour or more to be seen. We will be able to focus our face to face service on the most vulnerable of our clients.

I have also used our new Attend Anywhere remote platform where we can make a remote video appointment for a client which works very well for those who are able to manage the technology. We will be making more use of this in the coming year.

Our workload has not decreased during the pandemic and initially we were deluged with employment and benefit issues as clients were made redundant or had their working hours reduced or were furloughed. Scams enquiries increased as did relationship breakdown with more domestic violence and abuse cases as a result of lockdown. Now that people are returning to some sort of normal existence and restrictions on evictions are being lifted we are bracing ourselves for more homelessness and debt enquiries. The cessation of the £20p.w. Universal Credit Covid 19 uplift in October will be causing further financial hardship for many of our clients who are already struggling financially and we will be capturing our clients' experience for Research & Campaign purposes.

I thank all our wonderful volunteers who have worked tirelessly over the past year under very difficult circumstances to offer the best advice to the clients of Hertsmere.

Linda Blain
Advice Session Supervisor

Research and Campaigns Report 2020/2021

As the pandemic upended life across Hertsmere in early 2020, our services were called upon to deal with surging demand from local residents.

Producing a comprehensive Research and Campaigns report helped to provide some perspective on the shifting trends shaping lockdown life for our clients across the borough.

This report, titled *Staying Afloat*, focused first on the direct health impact of the pandemic in Hertsmere, which by midway through 2020 had the highest reported coronavirus death rate of any local authority of the country. It then considered the ways in which the stringencies of lockdown life had brought increased employment insecurity and economic shock upon many residents in the area. In addition to hundreds of people seeking our help navigating the ever-changing furlough scheme, we saw a 129% increase in clients asking us about redundancy. And over two thirds of those enquiring about redundancy also sought our help with securing or managing benefits. This reliance on benefits as a necessary alternative income stream was unprecedented: between March and July 2020, 4,354 people in Hertsmere claimed Universal Credit for the first time. And even the support of this crucial safety net was proving inadequate for many. We were seeing a surge in council tax arrears, a primary symptom of wider problem debt, and twice as many people as normal were asking for our help accessing foodbanks. Perhaps most concerning of all, the report found the crisis to be unequal in its effects: young people and those with disabilities, long-term health conditions and caring responsibilities were disproportionately affected by the pause on the economy.

Having examined the causes and effects of these widespread hardships, the report then explored how the service provided by Citizens Advice Hertsmere was helping many across the borough to manage and overcome them. Crucially, since so many of our clients sought help with no single concern but rather a range of complex and interconnected issues, our holistic expertise across employment, benefits, housing, debt and more proved invaluable for helping to prevent difficulties from escalating and for providing peace of mind along the way.

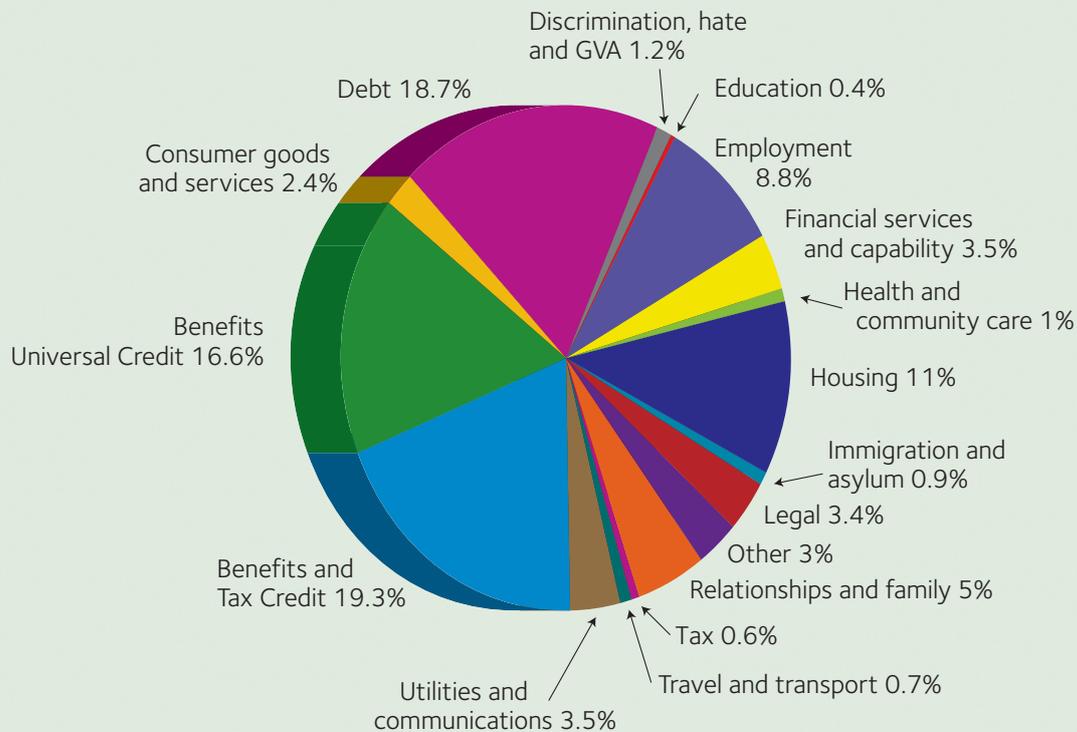
Publishing the report gave us an opportunity to consult with Oliver Dowden MP and Hertsmere Borough Council's Revenues and Benefits team about a wide range of local issues. Meeting with the latter was particularly productive: having heard our insights into the patterns of hardship faced by many local residents, the Council agreed to continue enforcing collection of council tax arrears with discretion, preferring to work with us to design affordable repayment plans for debt-laden clients rather than push them off a financial cliff-edge by pursuing the arrears in full.

Since publishing this report, an updated version, titled *A Long Way to Shore*, has been produced, showing how many of the early trends of lockdown life have evolved into new challenges. Hopefully, continuing to revise this rolling report will provide more opportunities in the future to monitor the issues shaping life for many in Hertsmere, allowing us to provide the best possible support for those in need.

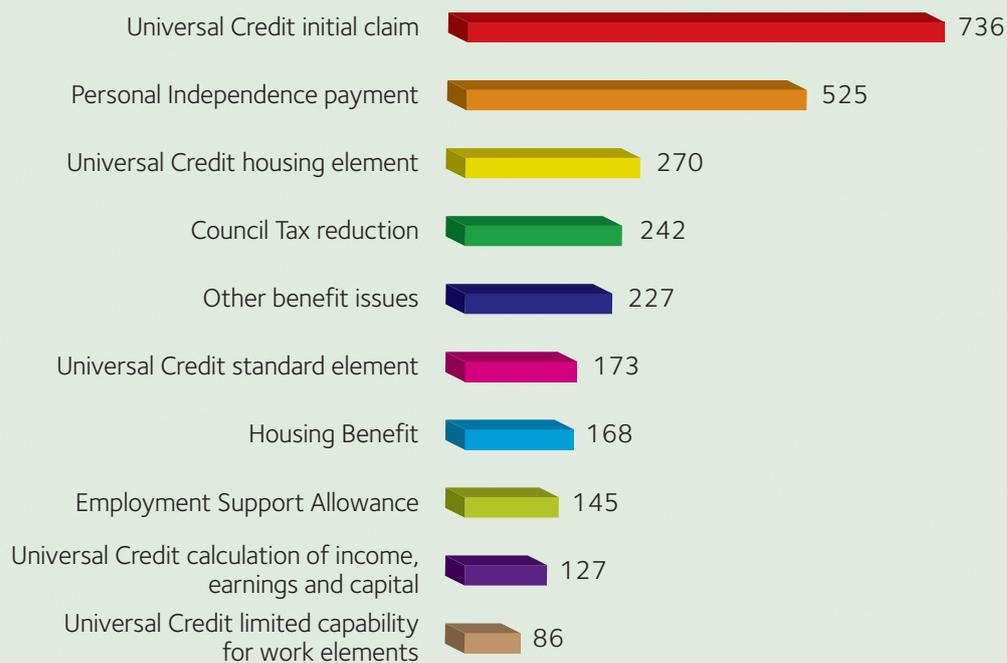
Hugo Murphy
Volunteer Advisor



What were the enquiries about?



The top 10 benefit issues





Training and Recruitment

Adapting to our change of circumstances and completely re-writing training practices!

Happily, just before lockdown in March 2020 I had interviewed and recruited a group of five and I worked with them remotely via zoom. They were very patient with me while I negotiated zoom, breakout rooms, screen sharing which now all seems so normal. We even had a WhatsApp group called "The group who have never met". They were fantastic joining me for training sessions via zoom and completing all the training on the growing Docebo learning platform plus some in CABlink. Listening into advisers calls all had to be done remotely and I would like to thank everyone who took part in this process. They all successfully, during a brief opening of the office, had their first calls listened to. Then it was remote working again which is no easy task when new to a role. The trainees have all done brilliantly and report to me that they feel well supported by fellow volunteers, session supervisors and office staff.

While we opened up again I recruited the "October group" and managed one session in person where we all met for the induction session. Then it was back to remote working. This group have also worked brilliantly doing all their training via zoom and on-line. They had to take their first calls to clients remotely with the help of a supervisor listening in. Again, very challenging working at home on your own when just starting out. All six are still with us as advisers, with one member helping with grants and another becoming a fulltime member of staff! They have all qualified as AL advisers.

Every new trainee is now trained on Adviceline and then moves onto Full Advice for work with clients from the work queue.

We currently have two new groups of six and three training as advisers and hopefully they will be able to have a more hands-on training in the office as well as zoom sessions. All the on-line training has moved out of CABlink into Skillbook previously known as Docebo. Skillbook is very useful as it records everyone's learning in one place and advisers can choose to complete a whole range courses which are of interest for further learning.

From time to time I send out training suggestions via the newsletter to help all our advisers keep up to date and I am always happy to find training specific to people's needs.

I love this role, recruiting and training new advisers and feel fortunate working with such a great team of people here in Hertsmere.

Sarah Armitage
Training & Recruitment Supervisor



Energy Project

Citizens Advice Hertsmere secured funding to run this project for the third year and delivered in excess of £15,000 in financial gains to clients.

The project aimed to maximise income and reduce household expenses with a focus primarily on energy bills and energy efficiency. For many low-income households, energy costs form a high proportion of outgoings, leading to fuel poverty. The energy industry seeks to lower costs through added competition, but the scope and choice that this brings is not always available equally to all clients.

During 2020-2021, this project was delivered remotely, which added to the complexity of dealing with clients who had limited access to or limited knowledge of technology. Relatively simple interactions became more complicated, prolonged and evolved into case-work.

The project dealt with many types of problems, including getting better deals for gas and electricity, making sure bills were accurate and correct, applying for grants, such as Warm Home Discounts. The Pandemic presented new issues too. For example, problems getting faulty meters fixed or replaced, problems just getting in touch with suppliers to correct mistakes to billing and getting accurate meter readings done. And the pandemic made existing problems worse. We heard from more clients who had no money to top up their prepayment meters and were left for days or even weeks without electricity or gas.

Housing Project

This project offers advice and assistance to people facing homelessness.

It has operated in conjunction with Hertsmere Borough Council Homelessness Prevention Team since 2017. Its main aim is to help clients to be able to successfully maintain a tenancy, by helping to understand the costs of renting a home, how to budget for associated expenses and how to maximise income.

The Covid pandemic changed the way this project operated during 2020-2021. With evictions mostly on hold, the focus became more about maximising income, managing debt and maintaining current tenancies. We dealt with a broad range of issues, including advising on eviction rules, tenancy rights and getting repairs carried out, as well as managing rent arrears and other payments with reducing incomes and rapidly changing benefit and furlough rules. We saw an increasing number of new clients, who faced problems with money or relationships for the first time, during this extraordinarily challenging time.

Households and family structures changed during the pandemic. There were more issues about overcrowding, more strain on relationships and more cases of those fleeing domestic violence and abuse. Underlying all of this, was an environment of rapidly changing rules around benefits, furlough and work.

The Housing Project works closely with other Citizens Advice Projects to provide holistic assistance to help untangle complex presenting issues.

Heidi Ashworth
Housing Project Coordinator



Universal Credit Help to Claim Project

The Help to Claim project has continued and expanded this year in terms of the channels we offer the service through.

Anca joined Anne in April and between these two specialist advisers we provide this service for 4 ½ days a week.

During the lockdowns we quickly moved to providing the Help to Claim service by telephone only. Over the summer we also started to deliver Help to Claim via webchat. Clients can access webchat from the Universal Credit section of the Citizens Advice website. We have found an advantage of webchat is that the transcript can form the basis of case notes, therefore reducing the time it takes to write up a case after advice is given. And, from August we were very pleased to be able to return to delivering the service in person to residents of Hertsmere at our Borehamwood office on Tuesdays and Wednesdays.

A guide that we developed to meet the high-quality standards required of this project is being used to carry out a thorough exploration of each of our client's circumstances, an eligibility check and a benefits check. Clients also have a needs analysis carried out and their internet capability is confirmed before tailored advice about Universal Credit is given, including: how to claim, the application process, the availability of the advance payment, the identity verification process, explanation of the claimant commitment and work groups and advice about initial management of a claim. We are pleased that we are rated as performing excellently from both quality checks and client feedback.

Our advisers are continually expanding their subject knowledge of Universal Credit, often by accessing the relevant Help to Claim groups on Workplace where complex 'real life' cases and 'hot topic' subjects can be researched. The groups on Workplace are moderated by our team of Expert Advisers who we can also contact directly for their guidance on complex issues relating to Universal Credit.

In order to raise awareness of the Help to Claim service, DWP Radio ads were broadcast in June and July across England and Scotland directing people to Help to Claim. Google Ads also ran in July for 1 month. As of the 5 August these ads have been seen by over 33K people with over 400 calls made as a result.

Citizens Advice Hertsmere is well-placed to meet the expected increased demand to the service as we get closer to the end of the furlough scheme on 30 September.

Anne Palmer
Help to Claim Adviser

A Volunteers Perspective

Back in October 2020 I was casting around for something extra and useful to occupy my time.

Like so many others, Covid had pole-axed my lovely little business hosting and teaching English to foreign students. Even though I am meant to be retired I have a very low boredom threshold!



I already had a high opinion of Citizens Advice from my time in Acas, when I used to send some of my team to brief local advisers on employment issues. They said the advisers were sharp, highly motivated and quite scary. I've now seen for myself that the first two descriptors are spot on, but I don't find scary.

So, in December I dived into the vaults of the Docebo online training system, as everything had to be Covid proof, under the immensely patient and kindly supervision of Sarah Armitage. To be honest, although I knew a fair amount about some topics, I was shocked how little I knew about the benefits system and its complexities. What is meant to be a new and unified system that people can navigate around fairly easily is still really difficult to understand, though I'm sure it is a lot better in many ways than what went before. It's been a steep learning curve for me, but one that has kept me out of mischief.

I started taking calls in March. Apart from the expected problem of not always knowing what I was going to have to talk about and doing lots of homework, the biggest challenge for me was the emotional hit. Working from home and dealing with three or four distressing cases with clients who were crying on the phone was far harder than I expected. I had to learn to pace myself and view the detailed process of doing write-ups as a useful downloading and re-centring activity in their own right.

Now we are back in the office, I have really enjoyed getting to know our wonderful paid staff better. They are always so fun and supportive. It's the first time I've been back in an office for four years, and it's been great! Having been recruited to and worked with CA online over six months, physically being part of a team has been really formative. There is so much you learn from sitting alongside those who have been dealing with these issues for many years. It's made me understand at first-hand how tough it must be for those who started a new job during the pandemic and have never met their colleagues. I am greatly looking forward to meeting many more advisers in the office over the next months and years as people feel safe to return.

Peter Lockyer
Volunteer Adviser

Helping our clients with debt issues has always been a big part of the work Citizens Advice does.

Back when we started in 1939, debt was a huge issue after the onset of war. We started the 2020 financial year facing another worldwide crisis and we knew that debt issues would once again be a huge problem for many families. Our debt advice is free, unlike many debt solutions companies, and being impartial means we can work with our clients to find the best debt resolution for their personal situation.

The Team

We have a strong debt team at Citizens Advice Hertsmere. In 2020, Sharon and Anthea were joined by Madeleine and Mukhtar with Jodie continuing to provide admin support.

Debt and money advice during the pandemic

The Money Advice Team worked tirelessly in 2020/21 to help people find a way forward with their debt and money problems during coronavirus. When the pandemic began, we immediately moved to giving remote advice and support by phone and email so clients could continue getting the help they needed with their debt and money problems. We have got really good at this and learnt new ways of working more effectively.

Demand for help with debt problems was slow across the Citizens Advice network in the first months of the pandemic as the government and regulators put in place measures to protect people who were experiencing financial challenges because of coronavirus. Emergency measures including a ban on bailiff enforcement, eviction, and repayment holidays provided some debt relief to

people behind on their bills, although arrears were rising at the same time. We soon noticed that often people who had suffered a drop-in income due to loss of work were using credit and store cards to pay their bills. This was a problem we knew was going to be a debt tsunami down the line.

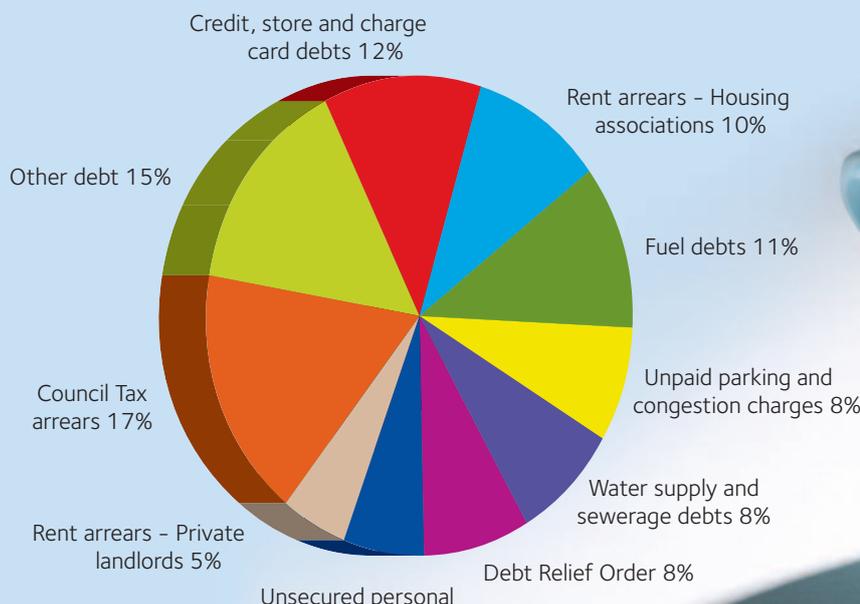
The most common debt types clients contacted us about in 2020/21 about were council tax arrears, credit store and charge card debts, rent arrears – housing association and fuel debts

- In 2020-21 we helped more people with their council tax debt than other debt and money advice issues;
- Worryingly, we saw an increase in people seeking advice about private rent arrears. This may be a result of a lack of protections for people privately renting during the pandemic. In many cases, clients were unaware of their rights;
- There was also a rise in the numbers of clients who we assessed as being in a negative budget situation. This means people having less than £0 after essential expenditure. Even the use of foodbanks and support with fuel left some families not having enough money for the basics.

Helping clients get new benefit/tax credit awards or increases

Clients we helped with debt issues also often had very complex situations and needed support with benefits, including tax credits and Universal Credit. Across the Hertsmere service we supported clients to gain a total actual or expected new benefit/tax credit awards or increases of £711,974 in 2020/21.

Debt needs during the pandemic



Mary's Story

Mary works part time as she looks after her child who has health complication and due to Covid-19 was furloughed. Mary lives with her husband who worked full time but she did not want to involve him. Mary came to us for advice on a CCJ as she had been threatened with this for a loan she took out for a new boiler.

Once we reviewed Mary's paperwork pertaining to the CCJ we could see the client had been sent court forms and had time to put in a defence. I asked Mary what circumstances had caused her to be unable to keep up with the loan payments. Mary explained she was told when taking out the loan repayments would be for a 5-year period and therefore cancelled the direct debt. Whilst Mary had received paperwork pertaining to the broken loan agreement, she thought it was a scam. CAH helped Mary to take control and to put a defence in based on the information provided.

The creditor advised they would investigate this and as a result offered Mary the opportunity to avoid a CCJ and offered the client an option for a settlement at a reduced amount. The total debt was £7,345 and the settlement figure was £3,342. However, after much exploration Mary could not afford to settle the debt. After working out what Mary could afford, she decided to take the other option available to her and sign a Tomlin order; which meant if she defaulted the creditor could continue with the CCJ. CAH helped the client produce a financial statement which showed she could afford

to pay £20, this was agreed by the creditor and signed. As a result, Mary has not received a CCJ for the debt, has not defaulted on her payment and has not needed to contact us for Money Advice since.



Mukhtar Ahmed
Money Adviser

Anabella's Story

Annabella is a lone parent who also cares for her disabled brother. She lives in a Housing Association property and claims Income Support, Carer's Allowance, Housing Benefit, Council Tax Support and Tax Credits. She has mental health issues and a learning disability so when the DWP wrote to her to inform her that they were stopping her Fuel Direct payments, she was unable to deal with the matter and gas and electricity arrears ensued. When she contacted us, she was very distressed and worried about the situation. We informed her of her options and were able to produce a financial statement for her, which showed that she had a small amount of available income with which to make offers to her creditors. The offers were accepted and Anabella was very relieved and grateful for our assistance.



Anthea Miles
Money Adviser

Julie's Story

Julie is single and lives in housing association property. She is employed but her hours and pay are variable. She is in receipt of some Housing Benefit and Council Tax Support. Due to low income she was finding it difficult to manage her essential expenditure and

incurred arrears in rent, council tax, electricity and water. She also had eight non-priority debts.

Julie came to us for help with her debts two weeks before lockdown. Client was facing eviction at a court hearing the following week and had also received bailiff letters regarding four council tax debts.

Total debts for priority and non-priority debts were £13,788.15, and her budget showed she had only £17 pw of disposable income with which to pay her debts. She was therefore unlikely to become debt-free.

Julie's benefits entitlement was checked and we advised her of her debt options. We advised that as her debts were less than £20,000, her disposable income was less than £50 a week, and she had no car, savings or other assets, she should consider applying for a Debt Relief Order which would cost her £90 and would freeze the client's debts for 12 months. After this 12-month moratorium, if her financial situation did not improve, her debts would be written off. The client decided that this option was the best way forward for her as it would clear all her debts.

We obtained a hold on bailiff action and also succeeded in getting the council to take back her Council Tax debt from the bailiffs. We provided the client with a financial statement to take to her court hearing and advised her to explain to the court that she would be applying for a DRO. The client told us that the court was sympathetic, and ordered an adjournment of the possession action to enable her time to apply for a DRO.

Following the closure of our office we continued to help and support the client over the phone and by email. We helped her to apply for a DRO which was approved by the Insolvency Service at the end of April. Julie was very happy and relieved that, despite the Covid lockdown, we had been able to help her get a DRO, which ensured that at the end of the 1-year moratorium period she would be debt-free, she would be saved from eviction from her home and could look forward to a new start.



Sharon Avraham
Money Adviser

Edward's Story

Edward is a 57-year-old man, who lives on his own and has disabilities which result in lots of physical pain, this had greatly affected his mental health. Edward had one priority debt totalling £3,500 and two non-priority debts totalling £1,034 which was contributing to his deteriorating mental health. He emailed stating he will be ending his life. We made sure to react to this quickly and raised this as a safeguarding concern. He is now receiving the appropriate mental health assistance and we will be looking to apply

for a mental health crisis breathing space once he is discharged and he has been allocated a mental health worker. As a result, Edward is now receiving the support he needs to assist in his personal recovery journey.



Madeleine Hillman
Money Adviser



Treasurer's Report - 2020/2021

The past year has been a very challenging and difficult one for Citizens Advice Hertsmere as for all organisations. However, thanks to the tremendous support from our funders and an amazing response from our dedicated and resourceful staff and volunteers, we have ended the year in a strong position both financially and operationally.

Total income increased by £94,000 to £533,000 due to the gaining of four new projects, the Herts debt advice, Defra complex issue support, Adviceline National, and a donation from the M Foundation enabling us to employ a caseworker to concentrate on complex debt issues.

Expenditure also increased but only by £3,000 to £434,000. Salaries rose by £56,000 due to additional staff recruited to manage the new projects but this cost was offset by lower pension and redundancy provisions saving £55,000. With the increased emphasis on telephone communication with clients and to enable working at home mode, an additional £21,000 was spent on computer and telephone hardware and software. However, again, this expenditure was offset by savings on office running costs as offices were closed for the majority of the year.

The result for the year was a surplus of £99,000, compared to the £8,000 which was achieved last year. This surplus has been added to the Charity's Reserves which now stand at £280,000, equivalent to 8 months operating costs. Citizens Advice Hertsmere is therefore in a strong position to enter the coming year which will no doubt provide further challenges and calls on our support.

As in previous years, I would like, on behalf of the board, paid staff, volunteers and our clients, to give our sincere thanks to Hertsmere Borough Council (HBC) whose continued funding of over £257,000 plus the use of their premises has enabled us to provide our services throughout the Hertsmere Borough.

Our grateful thanks also go to the Clarion Housing Association, Aldenham Parish Council, Herts County Council, the M Foundation, the Rowlandson Foundation and HBC Housing Department whose generosity has given us £136,000 of additional funding. This has enabled us to maintain and increase the scope and depth of our advice services.

The value of our 58 volunteers' work (46 volunteers & 12 trustees) during the year was assessed at approximately £280,000. This effectively more than doubles the HBC funding and reflects the efforts of our volunteers and paid staff to whom we are very grateful for their continued hard work, professionalism and expertise.

I am pleased to report that our auditors, Parker Cavendish, have completed their annual audit of our financial statements and have given us an unqualified auditor's report.

Looking forward to the coming year, the worldwide pandemic continues to bring new challenges and the need for our services will inevitably increase. Although it is difficult to predict with certainty, I expect the financial outcome for next year to be a small surplus.

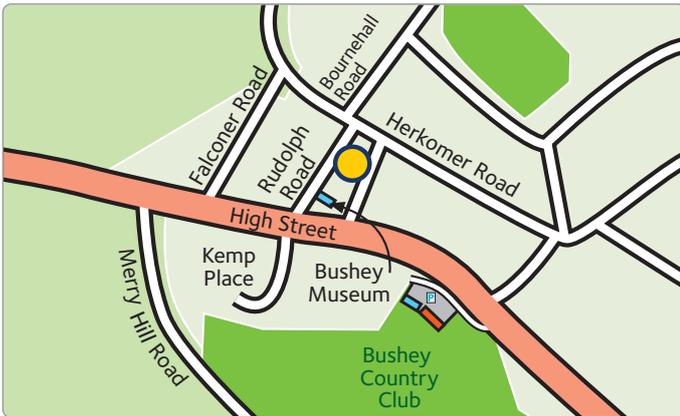
Finally, in order to safeguard and improve our services to the community in the current environment, we continue to actively seek opportunities to increase our funding through new sponsors and projects.

Malcolm Curzon
Treasurer

Statement of financial activities for the year ended 31 March 2021 Incorporating the income and expenditure account

	2021			2020
	Core Funds £	Project Funds £	Total Funds £	Total Funds £
Incoming Resources				
Incoming Resources from Generated Funds				
Voluntary Income	28,500	0	28,500	28,500
Investment Income	3,900	0	3,900	3,000
Incoming Resources from Charitable Activities	257,500	243,000	500,500	408,100
Total Incoming Resources	289,900	243,000	532,900	439,600
Resources Expended				
Charitable Activities	187,000	239,400	426,400	421,100
Governance Costs	3,900	3,600	7,500	10,100
Total Resources Expended	190,900	243,000	433,900	431,200
Net Movement in Funds for the Year	99,000	0	99,000	8,400
Balances Brought Forward	181,300	0	181,300	172,900
Balances Carried Forward	280,300	0	280,300	181,300

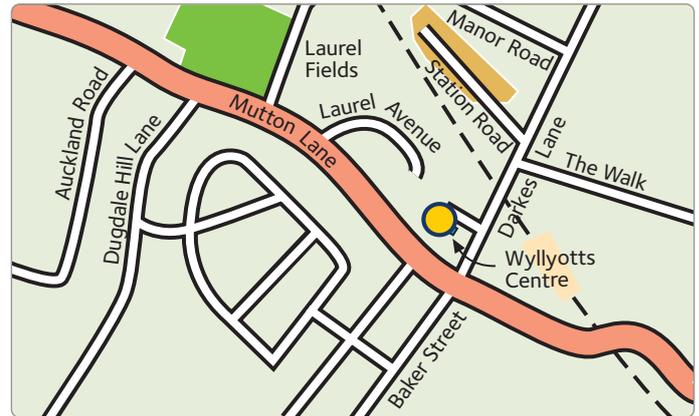
If you want to visit Citizens Advice Hertsmere



Bushey - Drop in service and appointments

Monday and Thursday 10am - 12.30pm

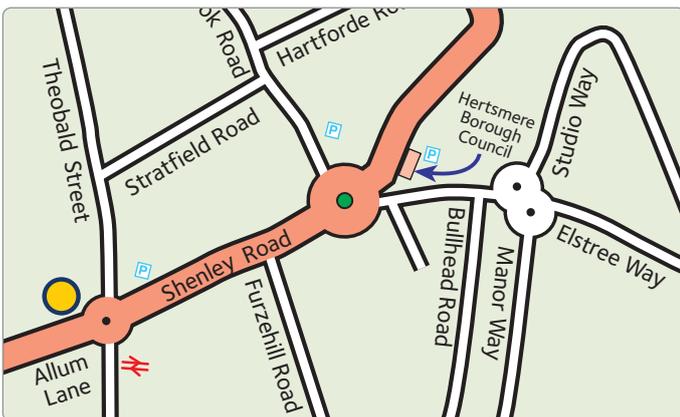
8 Rudolph Road, Bushey WD23 3DU



Potters Bar - Drop in service and appointments

Monday and Thursday 10am - 12.30pm and 1pm - 3.30pm

The Wyllyotts Centre, Darks Lane, Potters Bar EN6 3HN



Elstree & Borehamwood

Drop in service and appointments

Monday 10am - 12.30pm and 1pm - 3.30pm

Tuesday and Wednesday 10am - 12.30pm

Thursday 10am - 12.30pm and 1pm - 3.30pm

Friday - Specialist appointments only

The Vanstone Suite, The Community Centre,

2 Allum Lane, Elstree WD6 3PJ

Outreach advice

The Radlett Centre, 1 Aldenham Avenue,
Radlett WD7 8HL

Tuesday 10am - 1pm

If you want telephone advice

Monday to Friday 10am - 4pm

Call: 03444 111 444

www.hertsmerecab.org.uk



CITIZENS ADVICE HERTSMERE

Registered Charity No. 1064996 - A company limited by guarantee No 3438303, England
Registered Office: The Vanstone Suite, The Community Centre, 2 Allum Lane, Elstree, Hertfordshire WD6 3PJ

