

Citizens Advice Hertsmere



2018-2019 Annual Review





Chair's Report 2018/2019

This is my first year as Chair of Citizens Advice Hertsmere and it happened as a result of rather sad circumstances.

Our long-standing Chair, Chris Wood, stood down last October after seven years' service in favour of Frank Harris. In January 2019 Frank had to stand down as Chair due to ill health. I was Vice-Chair and stepped up as Chair on a temporary basis. I was formally elected Chair in April 2019. I am happy to say that Chris Wood is now Vice-Chair and I am grateful for his support.

The past year has not been without its challenges. As our CEO will say more about in her report, we have continued to help clients with ever more complex issues. Many of our clients have mental health problems and this produces its own challenges when it comes to helping them. We have also had to cope with getting to grips with GDPR and the roll-out of Universal Credit.

Funding is always a perennial issue and we are very grateful to Hertsmere Borough Council for their continued commitment and financial support. We would not be able to maintain a viable and sustainable service without this. We would like to thank our Portfolio Councillor, Cllr Clapper and her senior officers for keeping us on our toes and supporting the work we do. This external check on our performance, in addition to the close scrutiny CA National can enforce as part of our membership agreement, is really valuable for us.

Financially, as our Treasurer will report, we ended the year with a small surplus which was in line with our expectations. This result was very satisfactory as it was achieved after funding a major upgrade in our office computers and software. The budget for 2019/20 continues to look sustainable with a small surplus again being the forecast outcome.

We live in turbulent times and we are taking steps to ensure that our board is up to the challenges ahead. Good corporate governance is essential and at our Away Day this year we spent time with an external facilitator considering three principles of the Charity Governance Code. This has produced a number of actions for us to take forward to improve the way we operate.

We have a great team in the office and my thanks go out to all staff – paid and volunteer – for their unstinting efforts in meeting our clients' and sponsors' expectations across the service. I would also like to thank my fellow trustees, also volunteers, who give unstintingly of their time and expertise to provide strategic direction to the organisation. In the course of the year we welcomed Richard Perkoff to the board. Richard is a practising barrister specialising in company law.

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

- Carolyn Buller, our CEO, who runs our organisation superbly and is a great help to me;
- Malcolm Curzon, our Treasurer, who does a huge amount of work making sure our finances are in order;
- Lewis Osbourne, our Company Secretary, who keeps us on the straight and narrow with regard to Company and Charity law;
- Chris Wood, now my Deputy, who served as Chair for part of the year in question and for the nearly seven years prior to that.

Arran Elkeles
Chair

A Word from Our Wonderful Volunteers

There seems to be a misconception that you need to be a lawyer to be a volunteer adviser at Citizens Advice and the answer is definitely "no, you do not!"

Volunteers are welcome without any legal experience. In fact, it can be a slight hindrance. Our advisory role is to empower the client to move forward with their problem following exploration of their issue and discussion about the different options they have. Solicitors tend to take the problem over from their client and carry out all the necessary casework. In any office, Citizen's Advice advisers come to their volunteer role from many different backgrounds and experiences. An important factor is not being a judgemental person and the common feature is that we all care deeply about helping our fellow citizens.

My background is, however, as a solicitor in London. The law firm where I worked encouraged helping out at the City of London Citizen's Advice and I enjoyed this. When family ill-health and son number three arrived, I needed to re-organise my working life. I started volunteering at Citizens Advice Hertsmere (CAH). The commitment was, and still is, working two sessions a week or a full day, attending team meetings and keeping up with training. It was only meant to be for a few years! However, some 20 years later, I am still involved and feel just as strongly about the important work we do.

I have carried out a variety of roles but what I enjoy most is seeing clients individually face-to-face as part of a session where we work as a team of volunteers. The immediate nature of the help we can give to our clients and the variety of problems which cross our desks keeps motivation high. Like any volunteer role, it is not without its frustrations. We would like to assist our clients more fully and give them a more in-depth service, but, of course, our funding (which our CEO works so hard to secure) is limited.

Sometimes, it's felt that some of the bureaucracy we encounter is put in place by people who do not function at grass roots level and would benefit from sharing time with us in the office. We would love to spend more of our time on session with clients and less time recording the cases, but we recognise the need for fully explained write ups and we have strict audit requirements.

Thoughts of client problems sometimes stay with me for a while after I leave the office. I remember one client who I saw a few hours after she had learnt that her estranged father had taken his own life at an airport and she was the next of kin. CAH was her first port of call at the suggestion of the police. We explored the most urgent steps needed to be taken and she would work through the remaining ones over time. She would need a solicitor and the support of friends, but she left our offices a different person with a plan.

With less trust in some of our public organisations being a key trend in social attitudes, I feel that CAH works hard to be identified as a trusted source of information and our free, confidential and compassionate service is a safe pair of hands when people in our local area encounter problems in their lives.

Caroline Lawrence
Adviser & Volunteer Representative



Chief Executive Officer's Report

This year our service celebrates our 80th Anniversary.

For 80 years we've provided free, confidential advice. Throughout that time our staff and volunteers have helped us support millions of people to find their way forward. On the 4th September 1939 from 200 locations, including horse boxes and private houses, volunteers ran the service. The issues the advisers dealt with related to the loss of ration books, homelessness and evacuation. They also helped to locate missing relatives and prisoners of war. Debt quickly became a key issue as income reduced due to call-ups.

80 years on and we are helping 25 million people nationally every year. We have 272 offices delivering advice in around 3,400 community locations. In Hertsmere we are grateful to our council for providing us with 3 offices, not horse boxes, and we also run outreaches at 2 locations in our area. Our advisers are dealing with issues such as Universal Credit, lack of affordable housing and homelessness, settled status and unpredictable work patterns which often leads to debt issues. Life certainly hasn't got simpler in the last 80 years.

Although we are still offering the advice that people need for the problems they face the way we do this has drastically changed to reflect the changes in our society. More people want to access our advice through digital means and our public website is constantly reviewed to ensure we have all the information people need, including topical issues such as Universal Credit and Brexit. No matter how informative our website is we recognise that it will never replace the necessity for many clients to have advice tailored to their specific circumstances. We probably all look at various websites when we have a concern about a health issue but for more serious complaints we will want to see or have a telephone conversation with our GP. Our goal is to ensure our clients get the help they need, through whatever channel they choose in a timely manner.

We are told that standing still in business is in fact to move backwards. Reflecting on what we are doing and taking steps to work more efficiently and effectively in response to rapidly changing social and technological world is vital to remaining afloat, especially in the charity sector. Change can be daunting especially when there are so many unknowns in the current economic climate. We don't currently know what the next few months hold but we can be sure that it will mean people in Hertsmere will need our advice on many levels and we are planning to be there for them.

Last year we said goodbye to our Training Supervisor Susie (who has fortunately stayed on as a volunteer adviser) and our Office Manager Beverley. We welcomed Sarah as our new Trainer and Jodie as Office Manager and we are very pleased to have them on the team. Sadly our Chair had to step down due to ill health but Arran took up the reins and has been extremely generous with her time and support for us. Arran is an excellent Chair and brings lots

of ideas to help us move forward. I am very grateful for her support and that of all our loyal and committed trustees to whom a big thank you from me.

Unhappily we said a very sad farewell this year to Penny Tuerk. I am sure those attending our AGMs in previous years will remember Penny running around to organise the food and checking everyone in. We often joked that Penny was pretty much a full-time volunteer for us, covering several roles and always willing to step in at the last minute to help us out. Penny was never without a smile and a kind word for the clients. Penny died suddenly and her loss was keenly felt by her family, friends and colleagues here. We had the honour of attending and speaking at Penny's memorial service which was a wonderful tribute to a lady who had had a remarkable career in theatre, radio and television. We miss her very much.

We also said goodbye to several volunteers who left us to do other things and said hello to many new volunteers too. The work we do is certainly challenging but our staff and volunteers are all here because they want to help people and they do this with a positive and cheerful attitude that makes our organisation a great place to work. My thanks go to them all with a reminder that they can be very proud of the contribution they make.

Of course, our greatest praise and job satisfaction comes when a client feels in a better place to manage their issues after we have helped them. We get lots of nice feedback from clients but this recent comment helps to remind us why we do what we do: -

"For the first time in a long time I can see a light at the end of the tunnel. Citizens Advice Hertsmere has helped me take control again, thank you".

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



Research and Campaigns Report 2019

As a service Citizens Advice Hertsmere holds a huge amount of insight and data about enquiries and issues our clients and our wider community face.

Research and Campaigns is one of the twin aims of Citizens Advice. With the data we hold we can help research and take issues further by reporting in to Citizens Advice to be part of helping and influencing change to policies and practices.

This year at Citizens Advice Hertsmere we have been continuing the good work we do and have been involved in various local and national campaigns.

Our CEO Carolyn was involved in setting up a new relationship with Borehamwood Foodbank at St Teresa's Church, from January 2019 a Thursday morning drop-in service was offered to the local community for advice. This was very successful and an additional session began from June 2019 offering a Monday morning drop-in service.

We compiled a report, with the help of Charlotte Spanner, exploring food poverty and a reliance on the Borehamwood Foodbank during school holidays because the lack of free school meals.

The loss of free school meals heightens financial pressure on families already struggling with the higher costs of living, and who are struggling with financial difficulties with low income or complications with their benefits. It has been documented that the loss of free school meals during holidays could add between £30 and £40 a week to parents' outgoings on one child alone.

This pressure is being increased for people claiming Universal Credit who do not receive their first payment for at least 5 weeks, perhaps longer. This year we have seen an increase in many clients struggling or having financial difficulties claiming this particular benefit being that it went to a full live service in surrounding areas, and although the client can request an advance payment of benefit, this is repayable and is deducted from their ongoing UC award, and can be deducted at a maximum of 40% of the claimant's standard allowance.

On a local and national scale we will be reporting in to Citizens Advice on various concerns with UC claims, but one concern in particular which has been brought to our attention is with regards to the claimant commitment. All clients applying for UC need to agree and sign their claimant commitment before they receive their UC payment and it is vital that the client is put in the right conditionality group (there are four). Clients are sometimes being placed in the incorrect or unsuitable conditionality group. Clients are proving that they are not aware of their rights to negotiate and challenge conditions, and this is something we will be working on with the help of our staff and volunteers to provide evidence to Citizens Advice.

We continue to attend the Homelessness Forum with Hertsmere Borough Council.

With still do much work looking at data around homelessness among our clients in the local area, and working closely along side Hertsmere Borough Council in helping the vulnerable.

We have continued to work closely with the other Local Citizens Advice offices in Hertfordshire and Bedfordshire to share best practice and emerging issues. We also attend the local Department of Work and Pensions Customer Representative Group and National Citizens Advice Research and Campaigns Forum.

We are currently gathering information around Council Tax Support and the proposals for changes towards a banded scheme based on claimant income and a disregard to any UC payments.

Our advisers and assessors continue to contribute to our research and campaigns activity by submitting evidence forms about any cases where there may be a Research and Campaigns issue, and recording issue codes to allow us to track trends in the type of cases our clients are presenting with. This allows us to monitor any future issues for campaign work.

I am new in the role of the Research and Campaign Co-Ordinator but I would like to take this opportunity to thank all of the advisers and assessors across all three offices for their continued support of Research and Campaigns at Citizens Advice Hertsmere.

Without their continued support and hard work, we would not be able to make changes to help our clients lives.

Teresa Lancaster
Research & Campaigns Coordinator

Cardinals Visit – Lantern Appeal

On 26 February 2019, Cardinal Vincent Nichols visited Borehamwood to launch his lantern appeal which this year focuses on the problem of food poverty and food insecurity. At the same time, he announced the launch of a new food relief initiative across the Diocese of Westminster.

The Cardinal chose our parishes to launch his appeal this year partly because of the Borehamwood Foodbank, which has done a considerable amount to combat food poverty in the area.

The announcements were made in St Teresa's Parish Centre and the event was attended by various members of the community including trustees and volunteers of the Foodbank, representatives from local Christian churches and synagogues as well as Citizens Advice Hertsmere's Carolyn Buller and Teresa Lancaster pictured here with Cardinal Nichols.





Advice Service Manager's Report

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.

Over the past year, we have helped Hertsmere residents and workers with wide ranging issues, and we have increasingly seen clients with several problems which in many cases are so complex they can take several months to resolve. There were increasing demands on our services associated with the economic climate and the continuing changes in benefits. The introduction of full-service Universal Credit in Hertsmere, and the challenges this new benefit presented meant that the majority of problems we have dealt with over the past year has again been welfare benefits, debt and money, and housing.

We are a vital front-line service for those in the greatest need in our local community who contact us for help and support with their problems, either in person or over the phone. Most of our information and advice is provided by our volunteers who help us deliver our face to face services through our three local offices in Elstree and Borehamwood, Bushey and Potters Bar, our weekly outreach service at the Radlett Centre, and our twice weekly outreach sessions at the Borehamwood Foodbank.

Our volunteers also help us to try and ensure that Hertsmere clients can access our help by phone, by working together the other nine citizens advice services in Hertfordshire and Citizens Advice Chelmsford to provide a joint telephone advice service, which makes it much easier for Hertsmere clients to access the advice and information we can provide.

We wouldn't be able to deliver our services without our dedicated and committed team of volunteers and paid staff who work hard to provide a high-quality information and advice service which makes a real difference to the local community by helping to solve their problems and change lives. I would like to thank all who have been a part of Citizens Advice Hertsmere over the past year – especially the volunteers who give up their time freely to help their local community.

Helen Hutchins
Advice Service Manager

Bushey

The Bushey office of Citizens Advice Hertsmere is located centrally in Bushey Village, next to Bushey Museum and has shared free car parking facilities. The office is within walking distance from local bus routes, making it easy to access for all members of the community.

Bushey office is staffed by a growing number of volunteer advisors who provide much needed support for our local community. They continue to see clients with a broad range of subject enquires, some require local knowledge but most would reflect the experience of clients nationally.

Bushey office continues to provide a hub for other groups and services within Hertsmere offering a wider range of support on its doorstep. Communities 1st have been providing 'Computers and a Cuppa' sessions on Wednesdays over the past year, and Hertsmere Borough Council have their local office in our Bushey premises on Thursdays.

Bushey office is open on Monday and Thursday mornings from 10am to 12.30pm, offering a drop-in service to the general public, with face to face and telephone advice appointments to all Hertsmere residents and workers. Bushey office also operates as part of the Hertfordshire Telephone Advice line service and is also a useful training facility for our newest advisors. We hold specialist Money Advice sessions on a monthly basis, by appointment.

I would like to thank our wonderful Volunteers for all they have done over this past year and for the support they continue to offer to their colleagues and the local community, they really are a great team of people to work with.

Heather Haines
Quality Advice Supervisor

Potters Bar

The Potters Bar Office of Citizens Advice Hertsmere has had another busy year helping our local community with a wide variety of practical issues. Universal Credit continues to provide further challenges to our clients.

The office is located at the Wyllyotts Centre. We are open Mondays and Thursdays 10am to 12.30pm and 1pm to 3.30pm for drop ins and appointments. We also offer advice via telephone and email to Hertsmere Residents and those who work in the area.

I would like to take this opportunity to thank our dedicated team of advisers, assessors and receptionists who work tirelessly to keep the office running smoothly and provide an excellent service to the community.

Beverley Spanner
Quality Advice Supervisor

Elstree

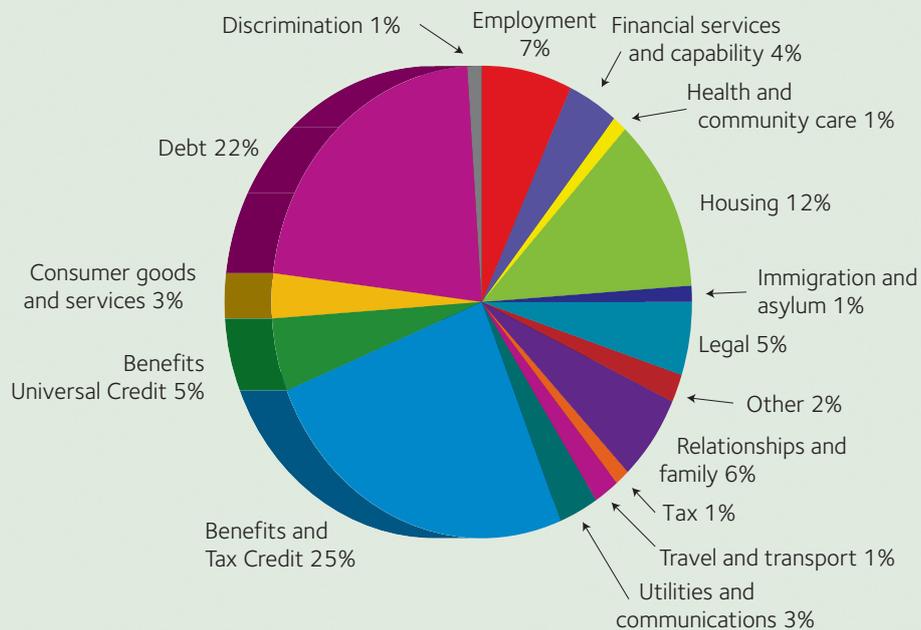
At Citizens Advice Hertsmere we support local clients with a range of subjects. We take a holistic approach, which enables us to help them with every issue that they present us with at a time when they need it the most.

We continue to see high numbers of clients who face problems with benefits, debts and housing and we expect this to continue to rise with the introduction of Universal Credit.

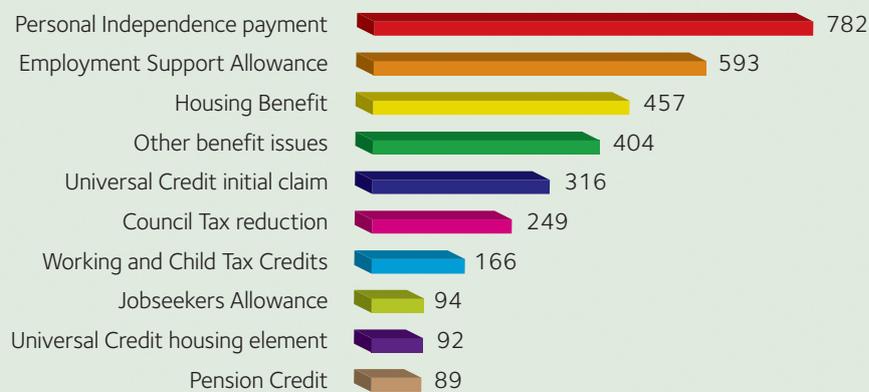
We are able to run our invaluable service with the help of our highly skilled volunteer workforce and our aim is to make our advice easy to access and affective for our clients. Our service can be accessed by coming in to our drop centre or by calling Advice Line.

Debbie Renyolds
Quality Advice Supervisor

What were the enquiries about?



The top 10 benefit issues



The top 10 debt issues





Training and Recruitment

I have been in the role of training supervisor for a year now and thoroughly enjoy my 15 hours a week! Having been a generalist adviser in Potter Bar for 14 years this has helped me understand the skills needed to work with trainees and colleagues.

The year started with a recruitment drive and open day with 16 people attending and from this event 10 applied for roles with us. One as a trustee, a receptionist and eight for training as assessors. Another three have since joined us. By the time this goes to print 10 trainees will be on rota seeing clients either face to face, on the phones or webchat. This month we have two law students and two people from head office starting Adviceline training. There are a further three coming for interviews. Please spread the word. I am happy for anyone to advertise how worthwhile it is to volunteer at Citizens Advice Hertsmere where we help people to feel more positive and in control of their lives when they face specific problems.

All trainees can work at their own pace and it is possible to be seeing clients within 10/12 weeks. The training is divided into five parts across our three sites:

- In-house training with me;
- On-line training modules from the Adviser Learning Programme covering all the enquiry areas;
- Interview skills courses at Citizens Advice head office;
- Adviceline training;
- Shadowing with valuable learning from assessors/advisers and session supervisors.

Learning never stops as trainees continue to develop skills once they are on rota with the support of the session supervisors. Once qualified as an assessor they can move towards training as generalist adviser which we strongly encourage. Once on rota a fully trained volunteer can then work on Adviceline as an assessor or face to face and as a generalist adviser giving more tailored advice to the client.

We currently have a small handful of advisers moving to full advice which is great, and open to anyone else who is interested. We have run several cluster training courses this year for fully trained assessors and advisers on Universal Credit, Mental Health & Housing, and Employment.

From time to time everyone has been asked to look at specific learning modules on CabLink for example this year a unit on Universal Credit was covered and there is always the annual GDPR assessment to complete!

Thank you to all the volunteers and staff who helped me settle into my role.

Sarah Armitage
Training & Recruitment Supervisor

"Extremely friendly and helpful, 10 out of 10, fantastic service. Thank you so much, you've been brilliant".

Adviceline - Rod

Housing Project

Citizens Advice Hertsmere works with Hertsmere Borough Council to offer Rent Affordability assessments for those seeking Homelessness Assistance from the Council.

The project began in April 2017 and we saw 54 clients in its first year. We work with our clients to construct a budget that helps them to identify what rent they could afford to pay. The budget helps them to understand the other costs they can expect with a new home and gives them an opportunity to understand how their money is being used at the moment and changes they could make to help secure a tenancy long-term.

The project allows Hertsmere Citizens Advice to help clients who might otherwise not come to us for help and we have seen a significant increase in the numbers of young people and young families attending for help. These clients are often unaware of the kinds of costs they can expect when running a household because they are moving from their family homes. These clients are also often struggling with debts or loans that have become unaffordable as their lives change.

We have also seen a number of families facing eviction from the private sector, using s21 evictions and we get a sense of how insecure these tenancies can be. We have had one client who has faced this situation twice in the last year, having secured a 12-month tenancy with the help of Hertsmere Homelessness team a year ago. She has now been issued with another notice to leave and again finds herself facing homelessness.

Often our clients have complicated problems that need to be carefully untangled and worked through. We help them to find better ways to manage their debts and to reduce costs of household expenses so they have more income available to help get a place to rent.

Heidi Ashworth
Housing Project Coordinator



Office Manager - AGM

A year, it really has been nearly a whole year since I started my journey at Citizens Advice Hertsmere.

Citizens Advice has always been an organisation I've been aware of – being a lone parent of 11-year-old twins, the services offered by amazing voluntary organisations such as Citizens Advice Hertsmere, have been paramount in assisting me in the past. This amongst others was one of the reasons I was so pleased to be given the opportunity to work for, what is such an integral part of our local community.

I absolutely love helping people and problem solving, which is perfect, as Office Manager these skills come in extremely handy. From ensuring the office is running as it should for our fabulous volunteers to assisting a distressed client.

Carolyn Buller, CEO has been so supportive and really has been a driving force around the last 11 months being such a positive experience. Its great having the opportunity to P.A for someone who really has your best interests at heart.

I am lucky to have a fantastic team of volunteer receptionists – who have been intrinsic in helping me settle in and learn my way around. Each of my team are fantastic and without fail turn up for their shift's week in week out – with some having been with us for 30 years, incredible.

Taking over a role that has been someone else's for a long time is very daunting – but everyone was so kind and helpful, I genuinely felt at home right away and every day I am picking up knowledge on how CAH works behind the scenes.

Since being in the role there has been many changes including: a deep clean of the entire Elstree office, repainting of our Potters Bar Office, a much-awaited IT upgrade of all three sites - bringing us right up to date with 2019 and currently we are in the process of putting out to tender the refit of Elstree's soon to be 'Adviceline Telephone Room'.

I absolutely adore my role as Office Manager and am looking forward to see what the next year at CAH has in store, bring on 2020!

Jodie Tanser
Office Manager & PA to CEO

"I came in feeling negative and down hearted but left feeling positive and seeing a light at the end of the tunnel.

You are good at your job. Thank you" .
Foodbank Outreach - Anne-Marie

"Absolutely brilliant, complicated made simpler by your volunteers' methodical manner" .

Face to Face Appointment - Anon

Universal Credit Help to Claim Project

This year has seen the introduction of the 'Help To Claim' project with Citizens Advice Hertsmere providing assistance to Hertsmere residents and workers who wish to make a new claim for Universal Credit. Whilst clients in Potters Bar and Bushey were already in full service, Borehamwood Job Centre transferred in December of last year.

New claims for Universal Credit continue to pose many challenges for our clients as it is significantly different in composition and timing to the old legacy benefit system. Universal Credit is claimed using an online account and clients now receive a single monthly Universal Credit payment which incorporates a number of elements which reflect family circumstances.

We offer assistance via our National Help to claim Helpline 0800 144 8444 Mondays to Fridays 8am - 6pm, as well as additional local telephone support from Bushey, Potters Bar and Elstree Offices with assessments and appointments during our opening hours at all three locations.

I would like to thank our staff and volunteers who continue to work extremely hard to ensure our clients receive help to claim Universal Credit when and where needed and ensure continued support through all of our offices.

Beverley Spanner
Help to Claim Manager

Penny Tuerk

This year sadly we lost one of our long serving, dedicated volunteers whom, many of you will have met Penny Tuerk.



Our service, which is 80 years old this year has lasted as long as it has, because of the commitment and dedication of volunteers like Penny, one of our most loyal and committed volunteers who rarely missed a session. Going to talk to strangers about your debts, employment or relationship issues is daunting and for many people terrifying. It must have been a huge relief for our clients to walk through the door and see Penny's welcoming smile. As one of our regular receptionists she was the face of Citizens Advice to many and her calm and friendly manner soon put clients at their ease.

In addition to her role as a receptionist Penny worked with the Money Advice team helping clients to prepare and progress their debt problems. Life is complicated and often, through no fault of their own, people find themselves in desperate situations. Penny was endlessly patient in helping them to sort through paperwork so that the Money Advice Team could develop a plan to support our clients to reach a resolution. Penny was also instrumental in developing good practice and was keen to suggest improvements to the way we do things which were almost always taken up. It was such a pleasure to have her in the office.

Penny was a team player an integral part of the Citizens Advice team. The work can be difficult but Penny was always bright and cheerful and always saw the positive side. We all miss her greatly.

Carolyn Buller
CEO



From left to right Jodie Tanser - Money Advice Coordinator, Sharon Avraham - Money Advice Caseworker and Anthea Miles - Money Advice Caseworker.

The team

The Money Advice Team comprises of three team members. Anthea Miles, Sharon Avraham, Jodie Tanser. Jodie joined the team in May 2019 as a Coordinator to assist Anthea and Sharon.

The work

The Money Advice Team has continued to see an increase in the number of people desperate for our help and with on-going welfare

reforms and the continued high cost of living, Hertsmere residents continue to face serious debt, benefit and housing problems.

In the past 12-month period we have dealt with many cases, including new and follow-up clients. 606 token payments have been accepted on behalf of clients by creditors, five of our clients have received charitable payments of almost £4,000 in total we have also successfully completed 14 Debt relief orders for a total of £193,165.

Two clients are considering bankruptcy but are finding it difficult to raise the £680 fee to apply for bankruptcy. 46% of the Money Advice clients are registered disabled or have long-term health conditions. 67% of our clients are in housing association or council homes, 8% mortgaged and 25% are private tenants.

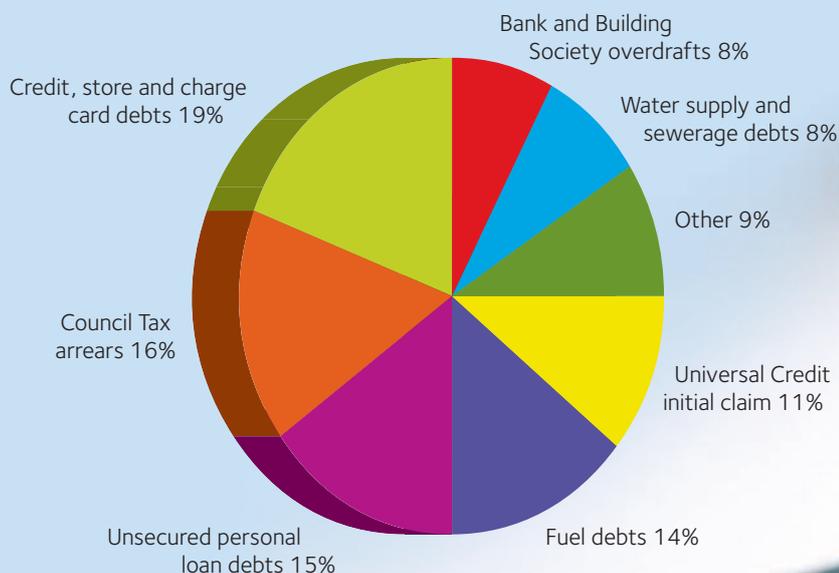
The main debts are: Council Tax arrears, rent arrears, Housing and Council Tax benefits overpayment, unsecured loans, credit and store card debts, bank and building society overdraft, utility debt, Working Tax Credits and Child Tax Credits overpayments, unpaid parking penalty and mobile phone debt. We have also seen an increase in debt to friends and family.

Money Advice Team

This year we dealt with

Benefit / tax credit gain - a new award or increase	89	£293,595
DRO - debt relief order	14	£193,165
Token payments	60	£6,815
Repayment negotiated	52	£19,538

Top 10 debt issues



Staff, volunteers and trustees

Staff

Sarah Armitage
Heidi Ashworth
Sharon Avraham
Carolyn Buller
Heather Haines
Helen Hutchins
Teresa Lancaster
Ann Lantaff
Arabella McCarthy
Anthea Miles
Debbie Reynolds
Fiona Saley
Beverley Spanner
Jodie Tanser

Volunteers - Elstree & Borehamwood

Susan Alloun
Gaynor Bor
Doreen Bowman (Elstree & Bushey)
Valerie Briton
Kevin Brown
George Chin
Roselyne Connaughton
Alison Crown
Patsy Crome
Theodora Dania
Michelle Davis
Yameem Deedar
Mike Dwyer

Alison Fine
Gaynor Harris
Liz Hart
Peter Hawkes
John Holland
Sharon Kaye
Susie Kleiman (Elstree & Bushey)
Mani Khan
Catherine Kilhams (Elstree & Bushey)
Karen Lamb
Caroline Lawrence
Debbie Learman
Clare Lehovsky
Jo Lassman
Leslie Moss (Elstree & Bushey)
Manju Patel
Leslie O'Gorman
Jackie Underwood (Elstree & Bushey)
Aurora Rahova
Marilyn Vertes
Rita Wadley

Volunteers - Bushey

David Astley
Linda Mason
Dee Booth
Jackie Kaye
Marion Roberts
Allan Kutner

Helen Dinwiddy
Carolyn Andrew
Jackie Underwood
Catherine Kilhams
Doreen Bowman
Leslie Moss
Linda Saffer (Bushey & PB)
Susie Kleiman (Elstree & Bushey)

Volunteers - Potters Bar

Nick Buckland
Jeff Clarke
John Colman
Michael Dwyer
Nicole Gordon
Christine Jones
Arabella McCarthy
Joan Newman
Ruth Patashnik
Linda Saffer (Potters Bar & Bushey)
Joyce Sharman
Juliet Spencer

Board of trustees

Arran Elkeles
Lewis Osbourne John
Greatrex Malcolm Curzon
Chris Wood Fred Thomas
Frank Harris Richard Perkoff
Helen Warne
Deepa Doshi

Thank you to our funders and partners:

Allum Hall Community Association

Aldenham Parish Council

Citizens Advice Broxbourne

Communities First

The Clarion Group

Citizens Advice Dacorum

Department of Work and Pensions

Citizens Advice East Herts

Groundwork Hertfordshire

Healthwatch Hertfordshire

Hertfordshire County Council

Hertshep

Hertsmere Borough Council

Hertsmere Foodbank

(Borehamwood & Potters Bar)

Hertsmere Together

Herts Mind Network

Hertfordshire Law School

Home-Start Hertsmere

Holy Cross Church

Job Centre Plus Borehamwood

Citizens Advice National

Citizens Advice North Herts

Pension Wise

The Radlett Centre

The Rowlandson Organisation Ltd

Citizens Advice St Albans

Citizens Advice Stevenage

St Teresa of the Child Jesus R C Church

Citizens Advice Three Rivers

Citizens Advice Watford

Citizens Advice Welwyn & Hatfield

And to all other individuals and organisations who have given their support, either financially or in kind.

Case study

Sophie is a Doctor, she worked for many years caring for cancer patients, she went through a difficult divorce and then lost her father shortly afterwards. Bereaved and depressed she was signed off work for a few months. Her employer was not understanding, the employment dispute ended in a compromise agreement and Sophie lost her job.

Her physical and mental health has deteriorated and she has found herself with mounting debts and unable to pay her rent.

By telling Sophie about her benefit entitlements and re assuring her that we can help her to make her claims and we can assist her with her debts Sophie's outlook on life has completely changed. She is now confident that she will not lose her home, her bills will be paid and ultimately her health can start to improve.

Sophie called Adviceline and after her call back she said 'thank you, you have listened to me without judgment, I am smiling for the first time in ages, I think I am going to be alright!'





Treasurer's Report - 2019

Financially this year has been similar to the previous couple of years. Total income increased by £27,000 to £381,000 due to the gaining of three new projects, working with Hertsmere Borough Council to reduce homelessness, providing advice on reducing energy costs and setting up a pilot project to support Universal Credit applications.

Expenditure also increased, up by £28,000 to £372,000, mainly due to an investment of £21,000 in the purchase of new office computers and updated operating software. In addition, salaries rose by £26,000 as a result of work on the new projects though this expenditure was offset by savings of £15,000 on telephones and internet.

The outcome for the year was a surplus of £9,000, very close to the £10,000 which was achieved last year. The surplus for the year has been added to the Charity's Reserves which now stand at £173,000, equivalent to nearly 6 months operating costs.

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 continuing funding of over £252,000 plus the use of their premises has enabled us to provide our services throughout Hertsmere Borough Council.

Our grateful thanks also go to the Clarion Housing Association, Aldenham Parish Council, Herts County Council, the Rowlandson Foundation and HBC Housing Department whose generosity has given us £76,000 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 during the year was assessed at

approximately £314,000. 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.

Citizens Advice Hertsmere continues to invest in new computer hardware and software and during this year all office computers have either been replaced or upgraded together with updated operating software. During the past year the board continued to work closely with our CEO Carolyn Buller to ensure that close control is maintained on all expenditure.

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 2020, we are fortunate to have a five-year funding agreement with Hertsmere Borough Council to provide our core services in the borough which enables us to plan and look to the future with confidence. A couple of one-year agreements have been completed but we have been successful in bidding for two new projects to replace them. We will also benefit from participating in a Government funded project arranged by National Citizen Advice to support the Universal Credit implementation. I therefore expect the outcome for next year to again be a small surplus.

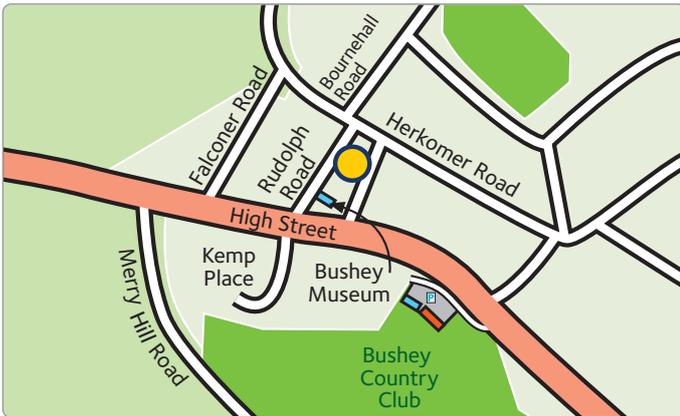
Finally, in order to safeguard and improve our services to the community in the current environment, we continue to actively seek opportunities to increase our funding through new sponsors and projects.

Malcolm Curzon
Treasurer

Statement of financial activities for the year ended 31 March 2019 Incorporating the income and expenditure account

	2019			2018
	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	3,400	0	3,400	3,700
Incoming Resources from Charitable Activities	215,300	133,600	348,900	321,900
Total Incoming Resources	247,200	133,600	380,800	354,100
Resources Expended				
Charitable Activities	228,500	133,600	362,100	334,300
Governance Costs	9,500	0	9,500	9,400
Total Resources Expended	238,000	133,600	371,600	343,700
Net Movement in Funds for the Year	9,200	0	9,200	10,400
Balances Brought Forward	163,700	0	163,700	153,300
Balances Carried Forward	172,900	0	172,900	163,700

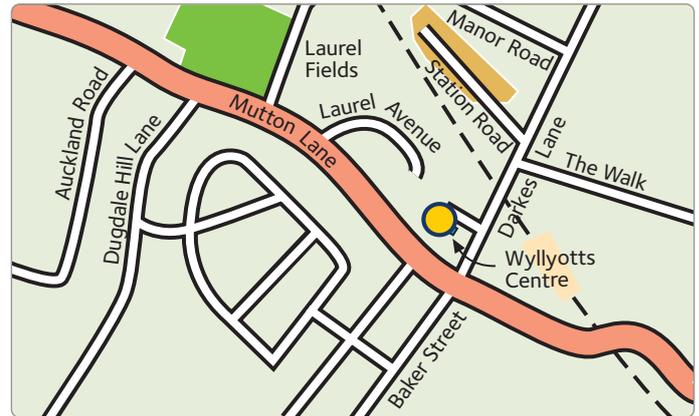
If you want to visit Citizens Advice Hertsmere



Bushey - Drop in service and appointments

Monday and Thursday 10am - 12.30pm

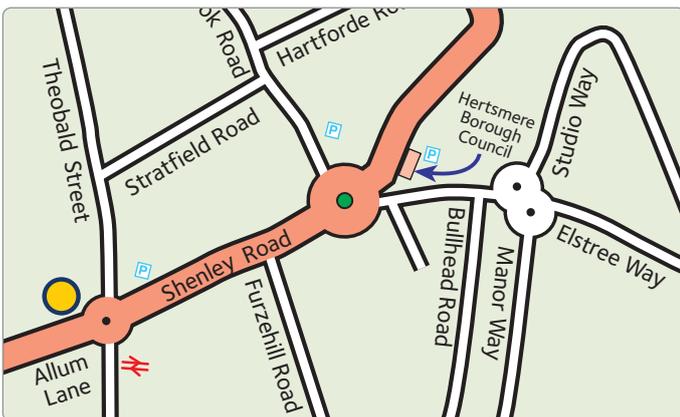
8 Rudolph Road, Bushey WD23 3DU



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

