

# Helping the people of Harlow through uncertain times

**citizens  
advice**

**Harlow**

**Annual report 2020/21**

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# Chairman's Foreword 2020/2021

It's 5 years since I delivered my first report, then as interim chair and although I am delighted to report another successful year, looking back it is apparent to me that over those 5 years we have become a completely different business. The pandemic meant that demand for our services grew across all groups including the most disadvantaged in our society. The method of that delivery and the organisation behind it has changed dramatically and, in my opinion, very much for the better. We continue to manage our funds effectively and remain in a relatively robust financial position.

2020 was the year when the world changed and with the benefit of new strategies already implemented, we changed with it. Closing our doors to drop-ins, a major plank of our service, was never going to sit well with our

volunteers but in the light of the global pandemic our choice was made for us. Although it was the right call to make, we lost some fine volunteers through this period. Nevertheless, we continued to provide the help that so many needed via the phone and on-line facilities that were already in place, but which were ramped up to fill the gap that was left by the suspension of face-to-face advice. To say that I am proud of the fantastic efforts made by our management team to re-align the service to meet these challenges is just not enough. In effect we had to dynamically apply our disaster recovery plan in ways that were never envisaged (they are now!) and the result has been an exemplary display of all that is best about the service here at Harlow. It was in the midst of this total reorganisation that we were delighted to welcome HRH the Princess Royal to our offices in the period between lockdowns in



September 2020 and show her just what we achieve on a daily basis. Our spirits were lifted.

Change is always challenging but on a personal note I have to say that I quite enjoy the challenges and efficiency of Zoom meetings and I believe that our board of trustees has continued to perform effectively throughout the period. We do however continue to seek strongly motivated and appropriately skilled individuals to join us to ensure our board is dynamic

and challenging. Additionally, our membership of Essex CA continues to bear fruit as they present for us a county wide face to funders with the wider Essex community as their target. Our special thanks to the Business Development team who have helped provide additional income streams during this challenging period.

Looking forward, it is worth mentioning that the change in our method of delivery means that we are more agile in our approach to the recruitment and development of our workforce. Our high-quality online training has meant that we have continued to source the best volunteers and employees who are able to operate and deliver advice in this digital world.

I want to thank our partners and funders with whom we have worked closely with during this challenging period. Their support has been invaluable.

Lastly, I am fortunate to be able to say that the individuals who work for us whether employed or as volunteer are compassionate, dedicated and have a strong empathy with our clients. I salute them all.

**John Barber**  
Chairman

The pandemic meant that demand for our services grew across all groups including the most disadvantaged in our society.

# Who we are

## We are Citizens Advice Harlow

We are an independent charity that was formed in 1956 as part of a national network of Citizens Advice working together. We value diversity, promote equality and challenge discrimination wherever we see it.

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

**Our Mission:** To provide advice that helps people to overcome their problems

**Our Vision:** Is for people to have the knowledge and confidence they need to find their way forward, whoever they are and whatever problem they face.

**Our Values:** Values are hugely important, they are our culture, the

way we work, what we expect of one another and what our clients can expect of us. Our values govern everything we do at every level.

- We are open and transparent
- We continue to learn and grow
- We have trust in each other
- We aim for quality, whatever our role

We are a trusted part of the community because the service is delivered locally, by skilled staff and volunteers.

Our volunteer advisers and staff care deeply about contributing to their local community and improving their lives.

We have experienced and skilled advisers. We take great care in providing a dedicated personalised training plan. It takes between 6 months and a year for our volunteer

advisers to become fully trained and qualified. We have a well-developed training, support and management systems to support our work regulated by the Financial Conduct Authority.

We work to nationally recognised quality frameworks. Our advice-giving skills meet the Advice Quality Standard. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. Our debt work is regulated by the Financial Conduct Authority.

People  
rely on us  
because  
we're  
independent  
and totally  
impartial.

## Our Strategic Objectives 2020–2023



### **We will be recognised as a well led organisation**

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



### **Access to advice**

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



### **A modern well led and governed charity**

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



### **Sustainability**

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

# Chief Executive Report

It has been a year like no other in living memory. The pandemic redefined life as we knew it. Yet, Citizens Advice Harlow progressed and strengthened its delivery of services to support the people of Harlow during this uncertain time.

In March 2020, knowing that the country would be heading into lockdown, our business contingency plan was put into operation. We immediately ceased face-to-face services for the Harlow public and switched to remote delivery, through our telephone advice line, email, and webchat services. Staff and volunteers continued to deliver high quality uninterrupted general and specialist advice services through the three periods of lockdown.

Throughout the period we continued to provide a seamless service and worked

closely with other partners in Harlow ensuring a swift response to the needs of our community, delivering general and specialist quality assured advice services. This covered the following:

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

In addition, prior to lockdown we were successful in securing funding to deliver bespoke general and specialist advice services to Harlow's Permitted Developments. This involved a telephone hotline for residents in Terminus House, Templefield and Greenways where an Adviser provided a seamless advice service to over 140 clients.

To cope with the increased demand due to the pandemic, we were successful in securing additional support to increase our web chat services as well as funding from the Money and Pensions Service for a Trainee Debt Adviser. We also secured funding to deliver the Warm Homes Initiative offering residents the opportunity to seek better value for money energy tariffs as well as provide resources to help insulate their homes.

Communication to the public during the pandemic was an essential part of our approach and we introduced a new residents' newsletter to work alongside our existing social media channels to keep the community informed of our services.

Whilst keeping the show on the road, we even managed to host a member of the Royal Family here in Harlow. Our Patron HRH Princess Anne visited our

centre in September 2020 to present certificates to our long-standing volunteers and to hear about our work during the pandemic.

As I said at the start, it's been a year like no other. The outcomes we achieved during the pandemic are down to our hard-working staff, volunteers and funders who have been magnificent. This includes our Trustees who have provided wisdom as well as support and challenge. I am very grateful for all that they do.

**Ayub Khan**

Chief Executive



## Key statistics



**2,819**

individuals advised



**7,107**

activities



**10,684**

issues addressed



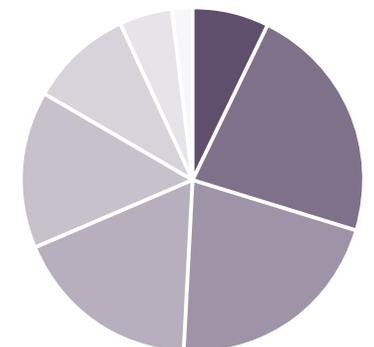
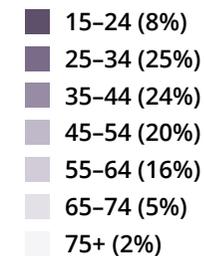
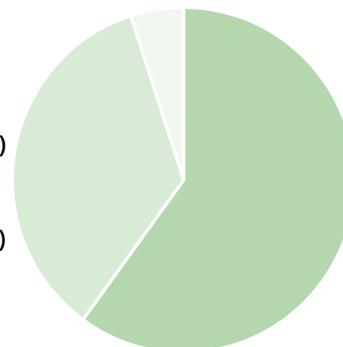
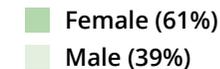
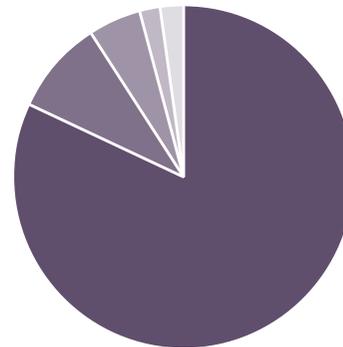
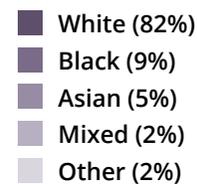
**£480,015**

income gain  
for clients

We helped clients write  
off **£64,359** of debt\*.

## Who we helped in 2020-21

Like many other organisations, we saw a considerable increase in demand when the pandemic hit despite our services moving to remote delivery. Over the last few years, our most significant enquiry area has been benefit & tax credits, consistently accounting for a large proportion of enquiries across all our channels. During the pandemic, and with the phone being the primary way for people to get advice, we saw a substantial increase in the number of enquiries relating to employment. Queries relating to furlough and job security dominated our phone service following the first national lockdown.



## Channel delivery



**65%**

telephone



**27%**

email



**3%**

video call



**5%**

webchat

**Our advice makes communities more independent, saves time and money for public services, and brings income into the area.**

## How our activities deliver public benefit

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

During the year dominated by lockdown, CAH provided a seamless uninterrupted advice service to clients across Harlow via our telephone advice line, webchat, video call and email. We continued to offer a specialist law centre offering 30 minutes free legal advice on family welfare issues, employment, contract and consumer, immigration, criminal and housing to all residents in Harlow delivered via a network of local Solicitors who offer their services on a pro bono basis.

The advice services we offer

- Benefits
- Work
- Debt and money
- Consumer
- Family
- Housing
- Law and courts
- Immigration
- Health

We also offer advice on Warm Homes helping clients to maximise their income and reduce their energy bills.

## Our value to society

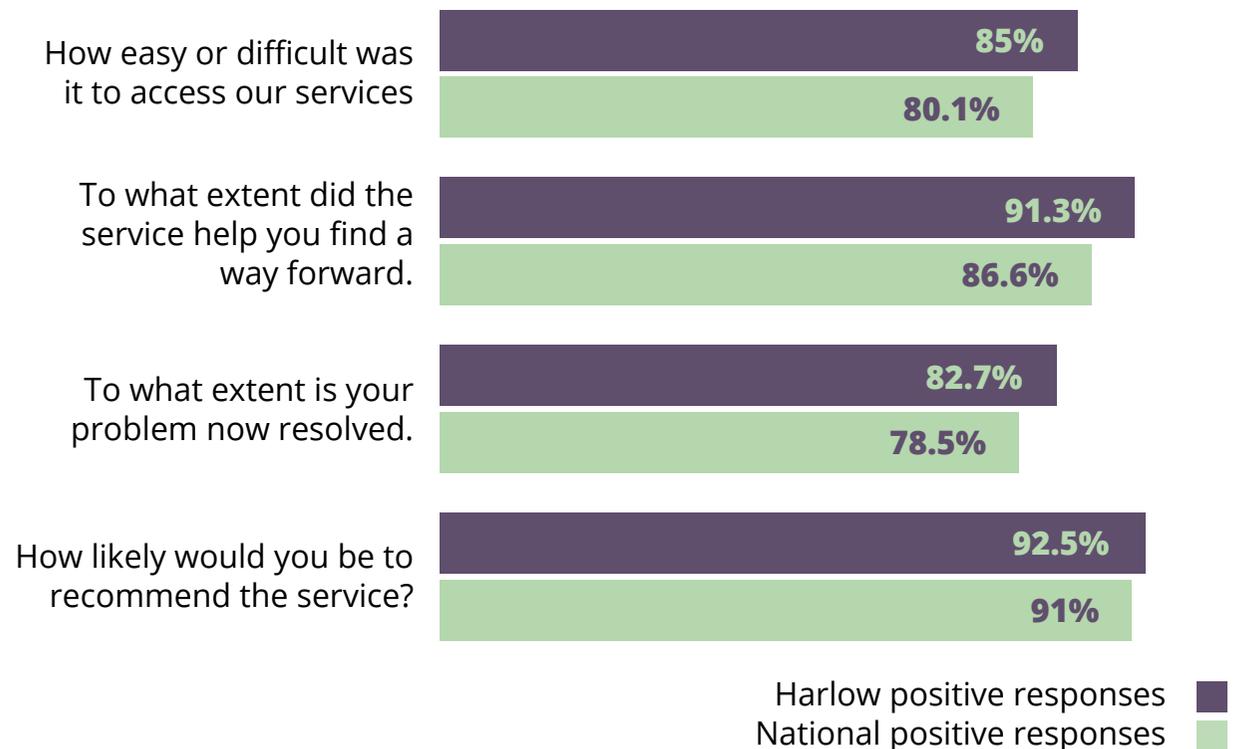
In Harlow we help thousands of people every year. This provides us with unique insight into the challenges our clients are facing today. We're not only helping people find their way during difficult situations, but also identifying and tackling the underlying causes of their problems. The people we help, our funders and the organisations we work with see the value we deliver and the impact we're making.

Using a Citizens Advice financial model, our data tells us that for every £1 spent on the Citizens Advice service, we provide **£21.91** of public value and by helping to prevent homelessness and housing evictions we are saving the local authority **£87,036**.

\*This was a lower figure compared to the previous year as Government introduced protections to protect people from rent, mortgage payments and re-possession proceedings due to the pandemic.

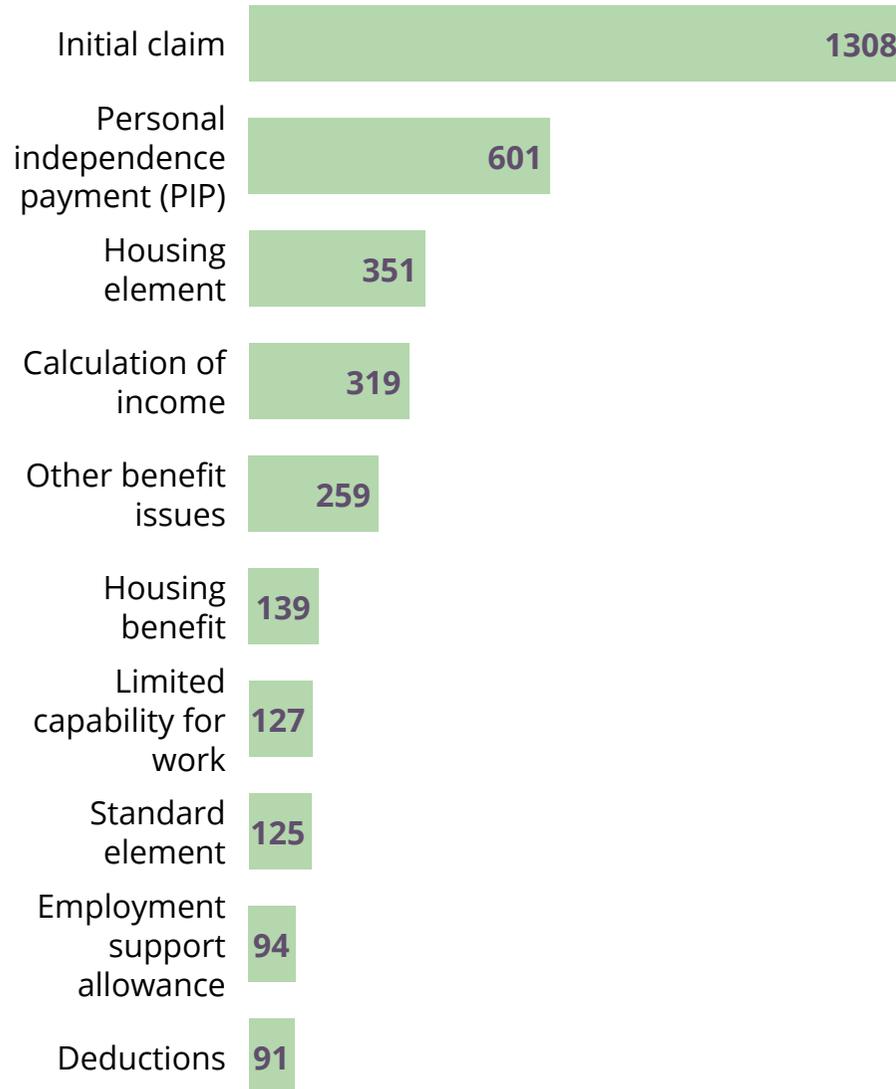
## Client satisfaction

Despite the pandemic and the uncertain future for many, client satisfaction remained high. Clients in Harlow responded to the questions below and the level of satisfaction performed well against the national average. This is evidence of the good work and professionalism of staff and volunteers at CAH.

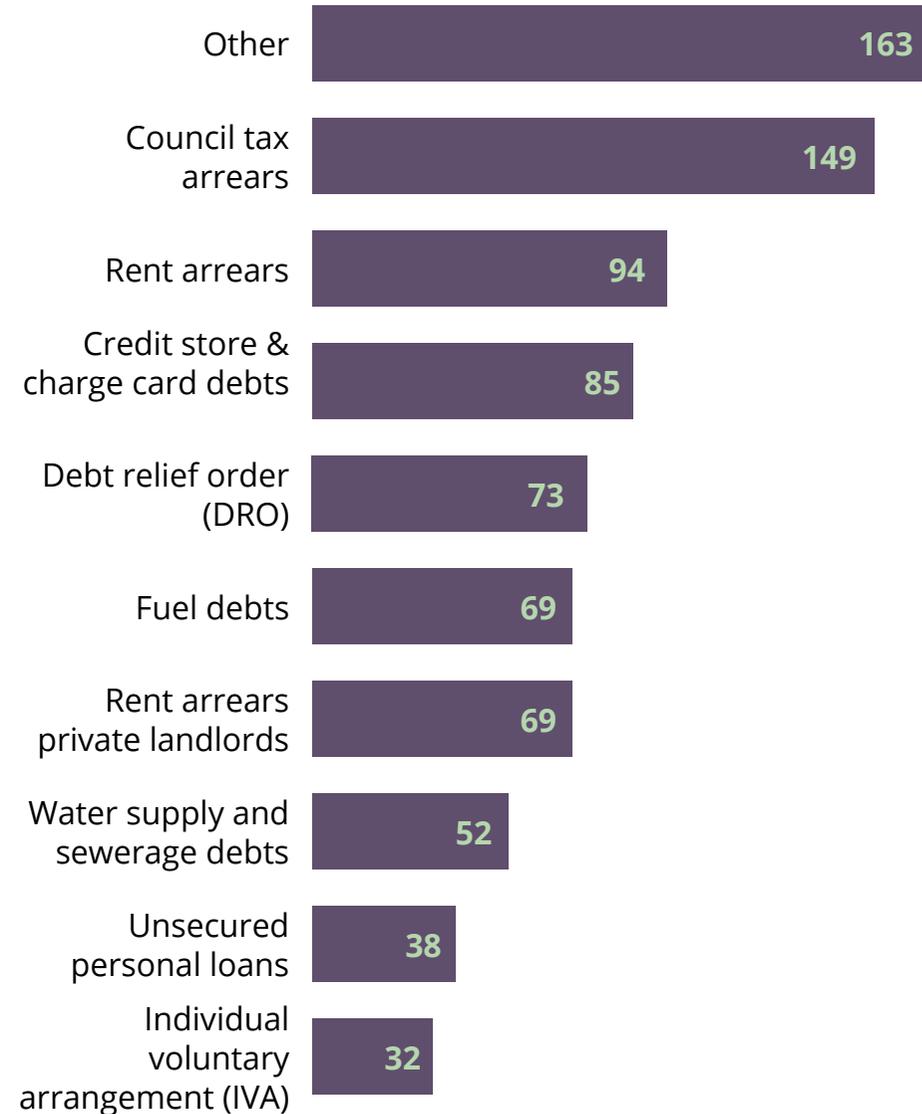


# Top benefit and debt issues

## Benefit issues



## Debt issues



# Issues

	Issues	Clients
<b>Benefits &amp; tax credits</b>	<b>1,558</b>	<b>577</b>
<b>Benefits Universal Credit</b>	<b>2,566</b>	<b>700</b>
<b>Consumer goods &amp; services</b>	<b>322</b>	<b>124</b>
<b>Debt</b>	<b>1,146</b>	<b>337</b>
<b>Discrimination, Hate &amp; GVA</b>	<b>75</b>	<b>56</b>
<b>Education</b>	<b>21</b>	<b>14</b>
<b>Employment</b>	<b>1,125</b>	<b>394</b>
<b>Financial services &amp; capability</b>	<b>267</b>	<b>134</b>
<b>Health &amp; community care</b>	<b>138</b>	<b>79</b>
<b>Housing</b>	<b>1,225</b>	<b>448</b>
<b>Immigration &amp; asylum</b>	<b>141</b>	<b>63</b>
<b>Legal</b>	<b>284</b>	<b>160</b>
<b>Other</b>	<b>411</b>	<b>237</b>
<b>Relationships &amp; family</b>	<b>725</b>	<b>258</b>
<b>Tax</b>	<b>61</b>	<b>33</b>
<b>Travel &amp; transport</b>	<b>89</b>	<b>40</b>
<b>Utilities &amp; communications</b>	<b>530</b>	<b>174</b>
<b>Grand Total</b>	<b>10,684</b>	

The  
outcomes we  
achieved are  
down to our  
hard-working  
staff,  
volunteers  
and funders.

# What people say about #TEAMHARLOW

"Very helpful over the phone service during covid-19 Phoned me back after finding more relevant info"

"My experience was good and I was happy and their staff and service was good and I was happy with it"

"I was very grateful for the help I received from you Everyone I had contact with was very patient and extremely helpful Thank you all"

"All the staff I spoke to were very helpful and did their best to help me"

"I really value the CAB service and hope it survives in the long term as it will now be needed more than ever, I know and have known a number of people who worked for your organisation and I feel that more people should be made aware of its achievements and the service it provides"

"The lady from the warm homes team based in Harlow Citizens Advice was fantastic. Not only did she provide emergency food and energy, but she was also kind compassionate and not once did I feel like I was a pain or she has something better to do"

"Citizens Advice were great 3 people in particular saved me from doing myself harm. Helped with all my problems I couldn't have done it in my own I owe them a great deal. The guidance I was given was tremendous I am so great full Thank you CA Harlow"

"Citizens Advice specialists have been a godsend to me they have been brilliant helping with my problems helping me to calm down as they were sympathetic and helped me through the right paths. They have been with me the whole way through for any more additional help and still are. I would have had a breakdown without them. As far as I am concerned, they are every bit as good as the NHS as a service. I am talking about Harlow in Essex"

# How our advice helped \*Rosanna

Rosanna contacted CAH after being refused Personal Independence Payment despite being diagnosed with cancer and having major surgery. With the support of another advice organisation she had completed a Mandatory Reconsideration, which was unsuccessful. Rosanna needed to appeal this decision to an Independent Tribunal and required support to do this. Unfortunately, due to COVID-19 the organisation that was supporting Rosanna were no longer able to provide this service.

We assisted Rosanna to complete an appeal form and submit it to tribunal. The decision was immediately overturned and Rosanna was awarded enhanced rate PIP for Daily Living and Mobility. Rosanna stated this decision has reduced her stress levels during a very difficult time.

## Outcomes

### PIP Mobility

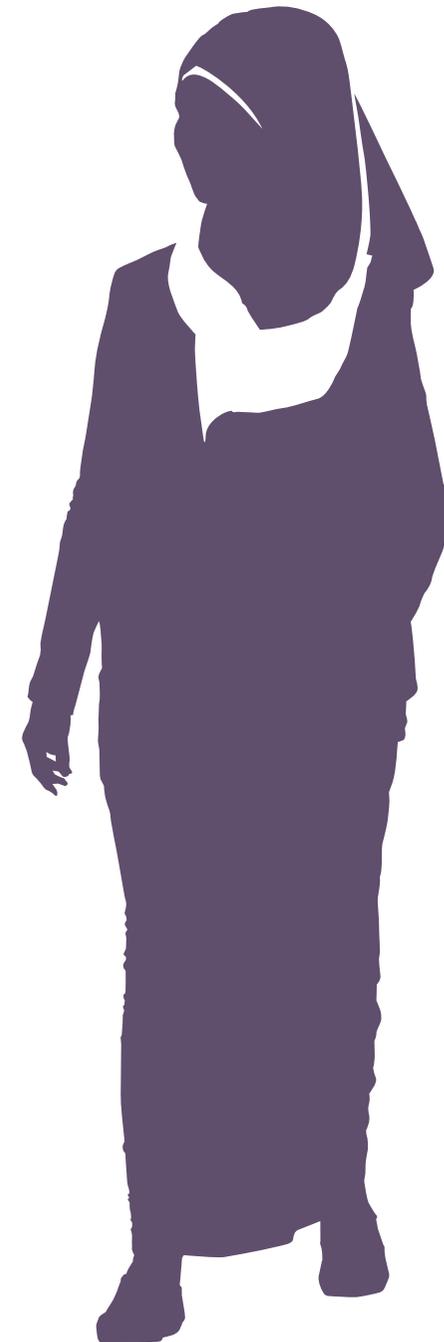
Annually there are 52 weekly payments of £89.15. The total annual amount is **£4,635.80.**

### PIP Daily Living

Annually there are 52 weekly payments of £62.25. The total annual amount is **£3,237.00.**

The client also received a backpayment of **£4,239.20.**

\*Names and certain details have been changed or omitted to preserve client anonymity.





# How we helped \*Thomas

Thomas approached Citizens Advice Harlow for assistance with his Employment Support Allowance Appeal. Thomas had initially been placed in the support group but after re-assessment he was awarded 0 points and moved over to Universal Credit.

We supported Thomas to appeal, unfortunately due to an error of law Thomas's appeal was not successful. We supported Thomas to appeal to the Upper Tribunal and the case is being re-heard.

Our adviser correctly identified that Thomas was not in receipt of Personal Independence Payment. We supported Thomas to complete a PIP claim form. This claim was initially unsuccessful, but we assisted to challenge this decision successfully at mandatory reconsideration.

We also identified that Thomas was entitled to Limited Capability for Work-Related Activity element of Universal Credit. Thomas was successfully awarded.

Thomas stated that he would have given up without our support.

## Outcomes

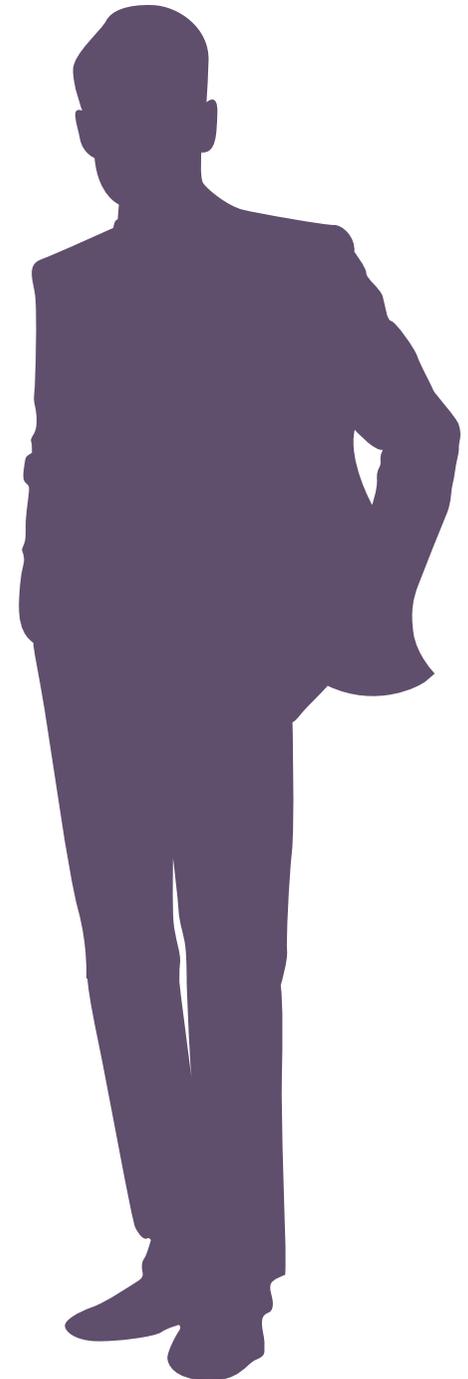
### Personal Independence Payment

52 weekly payments of £62.25. The total annualised amount is **£3,237.00**.

### Universal Credit LCFWRA

Annually there are 12 monthly payments of £341.92. The total annualised amount is **£4,103.04**.

\*Names and certain details have been changed or omitted to preserve client anonymity.



## How we advised \*Daniela

Daniela lives with her two children and her husband in a Harlow council property. Her husband works full time. Daniela is in receipt of Child Benefit and Universal Credit. Whilst Daniela and her family were living in the temporary accommodation, they unknowingly incurred a bill with E.ON for £970.

Daniela was rehoused several times and eventually found permanent housing, however she was unaware of the debt that had built up with E.ON. E.ON obtained a county court judgement and instructed bailiffs.

High court enforcement bailiffs called just before Christmas 2018. Daniela made an immediate arrangement to pay £100 a month. The bailiff did not ask Daniela to complete a controlled goods agreement.

Daniela kept up to date with her payments and after 18 months realised

that she was still paying the monthly payment. She contacted the bailiff company who informed her that she still owed £300. Daniela asked for a full breakdown of her bill and found that fees and VAT amounted to an extra £912. The bailiff had charged a second visit fee of £498 plus VAT of £152.

Daniela did some research and found that VAT should only be charged on services provided. She felt that in this case High Court Enforcement had provided a service to the creditor E.ON and not her so she did not understand why she was liable for the VAT. Daniela also thought that as the bailiffs had only made one visit, the second visit fee was unfair.

Daniela wrote a letter of complaint but received a very technical letter in return.

Daniela contacted Citizens Advice Harlow for further advice. This area in law is

complex, therefore we contacted our internal expert advice team. The law that covers bailiff's fees is 'The Taking Control of Goods Regulations 2014' does not mention VAT. HMRC issued guidance stating VAT should be charged to creditors, however this is only guidance.

The High Court Officers Association states that second visit fees should only be charged where "there is a clear and repeated refusal by the creditors to pay" and "care must be taken to give the debtor a comprehensive explanation of the fees along with reasonable opportunity and time to understand and consider the implications of their actions"

Daniela submitted a second complaint to the High Court Enforcement and quoted the guidance. This time they agreed to refund the second visit fee. Daniela is still pursuing a complaint with E.ON regarding the VAT.

# Financial review

Firstly, we would like to record our thanks to our various funders in 2020/21 in what has proved to be a challenging period. These funders being Harlow Council (Advice Contract & Partnership Grant), Essex County Council, Dept for Business, Energy & Industrial Strategy (BEIS), Mulberry Trust, Essex Community Foundation, Nationwide Building Society & The National Lottery. Additionally, projects that were run on behalf of Essex Warmer Homes, Money Advice & Rainbow Services. Nationally Citizens Advice were highly active & we were involved in Help to Claim & Adviceline.

The start of the last financial year coincided with the first lockdown of 2020 & many of our financial plans had to be re-thought very quickly, however our previously strong financial position enabled us to adapt to home working & offer the residents of Harlow

a strong remote service with the use of technology. The additional funding, we received enabled us to purchase IT equipment to facilitate ` home working. In 2020/21 we recorded a healthy surplus of £35941, this will enable us to budget for further technology purchases during 2021/22. Whilst colleagues were working from home our office overheads were significantly lower throughout 2020/21. National Citizens Advice continue to require all Citizens Advice Offices to complete a quarterly return declaring our financial performance compared to our budget. The data submitted is then compared to their expectation benchmark, we are pleased to advise that we continue to be assessed as green in all areas.

The Trustees review all the costs, and a strict Budgetary policy remains in force. During 2021/22 the Trustees will continue to encourage our CEO (Chief

Executive Officer) to bid for projects to develop our services & boost income.

## Investment Powers & Policy

Having regard to the liquidity requirements of Harlow Citizens Advice the Trustees have decided to invest our available funds in organisations where funds are accessible without excessive notice of withdrawal having to be given. As of 31st March 2021, we held the following accounts

1. Saffron Building Society – withdrawals are subject to 90 days' notice or 90 days loss of interest for immediate withdrawals.
2. Virgin Money – withdrawals are not subject to notice or loss of interest.
3. Unity Trust Savings – withdrawals are not subject to notice or loss of interest.
4. The remaining funds are held in the current account held with Unity Trust Bank.

With Bank of England Base Rate now at 0.1%, we receive no interest on the funds with Unity Trust Savings & only a nominal return from Virgin Money. However, the account held with Saffron Building Society tracks the Bank of England Base Rate at 1% above, so we are currently receiving 1.1%.

The Trustees will only deposit funds with Banks or Building Societies who are members of the Financial Services Compensation Scheme (FSCS). The current limit for compensation is £85000.

### **Reserves policy and going concern (Designated Fund)**

Reserves are needed to bridge the gap between spending and receiving income and to cover unplanned emergency repairs to our premises, redundancy payments and rent/service charge liabilities in the event of the closure of the company, along with an amount to cover the cost of finding/refitting alternative premises if we are forced to move at short notice.

The amount allocated remains at £85000.

### **Financial plans for the future**

We will continue to look for both unrestricted & restricted funding during 2021/22, but our finances as of 31st March 2021 are considered to be strong.

### **Pay policy for Senior Staff**

All Trustees give their time freely and no Trustees received any remuneration or expenses in 2020/21. The senior management are responsible for the controlling, running and operating the business on a day-to-day basis.

The Trustees review the salaries of the senior management on an annual basis and there was a small increase in salaries for all staff effective from January 2021.

### **Workplace Pensions**

We had 9 colleagues (an increase of 2) who were members of our Workplace Pension scheme via National Employers

Savings Trust (NEST) as of 31st March 2021.

### **Risk Management**

The Trustees have a Risk Management Strategy which comprises

1. An annual review of principal risks and uncertainties the Charity faces.
2. The establishment of policies, systems and procedures to mitigate those risks identified in the annual review.
3. The implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

## Thinking ahead

The pandemic has provided a window of opportunity to review the way in which we operate. Face to face services will continue to be limited and majority of our work will be delivered via telephone, web chat, and video channels. Our three-year strategy formulated in 2020 focussed on the need for more outreach provision working closely with communities. We are now beginning to see this work develop.

## Summary Consolidated Statement of Financial Activities

Income	£ 2020/21	£ 2019/20
Donations & Legacies	4,129	21,182
Income from Investments	1,108	1,504
Funds Raised	0	0
Charitable Activities	334,177	208,716
<b>Total Incoming Resources</b>	<b>339,414</b>	<b>231,502</b>
<b>Expenditure</b>		
Charitable Activities	303,473	230,870
<b>Total Resources Expended</b>	<b>303,473</b>	<b>230,870</b>
<b>Operating Surplus/ (Deficit)</b>	<b>35,941</b>	<b>632</b>
Funds at 1st April 2020	149,030	148,398
<b>Funds at 31st March 2021</b>	<b>184,971</b>	<b>149,030</b>

## Balance Sheet as at 31st March 2021

Current assets	£ 2020/21	£ 2019/20
Debtors	554	543
Cash at Bank and in hand	204,946	196,113
<b>Total</b>	<b>205,500</b>	<b>196,656</b>
<b>Current liabilities</b>		
Creditors, amounts falling due within one year	20,529	47,626
Net current assets	184,971	149,030
<b>Total assets less current liabilities</b>	<b>184,971</b>	<b>149,030</b>
<b>Funds</b>		
Unrestricted funds	180,609	147,886
Restricted funds	4,362	1,144
<b>Total assets</b>	<b>184,971</b>	<b>149,030</b>

## Our Governance

Citizens Advice Harlow is governed by a Board of Trustees, who are all volunteers for the charity.

The trustees have ultimate responsibility for the charity's vision, values ethos and strategy as well as for the overall performance. They ensure Citizens Advice Harlow complies with all legal requirements and has the highest possible standards of governance. There are 4 formal trustee meetings each year.

The Chief Executive is responsible for leading the management team which includes a Head of Operations who is responsible for the quality of advice and operational activities for the charity.



# Our Trustees

**John Barber (Chair)** started work in Lloyd's of London community in 1970 ultimately holding many directorships and culminating in being elected to the ruling Council of Lloyd's in 1998. Retiring from the city in 2004 he has spent the last 15 years in a wide variety of voluntary roles including teaching IT and in the Citizen's Advice network. **John joined the board on 21 July 2015.**

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**Andrew Whybrow (Treasurer)** is a retired Retail Banking Risk Management Professional. He is an active member of Essex Wildlife Trust and the RSPB. **Andrew joined the board on 29 April 2014.**

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**Richard Lane** is an ex-foreign exchange dealer with an MBA from the Open University. More recently he was part of a Global Business System Implementation Team, working in Europe, Asia and the United States.

Richard has also been a guest lecturer at the University of Hertfordshire for the past 6 Years. He is a strong advocate of justice, fair play and doing the right thing. **Richard joined the board on 26 November 2013.**

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**Robin Lee** is retired from his position as an Executive Director of Innovation Technologies at PPD and is now Chair at Volunteer Uttlesford. Robin works with several charities including NSPCC, RNIB, Support 4 Sight and Essex Libraries. **Robin joined the board on 1 June 2015.**

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**Ernest Onyema** is a consultant Ophthalmic Surgeon at North East London NHS Treatment Centre, King George hospital. He is a member of the Royal College of Ophthalmologists London, American Academy of Ophthalmology, British Medical Association and Medical Defence Union and a fellow at the Royal College of

Surgeons Edinburgh. Ernest is also a Medical Liaison Officer at the Royal Medical Benevolence Fund and a UK representative at GEANCO Foundation. **Ernest joined the board on 19 July 2011.**

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**Karen Smith** has had a long career in energy, banking and financial services. The majority was spent in Project Management, IT implementations and training for a central bank. Latterly Karen worked for a financial institution in financial crime compliance and has spent a number of years as a self-employed consultant. **Karen joined the board on 24 May 2017.**

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**Diana Murray** is currently on the governing body of New City College. She is a former Senior Communications Manager in a London local authority. Diana has been volunteering as a Welfare Rights Adviser since 2013 with

Citizens Advice in North London and brings strategic and practical frontline experience to the service in Harlow.

**Diana joined the board on 24 May 2017.**

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**Arthur Diejomaoh** is a critical thinking, accomplished senior leader, with a MSc Occupational and Organisational Psychology + MA Human Resource Management, commanding over two decades of people-focused methodology experience gained in a variety of industries (mainly railway/ market research and charity work). In addition, Arthur is a member of several professional psychological associations (BPS/ABP and GAABS) and serves on 2 committees for the BPS. Since 2016, Arthur has volunteered as a Gateway Advisor for Citizens Advice Rural Cambs. Arthur brings to the board a set of talents, expertise, insights, and in-field experience of issues that will

be valuable to Harlow Citizens Advice.

**Arthur joined the board on 6th October 2020.**

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

**board on 4th May 2021.**

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**Graham Clark** has had a long career in banking and financial services. For the last 25 years Graham has worked for a Global Investment Bank human resource's function specialising in remuneration, pensions, and employment tax. He is experienced in working with Trusts, establishing good governance, risk management and leading teams with international responsibilities. Graham is a member of the Chartered Insurance Institute and Pensions Management Institute. **Graham joined the board on 6th October 2020.**

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# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

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