



**citizens
advice**



Free



**Working in
Partnership
for Harrow**



Confidential



Independent



Impartial

**Citizens Advice Harrow
Annual Report
2015 - 2016**

Chair's report

This is my first report as the chair of Citizens Advice Harrow and I would like to pay particular tribute to our former chairman, Paddy Lyne, who stood down last year, but happily has stayed on the trustee board as vice-chairman to help guide us through difficult times.

We were honoured in May to have Her Royal Highness The Princess Royal open our new Citizens Advice premises in Harrow and meet staff, volunteers and clients and pay tribute to our work in the community. It was a wonderful day and the photographs bring back happy memories of the occasion. I would like to take this opportunity to thank all those who helped to make it such a successful day.

The past year has been a busy one, especially for the staff and volunteers who had to cope with new premises and its many teething problems while trying to maintain a full service to Harrow residents. I am grateful to all those staff and volunteers for their dedication, hard work and good humour despite the hardships they have had to endure over the year

As always, funding our charitable service remains a constant challenge. We seek to take every possible opportunity to sustain and increase our funds and to provide innovative ways of supporting the needs of our residents. We remain grateful to Harrow Council which continues to provide the majority of our funding and which recognises our value to the residents of Harrow.

I would also like to thank all the members of the trustee board for their help and support during this busy and productive year.

Frances Logan,
Chair, Citizens Advice Harrow



Chief Executive's report

It's been a busy year for us at Citizens Advice Harrow. We launched a review of our service in the context of a fast changing environment. These changes resulted in:

- our quality audit score increasing — 99% of our clients saying they are extremely happy with our service
- new and existing funders supporting the service, e.g. Harrow Council and Awards for All
- increase in our volunteers' value of over **£169,000**
- robust outcomes for our clients with significant income gains of **£2,114,654** and **£2,850,165** debt managed
- increasing our profile - The Princess Royal officially opened our premises
- increase in vibrant partnerships, e.g. the Pension wise service and an independent financial advisor.

We continue to provide a flexible service to Harrow residents and deal with most issues in-house. We have the knowledge and experience to be both generalists and specialists in our provision of advice, managing the way people's issues can interact and overlap. We aim to de-escalate problems, reduce social detriment and improve financial stability for all our clients. We couldn't achieve this without the continued support of our volunteers and staff - our greatest assets. Their collective commitment and talent remain central to Citizens Advice Harrow's success.

Tajinder Nijjar

Chief Executive

Thank you for all your hard work and advice. You may deal with a hundred cases each day, but the difference you can make to each person is phenomenal. We cannot thank you enough.

Client

Treasurer's report

As ever the financial outlook for Citizens Advice Harrow continues to be challenging. Some two-thirds of our funding continues to come from Harrow Council and we fully understand their difficulties in the face of continuous reductions in funding from central government. We believe that over the years we have built a successful partnership with the Council and remain grateful for their support.

During the last year we were successful in renewing the valuable grant from the Henry Smith Foundation for the next three years. We also retain a significant partnership with Northwick Park Hospital and entered into new arrangements with St. Luke's Hospice.

We remain grateful to these organisations as well as all our other funders, including Citizens Advice, for their continued assistance to our important advice work. In this respect, my sincere thanks go to our chief executive and all our staff and volunteers for the manner in which they have maintained our services to the residents of Harrow, which has, no doubt, encouraged our funders and other supporters to maintain their worthwhile arrangements with us. My sincere thanks also go to the members of our trustee board who continue to make my contribution most agreeable.

David Wood
Treasurer



The Difference that we make to individuals:

Client A - The client is a widower with two dependants, living in council accommodation. He was suffering from anxiety and depression when he came to Citizens Advice for assistance.

He approached us for help with his employment and support allowance (ESA) appeal, because he had failed the medical assessment, scoring zero points. He also had a multitude of debts, including utility and council tax arrears.

With our assistance and support the following outcomes were achieved:

- ESA was put back into payment
- The client was placed in the support group for ESA

- We completed a financial statement and explored all the options for dealing with his debts with him
- We negotiated token payment arrangements with the client's non-priority creditors
- We negotiated monthly payments with the council tax department
- We successfully applied for a charity grant which paid £1,438 of the client's gas arrears

In summary, we managed a total debt of £35,153.35.

The client was extremely grateful. Our intervention made a huge difference to his life and eased the exceptional hardship he was experiencing.

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Client B - The Client approached Citizens Advice Harrow for assistance.

The Client is part of a couple and lives with dependent children and her disabled husband whom she cares for. Both the Client and her husband speak limited English and have a limited understanding of their rights in England.

The Client also presented with some health problems; she has had a heart problem for the past two years, she gets breathless and also shakes persistently. The Client stated that she has not applied for any disability benefit for herself as she did not know that she could.

The Client sought our assistance regarding a letter received from the Court seeking an attachment to earnings order to recover debt for £1,055.38. In looking into the matter the Adviser found that the Client was liable for the debt and was subsequently was referred to a specialist Debt Adviser to go through different repayment options.

The Adviser looked into whether it was possible to maximise the Client's income: found that the Client would be eligible for Personal Independence Payments of at least £55.10 per week, the Adviser also identified that the Client had not been receiving tax credits for two of her children for over 9 months when she was entitled to receive it. The Adviser assisted the Client in requesting back payment of tax credits.

The Client was pleased that we had assisted her in understanding and helping her to put some order into her life and receive the benefits that she was due.

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Client C - The client approached us for assistance. She is a lone parent with six children aged between 1 and 19 years old. She has been separated from her husband for several years. The client was highly dependent on child tax credit (CTC) as a source of income since she had to stop part-time work because of back pain.

The client contacted us when her CTC payments were stopped following a routine compliance team investigation of randomly selected tax credit claims. HMRC did not believe that the client was single as she had claimed and deemed her current single claim for tax credits and previous claims for the last six years to be fraudulent because she had continued to have children by her estranged husband throughout the years.

Although HMRC were not seeking to recover any tax credits paid out in the current year there was the potential for them to seek to recover the previous five years' payments unless the client could prove that she had been and was still single since she first started claiming tax credits as a single person.

We assisted the client to put in a mandatory reconsideration against the decision to stop her tax credits. This was unsuccessful. We then helped her put in an appeal and prepare for the tribunal hearing and prepared her to give oral evidence.

The client was successful on appeal and tax credits were put back in payment. Because the tribunal believed that the client was single as claimed - both now and in previous years - it is unlikely that HMRC will take any action to recover payments made in previous tax years.

The client was happy that her tax credits were put back in payment and that action to recover payments from previous years was averted.

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Client D - The client was referred to Citizens Advice because he had no income, a lot of debt and had mental health conditions: bipolar disorder, ADHD and possible psychosis. He was very agitated and unable to concentrate.

The client was living in supported housing because he had been suffering from verbal and physical abuse from his mother.

The client had two credit card debts and one bank loan, totalling about £14,000, because he was overspending, mainly caused by his health condition.

The client had stopped working about a month prior to the referral. He had been working in the TV and film industry and said that his employers were unsympathetic to his illness.

We helped the client to claim ESA, which is now in payment at £73.10 a week, and PIP for which he is getting the enhanced rate of the daily living component at £82.30 a week. We will help him get the severe disability premium added to his ESA (because he is getting PIP) which will be an additional £61.85 a week when he has moved into living independently.

We suggested that the client should get a debt relief order (DRO) which is now being done. This is similar to bankruptcy, so all his debts will be written off.

The client now has a weekly income without the worry of his debts.

What our clients say:

Citizens Advice is doing excellent service covering so much in every walk of life. Thank you for all your help. My problems are solved and my case is now closed. And this is all because of you! May God give Citizens Advice more power and strength to carry on their valuable work.

Thank you so much for all your help. It is because of your efforts and hard work that I have resolved my financial issues.

What our partners say:

We have developed excellent operational relationships with Citizens Advice Harrow, which because they are not abused, brings total trust. Citizens Advice staff have time to listen, to delve into root causes and to work pragmatically with customers to ensure a plan they can afford is ultimately agreed. This supports life changing events to some of our most vulnerable residents, and sometimes puts some customers on a more secure footing to be able to self fund in future therefore reducing the burden on the public.

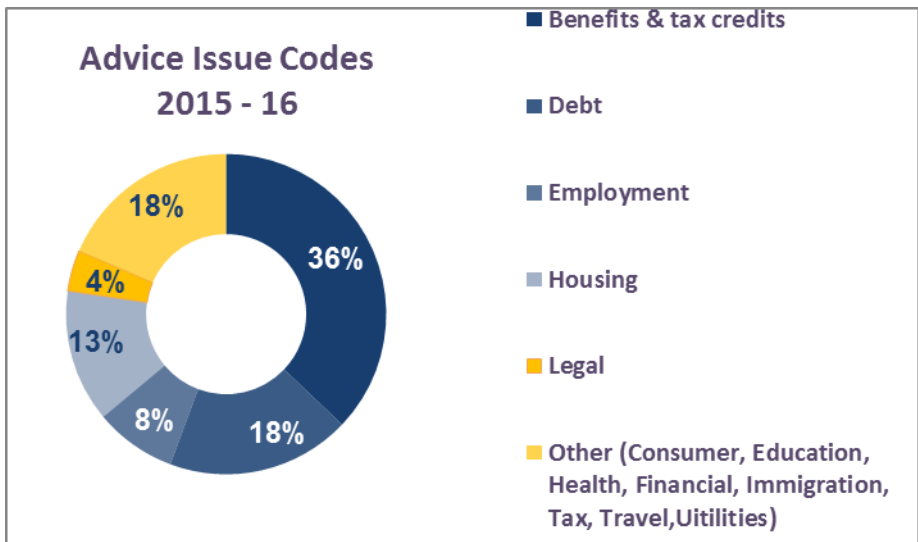
Harrow Council

Working in partnership with Citizens Advice Harrow has been a pleasure. Our clients have benefitted enormously from the professional service that has improved annual incomes for them by over £70,000.00. Referring to the service was made simple and straightforward and we look forward to building a successful two-way referral pathway this winter.

Thinking Works



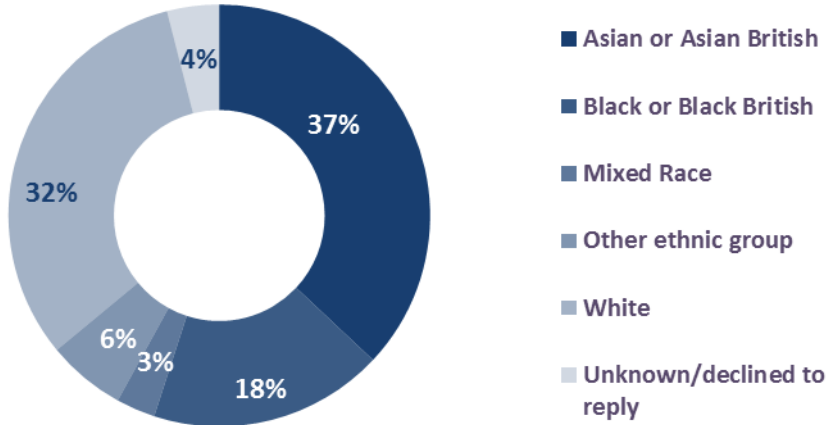
12,672 Advice Issue Codes





11,204 client contacts

Client contact by ethnic origin



Acknowledgements

We would like to express our gratitude to all our funders, stakeholders and local solicitors who continue to provide invaluable pro-bono support. throughout the year.

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