

Citizens Advice Kensington & Chelsea

Annual review 2016/17



“I was so down after losing my job after 14 years. It was as if all my years of hard work seemed to count for nothing. I’d had to take time off work for dialysis after suffering kidney failure and when I returned to work I was given a letter saying I was dismissed because of my absence. I could not understand this, because after my treatment I was doing so much better. I felt thrown out like an unwanted dog. To me, it was more than just losing a job, I lost my dignity somehow. Until I came for advice, I felt powerless and without a voice. Then my adviser went into all the details of my case and thoroughly looked at all the evidence to show my employer’s disability discrimination, and even discovered that I had been underpaid over several years. From that first appointment, I felt seen and understood both as a person and a client. My adviser always had time for me and I felt I wasn’t not on my own with the injustice anymore.”

Betty



Welcome

Welcome to our Annual Review for 2016-17. As you'll see in the following pages, Kensington & Chelsea Citizens Advice continues to deliver a wide-ranging advice service to meet the needs of our local residents and their families.

Every year our service and our community face changes and challenges, but it's fair to say this year has seen more than its average share of both. In particular, the Grenfell Tower Fire in June 2017 touched all of us, and its complexities and aftermath will have an impact for a long time to come. Other serious issues for our users include fuel poverty, rent arrears and other household debt, health or age-related problems, the ongoing effect of radical changes to welfare benefits and the continued impact of employment tribunal fees.

All of these issues have increased demands on our service. But they are also a daily reminder of why it's so important that we are here and can continue to offer high quality free, independent, confidential and impartial advice to our community.

This past year we were able to advise more than 10,000 people and deal with over 11,000 matters, assist with £2 million worth of personal debt and win £300,000 for clients in employment cases. We have secured funding to support our vital response to the Grenfell tragedy, we've been awarded funding for our innovative Last Rights Project and specialist debt advice project for people with disabilities, and Wormwood Scrubs advisors Janet Bassey and Maxine Cole received a recognition award from the Prison Service.

As ever, such achievements are only possible because of the extraordinary dedication and care, initiative and teamwork of our staff and volunteers, including an active Trustee Board. Thank you all sincerely for your commitment, time and hard work.

As a charity, we depend on and are hugely grateful for the generosity of our funders, who enable us to carry out our work: The Royal Borough of Kensington and Chelsea, Money Advice Service, London Funders Forum, City Bridge Trust, Comic Relief, the NHS, HM Prison Service, Big Lottery Fund, the Martin Lewis Fund, London Legal Support Trust and the Campden Charities.

This year we said goodbye to some long-serving staff and trustees whilst welcoming many new ones. In particular, we bade fond farewell to retiring Chief Executive, Charles Barber, after an astonishing 37 years with us, whilst Elizabeth Hambley stepped down as Chair of our Trustee Board. We were delighted to welcome Lorna Reid as our new CEO and Tina Neeson as Grenfell Project Manager. Laurence Wilson was appointed Deputy CEO (and continues as Principal Solicitor) and Arantxa Gaba as Grenfell Advice Coordinator, among several other key appointments and promotions. We also wish solicitor Hannah Soegaard-Christensen all the best as she leaves for a well-deserved sabbatical.

Whilst this year may have tested our strength and resources as a service, I also believe it has brought out the best in us, given us much to celebrate, be proud of and look forward to. After you've read our Annual Review, we hope you'll agree.

Judy Schrut
Chair, Trustee Board

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Introduction



CEO (Lorna Reid, left) and Chair (Judy Schrut, right)

I am delighted to have been given the opportunity to work with Kensington and Chelsea Citizens Advice. I have over 20 years' experience in developing advice projects with a particular emphasis on delivering community based services to meet the needs of local residents who may have to overcome difficulties such as ill-health or disability, caring responsibilities or language barriers to be able to access advice.

I was previously the chief executive at the Free Representation Unit.

I would like to begin this introduction to our annual review by thanking all the staff, trustees, partners, funders, clients and other local agencies for taking time to meet with me, allowing me to shadow them, ask questions and generally for making me feel very welcome.

The extent and reach of the work carried out by Citizens Advice is inspirational. The outcomes achieved for local residents are significant and, at times, life changing. It was clear to me on my first day at the office that the client is always the first consideration in anything we do and going the extra mile comes naturally to all staff.

We are working this year on finding ways to deliver our service through our outreach venues and local offices in Ladbroke Grove and Kings Road even more seamlessly by garnering our resources with those of our various partners to enable residents to get the fullest service from us at the first point of contact. We are aiming to create an intertwined network of information and support which will mean there will be no wrong door for residents who are seeking our help and advice.

This work will lead to us examining how we deliver advice – do residents prefer community venues or

do they prefer the more formal setting of the advice office, do they want us to work with others who may be supporting them eg. GPs, social workers, do residents benefit from follow up work such as financial capability.

It will lead to us meeting with and talking to other providers to explore how advice fits in with other needs in the community. It is work that will take time to develop but it is work which we believe will benefit those who rely on us the most.

Grenfell Tower fire

We responded immediately to the terrible tragedy of the Grenfell Tower fire and continue to do so, providing advice and support for residents at the Assistance Centre, visiting residents in hospital and temporary accommodation, at their own homes and at our offices. We have a dedicated team delivering support and advice to affected residents. We know many residents might not be ready to seek help yet and have developed a responsive service to ensure we are there when they are ready.

We are enormously grateful for the support we have received from Citizens Advice head office and our local Citizens Advice colleagues Hammersmith and Fulham, Westminster, Southwark, Brent, Sutton, Wandsworth, Islington and Haringey, the Big Lottery Fund, Comic Relief, City Bridge Trust, Inquest, Shelter, JCWI, Hodge Jones & Allen solicitors, Saimo Chahal at Bindmans solicitors, SSP Law, Holborn Chambers, Oliver Fisher, Hubbard Pegman & Whitman solicitors, Sally Robertson at Cloisters Chambers.

We are most grateful for the support from Matrix Chambers, Timothy Lyons QC, University College London, City University and London Legal Support Trust for donations of funds and IT equipment to ensure our caseworkers have the necessary resources to best serve residents.

Lorna Reid
CEO

Charles Barber, our CEO for 37 years retired in September 2016. We thank Charles for his outstanding contribution and commitment to both Citizens Advice and the residents of Kensington and Chelsea. We wish him all the very best in his retirement.

Campaigning for change

The Research and Campaigns team has grown over the year, progressing from one volunteer to three and a paid project manager. Firoozeh Fattahi has taken over supervision of the Research and Campaigns team, and Keith Usher continues to process the Bureau Evidence Forms to the national Citizens Advice. We organise quarterly Cluster Group meetings for all local Citizens Advice organisations (LCAs) in the London Region to share ideas and results, and several projects have moved forwards significantly.

We continue to provide evidence to the national Citizens Advice organisation to help them with potential national campaigns to effect a change in legislation or otherwise bring attention to problems and suggest changes for the benefit of the public. The campaigns requesting evidence from us include: Fixing Universal Credit, Income Security, Council Tax Protocol, Royal Mail Price Changes, welfare reform and working people, confusing HMRC letters, access to basic bank accounts, secure self-employment, debt and financial service issues, prepayment meters and working with energy networks, understanding gambling-related harm, Scams Awareness, and Settled and Safe: A Renter's Right.

Last Rights project

Thanks to a grant from national Citizens Advice, we have been able to fund this one-year trial project promoting end-of-life planning including funerals, wills, Power of Attorney, organ donation, and Advance Care Planning. Emily Engel is the project manager and she has recruited a small team of volunteers to assist with delivering workshops and providing one-to-one support.

We have been active in the national Fair Funerals Campaign, contributing two pieces to their website: one on Funeral Price Comparison sites and the other on the various model of affordable funerals provided by some local authorities around the country. We have also submitted a response to the government's consultation on the Social Fund Funeral Payment.

In the coming year we hope to publish articles in the local media and continue to reach out to day centres, sheltered housing units, the Integrated

Care Team, Open Age, and other community groups who provide services to older people.

Social Media

We have revived our Twitter account and now have a dedicated volunteer, Aoife Fahy, ensuring that we are sending out information about local events as well as bigger issues on a daily basis - from our office opening times to changes in the Benefit system. The most popular tweet in the week preceding this report concerned research on the causes of the Grenfell Fire, and tweets regarding the services to those affected by the Grenfell fire have had consistently high reader figures.

Research relating to the Grenfell fire

We spoke to Sally Robertson, a Barrister who has experience of the Presumption of Death Act, to get an idea of what will happen if it is not possible to identify someone who died in the Grenfell Tower fire and to confirm their death. Without this, a Death Certificate cannot be issued and the bereaved families may be unable to proceed with Probate and to be able to make suitable arrangements for their loved ones. The Presumption of Death Act 2013 allows families to apply to the High Court for a Certificate of Presumed Death. The application cannot be made until all reasonable efforts have been made to identify the deceased and cause of death.

There are fees payable to secure a certificate of presumed death but there is help available for families on a low income. The Court process includes making efforts to contact relatives and people known to the deceased. In some cases this could take time to gather, especially where families may live abroad or live in places where there is unrest and instability and they might be hard to trace. The task for Citizens Advice here is to provide support, information, advice and guidance for families who may have to undertake this sad task.

Grenfell Advice Project

Citizens Advice Kensington & Chelsea has advised and supported residents affected by the Grenfell Tower fire since the devastating events of the 14 June 2017. We have had and continue to have a daily presence at the Assistance Centre and have a dedicated team of caseworkers available to affected residents.

The residents we see have difficulties which are complex and exceptional, as their needs for advice range over a large number of areas. The team have all worked in advice for over 20 years and we really can say there is no precedent to assist with this.

This has been an intensive period of learning for us as the advice environment is very much changed. We have had to adapt to the needs of people affected by trauma and loss. The work we are carrying out with residents requires us to go at their pace and to be able to deal with the extent of their needs and there is no obvious exit point. We have been able to pull together our existing expertise across a wide range of matters – housing, employment, money and debt, welfare benefits and our generalist knowledge to provide a holistic service.

Citizens Advice Kensington & Chelsea is already well known in the area and our main waiting rooms are always very busy. We are developing a model for triaging clients and assessing the best possible route for them so there is “no wrong door”. Although we have received funding to set up this project and bring in more caseworkers we still need to increase capacity. We have had support from solicitors firms and other advice agencies who have different expertise to ourselves to whom we can seamlessly refer our clients. It is important to us that clients don’t have to repeat their stories and start again with new agencies. An example of this is Shelter, who come every Friday to see our clients. This not only gives us 13 extra housing appointments a month but we can let them know what advice the client has already received and explain their issues. Shelter’s caseworkers then feed back to us at the end of the session so we continue to have an overview of the client’s situation and can prepare the next step for them.

We continue to make contact with other local voluntary and statutory organisations and are now getting a steady stream of referrals from them, many deeply affected by Grenfell but who have been unable to seek advice before now or have simply fallen through the cracks.

As we have been involved from the beginning, we maintain a great deal of detailed information regarding the offers and support that is available. We are happy to share this information and continue to feed this back to relevant bodies.



SELF-REFERRAL SERVICES

Citizens Advice Kensington

2 Acklam Road, W10 5QZ

Tel: 020 8962 3485 Fax: 020 8960 4414

Citizens Advice Chelsea

Chelsea Old Town Hall, Kings Road, SW3 5EE

Tel: 020 7361 4174 Fax: 020 7351 5240

Websites: www.adviceguide.org.uk
www.kensingtonandchelseacab.org.uk

Advice Line: Tel: 0300 330 1174

PROJECTS ACCESSED ONLY BY REFERRAL FROM SOCIAL SERVICES, OUR OTHER SERVICES OR OUTSIDE PROFESSIONALS:

Kensington Legal Service

Tel: 020 8962 3481

Health & Welfare Service (HIV)

Tel: 020 7361 4191

Money Advice Project (Debt)

Tel: 020 8962 3485

Kensington Income Maximisation (50+)

Tel: 020 8962 3488 / 020 8962 3489

Community Service (Outreach)

Tel: 020 8962 3486

Outreach Service for Black and Ethnic Minorities

Tel: 020 8962 3487

Chelsea Legal Service

Tel: 020 7361 4173

Chelsea Income Maximisation (50+)

Tel: 020 7351 9345

Income Maximisation (Mental Health)

Tel: 020 8962 3490

Wormwood Scrubs Project

Tel: 020 8588 3200

(Extensions. 3426 / 3427 / 3428)

HM Prison Wormwood Scrubs,

Du Cane Road, W12 0AE

Fax: 020 8749 7565

Providing the advice the problems they face

As a generalist advice agency we aim to assist with any enquiry. This may range from providing information on options and possible courses of action to representation at courts and tribunals where appropriate. Contact may involve a single visit or phone call or could span many months with a complex employment or welfare benefits case.

To get advice you can call in person, telephone or write. Alternatively, a social worker or other professional may refer you to one of our specialist units. We will arrange home or hospital visits where necessary. Information can also be obtained at Citizen Advice's website, www.adviceguide.org.uk.

The main offices

The two main offices, Chelsea based at the Chelsea Old Town Hall on the Kings Road SW3 and Kensington based at 2 Acklam Road just off Portobello Road W10, provide a mix of 'open-door', telephone and appointment access;

Legal services

Legal Services, with units based at each of the main offices and staffed by a full-time solicitor, are accessed by referral from our other services or outside agencies.

Community outreach

The **Community Service**, based at 2 Acklam Road, provides outreach services and home visiting by appointment.

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The **Outreach Service for Black and Ethnic Minorities**, based at 2 Acklam Road, is accessed by referral from health, social work and other agencies.

Income maximisation

The **Income Maximisation Service** for people over 50, with offices at both main sites, is accessed by referral from the social services department. The Income Maximisation Service for those with severe and enduring mental health problems offers outreach sessions at the South Kensington and Chelsea Mental Health Centre, St Charles Hospital and other locations, and is accessed by referral from social workers and medical staff.

Health and welfare

The **Health & Welfare Service** for people affected by HIV operates three days per week and is based at Chelsea Old Town Hall. It is accessed by referral from social workers and medical staff. Users can also contact the service directly.

Debt advice

The **Money Advice Project**, based at 2 Acklam Road is accessed by referral from our other services and outside agencies.

Wormwood Scrubs

The **Wormwood Scrubs Project**, a full-time Citizens Advice service based at HM Prison Wormwood Scrubs, available to inmates and prison staff.

Language needs

Between the two main sites we can offer advice in Arabic, Cantonese, Farsi, Hindi, Punjabi, Spanish, Urdu, and Vietnamese.

Complaints

We recognise that things can sometimes go wrong. If you have a complaint about any aspect of the service you should contact the service manager in the first instance. There is a complaints procedure common to all local Citizens Advice organisations and leaflets are available at each office. Advice records and records of complaints are kept separately.

Volunteering

When I first started volunteering at my local Citizens Advice I had no idea of the scope and depth of support the organisation offers. Each and every day people come into the office weighed down by their problems; benefit issues, housing concerns, problems paying the bills, employment disputes and relationship difficulties. They are met by empathetic, well-trained CAB staff, who do everything they can to deal with the topic at hand and to gently discuss any related or indeed unrelated issues.

I work three mornings a week, the sessions are busy, sometimes intense. No two interviews are the same, and in every case all that can be done to address the client's problem is done. The support from experienced advisers is excellent, the atmosphere is light-hearted and friendly, and the work is, I believe of real value, which is why I volunteered in the first place. I am more convinced than ever of the essential role the bureau plays in the life of local people.

Graham
Volunteer Trainee Adviser



Celebrating our volunteers

Cllr Robert Freeman and Cllr Bevan Powell presented awards to our volunteers on 5th June to celebrate National Volunteering week at a lunch to say thank you to our volunteers for the invaluable work they do in the Royal Borough. Giving up their time to train as advisers provides essential and often life-changing support to members of our community when they need it most.

If you are interested in joining our friendly and supportive team as a volunteer, please email volunteering@kensingtoncab.org.uk



“When my housing and sickness benefits were stopped, I was left with no money and so my landlord started possession proceedings. I was very ill and I stopped sleeping and eating properly. Everything seemed hopeless. My adviser worked with me on my case to appeal the DWP decision and stop the eviction. Eighteen months later, my benefits were restored and my home was safe. I feel that I have been given a second chance at life. I have no relatives here and my adviser felt like family. Citizens Advice was always there for me and I will never forget everyone’s hard work and kindness.”

Driss



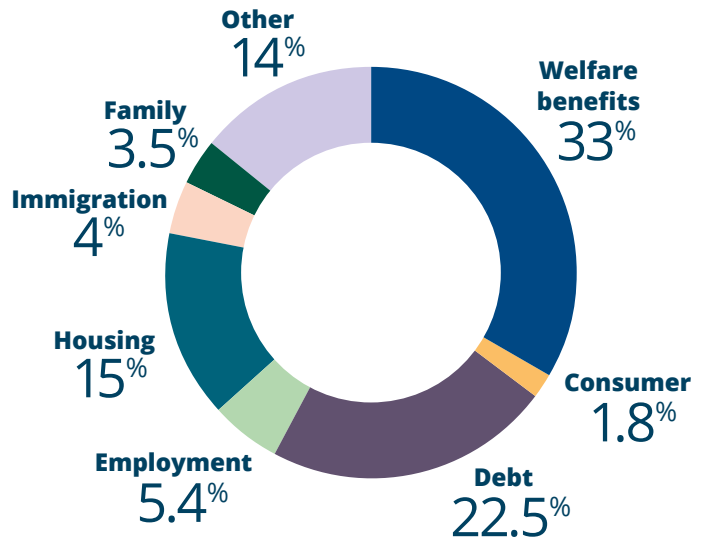
“I got into financial difficulties and did not know which way to move forward, Anne at Citizens Advice Kensington helped me sort out my problems but I did not follow her advice and got into more trouble. Despite my problems having become more acute, Anne did not give up on me but spoke to the creditors on my behalf and helped set up a new plan which has now put me on the road to recovery and I will be adhering to it this time.”

Peter

Initial enquiries

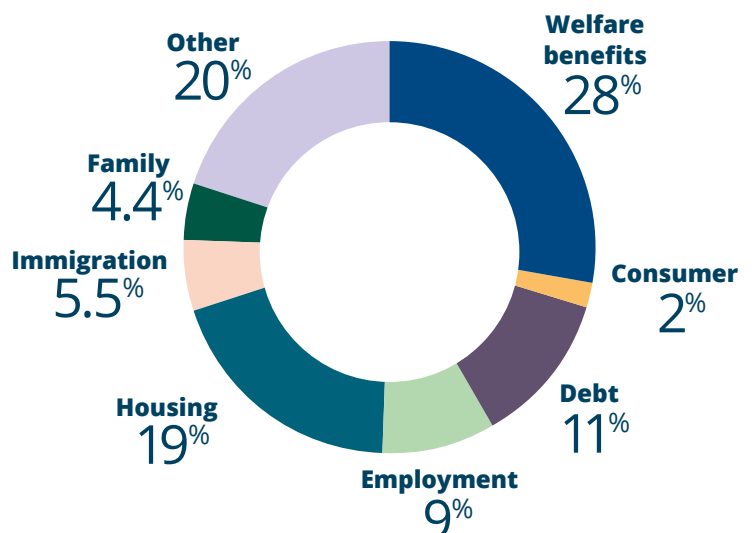
Citizens Advice Kensington

Welfare benefits	2,568
Consumer	145
Debt	1,725
Employment	420
Housing	1,143
Immigration	313
Family	267
Other	1,084
TOTAL	7,665



Citizens Advice Chelsea

Welfare benefits	1,059
Consumer	74
Debt	452
Employment	348
Housing	734
Immigration	211
Family	171
Other	755
TOTAL	3,804



Current Staff

Lorna Reid, Chief Executive Officer
Laurence Wilson, Deputy Chief Executive Officer/Principal Solicitor
Kulwant Bolla, Service Delivery Manager
Shaun Hocking, Office Manager
Maureen Millar, Finance Manager
Tina Neessen, Grenfell Project Manager

Kensington

Core Advice Team

Firoozeh Fattahi, Supervisor
Lorraine Beecham, Advice Worker
Kate O'Donoghue, Advice Worker
Mary Soo, Advice Worker
Kelvin Willoughby, Advice Worker

Money Advice Team

Angela Sheeran, Supervisor
Evelynne Gilvarry, Caseworker
Anne McMahon, Caseworker
Marouf Ahmed, Administrator

Income Maximisation Outreach Team

Dominic Milne, Supervisor
Shevanthie Goonesekera, Advice Worker 50+
Julie Lodder, Advice Worker 50+
John Obalim, BME Community
Emma Jane Gray, Health and Welfare Service

Mental Health

Aayad Lami, Advice Worker
Charlie Callanan (on sabbatical)

Community Service

June Cummings, Advice Worker
Dominic Milne, Supervisor

Grenfell Advice

Tina Neessen, Grenfell Project Manager
Arantxa Gaba, Coordinator
Alice Scott, Advice Worker

Housing Specialist

Harmony Fitzgerald

Legal Service

Laurence Wilson, Solicitor

Last Rights Project

Emily Engel

Cleaning Services

Malika El Hairouri

Volunteers

Sara Ajorloo
Zakiaya Amlak
Majida Arakji
Kay Babalola
Amon Baptista Ossey
Janine Barber
Nicholas Bell
Ed Benson
Aileen Bremmer
Claire Bruce
Antigoni Christodoulou
Suki Daley
Eric Ellis
Aoife Fahy
Valerie Fletcher
Angela Frontin
Brian Fox
John Griffin
Evgeniya Jacobs
Barbara Korneluk
Rosy Soto Levy
Andreas Mina
Graham Peebles
Dee Randhawa
Sima G. Saadi
Maryam Shams
Keith Usher
Helen Wilson

Chelsea

Core Advice Team

Zafar Ayub, Supervisor
Bella Campbell, Supervisor
Paul Hodgson, Advice Worker
Victoria Sharpe, Advice Worker
Kim Trinh, Advice Worker

Income Maximisation 50+

Safdar Hussain, Advice Worker

Chelsea Legal Service

Hannah Soegaard-Christensen, Solicitor

Volunteers

Marissa Burns
Noelle de Freitas
Joan Gould
Sinead Graham
Marina Murray
Barbara Skorupska
Evita Stylianoudi

Wormwood Scrubs

Maxine Cole, Co-ordinator
Janet Basse, Advice Worker

Management Committee Membership 2016/2017

Elected members

Ms Elizabeth Hambley* Chair
Mr Christopher David* Treasurer
Ms Judith Schrut
Mr Keith Usher*
Ms Shelina Thawer
Mr John De Oliveira

* Member of Development/Organisational Sub-committee

Representative members

CLlr Fenella Aouane (resigned 25.05.2016) RBK&C
CLlr Bevan Powell RBK&C
CLlr Robert Freeman (appointed 25.05.2016) RBK&C
CLlr David Nicholls (resigned 25.05.2016) RBK&C
CLlr Marie-Therese Rossi (appointed 25.05.2016) RBK&C

Members of staff who attend Management Committee meetings

Charles Barber*
Kulwant Bolla*
Maureen Millar
Hannah Soegaard-Christensen
Laurence Wilson*
Shaun Hocking

Citizens Advice online

Access information: national Adviceguide



www.adviceguide.org.uk

Access information: Kensington & Chelsea



www.citizensadvice.org.uk/kensingtoncab

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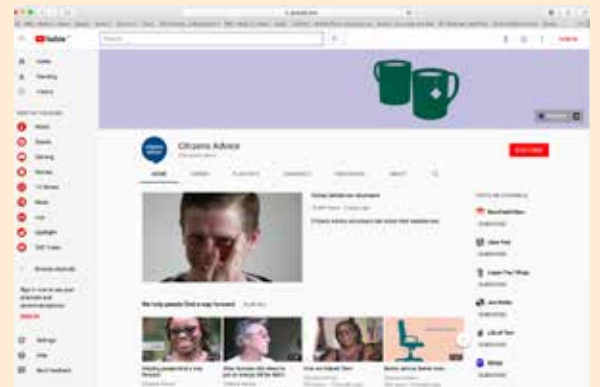
www.facebook.com/CitizensAdvice

Follow Citizen's Advice on Twitter



twitter.com/kensingtoncab

Watch Citizens Advice films on YouTube



36 million visits to adviceguide.org.uk

Our clients are almost 5 times as likely to be on a low-income, when compared to the general population.

Finances

Citizens Advice Kensington & Chelsea – Summary Financial Statements

Statement of Financial Activities for the year ending 31 March 2017

	2017 Unrestricted Funds £	2017 Restricted Funds £	2017 Total £	2016 Total (as stated) £
Incoming Resources				
Voluntary income to further the charity's objects:				
Grants and contracts for advice and information				
Royal Borough of Kensington & Chelsea – general grant	683,470	–	683,470	683,470
RBKC – Social Services Income Maximisation	–	121,820	121,820	121,820
RBKC – Mental Health project	–	59,649	59,649	59,649
NHS Kensington & Chelsea PCT-Mental Health project	–	49,984	49,984	49,391
RBKC – Income Maximisation BME outreach	–	36,154	36,154	36,154
CitA – Voter Reg. Grant BME Outreach	–	–	–	1,500
RBKC – Health & Welfare HIV project	–	25,094	25,094	25,094
RBKC – Independence Support Team Income Maximisation	–	15,304	15,304	15,004
Wormwood Scrubs – HM Prison Service – grant	–	–	–	30,443
– donations in kind	–	10,000	10,000	10,000
Wormwood Scrubs – The City Bridge Trust	–	16,615	16,615	–
Big Lottery Fund (Advice Now Plus)	–	–	–	84,141
Capitalise	–	129,182	129,182	99,440
Donations and other income	7,523	–	7,523	19,675
Investment income – Interest received	165	–	165	221
Total incoming resources	<u>691,158</u>	<u>463,802</u>	<u>1,154,960</u>	<u>1,236,001</u>
Total resources expended	<u>669,774</u>	<u>476,844</u>	<u>1,146,618</u>	<u>1,235,301</u>
Net incoming/(outgoing) resources	21,384	(13,042)	(8,342)	700
Transfer of funds during year	–	–	–	–
	<u>21,384</u>	<u>(13,042)</u>	<u>8,342</u>	<u>700</u>
Defined benefit pension scheme liability gain (loss)	(5,965)	–	(5,965)	21,857
Net movement in funds	15,419	(13,042)	2,377	22,557
Reconciliation of Funds				
Total Funds b/f	<u>43,507</u>	<u>77,562</u>	<u>121,069</u>	<u>98,512</u>
Total Funds c/f	<u>58,926</u>	<u>64,520</u>	<u>123,446</u>	<u>121,069</u>

Balance Sheet as at 31 March 2017

	2017 £	2017 £	2016 (as restated) £	2016 (as restated) £
Fixed Assets				
Tangible assets		–		942
Current Assets				
Debtors	28,904		16,404	
Cash at bank and in hand	448,610		451,767	
	477,513		468,171	
Creditors				
Amounts falling due within one year	(56,243)		(56,184)	
Net Current Assets		421,270		411,987
		421,270		412,929
Defined benefit pension scheme liability		(297,825)		(291,860)
Total net assets (liabilities)		<u>123,445</u>		<u>121,069</u>
Financed by:				
Restricted Funds	64,520		77,562	
Unrestricted Funds	58,925		43,507	
		123,445		121,069

Trustees' Statement

The above are not the statutory accounts but a summary of information relating to the Statement of Financial Activities and the balance sheet. The full accounts from which they are derived were approved by the trustees on 28th September 2017, and bear an audit report which does not contain any concerns such as a qualified opinion or limitation of scope. Copies of the full accounts together with the Trustees' Report and the report of the auditors (which will be submitted to the Charity Commission) may be obtained on application to the secretary at the Registered Office. J Schrut, C David (Chair and Treasurer)

Auditors' Statement

We confirm that the above summarised financial statements are consistent with the full annual accounts. GMAK, Chartered Accountants and Registered Auditors

"I would like to acknowledge the work that Citizens Advice Kensington has done on my behalf. I brought two cases to your attention. The first involved a supposed overpayment of Working Tax Credit. It was claimed that I had to repay approximately £1,800. After your efforts the sum was reduced to approximately £70. They had made a mistake. I cannot tell you how relieved I am to have been helped in this way. The original sum would have been a huge burden psychologically as well as financially. I would never have been able to calculate the correct sum on my own.

Secondly you have helped me appeal the Personal Independence Payment decision that went against me. Whatever the outcome of the Tribunal's decision I want to thank you for your sensitivity and compassion. I could not have appealed this on my own - the documentation is so complex and strangely worded that it left me in despair. As it is, with your help I have made my case and voiced my concerns. So whatever they decide, at least I have made myself heard.

Thank you for all the work you do. It is invaluable."

(client wished to remain anonymous)



Our aims

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

Our 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.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

Free, confidential advice. Whoever you are.

We're here for everyone.