

2015

# Annual Report



**citizens  
advice**

## **The Redbridge Citizens Advice Service**

*Providing Help and Support to the  
Citizens of Redbridge Since 1939*

## Chair's Report Bernard Hunter

2014-2015 was a very difficult year, financially and operationally. Although our funding, notably from the London Borough of Redbridge Council (LBR), Big Lottery Fund (BLF) and Barking, Havering & Redbridge NHS Trust (BHR) was at the same levels as previously, those levels had been too low for many years and we were existing by subsidising activities from our reserves and slowly going downhill financially. We reached a tipping point and had detailed plans in place to close the Bureau. Seeing that something had to be done quickly, as signalled in last year's report, the Board elected to use all remaining usable reserves to appoint a part-time Chief Executive Officer (CEO). No other Bureau manages without a CEO and we had been without one for many years, filling the gaps as best we could. The effect of appointing Vanessa Guthrie as interim CEO to turn the situation around was almost immediate.

As instructed, she has focussed on external relationships and funding: notably, she helped to make the BLF ASTF project (Redbridge Advice Network, RAN) far more meaningful and initiated many high level dialogues with LBR and with BHR/Macmillan.

The result has been a far greater sense of partnership between Redbridge CAB and those commissioning our services and an awareness on their part of the reality of our finances. Our funders have much greater confidence of our ability to work with them and benefit them, which has manifest itself in firm commitments from LBR and BHR/Macmillan to ensure we are paid enough to fulfil our obligations to them. We also learned at the end of the year that we had been successful in winning a bid to the BLF for 3 years funding for a Welfare Benefits Advice project from their Reaching Communities programme.

### Trustee Board

Bernard Hunter – Chair

Alan Jeffery – Vice Chair

Diana Middleditch –  
Treasurer

Barbara Withington

Royston Emmett

Andrew Oduro

Chris Stone

Pankaj Kale

The parlous state of our finances meant that we could not achieve the same level of activity as previously – fewer staff meant fewer volunteers and that inevitably reduced our capacity and the numbers we could help. The fact that we sustained the service through that difficult time is testament to the dedication and hard work of our volunteers and staff and I thank Andrea Qwarnstrom for her professionalism, dedication and work rate, which were inspiring.

Others who must be mentioned for their unstinting and unconditional support are Cllr Wes Streeting MP, the LBR representative on our Board, who was instrumental in representing us to LBR and with its officers, as well as providing excellent advice and guidance and it was always clear, despite his workload, that we were supported by Cllr Jas Athwal, Leader of the Council. Chris Finney (Citizens Advice Network Development Manager), our liaison and support Board member, was always there for the Board and for me in particular and his experience and advice were invaluable.

When we expanded into the next door office area, that was a leap of faith – if we cannot expand we are not coming near to meeting local needs. That has been borne out by the much improved financial position, and our occupancy was significantly enhanced thanks to a grant from the Santander Foundation through the local Santander branch, for which we are very grateful.

As mentioned above, the RAN matured and expanded through the year, and hopefully provides an infrastructure through which the whole advice community of Redbridge can be more effective in the future, albeit resources will have to be found after the end of its 2-year grant period in November 2015. We and our partners are grateful to the BLF for the considerable stimulus that their funding provided to our interworking.

Thank you to our Trustees, your support is appreciated, however, a continuing constraint is our ability to attract enough new Board members to plan and oversee the work of the Bureau and its expansion. Please 'put the word around'!

To summarise, we ended 2014-2015 much better funded and much better organized than we started it. Our activity levels were lower during

the year, but we have a platform that we can build on to raise them to and beyond previous levels, and we are committed to doing that.

We will do that in tandem with the wider Citizens Advice community, which is developing a new 'One Service Strategy' that will help us deliver better quality advice, have more local flexibility and be more accessible. We must strive not only to see more clients, but also make ourselves more accessible through telephone access and service provision around the Borough. The need is out there and growing, our job, with our partners, is to meet it.

**Update: October 2015:**

- *Our BLF Welfare project has started.*
- *We are reviewing our 'client model': we hope to streamline the client experience and make it more effective.*
- *We are assisting LBR with the development of their advice and information strategy and hope to work closely with them in providing advice from 2016/17*
- *As requested by our partners, we have committed to continuing to facilitate RAN and are seeking funding to further develop that in the future.*
- *A pilot scheme to have an advice session in two GP surgeries is about to start, with the aim of proving its value and attracting NHS funding to sustain and expand it.*
- *The office has been remodelled and we are having a new phone system installed.*
- *The Citizens Advice 'One service Strategy' is being implemented, the main initial impact being an overhauled and more effective quality of advice audit process.*
- *That, and staff turnover, have delayed the return to 'normal' levels of advice giving, but we expect to have achieved those by the end of this year.*
- *We are crucially dependent in one way or another on public financing and are actively exploring ways to broaden our funding base.*

So, the picture is bright, but will require commitment and hard work from all concerned. Our support community, notably our volunteers, have

always delivered, so we should be confident – even though we can never look very far ahead because of our funding cycles.

## Chief Executive Officer's Report Vanessa Guthrie

Despite the financial and operational challenges we were facing, I am pleased to report that we have made substantial progress towards achieving the goals and our renewal programme set last October.

<b>Renewal Goal 2014</b>	<b>Renewal Achievement 2015</b>
<ul style="list-style-type: none"> <li>Renew the way clients can access advice</li> </ul>	<p>Secured Big Lottery Funding to purchase new telephone system to handle advice enquiries</p>
<ul style="list-style-type: none"> <li>Renew the offices to create a warm and welcoming environment</li> </ul> 	<p>We have some new furniture and a new office layout. Redecoration is scheduled for early 2016</p> 
<ul style="list-style-type: none"> <li>Renew our relationship with our partners</li> </ul>	<p>As a Commissioner on the Fairness Commission, the purpose was to take action on poverty and inequality in Redbridge.</p> <p>Supported the development of LBR strategy for Information &amp; Advice.</p> <p>Working with RAN partners to secure the long term future of RAN</p>
<ul style="list-style-type: none"> <li>Renew our relationship with our local communities</li> </ul>	<p>We are one of the charities involved in The Mayor's Appeal</p>

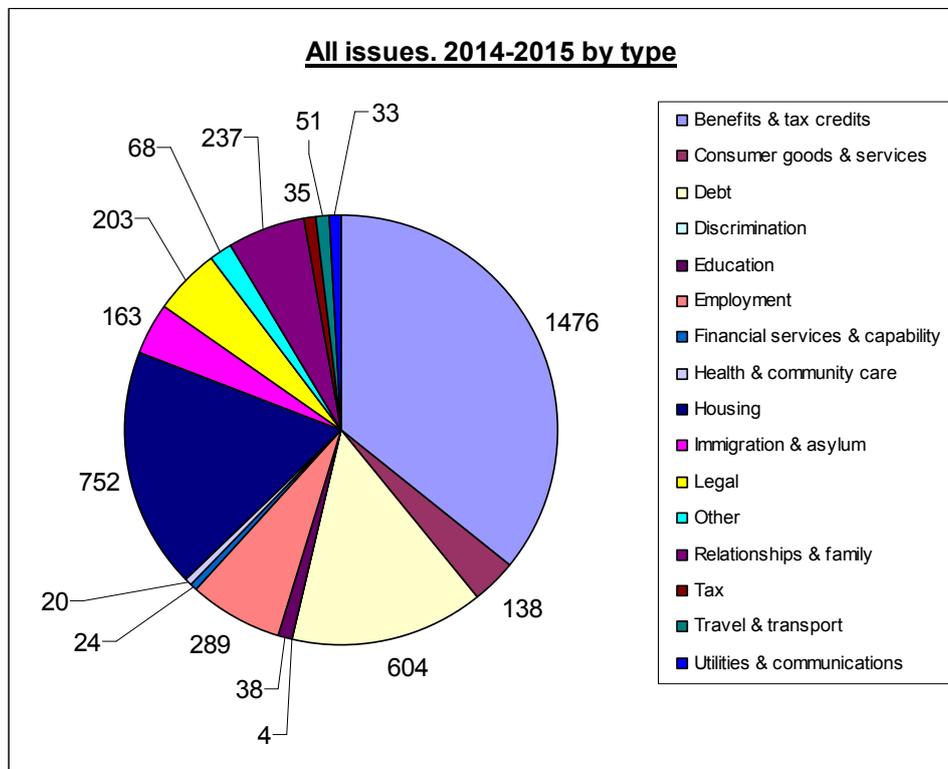
## Overview of the Service

**Drop-in service saw 4,135 clients**

**Helping with 3,367 issues**

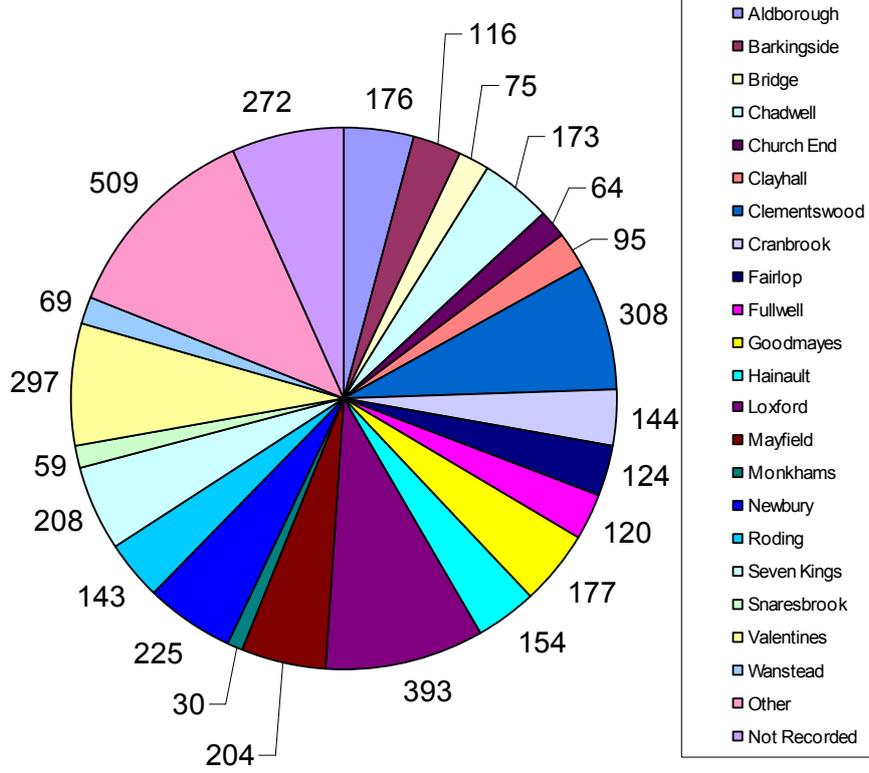
**Providing additional advice support with 1,255 issues**

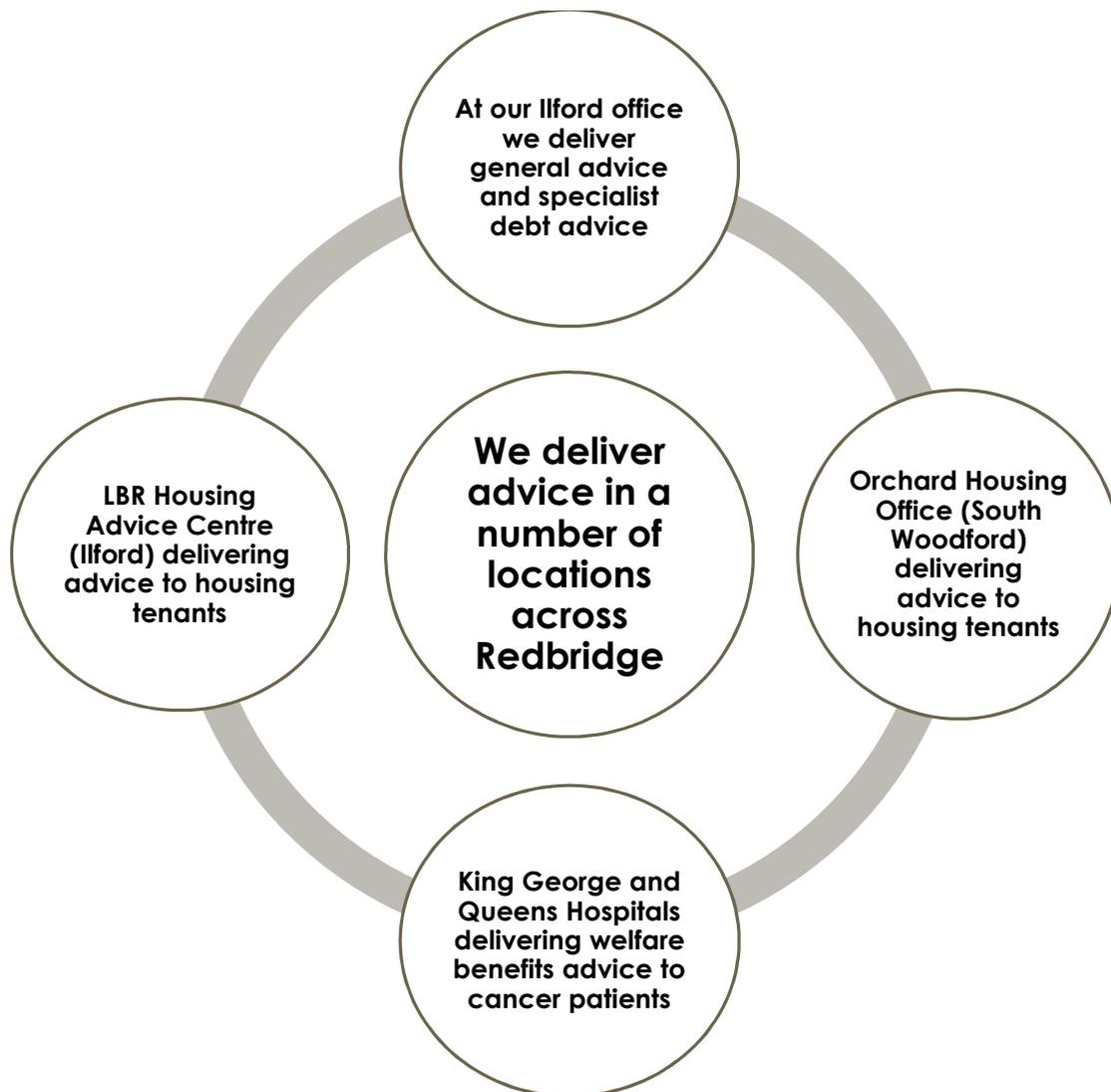
The bureau gave advice and information for 3,367 issues at the drop-in service and 1,255 issues in more detail, usually at an appointment with an adviser. Note that 487 Enquiries were based on an issue initially raised at the drop-in, therefore the number of client issues totalled 4,135 over the year.



Issues	
Benefits & Tax Credits	36%
Housing	18%
Debt	15%
Employment	7%
Relationships & Family	6%
Legal	5%
Immigration	4%
Consumer goods & services	3%
Other (includes travel, discrimination, education, finance, health & utilities)	6%

### All issues 2014-2015 by Ward





### ***Aims and Objectives***

- *To provide the advice people need for the problems they face, ensuring individuals do not suffer from a lack of knowledge about their rights and responsibilities, and*
- *To improve the policies and practices that affect people's lives, ensuring a responsible influence is exercised on the development of social policies and services at both local and national levels*

## Our Projects



### Redbridge Advice Network (RAN)

RAN is a Big Lottery Funded project, which provides support to a network of advice and non advice giving agencies to build an effective, independent and efficient advice sector for the communities in Redbridge.

#### Achievements

- RAN grew its membership to twenty-five advice organisations
- RAN's evidence to the Fairness Commission lead to a recommendation that ...'the Council should work with RAN to review and benchmark the way in which it makes decisions about homelessness duty, and ensure the support is in place for people who are found to be 'intentionally homeless'.
- We delivered training to 76 delegates from 16 advice organisations, beating the BLF's target of training 70 people over two years
- RAN delivered three Network Seminars; 'Housing & Homelessness', 'Working in Partnerships', 'Intersectionality'. The Network Seminars were attended by 70 participants from 18 advice sector organisations



### Money Advice Service

Provides help with personal debt issues.

We have continued to see large volumes of clients with multiple debts. Complaints over bailiffs appear to have fallen since the law was reformed last April.

Tighter controls over payday lending seem to be reducing the number of clients with payday lenders and debts issues. Consumer credit still accounts for the bulk of the debts we see, followed by council tax



arrears and then benefit equal proportions of benefit overpayments, rent and mortgage arrears and utility bills.

### **Achievements**

- 164 new clients seen
- 837 client contacts (interviews, calls and letters)
- 482 contacts with their creditors and other third parties in connection with client cases
- 25% of clients supported with setting up Debt Relief Orders
- Many clients assisted to stabilise their situations by making small repayment arrangements with their creditors and having accruing interest charges frozen

## **Redbridge MacMillan Advice Project**



The Redbridge Macmillan Advice Project is a welfare benefits service for people living with cancer, their families and carers at Queens and King Georges Hospitals. Clients are seen whilst having treatment or as inpatients and given information about benefits and grants that are available to enable them to maximise their income.

### **Achievements**

- 490 new clients seen
- 159 clients from the previous year have continued to receive support
- Maximised a total income of £1,303,842 for clients
- Clients were helped and supported with other issues such as, housing, homelessness, blue badges, personal independent payments and consumer debt

## Case Study

Client D is typical of many clients who need basic advice on benefits available and how to claim. Client is 47 and has myeloma. He had been self-employed and was no longer able to work. He lived in rented property and when he attended his appointment he was living on a small amount of savings with no other income. The Macmillan adviser helped him apply for ESA, Housing Benefit, Council Tax Reduction and Personal Independent Payment (PIP) and successfully applied for a Macmillan grant to help with high heating costs resulting from him feeling cold due to his illness and treatment.

**BALANCE SHEET**

	<b>2015</b>	2014
<b>CURRENT ASSETS</b>	<b>£</b>	<b>£</b>
Debtors	<b>10,306</b>	12,790
Cash at bank and in hand	<b>128,738</b>	178,244
	<hr/> <b>139,044</b>	191,034
<b>CREDITORS: amounts falling due within one year</b>	<b>(29,847)</b>	(50,012)
<b>NET CURRENT ASSETS</b>	<hr/> <b>109,197</b>	141,022
<b>FUNDS</b>		
General Fund (unrestricted)	<b>76,105</b>	104,078
Restricted	<b>33,092</b>	36,944
<b>TOTAL FUNDS</b>	<hr/> <b>£ 109,197</b>	£ 141,022

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005, applicable accounting standards and the Financial Reporting Standard for Smaller Entities (effective April 2008), and authorised for issue, by the Trustees on 10 November 2015 and signed on its behalf by Bernard Hunter, Chair

## STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2015	Total Funds 2014
<b>INCOMING RESOURCES</b>	£	£	£	£
<b>Voluntary income</b>				
Grants and contracts	78,454	254,998	333,452	282,185
Sundry income	-	-	-	607
Donations	2,093	-	2,093	40
Bank interest received	81	-	81	69
Other income	52	-	52	409
<b>TOTAL INCOME RESOURCES</b>	<b>80,680</b>	<b>254,998</b>	<b>335,678</b>	<b>283,310</b>
<b>RESOURCES EXPENDED</b>				
Wages, NI & Pension	43,609	155,296	198,905	163,758
Other staffing costs	29,636	19,109	48,745	11,903
Project partnership costs	0	44,720	44,720	18,433
Premises costs	22,985	16,156	39,141	34,212
Other office costs	5,608	25,553	31,161	19,356
Governance costs	928	3,903	4,831	1,393
<b>TOTAL RESOURCES EXPENDED</b>	<b>102,766</b>	<b>264,737</b>	<b>367,503</b>	<b>249,055</b>
Net incoming/ (outgoing) resources before transfers	(22,086)	(9,739)	(31,825)	34,255
Transfers between funds	(5,887)	5,887	-	-
Net incoming resources	(27,973)	(3,852)	(31,825)	34,255
FUNDS AT 1 APRIL 2014	104,078	36,944	141,022	106,767
<b>FUNDS AT 31 MARCH 2015</b>	<b>£ 76,105</b>	<b>£ 33,092</b>	<b>£ 109,197</b>	<b>£ 141,022</b>

A full report is available on request from our registered office.

## **INDEPENDENT EXAMINER'S REPORT**

I report on the accounts of the Charity for the year ended 31 March 2015.

### **Respective responsibility of the trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act,
- follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act, and
- State whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter had come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Charles Ssempijja, ACA NfP Accountants LTD

**Redbridge Citizens Advice Bureau**

**Company limited by guarantee No. 0424953**

**Charity No. 1091547**

**Authorised & regulated by the Financial Conduct Authority FRN No: 617703**

**Registered Office:**

**Broadway Chambers**

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**Iford, Essex IG1 4DU**