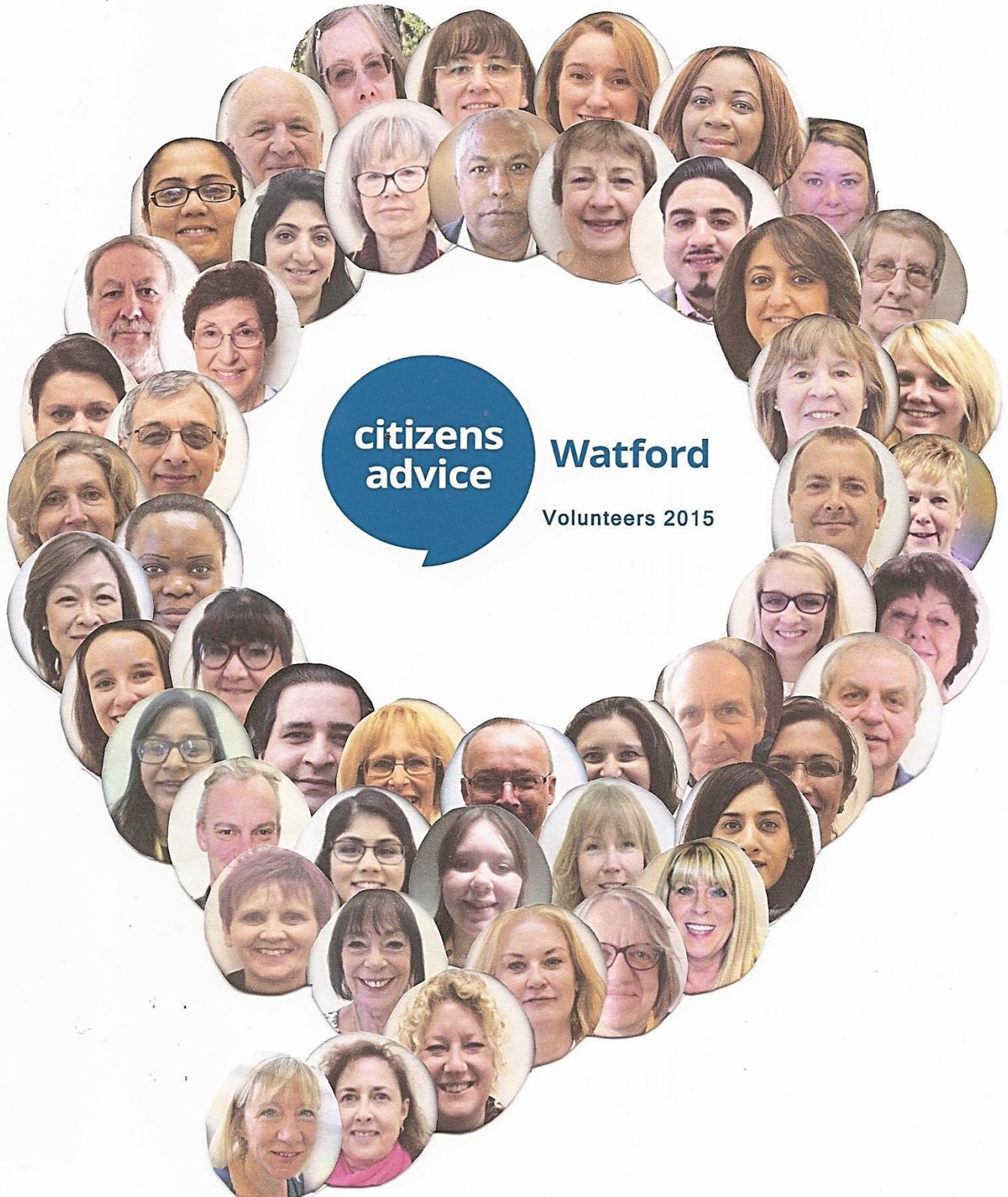


Watford Citizens Advice Bureau



AGM 2014-2015 Meeting the changing needs of Watford



Watford

Volunteers 2015

Meeting the changing needs of Watford

Our Aims and Principals

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.

Our service aims are:

To provide the advice people need for the problems they face.

To improve the policies and practices that affect people's lives.



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The Watford CAB Team

Trustees		
Tina Barnard (Chair) Roland Bedford (Company Secretary)	Cllr Sohail Bashir Cllr George Derbyshire Stephen Herman	Sayanta Mondal Rosemary Wylie (Treasurer)

Advisers		
Trainee Advisers (Full) Gee Addison Munawra Ahmed Kalpna Buhdeo Holly Freuchen Di Hurst Trish Lincoln Louise Price Paul Smith Henry Stott	Advisers (Full) Carolyn Andrew Claire Buckland Jan Evans Kylee Green Annette Hakham Vikki Molloy	Admin/Reception Adam Azim Patsy Denness Andrea Dyer Pam Eungblut Chris Lan Carol Luer Pat Phillips Ruth Redd Brenda Tierney
Trainee Advisers (Gateway) Martha Burling Ayesha Dasgupta Fenella Lewis Imelda Latigo Adrian Marshall Carmel McKean Shahid Mustaqu Charlie Parker Bhavisha Patel Ann Pyatt Malcolm Rodger Farrukh Siddiqi Henry Stott Kate Strange Naomi Welch Sheron Wilkie	Advisers (Gateway) Kalpna Buhdeo Jan Evans Holly Freuchen Kylee Green David Harley Heather Harris Jerome Pardesi Anna Smith Beverley Tilsiter	Financial Capability Linda Davies
	Advisers (Debt and Benefits) Peter Brownlee	Statistics Adrian Rose

Paid Staff

Chief Officer Salim Bakirci	Advice Service Manager James Liptrot	Office Manager Cathy Gale
Training Supervisor Rosie Woodhouse	Session Supervisors Julie Ford Rachel Ntata	Projects Team Susan Jessop Trish Lincoln Outreach Worker Avgi Yiannaki
HWAS Adviser Catherine Markowski	Money Adviser Daniel Eyre Avgi Yiannaki	Telephone Gateway Advisers Munawra Ahmed Catherine Markowski
	Apprentice Emma Conlon	

We sadly had to say goodbye to the following members of our team:

Former Staff

Jo Beer Sabiha Begum Linda Blain Simon Carter Tiana Dias Kundai Dengu Elizabeth Duggleby	Helen Fung Mericia Goncalves Rose Hanif Eva Jarzabek Polly Jones Saiqua Khan	Aayed Lami Ela Lipinska Charlene Marks Ashiedu Ourouho Selina Odusanya Max Page Sahar Pourdanay Victoria Santamaria	Sanjit Shah Usha Sharma Ronnie Sloane Megan Wickens Caron Williams
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Former Trustees

Catherine Cooper Lisa Craig Cllr Karen Hastrick	Rosey Mann Cllr Derek Scudder
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Chair's Report

I would like to welcome you all to the 2014/15 Annual Report of Watford Citizens Advice Bureau, which is my last report as Chairman as I am standing down at our AGM in November.

We have seen a number of changes in personnel over the last year, including the appointment of Salim Bakirci as our Chief Officer in August 2014 and James Liptrot as our Advice Service Manager in March 2015.

With the continuing constraints on our finances, Salim has had two key tasks to undertake – maintain the level of finances and ensure our organisational structure is fit for purpose. I am pleased to report that he is well on the way to achieving both of these.

During the year we have been able to provide quality debt and benefits advice to the people of Watford. The second year of the Advice Service Transition Fund (ASTF), coupled with core funding from Watford Borough Council and increased support from Hertfordshire County Council (via the Hertfordshire Welfare Assistance Scheme) has resulted in a healthy increase in our turnover. This coupled with the Board's decision to run a deficit budget in 2014/15 has enabled us to build our volunteer capacity. However, a deficit budget is not viable long term and a balanced budget has been set for 2015/16.

With changes in our funding streams we have reviewed our staff team to ensure it is fit for purpose. Our enhanced training and induction programme has increased the numbers of trained volunteers to the level where we now have more volunteers at the Bureau than at any other time during my 6 years as Chair.

We continue to see a large number of clients at our offices and although we do have to turn away people, this has significantly reduced. With the new Quality of Advice process being rolled out our next big challenge is to ensure that we continue to provide a consistent quality of face-to-face and telephone advice.

Finally, I would like to personally thank everyone involved with the Bureau for its hard work and dedication. I will miss being involved with Watford CAB however I am sure that the Bureau will continue to go from strength to strength.

Tina Barnard



Chief Officer's Report

Thousands of clients came to Citizens Advice Watford in 2014/15, to find a way forward. It was the busiest year in our seventy-five years of delivering advice. We are pleased to report that we have provided advice and information to 6,139 clients on just over 13,590 different issues. Despite the improvements in the wider economy, the year was dominated with economic challenges. The key areas of advice were Welfare Benefits, Debt, Housing and Employment. We secured income gains in excess of £726,592 for clients.

Last year, we conducted our annual client satisfaction survey of those who accessed our service during October 2014. Clients were asked to comment on their CAB experience. 99% of clients who responded were very satisfied or satisfied with the service they received and would use the service again and recommend it to others.

Despite the extraordinary satisfaction levels, we strive to keep improving. We know many people are finding it difficult to get our help. We have been working on developing more efficient ways of delivering advice. One example is that we have reduced the client journey by introducing direct referrals from our partner organisations and integrating more technology in our service delivery. We received funds from the Big Lottery to provide a more efficient electronic client registration process and to enable clients to access the Citizens Advice website information from new tablets in reception.

The year 2014/15 was one of great change for the bureau as well. Last year, the bureau continued its work to modernise our service and increase the number of clients we help. At the end of the year, we undertook an organisational restructure to reduce the operational costs and to adapt the structure in line with our business objectives. We recruited and trained more volunteers to ensure that we deliver quality assured advice services to more clients. Last year, we delivered a Financial Skills for Life programme to young people at West Herts College and Bushey Meads School. This pilot project has enabled Citizens Advice Watford to gain experience on developing new ways of working to incorporate 'preventative support'. I am pleased to report we are continuing our financial capability training and plan to deliver training at three more secondary schools in Watford this year.

We have continued to work with local partners to provide integrated, accessible and good quality advice and information. We have also delivered training sessions for our advice partnership to meet the changing needs of our community. The project Transforming Advice in Watford, funded by the Advice Services Transition Fund has established an advice partnership which has delivered excellent client outcomes to the most vulnerable residents of Watford. It now has 8 partners as four more partners joined the partnership last year New Hope, Groundwork, Guideposts and Herts Young Homeless.

I wish to offer my sincere thanks to all of our dedicated staff and volunteers, partner organisations and our funders for their support which enabled us to help clients to find a way forward and deliver the very best outcomes for the residents of Watford.

Salim Bakirci

Treasurer's Report

On behalf of the Trustee Board, paid staff, volunteers and our clients, I would like to record our continuing appreciation to the Councillors and Officers of Watford Borough Council (WBC). The significant core funding of over £208,000 plus the use of their premises has enabled us to continue to provide a wide range of advice services over the past year to all those who work and live in the Watford area.

Our grateful thanks must also go to our other funders – Hertfordshire County Council, the Big Lottery as well as to several private donors whose generosity has helped us to raise a further £153,000 of additional funding. This has allowed us to significantly increase the scope of the advice services that we provide to the community.

Resulting from this funding we were able to continue to maintain our face-to-face advisory services at our main offices in Watford as well as outreach offices in West Watford and the Meriden area. In addition, we continue to successfully operate our telephone advisory service which also participates in the wider Hertfordshire service with other CAB across the County. Over the past few years the bureau has developed its phone services so enabling more clients to access the service and during 2014/15 we saw an increase in phone contacts bringing the total number of clients assisted from 5,773 to 6,139.

In 2014/15 our volunteers' donated time that is valued at over £242,528 for the year, consequently for every £1 of funding that we have received the bureau has effectively been able to provide an uplift of more than 67%. This reflects the efforts of our volunteers and staff, to whom our grateful thanks are due for their continuing hard work, professionalism, enthusiasm and care.

As with all organisations in the charitable sector we are dependent on the generosity of others and if we are to continue to provide our excellent work throughout Watford we must ensure that we have adequate funds with which to operate. I am pleased to say that, in spite of stringent economies in local government budgets, WBC have committed to provide funds until at least March 2019. This, together with other funds that the Bureau is able to secure will enable it to continue to operate within a balanced budget to assist its clients.

The changing demographic nature of the community together with the continuing difficult economic conditions will continue to ensure that even greater pressure is put on our resources. These are the challenges that the volunteers, staff and the Board are all equipped to face. The audited Accounts are available on request.

Rosemary Wylie

Why do I volunteer?

To help vulnerable people and give back to society

To help people. Also, I've never worked so hard for 15 years!

For me it is interesting and engaging a) to help the community and b) to develop new skills

As a volunteer helping with recruitment its heart-warming that so many people from all walks of life step forward to help others for no reward other than knowing they can shine a little light in dark places

Recently stopped work and wanted to contribute to my local community.

On my life's journey working at the CAB has enabled me to help myself with my own health issues while helping others with theirs.

Recently stopped work and wanted to contribute to my local community.

Training Supervisor's Report

This year we have seen significant further changes to welfare reforms that affect our clients and keep the training department busy! We are grateful to the Money Advice Unit and the Hertfordshire Cluster Training Group for providing courses for our staff and volunteers to attend locally. Nationally, Citizens Advice is developing new learning programmes to be rolled out next year, which will change the way we deliver gateway and adviser training.

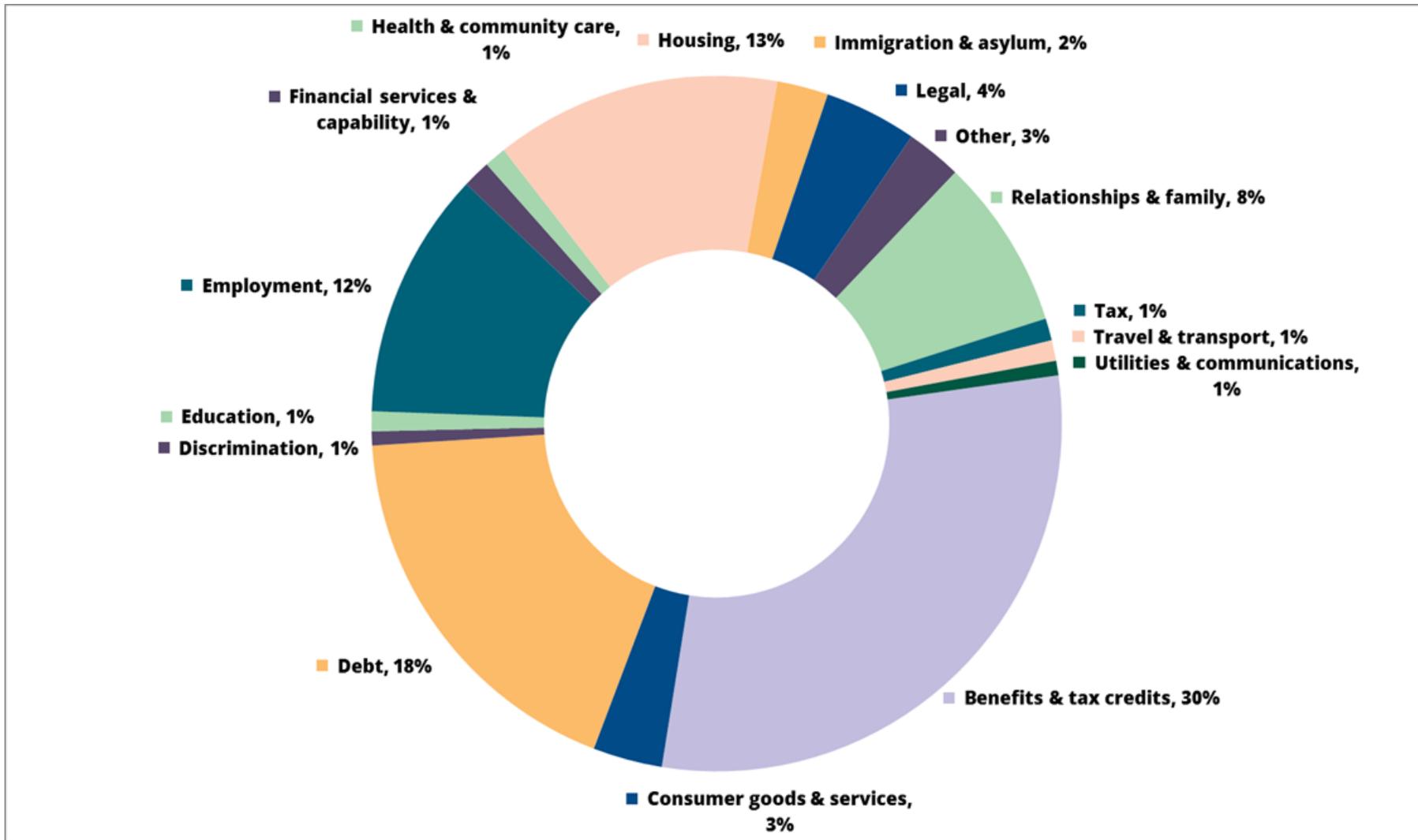
Once again we are working with the National Apprenticeship Service, and our new Apprentice, Emma, is progressing well with her training and is already making an extremely valuable contribution to the service.

We are continuing with our recruitment programme to increase our volunteer base. We have recently welcomed 10 new trainees to the bureau who are already helping on reception and will soon be seeing clients as trainee gateway assessors. We are focussing on developing a flexible workforce of volunteers who can work across a variety of different roles to better meet the needs of our clients.

We have a real diversity of backgrounds in our volunteers, from young people straight out of university, to carers wanting to do something interesting outside of the home, to retired teachers, doctors and IT specialists. Our volunteers have many different skills between them, speaking a variety of languages including Polish, Urdu, Punjabi, Arabic and Hindi. We are most fortunate to have such a highly skilled and committed team of staff and volunteers serving our community.

Rosie Woodhouse

The Advice we provide



Welfare Benefits & Tax Credits

Welfare benefits & tax credits issues are the most prevalent advice needs both in Watford and across the country. Last year we dealt with over 5k of these issues which amounts to around 30% of the advice needs in Watford.

A large number of these enquiries relate to general benefit entitlement and Housing Benefit. The Benefit Cap, Local Housing Allowance and size restrictions in social housing are significant factors in the Housing Benefit issues we see. Broadly speaking the level of Housing Benefit is often insufficient for our clients to meet their housing costs.

Employment & Support Allowance medical assessments are problematic for a great many of our clients, the quality of assessment, distance travelled to assessment centres and application of rules relating to clients who are unable to attend their allotted times continue to be areas of concern.



Watford @WatfordCAB · May 5

Understand the difference between #ESA support and work-related activity groups? Here's our explanation: buff.ly/1HMY1VY

The introduction of Universal Credit in Watford begins on 23rd November 2015. We expect the monthly payments of this new benefit to have a detrimental impact on clients who already struggle to budget.



Watford @WatfordCAB · Jul 3

#Universalcredit will see people move to monthly lump sum payments. Money management is a key skill claimants will need #FinancialSkills2015

Likewise, the proposed cuts to tax credits, if passed, will mean large reductions for families and working people. Again, we expect many of clients will struggle to cope with reduced income.



Watford @WatfordCAB · Oct 21

Give families #FairNotice that they'll need to work extra to make ends meet, says @CitizensAdvice #taxcredits buff.ly/1GSq5Ew



Watford @WatfordCAB · Jun 25

We want to see the end of long delays for people applying for the disability benefit #PIP: buff.ly/1FuEiFb

Debt & Money Advice

Around 18% of the issues our clients face relate to debt & money. That's over 3k debt issues dealt with last year.

Of these, council tax arrears, rent arrears & fuel debts account for the largest number of debts. The consequences of non-payment of these debts are severe.

This is a part of a pattern across the country which shows a switch away from non-priority consumer credit debt and towards arrears in essential expenditure.



Watford @WatfordCAB · Jun 19

No. of payday loan problems reported to us have almost halved since new FCA regs + payday loan cap. New stats at: buff.ly/1QX9gfZ

Debt problems are often caused by benefits issues: delays in receiving payments or overpayments. Work issues: redundancy; reduced working hours or pay cuts. Divorce, bereavement and illness are other common causes. Irresponsible lending, poor financial skills and increases in the cost of living have also played a significant part in client's debt problems.

Clients on low incomes are most likely to struggle to manage. Any change of circumstances, unforeseen crisis or factors outside their control can trigger a debt spiral that eats in to their household income and which then threatens the household's very basic needs.

We know that continues to be an unmet need for debt & money advice; need people don't know where to turn for help.



Watford @WatfordCAB · Oct 22

Is the growth of unsecured debt creating problems for the future? Read @CitizensAdvice blog: buff.ly/1LoAx8D

Unsecured debt is growing faster than secured debt.

Quarterly rate of % change for secured and unsecured lending in the UK (2000-2014)



Source: Analysis of Bank of England

We are working with Watford Borough Council's Homelessness Department to address issues early and prevent homelessness. This year has also seen our principal debt adviser train as an approved intermediary for Debt Relief Orders, this means we are able to offer a fuller range of debt options without having to refer clients to across Hertfordshire.

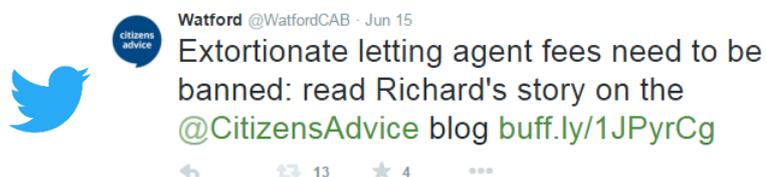
Housing

Our clients presented with 2.2k housing issues last year, around 13% of all the issues we saw. Housing in Watford is very much in crisis!



Nationally, there has been some success in respect of housing rights in the past year. But lack of housing supply remains the dominant factor.

The resources of the local council are under enormous pressure and this sometimes results in 'gatekeeping' of homelessness resources. We see ourselves as a critical friend to the council, helping to get the best outcomes for our mutual clients but also challenging decisions where appropriate.



We are a member of the PoSH group and work very closely with our partners in the Watford Advice Partnership to help dealing with the most vulnerable clients whose multiple issues have often culminated in extreme housing need.

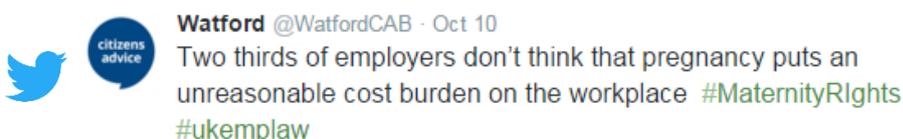
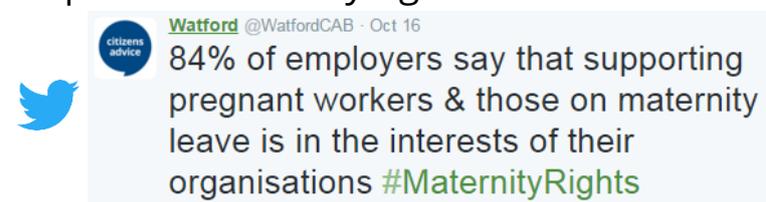


Employment

Last year we saw 1.4k employment issues, around 12% of all the issues are clients brought to us. These include pay disputes, grievances, disciplinary action, unfair dismissal and discrimination cases.

Nationally, Citizens Advice has just published a report 'Solutions for Equality & Growth' which focusses on the way that equality issues can be addressed in the employment context in a way that promotes and strengthens the interests of small businesses as well as the dignity of the individual.

We have already been involved in promoting this work, specifically in respect of maternity rights.



We are also promoting the Secure Self-Employment campaign which aims to achieve simpler and more responsive policies that give self-employed people the security to plan and balance their lives, while developing their business.



Success Stories

We have successfully completed another year at Watford Citizens Advice and have been through some changes one of them being the loss of one of our long standing supervisors Charlene Marks. We welcome our new addition Julie Ford and know her contribution will be invaluable.

We are continually grateful to our dedicated team of volunteers and paid staff without which we would not be achieving the outstanding success for our clients.

Success Stories

Our client who suffers from mental health issues recently lost his father and was unable to deal with his household bills and debts. He got into arrears with his Council Tax and Water.

We helped the client maximise his income by applying for PIP, Council Tax Reduction and getting him on the correct component of ESA.

After contacting the DWP it transpired that the client had won an ESA appeal in 2011 and was therefore entitled to 4 years backdated payment. The DWP apologised and admitted that the client had been forgotten about. They gave him a consolatory payment which included interest, recognising that the official error had a direct adverse effect. The client was overwhelmed with emotion as he was now able to clear his debts.

Another client who we were able to assist was in receipt of Pension Credit and Housing Benefit. She had informed Pension Credit of her private pension she was receiving from Jersey however she received a letter from Pension Credit informing her that she had been overpaid by £21k during 2009-2015.

The client suffers from anxiety and depression and was worried about the recovery of the overpayment. We assisted the client to ask for Mandatory Reconsideration of the decision on the basis that all the information had been provided therefore the overpayment should not be recoverable.

The decision was made that only £1200 of the £21k was recoverable and we assisted the client to request that this is paid in manageable amounts. The client went away very happy.

Rachel Ntata

Making a difference: Projects and development

Transforming Advice in Watford

Our project *Transforming Advice in Watford* is now coming to a close. Over the last two years we've been part of the national Advice Service Transition Fund (ASTF) programme, funded by the Big Lottery and Cabinet Office, to help advice agencies adapt and change to prepare for the increased demand forecast over the next few years.



LOTTERY FUNDED



What was the aim of the Watford ASTF project?

To improve access to advice by developing new ways of working in the community. We developed a partnership approach to delivering advice, ensuring clients are able to access the right advice at the right time, regardless of the organisation in Watford they approach initially. The idea is that more clients now get the preventative advice they need early on before problems escalate.

What did we develop?

A new Watford advice partnership was set up to prioritise the most vulnerable people in Watford. The initial partners YMCA, Watford Women's Centre and Herts Mind Network are now joined by New Hope, Guideposts, Groundwork and Herts Young Homeless.

Partner training and a community capacity building programme was offered in how to use the Citizens advice online pages so that clients can now benefit from first stage information from a range of local organisations, as early as possible.

- 65 partner staff received training certificates and are offering their clients initial support and referral.
- Training will remain a core component of the work of the advice partnership.

Advice Partnership referrals We created a secure system for referring clients between agencies with "fast track" referrals for clients in greatest need who cannot self refer.

- Around 200 vulnerable clients have been referred to us in this way who would not otherwise have received our advice.

- Partnership referrals are now becoming part of our mainstream service and are important in helping equality of access.
- Many referred clients are in crisis with multiple complex issues, some needing 20 or more contacts with their adviser

Advice surgeries with an experienced adviser provide a service at a partner venue. The service will continue once a week at New Hope's The Haven centre.

Provision of a dedicated caseworker so vulnerable clients can get the additional support they need to progress with their problems. Caseworkers provide reassurance, personal support and encouragement to clients over a longer term period to help them progress with extremely complex issues.

Sarah is a woman in her 40's with three children. She suffered domestic abuse and was finally left destitute by her husband. Threatened with homelessness, she is not entitled to public funds or social housing, and may not be allowed to remain in the UK with her children

How we helped: We empowered her to assert her rights regarding child benefit, child maintenance and local authority duty of care. We got her eviction delayed which has helped her and her three children for the time being. We have obtained a charitable grant to enable Sarah to submit an application to the Home Office.

Raymond is a 50 year homeless man who has been in prison much of his life and now has multiple mental health problems and life-threatening illnesses.

How we helped: after more than 20 contacts with Raymond, we secured temporary accommodation, a benefit gain of £100 a week, and entitlements to further benefits in due course. He is now able to begin hospital treatment.

QUESTION 8 - Is there anything you would like to add about your experience of the Citizens Advice Bureau?

I can reach the citizen Advice Service very easily, in secure and comfortable environment. I don't have to go to office and made appointment. Adviser had more time for me to discuss my problem. I don't know what I do without this service.

Would you be willing to be contacted in the future by Watford CAB?

My son and I were around
the Town centre, so we
decided to stop by and give
you a HUG as we are
still very grateful for all
you did for us.
We are settled now and
he has started the Special
School.
We love our house and
can be indoors all weekend
long.
Till we see again
THANK YOU AGAIN

Welcome to Reception!

A Big Lottery Awards for All grant of £10K has funded the development of an improved reception service, improving the customer experience for our clients.

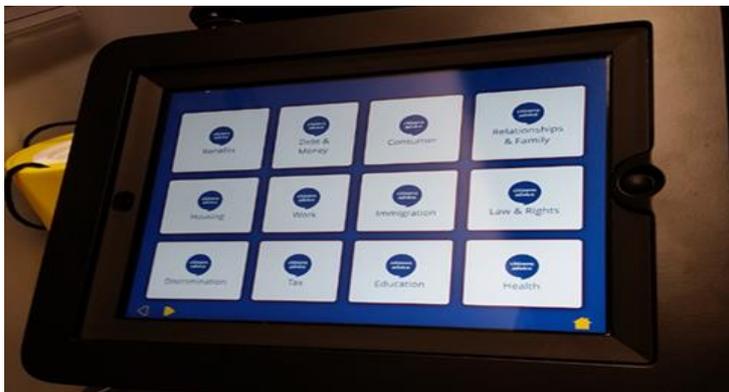
Thank you to our Reception team who volunteered to come in additional days over the summer months and participate in five development workshops. They worked as part of the project team to define and modernise the new service. The result is:



A new layout with an attractive refurbishment including a restyled reception desk, increased seating space, four new ipad stations, redecoration and a new carpet giving a modern, calm, welcoming ambience.



Clients register online. This is the welcome screen to our bespoke innovative registration process enabling clients to register on tablets instead of filling in a paper form.



Look it up online on www.citizensadvice.org.uk

Advice online. Receptionists have been training to use Citizens advice online for first stage client information. This will support the introduction of information assistance in Reception, where clients are invited to look up information before or after their appointment with the support of the Reception team

MoneyWise Watford - Financial skills for life

Citizens Advice Watford has seen a continued rise in local debt related problems and we appreciate the need to address the causes of increasing debt in our community. Consequently, we are now planning to include preventative work in our scope this year.

Setting up a financial skills for life programme is a first step. *MoneyWise Watford* is our new initiative to help local people develop the skills and confidence to avoid financial crisis. We are currently designing and delivering educational initiatives that will help young people avoid unmanageable debt and other money problems.

Following training, a pilot series of *MoneyWise Watford* workshops have been designed and delivered at West Herts FE College and Bushey Meads School. We've delivered workshops to over 100 young people and feedback from college students and sixth formers has been extremely positive. We are now exploring new funding options for extending the programme to other secondary schools in Watford.



MoneyWise Watford - A *Desert Island* workshop being trialled and reviewed at the September workers' meeting. Each shipwrecked group can only keep 6 items on the desert island – what would you choose?

Susan Jessop



75th Anniversary celebrations at 2014 AGM



Volunteers receive a “thank you” for their hard work at the Palace of Westminster

Watford CAB Information Assurance Statement

The Watford Citizens Advice Bureau is committed to ensuring that the confidentiality, integrity and availability of all our sensitive data assets are maintained to a level which is consistent with the requirements of our clients and our funding/strategic partners. The information assurance and security strategy of the Bureau complies with the policies and requirements set out by Citizens Advice.

This year we have extended the scope of our information assurance work to cover the implementation of Petra, reviewed the physical access to our premises, and signed-up to the data sharing agreement in readiness for the start of the exciting ASTF programme.

THANK YOU

To the following organisations, firms and individuals who have supported Watford CAB in its work over the past year:

- Arkwrights Solicitors
- Heinz Kroch Foundation
- Hertfordshire County Council
- Lawton Trust
- Lottery Fund
- Luton Law Centre
- Mr Richard Harrington MP
- Watford Borough Council
- Watford CAB Clients
- Watford Health Trust
- All other Hertfordshire Bureaux

To our dedicated team of volunteers, who each bring their own commitment and professionalism to the valued work they do at the Bureau, without their commitment to our aims and principles we would not have the service we do.

To our Trustee Board for their commitment, support and vision.

To the paid staff at the bureau who give their all.

To our funders, supporters and partners:

