

Annual Report

2017/18



Redbridge

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Charity reg. no. 1091547

Company reg.no. 04249530

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Chair's introduction

Citizens Advice Redbridge ended the 17/18 financial year looking forward:

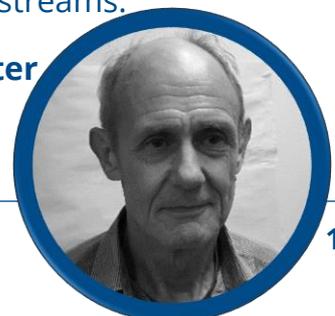
- Through the Council's good offices we were about to move to Redbridge Central Library.
- That enabled us at last to change our client access model to use the telephone, thus removing the need to queue and making us more accessible.
- With Mark Kirk's resignation, we would be recruiting a new CEO.
- We were able to write a budget that secured our continuing ability to provide support for the people of Redbridge.
- We had high hopes of gaining funding for new projects for GP Outreach and to help Universal Credit recipients.

The focus of the CEO and the Board was on securing our future, and later on planning the library move. In such an environment, morale was inevitably affected, and it is to the eternal credit of our staff and volunteers that they were able to continue to focus on service delivery,

and to help 3,022 clients. We continued to provide great support to cancer patients through our arrangement with BHR NHS Trust, in-depth housing advice to clients referred by LBR Housing, benefits advice through our Big Lottery grant, and – especially after recruiting a new specialist - employment advice through our Trust for London grant. Particularly pleasing were the developing partnerships with Harris Waters solicitors for family work, Edwards Duthies solicitors for housing advice, Courtlands solicitors for immigration advice, Pension Wise advice delivered by CA Waltham Forest, and debt advice from the Mary Ward Legal Centre.

We would like to acknowledge the considerable help and support provided by Citizens Advice, Vision Redbridge and by Redbridge Council in helping to assure our continued existence. However, that existence remains delicate financially, and much will depend on our developing more funding streams.

Bernard Hunter



About Citizens Advice Redbridge

Citizens Advice Redbridge (CAR) was set up in 1939 and has a long and successful history of providing advice to the residents of Redbridge and campaigning on the issues that affect them. Since that time ...

... we provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We share this mission with the Citizens Advice service, a national network of over 300 local citizens advice agencies.

In 2017/18, we provided a **drop-in advice** service to Redbridge residents **from Broadway Chambers** at the heart of Ilford. By the end of the year under review, we had planned a move **to the Central Library**, where our office and advice services are now based.

We also offered advice services to clients in **outreach locations**: to cancer patients at **Queen's** and **King George's hospitals**, tenants at **Orchard Housing Services** and **Lynton House**, and patients at

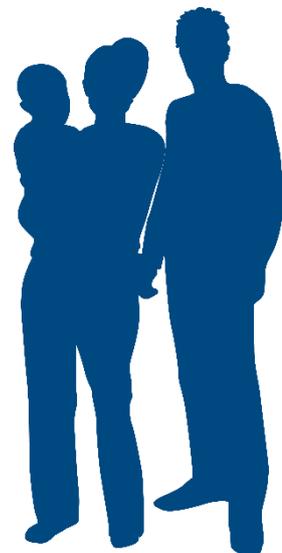
Shrubberies and **South Ilford** surgeries.

In 2017/18, we saw 3,022 clients who came to us with 8,215 issues.

The top issues for Redbridge residents were **benefits & tax credits** (2,348 issues), **debt** (1,901 issues), **housing** (1,224 issues), **employment** (517 issues) and financial **services & capabilities** (475 issues).

Most of the clients we see come from the wards where there are **high levels of deprivation**: Loxford, Clementswood, Hainault, Roding and Fulwell.

We know that demand for our services outstrips our capacity to provide advice. We estimate that **we only meet 21.8% of demand.**



The impact and value of our work

The impact and value of our work is huge. We assess it by keeping records and compiling statistics. We also write up the stories of the people who come and see us. You find some of them in this report.

Our advice is effective. **7 in 10 people are helped to solve their problems.** Outcomes and impact research conducted by Citizens Advice in 2017 shows that:

7 in 10 people felt less stressed, depressed or anxious

Nearly in in 2 had more money or control of their finances

2 in 5 had a more secure housing situation

Nearly 1 in 2 felt their physical health had improved

3 in 10 found it easier to do their job or find a job

Nearly 1 in 2 felt they had better relationships with others

3 in 5 found it easier to manage day-to-day.

It's impossible to put a financial value on everything we do – but where we can, we have. We've used a Treasury-approved model to do this.

For every £1 invested in in our service in 2017/18, we generated:

£3.43

in savings to government and public services (fiscal benefits)

Total: £858,007

£14.05

in wider economic and social benefits (public value)

Total: £4,510,531

£16.73

in financial value to the people we help (specific outcomes to individuals)

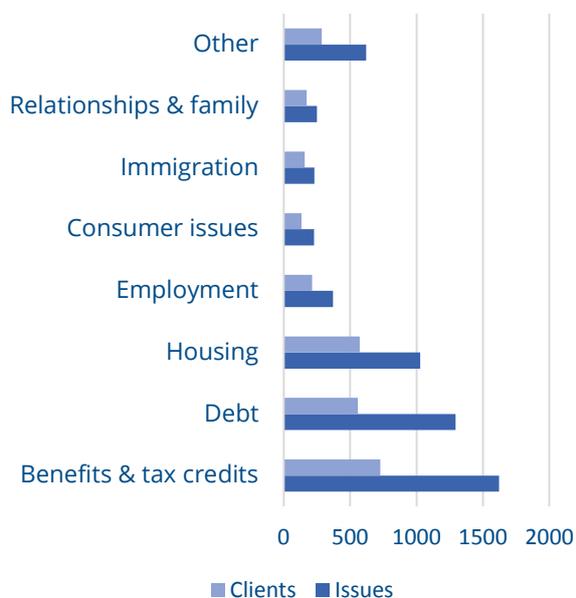
Total: £5,369,226

Our services

“Thank you so much for helping with my ESA appeal. I truly appreciate the time you took to talk with me, and help me with the appeal. I am pleased to let you know that I won the ESA. This has been a challenging time and I appreciate your help so much. Thank you so much and from the bottom of my heart, God bless!”

General advice

We continued to provide advice on a drop-in basis at Broadway Chambers in Ilford on two days every week. Our advisers support people with complex lives and not many people come to us with only one issue. Our general advice service saw **2,250 clients** who presented **5,648 issues**. The top issue for our clients is benefits and tax credits.



Capacity to respond to everyone remains a key issue and we cannot respond to all need. We are doing what we can to help, but will need to utilise **extra space**, find **more volunteers**, and build **better partnerships** to ensure that Redbridge residents get the service they deserve.

Kate and her partner were getting child tax credit (CTC), a benefit to help pay for children. Unfortunately her relationship was ending and her partner left.

Kate told HMRC that he had left, but they did nothing and continued to pay CTC at the couple rate. As a result, **Kate became liable** for paying the benefit back as she had been paid a benefit she was no longer entitled to.

Our volunteer adviser made representations that if Kate was single she would still be entitled to CTC. HMRC should use this single person's entitlement to "notionally offset" the overpayment as a couple.

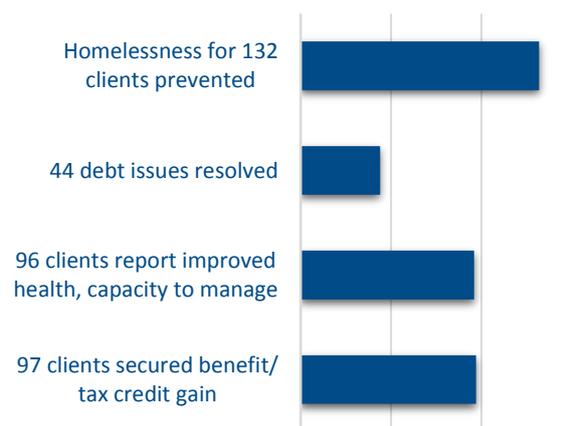
As a result of the volunteer's representation the decision that the client should repay the benefit was quashed. **Kate's debt of £7,000 was written off.**



Advice to tenants

Our housing advice outreach project is funded by the local authority. The purpose of providing the service is to provide debt advice in order to prevent homelessness and improve their tenant's financial situation. We provided two outreach advice surgeries to reach temporary accommodation tenants, secure tenants and leaseholders. The surgeries are held at Lynton House and Housing Services Orchard.

In all, we saw **151 clients** who presented us with **417 issues**, mainly around debt and benefit. We achieved considerable financial gain for our clients (**£301,321 income** gain, **£78,149 debts** written off, **£18,339 repayments** rescheduled).



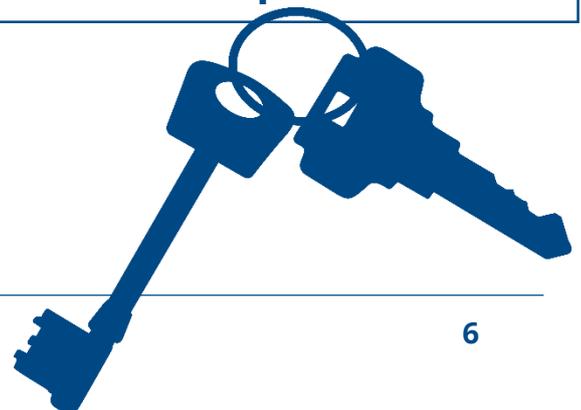
Our advice not only secures financial gains, but also health and social outcomes.

Afiya had rent arrears of over £10,000 and was not receiving housing benefit. We reviewed her circumstances and advised her to make a housing benefit claim immediately.

Once her claim started we then helped her to claim Discretionary Housing payment, this is a payment made by the local authority on top of housing benefit to prevent homelessness.

Afiya's housing benefit and discretionary housing payment applications were successful and the rent arrears of £10,000 were almost cleared.

Homelessness prevented.

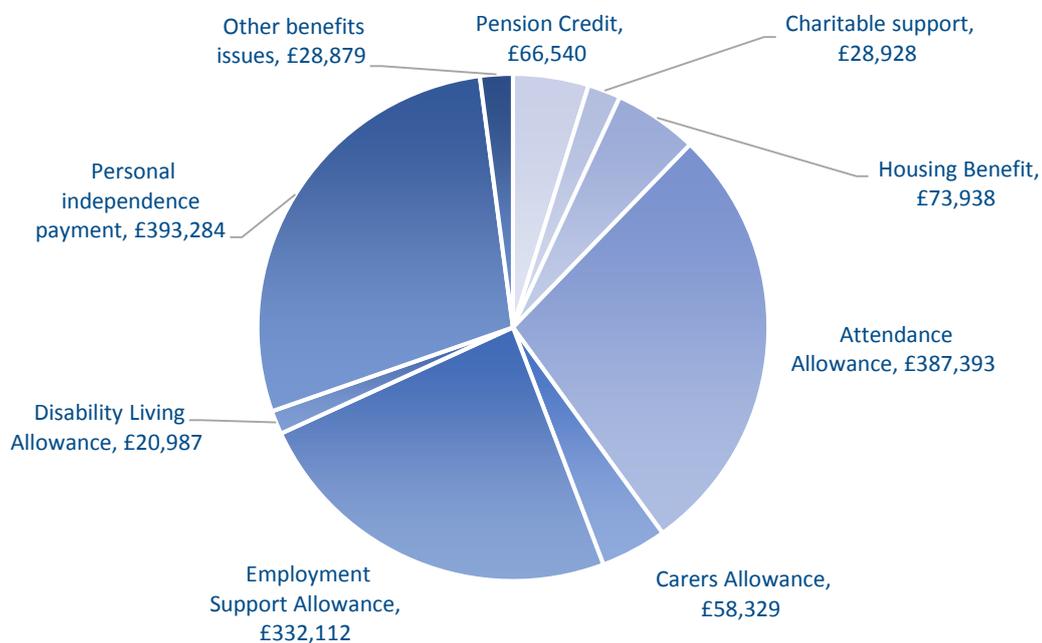


Advice to cancer patients

The Macmillan Advice Project sees clients at Queen's and King George's hospitals by appointment each week. Additional visits are made to in-patients on wards where necessary.

Some clients are newly diagnosed and in need of information on what benefits may be available. Others are helped to make an application, or to appeal if they are refused.

In 2017/18 the project saw **491** new clients as well as over 100 follow up visits from existing clients. The project achieved financial outcomes of over **£1.3 million** for clients.



Staff at Queen's hospital requested that we visit Ben on a ward where he was an inpatient. **Ben** is 56 and **had been diagnosed with lymphoma**. Ben is self-employed and lives alone in private rented accommodation. He had no income and no savings. His landlord had written regarding rent payments.

We helped Ben to apply for Employment and Support Allowance and let the council know his housing benefit application was urgent.

Ben was awarded housing benefit but not for all of the rent. Our adviser explained about discretionary housing payments (DHP) and printed a form for Ben to complete. Ben was also advised on other benefits and claim criteria.

With our help, **Ben gained benefits of over £12,000** per annum.

Welfare benefits advice

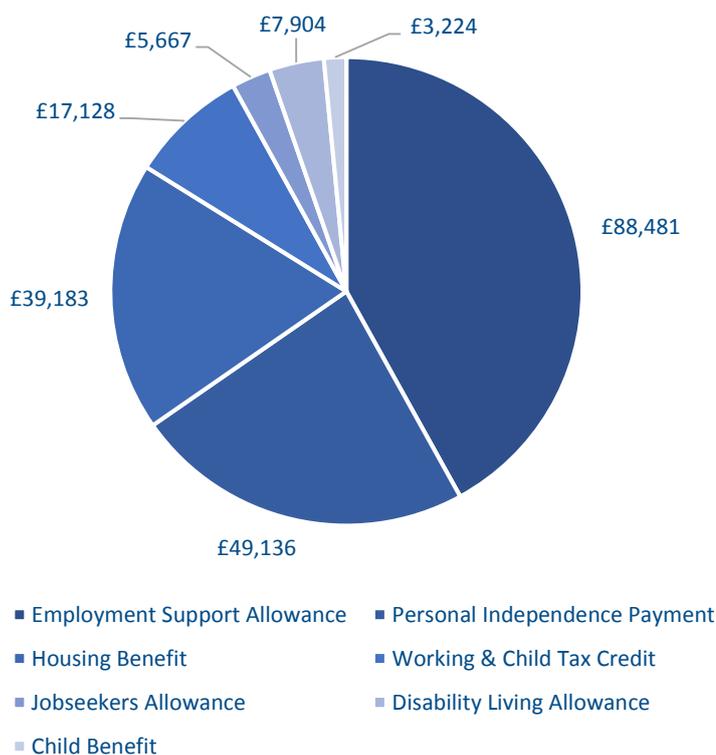


Welfare benefits continues to be the main issue that prompt people to seek advice from us.

Funded by the Big Lottery, we provided specialist welfare benefits advice to

help clients address more complex benefit issues. In 2017/18, our adviser dealt with **163 cases** at Broadway Chambers and in two GP surgeries.

With the right advice, vulnerable people can access the benefits they are entitled to. In 2017/18, this amounted to **£210,723** in **benefit payments** that we helped our clients to receive:



Barbara is a Spanish national. She was separated from her husband who was also Spanish.

Unfortunately Barbara had been turned down for both housing benefit and Disability Living Allowance for her child. She was struggling to make ends meet. The reason that she was turned down was because only EU citizens who are working can get benefits.

However family members of an EU worker are entitled to benefits. We obtained evidence to show that Barbara's estranged husband was working and contributing in the UK. Barbara was therefore entitled to benefits and the council and Department for Work and Pensions were wrong to stop them.

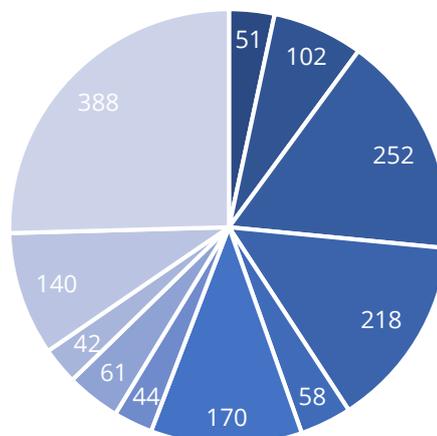
As a result of our advocacy, **Barbara obtained almost £20,000 in benefits.**

We expect demand on our services to increase substantially as Brexit takes place next year and people from EU countries or returning British Citizens seek advice regarding their legal rights.

The welfare benefits advice project came to an end in July 2018. We are pleased that City Bridge Trust have agreed to fund a new project, providing advice in GP surgeries, an approach we piloted with the help of Big Lottery funding as part of the project.

Money advice

Debt issues are the second most important issue for which our clients seek advice. We provide debt advice as part of our general advice sessions and refer the most complex cases to our partner agency, the Mary Ward Legal Centre. In 2017/18, we saw **655 clients** for debt advice who presented **1,566 issues**.



The two most common Issues we dealt with Were rent arrears and council tax arrears.

- Mortgage and secured loan arrears
- Rent arrears
- Bank & building society overdrafts
- Unsecured personal loan debts
- Unpaid parking penalty & congestion charges
- Other
- Fuel debts
- Council tax arrears
- Credit, store & charge card debts
- Water supply & sewerage debts
- Overpayment of WTC & CTC

Faiza approached us for debt advice as she was facing **eviction due to mortgage arrears**. At the point of her coming to see us, she was at the last stage of eviction proceedings and had a bailiff eviction date within three working days.

She had matrimonial rights to her ex-partners property where she resided with her three children. Her ex-partner was the sole owner of the property.

We reviewed her financial situation and identified that she can make a repayment as well as the contractual monthly payments.

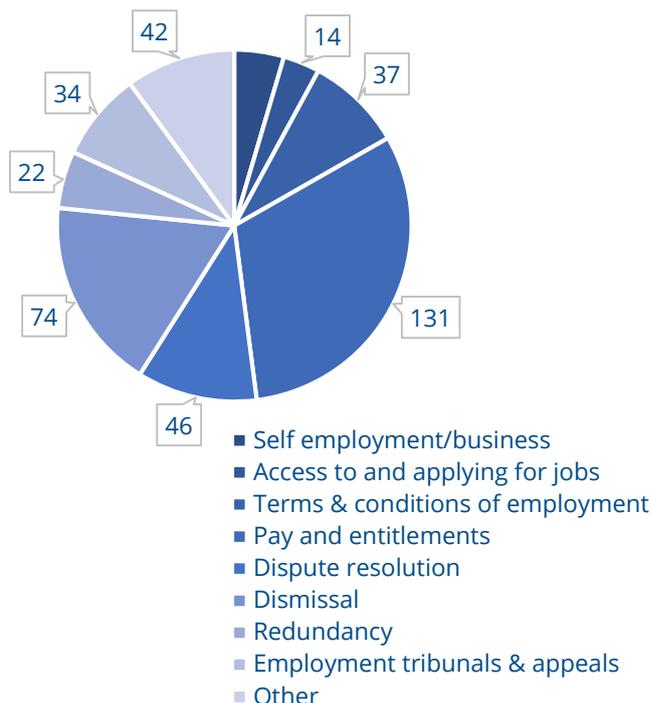
Because of our assistance, **Faiza could stay in her home** and avoid homelessness.



Employment rights advice

Our specialist employment advice is funded by Trust for London. The demand for support with employment law cases is very high. Many of our clients are very vulnerable and have nowhere else to turn for support, following the abolition of Legal Aid.

We usually see clients during our general advice sessions. If they need advocacy or case work, we refer them to our specialist employment adviser. In 2017/18, we saw **250 clients** with **458 issues**, including non-payment of sick pay, unpaid wages, unfair dismissal, redundancy, age and part-time worker discrimination, pregnancy dismissal and sex discrimination, maternity rights, wrongful dismissal and notice pay, holiday pay and harassment at work.



Hope was halfway through the probation period at her new work place and had positive appraisals to date.

When she **disclosed her pregnancy** to her employers, the working relationship suddenly changed.

Following a minor dispute with another colleague, her employers decided to terminate her contract without fully investigating both parties. They relied on a provision in the contract not to confirm her post during the probation period.

With our intervention and numerous correspondence, our client entered into a COT3 Agreement. With our help, **Hope secured a £3,000 tax-free settlement and a positive reference.**

Case work

Our clients come and see us with a range of complex issues and many require specialist legal advice. In partnership with three solicitor firms, we are able to provide an initial consultation in family law and immigration law.

Sophia came to us regarding her granddaughter. Her daughter left and she had not heard from her. As a consequence, **Sophia had been looking after her granddaughter for the last three years.** Sophia did not get the child benefit for her and was starting to struggle financially.

Sophia told us she was worried that if something happened to her granddaughter she would not be able to sign any documents as she did not have parental responsibility.

We made an appointment for Sophia with our partner solicitor firm Harris Waters who advised Sophia that she should apply for a Special Guardianship order. This would give her enhanced parental responsibility and mean she made the day to day decisions for that child. The local authority also

have a duty to assess her financially to see if they can provide her with any support.

Some weeks later Sophia contacted us to tell us that legal proceedings had started. **She felt more confident and assured about her rights.**

In the period under review, we referred **191 clients** to Harris Waters solicitors for **family law advice**. If the clients had paid a private solicitor we calculate that they would have spent **£38,200**, based on an average hourly fee of £200 (the partner who comes charges £250 an hour and the solicitor charges £150).



Courtland solicitors started seeing clients for **immigration law advice** from the November 2017 and saw **71 clients**. Using the same formula, we estimate a gain to clients of **£14,200**.

We are also grateful to Edwards Duthie solicitors to whom we refer legal aid clients for **housing law advice**.

Our plans for the future

When I took the role of Citizens Advice Redbridge chief executive, I was tasked with writing – in consultation – a new strategy and business development plan. This gave opportunity for review and prioritisation. We know that the continuing challenges to public sector finances may lead to further income reductions and affect our stability. We know that the political environment with its prominent public policy programmes (Universal Credit, Brexit) creates demand that cannot be met, even with injection of additional resources. We also know that the way we deliver services needs to be further adjusted and modernised. Finally, we know that we need to become more robust, strengthen our reserves, develop and grow.

With that in mind, the board agreed four strategic priorities for 2018-2021:

(1) To deliver the best advice service we can

Under this aim we will focus on quality and innovation.

(2) To make our advice services accessible

Under this aim we will make sure that we reach more people in better ways. This will include more outreach provision, specialist advice services and a better use of technology.

(3) To shout loud

Under this aim we will improve the way we communicate about our services, but also about the issues that our clients face.

(4) To secure our future

Under this aim we will ensure that Citizens Advice is sustainable and future-proof. This will mean a focus on funding, partnerships and the way we work.

It is a challenging agenda, for which we need support. I look forward to working closely with existing partners and building new alliances so that we can offer the help to Redbridge residents they deserve.

Susanne Rauprich OBE
Chief Executive



Our organisation and governance



Our trustees

Bernard Hunter (Chair) was first elected to the CAR Board in 2012 and has been its chair since late 2013. His working life started in IT, originally in programming and systems development. He later moved into management, project management and business consultancy - almost all within the NHS. He was a magistrate for 12 years, chairs a small tennis club and is very active in his local Church.

Royston Emmett has lived in Redbridge since its founding in 1965. He is a Redbridge Councillor and a school governor, and has been a trustee of CAR since 2012.

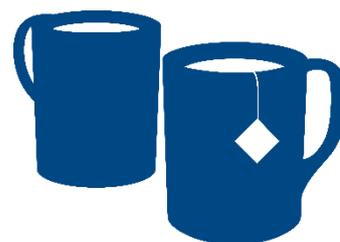
Alan Jeffery has worked in government on a range of issues such as welfare benefits, labour market issues, and most recently, child poverty. The insight he gained helps in board discussions of how best to use CAR resources to be of maximum help to the people of Redbridge.

Diana Middleditch (Treasurer) is a Chartered Management Accountant who spent her career in the NHS. She is a lay member of a London CCG and a local magistrate. She has been involved with CAR for 7 years, first as an advisor and since 2013 as the treasurer.

Dr. Cyril Onwubiko is a cyber-security expert with substantial experience of government, the financial and telecommunications sectors. He is a published author, speaker and founder and currently acts as secretary of IEEE UK & Ireland, the largest technical professional association. He joined the CAR board in 2017.

Maney Ullah is a qualified solicitor with 9 years experience in assisting social tenants in housing matters, specifically disrepair claims. He has also worked for a local authority (LB Barnet) and Barnet Homes, where he dealt with residents suffering from many social and economic conditions, and related issues. His ambition at CAR is to try and give back to the community and enable access to help for those in society that need it most.

We also thank **Christopher Stone** who served as trustee during the year under review, and for the past six years. He has now resigned his position.



Our staff

Our services were delivered by a skilled and dedicated staff team. In 2017/18, we had a team of **11 staff**, most working part-time.

Mark Kirk (Chief Executive)

Mark left the organisation in June 2018.

Barbara Adams (Macmillan support)

Nnenna Anyanwu (Volunteer Coordinator)

Nnenna left the organisation in November 2017

Alice Browne

Alice left the organisation in March 2018.

Jasminara Chowdhury (Adviser)

Lisa Connerty (Employment Adviser)

Lisa left the organisation in September 2017.

Since the year ended, **Meenaxi Chavda** has joined us as **GP Outreach Project Outreach Manager**, and **Susanne Rauprich** as **Chief Executive**.

Abdullah Mohammed (Employment Adviser)

Abdullah started in March 2018.

Sophia Quzi (Welfare Benefits Adviser)

Sophia left the organisation in July 2018

Joy Paul (Advice Sessions Supervisor)

Lydia Tubero (Office Manager)

Lydia left the organisation in July 2018.

Ray Wood (Macmillan Adviser)

Stephen Young (Senior Advice Sessions Supervisor)



Our volunteers

Volunteers are the lifeblood of our service. They give their time, energy, commitment, knowledge and skill to help people in Redbridge. In 2017/18, **over 60 people volunteered** with us. In exchange, we provide support and training so that they provide the best advice they can.

Some of our volunteers are with us only for a short time, some only for a few hours. Many are long-time supporters who have been with us for many years.

In a typical week of 2017/18, **33 volunteers** provided **219 hours of service**. We calculate that all our volunteers together, over the year, delivered **£210,757** in **public value**.

We thank:

Adeela Nawaz
Afra Fernandez
Alan Griffin
Alia Mirza
Amanda Odilibe
Andrea Beresford
Bavesh Maroo
Chee Chow
Christina Akintoye
David Grace
Desiree Anwar
Donna Bain
Farah Nawaz
Farai Muganhiri
Felix Dada
Gary Greene
Haaris Tariq
Harriet Russell
Helen Anso
Hernan Cruz
Janice Overington
Joseph Roney

Kainat Kosha
Khadeija Ahmed
Leslie Carrasco
Lingesh Ramasamy
Manwai Lam
Margaret Enirayetan
Marion Horton
Mehanga Lidder
Mohammed Hassanali
Nigel Popo
Ola Oshin
Oluwafemi Adedayo
Ophelia Quashie
Penny Thoong
Purchestra Aria
Rachel Nilsen
Ramiz Malik
Rashdah Hameed
Rashma Singh
Ray Watson
Renee Bruce-Annan
Robert Apps

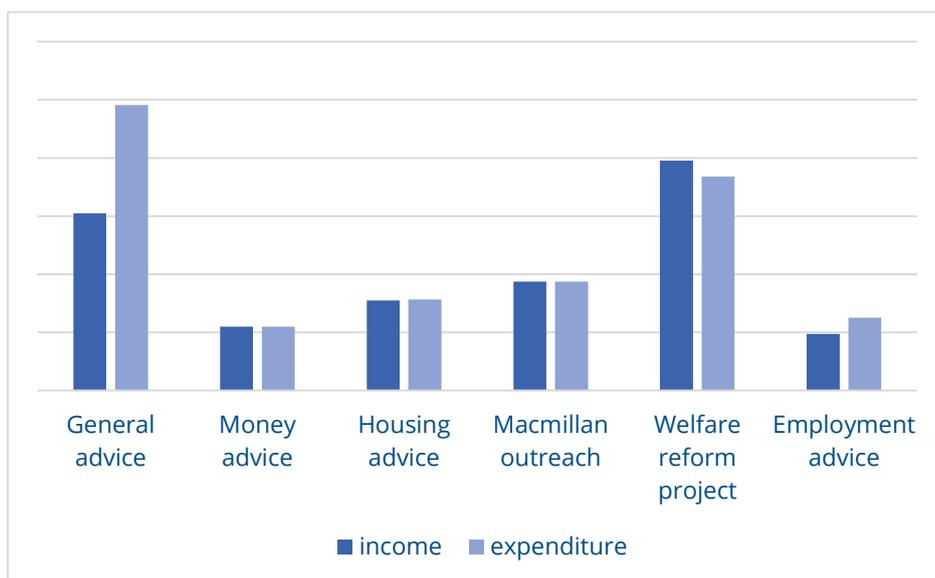
Roger Middleditch
Ruth Baron
Sayma Choudhuri
Shada Ahmed
Shanthi Suriyakumar
Sheila Holliday
Shyamala Sivam
Sofina Azim
Sri Vidhya Subramanian
Sumaiyah Khan Anwar
Tara Mahmood
Tony Shanley
Trepheha Thomas
Uma Pravas
Valeria Agapii
Victor Clarke
Yvonne Kelly



Our people

Our finances

2017/18 was a challenging year, financially. Like many other organisations, Citizens Advice Redbridge found it difficult to raise funds for its core activity, the provision of general advice. Whilst LB Redbridge's strategic grant continues to provide vital funds for this vital service, we need to diversify our funding base to secure its future.



We finished the year under review with restructured finances and reduced overheads. To achieve this, reserves had to be reduced further and now stand at £35,604. Trustees have agreed a new approach to fundraising with a target of building up reserves within one year.

Income 2017/18

Income analysis	Unrestricted	Restricted	Total 2018	Total 2017
	£	£	£	£
Donations, grants and legacies	61,199	188,983	250,182	332,272
LB Redbridge: general advice	61,000		61,000	91,300
LB Redbridge: money advice		21,939	21,939	21,939
LB Redbridge: housing advice		31,000	31,000	31,000
BHR NHS Trust: Macmillan outreach		37,423	37,423	37,423
Big Lottery: welfare reform project		79,121	79,121	80,070
Trust for London: employment advice		19,500	19,500	38,000
Redbridge Advice Network: emerging needs			0	27,126
general donations	199		199	5,414
Bank interest	13		13	30
Other income	8,218		8,218	406
	69,430	188,983	258,413	332,708

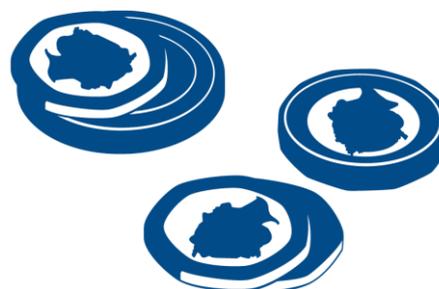
Expenditure 2017/18

Expenditure analysis	Staff cost	Direct cost	Governance cost	Support cost	Total 2018	Total 2017
	£	£	£	£	£	£
LB Redbridge: general advice	57,429	8,340	1,565	30,820	98,154	137,629
LB Redbridge: money advice	20,303		20	1,717	22,040	21,838
LB Redbridge: housing advice	27,841	500	28	2,953	31,322	30,678
BHR NHS Trust: Macmillan outreach	34,753	703	18	1,949	37,423	37,611
Big Lottery: welfare reform project	52,729	5,623	41	15,172	73,565	77,677
Trust for London: employment advice	21,528	859	21	2,633	25,041	26,793
Redbridge Advice Network: emerging needs	333				333	22,442
	214,916	16,025	1,693	55,244	287,878	354,668

Of the total expenditure of £287,878, **£98,154** (2017 - £137,629) was **unrestricted** expenditure, and **£189,724** (2017 - £217,039) was **restricted expenditure**.

Balance sheet

Statement of financial position	2018	2017
	£	£
Fixed assets	2	2
Current assets	68,991	100,176
Creditors	(10,551)	(12,271)
Net assets	58,442	87,907
Funds (restricted)	22,838	23,579
Funds (unrestricted)	35,604	64,328
Total charity funds	58,442	87,907



Our thanks go to **Charles Ssempijja** of **NfP Accountants Ltd.** who acted as our independent examiner. A full report and accounts are available on request from our registered office.

Our partners and funders

As always, our thanks go to our partners and funders. Without their generous support our work would not be possible.

The **London Borough of Redbridge (LBR)** is a key partner and funder for us. We receive strategic partner funding for our general advice sessions. We delivered services on behalf of LBR in the areas of housing advice and, money advice.



Barking, Havering and Redbridge NHS Trust are funding our outreach services in Queen's and King George's hospitals.



Macmillan are our partner agency for hospital outreach services. We are proud to work under the Macmillan brand and thankful for their support.



The **Big Lottery Fund** provided funding for our Welfare Reform Advice project. The three year project came to an end in July 2018.



Trust for London funded our Employment Advice Project.





@RedbridgeCitizA



Redbridge CitizenAdvice