

**citizens
advice**

Redbridge

Annual Review

2020/2021

Advice

Under Lockdown



A message from the Chair

Who would have known at the beginning of the year under review what we would find around the corner. We began 2020 with a trustee board residential during which we developed ambitious plans for our charity. Only two months later, just before the start of 2020/21 – the year under review - we had to change them all. Luckily, we have a dedicated team of volunteers, staff and trustees who worked together well. When we had to redesign our service when the first lockdown came, they made sure that our services continued with less than a week's break. That team work approach helped us throughout the coronavirus crisis as we considered what the future might bring for our service and how we should respond to meet changing needs in Redbridge. We soon set up a working group to consider safe working under Covid and I cannot praise enough the dedication of everyone who researched, planned and consulted, and came up with great ideas. Of course, many plans continued to change as we learned how to live and serve under lockdown and formed new partnerships and alliances.

I want to share some of the things we learned:

- Working flexibly and remotely brings many benefits that we did not understand before. Why had we not thought we could employ staff from as far away as Swindon and Nottingham, and for them to make all the difference?
- As if we did not know it before, we definitely know now that partnership is everything. We were able to strengthen our existing links, and develop new ones to make special things happen – we report on those on other pages.
- Our funders are incredible. The 'we stand with the sector' response has given us flexibility and extra resource to adapt and meet changing need. We could not be more grateful.

I also need to acknowledge that not everyone was able to remain connected.

Regrettably, we lost volunteers who could not continue with us such as Vic Clarke, aged 92, who up until the beginning of the pandemic helped us with reception duties. We are pleased that he continues to be well looked after by his family. And as the novelty of the video conferencing wears off, we miss the opportunities to be together as colleagues and friends, and the social contact and benefits so vital for our mental health.

With all the learning, we look to the future with greater strength as a team. We know there will be more challenge and more uncertainty but in 2020/21 we have shown that we are adaptable. All of us look forward to working with you.



Adesola Orimalade
Chair, Citizens Advice Redbridge

The Covid-19 pandemic in Redbridge

Possibly the most striking description of how Covid-19 hit Redbridge came in March 2021, when the Financial Times published 'Inside the Covid Triangle'. Correspondent Anjali Raval wrote: "at one point during the peak of the second wave, the three boroughs that made up this triangle — Barking and Dagenham, Redbridge and Newham — were competing for the highest rate of infections in the whole country." This description does not go unrecognised in Redbridge. When at the same time in March 2021 the local authority reflected on a year with Covid, it recognised that at one time, Redbridge had the highest rates of COVID-19 infection in London. As of 12 March 2021, 833 people in the borough had died after contracting the virus.

"The virus has also exposed and amplified existing health inequalities in Redbridge and across the country, especially in those from a BAME background. One of the reasons Redbridge had such a high infection rate and been hit hard by the economic impact of COVID-19 is due to the high number of frontline workers in the borough."

Redbridge Director of Public Health, Dr Gladys Xavier

Our funder [Trust for London](#) found in its Poverty Profile 2021 that COVID-19 infections have not been evenly spread across London's population. In fact, the rate of positive tests between July 2020 and March 2021 was a third (35%) higher in the most deprived 20% of London neighbourhoods, compared with the least deprived 20% of neighbourhoods.

Lockdown seriously impacted people at home. Overcrowding in Redbridge averages 10.8% of all homes, with 2.2% severely overcrowded. This is increasing in the area. Maybe as a result, we observed a 400% increase in gender and domestic violence/ hate crime clients compared to the same period last year. The impact on mental health is more difficult to measure.

The economic impact of the pandemic has also been severe in Redbridge. Whilst lockdown for some offered a way of protecting themselves from infection, for others it resulted in a significant reduction in income through business closure or redundancy. The furlough scheme offered a temporary reprieve, but did not prevent all businesses from closing. High rates of residents on furlough persisted over the year. Throughout much of the crisis furlough usage was highest in the Lake District and in North London boroughs. Towards the end of 2020/21, the top 10 highest-furlough local authorities comprised of nine North London boroughs, with Redbridge being close to the top.

Of those who were working, in addition to a high percentage in frontline or keyworker occupations, just 51% of jobs paid at or higher than the London Living Wage (lower than the London average 80%). Even before the pandemic hit, the proportion of 16-64-year olds in employment in Redbridge was just 69% (2018/19), which is one of the lowest in London. The economic and social impact of Covid-19 on people in Redbridge has been severe.

Advice under lockdown

It is fair to say that when the first lockdown hit England on 16 March 2020, a slight panic and nervousness was felt amongst the team at Citizens Advice Redbridge. Within a short period of time, our office was shut and all projects and services had to be delivered from the homes of staff and volunteers. The move to a new way of working had to happen quickly, so we distributed office chairs and other equipment, and were able to set up staff and volunteers in their homes to continue to provide a service during the pandemic. Key to success was grant funding to allow us to upgrade our technology and purchase laptops, tablets and softphones to make the transition to home based working possible.

General Advice

Ever since May 2018, when we moved to smaller premises, Citizens Advice Redbridge got used to advising clients over the telephone. We joined national Adviceline in October 2019 to improve our accessibility. Assessing client needs over the phone, and providing help at the same time (if at all possible), became the most common way for Redbridge residents to receive advice. Clients who were assessed as benefiting from a face-to-face appointment were seen at the Redbridge Central Library.

A complete and sudden change was forced on our service model by the closure of our library premises in March 2020. Seeing clients face-to-face ended and all their advice needs are now met by a phone and email service. Our volunteers responded to the challenges presented to them, continuing to help our clients from their own homes, with remote support from paid staff. To make the system work, we took the decision to focus on information and signposting, reserving our limited capacity for in-depth casework to those clients who need it most. That way of working has resulted in a big increase in the number of clients that we can see – though it is not as in-depth as we were previously able to.

In 2020/21, we helped 4,297 clients deal with 6,074 issues. With our help, clients gained £1,787,693 in income, and £395,726 in other financial gains.

We continued our membership of Adviceline, the national Citizens Advice telephone service. Supported by a grant from the Department of Business, Energy and Industrial Strategy (BEIS) via Citizens Advice, we also contributed to the Adviceline Overflow service, enhancing national capacity by taking an additional 50 calls and 25 emails/chats every month.

At the same time our clients faced many new concerns, never previously experienced: home schooling, being furloughed, restrictions on travel – making it difficult to access our advice. The use of technology and sometimes family and friends has been vital.

Margaret needed help with her benefit appeal. Once the most severe lockdown restrictions had been lifted, she was able to bring paperwork to our office in the library. To make sure, she also scanned the most important documentation and sent it to us by email. This allowed us to negotiate on her behalf with the benefit authorities, and we used video conference meetings and WhatsApp to keep her up to date. We were very pleased when she won her appeal and backpay worth £11,000.

“We have learnt that it is possible to achieve results when the chips are down, and the clients are very happy with the service they received.”

Joy Paul, Advice Sessions Supervisor

Advice to Council Tenants

Council tenants can receive advice from us on referral of the local authority, the funders of the project. We aim to assist clients who are in rent or council tax arrears to prevent eviction.

At the beginning of the year and lockdown (March 2020) referrals were reduced due to changes in the referral system and the local authority's face-to-face interactions with their tenants. This however, improved during the year. The project moved from face-to-face advice to telephone advice and carried on with the casework.

Of course, it is a challenge to do casework remotely, so changes have been made to make it easier for our clients to access our service. A WhatsApp group now allows clients who are unable to email relevant documents to us to get in touch so that we can deal with their query. Conference calls are made to talk to relevant third parties on behalf of the clients, and we also offer virtual meetings.

We have noticed some clients, including tenants living outside the borough, appreciate telephone appointments instead of attending a face-to-face meeting. This is convenient for temporary accommodation tenants living in Canterbury.

Employment Law Advice



Our advisers have seen a massive increase (218%) in the demand for employment advice services since the beginning of the pandemic, compared to the same period in the previous year. From the beginning of April 2020 to 31 March 2021, we dealt with **766 employment queries**, 60% of which were dealt with by our Employment Law Solicitor. This was made possible as in April 2020, the Employment Specialist's hours were increased to full-time (35 hours).

To enable us to respond to massive demand, our model of working changed to doing largely advisory work to providing information and signposting to a surging volume of queries. Whilst working from home, we still took on eight new cases for casework with a total value of the claims of about £180,000.

The caseload at the local East London Employment Tribunal has increased by 77%, since last year. The number of ET cases are increasing and are likely to increase in the

foreseeable future with the end of the furlough scheme and possible mass redundancies. Funded by Trust for London, our employment law advice project remains the only free support available in the borough.

Among our success stories this year, we helped a client win an unfair dismissal case and are pleased to have made the national press:

'Recycling worker wins unfair dismissal case after being sacked for failing a drugs test while taking cannabis for his bad back'.

GP Outreach Project

On average, the GP Outreach Project took on 30 referrals every month, most of them complex cases that required advice on a range of interrelated issues.



With funding from City Bridge Trust, the GP Outreach Project was established to ease pressure on healthcare providers by addressing non-medical issues. This was done by offering advice and form filling services at GP practices – these locked down of course, and alternative ways of working had to be found. By working closely with the Redbridge Social Prescribing Board and establishing a new referral protocol, Project Coordinators Cornelia Sarody and Sophia Kashif established good working relationships with social prescribers who are linked with GP surgeries. They can refer clients directly to the project. Good working partnerships with social services and other community groups also help in delivering a holistic service. The GP Outreach Project has built a strong network across all of Redbridge, enabling even the most vulnerable of residents to access the services of Citizens Advice.

Help to Claim

We supported 506 clients making a claim for Universal Credit, using phone and webchat as our advice channels.

Whilst phone and webchat advice always played a big part in the delivery of the Help to Claim project, the big shift was from seeing clients at the Seven Kings Jobcentre with the help of volunteers to moving all our delivery to remote advice channels delivered by paid staff. With a designated phonenumber already in place, and remote working already practised, the transfer was quick and effective.

The service, funded by the Department for Work and Pension, via subgrant from Citizens Advice, continues to help a range of clients: those who need a quick signpost to those with complex needs who may need help with email addresses and IT access, which was specifically difficult under lockdown.

Advising Foodbank Clients

Citizens Advice Redbridge has long issued foodbank vouchers to clients who need it. Every month, we used to assist 2 or 3 clients that way. This changed because of Covid-19, and because our better partnership with the Redbridge Foodbank. From November 2020 to the end of March 2021, we were able to issue 126 vouchers to people in desperate need.

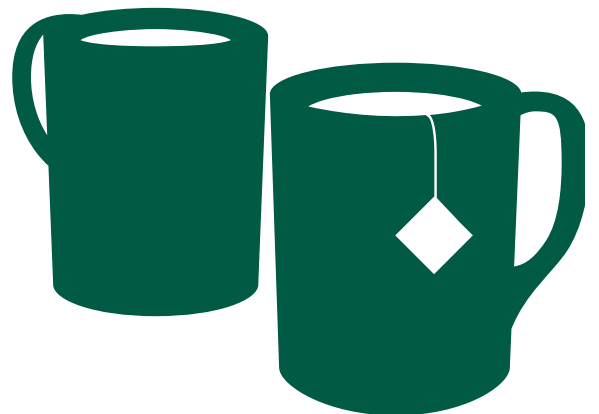
Our partnership with the Redbridge Foodbank is longstanding but it wasn't before November 2020, that we moved it to another level with the help of a grant from Asda and The Trussell Trust. The funding supports an advisor working in partnership with Redbridge Foodbank. This allows foodbank users to receive advice and a food parcel at the same time – often during a period of hardship and challenge. The advisor explores the underlying reason for a client needing a food parcel and examines benefit entitled, options to minimize outgoings and opportunities to access third party services. This process helps clients address and deal with socio-economic issues affecting them such as housing, employment and debt. The project is an unqualified success: the foodbank now has a meaningful and high-impact mechanism to address the underlying issues that bring many clients. Citizens Advice has been able to broaden its reach and is more accessible to clients who are most in need.

Clients are better able to overcome the challenges they face, gain confidence and make better life choices. In the long term, clients have reported (not exclusively) an increase in their income, found paid employment, and have successfully appealed benefit decisions. As a direct result of this, former regular foodbank users have stopped using the service altogether.

Advice to EU Nationals

In partnership with RAMFEL and Age UK Redbridge, Barking and Havering, and with funding from the Home Office via subcontract from LB Redbridge, we were able to offer advice to EU nationals who still had to obtain settled status and secure their residence rights in the UK. The key challenge for this work is to reach the right audience, so partnership work with community groups and council services was crucial. EUSS advisers Angelika Okaj and Veronika Tsoneva are European nationals themselves and familiar with EU communities. Publicity reached its audience through Facebook and other social media, and leaflets were distributed to schools, places of worship, pharmacies, council offices, shops and community groups.

Like all advice, most clients received phone advice but because of the complexity of paperwork that needs to be produced, this project set up a small number of face-to-face appointments, despite lockdown. EUSS advisers were able to support clients that



required face-to-face support e.g for ID-scanning purposes or evidence submissions with adequate safety measures in place. This provided great relief to many vulnerable clients who were reluctant to utilise the option to send their ID document in the post, and who otherwise would have struggled to submit an application. EUSS advisors saw two to five clients per week.

“My big news is that my right to remain has come through, it has been approved. I’m so very very pleased! A big ‘thank you’ to you and your solicitor who was very nice. It is a huge weight off my shoulder.”

Domestic Violence

We recorded a 400% increase in gender and domestic violence/ hate crime clients compared to same period last year.

Citizens Advice Redbridge received £9,700 from the **London Community Response Fund** to employ a Domestic Violence Advocate in response to a 400% increase in domestic violence cases during the pandemic. The Domestic Violence Advocate provided case work and trained other staff and volunteers so that as an organisation we can provide a more effective response.



Gurpreet is a Punjabi speaker and the minute she knew that our Domestic Violence Advocate could speak to her in her Language she was very happy, and she disclosed more information around the issues affecting her. By the end of the interview, our advisor knew that it was not only the immigration advice she was looking for – she wanted to tell us the problems at home and why she never spoke to anyone else before.

As she is on a student visa, she is at risk of deportation if services know about it. Sent back to India, she and her daughter might be at risk from her in-laws because by bringing a girl in the family, she has brought shame on them. This situation would be worse for her than staying with her abusing husband in England. So, she kept quiet about her husband's abuse for a long time and kept facing violence at home.

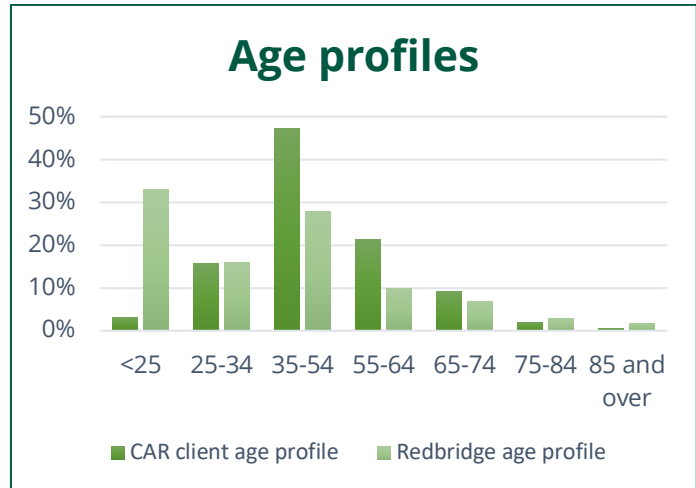
This is clearly a case of domestic abuse and honour-based violence. Not knowing her rights, fearful of social services taking her daughter from her, fearful of the Home Office sending her back to India, not knowing the language and fear of sex selective abuse back home in India, kept her quiet for long.

Our Domestic Violence Advocate was able to listen, show empathy, and provide information about her rights. Further case work helped her to clarify her immigration status, empowering her to take charge of her situation.

Youth innovation

Our statistics show that young residents under the age of 25 are not served well by us. Before the pandemic, **only 3.27% of our clients are under 25**, yet they make up 33% of the population. We recognised this as an issue some time ago and were pleased to be able to set up an innovation project to make our service more young people friendly. Given the disproportionate impact the pandemic had on the life

chances of young people, this has become a key priority. With the help of funding from BEIS via Citizens Advice, we joined an innovation community to try and make a difference for young people.



Project worker Imogen Edge-Partington made sure to carry out thorough research so that we understood young people’s advice needs and the barriers they face when seeking help. With the help of young volunteers and a small youth forum, she gathered a wealth of data to help us make changes. In a blog for the Access to Justice Foundation, Imogen and project consultant James Kenrick reported the findings: a 140% increase in young people with housing problems in Redbridge, and a 200% increase in young clients with employment problems in Barking and Dagenham.

“We are concerned that the rise in young people seeking help from Citizens Advice may be just the initial indicators of a wider and longer-term surge in need for social welfare advice among marginalised young people. In previous economic downturns, rises in youth unemployment and in housing and benefit problems have tended to be compounded over time by increases in debt, homelessness and mental ill-health.”

Blog authors Imogen Edge Partington and James Kenrick

This rise in Covid-19 related problems also translated into higher number of young clients: **during 2020/21, the percentage of 16- to 24-year-olds who sought our help increased to 8%.**

Volunteering pathways

Our recruitment and training methods for new volunteers also changed, with remote learning being key to the process in the absence of office-based training.

In May 2020 we set up a working group made up of volunteers, trustees and staff to help us plan for a redesign of our service, and launched a survey of our people, entitled 'how we work in the future'. The aim was to specifically learn about two things: - how we can meet changing needs, and - how we can support our people to deliver advice in changed circumstances to meet those needs. In the survey responses, better access to training featured highly (45%). As one volunteer said:

"I feel that TRAINING of volunteers is paramount and in my opinion should be undertaken by one person as a role in itself."

In response, and with the help of a grant from the National Lottery Community Fund, we were able to recruit a volunteer support manager to take this forward. Volunteer support manager Adam Gunby was able to review all existing volunteer processes and procedures and by the end of March 2021, he had set up some effective practice that led to a large increase in volunteers entering training.

Above all, the project helped our volunteers to adapt to new ways of working:

"The last year has been difficult. Covid-19 came so abruptly that it took everyone by surprise but CAR's response and adjusting to the changes has provided a fresh and challenging framework for service delivery. The remote working model and environment has worked quite well for me; though everyone will give their testimony as to how they've coped. The electronic resources have been more than helpful. The 3Rings, and the Happy Hour spaces, as well as the Internet resources have been very helpful. I've been giving telephone advice and using Advisernet and other websites have been a major source of information and support. It has helped me do research and write ups more effectively. Communication has been tough but possible. Training on Docebo and via video has helped, in addition to supervision and other support networks."

David Okun, Volunteer

Volunteers are the lifeblood of our service. They give their time, energy, commitment and skill to help the people in Redbridge. In 2020/21, more than 100 volunteers supported the service. This is a large increase and due to the appointment of Adam Gunby as designated Volunteer Support Manager. We calculate that together, they provided £658,171 in public value through their service.



Citizens Advice Unlocked

As we write this report, we do not know everything about how our lives will be shaped by Covid-19 going forward. Lockdown restrictions have been lifted – for now, and so has the cloud of disease and death for many families in Redbridge. But we do know that the impact of the last 18 months will shape our service for a little while, and we will have to live with a new disease that is going to be around forever. We have adapted and learned a lot and there are some key drivers to direct us going forward.

1. Local is good

The need to be flexible has reinforced something that we knew some time ago: it is not always the best way to deliver a service from a central office. Our work with the Redbridge Foodbank, with GP practices, and different community groups has opened opportunities for work in local areas, using outreach locations. If and when we return to see clients face-to-face, the way we use premises needs to be Covid-safe. Outreach locations have the potential to offer spaces where our clients are – in their communities, hubs and other public spaces. We will trial a hyperlocal approach to advice over the next twelve months with the help of a grant from Trust for London and have appointed Ruthba Amin as Community Resilience Coordinator to train and link up local communities.

2. Partnerships are essential

We would not have achieved much had it not been for some really good partnerships that matured or came into existence over the past year. The London Borough of Redbridge as our strategic partner, grant making trusts and foundations that share our aims and concerns, other charities and community groups that have helped us deliver our projects and services. Above all, the partnership with the wider Citizens Advice network, and specifically our neighbour Citizens Advice Havering, have been significant. As we anticipate greater pressure on fewer resources, we are planning to expand our reach, use our resources more effectively, and serve our clients better – through partnership working.



3. New ways of working are here to stay

Our team of volunteers and staff are clear that they do not want to return to the way we worked before lockdown. Whilst we miss each other, we do not miss the lack of flexibility and space. Home working and flexible working will continue to be an integral part of how we arrange our service. As a next step, we need to develop a premises strategy that builds on our presence in the Redbridge Central Library with a greater community presence in outreach locations.

Our organisation and governance

Trustees

Dr Ebenezer Anjorin
Royston Emmett
Bernard Hunter
Alan Jeffery

Dr Cyril Onwubiko
Adesola Orimalade – Chair
Alison Sheppard – Treasurer

Mandy Roberts was appointed as trustee after the end of the year, in September 2021.

Honorary President

Ali Qureshi (retired February 2021)

Our staff team

Our services were delivered by a skilled and dedicated staff team. In 2020/21, we had a team of 19 staff, many of whom are on short-term contracts and/ or working part-time.

Barbara Adams (team support manager)
Desiree Anwar (Help to Claim Adviser)
Amardeep Bansil (Service Manager)
(left in October 2020)
Meenaxi Chavda (GP Outreach Project
Coordinator (left in July 2020)
Jasminara Chowdhury (Adviser)
Imogen Edge-Partington (Youth Innovation
Project Worker)
Adam Gunby (Volunteer Support Manager)
(joined in January 2021)
Junior Hamilton (Help to Claim Adviser)
Garima Jhamb (Domestic Violence Advocate)
(joined in December 2021)
Sophia Kashif (GP Outreach Project
Coordinator (joined in August 2020)

Angelika Okaj (EUSS Adviser)
Tara Mahmood (Adviser)
Abdullah Mohammed (Employment Law
Solicitor)
Joy Paul (Advice Sessions Supervisor)
Susanne Rauprich (Chief Executive)
Cornelia Sarody (Adviser and GP Outreach
Project Coordinator) (joined in August 2020)
Wendy Smith (Service Manager) (joined in
January 2021 and left in February 2021)
Jacqueline Subryan (Help to Claim
Supervisor)
Veronika Tsoneva (EUSS Adviser)
Stephen Young (Quality Manager)

Since the year ended, Sumaiya Alam (Communications Assistant), Farzana Khan (Research and Advocacy Assistant), Edward Sanoh (Training Assistant) and Harriet Sherman (Advice Assistant) joined us on six-months Kickstart Scheme placements, Dominic Virgo took over from Imogen Edge as Youth Innovation Project Worker, Shahnewaz Reza joined as Help to Claim Adviser, Ruthba Amin as Community Resilience Coordinator, and Rajbinder Johal as Service Manager.

We also contract Roby Dogwoh for the provision of accounting services.

Our volunteers

Because of the number of volunteers, it is now beyond the scope of our Annual Review to list all their names. Our website tells some of [their stories](#).

Our finances

Thanks to the flexibility of our funders who recognised that there was a need for greater support during the pandemic, Citizens Advice Redbridge came through the first year of Covid with its finances healthy and increased capacity to meet the needs of Redbridge residents. We are also grateful to individual benefactors who left us a legacy and generous donations to support our work.

Income 2020/21

Income from:	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Donations, grants and legacies	46,658		46,658	33,926
Charitable activities	126,002	362,851	488,853	344,164
London Borough of Redbridge: Strategic Partners Grant (core funding)	65,000		65,000	61,000
London Borough of Redbridge: Housing Advice Project	31,000		31,000	31,000
London Borough of Redbridge (via subgrant from the Home Office): EUSS Project		61,899	61,899	
Citizens Advice: Core funding	17,877		17,877	
Citizens Advice (via subgrant from DWP): Help to Claim Project		134,374	134,374	130,362
Citizens Advice (via subgrant from BEIS): Youth Innovation Project		18,145	18,145	
Trust for London: Employment Law Project		40,500	40,500	40,000
City Bridge Trust: GP Outreach Project		50,883		48,250
City Bridge Trust: Core funding	12,125		12,125	
The National Lottery Community Fund: Volunteering Pathways Project		42,500	42,500	
Redbridge Food Bank (via subgrant from Asda/ The Trussell Trust): Food Bank Advice Project		4,850	4,850	
London Community Response Fund: Domestic Violence Project		9,700	9,700	
London Borough of Redbridge: Money Advice Project				5,485
Barking, Havering & Redbridge Trust: Macmillan Advice Project				28,067
Bank interest	68		68	209
Other income	114,812		14,812	1,797
Total income	187,540	362,851	550,391	380,096

Expenditure 2020/21

Expenditure on:	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Charitable activities				
General Advice	80,385		80,385	87,264
Housing Advice Project	30,286		30,286	31,000
EUSS Project		61,900	61,900	
Help to Claim Project		134,108	134,108	130,362
Youth Innovation Project		18,145	18,145	
Employment Law Project		40,499	40,499	34,638
GP Outreach Project		46,731		48,836
Volunteering Pathways Project		38,154	38,154	
Food Bank Advice Project		4,853	4,853	
Domestic Violence Project		9,349	9,349	
Money Advice Project				5,485
Macmillan Advice Project				28,067
Total expenditure	110,671	353,739	464,410	365,652

The largest expenditure item was the cost of staff (£361,663), direct costs were £64,722, governance costs £2,037 and support costs £35,988.

Balance sheet

Statement of financial position	2021	2020
	£	£
Fixed assets	1,768	2,651
Current assets	207,786	123,064
Creditors	(55,169)	(57,311)
Net assets	154,385	68,404
Funds (restricted)	17,261	8,763
Funds (unrestricted)	137,124	59,641
Total charity funds	154,385	68,404

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.

Citizens Advice Redbridge
1st Floor, Redbridge Central Library
Clements Road
Ilford, Essex IG1 1EA

020 8478 3648

www.citizensadviceredbridge.org.uk

Charity reg. no 1091547
Company reg. no. 04249530



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