

Chairman's Comments



The year under review has been one of consolidation following the move from Mund street to our larger premises at Avonmore Library and Neighbourhood Centre, which took place during the previous year. HFCAB has had an extremely busy year with increased client demand on our services particularly in the area of debt and housing. There has also been a noticeable increase

in employment enquiries, which is probably related to the impact of recent changes in welfare reform. Owing to the substantial increase in activity seen within the two bureaux we now have 125 volunteers compared with 75 at the start of the year and they have the ability to deliver services in 14 community languages. We have successfully continued to deliver a library service from our site in Fulham using volunteers. We celebrated our first anniversary with a successful party in June that was attended by other voluntary sector agencies and senior Council Officers as well as many members of the public. We have had a particularly successful partnership with Library Services, which has resulted in the Library in the locality being maintained. HFCAB now use the Library as a platform to engage with the local community. Our library volunteers won the Bi-Borough Star awards for volunteer team of the year.

We have extended our opening hours from 10 am – 5 pm Monday – Friday due to the introduction of an assisted information service using kiosks linked to the CAB Advice guide in the reception area. This is now the first point of contact for our face to face callers and our reception volunteers are able to undertake this role which not only enhances their portfolio of skills, but improves their employability prospects

We are now offering a multi channel approach with the opening of a new telephone call centre at our Uxbridge Road location last January, which provides increased access to services. The use of this service has far exceeded our expectations. We intend over the next year to further develop and strengthen the telephone service with an aim to have a single telephone number for advice in Hammersmith and Fulham as part of the Advice Service Transition Fund Partnership and Advice line for Citizens advice.

Our strategy for financial capability volunteers, who now number 26, is to recruit from within the community which in turns builds capacity in the community. We have increased the depth and range of our financial capability work due to our success in obtaining new funding and are now handling no fewer than 10 projects in this category. HFCAB are leading the way for collaborative working across the Tri-Borough with our Comic relief project which is specifically geared towards helping older people. Our financial capability volunteers gained a certificate of achievement for an adult learners week from NIACE, the leading non governmental organisation for adult learning in England and Wales.

With the national Universal Credit Pilot underway in Hammersmith, it is of paramount importance that we improve our digital presence. We aim to develop a digital inclusion strategy that will empower excluded groups and individuals to engage in digital society and access the services that they need. The facilities at the library will be ideal for this development.

Whilst it has been an extremely successful year, HFCAB will now need to focus its efforts on securing funding for the future. With demand continuing to increase, our services will be needed more now than ever before. Our current funding will end in October 2014. The retendering process is underway and we hope to be able to continue providing much needed services to the local community.

On behalf of the trustee Board I would like to thank all the staff and volunteers for the dedication and hard work that they have shown in the last year. Without this commitment we would not have been able to achieve the significant progress that has been made within HFCAB.

Tony Salem | Chair HFCAB – Trustee Board



Telephone Gateway L-R: Rex Oxpodu, Rob Storey, Joy Paul Advice Session Supervisor, Zainab Al-Farbi and Natalie Rubio.



Chief Executive's Comments

Review of Year 2013



It feels like only yesterday I was writing the review for 2012 – I can't believe it's already been a year! Life continues to be hectic at HFCAB. At the beginning of the year HFCAB was focussed on consolidation following a period of rapid growth and change. But things never stay still long enough at HFCAB – consolidation has to take place next to our next innovative adventure! In the last year,

we have launched an exciting new project funded by Comic Relief, Financial Inclusion Extras (FIX) that is the first to be delivered across the Tri-Borough. We have expanded our CLIC Sargent Telephone Helpline and Capitalise projects. We have taken on multiple financial capability projects and we have established a new telephone call centre to deal with increasing demand for our services.

Client demand has increased by 29% over the last 12 months and it continues to rise. The bureau was contacted 15,036 times during the last year and we dealt with just over 9000 enquiries that generated 27,000 social policy issues or advice matters, indicating the depth and complexity of problems faced by our clients. Benefits, debt, housing and employment continue to be the top enquiry areas. In anticipation of increasing client needs under welfare reform changes, HFCAB has been working in partnership with the Local Authority, the DWP, the local Job Centre and Citizens Advice to pilot services that will best support clients affected by the changes. HFCAB is now providing personal budgeting support for universal credit claimants in the Hammersmith as part of the national pilot.

HFCAB is committed to improving access to ensure that as many people as possible benefit from the services we offer and that reach all communities. As well as expanding our telephone service, we have now introduced assisted information across the week from both our sites as the first point of contact. Whilst we will help those most in need, assisted self help will empower communities to become self sufficient and independent. To reinforce this HFCAB has been working on a model of delivery that integrates financial capability into our core service offer. A focus on prevention services as well as intervention has enabled the bureau to have more impact on addressing continuing issues. Through our leadership of the West London Financial Capability Forum and our multiple financial capability projects (ROOF, FIX, MSE, etc.) we have engaged with over 170 organisations and embedded our

financial capability delivery in more than 30 community centres across the Hammersmith and Fulham and West London.

In addition we continue to deliver many other advice projects through the generous funding we receive from various funders to compliment our core service: CLIC Sargent, a charity for children with cancer have continued to fund us for an expanded telephone advice service for their users and staff; we continue to provide an outreach service to people living with HIV funded by the Borough; we have increased our contractual targets to deliver more debt advice in the Borough under Capitalise funded by Toynbee Hall (and the Money Advice Service). We continue to develop our Library service and use it as a platform to engage with the community. Next year we will be launching Advice Station – a new project funded by the Big Lottery Advice Service Transition Fund, a partnership led by Hammersmith & Fulham Law Centre and with other advice partners, the project will deliver joined up advice provision for clients in the Borough. We are grateful to all our funders who make this work possible and help us to enhance services available to the local community.

What makes all of this possible, aside from the funding of course, is having the people to deliver the services. At HFCAB we are blessed to have the services of all of our paid staff and volunteers who work tirelessly, under immense pressure but with great passion to help resolves people's problems. Not to be forgotten are our trustees who are equally committed and invested in ensuring that the organisation has a clear strategic vision in place that remains focussed on our clients and the needs of the community. I would like to thank them all for their time and commitment to the organisation.

Looking forward, HFCAB is now focussed on the challenges the future holds. HFCAB itself needs to ensure that it secures continued funding for its core service which makes all of the above possible. We will be working closely with London Borough of Hammersmith and Fulham to ensure that advice services remain an important Borough priority. HFCAB must also ensure that it remains flexible and adapts to the changing external and funding environment and develops services that are fit for the future. As always, at HFCAB we look forward to using those challenges to create more opportunities and innovation.

Simi Ryatt | Chief Executive



"The training at the CAB is well acknowledged and recognised in other sectors and opened up opportunities in finding paid work. The bureau has a high expectation, this shows in the level of training that is provided for all their staff paid or voluntary. The best thing about volunteering was working with interesting people, the knowledge gained, the experience and opportunity it's given me in finding paid work. I volunteered for a mixture of reasons, not to have gaps in my CV, needed to feel active while looking for paid work, giving something back the community and the experience.

Maria Gomez | Former Library/Reception Administrator now working as administrator with a local college

Client Services



In 2012/13 HFCAB service continued to provide face-face gateway and advice services at both its Uxbridge Road and Avonmore Library sites, but undertook a major development of its telephone services, with the opening of a telephone call centre at its Uxbridge Road site with the capability to take up to four simultaneous calls with a further two at its Avonmore site, and a considerable expansion of telephone hours availability. This enabled us to handle twice as many calls overall as last year.

In the period 1/10/12 to 30/09/13 the total bureau service (combining both sites and all projects) assisted 8,597 clients, compared to 6609 in the same period last year, a 29% increase. The number of enquiries recorded increased by 30%, from 7060 to 9206, exceeding our targets. The number of social policy issues or advice matters recorded from these enquiries increased from 20,206 to 27,649, a 37% increase.

The largest enquiry areas remained Benefits (8515/31%), Debt (5820/21%), Housing (3654/13%) and Employment (2285/8%). Of employment enquiries, 25% concerned dismissal and employment tribunal related matters, while 43% concerned terms

and conditions, dispute resolution and pay and entitlements. The bureau aims to provide advice in regard to safeguarding jobs and seeking effective redress in case of unfair treatment. Among benefits, by far the largest areas of enquiry were Housing Benefit and Employment Support Allowance constituting around 20% each. Welfare reform-related enquiries remain relatively low, the introduction of the benefit cap so far not resulting in the surge of debt and benefit enquiries expected as a result of benefit loss. Welfare reform-specific enquiries constituted only 2% of enquiries in the last quarter of the period.

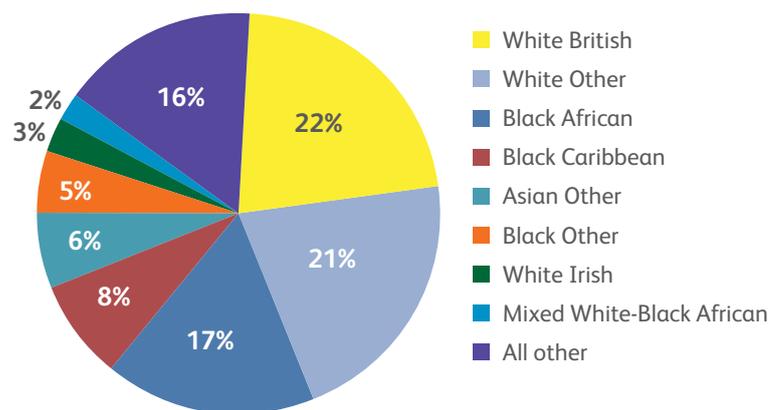
The ratio of clients seen in the north compared to the south of the borough continued to change, with an increase of demand from the North of the borough – 63% of clients were seen at our Shepherds Bush site compared to 52% in 11/12. The same trend in the demographic make up, of increasing numbers from ethnic minorities, followed with 65% of clients reporting themselves as being of a non-white ethnic identity, compared to 63% in 10/11.

Richard Goodman | Service Development Manager

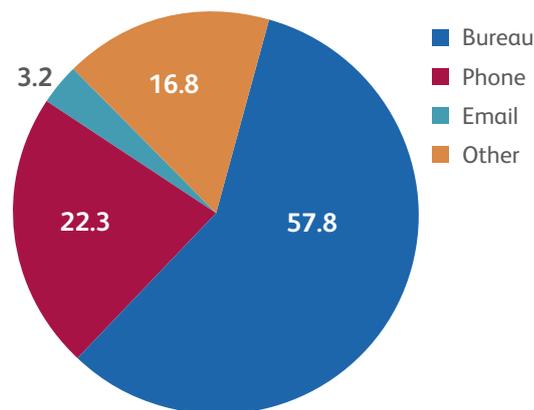
The table below shows the numbers of social policy issues recorded in our main enquiry areas over the last three years.

Main Enquiry areas	10/11	11/12	12/13
Benefits	6682	6248	8460
Consumer except Financial Utilities Travel	323	355	489
Debt	5486	4195	5815
Education	118	154	-
Employment	1387	1281	2275
Housing	2384	2494	3646
Immigration and Nationality	349	461	633
Legal	-	-	1102
Relationship and Family	511	600	860
All other (including Education in 2012-13)	-	-	4369
Total	17240	15788	27649

Oct 2012 – Sept 2013 Bureau Clients Ethnicity



Oct 2012 – Sept 2013 Types of Contact



Projects and Case Studies

HIV OUTREACH PROJECT

Our Benefits Adviser, Andrea Muller, has delivered sessions at River House Trust and assisted clients with everything from initial applications to complex casework. In the last 12 months this project has seen 177 clients with 502 issues and brought them financial gains of over £198,000 for our clients. The Financial Capability part of the project has delivered 16 training days to 76 front line workers and 106 service users.

CAPITALISE

Apart from the core service we run a number of projects. Funding for the Capitalise debt project, introduced last year, was renewed. This enabled us to continue to successfully deliver an in-depth analysis of our client's financial situation to over 640 clients with nearly £5.5m of debt since the project began, offering them options to help them deal with and where possible resolve their debt problems.

CLIC SARGENT TELEPHONE ADVICE LINE

The CLIC Sargent line provides advice to callers to the CLIC Sargent national children's cancer charity helpline. We successfully negotiated a major expansion of the helpline this year, with a new full time service, up from the previous two days per week, beginning in July. The new service includes an expanded remit advising on all areas of CAB advice instead of only benefits. We recruited a new project worker, Emer Morrison, to deliver the expanded service which is also intended to eventually expand from the more traditional email and telephone advice into innovative methods of advice giving through webinars, skype and other media that may attract the 16-25 year old age group.

Case Study 3

We assisted our client to appeal a decision that an overpayment of Employment Support Allowance of nearly £10,000 was recoverable from her. Our client had claimed ESA after reaching pensionable age. ESA is not payable after a client reaches pensionable age, although our client was not aware of this and could not have been expected to be. The DWP, however, was aware of the regulations and aware of our client's age but put the claim into payment for nearly ten months. The Tribunal decided the overpayment was not recoverable as it was the result of official error, much to the relief of our client.

Case Study 1

Our client called our telephone line. She was 50 yrs old and had worked in the company for over 5 years. She had had a hip replacement and had been off of work for 12 weeks. She had had complications and her specialist said she could go back to work but only to a job where she sat down. The employer had not arranged this and had instead made her stand and told her she could not use her crutches "as they were a health and safety issue." Our client had been considering resigning and sought advice about writing a resignation letter, however we advised her about disability discrimination and went through grievance procedures with her. We will be drafting a letter for her to assist her in pursuing her rights in a way that will enable her to remain in employment.

Case Study 2

Our client's landlord had refused to return his deposit. We advised him that under tenancy deposit legislation, if the landlord had not protected his deposit in a recognised deposit scheme he could sue the landlord and could claim between one to three times the deposit as compensation. We suggested that a threat of legal action might prompt the landlord to return the deposit and assisted him with the wording of a letter. Three weeks later the client came to the bureau with a huge smile on his face saying that due to our intervention and advice his £700 deposit had been refunded, after writing the letter that we suggested for him. He told us he was very happy.

"Very well managed. I always knew what I was doing and some-one was always available when support was needed. I always felt valued as a volunteer and constant support was provided."

Uma Akther I
Former Gateway Assessor

Our Impact

Top 5 Client Outcomes

More than
£1 million
raised for
Clients

98% reported
**improved
awareness
of financial
rights** and
responsibilities

£5.5million
of Debt
addressed

89% reported
**reduced
stress**

90%
**Satisfaction
rate**

Here are some of the comments we received from our services user in 2012 - 2013:

"I would like to say thank you from the bottom of my heart, for all the help you have given since last year, when you took over my case. You have been very patient, thoughtful, understanding, caring and very supportive during this very difficult time for me. I'm glad and so relieved that Citizens Advice Bureau exist and there are Advisers who are there to help and give you the support that everyone needs in times of need."

"Amazing, thank you so much for your help! I can't wait to live in a clean flat again."

"I could never repay Folake for all of her help, but I hope that this email stays on her record and might be of use to you at her next appraisal. I believe it is only fair that her hard work and efforts to give more than is required should be acknowledged."

"I had very good service today. I really appreciate that and thank you to my advisor and the receptionist"

"My advisor was really nice. She was very cooperative. She advised me extensively and gave me all the options to deal with my debts. She assisted me fully with all my enquiries. I have been to the CAB before but she is the best"

"I really appreciate the excellent advice and consideration you have given to my situation."

Financial Capability Overview 2013



HFCAB's commitment to financial capability is aligned with National Citizen's Advice aims:

"To help people develop their skills and confidence to avoid financial crisis".

According to trust for London (October 2013) 28 % of Londoners are living in poverty. We want everyone in our community to have the knowledge, skills and confidence to make informed decisions around budgeting, borrowing, saving and banking.

Financial Capability Projects:

- 1. Core FC Provision:** A training schedule across the 5 H&F libraries was developed in response to rising cost of living, poverty and the welfare reform. Trainers provide information on income maximisation, fuel poverty, how to borrow and save.
- 2. DWP Universal Credit Pilot** working with the JCP in Hammersmith to provide training to both claimants and advisors on managing money. We represented needs of the community and learning styles to the DWP.
- 3. West London Financial Capability Forum:** The membership exceeded the 175. We continue to feature both national and regional funders, such a big lottery, comic relief and Lloyds TSB foundation and showcase the work of funded projects such as DOSH. The Forum addresses nationwide issues such as digital exclusion and welfare reform.
- 4. FIX** (Financial Inclusions Extras) is a partnership built to help older people manage their money better. Launched this year we currently work across Hammersmith and Fulham providing advice and interventions for older people over the age of 63 and their support networks. The work has been developed in response to the increased cost of living and the financial needs and wants of older people.
- 5. ROOF:** the service provides a structure of information, advice and education on housing issues. This year we reflected on delivery and set up outreach advice on the White City estate and targeted events and training to the most deprived areas in the north and south of the Borough. We have worked in over 30 community venues training residents, recruiting volunteers and providing up to date training for front le workers.
- 6. Energy Best Deal** trains front line workers and clients on saving money on fuel bills by switching fuel providers and through energy efficiency measures. Over 6 months we will run 15 sessions across west London targeting residents in or at risk of fuel poverty.
- 7. HIV:** we trained over 110 front line workers and service users under the HIV project this year, educating and empowering people. We also represented the needs of service users at events, network meetings and will feature at the annual sexual health conference in 2014.

Clarissa Stoneham | Financial Capability Projects Manager



Jessica Vasquez Cruz - delivering Financial Capability training at local community group.

Volunteering



Our volunteer opportunities offer people the chance to gain skills, experience and confidence in a highly supported environment. In November 2012 we updated our gateway training in line with the introduction of our call centre. All gateway volunteers now initially train and deliver over the telephone, and this supported development over their first 8-10 weeks of delivery has seen them gain

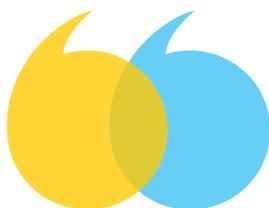
certification more quickly as well as expanding the telephone service to the local community. Our volunteer team are delivering services that would cost £462,000 annually if they were paid workers. We end the year with 111 volunteers, but over the year 56 new volunteers have joined us and 39 of them are still with us. Of the 56 recruited, 22 were H&F residents and they were recruited to the roles of:

- Reception/Library/Information Assistant: 18
- Gateway Assessor: 28
- Financial Capability: 10
- Trustees: 1
- Social Policy Campaigner: 2
- Adviser: 2

Over the year, 48 volunteers left us with 33% of them going into full time paid employment and 15% into full time study. Employers in a wide variety of settings gain from the skills and experiences of our volunteers. Over the year volunteers went to work in:

- LBHF Apprenticeship
- Office of Fair Trading
- Policy Adviser to HM Treasury
- Personal Support Unit at County Court
- Inner London Family Court
- Accountancy role
- Paralegal roles
- Secretarial roles

We get consistently high quality feedback on our volunteer opportunities and we hope you enjoy some of the quotes made by our former volunteers.



Supervisors were knowledgeable and incredibly helpful, no matter how many other demands there were on their time. Volunteer support was great. Management recognised the contribution that volunteers made to the Bureau. On-going training and development were strongly encouraged, and volunteers made aware of relevant opportunities. My time in the Bureau has significantly enhanced my career prospects, particularly when I first entered the labour market after university. I understood how my role contributed to the objectives of the wider organisation. The best thing about volunteering was the people and feeling like I was achieving something worthwhile.

Laurie Drake | Former Volunteer Adviser, now working in Whitehall at the Department for Business Innovation & Skills

Library Services

In June we celebrated the 1st Anniversary of our delivery at Avonmore Library and Neighbourhood Centre. Appropriately this was during Volunteers Week and it was our chance to say thank you to our volunteers for the tremendous professionalism in their delivery of this innovative service. HFCAB is the only CAB in the country delivering a library service in partnership with their local authority. During our first year we refined and documented our systems so that the variety of services we perform were done well, done consistently and our training and induction was thorough. During year 2 of our delivery we wanted to make our own mark on the service and we started this by planning events. Our first major event was for Roald Dahl Day when we invited local children and families to come along for crafts, cakes and story-telling. We had over 100 people through the door which was beyond what we imagined and a fabulous time was had by all. Our partners at MASBRO centre read stories and painted faces, through donations from Puffin Books and the Roald Dahl Museum we were able to give away golden tickets with free family museum entry and free books for the winners. If Avonmore is your local library, drop in some time and our volunteers will help you access whatever service you need. Do your recycling or collect your recycling bags, use our computers or sign up to a range of online IT courses, donate to your local Foodbank, bring young kids along to singing and story time, brush up on your money skills at a workshop, use our volunteers to help you find CAB information online to solve your issues – we have books too! We will be holding a number of events so keep a look out for what is happening at Avonmore and come and join us on 18th December for our Christmas event with local school choir, cakes and our Christmas raffle.

Phil Storey | Volunteer Development Manager



Dressed as Roald Dahl Characters for Roald Dahl day at Avonmore Library 13/09/2013 L-R: Chris Marsh, Abhed Ravikumar, Phil Storey - Volunteer Development Manager, Jo Page, Laura Mghabghab and bottom front Maria Gomez.

Social Policy Report 2012-13



It has been a year of expansion for our team of volunteers who aim to improve the policies and practices that affect people's lives. With the implementation of the localism agenda there are more opportunities for the social policy team to have an impact at a local level. We are now co-ordinating our work with our colleagues at the other tri-borough CABx (Westminster

and Kensington & Chelsea) to work more effectively with our council. Primarily this has concerned influencing the Council's development of their Local Support payments programme. But has also involved running campaigns together.

A campaign about Scams also helped cement our new relationships with our local Trading Standards officers. Across the Tri-Borough CABx and Trading Standards ran a workshop for stakeholders, and produced internal training, about the ever-changing landscape of Scams. This work is on-going and we hope to offer workshops to the public in the next year to arm them against this growing problem.

Another consumer issue we have tackled this year has been the pitfalls of buying a second hand car – Trading Standards set up shop at our bureau at Avonmore library to give tips to the public on this problem, and of course were asked about many other issues too!

The continuing issue of payday loans has occupied much of our time in the form of: a client survey, providing Citizens Advice with case studies for journalists and publications, and campaigning with local public sector organisations to remove access to payday loan companies from their computers.

This year we have also expanded into the world of social media and regularly contribute to the bureau's twitter feed and have

been part of the two CABLive tweeting events this year. But conventional communication is still key; letter campaigns and press releases on Legal Aid reform, payday loans, and debt collectors' practices, among others, have been distributed this year. We have had dialogue with our local MPs on a number of issues including the problems our clients have with the housing benefit and council tax benefit systems and Legal Aid Reform.

Our financial capability team has been successful in utilizing the local media – mainly the Hammersmith and Fulham Chronicle – to tackle the growing issue of debt within our community with messages about payday loans, and practical saving tips for families.

The core of our social policy work is still gathering evidence, which is used to support national campaigns and lobbying by Citizens Advice either in the form of statistics, case studies or analysis. A particular issue for us this year has been working with the national team analyzing the increase in the number of food vouchers we provide to our clients, which are exchanged for food at the local foodbank. In preparation for the introduction of Universal Credit we played a significant role in evidence gathering for a report on client readiness for this huge change to the benefits system. Our evidence on PPI and the financial claims industry was cited in a national report.

Altogether we have provided over 430 individual pieces of evidences to the national social policy team (December 2012 – November 2013) – an increase of nearly 50% on last year – and with a social policy team that has recently doubled in size we are aiming high for next year.

Nicki Crown | Volunteer Social Policy Co-ordinator



MASBRO Children's Centre team providing face painting at 1st year celebration at Avonmore Library and Neighbourhood Centre 06/06/2013
MASBRO provides weekly Rhyme & Storytime at Avonmore Library TUESDAY & THURSDAY 10.00am -11.00am For Children under 5 years old - term time only (Fee £1, free if you are benefit).

Staff - Past and Present

TRUSTEE

Tony Salem – Chair

Rupert Simpson – Vice Chair

Richard Jarvis – Treasurer

Elizabeth Kawonza, Pauline Droop, Lucilla Evers, Sam Dash, Nick Sanderson, Cllr. Lisa Homan, Cllr. Wesley Harcourt, James Jackson and Vanessa Farnell

EMPLOYEES

Simi Ryatt – Chief Executive

Richard Goodman – Service Development Manager, Clarissa Stoneham – Financial Capability Projects Manager, Phil Storey – Volunteer Development Manager and Ivy Lewis – Office Resources Manager

ADVICE SESSION SUPERVISORS

Joy Paul, Kirsty Epps, Rodney Peters and Margaret Magnusson

PROJECT WORKER

Ovonomo Oyeye – Renters Owners, Occupiers & Families (ROOF) project co-ordinator,

Andrea Muller – HIV Outreach Project

Adefolake Adegbola – Capitalise Debt Advice project

Erel Onojobi – FIX project caseworker coordinator

Emer Morrison – CLIC Sargent project

Chris Marsh – Training Coordinator Financial Inclusion projects

Richard Chilton – Warm Homes Healthy People

LEAVERS

Saher Osman – EDF project worker and Shukri Jama – Generalist Adviser

VOLUNTEERS

Generalist Advisers: James Lamb and Alastair Ritchie, Hanaa Slaiman, Margaret Magnusson, Sue Hampton, Joseph Appiah

Generalist Adviser/Financial Capability: Jaya Lalwani

Gateway Assessor/Trainee Adviser: Malgorzata Pakulska, Mashkhura Ruziboeva, Paddie Walters, Mehreen Iqbal, Vivien Yalcin, Jane Charlton, Joan Weight, Gavin Prentice, Stephen Tutcher, Justyna Smarszcz, Nan Rogers, Jacqueline Rhone, Joe Gizzi, Lorenza Prelz, Stefon Williams, Zoe Browning, Uma Akther

Gateway Assessors: Rachel Attwell, Belinda Grey, Naomi Uhlig, Catherine Manning, Sarah Bucknill, Viv Inwood, Andrea Roberts, Reem Altamore, Khushboo Faiz, Julia Emmott, Ann Cole, Francesca Lloyd, Geraldine Galbraith, Louisa Musaerenge, Rex Okpodu, Sasha Nelson, Zainab Al-Farabi, Bill Lawlor, Meena Storey, Robert Storey, Suraya de Cordova, Nigel Root, Agnieszka Jasinka, Phillip Ikeotuonye, Fiona Lacon, Liz Elmes, Catherine Masser, Joe Wiafe, Dessislava Krasteva, Susannah Engel, Kayshia Lecointe, Rosie Nelson, Orfeo Mattar, Paul Hudson, Zafreen Chowdhury, Bahar Sakha, Kathryn Rogers, Vanina Wittenburg, Katia Larina, Bahar Mustafa, Santhya Manoharan, Michaela Rees-Jones, Sanaa Martinez Sabri, Miljeta Berisha, Glenna Kurdi, Maisie Monroe, Ayodele Cameron, Olga Iljuscenko, Keshia Bicar, Nathalie Perricone, Catherine Royce, Natalie Rubio, Marco Giovanetti, Makeda Phillips

Gateway Assessor & Library/
Reception/ Administration: Deirdre Kimbell, Rachel Kwok

Data Analyst/Gateway Assessor: Pablo Esteban

Data Analyst: Esther Harvey, Anita Vunic, Edward Barlow, Kerstin Modrow

Finance: Fatjona Bahcja

Social Policy: Susan Fletcher, Nicki Crown, James Mathieson, Abhed Ravikumar

Library/Reception/Administration: Peggy Orlu, Sue Black, Graham Henderson, Joan Russell, Eluned Owen, Yaya Kassamba, Chris Marsh, Jo Page, Aline Chaer, Ann-marie Lockwood, Brian Dillon, Claire Hill, Lisa Zhou, Laura Mghabghab, Maria Gomez, Muge Deascenti, Wendy Baker, Lucia Moltoni, Liona Joseph, Chandra Putty, Remi Apata-Omisore, Alix Henshall, George Robbie, Gerard Mullarkey, Shermika Blaise Robinson, Rita Lawal, Albana Muharemi, Kylie Francis, Elda Baliaj, Romina Melis

Financial Capability Trainer: Bernadette Richardson, Richard Chilton, Amanda Goodall, Nova Gao, Nairi Stepan-Sarkissian, Sarah McMorran, Tamás Mityók, Fariha Bhatti, Abiola Olushoga, Susan Gray, Anne McMahon, Tim Bourne, John Szymanowski, Susan Walby, Win Win Myint, Julia Bewley, Elizabeth Turner, Rachel O'Connor, Vassilika Stavrou, Olivia Freeman, Peter Wolfe, Emma Swinton, Matthew Cyrus, Susan Gray, Jessica Velasquez Cruz, Lucy Malenczuk, Roger Crossly, Emma Alford, John Ward

Financial Capability Trainer/
Gateway Assessor: Chloe Jones

With Thanks

Our Funders

Citizens Advice bureaux are local charities and we are dependant on a variety of funding sources. Over the year, variety of funders has contributed financially to the work of the bureau and our thanks go to each of these, without each of whom, some part of our invaluable work would have been left undone.

We are particularly grateful to our main funder, the London Borough of Hammersmith and Fulham, and the help of the Community Investment team.

Citizens Advice, CLIC Sargent Children Cancer Charity, John Lewis Partnership, LB Hammersmith and Fulham, Money Saving Expert Charity Fund, Toynbee Hall.

Our Staff

HFCAB staff paid and volunteer work tirelessly to develop a service that adapts to the changing needs of the community. Helping local people to exercise their rights, and understand their responsibilities.

From the very beginning of the Citizens Advice Service, volunteers have been pivotal to the service. At HFCAB we have actively developed volunteering opportunities.

This has enabled our service to grow, delivering a varied service beyond our traditional outreach advice.

Avonmore Library & Neighbourhood Centre
Upper Floor
7 North End Crescent
London
W14 8TG

The Advice Centre
338-340 Uxbridge Road
London
W12 7LL

Visit us at: www.hfcab.org.uk



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www.youtube.co.uk/HFCABservice



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