



Hammersmith & Fulham Citizens Advice Bureaux Annual Review 2014



Charity Number: 1054505
Company Limited by guarantee No. 3160526





Our Vision

“To be accessible all day every day to everyone for advice services that create opportunities and improve lives.”

Celebrating 75 Years



Our Aims

- To provide the advice people need for the problem they face
- To improve the policies and practices that affect people's lives

Our Values

FREE, INDEPENDENT, CONFIDENTIAL and IMPARTIAL advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

“Training as a CAB advisor is one of the most influential experiences of my life. It opened my eyes to the wide range of issues life in the UK can throw at people and opened doors to a fascinating new career in consumer policy.”

Wendy Alcock former Volunteer Adviser

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An Award Winning Organisation

Citizens Advice National Award for Financial Skills for Life 2014

This award is in recognition of a bureau delivering financial capability that has made an outstanding difference to their clients or community.



Picture L to R: Martin Lewis Money Saving Expert, Liz Kawonza Trustee HFCAB, Jo Page Volunteer HFCAB, Clarissa Stoneham Financial Capability Projects Manager HFCAB, Phil Storey Volunteer Development Manager HFCAB, Simi Ryatt Chief Executive HFCAB, Gillian Guy Chief Executive Citizens Advice, Brad Gilbert - Prudential

Nominated Hammersmith and Fulham Best Business Awards 2014:

Category: Best Business
Supporter of the Community

Category: Employee of the
Year (Clarissa Stoneham)

Winners

Star Award 2012 - HFCAB
Library Volunteer Team

Awarded for outstanding
performance in Public
Service

*Star Awards are hosted
by the Bi-borough
(Hammersmith and
Fulham and Royal Borough
Kensington and Chelsea*

Recognition

Certificate of Achievement –
Adult Learners Week 2013

In recognition of our
Financial Capability Trainers
working helping to educate
and empower families and
individual through our FC
training across West London.
Co-ordinated by NIACE.



Chairman's Comments

It has been another extremely busy year with increased activity at our Uxbridge Road office and also at the Avonmore library and neighbourhood centre.

We were very proud to celebrate 75 years of free advice in the Borough on 21st August by hosting an event for the residents at the library.

During the year we have doubled the size of our call centre to accommodate the increased demand for advice, but face to face interviews continue their upward spiral.

The two biggest advice issues remain benefits and debt, but we have seen a significant increase in employment and housing issues.



Our current funding from the local authority ends in November 2014, which has meant that our management team has spent a great deal of time in preparing and submitting three separate bids to the LBHF to secure continued funding for generalist advice, the delivery of library services and the ROOF project, which helps to prevent homelessness. I am pleased to report that we have recently heard that all three applications have been successful, but following a change in the Borough administration from Conservative to Labour in May the funding that we have been granted is for 18 months only, as the new administration wish to review its priorities going forward. It may be necessary to submit further funding applications when this review has taken place.

We have completed a business and development plan through to 2016. Our vision is to be open all day every day to everyone for advice services that create opportunities and improve lives. The key aims are to provide an accessible service, to develop quality people and to empower individuals.

Following a successful partnership bid for the Big lottery Advice services transition Fund, we have been able to launch Advice Station, which is a single telephone number that can be used by residents as one point of contact for advice in the Borough. This is a partnership between ourselves and other local agencies including the Law Centre, MIND, Action on Disability and Tendis.

Our other on-going projects continue to go from strength to strength and include Clic Sargent, which helps and supports children suffering from cancer and their families; HIV which provides advice on welfare benefits; Capitalise debt advice; FIX which helps older people to manage their money better and Financial capability, which covers welfare reform changes, managing money and fuel efficiency. Our success in delivering the range of financial capability projects has been rewarded by a national award from Citizens Advice for Financial Skills for Life, recognising our impact in empowering the local community to become financially independent and making informed decisions.

Currently 43% of client contacts is face to face whilst telephone contact has increased to 31%. Our gateway system resolves over 70% of the client issues whilst face to face appointments account for 20% and the balance involves detailed casework.

The library is now in its second year of operation and has organised several events for children, which have been well supported and appreciated by the local community. The success of our operation is dependent on an adequate supply of volunteers, which currently number around 125. However at times we have struggled to maintain this level as the improved employment prospects seen nationwide has resulted in many taking up full time paid employment and we have virtually been running to stand still in our recruiting activities.

On behalf of the trustee Board I would like to thank all the staff and volunteers for the dedication and commitment that they have shown in an extremely busy year. The success of the Hammersmith and Fulham CAB is a credit to all of them.

Tony Salem – Chair HFCAB Trustee Board

Did you know?

1. HF CAB was in the first group of bureau formed in the country in 1939 and so we are celebrating our 75th Anniversary this year
2. H&F CAB volunteers deliver Library Services at Avonmore Library and Neighbourhood Centre – it is the only CAB in the country to run their local library
3. H&F CAB demand has increased 61% since 2011 (20% year on year increase)
4. H&F CAB 10 years ago had 1 volunteer, we now have a team of 120 volunteers delivering 8 different roles from Adviser to Data Analyst, from Trustees to Campaigners
5. H&F CAB has multiple access channels and we have recently doubled the size of our call centre so we have 8 volunteers answering the phones each weekday 10am to 1pm.
6. In the last year H&F CAB delivered over 15 separate projects in addition to its generalist service, including the National Adviceline for CLIC Sargent Cancer Charity and a Tri Borough Financial Capability Project for Older People
7. H&F CAB addresses the root cause of debt by delivering financial capability sessions in the community
8. H&F CAB have an active presence on twitter with over 800 followers. Twitter helps us get out key messages so if you are on there, please follow us and we will reciprocate
9. Last year H&F CAB leveraged an additional £500,000 of funding into the Borough from other sources
10. In 1992 one of the H&F CAB trustees was the first person in the world to receive a text message!

Client feedback:

"Thank you for your politeness, patience to deal with my case and the respect you have for your customer. I am sorry for not responding to your phone, it was my wish to hear your voice on my phone. This is the best service I have ever seen. Thanks again for your help!! **God bless you!!!**"

"Today I got a very good advice and service from Sarah. She listened very patiently to my problem and followed my case until she got a result. That made me happy. All the best for all."

Just a quick note to say thank you for your help with my Housing Benefit claim. LBHF have now raised my weekly claim from £242.31 per week to £265.08 per week and backdated the claim to 10/3/2014. Hallelujah !!! Thank you Nan. Your and the CAB's help was invaluable."

"Just want to say thank you very much:)"

"Every time that I came here I had a great feeling. As a client I felt relaxed and I had the feeling that they listened to me and tried very much to solve my problem. I would love to say thank you all very much."

"Dear Joan, thank you is an inadequate response to let you know just how grateful I am for all the support today. I'm sorry it is so complicated but am truly glad I made the call and had a chance to meet with you today. My thanks again to you and your supervisor."



HFCAB Service Overview

- You have been in post since 2011 and overseen major changes at HFCAB including HFCAB operating a volunteer library service, the creation of call-centre at its Uxbridge Road site the move from Mund Street home for over 28 years, embedded volunteer delivery throughout the service. What is your vision for HFCAB going forward?

HFCAB has demonstrated through its achievements over the last few years that it can evolve in the face of significant challenges. We have managed not only to be on the cutting edge of developing new ways of working, we have also experienced growth in the business and developed an improved service offer for our clients. Our vision has always been to be the best service provider in the voluntary sector and in our business plan we aspire to be “accessible all day every day to everyone for advice services that create opportunities and improve lives.” Of course our aspiration is as ambitious as we are!



Going forward we are conscious of the growing demand for our services as households struggle to get by, the strain on budgets and the depleting resources available to organisations to deliver services. We solve people’s problems and provide a safety net of support for residents and we have to ensure that going forward, residents are able to access the services that will help them. With shrinking budgets it is imperative that we work in partnership and not in isolation and our vision is to be at the center of developing innovative, cost effective services in partnership that will meet the growing needs of our clients. Our immediate focus in the coming year is to improve access to our services and advice services in the Borough as a whole. We are also developing a digital offer that will provide residents with digital access, skills and competence and improve people’s ability to deal with world we live in today.

- In today’s climate, Charitable organisations like HFCAB are faced with greater demands for its service whilst working on a ‘tighter budget’. How has your organisation met this challenge?

We have been open to new ideas and new ways of working. This has enabled us to expand the services we offer, for example, by using our volunteers to provide Library Services we have been able to keep vital services open for the local community, expand our offer to our clients through the digital platform that libraries provide, expand the range of experience and opportunities available to our volunteers and we have saved the Local Authority money whilst providing a key community service. Through our partnership with CLIC Sargent, we are providing help to the families of children coping with cancer. Our FIX (Financial Inclusion Extras) project funded by Comic Relief helps us to provide managing money advice to older people at a time in their lives when they have less money but a higher level of need. By diversifying our funding base we have been able to diversify our service offer to clients and this has been a key strategy for dealing with reducing funding levels.

“My time as a volunteer was enjoyable and a significant step in my career. It opened my eyes to many issues and whet my appetite to do more. I am now back in practice as a barrister at Lamb Building, and continuing to volunteer with the Bar Pro Bono Unit. A lot of this is thanks to you - I’m very grateful for the opportunity you gave me.”

Nathalie Perricone, former Volunteer

- **In contrast to a commercial enterprise HFCAB must face less financial pressure, after all you're a 'Not for Profit' organisation, you don't have to worry about generating a profit from your activities. Surely this puts you in a comfortable financial position?**

On the contrary – the single biggest challenge and threat facing a 'not for profit' organisation like ours is continued funding. We are entirely reliant on funding in order to be able to continue providing vital services to the community. A large part of my role as CEO is to secure funding. In the past CABx have been heavily reliant on Local Authority funding and we have been lucky here in Hammersmith & Fulham to always have had the support of the Local Authority. However, HFCAB has worked hard over the last few years to diversify its funding base and therefore the range of its services to clients in order to be less dependent on Council funding. Now, more than ever, at a time of high public sector cuts, it is vital that we have a sound fundraising strategy in place to ensure the continuity of free advice into the future. That is why we are supporting the Citizens Advice - Advice for Future Campaign . Please support the @CitizensAdvice #advice4future campaign – head to www.citizensadvice.org.uk/adviceforthefuture for more info.

- **Lastly how do you unwind, relax and reinvigorate away from work?**

There is always too much to do and no time to relax! But when I do I relax(!) with my two young children, do lots of baking and swimming. After a long period of nagging from Phil (Volunteer Development Manager) I started pilates a year and a half ago and am now perfecting my plank. I also enjoy the theatre, cinema and listening to music.

Simi Ryatt – Chief Executive



Simi Ryatt: Chairing Table Talk on Diversifying Funding at Citizens Advice Annual Conference 2014



My Top Team



Advice Service

● What does your role involve?

I am the Service Development Manager, which involves a considerable diversity of activities. I manage the operations of the 'core' activities of the bureau, which means I line-manage the Advice Session Supervisor team and paid advisors delivering debt advice and the CLIC Sargent helpline. I organise the rotas for staff and volunteers delivering appointments and the gateway sessions, and ensure that services are being delivered according to funder and bureau requirements and policies. I contribute towards the work of the management team and help support the entire bureau through participation in the formulation of funding bids and bureau development plans - and assisting in the resolution of problems with our IT equipment!

● You've completed 25 years service with HFCAB, what keeps you motivated?



HFCAB is a dynamic and exciting place to work! Although the CAB Service has maintained the same core aims virtually throughout its existence, far longer than I have been in post (the provision of the advice people need for the problems they face and to improve the policies and practices that affect people's lives) the bureau has constantly sought new and innovative ways of doing this, while adapting to changes in needs and funding environments. No two days are the same! Also the people I work with are a great bunch – well motivated, enthusiastic about their roles and always trying to do their best for the service and clients. I can't imagine a better CAB to work at

● When CABx started in 1939 the public had limited access to advice services. Today there is an abundance of ways the public can access information. Surely the need for face-to-face advice is diminishing?

No way! Of course changes in technology have increased the means of access to information resources – in 1939 many homes didn't even have a telephone and now practically everybody has mobile phones, the internet was still nearly 60 years away – but there are still large numbers of people who lack confidence or ability to use the telephone or Internet to obtain the information they need. The people who are unable to do this are also those who are the most deprived and vulnerable. The face to face service is still invaluable for a large percentage of our clients who would not be able to access us any other way.

Having said that, demand for advice has increased exponentially and we couldn't see all who wish to contact the CAB through the face-face channel, nor do they necessarily need or want a face-face service. We have hence responded to this demand by expanding our other channels of service delivery too. Two years ago we expanded our telephone enquiry line to from one line to four and six months ago from four lines to eight. We give advice by email, and introduced a Skype service for debt advice. Our receptionists are trained to give 'assisted information' which means they can help people to look up information for themselves on our Internet kiosks, if they are unable to do this at home or without assistance. Two years ago 25% of initial contacts from clients were through telephone or digital channels, now 47% are.

What Changes do you feel makes the work of HFCAB still relevant today?

I think the answer to what continues to make HF CAB’s work relevant is not in particular changes but in the fact that we have always been willing and able to change – to adapt to changes in client needs and the funding environment, and through constantly seeking out new opportunities and ways of improving services. When I started at HFCAB we operated from one site and had a small paid advice team with only one or two volunteers. Now we operate from two sites and rely on a very large pool of volunteers offering a diversity of roles to deliver our service. We have expanded the ways of contacting us through telephone, email, and the provision of assisted information. We have diversified our funding streams. HFCAB’s work continues to be relevant because we constantly change and adapt to make it so!

Finally away from HFCAB how do you relax away from the everyday demands of the CAB?

The most relaxing thing is actually just to come home and get away from the constant barrage of questions and decision-making which is involved in supporting and managing a team of people dealing with clients who are often in stressful and difficult situations. However, when I get the chance at weekends I like to climb mountains and go flying. I am trying to ‘complete’ all the Scottish Munros (I’ve done 220 so far) and, when the weather allows, fly my paraglider. My ambition is to combine both – hike up the mountains and fly off.

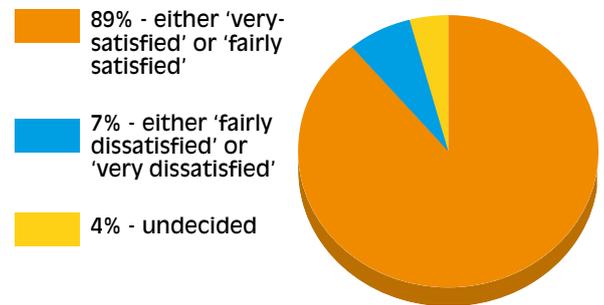
Richard Goodman – Service Development Manager

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

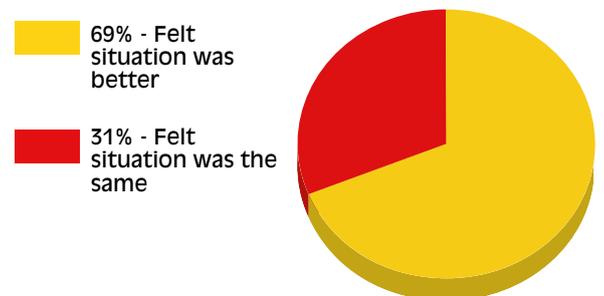
Main Enquiry Areas 2013-14	
Benefits	4,767
Consumer except Financial Utlities Travel	292
Debt	3,073
Education	105
Employment	1,495
Housing	2,241
Immigration and Nationality	365
Legal	652
Relationship and Family	507
All other* (including Education in 2012-13)	2346
Total	15,903

* ‘Other’ included ‘signposting’ as a separate code from the substantive issue, from 01/04/2013 to 06/10/2013, from 07/10/2013 this was no longer recorded

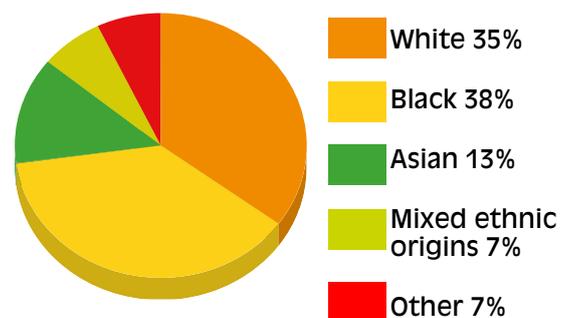
How Satisfied are you with the Service?



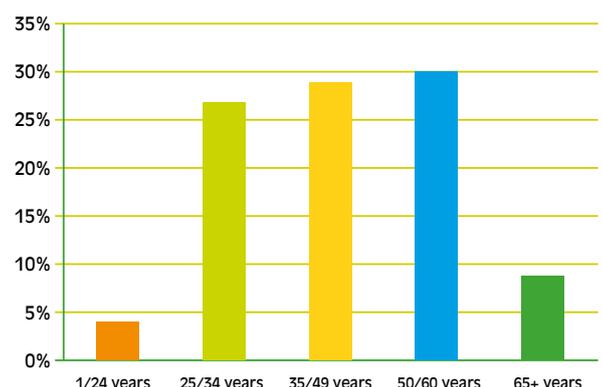
Did the advice change your situation?



Client profile: Ethnic Origin



Client Profile - Age





Volunteering Development

● In a nutshell what is your role within the bureau?

To promote, recruit, select, train and induct volunteers in the 8 roles we offer at the bureau. We are a team of 130 volunteers, and will continue growing.

● Traditional volunteering at CAB was about training to be an adviser. Is this still the bedrock of your volunteer service?

Becoming an adviser is still what we want for many of our volunteers because the local need for advice services increases year on year. However we offer many other roles from Data Analyst to Campaigning, from Library Services to Financial Capability Trainers. What we are very proud of is the number of volunteers who progress to other roles. Many volunteers start on reception and progress to be advisers, but similarly may diversify into campaigning or helping with our Finances.



● Surely you are not able to fill all the roles you have outlined above?

We have consistent demand for volunteering and never stop recruiting so anyone who contacts will get welcomed and invited to complete an application. We have great success in getting our volunteers back into full time employment with consistently over 50% of those leaving us returning to paid work. However, this leads to more turnover and a constant pressure on recruiting. We attract less retired people than we used to, and our average retention is just over 1 year. We would like to attract those aiming to volunteer long term. The pressures and constraints on London residents affects the time they can give to volunteering, but those that do, find such a wealth of benefits; social, health, cultural and skills development as well as the reward of helping people.

We recruited an intern from the United States across the summer and we will look at other opportunities such as this to compliment our existing volunteer team.

● How has your role changes over the years?

When I joined we were implementing a volunteer programme and to see that grow from 1 volunteer to 130 has been a wonderful 10 years, the past 3 years being the most productive in terms of volunteer numbers.

● You mentioned the increase in volunteer numbers. This must have affected the culture of the bureau.

To see the bureau evolve into an organisation designed to support volunteer delivery has been an interesting and rewarding journey.

I think we have a volunteer team who are representative of the local community. That helps clients trust and relate to us and makes for a richer and more positive group of volunteers. Much of our culture comes from the principles we embody as a CAB, for example, every volunteer gets the same induction session about the bureau, principles, services and campaigning. We teach them how to challenge discrimination on behalf of the organisation if they ever encounter it. This shows them from day 1 that our principles are alive, active and it is their role to represent us to the local community.

● When you are away from frontline training of HFCAB volunteers how do you relax?

I have a 3 year old son and 6 year old daughter who keep me busy. My daughter, Eve, made 35 CAB coloured loom bands and came and sold them at our 75th birthday event, raising £50 for HFCAB. She was most pleased that I took her photo and made her a CAB name badge and lanyard which she proudly wears at home! I try and keep fit in my limited time so incorporate cycling and running into my commute and play football as often as possible.

Phil Storey - Volunteer Development Manager



*Evie Storey –
our youngest
ever Volunteer
– at HFCAB
75th Birthday
Celebration at
Avonmore Library
21/08/2014*

Volunteers

● Tribute - James Lamb

James had been with us for 7 years and was a Volunteer Generalist Adviser. At the time of leaving he was our longest serving volunteer and was much appreciated for his reliability, he was always first at the door in the mornings. He walked to both our sites and was often seen striding around the borough! James had been ill across February and March 2014 and had tried to continue his CAB role but was clearly not well enough. The last time he came in for his appointments, he was very weak and ill and he was taken home in a taxi. We found out that James had died at home on Friday 4th April and a group of us from the bureau attended his funeral on 23rd April.



James was a very modest and private person and it was really rewarding for us to share our experiences of him with his siblings and many nieces and nephews. We were able to send them the clip of him on the national BBC news talking about Universal Credit, he had not even told his family about it! We are very proud that he belonged to HFCAB and miss him and the energy he brought to the bureau.

“Working at Hammersmith & Fulham CAB changed my perception of what law can do for people, from the practical day-to-day, to helping society as a whole. The staff were supportive, a joy to work with. I’m now a practising barrister and haven’t looked back since. Thank you, Hammersmith & Fulham CAB, and keep up the good work”

Georgia Hicks, former Reception Volunteer

“Thank you for all of the help and support during my time at HFCAB. It provided me with great experience, skills and self-confidence as well as a platform to a career. The helpful staff not only put a smile on our faces but also created an environment of trust and comfort for the clients.”

Aya Siddique former Administration Volunteer

“I loved my 2 years working as a volunteer at H&FCAB. All the staff are so committed and always remember to thank the volunteers for their contribution at the end of their shift. It is staggering the range of problems and issues CAB can advise on. Keep up the good work”

Sue Black former Library / Reception Volunteer

“One of the great things about volunteering at HFCAB, was the working environment. The members of staff were always very kind and supportive which created an atmosphere that made me look forward to spending time volunteering in the office.

The knowledge and skills gained throughout my time at the CAB, significantly contributed to my current skill set and capabilities, within the legal industry”

Juliette Caliste former Volunteer Adviser

“I really enjoyed my time at HFCAB, working with some fantastic people. To be able to help, in a small way, some members of the local community was a very positive experience for me. The things I learnt during my time have been invaluable to me in my career since”

Nick Reid former Campaigns Volunteer

THE FULHAM ECHO

~ A Glimpse into CAB Life 75 Years ago ~

May 1941

Fulham Citizens Advice Bureaux TWO YEARS ON



General Foreman J Wigley (of Darlington) and Foreman H Uttley examine a piece of the remains of a V1 flying bomb. They are part of a team of builders who have come to London from various parts of the country to repair the damage caused by these bombs.

Sourced & Licensed from © IWM Imperial War Museum Non Commercial Licence

It's been two years since the local Citizens Advice Bureaux open its door in our borough.

It's strange that in such a short period the Citizens Advice Bureaux in Fulham has become an integral part of our community.

The problems brought to this bureau are so common to every civilian the length and breadth of this nation. The volunteers were respectful and remained **impartial** in the face of some very trying stories. They demonstrated **that appropriate advice and information can make a difference.**

Their records reveal the range of issue they have handled. Their Annual Report of March 1941 shows 878, people had been seen during the year. Inquiries broke down as follows:

- 150 on evacuation of children
- 134 on evacuation of adults
- 22 on air raids
- 84 on service problems and separation allowances
- 70 on rent difficulties
- 10 on hire purchases
- 44 on family problems
- 78 on unemployment
- 13 on civil pensions
- 275 on miscellaneous inquiries

Fulham Citizens Advice Bureaux Annual Report – March 1939

But numbers only tell half the picture, it's the stories behind these numbers that reveal the true extent of their everyday work in Fulham.

Their volunteers informed me that amongst the typical cases dealt with have been;

- *The client who need advice because he had been attacked by a grocer during an argument about sugar rations (Yes you can rely on our grocers to keep the peace in time of war)*



Do you have a family member interned in an enemy-occupied country? The Red Cross can help you send a message to them.

A 25 word message, can be sent at the cost of one shilling.

Visit your local branch of Fulham Citizens Advice Bureau at: Bishop Creighton House, 378 Lillie Road, Fulham, London SW6 7PH

- *A widow who wanted to know that to do when the house she lived in had been damaged during bombing raids – the owner couldn't afford to repair it*
- *The man who asked how to go about claiming £12.10 shillings funeral expenses for his daughter killed in air raid*
- *Another person wondered how he could live until his unemployment book came through. He had been discharged from the army because of his wife's ill health*



Soldiers, Royal Air Force personnel and civilians are amongst the men and women enjoying an evening of dancing at the Hammersmith Palais de Danse in London in 1941.

Sourced & Licensed from © IWM Imperial War Museum Non Commercial Licence

Our Impact

Achievement

Impact

Generated **£675k** in fundraising

Helped **7,484** clients with 8,690 enquiries dealing with 18,075 advice matter

£5.5m of debt addressed

More than **£500k** raised for clients

89% client satisfaction

98% increased awareness of rights and responsibilities

49% of our volunteers placed in full time employment

861 people trained in financial capability

Delivered over **12** projects across the Borough

Improved knowledge and understanding rights and responsibilities leading to resilient and sustainable communities

Greater financial independence

Equipping people with knowledge to make informed decisions

Increased competence and confidence in managing money

Enabling us to continue delivering key services to the community

Reduced stress and improved health and well being

2 in every 3 problems resolved!

Improved skills and employability prospects contributing to local economy

Connecting with hard to reach communities increasing community engagement



Campaigning

HFCAB has submitted a steadily increasing amount of evidence forms over the last 8 years and this year was no exception. A quite staggering 476 evidence forms were sent in across a huge range of issues. This evidence assisted national campaigns as well as highlighting local issues.

Nationally, Citizens Advice are developing the One Service Strategy and as part of the Campaigning element, due to our high performance, they invited HFCAB to be part of this discussion and pilot.

The main change in focus is to produce less evidence forms but in more detail. We aim to tell the client story and to show the real impact that policies have on the people we see every day.

We plan to expand our Campaigns team in 2015 and we have recently welcomed 2 of our current volunteers into the Campaign team Jo Page and Rachel Attwell. We would like to thank Annemarie Lockwood and James Mathieson for the wonderful work they did on Campaigning this year and we were sad to see them move on from HFCAB.

Our Campaigns team have been involved with Scams month, Payday Lenders, Food Banks, ESA Fit for Work, delays in Person Independence Payment cases, Housing Benefit issues locally as well as promoting the Advice for the Future campaign, asking everyone to sign the pledge to show that free advice makes society better. If you have not signed the pledge, please see www.citizensadvice.org.uk/adviceforthefuture

We know that nationally Citizens Advice helps 2 in every 3 clients to get their problem solved. For the third who did not have their problem solved, 78% of the reasons were for systematic barriers and this is why we campaign. If we want to help this third of client we have to use their evidence to make systematic changes for the better of all society.

● Case study 1

Ms A is single and vulnerable. She has ulcerative colitis, a musculoskeletal problem, a thyroid problem and memory loss. She receives the higher rate mobility component of DLA. Her English is poor, especially her written English.

In Feb 2014 our client's ESA was stopped after she failed a DWP medical. She scored 0 points. Her Housing Benefit and Council Tax Benefits stopped as well.

We helped her to complete a Mandatory Reconsideration request on the 25th Feb which was eventually received by the DWP – over a month later.

In the meantime our client tried to apply for JSA but was told she should apply for ESA again. This she did but she was phoned later to say she wasn't eligible because she had failed her medical. This didn't stop the DWP awarding her JSA, then stopping it again because she had claimed another benefit and telling her that she could request another Mandatory Reconsideration.

After several weeks of phoning to the DWP, food bank vouchers and rising rent arrears, Ms A's JSA was eventually sorted out. The DWP Notice in response to her Mandatory Reconsideration request of 3rd March was issued on 15th May, over 2 months later. We helped Ms A. complete an appeal to the Tribunal Service. It took another 2 months – and frequent chase up phone calls from the bureau – before she was able to come off JSA and back onto ESA pending the outcome of her appeal.

On 29th August 2014 Ms A. won her ESA appeal. She was awarded 18 points. Our client was absolutely delighted and said she had been suicidal during the long process of sorting out her benefit.

● Case study 2

Ms. Y. is single, a Somali torture victim, disabled with poor English. She had been offered a new flat by NHHA as her current one was damp. She was given 3 days to move or would lose the flat. The new flat was unfurnished.

We contacted the Local Support Payments team late on a Friday afternoon. We arranged for a sofa, cooker, new carpet, wardrobe and chest of drawers which were all delivered on the Monday (apart from the carpet which was fitted by the end of the week). We arranged the fitting of a new gas meter as there were health and safety issues with the old one.

Ms Y is now happily living in new flat, warm and safe.



Jimmy Philips, Promoting CABLive week of 21 July 2014



Free Advice Pledge.

● Case study 3

Mr J is a male who lives in same property as his estranged partner and one child. Their relationship broke down but due to financial hardship Mr J. was forced to remain the family house. He does not speak to his ex-partner at all. The tenancy was in joint names. Mr J. had multiple debts, rent arrears, Council Tax arrears, gas and electric arrears, TV licence arrears, a magistrate's court fine and various non- priority debts. Problems arose due to their separate lifestyles but joint debts. Mr J had a date for repossession of the family home.

JSA and HB had stopped as the Council and DWP said he was co-habiting. His ex-partner was working but Mr J did not know what her income was as they led lives separate lives. Mr J came into the bureau with no income, large priority debts and felt totally hopeless and overwhelmed.

We assisted Mr J to get his JSA reinstated after applying for a Mandatory Reconsideration, and Housing Benefit was reinstated for his half of the rent as a joint tenant. We applied for an EDF trust grant and Mr J was awarded over £1000 to clear his fuel debts. We arranged affordable repayments of his priority debts. The Magistrate's Court fine and TV licence arrears are paid off and rent arrears are being paid off by weekly instalments after negotiating with his housing officer. The possession order was suspended. Non-priority debts are on hold until Mr J has paid his Council Tax debt. Mr J is looking for work and going on a training course, he is a completely different person to when he first came in.



Making your Money Work

● What is Financial Inclusion?

Nowadays Citizens Advice's Financial Capability work aims to help people avoid falling in to debt and financial crisis and maximise their income. We give people the confidence and competence by building their knowledge, skills and awareness of managing money. We also encourage and help individuals and families to take responsibility for their financial decisions whatever their income or circumstances so they are able to navigate around financial affairs throughout their lifetime. We do not deliver money advice or welfare benefits advice as part of any courses, sessions, or training delivered however when these issues arise we always use that as an opportunity to signpost back to bureaux or other local and relevant services.

● In a nutshell, your role and work of your projects is about helping people to make right choice about financial products – is that right?

My role as Financial Capability Manager is to significantly contribute to raising funds for the entire bureau and specifically FC services. It is my responsibility to ensure the various Financial Capability projects are operationally efficient, making a real difference to the people that use the services. I also try to address the wider issues that influence financial exclusion and hardship such as digital exclusion or the high cost of living, low wages and irresponsible lending practices. We have important role as the West London lead to deliver a Financial Capability forum that facilitates dialogue through membership to key people in the various government and private sectors as well as national third sector funders. This year in September 2014 we were awarded the national award for Financial Skills for Life from Citizens Advice and Prudential.



● Some people may say Financial Inclusion work is add-on and CAB should be about providing advice and information?

Financial inclusion is intrinsic part of CAB work as it gives clients longer term solutions to manage money better. We also go out into the communities and engage people with the services of the bureaux that otherwise wouldn't engage. We raise awareness about people rights and responsibilities by facilitating discussions around managing money. We reached out to the various communities through setting up of outreach provision in over 50 community settings, something that is essential to engage hard to reach and or vulnerable clients that sometimes self isolate or self exclude themselves from services even if they are free and independent. For the first time ever according to the Monday Service in October 2013 people are borrowing to pay for the essential costs of living so the value of our work is ever increasing as people are becoming less able and resilient to economic crisis. Financial capability ensures people are equipped with skills and confidence to make informed, timely financial decisions and those that will hopefully prevent them from escalating into problems or crisis later on.

● What do you feel have been the fundamental achievements of Financial Inclusion Project at HFCAB?

The sheer number and range of projects that we have delivered, the impact they have had in the community (e.g. £128,000 of financial gains, 800 residents trained, 1500 older people helped) the high profile of Financial Capability locally, regionally and nationally and the fundraising secured to deliver these projects.

Our real achievements are that we are recruiting and training people from the communities we service to go back out and help other manage their money meaning the services are realistic, meaningful and show people there are pathways to progression, and financial independence!

- **Finally away from HFCAB how do you relax away from the everyday demands of the CAB?**

I am a gym fanatic, I love yoga and boxing. I like to make my punch in the community felt by volunteering as a Trustee for the Ealing Law Centre and Brent and Ealing Credit Union.

I have really enjoyed helping raise funds for local work and organisations that are much smaller than ours with no ability to generate their own funding but do such a amazing work with people from all walks of life.

I am determined to grow strawberries next year as this year was a dismal failure! And will do that once I have had my annual retreat to the Ibiza where I like to swim my stress away.

Clarissa Stoneham - Financial Capability Projects Manager



HFCAB ran over 200 Financial Capability sessions during October 2013 - September 2014

**100%
thought
our trainers
were
excellent or
good**

**98% increased
awareness of
their financial
rights and
responsibilities**

**91.5 % report
increase
in energy
efficiency**

**65%
knew exactly
what action
to take if they
suspected they
were financially
scammed**



Projects

● Financial Capability

1. Core FC Provision: Our team of dedicated volunteers attended several events, family days, celebrations and fun days as well as offering information and education to over 1500 HF residents. We continued to raise awareness about the welfare reforms, consumer rights and responsibilities as well as info on income maximisation, fuel poverty, banking, borrowing and saving.
2. DWP Universal Credit Pilot from October 2013 to March 2014 we worked in the Hammersmith Job Centre Plus to provide training and face-to-face Personal Budgeting Support (PBS).
3. West London Financial Capability Forum: The membership now exceeded 200+. We have secured national and regional speakers that have helped us share good practice and raise awareness of financial capability across the region. We featured major funders giving our members direct input and access to grant funding for financial inclusion funded work we heard from major funders such as big lottery, comic relief and the Money Advise Service.
4. FIX (Financial Inclusions Extras) is a partnership between London Plus Credit Union and Urban Partnership Group designed and delivered to help older people manage their money better. In the first year of delivery 2013 we saw 1422 individuals
5. ROOF (Renters Owners Occupiers and Families): the service provides a structure of information, advice and education on housing issues. We have worked in over 45 community venues training residents, recruiting volunteers and providing up to date training to over 800 residents. We cannot wait to deliver ROOF+ commencing December 2014.
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 ran 22 sessions across Central and West London training over 172 people at risk of fuel poverty. We also acted as regional champion supporting over 12 other delivery partners to run another 90 sessions.
7. HIV project: we trained well over 110 front line workers and service users under the HIV project this year, educating and empowering people to become more financially confident and capable. We also represented the needs of service users at events, network meetings and will feature at the annual Sexual Health Conference in 2014.
8. BIG ENERGY SAVINGS WEEK (BESW) in January 2014 we informed over 500 people on energy efficiency and where to go for more information.

Clarissa Stoneham - Financial Capability Projects Manager

● HIV

Our Benefits Adviser, Andrea Muller, has delivered outreach sessions at River House Trust. Providing a welfare benefits casework service to clients living with HIV.

● Capitalise

The Capitalise project began in May 2012, providing specialist debt advice to clients. Our proven track record in delivering the project enabled us to secure further funding under a new contract from Toynbee Hall, from October 2014, and expand delivery of debt advice into the London Borough of Hounslow. The project is also piloting delivery of advice by Skype.

● CLIC Sargent Telephone Advice Line

This project provides advice to callers to the CLIC Sargent National Children's Cancer Charity Helpline. It expanded in 2013 to provide a full time service. Callers include CLIC Sargent Social workers, young people and parents of children suffering from cancer. The project also provides publications on benefits and provides training sessions to CLIC Sargent staff. It is also an aim of the project to expand its access channels into other forms of communication such as webinars, web chat and Skype

● Library



Deirdre Kimbell with 10K medal.

We have continued our successful delivery of library services at Avonmore Library and Neighbourhood Centre.

We have held events including a Christmas Carols and Cakes event where Avonmore school choir came and sang us carols, Santa paid us a visit and we held our raffle draw, raising over £750.

We celebrated International Children's Day in June with a Rhyme Time Challenge, face painting and activities for kids delivered by our partners at MASBRO centre.

We held a 75th Birthday celebration on our actual birthday, 21st August, with Tea and Scones, very 1939!

We have also hosted delivery by partner agencies, from The Stroke Association offering free blood pressure checks to Open Age H&F promoting their Steady and Stable training to LBHF Transportation letting people know about parking zone changes.

We must make a special thank you to Deirdre Kimbell, Volunteer Trainee Adviser and all round superstar, who ran her last 10k aged 73 years and raised an incredible £2,200! That money has paid for TV screens in our waiting rooms and display rails so that we can invite local artists to display their work at the library. A huge thank you to Deirdre for this incredible achievement.

“I loved my 2 years working as a volunteer at H&FCAB. All the staff are so committed and always remember to thank the volunteers for their contribution at the end of their shift. It is staggering the range of problems and issues CAB can advise on. Keep up the good work.”

**Sue Black
former Library
/ Reception
Volunteer**



MASBRO Children's Centre team providing face painting at HFCAB 75 Celebration at Avonmore Library 21/08/2014



Our Star Supervisor Team

The Supervisors provide a key function in the bureau of support and supervision of both volunteers and paid staff. They ensure that the advice and information we provide is correct and appropriate to the clients.

We would be lost without them!

We asked them what they love about being a Supervisor?



“ I have worked for this bureau for 11.5 years and in this supervisory role for 3 years. Being an Advice Session Supervisor is very interesting as we get the opportunity to work with clients, but also to supervise advisers and assessors. We are involved in both advice and training and I find I get a real buzz from seeing volunteers and paid advisers alike grow in their job function and consequently enjoy their time with the bureau. If that is largely due to the work Advice Session Supervisor do with them then that is great job satisfaction for me.

I feel that all Advice Session Supervisor at the bureau really work well as a team and this impact greatly on the smooth running and camaraderie which is picked up by others and leads to a positive work environment. Running the library also gives us another string to our bow and makes our role even more varied and rewarding to give good customer service and help train receptionists in that role.”

Joy Paul – Advice Session Supervisor



“ I love to see the trainee advisors develop and grow in confidence.”

Eric Brown – Advice Session Supervisor Advice Station Transition Fund

“ Advice Session supervisor role enables one to provide support, coaching, mentoring and feedback to volunteers. It is immensely satisfying to provide this type of support to new assessors right from the start of their training through to their more experienced and capable advice stage. When volunteers assess and advise a diverse set of clients with a wide variety of issues and obtain excellent results, the sense of having achieved something worthwhile is second to none.

In addition, during the open door sessions, when there are voluminous amounts of clients, the sense of team work is manifest when all client issues are dealt with accurately and expeditiously. As an ASS, it is always great to know that the challenges of a particular session were dealt with and all volunteers played a vital role in making the session a success.

Within the CAB, my interests are utilising my excellent negotiating skills to facilitate very good outcomes for our clients. I also like advising clients on all complex employment cases on behalf of our clients.”

Lydia Vonwyler – Advice Session Supervisor



“ The Supervisor role is a very demanding but rewarding one. The varied and heavy workload keeps us on our toes and ensures we are never bored! Achieving a positive outcome for a client, either directly or indirectly, after researching or supervising a case is extremely satisfying. Happy clients, mean happy volunteers and this is most enjoyable aspect for me as a supervisor. Working with great people, both paid and unpaid is what makes this special. Every role in the bureau plays a vital part to achieve the same goal, the well-being of our clients.”

Rodney Peters – Advice Session Supervisor



“ On occasions it feels like the hardest job of all but the combination of advice work with clients and supervising and training volunteers makes it, to my mind, the most rewarding”

Margaret Magnusson - Advice Session Supervisor

Thank you

Thanks to 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, Comic Relief, Big Lottery, LB Hammersmith and Fulham, Toynbee Hall

Thanks to HFCAB Staff & Volunteers

All our staff, volunteers and trustees who work tirelessly to fulfil HFCAB's vision to be recognised as an agent for Social Change within the community and helping people to take more control of their lives. They work to develop and deliver the aims of our service to deliver Free, Independent, Confidential, Impartial Advice. The dedication of HFCAB's staff over the last 75 years has contributed to the innovative development of the service providing a service that responds to the changing advice needs of the local community.





Financial Report

Statement of Financial activities for the year ended 31 March 2014

	Unrestricted funds £	Restricted funds £	2014 Total funds £	2013 Total funds £
Incoming resources:				
Incoming resources from generated funds				
Voluntary income:				
Grants and donations	-	-	-	12,719
Investment income:				
Interest receivable	193	193	386	284
Charitable activities:				
Service level agreements with local authorities and similar bodies:	350,766	336,202	686,968	637,013
Other incoming resources:				
Rental income	10,000	-	10,000	15,000
Miscellaneous income	8,121	-	8,121	1,955
Total incoming resources	369,080	336,395	705,475	666,971
Resources expended:				
Costs of generating funds				
Fundraising and publicity - voluntary income	-	-	-	1,400
Charitable activities	377,951	288,461	666,412	576,014
Governance costs	15,425	-	15,425	12,444
Total resources expended	393,376	288,461	681,837	589,858
Net (outgoing)/incoming resources for the year before transfers	(24,296)	47,934	23,638	77,113
Transfers between funds	139,957	(139,957)	-	-
Net income/(expenditure) for the year	115,661	(92,023)	23,638	77,113
Total funds as at 1 April 2013	167,081	96,119	263,200	186,087
Total funds as at 31 March 2014	282,742	4,096	286,838	263,200

The statement of financial activities has been extracted from the trustees' report and financial statements of the charity which were approved on 15th October 2014.

A copy of the full report and financial statements can be obtained from the registered office

Staff – Present and Past

TRUSTEE

Tony Salem – Chair

Nick Sanderson – Vice Chair

Richard Jarvis – Treasurer

Hugh Macmillan, Elizabeth Kawonza, Pauline Droop, Lucilla Evers, Sam Dash - resigned 31/01/2014, Rupert Simpson - resigned 31/01/2014, Cllr. Lisa Homan, Cllr. Wesley Harcourt, Vanessa Farnell - appointed 28/11/2013 and Cllr Joe Carlebach (Coopted)

EMPLOYEES

Simi Ryatt – Chief Executive

Richard Goodman – Service Development Manager, Clarissa Stoneham – Financial Inclusions Projects Manager,

Phil Storey – Volunteer Development Manager, Ivy Lewis – Office Resources Manager

Advice Session Supervisors – Joy Paul, Rodney Peters, Margaret Magnusson, Lydia Vonwyler

Advice Session Supervisor (Advice Station Transition Fund - ASTF) – Eric Brown

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

Andrea Muller – HIV Outreach Project

Adefolake Adegbola – Capitalise Debt Advice project

Chris Marsh – Training coordinator Financial Inclusion projects

Alastair Ritchie – CLIC Sargent project Adviser

Elizabeth Tuckwell – FIX Project Coordinator

Emma Thornton - Generalist Adviser

Kwasi Kufuor - Bookkeeper

LEAVERS

Kirsty Epps – Advice Session Supervisor -**Erel Onojobi** – FIX project caseworker coordinator, **Emer Morrison** – CLIC Sargent project

Richard Chilton – Personal Budget Support Worker

VOLUNTEERS

Generalist Advisers

James Lamb and Alistair Ritchie

Generalist Adviser/Financial Capability

Jaya Lalwani

Trainee Adviser

Falila Awosji, James Craig, Valerie Edwards, Aileen Hughes, Christine Murray, Omar Nwoko, Noushin Pasgar, Chris Pott, Malgorzata Pakulska, Konrad Schlatte, Atlanta Wardell-Yerburgh

Trainee Adviser/Financial Capability Trainer

Jane Sieradzka

Gateway Assessor/Trainee Adviser

Mehreen Iqbal, Vivien Yalcin, Jane Charlton, Joan Weight, Gavin Prentice, Stephen Tutcher Justyna Smarszcz, Nan Rogers, Jacqueline Rhone, Joe Gizzi

Gateway Assessor

Rachel Attwell, 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 Oxpodu, 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, Louise Kinsella Abiola Ojeniyi, Frances Reed, Elijha Wong, Sharon Sandhu, Asha Synghal, Kylie Francis Anthony Barry, Evdokia Moustaka, Nicole Belfon, Kimberley Gray, May Farrelly Dina Aragaw, Jane Da Vall, Kieron Nolan, Saira Bee, Esther Kelbert, Tracy Muhammad Beztriz Sidgman, Diana Lewis, Charlotte Smith, Iram Aslam, Yasimin Abouannaoual Kevin Nornoo, Sihra Zafar, Zena Kaseme, Shan Veillard-Thomas

Gateway Assessor/Reception & Administration Rachel Kwok

Gateway Assessor & Library/ Reception/ Administration

Deirdre Kimbell

Data Analyst/Gateway Assessor

Pablo Esteban

Data Analyst

Edward Barlow, Esther Harvey, Anita Vunic, Kerstin Modrow

Finance

Fatjona Bahcja, Suzan Bolkan

Campaign

Susan Fletcher, Nicki Crown, James Matheison, 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 Gerard Mullarkey, Lisa Zhou, Laura Mghabghab, Maria Gomez, Muge Deascenti Wendy Baker, Lucia Moltoni, Liona Joseph, Chandra Putty, Remi Apata-Omisore

Reception/Administration

Nancy Sofroniou, Farnaz Shakouri, Fontini Kostidou, Dolly Rincon-Aguilar, Pam Thitapawang, Rimma Kraeva, Elchin Samadov, Michael Jerome, Ritzzy Richards Easley Augustus, Samara Brackley, Lauraine Jemmott, Bianca Harry, Natasha Kola Wesam Tahboub, Dana Baban, Hamida Hussain, Michael Brown

Financial Capability Trainer

Adeola Adegbembo, Joseph Eyali, Zenobia Tata, Bernadette Richardson, Richard Chilton, Amanda Goodall, Nova Gao, Nairi Stepan-Sarkissian, Sarah McMorrان Edith Olomu, 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, Emma Swinton, Djamela Magid Graham Muir, Mike Smyth, Elizabeth Hopkins, Emily Speers, Andy Webb, Teresa Hall Felicity Chambers

Financial Capability Trainer/ Gateway Assessor Chloe Jones

How to contact us?



The best way to contact us is by telephone:

020 7385 1322

Monday – Friday
10.00am – 3.00pm (from 1/12/2014)



You can visit our Information Hubs for Information Only:

Avonmore Library, 7 North End Crescent
London W14 8TG

The Advice Centre, 338 Uxbridge Road
London W12 7LL

Monday – Friday
10.00am – 5.00pm



You can also email us for advice at anytime:

advice@hfcab.org.uk



For more information about services, visit our website:

www.hfcab.org.uk



You can also follow us on Twitter:

[@HFCAB service](https://twitter.com/HFCAB_service)

Charity registration number: 1054505

Company Limited by Guarantee 3160526

Authorised and Regulated by the Financial Conduct Authority FRN:617622