

**citizens  
advice**

# Hammersmith & Fulham **Annual Review 2015**

An Award Winning Service

**Financial  
Skills for Life -  
Citizens Advice  
National Award  
2014**



**Access for  
All - Citizens  
Advice National  
Award 2015**



**Volunteer  
Team - Star  
Award 2012**

Charity Number: 1054505

Company Limited by  
guarantee No. 3160526



**Hammersmith  
& Fulham**

## Citizens Advice Service Aims & Principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

By informing clients of their rights, we aim to empower the client so that they can help themselves.

### Citizens Advice – Hammersmith & Fulham key aims are;

1. To provide an accessible service
2. To develop quality people
3. To empower individuals

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## Chairman's Comments

It has been a challenging year and one of change as we successfully implemented the move to telephone gateway from initial face to face meetings with our clients. One major advantage has been the disappearance of the long queues outside our two offices that existed regularly first thing in the morning. The success of our operation is very dependent on local volunteers, but as the economy has taken a turn for the better it has become more and more difficult to hold on to them as employment beckoned. Volunteer availability has been a challenge this year but we hope this will improve with changes to training and improved support and development of our volunteers.



The increased workload that we have experienced has necessitated us to acquire additional work space and to this end we will shortly extend into part of the Avonmore library basement.

The assisted information as an alternative first point of enquiry to the telephone has proved popular in both locations i.e. Uxbridge road and the Avonmore library and having the Information Hubs organised by subject category such as employment, housing and benefits has been a great benefit. We have provided clients with fact sheets on commonly asked questions. There are now five kiosk computers over our two sites which allow clients to research their problems in depth.

We have been able to expand our range of services due to additional funding.

- Firstly we now have an advisor who supports volunteers at food banks and undertakes casework for clients with complex issues.
- Secondly we have been appointed by the government to give pension guidance on their new pension plans, which were incorporated into the 2014 budget for residents over the age of 55.
- Thirdly we have received funds for coordinating and promoting energy advice, which many of our clients require.

- Fourthly our TechTalk project provides IT support via the Learn My Way programme to our clients and Avonmore Library users, building their digital confidence to navigate the increasing online environment.

Our library has had a very active year and has hosted many activities for a variety of

organisations. These have included the Stroke association, Open Age Steady and Stable programme, LBHF transportation department, the homework club with Avonmore primary school for 11 children twice weekly and a Roald Dahl day celebration. We now have a digital facilitator in the library which has contributed to the

success of the Learn My Way programme. Clients are able to get one to one support and nearly half of the clients have returned for a second session or more.

We are extremely keen to maintain our reputation as innovators of new and different services and our focus in helping people to deal with their problems early to avoid crisis interventions remains paramount

The future poses numerous challenges for us because as demand for services increase we need to find additional funding to provide the quality of service expected from Citizens Advice and that will be a key objective for next year.

On behalf of the Trustee Board I would like to thank all the staff and volunteers for the hard work and commitment that they have shown in another busy year. Hammersmith and Fulham Citizens Advice is an extremely successful operation and it is incumbent on us all to continue on that path.

*Tony Salem*  
Chair of Trustees

# Service Overview - Review of the Year



Last year I reported that our immediate focus for the coming year was to improve access to our services. In September 2015, we received the national Citizens Advice award for Access for All in recognition of our innovative approach enabling people to access a range of services, skills and opportunities all in one place.

In December 2014, we undertook a significant change in direction and moved our services to a digital platform as the first point of contact to our services. Our call centre situated in our offices in Shepherd's Bush, provides one telephone access point for advice in the Borough and is the first point of access to our services. This is supported by our Information Hubs available at both our sites where our Rights Guides will provide assisted self help at one of our information kiosks. Face to face services are available through our appointments ensuring that the most vulnerable of our clients still receive dedicated one to one support.

We are very pleased to have been able to continue providing services to 7,821 clients despite this fundamental shift in our service delivery over the last year. We were contacted 15,890 times and dealt with 8,868 enquiries that generated 21,760 advice issues, indicating the depth and complexity of problems faced by our clients. Benefits, debt, housing and employment continue to be the top enquiry areas. We generated over £2.2m in financial gains for our clients and addressed £4m of debt. We continue to make significant impact on the lives of our clients.

To ensure that we are positioned to meet the diverse and complex needs of our clients, we provide a range of services offering a tailor made package of support for each of our clients - for example, someone who accesses our project at the Food Bank, will not only have their immediate

issue addressed to alleviate their crisis, they may be referred to one of our projects for further assistance with the debts (Capitalise Project), or a one to one financial capability session (through a range of projects such as FIX, ROOF, etc) and perhaps a digital capability assessment through our Tech Talk Project assisting people to get on line. We seek to address the root causes of why people need our services by building capacity and promoting independence in our clients. By delivering a package of information, advice and education, we address isolation in the community by supporting people to learn the skills and be independent and empower them to participate and engage in their local communities.

We are able to complement our range of services by also offering access to opportunity. Through our volunteer programme, we offer opportunities to over 120 volunteers in 8 different roles. And through our unique Avonmore Library, we offer services that integrate access to arts, culture and employment through multiple events celebrating the cultural diversity of their community.

Citizens Advice Hammersmith & Fulham is an extraordinary bureau that sees access in the widest sense possible and we are very pleased to have this recognised nationally. Of course it is only possible to provide a range of services because of a range of people who make it possible:

- Our funders, without whom none of this would be possible.
- Our paid staff and volunteers who work tirelessly, under immense pressure and very challenging circumstances to help resolve people's problems.
- Our trustees, for their continued support and commitment, making this one of the most exciting and accessible Citizens Advice service.

I would like to thank them all for their time and commitment to the organisation. We look forward to another year of new and exciting developments.

*Simi Ryatt*  
Chief Executive

# Our Impact

## Achievement

Generated **£205,400** in fundraising

Helped **7,821** clients with **8,868** enquiries dealing with **21,760** advice matters

**£4m** of debt addressed

More than **£2.2m** financial gains for our clients

**99%** of people would use us again

**55%** of our volunteers placed in full-time employment

**2537** people trained in financial capability

**800** plus contact us about volunteering opportunity

**32** Digital Champions recruited

## Impact

Enabling us to continue delivering key services to the community

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

Reduced stress and improved health and well being

Greater financial independence

2 in every 3 problems resolved!

Improved skills and employability prospects contributing to local economy

Increased competence and confidence in managing money

Increased diversity and local participation in delivery of service

Greater support to clients & Library users in building their digital skills

# Organisation Overview



**Question: You implemented telephone gateway service in December 2014, what difference has this made to advice offered?**

By making the telephones the main point of contact we are able to offer more advice appointments than before, by using staff who were on the drop in previously to give short advice by appointment rather than just assessments for an appointment with someone else. But I think the main difference is really to the service. Before we made telephones the main point of contact for all initial enquiries people would queue outside the doors before we opened, and then as soon as we opened we would have to close the queue to any more people for the rest of the day. People arriving after opening time would often have to be disappointed that we couldn't see them, and those who arrived before would sometimes wait up to two hours to be seen. Using phones as the main point of contact for most people is much better as they don't have to queue and wait for a long time, or travel to our offices in person only to find they can't be seen. For those who can't use the phone we can still see them on reception and make an appointment if necessary, and our reception is open for much longer hours than our drop in service was - we have lost the queues and the service is better for everybody.

**Question: How does Citizens Advice Hammersmith & Fulham provide clients with a service that meets their needs?**

Well, we are constantly evaluating our service and try to respond flexibly to client need and funder requirements. We conduct annual surveys of

staff and clients to give us feedback on how we are doing and ideas for future development. We aim to ensure that we are reaching all sections of the community. We keep abreast of changes in legislation so that we are aware of issues likely to be of concern to our clients and try to be responsive to anticipated and expressed needs.

One of the changes that we made this year was referred to above, ie the change to the telephone gateway system. While this hasn't been without problems, in that we still receive more calls than we can handle, we feel this is a great improvement on the old system of people having to come in physically to the bureau, wait until we open and then wait even longer to be seen so that they can get an appointment to come again another time. Now most of our face-face visitors already have an appointment when they come, and people don't have to queue and wait a long time to get one.

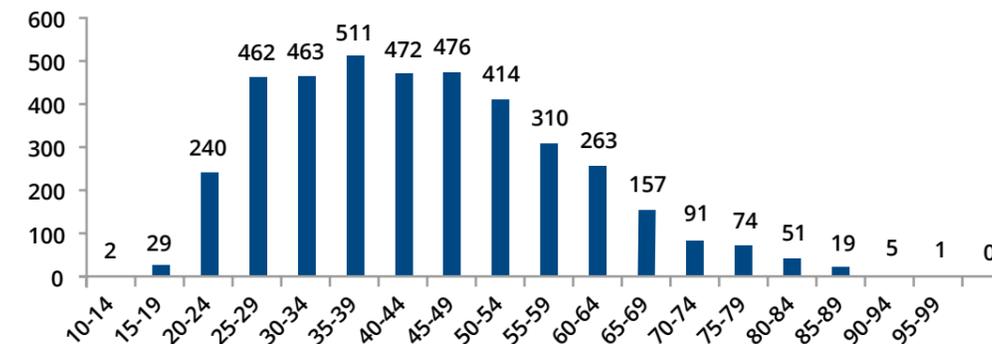
Another change that we introduced was to give clients an action plan at the end of the interview so that it's clear what advice has been given and what we will do or the client should do next. This helps eliminate mistakes and misunderstandings and helps ensure that our 'advice prescription' is followed so that the problem gets dealt with in the most appropriate way and hopefully resolved!

Finally, also referred to above is our new quality checking process, introduced in January this year. By selecting and quality assessing a number of cases from various advisers at random every month we can ensure that all our advisers know how to deliver a quality advice service that meets clients needs and are doing so. We can pick up and address any shortcomings to help in the adviser's development and ensure that our service standards are met and all clients get appropriate help for their problems from all staff!

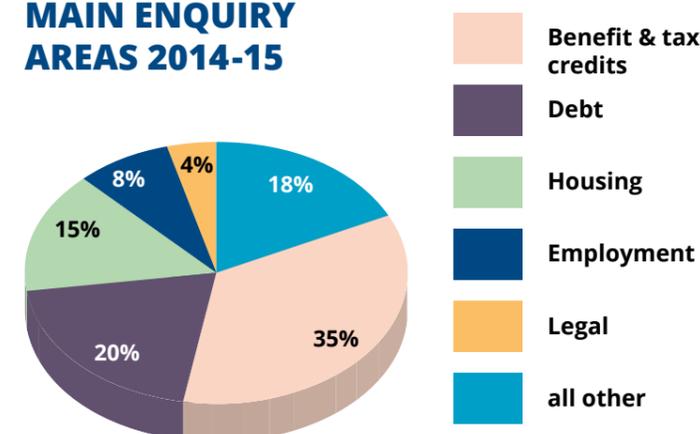
*Richard Goodman*  
Head of Service Development

# Key Service Data

## AGE PROFILE



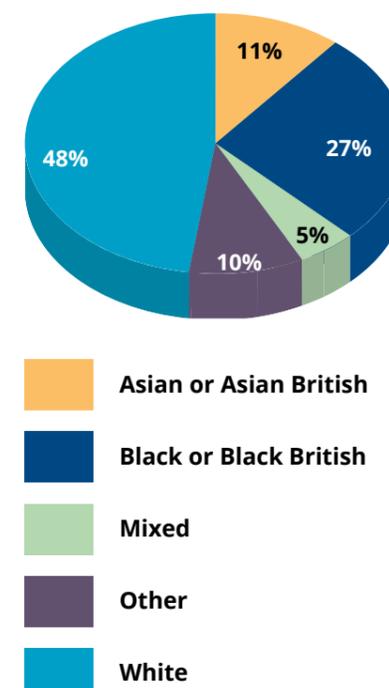
## MAIN ENQUIRY AREAS 2014-15



Our top 5 enquiry areas remained benefits, debt, housing, employment and general 'legal' enquiries. These 5 areas covered 82% of all enquiries between them. It would be appropriate to say that many cases counted under 'benefits' or 'debt' also involved a housing issue, for example a problem with housing benefit (recorded under benefits) or rent arrears (recorded under debt).

The hidden truth behind these stats is that over 31% of enquiries directly or indirectly concern or impact upon housing issues.

## ETHNICITY OF CLIENTS



## Client Survey

Client Satisfaction survey result showed that:

**99%** of people say they are happy or very happy with access to our service.

**98%** of people are happy or very happy with the overall level of service.

**99%** of people would use us again.

**95%** of people would recommend us to someone else.

These are the highest levels of satisfaction ever achieved.

# Volunteering - Phil Storey



**Question: There is no shortage of organisations in the borough offering volunteering opportunities, why should residents choose to volunteer with Citizens Advice - Hammersmith and Fulham?**

To answer your question simply, we strive to be the best.

We are a multi-award winning organisation and this year, our national success with the Access for All award shows how important our volunteers are in helping clients access the advice, information, education and support that they need. The positive impacts that our service delivers makes for a rewarding volunteer experience.

We invest a lot into our volunteers through training, induction, supervision, support and development. On average we retain volunteers for 18 months and in that time we develop them to become competent in their role, certificate them when they achieve this and offer them progression opportunities.

The majority of our volunteers go into paid work and this reflects the depth and range of skills they obtain and how attractive the skills and experience at Citizens Advice is valued to employers.

Much of the work we do is innovative and new, for example our digital skills training or our library events. Volunteers get the chance to input to developing our service and we listen to their experience so we can adapt our services to best help our clients.

**Question: What qualification/experience does a typical Citizens Advice volunteer need?**

We have a range of roles so some of them need particular skills and experience, for example our Data Analysts need in depth Excel skills. However, for most roles we are more interested in attitudes

and commitment.

For our public facing roles, if you have good customer service skills, a non-judgemental attitude and a commitment to helping people then the rest we develop through induction, training and support.

However, we are a professional organisation and our recruitment and selection process is demanding and reflects the high standards we expect of our volunteers.

- Around 800 people per year contact us about volunteering.
- Since the last AGM we have added 77 new volunteers to our team.
- In that time 53 have left us and over 50% of them have gone into paid work.

**Question: How has the type of roles to which you recruit volunteers changed?**

Our approach to resolving the root of the problem rather than dealing with the fall out, means that we have developed more around education and support in addition to our traditional advice and information services.

Through Financial Capability training in the community we aim to give people skills to avoid getting into debt. Through digital skills people can access information on their rights, health, money, education, socialising, work and dealing with statutory agencies.

Our volunteers are increasingly multi-skilled, performing a variety of tasks so we can use them flexibly where our service is in the most demand.

*Phil Storey  
Head of Learning & Development*



# An Award Winning Organisation

## Access for All Winners - Citizens Advice National Award 2015

This award is for a bureau who recognises the importance of offering a range of phone, web and face to face services to provide a complete service to clients.



- Expanded the use of volunteers from 79 to over 120
- Expanded opening hours to 10-5 weekdays
- Embedded in over 50 community centres
- We are the only Citizens Advice in the country that runs a volunteer led library
- As a registered UK Online Centre, we are addressing the digital skills gap through digital services and training.
- Client numbers have increased by over 40% in last 2 years
- We are the West London lead for Financial Capability. Our Forum subscription exceeds 200 organisations and spans across 18 London Boroughs. We also Chair the West London Training and Employment Network.
- We have been closely involved in the National Pilot for Universal Credit in Hammersmith and has piloted personal budgeting support services to claimants
- Our London Energy Champion is one of 10 Energy Champion across the UK
- We have an active Social Media Presence. We have exceeded 1000 followers on Twitter this year.



## The Value of Financial Capability

In 2003 the Financial Services Authority set the foundations for a national strategy on Financial Capability with the aim of "providing customers with the education, information and generic advice needed to make their financial decisions with confidence".

As a reflection of their expertise, experience and commitment to community, the team has collectively developed and delivered over 182 sessions, training 2537 people and have provided assistance and advice totalling **£769, 315.31** of financial gains for residents, protecting

In 2012 our visionary CEO Simi Ryatt recognised the importance of financial capability and ensured our the work at Citizens Advice Hammersmith & Fulham reflected the national strategy

Since then I have worked to demonstrate the **value of financial capability** in and across our borough and London.

Over the last year we have delivered 8 different financial capability projects, expanded the financial capability team from 1 worker to a team of 8, and trained 33 volunteers to deliver training in the community.

The work we do is underpinned by the ethos of empowerment, promoting rights and responsibilities ensuring residents are able to manage their money better building resilience against the rising costs of living, the impact of the welfare reform, fuel poverty, financial scamming and debt.

Each advisor coordinates the activity for their project, they deliver training alongside our valued team of volunteers, they engage community partners and represent the bureaux on various panels and networks, they set up outreach clinics ensuring equitable and accessible services across the borough, and they have planned and participated in several community events.

### Case studies

1

#### EBDx:

(Energy Best Deal Extra - funded by Citizens Advice). A young vulnerable client in her first home was being overcharged on her prepayment meter from British Gas and was struggling to maintain payment. After clearing £51 of the outstanding debt, she couldn't understand why she was still being charged after she believed that she had cleared the debt. After having a conversation with British Gas it showed she was being overcharged, which means they deducted £50 of the outstanding arrears leaving the client to pay £30. As a gesture of goodwill, British Gas had also rewarded her with £20 gift voucher of her choice. She was extremely pleased and grateful for our help.

2

#### FIX:

(Financial Inclusions Extra funded by Comic Relief). The client is an 86 year old woman living alone. She became aware of the FIX project advice offer after having attended a FIX managing money workshop about energy. When the client attended her advice appointment it was discovered that since having a knee replacement she was relying on her daughter to help her with everyday activities such as her appearance, shopping and getting around. The client lived on her own. Without assistance from her daughter who did not live nearby she would have been isolated. We ensured that she was getting the cheapest energy tariff from her supplier; we helped her make an Attendance Allowance claim which was awarded and then helped her claim a disability addition for her Pension Credit award. As a consequence we increased her annual income by just over £6000.

3

#### ROOF+

(funded by the LB Hammersmith and Fulham) A working mother of three children received advice for her rent arrears. As a private renter she was being taken to court on mandatory ground owing rent for more than two months. Her rent was high, £1,546.00 a month; even though she claimed Housing Benefit it was reassessed because her husband was a full time student and had student loan. The husband left and the client took a responsibility for the arrears and was willing to pay. She borrowed money and made some payments but was not aware of the outstanding balance. We got involved in negotiations with the landlord. The landlord was not helpful even though we tried several times to get information on the rent account. Eventually after financial assessment we made a verbal offer on our client's behalf of £50 a month towards the arrears.

As the landlord had not provided her with detail of the outstanding balance despite several requests; she did not know what the total amount of the outstanding balance was. This made it difficult for her to make a reasonable offer. We wrote a letter to court that in such circumstances it would be extremely unfair to grant the possession for the above property. The client presented our letter to the judge and the client was listened to. The landlord was not granted the possession of the property. The client was informed on her outstanding balance and it was agreed that she was going to pay our initial offer of £50.00 towards the arrears. The mother and children are looking forward to celebrating Christmas in their home this year.

against fuel poverty, homelessness, eviction while maximising income and increasing access to benefits and entitlements. The work of the team of advisors is underpinned by the hard work of Chris and Edwin who ensure that training provision is coordinated, of high standards and meets the needs of the community.

Here is an example of the value of financial capability

- 1. EBDx: Energy Best Deal extra** – Fiona the London Energy Champion has raised £29,377.06 for residents by providing 90 units of energy related advice
- 2. FIX: Financial Inclusions Extra** Alastair has vast experience of providing advice to older people, providing 216 appointments and generating £252,458.25

**3. AFFORDABILITY:** Justyna started in April this year, providing intense supports to clients with corporate debt- since June she has raised £85,058.00 for her clients

**4. ROOF+: Renters Owners Occupiers and Families+** working in partnership with the Hammersmith Law Centre, Kasia coordinates ROOF+ and works hard to prevent homelessness and is our community and families expert providing advice and increasing income for 259 households by a total of £402,422.00

**5. West London Financial Capability Forum** securing speakers such as the FCA, HM Treasury and the Money Advice Service and a membership list of over 200 the forum is one of two forums of its kind in London, driving financial inclusion across London 18 boroughs.

**6. Big energy savings week 2015** was held October and to help us to launch the week we had local resident and Minister for Energy, Amber Rudd celebrate the beginning of a national week of big energy saving with the pensioners forum at Maystar Hall

**7. Energy best deal** – we ran 30 sessions across H&F dedicated to getting people and professionals the best deal on their energy supply.

**8. London energy champion:** Citizens Advice Hammersmith & Fulham has the only Champion in London operating to support other bureaux, acting as a point of energy advice escalation and co designing national services with a focus on financial inclusion

*Clarissa Stoneham  
Head of Partnership  
Development*

## Projects

### HIV

Our Benefits Adviser, Andrea Muller, has delivered session at River House Trust and assisted clients with everything from initial applications to complex casework.

### CAPITALISE

The Capitalise project began in May 2012. This project provides debt advice to clients, helping them deal with and where possible resolve their debt problem. Our proven track record in delivering the project enabled us to succeed receiving further funding under a new contract from the funder, Toynbee Hall, from October 2014, and expand delivery of debt advice into the Hounslow area through Hounslow CAB.

### 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. In addition to providing advice to callers to the line including CLIC Sargent social workers, young people and parents of children suffering from cancer, by email and telephone, the CLIC Sargent worker checks CLIC Sargent publications on benefits for accuracy, and provides training sessions to CLIC Sargent staff.

### FOOD BANK

One of our key developments this year has been our partnership with the Food Bank in Hammersmith & Fulham. With funding from the London Borough of Hammersmith & Fulham, we have been able to place a full time caseworker within the Food Bank outlets across the Borough. Food banks provide a lifeline to people and help them deal with their immediate crisis. Our caseworker works directly with food bank users to address their underlying issues and identify a sustainable end to the crisis, avoiding long term dependency on food parcels.

HFCAB analysis of the reasons for the referrals to the food bank indicate that over 50% of the referrals were due to a problem (appeal, sanction, deduction) or delay in their welfare benefits. 32% were referred for low income suggesting that people were just not able to manage on the money they were receiving with no specific issue behind it. The Trussell Trust cites the top 3 reasons for people using food banks are benefit delay, low income and unemployment. The key drivers in London are things like high housing costs, rising fuel bills, minimum wage, high child care costs etc. Since the launch of this project in July this year, we have secured financial gains amounting to £34,301 for food bank users making a significant difference to their lives. The largest proportion of enquiries received has been welfare benefits and debt.

Our partnership with the Food Bank also seeks to build capacity within the Food Bank by training food bank volunteers to act as an initial point of information to signposting services. In the coming year we hope to work with the Food Bank to further develop a more holistic offer of integrated support that includes intervention and prevention services like digital capability and support.

### TECHTALK

TechTalk is a new, free 1-to-1 computer skills support project offered by HFCAB to all residents in the borough funded by LBHF Council.

At reception, we explain how we can help with digital support from the beginning of our client's journey. By checking IT access and competence, we able to ascertain whether the client needs basic or more advanced support. We use a website called Learn My Way, which offers a wide range of free online tutorials..

Some of our TechTalk clients choose to develop their skills further by becoming digital champions (helping others in the library gain and develop the same confidence and competence in computers that they have had access to).

To date, we have 32 Digital Champions that are in training and delivering 1-to-1 computer skills support, either in our library, at 338 reception area or offsite.

TechTalk has made a huge difference to our client's access to our support services. We recently held a workshop in our library to support both Digital Champions and Clients with Housing Benefit applications online. The workshop was led by a speaker from the Housing Benefit team. All attendees have reported more confidence with completing the online forms since attending the workshop.

We are very proud of how well TechTalk has been received. We will continue to lead and support the community, our clients and other organisations such as HFVC and H&F Age UK with their digital inclusion projects.

*Jaya Lalwani*

*Digital Facilitator-Guidance Tutor*



## Case studies

1

**Mr C** – pensioner who we helped to get Attendance Allowance and working on getting social services involved to move him into sheltered accommodation

2

**Mr S** – got his ESA put into payment after MONTHS of chasing during which he had no income.

3

**Mr Y** – a student who we helped contest Npower arrears – they accepted he wasn't liable.

4

**Mr N** - a student suffering from depression whom we helped win an Income Support overpayment appeal

5

**Ms M** – a schizophrenic whom we helped win DLA and ESA appeals. She was awarded high rate care and put in the ESA Support Group.

6

**Ms F** – we helped her with a Housing Benefit overpayment appeal. This resulted in the overpayment being halved from £12,000 to £6000.

# Financial report

## Statement of financial activities for the year ended 31 march 2015

	Unrestricted funds £	Restricted funds £	2015 Total funds £	2014 Total funds £
<b>Incoming resources:</b>				
<b>Incoming resources from generated funds</b>				
<b>Voluntary income:</b>				
Grants and donations	1,806	-	1,806	-
<b>Investment income:</b>				
Interest receivable	88	87	175	386
<b>Charitable activities:</b>				
Service level agreements with local authorities and similar bodies:	353,842	358,331	712,173	686,968
<b>Other incoming resources:</b>				
Rental income	10,000	-	10,000	10,000
Miscellaneous income	3,018	-	3,018	8,121
<b>Total incoming resources</b>	<b>368,754</b>	<b>358,418</b>	<b>727,172</b>	<b>705,475</b>
<b>Resources expended:</b>				
<b>Charitable activities</b>				
Governance costs	381,068	332,120	713,188	666,412
	9,814	-	9,814	15,425
<b>Total resources expended</b>	<b>390,882</b>	<b>332,120</b>	<b>723,002</b>	<b>681,837</b>
<b>Net (outgoing)/incoming resources for the year before transfers</b>	(22,128)	26,298	4,170	23,638
<b>Transfers between funds</b>	13,556	(13,556)	-	-
<b>Net income/(expenditure) for the year</b>	<b>(8,572)</b>	<b>12,742</b>	<b>4,170</b>	<b>23,638</b>
Total funds as at 1 April 2014	282,742	4,096	286,838	263,200
<b>Total funds as at 31 March 2015</b>	<b>274,170</b>	<b>16,838</b>	<b>291,008</b>	<b>286,838</b>

The statement of financial activities has been extracted from the trustees' report and financial statements of the charity which were approved on 6th October 2015.

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, Cllr. Lisa Homan, Cllr. Wesley Harcourt, Vanessa Farnell and Cllr Joe Carlebach

### EMPLOYEES

Simi Ryatt – Chief Executive  
 Richard Goodman – Head of Service Development, Clarissa Stoneham Head of Partnership Development, Phil Storey – Head of Learning & Development, Ivy Lewis – Head of Office Resources

**Advice Session Supervisors** – Joy Paul, Margaret Magnusson, Lydia Vonwyler, Rebecca Lough

**Project Workers** – Andrea Muller – HIV Outreach Project, Adefolake Adegbola – Capitalise Debt Advice project, Kiril Moskovchuk – Food Bank project, Alastair Ritchie – CLIC Sargent project Adviser, Fiona Cooke – Energy Champion, Kasia Marszalec – Renters Owners, Occupiers & Families (ROOF) project co-ordinator, Justyna Smarszcz – Affordability Project. Chris Marsh – Training coordinator Financial Inclusion projects, Edwin Kwakye – Training Coordinator ROOF, Rebecca Lough – CLIC Project, Kwasi Kufuor - Bookkeeper, Jaya Lalwani – Digital Facilitator – Guidance Tutor, Emma Thornton – Generalist Adviser

### LEAVERS

Eric Brown – Advice Station Transition Fund Project – ASTF. Rodney Peters – Advice Session Supervisor, Richard Chilton – Personal Budget Support Worker, Jane Sieradzka – Energy Champion, Salim Ibrahim – Capitalise, Elizabeth Tuckwell – FIX project caseworker coordinator,

### VOLUNTEERS

#### Generalist Advisers

Nan Rogers

#### Trainee Adviser

Brian Dillon, Chloe Jones, Fiona Lacon, Jane Charlton, Joe Gizzi, Nicki Crown, Rex Okpodu, Sasha Nelson, Jacqueline Rhone

#### Trainee Adviser – Gateway/ Campaign Social Policy

Rachel Attwell

#### Trainee Adviser - Gateway

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#### Rights Guide/ Campaign Social Policy

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#### Campaign Social Policy

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## Thanks to Our Funders

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## Thanks to HFCAB Staff

HFCAB staff, paid and volunteer, work tirelessly to develop a service that adapts to the changing needs of the community and we are very grateful to them all for their continued dedication, commitment and hard work that makes this one of the best Local Citizens Advice in the Country.

## How to Contact Us

The best way to contact us is by telephone: **020 7385 1322**  
10am – 3pm week days

You can visit our Information Hubs for Information Only between 10.00am and 5.00pm Monday to Friday:

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

The Advice Centre  
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You can also email us for advice at anytime: **[advice@hfcab.org.uk](mailto:advice@hfcab.org.uk)**

For more information about services, visit our website: **[www.hfcab.org.uk](http://www.hfcab.org.uk)**

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