



**citizens
advice**

**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



Welcome to our 2015/16 impact report, which aims to show both the financial benefits to the clients who seek our assistance and also the longer term benefits based on advice given to them.

I believe that everyone in the Borough can be proud of the achievements of CAHF. The workload in terms of clients and development of new projects has continued to grow throughout the year.

Our overriding aim is to make positive changes in peoples lives which can be achieved by reducing stress and improving their financial situation. We offer our services to clients through a multi channel approach including face to face, telephone and e mail . This service is free, impartial, independent and confidential.

We have secured over £2m in financial gains to our clients during the year under review over a miscellany of projects. We have helped them to reduce debt, avoid homelessness, increase their confidence by the awareness of our services, improved health and well being through reduced stress, encouraged financial independence for the most vulnerable, removed reliance on using food banks, increased opportunities for skill development and last but not least we have strived to improve community engagement.

Our main work involves generalist advice on benefits, debt, housing and employment, but we can demonstrate the diversity of our other work through the numerous projects that we implement including those of an innovative nature such as tech talk, food bank and energy champion . Our Techtalk gives clients digital skills which allows them to understand about on

line banking which in turn allows them to access their benefits and in particular Universal Credit.

Many clients can solve their own problems with

guidance, but we also offer one to one support where appropriate and endeavour to prevent problems re- emerging by running financial capability training sessions in collaboration with many local partners.

In the last 12 months, we delivered 15 separate projects with multiple funding streams. Our team has helped at least 10,000 clients during the year in providing these services and covered more than 26,000 issues.

It should be noted that our service is not restricted to advice given at our two offices in Uxbridge Road and Avonmore library but is widespread across central and west London as we also organise training and workshops in more than 100 community centres. Our Financial Capability Forum has more than 200 subscribers reaching across 18 boroughs

We train and employ around 171 volunteers in a variety of roles which saves a significant amount of money in delivering these services within the Borough. Many of them move on to employment which produces its own benefits.

We are reliant on the dedication and hard work of our staff and volunteers as well as the continued support given by LBHF and our other funders and partners, who contribute enormously to the delivery of a consistently high quality service to our clients and for that I am indebted to them all.

Tony Salem

Chair of Trustees



Our impact in 2015/16

Anyone can have a problem



Nearly 3 in 4

of our clients said their problem affected their lives, including causing anxiety and financial difficulty



Almost 5 times

as likely to be on a low income, when comparing our local clients to the England and Wales population

Who we helped



10,000 people

helped face to face, by phone and by email



26,000 issues

people sought our help with

How we do this



2 locations

where we provide free and independent support



195

dedicated local staff and volunteers



£696,985

estimated worth of donated hours by our 171 volunteers

The difference this makes



2 in every 3

clients had their problem solved



4 in 5

clients said advice improved their lives, including reducing stress and improving finances



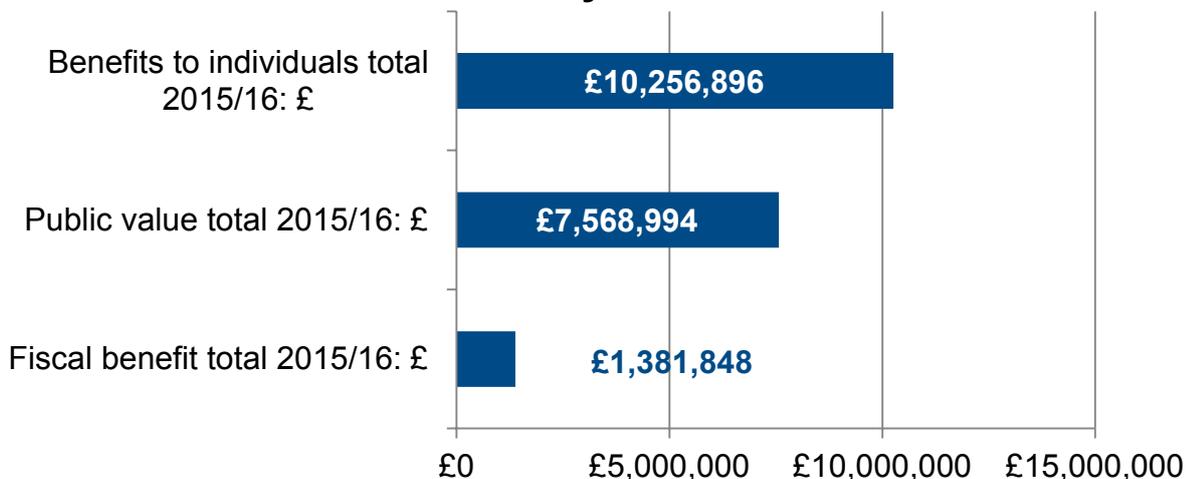
97%

of our clients reported satisfaction with the overall service

All of this benefits individuals and society

The Value of our Service

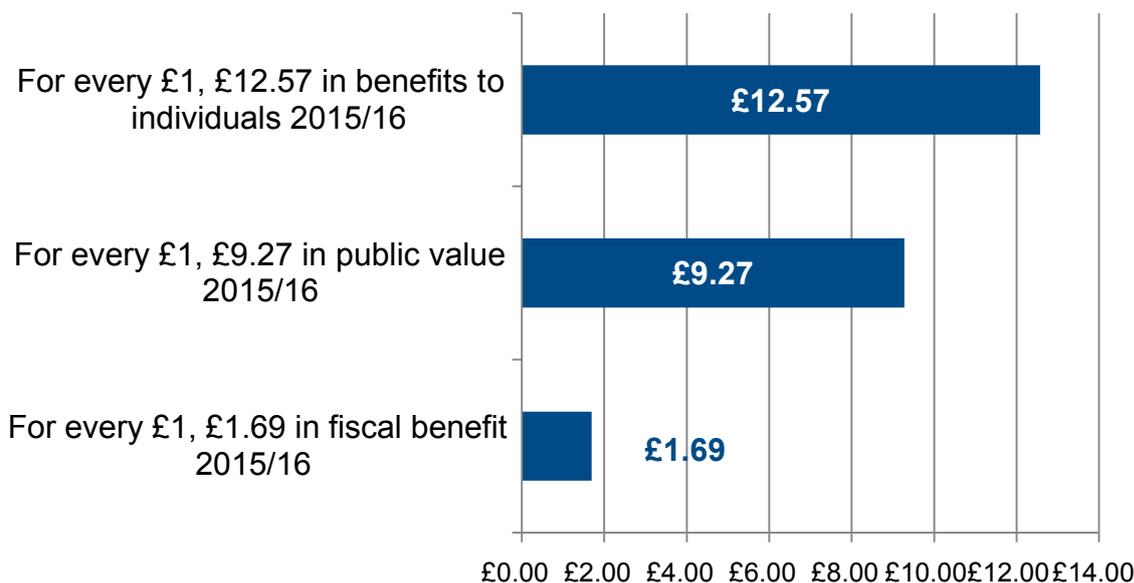
Total benefits to society of Citizens Advice H&F



Fiscal Benefits represent the savings our service delivers to the Government (eg, reduction in health service demand, local authority homelessness services, etc.). We deliver wider public value through economic and social benefits (eg, improvements in participation through volunteering and cultural events). Maximising available income ensures people can get on with their lives – preventing more critical and costly intervention by the State.

Our value is greater than can be quantified with further spill over effects including:

- For individual's families
- Benefitting health & well-being
- Contributing to local economies



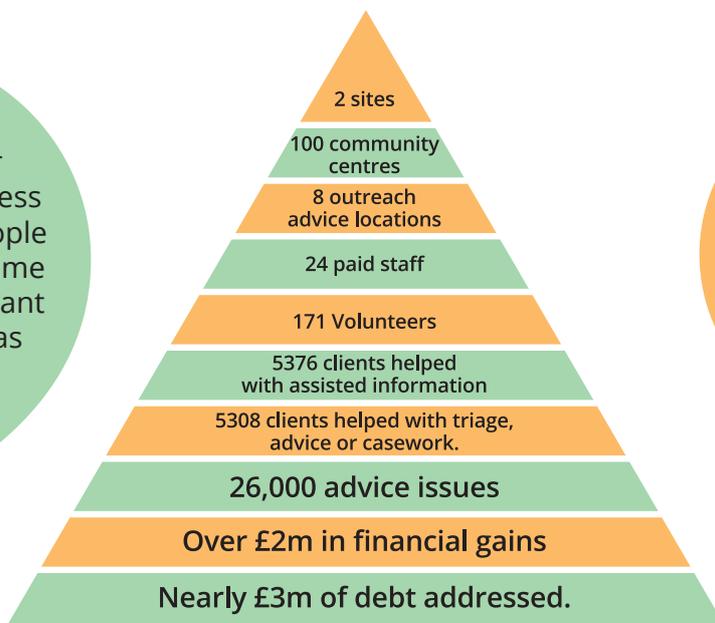
Advice Plus

Advice+ is our Generalist Advice Service – almost all the advice we give starts with this and is supported by it.

We provide the initial point of contact, advice and information services, support and advocacy to projects through a dedicated team of supervisors, paid staff and a large team of volunteers.

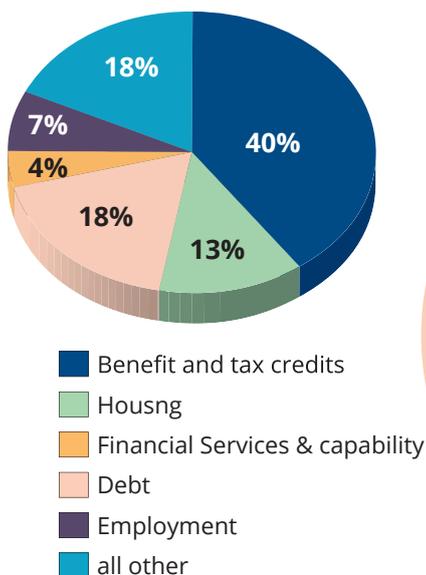
Our advisers, assessors and rights guides helped over **10,000** people in the last 12 months - that's nearly **7%** of the adult population of Hammersmith & Fulham.

Client quote: "Thank you very much for your patience, kindness and help. Lots of people giving up their own time to help others. Just want you all to know it has been very much appreciated"



Client quote: "Thanks for all the hard work and help you gave me, letters etc. You are all so very nice!! Unsung heroes!!"

Advice Categories summary 2015-16

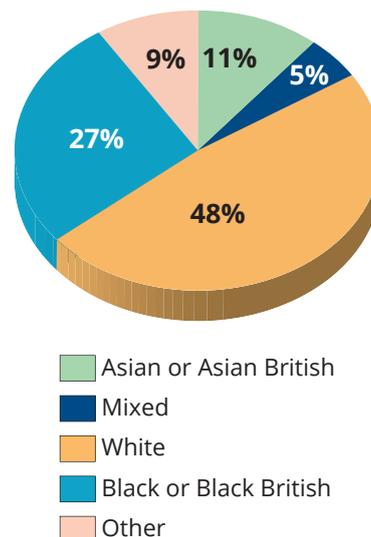


Client Survey 2016

Client Satisfaction survey result showed that:

- 95%** of people say they are happy or very happy with access to our service.
- 97%** of people are happy or very happy with the overall level of service.
- 99%** of people say they would use us again.
- 95%** of people say they would recommend us to someone else.

Ethnicity of clients



Our Volunteer Team

Across the year **171** volunteers delivered services for us in **9** different roles Adviser, Gateway Assessor, Rights Guide, Office Assistant, Financial Capability Trainer, Data Analyst, Campaigns, Finance, Trustee



“The best thing about volunteering was receiving the training, seeing the impact of your work on clients and meeting amazing like-minded people who aim to serve and improve the community.”
Cecile, Gateway Assessor

This year 67 volunteers were recruited and 67 left. **51%** went into paid work / full time study and 27% left due to health / family issues.



“I wanted to feel like I was helping out in the community, and I wanted to better myself and improve my employability. I feel as if I have achieved all of this.” **Harriet, Office Assistant**

If our volunteers were paid workers it would have cost **£680,000** for them to deliver our service.

“I value very highly my time as a volunteer, I have improved as a person for it and I have learned a lot about the marginalised in our society. I hope I have been able to help some of them.” **Liz, Adviser**

“I liked the high expectations of staff and volunteers, I love to work where people are focused and determined to do the job properly. It’s about the quality. A great team working towards the same goals. I felt appreciated by everyone.”
Natasha, Rights Guide

“The team were lovely and I think CA Hammersmith and Fulham are doing a great job, it is inspiring.” **Triona, Gateway Assessor**

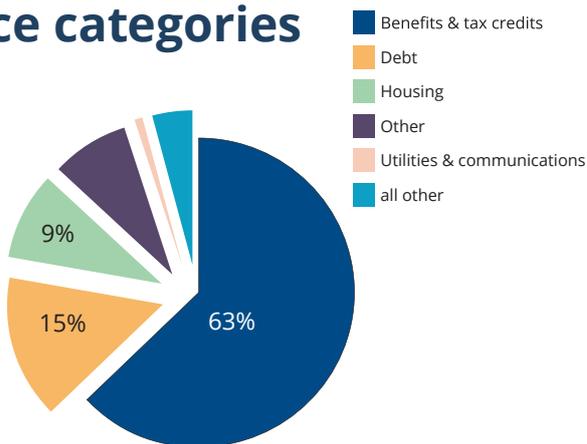


The Foodbank Project

Our Foodbank Project delivers advice to Foodbank users at the Foodbank outlets and at Citizens Advice Hammersmith & Fulham offices in order to address the underlying problems that caused the need for Foodbank help.

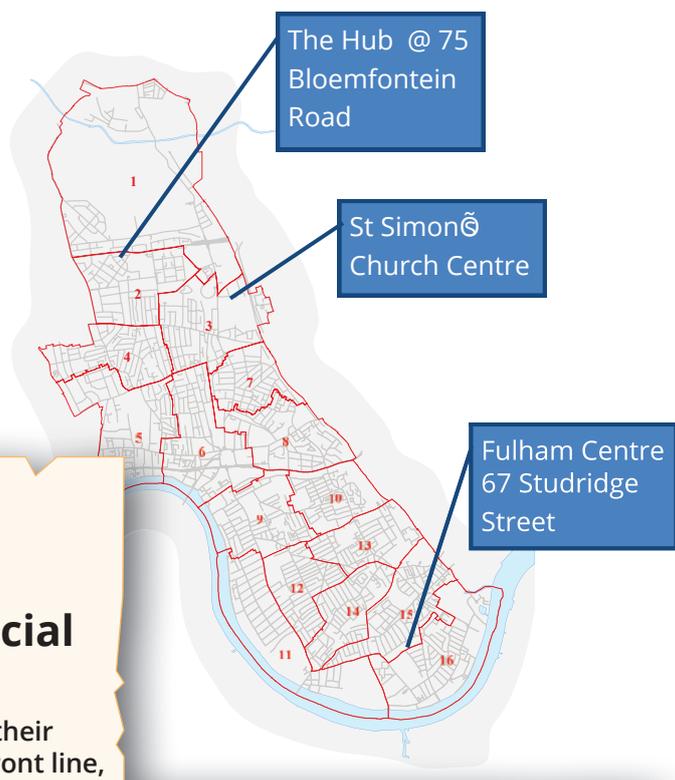
In the last 12 months we helped **201** people with **538** advice issues. We gained **£125,767** in annualised income for them and had **£8,626** in debts written off. We trained **30** volunteers and **2** staff at the foodbank to help identify advice needs and signpost appropriately.

Advice categories



Client Quote: "I will never forget you for the help and assistance you have given me, you were there when I thought I had no one, you have changed my life and I will be forever grateful to you"

The Foodbanks are located in the most deprived areas of Hammersmith & Fulham.



Our Foodbank service was featured in a Guardian article on foodbanks published on 30th January 2016.

Welcome to the bank where financial advice is free – it's a food bank

A groundbreaking scheme to help those struggling with their finances is in big demand. We talk to an adviser on the front line, and to the people being empowered to find a way out of debt

However, while there are certainly plenty of takers for the tinned food and dried goods being handed out by volunteers – plus a hot drink, slice of cake and a chat for those who want it – arguably the person most rushed off his feet is the chap sitting behind a desk in a screened-off corner of the room. This is Kiril Moskovchuk, a Citizens Advice adviser who is specifically funded by the local council to provide financial help and debt advice to users of this food bank.

"The idea is that by dealing with underlying financial issues you will reduce the number of people needing a food handout"



Capitalise



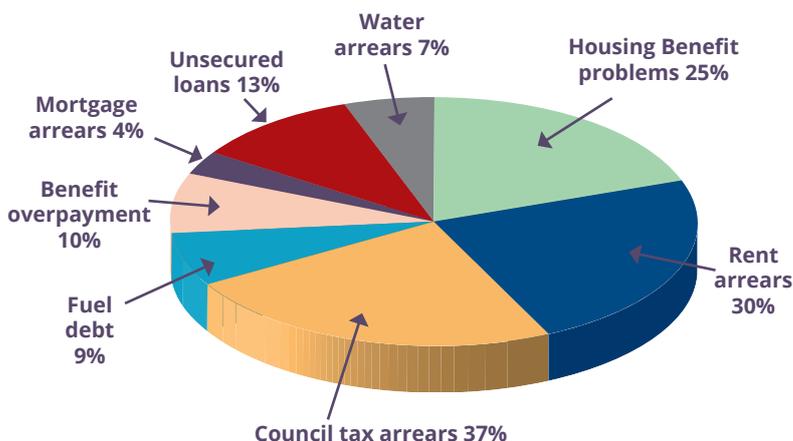
Under our Capitalise partnership, funded by the Money Advice Service through our partnership with Toynbee Hall, we provide debt advice to people living in Hammersmith and Fulham and Hounslow with a total population of 443,933.

Last year we helped 673 people

With an average debt of **£4739.00** each. We helped with a total debt of **£3,189,347.**



PERCENTAGE OF CLIENTS WITH DIFFERENT TYPES OF DEBT



100%

of clients whose physical and mental health had previously been affected by debt worries, told us they were now less affected as a result of receiving advice and support from us.

89%

of clients achieved resolution of their debts – payment arrangements, write offs, self help information etc.

“I thought I was going to be homeless, you were so friendly and helpful I can’t thank you enough!”

“Thank you so much for your help, I really appreciate it. For me your help is relief and hope during this difficult time. God bless you!!! ”



TechTalk

A free 1-to-1 digital skills support service for residents in LBHF, by appointment or drop-in at CAFH's Avonmore Library and Advice Centre, Shepherds Bush

"Without TechTalk, I would not have been able to conduct job searches online and my JSA would have stopped so THANK YOU for all your help!" - David CAFH client, September 2016

"I was so delighted with the help I received that I decided to become a *Digital Champion* and help others too!" - Terence, Sheltered Housing Resident, August 2016

"Techtalk's coffee mornings have given me a chance to meet other people, and ask questions about my phone and how to open documents on my emails, I think the people here are helpful and I look forward to the next one!" - Patricia, Digital Champion, May 2016



30 digital champions

20-25 residents regularly attend monthly themed coffee mornings delivered by digital champions

45% Library-based

35% Community-based
of which 5 are based in other organisations





(Renters, Owner Occupiers, Families + Advocacy)

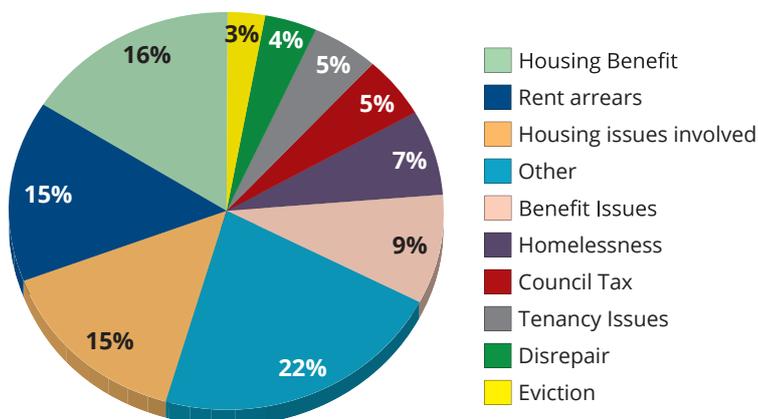
ROOF+ provides 1-2-1 advice, group training and information to help people keep their homes and avoid homelessness.

Advocacy is provided by the H&F Law Centre.

In the year to 30 September 2016:

- Over **£1m** in financial gains was achieved for clients
- **373** clients received one to one advice from CAHF
- **254** clients were helped by H&F Law Centre
- **803** clients and **265** front line workers received training at **40** venues across the Borough

The main advice issues people consulted us on:



The session has been an eye opener for me.

I learned so many things that I will share with my family.

Excellent session from the CAB. Please do keep the support up.

Fantastic presentation – now I know where to find good deals.



London Energy Champion

The London Energy Champion aims to help tackle fuel poverty by improving the delivery of energy advice to the most vulnerable.



✓ We provide energy advice and education to the community

✓ We deliver energy expertise to local partners

✓ We look to our legacy by assisting partners to identify energy funding opportunities

The energy champion has:

- ✓ Delivered events engaging **750+** people including Big Energy Savings Week **2015** and **2016**
- ✓ Delivered **50+** energy training sessions to **1500** consumers and **150+** front line workers (sessions such as energy best deal, stay warm stay well)
- ✓ Secured **£250,000** of financial gains for clients
- ✓ Successfully renegotiated **93** fuel debts at over **200** advice appointments
- ✓ Supported **14** local Citizens Advice offices to deliver energy advice
- ✓ Support **12** delivery partners to identify energy related funding



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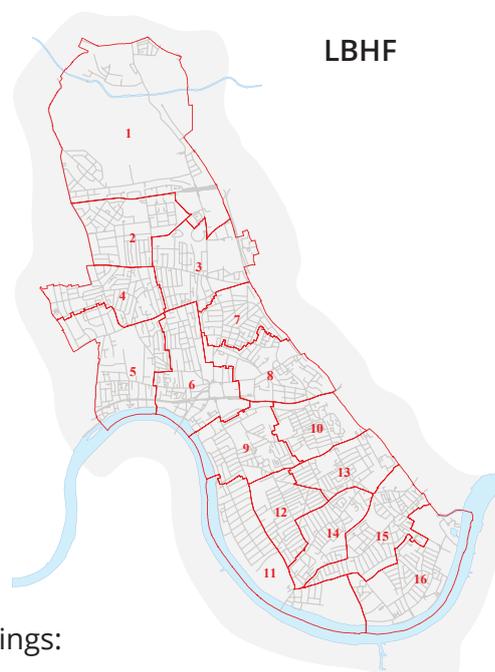
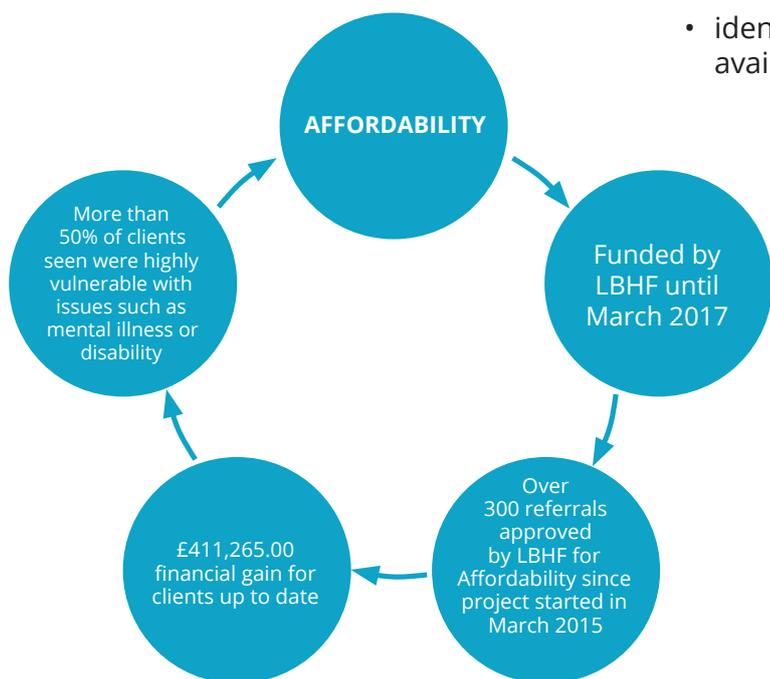
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AFFORDABILITY

Affordability works in partnership with the London Borough of Hammersmith & Fulham to help tenants to repay their housing debt in an affordable way. This is achieved by:

- advising tenants on their housing and welfare benefits rights,
- negotiating with their creditors and help creating repayment plans,
- looking at ways to maximise their income and minimise their expenditure,
- advising about budgeting and managing their finances better
- identifying sources of financial help that are available to them.



- 33% of the cases were already subject to possession proceedings:
 - 21% of cases had a Notice of Seeking Possession,
 - 10% of clients were facing a Warrant of Eviction,
 - 2% of cases already had a Suspended Possession Order
- 67% of cases had no formal possession action as yet.

“Many many many thanks for your help it is greatly appreciated and a massive help in pulling me out of darkness- thank you!. I am doing everything to manage my stress but nothing is working. So glad for your help there is no way I would be able to tackle this by myself”

“Thanks for all the fantastic work regarding benefits and backdating, and application for furniture, both are essential for my family’ The service I have received has been brilliant and now I have a better understanding how the Universal Credit works. I was in Council Tax arrears and knew noting about it. Thank you for your assistance”.



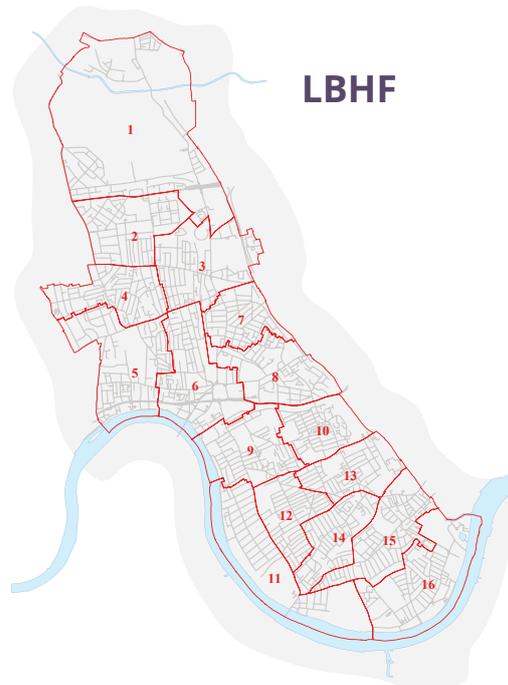


Healthier Homes Project

A Bi-Borough service working to prevent readmissions into the public health service by tackling fuel debts and cold damp conditions



RB K & C



LBHF

270 Clients seen

75,000 Financial gains

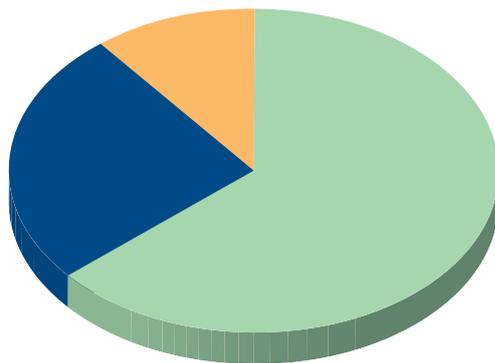
Average Savings of an energy bill **£250** per client

71% of clients reported that they had improved health capacity

Clients dealt with

"I can breathe easy again and turn on the heating."

I feel like I have a new home."



- Fuel Debt 64%
- Cold Damp 26%
- Struggling with bills 11%

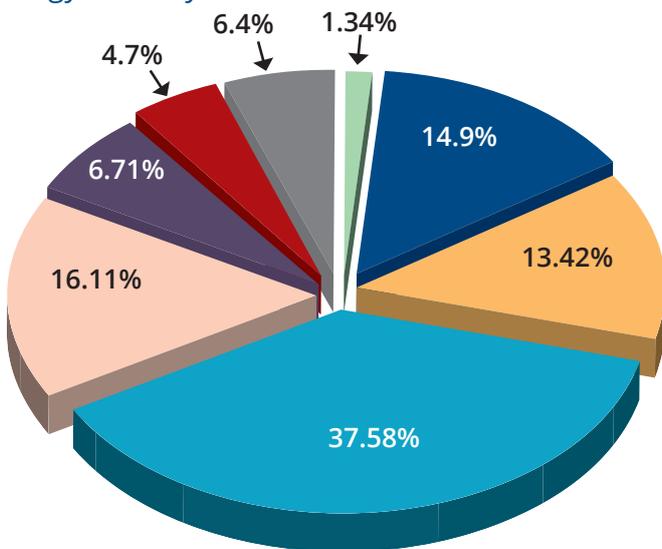


Energy Best Deal Extra

Energy Best Deal Extra appointments provide information, education and advice on fuel debt and fuel poverty.

We do this by providing one –one advice sessions for those facing fuel debt and benefits issues making their fuel need unaffordable. We help people to reduce fuel expenditure who are unable to switch suppliers themselves, check their fuel usage and enable them to save money through energy efficiency measures.

Last year we provided advice to 180 individuals, generating financial gains, reducing debt and maximising income. Energy Best Deal Extra is funded by Citizens Advice with funding received from the Energy industry.



- Financial Statement
- Income maximisation
- Casework
- Other financial help
- Repayment negotiation
- Reypayment plan arrangement
- Signposted
- Trust Fund application

Range of issues dealt with

- Fuel Debt- **57%**
- Switching Provider- **13%**
- Energy Efficiency- **12%**
- Warm Home Discount- **2%**
- Energy Trust Fund- **11%**
- Fuel Tariffs- **5%**

EBDx appointments prevent vulnerable clients from getting into fuel poverty by helping them get a better deal on their energy tariff.

We empower clients who are digitally less savvy to understand how to use smart meters so they can economise on their fuel use.

And we help people deal with their energy suppliers to negotiate payment arrangements and address problems.

"I have struggled for many years to deal with my energy suppliers and without Citizen Advice's patience and persistence, I would have not been able to carry on. I am forever grateful for the help!"
EBDx Client

Total financial gains or savings for clients: £292,107.50



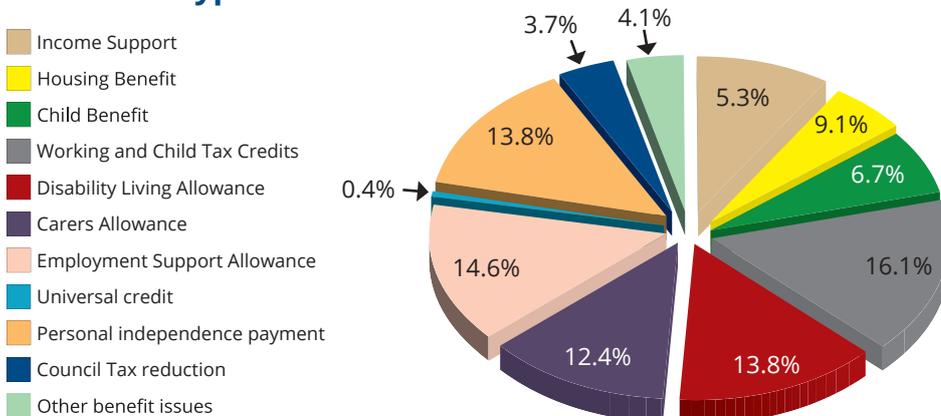
CLIC Sargent Welfare Advice Line

When cancer strikes young lives, CLIC Sargent helps families limit the damage cancer causes beyond their health.

Citizens Advice Hammersmith & Fulham delivers **NATIONAL** welfare advice line on behalf of CLIC Sargent, advising social workers, young people, and families with children suffering from cancer about the benefits available to them, and their legal rights on other issues that arise when a family is hit by cancer.

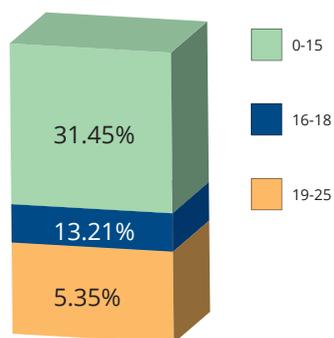
Last year we advised CLIC Sargent users across the UK on 3,773 advice issues. We took 1065 calls and dealt with 778 emails. We gave advice on benefits worth over 1.4m 85% of contacts were about benefits, 9% about employment, but we gave advice across the full range of Citizens Advice topics

Types of benefit issues

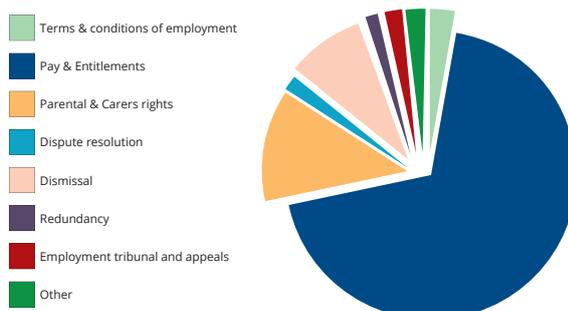


"The CLIC Sargent really helped me as I didn't think my son was entitled to anymore benefits. I am really grateful for your help."

Ages of cancer patients

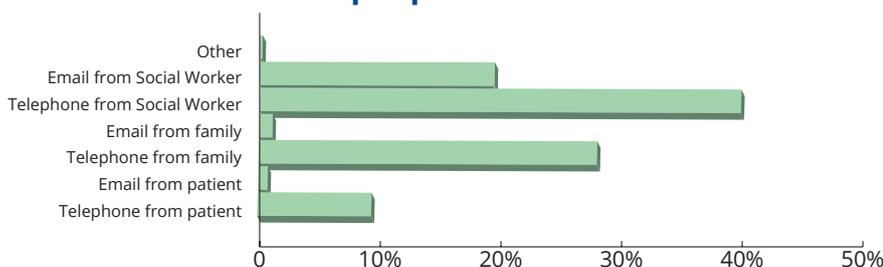


Types of employment issues



Thanks for your advice today. It was a massive help. YP Social Worker

How people contacted us



Avonmore Library & Neighbourhood Centre

MORE THAN A LIBRARY

LIBRARY SERVICES

Our trained and supervised Library Volunteers support residents to use library facilities



Library Volunteers delivered **3573** hours, worth **£61,848**



3796 books issued



2526 hours of computer use



LEGAL RIGHTS



EDUCATION



EMPLOYABILITY



CULTURAL



INFORMATION HUB

Our Rights Guide Volunteers provided assisted self-help on a range of subjects to **2068** residents

Weekly READ and RELAX group sessions

CULTURAL AND SOCIAL EVENTS

We host and hold events to develop skills, promote independence and celebrate diversity.

Sit down yoga

Little energy champions

Christmas carols

National careers service; Interview Skills Workshops and weekly appointments



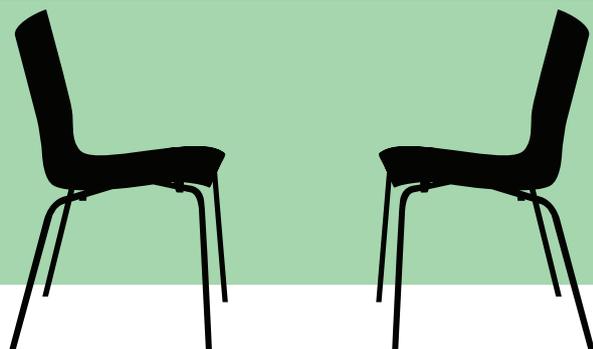
HIV Outreach Project



We are funded by H&F, K&C and Westminster Public Health to deliver:

- **Welfare Benefits advice at River House Trust in Hammersmith**
- **Financial Capability sessions to HIV service users and front line workers across the 3 boroughs**

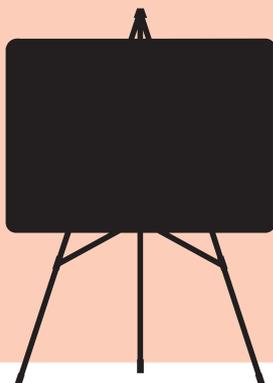
We deliver 1.5 days advice per week and in that time we see 5 clients by appointment and deliver casework from initial claim all the way to tribunal support.



208 appointments dealing with **493** advice issues (achieving **144%** of our target)

£51,500 successfully gained in benefits

Financial Capability sessions delivered to 261 attendees (achieving 246% of our target)



George is aged 63, his HIV is under control but he has unstable psychosis and weekly loss of bowel control. At ESA medical, the DWP assessor used a GP comment "condition stable" (about his HIV) and applied this to all his conditions, leading to refusal of ESA, Housing Benefit and Council Tax Support.

George was extremely stressed and confused. We gathered medical evidence and the tribunal awarded him way over the points required for the ESA Support Group.

We are now supporting his move from DLA to PIP.

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, Cllr Joe Carlebach, Vanessa Farnell, Geoff Pope. Co-opted Trustee - Claire Lardner

EMPLOYEES

Simi Ryatt – Chief Executive
 Richard Goodman – Head of Service Development, Phil Storey – Head of People,
 Mickael Verain- Operation Manager, Ivy Lewis – Head of Office Resources, Fre Tekeleab – Finance Manager

Advice Session Supervisors – Margaret Magnusson, Lydia Vonwyler, Rebecca Lough

Project Workers – Adefolake Adegbola, Andrew Hansard, and Nicki Crown – Capitalise Debt Advice project,
 Project, Justyna Smarszcz – Affordability Project, Andrea Muller – HIV Outreach, Fiona Cooke – London Energy Champion, Sayeed Rahman – Healthier Homes Worker, Alan Blackett – CLIC Sargent Telephone Advice Worker, Alicia Harries, Sarah Drinkell – Food Bank workers, Chris Marsh – Training coordinator Financial Inclusion projects

Jaya Lalwani – Digital Inclusion Coordinator/Guidance Tutor, Emma Thornton – Generalist Adviser,

LEAVERS

Clarissa Stoneham – Head of Partnerships, Kasia Marszalec – Renters Owners, Occupiers & Families (ROOF) Development Worker, Alastair Ritchie – FIX+ Project Worker, June McEnroe – Finance Manager, Edwin Kwakye – Training Coordinator FIX+ project, Kiril Moskovchuk – Food Bank project, Joy Paul – Advice Session Supervisor, Kwasi Kufuor - Bookkeeper

VOLUNTEERS

Generalist Advisers	Nan Rogers
Trainee Adviser	Brian Dillon, Chloe Jones, Fiona Lacon, Jane Charlton, Joe Gizzi, Nicki Crown, Rex Okpodu, Sasha Nelson
Trainee Adviser – Gateway/ & Social Policy	Rachel Attwell
Trainee Adviser - Gateway	Aileen Hughes, Ann Cole, Beatriz Sidgman, Billy Rodger, Catherine Manning, Chandra Putty, Christine Murray, Dina Aragaw, Elijah Wong, Esther Kellert, Francesca Lloyd, Geraldine Galbraith, Grazyna Ryder, Iram Aslam, James Craig, Jane Da Vall, Kat Venables, Lisa Zhou, Liz Elmes, Lucy Fisher, Magda Gadsden, Meera Parmar, Michelle Carter, Natasha Kola, Nicole Belfon, Noushin Pasgar, Omar Nwoko, Qais Naim, Rachel Brennan, Raquel Rubio, Rita Rimasauskaite, Shan Veillard-Thomas, Sharon Sandhu, Sihra Zafar, Paul Howard, Maria Gull, Sandesh Suman, Cindy Chen, Richard Smith, Enrico Sartor, Zara Allawi, Hawo Ali, Luisa Volpe, Amin Dehnavi, Iuliia Fedorenko, Christine O'Neil, Oliver Lawrence, Susie Jolly, Faiza Masood, Deepa Mehta, Chantal Butler, Sandesh Suman, Richard Smith, James Doheny, Donna Phillips, Adrien De Lamotte, Adaeze Odunukwe, Khaldan Ferguson, Euan Gorrie, Rachid Chentouf, Fariha Bhatti, Muhummed Cassidy, Kadan Hassan, Diana Baden Hellard, Syeda Sultana
Rights Guide	Anna Yallop, Anthony Smith, Dana Baban, Deirdre Kimbell, Evelyn Yu, Graham Henderson, Hamida Hussain, Lauraine Jemmott, Phoebe Dogbatse, Ritzy Richards, Rui Pereira, Sally Felix Da Silva, Sara Shakeel, Sophie Mathieu, Thia Gayle, Shan Veillard-Thomas, Nick Nolan, Debra Frahn, Stuart Hood, Hannah Seyoum, Holly MacAndrews, Eugenia Mirabella
Rights Guide/ Campaign Social Policy	Jo Page
Rights Guide Intern	Benaz Medhora
Office Assistant	Brigitte Ahtuam, Farnaz Shakouri, Harriet Reza, Arash Dadgar, Flora Ofori, Joshua Dennis, Lamar Lawrence
Campaigns	Anna Hall, Jo Harrison, Mitali Sen, Ramesh Kanabar, Sahara Ismael
Social Policy	Abhed Ravikumar
Promotion/Publicity Intern	Colleen Schmidt
Finance Volunteer	Benedict Odone
Finance & Financial Capability Trainer	Adeola Adegbembo, Joseph Eyali
Financial Capability Trainer	Andy Webb, Angela Williams, Anne McMahon, Bernadette Richardson, Daniel Schaffer, Dimirty Blasi, Emma Swinton, Ezinne Okenabirhie, Fariha Bhatti, John Szymanowski, Julia Williams Bewley, Kasia Kordys, Linda Gamble-Beresford, Lisa Chung, Martyn Pauling, Matthew Cyrus, Mike Smyth, Olivia Freeman, Richard Chilton, Richard Rooney, Tania Lewis, Sabrina Williams, Susan Walby, Vassiliki Stavrou, Win Win Myint, Zenobia Tata, Ewa Zak, Guy Hutchinson, Stacey Lamb, Pat Sucher, Chris David, Theresa Ezekpo, Olivier Ribert, Barbara Tysome, Larry Brown, Wieslawa Sobczyk, Ann Newman, Shruti Maken
Data Analyst	Edward Barlow
Data Analyst/Research	Pablo Esteban

Thanks to Our Funders

Citizens Advice Hammersmith and Fulham is a local charity and we are dependant on a variety of funding sources. We could not help the people that we do without the support of our funders.

We are particularly grateful to our main funder, the London Borough of Hammersmith and Fulham, and the help of the Community Investment Team, for their on-going support.

We would also like to say a BIG thanks to: Citizens Advice, CLIC Sargent Children Cancer Charity, Comic Relief, LB Hammersmith and Fulham Housing & Regeneration Department, Royal Borough Kensington & Chelsea, Toynbee Hall, Trussell Trust.

Thanks to CAHF Staff

Paid Staff, volunteers and Trustees work tirelessly to fulfil CAHF's vision, to help local people facing crisis to take more control of their lives. Without their dedication, loyalty and fortitude, CAHF could not achieve its goals to;

- Meet the changing demands for advice and information in LB Hammersmith and Fulham
- Provide an effective, accessible and innovative service to all the community
- Maintain and improve service quality
- Become the first choice provider of advice to the community

Follows us:



@CAHFservice



www.facebook.com/citizensadvicehf

How to Contact Us

For any NEW problem (except debt) **CALL 0300 330 1162**

10am - 4pm Monday - Friday

(Calls charged at normal landline rates and included in mobile bundles)

For NEW enquiries about DEBT only **CALL 020 313 76295**

10am - 3pm Monday - Friday

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

You can also email us for advice at anytime: **advice@cahf.org.uk**

For more information about services, visit our website: **www.cahf.org.uk**

Charity registration number: 1054505

Company Limited by Guarantee: 3160526

Authorised and regulated by the Financial Conduct Authority. FRN: 617622



Hammersmith & Fulham