

# **Citizens Advice East Herts Annual Report 2018-19**



**Advice on everything, for everyone**

# Introduction

## Welcome from the Chair, Elaine Connor

I can report that it's been another invigorating year at Citizens Advice East Herts (CAEH): challenges at every level are as complex as ever and I would like to thank all our volunteers, staff and stakeholders for their energy and the generosity of their devotion and support.

Funding is as always a primary concern and, with our local focus very much on the broad base and interconnectivity of social issues, we are grateful for the support and positive relationship with the councillors and staff of East Herts Council. Our approach has always been holistic in nature and this can have real impact when we work with like-minded partners: we embrace the increasingly collaborative nature of local agencies working together for the benefit of clients. This environment is one within which we also provide exceptional specialist services, for instance in the field of mental health. The short-term nature of project funding is a big challenge but results can be truly powerful.

Meanwhile we continue to work on the diversification of our advice channels: our service's accessibility is vital in a digital world. Given the challenging circumstances that so many of our clients are dealing with, we need to be sure that we tailor our service towards them. We consistently invite feedback and suggestions from our client base and partners (and indeed, also our staff) and I'm pleased to report that generally this is extremely positive; I would once again ask anyone with anything to say to get in touch and let us know what they think.

Our research and campaigns team brings invaluable analysis of specific issues through aggregated data: this work highlights concerns which might otherwise remain below the radar. It exposes pinch points and barriers which confound progress for our clients and has highlighted the huge impact on the health and mental health of those who feel isolated and helpless. We are proud that our recent anonymised survey showed 83% of our clients reported that, after consulting us for advice, they felt they had greater understanding, felt more confident and felt they could move forward with the issue themselves.

CAEH comprises a truly dedicated group of people at all levels but we are reluctantly saying farewell to some colleagues of exceptionally long service this year; individuals who have given decades of tireless work on behalf of our clients and likewise longstanding supportive contributions to the team. It is impossible to express adequate thanks accordingly. We are delighted that in recent times there has been a valuable overlap with the new, energetic individuals who have joined us, full of enquiry and ideas: we are indeed lucky to have 'strength and depth' throughout the team. I'd like to thank our CEO Laura Hyde for her verve and forward-thinking approach, keeping us all on our toes, and to acknowledge my board colleagues for the extensive supportive and strategic work that goes on, frequently behind the scenes.

I commend our annual report to you and invite you to explore our work within its pages.

## Our Board Members, Staff, and Volunteers

\*Left during the year

### Board of Trustees

Elaine Connor, Chair  
Mike Jones, Vice Chair\*  
Allan Hutton, Treasurer\*  
James Dowson, Company Secretary  
Gary Cansick, Treasurer  
Miranda Corti\*  
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Richard Smith

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Neil Bromyard  
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Janet Chambers  
Elizabeth Cosgrove  
Debra Cummins  
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Karen Hoy  
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Annie Meeten  
Barbara Miles\*  
Ben Platt\*  
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Clive Ackerman  
Jada Akuffo\*  
Linda Aldous  
William Annang\*  
Lauren Armistaw  
Ian Armstrong  
Linda Arter  
Lubna Begum  
Rianna Billington  
Fred Bone  
Mary Bowman  
Astra Brace-Day\*  
Susie Brickwood  
Beryl Brisbane  
Nick Burrige

# Impact

## Who We Helped



**5,849 clients**

helped face to face,  
by phone or email



**11,914 issues**



**8,426 activities**

## How We Did This



**74**

Volunteers



**5 locations**

3 main advice centres



**Phone, email, & online**



**5x**

our clients are 5 times more  
likely to live on low income



**33%**

of our clients come from 5  
most deprived wards



**4 in 5**

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



**£21.64**

for every £1 invested we generate  
£21.64 in value for people we help

**£350,668**

the economic value of  
volunteering with us

Sally Cantes  
Frances Clapp  
Barbara Coates  
Katy Cook\*  
Martin Cowles\*  
Cheryl Cusack  
Stuart Davies  
Tracy Davies  
Susan Dennis  
Angie Driscoll  
Lindsey Dybell\*  
Carolyn Edwards  
Colin Eldred  
Marina Fernandes

Gina Field  
Ann Fox\*  
Elizabeth Gallop  
Beverley Garwood\*  
Helen Godfrey  
Yachi Hiehle\*  
Helena Holmes  
Steve Hoole  
Susan Hunt  
Cheryl Jackson  
Judith Jessop\*  
David Knight\*  
Patricia Lee  
Po-Lam Lee

Annie MacRae  
Pauline Marrin  
Stephen McEnally  
Elaine McGowan  
Annie Meeten  
Barbara Miles  
Julie Mullen  
Felicity Munro  
Violet O'Gorman\*  
Pauline O'Leary\*  
Hilary O'Neil\*  
Richard Owen  
Frank Palmer  
Gary Parkes

Victoria Perry\*  
Ben Platt  
Katy Pottinger  
Nigel Rhodes  
Hugh Ritchie\*  
Mick Rose\*  
Ian Sadler  
Kristina Sarkisan\*  
Susan Self  
Audrey Sellers  
Mark Shipton  
Pam Slater  
Alison Spence  
Jeanette Spencer

David Smith  
Margaret Smith\*  
Liz Sweetman  
Dick Tanner  
Louise Tomlinson  
Sarah Tulloch  
Tony Upton\*  
Sandy Varley  
Brian Wallis  
Napassawan Wood\*  
Terry Wood  
Stephen Wylie\*  
Anne Young

# A Guide to Our Services

## General Advice Services

Our general advice service is open to anyone living or working in East Herts. We offer information and advice on all subjects including benefits, debt, housing, employment and relationships. People can access this service face-to-face, by telephone or online. No appointment is necessary. We try to help people solve their problem there and then but if required we will offer them an appointment should more time be needed.

For up-to-date information, visit [www.citizensadviceeastherts.org.uk](http://www.citizensadviceeastherts.org.uk)

## Data Protection

Our risk sub-committee oversees our data protection compliance. We have adopted the recommended Citizens Advice policies and we are compliant with all data protection regulations.

## Specialist Advice Services

Some clients can be seen under our separately funded projects. This is either because they fit within the criteria for the project (geography, health issues, etc.) or because their case needs more in-depth support. We maintain a list in the office so that generalist advisers can see what projects are available and how to refer clients to them.

*“Very helpful. Nothing was too much trouble. Adviser very sympathetic and listened carefully. I would recommend the service”*

## Homeless Prevention

Debt, budgeting and benefits advice for people at risk of homelessness. Funder: East Herts Council

## Ware Charities

General advice to people living in Ware, Wareside and Thundridge. Funder: Ware Charities

## Uttlesford

Advice to people living in Uttlesford. Funder: Uttlesford District Council

## Isabel Hospice

Benefits advice to patients of Isabel Hospice who have a life-limiting illness, and their families. Funder: Isabel Hospice. Ended 31/3/19

## Mental Health

Debt advice for people who have a mental health issue. Funder: East Herts Council, Friends of EHCAS, Herts Community Foundation. Latterly, the Henry Smith Charity

## Crisis Intervention

Advice for people in crisis and facing exceptional pressures. Funder: Herts County Council

## Hastoe Housing

Advice for people living in Hastoe Housing Association properties. Funder: Hastoe Housing

## Universal Credit Personal Budget Support

Budgeting support for people on Universal Credit. Funder: East Herts Council. Ended 31/3/19

## Bishop’s Stortford Central Community Engagement

To ensure that residents in Bishop’s Stortford Central know that we are here to provide free and impartial advice on a range of issues. Funder: East Herts Council

## Hertford Library

Face to face advice at Hertford Library. Funder: Citizens Advice Martin Lewis Fund. Ended 14/5/18

## Keep Safe, Keep Well

Home visiting project to assist vulnerable clients. Funder: Herts County Council

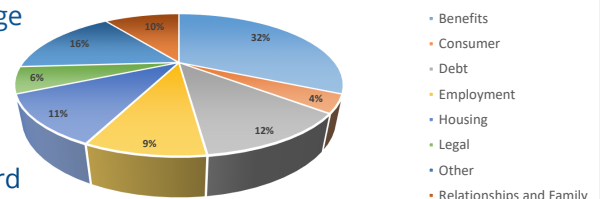
## Rural Community Engagement

Promoting advice and information in local rural communities in East Herts. Funder: Herts Community Foundation - Frank Litchfield

## Volunteer Adviser Recruitment

Assistance in recruiting and training new advisers. Funder: Big Lottery Awards for All and Herts Community Foundation Workforce Development

The Advice We Gave



# Research and Campaigns

*"What counts in life is not the mere fact that we have lived. It is what difference we have made to the lives of others." – Nelson Mandela*

Whilst our advice helps people find a way forward, it is our research and campaigns work that helps fix the underlying cause of problems. We use evidence gathered from data on issues faced by clients to highlight new and emerging trends. Information recorded by advisers about problems provides insight into situations where clients have been treated unfairly.

We also gather evidence from client surveys and with the local community. Over the past 12 months, we have carried out surveys to explore: what people know about Universal Credit; people's experiences of scams; data about how mental health problems affect our clients' practical problems; and whether banks/building societies will accept the address of a post office or a PO Box as an address to open and maintain an account.

We share this evidence at local, regional and national level to support campaigns and discussions with policy makers, helping drive changes for our clients and the wider community.

This year we have focussed our local research and campaign activities on three key projects. We have also supported four national campaigns:

## Local Research and Campaigns

**Universal Credit (UC)** - rolled out for East Herts in Oct 2018 but our research showed that many clients didn't know about it. We produced a simple poster and more in-depth leaflet for clients providing useful information about UC.

**Mental Health** - Almost 1 in 3 clients who came to us for practical advice reported suffering from mental health issues. Of these clients, 62% said their mental health issues caused or contributed to their practical problems. As a result we actively promote and signpost clients to where they can get help for those mental health problems.

**Raising Scams Awareness** - Scams are unfortunately a fact of life. Based on the results of our survey of the local community, we produced a leaflet with examples of recent scams and where to get help. These were handed out at local community events. We also gave a presentation at a local community centre.

## Supporting National Campaigns

**Scams Awareness Month (June 2018)** – The theme this year was "Don't miss a trick. Be scam aware" to encourage people to take action recognising, reporting and talking about the issues.

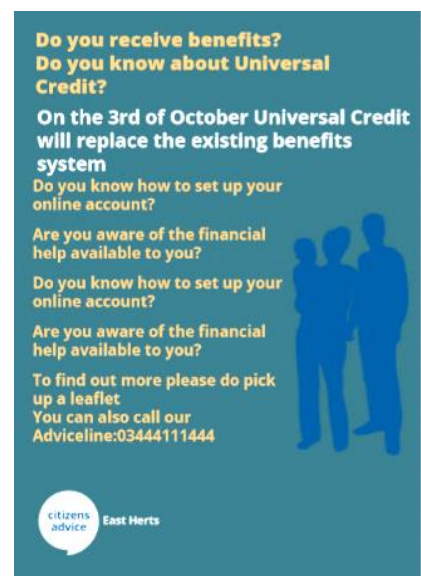
**National Consumer Week (November 2018)** – This campaign launched on "Cyber Monday". It helped raise awareness and understanding about consumers' rights when buying something online.

**Big Energy Week (January 2019)** – Clients were encouraged to "Check, Switch, Save" to help people to check their energy costs and switch tariff or supplier if they are paying too much.

**Bank accounts for homeless clients (March 2019)** – We reported the findings of our research to National Citizens Advice who are collating the results from other local Citizens Advice.



*"They were amazing when our life fell apart, without them I don't think I would be here."*



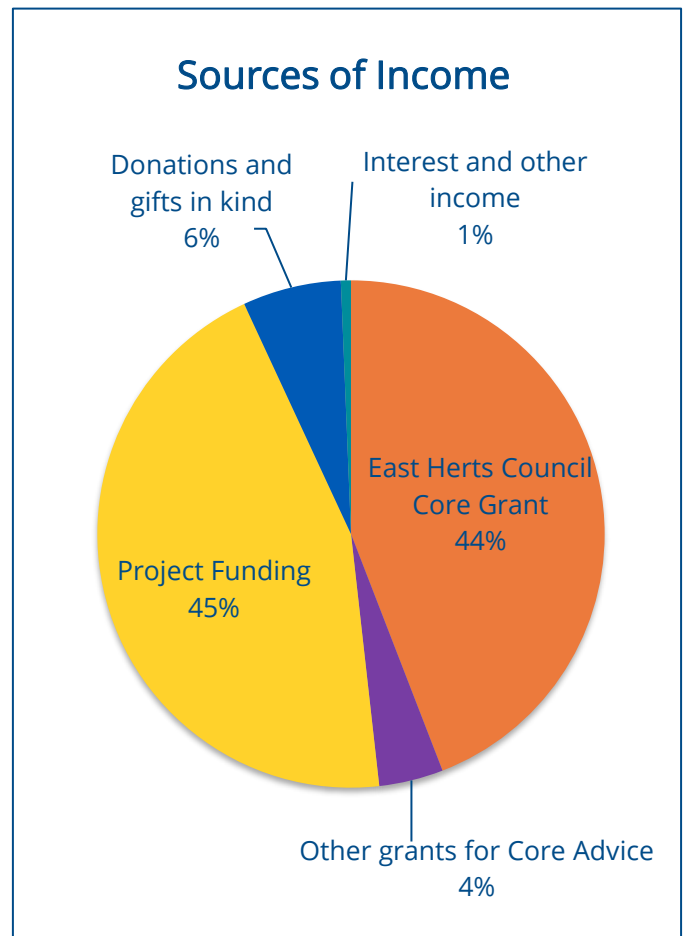
# Finances

## Income

In the year ended 31st March 2019, Citizens Advice East Herts received a total income of £341,759 (2017/18: £307,576) from grants, project funding, donations, fundraising and investment income.

Citizens Advice East Herts received £193,201 in grants and donations (2017/18: £190,925) including £19,500 of professional services free of charge during the year (2017/18: £19,500) towards supporting our core advice services. The grant from East Herts Council increased slightly to £150,793 (2017/18: £149,894) which was 44% of total income (2017/18: 48%).

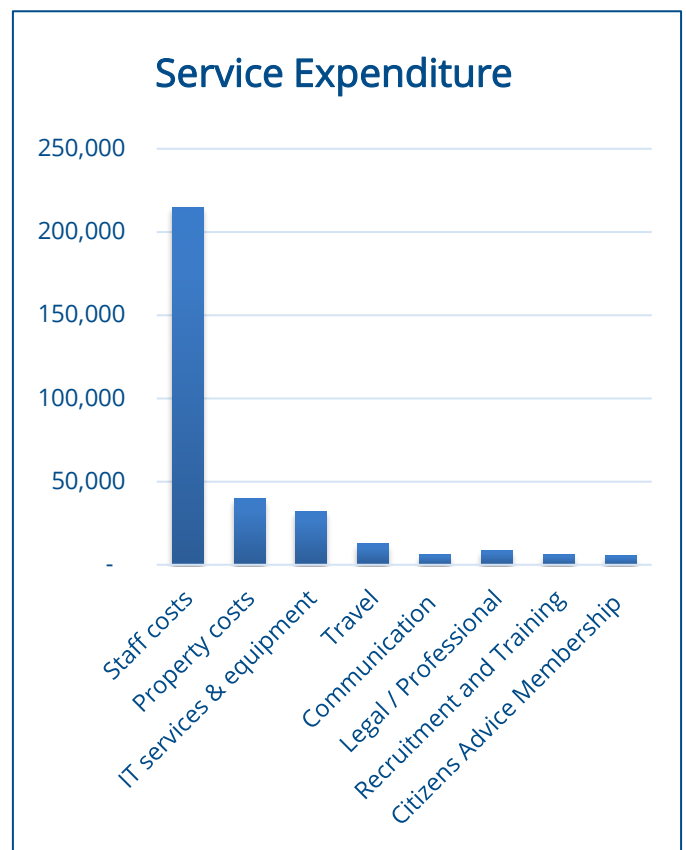
£145,792 of our income (43% of total income) was restricted in its use of specific projects covering money, benefits, housing, and mental health advice (2017/18: £114,084, 37% of total income). Restricted income enables valuable additional activity to be undertaken, as well as being vital in contributing to operating costs.



## Expenditure

Total operating costs for 2018/19 were £359,853 (2017/18: £315,554) of which £215,609 related to staff costs (2017/18: £212,025). The increase in staff costs from 2017/18 is principally due to an increase in staff recruited for specific projects.

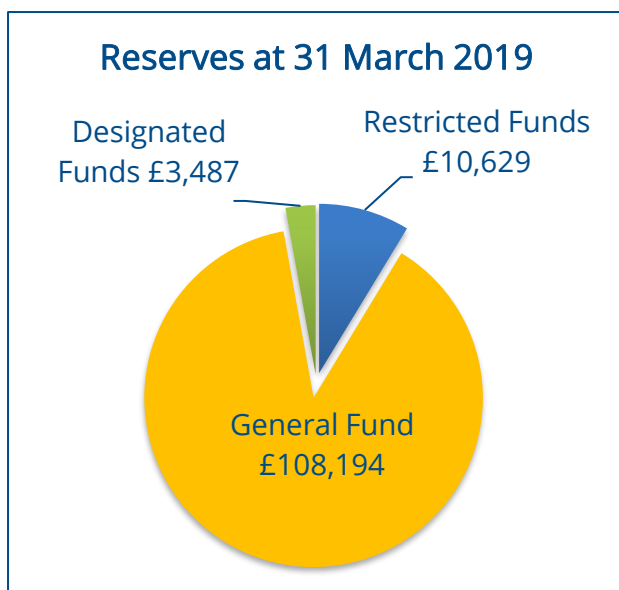
In setting the budget for 2018/19, it was recognised that there would be some utilisation of reserves over the year to allow for an increase in adviser training to meet client needs. A deficit for the year of £18,094 (2017/18: deficit £7,978) reflects the continuing commitment to operations in the year, and sufficient reserves are carried into 2019/20 for continuing operations.





# Finances

Taking account of the charity's reserves at the end of 2018/19 and the ongoing strong demand for our services, Trustees have committed to a deficit budget for 2019/20 to enable us to continue to deliver vital support to the community of East Herts. Recognising that it will not be sustainable to continue operating with a deficit indefinitely, the charity is planning on prudent use of reserves whilst progressively reducing its deficit by targeting new income sources as well as managing costs down to arrive at a balanced budget in future.



## Reserves

Reserves at the end of 31st March 2019 amounted to £122,310 (31st March 2018: £140,404), including general reserves of £108,194, designated funds of £3,487 and restricted funds of £10,629. The service has a reserves policy set out in the Statement of Accounts, which is in line with the requirements of Citizens Advice and the Charity Commission.

The reserves are stated after allowing for a share of the Herts County Council pension deficit and relates to employees who were active members of the pension scheme prior to 2008. Citizens Advice East Herts makes an annual contribution of £2,500 towards the deficit.

## Fundraising

We are fortunate to have a very supportive local authority in East Herts Council but many of our costs have to be met through our own efforts and also through help from "The Friends of EHCAS". Other income is generated from interest on deposits and sharing our car park in Bishop's Stortford.

As ever, we offer our sincere thanks to all of our grantors and donors for their continuing generous support in these challenging economic conditions. We also thank our staff and the many volunteers who freely and generously give their time to enable us to continue to provide essential services to the people of East Herts.

## Funding and Support Also from:

Bennington Parish Council  
Big Lottery Fund  
Bishop's Stortford Town Council  
Brazier Trust  
Broxted Parish Council  
Buntingford Town Council  
Citizens Advice  
Cottered & Throcking Parish Council  
East Hertfordshire Council  
Elsenham Parish Council  
Friends of EHCAS  
Gilfrere Fund  
Hastoe Housing Association  
Hatfield Heath Parish Council  
Henry Smith Foundation  
Hertford Town Council  
Hertfordshire Community Foundation  
Hertfordshire County Council  
Inner Wheel Club of Ware  
Isabel Hospice  
Sawbridgeworth Town Council  
Stanstead Abbots Parish Council  
Uttlesford District Council  
Ware Charities  
Widford Parish Council

# Free, confidential advice. Whoever you are.



## Bishop's Stortford

74 South Street, Bishop's Stortford, CM23 3AZ  
Mon to Thu: 10am - 2pm



## Hertford

Council Office, Wallfields, Pegs Lane, Hertford, SG13 8EQ  
Mon / Wed / Thu: 10am - 2pm



## Buntingford

The Manor House, 21 High Street, Buntingford, SG9 9AB  
Mon: 10am - 4pm, Tue / Wed: 10am - 1pm



## Ware

20 Tudor Square, West St, Ware, SG12 9XF  
Tue: 10am - 1pm



## Sawbridgeworth

The Council Offices, Sayesbury Manor, Bell Street  
Sawbridgeworth, CM21 9AN  
1st Mon of the Month: 10am - 12pm



## Adviceline

03444 111 444  
Mon to Fri: 10am - 4pm



[www.citizensadviceeastherts.org.uk](http://www.citizensadviceeastherts.org.uk)

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