

# CITIZENS ADVICE EAST HERTS

## 2019/20 ANNUAL REPORT



Advice on everything,  
for everyone

*"You have literally saved my life in ways you may never understand. Each time I come to you for support you're thorough and understanding, but most importantly you hold my hand until my issues are resolved. For that I am forever grateful."*

**citizens  
advice**

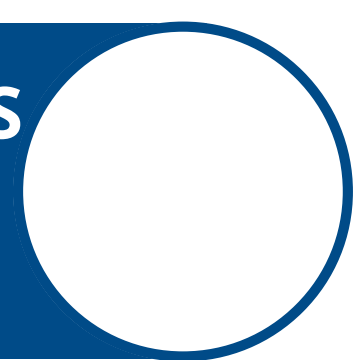
**East Herts**

Helping you to find a way forward



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### WELCOME FROM THE CHAIR



**Tony Murphy,**  
Chair of Trustees

“ This time last year we were celebrating the 80th anniversary of Citizens Advice. Our branch in Ware dates back to 1940 and was founded, like the national organisation, during a time of national crisis. We were, and still are, there to help people when the worst happens, showing them a way through.

This has never been truer than in the last year, when the threat of Coronavirus forced us to close our offices and quickly move to offering advice by phone, email and webchat. Once again, we were there to help, with advice on employment rights, benefits, virtual foodbank vouchers and community referrals. And once again, we demonstrated the value of being a community-based, client-led charity, able to respond at pace. I am immensely proud of the staff and volunteers who made this happen, who kept us going, recognising that this was a time when people would need us the most. A huge “Thank You” to all of the team - particularly to our amazing volunteers.

Clients have always been at the heart of all we do, and demand for our services continues to rise. In 2019/20 we helped 6,509 people (up 11% on the previous year), many of whom came to us needing support on a range of issues. The data we gather allows us to highlight inequalities and champion change. In a world that has changed so quickly, we are learning how to turn this data into informed policies and identify where we need to act.

One result of this is the range of funded projects we delivered last year which also illustrates the reach of our work. The EU Settled Status project saw us out and about in the community, seeking out and engaging with new client groups as we worked hard to support people preparing for the impact of Brexit on their jobs, homes, and lives.

Having sustained core funding cuts in the early part of 2020, we know that funding will be an even bigger issue for us in the coming year, as we look to bridge the financial gap and steer through an economic downturn. Thank you to all those individuals and organisations who have supported us. We should take heart in the knowledge that we have already confronted and emerged from an immense challenge. We will be ready for whatever comes next. ”

**Our mission** is to provide **free, independent, impartial** and **confidential** advice on any subject to people living or working in East Herts. We are an **independent local charity** and part of the Citizens Advice network across England and Wales.

Our volunteers give advice in person\*, by phone, email and (since January) webchat. We also run specialist projects and casework support where funded by partners.

\*Our face to face service stopped in response to the Coronavirus pandemic in March 2020

*"We were struggling with understanding how to proceed. The advice we were given was clear and we now feel confident that we can resolve our problem."*

**citizens  
advice**

**East Herts**

Helping you to find a way forward





### Our Impact



### Sophie's Story\*

Sophie's sickness and disability benefits had been cut, leaving her unable to pay rent and council tax. Facing eviction, we helped her to get her benefits reinstated and to claim for universal credit. Sophie is now £17,000 better off and in a secure home.

But numbers only tell half the story...

\*Name changed

For every £1 invested in our service, we generate £22.95 in outcomes for our clients and £33.81 in public value

Our clients are 5 times more likely to live on a low income. 36% have a long term health condition

**Our vision is that everyone is able to access free advice to find a way forward.**

1/3 of our clients come from the most deprived wards in East Herts, but the affluence of the area means that help can be hard to come by

Problems and their consequences are not just confined to the most deprived in our society

At the heart of our service are the wonderful volunteers who give their all to help those in need.

"It's great to be able to continue supporting people at a time when so many have new or additional difficulties due to Coronavirus. As advisers we are fortunate to have the excellent support from our supervisors which enables us to carry on giving advice with confidence."

Annie, Volunteer Adviser

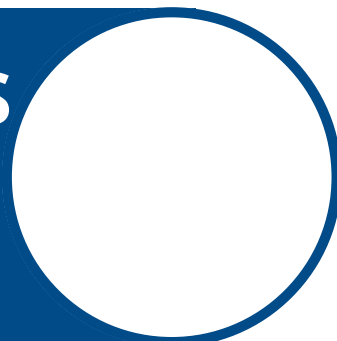


"Very helpful. Nothing was too much trouble. Adviser very sympathetic and listened carefully. I would recommend the service without reservation."



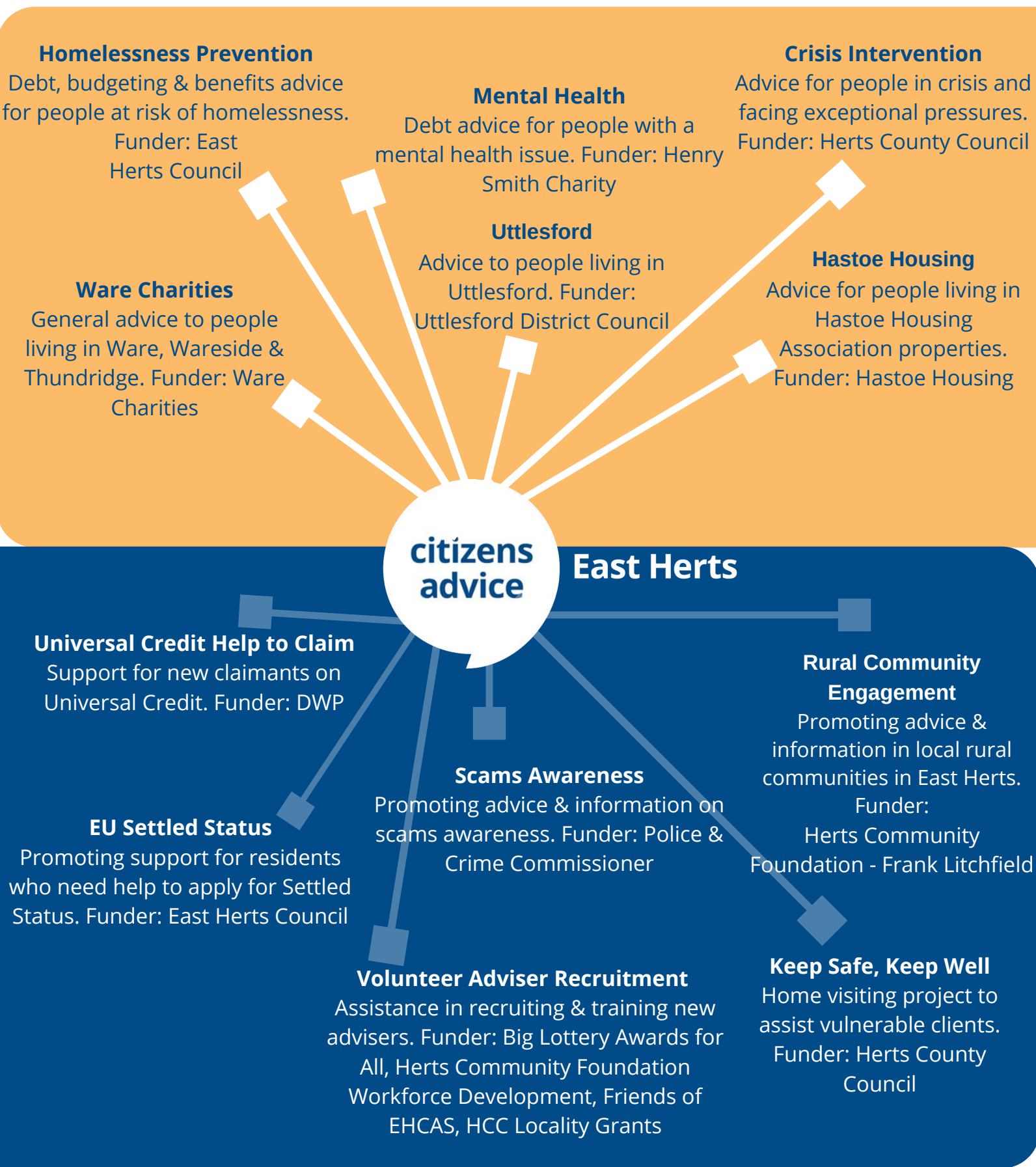
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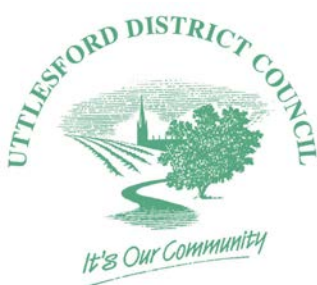


## Projects and Partnerships

This year we have been able to run 12 projects across East Herts and Uttlesford, thanks to the support and funding of local and national partners.



With thanks to our partners who have supported our projects this year



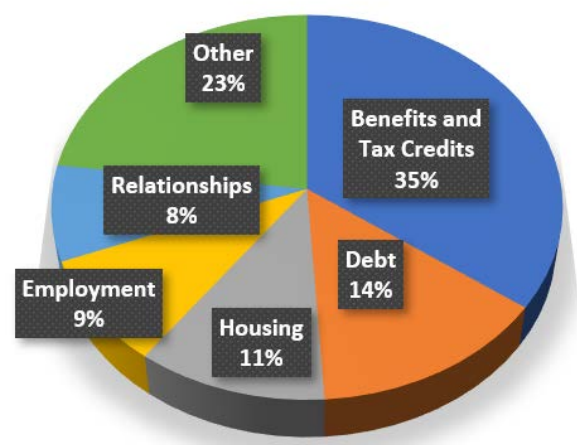




## Research and Campaigns

Whilst our advice helps people find a way forward, it's our research and campaigns work that helps address 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 provides insight into situations where clients have been treated unfairly. 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.

**% Of Issues**



With Rt Hon Sir Oliver Heald, MP for North East Herts

### Universal Credit

Universal Credit (UC) continued to be one of the top reasons that people came to us for support this year. We supported national research projects on the client journey, client support needs beyond initial claim and best practice for clients with complex needs. These have been shared with DWP colleagues and discussed with our MPs.

### Coronavirus

For the first time, we have also needed to gather evidence of the impact of the coronavirus pandemic on our clients. Whilst the period covered by this report only reflects the initial impact, our statistics for March already showed increasing numbers of clients seeking help with Universal Credit and employment issues – up 26% and 40% respectively.



With former MP for Hertford and Bishop's Stortford, Mark Prisk

## Campaigns

### Scams Awareness

This is an annual campaign to help reduce the risk and impact of scams by raising awareness and encouraging people to take action by recognising, reporting and talking about the issues. The theme this year was "Could it be a scam? Stop. Report. Talk." Posters were displayed in our waiting rooms and postcards handed out to clients with these key messages and telephone numbers for Citizens Advice Consumer Service and Action Fraud.

### Mental Health

We launched our mental health support campaign "You are not alone" in December '19. Our leaflets, also available online, provided local contact details for Herts Mind Network, Mind in Mid Herts and national contact details for a range of organisations. This helped to generate much greater awareness of the support available.

### Access to our Service

We carried out two surveys in the local community and online to assess people's awareness of our service and how they would prefer to access it. We are now using the findings from this research as we plan for future service provision.

## Evidence Forms: Some of the stories behind the numbers

A client was made redundant by their employer who had not taken up the coronavirus job retention scheme. They needed our help to understand what benefits they were entitled to and how to claim, to support them and their family.

A vulnerable client had their UC claim rejected as they didn't have a bank account - resulting in a delay in receiving much needed funds. Our adviser was able to help the client with their claim and secure a back payment.

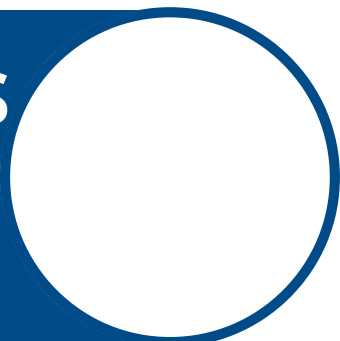


**East Herts**

Helping you to find a way forward

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





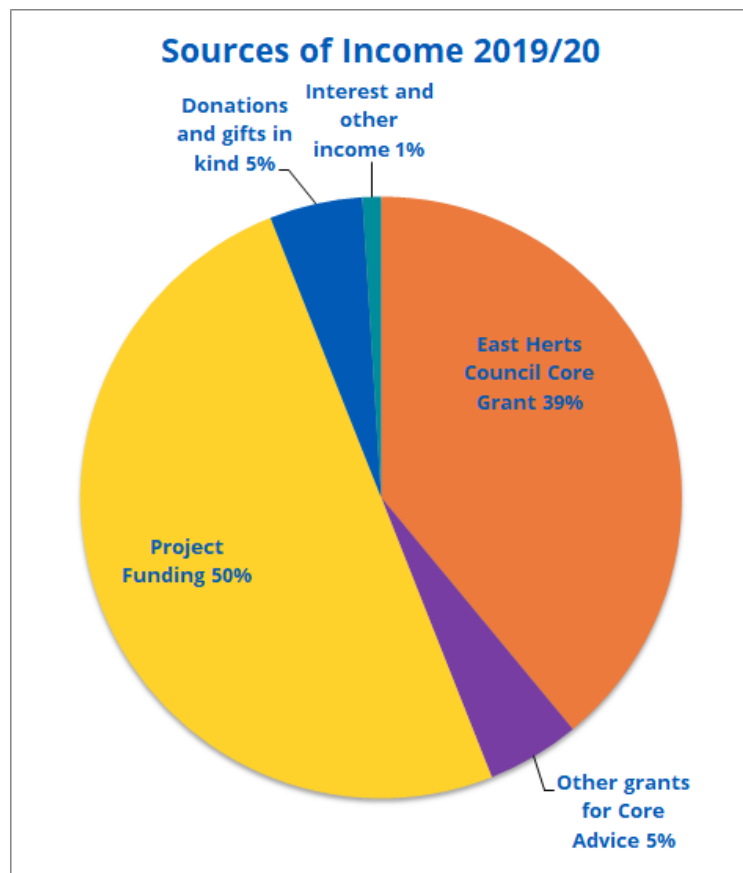
## Finances

### Income

In the year ended 31st March 2020, Citizens Advice East Herts received a total income of £392,186 (2018/19: £341,759) from grants, project funding, donations, fundraising and investment income.

We received £189,599 in grants and donations (2018/19: £193,201) including £12,932 of professional services free of charge during the year (2018/19: £19,500) towards supporting core advice services. The grant from East Herts Council increased slightly to £151,698 (2018/19: £150,793) which was 39% of total income (2018/19: 44%).

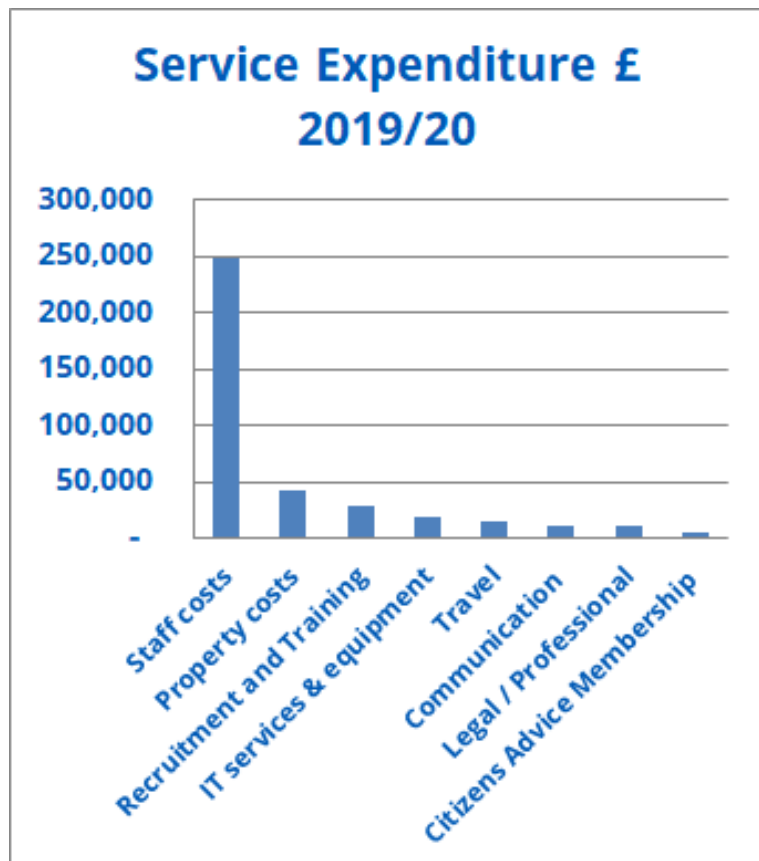
£198,250 of our income (just over 50% of total income) was restricted in its use for specific projects covering money, benefits, housing, and mental health advice (2018/19: £145,792, 43% of total income). Restricted income enables valuable additional activity to be undertaken, as well as being vital in contributing to operating costs.



### Expenditure

Total operating costs for 2018/19 were £375,471 (2018/19: £359,853) of which £268,693 related to staff costs (2018/19: £215,609). The increase in staff costs from 2018/19 is principally due to an increase in staff recruited for specific projects.

In setting the budget for 2019/20, it was anticipated that there would be some utilisation of reserves over the year to allow for an increase in staffing and adviser training, in order to meet client needs. In the event a surplus for the year was realised, of £8,715 (2018/19 deficit £18,094), due to close control of costs. This reflects not only the continuing commitment to operations in the year, but also ensures sufficient reserves are carried into 2020/21, with all its uncertainties, for the effective continuation of those operations.



Taking account of the charity's reserves at the end of 2019/20 and the ongoing strong demand for our services, Trustees have committed to a break-even/small surplus budget for 2020/21 to enable it to continue to deliver vital support to the community of East Herts. Recognising that it will not be sustainable to continue operating at a deficit is key, and the charity is planning on prudent use of reserves whilst maintaining its financial position by targeting new income sources, and managing cost levels to ensure a balanced budget in the future.

**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.



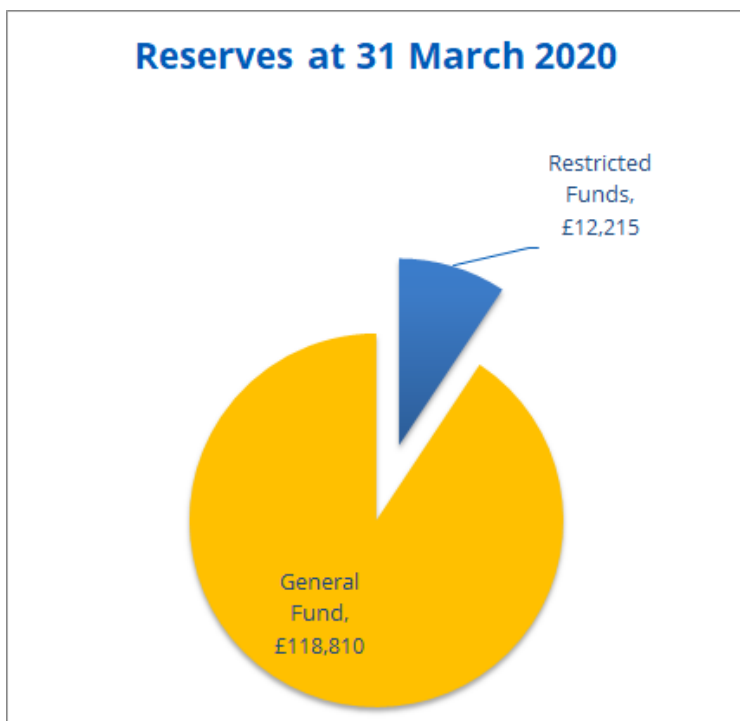


### Finances

#### Reserves

Reserves at the end of March 2020 amounted to £131,025 (31st March 2019: £122,310), including general reserves of £118,810, and restricted funds of £12,215. 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 which relates to employees who were active members of the pension scheme prior to 2008. It is essential that this is recognised within the reserves. Citizens Advice East Herts makes an annual contribution of £2,500 towards the deficit.



#### Fundraising

We are very fortunate to have supportive local authorities in East Herts and Uttlesford District Council but many of our costs have to be met through our own fundraising efforts and through help from “The Friends of EHCAS”. As ever, we offer our sincere thanks to all our grantors and donors for their generous support in these challenging economic conditions. We are also grateful to all who have helped to raise funds for us, however large or small.



Thank you to:

Amwell Rotary  
 Bennington Parish Council  
 Big Lottery Fund  
 Brazier Trust  
 Broxton Parish Council  
 Buntingford Town Council  
 Citizens Advice  
 East Hertfordshire Council  
 Elsenham Parish Council

Friends of EHCAS  
 Garfield Weston  
 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  
 Police & Crime Commissioner for Hertfordshire  
 Sawbridgeworth Town Council  
 Stanstead Abbots Parish Council  
 Uttlesford District Council  
 Ware Charities  
 Widford Parish Council

*plus those who gave anonymously*

We have also been fortunate to receive pro bono support from local businesses:

