CITIZENS ADVICE HERTSMERE

2016-2017
ANNUAL REVIEW

The charity for YOUR community
Chair’s Report 2016/2017

As we started the new business year in April 2016, our CEO Carolyn Buller demonstrated why we had put our faith in her when we appointed her the previous year.

As is regularly the case there is nothing simple about ‘business as usual’. There were significant new drivers in our Business Plan – a challenge to our core funding; uncertainty surrounding the up and coming new Membership Agreement with Citizens Advice National; and proof from the closure of the Macmillan project that Lottery funding was going to be ever more difficult to secure. Nonetheless, whilst the 12 months operating plan agreed by the Board foresaw a small deficit, it did translate into a small surplus by the end.

Having now become an annual event, the Board held an Away Day in January at which we addressed our business environment and future challenges. A number of actions were identified, on which the board continues to monitor progress.

The new Membership Agreement with Citizens Advice was duly signed, to be effective from April 2017, heralding the new business year. Key components of this include new performance measurement criteria, together with a new model for auditing our business processes and the quality of the services we offer our clients. We have always been proud of the high ratings we have enjoyed under previous audit regimes, and I trust that this will continue as we move forward. Certainly the new processes involved are more taxing than before, but as a team we are confident that this will lead to improved confidence in what we do and how we do it and meet the ever more stringent requirements of the Charity Commission. As we moved into a new year we saw new priorities in the business drivers I alluded to earlier: securing a new 3-years funding agreement with Hertsmere Borough Council (HBC), to be effective from April 2018; optimising our Money Advice resources in response to a tighter financial climate and improved availability of resources; and building on our development of digital access for our clients.

None of what we do could be possible without the valuable, and continuing, funding we receive from HBC – both for our Core Service and for the specialist Money Advice team which it supplements. The Council continues to demonstrate a strong commitment to Citizens Advice, for which we are extremely grateful. Without their support we would be unable to maintain a viable and sustainable service. We continue to hold quarterly performance review meetings with HBC, which is represented by the Portfolio Holder councillor together with senior executive staff. I would like to take this opportunity to thank Councillor Brenda Batten for the ten or more years she has undertaken in the former role, as she steps down to take on the duties of Deputy Mayor. We look forward to working closely with her successor Councillor Caroline Clapper.

My thanks go out to all staff – whether paid or volunteer – for their unstinting efforts in meeting our clients’ and sponsors’ expectations across the service. And I think this is probably the best place to mention that, along with all the other aspects of the new Membership Agreement, we have seen the introduction of a new client recording system (Casebook), which went live in July this year. First impressions are good — I think I can safely say that it is preferred by our advisors over its predecessor, and from a management perspective we believe we will see improved reporting capabilities.

In the course of the year we welcomed Frank Harris and Helen Warne on to the Board.

Lastly I would like to thank my fellow Trustees, who are also a volunteer body. Between them they oversee the governance and financial management of Hertsmere GAB, and provide valuable management guidance and strategic direction. However we will be sorry to lose Dionne Carradine from the Board at the AGM in October who has made significant contributions during her two periods in office.

Chris Wood
Chair
What We Do

Chief Executive Officer’s Report

We started the last year knowing that there were many challenges to face. We live in a changing world and we want to offer a modern, client-led, collaborative and transparent service which responds to the needs of our local community. Our clients are at the heart of everything we do and many Hertsmere residents need our help to solve their problems. We want to meet the increasing demand for complex detailed advice with support tailored to the individual. We are respected and recognised by most people but we can be more effective through the numbers of people we help with advice and by increasing our influence on policy and decision makers. There is less money to support us and more competition for resources so it’s essential our service is in the right position to support our clients’ changing needs.

Our Chair has reported on the new Membership agreement which offers us the chance to design our services locally to suit the needs of our community whilst guaranteeing our funders are assured of the quality of the work we do. We took part in some of the pilot schemes that have been adopted under the new membership agreement and the positive outcomes for this enabled us to be confident in the new process. As part of the agreement we now ask our clients to give us more feedback around the services we provide and tell us how satisfied they are. We are really pleased that this feedback has been extremely positive. We know that in the year 2016 -17 we helped to keep 401 people in work, reduced the threat of homelessness for 293 clients and extremely positive. We know that in the year 2016 -17 we helped to keep 401 clients to give us more feedback around the services we provide and tell us how satisfied they are. We do this by taking a holistic approach and dealing with all issues the client faces, often these could be issues the client themselves hasn’t considered. We invest in training so that all our advisers and staff are up to date and can inform us when they see a gap in services so that we can respond. An example of this would be when the last year we recognised that there was an increase in the number of clients coming to see us with mental health issues which was reflected in the national picture. We responded by arranging specialist training for all our staff and signing up to the local dementia alliance so that we now have the chance to design our services locally to suit the needs of our community.

As always our staff and volunteers pull out all the stops to ensure our clients get the best possible service. The advice environment is challenging and we ask a lot of everyone who works with us. A recent survey carried out for us by Citizens Advice National evidenced that over 90% of our staff and volunteers agree very strongly that they would recommend Hertsmere Citizens Advice as a good place to work. Our staff and volunteers told us that they get a great sense of satisfaction from helping people and they support the aims and principles of our organisation. Last year a conservative value of the work our volunteers carry out for us was £296,000. This figure doesn’t take into account all the extra shifts they offer and the training and reading they do when not in the office. In addition the work of the Trustee Board is often not as visible on a day to day basis although they are an extremely hardworking and committed team. The decisions they make are reflected in the smooth running of our successful service and their understanding of our clients’ needs assist them in making the best decisions for moving forward in difficult times. We are very fortunate to have such a committed and supportive Trustee Board. As always a huge thank you to all our staff and volunteers for all the energy and loyalty they bring to our service. A thank you too all our funders especially HBC whose support for what we do is very much appreciated. Continuing to be involved with some of the HBC initiatives in the last year has been very positive for us and we are looking forward to doing more of this in the coming year.

For me the highlights of the last year have been taking part in a successful webchat pilot, improving our digital offer to our clients, taking on new volunteers, moving forward with our research and campaigns work and helping some of the most vulnerable clients in our community. Two stand out moments are firstly awarding our apprentice with his general advice certificate and knowing that this had helped him to gain full time employment. And Secondly a letter from one of our money advice clients which said the client had just made her last payment as part of a debt repayment plan we had set up for her three years earlier and she could look forward to life again. It’s those moments that remind us all why this is such a great service to be part of. Many thanks to everyone involved in making this possible.

Carolyn Buller
Chief Executive Officer

Research and Campaigns Report 2016

This year at Citizens Advice Hertsmere we have been continuing the good work started in 2015/16 and have been involved in several local and national campaigns.

Our CEO Carolyn was instrumental in setting up a new Homelessness Forum with Hertsmere Borough Council. We have attended both meetings of this exciting new group which has an aim of helping all relevant groups in Hertsmere - including the Council, domestic violence charities, mental health charities, the NHS, and Housing Associations - to work together to prevent, and potentially find solutions for, homelessness in our borough. At the most recent meeting we presented our research into the causes of homelessness among our clients. These include caps to Welfare Benefits, Housing Benefit claimants being unable to access private rented accommodation, and lack of affordable housing in our area.

We attended an Older Persons’ Awareness and Learning event organised by Hertsmere Borough Council as part of our work for the National Citizens Advice campaign Scams Awareness Month. This event was a workshop with representatives of several local organisations including the police, the fire service, Age UK, and Citizens Advice attending. The aim was to raise awareness of the different types of scams that occur and how to avoid them.

We have continued to work closely with the other Local Citizens Advice offices in Hertfordshire and Bedfordshire to share best practice and emerging issues. We also attend the local Department of Work and Pensions Customer Representative Group and National Citizens Advice Research and Campaigns Forum.

We are currently carrying out research into the effect that proposed changes to Council Tax Reduction would have on our clients. Our advisers and gateway assessors continue to contribute to our research and campaigns activity by submitting evidence forms about any cases where there may be a Research and Campaigns issue, and recording issue codes to allow us to track trends in the type of cases our clients are presenting with. This allows us to monitor any future issues for campaign work. I would like to take this opportunity to thank all of the gateway assessors and advisers across all three offices for their continued support of Research and Campaigns at Citizens Advice Hertsmere.

Mary Taylor
What We Did in 2016 - 2017

What were the enquiries about?

The top 10 benefit issues

<table>
<thead>
<tr>
<th>Benefit Issue</th>
<th>Enquiries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Benefit</td>
<td>325</td>
</tr>
<tr>
<td>Personal Independence Payment</td>
<td>463</td>
</tr>
<tr>
<td>Employment Support Allowance</td>
<td>405</td>
</tr>
<tr>
<td>Other benefits</td>
<td>381</td>
</tr>
<tr>
<td>Working and Child Tax Credits</td>
<td>256</td>
</tr>
<tr>
<td>Council Tax reductions</td>
<td>256</td>
</tr>
<tr>
<td>Jobsseekers Allowance</td>
<td>256</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>103</td>
</tr>
<tr>
<td>Pension Credit</td>
<td>103</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>100</td>
</tr>
</tbody>
</table>

The top 10 debt issues

<table>
<thead>
<tr>
<th>Debt Issue</th>
<th>Enquiries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Council Tax arrears</td>
<td>457</td>
</tr>
<tr>
<td>Credit, store and charge card debts</td>
<td>352</td>
</tr>
<tr>
<td>Rent arrears - housing associations</td>
<td>332</td>
</tr>
<tr>
<td>Unsecured personal loans debts</td>
<td>250</td>
</tr>
<tr>
<td>Overpaid housing and council tax benefits</td>
<td>195</td>
</tr>
<tr>
<td>Other</td>
<td>142</td>
</tr>
<tr>
<td>Fuel debts</td>
<td>137</td>
</tr>
<tr>
<td>Water supply and sewerage debts</td>
<td>134</td>
</tr>
<tr>
<td>Catalogue and mail order debts</td>
<td>128</td>
</tr>
<tr>
<td>Debt Relief Order</td>
<td>127</td>
</tr>
</tbody>
</table>
Thank you to our funders and partners:

Allum Hall Community Association
(The Clarion Group)
Affinity Sutton Housing Association
Aldenham Parish Council
Citizens Advice Broxbourne
Citizens Advice National Carers in Hertfordshire
Community Hertsmere
Citizens Advice Dacorum
Department of Work and Pensions
Citizens Advice East Herts
East & North Hertfordshire NHS Trust
Groundwork Hertfordshire
Healthwatch Hertfordshire
Hertfordshire County Council
HertsHelp
Hertsmere Borough Council
Hertsmere Foodbank (Borehamwood & Potters Bar)
Hertsmere Leisure Children's Centres
Hertsmere Thriving Families
Hertsmere Together
Herts Mind Network
Citizens Advice North Herts
Citizens Advice St Albans
Citizens Advice Stevenage
The Radlett Centre
Citizens Advice Three Rivers
Three Valleys Clinical Commissioning Group
Citizens Advice Watford
West Hertfordshire Hospitals Trust
Citizens Advice Welwyn/Hatfield

And to all other individuals and organisations who have given their support, either financially or in kind.

Case study

Client Y attended Bushey office in October 2016. He asked for help to claim Employment and Support Allowance because his medical condition had made it impossible to continue working. Despite having a medical condition which makes it very hard to walk any distance and leaving him breathless and very uncomfortable he was awarded 0 points in his work Capability Assessment. It was clear that his medical condition had not been taken into account during the assessment. We helped him to ask for a reconsideration of the decision in writing and despite providing medical evidence the decision was upheld. We helped Mr Y take his case through to an appeal and he attended the hearing in person to put his case. In May 2017, seven months after his original claim for ESA the Tribunal awarded him ESA in the Support Group, so that he does not have to be actively seeking work despite his medical condition and is paid at a higher rate. Client was paid his benefits backdated to the start of his original claim over £3500.
What We Do

Advice Service Manager’s Report

Citizens Advice Hertsmere provides free, independent and confidential advice to the local community. We provide the advice that residents and workers need to overcome the problems they face, and help when their voices need to be heard, by campaigning to improve the local and national policies and practices that affect their lives. We value diversity, champion equality, and challenge discrimination and harassment.

We give clients information and advice on a wide range of issues including consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education and discrimination related to any of these. Our success in consistently delivering a high quality service to clients could not have been achieved without the commitment and hard work of our volunteers and our paid staff.

This has been another busy year for us, and the demand for our services remains high. We continue to give information and advice to local people who access our face to face services at our drop-in sessions at our three offices in Bushey, Elstree and Borehamwood and Potters Bar and at our weekly outreach service at the Radlett Centre, or who access our advice services by contacting the Citizens Advice Hertfordshire Adviseline Service which is provided by the 10 local citizens advice in Hertfordshire.

We aim to provide equal access to our services for everyone, and during the past year we have continued to improve access to our advice services by further developing and strengthening our telephone service, and by expanding our channels of service to include an email service to local residents and workers via our website: www.citizensadvicehertsmere.org. We have also helped Citizens Advice test the development of a national email and webchat service.

Offering a multi channel approach to our advice services means that we have been able to develop and improve our capacity to help the local community with their problems and advice needs and increased our ability to campaign for change and improve the policies and practices that affect our clients’ lives.

We aim to continue to develop means of access to our services over the coming year. We shall also be making the transition to the new Citizens Advice case recording system, Casebook.

I would like to thank all our volunteers and staff for their excellent hard work, dedication and commitment — especially the volunteers who give up their time willingly and freely to help their local community.

Helen Hutchins
Advice Service Manager

Bushey

The Bushey office of Citizens Advice in Hertsmere is located in the centre of Bushey Village, located near the main High Street, conveniently located next to Bushey Museum with use of a free shared parking facility. The office is within easy reach of all local facilities and on local bus routes running through the Village, making it easy to access for senior members of the community and for those who do not drive.

Bushey office is open on Monday and Thursday mornings from 10am to 12.30pm, offering a drop-in service to the general public, with a face to face and telephone advice appointments service to all Hertsmere residents and workers. We answer email enquiries for local residents and the office also operates as part of the Hertfordshire Telephone Advice line service. We hold specialist money advice sessions on a monthly basis, by appointment.

The Bushey office is staffed by a dedicated and enthusiastic volunteer team of generalist Advisors, Gateway Assessors, Admin staff and Receptionists without whom the service could not run. Bushey office provides a vital form of local support and advice to local people, many of whom rely on the continued support of our friendly and professional staff. I would like to thank the great team at the Bushey office for their continued commitment and hard work in support of Hertsmere Citizens Advice this past year and for their service to the local residents throughout the year.

Heather Haines
Quality Advice Supervisor

Potters Bar

The Potters Bar office of Citizens Advice Hertsmere has been busier than ever this year helping our local community with a wide variety of practical issues. Two of our very experienced advisers, Ella and Linda, retired during the course of this year, leaving the remaining team to cope with the challenges of a busy bureau. Our office is open on Mondays and Thursdays 10am - 12.30pm and 1pm - 3.30pm for drop-ins and appointments. The staff at Potters Bar also embraced helping clients via webchat, fitting them in between seeing clients at every opportunity.

I would like to thank the fantastic team of Advisers, Gateway Assessors and Receptionists for their dedication and time, who work tirelessly to keep the bureau running smoothly and provide an excellent service to the community.

Fiona Saley
Quality Advice Supervisor

Elstree

The Elstree office of Citizens Advice Hertsmere is located close to Elstree and Borehamwood railway station.

We are open from 10am - 12.30pm Monday to Thursday and 1pm - 3.30pm on Mondays and Thursdays. We offer a drop in service for face to face information or advice and also offer advice by email or telephone for members of the community who are unable to get to our offices.

We also operate an outreach service at the Radlett Centre every Tuesday from 10am-1pm and at the Community Shop on Leeming Road on the last Wednesday of the month from 1pm - 4pm.

I would like to take this opportunity to thank all of the receptionists, gateway assessors and advisers without whom we would not be able to provide this important service to our community.

Mary Taylor
Quality Advice Supervisor
Money Advice Team

The Team
The Money Advice Team comprises three part time caseworkers and two support assistants and is dedicated to providing the best possible service to our clients, many of whom are on benefits, struggling with zero hours contracts, or with difficult health issues to contend with, including increasing levels of poor mental health.

The Work
In the current economic climate, debt continues to be a significant problem for the residents of Hertsmere, and over the past 12 months client numbers have increased by 7%. We have also seen an increase in so called ‘JAM’ just about managing’ clients. These clients are employed but still struggling to make ends meet due to their wages not keeping pace with increases in the cost of living.

In terms of trends, we have recently noticed an increase in personal debts to friends or relatives. Anecdotally, this may be down to these people taking out loans with loan sharks but failing to disclose this to us. Another reason may be that, increasingly, people need to borrow money in order to pay for food and essential expenses. Indeed, food banks continue to play a vital role in the lives of many debt clients.

There has also been an increase in unpaid parking fines, which has almost doubled since last year. In addition, personal overdrafts have increased, which also indicates that some local people are increasingly struggling to make ends meet.

Benefit overpayments and Council Tax debts remain high and are amongst the main debt issues that the team deal with. Managing these debts is always challenging, as overpayments are usually repaid directly either from wages (through attachment of earnings orders) or from clawbacks from clients’ benefits. People in this situation then have less money to meet their outgoings, which can represent a vicious circle for many. In this situation we are able to help by applying for Discretionary Housing Payments, charity payments, and by making offers of minimum repayments to creditors. Due to the expertise within the team we are also able to offer other debt related strategies such as Debt Relief Order or Bankruptcy, as well as providing financial capability information and assisting with income maximisation.

We continue to offer a very efficient system of weekly debt advice appointments at Elstree and monthly appointments at Bushey and Potters Bar, as well as accepting direct referrals from Affinity Sutton (Clarion) and Hertsmere Borough Council. We have excellent relationships with these two agencies and this enables us to be consistent in maintaining a successful service. We are very grateful to these partner agencies for their support in what has been a very busy and challenging year.

Jas Clark
Money Advice Team Supervisor

Case Study
A long term client with multiple debts and large fuel debts was helped to investigate the reason for her indebtedness to British Gas, and secondly if she was liable for the debt, and also to apply to their Trust Fund for help with the arrears that had mounted up to £8000. This client was at a great risk of disconnection of this vital service.

Firstly, with months of negotiations, British Gas agreed that her meter was not best placed in the block of flats that this client lived in, to give an accurate meter reading of her specific bill. The meter was therefore moved and so now the client gets accurate readings.

Secondly, due to this meter issue, the Trust Fund awarded this client financial assistance by paying off the full £8000 arrears. They agreed that it was difficult to work out exactly how much this client owed, so the best way to deal with this issue was to write off the arrears.

This client was extremely happy with this outcome as it was an issue that she had not been able to resolve for the last 4 years on her own. With our assistance, this client has come a long way forward in becoming completely debt free. The stresses and anxiety that she felt have now diminished and she is much happier.

This year we dealt with

311 clients and
711 debt issues
with a total debt of
£1,119,286
The charity for YOUR community

Money Advice Team

This year we dealt with

9

Debt Relief Orders (DRO’s) totalling

£113,019

We had 7 clients successfully enter into bankruptcy with a total debt of

£262,881

Case Study

We received a letter from a client to say that she had just made a final payment on a debt repayment plan we had set up for her two years previously. She was now debt free. The client thanked us for our help which she said meant she could start to look forward to life again.
Training and Recruitment

This year a number of new volunteers have joined our service, two volunteers started on the rota in May and a further five have been working through the learning modules to be able to see clients as gateway assessors. A new group has just started on the training route. We hope that some of our gateway assessors will rise to the challenge and continue their training to become generalist advisors.

The training programme involves attending weekly seminars, numerous observation sessions and a series of e-learning modules together with a range of self-study packs. This is followed by attending an interview skills course run by Citizens Advice. This programme gives a basic foundation to work with clients but the main learning curve starts when all of this is put into practice through interviews and helping clients. We are aware that we ask a great deal of our volunteers and we appreciate all the hard work they put into their training.

Earlier in the year we organised a session on Discrimination in the Workplace. We also arranged an in-house training session on Employment and Support Allowance provided by the Money Advice Unit. The cluster training programme provided a series of courses that generalist advisers were able to attend to ensure that their knowledge is up to date.

However, our main area of concentration has been focused on money advice and ensuring that our volunteers and staff achieved the accreditation levels required to give debt advice. This involved completing a series of units and assessments that were challenging for many, but we were able to complete the giving good debt advice course. All individuals involved in giving and supervising debt advice in Hertsmere Citizens Advice have now completed the appropriate Money Advice Service accredited training.

Newsletters have been sent out on a regular basis highlighting benefit changes and useful materials to keep updated with changes. Training was arranged to enable us to take part in the Web Chat pilot programme.

Know your resources sessions have taken place to ensure that our advisers are informed about the range of materials that are on offer to help our clients. We also took the opportunity to spread the word about smart meters and potential problems that may arise as smart meters are rolled out into the community.

The year ahead sees a range of challenges including the expansion of universal credit and we shall continue to offer a comprehensive training programme to enable us to meet the needs of our clients.

We are always eager to hear from potential volunteers so if you enjoy helping people resolve their problems and you have two half days a week to spare and are interested in learning something new then please contact me for further information.

Susie Kleiman
Training Supervisor

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.

Beverley Lomax
Manager’s Report

A day in the life of....

I’ll skip the – wake up, shower, feed the pets, feed myself, and try to walk to work (depending on the external forces like rain)! bit – and move straight into the – arrive for work between 8 and 9 (usually nearer 9).

Once in the office the easiest way to explain what I do is to say that I deal with whatever the day brings! Whether that’s assisting the CEO with presentations and reports, organising the AGM, making sure all the offices and meeting rooms are safe and ready for the volunteers and clients, trying to help create a happy and stress-free working environment or ensuring that all the machines are in working order is a good start!

Some days just one phone call in the morning can result in my time for the whole morning being taken up – you can never really plan too far ahead.

So it’s always full on here – you don’t quite know what’s around the corner – and the time really does fly.

The most rewarding parts of my job - completing tasks that I know will make someone else’s day just a little easier and being part of an organisation that is so worthwhile and does make a real difference in peoples’ lives.

This year I have another pair of hands to help me in the office, Farnaz who volunteers for us twice a week and is a great help with all the general office duties.

Our new telephone system is now up and running and a huge relief that line failures, between the three offices at Elstree, Bushey and Potters Bar, will hopefully be a thing of the past.

The Portable Appliance Testing has been carried out, another important job accomplished. Thanks to Richard for a very swift and tidy service.

We are currently training a new volunteer to join the reception team; we very much look forward to welcoming Deborah. I’m sure she will be a worthwhile addition to the team.

And so last but by no means least another huge thank you to all our volunteer receptionists, a very conscientious, reliable and much needed group of individuals, without whom it would be very difficult indeed to offer the service we offer.

Beverley Lomax
The Care Leaver’s Project, a joint venture between ourselves and Welwyn/Hatfield Citizens Advice has been running since April 2017 and has had a good deal of success.

The main aim of the project is to reach out to Care leavers between 18-25 years and provide advice on issues such as benefits, debt, budgeting, grants and housing. Independent living for care leavers can be a big challenge with little support once statutory support ends. Most 18 year olds will have the benefit of parents/family members guiding them through their early adulthood but for these care leavers life can be very different. Mental health issues and dependence on drugs are not uncommon.

In the early part of the project we worked hard to build up relationships with organisations such as Youth Connexions and Young Herts Homeless to promote our service and to get referrals. We have also worked closely with Hertfordshire County Council’s Targeted Youth Support Team who provide support to care leavers via their team of Personal Advisers. We have seen a number of care leavers to date and more referrals are coming through each week. The most common issues at the moment are debt related and benefit payment issues but we have also been asked to offer advice to care leavers who are in the process of moving into their own place and having to manage all their household/financial affairs at 18. The project has worked more effectively as an outreach project, a number of home visits have been carried out alongside their Leaving Care Personal Advisers although a couple of care leavers have attended appointments at their local Citizens Advice which is encouraging. One of the biggest challenges is getting care leavers to engage with us and also to build up a relationship where they trust us to help them.

Going forward, we hope to continue to build relationships with them and make Citizens Advice a place for them to come whenever they need assistance in the future.

Martin Lewis Care Leaver’s Project

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Arabella McCarthy

WE ARE RECRUITING

Join our dedicated team and learn something new

- Do you enjoy helping people resolve their problems?
- Would you like to volunteer for the most effective advice giving network in the UK?
- Do you have two half days a week to spare?

We can train you to provide the advice people need for the problems they face

RISE TO THE CHALLENGE
HELP YOUR COMMUNITY
BENEFIT FROM THE EXPERIENCE

For more information please email Susie Kleiman training@hertsmerecab.org.uk
Treasurer’s Report

This year has been one of consolidation and concentration on the core service that Citizens Advice delivers to the local community. As reported last year, the Big Lottery Project finished in October 2015 and the MacMillan Project in April 2016. The cessation of these two activities was the reason that overall income for the year at £378,000 was £207,000 below the previous year.

In order to adjust to the reduction in income and maintain a solvent organisation, the operational structure both in terms of staffing and resources has again been closely reviewed. Staffing costs have been reduced by £156,000 and other overheads such as travelling, telephones, postage and stationery and IT have reduced by £67,000. Total overhead expenditure for the year at £350,000 was therefore £223,000 lower than in 2016.

The outcome for the year was that a surplus of £28,000 was achieved which compared to a smaller surplus last year of £11,000. The surplus for the year has been added to the Charity’s Reserves which now stand at £153,000, equivalent to 5 months operating costs.

As in previous years, I would like, on behalf of the board, paid staff, volunteers and our clients, to record our gratitude to Hertsmere Borough Council (HBC) whose significant core and money advice funding of over £252,000 plus the use of their premises has enabled us to continue to provide our services throughout the Hertsmere area.

Our grateful thanks also goes to the Clarion Housing Association, Aldenham Parish Council and Herts County Council, whose generosity has given us £73,000 of additional funding. This has enabled us to maintain and increase the scope and depth of our advice services.

The value of our volunteers’ work during the year was assessed at approximately £296,000. This effectively more than doubles the HBC funding and reflects the efforts of our volunteers and paid staff to whom our grateful thanks are due for their continued hard work, professionalism and expertise.

Hertsmere Citizens Advice continues to invest in new computer hardware and software and telephone technology in order to extend the range of support services to clients, (such as telephone answering, email communication, web chat, improved website) and also to improve efficiency in operations (eg electronic storage of documents). In addition all aspects of the organisation have been reviewed, including staffing, to try to achieve economies whilst maintaining effectiveness in use of resources. During the past year the board have worked closely with our CEO Carolyn Buller to achieve these objectives.

I am pleased to report that our auditors Parker Cavendish have now completed their annual audit of our financial statements and have given us an unqualified auditor’s report.

Looking forward to 2018, we still have pressure on our income with reductions in the grant from Herts County Council, but have been successful in bidding for a couple of smaller projects. Allowing for the costs of the introduction of the new auto enrolment pension scheme and a new and more efficient telephone system, we expect the outcome for next year to be a small deficit.

As with any such organization we are dependent on the generosity of others and, if we are to continue to provide our excellent work throughout Hertsmere, we must ensure that we have adequate funds with which to operate. We therefore continue to actively search for opportunities to increase our funding to safeguard and improve our services to the community.

Malcolm Curzon
Treasurer

Citizens Advice Hertsmere
Statement of financial activities for the year ended 31 March 2017
Incorporating the income and expenditure account

<table>
<thead>
<tr>
<th></th>
<th>2017 Core Funds £</th>
<th>2017 Project Funds £</th>
<th>2017 Total Funds £</th>
<th>2016 Total Funds £</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Incoming Resources</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voluntary Income</td>
<td>28,500</td>
<td>0</td>
<td>28,500</td>
<td>28,500</td>
</tr>
<tr>
<td>Investment Income</td>
<td>2,300</td>
<td>0</td>
<td>2,300</td>
<td>2,000</td>
</tr>
<tr>
<td><strong>Incoming Resources from Charitable Activities</strong></td>
<td>215,000</td>
<td>132,700</td>
<td>347,700</td>
<td>554,200</td>
</tr>
<tr>
<td><strong>Total Incoming Resources</strong></td>
<td>245,800</td>
<td>132,700</td>
<td>378,500</td>
<td>585,200</td>
</tr>
<tr>
<td><strong>Resources Expended</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charitable Activities</td>
<td>210,300</td>
<td>128,300</td>
<td>338,600</td>
<td>555,400</td>
</tr>
<tr>
<td>Governance Costs</td>
<td>11,800</td>
<td>0</td>
<td>11,800</td>
<td>17,900</td>
</tr>
<tr>
<td><strong>Total Resources Expended</strong></td>
<td>222,100</td>
<td>128,300</td>
<td>350,400</td>
<td>573,300</td>
</tr>
<tr>
<td><strong>Net Movement in Funds for the Year</strong></td>
<td>23,700</td>
<td>4,400</td>
<td>28,100</td>
<td>11,700</td>
</tr>
<tr>
<td>Balances Brought Forward</td>
<td>125,200</td>
<td>0</td>
<td>125,200</td>
<td>113,500</td>
</tr>
<tr>
<td>Balances Carried Forward</td>
<td>148,900</td>
<td>4,400</td>
<td>153,300</td>
<td>125,200</td>
</tr>
</tbody>
</table>

The charity for YOUR community
**Elstree & Borehamwood**

Drop in service and appointments
Monday 10am - 12.30pm and 1pm - 3.30pm
Tuesday and Wednesday 10am - 12.30pm
Thursday 10am - 12.30pm and 1pm - 3.30pm
Friday - Specialist appointments only
The Vanstone Suite, The Community Centre,
2 Allum Lane, Elstree WD6 3PJ

**Bushey** - Drop in service and appointments
Monday and Thursday 10am - 12.30pm
8 Rudolph Road, Bushey WD23 3DU

**Potters Bar** - Drop in service and appointments
Monday and Thursday 10am - 12.30pm and 1pm - 3.30pm
The Wyllotts Centre, Darkes Lane, Potters Bar EN6 3HN

**Outreach advice**

The Radlett Centre, 1 Aldenham Avenue,
Radlett WD7 8HL
Tuesday 10am - 1pm

If you want telephone advice
Monday to Friday 10am - 4pm
Call: 03444 111 444
www.hertsmerecab.org.uk