Annual Report
2017/18

Shaping up for the future...
building community capacity
## Contents

Aims and objectives 4  
Chair’s report 6  
Chief Executive’s report 8  
What we do – our services and projects 13  
What we do – range of enquiries 21  
What we do – partnership working 22  
What we do – impact of our advice work 23  
What we do - our achievements 27  
What we do - our policy and campaigns work 28  
Volunteering 32  
Our people 33  
Directors 34  
Statement of financial activities 35  
Balance sheet as at 31.03.2018 36  
Our funders, partners and supporters 37  

*Front cover: Citizens Advice Westminster’s London Legal Walk Team 2018*  
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Citizens Advice Westminster (the operating name of Westminster Citizens Advice Bureau Service) was one of the very first bureau services founded in 1939. From our origins as an emergency information service during the Second World War, we have evolved as a frontline agency providing essential advice and information services to Westminster residents and those living in surrounding areas.

Citizens Advice Westminster helps people resolve their legal, money, housing and other problems by providing free, independent, confidential and impartial information and advice. We value diversity, promote equality and challenge discrimination.

Our overall aims are:

- To provide the advice people need to deal with the problems they face, ensuring that they are not disadvantaged by a lack of knowledge about their rights and responsibilities; and
- To improve the public policies, practices and services that affect people’s lives by influencing national and local policy makers to develop and operate them fairly.

All Citizens Advice bureaux use the evidence of their clients’ problems to campaign for improvements in the laws and services that affect everyone. Drawing on our clients’ experiences through our Policy and Campaigns team, we also challenge policy makers and public authorities when we see that residents suffer from bad practice or unfair policies or procedures.

Citizens Advice Westminster is an independent registered charity and a member of the Citizens Advice national network.

Like most charities, most of our income is from trusts, foundations and statutory bodies, notably the local authority, Westminster City Council.
Gifts and donations from individuals, for example in response to our fundraising appeals, are also a particularly important source of income.

We also receive pro-bono assistance from local companies and law firms, who together provide us with much needed additional funding and support to deliver our essential advice services for the benefit of the local community.

We are very grateful for the continued support of our existing funders, and we regularly seek new streams of funding to enable us to build new partnerships so that we can reach even more people in need.

**Making a donation and supporting your local Citizens Advice Westminster**

No-one knows when they might have a problem they can't sort out. That's why we plan to be here for your children, family and friends in years to come.

You might be a local business that is interested in supporting your staff to volunteer with us, or by providing some other in-kind benefit.

You might be someone thinking about leaving us a legacy in your will or making a donation.

Please visit our website for more information: www.westminstercab.org.uk/donate

If you would like to know more about what we do, become a ‘Friend of Citizens Advice Westminster’, or support us as a volunteer, or in any other way, we would be delighted to hear from you.

For further information, please contact Sital Gohil: sitalgohil@westminstercab.org.uk
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Citizens Advice
Westminster has much to celebrate this year...

The 2017-18 year is the last of our five-year funding contract awarded to us by Westminster City Council in 2013. This long-term contract has enabled us to work with Age UK and the Migrants Resource Centre to offer another year of advocacy, advice and information services to thousands of Westminster residents. This has been a successful partnership.

We have also worked well with other partners who provide the funds for us to deliver advice and advocacy across 13 projects, allowing us to reach further into the community of Westminster.

We have helped 12,050 local people with over 25,000 problems. We have worked to improve our clients' ability to access us and have received more online enquiries. By working with four other local Citizens Advice offices we have delivered a telephone AdviceLine which has seen a significant rise in people's ability to access us by phone. We also see clients in person at multiple locations across the borough.

Changes to the Citizens Advice national audit system have seen us gain high marks not only for our advice work, but also for our governance and our internal processes.

Our clients tell us that they are happy with the help they receive from us. We can monitor the outcomes of our work, not only financially (£3.21 million gained for clients), but through non-financial outcomes so crucial to clients, such as creditor or bailiff action prevented and, importantly, clients reporting feelings of improved wellbeing after our help.

You can read later in this report the real-life account of our year as told in the client stories we have included. Here you can follow the challenge for one client claiming UC and the work involved in helping another claim Attendance Allowance and advising on Carers Allowance and other practical disability
benefits. This is the kernel of our work whereby our dedicated staff support clients struggling to overcome their problems.

The new Universal Credit benefit is only accessed online and many vulnerable claimants find this difficult. So next year we plan to help people build confidence online by offering training and support for digital inclusion.

This year our team of walkers joined in the Legal Walk to raise over £2,700. This funding was used to provide more training sessions by our Financial Capability team, as these workshops are valued by all those who attend. Such work, along with our ambition to do more to improve digital inclusion, are an important way to prevent problems and reduce anxiety for many more people.

We also collect a stream of client experiences and feedback as anonymous data which informs and underpins our work to improve policy by campaigning.

We have also had a very successful year of our local campaigns – Putting it Right, WaterSure Plus and Scams Awareness. We have also fed into national campaigns such as the monitoring of Universal Credit (UC), the conduct of bailiffs and issues with smart meters. We thank the Research and Campaigns team for all their hard work.

And we thank all our volunteers in their many other roles: gateway assessors, receptionists, advisers, marketing and publicity assistants, community fundraisers, digital volunteers, financial capability trainers and our board of trustees. We could not manage without any of them - they all do so much for us.

This year Shirley Springer our CEO and her staff team have taken on many challenges, from writing our GDPR policies to tendering for funding, and everything in between. They are a fantastic team.

Dee Conaghan
Chair
We have recently been successful in securing the council’s advice services contract for the next 3 – 5 years.

This will provide a stable base for the organisation, enabling us to continue serving local residents in the long-term. We will be delivering a range of advice services which local people can access in a number of different ways, including: by the telephone, online via our website and also face-to-face at a number of locations across Westminster.

Our delivery partners Age UK Westminster and Migrants Resource Centre will be working with us under the umbrella name: Westminster Advice Services Partnership (WASP) to provide services for some of the most vulnerable within our community, as well as our open access generalist services which are accessible to everyone.

Another element of the council's advice contract will be the new ‘Advice Shop’ service which will facilitate access for local people to a wide range of different voluntary and statutory service providers – altogether under one roof! We will be running the Advice Shop service from November 2018 from three separate locations across Westminster, on different days across the week. Some of the providers joining us will be Carer’s Network, City of Westminster’s Trail Blazer Project, Migrants Resource Centre, Shelter, and Westminster Councillors.

I would like to thank everyone who was involved in securing this funding from the council, including the whole staff and volunteer team whose diligence and hard work made it possible.

In terms of alternative funding, our approach to the London Rotary Club¹ was successful in that they ran an event which raised £200. They have promised to top this up with weekly donations until it reaches £500. We would like to thank the London Rotary Club foundation.

¹ [http://www.rotary-london.org/](http://www.rotary-london.org/)
Our application to the **Tesco Bags of Help Grant Scheme**\(^2\) was also successful and our Financial Capability Project, being our nominated project, will be put forward to a customer vote which will take place from Thursday 1st November to Monday 31st December 2018 in a number of local Tesco stores. We would like to thank them for their kind consideration in including us in their scheme, and we hope the local campaign will be very well supported.

These two initiatives have come about as a result of our new corporate engagement initiative which is seeing our making links with local businesses and charitable organisations. We want to raise awareness about the work that we do to try to engender their support, recruit more volunteers and also highlight how our advice services can be of benefit to their staff, and ultimately benefit their organisations.

Recently we held a breakfast briefing (what we hope to be the first of many) for local corporates in October 2018. This was facilitated by working in partnership with **Paddington Now**\(^3\) the local Business Improvement District (BID) provider.

The list of attendees for the briefing included large global and national firms, and smaller local retailers and hotels. The briefing was aimed at the HR managers of these companies to highlight the sort of advice and support our organisation can offer to their employees who might be facing difficult life circumstances. We covered the following topics:

- **Debt and Money Advice**
- **Income Maximisation and In-Work Benefits**
- **Housing and Landlord Issues**
- **Nationality and Immigration Issues**
- **Mental Health and Wellbeing**

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\(^2\) [https://www.groundwork.org.uk/Sites/tescocommunityscheme](https://www.groundwork.org.uk/Sites/tescocommunityscheme)

\(^3\) [https://www.paddingtonnow.co.uk/](https://www.paddingtonnow.co.uk/)
These briefings highlight the fact that no-one knows when they might have a problem they can’t sort out and that we are here for the whole of the community.

Citizens Advice Westminster clients face some of the toughest daily battles in London in dealing with all the key poverty indicators of housing, homelessness, benefit claims and low pay, according to the latest figures from London’s Poverty Profile Report. Westminster tops most of the charts ranking as:

- the second most unaffordable borough in London
- the second lowest of all boroughs for ‘affordable’ new homes
- profiling one of the highest rates of households in temporary accommodation
- registering an above average rate of homelessness acceptances, with almost half placed outside the borough
- one of the most unequal boroughs for pay and out of work benefits.

Contrary to popular belief, there is high rate of child poverty in Westminster. It is one of the worst boroughs in the country for child poverty. Many families exist on £124 per week.

Families with children make up over half of foodbank users, who are more likely to have dependent children than the UK average.

Westminster is 30th out of 32 boroughs with the worst child poverty rates.

38% of children in Westminster are living in poverty.

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For the past two years our adviser, Noreen (pictured), has been based in the local North Paddington Foodbank. She has been advising some of the most vulnerable people on their benefits, debt and housing issues. They include homeless young people, families with children, people with mental health problems and other medical conditions. Their situations have been impacted by government benefit caps and high rents which have led to rent arrears and homelessness. However, we anticipate the situation is likely to worsen following the start of the roll-out of Universal Credit (UC) in Westminster in June 2018. UC is the new benefit which replaces six existing benefits (Housing Benefit, Income-related Employment and Support Allowance, Working Tax Credits, Child Tax Credits, Income-based Job Seekers Allowance, and Income Support).

The national foodbank provider the Trussell Trust’s analysis of 38 foodbanks that have been in full UC rollout areas for a year or more shows that these projects experienced an increase of 52% in the twelve months following the full rollout date in their area. Comparative analysis of random samples of foodbanks taken from 247 that are either not in full UC areas, or only in full rollout areas for up to three months, showed an average increase of 13%.

In Westminster, the first tranche of local postcodes went live in June, with further post codes being rolled-out in November and December 2018. In anticipation of the issues some new claimants may face, the local office of the Department of Works and Pensions (DWP) agreed to fund one of our CAB advisers who has been based in the Marylebone Job Centre since May 2018. Our adviser, wrote an article about her initial experience on the project which was featured in our recent FOCUS Newsletter.

Going forward, we expect an increase in the numbers of new claimants we see who experience problems with applying for, and managing their UC claims. In light of this, the local DWP has decided to increase our funding, so that we can have an adviser present at the Jobcentre three days per week from October 2018.

(Please note that the North Paddington Foodbank is run independently from the Trussell Trust, but we have included their statistical report as it is a well-known and credible source of information on this sector.)

https://www.westminstercab.org.uk/invaluable-support-clients-launch-universal-credit/
From April 2019 this funding transfers centrally to our national Citizens Advice when, following the bidding process, we hope to be funded so that we can expand the support we currently provide to UC claimants. This will include a package combining both financial capability and digital skills training. We hope to roll-out our **DigiSkills scheme** for local residents from summer 2019. This will offer one-to-one or group workshops for local residents to develop their skills to cope with the challenges they may face in moving on to UC. This is not only because there is an online application process, but they will also have to manage their UC benefit online for the life of the claim.

During the summer of 2017 we ran a [digital survey](#) with our clients to find out the extent to which residents have access to the internet, and also whether they felt confident enough with their digital skills to solve problems with a digital device service, or an on-line application process. The results of the survey showed the majority of our clients have very limited digital skills, and often have no access online or to a computer; a staggering 53% stated they were not confident in accessing services to apply for or manage their benefits online.

There has been much to celebrate over the last year and over the coming 12 months we look forward to another rewarding year, and impacting more lives positively when we roll out new services and support even more residents to resolve their problems.

_Shirley Springer_

**Chief Executive**
Having secured further contract funding from Westminster City Council in September 2018, Citizens Advice Westminster will continue to work as part of a consortium of agencies, with Age UK Westminster and the Migrants Resource Centre, under the umbrella name of the Westminster Advice Services Partnership (WASP) to deliver the advice services contract for local residents.

To access the services, local residents initially have their enquiries assessed during a brief triage interview at the Gateway Service, which is accessed via the telephone, online and in person at a number of outreach locations across Westminster via our new “Advice Shop” service, as mentioned in the Chief Executive’s report.

For further advice and assistance, where necessary, clients are then referred to one of our advice services, some of which are funded to deliver more tailored advice services for the following groups:

- Older people;
- Disabled people (including those with visual and hearing impairment);
- People with mental health issues; and
- Families (with children 0-18) and young people (16-18).

These tailored services are in addition to our Generalist Open Access service. We even run an evening advice session for employed people who are unable to contact us during the day.

This new contract with Westminster City Council will now also include the following tailored projects:

**Licensing Advice Project**

Set up in 2005, this unique project is funded by Westminster Council to provide specialist advice and support to residents with concerns about local licensed premises, and issues around challenging licence applications and reviews for establishments such as betting shops, sex entertainment venues,
pubs, clubs, bars and restaurants. Over the last year, our licensing solicitor has represented residents (ranging from a single individual to multiple residents, amenity societies and residents’ associations) at 63 licensing hearings.

City West Homes Debt and Welfare Benefits Advice Project

Now in its third year, this project is for tenants of Westminster City Council. Our advisers help clients with their debt and benefits issues and help maximise their income. This year, our advisers were able to raise £121,056 in financial gains for City West Home tenants, which ranged from successful charitable grant applications, new and unclaimed backdated benefit awards and debts written off. Seventy-three tenants reported a difference in their wellbeing, having increased confidence and improved health following the advice and support they received from our advisers.

In October 2016, Citizens Advice Westminster extended the opening hours of its telephone service with the launch of the new Adviseline. Initially we reported a 25% increase in the number of calls answered, but over the last year, we have seen a further 5% increase. This is a continued improvement in our service delivery to the local community.

In addition to these services, we provide added benefit to Westminster City Council and local residents by raising extra funding to deliver a number of additional services targeted at some very vulnerable groups. These include:

Advice on Prescription Project

This pilot project has now been extended since its start in October 2016. Its aim is to improve older patients’ health and well-being by dealing with some of the non-medical issues that adversely impact on clients’ health, whilst freeing up GP time. This includes advice on welfare benefits, housing, employment discrimination, money and debt problems.
Our adviser Neha (pictured) has built a strong rapport with clients, as illustrated by the story below about how she helped Michael and Delia.

“Michael is 67, retired and lives with his wife, Delia, in a two-bedroom flat. Michael was a gardener with his own company, maintaining small parks, squares and private gardens around the borough until he was forced to give up his job due to the onset of dementia. His sons now handle his business. Whilst Michael receives his state pension, he struggles with his day-to-day care. Delia, formerly a teacher, was forced to give up her job before her retirement age to care for her husband as his conditions worsened over time.

Neha explains: “Michael has dementia and Alzheimer and Parkinson type symptoms that manifest themselves in memory and physical coordination issues. When I visited him at home I observed that the whole of Michael's right side was severely impaired so that he had a ‘dead leg' and could barely move his right arm. His family members explained that he was reliant upon them for everything including walking, preparing meals, bathing, eating and drinking. I also noted how much danger Michael could be in without the supervision of his family since he mixes up spoons with knives when he eats, and cannot coordinate his movements to sit on a chair.

“Michael was referred by his GP’s surgery to our project to help complete his Attendance Allowance form, although he was largely unaware of what the benefit was for and had not heard of any other ways in which he could get help, such as with transport.

“I provided Michael with a general benefits check and told him about Attendance Allowance, which is a disability benefit available to those over the age of 65 who have a long-term health condition or disability that hinders their ability to care for themselves. Based on his constant needs during the night and day, I also identified that he should be eligible for the higher rate of Attendance Allowance.

“As a result of the benefits check, Michael was told about the blue badge and taxi card schemes that could help with transportation to the GP’s surgery and elsewhere. I also informed him about possible benefits Delia could claim to supplement their income if he were successful in an Attendance Allowance application.
“Based on the circumstances of the case, I informed Michael of his rights and obligations relating to Attendance Allowance and discussed the available options. We decided that the further benefits for Delia, the blue badge and taxi card, could be applied for once his Attendance Allowance had been confirmed as they were largely reliant upon his status as a disabled person. Michael and Delia decided to complete the Attendance Allowance claim form with my help. I also sent a supporting statement detailing my observations of the client’s mobility and care issues.

“We are pleased to report that Michael's Attendance Allowance claim was successful and he qualified for the higher rate which means he now has an income of £86 per week. Both Michael and Delia were extremely pleased and relieved to know of the services and benefits available to someone in Michael's position. They were also thankful for information about how Delia could benefit from the Carer's Allowance since she cannot work while she cares for him.”

Over the last year, this project has helped 125 patients who were referred by local GPs. With our help, these clients were awarded £59,324 in unclaimed backdated benefits.

**Carers Advice Project**

Funded by Carers Network from September 2017, this project is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care. The Carers Network hubs are able to refer carers for our specialist advice on benefits, housing and debt across three local boroughs of Westminster, Kensington and Chelsea and Hammersmith and Fulham. Because many carers are unable to leave the house as a result of their caring responsibilities, the project offers access across three channels: in person, via Skype and by telephone. In the first seven months, the project has assisted 170 carers with some 534 issues including benefits, debt, housing, health and immigration. With our help, these carers were able to secure £61,000 in unclaimed backdated benefit awards. In addition, all the carers assisted reported a difference in their wellbeing, having increased confidence and improved health following the advice and support they received from our advisers.
Central London Healthcare Debt and Benefits Advice Service

Our adviser sees clients who are referred by mental health care professionals and who need help with debt and welfare benefits advice. Over the course of the year, our adviser has assisted clients in securing almost £42,975 in backdated benefit claims, which is over double that from the previous year.

EU Nationals Advice Project

This new service, running in partnership with the Migrants Resource Centre, started in November 2017 and is funded by Westminster City Council. The project is for the EU nationals living in Westminster who are worried about their status in the run-up to Brexit. The project has assisted 317 local EU Nationals so far, with our dedicated website resource page receiving 1,849 visitors.

Foodbank Advice Project

With continued funding from a number of sources, including fundraising through the 2017 London Legal Walk, we are working with the North Paddington Foodbank to deliver our Foodbank Advice Project. Our adviser visits the foodbank weekly and is on hand for anyone wishing to receive money advice when they attend the drop-in. Last year, our adviser was able to raise £38,744 in financial gains for clients, which ranged from successful charitable grant applications, to new and unclaimed backdated benefit awards and debts written off.

MoneySmart Project

Funded from City Bridge Trust, our MoneySmart Project came to an end in March. This project ran a series of financial skills workshops and one-to-one sessions helping residents to improve their money management skills as well as providing information on budgeting, avoiding loan sharks and identifying affordable credit.

We have seen a trend in the number of people coming to us with escalating debts. Westminster is one of the most expensive boroughs in which to live with
the average rental amount for a two-bedroom property in excess of £1,600 per calendar month. Over the last few years we have seen a number of clients who have fallen into rent arrears because their benefits do not fully cover their rent payments.

This project is about prevention and education so people avoid getting into debt or housing arrears and learn life-long skills, including IT skills, to move towards the digital age.

Financial Capability (Wiser Money) Project

Our fundraising in 2018/19 year will be used to maintain this project which now plays a very important part in our preventative services to local residents – so we want to keep it going!

We are keen to attract more young people to our workshops to help them establish good money management habits early in life. Our “Navigating the money management maze” workshop at Westminster Reference Library on 10 August was a first step in reaching out to this new group in our community.

It’s never too early to learn how to manage your money wisely to prevent financial difficulties from hitting you later in life. That was the message for the audience of thirty-nine 15-17 year olds at the workshop, where the team addressed the topic of “Young people and money management - preparing for a better adulthood”.

The workshop was part of The National Citizenship Service (NCS) - The Challenge programme to ensure that young people understand how their money decisions today may affect their financial future. Also taking part was Dawn Wood, Metropolitan Police Fraud Prevention Unit, who spoke about of “Money mules and staying safe online”.

During this interactive and lively workshop, participants were asked a number of questions and their answers highlighted their current knowledge and perceptions about financial matters, including budgeting, how to enter credit

7 https://www.london.gov.uk/what-we-do/housing-and-land/renting/london-rents-map
deals wisely and how to transact online safely. Christina, our Financial Capability Project worker, said: “It was a good experience for us reaching young people before they start making serious money choices. The audience was quite engaged throughout the session, asking questions and bringing up suggestions.

“The feedback was that most of them would think about how they spend their money and start budgeting, and saving was big on the agenda. They were also quite wary of doing anything that would get them into bad debt as most of them wished to own their own home in the future.”

MoneyPlan Service

The 2014 Budget announced fundamental changes to the options for accessing pension savings at retirement from April 2015. The government also announced a guidance guarantee, which entitles everyone with a direct contribution pension fund, to free, impartial guidance. The purpose was to empower consumers to make informed and confident decisions on how to use their pension.

We worked with our colleagues at Citizens Advice Brent (the provider) last year to deliver the PensionWise service to our local residents in Westminster. Going forward, the provider is Citizens Advice Waltham Forest. This service, based weekly at our bureau, is delivered by an independent financial adviser funded to provide financial advice on any aspect of mortgages, endowments, equity release, financial planning, pensions, tax and savings.

Open Door Housing Advice

With funding from CityBridge Trust until March, this project assisted local people with Crisis Prevention assistance. This included rehousing homeless families and resolving escalating debt from mortgage or rent arrears. Over the last year, the project secured settled accommodation for three local families, and achieved £21,263 in backdated housing benefit awards to clear rent arrears.

Octavia Tenants’ Advice Project

Now in its seventh year, our project advisers continue to help tenants of Octavia Housing and Care to deal with their debts and help maximise their income, including providing advice on welfare benefits issues. This year the project assisted clients with some 950 problems related to debts and welfare benefits, achieving financial gains of
£144,649 in unclaimed backdated benefit awards, charitable grants, and savings from utility suppliers.

**Personal Budgeting Support Service**

As part of the national roll-out of Universal Credit in November, Westminster Council funds us to provide a budgeting advice service to local residents. From June one of our advisers was on-site twice weekly at the local Job Centre to provide much needed support to local residents.

**Pound Advice Project**

Funded by the London and Quadrant Housing Trust (L&Q), this project assists L&Q tenants to avoid or resolve debt and financial problems and become more financially confident and independent. Following our advice and support, tenants were able to claim for new and increased benefits to help pay their rent arrears, helping them avoid eviction action.

**Pro-bono Solicitor Service**

We have a number of local solicitors who give up their time free of charge to provide free legal advice to our clients. Following cuts to civil legal aid, this service provides much-needed free legal advice to local residents on specialist family, immigration and housing matters. The service is available at our office two evenings per week. Over the last year, the three local firms - Ashton Ross Law, Duncan Lewis and Moss Beachley Mullem & Coleman offered some 129 free specialist advice appointments to local residents.

**Thames Water Project**

This project started this year and is funded by the Thames Water Trust Fund. The project supports Thames Water customers with one-to-one budgeting advice, access to hardship funds, and help in applying for grants to pay off water debts. So far, it has assisted 78 local residents with some 320 issues from benefits, debt and housing issues to making charitable applications. The adviser was able to secure £7,550 in financial outcomes for clients which ranged from unclaimed backdated benefit awards, to successful charitable payments through the WaterSure tariffs.
Last year we provided advice and information to 12,050 individual clients. The number of contacts we had with these clients for further help and advice was 25,367 meaning each person returning twice on average.

How clients accessed our services over the last year:

- **44%** face to face
- **35%** phone
- **21%** online

We gave advice and support on **21,025 issues**, of which the top 5 are...

- Benefits: 46%
- Housing: 14.9%
- Debt: 14.5%
- Charitable support: 4.6%
- Immigration: 4.1%

**Breakdown of the top fifteen issues presented over the last year**

- Employment Support Allowance: 11.1%
- Personal Independence Payment: 8.8%
- Income maximisation: 8.7%
- Housing benefit: 6.9%
- General Housing issues: 5.0%
- Charitable support: 4.8%
- Rent arrears: 2.9%
- Provision of accommodation: 1.9%
- General Immigration issues: 1.8%
- Private sector rented property: 1.6%
- General Legal matters: 1.4%
- Council Tax arrears: 1.4%
- Local authority housing: 1.2%
- Credit, store & charge card debts: 0.9%
- Housing association property: 0.6%
Initially funded by Trust for London, and then supported by Advice UK, the Westminster Advice Forum (WAF) is a consortium of key local advice agencies who work together to share information and expertise and develop strategy.

The aim is to improve the provision of advice by delivering integrated services where possible and to increase the effectiveness of campaigns work.

WAF is keen to increase its involvement with both the private and public sectors to highlight where policies and practices are having a negative impact on people, and to help policy-makers improve the services they provide.

We also work together to raise awareness of the complex needs of the local community and how they can be better addressed.

Citizens Advice Westminster is also part of the wider voluntary and community sector in Westminster. As the local council for voluntary services, One Westminster exists to serve the local voluntary sector and volunteering across the City of Westminster; providing organisational development support to members and help with recruiting and supporting volunteers. Our CEO, Shirley, sits as a trustee on the board of One Westminster and with our organisation’s membership of One Westminster, we are committed to partnership working that supports and enriches the lives of some of the most vulnerable in our community.
Ahmad’s story

Ahmad, a 20 year old refugee, sought help from us when he didn’t understand why he was being threatened with homelessness. Ahmad is also under the care of the social services who assigned him a support worker.

When he came to us, he was very troubled and frustrated as he found it hard to explain himself fully as English is not his first language. Our adviser was able to liaise with Ahmad’s landlord to suspend eviction proceedings temporarily while we helped him.

We found that Ahmad had been given an Introductory Tenancy by his landlord, which meant that at all times he had to keep his rent account in credit to avoid eviction. Ahmad had successfully applied for Universal Credit (UC) with the help of his social worker and his award had included an element of housing costs to be paid towards his rent. However as Ahmad only received a reduced level of UC, he had accrued rent arrears of £1,253 which put his tenancy at risk.

When contacting the Department for Work and Pensions (DWP) about Ahmad’s benefits, our adviser was told that as UC claims were now part of their digital service, Ahmad could only communicate via a portal system. This meant that Ahmad would need to go online with his pin number and ask the DWP a question and they would get back to him. Worse still, there was no time frame for them to respond.

Citizens Advice Westminster has liaison officers to whom we can escalate problems and in this case, following our intervention, the officer was able to list Ahmad as a vulnerable person so that they could make direct payments to his rent account. However, the DWP do not pay UC for the first seven days of any claim but only pay it one month in arrears. As a result, they said that they would not pay Ahmad’s rent immediately. Our adviser disputed this as Ahmad was already in receipt of UC. The adviser emphasised that the housing costs element of Ahmad’s UC should not have been affected and should have been a continuation of his UC.

8 Names of clients have been changed to preserve anonymity
Whilst we continue to challenge the DWP on Ahmad’s behalf, a successful application was made to a local charity and Ahmad was awarded £300 which helped reduce his rent arrears. However, as his home was still at risk our adviser also applied for the Eviction Prevention Fund. This is an interest free loan administered by Westminster Council’s Housing Options service. A full payment £953 was awarded which cleared Ahmad’s rent arrears and allowed him to continue living in the property, as his tenancy was no longer at risk.

Ahmad was very happy with the outcome and he is now looking for an apprenticeship with the help of a support worker.

The new **UC digital portal online service** raises access and communication challenges for both advisers and clients.

Our advisers must have the client with them and they cannot take the pin number to be used in following up the case, because it is unique to the client. Vulnerable residents struggle with the computer system and there is now no phone number for them to contact the DWP.

As mentioned earlier, UC launched in a number of wards in Westminster this June and Citizens Advice Westminster has been monitoring the impact of the roll-out and supporting residents who need to register under the new system to receive their benefits. November will see the completion of the roll-out in the NW6, W9, and W10 areas of Westminster. W11 areas of Westminster will roll out take place in December.

One of our advisers attends the Marylebone Job Centre (JCP) twice a week to speak to clients about their options on any issues relating to UC. This can cover eligibility, the application process, challenging decisions, checking calculations, sanctions, advance payments, housing costs, Discretionary Housing Payments, transitional arrangements, changing from legacy benefits to UC, and change of circumstances. One of our advisers also sees clients who need advice on other
issues such as employment, homelessness, debt and applying for disability benefit.

Our adviser explains: “Many clients are having difficulties making the initial claim because of a lack of support available for vulnerable people due to time constraints on the JCP staff. UC applications can take between 60-90 minutes, depending on the capability of the client or their lack of IT skills or language barriers. Others need to consider whether or not to claim UC pending mandatory reconsideration or appeal against an unsatisfactory decision against an existing benefit.

“Another problem is rent arrears caused by the five week delay in the processing of UC and the benefits cap for working age claimants who are not exempt. When making online UC applications, some clients are not entering rent details correctly due to lack of awareness about housing costs under UC. As a result, payment of housing costs is often delayed.

“Our presence at the job centre at the inception of the UC full service has made a substantial difference to the way the implementation of UC is being managed in the Westminster borough. It's a sigh of relief for clients to have access to excellent advice at any stage of their UC claim. Clients often present complex issues and are anxious and worried about how to deal with their situation. With our expertise in UC and other related areas of social welfare law, the client leaves the JCP better informed about their rights and responsibilities and empowered to make decisions on their options.

“Additionally, by building a relationship with the JCP staff we are able to communicate with them to resolve any issues for clients relating to their UC payments, getting their assistance for clients to make the initial claim, or referring clients to the council housing benefit officer for any issues relating to missing payments of housing benefit or council tax.

“I have witnessed issues with some clients who decline to apply for UC online even when JCP staff have offered to help them access the online process and understand the questions. Some of these clients may speak English, but they are not confident with filling in forms or understanding written English, while vulnerable clients can find it difficult to fill in information on health issues.”

The job centre also offers help with IT and Citizens Advice Westminster has produced a useful guide on where clients can go for free IT training locally.
More details can be found on the dedicated page on our website: www.westminstercab.org.uk/advice/universal-credit

The presence of a Citizens Advice Westminster adviser at the job centre has achieved a number of valuable outcomes:

- Empowering clients to make decisions on whether or not to claim UC pending a Mandatory Reconsideration by looking at the advantages and disadvantages.

- Explaining what is involved in the benefit cap exemption and eligibility for Discretionary Housing Payment.

- Informing clients about UC and how to make claims online and manage their accounts.

- Improving the JCP services to clients as a result of building an effective working relationship with JCP staff and liaising with them on issues faced by clients regarding their UC claim/payments.

- Helping a vulnerable client to make the initial application for UC and empowering her to use IT and encouraging her to take up the IT course offered by the job centre.

- Ensuring clients are better informed about how to claim for their housing costs with UC.

- - 26 -
What we do... our achievements

We achieved some very successful outcomes for clients during the past year (£3.21m); including the top ten outcomes below:

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awards following benefit appeals</td>
<td>£1,427,564</td>
</tr>
<tr>
<td>New benefit awards</td>
<td>£1,198,731</td>
</tr>
<tr>
<td>Benefits put back into payment</td>
<td>£256,819</td>
</tr>
<tr>
<td>Debt Relief Orders</td>
<td>£129,280</td>
</tr>
<tr>
<td>Benefits overpayment not recovered</td>
<td>£59,953</td>
</tr>
<tr>
<td>Charitable Support</td>
<td>£59,181</td>
</tr>
<tr>
<td>Debts written off</td>
<td>£29,866</td>
</tr>
<tr>
<td>Benefits maintained</td>
<td>£13,125</td>
</tr>
<tr>
<td>Rights to benefits secured</td>
<td>£10,791</td>
</tr>
<tr>
<td>Benefits maintained</td>
<td>£9,503</td>
</tr>
</tbody>
</table>

Benefit gains accounts for 92% of all the financial outcomes achieved

Our debt caseworkers were able to suspend bailiff and court proceedings for 92 local people

Food vouchers and charitable support were secured for 91 vulnerable families

Our advisers were able to secure better utility deals for 21 local residents

Following our intervention, creditor action was suspended and debt repayments successfully negotiated for 74 clients

Our advisers were able to secure grants from Energy Trust funds and government schemes for 26 vulnerable clients

2,926 of our clients reported having improved health and wellbeing after getting advice and support
Citizens Advice Westminster is committed to raising awareness among statutory bodies, private companies (both local and national) and other decision-makers, of the adverse impact that certain policies and practices have on our local community.

Our Policy and Campaigns Coordinator works one day per week and oversees a team of volunteers (Sue and Rebecca pictured) who look at the evidence collected by front-line advisers, to try and identify local and national trends.

Our Policy and Campaigns Team collects the evidence and statistics anonymously, so that individual clients are not identified, and uses this information to produce reports and to campaign locally for improvements in the law and local services.

In the past year the team has reviewed a total of 154 bureau evidence forms which detail issues raised by our advisers. These include:

- Maladministration relating to the Department for Work and Pensions (DWP) and the local authority’s benefits service.
- Continuing problems with disability assessments conducted by Maximus on behalf of the DWP, and the reluctance of some GPs in completing evidence forms required to review claimants’ benefit entitlement.
- Employment discrimination and disputes where clients are on zero-hour contracts or have disabilities.
- Local cuts to health and community care budgets, and the impact on local people and their health conditions.
Local Campaigns

**Putting it Right:** this campaign's aim is to raise formal complaints on behalf of clients on issues of malpractice and/or official error by statutory bodies to influence positive change and improvement in their services – both in terms of policy and procedure. Monica⁹ had her forms lost by the DWP, despite our sending them using the Royal Mail's Signed For delivery service. Our complaint resulted in the case being looked at and Monica received a backdated payment amounting to £2,435. She also received an apology for their error. The DWP is also considering a special payment due to the considerable delay the client experienced.

**Fair water rates for social landlord tenants:** this campaign focus is to inform relevant social tenants of their ‘moral right’ to be able to claim WaterSure Plus tariffs, and to challenge those locally Registered Social Landlords who do not facilitate this. We helped Abdul¹⁰ with his escalating water bills. Following our advice Abdul realised he could apply to Thames Water's WaterSure Plus tariff to reduce his bill by half. However, when he didn't get a response from his social landlord about when the tariff would be applied to his account, we helped him to lodge a formal complaint. This resulted in Abdul's landlord applying the tariff

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⁹ ¹⁰ Names of clients have been changed to preserve anonymity
to his account. Abdul was delighted with this outcome as it meant he had some extra income to spend.

**Scams Awareness Month:** running alongside the national campaign, our team used social media and disseminated leaflets to educate local people on how to identify potential scams, avoid and report them.

**Financial Capability Week:** again running alongside the national campaign, our team used social media, and conducted workshops in the local area to raise awareness around financial skills and improving money management.

**National Consumer Week:** this campaign ran alongside the national campaign to encourage people with consumer problems to seek advice about goods and services; particularly around discrimination. Using the #beforeyoursign we highlighted the dangers of subscriptions.

**10 Top Tips to Avoid Debt:** in the run-up to the seasonal period we used this campaign to encourage people to make better-informed decisions around spending at Christmas. These were posted on our website and on social media.

**Big Energy Saving Winter Campaign:** Every year, our service handles many energy related issues from our clients and coupled with the recent stories in the media about bad billing practices and complaints against energy companies going up, energy is an issue we’re likely to be hearing more about. As a consumer champion for energy issues, we have a statutory obligation to make sure that consumers are represented effectively. But more than that, we want to make energy better, therefore we are making sure that tackling energy issues remains
at the forefront of our work. Our campaigns team has drawn up and disseminated energy savings tips leaflets for local residents.

**Universal Credit:** With the roll out of UC in Westminster this June, the Policy and Campaigns team launched a campaign to look at how clients manage the impact of the built-in delay to UC that requires claimants to wait at least 42 days before receiving a benefit payment. The team researched what financial assistance was available during this period, and took a look at how easy it was to communicate with the DWP to resolve problems. Following a survey undertaken at a local independent foodbank, the team compiled a comprehensive pack for advisers to use outlining the profile of each Westminster ward and the support services available to UC applicants in each ward.

Rebecca and Ming (pictured), our Policy and campaigns volunteers, also created a resource booklet for local residents, signposting them to UC support services in their ward.
Volunteers come from all walks of life, with very different life experiences and skills.

The bureau aims to capitalise on this wealthy resource by matching their range of skills, experience and availability to a variety of volunteering roles including: Receptionist/Information assistant, Adviser and Trainee Adviser, Caseworker, Gatewayer, Financial Capability facilitator, Marketing assistant, Corporate Engagement Fundraiser, Digital Communications assistant, IT Support volunteer and Campaigns assistant.

We continue to work with local colleges and universities to enable students to gain work experience as part of their studies and also for general work experience. The relationships with the colleges and universities are mutually beneficial: for the bureau it has reduced the need to go to external recruitment, whilst for the students it has opened up local volunteering opportunities that match their skills and interests.

Sourcing good quality volunteers with the requisite skills and availability is the first step, but encouraging them to stay is equally important. The supportive working environment in which our volunteers are trained and developed and our collaborative-working ethos aids in this, but we want to ensure volunteers feel really appreciated and valued. We have looked to do this in a variety of ways including offering discounts with various London businesses once they have completed their training, as part of the Time Credits scheme.

Over and above the social value our volunteers contribute to local people. The economic value to the bureau in terms of the hours of dedicated service our volunteers provide, has been calculated as having an equivalent monetary value of £154,439. Ninety-nine volunteers dedicated one thousand, 1,528 days of volunteering for the organisation.

Citizens Advice Westminster recognises and appreciates the commitment and dedication of its volunteer workforce in delivering services to the local community.
Rosemary Gallagher 1949 – 2018:
Rosemary Gallagher had served as a trustee on our board for the past 25 years and sadly passed away this year. Rosemary was an active member of the board and sat on the HR Committee, providing a positive contribution to the organisation during her many years of service.

Rosemary had also spent many years serving the local community in her role as a full-time Health Visitor in the south of the borough. She had finally decided to retire from her post as well as stepping down as a trustee, just shortly before her death.

In recognition of her contribution as a trustee Rosemary was presented with a long service award at our AGM last year (pictured).

We will miss her dearly and continue to remember her with fondness and gratitude.

Our dedicated staff, trustees and volunteers support Citizens Advice Westminster and the local community. We wouldn’t be able to deliver the high level of quality services that we do, without them. So we are saying a big ‘thank you’ to everyone who has been a part of Citizens Advice Westminster over the past year.

We would like to extend a warm welcome to all those joining the organisation in 2018/19!

A huge thank you to the Legal Walk 2018 team, who helped to raise £2,720 this year!

*Back L to R: Liam, Neha, Barri, Frances, Dee, Holly, and Sital*  
*Front L to R: Rebecca, Ming and Gwyneth*
Board of Trustees at 31 March 2018

- Dee Conaghan\(^{11}\), Chair
- Alan Gorringe\(^{12}\), Treasurer
- Chris Blackburn\(^{13}\)
- Rosemary Gallagher\(^{14}\)
- Stephen Grave
- Joseph Haji-Hannas\(^{15}\)
- Gwyneth Macaulay
- Neil Reeder
- Jacqueline Rivera\(^{16}\)
- Stephanie Tyrer
- Clémence Herman \(^{17}\)
- Nina Fletcher\(^{18}\)
- Georgia Ackland\(^{19}\)
- Richard Gellar\(^{20}\)

\(^{11}\) Elected 16 November 2017
\(^{12}\) Elected 16 November 2017
\(^{13}\) Resigned 16 November 2017
\(^{14}\) Resigned 19 June 2018
\(^{15}\) Resigned 19 June 2018
\(^{16}\) Resigned 16 November 2017
\(^{17}\) Joined 06 June 2017, resigned 20 September 2018
\(^{18}\) Joined 06 June 2017
\(^{19}\) Joined 06 June 2017
\(^{20}\) Joined 12 September 2017
In 2017/18 the charity's income was £1,127,142 - an increase of £15,971 on the previous year. Total expenditure for 2017/2018 was £1,065,811 - a decrease of £34,263 on the previous year. This careful management of resources left us with a small surplus of £61,331 to add to the reserves, enabling us to achieve our reserves target of £300,000 (excluding long-term pension liabilities).

The net present value of the deficit payments to the closed defined benefit pension scheme reduced to £187,683 in the year, from £198,550 the previous year.

These liabilities are repayable in equal monthly instalments until December 2033.
The below information is extracted from the audited annual accounts on which the auditor's opinion was unqualified.

The full report and accounts were approved by the trustees on the 18th September 2018. The information provided below may not be sufficient to allow for a full understanding of the financial affairs of the charity.

For further information the full accounts, the auditor's report on those accounts and the trustees' annual report should be consulted. Copies of these may be obtained from Citizens Advice Westminster.

<table>
<thead>
<tr>
<th>Fixed Assets</th>
<th>£27,303</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td></td>
</tr>
<tr>
<td>Debtors</td>
<td>£67,580</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>£624,885</td>
</tr>
<tr>
<td>Liabilities</td>
<td></td>
</tr>
<tr>
<td>Creditors</td>
<td>£348,076</td>
</tr>
<tr>
<td>Net current assets</td>
<td>£344,389</td>
</tr>
<tr>
<td>Total assets less current liabilities</td>
<td>£371,692</td>
</tr>
<tr>
<td>Creditors: amounts falling due after one year</td>
<td>£188</td>
</tr>
<tr>
<td>Total net assets</td>
<td>£184,009</td>
</tr>
<tr>
<td>The funds of the charity</td>
<td></td>
</tr>
<tr>
<td>Restricted funds</td>
<td>£1,023</td>
</tr>
<tr>
<td>Unrestricted funds</td>
<td>£370,669</td>
</tr>
<tr>
<td>Pension Reserve</td>
<td>£(187,683)</td>
</tr>
<tr>
<td>Total charity funds</td>
<td>£184,009</td>
</tr>
</tbody>
</table>
We would like to say a huge ‘thank-you’ to all our funders, for enabling us to provide our essential advice services over the last year, and for their continued support.

Supported by

City of Westminster

Our funders

Supported by

City of Westminster
Supporters

We thank all the organisations we work closely with, and who help us to provide a more holistic and better integrated service to local people.

Outreach host partners

We also thank our outreach host partners for permitting us the use of their premises in order to facilitate residents being able to access our advice services more locally: The Beethoven Centre; Cardinal Hume Centre; CityWest Homes Estate Offices, Children’s Centres in Westminster; Church Street Library; Millbank Medical Centre; Octavia Housing; South Westminster Legal Advice Centre; St Marylebone JobCentre; Westminster Centres for Psychological Wellbeing; Westminster and Wandsworth MIND; and WECH Community Centre.

Corporate partners

We extend our thanks to Seddons for generously offering the use of their offices for our Trustee Board meetings this year.

Finally, we thank the London Legal Support Trust for their support in assisting us with our fundraising efforts over the year.

Supporters

We would like to extend our thanks to the grant-making bodies for their generosity in continuing to support our very vulnerable clients with charitable awards: The British Gas Energy Trust; EDF Energy Trust; Glasspool Charity Trust; The Hospital Saturday Fund; the League of Helping Hands; the Ogilvie Charities; Society for the relief of distress; Strand Parishes Trust; the Talisman Charitable Trust; Westminster Almshouses Foundation; Westminster Amalgamated Charity; North Paddington Foodbank; and the Westminster Foodbank.
Westminster Citizens Advice Bureau Service

0300 330 1191
westminstercab.org.uk

Registered Office: 21a Conduit Place, London W2 1HS
Charity Registration Number: 1059419
Company Registration Number: 3039752
FCC Regulation Number: 617795