



Westminster

Annual Report  
2015/16



***Developing Advice in  
Health Settings***

**DISABILITY  
RIGHTS  
HANDBOOK**



# Contents

AIMS AND OBJECTIVES	5
CHAIRS' REPORT	7
CHIEF EXECUTIVE'S REPORT	10
SERVICES AT CITIZENS ADVICE WESTMINSTER	16
RANGE OF ENQUIRIES	22
IMPACT OF OUR ADVICE WORK	23
VOLUNTEERING	34
OUR PEOPLE	36
BOARD OF TRUSTEES AT 31.03.2016	37
STATEMENT OF FINANCIAL ACTIVITIES	38
BALANCE SHEET AT 31.03.2016	39
OUR FUNDERS, PARTNERS AND SUPPORTERS	40



## AIMS AND OBJECTIVES

Westminster Citizens Advice Bureau Service (CAB), or **Citizens Advice Westminster** as we are now known, was one of the very first bureau services founded in 1939. From its origins as an emergency service during the Second World War, Citizens Advice Westminster evolved as a frontline agency providing essential advice and information services to those living and working in the City of Westminster and the surrounding areas.

The overall aims of the service are:

- To provide the advice people need for the problems they face; ensuring individuals do not suffer from a lack of knowledge about their rights and responsibilities; and
- To improve the policies and practices that affect people's lives; ensuring a responsible influence is exercised on the development of social policies and services at both local and national levels.

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

All Citizens Advice bureaux use the evidence of their clients' problems to campaign for improvements in the laws and services that affect everyone.

### **THE CHARITY FOR YOUR COMMUNITY**

Citizens Advice Westminster is an independent registered charity and a member of the Citizens Advice national network. Without funding through public sector grants, contracts and charitable fundraising, we could not continue to provide the necessary help and support to the local community. We are therefore

grateful for the continued support of our existing funders, and in addition we regularly seek new streams of funding with which to build new partnerships so we can reach even more people in need.

### **MAKING A DONATION AND SUPPORTING YOUR LOCAL CITIZENS ADVICE**

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. But as an independent charity we can't survive without your help, so please think about supporting us in any way you can.



[westminstercab.org.uk/donate](https://westminstercab.org.uk/donate)



[easyfundraising.org.uk/causes/westminstercab](https://easyfundraising.org.uk/causes/westminstercab)



@westminstercab



@westminster.cab.5

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

Please contact Sital Gohil at [sitalgohil@westminstercab.org.uk](mailto:sitalgohil@westminstercab.org.uk) or call 020 7706 6010 for further information. You can also write to us: Citizens Advice Westminster, 21a Conduit Place, London W2 1HS.

## CHAIRS' REPORT



I am pleased to welcome you to the Citizens Advice Westminster annual report for 2015/16. The theme of this year's report is '**Developing Advice in Health Settings**'.

It is increasingly recognised that appropriate advice delivered at the right time can play a significant role in supporting health professionals when faced with patients suffering with stress, anxiety and depression which frequently accompanies financial and related problems, especially in vulnerable groups of people.

We are now into our third year of long term funding awarded to us by Westminster City Council and this stability, for which we thank the local authority, has been used as a strong foundation for delivering advice services in over 25 outreach locations, allowing us to be nearer the communities that we serve. Long term funding allows us to commit to long term rental of our central office, and to recruit staff and volunteers with confidence on both sides that this is a long term arrangement.

The relationships with our partners in delivering services have further developed into an effective means through which we deliver a number of core services. In recent months this has seen us introduce a reduced rate telephone line in conjunction with other central London Citizens Advice services, to further improve access to our services and improve coverage in terms of hours.

Our volunteers continue to be a vital source of strength to us and their dedication and free gift of time continues to be one of huge benefit to Citizens Advice Westminster. We would like to express our thanks to each and every

volunteer. Our trustee board are of course themselves volunteers and as well as collectively attending meetings all have given additional time, and quite a lot of it, in support of change and fitting the service to new challenges.

In all of this Shirley Springer our Chief Executive has been active and, as one of the most experienced managers across the service nationwide, has become more effective year by year and the Citizens Advice Westminster service has further improved, despite the many challenges faced this year as indeed every year.

As well as our core grant we have this year received additional funding from about 15 organisations to support specific advice and educative projects ranging from advising local residents on their rights in relation to local licensed premises to housing arrears. We are extremely grateful to each and every funder for giving us the opportunity to better serve the people of Westminster, especially those who are most vulnerable and are our particular concern.



Our campaigns and policy work has stepped up a level this year with an impressive number of contributions to national campaigns such as **improving access to basic bank accounts**. We have in Westminster particularly focussed on our role as a consumer champion for energy issues. We have also ventured further into the area of gender abuse and domestic violence and supplied information on raising awareness to local citizens.

As always fundraising underpins all that we are able to do and our new fundraising working group has developed a number of new ideas and will be active in driving these over the coming year.

With large pockets of deprivation among the glittering highlights, a transient population and amazing diversity (with 150 languages spoken) there are always new challenges to be faced. We all look forward to facing our new challenges and working in partnership to serve the people of the City of Westminster and repeat our especial thanks to all who continue to make this possible.

It is always inspiring to look at the impact our work has and the figures this year are nothing short of amazing; and to summarise some of the figures in this report :



The time given by volunteers was valued at over £200,000 and a number of volunteers transitioned into full time work.

Total **financial benefits gained** for clients amounted to **over £3m** and this will have mostly been spent within Westminster giving a sizeable boost to the local economy.

To conclude on our theme of giving advice within health settings, over 2,000 clients reported improved health benefits following our interventions.

We look forward to another successful year serving the community of Westminster.

**Alan Gorringe**  
**Chair**

## CHIEF EXECUTIVE'S REPORT



**'The positive impact of our advice on people's health and well-being'** has been one of the main focuses of Citizens Advice Westminster over the past year; with a view to increasing the effectiveness of our Health Inclusion Project.

We know that the right advice at the right time can produce real benefits for people's health, especially where advice services work directly with local medical

professionals and care providers.

The **Marmot Review (2010)** highlighted that the provision of good welfare advice leads to a variety of positive health outcomes and, in addition, addresses health inequalities. It is said that the effects on patient health are significant and include: lower stress, blood pressure and anxiety levels, better sleeping patterns, more effective use of medication, smoking cessation and improved diet and physical activity.

In researching the role that advice services play in achieving health outcomes, the study jointly commissioned by **Advice Services Alliance and The Low Commission (2015)**, reports: 'There is demonstrable evidence that when advice and health sectors work more closely and strategically to meet advice needs, this contributes to reducing health inequalities'.

Last year Citizens Advice, the national charity, held an event in partnership with the Royal College of General Practitioners, to talk about the pressures of primary

care and how these can be reduced. This was on the back of the **Citizens Advice national briefing (2014)**, which found in a survey of GPs across England, that:

- 72% of GPs said they felt non-health demand had risen in the last year
- 84% of GPs had signposted patients to external agencies who they thought might be better able to help with problems such as housing, benefits and debt
- Only 15% of GPs said they had the facility to refer patients to an advice expert based in their surgery; providing for integrated care.

These findings are important in the context of addressing the wider social determinants of health, and suggest that stronger collaborative working across the medical and advice sectors is important.

To this end, we wanted to achieve the following aims for our **Health Inclusion Project**:

- to improve access to advice for people who are vulnerable and/or who have health-related problems
- to improve patient engagement in taking an active role in improving their own health and wellbeing
- to identify and strengthen the position of advice services in relation to the delivery of health outcomes
- to identify a range of possible approaches and service models for the delivery of advice within a health context.



The Project itself started out in 1981 as the **Disability Outreach Project** funded by Social Services for one day per week. This was as a result of an initiative during the International Year of Disabled Persons. The Project was based at the

then Warwick Row Day Centre for the Disabled before moving to the Princess Diana Centre some 15 years later.

In 1989 the then St Marylebone CAB was successful in their funding bid to the Riverside Mental Health Trust, as a direct result of findings from the Tomlinson Report. The **Mental Health Project** was initially based at the Terrace Day Centre, for ½ day per week. Three-year funding in 1994 was secured from Westminster Social Services to expand the Project to five days.

In 2005, the Project moved premises across Westminster within the offices of the local Community Mental Health Teams (CMHTs); and now provides advice and support to people in the community with a 'severe and enduring mental health problem.'

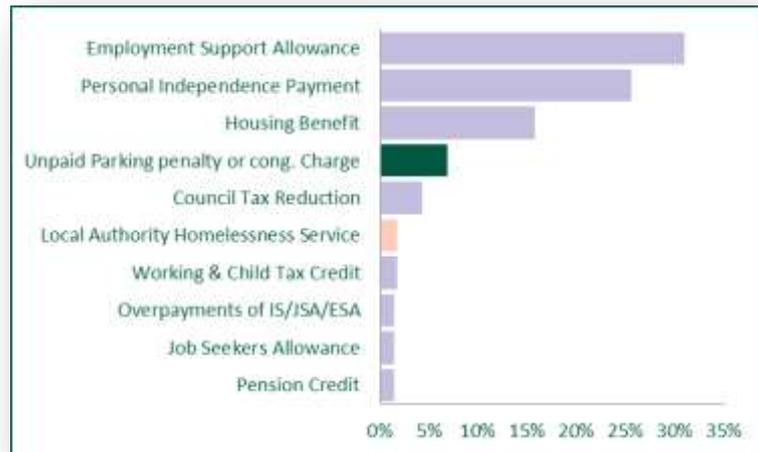
Following a formal commissioning process by the local authority in 2013, the Disability Outreach Project was extended to a 5 day per week service, and together, these two projects now form our Health Inclusion Project.

As a health-promoting charity with decades of experience of providing advice in health settings, including health centres and day centres, Citizens Advice Westminster has built up a wealth of evidence around the importance of advice in promoting health and wellbeing, and preventing the onset, or escalation, of mental health problems in clients.

### **Mental Health Project**

We set about to improve the knowledge of the CMHTs and NHS staff by providing direct access to our adviser as part of a new e-mail consultancy service. The adviser dealt with **1,249 enquiries last year**, which meant patients'

problems were dealt with quickly and effectively, without the need to wait for an appointment. The adviser has also conducted a number of informative briefings for NHS staff, on changes to the benefits system; which can prove complex and daunting for non-advisers. This together with advice provision and support the adviser achieved just over **£1m in financial gains** for local clients last year, of which 90% was related to unclaimed backdated benefits.



*Top ten issues dealt with last year by the Mental Health Project*

### **Disability Outreach Project**

Hosted one day per week out of the Millbank Medical Centre (MMC), we wanted to make fundamental changes to the Project so that rather than simply hosting the advice service, (with appointments being booked by the bureau), MMC could make more effective use of the Project. The adviser now has access to appointments booked directly for her onto the electronic practice system by GPs and other practice staff. These are appointments for patients with non-medical enquiries who would otherwise have had to see the GP. A number of these patients had been seen for repeat appointments, suffering from conditions such as anxiety and stress over problems such as debt, poor housing conditions, bereavement and relationship breakdown.

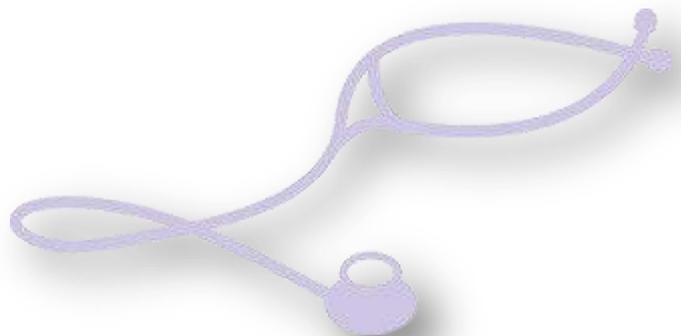
Additionally, we have changed the way we record cases for the Health Inclusion Project. Rather than just focussing on the welfare advice issue, our advisers also

focus on supporting patients with their health needs. This is new way of working for our advisers, and is proving beneficial in achieving even greater health-related outcomes for our clients.

This has meant that in addition to the substantial financial gains achieved for clients (for things like backdated and newly-awarded benefit claims, charity grants etc), we have seen better access to improved health and social care services for clients. These small improvements have achieved the following additional outcomes:

- reduced GP time from seeing clients with non-medical enquiries
- resolved non-medical problems for patients
- generally improved patient health and well-being; and
- reduced need for repeat patient appointments.

The aforementioned survey quotes a local GP as saying: ***'As a GP I am not an expert in benefit and debt advice, so I am not always sure what to say...patients are more likely to return as their problem is not solved. So if the CAB can advise them quickly, then they will not come back to us.'***



A clear message comes from these wide-ranging sources, that welfare advice provided in health-settings, results in better individual health and well-being and lower demand on health services – the beneficial health impact of receiving good welfare advice.

As the health system seeks further efficiencies, our results present an opportunity for time and money from the health system to be re-focussed on healthcare.

To quote the Low Commission report: 'Direct commissioning of welfare advice services within specific health settings is most effective, as it targets the most vulnerable within settings they trust and where their specific health needs are understood.'

**Shirley Springer**

**Chief Executive**

## SERVICES AT CITIZENS ADVICE WESTMINSTER

Since acquiring contract funding from Westminster City Council in September 2013, Citizens Advice Westminster has been working as part of a consortium of agencies, namely Age UK Westminster and Migrants Resource Centre, under the umbrella name of the 'Westminster Advice Services Partnership' (WASP) to deliver the advice services contract for local residents.



Initially, local residents have their enquiries assessed during a 20 minute interview at the **Gateway Service**, which can be accessed via the telephone, online, and also in person at a number of outreach locations across Westminster. For further advice and assistance, clients are then referred to one of our advice services including the **Generalist Advice Service** as well as more tailored advice services for the following groups: **Older People; People with Disabilities; People with Mental Health issues; and Families with a Child under the age of five.**

In addition to these services, the bureau provides added benefit to the City Council and local residents by its ability to raise extra funding to carry out a number of additional services, targeted at some very vulnerable groups within the community. These services include:

### **City West Homes Debt and Welfare Benefits Advice Project** a new



project for tenants of Westminster City Council, where our advisers help clients with their debts and benefits issues and help maximise their income. In the first year alone, 402 clients have been assisted with 69 of them reporting to

have increased confidence and improved health following our advice.

## **Central London Healthcare Debt and Benefits Advice Project** our



adviser sees clients who are accessing mental health programmes in Westminster and are referred for help with debt and welfare benefits advice. Over the course of the year, our adviser has assisted clients in securing almost £35,000 in backdated benefit claims.

The **Open Door Housing Advice Project** is funded by the Westminster Foundation who are specific that their grant is used for young people not in employment, education or training and who are at risk of being made homeless. The project advises under 25's at the hostel run by the Cardinal Hume Centre and assists 60 young people per year to avoid homelessness.



Our **MoneySmart Project**, funded by City Bridge Trust, runs a series of financial skills workshops focusing on different money matters such as:

budgeting, avoiding loan sharks and identifying affordable credit, as well as crisis prevention by resolving escalating debt or housing arrears. Additionally, the Strand Parishes Trust and Citizens Advice, the national service, provided funding to maintain our **Financial Capability** work and to deliver the **Energy Best Deal** workshops to groups of consumers in the local area.



*Franziska  
MoneySmart Volunteer*

**Licensing Advice Project** since being established in 2005, this project continues to provide specialist advice and casework for local residents with concerns about local licensed premises, and those seeking to challenge license applications and reviews, including gambling and sex licenses.

Our new **MoneyPlan Service** is delivered by an independent Financial Adviser, who provides financial advice on any aspect of mortgages, endowments, equity release, financial planning, pensions, tax and savings. The 2014 Budget announced fundamental changes to the options people will have for accessing their 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. As a delivery location bureau, we work with Citizens Advice Brent (the provider) to deliver the **PensionWise project** to residents in Westminster.



**Pro-bono Solicitor Service** Following cuts to civil legal aid, this service



provides much needed free legal advice to local residents on specialist Employment, Family, Immigration and Housing matters.

This service now runs out of the bureau on two evenings per week. Over the last year, the five local firms offered some **372 free specialist advice appointments** to local residents, which was a 25% increase from the previous year.



**Homelessness Prevention Project** working with Westminster's Housing

Options Service, our adviser provides much needed housing, debt and benefits advice to people with rent or mortgage arrears, and those who are threatened with eviction. Over the last year, our adviser was able to gain nearly £450,000 for clients in new and/or backdated benefit claims, and thus increasing their disposable income to help them get out of their rent arrears and other debts.



**Octavia Tenants' Advice Project** in its' sixth year since being established,

our 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. Last year this project assisted clients with some 500 problems related to debts and welfare benefits and achieving financial gains of £132,793.



**Pound Advice Project** funded by the London and Quadrant Housing Trust,

this project assists L&Q tenants to avoid or resolve debt and financial problems to become more financially confident and independent. Following our advice, clients were able to claim for appropriate benefits to assist with their rent payments and clear their arrears from back dated benefits.



## **PARTNERSHIP WORKING AT CITIZENS ADVICE WESTMINSTER**

Last year saw the natural end of a project funded by the National Lottery through the Big Lottery Fund.

The **Reform Advice Westminster Project**



sought to increase the capacity and capability of the local advice sector to increase advice provision in the borough. Our Advice Development Manager provided support and consultancy to organisations looking to recruit, induct and train volunteers; and also developed workshops for clients looking to improve their skills in accessing online benefits. The Project also ran a number of training courses on a range of subject areas and skills development for advisers.

**Westminster Advice Forum:** Initially funded by Trust for London, and now



supported by Advice UK, this is a consortium of 20 local advice agencies who work together to share information and expertise. Our aim is to improve the advice services we deliver to our service-users by providing integrated services where possible, and increasing our effectiveness

as part of our campaigns work. The Westminster Advice Forum is keen to work more with both the private and public sectors to improve the services they provide for local people by both securing additional funding and by helping them to better understand the complex needs of our local community and how their policies and procedures impact on them.

## **NEW SERVICES FOR 2016/17**



We are very pleased to announce our new **Advice on Prescription** project, which is part of a pilot funded by the West London Clinical Commissioning Group. The Project,

which starts in October, will deliver a social prescribing service seeking to improve patients' health and well-being by offering CAB advice directly to patients on a number of non-medical issues including welfare benefits, employment discrimination, housing, money and debt problems.

Our new **Wiser Money Project**, funded by the Genesis Wellbeing Fund, aims to tackle financial exclusion by helping people develop life skills in how to better manage their money. Our adviser provides a much needed service to clients attending the local Foodbank and provides advice on debt issues as well as financial skills training, building up their knowledge and confidence.



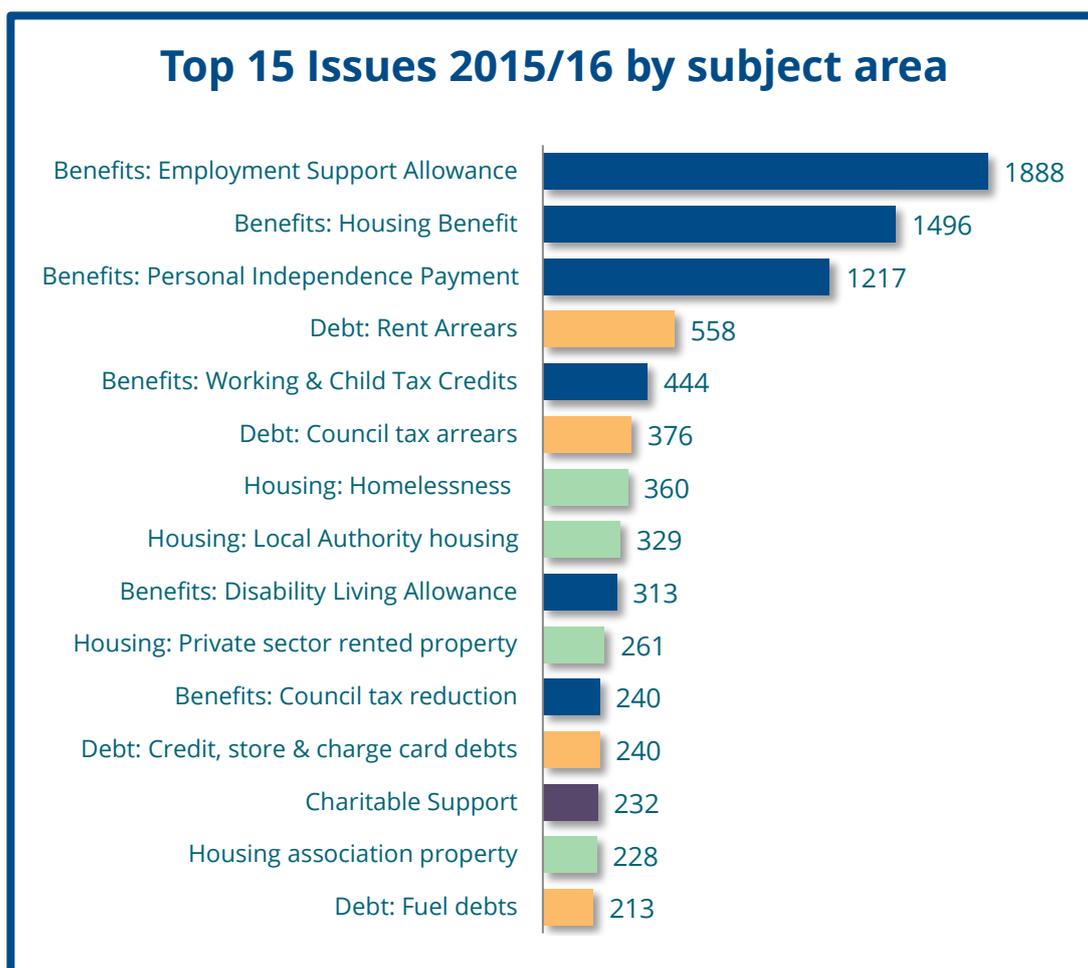
Additionally, from October, Citizens Advice Westminster will extend the opening hours of its telephone service with the launch of its new **Adviceline**. The line will be open Monday to Friday from 10am to 4pm, meaning a 140 per cent increase in the availability of this vital service. As a result of Citizens Advice Westminster joining forces with five neighbouring Citizens Advice services in West and South-West London, this will enable the helpline to extend its hours. The new dedicated local number for Westminster is 0300 330 1191 and calls to this number will cost the same as calling 01 and 02 numbers from landlines and mobiles.

*"We are very pleased to announce a 140 per cent increase in our gateway telephone service. Last year we helped over 13,000 Westminster residents and the telephone will always be an essential way to reach us. This initiative will make it easier and more convenient for clients to be able to access our services and, hopefully, encourage many more people to seek advice about serious problems like debt before they get out of hand." Shirley Springer, Chief Executive*

## RANGE OF ENQUIRIES

During the past year, the organisation provided advice and information to **13,214** individual clients, which was a **37% increase** from the previous year. The number of times these clients returned to us for further help and advice was 33,035, which represents each person returning 3 times on average. Additionally, our websites received 1.18m hits from people wanting to access our self-help information, such as Adviceguide factsheets.

We have dealt with some 22,600 different enquiries; the main problem categories of which were: **Benefits**, **Money Advice** and **Housing and Homelessness**. **Benefit enquiries** now accounts for **64%** of all the enquiries



## IMPACT OF OUR ADVICE WORK



**Ecaterina** joined the **Disability Outreach Project**, part of the Health Inclusion Project, early last year and has already built up an excellent rapport with her clients and colleagues at the outreach centres. This service is tailored to assist local clients with a disability and who need help with their benefits, debt, housing or health and care needs. Over the past year, Ecaterina has assisted nearly 600 local people with issues ranging from Benefits (for example

Personal Independence Payment (PIP) applications and appeals), Debt and Housing. Ecaterina's project alone secured £387k in financial gains for her clients over the last year, and 82% of her clients reported to have reduced stress following her advice work.

Here she talks about how she helped \*Douglas: *[name of client has been changed to protect identity]*

*"Douglas came to see us for help with his PIP appeal. Douglas was diagnosed with autistic spectrum disorder a couple of years ago, and has complex medical needs in addition to suffering from severe depression and anxiety. With no family or friend support network, Douglas lives with his dog which, as he states, is the only thing that keeps him "sane".*

*Douglas explained to us that his entire life he has struggled to communicate and maintain relationships. The loss of his mother a few years ago left him depressed. He feels other people do not understand him and he loses his temper easily. Douglas's illness means he has issues with attention, mental control, communication with*

*others, and anger management. His problems often spiral out of control as he finds talking with others and asking for help very difficult.*

*Early last year Douglas applied for PIP but was refused and following a request for reconsideration the initial decision was left unchanged. He had been unsuccessful in trying to get help from different organisations so Douglas came to us for help. Whilst admittedly he was late submitting his appeal, Douglas informed us that he then received the outcome of his reconsideration request very late as he has problems with his mail.*

Using her experience and expertise, Ecaterina helped Douglas to make a late appeal. She advised him on the general appeal process and tribunal proceedings, and explained the evidence he would need to present to support his appeal. Douglas said he hadn't any medical evidence to hand, so Ecaterina helped him get his extensive medical records from his GP and she drafted a letter setting out the grounds for a late appeal. She also helped him to complete the appeal form.

With Ecaterina's support and assistance, the **late PIP appeal was allowed**. Douglas attended the hearing and, because Ecaterina had prepared him, he was confident enough to defend his appeal himself. The result was that Douglas was given a higher score than initially awarded, so he was able to get an enhanced rate of PIP awarded to March 2020. This meant that Douglas was also awarded **£1,317 of backdated benefit** and going forward is **better off by £4,279 annually**. Douglas now has the security to deal with his health conditions. Needless to say Douglas was extremely pleased with his outcome and thanked Citizens Advice Westminster, especially Ecaterina for all the help and support he received.

## SUCCESSFUL OUTCOMES FOR CLIENTS 2015/16

The bureau has achieved some very successful outcomes for clients during the past year; including:



### Benefits: £2.7m

- Backdated benefit/tax credit claim awards totaling £1.4m
- New and ongoing benefit/tax credit claim awards totaling £1.2m
- Social fund and other payments totaling £50,189
- Compensation and “ex-gratia” payments for maladministration of benefits totaling £1,928

### Debts: £237,114

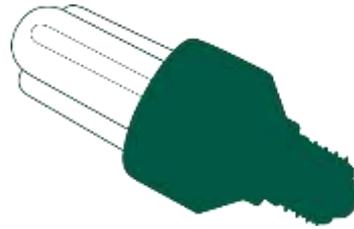
- Repayments negotiated in 93 cases
- Bailiff's action prevented for 42 local people
- Reduction and/or removal of charges totaling £18,595 for our clients
- Debts totalling £112,093 were written off and £23,048 repaid following successful repayment plans
- Referrals to Foodbank for 59 very vulnerable local people
- Creditor action was avoided for 21 clients following our assistance
- Debt Relief Order applications totaling £83,378 made by our debt specialist

### Housing:

- Homelessness averted in 7 cases, with 6 clients staying in their current home

- Accommodation secured for 3 residents
- £5,022 in property improvement awards for local households
- 128 clients reported to have better management of stress following advice given by our specialists

## Utilities:



- Better deals negotiated with suppliers for 42 residents, with some clients reporting savings of up to £28,781 per year
- Applications submitted to energy trusts or fuel direct resulting in awards totalling £7,470

## Other:

- Consumer compensation of £1,196 for 2 clients
- Education grant for a client totaling £5,500
- Other financial gain totaling £37,900, including successful charitable application awards
- Tax – returns completed for 5 clients, with one client receiving backdated refund of £374
- Legal – 56 successful challenges in licensing applications on behalf of local residents
- Travel and Transport – 18 clients assisted with concessions, including Blue Badge exemption applications



- Relationship and Family – 42 clients reported that they felt less stressed and more capable to manage their life following advice provided on Divorce/Separation/Dissolution.

The last year has seen us raise a total of **£3m in financial outcomes** for clients, which is an increase of £600,000 from the previous year.

Overall, a staggering **2,042 clients** reported to have **improved health and capability to manage their problems** following advice from Citizens Advice Westminster, which was over double that reported in the previous year. In an effort to continue to improve our outcomes recording, the bureau conducted regular in-house training as part of the learning and development programme for all roles.



## CLIENT FEEDBACK SURVEY 2016

Following a survey of our clients' experience of the impact of our advice, we are pleased to report positive feedback from our service users:

- **88%** said their problem had been **fully or partially resolved**
  - **90%** felt **better informed about their rights**
- As a result of our help **80%** said that they **felt less stressed** about their problem, or had experienced an **improvement in their health and well-being.**
- **81%** of clients had experienced an **increase in their confidence** and felt more capable to **manage their problems** in the future, with **75% feeling more equipped to make better life choices.**
  - **96%** of clients were **happy** with the information and advice they received and **94%** felt it met their needs.
    - **98%** said they would **definitely use our services again.**

## RESEARCH AND CAMPAIGNS

As well as giving advice and information to individual clients, Citizens Advice Westminster collects evidence of the practices and policies which are causing problems for local people. Our knowledge of clients' problems and their circumstances enables us to try to influence policy and decision-makers to make changes and so get a fairer deal not just for our clients, but for everyone.



*(L to R) Dorothy, Sue and Brenda  
Research and Campaigns Team*

Our Research and Campaigns Coordinator works one day per week and oversees a team of volunteers who look at the evidence collected by front-line advisers to try to identify local and national trends. The 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 Campaigns Team have reviewed a total of 231 bureau evidence forms which detail issues raised by advisers. These include:

- **Financial poverty and exclusion:** the team has been primarily surveying clients who are referred to the local Foodbanks by our advisers, and assessing the underlying reasons which have caused this hardship
- **Access to basic bank accounts:** local survey of banks to check provision
- **Impact of the roll out of Universal Credit** on local people

- **Impact of Welfare Reform** on local people
- **Maladministration** relating to the Department of Work and Pensions (DWP) and the local authority's Benefits Service
- Continuing problems with **disability assessments** conducted by ATOS on behalf of the DWP, and the reluctance of some GP's in completing evidence forms required by Maximus
- Local **cuts to health and community care budgets**, and the impact on local people
- The **lack of affordable homes** in the borough
- **Withdrawal of legal aid** for family law leaving people unable to afford to settle disputes.
- **Employment discrimination and disputes**

The organisation's focus is to develop an Anti-Poverty strategy, which encompasses integrated issues like welfare benefits, debt and housing that are affecting local residents



The Campaigns Team has joined forces with neighbouring Citizens Advice services in London and the national Citizens Advice Campaigns Team to gather evidence from local banks about the services they offer around basic bank accounts. Our local Team have been going out and about in the neighbourhood surveying local banks. We saw the first roll-out of **Universal Credit** here in Westminster last November, and as the roll-out continues, at some point, it will become more important that local people have **access to the appropriate banking facilities they need to manage their new benefit.**

## Local Campaigns:

**Talk about abuse:** This campaign launched last September to encourage everyone to look for signs of domestic abuse among their friends and family, and to talk about the subject. In conjunction with the national awareness campaign, our Campaigns Team drew up publicity materials and information resources on the subject for clients who visited us.

**Energy Best Winter Campaign:** Every year our service handles many energy related issues from our clients. With recent stories in the media about bad billing practices rises in complaints against energy companies, Utilities 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 sure that tackling energy issues remains at the forefront of our work. Our Campaigns Team have drawn up and distributed flyers on energy saving tips for local residents.



Citizens Advice Westminster also takes an active part in national campaigns providing evidence for national Evidence Reports on the adverse impact that national policies have on local people. Contributions to national Citizens Advice's reports has included: evidence on mental health and social exclusion; clients' experience of debt and employment issues; the exploitation of migrant workers; access to justice and legal help. This campaigns work is undertaken by encouraging advisers to identify potential issues and become involved at a local and national level.

The Campaigns Team worked hard on a recent national **'Putting it Right'** campaign; here's **Laila's** story:

With many thousands of people applying for part-time bar work all over the country, a recent success story for Citizens Advice Westminster is a powerful example of how helping one applicant with a bad experience can benefit many others in a similar situation.



Prior to joining Citizens Advice Westminster as a volunteer in the Campaigns team, Laila had agreed to do a short trial shift in a local bar. At the end of which she was asked to stay on for a full seven and a half hour shift without a break. Laila was told she would be offered a permanent job on the rota starting in two weeks' time and paid for the extended shift. When she messaged the manager asking for the start date she was informed that she was not on the rota and the promised payment was not made. In fact, no explanation was given to Laila. Worse still she lost the chance of two other permanent job offers leaving her out of pocket for a further month while she started to bar work search all over again.

"I felt very demoralised and annoyed at the way I had been treated. But my initial reaction was that it probably wasn't worth the time and stress of pursuing



the pub for the money. However I was encouraged by the Research and Campaigns Coordinator to raise the matter formally in writing, but I was still doubtful. She explained how important it was to let

the employer know what was going on. It was possible they might not actually be aware of the manager's actions, so the letter would give them the opportunity to put things right. So with my permission, Citizens Advice Westminster wrote on my behalf.

As a result of this letter the pub responded immediately and I received my full pay for the shift. They accepted there had been a miscommunication from the start and agreed with Citizens Advice Westminster that they needed to make improvements to their starter process, requesting ID documents and tax and bank details so both employer and employee were clear about the arrangement from the start.

Without the guidance of Citizens Advice Westminster, I would have probably written an angry email or letter demanding my pay and that would probably have further inflamed the situation rather than solving my problem. By focussing on the facts in a calm and professional manner Citizens Advice Westminster evoked a business-like response from the employer who agreed there had been an unfortunate miscommunication and arranged payment very promptly. Moreover the pub was receptive to the suggestion from Citizens Advice Westminster to improve their new starter procedures to prevent the problem in the future."

So what started out as getting a win and the best deal for Laila had turned into an opportunity for Citizens Advice Westminster to achieve a win for the wider community. As Laila explains: *"My first hand personal experience of the power of Citizens Advice Westminster has taught me an important lesson that I can use both in my own day to day life and in my work here, as I have now seen both sides of a live case. I also feel that I have been able to influence a change for the better in a sector where many thousands of people like me may have had difficulties in the past. Whenever I apply for a job in the future I will have the confidence to insist that the correct employment procedures are followed. For me, the real value of Citizens Advice Westminster is not only that it can educate you as to your rights and empower you to pursue a legitimate claim, but it can also turn your complaint into a positive driver for making a change to a defective process, and Put it Right for the good of all."*

## VOLUNTEERING

Due to increasingly difficult economic times it is important more than ever that people develop their skills for the competitive workplace, and volunteering with Citizens Advice Westminster has played its part for a number of volunteers. This year our competitive training has seen a number of volunteers leaving and securing paid work. Volunteering with us also helps people develop confidence, improve their health and well-being and provides a safe work environment to give people experience of working in an office.



One volunteer, who had not worked for a number of years due to childcare responsibilities came to volunteer with us through the Job Centre Plus voluntary placement scheme. The change in her due to increased confidence in only just a few weeks, was so marked that her job coach used her as a success story for other job seekers. Now some months later she has a job with one of the high street banks working with customers. Volunteering helped her not just with developing skills but also helped build her confidence to get paid work.

We wanted to find a way of rewarding our volunteers for their hard work and commitment, and the Time Credits voucher scheme does just that. The scheme introduced last year, has had a very positive impact. Our volunteers are able to go to the cinema, on museum tours and to



access leisure centres to go to the gym, swimming and yoga, or even a massage. All these activities help to improve health and well-being and allow our volunteers to do activities they might not otherwise do due to costs.

Over and above the social value which our volunteers contribute to serving 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 £218,803.

As always this enables us to continue to deliver our essential services to clients, and without their invaluable contribution, this would not be possible.

**A big thank you to all our volunteers who have put in the hard work this year.**

**Frances Kirby**

**Training Coordinator**

## OUR PEOPLE

Our army of staff and volunteers support Citizens Advice Westminster and the local community. We wouldn't be able to deliver the kind of quality services that we do here without them, so we're saying a big 'thank you' to everyone who has been a part of Citizens Advice Westminster over the past year.

**Volunteers:** Agata Polak, Alaa Abdoun, Alex Louch, Alison Wills, Ally Lall, Ambreen Shakil, Amina Sharif, Aminata Salla, Andrew Buurman, Andrew Halstead, Anisa Finta, Anisha Sood, Ann Casey, Annabelle Graciano, Ayo Akinlade, Barbara Howard, Beatrice Vettori, Bina Joshi, Bondo Bukasa, Brian McCleary, Carolyn Cheung, Cassandra Sasa, Chanel Siriboe-Boateng, Claire Jones, Connie Rwankote, Dan Taylor, Daniil Magerov, Dean Sharpe, Debbie Davies, Denise Lewis, Dina Hereika, Diogo Figueiredo, Divya Sharma, Dorothy Nanke-Bruce, Ellie Adams, Elsa Pontes-Bantu, Emily Engel, Emma LeBlanc, Emma Philpot, Eromi Jacqueline David, Fiona Timba, Franchesca Bannerman-William, Franziska Christen, Franziska Wentzlau, George Anukwe, Gilda Steenkamp, Hareem Sarwar, Holly West, Huyen Pham, Jaslin Sohal, Jamine Magecha, Jason Modombi, Jennifer Livingstone, Jeremy Letang, Joyce Sun Xiaoning, Justin Osei, Kate Anderton, Khalida Jabbar, Kostiantyn Shestakovskiy, Lesley Tetteh, Lily White, Lily Yousyf, Lola Ayodele, Magdalena Wlodarska, Maria Liozou, MariCruz Gomar, Marouf Ahmed, Masato Fujinaka, Maureen Miller, Melanie Baptista, Meriam Rouahbi, Mevlam Chauseinaglou, Mirie Dervishi, Michelle Addo, Naline White, Narjis Ali Hashmi, Neha Vadia, Nikol Litvnova, Onyi Cheidozie, Pam Durrant, Parabhjeet Sunner, Patricia Aitzan, Paulette McDermot-Lewis, Poh Lee, Polly Gamble, Portia Guidotti, Pricille Lemaire, Richard Fass, Rigobert Mfula, Robin Dahlberg, Ruth Atiba, Ruth Larkai, Ruth Parry, Sabah Hussain, Saheen Warsi, Saleha Ali, Sam Nadel, Sam Bahabadi, Samantha Tobias Mills, Shadell Phillips, Shalu Siah, Shamsun Quddus, Simon Smith, Simona Hachova,

Soumayajeet Bose, Stephen Akpan, Sue Hillman, Summer Chan, Symphorosa Nwaneri, Tanita Grant, Tatiana Gorbunova, Ufedo Negedu, Vahideh Hojatoleslami, Valentina Moscu, Virginia Asomugha, Wesley Foster, Willemein Crommentuijn, Yang Soronningen, Zainab Hassan, Zara Kaur

**Staff:** Adam Zaki, Ardiane Krasniqi, Brenda Smith, Carol Huggins, Ceta Bowen, Christina Oby-Onyia, Christine Gainsborough, Diane Morgan, Dorothy Menon, Ecaterina Erjiu, Farah Aite-Ouakrim, Foridul Islam, Frances Kirby, Frank Ward, Liz Osborn, Mahshid Ebrahimi, Neb Krstic, Neil Hamilton, Noreen O'Neil, Nudma Malik, Richard Brown, Rumanna Akther, Sherill Miller, Shirley Springer, Sital Gohil, and Usayd Younis.

We would like to extend a warm welcome to all those joining the organisation in 2016/17!

## **BOARD OF TRUSTEES AT 31.03.2016**

Alan Gorringe, Chair

Britto Bernadet, Treasurer

David Atkinson, resigned 14 October 2015

Chris Blackburn

Alice Cahill

Dee Conaghan

Rosemary Gallagher

Stephen Grave

Joseph Haji-Hannas, joined 14 October 2015

Gwyneth Macaulay, joined 14 October 2015

Neil Reeder

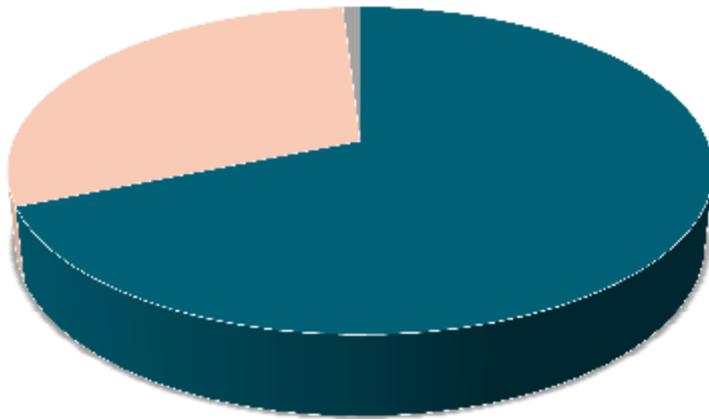
Jacqueline Rivera, joined 14 October 2015

Stephanie Tyrer

## STATEMENT OF FINANCIAL ACTIVITIES

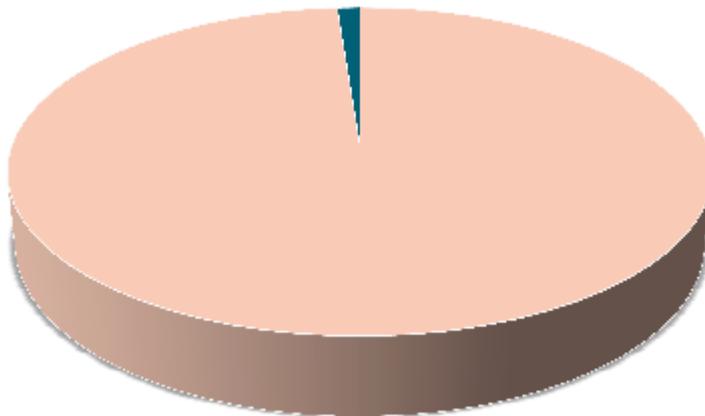
In 2015/2016 the charity's income was £1,208,464. Careful management of resources enabled us to deliver the services at a cost of £1,155,191, providing a surplus of £53,273. The net incoming resources on unrestricted funds were £84,617 and on restricted funds net outgoing resources were £31,344. The surplus on unrestricted funds enabled us to increase our level of reserves to £305,929.

### Incoming Resources: £1,208,464



■ Westminster City Council Contract £830,000 ■ Projects £367,013 ■ Other income £11,451

### Outgoing Resources: £1,155,191



■ Charitable activities £1,141,239 ■ Governance costs £13,952

## BALANCE SHEET AT 31.03.2016

<b>Fixed Assets</b>		<b>£36,676</b>
<b>Current assets</b>		
Debtors	£371,356	
Cash at bank and in hand	<u>£309,068</u>	
	<b>£380,424</b>	
<b>Liabilities</b>		
Creditors	<b>£110,946</b>	
<b>Net current assets</b>		<b>£269,478</b>
Net assets		<b>£306,154</b>
<b>The funds of the charity</b>		
Restricted funds		<b>£225</b>
Unrestricted funds		<b><u>£305,929</u></b>
Total charity funds		<b>£306,154</b>

The above 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 13th September 2016. The information provided above 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.

# OUR FUNDERS, PARTNERS AND SUPPORTERS

## FUNDERS

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 continual support:



WESTMINSTER  
FOUNDATION

## PARTNERS

We also thank our delivery partners for helping us to provide more holistic and better integrated services to local people:



## SUPPORTERS

We would like to extend our thanks to the following grant-making bodies for their kind generosity in continuing to support our very vulnerable clients with charitable awards:

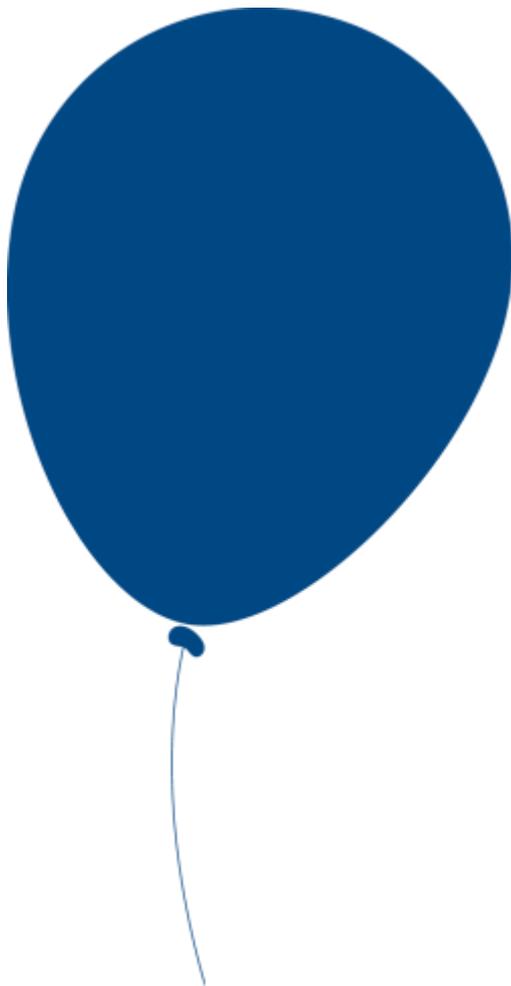


We also thank our outreach host partners for permitting us the use of their premises in order to facilitate residents being able to access our advice services more locally, namely:

- The Abbey Centre
- Beethoven Centre
- Cardinal Hume Centre
- Children's Centres in Westminster
- Church Street Library
- Fitzrovia Neighbourhood Association

- Millbank Medical Centre
- South Westminster Legal Advice Centre
- St Johns Wood Library, One Westminster
- Westminster Society for People with Disabilities
- Westminster Centres for Psychological Wellbeing
- Westminster and Wandsworth MIND
- WECH Community Centre

Finally we extend our thanks to **Seddons**, who as part of their Corporate Social Responsibility charter were able to generously offer the use of their offices for our Trustee Board meetings this year.



**Thank  
you!**



## **Westminster Citizens Advice Bureau Service**

0300 330 1191

[westminstercab.org.uk](http://westminstercab.org.uk)

*Registered Office: 21a Conduit Place, London W2 1HS*

*Charity Registration Number: 1059419*

*Company Registration Number: 3039752*

*FCC Regulation Number: 617795*

