

**citizens
advice**

Southend

2020 Annual Report



Aims & Principles

We aim to:

- **Provide the advice people need for the problems they face.**

The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via www.citizensadvice.org.uk

- **Improve the policies and practices that affect people's lives.**

We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

Our Principles

The four principles to help fulfill our aims are that the service is:

Independent - we will always act in the interests of our clients, without influence from any outside bodies.

Impartial - we don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.

Confidential - we won't pass on anything a client tells us - or even the fact that they've visited us - without their permission.

Free - no-one has to pay for any part of the service we provide

Citizens Advice Southend traces its origins to the founding of the Southend Guild of Help in 1908, and it has been giving advice to local residents since 1939 as a member of the national organisation, Citizens Advice.

Citizens Advice Southend is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

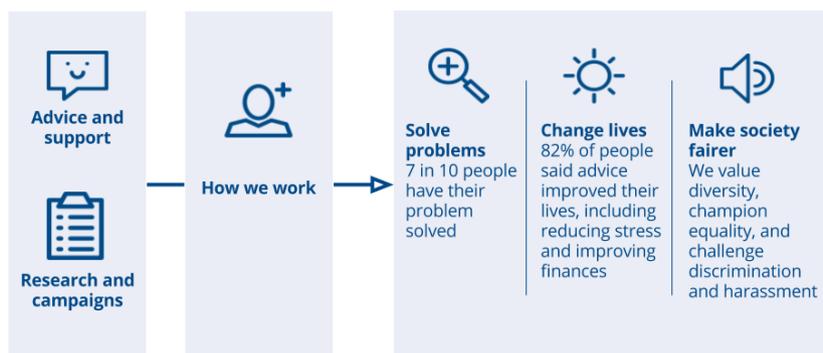
You can help us by....

Volunteering - we are always looking for help in a variety of roles.

Remembering us in your will - Legacy gifts are exempt from Inheritance Tax.

Donating money or services - To support our volunteer network.

How we help people find a way forward



Thanks to our funders and supporters

- Southend Borough Council
- SAVs
- Trust Links
- Rotary Club - Thorpe Bay
- Southend Carers
- Natwest (RBS)
- University of Essex
- Southend CCG
- Southend HUB
- Southend Against Modern Slavery
- South Essex Homes
- Social Services - Complex Care Team
- Dementia Action Alliance
- Pensionwise
- Essex Mediation
- MacMillan Cancer Support
- Trussell Trust
- MIND
- Southend Borough Council - Public Health
- Essex Citizens Advice
- Store House
- C.A.S.T
- Welcome to the UK
- Southend Borough Council - Council Tax team
- Royal Association for Deaf People
- Gentings Casino Westcliff on Sea

All clients and supporters who have been generous in making donations

Chair's Report 2020



I am pleased to present my first annual report to members and colleagues of Citizens Advice Southend.

I was very proud to be elected as Chair of the Board in October 2019 and it has been a very

challenging and enjoyable year. I want to start by thanking Phil Stepney for the excellent support he gave in my year as Chair Elect to prepare for the role.

Riz Awan was appointed as Chief Officer in November 2019 and under her leadership we are moving forward rapidly. Funding sources have been expanded which enables us to broaden the advice we provide. We work closely with our partners to strengthen the local third sector provision, which is very important in these difficult times, and are grateful to Southend Borough Council and SAVS for their continued support.

A key part of the work this year has been to increase and widen the effectiveness of the telephone advice and support system. It has been particularly successful in relation to the Universal Credit help line and we have now secured the second year of funding to enable us to continue to deliver support to the increasing number of clients who need help to complete the online forms. We are very proud of our team of dedicated volunteers who work unceasingly to help and support clients many of whom have to deal with some very difficult challenges. Our volunteers play a leading role in our strategy to widen our outreach provision in which we work closely with the Southend Hub.

We are especially proud of the work we do with the Macmillan charity in giving their very vulnerable clients help and support to ensure they receive the benefits they are entitled to. The Research and Campaigns team continue to look into issues of concern that are often initially highlighted by our advisors. A major area of investigation has been the impact of Universal Credit and the 2019 report has been followed up by a further investigation into the potential causes of deprivation.

The Trustee Board has begun to review its processes and procedures in line with the Leadership Self Assessment. As part of that work, we have introduced a new Finance, Human Resources and Audit Committee as a sub committee of the Board. The chair is David Barnes who was elected as a member of the Board at the 2019 Annual General Meeting. We have also co-opted Sue Abrahams to the Board and she will be seeking election as a Trustee at the Annual General Meeting.

It is impossible to write a report on 2020 without referring to the devastating impact of the COVID 19 pandemic. The work that Riz and her team had begun on reviewing and strengthening our systems at the end of 2019 enabled the service to respond quickly. The flexibility, dedication and commitment of the staff and volunteers meant that people in need were still able to get the advice and support they needed. A working from home system was rapidly put in place, training was provided to enable telephone advice and assessments to be implemented supported by a referral system. Laptops were provided to enable those providing on-line advice to continue to do so. As a result Southend Citizens Advice remained operational and offered protection to its client during the most challenging of times. On behalf of the Trustees I want to pay tribute to the courage and dedication of the staff and volunteers for this remarkable achievement.

Succession planning is very important and the Trustees with Riz Awan, are looking at ways of ensuring the service is prepared for any changes that may occur, especially as a result of the impact of the current pandemic.

In addition our key aims are to reach out to all the communities in Southend so that they understand the advice, help and support we are able to provide. We remain deeply committed to our equalities strategy and our aim is to put Southend Citizens Advice at the heart of the community.

Finally, I would like to thank my fellow trustees, paid staff and volunteers for their support this year. It is a joy and privilege to be part of such an excellent team.

Paula Whittle

Vice Chair's Report 2020

This is certainly not the report I expected to be writing when I took over from Julie as vice-Chair at the end of 2019. Until early 2020 the team, staff and volunteers, had been working hard to continually improve our service - with new partnerships and improved service levels.

Then COVID-19 changed the landscape for all of us, bringing challenges we couldn't have planned for. But despite that, this message is one focused on the positives.

Firstly I would like to thank Julie for her service as vice-chair. She has, and continues to, work hard for CA Southend and I know we are all really grateful for her commitment and dedication.

Secondly a huge thanks to the staff and volunteers who have risen to the challenge that COVID 19 has presented us and enabled us to continue to provide crucial services to those we are here to support. The move to working from home is difficult enough but when combined with the personal challenges you have all had to deal with, whether that is childcare, supporting friend and family or coping with the isolation and anxiety that this time has brought, I am constantly amazed by your on-going efforts. Please know how appreciated they are.

And finally a thank you to Riz and the leadership team. You have kept our service running through extraordinary times and not only that but have continued to look for ways to keep us growing - through news partnerships and funding.

Because of your leadership we are in a strong position for the coming year and I am excited about how you will continue to look new for ways to keep CA Southend at the forefront of the services the community relies on.

Laura Lucking

Exceptional Needs and Almonising (ENA) Committee

The ENA committee's work is rooted in Citizens Advice Southend's early origins. As for many years past, it continues to provide grants and loans, as well as food supplies, to those with urgent needs and lacking resources.

Grants have been given towards the cost of gas and electricity, as well as food, and to tide clients over while awaiting Universal Credit payments. Although the sums involved may be small, they can prove crucial in keeping people off the streets.

The committee's work is supported by generous donations of both funding and food from various groups and individuals for which we are very grateful. This year we pay particular tribute to Thorpe Bay Rotary Club, which has provided a regular flow of donations throughout the year that has enabled us to increase the level of help we are able to give at a time when the need has itself been growing.

Jane Vernon Smith



Do you feel able to help us in your Will?

Suggested wording of bequest

"I hereby bequeath the sum of £.....
to Citizens Advice Southend, 1 Church Road,
Southend-on-Sea and I direct that the receipt of
the Honorary Treasurer shall be good discharge
for such legacy"

Treasurer's Report

As shown in the Accounts, our Unrestricted Funds increased by £8459 whilst the Restricted Fund (the Exceptional Needs Account) increased by £2221. In addition, as a result of a formal valuation, the value of our premises increased by £50000 to £350000. Our net Assets, excluding property, increased to £231293 providing over six months cover for our total operating expenses.

Most areas of activity performed well in comparison to the previous year and to our forecasts. Income from the Legal Aid Contract was below expectations due to unavoidable staffing issues.

Additional funding was found to support our Immigration Advice Project which achieved a small surplus for the year as compared to a loss last year.

In conjunction with National Citizens Advice a new advice service for Universal Credit was launched. Whilst making only a small contribution to overheads this service has provided a much needed facility for the community. The income and associated salary costs for this service make up the majority of the variances from the previous years figures.

As ever we remain extremely grateful to Southend Borough Council for their funding which covers our core costs.

As I stated last year our Audited Accounts set out an approximate value that our volunteers have provided to our service. Even at a low estimate for the hourly rate this figure comes out at over £450000. Exceptional!

Finally I would like to thank all those who have helped with accounting and administration matters which has ensured that activity in these areas has continued to run smoothly.

Graham Robinson

CABFair Report



We were able, prior to the onset of Covid-19 when everything sadly had to be cancelled, to arrange a couple of excellent events, an enjoyable evening at Sandbank Restaurant in Leigh and one of our annual challenging Quiz Nights, run admirably by quiz master Len Mason.

CABFair has as usual supported the wonderful Christmas lunch and maintained the use of Aquaid water supply and cups. There is also the running of the 100 Club, for which we are always on the lookout for new members to join, we are in the process of catching up with the draws following Covid-19 lockdown.

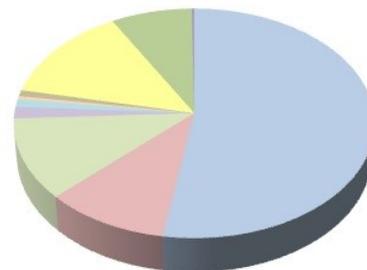
Our current bank balance as of 31st March 2020 is £4447.92, once again I would like to take the opportunity to thank the members of the CABFair Committee, Cindy Sayer, Sandra Smith, Len Mason, Gill Sanderson and John Cotton for their hard work, time and support.

Sadly, CABFair fundraising events are currently on hold with the limitations of social distancing etc, but we hope to be able to once again organise some fun events before too long, raising funds re improvements within the Bureau for both staff and volunteers.

Julie Cushion (Trustee)

Our finances

Citizens Advice Southend, like every member of the Citizens Advice service, is a registered charity reliant on trained volunteers and funds from various sources including the local authority, other statutory bodies, trusts, companies and individuals, to provide vital services for our local community. We are a company limited by guarantee.



- | | |
|-----------------------------|-------------------------|
| Income from Local Authority | Universal Credit |
| Money Advice Service | Donations / Fundraising |
| Legacies | Tax on Gift Aid |
| Advice Bureau Contributions | Sundry Income |
| Legal Aid Agency | Investment income |

Chief Officers Report

What a difference a year makes and so much has changed over the year but what has stayed the same and what is so important to us at Citizens Advice is we are here to serve our community, which is at the heart of Southend.

We say we are here for everyone, we mean it. The community rely on us because we are independent and totally impartial. No one sees as many people with so many different problems which give us a unique insight into the challenges that people face today.

Citizens Advice service nationally has helped 2.7 million people face to face, by phone, by email or via webchat saving government and public services £485 million. We are growing in our services and actively working in partnership with many organisations to ensure that our services reach those that are unable to reach us. We give people the knowledge and confidence to find their way forward and ensure that our clients get the level of support they need.

There is a lot to be proud of in this report and we are grateful to all the partners that I have worked with this year and the friendship of a tremendous team of people plus the satisfaction of knowing that everyone plays a part. We have our new Help to Claim service for Universal Credit and can now help people manage their claims and we have helped those that have been identified by the Windrush Scheme who needed more support and we continued to deliver and progress our other valued services of Debt advice, Welfare Benefits and Housing Legal Aid service.

We continue to look for sources of funding but I wish to place on record our gratitude for all the financial support we receive and the recognition we enjoy. This means we can continue to support the community, which is what we have been doing for 80 years, which we celebrated with all.

However, none of what has been achieved would have been possible without the hard work and dedication of everyone involved in Citizens Advice Southend. My heartfelt thanks go to them all.

I would also like to express my appreciation for the support, both financially and in kind, we received from our partners and the wider community in Southend and beyond.

Riz Awan

6



Office Services Manager's Report

Another year has flown by, it seems like only yesterday I was writing my last article for the Annual Report!

We continue to improve and repair our lovely Victorian building which sometimes does offer a challenge. The new carpet we had laid in our waiting room has made the whole area look so different and offers a more welcoming experience to our clients.

This year we installed a new telephone system which has helped to improve our services. We continue to review our building and have had another major clear out, making the offices more user friendly.

The annual maintenance and servicing of equipment such as fire alarms, electrical equipment, boilers, air conditioning, intruder alarms etc have been carried out.

Talking Newspapers continue to use our premises one evening a week, this has proved to be a very successful partnership and we look forward to continuing this into the future.

As with everyone, the end of March 2020 brought Covid 19 into our lives. Alternative arrangements were put in place for staff and volunteers to continue with the day to day workings of Citizens Advice. We immediately had the office deep cleaned, and also took the opportunity to arrange for a decorator to come in to paint those areas most in need.

It has been a pleasure to work with staff and volunteers over the last year. We look forward to welcoming our clients, staff and volunteers back to Citizens Advice, hopefully in the very near future.

Cindy Sayer

Training Manager's Report

2019 was good, with a lot of activities around training and improving the quality of advice for our clients. Docebo, a new training platform was introduced by Citizens Advice National, which has made the accessing of training materials easy for Advisers.

Some of the other highlights of the year are: -

- We were successful in implementing the UC-Help to Claim project (contract renewed)
- We strengthened our Advice team with six new trainees and one qualified solicitor
- We gave internship opportunities to a total of seven students
- Refresher courses were fully patronised by both paid staff and Volunteers
- Led by the immigration team, we successfully hosted a one day training workshop on EUSS/NRPF (European Union Settled Status/No Recourse to Public Funds)

The year 2020 looked promising until COVID-19 forced the whole country into a lockdown in March. All training activities had to be temporarily halted and we quickly had to adapt to the situation and introduced new ways of working.

The good news is that COVID-19 could not completely shut down training and the support we give to our people in the community. In the face of COVID-19 we still managed to train four more Advisers, including two law students and a retired solicitor, who braved the virus to help the community.

Standing up to the challenges of COVID-19, remote work training was given to all trained Advisers who were willing to work from home through telephone advice. I would like to pay tribute to all the Advisers who took up the challenge.

It has been an eventful year but, as always, we have been able to give people in the Southend community "the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem".

Ben Apenteng

Advice Service Supervisor's Report

Advice levels have continued to grow showing an ever increased demand for our service. With this in mind, we have worked hard to become versatile and enhance productivity.

Our focus is achieving the best outcome for the client in the work we support them with and we will adapt that service individually to the client and communicate, face to face, verbally over the telephone or electronically via email but also now incorporating the various social media platforms, that we have found the community wish to liaise with us through.

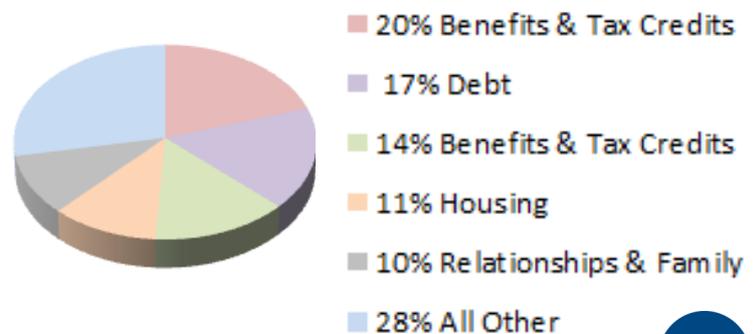
It has been a pleasure to work with all of the advisers who bring to Citizens Advice Southend their own individual brilliance, professionalism and expertise to enable us to deliver this service. The team of dedicated advisers have continued to grow their knowledge and skills via on line learning and at training courses.

Within our service we have continued to provide support with: will writing, power of attorney, council tax appointments, universal credit help to claim and not forgetting specialist appointments that can be booked for immigration, housing, benefits and debts. Our Energy Switch programme has continued to be very well used and extremely successful, gaining great results for everyone that uses it.

With the ever changing environment that we have now found ourselves in, our vision for the future will be to keep an open mind-set, one that looks to the community and their needs and we will then adapt accordingly.

Carla Purkiss

Top Advice Categories



Research and Campaigns (Social Policy) Report

As I write this report, Covid 19 has hit the world and advice giving has already thrown up some new and worrying situations for many people. This has already affected family life in so many ways, including how to feed the family. We have reported many cases to CA where clients have contacted us as they have no food to feed their children, let alone themselves, and we are giving out many more foodbank vouchers.

Prior to Covid 19, Universal Credit (UC) claims continued to dominate our advice giving. We have an excellent rapport with our local Job Centre Plus (JCP), including having members of our UC team working within JCP. The knock on effect of the changes has been to put people into debt, often with the possibility of losing their home, be it rented or privately owned. Another UC issue was caused when employees received their salary on, or the same day each month. If, say, a bank holiday changed their payday, it could appear that their income had doubled and UC was not paid. This issue is now being addressed by the DWP. Not all employers are understanding or are not able to change a person's pay day to earlier in the month.

We wrote a report on the effects of UC in 2019 and re-visited it again in early 2020. Sadly many of the issues reported in the first paper, were still prevalent a year later. MPs and interested parties were circulated with the report.

Many people have been receiving Employment & Support Allowance for years. If they are changed over to UC, the cl, even if re-assessed and able to claim a different disability benefit, must remain on UC but there can be issues, eg, a client, severely affected by osteoarthritis and other ailments, was changed from their original disability benefit to another and was not awarded anything for mobility, the client was on the highest mobility rate with the initial benefit. This could result in the client not being able to afford to own and run a car, causing issues with attending medical appointments etc.

Our advisers help people with mandatory reconsiderations when the client has been turned down for a benefit and our Welfare Benefits Specialist helps clients with an appeal if the mandatory reconsideration is turned down.

We continue to see tenants whose landlords have not secured their deposit in a Tenancy Deposit Scheme, which can result in the landlord having to pay the tenant up to 3 months rent in compensation if the matter goes to court. The need for a guarantor for a private tenancy is a real problem for many potential renters, with social housing being hard to come by, private renting is their only other option. We do refer the clients to Southend Borough Council to see if they can help with a deposit and/or the first month's rent.



Our housing team deal with tenants who are about to lose their home, mainly due to rent arrears, but they do their best to avoid this for their clients wherever possible. Our debt team continues to help people with multiple debts and we give advice when the bailiffs are about to call, very frightening and worrying for people who have little income to make a payment. Our immigration team have been inundated since Brexit was agreed and we have had many clients who have been very concerned about their right to stay in the UK.

We will continue to bring to the attention of MPs; the local authority; local landlords, employers etc; national organisations etc, the areas we are concerned about in the hope that this will bring change to make people's lives easier and less stressful.

Sandra Smith



If you don't like the road you're walking, start paving another one!



Council Tax Support surgeries are being held weekly in partnership with Citizens Advice Southend.

Macmillan Project

When clients learn that they or a loved one has cancer, the world seems to stop for a moment and then all the worries arise. How am I going to afford taking time off work when I start my treatment? What about debts? Care? There are a lot of questions that clients don't always have the answer to.

This is where we come in. We receive referrals through Macmillan. Macmillan will see the client and get an idea of what help is needed for the client and then they are referred to us.

We help with Personal Independence Payment, Attendance Allowance, Carers Allowance, Universal Credit and we have a team of specialists for debt management, housing and immigration at the office, so that we can make a swift referral to any of these teams if needed.

Sometimes a client has only just found out that their condition is terminal. This is hard to deal with, but we make sure that the PIP/AA forms are posted straight away with the DS1500 to ensure prompt payment. The client can then use their benefit payment on anything they like.

Up until the COVID scare we operated one week at the hospital and one week here, alternatively. Since the lockdown, I have been operating solely from home, at first, then the office.

It feels good to take away some of the worry for the clients and since we started this service in February, even with the COVID virus, we have had 86 clients referred to us.

Ruth Mann

Who can attend: Anyone who lives in the borough who has Council Tax arrears
Where: Civic Centre, Victoria Avenue or CAS Office, 1 Church Road, SS1 2AL
When: Every Wednesday from 2pm – 4pm

To book an appointment please call **01702 215611**
(Please note, we will not be able to see anyone without an appointment)



80th Birthday Celebrations

In 2019 National Citizens Advice celebrated 80 years of supporting clients. We were honored to celebrate in Southend with the Mayor & The Mayoress.



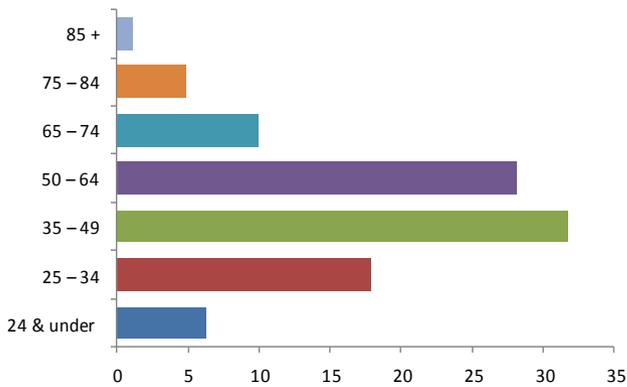
Client statistics 2019/2020

Clients **6,433**

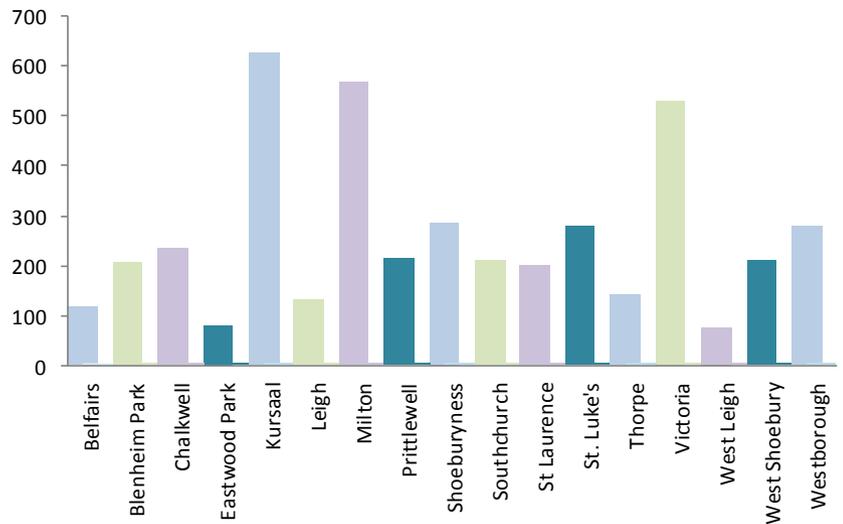
Advice Issues **9,686**

Debts written off **£ 491,351**

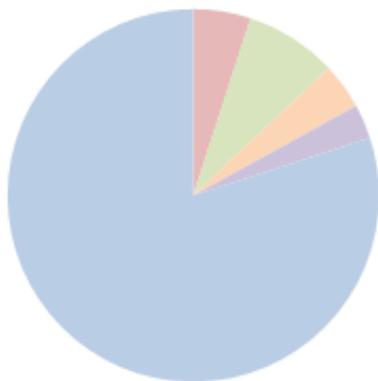
Percentage of clients by Age group



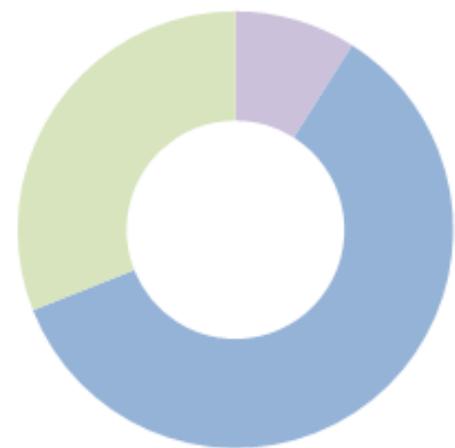
Percentage of issues by ward



Percentage of clients by Ethnicity



Percentage of disability / health conditions



5% Asian or Asian British 8% Black or Black British
 4% Mixed 3% Other/not recorded
 80% White

9% Disabled
 60% Not disabled / no health problems
 31% Long-Term Health Condition

Immigration Report

Themes for the last twelve months try to reflect on what stands out as of particular importance or a landmark event. The coronavirus pandemic currently which has swept the globe is one of those events which has undoubtedly changed our lives for years to come. For many of us this means a period of being stuck at home in lockdown since 23 March 2020, and where we may remain for many months to come.



This means having to adapt our work to remote style working and contact by means of digital technology. This may result in many companies rethinking about their physical office presence in future.

Immigration is no exception to the many changes, with versions of COVID-19 updates from Home Office becoming rapidly out of date as the months go by. These changes can be overwhelming due to the number of new guidance documents being issued.

It's been particularly pressing for those visitors stuck in the UK. Extension visas have been granted to specific categories up to 31 July 2020 but for others the position is far from clear. Many others may inadvertently think that certain concessions apply to them without realising the consequences. Most people who needed to extend their leave would need to have contacted the Home Office Coronavirus Team to inform them of their circumstances.

For migrants, the changes are likely to be more drastic with many people stuck across the globe and many visa agencies either closed or severely diminished during lockdown. This is a worrying time for many migrants who either currently reside in the UK or are looking to do so in the future.

Undocumented migrants have faced challenges accessing health and care services, needed to stay safe. They also lack appropriate ID to be tracked, traced and tested.

During 2019, 64,2000 immigrants came to the UK according to the Office of National Statistics (ONS) 11,000 less than previous year. The government has admitted coronavirus may make many afraid to migrate this year given the UK's high infection rate.

Syria has topped the list of those seeking sanctuary in the UK with our local authority accepting 50 under the Syrian Resettlement Programme (VPR) largely managed by local Peabody charity. These people have generally been granted Humanitarian Protection for 5yrs after which may be eligible for settlement.

As the Brexit transition process moves into its next phase and more visa changes are introduced our immigration team are going to need going back to school.

Every change in the rules now being aimed at attracting high calibre candidates and the brightest and best could also end up being used to justify changes to various aspects of the Non-EU visa rules. Finally, China intends bringing in new security laws to Hong Kong. Our government has pledged to change rules for British Nationals Overseas (BNO's) visas so that they can come to the UK visa free for 12 months to live and work.



Consequently, there has been a surge in over half million people applying to renew their BNO passports. The potential scale of immigration could see significant numbers moving to the UK in future depending on developments in HK.

Derek Edwards
Lead Immigration Caseworker

The Legal Aid (LA) Franchise Report

Looking back at updates provided for our AGM, I smile when I see in 2018 we said we could not hold onto the Housing and Possession Court Duty Scheme (HPCDS) due to changes in the way it was to be run. At the time of writing we are mid-way through June 2020 and not only do we still hold it, but it is likely we will hold it for at least a further year, since Coronavirus lockdown has prevented the Legal Aid Agency (LAA) setting up any alternative arrangement.

This is welcome news for our funding which had been reduced when Miles was off sick, recovering from his operation. With so many forms to be signed for LA, and no relaxation in the need to verify income, we struggled to sign up clients. Most said they did not know how to email or photoshop details of their benefit claims: we sympathised with the lack of technical knowhow as we have had to urgently update our own skills.

With courts closed and bailiffs shutdown, our clients were not facing immediate difficulty from March. Clients we already had with possession claims in the pipeline were encouraged to stick to payment arrangements and, where they did, some now will not go into court as we got consent orders with landlords so the court dealt with matters on paper.

Our general help over the phone or by internet to clients with housing problems during lockdown was much needed as some said they faced a threat of eviction from landlords for a variety of reasons. Other people were concerned how to manage rent while they were furloughed and awaiting payments etc. Our advice was reassuring to them at very least.

The remainder of this financial year will see us trying to play catch up with new matter starts for the LA contract. We don't expect too much of a problem with this as people come out of lockdown. At the time of writing this, we can arrange safe entry to our office in a controlled way so as to get them to sign forms and to enable us to get proof of their income details to satisfy that strict requirement of the LAA. Courts and bailiffs opening again, possibly from late August will no doubt see more clients coming our way.

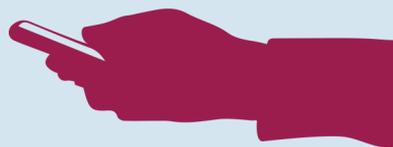
Miles Richardson & Sonia Wood

Website & Social Media Report

As the world changes around us we look more and more to the internet for help, support and advice. Our need for our questions to be answered 24 / 7 is becoming more and more a part of every day life.

Engaging with local and national charities and support networks across the country has become the norm for us here at Citizens Advice Southend and sharing and communicating through Facebook and Twitter to help our clients further their knowledge about issues important to them has become second nature. I think it is nice to be able to engage with our clients and share what we are doing.

This year we have joined Instagram @citizens_advice_southend and its great to already have such an amazing following of over 100 followers. I like to share fund raising successes and our annual Christmas jumper day in the office.



Our Twitter page (@SouthendCAB) continues to grow with over 1250 followers and we now have over 250 followers on our Facebook page Citizens Advice Southend.

With our website it is now even easier to access information 24/7 about Citizens Advice Southend you will find lots of useful information about us including the Specialist Advice Services we offer and options to come and volunteer for us at just the click of a button.

You can also access information to our National Citizens Advice pages so you are able to get answers to questions you may have when we are not open.

If you have Twitter or Facebook feel free to follow us on the above pages we'd love to hear from you.

Helen Wakeham

Money Advice Service Report

Last year when I was asked to provide an article for the AGM we were all glued to the TV because of the football world cup, this year we are all glued to the TV because we are in lockdown. What a difference a year makes!

My official job title is a Face to Face Debt Advice Case Worker, now working from home delivering advice via the telephone but the format is much the same:

- * Gather a fact find
- * Present advice and options and agree next steps

My clients have coped well with telephone debt advice and as always you never know who you are going to get to chat with. The other day I was asked to contact a client who needed advice about how to deal with debts that were likely to cause him a problem at a future date:

Background:

He is a male, married aged 39. He has two dependent daughters. Employed full-time. He has been in his current position since February 2020. Salary £71,090pa. He lives in accommodation provided by his employer

Presenting issue:

Due to the current Covid crisis he is relying on credit to supplement income. He is worried that he will exhaust current credit facilities and wants to know what options he has to deal with debts that he estimates at 62 billion pounds

Action taken:

Firstly I completed an income and expenditure statement to establish if there was any monthly disposable income that could be used to repay the amount owed within a reasonable amount of time, say 5 years. *He cannot repay the debts within 5 years.*

Options for dealing with debt:

Debt Management Plan: Where there is disposable income this can be distributed on an equitable basis on the basis that the creditor who is owed the most gets the most each month. All debts are repaid at the same time. *Because he cannot repay the amounts owed within 5 years this is not a viable option*

Token Offer Payments:

Where there is a temporary income shock a creditor will sometimes agree to small token payments. This is always a short-term concession. This strategy is used when there will be a positive change of circumstances say within the next 12 months. *Because he is uncertain of the future this not a viable option*

Sale of Assets

He advised that although there are considerable assets the sale of these assets would not raise enough money to repay the amount owed therefore *this was not a viable option*

Consolidation:

The option of consolidation is a viable option if the new monthly instalment is manageable and avoids defaulting on current credit agreements. The disadvantage is that it actually increases indebtedness and in some cases can turn an unsecured debt into a secured debt

Bankruptcy:

I advised client that he has the option of making an application for bankruptcy as a way of dealing with debts. The advantage of this option is that all of the debts would be written off and it would provide a fresh start. The disadvantage is that any assets would be used to repay creditors, it would be difficult to get credit at a future date and any goodwill that he is currently relying on may be compromised

Agreed next steps:

Because he is anxious not to lose his job he wants to discuss the options I presented with his neighbour who lives next door before making any firm decisions. If my further assistance is still required he will not hesitate to contact Citizens Advice Southend again

By now you probably all know that my client is the Chancellor of the Exchequer and you will certainly know his neighbour. Of course he has not asked my advice about how to deal with the total debt of 62 billion pounds owed by the UK population of 68 million people, but if he did the advice and options would be the same as I have presented to my clients for the last 10 years.

Linny Redgrave



Specialist Benefits Advice

I have appointments in the office weekly, these are still increasing in numbers due to more and more people having difficulty obtaining benefits.

Sometimes I do not see the client, but their carer. I do home visits, again I am doing more home visits due to the problems of housebound clients receiving benefits. I regularly see social workers at various venues.

I arrange and attend Southend Benefit Network meetings. I am always at the end of a phone for clients and social workers.

Our social work students shadow me as part of their placement with us. My door is always open – unless interviewing - to assist the advisers and other colleagues. I attend training sessions in London to keep up to date in benefit changes.

For the period of 01.10.19 - 31.03.20 I have won £81,423.40 for our clients when they attend their appeal tribunals. As can be seen from the amount we have won, it is now very difficult for clients to receive their correct benefits without going through the appeal procedure. Also, they can wait up to 10 months for a tribunal date!

Linda Butcher

We couldn't do it without you



Hub Partnership Report

Last year Citizens Advice saw 128 clients through the Hub outreach work. Alongside the everyday enquiries we also ran an energy drop in service throughout the winter. We continued to strengthen our community ties by working alongside Peabody, SEH Homes and the Housing benefit team. We also recruited and trained one of their volunteers, Luke, who after successfully volunteering for us went on to get a job with the council.



COVID-19 crisis

The Hub service like many others has had to totally transform during this year they closed their doors the 19/03/20 and opened up a telephone referral service, within the first few weeks the Hubs main job was organising and suppling volunteers for the council and their support to the community, this included Alex whose job in the Hub is running the anti knife crime youth group was now running peoples shopping and picking up their prescriptions. The Hub had quickly adapted its services to what the community needed.

My work at the Hub has continued throughout, providing Citizens Advice service through referrals from the community and the main office. I have been working from home and have found that our referrals have increased significantly in April I was seeing around 20 clients a month this has now increased to 60 a month.

As we move forward towards a new way of working, the Hub has re-opened its doors on the 15th June. They have installed protective screens and rearranged the office so that the new way of working can be achieved. They are limited to five clients a time in the office but, thanks to new screen share technology, they are still able to offer digital learning in house. They are also still helping with form fills online and IT access for those wanting to job search and sign into their universal credit account.

All the support services are still working from home and the referrals are still going well although we at Citizens Advice are the only service offering Zoom meetings with the clients.

Samantha Daniels

One of the major things we achieved in partnership with the Hub was the food service volunteers. These were supplied by the Hub to run food parcels and prescriptions to those shielding. This really has proved invaluable when doing food vouchers over the last few months. There are many in need in those groups who relied on the service and it has strengthened our work with the Hub.

Samantha Daniels

Claiming
Universal
Credit?

We can
help!

Universal Credit - Help To Claim

We started up Universal Credit – help to claim - in April 2019.

From this time, the demand for help rose and it feels good being able to deliver a service that helps. We both deliver a service in the Job Centre, for both drop-in and pre-made appointments.

This has enabled us to build up a good joint working relationship. It is nice to put a face to the voice. We have found that, when working with the clients at the job centre, we would easily be able to pick up on other issues like debt and housing. This meant that we could start the exploration with them, then refer them onto a specialist team, within our office.

Our Help to Claim service works extremely well and we enjoy supporting the client to their first payment.

We are now in the second year of delivering Help to Claim. We have progressed well over our first year of service delivery, developing a robust referral service, excellent relations with staff at the local Job Centre and developing our use of the available technology. This has all helped us to resolve clients' issues quickly and efficiently.

Ruth Mann & Stephen Maverick

What Our Volunteers Say:

Volunteer Adviser

I joined Citizens Advice after completing my first year at university studying law. I wanted to do something productive with my time and give back to my local community during the hardships of the pandemic.

I started training on the telephones for Adviceline to give the general public the tools to resolve their queries independently or point them in the right direction. Adviceline has broadened my understanding of the current issues faced by my local community and given me the tools and confidence to help find the answers.

I was also fortunate enough to spend some of my time with the immigrations team. Observing the current affairs faced by immigration advisors which opened my mind to the different struggles faced by migrants and immigrants both inside and outside UK borders.

I am extremely grateful to have been a part of the Citizens Advice team and have gained invaluable experience that I will take with me through life. I am so grateful to have been surrounded by a wonderfully supportive team and hope to return one day in the near future as a fully qualified solicitor offering advice to those in need.

What Our Volunteers Say:

Telephone Advice Adviser

Prior to volunteering with Citizens Advice, I was working in London as part of my university placement year. This ceased early due to the impact of COVID and I am incredibly pleased that I have found a way to use my new spare time by working as a volunteer advisor.

I began training in early April and found this opportunity to be interesting as it has provided insights into core advisory areas and sections of the law that I had not been exposed to in my university degree. Beyond this, the training has also sharpened my soft skills in terms of thinking about key skills such as active listening and overall telephone conduct. Throughout this training, I was provided with great support and encouraged to speak to clients early on through Adviceline.

I have since been working on Adviceline taking calls from clients on a wide array of issues. The breadth of enquiries has meant that I have been able to deepen my understanding in a multitude of areas and put the valuable training into practice. Speaking to clients provides its own set of challenges and has pushed me to think on my feet and become more confident when relaying information and advice. It is enormously rewarding to provide clients with meaningful access to means that can help with whatever issues that they may be facing which encourages me to continue.

With each Adviceline session I can continue to see progress within my own self-development. I see my confidence growing alongside my knowledge base which has spurred me on to continue. I look forward to gradually becoming more independent and dealing with more in-depth advice areas whilst continuing to learn as much about the legal sphere as possible.

I can confidently say that I am grateful for this opportunity and feel more prepared for returning to University for my final year as a result of my time with Citizens Advice thus far."

James Aris



Paid staff

Manager

Riz Awan

Office Services Manager

Cindy Sayer

Community Solicitor (Housing)

Miles Richardson MBE LL B

Caseworker (Housing)

Sonia Wood

Advice Services Consultant

Sandra Smith

Advice Services Manager

Riz Awan

Training & Recruitment

Services Manager

Ben Apenteng

Office Services Assistants

Helen Wakeham

Gill Sanderson

Peripatetic Welfare

Benefits Adviser

Linda Butcher

MASDAP Caseworker

Linda Redgrave

Nichola Aris

MASDAP Administrator

Lesley Clarke

Help To Claim

Ruth Mann

Stephen Maverick

Immigration Caseworker

Derek Edwards

Natwest / RBS Project

Carla Purkiss

Beverley Oakes

Services using the Bureau offices:

- Talking Newspapers
- Angela Cole of Immigration Legal Services
- Pension Wise
- Essex Mediation

Royal Association for Deaf People Advice Service

Susie Marsh

Nicola Ball & colleagues

External providers

IT Support

Brunel Computer Services

SAGE Support

Ann Galvin Business Consultancy

Payroll Services

Devonports

Office Cleaner

Gary Lee

Building Services

Mike Smythe

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Exceptional Needs and Almonising (ENA) Committee

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Riz Awan
Jane Owen
Mary Priestley
Jane Vernon Smith

Food, gifts and loans were given to clients in need throughout the year.

We were also delighted to receive financial and food donations from various Church groups and generous individuals.

CABfair (Citizens Advice Bureau friends and interested relatives)

Members

John Cotton
Julie Cushion
Len Mason
Cindy Sayer
Sandra Smith
Gill Sanderson

The Committee continues to aim to arrange events that everyone will, hopefully, enjoy. All suggestions are welcomed, as are ideas for using the money that is raised.

We would like to wish our volunteers and supporters who are currently unwell a speedy recovery.

We would like to thank the paid staff and volunteers who left us during the year, some of whom had been with us for many years and to welcome those who have joined us since the beginning of April 2018.

We were sorry to hear of the illnesses and deaths of a number of former members of paid staff, volunteers and supporters.

Volunteers

Power of Attorney Support

David Crabb

Will Making Service

Roger Calton

Form Filling Service

Kay Patterson

Louise Nariel

Research and Campaigns

Janet Uzupris

Paula Whittle

Oluwatosin Adebola-Akande

Hon. Treasurers Dept

Veronica Moore

Immigration

Fidelia Enaife

Peter Strickland

Qiong Hu (Michelle)

Desislava Golemdzkieva

Support Services

Graeme Madley

Dave Redgrave

Joy Milner

Jean Goodson

Rosie Apple

Gill Lightle

Nisha Patel

Anne-Marie Williams

Leya Awan

Advisory and/or assessment roles - including trainees

Arusa Ahmed

Nichola Aris

Pat Bower

Suzanne Broddle

Karen Cook

John Cotton

Christopher Croft

Linda Crystall

Ken Davidson

Julia Davies

Steve Davis

Liz Dent

Tony Evans

Emily Fowler

Penny Garrard

Lucy Geddes

Adrian Green

Carol Griffiths

Phil Harrison

Andrea Johnson

Kadijatu Kamara

Luke Kingsnorth

Sharmaine Kufa

Steve Larkins

Jane Lusty

Ruth Mann

Len Mason

Stephen Maverick

Murray Page

Helen Parke

Tahmina Miah

Jacquie Pilcher

Heather Plaxton

Mary Priestley

Graham Randall

Emma Raffan

Terry Raynor

Michael Robbins

Andrew St John

Melvyn Sach

Celia Sambrook

Julie Wilson

Lynette Siziba

Debbie Smith

Fidelia Enaife

Stephen Larkins

Ruth Mann

Fozia Ahmad

Arusa Ahmed

Liz Dent

Helen Parke

Paul Wilding

Maxine Wilson

Non advisory roles

Taeyeb Ahmed

Julie Armstrong

Emma Chowdhury

Angie Dale

Gloria Earwicker

Monica Gyseman

Janet Hawkins

Tony Hopkin

Shelley Howard

Malika Irshad

Luke Kingsnorth

Jacomine Mole

Ivana Oakes

Jenny Rawlings

Don Tuff

Janet Uzupris

Daniel Williams

Maxine Wilson

School's Community Programme

Charles Pullman

Eleanor Butt

Eve Hallett

Danielle Zamora

Jessica Gray

Summer Students

Daniel Baker

Ollie Barnes-Dean

Haleema Hussan

Shamaine Kufa

Lynette Siziba

College Student

Fahad Maliek

Social Work Student on placement

Siobhan Higgs

Jane Kinnaird



@CitizensAdviceSonSea



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