

# Annual Report

2017-18

**citizens  
advice**

**East Herts**

# Introduction

## Welcome from the Chair, Elaine Connor

At Citizens Advice, nothing ever stands still: the current economic climate means that life for everyone is challenging and our clients' needs are increasingly complicated; our costs continue to rise while the funding environment is ever more competitive. What is constant however, is the enthusiasm and dedication of our staff and volunteers and I want to thank every one of them for their time and energy evident each day, often in hectic and pressurized circumstances.

We have again had to tackle an office move on the west side of our area; something we have done a little too often of late, but this time we hope to be staying put for a while. We must thank East Herts Council for the warm welcome at Wallfields in Hertford and the valuable support they have given while we have settled in. It is already evident that sometimes it is of great help to our clients that they can access different services within the same vicinity. Meanwhile we continue in our quest to meet demand with our push to work collaboratively with other specialist support services.

As well as our traditional advice-giving channels, our services continue to develop in line with technological advances to ensure we are available to all. Email advice presents challenges but it is proving increasingly popular. We recognise that while many clients wish for face-

to-face contact we must focus on the strong demand for timely provision of phone coverage.

An important element of our work is to meet the needs of clients who have mental health issues; indeed, the psychological impact of economic pressure is one aspect we are exploring further as part of our campaigns and research analysis and this will remain a focus going forward.

It is impossible to place a value on the work of our staff and volunteers, and we thank them all for their dedication and energy. Each member of the team helps to keep the show on the road – from technological support, advice giving, admin, research, training, management and trustees. The role of our advisers is absolutely crucial, and we continue to place an emphasis on a rolling training programme to ensure continuity of service right across our region. We have had to say goodbye to some longstanding members of the team this year and they go with our enormous thanks and very best wishes. The good news is that we are absolutely delighted to welcome several newcomers in a variety of roles and are really excited by the injection of vitality and fresh ideas.

The next year will no doubt prove to be just as testing as in the past but our team consistently embraces challenge and I salute them all.

## Our Board Members, Staff, and Volunteers

\*Left during the year

### Board of Trustees

Elaine Connor, Chair  
Mike Jones, Vice Chair  
Allan Hutton, Treasurer  
James Dowson, Company Secretary  
Miranda Corti  
Jeff Farrington  
Mike Hall  
Roger Merton  
Tony Murphy  
Terry Silke  
Ballu Sesay  
Richard Smith

### Staff

Gilda Artholme\*  
Neil Bromyard  
John Bullen  
Stephen Cambery\*  
Janet Chambers  
Debra Cummins  
Lesley Davison  
Ewa Dennis  
Alexander Gournay  
Helena Holmes  
Karen Hoy  
Laura Hyde  
Azad Khaleel

Annie Meeten  
Barbara Miles  
Ben Platt  
José Roversi\*  
Jeanette Spencer  
Margaret Spencer  
Monica Stoker  
Theresa Van Neerijnen

### Volunteers

Linda Aldous  
Ian Armstrong  
Linda Arter  
Lubna Begum  
Rianna Billington  
Fred Bone  
Mary Bowman  
Susie Brickwood  
Beryl Brisbane  
Nick Burrige  
Gail Cambery\*  
Sally Cantes  
Frances Clapp

# Impact

## Who We Helped



**5037 clients**

helped face to face,  
by phone or email



**11,125 issues**



**10,954 activities**

## How We Did This



**71**

Volunteers



**7 locations**

3 main advice centres



**Phone, email, & online**



**5x**

our clients are 5 times more  
likely to live on low income



**33%**

of our clients come from 5  
most deprived wards



**4 in 5**

clients said advice improved  
their lives, including reducing  
stress and improving finances



**£21.64**

for every £1 invested we generate  
£21.64 in value for people we help

**£350,668**

the economic value of  
volunteering with us

Barbara Coates  
Martin Cowles  
Cheryl Cusack  
Tracy Davies  
Jonathan Davies\*  
Susan Dennis  
Angie Driscoll  
Valerie Duggan\*  
Carolyn Edwards  
Colin Eldred  
Marina Fernandes  
Gina Field  
Gemma Ford\*

Ann Fox  
Elizabeth Gallop  
Beverley Garwood  
Helen Godfrey  
Yachi Hiehle  
Georgie Hogg\*  
Helena Holmes  
Steve Hoole  
Susan Hunt  
Cheryl Jackson  
Judith Jessop  
Patricia Lee  
Annie MacRae

Pauline Marrin  
Stephen McEnally  
Tiffany McGetrick\*  
Elaine McGowan  
Annie Meeten  
Barbara Miles  
Soma Mozumdar\*  
Julie Mullen  
Felicity Munro  
Christina Nicols\*  
Hilary O'Neil  
Richard Owen  
Frank Palmer

Victoria Perry  
Ben Platt  
Nigel Rhodes  
Hugh Ritchie  
Mike Robins\*  
Mick Rose  
Ian Sadler  
Susan Self  
Mark Shipton  
Pam Slater  
Alison Spence  
Jeanette Spencer  
Linda Stevenson\*

Liz Sweetman  
Dick Tanner  
Kevin Tilbey\*  
Louise Tomlinson  
Sarah Tulloch  
Tony Upton  
Sandy Varley  
Brian Wallis  
Rachael Williamson  
Terry Wood  
Stephen Wylie\*  
Anne Young

# A Guide to Our Services

## General Advice Services

Our general advice service is open to anyone living or working in East Herts. We offer information and advice on all subjects including benefits, debt, housing, employment and relationships. People can access this service face-to-face, by telephone or online. No appointment is necessary. We try to help people solve their problem there and then but if required we will offer them an appointment should more time be needed. For up-to-date information, visit [www.ehcas.org.uk](http://www.ehcas.org.uk).

## Specialist Advice Services

Some clients can be seen under our separately funded projects. This is either because they fit within the criteria for the project (geography, health issues, etc.) or because their case needs more in-depth support. We maintain a list in the office so that generalist advisers can see what projects are available and how to refer clients to them.

### Homeless Prevention

Debt, budgeting and benefits advice for people at risk of being homeless. Funder: East Herts Council.

### Ware Charities

Debt and general advice to people living in Ware, Wareside and Thundridge. Funder: Ware Charities.

### Uttlesford

Advice to people living in Uttlesford. Funder: Uttlesford District Council.

### Isabel Hospice

Benefits advice to patients of Isabel Hospice who have a life-limiting illness, and their families. Funder: Isabel Hospice.

### Mental Health

Debt advice for people who have a mental health issue. Funder: East Herts Council, Friends of EHCAS, Herts Community Foundation.

### Crisis Intervention

Advice for people in crisis and facing exceptional pressures. Funder: Herts County Council.

### Hastoe Housing

Advice for people living in Hastoe Housing. Funder: Hastoe Housing Association.

### Universal Credit Personal Budget Support

Budgeting support for people on Universal Credit. Funder: East Herts Council.

### Energy Best Deal Extra

Face to face energy advice. Funder: Citizens Advice.

### Hertford Library

Face to face advice at Hertford Library. Funder: Citizens Advice Martin Lewis Fund.

### Keep Safe, Keep Well

Home visiting project to complete disability benefit forms. Funder: Herts County Council.

### Ware Trinity

Improve community engagement in Ware Trinity Ward. Funder: East Herts Council Community Fund.

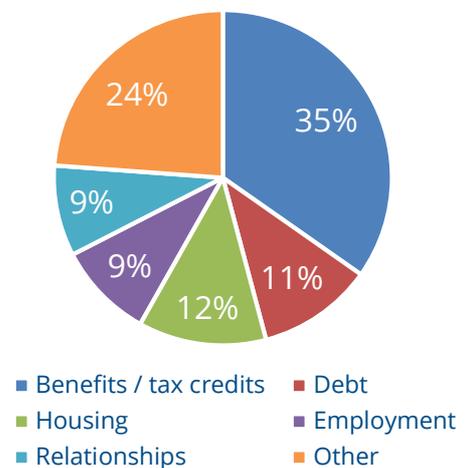
### Awards for All

Increasing access to advice by improving IT and digital communication. Funder: Big Lottery Fund.

## Data Protection

Our risk sub-committee oversees our data protection compliance. We have adopted the recommended Citizens Advice policies and we are compliant with all data protection regulations.

## Advice Issues 2017-18



*"I found the adviser very helpful and friendly. I feel I've taken a big step being able to talk about my problems and was made to feel very welcomed and more at ease"*

*"Very helpful, calming and generally made me feel better about my situation. Even though we were stressed he made us feel better"*

# Research and Campaigns

*"There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they are falling in."* – Desmond Tutu

This is the mantra that the Research and Campaigns team has followed in past years and continues to follow. Whilst our advice helps people find a way forward, it is our research and campaigns that help fix the underlying cause of the problem.

Citizens Advice success in achieving change for clients is driven by campaigns based on the huge amount of data we have about the problems our clients and the wider community face.

We have information from our clients about the specific issues they have encountered, from evidence forms completed by advisers providing an insight into situations where clients have been treated unfairly, and from client surveys when we seek research data.

This year, we have supported three national campaigns and undertaken two local campaigns:

## National Campaigns

### Scams Awareness Month July 2017

Reducing the risk and impact of scams by raising awareness and encouraging people to take action.

### National Consumer Week November 2017

"Not what you signed up for?" The theme of this was issues with subscriptions and subscription traps.

### Big Energy Week January 2018

Helping consumers save money on their energy bills with key messages being "Check, Switch, Save".

## Local Campaigns

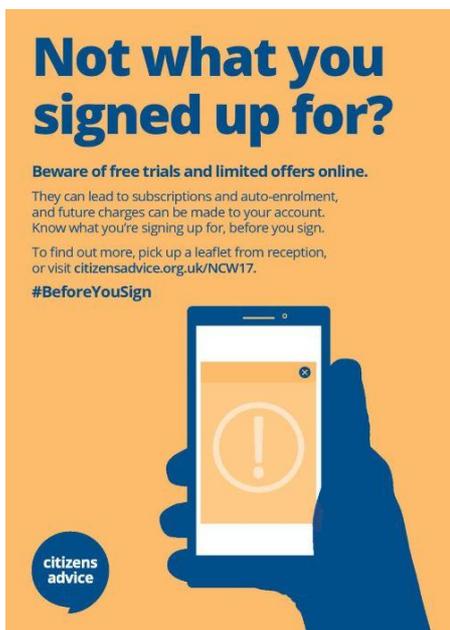
### Housing Benefit/Council Tax Support

Raising clients' awareness that HMRC gives the Council their income figures and the importance of keeping key documents as well as telling the Council in writing if income has changed.

### Specified Adult Childcare Credits

Raising clients' awareness that they may be entitled to receive National Insurance credits if they are a grandparent who cares for a child under 12.

Our research this year has focussed on the **issues facing our clients with mental health problems**. Our local data and the national data show that our clients with mental health problems have even more complex needs than our core clients. For example, nearly half of our clients with mental health problems have benefits issues compared to a third of our core clients. These clients need more time spent doing ongoing casework with hands on assistance by advisers.



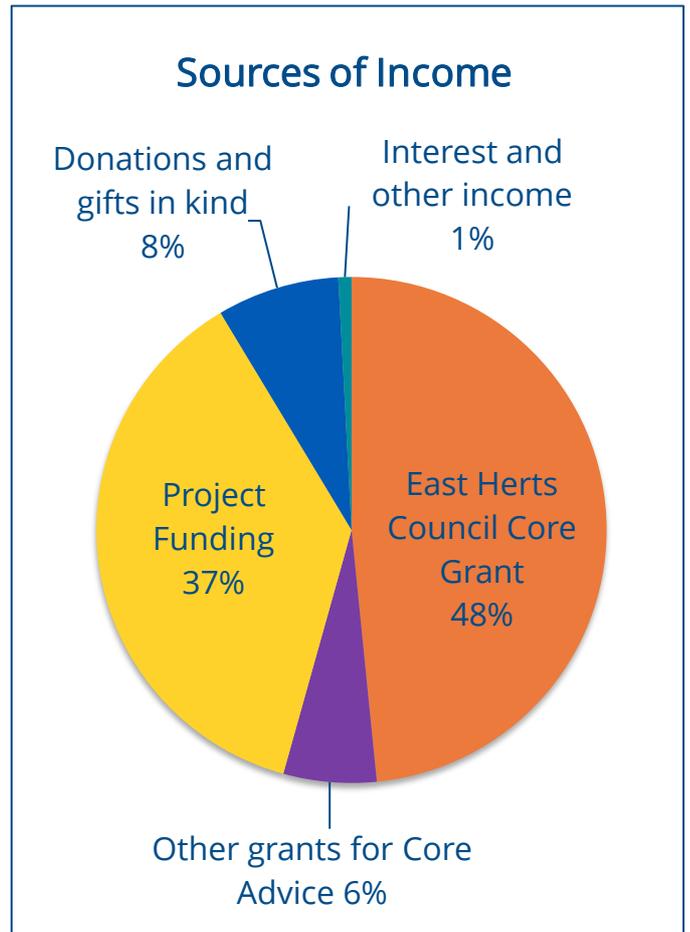
# Finances

## Income

In the year ended 31st March 2018, Citizens Advice East Herts received a total income of £307,576 (2016/17: £309,061) from grants, project funding, donations, fundraising and investment income.

Citizens Advice East Herts received £191,125 in grants and donations (2016/17: £192,072) including £19,500 of professional services free of charge during the year (2016/17: £19,500) towards supporting our core advice services. The grant from East Herts Council has been maintained at £149,000, which was 48.44% of total income (2016/17: 48%).

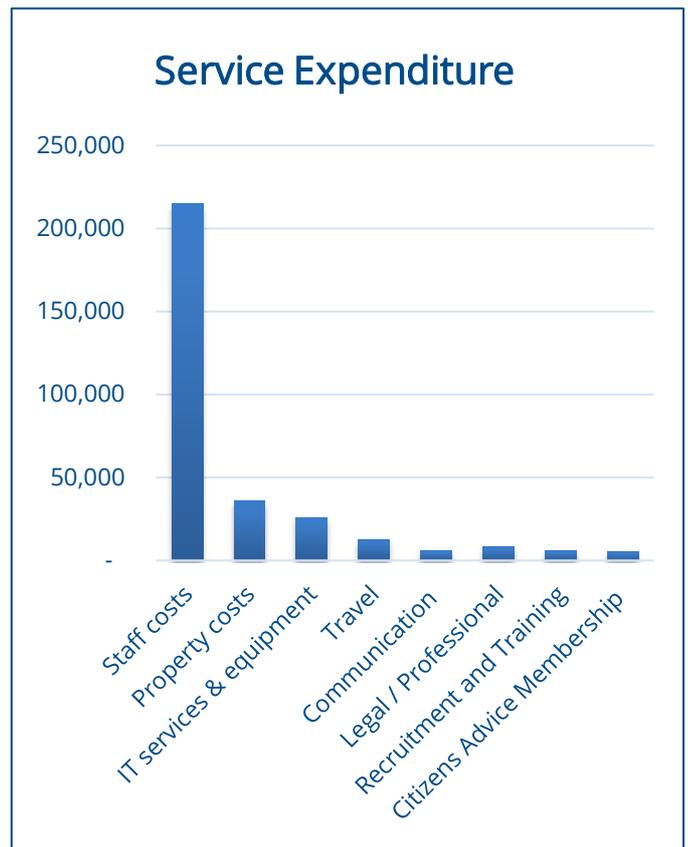
£114,084 of our income (37% of total income) was restricted in its use of specific projects covering money, benefits, housing, and mental health advice (2016/17: £114,525, 37% of total income). Restricted income enables valuable additional activity to be undertaken, as well as being vital in contributing to operating costs.



## Expenditure

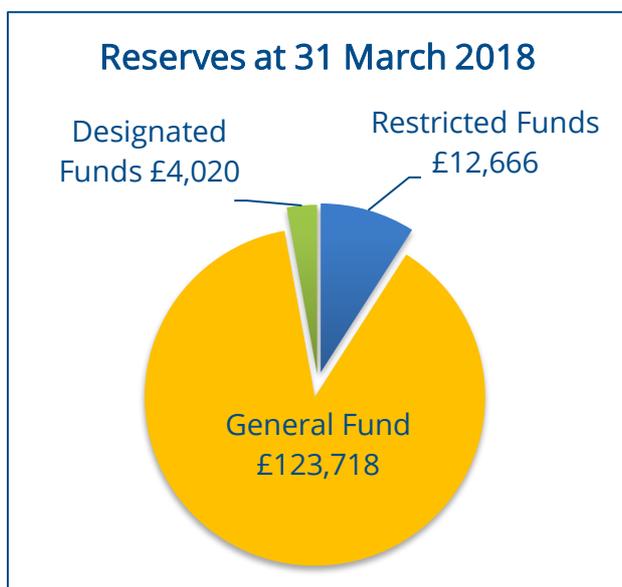
Total operating costs for 2017/18 were £315,554 (2016/17: £344,901) of which £212,025 related to staff costs (2016/17: £220,097). The decrease in staff costs from 2016/17 is principally due to staff leaving who were previously delivering projects.

In setting the budget for 2017/18, it was recognised that a number of projects and their funding streams had come to an end and that there would be some utilisation of reserves over the year. A deficit for the year of £7,978 (2016/17: deficit £40,840) reflects the continuing commitment to operations in the year, and sufficient reserves are carried into 2018/19 for continuing operations.



# Finances

Taking account of the charity's reserves at the end of 2017/18 and the ongoing strong demand for our services, Trustees have committed to a deficit budget for 2018/19 to enable us to continue to deliver vital support to the community of East Herts. Recognising that it will not be sustainable to continue operating with a deficit indefinitely, the charity is planning on prudent use of reserves whilst progressively reducing its deficit by targeting new income sources as well as managing costs down to arrive at a balanced budget in future.



## Reserves

Reserves at the end of 31st March 2018 amounted to £140,404 (31st March 2017: £148,382), including general reserves of £123,718, designated funds of £4,020 and restricted funds of £12,666. The service has a reserves policy set out in the Statement of Accounts, which is in line with the requirements of Citizens Advice and the Charity Commission.

The reserves are stated after allowing for a share of the Herts County Council pension deficit and relates to employees who were active members of the pension scheme prior to 2008. Citizens Advice East Herts makes an annual contribution of £2,500 towards the deficit.

## Fundraising

We are fortunate to have a very supportive local authority in East Herts Council but many of our costs have to be met through our own efforts and also through help from "The Friends of EHCAS". Other income is generated from interest on deposits and sharing our car park.

As ever, we offer our sincere thanks to all of our grantors and donors for their continuing generous support in these challenging economic conditions. We also thank our staff and the many volunteers who freely and generously give their time to enable us to continue to provide essential services to the people of East Herts.

## Funding and Support Also from:

Anglia Parents Club  
Big Lottery Fund  
Bishop's Stortford Town Council  
Broxted Parish Council  
Buntingford Town Council  
Citizens Advice  
Co-op Community Fund  
Cottered Parish Council  
East Hertfordshire Council  
Elsenham Parish Council  
Friends of EHCAS  
Gilfrere Fund  
Hastoe Housing Association  
Hatfield Heath Parish Council  
Herriott Watt University  
Hertford Town Council  
Hertfordshire Community Foundation  
Hertfordshire County Council  
Inner Wheel Club of Ware  
Isabel Hospice  
Stanstead Abbots Parish Council  
Thorley Parish Council  
Uttlesford District Council  
Ware Charities  
Waitrose Community Matters

# Free, confidential advice. Whoever you are.



## Bishop's Stortford

74 South Street, Bishop's Stortford, CM23 3AZ  
Mon to Thu: 10am - 2pm



## Hertford

Council Office, Wallfields, Pegs Lane, Hertford, SG13 8EQ  
Mon / Wed / Thu: 10am - 2pm



## Buntingford

The Manor House, 21 High Street, Buntingford, SG9 9AB  
Mon: 10am - 4pm, Tue / Wed: 10am - 1pm



## Ware

20 Tudor Square, West St, Ware, SG12 9XF  
Tue: 10am - 1pm



## Sawbridgeworth

The Council Offices, Sayesbury Manor, Bell Street  
Sawbridgeworth, CM21 9AN  
1st Mon of the Month: 10am - 12pm



## Adviceline

03444 111 444  
Mon to Fri: 10am - 4pm



[www.ehcas.org.uk](http://www.ehcas.org.uk)

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Citizens Advice East Herts is an operating name of East Herts Citizens Advice Service

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