

Annual Review 2022-2023



Advice in Communities



**citizens
advice**

Havering

A local charity for the local community

A message from the Chair

This will be my last message as Chair of the Board as I am stepping down in November, having now held this post for six years, the maximum permitted in our constitution. I feel a great deal of responsibility for the continuation of this local charity as my brother-in-law and sister-in-law, Tom and Daphne Dix, were instrumental in the start-up of the Hornchurch local office in 1968 being the first President and Chair of the organisation.

In the years since then, the London Borough of Havering has supported us in many ways. We have continued to work in co-operation throughout this time and I hope that, despite their own financial difficulties, they will find a way to provide the core funding that helps us to support the most vulnerable in our society during the coming year which will be extremely difficult for many of our residents.

When we look at the debt issues that face our clients, council tax and rent arrears are amongst the most common. These significantly affect our council's income and we endeavour to help people with their budgeting and to claim the benefits that they are entitled to so that they do not become an additional burden on the council. Nationally, single mothers with children are amongst the most hard pressed and their children are at serious risk. The recent Joseph Rowntree Foundation report* points out that 3.9 million children in this country are living in poverty. We are seeing more residents with negative budgets than ever before, many of them in work and earning, what in the past, would have been counted as a good wage so we must be there when they need us in the ways that help make the biggest impact on their lives.

We have other supporters besides the London Borough of Havering whose grants and commissions enable us to continue. They are listed elsewhere in this report and I thank them on behalf of our clients as without them, we would be a much smaller service.

My own post as Chair of the Board of Trustees would be impossible to fulfil without the support of the other Trustees. They are all volunteers and give their time and vast experience to help maintain a charity with a great reputation for independent, impartial, and free advice available to all. I should like to thank them and their employers for allowing them to spend time carrying out the necessary strategic and governance tasks. This year we recruited three new Trustees giving us a wide range of additional expertise and I look forward to working with them.

I would like to single out for thanks our Treasurer, Sheila Clarke, who has also served six years and is giving up her position. She has been instrumental in keeping our heads above water, despite turbulent times. The Board and Finance Committee have relied upon her sound advice when making decisions that have significantly affected our service.



Sue Dix

Chair, Citizens Advice Havering

Finally, I should like to thank the staff and volunteers who manage and provide the advice service and make us such a respected, efficient and forward-thinking organisation. Without them and their passion for justice we would not be able to provide the service that residents expect. I am sure that the partnership with Citizens Advice Redbridge, facilitated by our very capable shared Chief Executive will allow the charity to move forward. It has given me very great pleasure to work with everyone.

*Joseph Rowntree Foundation UK Poverty 2023: The essential guide to understanding poverty in the UK

Advising where the need is greatest

"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way - in short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good or for evil, in the superlative degree of comparison only." Charles Dickens

The story of Havering can indeed be described as a tale of 'two boroughs'. Leafy and affluent Upminster contrasts with the built-up area of Harold Hill, which is characterised by multiple deprivation. Harold Hill also has the highest percentage of people who are classed as disabled under the Equality Act (18.1% in Harold Hill East), compared to just 12.3% in Upminster North. And whilst poverty rates are higher than 30% in some parts of Rainham, it is lower than 10% in parts of Romford.

Against this background, and considering our limited resources, we aim to give advice in places where the need is greatest. We work with partner organisations from their premises and take referrals from organisations and service providers. The stories in this report are the stories of the communities we serve.

One of our strategic priorities is to make our advice services accessible to all who need them. Remote advice channels (email, phone and webchat) work well for most of our clients and continue to be the best way to get in touch with us. At the beginning of the year under review, we were able to significantly expand our Help to Claim advice service, supporting Universal Credit claimants. This, our email advice and our Adviceline phone service, accounts for the majority of advice we provide.

Within our organisation and together with our community partners, we have created our own advice community – working seamlessly across different access channels and organisational boundaries through signposts and referrals. In 2022/23, we were very happy to build a number of new partnerships: with LBH's housing department who now refer their tenants for advice to us, with the Rainham Foodbank who invited us to deliver advice from their premises, and with the Wates Family Foundation who gave us a small grant to develop our community work further. Together we work to help Havering residents, regardless of which of the 'two boroughs' they come from.



Community benefit

In 2022/23, we were able to assist more Havering residents than the year before, reflecting increased demand: **12,501 clients** with **37,958 different issues**. Unsurprisingly benefit queries were at the top of the list, with 11,196 clients needing advice on this issue.

Citizens Advice Havering is a small local charity, making the most of limited resources. Using a Treasury approved model, we can calculate the value we provide and savings we make to government and public services.

In 2022/23 for every £1 invested in Citizens Advice Havering we generated at least:

Total: £1,664,336	£2.06 in savings to government and public services (fiscal benefit) By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.
Total: £27,153,203	£33.56 in wider economic and social benefits (public value) Solving problems improves lives - and this means better wellbeing, participation or productivity for the people we help.
Total: £24,602,161	£30.41 in financial value to the people we help (specific outcomes to individuals) As part of advice, we can increase people's income, through debts written off, taking up benefits and solving consumer problems.

Havering residents come to our community services because they cannot find the answers to their questions anywhere else. The cuts to local council budgets and legal aid over the years and the current cost-of-living crisis has had a devastating effect on community services, services which would ordinarily have helped resolve residents' issues by answering questions and providing them with the information they require. Questions regarding their home, their health, their children's health, their children's education, their work or lack of work opportunities, their income and expenditure have taken on a greater urgency today as we are still impacted by the cost-of-living crisis.

Our community and partnership locations

We see clients from all parts of Havering for more in-depth advice at the Central Library in **Romford**. We can offer specialist advice covering benefit, debt, housing and employment issues.



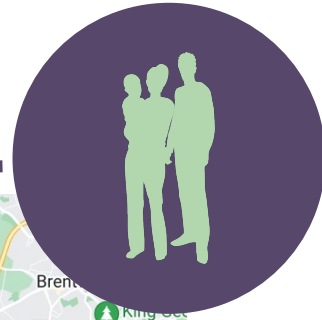
We use the library premises in **Hornchurch** for a weekly advice session.



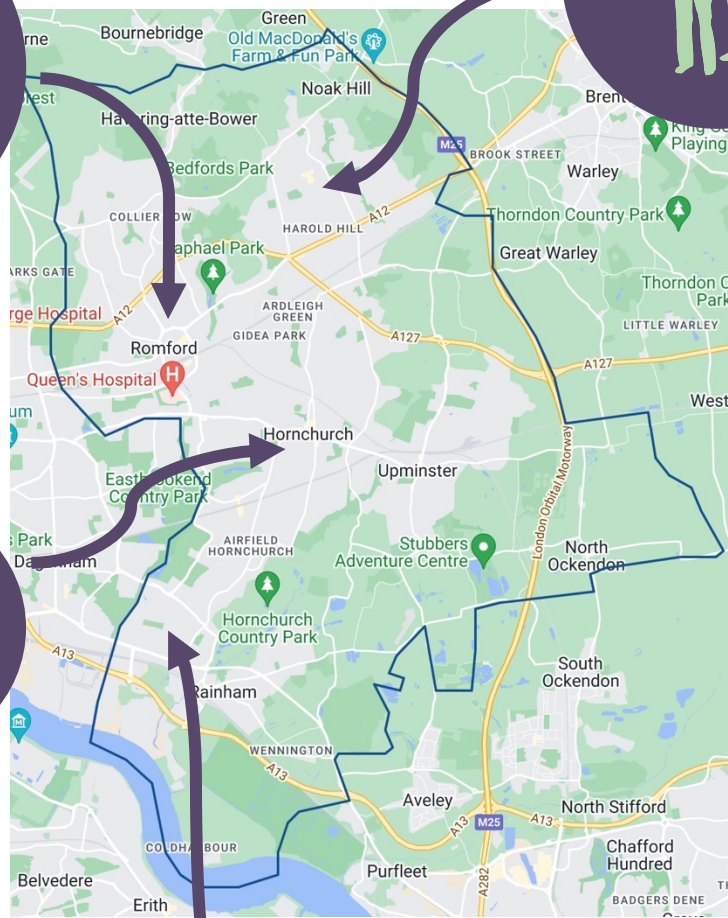
In partnership with the Havering Association for People with Disabilities (H.A.D.), we offer advice from their premises in **Hornchurch**.



In **Rainham**, we provide advice in the Rainham Library. Also in **Rainham**, we partner with the Rainham Foodbank and offer advice from their premises.



In **Harold Hill**, we offer advice in the Harold Hill library and as part of LB Havering's community hub offer.



The importance of our community outreach provision was recognised by the Wates Family Foundation and they awarded us a grant of £5,000 to help us develop this service.

Harold Hill

In Harold Hill, we see clients twice a week on the premises of the local library. On Monday morning and Tuesday afternoon (working in partnership with the Harold Hill Community Hub), we offer 30-minute appointments to help local people with a range of advice issues.

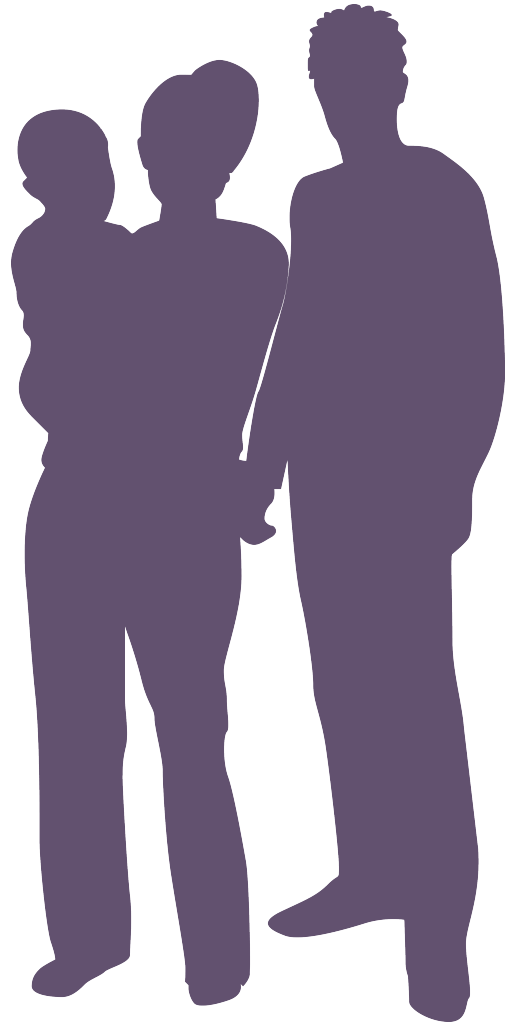
Local people who we see tend to be the most vulnerable - many of them have disabilities or mental health issues that make it more difficult to cope.

Rowena is a single mum of four and struggles with her mental health. Two of her children have been diagnosed with autism and ADHD and are finding it hard to cope in school. Rowena was told by her children's school to give up her part-time job so she could care for her children. Rowena was very worried about how she might manage financially and came to CAH for advice on maximizing her income. Our adviser showed her how to use the benefit calculators and grant search facility websites and advised her on benefits to help her choose the best way to support herself and her family.

Rowena left the advice session much clearer on her choices and more confident about the steps she must take.

Cornelia is 53 years old and lives with her 28-year-old son who recently lost his job. Cornelia came to us because she was desperately worried about money. Since her son stopped earning, she is the sole breadwinner and has no money left even before all bills are paid. She does not know how to make ends meet and is worried about falling into debt. Following a benefit calculation, our adviser suggested that Cornelia fill out a budgeting sheet so she could keep on top of her finances and which she could show to creditors if this would ever be necessary. She was also told about local initiatives such as the local community food shop which offers everyone the chance to buy groceries for a small weekly subscription, making money stretch further. Finally, Cornelia was referred to our energy advisers who can help her save money on energy bills.

Cornelia left excited about her options, including the food shop, which she had not yet tried though it operates from the community hub in the same building.



Hornchurch

Our advice services can be accessed for short appointments at the Hornchurch Library on Thursday mornings. Whilst traditionally, Hornchurch clients would come to us with issues such as neighbour disputes or consumer queries, we now deal more frequently with housing and benefit issues.

Clive is in his seventies and a long-term private tenant. His landlord said they must sell the property they rented out to them, leaving Clive anxious about his future and where or how he would find somewhere else to live. Our adviser explained the current housing situation to Clive and pointed out available options. We suggested that he should contact Havering Council for further help.

Whilst it had not been possible for our adviser to provide a solution to Clive's problem, Clive nevertheless left assured of the steps he needed to take.

We also offer advice to the service users of the Havering Association for People with Disabilities (H.A.D.) from their Hornchurch premises.

Jamal is a young adult and at risk of becoming homeless. He is in conflict with his family and has been told he must move as soon as he can arrange it. Jamal

has complex medical needs and his doctor certified that he cannot travel more than 15-30 minutes.

Jamal has been in contact with the Council and was offered temporary accommodation outside of London. He contacted us because he wanted to know what his options were given that his support network is in Havering and that a move outside of his immediate area would cause him severe hardship.

Our adviser suggested that he should accept the housing offer and then challenge it with letters from appropriate agencies. She also referred Jamal to our specialist housing adviser who took on his case and helped him with his correspondence with the Council.



Just like Citizens Advice, most of our partner agencies operate under intense pressure. It is not always possible to help resolve our clients' cases to their full satisfaction. We provide direct advocacy where it is clear that further support is required.

Rainham

We offer short advice sessions from the Rainham library, every Wednesday morning.

We were asked to advise a **39-year-old resident** whose wife had left with their child. The relationship had broken down and there was no direct communication possible. Ahmed came to us because he was unsure about child maintenance payments he was due to make through the Child Maintenance Service. Our adviser suggested that Ahmed should use the Child Maintenance calculator on the gov.uk website to find out whether the amount he was asked to pay had been miscalculated. Ahmed was also advised that he could challenge the Child Maintenance Service decision and was advised to return if he needed further assistance.

Adam lives in Council rented accommodation with his 87-year-old disabled mother. For some time they have experienced anti-social behaviour and abuse from their neighbours. Adam first tried to talk to his neighbours who were not responsive. He now feels weary to approach them as he fears they may become abusive. Our adviser told Adam that he should report his neighbours' behaviour to the Council and advised him on what information to include in his letter. He showed him further information he could use on the Citizens Advice website.

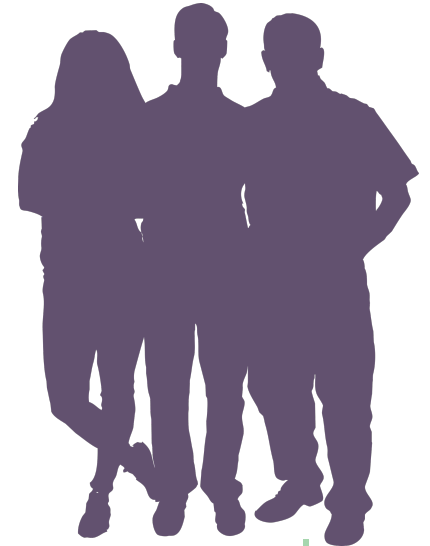
Adam left with a clear idea of how to correspond on the matter and knew he could return to the service if the issue remained ongoing.



We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We give people the knowledge and confidence they need to find a way forward – whoever they are and whatever their problem.

Romford

The central library in Romford houses our main advice service. There we can offer appointments four days every week. These are given to clients who come to us via our phone advice service Adviceline, through referral internally or from partners.



47-year-old Ariane contacted us on Adviceline because she had difficulties paying her mortgage. We quickly found out that she simply didn't have enough money to pay. Her fixed-deal mortgage had come to an end and because of rising interest rates she could not access an affordable deal. We identified that Ariane may not have been in receipt of all the benefits she was entitled to, offering a referral to our local Help to Claim service. Our adviser then completed a 'Better off' calculation, identifying a total gain of £113.36 per week if Ariane transfers from legacy benefits to Universal Credit. Finally, we helped Ariane submit the Universal Credit claim and identified an entitlement to Personal Independence Payment which she felt confident to act upon.

In Ariane's case, we could use the expertise we hold in different teams to help her navigate the complex benefits system.

Helena was a dedicated employee with over 20 years of service. In her late 70s, the COVID-19 pandemic led to her being placed on furlough. When her employer reopened, she wasn't invited back, leaving her feeling undervalued and unsure of her rights. Helena turned to Citizens Advice Havering for guidance. Our adviser recognised the potential injustice and informed Helena about her right to redundancy pay, notice pay, and holiday pay, and supported her throughout the process of claiming what was due.

Our specialist employment adviser acted directly on Helena's behalf resolve the issue with her employer. The employer refused to settle, citing an alleged furlough overpayment. Despite initial hesitation about going to tribunal, Helena was advised on her chances of success and empowered by this information, brought the matter to the Tribunal making a claim for age discrimination, unfair dismissal, unlawful deduction of wages (payment for holiday pay, notice pay and redundancy pay). Helena's determination paid off, as the tribunal ruled in her favour. As a result, she was awarded £11,400, covering notice pay, statutory redundancy pay, holiday pay, compensation for emotional distress and interest.

Trust for London funds our Employment Project, the only service available to Havering residents with employment law issues. The service supports clients up to Tribunal level and achieves amazing results, often worth £ tens of thousands in compensation.

Research and Campaigns

The stories that our clients bring serve to highlight what needs to change in policy and practice so that everyone has better life chances. Our research and campaigns work helps to make a case for change – nationally and locally.

A large part of our work is to support Citizens Advice national campaigns by responding to their requests for evidence arising from the problems our clients present to us. This year these have focussed again on issues arising from the cost-of-living crisis on people's incomes, employment, and housing.

As the cost-of-living crisis continued to show its impact, we kept our MPs and local elected members informed of the impact locally. Supported by national and local data, we raised the issue of rising prices regularly from December 2021.

A particular focus was the household debt crisis, which has become more acute as the rising cost of living continues. We supported the campaign by writing to the three Havering MPs asking them to make representations to the Chancellor and providing them with briefings showing the impact on their constituents of negative budgets and rising household debt.

We also explore opportunities for identifying and working on local campaigns in partnership with our neighbouring services and to this end monthly meetings are taking place with colleagues in Redbridge and Barking & Dagenham.

More locally, we had to campaign for our funding, as LB Havering consulted its residents on budget options that included a potential cut of all funding to Citizens Advice. We successfully raised the issue and made local people and politicians aware of the impact of such a cut. In the end, we are grateful to LB Havering for retaining our funding and pleased that we can continue to provide our vital service to local people.

We remain acutely aware that local finance remains uncertain as economic also affect the financial health of our public authorities. We will continue to make the case that it times like this, the Independent advice that we can offer is of vital importance to the most vulnerable people in Havering.

Debt has always hit some groups harder, but the impact is spreading. Citizens Advice is here to help everyone.



Our organisation and governance

Trustees

Kate Basi (appointed Dec. 2022)

Sheila Clarke, Treasurer

Michelle Cohen

Sue Dix, Chair

Jeanette Hopkins (appointed Dec. 2022)

Billy Jones (appointed July 2022)

Kenny King, Vice Chair

Tina Lamai (resigned Dec. 2022)

Umar Lone (resigned July 2022)

Nekita Okafor (appointed Dec. 2022)

Tariq Malik

Trevor Winter (appointed after year-end)

Our staff team

Our services were delivered by a skilled and dedicated staff team. Many of our staff are engaged on short-term projects, most of them work part-time.

Maame Addo

Help to Claim Adviser

Farhana Alam

Help to Claim Adviser (currently on a career break)

Nosheen Azam

Help to Claim Team Leader

Kristina Balciunaite

Help to Claim Adviser

Emma Cassidy

Training Assistant

Cheryl Clarke

Housing Specialist (passed away in February 2023)

Daniel Fullalove

Volunteer Support Assistant (left in May 2022)

Junior Hamilton

Help to Claim Adviser (left in July 2022)

Davinder Kooner

Adviser

Minal Kotwal

Help to Claim Adviser

Sally Maydell

Operational Manager

Kelvin Moon

Adviser and Adviceline Team Leader

Tracey Ottaway

Administrator

Penny Partridge

Administrator

Fatjona Peposhi

Benefits Specialist

Susanne Rauprich

Chief Executive

Nicola Redhead

Adviser, Outreach Team Leader

Loreta Serksnaite

Help to Claim Team Leader

Alison Shedden

Adviceline Team Leader (left in April 2023)

Gemma Sifleet

Adviser and Adviceline Team Leader

Dovile Slapikaite

Help to Claim Adviser

Leanne Stanley

Training Officer

Kelly Stewart

Help to Claim Adviser

Esther Talabi

Help to Claim Team Leader

Irina Teut

Help to Claim Adviser

Lynn Warnett

Business Support Manager

Jayne Webster

Adviser/ Case Checker

Stacey Young

Employment Specialist

Since the year ended, Svetlana Vasile joined us as Housing Specialist, and Elizabeth Laryea has taken a staff position to carry out Quality Assurance checks.

Cheryl Clarke (1969 to 2023)

This year we lost our colleague Cheryl Clarke after a short illness. Cheryl joined us in December 2020 as specialist housing adviser. We remember her as a caring professional whose passion for social justice meant she always went the extra mile for her clients. Cheryl was a great advocate for our service. We miss her greatly.



Volunteering

Over the year, we had **41 volunteers** helping to deliver email and telephone advice from home and increasingly seeing clients face-to-face from our advice locations. We continue to recruit and train volunteers regularly. From April 2022 to March 2023, our volunteers gave **7,170 hours** of their time helping struggling people in Havering. Had we paid them at the London Living Wage (which is currently £13.15), then it would have cost us **£94,285.50**.

We would not have been able to make it through the last year without the true dedication and loyalty of our hardworking volunteers. We would like to thank every one of them for the hours they have given to help the residents of Havering as many of them struggle.

Our volunteers

These are the volunteers who give us their time. Some left during the year (mainly to take up employment), some joined us more recently.

Maria Ateeq, Mike Beauchamp, Sylvia Beauchamp, Maria Bivol, David Bower, Katie Bowman, Emma Cassidy, Bhumita Chhatralia, Jan Clampett, Sandra Clarke, Eileen Croghan, Roland Davison, Darina Draganova, Madara Ebulina-Emolite, Colin Evans, Michael Franklyn, Deborshi Ghosh, Rebekah Grant, Yola Grobler, Edward Hatton, Winnie Kibye, Gurpal Kular, Elizabeth Laryea, Norman Mcnamara, Karishma Misir, June Phillips, Denis O' Riordan, Ray Pearce, Susanne Pye, Rushpal Rai, Sandra Shewring, Olivia Weaver, Michael Westley.



Advice in crisis

The past year has shown how much Citizens Advice is needed in Havering. As our local residents struggle to make ends meet, we have seen once again the demand for our service increase. The data and statistics that we collect show clearly how household debts rise, that many more people require crisis support (food bank vouchers, for example), and that disabled people are disproportionately affected by the cost-of-living crisis. But advice services are under pressure as Citizens Advice Havering and its funders also feel the pinch due to soaring costs.

At Citizens Advice Havering we believe this situation can only be tackled by working in partnership to achieve three things:

(1) Be more efficient

In 2022/23 our partnership with Citizens Advice Redbridge moved from strength to strength as we began to work on the basis of a shared strategy and business development plan. By sharing resources and working to our respective strengths, we are planning to use our limited resources better across both Boroughs.

(2) Increase our reach

We also planned for more delivery partnerships in Havering. By working with the local authority and partners through the Community Hubs initiative we want to become more accessible. Our partnership with the Wates Family Foundation who agreed to support our outreach provision, and a new partnership with the Rainham Foodbank have allowed us to see more clients closer to need.

(3) Make the case for investment

We also need to make the case that investment in advice means cost savings down the line. As member of the Citizens Advice network in London, we benefit from such investment made by the Greater London Authority as they support a strategic partnership to address the cost-of-living crisis. This offers a model for replication locally.



Our finances

This year we won a new and larger contract to deliver the Help to Claim service in North East London. This helped our general financial situation and allowed us to add some modest funds to our reserves.

Income 2022/23

Income from:	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Income and endowments	152,512	659,403	811,915	406,852
Donations	1,751		1,751	2,165
London Borough of Havering (LBH): Core funding	120,481		120,481	129,196
DWP Kickstart Scheme	8,415		8,415	24,047
Citizens Advice: Adviceline and equipment				10,667
The Fore (RAFT Transition Fund 1)				14,984
Trust for London: Employment Law Project		35,200	35,200	32,049
Trust for London: LCRF Wave 5				49,834
Wates Family Foundation	5,000		5,000	
Rainham Foodbank		12,000	12,000	
Citizens Advice (via subgrant from DWP): Help to Claim Project		612,203	612,203	132,752
Access to Justice Foundation	14,672		14,672	
Fees				10,076
Other income	2,193		2,193	1,082
Total income	152,512	659,403	811,915	406,852

A Big Thank You to Our Funders

London Borough of Havering
 Wates Family Foundation
 Access to Justice Foundation
 Trust for London
 Rainham Foodbank / the Trussell Trust
 Citizens Advice



Expenditure 2022/23

Expenditure on:	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Charitable activities				
Employment project		35,200	35,200	29,467
Help to Claim		611,947	611,947	137,633
Community Justice Project				6,626
Rainham Foodbank		12,000	12,000	
Specialist advice and practical support	19,768		19,768	55,070
Safe return				16,624
Adviceline				10,667
General Advice	106,395		106,395	208,420
Governance and fundraising costs				15
Total expenditure	126,163	659,147	785,310	464,522

The largest expenditure item was the cost of staff (£691,372).

Balance sheet

Statement of financial position	2023	2022
	£	£
Fixed assets	9,963	15,107
Current assets	271,828	187,710
Creditors (amount falling due within one year)	(126,599)	(58,094)
Creditors (amount falling due after one year):		
Pension liability	(84,374)	(93,974)
Dilapidation liability	(19,000)	(25,000)
Net assets	51,814	25,209
Funds (unrestricted)	50,404	30,822
Funds (restricted)	1,410	(5,613)
Total charity funds	51,814	25,209

Our thanks go to **Charles Ssempijja of NfP Accountants** who acted as our independent examiner. A full report and accounts are available on request from our registered office.

Citizens Advice Havering
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Company reg. no. 02577502



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