Welcome

This year we have continued to offer quality advice and information to people of East Herts despite some hurdles along the way. In November 2015 we had to move out of our premises in Hertford as the landlord wanted to convert them into residential accommodation. This was the start of months of running the services using temporary accommodation in Hertford and Ware. We are extremely grateful to our neighbours who have allowed us to ‘take over’ their space so that we can still help our clients – particularly Broxbourne and East Herts CVS and Hertford United Reformed Church. We are also thankful to our staff who have been willing to travel across the district to answer Adviceline calls, work out of boxes and even give up their attics and garages to house our belongings.

Our energy wasn’t completely sapped by our accommodation woes. We adopted the new Citizens Advice brand and updated our website and shop fronts. We are particularly pleased with the refreshed look at our office at Bishop’s Stortford with new, clearer signs and a smarter reception which is easier for our disabled clients and staff to navigate.

We have continued to build relationships with our local partners and professional colleagues and were pleased to welcome the new Chief Executive of East Herts Council, Liz Watts, and the new Director of Clinical Services at Isabel Hospice, Elizabeth Paske. Our role in the East Herts Strategic Partnership has led to new relationships and opportunities, for example with the Clinical Commissioning Group and Job Centre Plus. We have continued to work with local MPs on client issues and two of us were honoured to be invited to Prime Minister’s Questions and lunch at Westminster as guests of Mark Prisk MP.

Our relationship with other local Citizens Advice in Hertfordshire and the broader regions have become even stronger as a result of common funded projects, a wish to improve our Adviceline service and the recognition that we can learn from each other. We have benefited from our membership of national Citizens Advice through national and local Research and Campaigning, their excellent impact work and being involved in the new approaches to validating the quality of our advice.

Our board has continued to drive our strategy and direction with firmness and purpose and has also been pleased to welcome two new trustees during the year.

Information Assurance

We have adopted the recommended Citizens Advice Information Assurance Policy and manage our information risks on a quarterly basis through the Risk Sub-Committee of the Trustee Board.
Introduction

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

Every year, thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly.

Our core service offers our clients the option of accessing our service face to face, by telephone or online. We offer an advice drop-in service in locations across the district including Bishop's Stortford, Ware, Buntingford and Sawbridgeworth. In addition we receive funding from our partners to give specialist advice to a particular group of clients or at a specific location. We call these our projects.

Citizens Advice East Herts is an independent registered charity. Without our supportive funders, our loyal 74 volunteers and our talented paid staff we could not continue to provide our services to the people of East Hertfordshire.

Demonstrating our value

The Citizens Advice national impact report – ‘The Value of the Citizens Advice Service our Impact’ demonstrates our impact and value to society. Using an external Treasury approved model it puts a financial estimate on this value. It demonstrates what would be lost to individuals and society if we were not here. We can use these findings to demonstrate our local value in East Herts.

Our value to society in 2014/15

For every £1 invested in Citizens Advice East Herts we generate at least:

- £3.35 in fiscal benefits
  - Saving to government
  - Reduction in health service demand, local authority homelessness services and out-of-work benefits for clients and volunteers.
  - Total: £469,858

- £16.94 in public value
  - Wider economic and social benefits
  - Improvements in participation and productivity for clients and volunteers.
  - Total: £2,377,841

- £18.55 in benefits to individuals
  - Valued to our clients
  - Income gained through benefits, debts written off and consumer problems resolved.
  - Total: £2,604,315

To find out more about how we've modelled our financial value, see our full technical annex:

Modelling the value of the Citizens Advice service in 2014/15
We work with the following partners to provide specialist advice

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<td>Outreach drop-in and advice service for clients of Ware, Wareside and Thundridge.</td>
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Some projects in detail

**Homeless Prevention**
Sharon Lester is the Money Advice Adviser on the Homeless Prevention project. Sharon works closely with the Housing Options team within East Herts Council to help clients with debt avoid losing their homes.

The project provides debt, budgeting and benefits advice as well as helping clients apply for appropriate benefits and grants. Sharon can also help people with Debt Relief Orders.

Between April 2015 and March 2016 the project helped 67 clients.

**Apprentice**
We have been fortunate to have two excellent apprentices who have both worked towards their level 3 certificate in Initial Legal Advice. Alex Holmes completed his apprenticeship in June and José Roversi joined us in October. Both apprenticeships were funded by Herts County Council.
Projects

Joining up the Dots
In October 2013 we were allocated funds from the Big Lottery Fund and the Cabinet Office. This two-year funded project was to help find new ways of delivering advice by reducing duplication of services and working closer together.

There were six original project partners and over 100 organisations involved in the project. Some of the projects achievements have been:

- Online access – the project helped to increase access to information and advice by equipping 11 partner organisations with mobile devices and Wi-Fi connections. 95% of service users, volunteers and staff surveyed were able to find the information that they needed without face to face advice.
- Co-location – partners have explored co-location as a way of improving access to information in a rural district. 52 clients with mental health problems were surveyed about the benefits of co-locating advice and therapeutic services. All stated that they preferred accessing services in one location.
- Training – the project helped to develop the skills and knowledge of the voluntary and statutory sector by offering training on Citizens Advice online systems and running a training programme on outcomes and impact for 11 partners.
- Referral – the project set up a new referral system between agencies, enabling vulnerable people to access the support that they need. This referral system was between six agencies who supported people with mental health problems.

Council Tax
This partnership with East Herts Council Revenues team was to deliver a one-year pilot service for clients with council tax arrears as part of the Council’s support for residents affected by welfare reforms. This was partly in response to the findings that council tax was the most common priority debt we dealt with in 2014/15. The objective was to help clients with council tax arrears to avoid an annual spiral of liability and enforcement costs.

As this project was a pilot we were able to adapt it to fit in with the needs of the clients and referrals from the Council. This means the project has been extended beyond the one year pilot and will run until December 2016. It has widened its scope to include more than just clients with current year’s council tax arrears resulting in the issues presented being more complex dealing with multiple priority debts and serious benefit issues.

Isabel Hospice
This project provides benefits advice to patients of Isabel Hospice who are living with life-limiting illnesses, and their families. This project has been running since 2010 working with clients in their home, on the telephone or at a suitable Isabel Hospice location. It is a great example of partnership working between two local charities bringing together their own specialties to support very vulnerable people.

Between April 2015 and March 2016 the benefit adviser, Stephen Cambery advised 200 clients and had almost 1000 contacts with or on behalf of clients. The project helped clients realise an annualised figure of £758,000 of financial outcomes including new and increased benefits, back dated benefit payments, debts written off and charitable grants.
Our team

**Trustees**
Elaine Connor - Chair
Allan Hutton - Treasurer
Christine Gillham
James Dowson
Jeff Farrington
Mike Hall
Miranda Corti
Peter Warren
Roger Merton
Terry Silke

**Paid staff**
Laura Hyde – Chief Executive
Margaret Spencer – Advice Service Manager
Gwynneth Tedds – Project Service Manager
Monica Stoker – Office Manager (Finance)
Susan Dennis – Office Manager (Governance) - left
Debra Cummins – Supervisor
Janet Chambers – Supervisor
John Bullen – Supervisor
Karen Cook – Supervisor
Carolyn Edwards Training Supervisor - left
Gilda Artholme – Training Supervisor
Alexander Gournay – Outreach Adviser
Alex Holmes – Apprentice - left
Annie Meeten – Outreach Adviser – left
Catherine Walker – Benefit Adviser - left
Christine Gillham – Project Coordinator - left
Diana Davis – Training Coordinator - left
Ewa Dennis - Office Manager
Felicity Munro - Debt Adviser - left
José Roversi – Apprentice
Lucinda Campbell-Gray – Money Adviser - left
Neil Bromyard – Governance Assistant
Stephen Cambery – Benefit Adviser
Jeanette Spencer – Benefit Adviser
Sharon Lester – Money Adviser
Theresa Van Neerijnen – Project Adviser

**IT, Administration and Receptionist**
Beata Szocs - left
Beryl Brisbane
Diana Davis
Elaine Wyld - left
John Bonar - left
Judith Jessop
Marina Fernandes
Mary Bowman
Marzena Dybikowska
Nick Burridge
Patricia Lee
Pauline Marrin
Pete Anslow
Pippa Marrin
Richard Stephens
Sheila Pirie
Soma Mozumdar
Susan Dennis - left
Tony Upton
Valerie Tyrrell

Some of our trustees
Our team

Advisers
Angela Chapman – left
Angie Driscoll
Ann Fox
Anne Young
Annette Bergman - left
Annette Richardson
Barbara Miles
Ben Platt
Beverley Garwood
Brian Wallis
Carolyn Edwards
Cheryl Cusack
Cheryl Jackson
Chris Fordyce - left
Colin Eldred
Dick Tanner
Elaine McGowan
Frances Clapp
Frank Palmer
Fred Bone
Georgie Hogg
Gina Field
Helen Godfrey
Helena Holmes
Hugh Ritchie
Ian Armstrong
Ian Sadler

Janet Piercy
Jeanette Spencer
Jenny Merton
Jim Pettifer
John Battersby
Linda Aldous
Linda Arter
Linda Stevenson
Liz Sweetman
Louise Tomlinson
Mark Shipton
Mick Rose
Mike Robins
Nigel Rhodes
Olabisi Moyela
Pam Slater
Paul Kitson
Pauline Cade - left
Richard Owen
Richard Williams
Sally Cantes
Sally Dowsett - left
Sandy Varley
Stephen Wylie
Steven Keeling – left
Sue Clarke - left
Susie Brickwood

Some of our staff
“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 have adopted to guide them through their work in highlighting the problems our clients face and bringing them to the attention of policy makers.

So what is Research and Campaigns? In addition to providing advice to individuals, our twin aims are to campaign locally and nationally for improvements to the services and laws that affect our clients. We use evidence from clients to justify calls for improvements to the processes that affect not only our clients but also those who may never contact Citizens Advice. Evidence we have that supports change is shared with policymakers in local and national government and with the wider public. One person's contact with Citizens Advice could ultimately lead to a change in policy or law that will improve the lives of many.

This year we have had a number of contacts with Members of Parliament, we contributed to a Citizens Advice guide for new MPs “Helping your constituents, working with Citizens Advice” and we were invited to its launch at the Houses of Parliament.

We met with Mark Prisk MP (Hertford and Stortford) and discussed the digital divide, which highlighted the fact that over one third of those over 65 of age have no access to the internet and so cannot access Government websites. Neither can they access different energy and insurance websites so they miss out on the best deals. We also discussed two housing issues: firstly problems with the level of the Local Housing Allowance, making it increasingly difficult for people dependent on housing benefit to find suitable accommodation to rent. Secondly non-compliance of letting agents to the Consumer Rights Act 2015 in that they are not displaying details of all their charges up front so potential tenants maybe hit by extra costs late in the renting process.

We have also written to the Right Hon Grant Shapps MP (Welwyn and Hatfield) regarding a client of our Isabel Hospice Project who was terminally ill but unable to claim the much needed benefits they were entitled to, due to longstanding computer program problems at the DWP.

Other campaigns we supported:

- Responding to the Review of Personal Independence Payments and the use of aids and appliances.
- Publicising ‘Scam Awareness’ month.
- Promoting ‘Big Energy Week’.
- The reasons for the issue of Foodbank vouchers.
- Letting agents’ fees.
Achievements

"My appeal came through and a new decision was in my favour. Thank you for a well-executed plan of action for me to work with and for me to add my evidence on top – most grateful" – client

“(The adviser’s) enthusiasm and sensitivity when dealing with sufferers of mental health concerns have been exemplary and a fine advertisement for Citizens Advice East Herts’ services” – partner (Mind in Mid Herts)
Finances

In the year ended 31 March 2016, Citizens Advice East Herts received £190,040 in grants and donations (2014/15 £186,732) including £19,500 of professional services free of charge during the year (2014/15: £19,500).

Once investment income, donations and fundraising are taken into account, the total incoming resources for the year were £439,632 (2014/15: £500,190). The grant from East Herts Council has been maintained at £149,000, which was 34% of the total income from grants (2014/15: 31%). £247,524 of our income was received as restricted grants to enable us to deliver specific projects including money, benefits, housing, and mental health advice (2014/15: £311,152).

Restricted income of £247,524 (62% of total income) enabled valuable additional activity to be undertaken, as well as being vital in contributing to operating costs. A major project, Joining Up the Dots, funded by the Big Lottery ended in September 2015. The project helped the charity develop its approach to delivering services and prepare for anticipated changes in client needs. This project provided income of £59,924 in 2015/16 (£127,595 in 2014/15).

Total operating costs for 2015/16 were £462,196 (2014/15: £459,635), of which £283,157 related to staff costs (2014/15 £309,101). The decrease in staff costs from 2014/15 is principally due to staff leaving who were delivering the Joining Up the Dots project. Non staff costs rose with additional spending on restricted projects in line with funders’ requirements.

In setting the budget for 2015/16 it was recognised that a number of projects and their funding streams would be coming to an end and that there would be some utilization of reserves over the year. A deficit for the year of £22,563 (2014/15 surplus £40,555) was manageable and sufficient reserves are carried into 2016/17.

Income to deliver specific projects for other charities and organisations was £243,732 (2014/15 £307,932). Once investment income, fundraising and bank interest of £5860 (2014/15 £5,526) are taken into account total
income for the year was £439,632 (2014/15: £500,190).

**Finances**

Taking account of the charity’s reserves at the end of 2015/16 and the ongoing strong demand for our services, Trustees have committed to a deficit budget for 2016/17 to enable us to continue to deliver vital support to the community of East Herts. Part of the deficit relates to restricted projects coming to an end where the associated deficit will not continue into future years. Recognising that it will not be sustainable to continue operating with a deficit indefinitely, the charity is targeting new income sources in 2016/17 as well as managing costs down which, together with a prudent use of reserves, will arrive at a balanced budget in future.

Reserves at the end of 31 March 2016 amounted to £293,222 (2014/15: £315,785), including general reserves of £262,469, designated funds of £7,557 and restricted funds of £23,196. 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.

**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”. We also raise funds from various events such as the concert held in 2015/16. Other income is generated from interest on deposits.

As ever, we offer our sincere and heartfelt 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:**

- Big Lottery Fund
- Broxted Parish Council
- Buntingford Town Council
- Citizens Advice
- Cottered Parish Council
- East Hertfordshire Council
- Elsenham Parish Council
- The Friends of EHCAS
- Gilfrere Fund
- Hatfield Heath Parish Council
- Hertford Town Council
- Hertfordshire County Council
- HertsAid
- Herts and Essex High School
- Inner Wheel Club of Ware
- Isabel Hospice
- Riversmead Housing Association
- Sawbridgeworth Town Council
- Tees Solicitors
- Stanstead St Margarets Parish Council
- Stanstead Abbots Parish Council
- Thorley Parish Council
- Uttlesford District Council
- Ware Charities
- Wilkins Kennedy