

Citizens Advice Epsom & Ewell

Annual Report

2021/22



Epsom
& Ewell

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Foreword from the Chair

Citizens Advice Epsom & Ewell is a local charity that helps local people to resolve the problems they face in life.

Our service is confidential and impartial and we're proud to say that it's free, thanks largely to Epsom & Ewell Borough Council which kindly provides our core funding and our office space in the Old Town Hall.

It's been another difficult year of change and uncertainty with Covid continuing to impact every aspect of people's lives. But just as the year came to an end we were able to re-open our doors to a drop-in service.

As always, benefits, debt, housing and employment are the biggest areas of worry and anxiety for local people and will remain so for the foreseeable future.

These are challenging times for a charity like ours with rapidly rising demand for our services, inflationary pressures on costs, and fewer resources. With inflation continuing to rise steeply, the cost of living is a major concern for charities and communities alike. Families on the lowest incomes will be hit hardest by spiralling price increases and our frontline advisers are already supporting people who are finding it difficult to get by.

We are so grateful to our loyal staff and volunteers for continuing to adapt and embrace new ways of working as we reach out to offer a more inclusive multi-channel service.

On behalf of us all, my thanks to our core funders Epsom & Ewell Borough Council, Rosebery Housing Association, Surrey Heartlands CCG, the Henry Smith Charity, the Money & Pensions Service, and the Community Foundation for Surrey.

Looking ahead, we know that the funding environment will be harsh and we are fortunate once again that our partners have confirmed our funding for the 2022/23 financial year.

On behalf of the Trustee Board my grateful thanks to our Chief Executive, Lisa Davis and her team for investing so much time and energy in the great service that we provide. Come what may, they're always here for local people in need and we owe them so much for all that they've achieved over the course of the year. My personal thanks also to my fellow trustees.

Peter Edwards
Chair of Trustee Board

'These are challenging times for a charity like ours with rapidly rising demand for our services, inflationary pressures on costs, and fewer resources.

With inflation continuing to rise steeply, the cost of living is a major concern for charities and communities



Who we are

We are Citizens Advice Epsom & Ewell

We are an independent local charity that has been providing advice and information to people living in the borough of Epsom & Ewell since 1939. As part of the national Citizens Advice network across England & Wales, we are run by an incredible team of dedicated volunteers, supported by a small team of paid staff.

We value diversity, promote equality and challenge discrimination wherever we see it.

Our Mission:

To help people overcome their problems and find a way forward by providing free, confidential, high quality and impartial information and advice; and

To collect evidence to campaign for changes to central and local government social policy to materially improve the lives of our clients.

Our Vision:

To create an environment in which everyone living, working or studying in the borough is easily able to get the advice they need, whoever they are and whatever the problem.

How our activities deliver public benefit:

The Trustees have had regard to the Charity Commission's public benefit guidance where relevant, our main activities and who we try to help are explained throughout this report.

**When we say we're for
here for everyone, we
mean it.**

**People rely on us because
we're independent and
totally impartial.**



Who we are

Our Strategic Objectives:



Access to services - we will make it easier for people to get advice across all channels. Working in partnership with other local agencies we will help as many clients as possible and respond to changing patterns of demand.



Improve policies and practices affecting peoples day to day lives - we will develop and contribute to research and campaign activities with the aim of achieving significant improvements to public and private sector policies and practices.



Sustainability - we will ensure the long term sustainability and effectiveness of our services by securing funding, focusing on good governance and management and developing skilled and motivated staff.

Our Quality Frameworks

We work to nationally recognised quality frameworks. Our advice giving skills meet the Advice Quality Standard. Organisations that hold this standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients. Our debt work is regulated by the Financial Conduct Authority.



Case Study: money advice

How we helped Adnan*



Adnan, a single man in his 50s came to us with a persistent history of debt, including both rent and council tax arrears. He had worked with us in the past but struggled to engage consistently.

Adnan has longstanding addiction issues which have contributed to both physical and mental health conditions. Unfortunately he does not have a family or a community network available to support him.

The harm that his issues have caused to all aspects of his life, including his employment prospects, relationships and health, were fully understood by Adnan and this time he was determined to get his life back on track.

Initially we worked with Adult Social Care to get his accommodation adapted to meet his needs and fit for purpose, including the fitting of mobility aids and replacement of broken furniture.

We then helped Adnan successfully apply for the limited capability of work element of Universal Credit and we continue to support him. Currently we are going to a Benefits Tribunal to appeal his rejection for Personal Independence Payment (PIP). We're also working with his other creditors to work out an overall debt management solution.

Throughout the time we have helped Adnan we have worked closely and effectively with his housing association Income and Neighbourhood teams, to consider all possibilities for repayment of rent arrears and potential accommodation options.

CAEE is helping to make a significant improvement to Adnan's every day life.

*Names and certain details have been changed or omitted to preserve client anonymity

Chief Executive Report

Key Achievements

There's been so much for us to be proud of this past year as we opened our doors again to clients for both drop in and appointments. We know we can achieve a lot on the telephone, but many of our vulnerable clients benefit from a face to face service. Our new VOIP telephone system has enabled us to put in place a flexible hybrid way of working which successfully works for all. Similarly, our move to recruit a digital support worker will ensure that advice sessions can be much more efficient.

Additionally, we embarked upon our community engagement programme to raise our profile within the borough. We expanded our Publicity Team with a focus on improving internal and external publicity, social media, newsletters and our website. Engagement with local councillors, businesses, lawyers, schools, universities and charities has helped to ensure our community knows that we are here to help in times of need.

Partnerships have continued to be an important part of our work, helping us to increase our impact in the lives of our clients. It was our fifth year of our partnership with Ewell Rotary on Project Wenceslas, which has raised nearly £11k since commencement. Our work with the Epsom and Ewell Parochials, Epsom & Ewell Foodbank and Nandos has supported many local people in

hardship. Furthermore, we were pleased to receive funding by Surrey County Council with our Surrey Citizens Advice counterparts to provide debt and benefits advice via the 'No one left behind' year long project across Surrey.

Looking to the future

We were thrilled to receive funding from Surrey County Councillors, the Ruxley Foundation and Aviva Community Fund to support a Financial Literacy Project pilot with Epsom & Ewell High School in the Autumn term 2022. This project is designed to prepare 16-18 year olds for adulthood, teaching them about money management.

Helping clients to access justice is another key focus for us this year, particularly in the areas of housing, employment and immigration. We will be working with local lawyers to set up a pro bono rota whereby clients can seek advice and guidance to supplement the family law pro bono service we have had in place for many years.

Additionally, we know that technology will remain integral to improving our services. In moving to the new Adviceline platform in 2023, our phone service can be more reliable, flexible, and accessible to continuously meet the needs of our clients and services.

Lisa Davis
Chief Executive

'Partnerships have continued to be an important part of our work, helping us to increase our impact in the lives of our clients.'



Our People

Our inspirational volunteers continue to be the backbone of our organisation and we are forever grateful for their time and commitment.

54
volunteers

Longest serving
31 years

10
joined us in 2021/22

Supported by
13 paid staff (7 FTE)

and 9
trustees



During the pandemic we continued to recruit and train volunteers by adapting our processes and training to meet the restrictions at the time.

Our recruitment and most of the training went online, using video links for interviews and training reviews, which also meant our trainees could observe advisers during their sessions.

Office-based sessions were limited due to restrictions. After trialing various ways of working, we began to use a new telephone system with conference call facilities both for trainees in the office and those working remotely, which was successful.

Despite IT issues sometimes making our work challenging and our volunteers having to get used to working from home, our trainees successfully completed their training. As restrictions eased, volunteers and trainees began to return to the office and we are now successfully managing a hybrid system working both at home and in the office.

'I became an Assessor at the height of the pandemic. At first I focused on e-learning, I was astonished by the wealth of information and knowledge available on-line.

Above all, it was great to be able to shadow an experienced adviser by being able to listen to phone calls and discuss the case'

Publicity campaign: Project Wenceslas



How we help:

The winter of 2021/22 was the fifth year that we worked with the Rotary Club of Ewell to create a fund to help people in our community who are suffering in fuel poverty.

We ask those who receive Winter Fuel payments from the government but don't need them, to donate their payment to a Rotary Club of Ewell fund, who pass it to us to distribute to people in the borough struggling with their energy bills. 100% of the donations go to the fund and payments are directed to the energy suppliers.

We held a publicity campaign from October 2021 to January 2022 in order to publicise both the need for funds and the availability of the funds. The campaign was highlighted on our websites and a joint leaflet created and distributed around the borough, on community noticeboards, surgeries, libraries, and supermarkets. We created a social media campaign using #DonateToThoseInNeed and asked our stakeholders to share with their networks, for example our local MP Chris Grayling shared it in his community newsletter.

A press release was issued and publicity gained in Epsom Connections, The Best of Epsom & Ewell, What's On in Epsom, Epsom Talking Newspaper and the Residents publications of all nine wards in Epsom & Ewell. Our CEO spread the message further with interviews on Radio Jackie and Radio Brooklands.

In 2020-21 we paid over £3,000 to people in need and would like to thank all of those who donated their winter fuel allowance to the campaign. You made a crucial difference to those in fuel poverty.

Going forward, as energy bills are set to increase significantly, this fund will be an even more essential source of help throughout the winter of 2022/23. Our communications team will be continuing to publicise this important campaign.

2021-22 Key Statistics



We helped
2,772 people



We addressed
7,880 issues

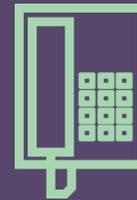


We contacted
13,483 clients and
third parties



£900,554 income
gained for our clients

How clients contacted us:



51% by phone



36% via email



13% in person or
in other ways



9,210 visits to our
website

Our Activities

The top five issues we helped people with in 2021/22 were:

Benefits & tax credits

2,698 issues (34%)

Debt

1,063 issues (13%)

Housing

1,056 issues (13%)

Relationships & family

540 issues (7%)

Employment

453 issues (6%)

However, our free high quality advice service covers a huge range of areas, such as:

-  Consumer goods and services
-  Legal
-  Relationships & family
-  Debt & money
-  Housing & the homeless
-  Neighbour disputes
-  Education
-  Employment
-  Energy costs
-  Health services and community care
-  Discrimination
-  Welfare benefits & tax credits
-  Immigration & asylum
-  Tribunal support

**We are here to help. Whoever you are.
Whatever the problem.**

Our Activities

Without the support of Epsom & Ewell Borough Council none of our activities would be possible.

They provide our office space in the Old Town Hall in Epsom as well as the grants which allows us to run our core advice service.



Research & Campaigns

As well as providing advice to the public, an important aspect of our work is identifying unfair practices. We take up local issues with agencies and our local Member of Parliament, as well as working with Citizens Advice at a national level to influence government, agencies and business.

This year we identified and reported **76** issues, including:



- 28** Universal Credit and other benefit issues
- 14** Housing issues
- 8** Debt issues
- 7** Consumer goods & services issues;
- 19** Other issues

Tribunals

Another area where our volunteers go 'above and beyond' is when they assist and support with benefits appeals and tribunals, when clients have been told they are no longer eligible for benefits they appear to be genuinely entitled to and very much in need of.

Our Activities

Our specialist projects

Money Advice:

Our specialist Money Advice team provides holistic support to clients, helping them deal with financial emergencies, manage their debts and make the most of their household income.

Rosebery Housing Association, Epsom & Ewell Borough Council and the Money and Pensions Service provide the funds for this much needed service at a time of ever increasing demand.

Mental Health Outreach service:

Our specialist outreach team provides an accessible advice service for clients who suffer from severe and enduring mental illness. The Henry Smith Charity and the NHS Surrey Heartlands CCG fund this essential service which extends beyond Epsom & Ewell to cover Mole Valley, Reigate & Banstead and Tandridge.

A massive thank you to our project funders - without you we just could not afford to run these services.



Our Money Advice specialist team helped:



218 people



with 1,087 issues



gain £290,202 income

Our Mental Health Outreach team helped:



197 people



with 751 issues



gain £418,284 income



How we helped Julia*

Julia, a single mother lives with her autistic teenage daughter who has complex health problems meaning she needs everyday care.

Julia contacted us when she received a letter from HMRC querying whether she should still be claiming Child Tax Credits as a single person. She had married her partner a few years previously, but they had never lived together and he had never contributed financially to her home. He was about to move in and she would have then reported a change of circumstances.

She explained this to HRMC and received a letter saying she had been overpaid and owed them a refund of nearly £7,000.

Our Adviser helped Julia dispute the claim, including having to chase HMRC a number of times when they failed to respond. After four months Julia received two letters referring to different tax years. The first demanded payment for a substantially smaller amount which Julia thought it best to pay. The second, less than one month later, continued to demand the full original amount. Our adviser once again queried this with HRMC and complained about the delay and confusion.

Finally, nearly a year after Julia's first contact, HMRC confirmed that she had been entitled to the Child Tax Credits, there was nothing to pay and she was due a refund for the payment she had made.

Julia wrote expressing her huge relief thanking our Adviser for his help.

* Names and certain details have been changed or omitted to preserve client anonymity

Our Impact

Our value to society:

We help thousands of people year on year, which gives us an insight into the challenges that people in our community face every day.

For every **£1** invested in us, our clients benefit by **£3.46**



This year we saved the government and public services **£1.2m**



Our wider public value to society is **£8.4m** in total.

Put another way that is **£24.68** for every **£1** invested in us.

* Figures calculated using a Treasury approved Citizens Advice financial model

What our clients say about us:

'You went above and beyond to help me. I was struggling to leave the house, and in such a bad place. I could not cope but you were there to fight my corner. Forever grateful, thank you.'

'Her advice is impeccable. She is professional, reliable, very quick with responses and always has the answer. She has made my life so much more efficient. Her customer service is brilliant and she gets the job done.'

'Friendly, helpful and extremely useful advice, took away my worries and anxiety. Thank you'

'Without you, I don't think I would have got this far, or had the strength to leave... I got control back, and my future back on track'

'I've had constant support and reassurance, it's been a team effort getting me to where I am now & I'll be eternally grateful.'

'What would I do without your help!'

Our Partners

Ewell Parochial Trusts & Epsom Parochial Charities

The Henry Smith Charity
founded in 1628



Together we can



We work closely with a large array of local partners to provide a holistic and streamlined advice service e.g.:



The Rotary Club of Ewell collects and donates Winter fuel payments to our Wenceslas Fund. **£3,051** Wenceslas Fund grants were paid to **42** clients living in fuel poverty this year.



Epsom Parochial Charities & Ewell Parochial Trust support clients with specific financial issues to help them get back on track. **£12,822** hardship grants were paid to **27** clients to help them move forward with their lives.



We work closely with the Epsom & Ewell Foodbank and issued **174** foodbank vouchers this year enabling **106** clients and their families to be fed.



2 local solicitors firms, **Jacky Lewis Family Law** and **TWM Solicitors** offer our clients pro-bono family law appointments.



2 Surrey County Councillors and the Ruxley Foundation awarded us grants so we could run a financial literacy course for local students.

A huge thank you to all of our generous partners, sponsors and donors.

Case Study: mental health



How we helped Matthew*

Matthew came to us via their local Community Mental Health Recovery Service.

Matthew had been receiving Personal Independence Payment (PIP) for many years, however this had recently been withdrawn after a Department for Work & Pensions (DWP) review awarded him zero points against the eligibility criteria.

Matthew has paranoid schizophrenia and is autistic on top of other significant learning difficulties, so was just not able to manage the process of challenging this decision on his own.

We helped Matthew request a review and made sure he had all the supporting evidence needed, by working with a close family member and the local mental health services. Despite this, the DWP did not change their original decision.

We did not stop there and supported Matthew through a Tribunal appeal, something Matthew said he would never have been able to do himself. The Tribunal not only ruled in his favour but found he was entitled to the enhanced rate and a mobility award of £7,800 per year. This was awarded for 10 years as well as making a backdated payment of money of £5,500 that he was owed.

As a result of our help, Matthew is now living a better more independent life with significant less stress.

*Names and certain details have been changed or omitted to preserve client anonymity

Our Finances

Summary Financial Review

A solid financial performance for the financial year, despite all of the challenges with COVID.

We continue to look for alternative income streams to supplement our loyal funding partners, to whom we are very grateful for their ongoing support.

We are conscious of the immense challenges that lie ahead due to the inflationary and cost pressures in the market. We are preparing for a large increase in demand for our services.

A huge thank you to all of our staff and volunteers, without whom we would not be able to offer our services to those who need them.

Patrick O'Driscoll
Treasurer

Summary Statement of Financial Activities*

Income	2021/22 £	2020/21 £
Donations & Legacies	2,677	638
Charitable Activities	331,366	330,327
Other income (including fundraising)	4,959	2,802
Total Income	339,002	333,767
Expenditure		
Charitable activities	329,857	307,051
Raising funds	8,376	5,073
Total Expenditure	338,233	312,124
Operating Surplus	769	21,643
Funds as at 1st April 2021	119,876	98,233
Funds as at 31st March 2022	120,645	119,876

* Detailed Accounts are available on request or via the Charity Commission website.

Summary Balance Sheet as at 31st March 2022*

Current Assets	2021/22 £	2020/21 £
Debtors	6,562	1,435
Cash at bank	207,523	178,292
Total current assets	214,085	179,727
Current Liabilities		
Creditors, amounts falling due within 1 year	93,440	59,851
Net current assets	120,645	119,876
Total assets less current liabilities	120,645	119,876
Funds		
Unrestricted funds	112,542	111,360
Designated funds	2,915	-
Restricted funds	5,188	8,516
Total assets	120,645	119,876

Our Governance

Our Trustees in 2021/22

Our Trustees are all volunteers from the local community, who have gained considerable skills, knowledge and experience in their working lives.

The Board works with the Chief Executive and her team to guide, govern, shape strategy and give direction. Several trustees have responsibilities for specific areas of the Board's work, such as Finance, Human Resources, Research & Campaigns & Mental Health.

The Board reviews its performance annually in order to identify any development needs and set itself objectives, and also to look at how effective trustees are in working together and with staff in areas such as leadership and strategic planning, income generation, financial management, risk management, service delivery, and employment matters. To assist with this we use the performance appraisal template drawn up by the national charity and invite staff feedback.



Peter Edwards (Chair) has over 20 years' senior management experience in the public sector. He led Surrey County Council's democratic and civic services, and held positions with the Surrey Police Authority and the Surrey Probation Board, Peter joined the board as Chair in April 2017.



Alison Cribbs (Vice-Chair) is a pensions lawyer with over 20 years experience and has also previously worked as a Financial Ombudsman. She joined the board in August 2016 and resigned in September 2021.



Shaun Jones is a retired oil industry international tax director, and a former Inspector of Taxes. He is also a trustee of Carers of Epsom and vice chair of Epsom Parochial Charities. Shaun joined the Board in 2006 and was Chair from 2007 to 2013. He is lead Trustee for Mental Health & IT.

We are governed by a Board of Trustees, who are all volunteers for the charity.

The Trustees have ultimate responsibility for the charity's vision, values, ethos and strategy as well as for overall performance. They ensure we comply with all legal requirements and have the highest possible standard of governance.

There are four formal Board meetings each year, with sub-committees responsible for Finance and Human Resources.

The Chief Executive is responsible for delivering the strategic objectives and managing the organisation, its paid staff and volunteers.

Our Governance



Ian Davison has 35 years of senior commercial experience in the international oil and gas industry. He joined the board in October 2016 and chairs our HR Committee. He is also a trustee at Balance, a Kingston based charity which supports vulnerable people with learning difficulties..



Alexis Marz is an experienced consultant and entrepreneur. A co-founder of a tax firm which specialises in technology tax incentive she was a member of a UK government working group for Research & Development Tax Relief Schemes. Alexis joined the board in November 2017 and resigned in March 2022.



Hony Premial has over 25 years experience in a range of Director and non-executive roles in the not for profit housing sector. She is a non-executive director and chair of Eldon Housing Association and Women in Social Housing. Hony joined the board in November 2017 and resigned in March 2022.



Bernie Watson is a Chartered Accountant. He retired from Haysmacintyre after being a partner for over 30 years. His clients included corporate and not for profit organisations but latterly he concentrated on the not for profit sector. He joined the board in September 2018 and continues to advise and act as a trustee for a number of other charities.



George Bell has over 20 years experience as a consultant, advising on all aspects of strategy and change management. He has held board roles and founded a number of companies specialising in organisational transformation. He joined the board in February 2019.

Legal & Administrative Details

Charity Registration: 1085779

Company Registration: 4079521

Financial Conduct Authority:
FRN:617607

Company Secretary:
Peter Edwards

Principal Office:
The Old Town Hall,
The Parade, Epsom, Surrey,
KT18 5AG

Bankers:
Charities Aid Foundation

Independent Examiner:
Olayinka Tomori ACA, DCLA for
Longmeade Consult Ltd

Our Governance



Patrick Driscoll (Treasurer) is an accountant with over 25 years experience. He was the Chief Financial Officer for an ultra high net worth family office. Currently he has his own financial consultancy business and has been a trustee for a number of charities. Patrick joined the board in February 2020 and chairs our Finance Committee.

By invitation Epsom & Ewell Borough Council appoints two councillors as its representatives who attend meetings as non-voting observers. The Council's representatives for this year were Councillors Nigel Collin and Liz Frost. We record here our grateful thanks to Councillor Collin for his support and advice during the past year and extend a warm welcome to Councillor Barry Nash, his successor.

Four new trustees have joined us since the financial year end, they will help us in shaping the future of CAEE going forward into 2022/23.



Fiona Taylor has 35 years' experience in the transport industry, holding a number of director and senior leadership roles, she also spent several years as a self-employed consultant, She has previous experience as both a non-executive director and a trustee.



Andrew Heffernan initially worked in brand marketing roles, following which he qualified as a teacher. He then worked for an educational charity before taking on the role of Membership and Marketing Director for a leading social care membership body.



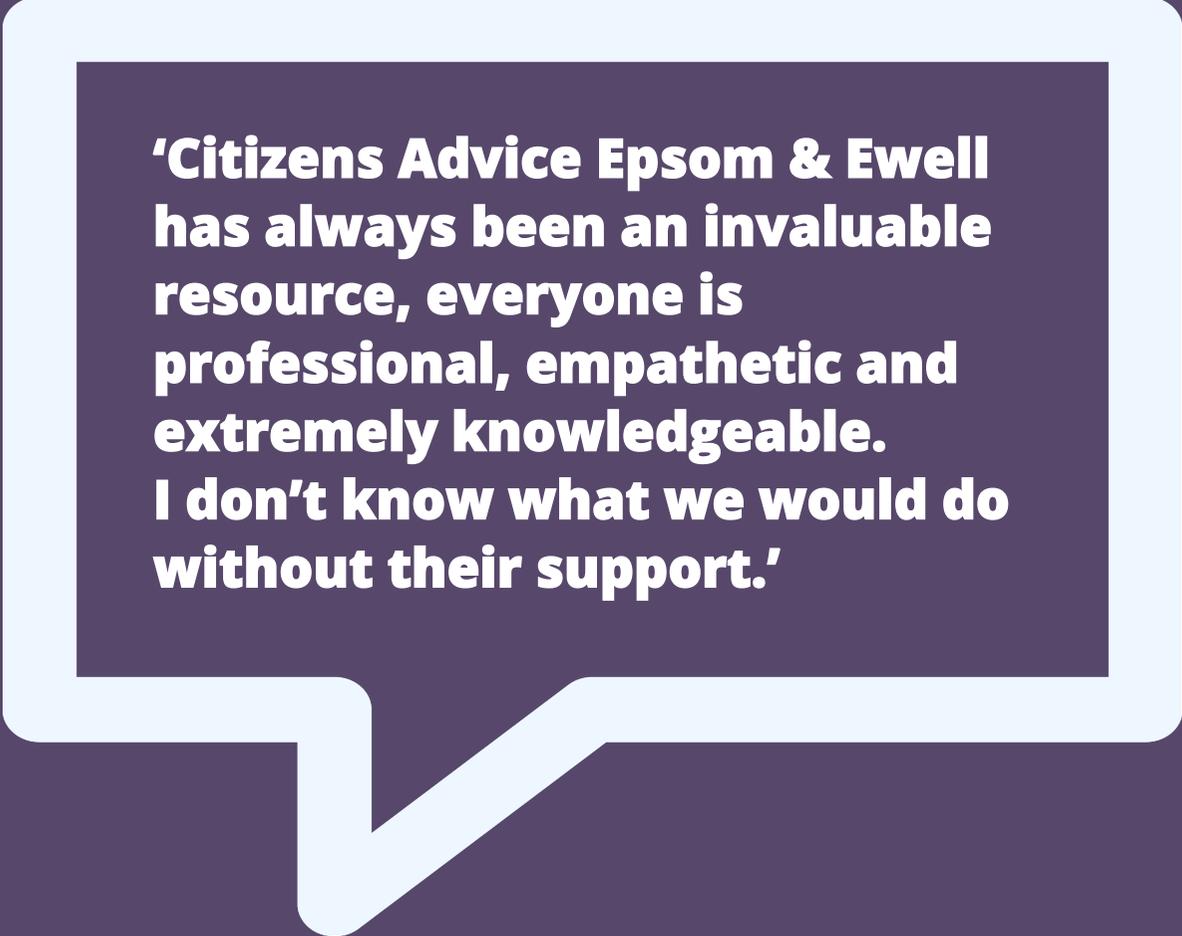
Yvette Ball's professional career was with the Probation Service culminating as Chief Officer of Gloucestershire and then of Surrey. With retirement her volunteer career has included Chair of Faith in Action Merton Homelessness Project and then of Refugees at Home.



Hardik Trivedi is an experienced consultant having delivered transformation projects across government and commercial organisations. Prior to consulting he was a systems engineer within the UK MoD.

This year saw the departure of Alison Cribbs, our vice-chair who had been a trustee since 2015, as well as Hony Premial and Alexis Marz who sat on our Human Resources and Finance Committees respectively, both joined us in 2017.

We thank them all for their commitment, and the knowledge and experience they have contributed over the years, they will be missed.



**'Citizens Advice Epsom & Ewell
has always been an invaluable
resource, everyone is
professional, empathetic and
extremely knowledgeable.
I don't know what we would do
without their support.'**

A thank you from one of our clients.