

Citizens Advice Epsom & Ewell

Annual Report

2022/23



Epsom
& Ewell

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Foreword from the Chair

Citizens Advice Epsom & Ewell is a local charity which offers free, impartial advice to help people in our community with a range of issues, including benefits, housing, debt and many others.

This year the majority of issues related to the high and rising costs of living. We gave energy advice to people throughout the winter and, with the Good Company, ran the Epsom & Ewell Energy Support Scheme initiated by Chris Grayling, MP.

As a small charity, we are seeking grants and funds in a very competitive environment. Our team achieve excellent results but, if we are to expand to help more people, we need more income.

We are indebted to Epsom & Ewell Borough Council (EEBC) which generously provides our core grant and our office accommodation. I'd also like to acknowledge our key funders, Surrey Heartlands ICB, Henry Smith Charity, Rosebery Housing Association, the Money & Pensions Service and Surrey County Council, and all of the kind donors who support our charity.

Our highly skilled team does a brilliant job of advising those who contact us through a variety of different channels. But we do need more volunteers, and have been actively recruiting this year. We provide full training and plenty of support to build volunteers'

confidence and skill base.

This year saw Peter Edwards' resignation as Chair. He successfully led CAEE for five years and ensured a smooth transfer to me in December 2022. My thanks to him in particular and to Ian Davison and Bernie Watson who left the Board last year after stalwart service. I am pleased to say we recruited several new members, Fiona Taylor, Hardik Trivedi, James Thornton and Simon Culhane. We also welcomed Clare Brooks as Company Secretary. The experience of the existing trustees continues to give invaluable support with sound ideas on our future strategy and operations.

Our areas of focus for the coming year are: income generation; volunteer recruitment; and enhancing our brand, which will each mean we reach more people in need of the help we offer.

We can only do this thanks to the dedication and expertise of staff, volunteers and the Board who take on the challenges of the current operating environment with unfailing enthusiasm. I also want to thank our donors and supporters for their generous assistance, enabling us to serve the people of Epsom and Ewell as helpfully as we can.

Yvette Ball
Chair of Trustee Board

'Our areas of focus for the coming year are: income generation; volunteer recruitment; and enhancing our brand, which will each mean we reach more people in need of the help we offer.'



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: digital exclusion

How we helped John*

John was a gardener but due to a health condition had to stop work. He applied for Universal Credit, and as he could no longer afford to rent privately needed to leave his home and apply to go on the housing register.

All forms are now online and many of our clients struggle with online processes. Some have not learnt to use computers at school or had office jobs, others do not have access to the internet or the necessary devices, and do not have the confidence to complete what can be a life changing form online.

John had a mobile phone but no computer or printer, so worked with our digital exclusion adviser to understand the online systems. Our adviser helped John complete the housing register application which could only be successfully accessed via a full size screen. She also helped John access his online bank and Universal Credit accounts to download information and provide the necessary supporting documents.

In another appointment following the theft of John's mobile, she helped with the set up of the new phone, and re-establishing access to online accounts and emails.

Without a full understanding of IT, a computer, a good internet connection and the ability to pay for more than a basic 'pay as you go' phone contract, some people struggle with seemingly simple online tasks and find themselves digitally excluded from many areas of every day life.

Our digital exclusion adviser helps ease the significant stress on these clients providing support through the online processes.



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

Chief Executive Report

Key Achievements

This year saw so many of our clients affected by increased energy prices and the rising costs of living. We established and ran the Epsom & Ewell Energy Support Scheme with the Good Company. This raised £48,000 to help local people pay their energy bills, buy energy efficient appliances and obtain money saving advice. Following the success of the scheme, we aim to roll it out again next year.

We're here for everyone, whatever the problem. But our preventative workstreams are equally important. One example is our Financial Literacy Project for young people aged 16-18, providing training on financial capability prior to leaving education. This enables them to feel more confident about money management. Due to funding from Surrey County Councilors' Members Allocations, we ran a pilot at Epsom & Ewell High School training over 100 students and have confirmed we will run it again next year.

One of our key unique selling points is our face to face service. The ability to provide in person advice is vital for so many people, particularly where there has been a move away from this in recent years. To be able to extend our drop in service to two days and provide local outreach services has enabled so many vulnerable and excluded individuals to have access to much needed advice.

Looking to the future

Our strategy for next year focusses on our people, our finances and our brand.

Volunteers are our backbone and we need more to ensure we can meet demand and extend our in person and outreach services. We will focus on recruitment and retention of a diverse group of volunteers to increase our capacity going forward.

As a local charity, we know that the funding landscape is extremely competitive. We need to raise awareness of who we are and what we do (our brand) to provide better opportunities for income generation and to build potential funding partnerships.

And Finally

I want to personally thank Peter Edwards, our former Chair, who recruited me almost five years ago and was a constant support to CAEE and me personally. Peter, Ian Davison and Bernie Watson all stepped down from trustee roles having provided the management team with their time and expertise, for which we are so appreciative.

It has been wonderful working with our new Chair, Yvette Ball, who brings a wealth of experience to the role. Similarly, the new trustees this year have ensured CAEE continues to grow and diversify to better meet staff and client needs.

To our staff and volunteers, thank you doesn't seem quite enough, but you do great work every day and you make a difference.

Lisa Davis
Chief Executive

'One of our key unique selling points is our face to face service.'

To be able to extend our drop in service and provide local outreach services has enabled so many vulnerable and excluded individuals to have access to much needed advice.'



Our People

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

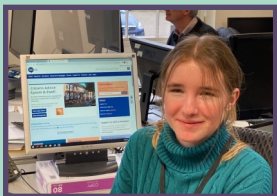
55+
volunteers

Longest serving
32 years

10
joined us in 2022/23

Supported by
13 paid staff (7.7 FTE)

and 9
trustees



Over the last year we have seen major change to our ways of working with many of our volunteers returning to the office, others working from home and others a mix of the two! It is great to be able to offer this flexibility for our volunteers without whom we could not provide the level and quality of service that we do.

We are always looking at ways of enhancing our service to meet the needs of the local community and have developed a number of new roles:

- Recognising that everything is now online, from booking a GP appointment to completing a benefits form, **the role of digital support adviser** was created to support those without easy access to the internet or to navigate often daunting and complex online forms
- With the hardship caused by rising energy costs and the cost of living crisis we introduced **the role of energy adviser**, who specialises in Energy Advice from Money Saving Tips to finding potential grants.

As well as offering face to face and telephone services, we have been able to **reintroduce our drop in sessions** on a Tuesday and Thursday and are hoping to extend this further next year as our volunteer numbers grow.

To this aim we have been **actively recruiting volunteers** throughout the year, including attending charity volunteer fairs. We plan to attend more community events to raise awareness of the opportunities we offer, and to show what a friendly and supportive place it is to volunteer at.

'I've found Citizens Advice a supportive environment to work in and a great learning opportunity. I love the satisfaction of finishing the day knowing I have made a difference to someone who really needed help.'

2022-23 Key Statistics



We helped
2,660 people



We addressed
8,256 issues

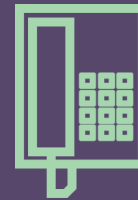


We contacted
12,959 clients and
third parties



£1,008,032
income gained for
our clients

How clients contacted us:



39% by phone



35% via email



26% in person or in
other ways



8,217 people visited
our website

Our Activities

The top five issues we helped people with in 2022/23 were:

Benefits & tax credits

2,655 issues (32%)

Debt

1,308 issues (16%)

Housing

1,119 issues (14%)

Relationships & family

488 issues (6%)

Charitable support & food banks

439 issues (5%)

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

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

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

Case Study: energy advice



How we helped Emily*

Emily initially attended one of our drop in sessions unable to afford her heating costs due to increasing prices. She was struggling to stay warm, which was essential due to her medical conditions.

We helped Emily with an emergency grant to top up her prepayment meters, allowing her to put the heating on for the first time in a while. We also booked Emily in for an energy appointment to understand her situation in more detail and see how else we could help.

Emily was on a low income, living in a Housing Association property with her adult child who had disabilities. As part of the energy appointment a benefits check was carried out. The Adviser also checked to see if she was on the best energy tariff, and as Emily was vulnerable that she was on the Priority Services Register. As a result she received the Warm Home Discount of £150.

Emily was given energy saving tips and the Adviser looked at ways to reduce her gas and electricity usage through energy saving appliances. Using funds from our Epsom & Ewell Energy Support Scheme we purchased an air fryer and thermal curtains which she had been unable to afford. Emily was extremely grateful and told us that the appliances had helped lower her bills.

Without the generous donations made by the local community to our Winter Poverty funds we would not have the ability to help clients like Emily to allow them to heat their homes and feel more in control of their energy costs.

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

Our Activities

'No One Left Behind' Project

This year saw the start of this exciting new project, thanks to funding from Surrey County Council.

This funding allowed us to employ two part-time advisers working with the local community providing support in all advice areas, but mainly Benefits, Debt and Housing.

As well as face to face and telephone appointments, the advisers undertake outreach sessions: at the Epsom Refugee Hub, set up by the Epsom Refugee Network in partnership with We Stand for Ukraine and the Warm Hub run by the Methodist Church.

We have been fortunate to secure funding for a second year, which will allow us to continue the current outreach and expand to other locations across Epsom and Ewell.

The team has changed peoples lives by:

- getting debts written off;
- helping with applications for benefits;
- applying for grants so clients can get back on their feet;
- dealing with utility companies who do not reply; and
- organising repairs with landlords.



A grateful client said:

Fantastic, thank you so much, this will make such a difference to me!

Cost of Living Support



We saw increasing numbers of clients dealing with issues due to the cost of living crisis. As well as the advice we give, we work with local partners to provide extra support and financial help:



We ran two Winter Fuel support schemes:

The long running Wenceslas Fund with funds raised by the **Rotary Clubs of Epsom and Ewell**; and

The Epsom & Ewell Energy Support Fund in partnership with the **Good Company**.

In total £7,200 grants were paid to **58** clients in fuel poverty, helping them to pay their bills as well as allowing them to buy energy efficient goods and appliances.



Epsom Parochial Charities and Ewell Parochial Trust support our clients who have specific financial issues to help them get their lives back on track.

£12,796 hardship grants were paid to **17** clients so that they could move forward with their lives.



We also work closely with the **Epsom & Ewell Foodbank**. This year we issued **271** foodbank vouchers this year enabling **208** clients and their families to be fed.

Our Activities

Our long running 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 ICB 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:



235 people



with 1,320 issues



gain £264,521 income

Our Mental Health Outreach team helped:



177 people



with 851 issues



gain £460,676 income

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 allow us to run our core advice service.



Research & Campaigns

Equally as important as the advice we give is our research and campaigns work where we identify unfair practices and procedures. We work both locally and nationally to campaign where we feel change is needed. Our advice staff are the first point of contact in identifying both current and emerging issues and highlighting these for both the local and national research & campaigns teams.

Least year our campaigns included Scam Awareness week, Digital Exclusion, and on a national level Cost of Living.

Looking forward to 2023/24 our work on digital exclusion and cost of living will continue. In addition we will focus on local housing allowances and the availability of properties in our area within that range, along with living with disability.

We hope to run focus groups on each of these areas, so if you are interested keep an eye on our website.

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 informed they are no longer eligible for benefits they appear to be genuinely entitled to and very much need.

Case Study: money advice

How we helped Carol*



Some of our cases are more complex and require specialist advice. Our specialist money advice caseworker worked with Carol throughout the year, meeting her face to face every month at our Epsom office.

Carol is a widow with twin daughters due to start Secondary School. As a victim of child abduction, slavery and trafficking, and a domestically abusive marriage to her children's father before he died of the effects of Covid, she has multiple, complex vulnerabilities. She is both illiterate and innumerate.

Our caseworker helped Carol with numerous issues including housing, benefits claims, Council Tax, repayments plans, obtaining write offs of debts (taken out in her name by her late husband), budgeting, charity applications, complaints to the Financial Ombudsman Service, and assisting with an immigration application to regularise her immigration status.

We worked with Rosebery Housing Association, the Epsom & Ewell Borough Council Ethos Project and her Job Centre work coach to provide her much needed holistic support.

Carol is now living in permanent accommodation with a clear path to Indefinite Leave to Remain and her daughters are both performing well at school. Her language skills are improving and she is volunteering both to help others and to improve her confidence. She has recently returned to practising her faith, a sign of her returning independence. Carol now feels able to manage her monthly finances, with the help of her daughters.

As a result of our collaboration with all of the agencies, in particular with Rosebery Housing Association who referred her to us as a vulnerable client, Carol's circumstances have improved immeasurably.

*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 **£3.51**



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



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

Put another way that is **£23.81** for every **£1** invested in us.

* Figures calculated using a Treasury approved Citizens Advice financial model

What our clients say about us:

'You were of invaluable help to me. I knew nothing about what I could claim and you made my life a lot better.'

'There is so much blame and shame when caught up in the vicious cycle of poor mental health. CAEE is the only service that doesn't close its door if you have found it difficult to engage.'

'Thank you very much, I'd be completely lost without your help.'

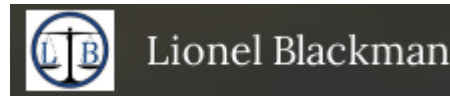
'Extremely efficient, reliable and reassuring. They took a lot of stress out of my life. Exceptional service!'

'Being able to have face to face appointments is very useful!'

'Thank you, that really helps. I feel much better knowing why, instead of just being told no.'


Our Partners

Ewell Parochial Trusts & Epsom Parochial Charities




We work closely with a large array of local partners to provide a holistic and streamlined advice service for the benefit of the whole community:

 **5** local solicitors firms, **Jacky Lewis Family Law**, **TWM Solicitors**, **Peacock & Co Solicitors**, **Lionel Blackman Solicitors**, and **RHW Solicitors** offer our clients pro-bono family law appointments.

 **2** **Surrey County Councillors** awarded us grants to run a financial literacy course for local students.

We worked with **Epsom & Ewell High School** preparing a course for their sixth form students, to set them up with the vital financial skills needed after leaving school. We also aimed to start conversations within family groups and the wider community about money management and where they can seek help in future.

 We **increased awareness of our services** by having a stall at the many community events held in the area, such as the Epsom Mental Health Festival, Volunteer and Jobs Fairs, and the Epsom Jubilee Family Festival.

Case Study: mental health



How we helped Anya*

Anya was referred to us following a rapid deterioration in her mental health. She was suffering with acute anxiety, depression and post traumatic stress disorder. She was a single parent and reliant on state benefits, having to leave her employment due to her poor health. As a result, Anya was suffering severe hardship which was exacerbating her mental health condition. The impact was so great she required intervention from the Crisis Team.

Our specialist mental health caseworker worked with Anya for over a year, during which we helped her secure funds to cover her rent shortfall through two discretionary housing applications. These funds prevented Anya from getting into rent arrears and potential action from her landlord.

We also supported Anya with a successful Council Tax discretionary relief application, which resulted in the write off of her arrears. We assisted with her PIP application, from the very beginning when completing the form through to representing her at a successful appeal against the initial decision. This resulted her being awarded a year's backdated payment as well as a further award for four years.

Overall we helped Anya gain over £17k income meaning that her quality of life improved greatly and her mental health stabilised. Anya wrote to us to thank us for all our help saying she could not have got through the difficult time in her life without the support from our mental health project.

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

Our Finances

Summary Financial Review

Like most charities, 2022/23 was a challenging year in terms of funding and volunteer recruitment and retention. Governance requirements are increasing while inflationary and cost pressures continue to dominate the market and our funders.

Our Trustee board continues to seek alternative income streams to supplement our loyal funding partners, to whom we are very grateful for their continued support.

A huge thank you to all 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	2022/23 £	2021/22 £
Donations & Legacies	2,774	2,677
Charitable Activities	341,429	331,366
Other income (including fundraising)	8,278	4,959
Total Income	352,481	339,002
Expenditure		
Charitable activities	348,686	330,083
Raising funds	11,656	8,150
Total Expenditure	360,342	338,233
Operating (Deficit)/ Surplus	(7,861)	769
Funds as at 1st April 2022	120,645	119,876
Funds as at 31st March 2023	112,784	120,645

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

Summary Balance Sheet as at 31st March 2023*

Current Assets	2022/23 £	2021/22 £
Debtors	3,602	6,562
Cash at bank	221,656	207,523
Total current assets	225,258	214,085
Current Liabilities		
Creditors, amounts falling due within 1 year	(112,474)	(93,440)
Net current assets	112,784	120,645
Total assets less current liabilities	112,784	120,645
Funds		
Unrestricted funds	107,893	112,542
Designated funds	-	2,915
Restricted funds	4,891	5,188
Total assets	112,784	120,645

Our Governance

Our Trustees in 2022/23

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 and 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.



Yvette Ball (Chair) spent her professional career 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. She is the lead Trustee for service delivery.



Simon Culhane's (Vice-Chair) previous roles include Chief Executive of the Chartered Institute for Securities & Investment and working with blue-chip financial companies including Lloyds Bank and Deutsche Bank. He also worked in the NHS and in central Government where he was Deputy Director of the Prime Ministers' Efficiency Unit. Simon is lead Trustee for performance and fundraising.



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 and 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



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. George is lead Trustee for business development.



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 is a trustee for a number of charities. Patrick chairs the Finance Committee and is lead Trustee for risk management.



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. Fiona chairs the HR Committee and is lead Trustee for equality, diversity and inclusion.



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. Andrew is lead Trustee for research & campaigns.



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 Ministry of Defence. Hardik is our lead Trustee for money and debt advice.

Legal & Administrative Details

Charity Registration: 1085779

Company Registration: 4079521

Financial Conduct Authority:
FRN:617607

Company Secretary:
Clare Brooks

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

Main Bankers:
Charities Aid Foundation

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

Our Governance



James Thornton has over 20 years' experience in communications, media & marketing, specialising in healthcare. He is Assistant Director of Communications for Epsom & St Helier University hospitals and has also worked for Healthy London partnership in areas such as Violence Reduction and the NHS on the 'Everyone in' homeless health programme. James is lead Trustee for marketing and communications.



Company Secretary

Clare Boothroyd Brooks is a qualified chartered secretary and has worked in governance roles in a variety of organisations including a large pension scheme, city fund manager and most recently at St George's, University of London.


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 Liz Frost and Barry Nash. We record here our grateful thanks to both for their support and advice, in particular to Councillor Frost who has been a representative at our meetings for 12 years.

We extend a warm welcome to Councillors Robert Leach and Steve McCormick, their successors for the coming year.

This year saw the departure of Peter Edwards, our Board Chair since 2017, as well as Ian Davison and Bernie Watson who sat on our Human Resources and Finance Committees respectively.

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



**'Thank you so much for
your tireless work on
my behalf, and the kind
consideration you show me.
I really appreciate all you do
for me.'**

A thank you from one of our clients.