

Citizens Advice Hertsmere

2023 - 2024
Annual Review



**citizens
advice**

Hertsmere

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Carolyn and her team of staff and volunteers do a magnificent job helping the people of Hertsmere and I and the other Trustees want to thank them very much for that. Our volunteers have one of the most demanding voluntary roles going. It requires regular commitment and training and taking responsibility for the quality of advice they give to their clients. That's a lot to ask for a voluntary role and, with the best will in the world, not everyone finds they can commit to it.

Arran Elkeles, Chair of Trustees

We are...
**here to help
anyone who
needs it.**

We are  The people's champion.

Chairs Report



This is my sixth year as Chair of Citizens Advice Hertsmere and my 12th year as a Trustee. It has been as busy a year as the previous ones. The cost of living crisis is still here putting heavy burdens on our clients. Carolyn, our CEO, will be saying more about this in her report.

Carolyn and her team of staff and volunteers do a magnificent job helping the people of Hertsmere and I and the other Trustees want to thank them very much for that. Our volunteers have one of the most demanding voluntary roles going. It requires regular commitment and training and taking responsibility for the quality of advice they give to their clients. That's a lot to ask for a voluntary role and, with the best will in the world, not everyone finds they can commit to it.

During last year the Trustees held a strategy Away Day to consider how we could organise ourselves better to face an increasingly uncertain future. Amongst other things this included taking a fresh look at our volunteer recruitment process. We decided that at the volunteer interview stage we needed to emphasise the required level of commitment and willingness to learn much more than we previously had. In the interests of the volunteer as well as ourselves, we decided that we also needed to be more robust about using the volunteer's probationary period to test whether they were right for us and we for them. So far, this approach is working well.

We held a second Trustee Away Day last year, this one on funding strategy. We are working to progress this as building on existing and finding new sources of funding is vital for our survival.

We had our Year 3 Leadership Self-Assessment (LSA) in October 2023. The LSA is an annual review conducted by Citizens Advice on the quality of the performance of the local citizens advice in respect of the quality of its leadership and governance of the charity. It involves the CEO in a huge amount of work sending a large number of reports and papers to the assessor assigned to us in advance of the assessor's final assessment. Year 3 of the cycle is the most demanding and involves the assessor spending a day in the office interviewing the Chair, CEO and other staff. I was off sick last October and my very experienced vice-Chair, Chris Wood, stood in for me and did a magnificent job. I am pleased to report that the assessor agreed with all our green ratings and we passed our LSA with flying colours.

On the governance side, we have just updated our 2014 Articles and our new 2024 Articles are now registered with Companies House and the Charity Commission. We are very fortunate that one of our newly recruited trustees, Richard Binns, is a retired City solicitor who has the right expertise to help us with this task. I asked him to help with this soon after he joined and we are very grateful for all the work he has done on our new Articles and on other legal matters.

Our 2024 Articles, like the 2014 ones, place a maximum six consecutive year term of office on the Chair, Vice Chair and Treasurer. This is extendable on an annual basis with the unanimous agreement of the Board. My six-year term ends at this AGM. However, the Board have voted to extend my service by one year so that my term is now scheduled to end in October 2025.

Apart from the length of service provision in our Articles, about three years ago we introduced a Trustee Maximum Length of Service Policy to bring us into line with the Charity Commission's Governance Code for Smaller Charities which recommends that there should be a limit on the period of service for trustees. Under the Code and our Policy, this limit is nine years. The Code and our Policy allow the recommended nine year term to be extended if there are exceptional circumstances. The Board decided there were such circumstances in respect of Malcolm Curzon and have extended his nine year term by three years. Our Policy also allows for a further year's extension at the end of the three year extension and at the Board's invitation I have agreed to extend my 12 year service and stay on as Chair for a further year until October 2025.

We also conducted our annual round of Trustee appraisals at the beginning of the year. This was the third year we have done this and, as in previous years, the trustees found these constructive and helpful

Turning to trustee recruitment, apart from Richard Binns, we have also recruited Richard Mortimer as a new trustee. He brings valuable HR and computer technology management expertise to the Board. We have also just recruited a new Treasurer, Binoy Mistry. Binoy is a chartered accountant and we are delighted that he has joined us. He replaces Alan Moss who had agreed to take on the Treasurer role on a trial basis to fill a gap. The trial convinced him that CAH needed to have a qualified accountant, which he is not, as Treasurer. We are very grateful to Alan for his work as Treasurer and for his help in recruiting Binoy and also finding another qualified accountant to assist him in the role of Chief Financial Officer.

As well as welcoming three new trustees to the Board we are very sorry to have lost Hadley Simons who has recently resigned due to work and family commitments. Hadley contributed a lot to our discussions during his 18 months with us and will be much missed.

Hertsmere Borough Council is our main funder and we are very grateful to them for their continued support and commitment. Councillor Gray, our portfolio holder since the Council elections last May, has shown great interest in our work and commitment to what we do, as did his predecessor, Councillor Meena Sachdev. Their support and the support of the officers of the Council is much appreciated. We would not be able to help the citizens of Hertsmere in the way we do without their support.

I would also like to give particular thanks to my colleagues:

- Carolyn Buller, CEO, whose commitment and unwavering support is invaluable to me and the other trustees. She is one of the most unflappable and hard-working people I know and her good sense and knowledge of all things Citizens Advice is worth its weight in gold. I would not have agreed to extend my term as Chair without her. We are very lucky to have her as our CEO.
- Alan Moss, our Treasurer over the past year, who worked very hard to understand the job and had the wisdom to realise that the role was not for him and the commitment to CAH to find a replacement.
- Janice Myerson, my Vice Chair, on whom I increasingly depend for discussing difficult issues and who invariably comes up with solutions and the right answers. I value Janice's commitment and support very much.
- Malcolm Curzon, our ex-Treasurer and current Chair of our Finance Committee, who continues to share his invaluable knowledge of all things financial on the accountancy and Citizens Advice side with the Treasurers who succeeded him.
- Lewis Osbourne who has continued as our Company Secretary after his retirement as a trustee at last year's AGM.

Arran Elkeles, Chair

Client Words:

"Thank you for all your kind help, I would have never been able to do this on my own. You are the silver lining of the dark cloud that has been hanging over me. Thank you so much. Peter"

What we do

I am very proud to be reporting another successful year for our service after the profoundly challenging set of circumstances we have faced over the last 4 years.

It has been an extraordinary time since Covid in 2020 that highlighted the lack of financial resilience for millions of people. In Hertsmere we have a high percentage of working age people in insecure work and rising energy and rent costs can have a catastrophic effect on family budgets. Our service has seen the impact of the cost of living rises on the increased number of people seeking our help over the last 4 years.



Crisis support in the form of energy and supermarket vouchers has been a necessary tool with more Hertsmere residents than ever living in a negative budget situation. However, we are here to support people with long term solutions for the problems they face and to enable them to regain power and control over their own lives. We cannot stop the world changing but the empowering high quality of advice that is our superpower has helped 5,141 people over the last year with 20,803 issues. This means that clients coming to us for help are on average £3,500 better off. Investing £1 in our service gives back £21.44 in financial value to our community and our residents

Our amazing staff and volunteers have once again stepped up. Their work has had a fundamental effect on people's lives, enabling them and their families to go to work, cook a hot meal, have a roof over their head and a bed to sleep in. Their continued determination and reliance to help people facing hardship and uncertainty is beyond admirable and we are very thankful to them all. We are grateful that the work we do is recognised and supported by our funders and partners especially Hertsmere Borough Council. Working with the Foodbank and Aldenham Parish Council has enabled us to embed ourselves in the Hertsmere community and be recognised as the "go to" organisation for anyone facing problems.

Thank you to everyone that helps us to support the people needing our help. A special thank you to our Operations Manager Debbie Reynolds who has dedicated over 25 years to our service. Her knowledge and determination ensure our clients are at the forefront of everything we do and that they receive the highest quality of service and advice possible. My job would be much harder without her. We have a skilled team of staff and volunteers and it is a pleasure to work with them

Thank you also to our wonderful trustees who work behind the scenes to ensure that we can continue to offer the great service we do whilst embracing change and improvements to help more people than ever. Our Chair Arran Elkeles is truly inspirational and works tirelessly to keep things running smoothly and efficiently. The service owes her a great debt of gratitude as do I.

Together we are steadfast in our determination to continue our work to help those in our community who need us.

Carolyn Buller, Chief Executive Officer

Aims & Principles

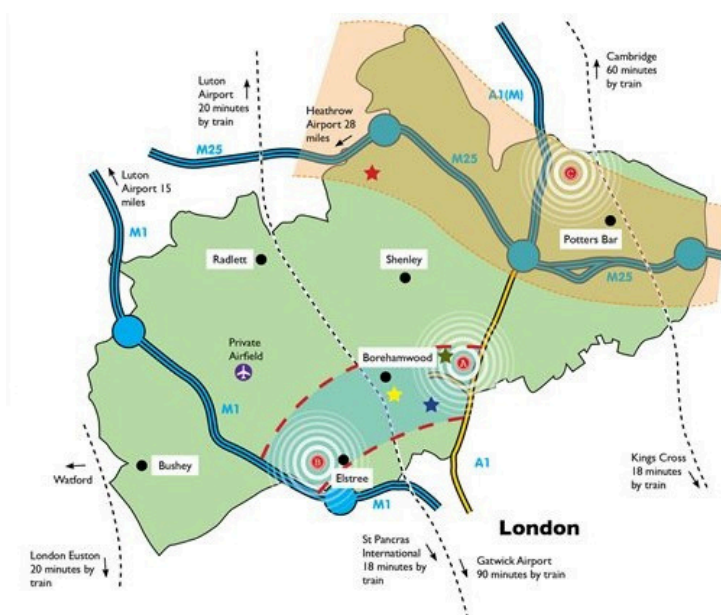
The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Supporting Hertsmere Communities

Our team of trained staff & volunteers, support people to find a way forward. Working with our partners, we support our clients to find resolutions on issues around debt, budgeting, benefits, housing, employment, level 1 immigration, relationship and family issues and much more.

Our Impact

Number of people helped by phone, email or face to face	£5,141
Interactions with or on behalf of our clients	£15,101
Income gained for our clients thanks to advice provided by our advisers	£1,804,581
Saved by government and public services	£11,306,686
Gained in financial benefits to our clients from problems solved	£5,590,708



Cost of living

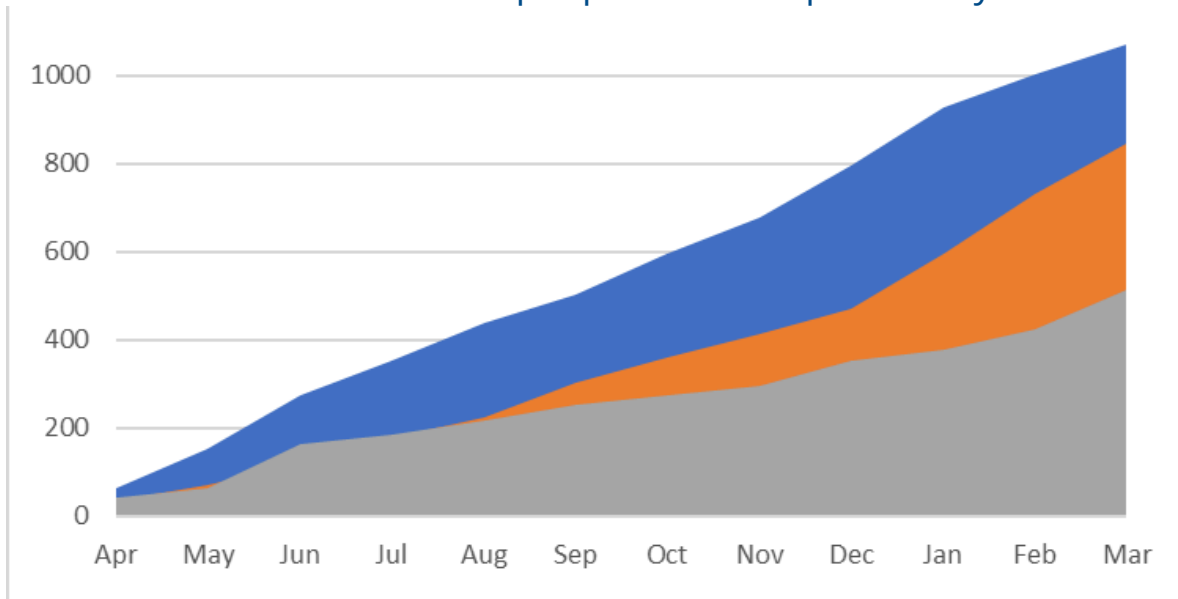
Over the last year almost 50% of all client enquiries were related to cost of living issues. Certain groups in Hertsmere such as vulnerable people with disabilities, carers and parents are affected more than others.

People who are really struggling come to us for crisis support, including food bank vouchers, fuel vouchers and other charitable support. As shown in the chart below, demand has grown inexorably over recent years and is now at record levels. By the end of March 2024 we had helped more people than in any other year on record with crisis support.

Our advisers work with the Foodbank to reach and support those in need.

Crisis support includes foodbank referrals and emergency charitable support

Cumulative number of people we've helped each year



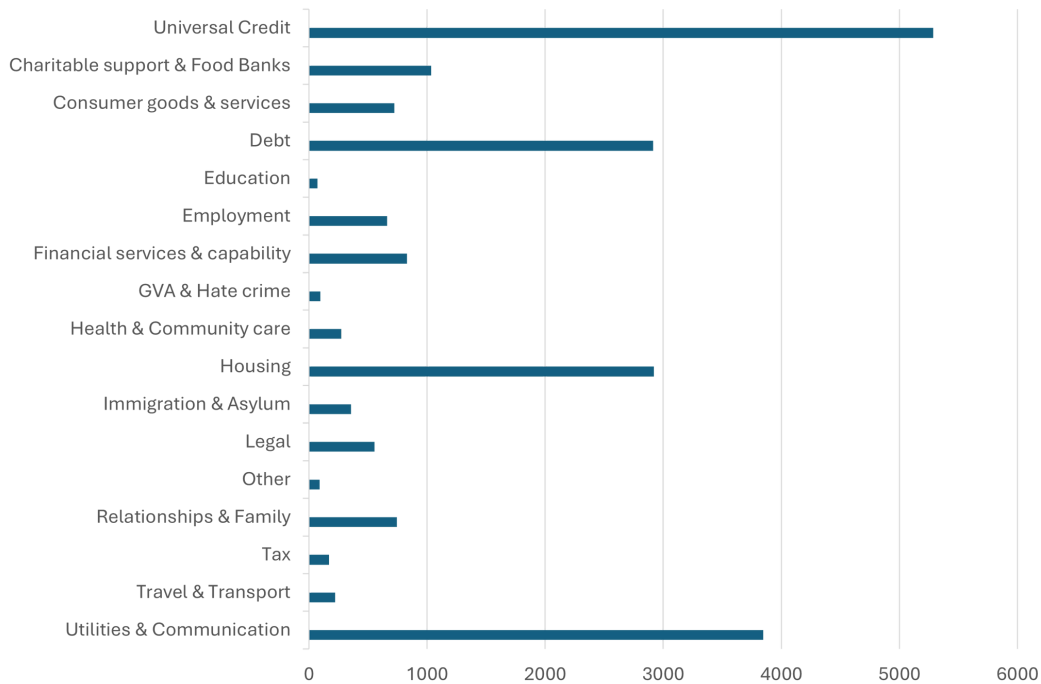
Client Words:

"I would just like to send my sincerest thanks and gratitude for your help the last few weeks".

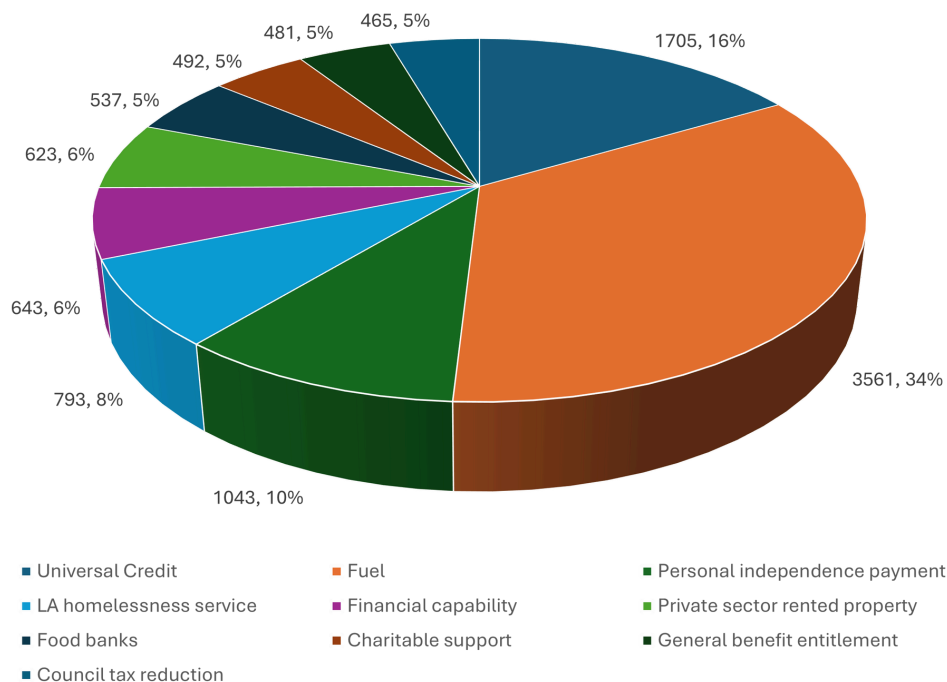
How we helped our clients in 2023/24

The problems we helped with in 2023/24

In 2023/24, we provided one-to-one advice, support and information directly to 5,141 people on 20,803 issues.



In 2023/24 we helped with 20,803 issues. The top 10 issues accounted for 10,343 of these.



Our Volunteers

Our volunteers are passionate about changing people's lives and make an outstanding contribution to our charity. It would not be possible to deliver our projects and services without the support of our fantastic volunteer team.

We regularly recruit new volunteers in order to meet local needs. We provide specialist in-house training, covering the latest legal rights around housing, employment, benefits and much more, designed to help our volunteers begin resolving client queries within approximately two months. Regular ongoing training ensures we keep up to date with the latest changes.



By generously donating their time and expertise, our volunteers gain new skills and meet new people. It really is a great way to give back to the local community while at the same time boosting confidence and improving wellbeing.

We have **39 amazing volunteers** in total. (Picture left - how we celebrated on Volunteers week 2024).

Last year, our volunteers generously provided an average of 17,472 hours per week, with an estimated annual economic value of £297,024 for our charity (based on Government average earnings)

*“ I feel appreciated for all that I do everyday,
not just on Volunteers week”*
Valerie, Citizens Advice Hertsmere Volunteer

Research & Campaigns

The second aim of the Citizens Advice Service (after giving advice and knowledge to our clients), is "to improve the policies and principles that affect people's lives". We do this through...

- Research – looking at the issues our clients are facing, for examples of unfairness and to identify themes and trends
- Campaigns – using our research to campaign for changes that will benefit people, including those who have never sought our help

This year, Citizens Advice nationally helped 1.7 million people with 9 million issues. Nationally, Citizens Advice undertakes policy research which combines these insights with analysis of wider social and economic trends and sets out new ideas to improve policy for all. Citizens Advice and Citizens Advice Hertsmere use this unparalleled, direct evidence from the people we help to try and fix the underlying causes of people's problems from a local perspective.

We continue to concentrate on the cost of living crisis, with more clients than ever coming to us for help with crisis support. This crisis has hit harder over the winter months with National Energy Action reporting more than 6.5 million households across the UK are living in fuel poverty.

We have also used data from the Office of National Statistics in combination with our own data to create the National Red Index which focussed on the Cost of Living Crisis and highlights that Hertsmere is in the 40th percentile of constituencies with households living in a negative budget.

Our evidence shows that many households cannot afford to pay their bills such as council tax and energy. We are also seeing households who cannot afford their mortgages or rent increases, resulting in evictions and potential homelessness.

Locally, we have been working with Housing Associations and our local council to try and make life better for Hertsmere residents and will continue to fight for our community.

Jo Eccleston
R&C Coordinator

Client Words:

"I would like to express my sincere thanks to you and all the work you have done for me so far."

"You excellently explained my situation to the council and were a great support to me during the meeting."

A day in the life of a Supervisor

Our day starts with the most important job of the day – filling up the tea urn and checking the milk. Once the urn is on, we open up the offices and rooms, switch on the PC's to get them warmed up and check everything is up and running and ready to go.

Before our volunteers arrive, we look at the work-load for the day and work out who will do what. Our clients can contact us in many ways, so we gather together all these requests for help and then work out what the priorities are. On any day, we will have booked appointments alongside Adviceline tasks, website requests and emails from returning clients. We work through all these contacts and try to triage, so nothing gets missed.

Most of our volunteers arrive in the office in time for our morning Teams briefing. At 9.45am we join together with all our Hertsmere offices and outreaches and anyone working remotely can join too. The meeting brings everyone together for a few minutes each day, before the session gets going. We review the weekly Newsletter together and discuss success stories and chew over any particularly sticky issues that we have faced. It's a great meeting and gets everyone connected and ready for the challenges ahead.

At 10am sharp, the doors open and we start to see our clients and begin taking and making calls. Our job, for the next couple of hours, is to guide volunteers and staff through the session. We tackle their queries, confirm their thinking, explore all options and point them in the right direction. For new queries, a critical step is to work out the urgency of the issue. Does it need dealing with right now? Can it wait a day or two or actually would an appointment be better? We have to judge whether the client can handle advice by phone, email or if they really need a face to face time slot. We try to match our advice resources with what the clients need and, of course, these are continuously shifting and moving.

Most sessions are non-stop for us supervisors, juggling between in-person, email and phone queries and shifting our thinking between each issue area with lightning speed. We are lucky that, on most days, we have two supervisors working together, so we are able to consult and support each other about any complex cases and to pool ideas.

The afternoons are generally a bit less frantic and give us time to catch up on things left over from the morning. We pick up any tasks that haven't been tackled yet and do our best to try and clear the queue by the end of each day. You'll catch us squeezing in a sandwich and a cup of tea and perhaps taking a breather outside.

The afternoons are also a time for other meetings and admin work. We try to help with case checking, answering any WhatsApp messages from clients, writing the Newsletter, checking the rota for next week and managing the staff calendars. We meet with every volunteer once a year to reflect on their work, successes and development, so these meetings are often booked for afternoons. We also work with our new trainees to coach them through their first calls, feed-back on their development and get them moving towards solo working.

Our day ends at 4.30pm and we really do focus on getting everything ticked and completed as much as we can by then. Everyone has worked hard and it's time to go home. The office is locked, the tea urn is emptied and the dishwasher put on ready for the next day when we do it all again.

Treasurer's Report



The past 12 months remained challenging and whilst inflation is starting to come down, it continues to have an effect on so many. Therefore, our services are needed as much as ever.

I am pleased to say that we have ended the year in a strong position both financially and operationally.

Total income increased by £133,681 to £759,747 for the full year I am also pleased to let you know that funding we have negotiated from Hertsmere Borough Council (HBC) has a further 4 years to run and I would like to thank them for their continuing support over so many years. We are also grateful for the support we receive from so many organisations that appreciate the service that we provide for so many that need our support in these straightened times.

Expenditure also increased, up by £107,629 to £691,219. We recognise that circa 80% of our expenditure is linked to the cost of staff and therefore the continuing effects of inflation over the past years have had an effect on our operational expenditure.

The results for the year showed a surplus of £68,528 compared to the £42,746, which was achieved last year. The Charity's Reserves now stand at £592,278 equivalent to 11 months operating costs. Citizens Advice Hertsmere is therefore in a strong position to enter the coming year when we know that our clients will need our support more than ever, and we hope to be able to increase this support from the services that we provide.

As in previous years, I would like, on behalf of the Board, staff, volunteers, and our clients, to give our sincere thanks to HBC whose continued funding of £273,000 and other donations that they have granted us, as well as the use of their premises, has enabled us to provide our services throughout the Hertsmere Borough.

Our grateful thanks also go to Aldenham Parish Council, Herts County Council, the M Foundation, the British Gas Energy Trust, Local Foodbanks and the Rowlandson Foundation whose generosity has given us circa £458,289 of additional funding. This has enabled us to maintain and increase the scope and depth of our advice services.

The value of our 55 volunteers' work during the year was assessed at approximately £297,024. This effectively more than matches the HBC funding and reflects the efforts of our volunteers and paid staff to whom we are very grateful for their continued hard work and expertise. I am pleased to report that our auditors, Parker Cavendish, have completed their annual audit of our financial statements and have given us an unqualified auditor's report.

Looking forward to next year, we hope to see a continue reduction in core inflation. However the past years of high inflation together with the restrictions on income will continue to be a strain on some of our clients.

The settlement of refugees continues and brings with it the challenges we have seen in past years and the need for our services will inevitably increase. Although it is difficult to predict with certainty, I expect the financial outcome for next year to be a small surplus as our strategy continues as it has in past years, to use all our income to fund additional debt advisory and support staff to meet the increased demand. Finally, to safeguard and improve our services to the community, as stated previously, we will continue to actively seek opportunities to raise our funding through new sponsors and projects.

Alan Moss, Treasurer

Our Stats and Figures

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024 INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

	2024			2023
	Core Funds £	Project Funds £	Total Funds £	Total Funds £
Incoming Resources				
Incoming Resources from Generated Funds				
Voluntary Income	29,045	0	29,045	33,662
Investment Income	15,413	0	15,413	2,122
Services provided	0	0	0	0
Incoming Resources from Charitable Activities	257,000	458,289	715,289	590,282
Total Incoming Resources	301,458	458,289	759,747	626,066
Resources Expended				
Charitable Activities	222,794	458,289	681,083	575,671
Governance Costs	10,136	0	10,136	7,919
Total Resources Expended	232,930	458,289	691,219	583,590
Net Movement in Funds for the year	68,528	0	68,528	42,476
Balances Brought Forward	523,750	0	523,750	481,274
Balances Carried Forward	592,278	0	592,278	523,750

CLIENT WORDS:

"I want to let you know how impressed we were with you and the time, support and care you showed in helping us with a member issue recently.

Your patience, understanding and kindness towards our learning-disabled member was exceptional and we hugely appreciated all you did for us."

CLIENT WORDS:

We are pleased to announce that finally, after what seems like an eternity, we were accepted for higher level/rate after a very long appeal process. This long due achievement would not have been possible without your assistance and patience with dealing with us, you are well equipped in knowledge and understanding of a very challenging and difficult subject!

As you can imagine, it will make the world of difference to us as you have. We will never forget you stranger, in our many months of need.

Continue to change people's lives and rightly so, enjoy yours, you truly deserve the best!

CLIENT WORDS:

Very understanding, knowledgeable, helpful, supportive, listened - Brilliant. Thank you so much

20,803

Issues we
helped with



34%

People helped
with fuel issues



Celebrating 85 years of Citizens Advice

This year marks 85 years since Citizens Advice was set up in the days following the outbreak of WW2.

In the past 85 years we've helped millions of people with millions of problems and been there by the side of people when they need us most. Whether it was delivering advice from a horsebox during the Blitz, setting up new offices to help people affected by the North Sea floods in the 1950s or completely changing the service overnight in response to the covid-19 pandemic - we've shown how we can adapt to meet the needs of the people who need us.



- We are a charity working for the whole of society - whoever you are, whatever your problem.
- We are supported by volunteers who are at the heart of the communities they serve.
- We are campaigning on the issues that affect every single one of us.
- We are here for you with practical advice you can really trust, when you really need it.
- We are helping to build a fairer society for everyone.

We are Citizens Advice. We are the people's champion.



Helping you to find your way forward

- **Phone:** We are open from **Monday to Thursday 10.00am - 12.30pm** for telephone enquiries. Free phone Advice Line **0800 144 8848**
- Our office is also open for face-to-face appointments, which must be pre-booked in advance and emergency support for those who need it.
- Online: We recommend completing the '**Customers can contact us with this form**' on our website <https://www.citizensadvice.org.uk/local/hertsmere/>

Please note we are closed on Saturdays, Sundays, Bank Holidays and from Christmas Eve through to New Years Day.

The Trustees and team at Citizens Advice Hertsmere would like to thank all of our funders and donors who have supported our services, projects and resources over the last year.

Thank you for your support, we could not carry out our work without you:



CITIZENS ADVICE HERTSMERE

Registered Charity no. 1064996 - A company limited by guarantee No 3438303, England
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