



**citizens
advice**

East End Citizens Advice Bureau

Annual Report 2014/2015

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East End Citizens Advice Bureau serves the communities of Hackney, Tower Hamlets and Newham regardless of individual circumstances. This is achieved by providing advice which is free, confidential, independent and impartial, and by active Social Policy Campaigns for the benefit of the whole community.

East End Citizens Advice Bureau comprises of Hackney CAB, Newham CAB and Tower Hamlets CAB.

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East End Citizens Advice Bureau

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Tower Hamlets CAB

32 Greatorex Street
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E1 5NP

020 7247 1050

Newham CAB

20 Freemasons Road,
London
E16 3NA

0208 525 6377

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Citizens Advice Service 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.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

By informing clients of their rights, we aim to empower the client so that they can help themselves.

Our "research and campaigns" campaigns use the evidence provided by our clients as part of our work to be an effective influence in changing practices and law. This is completed at both a local and national level.

The national Citizens Advice lays down strict guidelines as to how we deliver advice - our core activity, how we conduct our governance, and how we account for our financing. It also provides a unique information system called AdviserNet which is updated continuously, and provides the professional foundation for our expertise.

Citizens Advice headquarters also audits all its bureaux for quality delivery against its national standards. We were audited in 2015 and were praised for giving high quality advice.

Our aims for 2015 are to continue providing high quality services to the communities in London's East End through our paid, highly qualified and experienced staff and our volunteers. To continue our very research and campaigns department so that we can effect change for the betterment of the community as a whole.

Services Provided By East End CAB

Hackney CAB

Tower Hamlets CAB

Newham CAB

Hackney Money Smart

ASTF (Advice Services Transitional Fund) project - National Lottery Transitional Fund in conjunction with Community Links

Children's Centres - Hackney

Genesis Project - Hackney

Hackney and Tower Hamlets GP practices

Lifeline Project

London & Quadrant Housing Association Project - Hackney, Tower Hamlets & Newham

Mile End Hospital - Tower Hamlets Centre For Mental Health

Newham PCT Advice Project - NHS Newham Transitional Services

Parents Advice Centre

Private Tenant's Information Sessions in partnership with Shelter

Royal London Hospital Renal Unit

Tower Hamlets Claim the Max

Westminster Drug Project

Workplace - Newham Council - Mayor's pilot project

Report by the Chair of the East End CAB Trustees Stephen Vaudrey



Stephen Vaudrey

the funders who support us in our work.

2015 was another year of success and challenges for East End Citizens Advice Bureau and the three boroughs of Newham, Hackney and Tower Hamlets that we serve.

The demand for our services has increased and the trustees, volunteers and staff always wish we had more resources to offer the people of the East End who need help. But great efforts have been made by everyone to make the very best use of our people, buildings and outreach locations to reach as many people as efficiently as we can. In addition we continue to develop productive partnerships with other voluntary

organisations and agencies in the three boroughs to, again, get the best value we can for

The unique structure of EECAB, being a local charity that can draw on the resources of national Citizens Advice, has given us the ability to adapt and change to meet the new demands placed on us. We have developed exciting new projects such as Pension Wise which gives guidance to customers who have retired or are planning to retire.

As an organisation, we have had a good year; the staff group has been very stable and we are lucky to have such a skilled team that knows the boroughs and their needs so well. We have a great group of volunteers who give their time and care to EECAB; some have been with us a long time and others have moved on to paid employment, which is a good result in itself - even though we have to then train more people. But the experience, training and rewards gained by volunteering with us are excellent.

The Trustee Board too has been very stable and they have worked hard on monitoring the financial and service performance of EECAB. In addition the Board held a 'Horizon Scanning' session (with generous assistance from Ernst and Young) to plan for the future with an emphasis of continually changing and adapting the service. Our finances are in good order, with prudent reserves and sound financial control. Our audit report was very good. The Trustees believe that EECAB is well managed and led.

A particularly welcome development has been the opening of a new office in Newham with the kind assistance of the Council, which is much better located and equipped than our old premises. Newham has high levels of deprivation and we are keen to develop further services from our new base there.

For the future we all feel that there are more challenges to come, as pressure on local and national budgets will affect users. Our focus is changing somewhat from the traditional advice session or sessions for customers on a specific issue, to a service that can assist people through crises and multiple problems.

We are grateful to our funders, especially the three Borough Councils whose own finances are increasingly tight, so their funding of us is even more appreciated.

So I would like to thank our volunteers, managers, staff and the trustees for their very hard work this year. We have made a difference in many lives in the East End. We are looking forward to the coming year; we know it will bring challenges and lots of hard work, but we are all committed to serving the people of three boroughs of Hackney, Newham and Tower Hamlets.

Stephen Vaudrey
Chair of the Board of Trustees
East End Citizens Advice

Chief Executive Officer Report

Advice Services in Hackney, Tower Hamlets and Newham



Yasmin Alam

Crisis Support Scheme.

Another year has come and gone so quickly for us at East End Citizens Advice Bureau. This year we managed to help **37,029** clients with **46,000** enquiries. Our figures have doubled from what they were last year. This shows the need for advice is so great in the boroughs we serve – Hackney, Newham and Tower Hamlets.

Our four key enquiry areas were Welfare Benefits, Housing, Debt and Employment. For the second year running the number of Housing enquiries exceeded those for Debt. This is primarily the result of the changes to Housing Benefit (the so called 'bedroom tax') and the fact that we are the main portal to Hackney Council's Discretionary

Demand for our services is growing rapidly and we forecast that it will continue at this level due to the ongoing changes to the welfare system and housing legislation, financial difficulties, unemployment, health issues, family breakdown etc. Unemployment is still very high in the boroughs we serve, partly due to shortage of skills and insufficient numbers of jobs in the labour market. There is also going to be high levels of impact on working families when the changes to Tax Credits come into force.

The national government is regularly introducing major changes to the welfare system. In the last couple of years the changes to housing benefit have had a significant impact on our clients. More recently, changes in the administration of Employment and Support Allowance (ESA) have led to people with low IT skills being sanctioned and losing their welfare benefits. All these changes create additional demand for our advice services.

We are constantly seeking new funding to help people with their complex problems but also trying to find out the underlying issues and how those can be addressed to achieve overall wellbeing and to prevent reoccurrence of problems. We are continually reviewing our service to ensure it is accessible for all communities through a wide ranges of service delivery activities. We have a number of advice agencies that we subcontract services to, as well as having developed good working processes to ensure easy accessibility for people in Hackney, Tower Hamlets. and Newham.

Outcomes

Last year was another successful year in terms of achieving high levels of outcomes following bureau intervention.

- Our client income maximisation figure was **£18 million**
- We prevented at least **820** clients from becoming homeless
- In our Big Lottery funded project, Money Smart, we enabled **407** people to have the confidence to apply for a job
- We dealt with **2310** Employment matters resulting in improved terms and conditions, retaining employment, challenging discrimination and a financial gain of **£772,755**

Our service was delivered through our main advice centres in the London Boroughs of Hackney, Tower Hamlets and Newham. In addition, we delivered outreach services through 48 different outreaches in Children Centres, GP Health Centres, Housing Associations, Estate-based community centres and Idea stores etc.

The new grant from Tower Hamlets Council for a welfare benefits caseworker meant we were able to provide much appreciated casework for 290 clients at our Whitechapel office. For the second year running Tower Hamlets CAB provided an employment and casework service to 163 clients. This is a free 'pro bono' service which is funded by the solicitors Herbert Smith Freehills LLP.

More generally we perceive changes to what funders want. As well as advice services, they want us to prevent issues arising in the first place eg by providing financial capability training and by helping to make clients more employable. We are a trusted source of information and advice for many people who do not engage with traditional training providers.

Funders need to know that their funding has made a difference. We have a comprehensive system for recording client enquires and we will continue to develop monitoring and evaluation systems to be able to evidence our work effectively to our accountable bodies.

Quality of Service

Staff development is absolutely crucial for our organization as we continue our journey in delivering quality assured advice services to all communities. This year we have focused on ways of developing advisers to undertake casework, by training and undertaking practical work. This has been a success, as we have been accredited by the Advice Quality Standards not just for advice, but also for case work services in Welfare Benefits, Housing, Debt and Employment. We have also continued in developing staff to become Advice Session Supervisors.

We continue to work closely with Citizens Advice, our National body in ensuring we provide all our services in accordance with their membership requirements. This complete adherence is extremely important in order for us to continue providing Citizens Advice services to clients.

The resulting statistics and evidence - rendered anonymous - is used to undertake research and campaigns, by using clear evidence from client cases and advising public services of areas where clients are encountering systemic difficulties. We use this evidence actively in participating in local and national campaigns.

Future plans

Both Hackney and Tower Hamlets Council have awarded funds for us to be responsible for subcontracted services with a wide range of partner advice agencies. We will be working closely with our partners to deliver an effective service to the people in both boroughs. We will also be developing joint working processes to make access to advice easy for clients.

We have been successful in securing funding for projects to be delivered in Newham. This will enable us to provide a combination of 'open door' and 'appointments' service. We are also very pleased to be given new office space for Newham Citizens Advice by the Local Authority. Our aim is to develop advice, prevention and training services in Newham.

We will be looking to fundraise for projects that will provide advice on crisis prevention and also assisting with enhancing people's skills and abilities. In addition, we will be focusing on developing a strategy to deliver digital advice for people, to increase accessibility to our services. Also, due to the funding environment changing, it is imperative that we continue to demonstrate the effectiveness of our various services to our funders.

We are all working together in making a difference in people's lives through the various levels of work we all do in our organisation. It is hard, but we all support each other to make things happen; this is the team spirit we have in our service. The voluntary sector is a very challenging sector to work in but at the same time very rewarding, which motivates us to continue in meeting people's needs and make a positive contribution towards their overall wellbeing.

I am highly thankful to my trustees, staff and volunteers for their ongoing commitment and dedication towards East End Citizens Advice Bureau. Also my appreciation and thanks go to all our funders for their financial support, without which we would not have been able to deliver services to over 35,000 clients last year.

Yasmin Alam
Chief Executive
East End Citizens Advice Bureau

Hackney Money Smart Project Rashid Seedat Project Manager



**The Hackney Money Smart Team
Limeneh Mamaru, Rashid Seedat and Fred Sekindi**

Hackney Money Smart is a 5 year project to improve the financial confidence of social housing residents living in Hackney. It is funded by the Big Lottery. It has been another very busy and productive year.

We have now completed the second year of the 5 years of the project and it is now well established in Hackney. All the hard work by the team in the first year has paid great dividends in the second year, not only in meeting, but also exceeding the outcome targets set by the Big Lottery. All the credit goes to the staff in the team who worked tirelessly for this remarkable achievement, working after hours and at weekends to accomplish this.

Group workshops on Money Management were held throughout Hackney at community organisations, children's centres, summer fairs and events. The team attended 81 group workshops/events and gave information or advice to 912 Hackney residents. No opportunity was missed.

The project also assists Hackney residents by arranging appointments on a one to one basis with a Financial Inclusion Officer. This results in developing an action plan by looking in depth at how the resident can improve their financial confidence. The plan is tailored to the client's individual needs. The Financial Inclusion Officers saw 405 clients on a one to one basis. Thanks go to all the partners for supporting this project and for their valuable time in attending the Steering Group, Project Management Board and Housing Providers meetings. They are:-

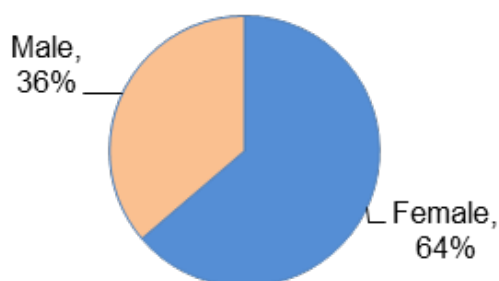
Circle 33
 Newlon Housing
 Genesis Housing
 Sanctuary Housing Group
 London & Quadrant Housing
Other partners:
 East London Business Alliance
 Department for Work & Pensions

Family Mosaic
 Hackney Homes
 Southern Housing
 Metropolitan Housing
 Islington & Shoreditch Housing

 Barclays Bank
 London Borough of Hackney

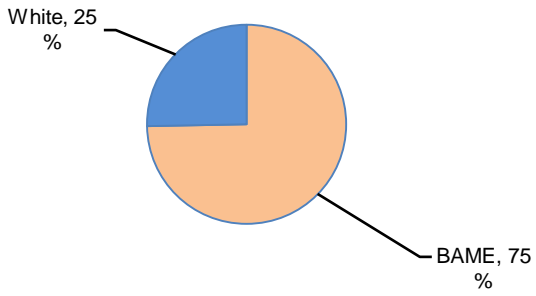
Client Demographics

Gender

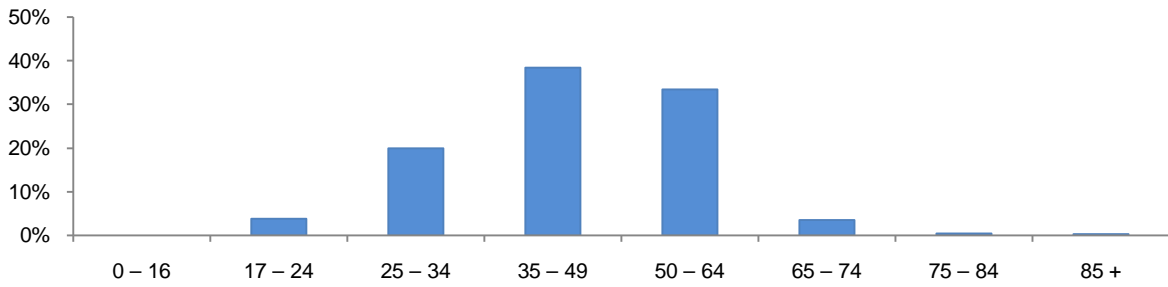


Ethnicity of clients seen:

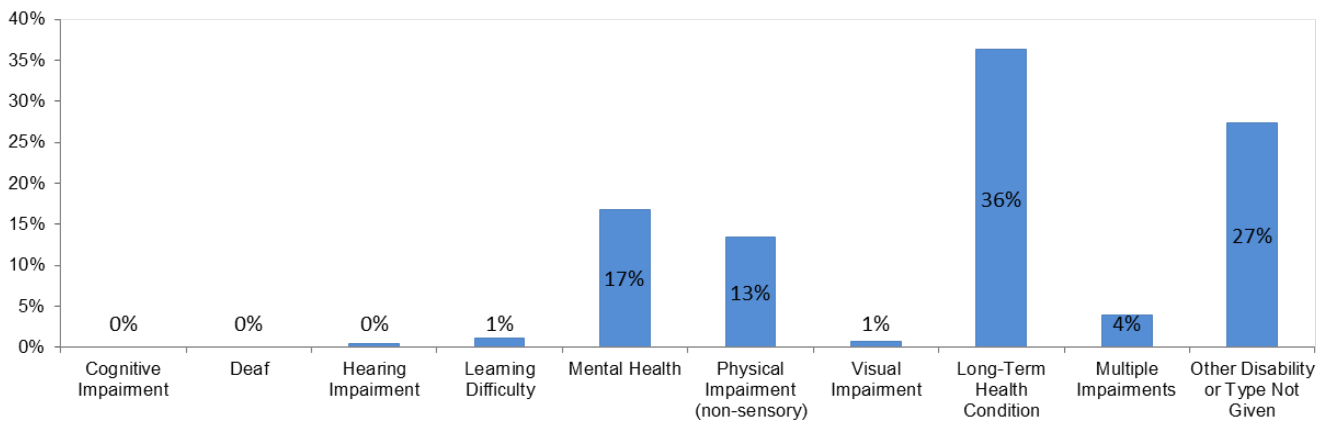
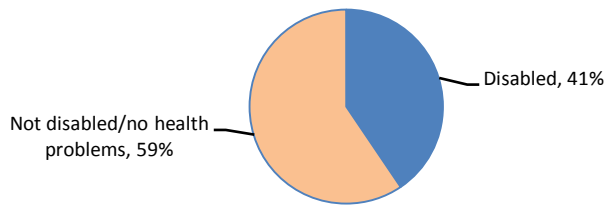
Ethnic Origin	%		
Asian or Asian British - Bangladeshi	2%	Other - Any Other	5%
Asian or Asian British - Chinese	0%	Other - Arab	1%
Asian or Asian British - Indian	3%	White - British	16%
Asian or Asian British - Other	2%	White - English	1%
Asian or Asian British - Pakistani	1%	White - Gypsy or Irish Traveller	0%
Black or Black British - African	27%	White - Irish	2%
Black or Black British - Caribbean	19%	White - Northern Irish	0%
Black or Black British - Other	2%	White - Other	13%
Mixed - Other	1%	White - Scottish	0%
Mixed - White & Asian	0%	White - Welsh	0%
Mixed - White & Black African	2%	Declined to Reply	
Mixed - White & Black Caribbean	2%	Unknown	
		Total	100%



Age of Clients Seen:



Disability of Clients Seen:



Clients Seen By Ward:

Local Authority Ward	% Clients		
Brownswood	3%	Hoxton East & Shoreditch	1%
Cazenove	3%	Hoxton West	2%
Clissold	3%	King's Park	7%
Dalston	3%	Lea Bridge	6%
De Beauvoir	3%	London Fields	6%
Hackney Central	7%	Shacklewell	4%
Hackney Downs	6%	Springfield	4%
Hackney Wick	6%	Stamford Hill West	1%
Haggerston	5%	Stoke Newington	3%
Homerton	7%	Victoria	7%
Hoxton East & Shoreditch	1%	Woodberry Down	11%
		Total	100%

Case Studies:

The client is a 61 year old, white British female who lives with her husband. Both are retired and live in rented accommodation provided by Hackney Homes. The client suffers from a leg problem and husband is epileptic and has had a heart attack. They are both housebound so the client was seen by the Financial Inclusion Officer at her home.

They were both living off the husband's Occupational Pension and his savings. The savings had reduced to £6,000. They had 2 debts - an overpayment of Income Support of £8358.53 and a catalogue debt of £404.39.

The client was given information and advice on budgeting and money management. The Financial Inclusion Officer checked the client's benefits and they were assisted in claiming Pension Credit, Housing Benefit, Council Tax Reduction and Personal Independence Payment. It is estimated that the client would have an additional income of £26,531 annually. Payment arrangements were made for her debts.

Case Study 2

Client is a single, 52 year old, Black British Caribbean female who lives in rented accommodation provided by Hackney Homes. Client works part time (11 hours per week) and gets Council Tax Reduction and Housing Benefit. She had debts of Hackney Homes rent arrears of £2,484 and had been taken to court for a possession summons. She also had Council Tax Arrears of £1,365. The client was advised that due to her part time hours she may be able to claim Jobseekers Allowance and as she has a spare bedroom she may also claim Discretionary Housing Payment.

When the client's income went down, she did not notify Housing Benefit so she was advised to take her payslips for a reassessment, so her Housing Benefit would be increased. The client was advised on how to budget and manage her income.

An appointment was arranged with Shelter to assist her with the possession proceedings. Her Council Tax arrears were collected by direct deductions from her Jobseekers Allowance.

Case Study 3


The client is a single, 60 year old Turkish national female who lives in rented accommodation provided by Sanctuary Housing Association. The client is unemployed due to ill health and her income is Income Support, Housing Benefit, Disability Living Allowance and Council Tax Reduction.

The client had rent arrears of over £2,000 and had been served with a Notice of Seeking Possession by her landlord. The reason for the arrears was that her 3 non dependent children who were living with her were not paying the non-dependent deduction and this led to her rent arrears. She also had gas arrears of over £379.


The client was advised on budgeting and money management. She was also advised to ask her children to make a contribution to her rent to avoid not only herself but the rest of the family losing their home. The children agreed to contribute to the rent.

An arrangement was made with the landlord to pay the current rent, plus £5 for her arrears. An application was made for assistance with the British Gas Trust Fund, who awarded her £379 and cleared her gas arrears.


I understand how to prioritise my bills and I know which changes I need to make in order to get rid of my debt. I feel more confident knowing actions I need to take.



I have been given very good advice on my finances. I have understood what I need to do and to not worry about my finances anymore. I felt confident and encouraged by the help and assistance.



Thank you very much for helping me to start putting my money issues in order. It is a very good service and I really appreciate it.



Training & Development

Andrew Skipper Manager

Volunteering at East End CAB



Andrew Skipper

As volunteer numbers were generally high across East End CAB (EECAB), we took on smaller groups of volunteers throughout the year instead of our usual planned cycles of larger recruitment campaigns.

Volunteer retention remained relatively high and we started the year with a total of 97 volunteers and ended with 88 (see breakdown below).

Although the total was slightly lower at the end of the year, there was a marked increase in the number of volunteers with the Citizens Advice Gateway Assessor certificate - from 13 to 22.

This demonstrates that more of our Gateway Assessor volunteers are remaining at EECAB when they achieve the certificate. This increases our advice capacity as advice training begins when volunteers are approaching gateway certification. All certificated Gateway Assessors are therefore also trainee advisers which allows for more flexibility in service delivery as they can perform both roles.

We targeted volunteer recruitment for Newham CAB and to fill identified gaps in our volunteer complement such as IT support. This has enabled our service in Newham to get up and running and for there to be greater access to IT support across EECAB.

As in previous years, many of our volunteers left to take up paid employment, thus demonstrating that volunteering at the CAB is widely regarded as valuable experience.

Volunteers acquire many transferable skills including dealing with the public, giving out information, signposting and referring, electronic case recording, interviewing skills, looking up complex information, making and receiving telephone calls, letter writing, undertaking benefits calculations and negotiating with third parties on behalf of clients.

Of the 22 volunteers who are known to have taken up paid employment, 5 were recruited to EECAB, 1 to another CAB, 3 became paralegals, 2 started as legal receptionists, 1 was recruited to a local authority, 1 to the Financial Ombudsman Service, 1 to the Financial Conduct Authority, 1 to the Home Office, 1 to a recruitment agency, 2 to City & Hackney Mind and 4 obtained paid work with unknown employers.

This supports the added value of volunteers as, not only do they provide a valuable service, but volunteering also enhances their skills, experience and therefore their employability.

May I take this opportunity to thank all of our wonderful volunteers without whom we would not be able to provide the level and quality of service that we offer at EECAB. In particular, thanks to Yvette who continues to assist me with volunteer recruitment, training and development.

		HCAB	HMS	THCAB	NCAB	TOTAL
31-Mar-14	GW/Advice (Certs)	34 (10 + 6)	4 FIO	31 (3 + 2)		69
	Reception/Admin	12	0	8		20
	Social Policy	4	N/A	1		5
	IT Support	3	N/A	0		3
	Other	0	N/A	0		0
	Total	53	4	40		97
31-Mar-15	GW/Advice (Certs)	28 (12 + 4)	1 FIO	24 (9+ 3)	2 (1)	55
	Reception/Admin	16	1	6	1	24
	Social Policy	1	N/A	1	0	2
	IT Support	3	N/A	3	0	6
	Other	1	N/A	0	0	1
	Total	49	2	34	3	88



Training & Development:

We recognise the need for quality training and support in order to develop our paid staff and volunteers.

All new paid staff and volunteers receive training on Aims and Principles of Citizens Advice, an office/organisational induction and an induction specific to their role.

We use a structured programme to train volunteers as Gateway Assessors to undertake short diagnostic interviews at our open door sessions. Volunteer Gateway Assessors are then trained as Advisers and attend training sessions on Benefits, Debt, Housing, Consumer and Employment in order to be able to provide in depth advice and casework.

On completion of Learning Journals and formal assessments, Gateway Assessors and Advisers are awarded a Citizens Advice certificate for each role, which is widely recognised. The Gateway Assessor certificate is the equivalent of an NVQ Level 2 and the Adviser certificate is the equivalent of an NVQ Level 3.

There are also Learning Journals for Reception and Administrative volunteers leading to an award of an in-house certificate.

We also have volunteers attached to our Hackney Money Smart project as Administrators and Financial Inclusion Officers.

Training and Development are regularly discussed at Support and Supervision meetings to identify training needs and areas of personal development and at Management Team Meetings. These feed into the annual training plan to ensure that quality training is identified and accessed if there is not the capability to deliver the training internally.

Financial Inclusion/Welfare Reform

I continue to chair the Hackney Financial Inclusion Steering Group that meets every quarter with representatives from LB Hackney, DWP, Registered Social Landlords and other advice agencies in attendance. Hackney Money Smart also attends these meetings, which are a valuable forum to network, share ideas and to help form a Financial Inclusion strategy in Hackney.

We have delivered training to outside organisations mainly in the areas of Financial Inclusion, Welfare Reform and Benefits

We have continued to deliver 'Energy Best Deal' sessions to EECAB advisers, outside agencies such as Lifeline, and Children's Centres.

We continue to attend meetings hosted by LB Hackney and DWP/JCP and we are one of the lead agencies for applications to the Hackney Discretionary Crisis Support Scheme.

Sustainable Advice in Hackney

Hackney CAB in partnership with Hackney Community Law Centre was successful in securing two year funding under the Advice Services Transition Fund (from Big Lottery).

This project is intended to build capacity in local advice agencies, improve referral procedures, create a network of advice providers, identify sources of future funding and generally make advice services more accessible to the people of Hackney. Hackney CAB took the lead in training provision for the project.

We began developing training courses and making links with local advice agencies and social housing providers and have delivered 21 days of training in the year 2014-15.

Training included employment, consumer, dealing with debt and the 4 day benefits course that we have developed.

The benefits course doubles up as an Introduction to Benefits and on how to fill out some of the main benefits forms. The course focuses on Housing Benefit on day 2, Employment and Support Allowance and the Limited Capability for Work questionnaire on day 3 and disability benefits on day 4, including completing the Personal Independent Payment form.

This course was delivered in conjunction with Volunteer Centre Hackney in order to train volunteers, who would then be allocated to voluntary agencies in the borough to increase their capacity to assist clients to complete benefits forms.

The project also held community information sessions at Hackney Town Hall on Social Housing, Family Law and Immigration. Training was also delivered on Recourse to Public Funds.

Feedback from the training has been very positive and illustrates the demand for quality (and free) training from local advice providers.

Family Mosaic, as a result of the Sustainable Advice in Hackney training that they attended, told us:

Thank you for the training help that you were able to give the Shoreditch Team. We managed to get almost £250,000 in backdated benefits for our customers and having all the staff trained by you was a huge part of that. In fact it's one of the main reasons we won the Family Mosaic Team of the Year award!

A Hackney Volunteer's Story



Sally Burke Trainee Gateway Assessor

I've been working as a volunteer for two days a week at Hackney CAB since November 2014. I started as a receptionist/information assistant and am now training as a gateway assessor. The experience has been an eye opener – I have never been so close to the 'front line' – but I have found it stimulating.

I retired last summer after working full time for 37 years in a range of jobs, most recently in adult education funding and contract management. I wanted to do something completely different and find some voluntary work. I worked for London Advice Services Alliance in the late 1980s – when funding was slightly better and benefits were less convoluted –and have been aware for some time of the

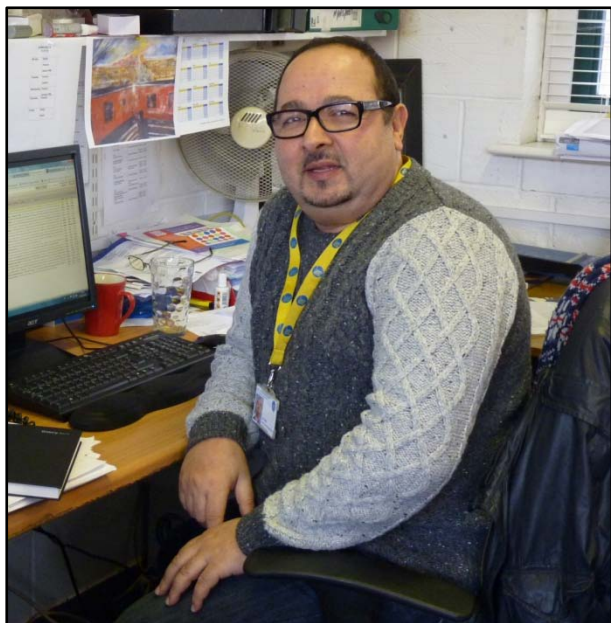
severe cuts in advice funding and the need for more volunteers in the CAB service.

I lived in Hackney for 13 years before moving to Walthamstow in the late 1990s. When I saw the vacancies advertised on the CAB website for East End CAB, I thought it would be good to volunteer in my neighbouring borough. I completed an application form, supplied references and was interviewed by the Training and Development Manager and the Bureau Administrator. Working in reception and providing 'assisted information' can be challenging. We have a wide range of clients visiting the bureau or phoning us, many desperate for help. I had never worked on reception before and often had to 'think on my feet' – especially when balancing frantic phone calls and dealing with people desperate for all kinds of advice, not least money to buy food. The patience and sympathetic but firm approaches which gateway assessors need are also necessary for receptionists.

Completing the learning journals has been helpful – they have made me focus on the values of the CAB service and how to deal with the key enquiry areas. What have I enjoyed most? Working with people – both staff and volunteers - from a wide variety of backgrounds. I can see the pressures on the paid staff and appreciate their help.

How has volunteering helped me? At the risk of a cliché, I feel that I'm 'giving something back'. I also feel fortunate that I was always in full time work and never had to struggle to survive. The crises facing so many of our clients are a constant reminder of the advantages I've had.

Tower Hamlets CAB



Ali Halil Advice Session Supervisor

was vital and this had not changed. This was much appreciated, as Tower Hamlets is heavily reliant on volunteers who are active in various roles in the service including administrators, receptionists, gateway assessors and caseworkers - and they are all invaluable to us.

The financial year April 2014 to March 2015 has been a difficult but rewarding year for Tower Hamlets Citizens Advice Bureau. The increase in demand for advice services was still high in the wake of changes to welfare reform. This led to high demands in enquiries relating to welfare benefits cuts, and these cuts in turn led to a lot of residents falling into debt.

14,689 clients were seen across the service and projects in the reporting period, with over 41% of enquiries relating to welfare benefits. Despite the cuts and reduced resources to all our services, we continued to strive to make sure we provided the much needed advice for the community in Tower Hamlets. The contribution of volunteer staff in the delivering of services

Gateway Service

This is the drop in service where the client makes the first contact with the CAB. We continued to offer this invaluable service twice a week at our main office in Greatorex Street and one day a week at Idea Store Library at Crisp Street Market in Tower Hamlets.

This service saw on average 25 to 30 clients per 'drop in' session where an initial assessment was carried out as part of the Gateway system. Clients were booked appointments, signposted or referred to other services in Tower Hamlets or given information from Adviser Net and empowered to help themselves.

Generalist Appointments

After the gateway assessment, an appointment was booked with a Generalist Adviser to carry out more in depth case work. Advisers were able to act on behalf of these clients, as well as any vulnerable clients who may have had difficulties communicating to third parties due to language and literacy problems. With an increasingly complicated benefits and legal system, the help was always greatly appreciated by our clients.

Clients were seen at appointments in the bureau on Tuesdays, Thursdays and Fridays. We also ran an outreach session at the Parents Advice Centre on Monday and Wednesday mornings and at Gladstone Place One Stop Shop on Wednesdays and Watney Market Idea Store on Thursdays.

Telephone Advice and email

Telephone Advice was carried out Monday to Friday 10:00 am to 5:00pm for those who were unable to attend our drop in sessions. Email enquiries were also dealt with, where limited information was provided for clients.



Advice session at Tower Hamlets

Projects

Claim the Max project

This project was aimed at vulnerable people in the community and it aimed to maximise the benefits that people are entitled to. The advisers assisted with completing benefit forms, carrying out benefit checks and ensuring that any minor benefit disputes were resolved with minimised disruption to their benefits.

In April 2014 to March 2015 we assisted clients at 5 outlets across the borough. The five outlets that we attended are as follows: Mile End Hospital, Stephen Hawking School, Teviot House Neighbourhood Office, Real and Ocean Somali Community Association. The demand for these services was high, with the changes to welfare reform. There was also a home visiting service for clients who were housebound.

Generalist Advice Services at GP surgeries

Tower Hamlets advisers continued to provide advice sessions at GP surgeries as part of the Health Links project. This was an invaluable service as clients were able to be seen at their local surgeries and for some clients this was a place where they felt more comfortable to attend appointments. The surgeries where services were provided in 2014 - 2015 were: St Stephens Surgery, Wapping Surgery, XX Place Surgery and Albion Surgery.

Royal London Hospital

The project at the Royal London Hospital which began in 2013 has been running for over a year now and is very much needed to support renal patients. The project ran every week with appointments booked twice a week on Tuesday and Fridays. An average of 6 clients were seen at each session. The project provided an essential service to the dialysis department, enabling the clients to access our services, with a simple phone call or a referral from their nurse. The service helped many clients receive benefits that they did not know they were entitled to. Our holistic approach worked well and we were able to maximise the clients' income and/or identify other issues or benefits that they were entitled to. We had great feedback from clients and medical staff and will continue to provide this appreciated service.

Parents Advice Centre

The Parents Advice Centre project saw a wide range of clients with all the diverse needs of the Tower Hamlets population. The centre was frequented and geared towards families in need and especially those with special needs in the borough. The two sessions a week were designed to help fill the pressing need for advice in the changing climate of benefit reforms, low wages and current austerity measures. The majority of clients needed help due to either being refused disability benefits or being sanctioned on work or disability benefits. This left clients with no means to eat or heat their homes.

Though benefit problems were the main presenting issue, debts had risen in tandem. As clients struggled to pay more for energy and other changes, such as the bedroom tax, they overextended their borrowing and fell prey to pay day loan lenders. Housing issues were also important, as the need for housing far outstripped the supply and local clients were very reluctant to move out of the borough and away from their support networks. The bureau looked at the client's issues holistically, to help them solve any current emergencies and empowered them to act for themselves in the future.

There is demonstrably a great need for this service at PAC as families in the borough are under a great strain with all the recent changes and cuts to services. Unfortunately this project came to an end at the end of March.

Whitechapel Legal Advice Centre (WLAC)

WLAC was established by legacy Herbert Smith in 2000. The need for access to free legal advice is greater than ever.

This legal service was run with the help of our partners Hebert Smith Freehills LLP. We have a part-time employment solicitor who works Tuesday to Thursday. This wonderful service provided clients with free pro-bono legal advice on Tuesday evenings.

Whitechapel Legal Advice Clinic (WLAC) provided high quality legal advice to local residents who could not afford it and would otherwise not have access to it. The clinic was based at Tower Hamlets Citizens Advice Bureau and staffed by committed volunteers from the firm who attended on a Tuesday evening to provide advice on employment, consumer, debt and housing law.



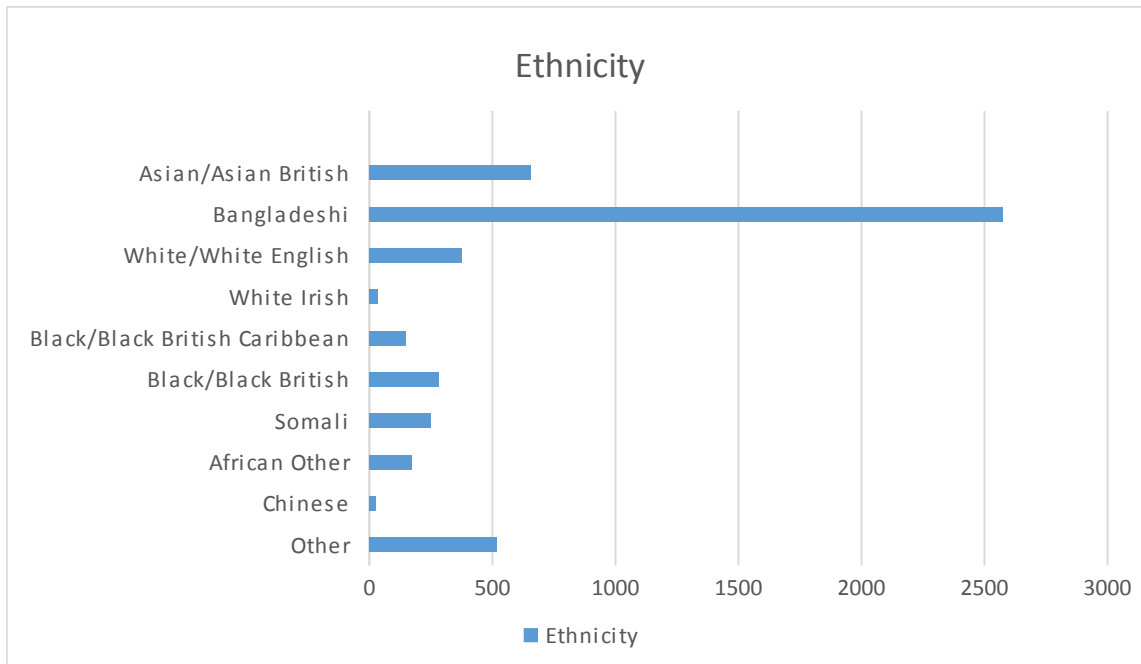
Advice session at Tower Hamlets

Tower Hamlets Statistics

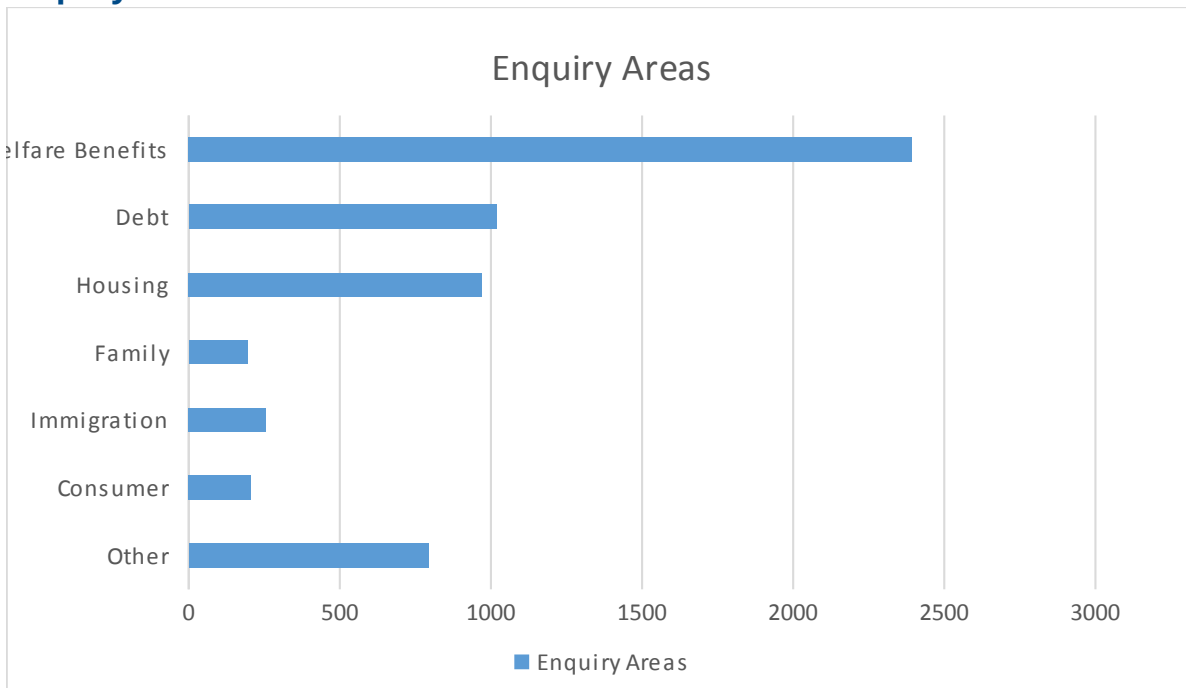
Total number of clients seen for advice and assistance: **14,689**

Total number of enquiries: **18,578**

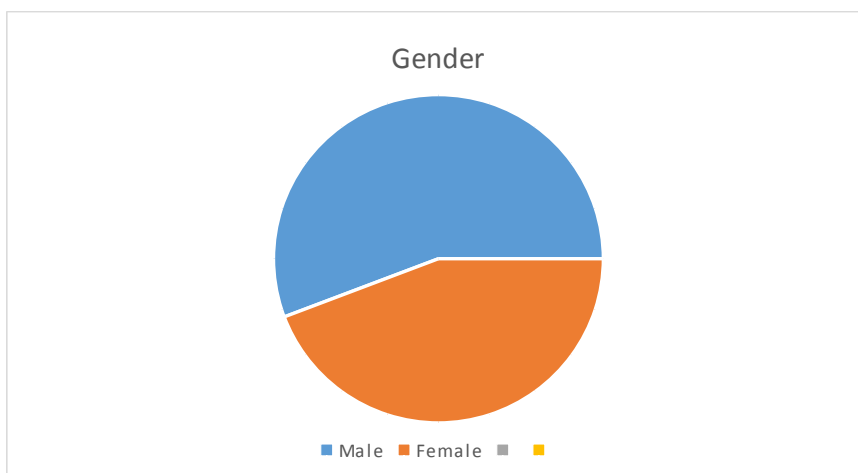
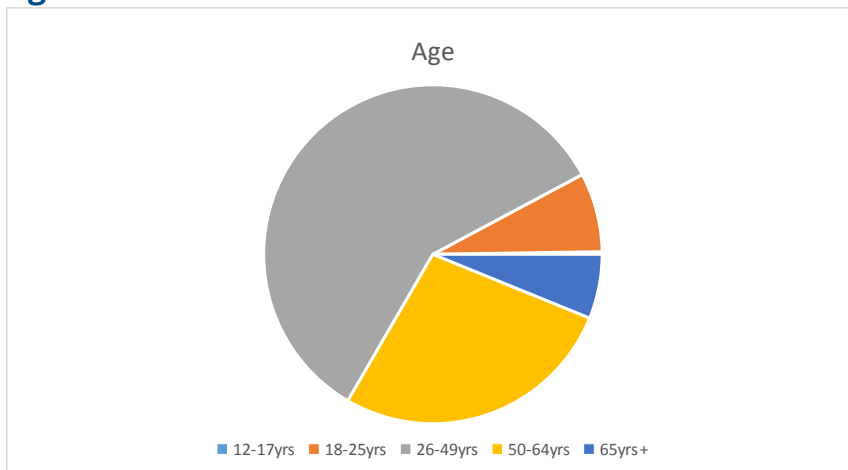
Ethnicity



Enquiry Areas



Age and Gender



Income Gained:	£6,019,343
Homelessness prevented:	243
Successful disrepair cases:	93
Debts repayments rescheduled:	£105,310
Bailiff action stopped	52

Case Studies

Case Study 1 – Litigation


In mid-2013 the client was diagnosed with Parkinson's disease, and therefore decided to get his affairs and his estate in order.

On 1 September 2013 the client instructed a willwriter to draft two wills, a lasting power of attorney and a document adding the client's wife to the title of their property. The client paid £1,235 over to the willwriter for these services. This was the last time the client met with the will writer, who disappeared after this date and did not contact the client for several months. Our client was finally able to make contact in mid-2014. The willwriter claimed to have drawn up the wills but stated that he had 'misplaced' them, along with the client's original documents. The willwriter claimed he was still looking for the documents.


After several promises over the phone, the client had had enough and visited the bureau on 30 September 2014, over a year after the original meeting between the client and the will writer. The bureau telephoned the willwriter and he maintained the same story, that he had 'misplaced' but not lost the documents. The willwriter was unwilling to give a refund to the client as he was adamant that he had not lost the documents. He was brusque on the phone and was reluctant to apologise for the delay and distress caused.

We gave the willwriter two weeks to find the documents. When he could not produce them, we took small claims court action to recover the amount paid to him. This approach was eventually successful, with a judgement being entered against the willwriter in early December 2014. The willwriter then provided a full refund, which included interest through 2014 at the court rate of 8%, as well as postage costs incurred by the client. The total was £1,367.13. Throughout the same period, we made contact with the Institute of Professional Willwriters (IPW), as the willwriter was registered with them in September 2013. We first asked about the professional indemnity insurance maintained by the IPW, but as the willwriter was no longer accredited, we were unable to make a claim. However, after being made aware of the situation, the head of the IPW offered for one

Because of your help I now get maternity allowance as a self employed person. It's made a massive difference to me and my partner as I haven't had to rush back to work and can spend more time with my new baby. Thank you so much.



Thank you so much for sorting out my Child Tax Credit problem and putting an end to the stress it is causing me. I now have enough money to spend on my children.' 'I contemplated suicide before coming to the service because I was stressed and fed up because nobody could help me. From the initial phone call that inspired me to come to the appointment to sorting out my problem. I feel relaxed and able to breathe again.' 'I really am very grateful. I had all these thoughts going round and round ... Thank you so much for sorting this out.



of their current members to draw up the will free of charge, and our client accepted this offer.

Finally, over 18 months later, the client is now in a position to sort out his will and his lease. After informing us that the cheque had cleared, the client said "I really appreciate all your help – I couldn't have done this without you".

Case study 2- Unpaid money for work done

The client is a 53 year old Pakistani male with indefinite leave to remain in the UK. He is married with 2 children and is a council tenant. He is unemployed and in receipt of Child Benefit, Child Tax Credit, Housing Benefit and Council Tax Reduction.

The client was a full time self-employed worker for a taxi company. He joined the company in August 2013 and received his contractual payments until November 2013. After this he was promised his payments but didn't get them. In January 2014, he was sent a letter telling him his payments would be reduced. He felt he had no choice but to accept the reduction, as his previous payments were still outstanding. On 14 February 2014 he was given notice that his contract would be terminated with immediate effect. He was still not paid the money he was owed, which by now was £3582 for 3 months of work.

The client gave his manager his invoices on time at the beginning of each month. He asked for his unpaid monies several times over the phone and 17 times over email. He received no response to his emails and his former manager was not answering his calls. We called the client's manager and asked him to pay our client his unpaid invoices. The manager explained that his business was struggling, but he had applied for a remortgage of his personal property 5 weeks previously. He was waiting for the Local Authority to finish doing their searches and for the remortgage to be approved.


We requested a timescale for when our client would get paid. His manager agreed to pay him by the beginning of May. The manager kept to this agreement and paid our client in full.

Thank you for your time, compassion and empathy but most of all for enabling me to breathe... I will never forget you!

Forever in my heart.




Thanks very much for your help I am really happy with the outcome from the housing benefit once again thanks for your hard work and this also goes to all your team.




Thank you for this information – I wonder why the authorities did not inform me about it!

I'm going to tell all my family and friends about the CAB!



I have sent a card just to say "A BIG THANK YOU!" for everything you did for me. Words cannot convey the extent of my appreciation. You are a gem.



A Volunteer's Story



Susan Murray

I have worked at the Tower Hamlets Bureau in Greatorex Street for 4 years. I am retired and have always been interested in advice work because I believe in people standing up for their rights. I am also concerned that people who are less educated or do not have English as a first language are particularly vulnerable to exploitation by unscrupulous landlords, employers and businesses.

In my family we have always stood up for our rights and my grandfather and my mother used to get banned from local shops for complaining about goods and services! I was born in North London but have lived and worked for many years in South London working for the local council in Southwark, but also latterly in

Croydon. My work gave me extensive experience of working with the public and many of the tenants had poor literacy skills or did not have English as their first language. I am also used to finding my way round council policies and procedures.

Because I strongly believe that people must stand up for their rights I was very active in my trade union. I helped run the union branch in Southwark and worked hard representing members at grievance and disciplinary hearings. This led to me taking on a role as a TUC nominated panel member at the Employment Tribunal

When I started at the bureau my experience came in useful but I was disappointed at how many clients with employment issues were not trade union members and had not even heard of trade unions. I have not done as much employment work as I expected due to the existence of specialist advisers. However I have learnt a lot working on a very wide range of issues assisted by the trusty AdviserNet system which always seems so up to date! I have managed to get my head round complex tax credit overpayments and am learning to navigate the ever changing landscape of welfare benefits. I am beginning to get the hang of private rented housing and how to tackle debts using the income and expenditure sheet.

At the Tower Hamlets Bureau, despite the challenging physical working conditions, there is a really friendly and supportive working environment and the clients are treated with respect and provided with a high quality service. I really enjoy working here.

Hackney CAB



Michael Foley and Benno Allermann
Advice Session Supervisors

family, tax, law and rights.

In the financial year April 2014 to March 2015, Hackney Citizens Advice Bureau (HCAB) continued to provide advice, support and advocacy services for Hackney residents.

HCAB exceeded targets for the Gateway Service, appointments, telephone advice and assisted information services.

All staff - paid and volunteers - continued to be supported by experienced Advice Session Supervisors in any areas of enquiry where they needed direction.

The main enquiry areas remained housing, in and out of work benefits, debt, employment and immigration. Alongside the main enquiry areas, HCAB provided advice and support in consumer,

Relate Family Mediation Services maintained a presence on site, and have become integral to the holistic approach HCAB always strives to upkeep.

HCAB remained consistent in ensuring all services were provided, and continued to look at ways to enable residents to have easier access to services. Increased Local Authority funding allowed the bureau to increase services, allowing more face to face engagement between residents and staff.

As in previous years, HCAB's main aim in engaging with residents approaching the bureau, was to make constructive early intervention, achieving positive outcomes for residents.

Again, as a result of broad ranging cuts to Legal Aid, HCAB recognised the importance of taking early action on residents' behalves. This ensured that financial, housing, debt, employment or other problems did not have to escalate into further financial exclusion, leading to social disenfranchisement, child poverty, homelessness and crime.

In the light of continued welfare reform, HCAB staff continued to provide advice at Case Work and Specialist levels in all core areas. This meant that over 2014/15, staff continued to have in house, and external training, to update skills and experience, and to allow staff the tools to deal with complex areas. All staff who were engaged in advice, advocacy and support had access to online specialist support in employment and welfare benefits.

The Partnership with Age UK, City & Hackney Mind and Off Centre maintained the purpose of ensuring that residents had access to the services they needed, and that work was not duplicated. Partners continued to learn from and utilise each other's unique skills, in order to maximise the benefits to service users where there was a crossover in needs. This allowed all partners a better understanding of their ways of working, and how best to accommodate particular needs of the elderly, infirm, young people, and people with mental health issues.

HCAB continued to work closely with other advice and support agencies, including Lifeline and Westminster Drug Project'. That service worked closely with residents with substance misuse issues, both employed and unemployed, and supported them through recovery and rehabilitation back into employment, financial stability and secure housing.

General Overview of Services

Gateway Service/ Monday – Thursday, 8.30 AM – 3.00 PM

Initial face to face assessments available to clients on first come first served basis. Thanks to continued and increased funding from LBH, this service was increased, regards running time and numbers of clients seen.

Gateway Assessors consulted with Session Supervisors on the best way forward for clients, which often meant an appointment in HCAB for more in depth analysis and case work.

Generalist & Specialist Appointments Service

Monday – Friday, 10 am – 1 pm. 2 pm – 4pm
Wednesday 10am – 7 pm

Most appointments were made after initial Gateway assessments. Often however, external referrals were taken from other agencies, including partners, Children's Centres and Local Authority Departments. Experienced staff researched the issue with reference to support if necessary from supervisors, or external Specialist Support Services. Advisers often acted as advocates for clients when they needed representations made to employers, Benefits Departments, Revenues Officers, Housing Managers or otherwise.

HCAB has a proven track record for positive outcomes for clients, which is evidenced in figures for financial gains, debts managed and homelessness averted.

Assisted Information Service, (AIS)

Monday to Thursday, 8.30 am – 5 pm

Friday 9.30 am – 5 pm

AIS continued to be delivered by front line reception and administration staff, supported by a full time administrator, supervisors and other experienced staff.

Tickets for Gateway assessments were usually all given out within 5 – 10 minutes of the doors opening. AIS then catered for residents who attended thereafter, and throughout the day. Residents were assessed regards eligibility to be seen at Children’s Centres, GP Surgeries or other projects managed by HCAB. Often residents opted to return next morning to Gateway Service. Over 2014/2015, the numbers of residents attending with enquiries related to Hackney Discretionary Crisis and resettlement Support Scheme steadily increased. HCAB managed these needs.

Telephone Advice Line

Monday, Tuesday and Wednesday, 1 pm – 3 pm

0844 499 1195

Another route of access to services at HCAB, primarily staffed by full time experienced advisers. The majority of calls related to employment enquiries, and enquiries relating to housing in the private rented sector. Callers were given full advice and support on the initial call. If case work was required they were given an appointment in Bureau where staff could study documentation, and undertake case work.

Hackney CAB at GP Surgeries/Children’s Centres

Full time experienced staff provided advice sessions at six GP Surgeries listed below. Advice and advocacy was provided with support of Session Supervisors by telephone at HCAB.

GP Surgeries

Cedar Practice, Ghadvi Practice, London Fields Medical Centre, Lower Clapton Health Centre, Somerford Grove Health Centre & Well Street Surgery.

Children’s Centres

As with GP Surgeries, full time experienced staff provided advice sessions at the eight Children’s Centres listed below.

Advice and advocacy was provided with support of Session Supervisors by telephone at HCAB. As with GP Surgeries, one adviser was assigned to each Centre to maintain continuity of service, and forge strong working relationships with staff at the Centres.

Ann Taylor Children's Centre, Brook Children's Centre, Comberton Children's Centre, Gainsborough Children's Centre, Mapledene Children's Centre, Sebright Children's Centre, Tyssen Children's Centre & Woodberry Down Children's Centre.

Housing Associations

Full time experienced staff continued to provide advice and advocacy for residents throughout the last financial year for the tenants of specified housing associations:

London & Quadrant

The project worker continued to negotiate between the tenant and the Revenues Officer, in order to avoid lengthy and expensive legal action or possession proceedings taking place, and to end any already in place.

Genesis

The adviser continued to provide advice and advocacy for tenants of Genesis Housing Association, on site at Woodberry Down Estate N4. The estate has been undergoing major works, regeneration and refurbishment for over ten years.

The adviser was able to liaise between tenants and third party agencies on their behalf, including Housing Officers, Benefits Officers, employers and others. Advice was delivered primarily in areas including housing, in and out of work benefits, employment and debt.

Life Line/Westminster Drug Project, Thursday and Friday. Advice for service users.

Since August 2013 Hackney CAB has continued to work with Lifeline and Westminster Drugs Project Hackney. The adviser worked alongside a team of Health Professionals, Counsellors, Clinicians and Mental Health Advocates. Support was provided to service users going through recovery and rehabilitation after periods of serious substance misuse, homelessness and social exclusion.

Relate

Relate continued to provide Family Mediation Services on site at HCAB. Fully accredited mediators attended HCAB each Friday. HCAB facilitated this for - what has become - an integral part of the holistic service HCAB endeavours to deliver. Residents were referred by email to Relate, who then contacted them to book an appointment. As with other services provided, Relate intend that through early intervention, financial issues, housing issues and child contact matters are resolved without costly, time consuming and stressful legal action.

Case Studies

Case Study 1

The client is a 50 year old Polish woman. She is currently receiving Employment and Support Allowance as has recently been operated on for breast cancer. She has an adult son who cares for her who is not on benefits at this time as has no right to reside.

We first met the client at Lifeline, a project for people with substance abuse issues. She and her son were street homeless after a police raid on an illegal squat they were occupying. She was unable to access benefits as she had trouble proving her identity after losing her possessions in the raid. Hackney CAB challenged the benefit decision and showed that she had the right to reside and met the requirements for the sickness benefit. The client had also made a homeless application which had also been turned down on right to reside criteria. We requested a review of the decision and Hackney Council agreed that the original decision had been faulty and that they would look at it again.

At this point the client stopped going to Lifeline and though we liaised with her support worker she was not contactable. A few weeks later she was spotted wandering around the area, very unwell. She was still street homeless and about to go into hospital for an operation. We arranged for her to come to the bureau the next day where we secured her an appointment with our in-house housing specialists. They managed to secure the client temporary accommodation that night. Her son is her carer and is also homeless, as the hostel will not allow him to stay. As a Polish citizen who is not working and has no right to reside he cannot secure himself accommodation. We have secured him advice and help to try and get him accommodation with his mother so that he can care for her.

Case Study 2

The client is a single man, 48 years old, and living on his own in Local Authority accommodation. When he came to Hackney CAB he was receiving Housing Benefit and Council Tax Reduction only.

I wish to express my heartfelt appreciation for the help you gave me when I was desperately in need, your advice and effort really set my heart and mind at rest and ultimately made me who I am today.

Thank you so much for your help, I would not have been able to do this without your support, I would have given up and accepted the DWP's decision because that is what they want. I will tell other people in my Work Programme group that they can get help... I don't think they know they can get help from people like you.

I love you! I love CAB! (On getting tax fines of £200 written off)

The client has muscular skeletal problems, with low mobility. He also has depression and severe anxiety. The client had been on the assessment rate of Employment and Support Allowance but had only received zero points at his recent Work Capability Assessment. He came to the Bureau for help challenging this decision.

Hackney CAB helped him request a Mandatory Reconsideration, as the first stage in this process. At this point his ESA payments stopped. Even though he could claim Jobseeker's Allowance he was reluctant to do so as he felt he could not fulfil the conditions of the benefit. We supported him by making applications to the Hackney Discretionary Crisis and Support Scheme and issuing food vouchers.

When the Mandatory Reconsideration was completed, and the decision was not overturned, we helped the client appeal to the Tribunal. We gathered medical evidence and wrote to the client's GP for comments on the client's capabilities. Unfortunately the GP refused to give a medical report in response to our requests, stating a lack of resources and no payment offered for the report. We used the evidence we had and went through all the qualifying criteria with the client in order to write a submission to the court. We helped the client get his ESA reinstated, as was now possible.

We talked the client through the tribunal process and what to expect. The client attended the tribunal and with our briefing and submission was awarded the Support Group component of the ESA, the highest award available. The client was very relieved to be back in payment and, with the Bureau's help, quickly received a lump sum back payment of the benefit reinstated from the original decision against him.

I would never have managed fighting the benefit decision without your help. I didn't know what to do when they said I was fit for work. I was frightened, but you helped me get my doctor's letters together and wrote to the court. I now have my sickness benefit again and am not so scared. Thank you so much.

I wish to express my heartfelt appreciation for the help you gave me when I was desperately in need, your advice and effort really set my heart and mind at rest and ultimately made me who I am today.

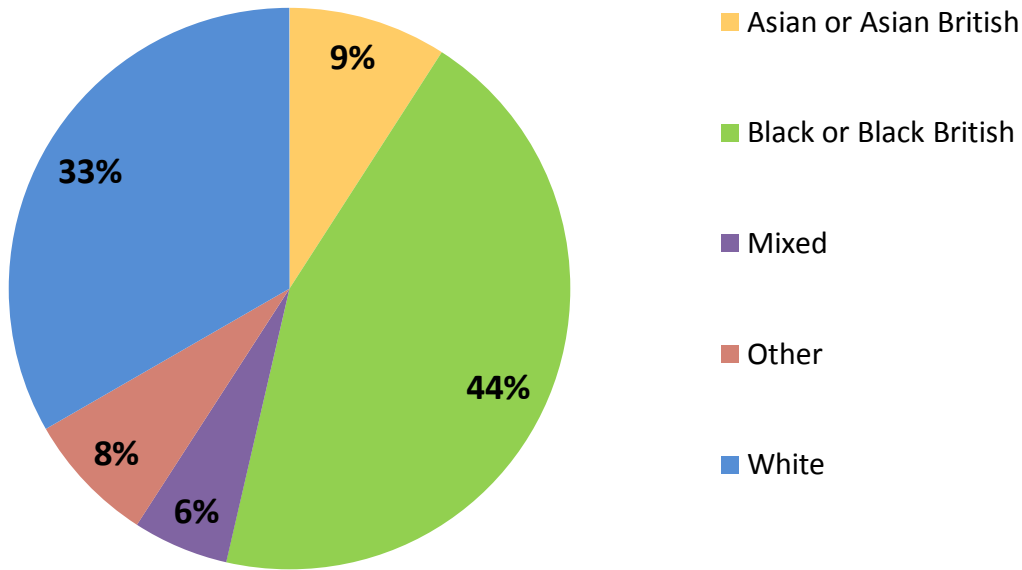
Without your help I don't know what I would have done...on receipt of Gas grant of £350

Hackney Statistics

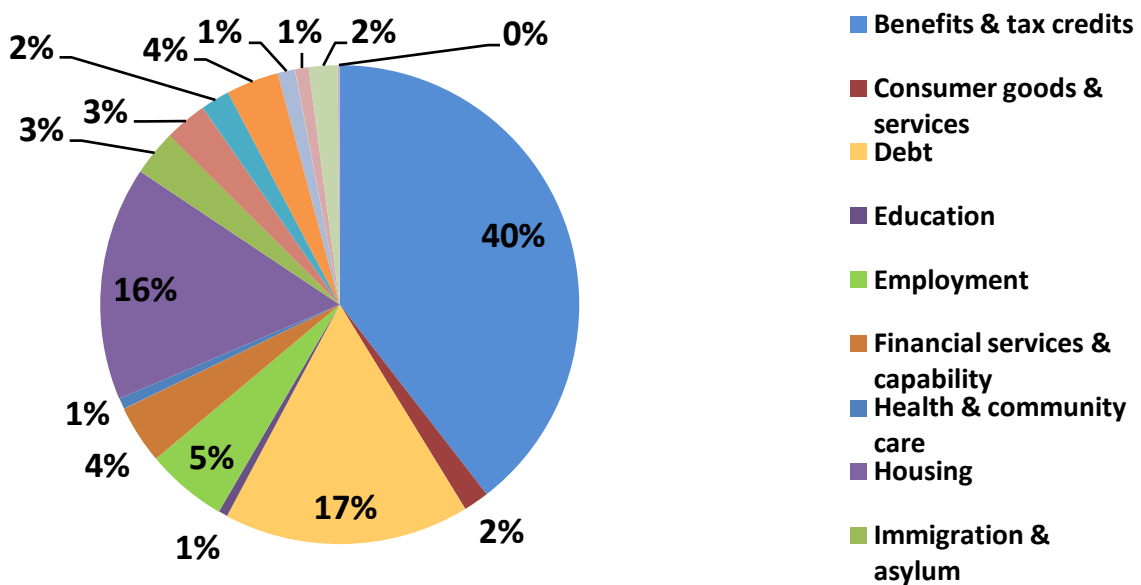
Total number of clients seen for advice and assistance: **19,286**

Total number of enquiries: **23,571**

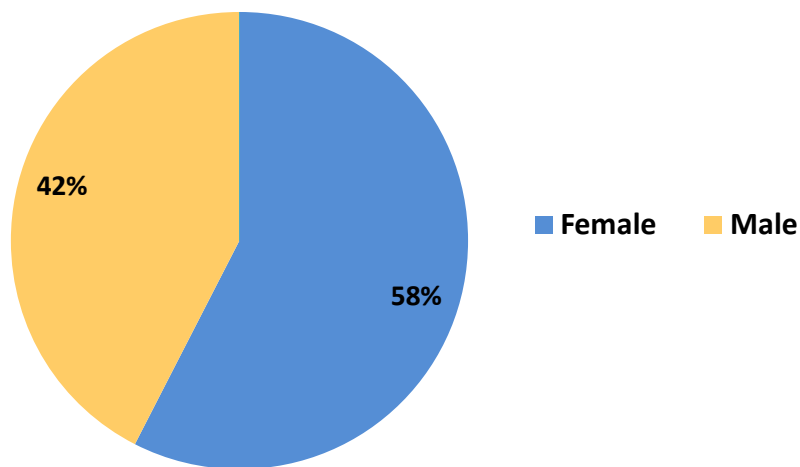
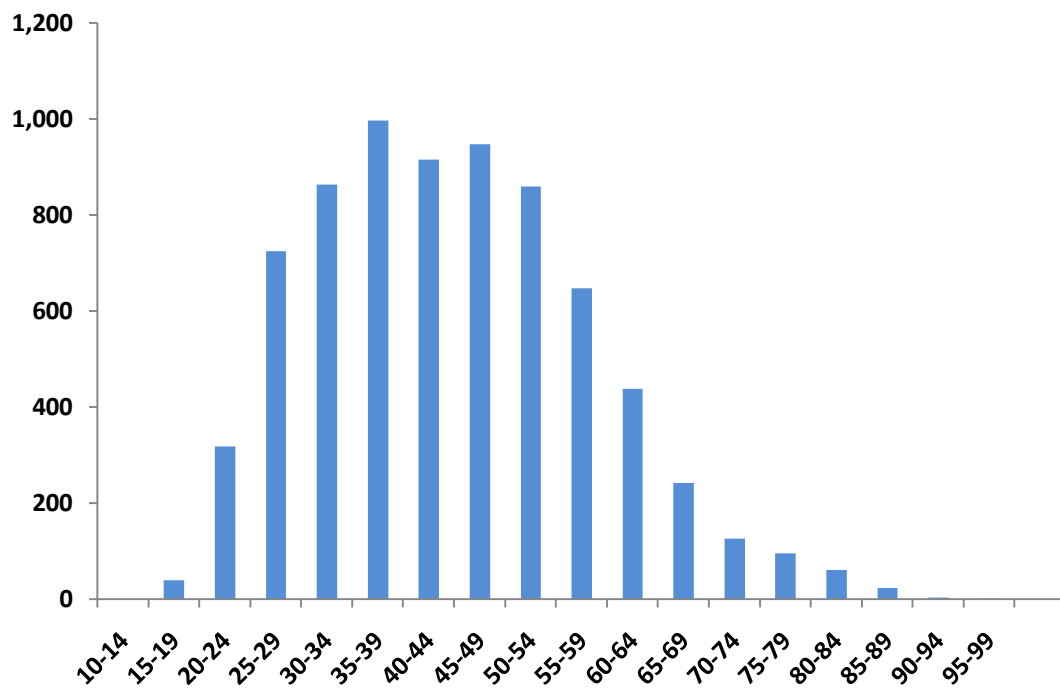
Ethnicity



Enquiry Areas



Age and Gender



Income Gained:	£ 11,321,610
Homelessness prevented:	760
Successful disrepair cases:	59
Debt repayments rescheduled:	£ 1,561,998
Bailiff action stopped:	138

Newham CAB



Florence Acen Advice Session Supervisor

CAB services to enable progression of client matters. The drop in session at the Stratford Advice Arcade also saw attendance at an average of 12 clients every Tuesday.

In 2014-15, 612 clients were seen as part of the ASTF project with another 221 clients seen on appointments at the GP surgeries. This illustrates an increase of over 100 clients from last year. Welfare benefits queries still comprised the highest queries with a rise in housing queries which this year were higher than debt queries. The most common housing queries related to homelessness and rent arrears. The service also saw clients attending with employment queries relating to unfair dismissal and a large number of complaints relating to breach of terms and conditions or statutory rights. Newham CAB played a major role in retaining employment for clients who were at a risk of losing their jobs by providing advocacy and assisting with negotiations between clients and employers. Specialist referrals were also made to other pro bono services within the East End CAB service.

The London Borough of Newham continued to fund an outreach session 3 days a week at Workplace. The project is an initiative of the Mayor of Newham and aims to place Newham residents in employment and/or training. Registered clients are often referred to the CAB advice session if any barriers to work are identified or to ensure that existing work is sustained by clients. Main areas of advice include benefit checks - especially advising clients on in work benefits - and also debt and housing advice. In order to sustain employment, clients are often made aware of their statutory rights as employees, thus empowering them to manage any future issues arising at the workplace.

Newham CAB has also been able to secure some further funding to carry out financial inclusion work, welfare benefits and debt as well employment advice. This will be up and running in the next financial year. Securing this funding will ensure that Newham CAB continues to serve the local community in Newham.



Generalist Advice in Newham

Case study- Success story

The client was seen at Workplace.

The client is female aged 49 with dependent children and in full time employment.

The client needed advice from the CAB for a number of issues, including having a court claim due to rent arrears, so she was also at risk of homelessness. The client also indicated that she suffered from a disability affecting her ability to care for herself.

The bureau assisted the client by advising her on the debt and the court process and the need to have legal representation. We referred her to a solicitor to provide this at court. The client was to be represented at court with a projected outcome of the client remaining in her home with agreement to clear off arrears.

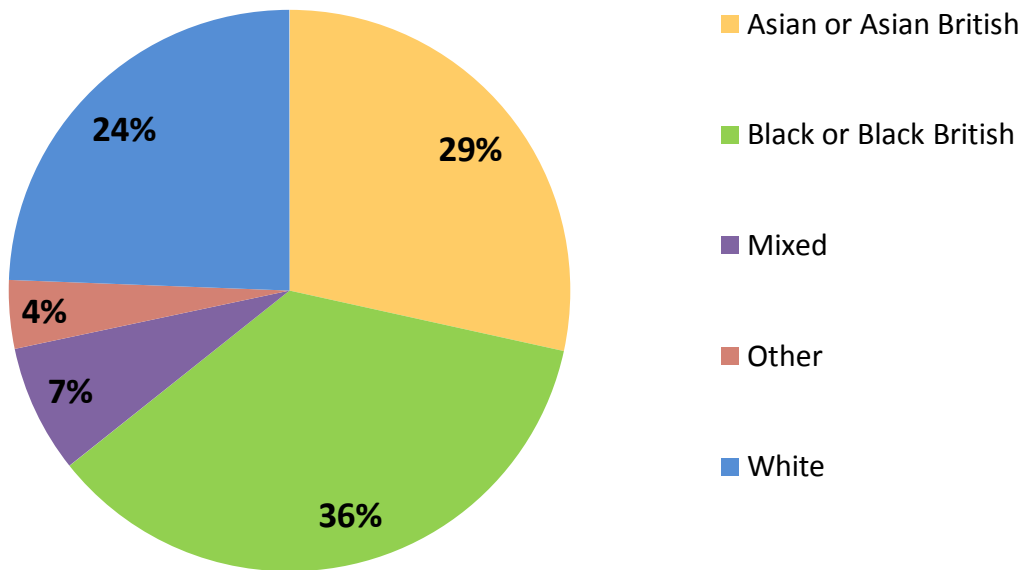
We also assisted the client in claiming a disability benefit and she was awarded this maximising her income by £3,952 per year. The client was awarded this benefit while continuing in her full time employment. The increased income would enable the client to clear her rent arrears, prevent homelessness and maintain employment.

Newham Statistics

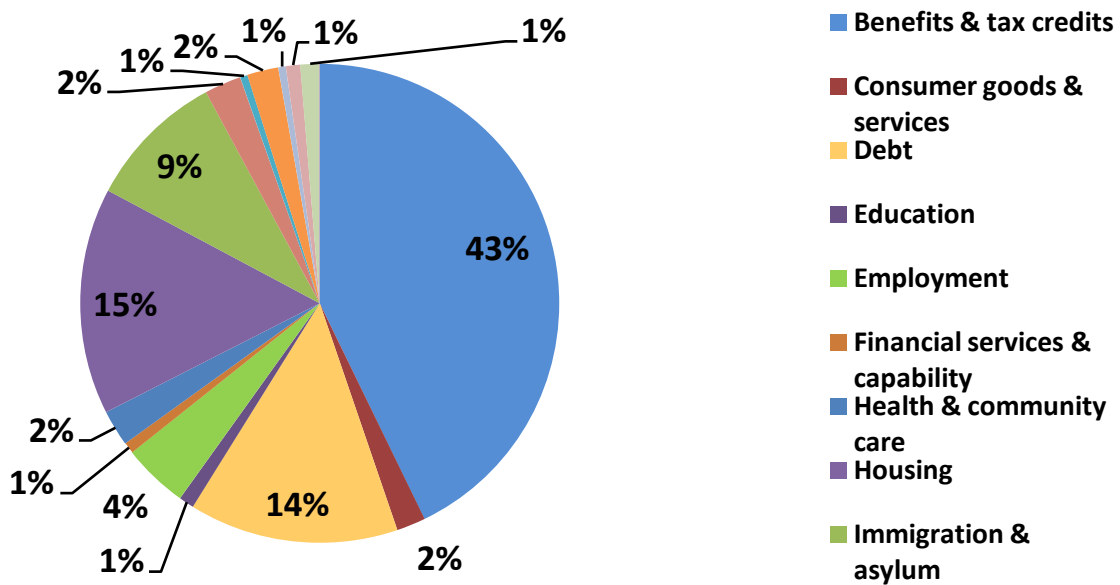
Total number of clients seen for advice and assistance: **3054**

Total number of enquiries: **4612**

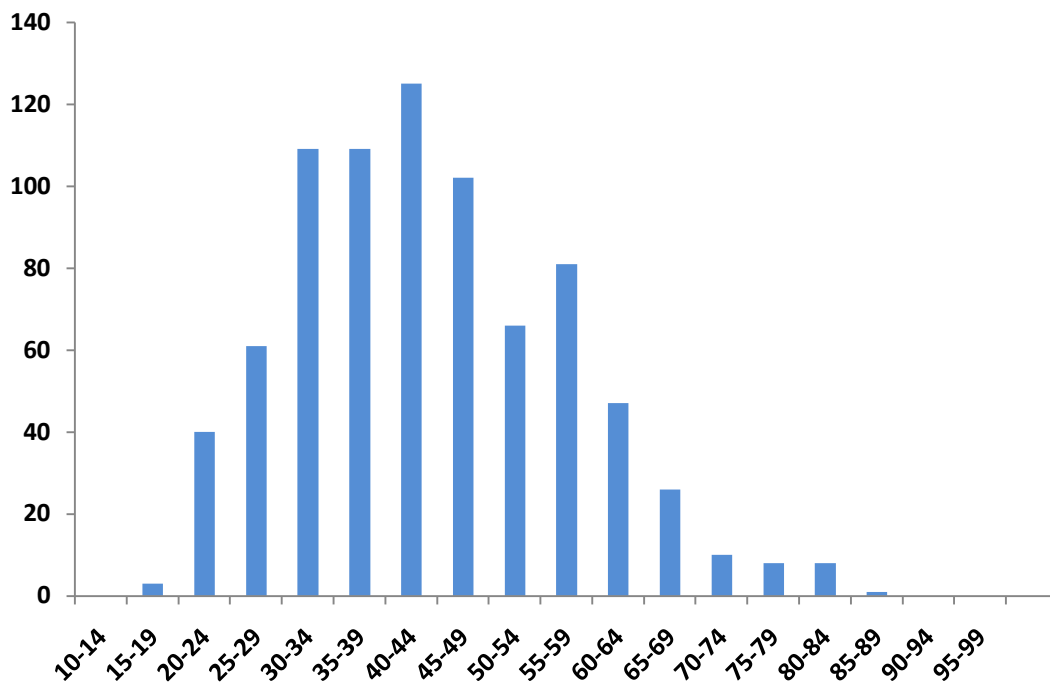
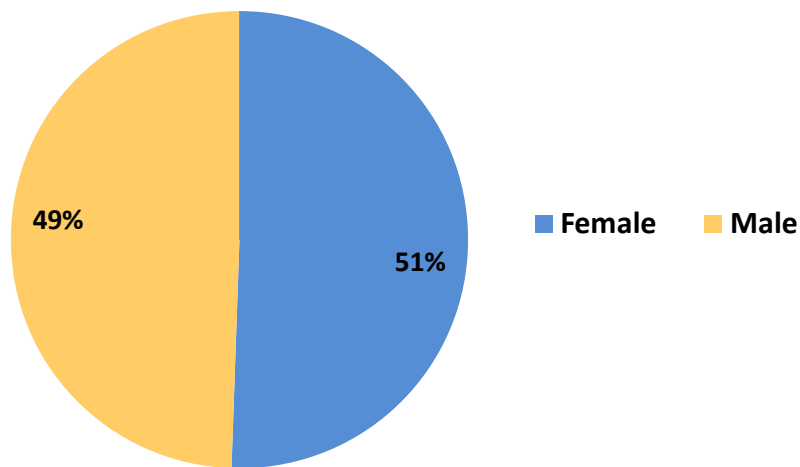
Ethnicity



Enquiry Areas



Age and Gender



Income Gained: **£590,609**

Homelessness prevented: **42**

Successful disrepair cases: **16**

Debts repayments rescheduled: **£144,387**

Bailiff action stopped: **26**

Pension Wise

East End CAB were successful in our bid to become a delivery centre for the Pension Wise project. Pension Wise was set up by the government to offer guidance on the new Pension Reforms coming into force on the 6th April 2015. In total 50 CABx will be delivering this service in England and Wales with funding confirmed for 2015-2016. Continued funding will depend on the success of the project.

East End CAB will be delivering face to face guidance to eligible clients in 7 London boroughs; Hackney, Newham, Tower Hamlets, The City, Islington, Haringey and Enfield. In each of these areas we have made arrangements to see Pension Wise clients in confidential meeting rooms, which will enable clients to access the Pension Wise service locally to where they live or work. The locations are currently in other CABx, Age UK and voluntary organisations.

We have recruited a team of 7 staff who will be managing and delivering the Pension Wise service for East End CAB. The team consists of a Supervisor, an Administrator, 2 Pension Wise Case Workers and 3 Pension Wise Guiders. An extensive training programme and tests were supplied by the HM Treasury to ensure that all Pension Wise staff had the required knowledge and expertise. We are pleased that all the East End CAB Pension Wise staff passed the requirements and were ready to offer their services to prospective Pension Wise clients from the 6th April 2015 when Pension Wise went live.

Finance Department: Donna Waite

East End CAB's strategic approach for the year in review overarched the financial objectives of the organisation. During the year, funding was secured to ensure that the organisation continues to deliver its charitable objectives. Funding was obtained to help the most vulnerable across the three boroughs.

The Finance department helped in ensuring that budget holders used the funds entrusted to the organisation well and that they delivered value for money.

The total incoming resources for the year were £1.4m and resources expended were £1.3M, showing the viability of the organisation. The finance department continued to play a vital supporting role to the organisation. The most satisfying function was the help and support to secure funding, despite challenges, in order to ensure that the organisation continues to provide the advice people need for the problems they face.

Special thanks go to our funders who continue to support the CAB, our volunteers, our staff and the friends of the CAB. Their support has been invaluable over the years and this year the CAB can boast 75 years of existence. This is due to the tremendous work in advising everyone on their rights and responsibilities in addition to campaigning for policy changes that benefit the entire population.

ICT Department: Miles Metcalfe



Miles Metcalfe

Over the past year we have worked to put our IT infrastructure onto an even keel, and to identify and realise cost savings in our existing contractual relationships with suppliers and service providers.

We have completed the migration of the East End Citizens Advice Bureau email service to Microsoft's Office 365 platform, and are well-placed to begin to explore, and take advantage of, cloud collaboration tools. It is on this platform that we will build our engagement with mobile, flexible, digital working, and the 'Digital by Default' agenda. Through more effective use of new technology, we aim to support East End Citizens Advice Bureau in extending its reach, and the breadth of its service.

Against this backdrop of change, the bread-and-butter work of ICT continues. We support volunteers and staff in making best use of the resources, we manage technology and information risks, and we maintain and procure equipment and services. We have worked this year to strengthen documentation and record keeping, and have safely donated or disposed of obsolete and defunct IT equipment that has accumulated over the years.

Thanks to a team of skilled and dedicated ICT volunteers, we are able continue to operate our existing ICT services even as, step by step, we undertake projects that put the building blocks of our strategic response in place. Important projects where volunteer talent has played a leading role include the Newham bureau move - where IT changes have led to savings of almost £4,000 a year - and the deployment of a Bureau-wide wireless network for staff, volunteers and visitors at Tower Hamlets, which, through the ingenuity and resourcefulness of the volunteer team, has been realised on a shoe-string budget. This sort of exposure to real, meaningful project work means that volunteers are able to gain valuable experience and develop their skills, which helps them find paid work.

Within the first 9 months of the year, 6 IT volunteers had successfully found paid work in the IT sector.

Administration

Tower Hamlets CAB: Susanna Hunte

Tower Hamlets Citizen Advice deals with various issues from those from varied backgrounds. Many of our clients do not speak English as a first language and it can sometimes be a challenge to explain how our service operates. Although it is sometimes stressful, I find it very rewarding when we can help and support clients resolve their problems.

I work with a wide range of individuals at all levels from volunteers, paid staff, management, clients and third parties, so this requires varied communicational skills. My role consists of supervising our administration volunteers, who provide an invaluable service to the Citizen Advice, providing administration support to the Advice Session Supervisor, producing quarterly reports to our funders, updating local information and general support to our advisers at our outreach projects.

My role also involves a lot of structure as there are a number of duties to work through on a daily basis. At the same time no two days at the bureau are the same and this is what I love about working here. It's very satisfying working for this community knowing a difference is being made through the help and support of the Citizen Advice.

Hackney CAB: Paul Fortt



Paul Fortt Administrator

Reception is the first point of contact for enquiries from the public and visitors to our office, staffed by our team of reception volunteers and managed by myself. We have again seen a large number of clients coming in with problems with their benefits, mainly caused by sanctions, who required a crisis payment from the Hackney Discretionary Crisis Support Scheme. Many of these clients had no money to buy food for themselves and their families. Thanks to our team of dedicated volunteer receptionists, we were able to deal with these clients in an efficient and professional way.

Our volunteer receptionists gain valuable skills which enable them to further their career and move back into paid work. Some of our previous receptionists have now moved into training as

Gateway Assessors, seeing clients at the bureau. Some have also moved back into full time paid employment.

Part of my role includes providing administration support to the Generalist service, producing quarterly reports, helping recruit and train new volunteer receptionists, taking minutes at meetings, ordering stationery and leaflet supplies, updating local information and maintaining Health and Safety standards in the bureau. I am also a trained Fire Marshall.



Reception at Hackney



Thanking our volunteers

Research and Campaigns Report



Anne Tapsfield Research and Campaigns Coordinator

Citizens Advice aims to 'improve the policies and practices that affect people's lives'. At East End CAB we do this by using the experiences of our clients to campaign for policy and law changes that benefit the population as a whole. This way we can help a lot more people and prevent future problems. This work was formerly known as 'Social Policy' work. We now call it 'Research and Campaigns' – referring to the activities we undertake which we use to bring about improvements.

The Research and Campaigns Department 2014-2015 consisted of paid staff hours of 6.5 hours per week as well as unpaid help from five dedicated and talented volunteers who gave their time, for which we are extremely grateful. The activities undertaken were varied and diverse.

The main focuses of the department were trying to improve Employment and Support Allowance (ESA) and trying to improve the private rented sector - the 'Settled and Safe' housing campaign.

Clients told us of their difficulties with claiming ESA. This included being refused the allowance due to inaccurate medical assessments and being expected to claim Job Seekers Allowance (JSA) and look for work, despite being very ill. They told us of the difficulties they had when trying to claim Job Seekers Allowance (JSA) after being told they were too ill to claim that benefit. They were thus left destitute. They also told us of being expected to undertake work related activities when they felt too ill to do so.

Settled and Safe

The 'Settled and Safe' campaign focused on the problems with private renting. Our clients told us of difficulties in securing private rented accommodation due to needing large sums of money for a deposit and/or letting agent's fees, or because the landlord did not accept Housing Benefit claimants, or because of high rents. They also experienced problems as private tenants due to disrepair. They told us about the fear of being evicted if they complained about issues to the landlord.

The following are some of the activities undertaken in the year:

Using our clients' stories

We trained and encouraged staff in client evidence form completion. We checked client evidence and submitted it to Citizens Advice. This evidence informed their national campaigns team of issues and they used it in their campaign work. We supplied details of willing clients to Citizens Advice publicity department for media contact, which resulted in national newspaper and television coverage. We supplied stories about housing problems to MPs from willing clients.

Attending meetings

We met MPs researchers and discussed mutual issues.

Various staff at the bureau attended the following meetings and contributed to discussions on how to improve situations for our clients:

Tower Hamlets: Welfare Reform Task Group, Welfare Rights Advisers Forum, Money Advice Forum, Housing Benefit Stakeholders Forum, Financially Inclusive Tower Hamlets

Hackney: Hackney Discretionary Crisis Support Scheme (HDCSS) Review Meetings, Shared Practice Meetings, Welfare Reform Working Group, Hackney Financial Inclusion Steering Group.

Bureau representatives also attended the Central London Financial Inclusion Forum.

Public stalls: We promoted 'Scams Awareness' with our own clients in the bureau and at spoke to 135 people at Tesco in Hackney and 156 at Tesco in Whitechapel.

Petitions: We encouraged clients to sign petitions such as those on the ESA campaign, and the Advice for the Future campaign

Reports: We sent reports to MPs about problems with claiming ESA and with revenge evictions by private landlords when tenants complain about repairs.



Social Policy Scam Awareness Week

We wrote

- to prospective parliamentary candidates about what we would like to see in Manifestos
- to Job Centres about problems with mandatory reconsiderations in ESA

Submitting evidence

We submitted evidence to the government's review of ESA, their review of PIP, and their review of crisis support.

We attended government focus groups – and fed in information on problems with challenging ESA and Personal Independence Payment decisions.

We held a focus group for clients on low incomes and budgeting difficulties, to give evidence to water boards, so they could assess how best to help people.

Social Media

We tweeted regularly about campaigns.

Research

We researched letting agents' fees in Hackney and Tower Hamlets and this was sent to Citizens Advice and used in their national report 'Still Let Down'.

We researched registration processes for GPs in Hackney and Tower Hamlets and this research was used by Citizens Advice in their national report.

We asked clients to fill in Employment questionnaires to better understand types of work patterns and problems; this information was used by Citizens Advice. (The report 'Neither One Thing Nor the Other' featured on Newsnight on 19 August 2015).

Tower Hamlets bureau undertook research into the long term effects of sanctions with Citizens Advice.

Volunteer experience

One of our volunteers later produced a blog for Citizens Advice describing her time with the Hackney CAB Research and Campaigns team:

As a PhD student, I tend to spend quite a lot of time on my own locked in the library, so I saw volunteering with Citizens Advice is a great way of getting more involved in my local community.

During my time at the Hackney bureau, I helped Anne, the Research and Campaigns Coordinator and Laura, also a volunteer, develop ideas around key research and campaign issues that were in line with the main issues clients were coming into bureau with.

I got involved in a variety of different tasks and projects, including designing a survey asking JSA (Jobseekers Allowance) claimants about their understanding of sanction procedures, and delivering training to advisers and gateway assessors in both Hackney and Tower Hamlets bureaux around how to spot social policy issues and write up a strong Bureau Evidence Form (BEF). Anne was great at getting me involved and making sure I worked on a variety of different projects.

Overall, my experience of volunteering at Hackney bureau was a great one, and I would highly recommend that students get involved with their local bureau. I got onto my current internship at the Citizens Advice London head office through my volunteer work at the bureau, so it's been amazing in terms of career development. Just as importantly though, I learnt a lot, got involved in a lot of different projects, and met a lot of great people.



CONGRATULATIONS GO TO THE FOLLOWING MEMBERS OF STAFF FOR ACHIEVING AN IMPORTANT MILESTONE IN THEIR CAREER AT EAST END CAB:-

Michael Foley completed 10 years in January 2015

Limeneh Mamaru completed 10 years in June 2015

Jessica Vivian completed 10 years in November 2015

Maria Kieran completed 10 years in September 2015

Paul Fortt completed 10 years in November 2015

Rachel Joseph completed 10 years in September 2015

Donna Waite completed 10 years in January 2015

The Trustees would like to offer their sincerest thanks to these staff members.

We really appreciate the hard work and commitment that you all have shown the organisation for so many years.

It is a fantastic achievement that we should all celebrate. We hope that you will continue share your dedication and skills with East End CAB for many more years.

Thank You to All Our Funders And Partners

London Borough of Hackney

London Borough of Newham

Parents Advice Centre

Genesis Housing Association

Social Action for Health

Herbert Smith Freehills LLP

Tower Hamlets Health and Advice Links

Mile End Hospital

Royal London Hospital

Tower Hamlets Health and Advice Links

London Borough of Tower Hamlets

NHS Newham Trust Fund

Big Lottery Fund

London & Quadrant Housing Association

Children's Centres – Hackney

Lifeline/Westminster Drug Project

NHS Newham Trust Fund

John Street Solicitors

Edwards Duthie

Workplace

A very special thank you to our Board of Trustees EECAB, Citizens Advice and to our service users



HERBERT
SMITH
FREEHILLS

Shelter

Lifeline Project



in partnership with

Newham London