



Enfield Citizens Advice Bureau Annual Report 2009/2010

Mission Statement:

“To provide free, accessible, quality advice for the diverse communities in Enfield”



Thank you to our 2009/2010 sponsors



Part of the Department

Without your support, Enfield Citizens Advice Bureau would not be able to provide assistance to the most vulnerable people in the borough.

Thank you.

1. Report from the Chair



*Jeff Rodin
Chair, Board of Trustees*

In looking back over the year 2009/10, we believe the Bureau can be proud of how it has developed. This report will include information that demonstrates how much more the Bureau has been able to provide in the last 12 months as compared to earlier periods without any significant additional resources. This reflects great credit on all those who work for the Bureau both as volunteers and paid staff. In the past year the Bureau has been able to offer services for longer hours, and has seen a more than doubling of the number of clients

We are also accessible at more places including Palmers Green Library and at seven Children's Centres across the Borough. Most of the projects that the Bureau is involved in are either on or ahead of target and we continue to look for new opportunities to increase the assistance we can offer to the increasingly diverse community that we operate within.

The Trustee Board has been strengthened by the appointment of four new Trustees all of whom have particular skills that the organisation will be able to utilise, while only one Trustee has left during the year, meaning that the Board is now complete and capable.

During the year the external environment within which the Bureau operates has changed radically. In May there were elections that resulted in a change of Political direction both locally and nationally.

Locally, the previous Conservative administration was replaced by a Labour one with a healthy majority that is committed within its manifesto to a strong relationship with the local voluntary sector organisations. For the Bureau this commitment was reaffirmed in separate meetings between the Chair and Chief Executive of the Bureau and the Leader of the Council and later the Council Cabinet member with responsibility for the voluntary sector.

Nationally the Labour Government that had been in power for 13 years lost the election and was replaced by a Conservative led Coalition. The new Government has, as its number one priority, the elimination of the deficit in its finances. This has already had an impact on state benefits which have been reduced and will undoubtedly result in increasing demand for the services of the Bureau. At the same time the new Prime Minister, David Cameron, has championed the "Big Society", which means more self and mutual help and the greater involvement and engagement of volunteers in society. As one of the major effects of the deficit reduction policy has been a large reduction in the overall funding available to many Local Authorities (in particular those in areas with a high level of poverty and social deprivation), and with many local voluntary organisations, including Enfield CAB, relying on Local Authority grants, it will be instructive to find out how the Government will overcome this apparent contradiction in its policies.

Towards the end of the year work has begun exploring the possibilities for joint working with Haringey CAB. There have been meetings between the Chairs and Chief Executives of the two Bureaux and the Chairs have commissioned the Chief Executives to come up with possible ways in which the two Bureaux can jointly bid for new projects that would be of benefit to both boroughs. Another meeting is due to be held early in 2011 which will be facilitated by national Citizens Advice to take this forward.

The Trustee Board looks forward to the future with a mixture of concern and hope. The concern is occasioned by the prospect of increasing poverty and social disadvantage, exacerbated by poorly targeted spending reductions resulting in benefit cuts for those already badly disadvantaged. The hope is that with the excellent staff and volunteers that we have and a sympathetic Local Authority as well as the opportunities that we can grasp for partnership working that we will be able to help even more of those in our community who need our services.

2. Report from the Chief Executive



Sonia Kotecha – CEO Enfield Citizens Advice Bureau



It's been a time of uncertainty and challenge for the sector. However, we have managed to respond very well to the impact of the 'credit crunch' by making the best use of the limited resources which we have and also by making significant savings on administration and other costs internally. My priorities over the last 12 months have been to secure additional funding, to focus on partnership working and to increase access to our services. I am pleased that with the support of staff, volunteers and Trustees, we have managed to achieve all three of these priorities.

We have started sessions in seven of the 24 Childrens' Centres in the borough, making us more accessible to residents in Enfield. We are working with other organisations, continually seeking new ways of working together to provide a better, more efficient service. Our projects remain strong, with recent continuation funding for our Eastern European Project, which has in itself attracted interest from various funders. We have also received additional funding from Citizens Advice for additional hours of advice and the creation of some new projects including financial capability training and the Westminster Drug project. We hope to expand our library project, which is very successful and currently funded from our core grant from London Borough of Enfield.

2009/10 has seen over a 100% increase in the number of new clients seen. This is a very significant achievement and represents a major contribution by the Bureau to the civic wellbeing of the Borough. Our drop-in reception service has made it easier for clients to access our services. We have also started email advice and an evening session. Overall satisfaction with the service remains high, with 59% of clients confirming that they had received advice and assistance from the Bureau in the past.

I anticipate that the Bureau will face some more challenges in 2011, particularly in the light of public sector cuts. In these times, it is important for Enfield CAB to remain strong, provide leadership, adapt to, develop and respond to the new environment. The recruitment of four additional Trustees, together with two very experienced senior managers, has provided us with a strong management structure. This, together with an increased focus on recruiting, retaining and developing volunteers to meet the high levels of demand for the service, should place the Bureau in an excellent position to contribute to Enfield's "Big Society".

Finally and most importantly, I am grateful to our dedicated staff, volunteers and Trustees, who have contributed to the success of the service over the year. A big thank you also to all of our funders, particularly the London Borough of Enfield. With their on-going support, I am confident that the Bureau will rise to the challenges in 2011.

SONIA KOTECHA

2. Core services

2.1 Meeting Challenges

The financial downturn has resulted in a large increase in the number of people seeking advice particularly those with debt. In order to meet this demand we have implemented changes to the way we work offering a reception and telephone triaging system in addition to the face to face appointments and telephone advice.



Denyse Nott
Services Manager

We have introduced a more targeted approach when assisting clients by sign posting and making referrals when appropriate, using our appointments for more complex issues mainly relating to debt, benefits and housing matters.

We also work in partnership with local solicitors offering free specialist advice on family matters, employment, immigration, welfare benefits and housing and specialist debt advice provide by the Mary Ward Legal Centre

2.2 Volunteer Development

'Access to Volunteering'..... we are actively encouraging people with disabilities to become volunteers.

ENFIELD CAB has held several Open Days during 2010 in an effort to encourage diversity, equal opportunity and respect of each person's individuality. The events were a success and a number of people who attended subsequently applied to volunteer.

Throughout its existence, the bureau has relied heavily upon volunteers. In the 416 bureaux across the country, 78% of staff are volunteers and the contribution made by these volunteers is invaluable.

2.3 Focus on debt

The following is a snapshot of how Enfield CAB is attempting to deal with the increasing problem of debt.

Session Supervisor Alan Sladen reports "I entered employment with Enfield CAB in April as Session Supervisor. Although my role does not involve much contact with clients I spend much of my time checking the work of Information Assistants, Gateway Assessors and Advisers.

Through this medium I have observed an increase in the numbers of clients seeking assistance with issues that appear to have been brought on as a result of the economic downturn. In particular, a number of Enfield residents have approached the bureau for advice on dealing with their debts. This has necessitated the introduction of a "Gateway Debt Matrix" designed to assess a client's ability to take advice over the telephone. Clients who are able to do this are signposted to National Debtline. This has allowed us to target our resources towards clients presenting with emergency and/or complex cases.

I have also noticed an increase in the number of clients with employment enquiries ranging from changes in terms and conditions of employment to dismissal and redundancy. This has led to more clients seeking advice on benefits, and seems to have impacted upon unemployed EU nationals who find it harder to claim the benefits to which they are entitled".

Case study #1:

This case study shows that the 'credit crunch' is still having an ongoing effect in relation to employers and businesses seeking ways of reducing their expenses, namely removing employees. The client lives with his partner in private rented accommodation and they have no children.

The case concerns a client who lost his job after supposedly failing to meet targets, these targets had been set before August 2010 and there had been no review of his work since he received notice of a meeting with his employers in mid November. He was told at this meeting that he would be dismissed.

After this meeting the client was extremely worried as to how he would continue to pay his rent, Council Tax and other debts as his payment in lieu of notice had yet to be confirmed. He had received no information about what he should claim in benefits and did not know if payment in lieu would prevent him claiming JSA. His partner's income was not enough to cover the rent by itself and the client was unaware of the qualifying criteria of HB/CTB. The client had no savings and no income at this point. Without contacting the CAB the client could have easily fallen into arrears with rent and Council Tax, fixed penalty charges and interest accruing on his non priority debts.



Case study #2

We receive many calls about issues related to the economic downturn. The issue that can most directly be attributed to this is that of debt. One call concerned a single woman with a baby. She owns a house and received financial assistance with her mortgage interest through the Support for Mortgage Interest scheme (SMI). Because of a change in interest rates her level of assistance was reduced drastically and she was struggling to pay the shortfall. She also has some credit card debts.

At her appointment we checked her benefits, advised her on how to negotiate with her priority and non priority creditors. As a result she was able to pay her shortfall and come to an arrangement with non priority creditors.

3. Projects

Enfield CAB's projects are a core part of the bureau's business plan goal to widen access to advice services.

Our greatest project success has been with the Additional Hours of Advice Project (AHA). The project aim was to increase access to the service by extending our hours of availability.

At the commencement of the project we operated a telephone gateway (triage) service 3 mornings per week, 3 day telephone advice service, and week day appointments and consultancies with Specialist advice providers. Drawing to the end of the financial year we were able to offer a five day (10-4) gateway service, and maintained the telephone advice, appointments and consultancies. In addition we introduced a 3 day reception service (mornings), email advice, and purchased a kiosk for self help information accessible 5 days per week.

The service was fortunate to obtain funding from Access To Volunteering to enable us to target recruitment of volunteer Trustees, advisers and admin staff to people with Disabilities. We are pleased to say that the advertisements and recruitment fairs enabled us to recruit a number of volunteers across all tiers of the organisation.

We are also grateful for the continued support of funders who have helped us to maintain and develop existing projects; HIV & AIDs advice project, Christian Action Housing Association welfare benefits and debt advice project and Eastern European Advice Project (EEAP).



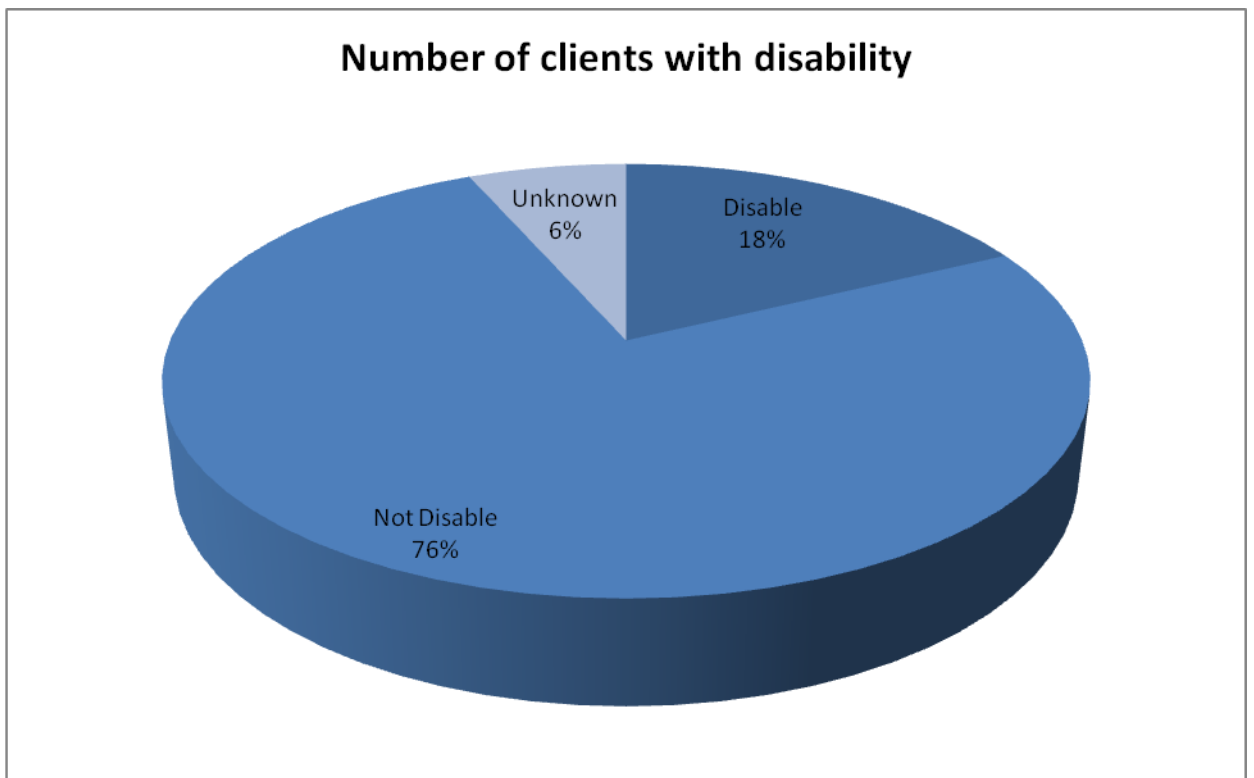
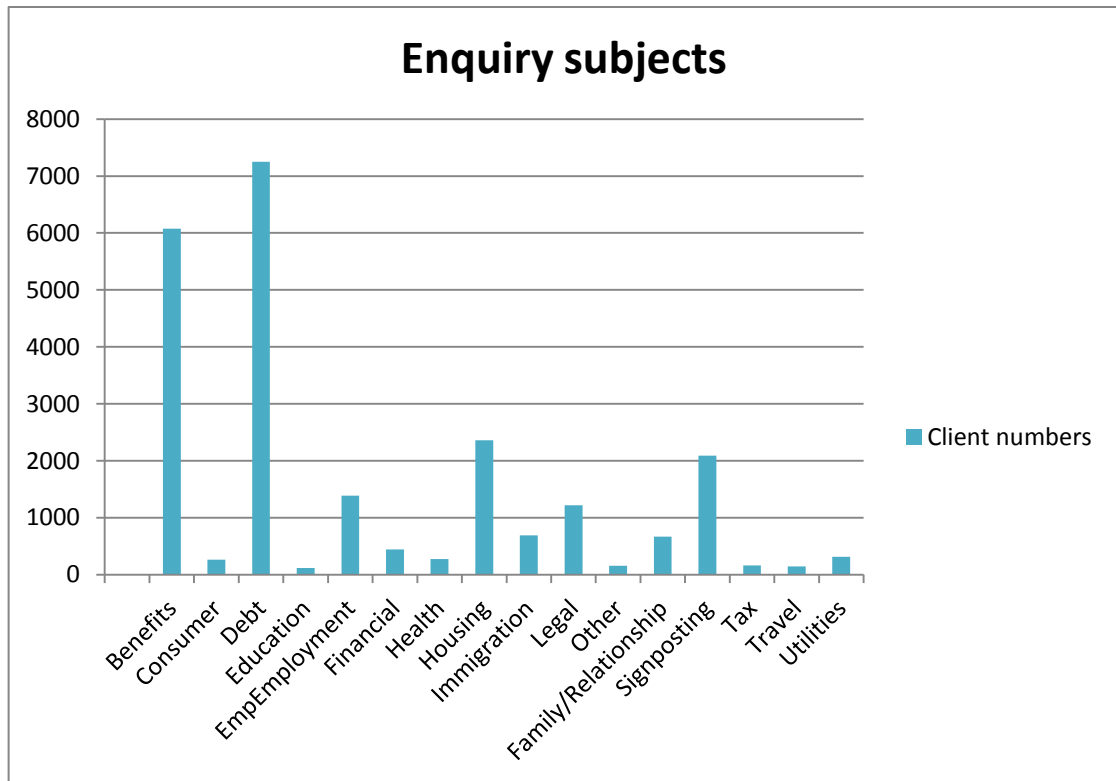
Mary Monaghan
Project Manager

Our EEAP project has progressed from a capacity building project; recruiting Eastern European nationals to volunteer and train with us. This has now developed into a specialist advice project firstly funded by Trust for London, with continuation funding provided by the Lloyds TSB Foundation and supported by our core funds. We have high expectations of this project which has evolved and has encouraged the inclusion of the Roma community throughout Enfield.

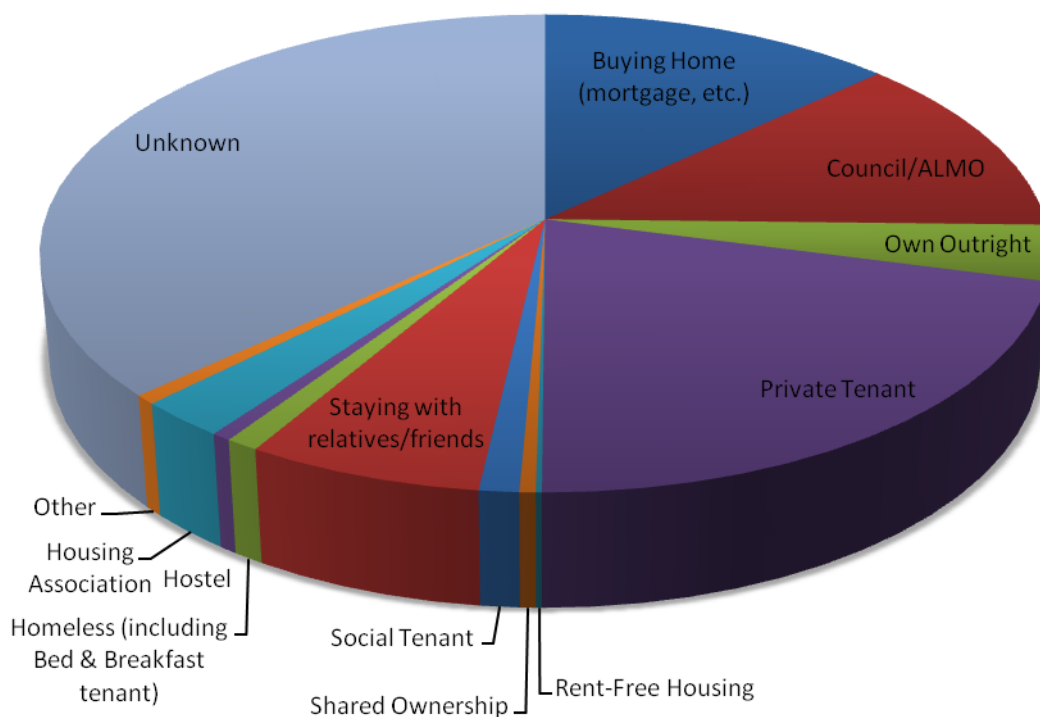
Drawing to the end of 2009/10 we are glad to report that we received notification of funding from Enfield Education Services enabling us to prepare for 2 full time workers to provide advice in Children's Centres.

MARY MONAGHAN

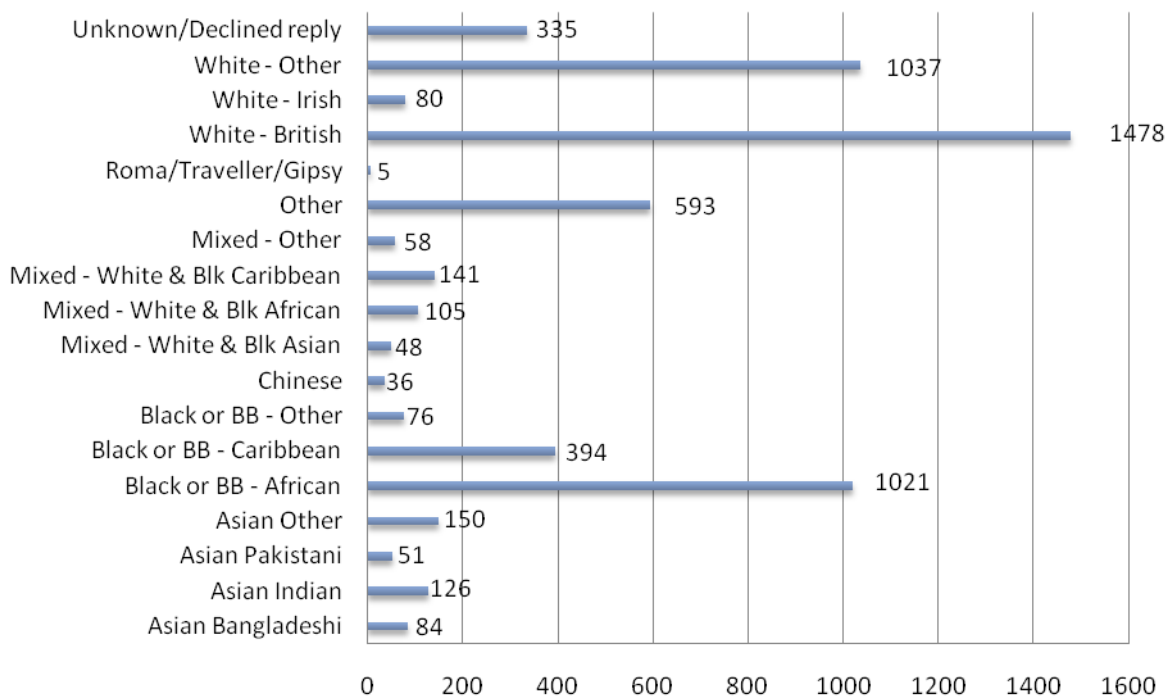
4. Statistics

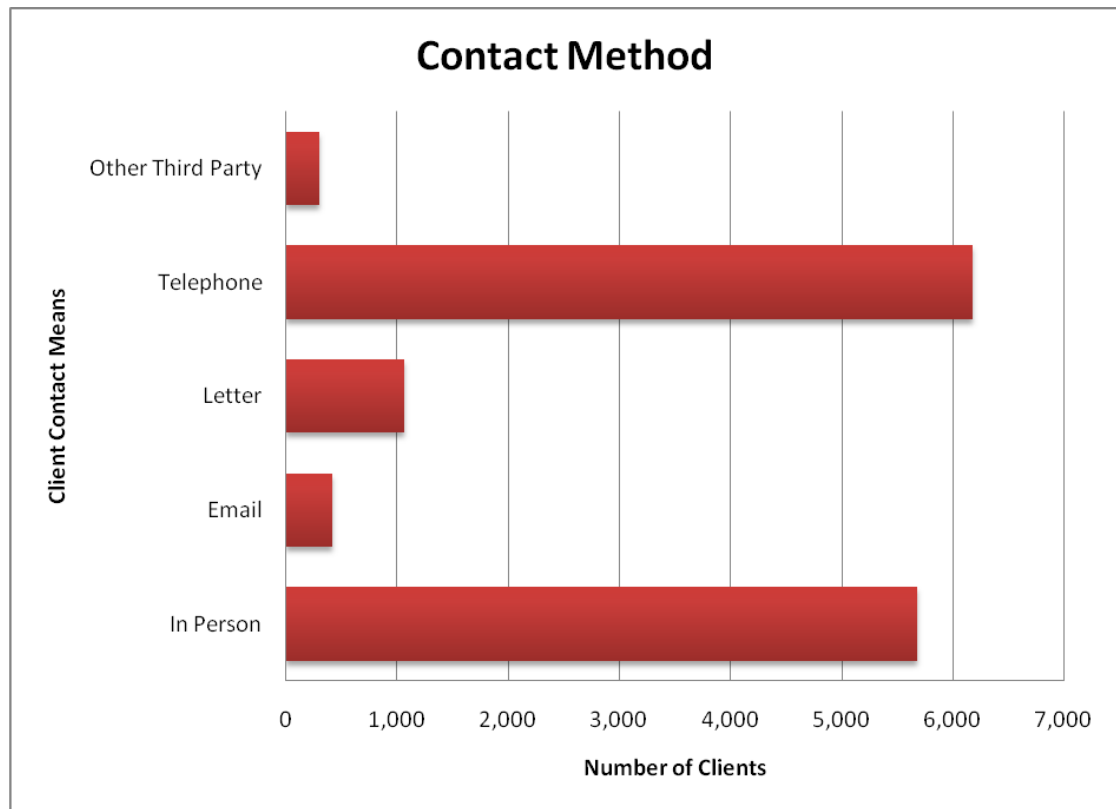
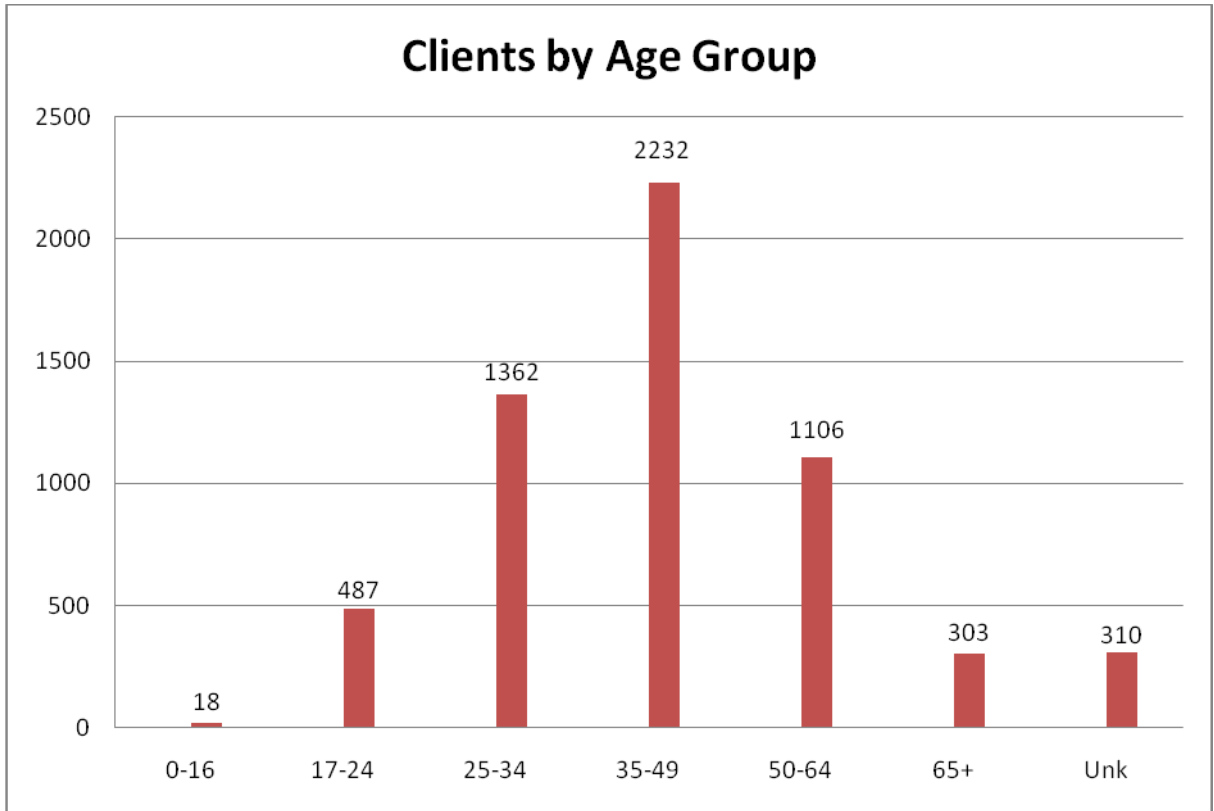


Housing Status of Clients

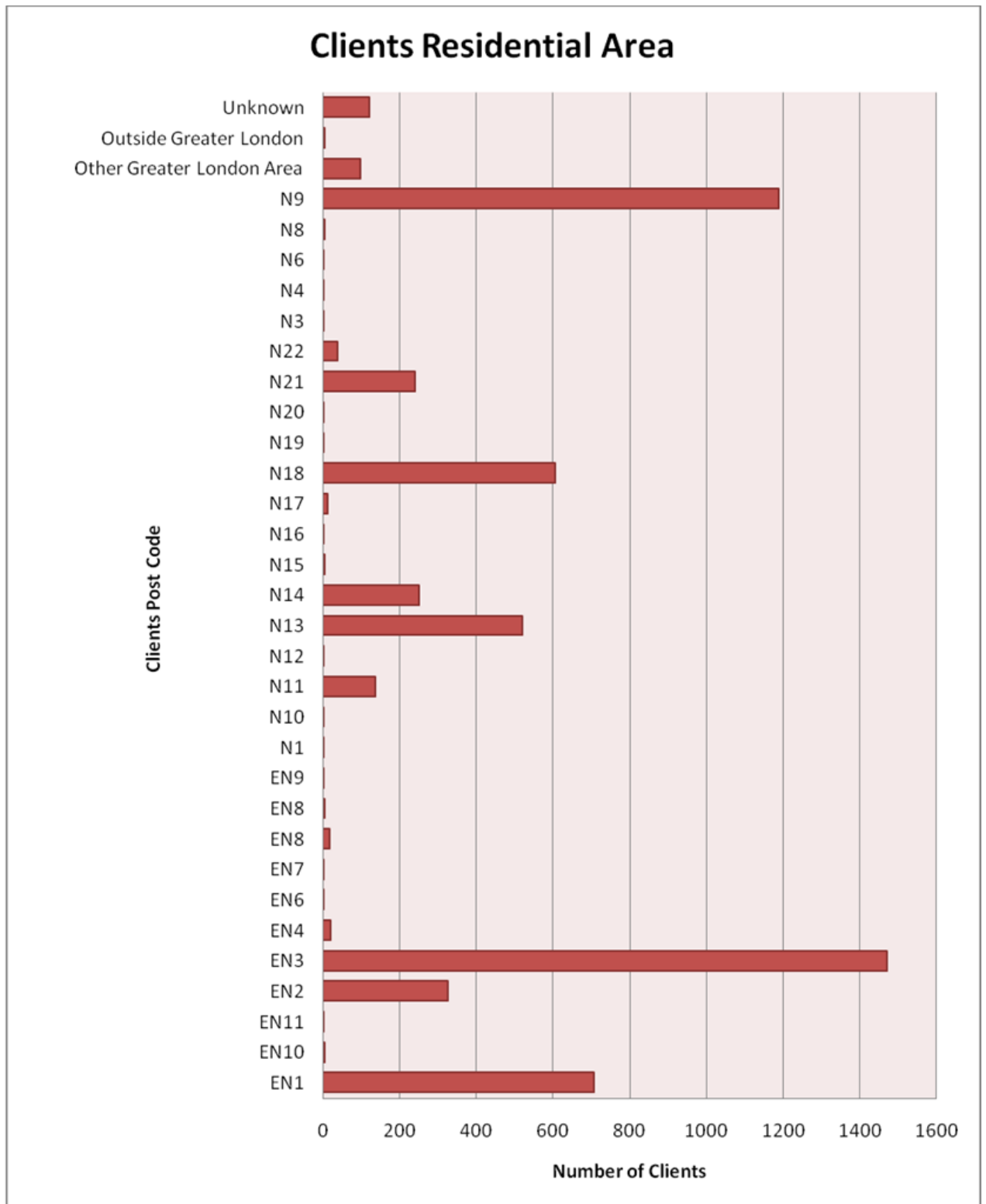


Client Ethnicity

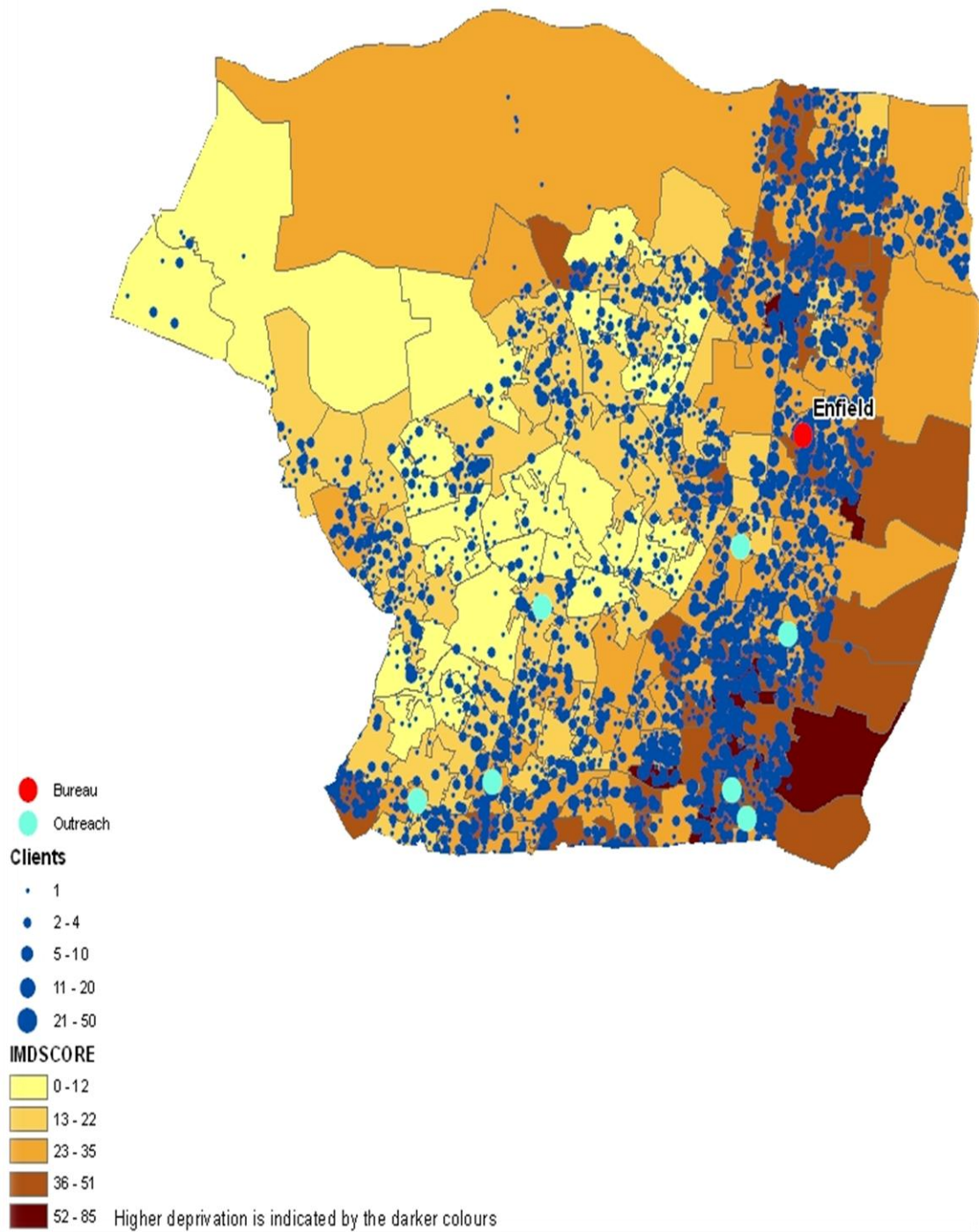




Clients Residential Area



Citizens Advice clients (2009/10) and Indices of multiple deprivation
Enfield



7. Our people

Board of Trustees

<i>Jeff Rodin</i>	<i>Chair</i>
<i>Jeff Hopwood</i>	<i>Treasurer</i>
<i>Reza Choudhury</i>	<i>Trustee</i>
<i>Robin Charnley</i>	<i>Trustee</i>
<i>Bernice Groom</i>	<i>Trustee</i>
<i>Glyn Jones</i>	<i>Trustee</i>
<i>Yvonne McMillan</i>	<i>Trustee</i>
<i>Megan McNutt</i>	<i>Trustee</i>
<i>Terry Rollinson</i>	<i>Trustee</i>
<i>Vyomesh Thanki</i>	<i>Trustee</i>

Abhay	Gudka	Accountant
Lesley	Clarke	Administrator (temp)
Alan	Sladen	Advice Session Supervisor
Angela	Greaves	Advice Session Supervisor (AHAP)
Ewelina	Pietruszkiewicz	Advice Support CC/EEMAP Vol Support
Janet	Gardner	Bureau Administrator
Sonia	Kotecha	Chief Executive Officer
Anna	Zaremba	Children's Centre Outreach Adviser
Siobhan	Vegh	Children's Centre Outreach Adviser
Carine	Zephi	College Placements
Joanne	Brooks	Debt Specialist
Izabella	Sowe	EEMAP Vol Support Officer
Sue	Muller	Email Adviser
Sue	Hendricks	Email Adviser
William	Addo	Financial Capability Trainers
Mokshuda	Ali	Financial Capability Trainers
Asha	Khan	Financial Capability Trainers
Emeka	Nwankwo	Financial Capability Trainers
Uchenna	Oraelosi	Financial Capability Trainers
Graham	Gosling	Generalist Adviser
Lorraine	Eisen	Generalist Adviser
Gillian	McNally	Generalist Volunteer Adviser
Alun	Jones	HIV/AIDS Adviser
Dora	Heather	Information Officer/Trainee Adviser
Hakeem	Mubiru	IT Support Officer
Mary	Monaghan	Project Manager
Bernadine	Anderson	Reception/Gateway

Kerrie	Fuller	Reception/Volunteer Admin
Theresa	Duberry	Reception/Volunteer Admin
Denyse	Nott	Services Manager
Sarah	North	Social Policy Coordinator
Akunna	Osuagwu	Social Policy Coordinator
Folashade	Olasope	Social Policy Coordinator
Sue	Marks	Social Policy Coordinator
Cardina	Alridge	Trainee
Iram	Rashid	Trainee
Joanne	Alleyne	Trainee
Mashkhura	Ruziboeva	Trainee
Li	Chen-Yang	Trainee
John	Allcock	Trainee
Ismet	Keleszade	Trainee
Nonain	Tshitenge	Trainee Gateway Assessors
Sophia	Ramsey	Trainee Gateway Assessors
Funmi	Arowajolu	Trainee Gateway Assessors
Stella	Asakpa	Trainee Gateway Assessors
Judith	Kasseh-Kamara	Trainee Gateway Assessors
Paul	Barnett	Trainee Gateway Assessors
Naana	Obiri	Trainee Gateway Assessors
Linda	Rhodes	Trainee Gateway Assessors
Christina	Tiritanou	Trainee Gateway Assessors
Margaret	Hoyne	Trainee Gateway Assessors
Rebecca	Davies	Trainee/Social Policy
Roulla	Nahlis	Training Supervisor
Amalia	Fletcher	VDM Admin/Financial Capability
Jenny	Boyd	Volunteer Admin Staff
Derek	Claydon	Volunteer Admin Staff
Betty	Meth	Volunteer Admin Staff
Michael	Dalton	Volunteer Admin Staff
Rita	Riches	Volunteer Admin Staff
Jen	Wallis	Volunteer Admin Staff
Manuel	Enes	Volunteer Admin Staff
Martins	Ikuerowo	Volunteer Admin Staff
Merrolyn	McKenzie	Volunteer Admin Staff
Susan	Turck	Volunteer Admin Staff
Muriel	Benjamin	Volunteer Adviser
Derek	Kirby	Volunteer Adviser
Sue	Munds	Volunteer Adviser
Frieda	Rodwell	Volunteer Adviser
Malik	Javed	Volunteer Adviser
Robin	Smith	Volunteer Adviser
John	Watson	Volunteer Adviser
Linda	Fail	Volunteer Adviser
Patrica	Bott	Volunteer Adviser
Marcia	Cabey	Volunteer Development Manager
Nigel	Owen	Volunteer IT Support
Youna	Kabongo	Volunteer Trainee Adviser
Hilary	Meeks	Volunteer Trainee Adviser