

**citizens  
advice**

**Westminster**

## Annual Report 2019/20

*serving our local community  
amidst the pandemic*







**Citizens Advice Westminster** (the operating name of Westminster Citizens Advice Bureau Service) was one of the very first bureau services founded in 1939. From our origins as an emergency information service during the Second World War, we have evolved as a frontline agency providing essential advice and information services to Westminster residents and those living in surrounding areas.

Citizens Advice Westminster helps people resolve their legal, money, housing and other problems by providing free, independent, confidential and impartial information and advice. We value diversity, promote equality and challenge discrimination.

Our overall aims are:

**To provide the advice people need to deal with the problems they face, ensuring that they are not**

**disadvantaged by a lack of knowledge about their rights and responsibilities; and**

**To improve the public policies, practices and services that affect people's lives by influencing national and local policy makers to develop and operate them fairly.**

### **Our vision**

By 2023 we want to...

- improve our clients' journey by making it easier to access our services and for clients to choose what suits them best from the channels offered
- ensure our clients can use and adapt our services to suit them
- secure the funding to maintain and develop our services so that we are here for years to come
- improve our teams and their expertise to ensure our clients have a quality service

All Citizens Advice offices use the evidence of their clients' problems to campaign for improvements in the laws and services that affect everyone. Drawing on our clients' experiences through our campaigns team, we also challenge policy makers and public authorities when we see that residents suffer from

bad practice or unfair policies or procedures.

## Legal Status

The organisation is an independent charity and a member of the national Citizens Advice service, and thereby complies with its membership requirements. It also works in partnership with other local and national voluntary, statutory and private sector bodies for the benefit of its clients.

The organisation's charity number is 1059419. It is also a company limited by guarantee – registration number 3039752.



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## Introduction: Chair's report

Welcome to our annual report.

Who could have foreseen as we celebrated our 80th anniversary this time last year, how circumstances were about to change for us all in 2020?

This March due to the Covid-19 pandemic that swept the country, most of us radically rethought our daily life, how we socialised, how we travelled and how we worked.

From 24th March 2020 Citizens Advice Westminster (CAW) staff started to work from home. Later in this report we tell the tale of 'Facing the Covid - 19 Challenge'. With face to face contact with clients no longer possible, staff continued to help clients by phone, email and online. We see from some of our clients' comments cited in our report, how much they were helped by us and in some cases brought back from the brink of despair. Local residents speak of their relief to still find us at the end of a phone, they thank our advisers for 'going above and beyond' and give praise and thanks 'to be back on track'.

In a spirit of co-operation, our Mental Health project has continued, with our caseworker Liz not working from home but working from Community Health Offices. Liz remarks on how very helpful all the staff of the Community Mental Health Teams and the Department of Work and Pensions have been to her and clients during this time.



Due to the pandemic we have seen a sudden rise in employment and housing enquiries, and we expect this to continue next year along with a considerable rise in debt issues. We have helped 8,808 clients this year, with enquiries of 27,666 (considerably more than last year) and with more residents (44%) contacting us by phone than in previous years.

Working from home affected all our ways of interaction and we adapted surprisingly swiftly to virtual meetings and conference calls. Volunteers report rising to new challenges and learning new skills but also to missing ‘the chat’ of colleagues in the office. We appreciate how many of our volunteers stayed with us through the last six months and we also appreciate their enormous contribution to our work. They do so much for us but as one volunteer writes later in the report: ‘volunteering at CAW is one of the most rewarding things I do..’

Our campaigning work has been very strong this year. We have been involved in local and national campaigning on behalf of our clients. We have increased the number of evidence forms we raised, from 187 last year to 286 this year. You can read more about our contribution to both local and national campaigns later in the report. In the future, our campaigning team plans to look at the impact of Coronavirus on local people, their housing, welfare benefits and family situations.

In early July our Chief Officer, Shirley Springer (pictured), took the decision to step down from her role after nearly 34 years with Citizens Advice.

Shirley was a much-respected figure in our community, and she achieved so much for CAW. We have not only built up a great team of advisers and volunteers who give expert advice, but through her hard work we have developed strong relationships with local policy makers, council members, our local MPs and our fellow advice agencies.



We will miss Shirley and we thank her for everything that she did for CAW. However, we do appreciate that after 34 years it was probably time for her to have a rest and then go on to new challenges.

Throughout this year of change we have been able to rely on the income from our contract with Westminster City Council. This major contract to provide essential advice services to Westminster residents is enhanced by other contracts which support our generalist services and provide for specialist advice services and services for special groups of people. We are committed to constantly reviewing our community and analysing any need for advice not met. We want to develop services to include any group within our community who may usually face barriers to accessing mainstream advice.

Our financial summary and balance sheet (toward the end of the report) show that we are in a very good position to go forward into the next year to provide the quality and quantity of advice that we are proud of.

We thank all our funders for their consistent support. We thank our partners who enhance the depth and reach of our work. I would like to thank our many supporters listed at the end of this report who do so much to help and support us in various ways.

I would particularly like to praise our staff and volunteers who have worked so hard to maintain our service delivery in new and different ways. They have risen to every challenge thrown at them and still maintained their professionalism and good humour. It is due to this strength of staff and volunteers across the country that Citizens Advice have recently been nominated for a Charity Times award for their response to the Coronavirus pandemic.

Finally, can I thank the Trustee Board and our Company Secretary, for their support and hard work, often behind the scenes, but so important, over this last year.

**Dee Conaghan**  
**Chair**



## Our services and projects

Our Westminster Advice Service Partnership (WASP) has been running since autumn 2018, when the organisation secured further contract funding from

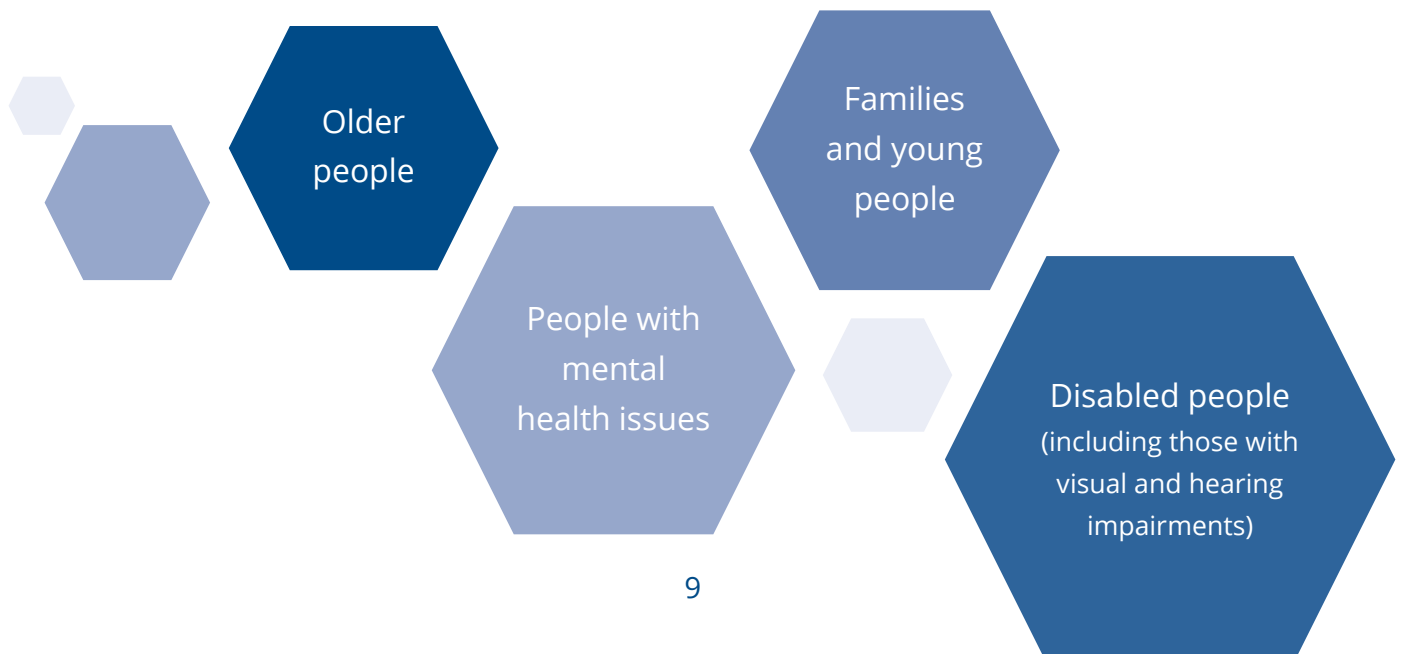


Westminster City Council. This service ensures that Citizens Advice Westminster continues to work as part of a consortium of agencies, with [Age UK Westminster](#), [Asylum Aid \(formerly Consonant\)](#) and [DeafPlus](#), to deliver the advice services contract for Westminster residents.

An element of the council's advice contract is the 'Advice Shop' service which facilitates access for local people to a wide range of different voluntary and statutory service providers at one location and under one roof.

To access the WASP services, residents initially have their enquiries assessed during a brief triage interview at the Gateway Service, which is accessed via the telephone, online or in person at a number of outreach locations across Westminster. Please see our [website](#) for our opening hours.

For further advice and assistance, where necessary, clients are then referred to one of our advice services, some of which are funded to deliver more tailored advice for the following groups:



The WASP service also has two tailored projects serving local Westminster residents:

### Licensing Advice Project:

Set up in 2005, this unique



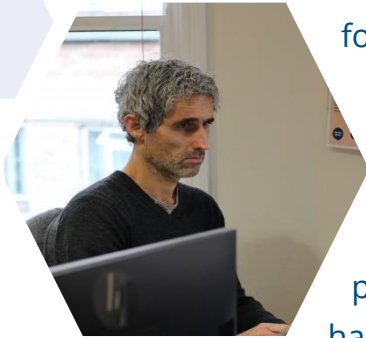
### Licensing Advice Project Free advice for Westminster Residents

project is funded by Westminster City Council to provide specialist advice and support to residents with concerns about local licensed premises, and

issues around challenging licence applications and reviews for establishments such as betting shops, sex entertainment venues, pubs, clubs, bars and restaurants. Over the last year, the project saw 193

new licensing related enquiries, and our Licensing solicitor **Richard Brown** (pictured) represented local people at 42 hearings. During the Covid crisis the project has had to switch to virtual hearings. Richard explains “the

pandemic has been a learning curve for many at Citizens Advice Westminster. Remote hearings are just one way in which we have adapted to provide a service to residents that is as ‘normal’ as possible in times that are far from normal!” For more details or if you would like to get in touch with the project, please visit the dedicated website page: [www.licensingadvice.org](http://www.licensingadvice.org)



City of Westminster  
HOUSING

### Housing Tenants’ Debt and Welfare Benefits Advice Project:

Our advisers help clients with their debt and benefits issues and help maximise their income.

In addition to these services, we provide added benefit to the City Council and local residents by raising extra funding to deliver a number of additional services targeted at some very vulnerable groups.



Our **Advice on Prescription project** has been running since 2016. The project works with GPs in the West London Clinical Commissioning Group to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs. Its aim is to improve older patients’ health and well-being by dealing with some of the non-medical issues that adversely

impact on their health, whilst freeing up GP time. This includes advice on welfare benefits, housing, employment discrimination, money and debt problems.



**Carers Advice Project:** Funded by Carers Network from September 2017, this project is integrated into the wider Carers Network

services, providing support groups, care assessments and respite care. The Carers Network hubs refer carers for our specialist advice on benefits, housing and debt across three local boroughs: Westminster, Kensington and Chelsea and Hammersmith and Fulham. As many carers are unable to leave the house as a result of their caring responsibilities, the project offers access across three channels: in person, via Skype and by telephone. Over the last year, the project has assisted 230 carers within the three participating boroughs.

**Central London Healthcare Debt and Benefits Advice Service:** Our adviser sees clients who are referred by mental health care professionals and who need help with debt and welfare benefits advice. This project came to an end in September 2019.



**EU Nationals Advice Project:** This service ran in partnership with Asylum Aid (formerly Consonant), started in November 2017 and was funded by Westminster City Council. The project is for EU nationals living in Westminster

who have concerns about their status and the implications of Brexit. Funding for this project came to an end in May 2020. Since it started, the project has assisted some 1,497 local residents, and our dedicated website page has attracted over 4,100 unique visitors.



Our **Financial Capability (Wiser Money) Project** plays a very important part in our preventative services to local residents.

Financial literacy workshops continue to flourish around the borough. Since the launch of our extended **Money Advice Project** in January 2019 funded by the Money and Pensions

Service, Citizens Advice Westminster has been delivering debt advice and financial literacy skills' workshops to local residents. The aim is to educate and up-skill clients to better understand and manage their income and make better informed





decisions about their money. **Matthew** (pictured), our Financial Capability volunteer, presenting session on “talking money”. This project is having a very positive impact on the various groups we are engaging with and we will continue to develop the workshop programme for future delivery. Additionally, funding from Ofgem via Citizens Advice nationally provided funding to maintain our Financial Capability work to deliver the Energy Best Deal workshops to groups of consumers in the local area.

Continued funding from the Money Advice and Pensions Service in January 2019 saw an extension of our



Wiser Money Project, to include our **Debt and Money Advice Unit**. The aim of the service is to offer debt and money advice to local residents. Clients have access to advice and support on the full range of debt problems, including utility arrears (gas, electricity, water); housing arrears (rent/mortgage); consumer credit debt (credit cards, loans, hire purchase); county court orders; debt relief orders; bankruptcy; and other non-priority debts. The service is looking to work closely with other local agencies (both statutory and voluntary) to expand the number of referrals for vulnerable people. To book a debt appointment please send an email to [debtteam@westminstercab.org.uk](mailto:debtteam@westminstercab.org.uk)

**MoneyPlan Service:** The 2014 Budget announced fundamental changes to the options for accessing pension savings from the age of 55 from April 2015. The government also announced a guidance guarantee, which entitles everyone with a direct contribution pension fund, to free, impartial guidance. The purpose is to empower consumers to make informed and confident decisions on how to use their pension.

We worked with our colleagues at Citizens Advice Brent (the provider) last year to deliver the PensionWise service to Westminster residents.



Going forward, the provider is now Citizens Advice Waltham Forest. This service, based weekly at our office, is delivered by an independent financial adviser

funded to provide advice on any aspect of mortgages, endowments, equity release, financial planning, pensions, tax and savings.



**Octavia Tenants' Advice Project:** Now in its ninth year, our project advisers continue to help tenants of Octavia Housing to deal with their debts and help maximise their income, including providing advice on rent arrears and welfare benefits issues. Over the last year, the project has assisted 261 Octavia tenants in achieving £393,302 financial outcomes, including securing new and unclaimed benefit awards, as well as appeal awards following our intervention. This extra income helped tenants to clear their rent arrears and other debts.

**Universal Credit Help to Claim Project:** As part of the national roll-out of Universal Credit last year, Westminster City Council funded us to provide a budgeting and Help to Claim advice service to local residents. We have an adviser on-site twice weekly at the local Job Centre to provide valuable support to local residents. With funding from the DWP (via the Citizens Advice national service) we also offer a telephone and web-chat service. Over the last year our team assisted 944 Westminster residents in their claim for Universal Credit and secured £337,897 in benefits gain.



**Help to claim Service**

**Pro-bono Solicitor Service:** We have a number of local solicitors who give up their time free of charge to provide free legal advice to our clients. Following cuts to civil legal aid, this service provides much-needed free legal advice to local residents on specialist family, immigration and housing matters. The service is available at our office two evenings per week. Over the last year, the three local firms - Ashton Ross Law, Duncan Lewis and Moss Beachley Mullem & Coleman - offered some 97 free specialist advice appointments to local residents.

## **Thames Water Trust Fund**

**Thames Water Project:** Now in its third year, the project supports Thames Water customers with one-to-one budgeting advice, access to hardship funds, and help in applying for grants to pay off water debts. The project has been extended to include the Foodbank Advice Service, which operates one day a week from the North Paddington Foodbank, where our adviser is on hand for anyone wishing to receive money advice when they attend the weekly drop-in.





## Our partnership working

**Westminster Advice Forum:** Initially funded by Trust for London, and then supported by Advice UK, the Westminster Advice Forum (WAF) is a consortium of key local advice agencies who work together to share



information and expertise and develop strategy.

The aim is to improve the provision of advice by delivering integrated services where possible and to increase the effectiveness of campaigns work.

WAF is keen to increase its involvement with both the private and public sectors to highlight where policies and practices are having a negative impact

on people, and to help policy-makers improve the services they provide.

We also work together to raise awareness of the complex needs of the local community and how they can be better addressed.



華人資料及諮詢中心  
Chinese Information and Advice Centre  
Registered Charity 800648 Social Enterprise



**FITZROVIA NEIGHBOURHOOD ASSOCIATION**



**Local Council for Voluntary Services:** Citizens Advice Westminster is also part of the wider voluntary and community sector in Westminster.



As the local council for voluntary services, **One Westminster** exists to serve the local voluntary sector and volunteering across the City of Westminster, providing organisational development support to members and help with recruiting

and supporting volunteers. We are committed to partnership working that supports and enriches the lives of some of the most vulnerable in our community.

**Westminster Community Network:** Citizens Advice Westminster is a member of the Westminster Community Network (WCN), which is an independent network of local charities and community organisations working in Westminster. The WCN exists to be the voice of the voluntary sector in Westminster and works to build relationships, share ideas and influence strategic decision-making in the borough.



**PaddingtonNow (Paddington Business Improvement District):**

through our connection with PaddingtonNow we are able to engage with local businesses to help them understand better the services potentially available to their staff.



**Adviceline partnership:**

In October 2016, Citizens Advice Westminster joined the national Citizens Advice Adviceline telephone service. This is in collaboration with four other London borough services: Hammersmith & Fulham, Hounslow, Merton & Lambeth and Wandsworth. Accessibility for Westminster residents has continued to improve with Adviceline due to the extended opening hours (10am – 4pm every weekday). Last year, over 6,000 Westminster callers were able to get through to an adviser via this partnership group.



**Citizens Advice:**

Organisational strategy has seen Citizens Advice Westminster commit to joint-partnership working with other local offices across the region to develop a strategic plan for the Citizens Advice service across London. This should enable the London Citizens Advice service to develop initiatives

which address funding opportunities for London-wide services to complement local provision.

**Local Pro-Bono Solicitors:** The support provided by local pro-bono solicitors giving specialist legal advice helps fill the gaps in access to justice caused by the reductions in legal aid and the emergence of legal advice deserts across the country.

## Facing the Covid-19 challenge

The Citizens Advice service was founded to provide advice in person at the start of the Second World War. That model of face-to-face appointments was obviously an immediate casualty of the Covid-19 pandemic, however the use of phone, website and web chat has been growing in recent years, so it was to that virtual model of service delivery that Citizens Advice Westminster quickly moved when the lockdown was announced.



**WE'RE  
OPEN**

With social  
distancing

By 24<sup>th</sup> March our team were working from home and laptops and key reference books had been ferried around by helpful employees so that everyone was set up to work effectively at home. As one staff member put it: "When my colleague Nowsar arrived at my door with my laptop then I knew this was serious."

Volunteers in our Policy and Campaigns team and external communications (Alistair, Maureen and Sue pictured) were also able to continue to work to ensure that we maintained our social media presence. We were able to access other communications channels such as the local press, the Westminster City Council Covid newsletter, and other relevant charity websites to publicise our new way of operating so that partners, stakeholders and clients knew how to contact us via email and telephone.



Since that time, and without pause, our teams have provided virtual and phone appointments for our clients and maintained our telephone Adviceline answering 1,740 <sup>1</sup>calls.

Clients have expressed almost unanimous support for the fact that we are available at the end of the phone and ringing them promptly at the arranged appointment time. Unable to send real flowers one digitally creative client sent a virtual bouquet.



<sup>1</sup> Calls answered for Westminster residents from April – July 2020

Check out the staggering percentage increases in enquiries across the top Covid-19 related issues

Foodbank usage up by 643%

Neighbour issues up by 308%

Homelessness up by 162%

Redundancy up by 124%

Self-employment up by 100%

Dismissals up by 91%

Employment tribunals up by 86%

Access to housing up by 55%

We received over **six thousand enquiries** between April and June.

Universal credit was the top issue with 1,400 enquiries, as many people were facing the need to claim benefit for the first time. Housing had 1,000 enquiries and almost 500 employment issues were raised, with self-employment, redundancy, dismissal, furlough scheme and employment tribunals most common.

## Our client stories and testimonials

*\*names have been changed to preserve our clients' confidentiality*

**Brenda (pictured), our employment adviser, guided pregnant Emma\* on her employment rights during the pandemic.**



**Emma said:** "I just wanted to express my gratitude to Citizens Advice Westminster for the support received while I was pregnant about my work rights on maternity and sick pay entitlement. I attended CAW and after a one to one session, advice was given regarding further points and documents attached to my profile/case. Brenda contacted my employer and received detailed advice on some particular related facts and the legality of their actions. Information was exchanged by email and then she called me to discuss over the phone the relevant aspects of my rights."

The significant support and outstanding advice I received from CAW in a very difficult time of my life and health was invaluable. Thank you very much for changing my life at this particular and special time making things brighter towards the future of myself and my baby."

**Noreen, our debt adviser, helped key worker Anna from facing eviction at the height of Covid**



When single parent and NHS key worker Anna was issued with an eviction notice from her landlord she only had four weeks to find a new home for herself and her autistic daughter. She applied to Westminster Council's homelessness service and in desperation also emailed a number of relevant agencies and local public officials asking for help. When Citizens Advice Westminster picked up the case, it provided what proved to be an invaluable service that saved her from eviction.

Anna recalls: "When I heard that evictions were being put on hold during the pandemic, I contacted my landlord but was told that this notice would still stand once the lockdown was lifted. I also tried to contact the courts, but they were closed. Frustrated and fearful of what would happen to us I emailed a number of local bodies and public officials and it was only when Noreen responded to



my email – one of the very few to do so – that I realised we had a chance of staying in our home.

When I received the eviction notice my first thought was to safeguard and protect my daughter who suffers from a learning disability and anxiety problems. Our flat has been her first and only home and safe haven and I was fearful of the effect it would have on her to move away. We also have a great local support network as I have close family in the same road and nearby. This gives me great peace of mind and is also very reassuring for my daughter as she is very close to my family.

I would also like to say that Noreen is an amazing advocate for Citizens Advice Westminster. Without her tireless guidance and support we would be facing eviction. Noreen worked tirelessly to help myself and my learning disabled child to be able to stay in our home. When she contacted me I had resigned myself to the fact that all was lost but her drive and enthusiasm gave me hope and that's all people need. I cannot thank her enough - she has supported me to not only have my arrears cleared but also secured financial help with my rent moving forward and my Thames Water Utility arrears have also been cleared. She even arranged for a new washing machine so we no longer have to spend our evenings in the launderette! I am so grateful to Noreen who went above and beyond her job role, and for that we will always be grateful. She's been like a Guardian Angel and has literally turned our lives around. I no longer feel anxious, I feel excited by the future and she has done that for us."

### **Our team helped Hameed get much needed supplies from the North Paddington Foodbank**

"I just wanted to say a huge THANK YOU to Citizens Advice Westminster for sending me all the food provisions that I had given to me today. I am a very proud gentleman however over the last 6 months I have to say I found myself at rock bottom. My partner has done so much in sending emails, contacting the relevant departments, but I have to say I could not even look at

them. To then be introduced to yourself - for sure I have to give thanks and praise as you have taken the time in helping me get back on track. I thank you sincerely. "



## Working from home during lockdown

Our Policy and Campaigns team continue to work from home since the beginning of the lockdown, touching base on Wednesdays. The experience of working from home of the 3 team members has been quite different. Here are their reflections:

**Volunteer Alistair says:** “The short answer is that it has been difficult being a Policy and Campaigns volunteer during lockdown. My role was very much focused on the research side seeking out recurring and emerging issues, primarily in housing, by reviewing client cases and evidence forms on the secure client database. Understandably, Citizens Advice Westminster could not provide all volunteers with laptops, but this meant that I lost access to our client database and for the meantime I could only do limited research using material in the public domain.



As I am partially retired, one of the plus points of volunteering at CAW for me was meeting new people with different viewpoints and learning new skills. I used to enjoy the impromptu chats about matters such as the Extinction Rebellion movement and climate change, as well as tell people about interesting housing matters. That no longer happens and cannot be replaced simply by having Teams meetings – it needs face-to-face contact.

The other big difference for me is that I still work 22.5 hours a week, but in lockdown, it has been one Teams meeting after another as my employer has now moved almost totally on-line, and I have rarely been busier. On top of that, my main pastime is playing bridge, which has now also moved totally on-line. My days are therefore spent mostly in front of a screen, and it does make it more difficult for me to do volunteering if it means yet more screen time.”



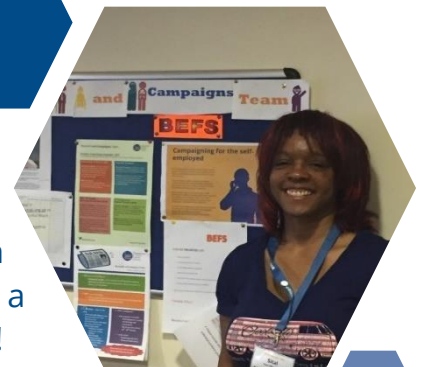
**Long standing volunteer Sue says:** “I have missed going to the office and working alongside all the Citizens Advice Westminster colleagues, but especially our Campaigns team. The conversations you hear and join in on are rich and fun and very useful for doing our work. As I run the CAW twitter account this work has continued as usual with an overwhelming focus on coronavirus information and then moving onto the scams campaign. I’ve also been working with the team on the new Top

Tips in 2 minutes or less video project which has been good fun and it's been great learning to do something new with associated technical challenges.

Having my CAW voluntary work has been an important part of my lockdown life. It's helped add some structure and purpose to my Wednesdays and encouraged me to keep an eye open for relevant news items during the rest of the week. We have 'zoomed' as a team and had good email contact which has helped keep a sense of being in a specific team as well as part of CAW as a whole and Brenda has worked hard to make this happen."

**Brenda**, our Employment Adviser and Policy and Campaigns Coordinator, describes what it has been like for her to gear up to deal with the influx of job-related enquiries arising from the Covid-19 crisis.

"I was on holiday in Colombia at the beginning of March and the first I heard about the coronavirus crisis was via a WhatsApp chat by friends about stocking up on toilet paper!



Benefits, debt and housing normally top the issues list at Citizens Advice Westminster but now we were in a situation where employment queries escalated as we were dealing with a very live and rapidly changing situation with minimal guidance and information.

So, I soon realised that I needed to read all of the government guidance and information on key websites such as the Martin Lewis - Money Saving Expert. I found I was consulting the expert employment team at Citizens Advice more often than usual. Clients' cases were also more complex than I had previously experienced and I could not find answers on our usually very comprehensive Advisernet information network.

I also attended several excellent on-line webinars provided by law firms which helped contextualise and build my confidence in understanding the issues and explaining them clearly to clients. I was then better equipped to advise clients about the strategy they needed to adopt to challenge their employer and to ask the hard questions.

One of the hardest things was the fact that most people did not understand they did not have an automatic right to being furloughed. The official information did not stress that point sufficiently



at the outset. The employer could opt to apply for the Coronavirus Job Retention Scheme, but if they did not the employee could not benefit from it. This was a big shock for many clients and a big disappointment.

It was difficult to be the bearer of bad news in many cases. Many other people did not realise they needed 2 years' continuous employment to qualify for the protection of ordinary unfair dismissal. Other clients were abroad when the pandemic hit so the employer decided they could not furlough them as they were unable to get back to be available for work as required under the rules.

As the range and scale of people's questions was huge, the guidance did not cover every eventuality so there was a lot of "doing it on the hoof" in getting to grips with the available information.

I was also seeing a lot of clients with £75,000 plus salaries who found themselves in this unprecedented situation of facing redundancy. They had usually researched the available information, so their questions were much more detailed and searching. Many clients' identity was also very aligned to their job, so it was not just about the loss of income for them, they wanted to be treated objectively, fairly and with dignity. I found I was having to research employment law in greater detail so I could explain the nuanced language of ordinary dismissal, constructive dismissal, automatic unfair dismissal, and redundancy.

As for clients on low pay and zero hours contracts, many were very sanguine about their plight but wanted their just entitlement to outstanding pay and holiday pay. For them, the prospect of going to ACAS (Early conciliation scheme) or an employment tribunal was a non-starter as it was all too remote as they needed the cash now to pay for daily living expenses. I really felt for those people as they had no real recourse to resolve their problems quickly.

I was also contacted by more clients with a disability than usual, seeking advice on the question of 'shielding' and "reasonable adjustments" by their employer. And some employers were ordering staff to work even though they had furloughed them, where the condition is the person should not be working.

In those cases where I could not offer a solution, it was rewarding to be able to send the client away better informed and empowered to write an effective letter to their employer and manage their situation. And most clients were very pleasant to deal with, in spite of their understandable distress, and grateful to have had a sympathetic hearing."

**Liz Osborn, our Mental Health Project Caseworker,** explains: “I have continued to work within the Community Mental Health Team (CMHT) offices during lockdown, as I felt that it was important to support the NHS as best I could during this difficult time. I also felt that by being physically



**Central and  
North West London**  
NHS Foundation Trust

present in the office, staff would be able to turn to me for help more easily.

I have been able to continue to support clients, offering telephone appointments which, on the whole, have worked well. Having to adapt has been a challenge for both myself and clients, but I have managed to come up with alternative ways of offering help, such as having forms handed in for me to complete, or completing forms online with the client on the phone. I have been able to continue to offer casework support, writing letters on a client’s behalf. The reception staff at the CMHT offices have been extremely helpful towards clients coming in to sign consent forms and leaving documents for me. I have also been available for the CMHT staff still working in the office to ask for my advice about various client related issues and to work with them to try and resolve these. This has worked particularly well for clients who are either in hospital or who would have struggled with telephone advice. It has been rewarding to work in this way as a part of the CMHT team.

The Department for Work and Pensions (DWP) has been very helpful during this time, especially so with new claims for Universal Credit. The Westminster Benefits Service has also been very supportive with housing and council tax issues, accepting that we have had to change the way we work and being more open to offering information to allow me to resolve issues in an informal way. Not all clients have been able to leave their home to come to the CMHT office to sign the necessary consent form or post it to me, so this has been a great help.”

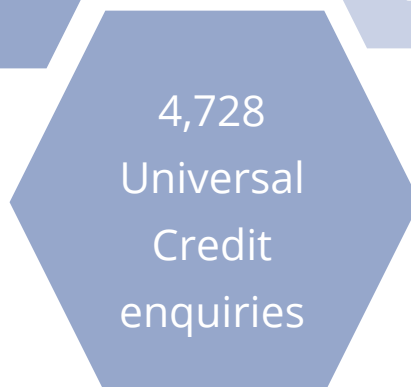
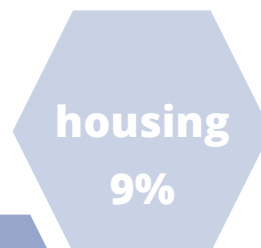




## Last year's highlights



## Top 3 issues



**Our achievements for  
Westminster residents last year**



**£3.86m** in financial outcomes for local residents

£1.73m in new benefit awards

Backdated benefit awards following appeal totalling £1.16m

Debts worth £190k written off with our help, and assisting clients to repay debts totalling £207k

£790,000 in charitable support secured for our very vulnerable clients, including issuing 42 foodbank vouchers

Bailiff and enforcement action suspended for 163 clients

Utility savings worth £13,000 for local households (including Warm home discounts totalling £7,000)

Affordable debt repayment plans set up for 100 residents

## Our Campaigns work

**Citizens Advice Westminster is committed to raising awareness among statutory bodies, private companies (both local and national) and other decision-makers, of the adverse impact that certain policies and practices have on our local community.**

Our Campaigns Coordinator, Brenda, and a team of volunteers work one day a week and are also members, and attend quarterly meetings, of the local Citizens Advice London cluster group. The team reviews the evidence forms provided by front-line advisers to identify local and national trends and also monitors a range of relevant external research sources of social and welfare issues.

The team collects the evidence and statistics anonymously, so that individual clients are not identified, and uses this information to produce reports and to campaign locally for improvements in the law and local services. Our Policy and Campaigns Development Plan is used to drive our campaigns work throughout the year. This is reviewed quarterly by our Fundraising and Campaigns Committee, which also includes a lead campaigns trustee, Ksenia Zheltoukhova (right).

In the past year the team has raised a total of 286 (187 the previous year) evidence forms which include:

- Maladministration relating to the Department for Work and Pensions (DWP) and the local authority's Benefits Service, including the impact of the roll out of Universal Credit on local residents
- Continuing problems with disability assessments conducted by Maximus on behalf of the DWP, and the reluctance of some GPs in completing evidence forms required to review claimants' benefit entitlement

- Financial poverty and exclusion: the team has been primarily surveying clients who are referred to the local foodbanks by our advisers, and assessing the underlying reasons that have caused this hardship
- Employment discrimination and disputes where clients are on zero-hour contracts or have disabilities
- Local cuts to health and community care budgets, and the impact on local people and their health conditions
- Housing and homelessness in the borough:
  - The lack of affordable homes in the borough and local people facing homelessness
  - Poor administration from the local authority homelessness service
  - The local authority's storage service
- Lack of legal aid available in the borough
- Problems with energy suppliers around sending incorrect bills and inappropriate tariffs
- Poor services provided in private sector renting

Over the past year, the team has participated in 10 campaigns both at local and national levels using evidence gathered from our frontline advisers.

Our **"Putting it Right Campaign"** raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure.

Last year, one of our client's, Hermano (not real name), experienced a very poor level of service for over nine months while challenging the Department for Work and Pensions (DWP) Employment Support Allowance decision to move him to a different group, which meant he received less money. The adviser flagged this up to our campaigns team. We assisted Hermano to complete a mandatory reconsideration form (the review stage before an appeal). However instead of his form going to the DWP mandatory reconsideration team as it should have been, it was sent in error to the healthcare professionals to use the medical evidence supplied to establish whether there were grounds for a change in work group. By sending it to the wrong team, this led to a new decision called 'supersession' (also called a change of circumstances review). We raised a

formal complaint on behalf of Hermano and it resulted in the client receiving a full apology for the poor handling of the case and a compensation payment.

Putting it Right also scored a notable success for a 73-year-old local tailor, Luisa (*not real name*), who had worked for a dry-cleaning firm for 23 years. The firm decided that they no longer needed her services and dismissed her with no reason and no compensation. We wrote to her employer identifying this as extremely poor practice and a disregard of employment law. As a result of our intervention Luisa received a full redundancy payment and her outstanding holiday pay, which totalled just over £5,000. She was delighted and felt valued again after her loyal service had been so roughly thrown aside.

You can read more of our work on our [Putting it right campaign on our website](#).

Our **“Fair water rates for social landlord tenants”** campaign continues to achieve successful outcomes for clients. The aim is to inform relevant social tenants of their right to be able to claim WaterSure Plus tariffs, and to challenge those local Registered Social Landlords who do not facilitate this.



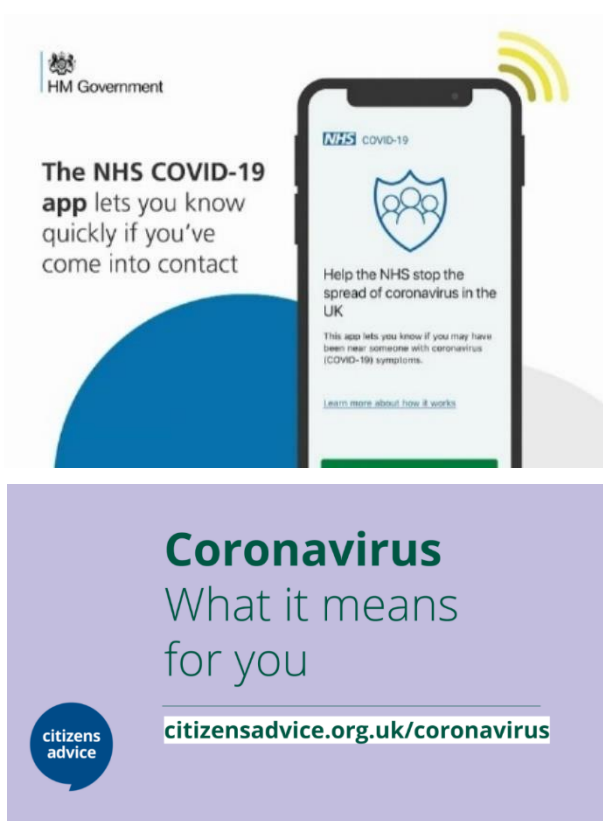
Over the last year, we have been contacting the local authority and housing associations to encourage them to make discounted water schemes easier to access for their clients. The local authority announced that from 1st April 2020 water supply provider Thames Water would be billing their residents directly so water costs will no longer appear on their rent bills.

Our team ran **Scams Awareness Week** in June 2019 alongside the national campaign to educate people how to identify potential scams, avoid and report them. Working with Westminster Trading Standards, the Campaigns team set up a stall at a





local library to raise awareness of scams to Westminster residents. Our social media team also supported the campaign by promoting the national hashtag: #scamsaware.



In June 2020, the team focussed on raising awareness of Coronavirus related scams, including those targeting vulnerable people via bogus text messages from NHS regarding the Government's Test, track and trace programme.

Given the restrictions of lockdown so that face-to-face events were impossible, the team introduced a new project, using video and on-line delivery to get the message across. Our new project called '[Top Tips in 2 Minutes or Less](#)' introduces the key points and viewers can follow up with more detailed information on the

website. Ex-volunteer Tigran fronted our first video on pandemic related scams. He worked through the technical challenges as well as being front of camera. This video has been circulated to partner organisations as well as featuring in our tweets this Scams Fortnight where it was the most watched tweet.



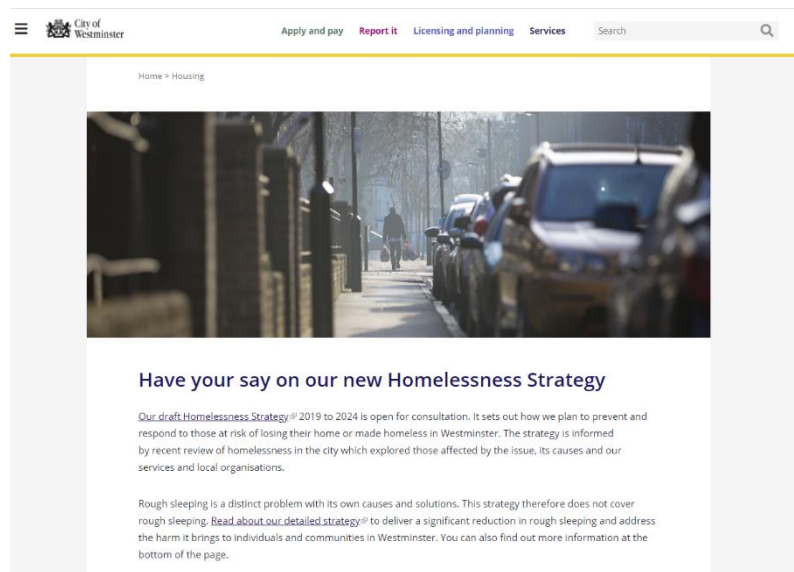
**Universal Credit (UC)** was fully rolled out in Westminster by November 2018. To support the roll out, the Policy and Campaigns team devised a number of handouts for local residents, including information for young people on how to find help and advice, as well as how to claim for free NHS prescriptions whilst on UC. Actively using social media to highlight issues and trends, the team analysed

data on Universal Credit case notes since the roll out. Having identified eligibility as the most common Universal Credit related local issue, the team outlined key

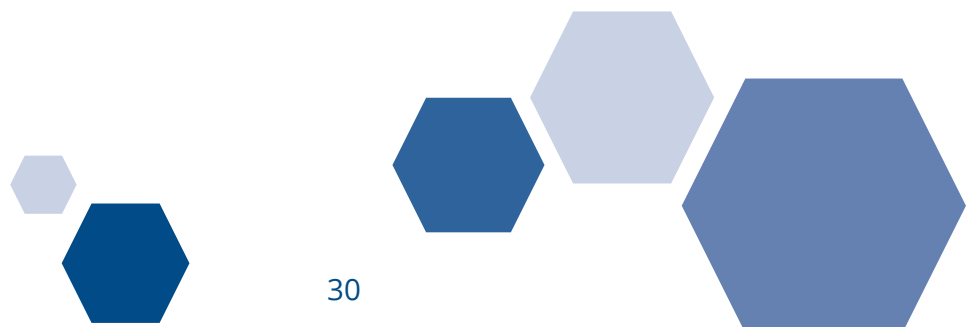
recommendations for Universal Credit guidance. This brief used case studies to exemplify the issues faced by local people. Our Chief Executive met with the DWP Borough Relationship Manager, to present this brief and our concerns. As a result, we were able to get better support for clients at the Job Centre.

We were also able to highlight the problems encountered by Universal Credit claimants that can result in them relying on foodbanks. One client seen by our adviser at the Foodbank Advice Project agreed to take part in a media interview about his situation. He was the creator of a popular children’s TV character which piqued a journalist’s interest in running a story on the [MyLondon website](#). The piece recounted his story but also let readers know how foodbank usage had risen and highlighted that the impact of the long wait for the first Universal Credit payment was often the cause.

Last September as part of our campaign to look at “**housing and homelessness in the borough**”, the Campaigns team submitted a formal response to Westminster Council’s draft Homelessness Strategy 2019-2024. Drawing on conversations with the frontline advisers and



research into the issues, our response was detailed, and both acknowledged good initiatives and pushed for more action on house building and properly affordable rents. The team also reviewed all cases related to evictions since April 2018, to better inform the debate about the new legislative proposals.



Other campaigns the team has participated in include:

**Financial Capability Week:** running alongside the national campaign to raise awareness around financial skills.



**National Consumer Week:** Campaign to encourage people with consumer problems to seek advice about goods and services- particularly around discrimination



**10 Top Tips to Avoid Debt:** Campaign to encourage people to make better-informed decisions around spending at Christmas



**Big Energy Saving Winter Campaign:**

Every year, our service handles many energy related issues from our clients and, coupled with the recent stories in the media about bad billing practices and complaints against energy companies

CHECK  
 SWITCH  
 SAVE

**BIG  
ENERGY  
SAVING  
WINTER...**

going up, energy is an issue we will continue to monitor. As a consumer champion for energy issues we have a statutory obligation to make sure that consumers are represented effectively. But more than that, we want to make energy better, so we are making sure that tackling energy issues remains at the forefront of our work. Our campaigns team have drawn up and disseminated energy savings tips leaflets for local residents. We are actively campaigning to encourage the local authority to take advantage of the Government's Energy Efficiency Scheme (Eco Flexible Eligibility Scheme), to ensure households get the help they need to reduce utility bills, tackle energy debt and ultimately stay well and warm.

Going forward the team will look at the impact of the Coronavirus pandemic on local people, including the impact on people's housing, welfare benefits, employment and family situations. The team will conduct a research project on looking at those groups of the population who have fallen through the cracks of government support, which we hope to disseminate to local MPs and councillors.

As a member of the national Citizens Advice network, the organisation also takes an active part in national campaigns, providing evidence for national evidence reports on the adverse impact that national policies have on local people. We have prepared reports on mental health and social exclusion, clients' experience of debt and employment issues, exploitation of migrant workers, access to justice and legal help.

This campaigns work is undertaken by encouraging our staff and volunteers to become involved at a local and national level, by the return of evidence to national Citizens Advice and through regular reports to the CAW trustee board.

Our twitter follower count is stable at 1,656 and our top tweet of the year, with over a thousand impressions, was about scams, pointing followers to the work of Friends Against Scams through a great infographic from them.

Citizens Advice Westminster is determined to continue to deliver a highly professional information and advice service to local people, which meets quality standards and is free at the point of access; thereby having due regard to section 4 of the Charities Act 2006. By maintaining our independence and client confidentiality, we will ensure we are able to advocate effectively.

By analysing our local community and assessing unmet client need, we can seek out relevant sources of funding to tailor our services to meet the diversity of need from those who require essential advice services.



## Volunteering with us

**Volunteers come from all walks of life, with very different life experiences and skills.**

The charity aims to capitalise on this wealthy resource by matching their range of skills, experience and availability to a variety of volunteering roles:

- Trustee
- Receptionist and information assistant
- Gatewayer
- Adviser and trainee adviser
- Caseworker
- Financial Capability trainer
- Digital Money Coach
- External Communications Officers
- Social Media assistants
- Corporate Engagement Fundraiser
- Digital Communications assistant
- Form filling assistant
- Campaigns assistant



We continue to work with local colleges and universities to enable students to gain work experience as part of their studies and also for general work purposes. The relationships with the colleges and universities are mutually beneficial: for the bureau it has reduced the need to go to external recruitment, whilst for the students it has opened up local volunteering opportunities that make best use of their skills and interests.

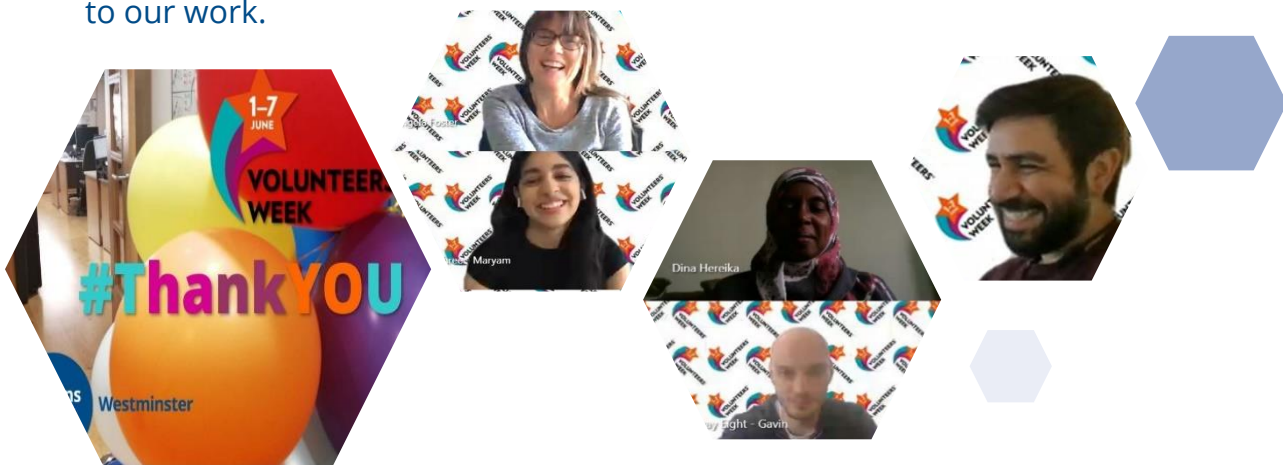


*"Volunteering at Citizens Advice Westminster is one of the most rewarding things I can do in my spare time. It feels great to be able to do something for someone else who really needs and appreciates your assistance!"*



Sourcing good quality volunteers with the requisite skills and availability is the first step, but encouraging them to stay is equally important. The supportive working environment in which our volunteers are trained and developed and our collaborative-working ethos aids in this, but we want to ensure volunteers feel really appreciated and valued. We have looked to do this in a variety of ways including offering discounts with various local businesses once they have completed their training, as part of the Time Credits scheme.

For Volunteers' Week this year we joined in remotely with the national celebration to thank our volunteers for the tremendous contribution they make to our work.



Over and above the social value our volunteers contribute to local people; the economic value to the bureau in terms of the hours of dedicated service our volunteers provide, has been calculated as having an equivalent monetary value of £124,619. 89 volunteers dedicated 1,166 days of volunteering for the organisation.

Citizens Advice Westminster recognises and appreciates the commitment and dedication of its volunteer workforce in helping us to deliver our essential services to the local community.

**A huge 'thank-you' to our team!**

## Directors (Trustees)



Dee Conaghan,  
Chair



Alan Gorringe,  
Treasurer



Georgia Ackland



Rodney Chau



Janine Edgerton-  
Avin



Nina Fletcher



Stephen Grave



Richard Geller



Jennifer King



Gwyneth Macaulay



Ksenia  
Zheltoukhova

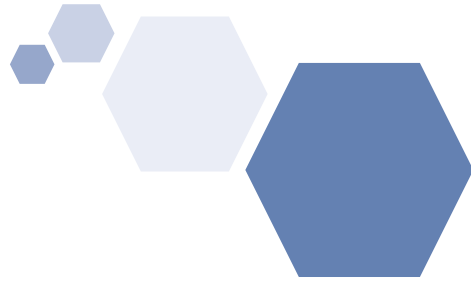


Joseph Hill<sup>2</sup>

Company Secretary: Sital Gohil was appointed as Company Secretary on 19 March 2020

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<sup>2</sup> Elected on 10 December 2019

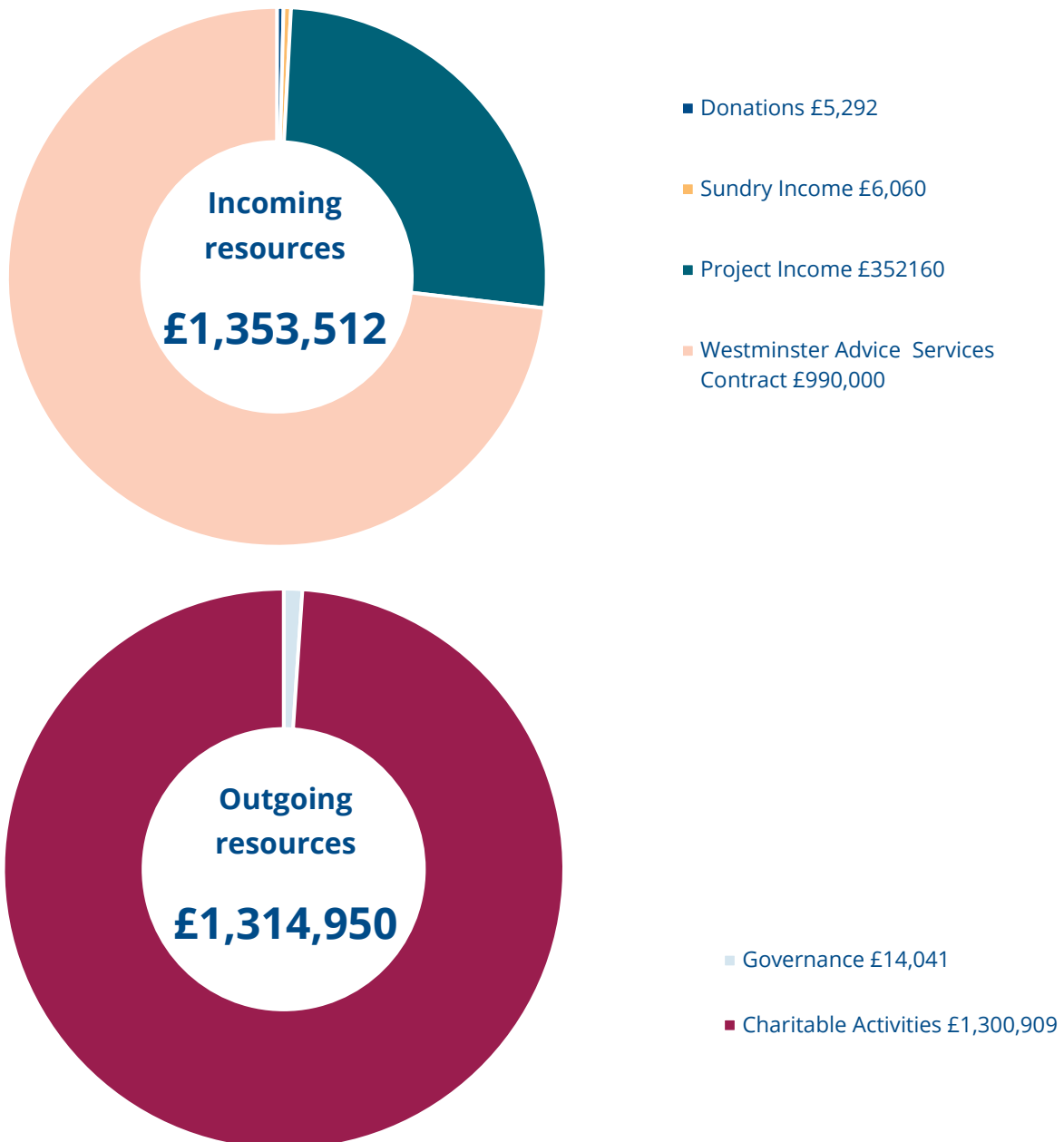


## Financial Summary

The charity had net incoming resources on unrestricted funds of £40,070 for the year.

Together with accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £305,829.

The Trustees have agreed a reserves target of £300,000.





## Balance Sheet at 31 March 2020

The below information is extracted from the audited annual accounts on which the auditor's opinion was unqualified.

The full report and accounts were approved by the trustees on the 10 September 2020. The information provided below may not be sufficient to allow for a full understanding of the financial affairs of the charity. For further information the full accounts, the auditor's report on those accounts and the trustees' annual report should be consulted. Copies of these may be obtained from Citizens Advice Westminster.

<b>Fixed Assets</b>		£77,087
<b>Current Assets</b>	£121,156	
Debtors	<u>£656,187</u>	
Cash at bank and in hand	<b>£777,298</b>	
<b>Liabilities</b>		
Creditors	<b>£(360,110)</b>	
<b>Net current assets</b>		<b>£417,183</b>
Total assets less current liabilities		<b>£494,220</b>
Creditors: amounts falling due after one year – pension deficit		<b>£(186,166)</b>
<b>Total net assets</b>		<b>£308,054</b>
The funds of the charity		
Restricted funds		<b>£2,225</b>
Unrestricted funds		<b>£305,829</b>
<b>Total charity funds</b>		<b>£308,054</b>



## Our funders, supporters and partners

### Our funders

We would like to say a huge 'thank-you' to all our funders, for enabling us to provide our essential advice services over the last year, and for their continued support.



### Thames Water Trust Fund



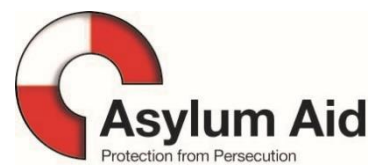
Pro-bono solicitors





## Our supporters and partners

We thank all the **organisations** we work closely with, and who help us to provide a more holistic and better integrated service to local people.



### Grant-making bodies

We would like to extend our thanks to the grant-making bodies for their generosity in continuing to support our very vulnerable clients with charitable awards:

The British Gas Energy Trust;  
EDF Energy Trust;  
Glasspool Charity Trust;  
The Ogilvie Charities;  
Society for the relief of distress;  
Strand Parishes Trust;  
The Talisman Charitable Trust;  
Westminster Almshouses  
Foundation;  
Westminster Amalgamated Charity;  
North Paddington Foodbank; and  
The Westminster Foodbank.

### Outreach host partners

We also thank our outreach host partners for permitting us the use of their premises in order to facilitate residents being able to access our advice services more locally:

Beethoven Centre;  
Children's Centres;  
Church Street Library;  
Churchill Gardens Residents'  
Association;  
Octavia Housing;  
St Charles Hospital;  
St Marylebone JobCentre Plus;  
Westminster Centres for  
Psychological Wellbeing;  
Westminster and Wandsworth MIND;  
and  
Westminster Housing Estate Offices.

## Corporate partners

We extend our thanks to **XPS Pensions Group** for generously offering the use of their offices for our Trustee Board meetings this year.



Finally, we thank the **London Legal Support Trust**, the **PaddingtonNow** team, **Tesco Bags of Help** via the Groundwork scheme, and the **Co-Op Community fund** for their support in assisting us with our fundraising and corporate engagement efforts over the year.



**Bags of Help**



Local Community Fund



**PaddingtonNow** | BUSINESS IMPROVEMENT DISTRICT

We are very grateful to Paddington Now and their publisher for a free half page advertisement in their quarterly Explore Paddington magazine. This will ensure that the widest number of residents are aware of the support we can provide especially during the crisis caused by Covid-19.

## Support us

Like most charities, most of our income is from trusts, foundations and statutory bodies, notably the local authority, Westminster City Council.

Gifts and donations from individuals, for example in response to our fundraising appeals, are also a particularly important source of income.

We also receive pro-bono assistance from local companies and law firms, who together provide us with much needed additional funding and support to deliver our essential advice services for the benefit of the local community.

We are very grateful for the continued support of our existing funders, and we regularly seek new streams of funding to enable us to build new partnerships so that we can reach even more people in need.

No-one knows when they might have a problem they can't sort out. That's why we plan to be here for your children, family and friends in years to come.

You might be a local business that is interested in supporting your staff to volunteer with us, or by providing some other in-kind benefit.

You might be someone thinking about leaving us a legacy in your will or making a donation. Please visit our website for more information:

[www.westminstercab.org.uk/donate](http://www.westminstercab.org.uk/donate)



## Shopping online?

Why not support Citizens Advice Westminster whilst you do your shop and earn free donations for us!

Join [easyfundraising](#) and you can collect free donations for us every time you buy something online. It won't cost you a penny extra so please help us to raise funds.



**How does it work?** [easyfundraising](#) turns your everyday online shopping into free donations for your favourite cause. How? Just start your online shopping first at easyfundraising, then shop as normal. Their retailers will then make a small donation to say "thank you". You can see some of the [retailers here](#).



Shop via [AmazonSmile](#) and select us as your nominated charity! You can search for us using our Charity Registration number **1059419**, or by our registered name **Westminster Citizens Advice Bureau Service**.



If you would like to know more about what we do, become a 'Friend of Citizens Advice Westminster', or support us as a volunteer, or in any other way, we would be delighted to hear from you.

For further information, please contact us:

[hello@westminstercab.org.uk](mailto:hello@westminstercab.org.uk) • 020 7706 6010

Citizens Advice Westminster, 21a Conduit Place, London W2 1HS Place, London W2 1HS





**Westminster Citizens Advice Bureau Service**

0300 330 1191

[westminstercab.org.uk](http://westminstercab.org.uk)

*Registered Office: 21a Conduit Place, London W2 1HS*

*Charity Registration Number: 1059419*

*Company Registration Number: 3039752*

*FCA Regulation Number: 617795*

