

# Annual Report and Accounts 2016-2017



Woking

**What we achieved...**

# We are Citizens Advice Woking

We provide free, confidential and independent advice to help people overcome their problems.

We work to fix the underlying causes of these problems. We are a voice for people on the issues that matter to them.

We value diversity, champion equality and challenge discrimination.

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## Message from the Chairman

In any company the loss of the Chief Executive can cause disruption to the smooth running of the organisation. After fifteen successful years of service at Citizens Advice Woking (CAW), Hazel Craig Waller decided that the time had come to seek new opportunities. The Citizens Advice and myself owe Hazel much gratitude for her diligence and hard work for the people of Woking and wish her every success in the future.

Fortunately within CAW we had Lorraine Buchanan who had been a Housing Adviser and managed the Court Help Desk for seven years. Lorraine was able to step up to the position of Chief Executive and continue with the development and smooth running of the office. She has been able to recruit new staff and implement the necessary training. We wish Lorraine every success.

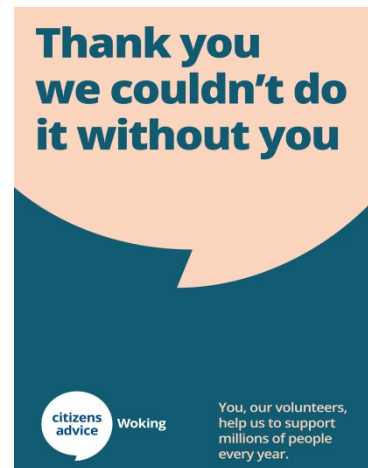
The financial support CAW receives from Woking Borough Council (WBC) is fundamental for the office to survive and offer the range of services that it does. However the financial constraints on both the Borough and on CAW mean other sources of income need to be found. Various other grants have been received during the year which are highlighted in the CEO report. Particular mention should be made of grants received from the Police and Crime Commissioner, the Access to Justice Fund, Guildford Borough Council as well as WBC for us to continue with the Court Help Desk. However this funding is only sufficient to cover expenses to March 2018. Further funding is being actively pursued but has yet to materialise.

Fundraising activities, including donations, have supported the monies received from WBC and elsewhere.

Citizens Advice Woking could not continue to offer the range of services without the dedicated staff and volunteers. The office operates with a staff of 13 full or part-time people and an 'army' of volunteers. The volunteers, some of whom have been volunteering for over 30 years, provided over 20,000 hours of work. I would like to express my thanks and those of the Board of Trustees to Lorraine and these wonderful, dedicated people, as well as the numerous donors who have made financial contributions to the CAW.

My final thanks go to my fellow Trustees for their support and dedication to Citizens Advice Woking.

**Charles D. Croker**  
**Chairman**



## How we achieved...

### Helping our community



**7577**

People we helped



**18,751**

Issues we handled



**15,051**

Contacts with clients and third parties

### People contacting us



**53%**

Dropped-in face to face



**15%**

Called by telephone



**32%**

Were advised by webchat, email, letter or home visit

### Adding value to society



**£1,578,410**

Additional income for clients



**£283,299**

Debts written off



**£4134**

Confirmed average income gain per client

## Chief Executive's Report

This is my first report as Chief Executive Officer since my appointment on 1<sup>st</sup> March 2017 and so the period this Annual Report covers is one when the previous CEO, Hazel Craig Waller was in post. However I have been fortunate enough to be part of Citizens Advice Woking (CAW) for 9 years, 2 of those as a volunteer and 7 as the Housing Caseworker and therefore feel able to produce this Report based on the knowledge and experience I have gained through these roles.

I am extremely fortunate to be able to work on a daily basis with a highly committed team of paid staff and volunteers who dedicate themselves to providing the best service possible to those members of our community who need advice. The population of Woking is increasing annually and we strive to provide the best service we can for a greater number of clients who seem to have an ever increasing number of complicated issues. Without our team this would simply not be possible.

### The people who make it all happen



**80  
Volunteers**



**4 Full time and  
5 Part time  
employees**



**9 Trustee Board  
Members**

### Our Service

There are two aims of the service:

- ❖ To provide the advice people need for the problems they face
- ❖ To improve the policies and practices that affect people's lives (research & campaigns)

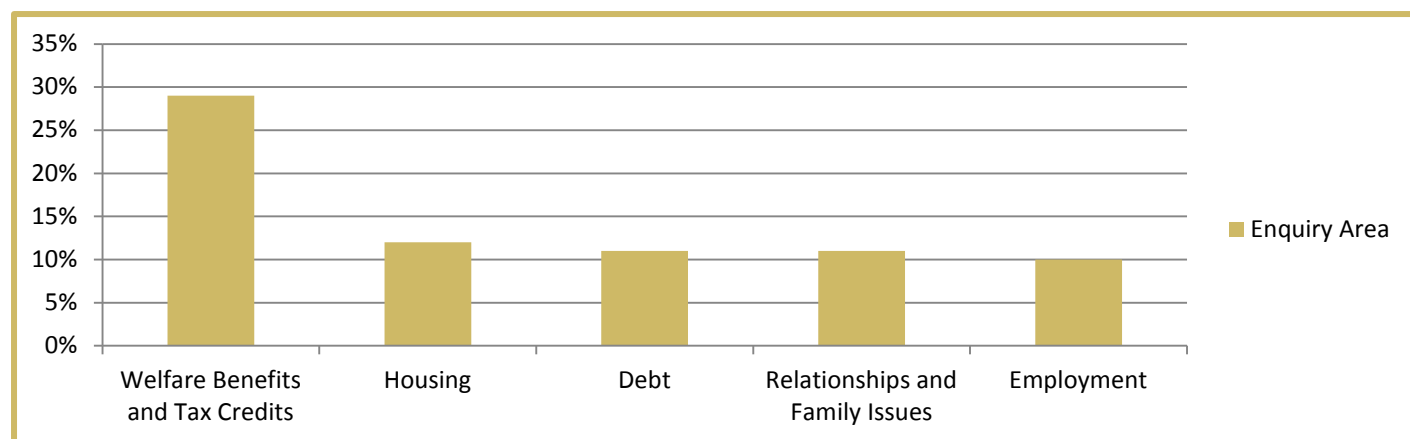
### How we provide that advice

It is always difficult to put into words the impact our work has on the community we support. The clients we advise are always our first priority and the services we provide are built around this. Woking is a Borough with a diverse community. We have affluent areas bordering areas of deprivation. Maybury and Sheerwater is the fourth most deprived ward in Surrey; Pyrford is one of the wealthiest. We have those who cannot find work and some who are forced into the gig economy. There is a shortage of suitable affordable accommodation to rent and buy and what is available has a monthly rent or purchase price way above the national average.

However our service is free and available to every resident of the Borough and anyone who works in Woking regardless of their age, nationality, ethnic background or income. Having a problem can affect all aspects of a client's life, including their relationships, finances and even in some cases their

mental health. Clients come to us for support when they have already faced barriers to solving their problem, don't know what to do next or don't have the confidence to take action.

So who did we help in 2016 – 17? We saw 7577 new clients who asked us about 8524 enquiries. The top five enquiry areas were:



In addition to the new clients we saw, our team of volunteer advisers and specialist caseworkers continued to help existing clients who need long term help. Being able to offer this second tier level of expertise is an invaluable resource without which our more vulnerable clients would be unsupported and unable to deal with very challenging situations. The individual reports from our caseworkers highlight the range of work we undertake and the great difficulties our clients face. Our caseworkers are very experienced and in addition to running their own very high caseloads support our volunteer advisers.

In a rapidly changing world we are endeavouring to keep up with the many ways in which clients wish to access our service. Clients still prefer to talk to someone in person about their problems and this is shown by 53% of clients in 2016 – 17 receiving face to face advice. In addition to our town centre office we are able to offer a drop in and appointment service at The Vyne in Knaphill, a form filling service at The Trinity Methodist Church in Woking and a Court Help Desk at Guildford County Court.

It is not always possible for a variety of reasons for clients to get to one of these advice sessions. We are fortunate to be one of the few agencies in Woking who have a home visiting caseworker who will visit clients with a disability, are vulnerable or of pension age at home to help with benefit claims and applications for a blue badge. We work in partnership with other agencies that refer these clients to us and we believe this is an important service for us to continue offering. Our paid caseworkers will also visit people at home if they feel it is necessary or in the client's best interest.

With the increasing use of technology clients can also receive advice through Adviceline which is a telephone advice service which we run in conjunction with Citizens Advice Surrey Heath. By having two local citizens advice offices available to answer calls we can offer a five day a week service.

### Working in partnership to help in emergencies

There is an increase in the numbers of clients who come to us because they have little or no money. There are several reasons why this might happen but whatever it is we need to be able to help. That is when joint working is so important and whenever we see a client in this situation we are able to draw on a range of support.

The first way is through our continued involvement in the Surrey Local Assistance Scheme; a discretionary fund run by Surrey County Council. It provides financial help to eligible clients who have nowhere else to turn to in an emergency. We support clients to make online or telephone applications to the SLAS team who will then decide whether a client should receive a payment.

We are also able to make referrals to the Lightbox for clients to access the Foodbank, an important resource which frees up money a client would otherwise need to spend on food. The team at the Lightbox also refers clients to us if they feel there is a need for a client to receive further advice. Clients can also be referred to the Wenceslas Project, further detail of which can be found later in the Report. Referrals are made to other agencies where appropriate and clients continue to receive help and support to resolve the issues which have caused them to have the emergency in the first place.

### **Research and Campaigns**

This is the second aim of the service; to improve the policies and practices that affect peoples' lives. We are in a unique position to be able to gather data about local issues that are affecting clients and have a closer understanding than any other organisation of the problems which affect clients. By identifying these emerging issues we are able to raise them with local agencies and by gathering data hopefully work together to find a solution. All of our paid staff and volunteers are encouraged to raise these issues when they become aware of them and as can be seen from the R & C Report we have successfully raised and participated in local and national issues throughout the year.

### **What outcomes do we achieve?**

It is an essential part of our service to capture the outcomes we achieve for our clients. It is important to be able to demonstrate to Woking B.C what impact our work has and how much benefit is achieved for each client. We can capture the financial gain when clients come for help with their benefit claims. In this period, for example, we have recorded that the amount awarded for Personal Independence Payment alone was £475, 868. However capturing outcomes which are not financial are also important. The aim of our Court Help Desk Project is to prevent homelessness. This year we were able to confirm that 95% of all clients helped remained in their homes. Being able to demonstrate outcomes helps us put our case forward for continued funding and to support our case for new funding applications.

### **Funding**

We are fortunate enough to receive our core funding by way of a grant from Woking B.C and without this we would not be able to continue to provide the level of service we do. However the amount of the grant has remained the same for four years so we have had to look at other ways of funding the service. We have been fortunate to be part of 2 projects that provided us with funding for 2016 – 17.



The first is through national Citizens Advice when we applied for and were successfully awarded funding to deliver energy advice sessions to clients not only on a one to one basis but also to local community groups.

The sessions deal with matters relating to relief from fuel poverty, energy and thermal efficiency measures and supporting clients (as appropriate) with the full range of Citizens Advice support services such as identifying and claiming benefits, and dealing with debt.

We have also been working with Healthwatch Surrey, an independent body that gives the people of Surrey a voice to improve, shape and get the best from health and social care services by empowering local people and communities. We gather information from our clients about their experiences with a health or social care provider and provide clear and up to date information about accessing such services and where necessary helping them to resolve a problem by following the complaints process.



### Working with Surrey Groups

Across Surrey there are 13 other local Citizens Advice offices and there are 2 ways in which we work together. The first is the Surrey Managers Group where the topics discussed are wide ranging and although there are a variety of views, the aim, without doubt is to be supportive and to suggest ways in which the service can be improved. I have found it to be an invaluable source of support during my first few months in post.

We are also a full member of Citizens Advice Surrey (CAS) which is a consortium of all local offices established in 2011 to develop joint working and income generation by Citizens Advice throughout the county with the aim of improving services to clients and to provide a single point of contact for funding agencies and others. We are represented by one of our Trustees. Currently the SLAS is a CAS project for which we receive funding.

### Volunteers

Our service could not be run without our volunteers who come with a wide range of different skills and who gave more than 25,000 hours of their own time during 2016 - 17. Those who wish to become generalist advisers commit to an extensive training programme which can take several months. We ask our volunteers to be available for at least one day a week and to stay with us for at least 12 months after their training is completed to recoup the cost of this.

Many volunteers take on additional voluntary roles and often commit to more than a day a week. Some develop an interest in a particular area, increase their knowledge to a specialist level and start to do casework. Others help to run specific projects or take on administrative tasks.

Our Trustee Board is also made up of volunteers who give their time, knowledge and skill to ensure the strategic development of the service and correct governance is followed.

Finally... after my first few months in post I would like to thank all members of our team, whether volunteer, paid staff or Trustee, for all their hard work and dedication in making the service the success it is. My job is made significantly easier by the strength and depth of the team who constantly meet the ever changing complex needs of our clients. The challenge of continuing to fund our service will continue but it is essential that we do.

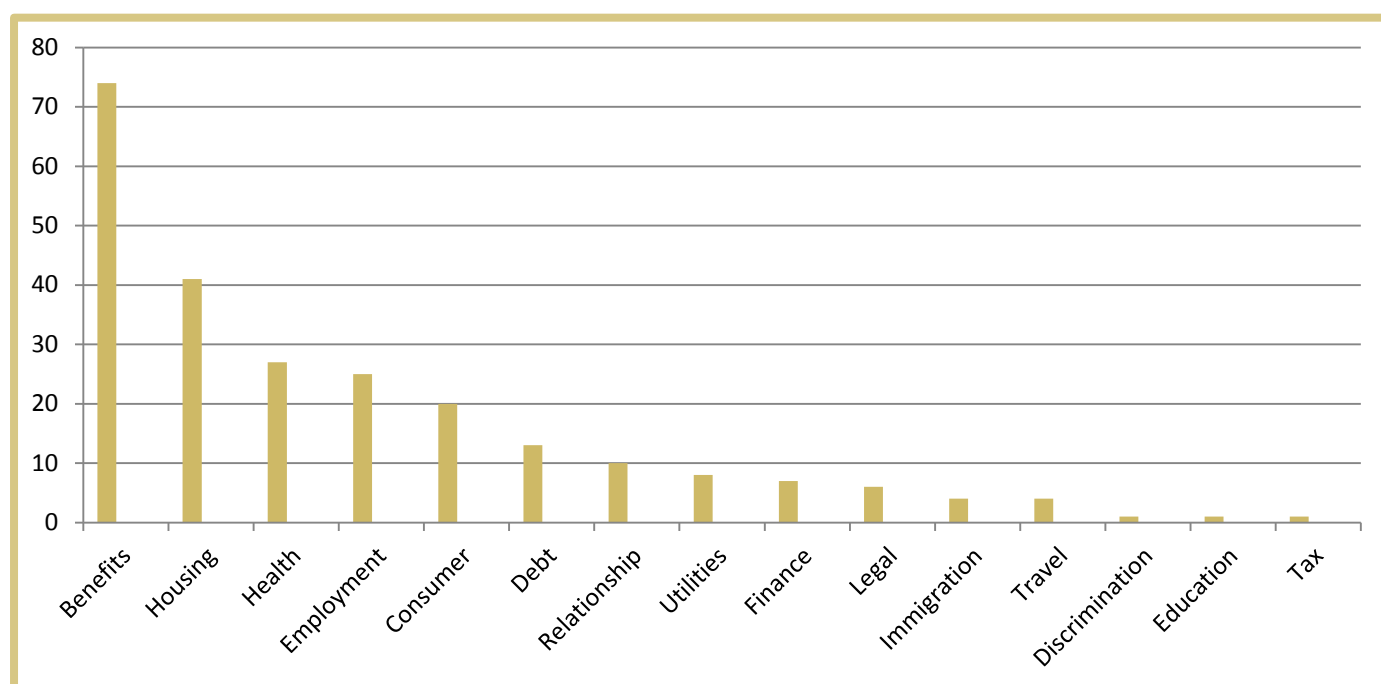
**Lorraine Buchanan**  
**Chief Executive Officer**

## Research and Campaigns

### **'WITHOUT OUR CLIENT'S EVIDENCE, CITIZENS ADVICE HAS NOTHING TO SAY'**

As a service we are able to access a huge amount of insight and data about the problems our clients and the wider community face. We can then use this data to help us research issues further, try to influence decision makers to change policies and practices and become involved with campaigns to help improve peoples' lives

In 2016 -17 we gathered evidence and participated in both local and national research projects. Our paid staff and volunteers raised 242 evidence forms in 13 different areas.



### **Basic Bank Accounts**

A local campaign we took part in involved gathering data on opening basic bank accounts as for some clients this had been proving difficult, particularly if they were of no fixed abode or were unable to produce identification.

In early 2016, as part of a national survey, a team of volunteers carried out a survey of 10 banks in Woking to find out whether they offered Basic Bank Accounts. They also requested details of their eligibility criteria and what proof of ID they required from clients before allowing them to open an account.

A summary was then produced of only the six banks offering Basic Bank Accounts, which included full details of the bank, the accounts offered, and the proof of ID required. This summary sheet was made available to clients, and the results were also sent to national Citizens Advice for inclusion in the national survey.

It can be seen from the above table that the areas where the highest number of evidence forms were raised was housing and welfare benefits.

## Letting Agent Fees

A campaign which had been running for some time was about the fees charged by letting agents to those clients who wished to rent privately.

The aim of the campaign was “No Renter should ever have to pay excessive and inexplicable fees for the basic services a Letting Agency provides”. In 7 years 6500 clients nationwide had contacted their local office about the amounts they had paid to letting agents. We had already identified this was an issue locally and in December 2016, one of our advisers highlighted the very high fees of £1800 charged by a Letting Agent to a group of 5 students. We highlighted this case to national Citizens Advice who contacted the client direct. He subsequently took part in a social media campaign and his case is highlighted in the national Citizens Advice Annual Report.

In 2016 the government committed to banning all letting agents fees charged to people living in rented homes. Citizens Advice nationally is working closely with ministers, officials and stakeholders in the housing sector to make sure the change is brought about quickly and smoothly.

## Loss of Motability Cars

We contributed to a Surrey-wide Campaign on the loss of Motability cars as clients transferred from Disability Living Allowance to Personal Independence Payment. Even if the client appealed the decision that they were not eligible for PIP their entitlement to a car was removed immediately. This had an enormous impact on those clients with mobility issues. Each local Citizens Advice office submitted case studies on the unfairness of this decision. Following similar campaigns across the country the Government agreed, in April 2017, that cars and mobility scooters would not be removed until the outcome of an appeal was known.



## Case study

The client, 58, was unable to work due to back problems following an accident at work several years previously. He was in receipt of low rate care and high rate mobility disabled living allowance which he had been awarded for 8 years. The high rate mobility award meant he could use the award to buy a mobility car which gave him independence.

The client had to transfer to personal independence payment which is not an automatic transfer. The client had to complete another application. When assessed for PIP the mobility award was downgraded to standard rate which meant he was no longer entitled to the use of a car. His spine problems are severe and he will need two back operations in the near future. He is in constant pain despite taking pain killers. He needs a car more now than ever.

**Carolyn Hixson – Operational Manager**

**Alison Hardwick – Research & Campaigns team member**

# Financial Capability Report



## What is the Financial Capability Project?

It was recognised nine years ago when Woking B.C. began supporting the project that there was a need to help people improve their financial capability and to enable them to have the best possible financial wellbeing, both now and in the future. This means addressing all the factors that influence people's behaviour around money, their skills and knowledge, their attitude towards money, the motivation to take action and the accessibility of financial services.

## Who is the Project aimed at?

### **1. Young People**

Since 2014 it has been a compulsory element in every child's education and is part of the national curriculum to teach them about financial capability. The Project supports local schools to deliver this message. Sessions have been carried out by two of our specialist money advice and financial capability caseworkers at Woking High School delivering sessions to 240 Year 8 pupils on how to manage money.

### **2. Community Groups**

Any group interested in learning more about how to manage their money. This could be to a group of young mothers at the Y Pod, a church group or prisoners getting ready for release.

### **3. Individual Clients**

These have been identified as wanting and/or needing financial capability help by a volunteer or specialist caseworker. In 2016 -17 14% of all clients seen asked for advice about their debt and financial capability and 157 clients were given one to one help and support. Often these clients were vulnerable and on very low incomes. Individual sessions give them the opportunity to explore amongst other things income maximisation, energy switching, bank charges and the dangers of pay day loans.

We are fortunate to be able to draw on the experience of both paid and volunteer staff to deliver these sessions. We cover budgeting in depth and are always aware that each client will have individual needs. We discuss priority and non-priority expenditure and demonstrate that the priority of some items of expenditure may change as their own circumstances change although the basic idea of budgeting remains the same.

We concentrate on debt awareness; why does debt occur, how to avoid debt and what to do if they are already in, or get into debt. The aim is for all clients to leave their sessions better prepared and able to cope. Each session is tailored to their individual circumstances where possible and by giving this information their situation should improve.

The welfare reform changes that has been implemented over the course of the last few years has impacted the lives on our clients and has led to an increase in the need for help and support with managing personal budgets and financial capability training. It will continue to be a challenging time for both our clients and frontline workers who try to help clients in a rapidly changing system. The financial capability project will continue to be an essential part of the service we provide.

## Employment Report

Clients seek our help to deal with difficult legal and practical problems that often overwhelm them. It is our role to provide assistance to deal with these very real issues that can drastically affect their lives and income, and to do what we can to prevent recurrence.



### Case study

The client, a loyal employee for nearly three decades, arrived at work to find the premises locked. Her employer had left, there were no arrangements for closing down or to pay her monies owed – notice, holiday and redundancy pay. She sought our advice. The business had ceased trading and its assets had been seized legitimately by a third party. Our initial action was to clarify whether the business owner or the third party would be making any payments; they would not. Measures exist to pay redundancy pay from the Secretary of State, but his role was to pay only when employers were insolvent, not if they ceased trading. If our client obtained a decision from an Employment Tribunal there was a legal entitlement then the SOS would consider redundancy payments, but not notice or holiday pay.

A Tribunal application in these unusual circumstances is complicated. We guided our client through preliminary ACAS involvement, the submission of the application and preparing her for the hearing. The Tribunal later ruled in her favour and she submitted that decision to the SOS. The client had to pay the Tribunal fee of £390 to apply. But her holiday and notice pay were still outstanding. Her only course was to sue the individual, or to make him bankrupt, all requiring payment of further court fees. The client felt unable to do this, even with help, so she remains £8340 out of pocket.

Citizens Advice submits evidence in cases of injustice to seek legal changes and we submitted her case. The client had lost half the amount owing on the technical point that her employer had ceased trading but without insolvency. To cease trading is no longer unusual and the current law means that any employees in these circumstances will lose out and will not be able to recover any notice or holiday pay due and owed.

**Chris Atkins**

**Employment Caseworker**

## Welfare Benefits Report

It has been another exceptionally busy and challenging year for the Welfare Benefits team during which we have raised over half a million pounds in benefit related income.

We have seen how clients with significant long term physical and mental health conditions frequently fail to be awarded sickness and disability benefits following unreliable assessments and the far reaching consequences that the loss of these benefits can have. The loss of PIP and ESA support group payments can trigger the Benefit Cap: leaving some clients with a shortfall between their housing benefit and their rent exposing them to the risk of eviction. Supporting clients with financial emergencies is now a routine and essential aspect of a benefits appointments including: food bank referrals; applications to The Wenceslas Fund and Surrey County Council's Local Assistance Scheme. We see the impact of financial hardship caused by the loss/reduction in benefit awards upon clients' mental health and the need of many of our clients for additional support from Woking Community Mental Health Recovery Service, whom we have worked closely with during the past year.

The Department of Work & Pensions (DWP) confirmed in response to a freedom of information request that one of its 'key performance measures' is to uphold 80 per cent of decisions when the claimant requests an appeal. In respect of the year April 2016 to March 2017, the DWP, nationally, upheld 87.5 per cent of their original decisions irrespective of the claimant's condition and supporting evidence and this has resulted in very lengthy delays for sickness and disability benefit appeals; averaging 6 months plus. Obtaining the relevant supporting evidence continues to be vital to achieving successful applications and appeals and is an important part of the work we do to support clients. We can report a reduction in the incidence of GPs charging clients for supporting letters and we attribute this to us writing bespoke and detailed letters, on behalf of clients, to a named GP. However, an increasing number of clients complain of having no named GP and these clients have much greater difficulty obtaining any evidence other than the briefest summary of their medical notes.



### Case study

Client has a type of dementia; this means he can appear to be aggressive, have no inhibitions and general difficulty with language and thinking. He has become alienated from friends, family and society at large. His condition leaves him extremely vulnerable and both unsuited and unable to engage with a face to face medical assessment when we helped him make a claim for PIP. We highlighted this both in writing and in telephone calls to the PIP helpline as well as including up to date supporting evidence with his PIP application. Despite receiving assurances from PIP staff that our concerns and supporting evidence had been recorded during calls to the helpline we received a copy of a DWP decision stating that Client's PIP application has been cancelled because of his non-attendance at a medical assessment. We contacted Jonathan Lord MP's office and they urgently wrote on behalf of the Client. The Client's case was escalated and PIP was finally awarded without a face to face assessment.

Unfortunately this Client's experience is not an isolated case and we are seeing vulnerable clients struggle to engage with an assessment process that excludes them because of their severity of disability even with representation from Citizens Advice.

**Emma Aldred, Julie Drake**  
Welfare Benefits Advisers

## Welfare Benefits (Home Visiting)

In the seventeen years of being the part time home visiting worker this has been my busiest year. With funding cuts vulnerable people who struggle, for whatever reason, to leave their homes are being referred in large numbers for a home visit. These referrals can come from the Bedser Hub, social services, Careline and the Council amongst others. Changes to the benefit system have also impacted on reviews of long standing benefits requiring considerable support in specialist form filling. Many clients are elderly, have severe mental health issues or terminal illnesses. In the past year due to the increased workload, clients have to wait longer for visits and unfortunately in some cases die before any claim is settled.

My youngest client was three months and my oldest 102.



### Case study

A client aged 61 has had cancer for over 10 years, but was originally in receipt of benefit because of severe back pain and has been known to me since this time. He received notification that his benefit was to change and wanted a home visit to help with the form. On visiting him at his home, where he lives with his elderly mother (who is supported by carers throughout the day) he gave me unopened post from the cancer unit as he has always been unable to manage his anxieties about his cancer. Reading the letters it was clear that treatment options had run out but he was clear he did not wish to know any information in those letters. In completing his PIP claim form I had to try and make it clear that if a medical examination was required of the client (as happens in most cases) he did not want to know the prognosis. I also had to explain why no further treatment for his significant back pain was being pursued as this was still the reason why he struggled with walking. He was awarded the highest level of the benefit with no medical examination.

**Rosemary Johnson**

**Home Visiting caseworker**

## Housing Report

The main housing issue in Woking is finding somewhere to rent which is affordable and in a decent state of repair. Unfortunately this was also the message in the housing report for the Annual Report in 2015 -16 and is still difficult to achieve for so many people. Each quarter we supported and advised clients who were looking for somewhere permanent to live, which would become their home for the foreseeable future.

There are several options for finding accommodation but unless you have a household income that is above the national average and that is stable these options are fewer.

We see many clients who would like to live in a Council property because the rents are cheaper than renting privately. Woking B.C still has housing stock, unlike many Local Authorities. Anyone wanting to live in council accommodation must make an application to join the Housing Register before being able to bid on properties. The Allocations Policy sets out who can be accepted on to the Register. There is not sufficient housing for this to be just anybody. We help clients to understand why their application may have been refused and to help them request a review if necessary. If an application is accepted we help clients to understand what Banding they have been placed in and if this appears to be incorrect to help them challenge the Council's decision. Once on the Register and in the correct Band we see clients who have been on the list for more than two years and who cannot understand why they do not seem to be getting to "the top of the list". We spend a lot of time explaining to clients how Council houses are allocated. In reality there is a small percentage of people who finally move into a council property.

The question then is where do all the other people live? Some will live with family and friends and some will move out of the area. But unless you are fortunate enough to be able to buy a property with a mortgage the only option is to find somewhere to rent.

In an ideal world there would be a suitable property for everyone at an affordable rent and in a decent state of repair. Unfortunately this is not the case. As demand outweighs supply landlords can choose who they wish to rent to. If a landlord decides to use the services of a Letting Agent a client will need to be prepared for the cost of this. There are holding fees, administration charges, a deposit and a month's rent in advance. Clients need to pass a credit check and will often need a guarantor with an income two or three times the amount of the annual rent. There are also few landlords who are prepared to accept anyone with benefit income and/or in receipt of housing benefit.

For those clients who cannot afford these additional expenses and who might be on benefit income there are few options available. They then run the risk of being taken advantage of by landlords who are only interested in taking the money each month. Deposits are paid without receipts being given and disrepair issues are not dealt with. There has been an increase of landlords renting houses to more than one family with facilities being shared. But when people are desperate for homes it is surprising what they will accept.

Often clients come to us for help to deal with a landlord who is not behaving appropriately and although there may be a remedy to help the client they are not prepared to take this step because they fear their home will be at risk.

In conclusion it can be extremely frustrating when trying to help clients with housing issues. We do not have a supply of houses and nor do we have any additional influence with the Council. Our aim is

always to make sure the correct legal process has been followed and a client has enough information about their situation so they can decide what they wish to do. We will do what we can to help them find accommodation and when they do to make sure they keep it. However unless there is an increase in the numbers of affordable rental properties accommodation for some people their chances of finding suitable accommodation in Woking is small and they may be forced to look elsewhere.



## Case study

Miss A and Mr B currently live with Miss A's parents. They have a 2 year old son. They all sleep in the same bedroom. The house is overcrowded and Miss A's parents have said they would like them to move out as soon as possible. Mr B is working full time and is paid £23,000 per annum. Miss A works 16 hours a week in the evenings when he is at home and is also paid the minimum wage. They are in receipt of working tax credit. Miss A came in to ask for advice about a letter from the Allocations department at the Council which said that although they would be placed in Band D on the Housing Register due to overcrowding they could not bid on Council properties because they had a household income of more than £27,000 per annum, and would only be able to bid on Thamesway properties. Miss A was advised that according to the Allocations Policy this was correct. To find somewhere to live of their own they had 2 options. The first was to convince her parents to allow them to stay and bid on Thamesway properties when they were on the Property List, which could take more than 2 years. Secondly, find somewhere to rent themselves. Miss A had said she had registered with all the Letting Agents but they still did not have enough money saved up to pay all the charges, deposit and rent in advance. Miss A was concerned her parents would lose patience soon and would ask them to leave which would mean they would need to make a homelessness application to the Council and be placed in Bed and Breakfast. She saw no other options.

**Lorraine Buchanan**  
**Housing Caseworker**

## Guildford County Court Help Desk Report

The main aim of the Guildford County Court Help Desk project is to support a client from the time they are served with Court housing possession claim papers in relation to their rented or mortgaged property. If there is time we will meet the client before the Hearing.

We can then understand why they have rent or mortgage arrears. If possible we will liaise with the landlord or mortgage company, deal with any benefit problems and make sure the client is receiving the income to which they are entitled. By the time of the Hearing we will have done what we can to stabilise the situation and hopefully reach an agreement with their landlord or mortgage company.

Clients who have not previously made contact with us can ask for assistance at Court on the day of the Hearing. There remains no other Law centre presence at the fortnightly Possession Claim On-Line (PCOL) sessions at Guildford County Court and therefore the support provided by the Court Desk is the only available advice and representation service for clients at the PCOL sessions.

During the year 2016/2017 we helped a total of 211 clients through the Court Desk mostly from the Woking, Guildford and Waverley Boroughs. All three Boroughs attach one of our leaflets to correspondence sent to their tenants and housing options teams also attach a copy of the leaflet and mention the project in their letters to home owners with mortgage arrears.

We have a dedicated telephone line and email address for people to contact us directly.



### Case study

The client is a single parent living in a Housing Association property with her 3 young children. She was working part time on a relatively low income and was also in receipt of working tax and child tax credits.

However, she became ill and was unable to work for a period of about 6 months. By the time she sought assistance from the Court Help Desk, her housing benefit had been suspended because she had not provided payslips within the required time period and rent arrears of over £3400 had accrued because she had not been making up the shortfall between her rent and her housing benefit award. In addition the client had been served with Court Possession Proceedings brought by the Housing Association Landlord.

We worked with the client to get her housing benefit back into payment at the correct rate (which resulted in an increase of housing benefit of over £65 per week) and backdated to cover the period during which she had been on sick leave (which resulted in backdated payments of over £1,500 being paid onto the client's rent account).

We attended Court with the client for the hearing of the possession claim without the need for the client to attend a second hearing and without an order for the court fees of £325 being added to the rent account.

The Court Desk was funded for 2016/17 in its entirety by Woking Borough Council for which we are grateful.

We are also pleased that funding has now been secured for the Court Desk for 2017/18 by funding from Woking and Guildford Borough Councils, The Police and Crime Commissioner and the Access to Justice Foundation.

The number of households that the Court Desk assists is set to increase in 2017/18 following the closure in March 2017 of Reigate County Court and the transfer of half of Reigate's case load to Guildford County Court.

**Jakki Mimms**  
**Court Desk Adviser**



## Money Advice Report

The Money Advice Team continues to provide advice to clients with unmanageable debt. The majority of our clients are households struggling to make ends meet on a low income. Many of these households find themselves in the position of being unable to pay essential bills without having to rely on credit, at a time when access to affordable mainstream credit remains severely restricted.

As a result, we are seeing an increase in clients whose only debts are arrears on priority household bills. Council Tax debt appears to be a particular problem, with many of our clients becoming further indebted due to additional fees incurred when bailiffs are instructed to collect the debt. Water rate arrears as well as fuel bills arrears are also on the rise.

Many of our clients, therefore, have to make difficult spending choices to get their lives back on track, such as cutting down on the quality of food that they buy and going without meals. Many are also switching off the heating, and not buying new clothes for themselves or their children. Other clients are cutting out all social activity, which leads them to become socially isolated. We continue to refer working families to the food bank.

We continue to assist clients to petition for bankruptcy or apply for debt relief orders, as appropriate, to enable them to start afresh without the burden of debts that they cannot pay.



### Case study

Client is 45, single and suffered a stroke a few years ago. Until her stroke, client was married and had managed her finances very well. However, after her stroke, the client began to suffer from confusion and mental health issues. Her marriage broke down. Due to her illness she could not work and had to claim Employment and Support Allowance.

As a result of not working, mental health issues and being on long term benefits, the client was not able to keep up with payments on her essential bills or loans. She had no prospect of being able to return to work due to her incapacity, and she could not foresee being able to repay her debts. This situation was causing her to become more depressed and anxious knowing that she owed money which she could not repay.

After explaining and advising the clients on her options for dealing with her debts, she decided she would like to apply for a Debt Relief Order. We facilitated the application and submission of the DRO, and continued to support her during and after the application. The client is now debt free and relieved of the burden of unmanageable debt.

**Sue Jarrett**  
Money Advice caseworker

## Family Law Report

For the first time in 2016 -17 a decision was made to start accompanying clients to proceedings in the Family Court at Guildford County Court. All clients appreciated having someone familiar with court procedures and processes with them; not surprisingly people get very nervous about court appearances.



### Case study

The client divorced her husband in 2012. At the time they reached an agreement about the care of their 2 children and it was agreed their father would see them at his mother's house every other weekend. In 2014 when the client moved to Woking she continued to travel to her former mother in law's house every other weekend. But when the children said they did not always see their father she cut down on the number of trips. The father started court proceedings for more contact with the children in 2016 and the first hearing was listed in February 2017. The first hearing in Children Act proceedings is a court led mediation appointment during which the court works with CAFCASS (court officers who ensure children are heard and court decisions are made in their best interests) to assist the parties to reach an agreement.

The client was therefore encouraged to think about her proposals for contact so that she could put them to CAFCASS who would pass them on to the father. Over the course of 2 appointments and several email exchanges the client was supported to prepare for this Hearing.

I accompanied the client to Court and we met with the CAFCASS officer and told him of the client's proposal. He then discussed this with the father and after some to and froing an agreement was reached. I was able to support the client throughout these negotiations and could check the draft Order which was drafted on the day. The following day a cake arrived from the client to say thank you which confirms how invaluable our advice and support had been to the client.

**Susan Denning**  
**Family Law specialist**

## Fundraising Report

It is a common misconception that Citizens Advice Woking is funded by the Government and that the continuation of the service we provide is adequately provided for. Whilst it would be lovely to think that our services are not in jeopardy, in the economic climate we have, like other charities and not for profit organisations, we have a constant challenge to make sure we have sufficient finances to provide what we need.

Whilst we receive a generous grant from Woking Borough Council each year, this does not cover all the costs of running the service, particularly when the demand for advice is ever increasing as recent changes to the welfare benefit system for instance, push clients into further difficulties.

We therefore need to subsidise our costs by fundraising. This can be difficult for us as many charities find themselves in the same predicament, and the good will and donations available are spread ever thinner.

In the past we have arranged Quiz Nights which have been not only fun to do, but have raised more than £2,000. We have also had two very successful Charity Golf days with an Auction and dinner held in the evening, raising over £10,000 each which has boosted our funding. Inevitably, these events have required a lot of organisation from a few members of staff and volunteers.

We are also extremely fortunate, and could not run our service to the levels we achieve, without the extremely generous help from our volunteers. The additional goodwill and donations they provide generously assists with our fundraising although we should not rely on this. Some have even taken it upon themselves to raise money for us in an individual way through running the Bupa 10k or other personal challenges.

Raising our profile as a Charity throughout the local community is therefore paramount, and an ongoing process. With limited resources available, this is a tough challenge, but one we consider necessary, particularly as other more 'emotive' charities can often be the ones that are foremost in people's minds when deciding where they should donate funds.

**Helen Trotter**  
**Administration Officer**



## Project Wenceslas

The Wenceslas Project is a partnership formed between Citizen Advice Woking and Woking Lions. It invites the community of Woking to donate all, or part, of their winter fuel allowance to the Wenceslas Project. The project was named after Wenceslas, a ruler in the tenth century who ruled for seven years in Bohemia (which is now part of the Czech Republic) and was known for his charity work in helping the poor.

The aim is to help households in Woking who for whatever reason are in fuel poverty. Applications are made by completing a form which gives details of the people in the household, their family income and what help they need from the fund. This could be short term help by putting some money on their key metre cards for a week or so or by paying a gas or electricity bill in full. Each application is judged on its merits and clients can be helped on more than one occasion. In addition to financial support clients can be advised on any other issues they may have which may improve their situation for the future.

Referrals to the Project are not only made by volunteers and staff at Citizens Advice Woking but also by Christians Against Poverty.

To raise awareness of the Project I have attended several community events with Action Surrey.



### Case study

A client's husband had health problems and was unable to be in employment for very long periods of time. One day he suddenly announced he was leaving her and the children. The client then discovered all the household bills had been put in her name without her knowledge. The client continued working at her two part time jobs as well as supporting one of her young children with type one diabetes. The Wenceslas Fund was able to contribute towards the client's quarterly fuel charge. Following this support the client is now being assisted to claim benefits in her name making the future secure for the children and herself.

**Margaret Gower**  
**Project Wenceslas Administrator**



## A Volunteer's Perspective

When I retired from the company where I had worked for almost 25 years, I was interested in volunteering somewhere where I could use not only my skills from my working life but also expose me to new challenges whilst helping the local community. Several people mentioned Citizen's Advice as an organisation that could help me realise those goals. So a little over a year ago I contacted the Woking office to explore opportunities. I was invited into the office for an introduction to the aims and principles of Citizens Advice which further inspired me to become involved.

I started by working on the reception desk for one morning a week. Reception is a great place to start with Citizens Advice. In that role I have had contact with every client that has come to the office during my session, whether they are initial walk-in Clients or those coming for prescheduled appointments. It provides exposure to the diversity of our Clients and builds an awareness of the problems they face. It also offers the opportunity to be the interface between the Clients and the advisors and specialists' to help the session to run smoothly. Reception is not without its challenges, such as navigating the 'yellow form' and keeping the ticketing under control, as well as entering information into our case recording system. Then there are those occasions when Clients arrive 'not as single spies, but in battalions'. However, the overwhelming majority of the Clients are agreeable and patient and there is always excellent help and support from the rest of the staff. It is especially heartening to see Clients that may have come in looking anxious and concerned leaving relieved and even smiling. This is a great testament to the difference CAW can make to people's lives.

After a few months I also became involved with the Healthwatch activities. Building on skills from my previous working life I volunteered to write up the stories, from the advisor's notes, to be sent to Healthwatch Surrey. More recently I have become involved with the Healthwatch Telephone Information Line taking calls and e-mails from Clients regarding their experiences with the Health and Social Care systems. These activities have helped me see, and be involved in, the campaigning aspect of the Citizen's Advice mission. By gathering evidence as to problems with healthcare processes, as well as collecting comments on what is working well, influence can be placed on policy makers to optimise the systems. These changes should benefit the community as a whole.

Therefore in my first year of volunteering with Citizen's Advice I have been instrumental in both providing assistance to Clients individually and also helping to make wider societal changes. These experiences have encouraged me to embark on the Advisor training programme. From this I hope to gain more knowledge and develop additional skills to further the aims and principles. My experiences at Citizen's Advice have more than fulfilled my volunteering goals.

**Michael Durcan**



**Citizens Advice Woking**  
**SUMMARISED FINANCIAL STATEMENTS**  
**31st March 2017**  
**Registered Number: 2638741**

### **Statement by the Trustees**

The attached summarised financial statements are a summary of information contained in the full financial statements of the Charity for the year ended 31st March 2017.

These summarised financial statements may not contain sufficient information to allow the reader to gain a complete understanding of the financial affairs of the Charity. For further information, the full financial statements, the Independent Examiners' report on those accounts and the Trustees Report should be consulted. Copies are available on request.

The full financial statements were approved by the Trustees on 2<sup>nd</sup> August 2017 and were examined by Brewers Chartered Accountants. These have been delivered to the Registrar of Companies and the Charity Commission.

Statement approved by the Trustees and signed on their behalf by:

**C Croker**  
**Chairman**

**P Smitham**  
**Treasurer**

## Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report on the accounts of the charity for the year ended 31<sup>st</sup> March 2017, which are set out on pages 11 to 18. The report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

### Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants (ICAEW).

Having satisfied myself that the charity is not subject to audit under company law and is eligible to independent examination, is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below:

### Independent examiner's statement

In connection with our examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 386 of the Companies Act; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Andrew Skilton, ACA**  
**Brewers**  
**Chartered Accountants**  
**Bourne House**  
**Queen Street**  
**Gomshall**  
**Surrey GU5 9LY**

**CITIZENS ADVICE WOKING**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
(Including the Income and Expenditure Account)  
**For the year ended 31st March 2017**

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2017 £	Total 2016 £
<b>INCOME FROM:</b>						
<b>Donations and legacies</b>		18,770	-	-	18,770	8,316
<b>Charitable Activities</b>						
Grant Woking Borough Council		374,854	-	-	374,854	351,102
Other grants	<b>14</b>	-	-	78,960	78,960	51,052
Income from other trading activities						
Income from fundraising activities		3,610	-	-	3,610	19,686
<b>Investment Income</b>	<b>2</b>	55	-	-	55	782
<b>Other income</b>		14,208	-	-	14,208	29,137
	<b>1</b>	411,497	-	78,960	490,457	460,075
<b>EXPENDEDITURE ON:</b>						
<b>Raising Funds</b>		1,509	-	-	1,509	6,496
<b>Charitable Activities</b>						
Grants	<b>3</b>	-	-	11,973	11,973	4,864
Staff costs	<b>4</b>	135,784	-	89,007	224,791	314,326
Office and property costs	<b>5</b>	173,624	-	-	173,624	155,955
Sundry expenses	<b>6</b>	34,253	-	2,935	37,188	41,636
<b>TOTAL</b>		345,170	-	103,915	449,085	523,277
<b>NET INCOME/(EXPENDITURE)</b>		66,327	-	(24,955)	41,372	(63,202)
<b>Transfers</b>	<b>13 &amp; 14</b>	(954)	(6,248)	7,202	-	-
<b>NET EXPENDITURE after transfers</b>		65,373	(6,248)	(17,753)	41,372	(63,202)
<b>FUNDS BROUGHT FORWARD AT 1ST April 2016</b>		28,049	8,901	21,290	58,240	121,442
<b>FUNDS CARRIED FORWARD AT 31ST March 2017</b>		93,422	2,653	3,537	99,612	58,240

**CITIZENS ADVICE WOKING**  
**BALANCE SHEET**  
**At 31st March 2017**

	Notes	2017		2016	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	8		1		1
CURRENT ASSETS					
Debtors	9	-		2,581	
Cash at bank and in hand		104,849		88,658	
		<u>104,849</u>		<u>91,239</u>	
Creditors : amount falling due within one year	10	<u>5,238</u>		<u>33,000</u>	
NET CURRENT ASSETS			99,611		58,239
NET ASSETS			<u>99,612</u>		<u>58,240</u>
FUNDS					
Unrestricted Funds					
General funds		93,422		28,049	
Designated funds	13	<u>2,653</u>		<u>8,901</u>	
			96,075		36,950
Restricted	14		3,537		21,290
TOTAL FUNDS			<u>99,612</u>		<u>58,240</u>

## Meet some of our team



## **STAFF LIST**

### **Trustee Board**

Mr. Brian Hamill	President
Mr. Charles Croker	Chairman
Mr. Laurence Oates	Vice Chairman
Mr. Philip Smitham	Honorary Treasurer
Cllr. Anne Murray	Elected Member
Cllr. Melanie Whitehand	Elected Member (Left Jan'17)
Mr. Philip Stubbs	Elected Member
Mr. Chris Atkins	Advisers Representative
Mr. Jim Chisholm	Advisers Representative
Cllr. Milyas Raja	WBC Observer
Cllr. Chitra Rana	WBC Observer
Cllr. Anne Roberts	WBC Observer (Left Jun'16)
Cllr. Debbie Harlow	WBC Observer (Left Jun'16)

### **Management Team**

Lorraine Buchanan	Chief Executive Officer
Hazel Craig Waller	Chief Executive Officer (Left Dec'16)
Carolyn Hixson	Operational Manager

### **Administration**

Helen Trotter	Administration Officer
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### **Training**

Laura Kerns	Training Supervisor
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### **Specialist Team**

Emma Aldred	Welfare Benefits Team Coordinator/Caseworker
Jakki Mimms	Court Desk Adviser
Janna Dennis	Money Advice Caseworker (Left May'16)
Julie Drake	Welfare Benefits Caseworker
Laura Kerns	Financial Capability Coordinator/Training Supervisor
Lorraine Buchanan	Housing Caseworker
Rosemary Johnson	Welfare Rights Caseworker
Sue Jarrett	Money Advice Caseworker
Susan Denning	Family Law Specialist

## Specialist Volunteers

Caroline Ashford  
Chris Atkins  
Paul Crane  
Robina Khan  
Sabine Zanker  
Steve Saviker

Quality of Advice Assessor  
Employment Law Specialist  
Welfare Benefits Support  
Welfare Benefits Support  
Immigration Advice  
Immigration Advice

## Volunteer Advice Team

Alison Hardwick  
Alison Watson  
Angus Paton  
Anne Lamb  
April Nelson (Left Jan'17)  
Barbara Barklem  
Barbara Manie (Left Feb'17)  
Barbara Potter  
Bob Ewen  
Brenda Doherty  
Brenda Fitzgerald  
Brenda Glover  
Chirantan Shukla  
Colin Bonsey  
Elisa Rovelli  
Fiona Robotham  
Geoff O'Dell  
Gill Cossey  
James Bamford  
Jane Marsden  
Jane Walker  
Jeff Dawson  
Jenny Hight  
Jenny Sexton  
Jill Franklin  
Jim Chisholm  
Joe Rogers  
John Lenihan (Left Jul'16)  
John Moore  
Juliet Olsen  
Katherine Adams  
Lesley Taylor

Lewis Crowley  
Mandi Duncan  
Maria Bonnici  
Marie Worthington  
Matthew Wilson  
Michael Hipkins  
Natasha Krikorian (Left Apr'16)  
Paula Davies  
Paul Sheppard  
Penny Charles  
Peter Harvey  
Philippa Galloway  
Rachel Saffrett  
Rebecca Haddow  
Rob Alexander (Left Jan'17)  
Robin Spice  
Roger Bird  
Roger Clark  
Roger Harrison  
Ron Hymers  
Simon Creed  
Sue Mobey  
Sue Champion  
Susan Groves  
Tina Stimpson  
Tony Elliott  
Trevor Woods  
Valerie Jenkins  
Yvonne Osprey



Volunteering can be  
challenging and rewarding.

Why not come along and be  
part of our friendly team ?

For further details, please  
contact:

Sue Jarrett

by email:  
[sue.jarrett@wokingcab.org](mailto:sue.jarrett@wokingcab.org)

## Research & Campaigns

Alison Hardwick  
Freddie Crane  
Sally Long

## Volunteer Administrative Staff


Carol Harvey  
Elizabeth Terry

## Volunteer Receptionists

Alison Couzens  
Anne Pitt  
Barbara Manie  
Carol Harvey  
Chris Shepherd  
Debby Evans  
Elizabeth Terry  
Hannah Cheeseborough  
Jean Macleod  
Julia Kipling  
Louise Pears  
Michael Durcan  
Michelle Pilsworth  
Nadia Hussain  
Romy Cross  
Ros Hollands  
Roz Ferguson  
Terri Skilbeck

## Project Wenceslas

Margaret Gower



### Please Support Us

Citizens Advice Woking was originally set up to support the local community through difficulties brought about by the 1939-45 war. Today, we are again facing difficult and challenging times and it seems hard to believe that some of the problems that were brought to us back then are still as real today. As a registered charity, we would be extremely grateful if you could help us with a donation through this link .

<https://mydonate.bt.com/charities/citizensadvicewoking>

# What some of our Clients say.....

'My family and I could not be more grateful for all the help and attention we received'

'Thanks again for all your invaluable help with this'

Thank you so much for all the hard work you have put into this, Many Many Many thanks'

'My benefit has been approved and I am so pleased because now I can have a cleaner and it will make my life so much easier '

(from an elderly client)

'I just wanted to thank you so much for your help with my PIP application. Also for your reassurance and support, along the way. I am so very grateful'

'Thank you for your effort and your time devoted to assist me in times of my difficulties'

'Many thanks for your swift action in helping with this matter and your legal knowledge to resolve my dilemma'

'You can imagine my delight in receiving a Blue Badge in the post this morning, it will be such a help. Your time and effort is very much appreciated'

'I hope you realise how much I appreciate your help as you have been my sanity through it all.

Thank you so much'

'Thank you for the emergency £20 you gave me to get my food and power back on. Please accept the money back so you can help someone else'

'It's been one of the worst periods of my life and I can't thank you enough for everything you've done.

Words really are inadequate.....

but thank you'

'I spoke with a benefits advisor about an appeal and I was provided with great advice and a supporting letter. I have won my appeal. Many thanks for all your help and advice'.



Woking

**easyfundraising**  
.org.uk



**Provincial House, 26 Commercial Way, Woking, Surrey.  
GU21 6EN**

**For Advice Tel: 0300 330 1198**

**For Administration Office Tel: (01483) 725192**

**Fax: (01483) 776350 Email: [bureau@wokingcab.org](mailto:bureau@wokingcab.org)**

**[www.wokingcab.org](http://www.wokingcab.org)**

**Supported by  
Woking Borough Council**

***Charity registration number: 1004585***

***Company Number: 2638741***

