

**citizens
advice**

**Kensington
& Chelsea**

Citizens Advice Kensington and Chelsea

Annual review 2020-2021

Incorporating reporting up to December 2021

We are Citizens Advice

We give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem



Supporting our local community

Onward and upward!

We have faced our share of struggles in the past year: simultaneously, the pandemic, funding cuts and a major restructuring, the latter still ongoing. Clients, staff and trustees showed resilience during those challenging times. As we are now entering a period of reconstruction and hope, it is time for us to express our gratitude to them.

To our clients: you remain at the forefront of our mind and at the heart of our plans. K&C CA was founded in 1939 to address your issues. We have been operating for you uninterrupted ever since, we are one of the longest serving CAs in England and Wales. You adapted when we had to close our doors and instead accessed our services over the phone or on-line. Where able to do so, you reached our dedicated team. On our books, you represent 14% of the K&C adult population, and you know you can turn to us for advice when needed. You are our reason for being, and we thank you for your patience and for the support you yourselves provide to our staff with your words of gratitude.

To our staff: you are the backbone of our organisation and have proven to be resilient in overcoming the challenges that came our way. Throughout the pandemic, with our volunteers, you have continued helping clients over the phones and e-mail, as well as retaining face to face meetings in Wormwood Scrubs prison and in Westway Trust offices. As soon as you could, you were back seeing clients at Chelsea Town Hall, the Food Bank at Lancaster Road Methodist Church, and by appointment at Brompton and North Kensington Libraries. Throughout, you have maintained our service as evidenced in the latest statistics. It is therefore, with great sadness that due to funding cuts, we have had to say goodbye to many valued and often long-standing members of our team. We would like to take this opportunity to pay tribute to your professionalism and commitment to our clients.

To our volunteers: We could not do without you and your dedication to us during the challenges of lockdown. We now need more of you! You are currently 70, we are aiming to increase numbers further as we are gearing the service towards a much greater proportion of advice provided by you.

To our trustees and our advisers: We have been buoyed by the response we have had in our drive for new trustees [see list below] following the resignation of both our Chair and Acting Chair in the course of the year. We have significantly strengthened our board with your specific skills: legal, operational, organisational behaviour and accounting. Some of you were put straight to task during the restructuring process whilst others will prove invaluable during the consolidation phase. Past trustees came to the rescue and have become advisers, working tirelessly to help us [see below]. We thank here those trustees who left us during the year. We are immensely grateful for your time and effort in helping the organisation.

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Where do we go from here? Onwards and upwards!

Consolidation of our new model of service:

We are looking forward to finalising our plans to open our North of the Borough offices at 2 Thorpe Close to complement our offices in Chelsea Town Hall. We managed to reduce significantly our office overheads and are organising our new space to be a welcoming space for clients, staff and volunteers alike. We are confident that we can extend access to our quality assured service, albeit in different forms, refocusing our resources as far as possible on directly supporting our clients.

Partnerships: we are developing new partnerships as well as strengthening old ones with local and out of borough VCOs.

Fundraising: in addition to RBKC’s funding for which we are extremely grateful, we are pressing to diversify our sources of funding. We recently secured funds from the Trussell Trust to further develop our services at the Methodist Church Foodbank; from the K&C Foundation Winter Warmth Grant which we are distributing to our clients alongside broader support such as benefits checks; our important work with the Grenfell survivors has

once again been recognised with funding from the NHS, RBKC and The K&C Foundation. Without you, our funders, there is no service. We thank those who are faithfully continuing to support us and welcome our new funders. Working in partnership with you, we will help to build a fairer and stronger community.

As we write this K&C Citizens’ Advice State of the Union piece, President Zelinski and the Ukrainian people provide us with a living definition of the word “courage”. We take the opportunity to pay them a tribute.

Claire Bruce and Kate Blagden
Co-Chairs





Welcome

A global pandemic had not previously registered on our quarterly risk assessment; it was not a contingency that we had made plans for. Nonetheless, we were quick to adapt to the challenges posed by the crisis, moving to remote working to ensure the safety of staff and clients. A grant from the London Community Response Fund allowed all workers to have access to work laptops and mobile phones. Citizens Advice national office introduced a freephone number so that our clients were able to speak to us without cost.

Despite the uncharted waters, staff and volunteers in each of our services quickly mastered new ways of working; homes became offices; phones became scanners; benefit and employment appeal hearings became remote; and 'you're on mute' entered our everyday lexicon. Consequently, we were able to continue to deliver the support and legal advice a growing number of people desperately needed with greatly reduced face-to-face interaction.

We could not have achieved what we have without our partners and funders. We continue to work with the Royal Borough of Kensington and Chelsea social services and the CNWL NHS Trust to meet the needs of residents who find it difficult to access our services due to health constraints. Our advisers have developed particular expertise in working with clients living with disabilities as well as clients who are experiencing mental health issues. We continued to deliver advice in Chelsea and Westminster Hospital, St Charles Hospital, Pall Mall Mental Health Centre and other community locations to ensure we were meeting the needs of our most vulnerable hard-to-reach clients for whom face-to-face engagement is vital.

Our partnership with the Trussell Trust and Notting Hill Methodist Church helped us to reach the sharply-increased number of people relying on the Kensington and Chelsea food bank to help make ends meet. We worked with the Trust to address some of the possible underlying causes of poverty, helping with employment issues, ensuring the correct benefits were received and addressing practical debt management. We were also able to offer hardship payments of up to £1,000 to clear fuel debts thanks to our partnership with the Kensington and Chelsea Foundation.

Seeing the benefits in taking our service to where it was most needed and building on the success of our work at the foodbank, we began working with a number of community organisations across the borough, offering weekly outreach advice to their members and users. Citizen Advice's robust quality assurance, backed by Advisernet, an extensive bespoke information system updated daily plus monthly independent quality audits, put us in a unique position to support community organisations with identifying issues and offering preliminary support. This is a model of working we intend to grow over the coming year.

Support from the Kensington and Chelsea Foundation has

We are here for everyone

allowed us to continue to provide dedicated support to residents affected by the Grenfell fire tragedy, the survivors and bereaved, and also the wider community. K&C Foundation funding allowed us to address the wider policy issues involved, whilst NHS and RBKC funding enabled us to work directly with individuals and families. We feel privileged to have been able to contribute to the recovery from the fire with this essential work.

The contribution made by our volunteers has been, as ever, central to the work that we do. Our volunteers have been involved in facilitating every aspect of our service – delivering advice, policy and campaigns, volunteer lawyers specialising in employment, housing and family work, and of course our trustees, providing overall governance and direction. Thanks to the support of the National Lottery, we were able to recruit a dedicated volunteer co-ordinator and grew our volunteer numbers to 70.

Impact

In 2020/21, our work created over £9 million in public value by improving our clients' wellbeing, family relationships and positive functioning calculated using Citizens Advice's Treasury approved impact model. This figure includes £5,049,396 in additional benefits as well as £1,041,001 in debts written off, as a direct result of our intervention.

An independent experience survey of our clients found:



I am immensely grateful to everyone who has contributed to these achievements: volunteer advisers, dedicated staff across all our services, and senior management colleagues and trustees who helped lead the changes. We are committed to responding to the priority legal and advice needs of individuals and families and I hope that when you read this report you will share our view that we are strongly placed to tackle inequality and achieve justice for the many people who continue to need our help.

Sadly, it is beyond doubt that there will be an increasing demand for our services, to bring effective relief to the growing numbers of residents facing misfortune, injustice or destitution. Our commitment to helping people find solutions at times of crisis or despair in their lives is the reason we work in this sector and go that extra mile. On behalf of all those we've helped, I thank our funders, our committed volunteers, our dedicated trustees who provide exceptional support and guidance, and our skilled, professional staff who have worked so hard and with empathy and compassion throughout the pandemic. Together we use our resources and experience to change lives for the better and contribute towards a fairer society. It is a much-needed contribution that brings great public benefit and value.

Laurence Wilson
Acting CEO



Supporting our local community

Advice @ Kensington & Chelsea Foodbank

After 18 months of mainly remote work, in August 2021 we opened a drop-in service in the heart of North Kensington. I started volunteering for Citizens Advice in 2018 and was asked to set it up and deliver the new service. As the demand for the service grew, I was joined by a colleague to assist with issuing food bank vouchers and manage reception.

Based at Notting Hill Methodist Church (opposite Grenfell Tower) and opening on the same days as the Food Bank there, we are at the very heart of the community.

We assist 30-40 people every week and issued hundreds of food bank vouchers to people struggling to feed themselves and their families. They present with problems large and small, often overwhelming, always significant.

The range of issues is enormous, from housing and welfare benefits to family/relationship concerns, financial difficulties and all points of dilemma in between. Afra (name changed) was very tearful and extremely anxious: recently divorced, but with no family or close friends in London, she was forced to remain in the marital home. Her local authority rejected her application for housing support; she turned to a solicitor, whose fees exhausted her meagre savings and appealed the decision. No barrister was provided, no translator offered. Afra is Iranian and found it hard to make her views heard or follow the court proceedings. The judge accepted the Council's argument, Afra was landed with fees of thousands of pounds causing huge stress on top of interminable living circumstances.



Selina O'Grady Foodbank

People require practical help (support applying for reduced court fees and benefits advice in Afra's case), but they also need to be supported as human beings, to be met with kindness, respect and good humour. Citizens Advice is a national emblem of community service. It provides a welcoming space, free of charge, where people can come and ask trained advisers, many of whom, like us, are volunteers, for help with virtually any problem. It is of enormous value, and is needed now more than ever.

Graham Peebles



Supporting our local community

Grenfell

We have continued to work closely with bereaved, survivors and other residents affected by the fire. Although we had anticipated that our policy work would concentrate on benefit decision making, it became clear that housing needed to take priority and be urgently addressed. Due to Government measures in response to Covid which led to awards being prioritised and extended and more lenient deadlines, the demand for benefits policy work reduced and this coincided with an increase in the need for housing advice. We produced a report on Fire Safety and Living Conditions in Temporary Accommodation and RBKC Properties.

The Report sets out the main issue that many residents of RBKC housing and temporary accommodation continue to voice concerns about fire safety and living conditions at their properties. The Report then provides examples of various clients affected by issues classified into fire safety, unaffordability, ineligibility, accessibility, unsuitability, long term temporary accommodation, mould/damp and general disrepair. Over 25 client cases relating to these issues, many of which were never fully resolved, demonstrate that RBKC needs to take further steps to ensure the health and safety of its residents.

We are continuing this work with our general housing policy work which aims to change the way that social housing is managed in RBKC. Bereaved residents were some of the clients facing these issues as they are not owed a housing duty by RBKC unless exceptional priority can be obtained through the general housing register. The work with housing has increased due to the number of consultations in the borough this year as these are a reflection of the fact that housing has become the main topic with which our clients are presenting.

We are continuing to monitor the rate of overturned DWP decisions in order to present the DWP with evidence of poor decision making and have challenged 18 decisions which has gained over £100,000 for our clients since October. The work required with the survivors and bereaved families is trauma informed which means it takes longer and has longer term benefits as the client is dealt with seamlessly. We work with the NHS to ensure that our work continues to be trauma informed and recently arranged a session by the NHS for the new staff members and volunteers. We have also been able to inform RBKC policy regarding the rehousing of the bereaved and survivors. Our work led to RBKC agreeing to provide a policy for second moves for

those residents who could not settle in the first home they were given.

We have recently responded to a consultation of the draft policy and any recommendations that are not taken on board by RBKC and lead to further casework on behalf of our clients will inform our response to a review of the policy in January 2022. We are also in the process of pushing for a specific policy for the bereaved as we have several families who we are assisting with this. All this policy work is ongoing and will involve a lot of work over the next year to respond to the rapid changes in housing policy and management in RBKC. We empower those clients that we can by explaining how the benefits system and other legal areas work. For example we held an hour session with a bereaved client to explain how housing benefit is calculated and how the non dependant's circumstances affect their benefits so that they can ensure that the non dependant is aware of the effect that working extra hours would have on his contribution to rent. This enables clients to learn what the rules mean and avoid inadvertently having their benefit stopped or an overpayment accruing. We are working closely with those bereaved and survivors who do not access the Dedicated Service and providing assistance to the community organisations to advise and guide their members.



Arantxa Gaba & Clara Citro, Grenfell Team

Our Trustees and Supporters



Claire Bruce-Lamblin – Trustee

Claire Bruce-Lamblin has been a Citizens Advice K&C trustee since 2018, but previously trained as an advisor and until she became a trustee, was a volunteer from 2005, concentrating mostly on employment matters. She qualified as a barrister and attorney and was an in-house lawyer at the European Commission, EBRD, and Goldman Sachs. She graduated from the universities of Sorbonne, Cambridge, and Harvard. She is the co-founder of an institute of philosophy and religion and a soup kitchen in Soho.



Revd Dr Michael (Mike) Long – Trustee

Revd Dr Michael (Mike) Long has been a trustee at Citizens Advice K&C since April 2019. He is the superintendent minister at Notting Hill Methodist Church, having spent over 30 years as a minister in different appointments and has always had a keen interest in community engagement. In 2018 he chaired Shelter's Commission on Social Housing and has published articles on theology and housing. Mike is a long-serving member of the Methodist Church's Faith & Order Committee, contributing particularly on social and political issues. He is also a trustee of Action for Children, and the Kensington & Chelsea Foodbank.



Dori A Schmetterling – Council appointed Trustee

Dori spent much of his professional life in business development for companies supplying technical materials and equipment to the pharmaceutical industry mainly in Europe and the region between the Nile and the Ganges. Dori has mainly lived in Kensington since 1970. In May 2018, he was elected to Kensington and Chelsea Council, where he sits on the Planning Applications Committee and Licensing Committee (a vice-chair), and the Housing and Communities Select Committee. He joined the Board in October 2018.



Ian Wason – Council appointed Trustee

Ian Wason, BSc (Hons), ACA, is a qualified accountant, social entrepreneur, board director and Councillor in the Royal Borough of Kensington and Chelsea, where he is Chair of the Audit and Transparency Committee and Vice-Chair of the Investment Committee. Ian spent 14 years in South Africa doing voluntary work helping

people start up and manage small businesses in Cape Town and subsequently starting and growing South Africa's largest debt counselling business. Since returning to the UK in 2017, Ian divides his time between RBKC, charity and business interests. He joined the Board in October 2018.



Kate Blagden

Kate has over 20 years' experience in Financial Services, latterly focused on the Management of Non-Financial and Conduct Risks. Kate is well versed in corporate governance, having served as Chair, Vice Chair and Secretary on a range of Committees and Councils. Kate's COO responsibilities for large global teams have included running Talent Management, Promotion and Remuneration processes. Kate joined the Kensington and Chelsea CitA Trustee Board in January 2021.



Samantha Dunn

Samantha recently joined the Citizens Advice K&C, as a trustee, in January 2022. She brings 20+ years of experience in strategy and supply chain, gained in consulting (BCG, Accenture & LRS Anthesis), industry (Unilever and Innocent) and the Public Sector (HMT, Cabinet Office). She has a proven track record of creating a vision and leading others to achieve it, managing change, and project delivery (to time and budget). In her current role at BCG, she is a Manufacturing and Supply Chain expert, in their Global Operations practice. On a personal note, she enjoys spending time in South Africa (country of birth), hiking, playing tennis and golf, and spending time with friends.



Joseph Dudley

Joseph's background is in technology and software development for charities and the public sector, and in education and skills particularly for the space sector. He lived and studied in the borough while at university, and now lives in neighbouring Fulham. Joseph joined the board in February 2021.



Lord Robert Carnwath of Notting Hill CVO

Lord Carnwath was a Justice of the Supreme Court from 2012 until his retirement in March 2020. This followed a career as barrister and judge beginning in 1970, during which he was (inter alia) Attorney-General to HRH Prince of Wales, Chairman of the Law Commission, Senior

Our Trustees and Supporters

President of Tribunals, and Hon President of the UK Environmental Law Association. Outside the law he has been at (various times) Chairman of the Shepherds Bush Housing Association, of the Tabernacle Community Trust, and of the Britten-Pears Foundation. He has lived in the Borough since 1970 and joined the board in late 2021.



Sanjay Jayant

Sanjay has an MBA with over 35 years international and broad-based business management, product and sales experience. He started his career in sales & marketing roles, first in industrial raw materials and then in travel related services. He then spent the last 27 years working in Financial Services focussed on Operations, Strategy, Product Development & Management and Business Development with Swiss bank Corporation, Citibank, Royal Bank of Canada and HSBC, including 4 years in Hong Kong. Sanjay recently returned home to London and joined the Board in December 2021.



Jonathan Pinto

Jonathan is an Associate Professor at Imperial College Business School, where he has been since 2008. He has also been a visiting faculty member at London Business School. He holds honorary editorial roles at two academic journals. Jonathan has a PhD from the University of Pittsburgh, an MBA from the Indian Institute of Management (Ahmedabad), and two Bachelor's degrees from the University of Mumbai – a Bachelor of Commerce and an LLB. He has been an HR executive (P&G India), a management consultant (Andersen Consulting/Accenture), and an HR Head (Clarion Advertising, India). He has worked with over 50 organizations across six countries on three continents. Jonathan joined the Board in November 2021.



Councillor Portia Thaxter – Council appointed Trustee

Portia represents St. Helens Ward for Labour. She is an active supporter of local projects making a difference in the community, and a trustee of the Kensington & Chelsea Foodbank and the Methodist church. She works for the National Health Service, and is passionate about working together to facilitate improvements for the North Kensington community. Cllr Thaxter grew up in North Kensington with a background in community development, a BSc in Biological Sciences and a Masters in Public Health.



Joy Rhoades

A lawyer, Joy's area of expertise is financial services regulatory compliance and risk, with assignments in Asia, and the United States. A long-term resident of the borough, Joy is the lead on governance and trustee recruitment. She is passionate about diversity and inclusion and is a committed mentor and sponsor. Joy joined the board in February 2021.

Arantxa Gaba

We were delighted that our solicitor Arantxa Gaba was awarded an MBE for work in community.



Kensington & Chelsea Citizens Advice is dedicated to providing advice in times of crisis

Our Volunteers



We are tremendously grateful to our team of dedicated volunteers who help to deliver our vital service. Becoming a volunteer is a hugely rewarding way to get involved, forge connections and make a significant difference to your community.

Alexa

I want to express my utmost gratitude for your help throughout my volunteering with CAB. I just received my final result and I was awarded a prize for outstanding LLM clinical work for gaining the highest mark in the project which as you know included my work with you. I can't express how thankful I am for your guidance. Thank you so much, I wouldn't have been able to achieve this without your help.

Cham

I just wanted to say thank you so much for the support you have given me these past few months. I am grateful to have been part of a great, well-connected CA Bureau that tries to help people in any way it can. I can tell you for sure that me and other fellow students have responded very well to having a volunteer coordinator who can guide us and help us at any time. Your responsiveness, sincerity and knowledge of all sorts of issues is truly unmatched. I will remember this experience fondly, and I aspire to be as professional and prompt as you are with us.

Selina

I began volunteering during lockdown and have actually been able to meet clients face to face because I work at our drop-in centre at the Notting Hill food bank. I think the presence of Citizens Advice at the food bank has been hugely beneficial. The food bank is an essential bandage but we can help clients to tackle the underlying causes of their problems or signpost them to the relevant agencies. The work can be hectic and high intensity because so many of the clients are distressed, but it is hugely rewarding and my colleagues have been wonderfully helpful and encouraging.

Owen

Although there have certainly been obstacles in supporting clients during lockdown, my colleagues have been incredibly accommodating and understanding of the challenges posed by our remote delivery of services. Perhaps the most significant difficulty I've faced is making sure that clients who have difficulty communicating over phone and e-mail still receive a high level of care and that all their needs are adequately met. I've found that this issue can be addressed by putting in extra work in ensuring communication is as clear as possible and by frequently checking that clients do truly understand the information you are trying to convey.

Finances

Citizens Advice Kensington & Chelsea – Summary Financial Statements

Statement of Financial Activities for the Year Ended 31 March 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments from				
Donations and legacies	1,871	655	2,526	1,961
Charitable activities				
Bureaux, Community and Legal Services	766,892	-	766,892	700,410
HMP Wormwood Scrubs	-	107,022	107,022	106,940
Adult Social Care	-	297,328	297,328	250,892
Mental Health Project	-	-	-	25,000
Money Advice Project	-	67,646	67,646	76,660
Grenfell Project	-	120,952	120,952	73,618
Universal Support	-	89,560	89,560	86,560
Investment income	522	-	522	1,796
Other income	700	-	700	2,300
Total	769,985	683,163	1,453,148	1,326,137
Expenditure on Charitable activities				
Bureaux, Community and Legal Services	646,598	-	646,598	562,847
HMP Wormwood Scrubs	-	109,792	109,792	123,807
Adult Social Care	-	287,095	287,095	318,979
Mental Health Project	-	-	-	25,000
Money Advice Project	-	63,658	63,658	92,224
Grenfell Project	-	112,345	112,345	112,929
Universal Support	-	89,933	89,933	102,907
Total	646,598	662,823	1,309,421	1,338,693
Net gains/(losses) on pension scheme	(136,532)	-	(136,532)	-
NET INCOME/(EXPENDITURE)	(13,145)	20,340	7,195	(12,556)
Reconciliation of funds				
Total funds brought forward	201,804	78,609	280,413	292,969
Total funds carried forward	188,659	98,949	287,608	280,413

Statement of Financial Position At 31 March 2021

	Unrestricted funds £	Restricted funds £	2021 Total Total funds £	2020 Total Total funds £
Fixed assets				
Tangible assets	11,072	-	11,072	4,490
Current assets				
Debtors	29,281	-	29,281	60,664
Cash at bank and in hand	653,199	98,949	752,148	556,494
	682,480	98,949	781,429	617,158
Creditors				
Amounts falling due within one year	(133,544)	-	(133,544)	(84,818)
Net current assets	548,936	98,949	647,885	532,340
Total assets less current liabilities	560,008	98,949	658,957	536,830
Pension liability	(371,349)	-	(371,349)	(256,417)
Net assets	188,659	98,949	287,608	280,413
Funds				
Unrestricted funds			188,659	201,804
Restricted funds			98,949	78,609
Total funds			287,608	280,413

Trustees' Statement

The above are not the statutory accounts but a summary of information relating to the Statement of Financial Activities and the balance sheet. The full accounts from which they are derived were approved by the trustees on 23 September 2021, and bear an audit report which does not cause any concerns such as a qualified opinion or limitation of scope. Copies of the full accounts together with the Trustees' Report and the report of the auditors (which have been submitted to the Charity Commission) may be obtained on application to the secretary at the registered office. Dr. S Thower, H Li (Acting Chair and Treasurer)

Auditors' Statement

We confirm that the above summarised financial statements are consistent with the full annual accounts. Haines Watts Wales LLP, Chartered Accountants and Registered Auditors.

Making a difference

"Thank you, I don't know what I would do without you. One thing I do know is if you and your Grenfell team weren't supporting us, I am scared to think where we would be. We'd probably be gone because all this is too much especially with PTSD. There have been several times we have wanted to give up but thanks to you we can keep going. The C.A.B heads need to recognise we need the C.A.B. This is serious you and your team are all we have, you care about us and our community. There isn't another "go to service" that can help us."

"Thank you for all the time you have taken on my case, your patience answering all my questions and getting me through this absolutely awful time. I am so happy with the redundancy package. I can now start job hunting."

"Your service has saved my life on a number of occasions over the years. Dealing with DWP forms and letters is so stressful for me as a PTSD sufferer. I feel so much calmer knowing that there is a place I can turn to for support. I can't thank you enough for your help."

The work that we do would not be possible without the financial support we receive.

Special thanks to:



Thank you!

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advice**

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& Chelsea**