Agnes Smith Advice Centre



Annual Report

April 2016 - March 2017

The Agnes Smith Advice Centre is run by an independent registered charity, Blackbird Leys Neighbourhood Support Scheme Ltd.

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AIMS OF THE CENTRE

We aim to ensure the best practices in the delivery of free, independent and confidential advice by:

- Maximising income through welfare benefit take-up
- Encouraging long-term sustainable plans to tackle debt
- Enabling people to remain in their own homes
- Empowering people within their own community

WHAT WE DO



We are an independent Advice Centre, located in the heart of Blackbird Leys - a highly disadvantaged estate on the southeast edge of Oxford. Blackbird Leys is one of the largest housing estates in Europe and parts of it are amongst the most deprived 10 per cent in the country.

We have been operating since 1972. Our service is free, confidential and non-judgmental. We are firmly rooted in the local community, as well as having rigorous professional advice standards.

We are the first port of call for many individuals who do not know where to turn for advice, on everyday issues such

as debt, welfare benefits, housing and employment. By offering advice across these key areas, we aim to bring about positive changes in people's lives.

We also aim to achieve broader changes for people. We hear first-hand about

the challenges faced by local residents. We use this evidence to give feedback to local government and other agencies. In this way, we can influence changes that affect the wider community.

We work in close co-operation with other local organisations in Blackbird Leys and across Oxford.

We provide a vital service for the local community.



OUR SERVICES

General Advice: We offer general drop-in services every morning, with no need to book in advance. This can cover any issue; people often come to our drop-in sessions when they have a crisis in their lives.

Specialist Advice: We offer specialist advice and support when a client needs more in-depth help in:

- **Debt/money advice** (including budgeting)
- Welfare benefits (including appeals)
- Housing

People often approach us with multiple and complex problems and may need several appointments over a period of time in order to resolve their issues.

Self-help: Our aim is to enable people to solve problems themselves, whenever

possible. We have a wealth of information, forms and leaflets in our reception.

Legal advice clinic: We provide a free legal advice clinic, courtesy of Bower & Bailey solicitors. The legal advisor can offer guidance on areas of law that we do not cover ourselves (e.g. probate, personal injury).



REACHING THE COMMUNITY

We operate from our **office** in the centre of Blackbird Leys. We also offer **outreach services** in other parts of the community to reach more people. We do **home visits** for people who can't get to us because of illness or mobility problems.

INTRODUCTION FROM OUR CHAIR OF TRUSTEES

KATE GRIFFIN

This was another challenging year for many residents of Blackbird Leys, with escalating cuts in public services and the ongoing welfare reforms. Our service constantly evolves, as the needs of the community shift, and this year was no different. Our dedicated staff and volunteers continue to go the extra mile, providing support where it is most needed.

Trustees, staff and volunteers got together for our annual Away Day, allowing everyone the chance to step back, reflect on our work and debate new initiatives. This culminated in our Business Plan for 2017/20. We identified benefit appeal work as a key area for development — as funding cuts have drastically affected this expertise across the sector. Already, our advisers are absorbing this extra layer of work, while gearing up for the transition to Universal Credit in 2017.

Our focus on fundraising has paid off; the Centre remains in good financial shape with strong governance arrangements in place. We remain grateful to Oxford City Council for our core support, especially given the increasing constraints on them. We are hopeful that their commitment will continue in line with the recommendations of the Advice Services Review, which they commissioned this year. The other funding we raise ensures the core funding goes further.

We value enormously our close working relationship with the local housing consortium and the support we receive from its members (Greensquare, Catalyst Gateway and A2 Dominion). Other significant funders this year included the Oxfordshire Community Foundation, Future Building Fund who supported our project to develop a team of volunteers, and the Thames Water Trust Fund who support our money advice work. We continue to work in partnerships with other local organisations, to create efficiencies and to help us to reach all sections of our communities.

The Trustee Board has had some changes too. After many years, Fran Bennett stepped down as treasurer; we cannot thank her enough for her enormous contribution in this role. We welcome Andrew Carver who takes over the treasurer role next year. Beryl Loughran, retired after a long family connection with the Centre and we thank her for years of commitment as a trustee.

We are ready for the challenges ahead. Our success as an organisation is a testament to the hard work and dedication of our trustees, staff and volunteers and the support of our funders. I thank them all.



CLIENT PROFILE – AT A GLANCE



65% women



80% are working age



39% with dependent children



60% live in social housing



47% have disability or long term illness

JEMMA'S STORY

Jemma lives with her partner and three children. She has a long-standing history of epilepsy and depression. Her partner gave up work to care for the family - following a distressing incident when Jemma had a seizure in front of the children. Social Services are involved because of concerns for the wellbeing of the children.

After Jemma's partner left his job, the family became reliant on welfare benefits. They managed to make ends meet until Jemma's disability benefits were unexpectedly stopped, following a review. This reduced the family income significantly. They asked the DWP to reconsider their decision, but this was unsuccessful.

Jemma and her partner came to us for help, visibly distressed. They were struggling to get by and were borrowing from family and friends to pay for gas and electricity. They were worried about Jemma's partner being forced back into work – if this happened the children would be placed on the 'at risk' register.

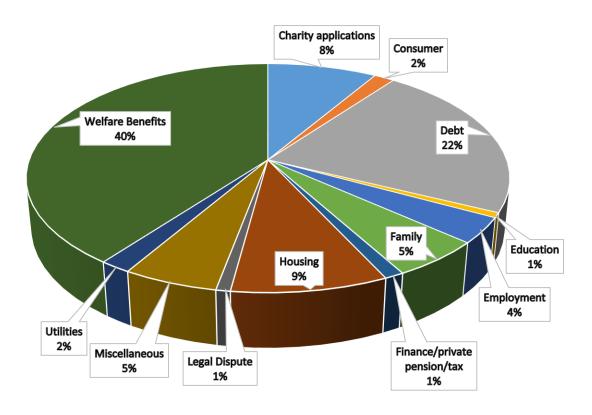
We advised Jemma to appeal the decision. We obtained supporting medical evidence and made written submissions to the tribunal. The appeal process took 16 weeks – and the family had been struggling for several weeks already. We gave them food vouchers to help in the short-term, and we contacted our MP to try and speed up the process. The stress took its toll on Jemma; she had one hospital admission during this period and an increase in her medication.

Jemma's appeal was successful and she was awarded the disability benefit at the enhanced rate - £141.10 per week. Her partner's carer's allowance, which was dependent on Jemma receiving the disability benefit, was also re-instated. This was a huge relief. It had been an ordeal, but Jemma and her partner feel that their lives are now back on track.



THE YEAR IN NUMBERS - 2016/17

Categories of work we advised on





1,324
Individual people helped



2,011

Number of appointments

MANAGER'S REPORT - Clare Charleson



Local people continue to face increasingly complex problems, and financial hardship. This reflects the ongoing cuts in public spending, welfare reforms and the shortage of affordable property in Oxford. Not surprisingly, demand for our service remains high.

We have dealt with more benefits enquiries than any other issue this year. Many of these have been from people receiving long term disability benefits, who have recently been turned down and need to appeal. Following recent funding cuts in Oxford, there is a shortage of advisers to take on appeals. Our advisers have stepped up to take on this extra work – ensuring that residents of Blackbird Leys have access to justice when decisions go wrong. Their hard work is reflected in our figures – we raised over £1 million in additional income this year for people affected by welfare reforms.

Our work with other local agencies continues to thrive. This year, a partnership of Oxford agencies made a successful bid to the Big Lottery for a five year project. This funding gives us the resources to work more intensively with people in crisis, and to help build their resilience for the future.

We continue to play an active role in the community. Our outreach sessions at

the Housing Consortium Community Building in Greater Leys attracts more and more residents. We delivered budgeting sessions to the Children Centre and the Friend Leys social club. We attend the Leys Festival, a lively annual event attended by over 2,500 people. This year the theme of our stall was water;



water-saving tips and how to reduce water bills if you are on a low income.

Our focus for the next year is to prepare ourselves for Universal Credit. The experience of other areas suggests that we will face a wave of enquiries about administrative problems, the delays in payment and the digital requirements. Morale is high at the Centre and everyone is gearing up to support residents of Blackbird Leys through the transition.

Thanks to all staff, volunteers and funders for all their energy and commitment this year.

OUR IMPACT



£587,396
Debt written off



£1,074,398 Welfare benefit gains



£56,208 Charity grants awarded



38 Number of tribunal representations (93% success rate)



Number supported to stay in their own home



222New benefit claims

MARTIN'S STORY

Martin came to us for help with his debts, when he received a letter from an enforcement agent (bailiff) about a historic, unpaid fine. Martin had served a 12 month prison sentence two years previously. He had been working full time as a mechanic since being released, but he was still sleeping on a friend's sofa because he could not afford to pay rent and pay off his debts. Martin also had a history of gambling; the origin of most of his debts. He had voluntarily completed the barring forms and this helped to keep him out of the betting shops; Martin had not gambled for over 6 months when he came to see us. He was trying hard to turn his life around.

Martin also had a history of depression and anxiety; in the past, he had suffered a nervous breakdown. He felt that things were getting on top of him again, because he could not see a way out of his debt and he was unsettled by his living arrangements. We suggested that Martin might benefit from joining Gamblers Anonymous to help him resist any temptation to return to gambling, and he agreed to this. He also made an appointment with his GP to ask about counselling to help with his addiction.

We discussed various debt options with Martin. Even though he was in full time employment it was going to take him many years to pay off his debts. Martin felt that his mental health was already suffering and would deteriorate further,

if he had long-term debts hanging over him. In this situation, we felt that a Debt Relief Order was the best solution for Martin as it would clear his debts and give him a chance to make a fresh start, which he was trying very hard to do.

When we followed up with Martin several months after the Debt Relief Order was granted. We were pleased to hear that he had not returned to



gambling, he was still working full-time and he was now looking for some longterm, secure housing.

WHAT OUR CLIENTS ARE SAYING...

Just excellent help and advice on the issues which matter.

I find all staff at
Agnes Smith very
helpful; they help
me and my
husband a lot.

I find Agnes Smith
Advice Centre
great; they help
with crisis.

They deserve a medal.

Your service is excellent at Agnes Smith.

I left feeling
better about my
problems and I
advise everyone
to use this
service.

THANK YOU'S

We would like to thank our **funders** this year:

- The Access to Justice Foundation
- A2 Dominion
- The Big Lottery Fund (Help through Crisis Fund)
- Blackbird Leys Parish Council
- Catalyst Housing Ltd
- Elizabeth Jane Foundation
- Feoffees (St Michael's & All Saints' Charities)
- Future Building Fund (Oxfordshire Community Foundation)
- Greensquare Housing Association
- 29th May 1961
- J Paul Getty Jnr Charitable Trust
- Oxford City Council
- Thames Water Trust Fund
- University of Oxford Community Fund
- University of Oxford Colleges (Christ Church, All Souls College, St John's College, Magdalen College, Merton College, New College, Queen's College, Wolfson College)
- Wates Foundation

We would also like to express our appreciation to the following **people and organisations** who gave their time and skills to support the advice centre this year:

- Blackbird Leys Community Centre
- The Church of the Holy Family
- Bower and Bailey Solicitors
- Cllr Sian Taylor
- Andrew Smith MP
- Ines Kretzschmar, Community Enterprise Co-ordinator

In memory of Laura Wilson who died peacefully on 6th July 2016



We will always be thankful for Laura's dedication to the work of the Agnes Smith Advice Centre over 15 years. She made an impact on us all.

WHO'S WHO

April 2016 - March 2017

BOARD OF TRUSTEES

Co-Chair	Kate Griffin
Treasurer	Fran Bennett
Company Secretary	Audrey Bronstein
Trustee	Elaine Chase
Trustee	Helen Leney
Trustee	Beryl Loughran
Trustee	Simon Pitkin
Trustee	Cora Spencer
Trustee	Beverley Humberstone
Trustee	Saltanat Rasulova
Trustee	Wendy Spray
STAFF	
Manager	Clare Charleson
Senior Advisor/Volunteer Development Supervisor	Gail Craig
Money Advisor	Martin Kerr
Welfare Benefit Advisor	
General Advisor	Helen Pinne
Reception Administrator	Latisha Walker

Finance and Admin Advisor......Ruth Emsley Cleaner..................Carole Ewers

VOLUNTEERS

Thanks very much to all our volunteers this year: Linda Denoon, Osasere Eghaghe, Shabikha Miah, Sue Davies and Lucja Suchan.

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The Agnes Smith Advice Centre is run by the Blackbird Leys Neighbourhood Support Scheme Ltd, a company limited by guarantee and registered in England and Wales reg. no. 2662382. Registered charity no: 1050456