

Agnes Smith Advice Centre



Annual Report and Covid-19 Impact Report

April 2020 – March 2021

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 strong community on the southeast edge of Oxford and one which faces high levels of disadvantage

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, and we participate in events in the local neighbourhood so more people hear about us. We provide a vital service for the local community.



OUR SERVICES

General Advice: We offer general advice about any issue, including family, work, bereavement and much more; people often turn to us 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 to the Lower Tribunal)
- **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.



Emergency support: We make referrals to the food bank and can help with pre-payment meter top-ups in an emergency. We also help with applications to charities for grants for essential items, such as school uniforms, or household goods.

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 adviser can offer guidance on areas of law that we do not cover ourselves (e.g. probate, personal injury).

REACHING THE COMMUNITY



Our main office is in the centre of Blackbird Leys. In normal times, we offer **drop-in sessions** at our main office and **outreach services** in other parts of the community. During the Covid crisis, our drop-ins are suspended, but we have remained open throughout the crisis – see pages 7-10 for more details.

INTRODUCTION FROM OUR CHAIRS OF TRUSTEES

(Wendy Spray and Paul Dornan)

This has been an exceptional year when the pandemic has placed people in Blackbird Leys under huge pressure. Throughout, the staff team have risen to the challenges with outstanding commitment, resilience, and adaptability. Against all the odds, they have kept the service going at a critical time for clients. This was particularly important in the early stages of Covid when many other services were unavailable. The Advice Centre was able to continue to deliver not just crucial advice but also food vouchers, fuel vouchers and, in some cases, food. It is a huge tribute to all the staff, and especially to Mandy Richards, the Centre Manager, that they managed to do this and to do it safely.

We are very lucky to have a strong and committed trustee board. The Board has adapted surprisingly well to online meetings, although we do miss the informal interaction. Trustees have coped well with the seemingly endless stream of Covid-related risk assessments and Covid-safe working arrangements needing to be discussed and approved. Trustees have helped where possible with tasks that would otherwise have fallen to an already over-stretched staff team.

However, it is a big challenge every year to bring in sufficient to keep this essential work going and this is getting harder in a post-Covid world. We are deeply grateful to all our funders, especially the City Council, the Housing Consortium and the Parish Council with whom we work in close partnership. Without their continued support our service would not be as it is and it would be extremely difficult for us to raise funds from other sources and then to be able to deliver the effective service for the community that we do.

Looking to the future we will have many things to learn from the experience of the pandemic. We are already using what we've learned about using technology to increase our reach to clients. But alongside those new ways of working this Annual Report shows that those facing the greatest disadvantages are also likely to face the greatest barriers in using technology to access advice. Technology is an adjunct, but it does not replace the needs of face to face advice

Thank you so much to all our funders, staff, trustees and volunteers. We look forward to working with you to continue to provide an essential service to our clients in Blackbird Leys, one of the areas with the highest levels of deprivation in Oxford.



CLIENT PROFILE 2020-21 AT A GLANCE

For more detailed figures, see page 13

62% are **women**

87% are **working age**

39% have **dependent children**

60% live in **social housing**

51% have a **disability or long-term illness**

39% are from **ethnic-minority** backgrounds

MANAGER'S REPORT — Mandy Richards

It goes without saying that the year has been dominated by Covid-19. Blackbird Leys has been hit hard by the pandemic – many people have lost a loved one, and many more have suffered severe financial hardship as a result of job loss or reduced income.

The Advice Centre has focused on adapting and maintaining our services to remain accessible for the people who need us most. As detailed on pages 7-10, we stayed open throughout the pandemic, delivering most advice by phone but providing emergency face-to-face help at our reception.

We've formed part of the local crisis response, making sure people have access to food, fuel and other essentials. At the same time, we provided vital advice about benefits, debt and budgeting to help people regain control of their finances. We advised nearly 1200 individuals/households during the year, and our financial gains for local residents were over £1.8 million.

None of this would have been possible without our excellent team of staff and trustees. Staff made sure our advice was always up-to-date, keeping up with rapid changes to legislation. Most staff switched to working from home at short notice. All quickly learned new technology; participating in video calls, or setting up three-way, interpreter phone calls. Trustees provided the governance we needed, helping us develop policies and procedures to ensure Covid-secure working. I have been truly grateful to staff and trustees, for their amazing commitment and hard work, and for the outstanding results they have achieved for our service users, despite the many Covid-related challenges.

We have also been very grateful to our funders during the year. Many existing funders offered help – Thames Water, the Energy Savings Trust, Henry Smith, and others, maintained regular contact, and allowed us to adapt our services and projects as necessary to meet emerging need. Catalyst Housing Association gave us an additional £1,000 towards Covid costs. We received Covid funding from the National Lottery, the Oxfordshire Community Fund, and the Julia and Hans Rausing Trust. And we remain extremely grateful to Oxford City Council, not only for their vital core funding, but also for working so closely with us in Blackbird Leys, helping to provide a comprehensive and holistic service for our mutual service users.

COVID-19 – OUR SERVICE DURING THE CRISIS



We know that, during the Covid-19 crisis, our work has been more important than ever. Local residents are at increased health risk as a result of Covid. Even before the pandemic, a recent health-inequalities study showed male life expectancy was 15 years lower than in more affluent areas of Oxford.¹ Covid rates in Blackbird

Leys have been amongst the highest in the country.² Economically, people have also been hit hard. Years of austerity and welfare reform had already taken their toll. Without a financial cushion, families are much more vulnerable to the impact of sickness, reduced hours or job-loss. We have seen many more people than usual experiencing severe financial hardship.

Covid Statistics

Over 25% of our clients in 2020-21 approached us as a result of **Covid-19**

Of these, **33%** had **Welfare Benefit** queries, nearly **10%** had **employment** queries and **8%** of queries related to **debt**.

Our **financial gains** for clients impacted by Covid-19 totalled **£509,661**

We helped **248** people with **food/foodbank** referrals (compared with 81 in 2019-20)

We provided **161** people with **fuel vouchers** from Sept2020-March 2021 (compared with 73 for same period in 2019-20).

Covid Winter Support Fund Grants provided: **202** (total value **£28,500**)

¹ Office for National Statistics, 2018.

² [Coronavirus.data.gov.uk/details/interactive-map/cases](https://coronavirus.data.gov.uk/details/interactive-map/cases). (Eg 13th January 2021)

COVID-19 - STAYING OPEN THROUGHOUT

We have remained open throughout the crisis, delivering our vital social-welfare advice with a Covid-19 focus. Our advisers kept up-to-date with rapidly-changing legislation, ensuring we could give accurate advice about Covid-19 changes to benefits, debt and employment rights.



Because we are small and community based, we were able to adapt quickly, to meet emerging need. In the first two weeks of the crisis, the Oxford Community Emergency Foodbank had to close while they set up their new delivery system, so we provided food from the Centre. We have continued to maintain a small supply of food for people where there is immediate need; for instance, if someone contacts us between the foodbank's twice-weekly deliveries. At the start of the crisis, we believe we were the only local agency able to provide fuel pre-payment vouchers, thanks to our Money and Power project (funded by the Energy Savings Trust).

COVID-19 - REACHING THOSE WHO NEED US

We pride ourselves on being local and accessible to all those who need us in the local community. Before the Covid-19 crisis, we were an entirely face-to-face service, with drop-in sessions and appointments available every day. Covid-19 meant we had to switch to delivering most of our advice by telephone. To make sure people could afford to phone us, we obtained a new free-phone number. With the help of staff, trustees, Oxford City Council and a group of local volunteers, we delivered flyers to over 5,000 local households, to let them know we were still here and how to reach us.

We purchased new IT and telephone systems, to enable advisers to work effectively from home. The new systems helped us provide some advice by video calls. It also meant we could make three-way calls to clients with interpreters on the line, for people with limited English.

COVID-19 OUR FACE-TO-FACE SERVICE



We know that, for the most vulnerable people, there is often no substitute for face-to-face contact. We staffed the Advice Centre throughout the Covid-19 crisis, to provide emergency help and essential admin support, and so people could knock on our door if they had nowhere else to turn. Several people contacted who didn't have phones – we

were able to provide Pay as you Go mobiles using charitable funding, and then call each person on their new phone to deliver our advice.

Combining phone advice with brief, face-to-face admin support at reception meant people who couldn't explain letters over the phone could bring them in to show us – we scanned the letters and sent them to advisers, enabling them to continue with fuller advice by phone. And people could call in to sign urgent paperwork, rather than waiting for it to arrive in the post. Where people couldn't come into the Centre (for instance, where they were self-isolating) we collected and delivered paperwork from their doorstep – sometimes with the help of Oxford Hub volunteers.

We adapted the Advice Centre to make sure our work was Covid-secure, with increased cleaning, social distancing, screens, and an intercom to limit numbers in the Centre. This meant we were able to resume some longer face-to-face advice appointments in our largest interview room, as early as July 2020.

Importance of face-to-face advice for those who need us most...

In July 2020 we contacted 10 of our most vulnerable clients. 50% didn't have internet access. 80% had poor digital skills, and 90% said they prefer face-to-face advice to telephone advice.

In our July 2021 telephone survey, we contacted 24 clients chosen at random. Even without a focus on vulnerability, 38% did not have internet access, and face-to-face advice was preferred by 83%.

COVID-19 - OUR PARTNERSHIP WORK

We have worked closely with the local authority and other local organisations to avoid duplication, and to ensure a holistic service.

In their newsletter of 14th June 2020, Oxford City Council's South Locality Hub stated: 'The Hub has also been incredibly proud to be working with Agnes Smith Advice Centre and moved by the amazing support they are offering residents'.

COVID-19 - LOOKING TO THE FUTURE

We know that telephone and video advice has worked for many, so we intend to continue this service, alongside our crucial face-to-face advice. We believe a blended mix of telephone, video and face-to-face advice will keep us as accessible as possible for local residents. Telephone advice may encourage people to contact us earlier, before they reach crisis, and will free up face-to-face advice for those who need it most.

Despite the ending of Covid restrictions, we are being very cautious – we want to protect our workers and service users. We are providing face-to-face appointments in our largest office. However, until we can safely use our smaller interview rooms, we have set up a 'video station' at the Centre, for clients to speak to advisers using a different room, by video call. This provides a 'face-to-face' experience without the need for digital skills or internet access. We are establishing a similar 'video station' at a new outreach location in Cowley, to help increase our reach. We never stand still – we constantly strive to improve our services. We know Covid-19 will continue to provide us with challenges – not least in terms of increased demand for our services. But we are confident that we will meet these challenges head on, delivering the best possible service to local residents.



ACHIEVEMENTS FOR OUR SERVICE USERS



£394,493.87
Debt written off



£1,349,319.10
Welfare benefit gains

£57,926.75
Charity grants for clients in emergency situations and other financial gains



£1,801,679.50
Total financial gain for clients

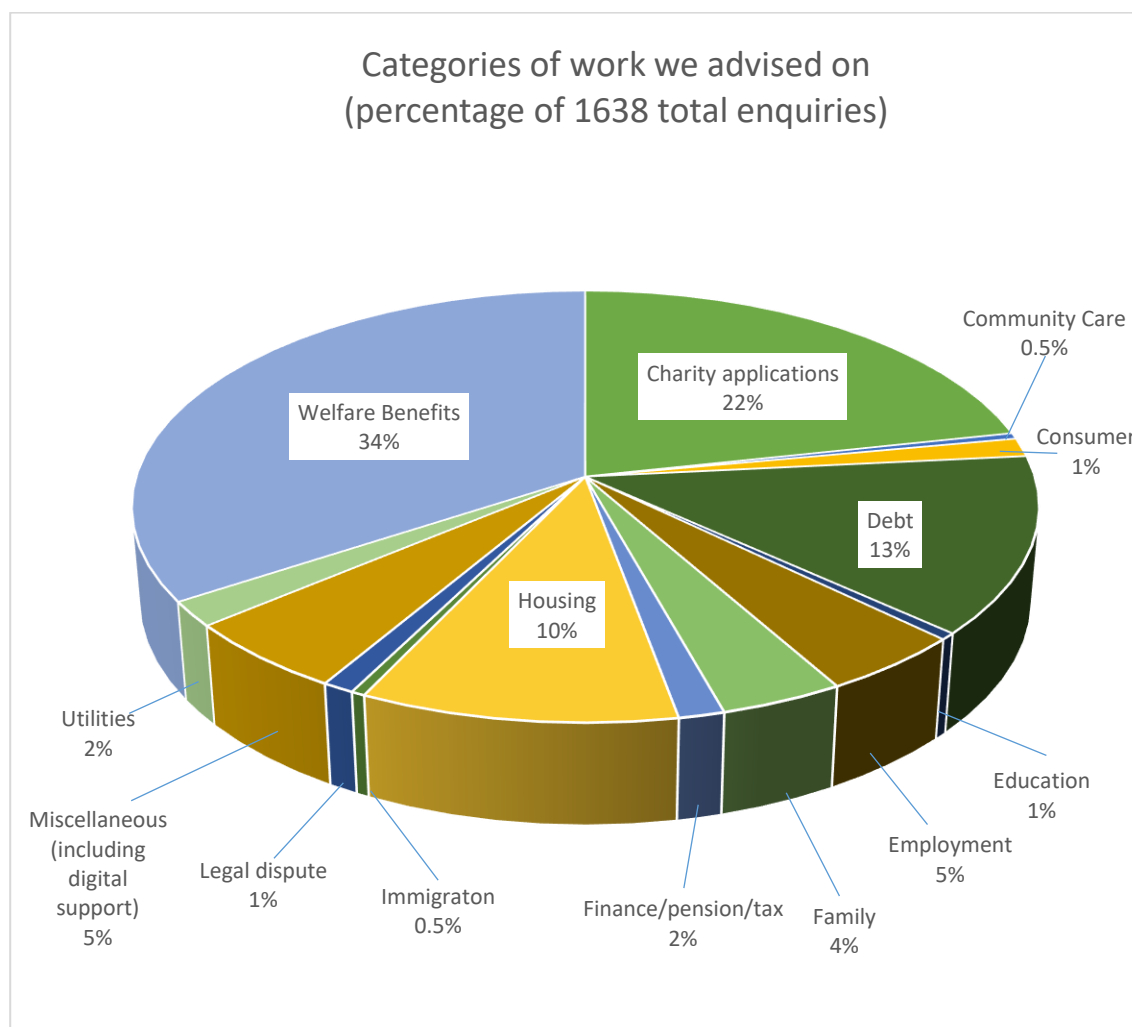


213
Number of people referred to foodbank



143
People supported with online access

THE YEAR IN NUMBERS – 2020/21



1,165

Individual people helped with casework



1,679

Number of appointments

REACHING EVERYONE IN THE COMMUNITY

We always make every effort to ensure our service is accessible in the local area. This year we carried out a review of the statistical data we hold for our service users, comparing this with the demographics of the local community.

We found a positive match, as you will see below – a strong indication that we are there for everyone in the community who needs us.

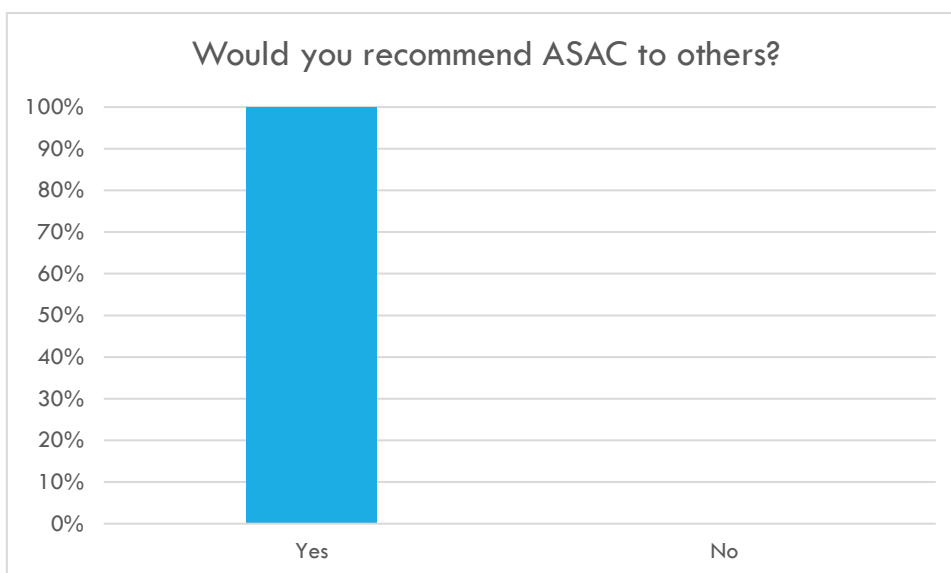
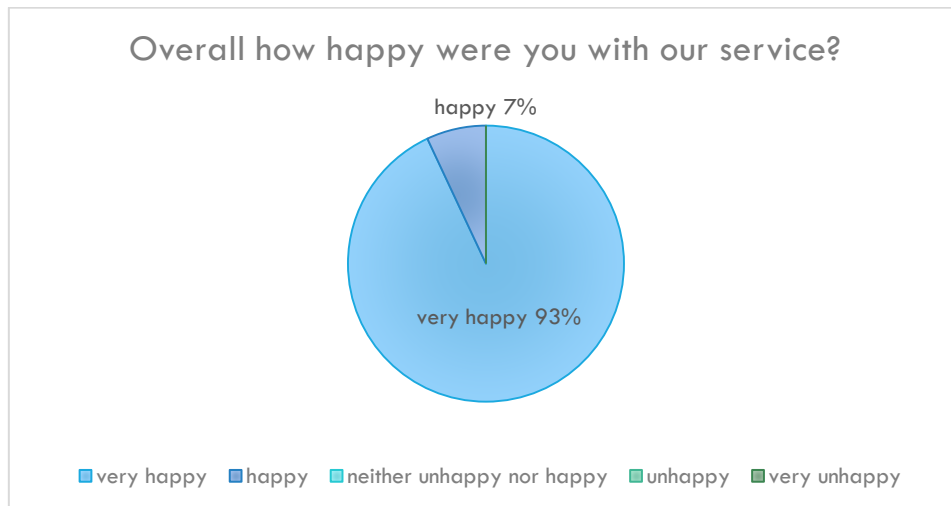
	The Leys	Advice Centre Service Users
Age		
Working Age and under	86	87
65+	14	13
	100	100
Disability		
Disability or ill-health	33	51
Ethnicity		
White British	65	61
BAME	35	39
	100	100
Marital Status		
Married /co-habiting	32	27
Single households(under 65)	20	36
Pensioner households	15	13
Lone parent with dependent children	17	22
Other households	16	2
	100	100

Demographics of the Leys and Advice Centre Service Users

All figures are percentages, rounded to nearest whole number. Leys data is from the Oxford City Council and District Data Service OCSI Local Insight Report Feb 2021. ASAC data is from our statistics for 2020-21. (Please note, OCC figures for disability/ill-health are from benefit recipients; ASAC figures are self-declared disability/health problems.)

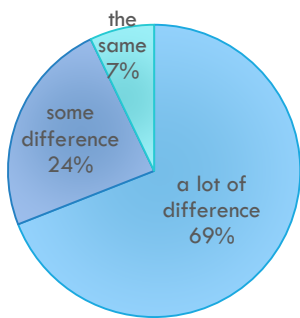
2020-21 Feedback Survey Results

We surveyed a total of 43 clients this year to assess the impact of our advice. 19 people completed feedback questionnaires and we spoke in-depth by telephone to a further 24 people who used our services in 2020-21. We asked all 43 people how happy they were with our services, and whether they would recommend us to others. Here are the results:



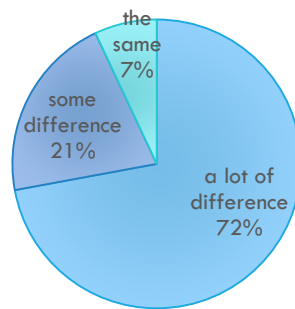
In our telephone survey, we captured how clients were affected by problems when they first came to see us, and compared this with how they were after receiving advice. Some of the things they told us are shown below:

How have your stress and anxiety levels improved?



■ a lot of difference ■ some difference
■ no difference

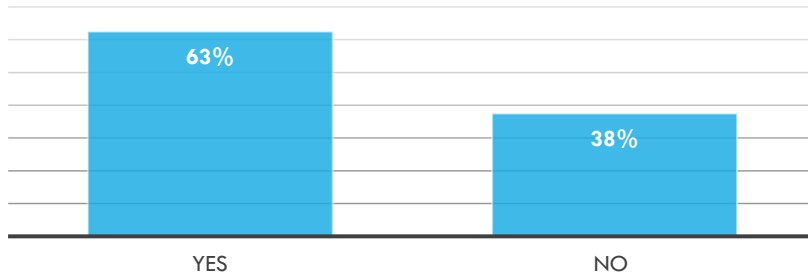
How much better do you understand your rights?



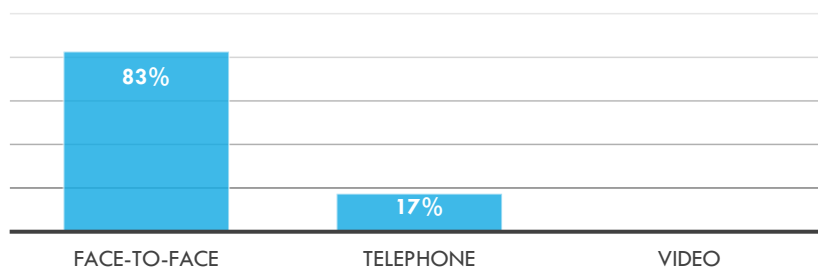
■ a lot of difference ■ some difference
■ no difference

For the 24 people we phoned, we asked about internet access, and preferred delivery methods. Some of the results are shown below.

Do you have access to the internet where you live?



For future meetings how would you prefer to meet?



CASE STUDIES

Ruby's story

Ruby has long-term physical health problems which cause severe and chronic pain. Some years ago, things became so bad that Ruby was unable to continue working. She claimed a sickness benefit but, in 2017, the Department for Work and Pensions refused to pay, saying Ruby was fit for work. Ruby contacted us for help in July that year. Over the following nine months, our adviser helped Ruby to appeal the decision, and the sickness benefit was put back into place. We also helped Ruby to make a successful claim for a disability benefit.

We caught up with Ruby recently, and asked her about the impact of our advice. This is what Ruby told us:

'I am a very private person, and I find it very hard to discuss my problems with other people, especially my health problems. I had to hit rock-bottom before I asked for help. I didn't know I could claim a disability benefit until I came to see you.

Your adviser helped give me the confidence to talk and to let other people in. It also helped that I could go to your outreach drop-in session in Nightingale Avenue. Coming outside the house alone was a problem for me at the time, but it was good that the Farmhouse is so local. There aren't many services for people in Greater Leys – your outreach session at the Farmhouse is one of the best things in the area!

Once you've made the initial step of contacting the Advice Centre, your stress level reduces a lot. If I had used Agnes Smith earlier, before things got bad, it would have helped with my mental health. We should try and overcome this fear of shame and judgement from the people who are there to help us, as this is not the case. Because of the all-round good help I received from your staff, and the positive attitude, I felt no shame or embarrassment asking for help.

I still have ongoing health problems – that isn't going to get any better, and things are still very up and down for me. But, I am more confident than I was, and I manage to go out more, and talk to people more easily. Last year, I started a part-time job, and my job involves helping others in the local community. I always recommend the Advice Centre to people I meet who need advice.'

Iris's story

Iris was a full-time carer for her husband. She contacted us after her husband died in April 2020. Iris had rent arrears, which were putting her social-housing



tenancy at risk. Iris is a British Citizen of Greek origin, and could speak very little English. Her benefits stopped when her husband died and she contacted us in crisis, not knowing how to deal with the practicalities of her husband's death, and with no money for food. Her husband had dealt with the finances and she did not have a bank account in her

own name. The Covid crisis meant everything was more difficult as appointments that were normally face-to-face, such as to register the death, were now carried out by phone.

Because we have maintained a presence at the Advice Centre throughout the crisis, Iris was able to knock on our door to get help. We then arranged three-way phone calls with our interpreter service on the line, to give Iris the advice she needed.

We provided crisis help for food and fuel, and helped Iris to deal with the death, open a bank account and claim benefits. We found English classes and a women's group that she could attend by Zoom. Our debt caseworker helped Iris apply for a Debt Relief Order (DRO) which cleared her debts, including her rent arrears. We provided budgeting advice, referred Iris for energy advice and helped her reduce water bills. Our total financial gain for Iris over the year, for benefits claimed, debts written off, and charitable funding, was just under £25,000.

It took nearly a year of working with Iris to help her resolve all her social-welfare problems, but Iris's situation is now stable – she has remained in her home, can live within her budget and her English has already improved.

WHAT OUR CLIENTS ARE SAYING

They have gone above and beyond to help me.

It took a lot of pressure off me, especially when it comes to money and benefits, and especially when I wasn't well. Your adviser even helped me to bid for properties to get my new flat – she was marvellous!

The adviser's determination to get results was amazing. It took a long time, but she did it, and I'm very grateful

It allows me to sleep. Otherwise it rattles round in your head. Knowing you have my back makes a massive difference

Thank you to everybody at Agnes Smith for help in many ways with complex issues. From reception to advisors, nothing but positive feedback from myself

THANK YOU

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

- A2 Dominion Housing Association
- Blackbird Leys Parish Council
- Catalyst Housing Ltd
- Energy Savings Trust (Energy Industry Voluntary Redress Scheme)
- GreenSquareAccord Housing Association
- Marsh Christian Trust
- National Lottery Community Fund
- Oxford City Council
- Oxfordshire Community Foundation
- Thames Water Trust Fund
- The Henry Smith Charity
- The Julia and Hans Rausing Trust
- Tony and Sheelagh Williams Charitable Foundation
- University of Oxford Colleges (New College, St John's, Wadham)

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
- Anneliese Dodds, MP
- Cllr Sian Taylor
- Ines Kretzschmar, Community Investment Co-ordinator

WHO'S WHO

April 2020 – March 2021

BOARD OF TRUSTEES

Co-Chair.....	Wendy Spray
Co-Chair (to Sept 2020, trustee from Sept 2020)	Kate Griffin
Co-Chair (from Sept 2020)	Paul Dornan
Treasurer	Andrew Carver
Company Secretary	Cathy Foot
Trustee	Elaine Chase
Trustee	Simon Pitkin
Trustee	Cora Spencer
Trustee.....	Beverley Humberstone
Trustee.....	Jesse Erlam
Trustee.....	Gillian Dodds

STAFF

Manager	Mandy Richards
Senior adviser/supervisor.....	Gail Craig
Adviser/caseworker.....	Helen Pinne
Money adviser/caseworker.....	Gary Horne
Adviser/caseworker.....	Sheena Crozier
Trainee adviser/caseworker (to December 2020).....	Beth Knight
Adviser (from January 2020)	Derek Mitchell
Temporary adviser/caseworker (to December 2020).....	Clare Charleson
Reception Administrator.....	Latisha Walker
Finance and Admin Administrator.....	Ruth Emsley
Cleaner.....	Carole Ewers

VOLUNTEERS

Thanks very much to our volunteers this year: Linda Denoon, Sue Davies

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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. 02662382.
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