

Agnes Smith Advice Centre



Annual Impact Report April 2021 – March 2022

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.

The 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 the 1970s. 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 usually 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 are able to refer people to a free legal-advice clinic, run by 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.

We also offer **outreach services** in other parts of the community to reach more people. Currently, we have outreach appointments at The Clockhouse in Greater Leys, and at The Venue in Cowley.

INTRODUCTION FROM OUR CHAIRS OF TRUSTEES -

Wendy Spray and Paul Dornan

The pressures on the advice centre have continued to be very considerable this year as a result of the continuing impact of Covid on clients and staff and the increasing pressures from the worsening cost-of-living crisis. The staff have been amazing in rising to the challenges and assisting increasing numbers of clients under harder (Covid restricted) circumstances than normal. Their commitment and resilience under pressure have been outstanding. Mandy, the Centre Manager has led the centre with huge skill, compassion, creativity and never-ending commitment. We are extremely lucky to have her.

We continue to have a strong and experienced trustee board with great local connections and skills. Given the extra pressures on staff, trustees have stepped in to assist, particularly with the running of the trustee meetings, strong involvement in exploring closer working with Rose Hill and Donnington Advice Centre, and the Treasurer helping with the finances for which the Board is very grateful. This year Kate Griffin, a long standing trustee and past chair stood down. Kate helped support and guide the centre over many years, giving countless hours in the process. We are very grateful and wish her well for the future

It is a massive task each year to bring in sufficient funding to keep the centre running. Due to being able to demonstrate the excellent work of the team at the Centre, Mandy has managed to do this again successfully this year in spite of funding being harder to get in the post-Covid world. We are really grateful to all our funders, especially the City Council, Parish Council and Housing Consortium, who jointly provide us with the base that enables us to go to other funders. Times are getting tougher for small charities, and we cannot overstate how important access to sustained core funding, alongside project based support, is to Agnes Smith Advice Centre. Without it, we could not deliver the crucial support the centre provides to the people of Blackbird Leys.

Thank you so much to our staff team: Gail, Helen, Gary, Sheena, Mary, Clare, Latisha, Ruth, Carole who have worked tirelessly alongside Mandy over another challenging year. A huge thanks also to all our funders, volunteers and trustees. We look forward to going forward as a team to continue to deliver an excellent advice service to our clients.



CLIENT PROFILE 2021-22 AT A GLANCE

For more detailed figures, see page 15

64% are women

87% are working age

40% have dependent children

58% live in **social housing**

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

41% are from **ethnic-minority backgrounds**

MANAGER'S REPORT – Mandy Richards

Demand for our services in 2021-22 has been extremely high, reflecting the huge pressures faced by local residents. This year, we advised more than 1400 people – up by 200 (17%) from the previous year. Far more people than usual are suffering severe financial hardship, due to the continued impact of Covid-19, the removal of the £20 Universal Credit uplift, and the cost-of-living crisis.

The advice centre has formed part of the local emergency response, distributing over £45,000 in crisis grants during the year, mostly as £49 gas/electric top-up vouchers – see page 9 for more details of our cost-of-living response

We aim to ensure that everyone who contacts us for crisis support is offered a benefits check and debt advice to regain longer-term financial security. Thanks to the generosity of local donors and supporters, we raised nearly £6,000 to recruit an additional part-time adviser to help us achieve this. Our financial gains for clients this year speak for themselves - totalling more than £2.5 million.

As Covid restrictions eased, we focused on resuming face-to-face advice. Our most vulnerable clients told us how important this is to them. We now offer daily face-to-face appointments and drop-in sessions, plus outreaches in Cowley and Greater Leys. We still provide telephone advice, as we know this works well for some, but not for everyone. We aim to be as accessible as possible for all who need us.

We always work in close partnership with other local organisations. This year, we have convened the Oxford Advice Forum, to share best practice across the Oxford advice agencies.

We are very grateful to all our funders, especially Oxford City Council, the Housing Association Consortium and other long-term funders, who give us the organisational resilience we need to deliver our vital advice service.

Finally, a huge thank you to staff and volunteers. To have maintained such excellent advice standards in a year of exceptional demand and with ongoing Covid-19 challenges, is truly an immense achievement. Trustees have also worked hard behind the scenes to ensure staff support and good governance. My thanks to all - it is a privilege to be part of the team.

ACHIEVEMENTS FOR OUR SERVICE USERS



£659,180
Debt written off



£1,779,190
Welfare benefit gains

£140,478

Charity grants for clients in emergency situations and other financial gains



£2,578,849
Total financial gain for clients

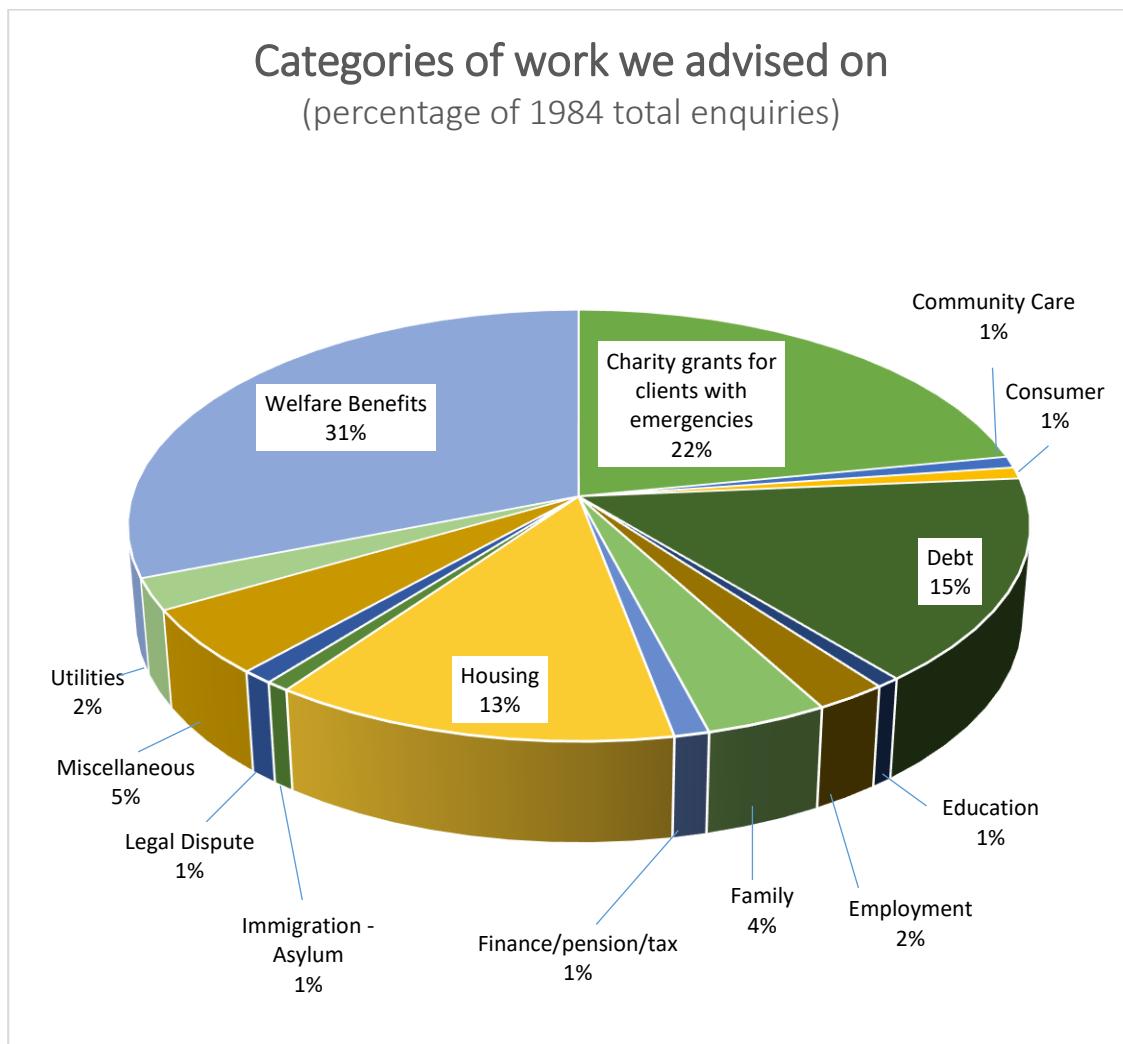


86%
Success rate at the appeal tribunal



35
Households supported to stay in
their own homes

THE YEAR IN NUMBERS – 2021/22



1,406

Individuals/households advised



2,482

Number of appointments

OUR COST-OF-LIVING RESPONSE

In a year when local residents were struggling to recover from the economic impact of Covid-19, the cost-of-living crisis has brought hardship to many. Here are some of the ways in which the Advice Centre is responding:

Increased capacity

We fundraised for an additional temporary advice worker to help us meet increased demand. Thanks to the generosity of local donors, we were able to appoint a 0.6 full-time equivalent adviser from November 2021.

Clients supported by additional caseworker:
169

Income maximisation through benefits, budgeting and debt advice

For everyone who contacts us needing crisis support, we offer a benefits check and debt advice. Our benefit advice helps make sure everyone receives their full benefit entitlement, and our debt/budgeting advice reduces outgoings and the amount people are paying to service debt. Even small amounts of extra money can make a real difference when times are hard, and our advice often increases income significantly – see case studies, page 13.

We also advise about Healthy Start Vouchers, help with health costs, bus passes, blue badges and much more...

Number of benefit and debt enquiries in 2021-2022: **918**

Crisis support

We're distributing the government's Household Support Grants, along with emergency grants from City of Oxford Charity and Alice Smith Fund. Grants have been given out mainly as supermarket and/or gas and electric pre-payment meter vouchers, helping people to stay warm and fed.

Households provided with supermarket/fuel vouchers 2021-2022: **365**
Total funding distributed: **£51,650**
Average funding per household: **£141.50** (2-3 fuel/food vouchers)

Foodbank referrals and food supplies

We refer people to the Oxford Community Emergency Foodbank, and help people access the Blackbird Leys Community Larder. We keep a small supply of food at the Advice Centre, for times when people can't immediately access other services.

Number of foodbank referrals in 2021-22: **148**

Charity applications

We apply to the City of Oxford Charity, and other local/national charitable trusts for people needing other vital help, such as clothing, or essential household furniture.

Number of charity grant applications in 2021-22: **75**

Partnership work

We work in partnership with other local agencies, to avoid duplication and to ensure a holistic service for local residents.

Our Thames Water Project

Funding from the Thames Water Trust Fund is crucial to our cost-of-living response. The funding pays for our debt caseworker (at ASAC and at Barton Advice Centre). He helps people deal with their debt, including legal strategies such as Debt Relief Orders, to make a fresh start. He also gives budgeting advice to reduce bills and help make ends meet.



As part of the project, we help people access the Thames Water Trust Fund, to replace broken white goods such as washing machines and cookers. We enable people to access social tariffs for water, and we sign people up to the Thames Water Priority Services Register if they need more support.

Clients helped by the Thames Water Trust Fund under our Thames Water Project 2021-22: **70**

Looking ahead to 2022-23

We know the unprecedented demand for our services will continue in the coming year as the cost-of-living crisis deepens. The advice centre is needed now more than ever. We are determined to provide as much support as possible for everyone who needs us during the challenging times ahead!

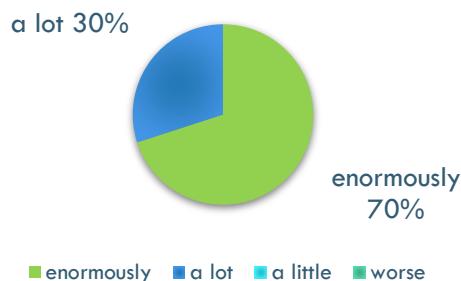
2021-22 Feedback Survey Results

We surveyed a total of 30 clients this year to assess the impact of our advice. We asked people how happy they were with our services, and whether they would recommend us to others. Here are the results:

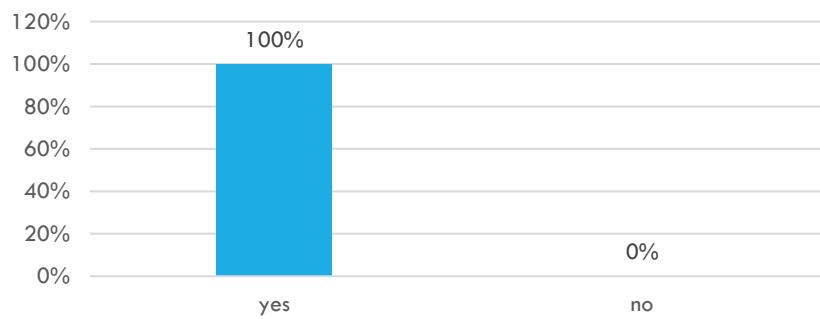
Overall, how happy are you with ASAC?



How much do you feel ASAC has helped you?

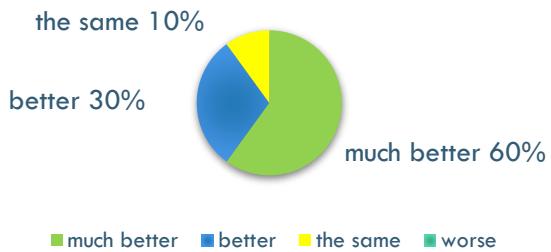


Would you recommend our service to others?

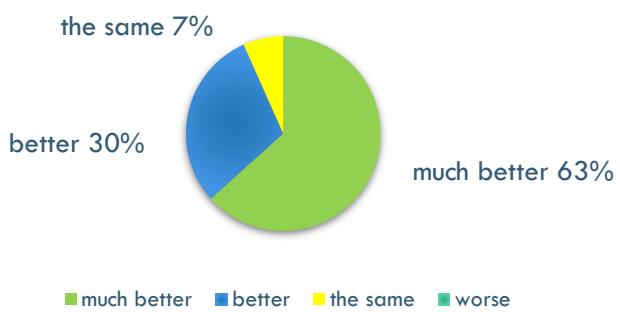


We asked what difference our advice had made to people's lives. Here is what they told us:

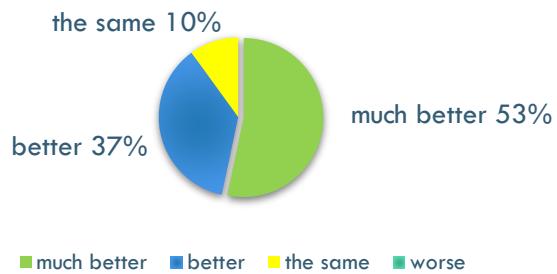
What difference did our advice make to your peace of mind and wellbeing?



What difference did our advice make to your confidence?



What difference did our advice make to your knowledge about how things work?



CASE STUDIES

Meena's story

Meena* is a lone parent with two young children, living in a social tenancy. She has long-term health problems that worsened during Covid. Meena had been working part-time but her worsening health made it impossible for her to continue.

She fell into debt, including rent arrears, and her landlord threatened to start possession proceedings. When Meena contacted us, she was finding it hard to afford food and had run out of electricity on her pre-payment meter.



We gave crisis support with food and fuel and helped Meena make claims for Universal Credit and Council Tax Reduction, as well as the disability benefit Personal Independence Payment. We gave budgeting advice and referred Meena for energy advice to make sure her bills were as low as possible.

We also gave debt advice, and our debt caseworker helped Meena apply for a Debt Relief Order (DRO), which cleared her debts, including her rent arrears, removing the risk of homelessness and giving Meena a fresh start. Meena told us, 'I was completely overwhelmed with everything but now I can get on with the rest of my life. It gave me a fresh start.'

Josef's story

Josef* is a single person in his late sixties. His family had paid for him to visit them abroad. Covid meant he was prevented from coming home for some months. When he returned, he found his State Pension had been stopped as the Pension Service had been unable to contact him.

We helped Josef re-instate his State Pension, and also carried out a benefits check, which showed that he was eligible for Pension Credit, Housing Benefit and Council Tax Reduction. We helped Josef make the claims, increasing his ongoing income by nearly £700 per month, as well as a backdated payment of £2500.

Tom's story



Tom* is a single man, in his early sixties. Tom suffers from long-term memory and mobility problems and, for many years, was only able to work part-time. He lost his job altogether during Covid-19.

Tom was living alone in a 2 bedroom social tenancy. He was 'under-occupying', so his benefits did not cover all his rent. Tom was unable to pay the shortfall, and fell into serious rent arrears. The rent arrears meant he was not allowed to apply for a transfer to a one-bedroom

property, so his arrears continued to accrue. Tom had previously received a disability benefit, Personal Independence Payment (PIP), but this stopped because he forgot to attend an assessment – Tom's memory problems mean he finds it difficult to reliably attend appointments. When Tom contacted us, he had run out of food and electricity.

We referred Tom to the foodbank, and issued charity fuel vouchers to top up his pre-payment meters. We helped Tom claim Council Tax Reduction, and he applied for a Discretionary Housing Payment to cover his rent shortfall. We gave budgeting advice, helping to reduce fuel and telephone costs. We helped reclaim PIP, with an ongoing award of £113.30 per week. We also helped Tom apply for the 'Limited Capability for Work and Work Related Activity Element' (LCWRA) on his Universal Credit, and successfully challenged a refusal in the appeal tribunal. In total, with PIP, Council Tax Reduction and the LCWRA in place, we increased Tom's income by over £950 per month.

In addition, we successfully appealed the 'failure to attend' decision for the previous PIP claim, and obtained a PIP backdate of £8,000. Tom used the lump sum to clear his rent arrears and other debts. As a result, Tom was accepted onto the housing transfer list and offered a one-bedroom property – he is now settled into his new home and has enough money to cover all his essential costs.

*Names and other identifying details have been changed to maintain confidentiality

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.

As you will see below, our figures largely match the demographics, and we reach high numbers in groups who are likely to be in most financial need, such as people with disabilities and single households/lone parents with only one income - 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
Disability		
Disability or ill-health	33	51
Ethnicity		
White British	65	59
BAME	35	41
Marital Status		
Married /co-habiting	32	24
Single households(under 65)	20	36
Pensioner households	15	13
Lone parents with dependent children	17	26

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 2021-22. (Please note, OCC figures for disability/ill-health are from benefit recipients; ASAC figures are self-declared disability/health problems.)

WHAT OUR CLIENTS ARE SAYING

The adviser bent over backwards to help us. It's a phenomenal service

I've recommended you to a lot of people. I feel confident in seeking advice from you because I know you are spot on with your advice. The person I saw noticed there was a benefit I should have been getting and got me a big back payment

Having someone to talk things through and explain things to me made a massive difference. Without that help I would be in quite a poor state by now

You've helped me so much, I can't speak highly enough of you. I got the Severe Disability Premium and it has made so much difference

I went through a stressful time with my benefits and you made it stress-free. Your advice really helped me to sort things out and move on

THANK YOU

We would like to thank our 2021-22 **funders**:

- 29th May 1961 Charity
- A2 Dominion Housing Association
- AB Charitable Trust
- Advice UK
- Arnold Clark Community Fund
- Blackbird Leys Parish Council
- Catalyst Housing Ltd
- Energy Savings Trust (Energy Industry Voluntary Redress Scheme)
- GreenSquareAccord Housing Association
- London Legal Support Trust
- Marsh Charitable Trust
- National Lottery Community Fund
- Oxford City Council
- Oxfordshire Community Foundation
- Oxford Jewish Congregation
- PF Charitable Trust
- Pye Charitable Settlement
- St Michael's and All Saints' Charities
- Thames Water Trust Fund
- The Henry Smith Charity
- The Julia and Hans Rausing Trust
- University of Oxford Colleges (All Souls, Brasenose, Christ Church, Jesus, Merton, St John's, Wolfson)
- Waitrose & Partners
- All those who donated to our winter fundraising campaign.

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:

- Anneliese Dodds, MP
- Bower and Bailey Solicitors
- City of Oxford Charity
- Sue Corbett
- The Church of the Holy Family

WHO'S WHO

April 2021 – March 2022

BOARD OF TRUSTEES

Co-Chair.....	Wendy Spray
Co-Chair	Paul Dornan
Treasurer	Andrew Carver
Company Secretary	Cathy Foot
Trustee	Kate Griffin
Trustee	Elaine Chase
Trustee	Simon Pitkin
Trustee	Cora Spencer
Trustee.....	Beverley Humberstone
Trustee.....	Jesse Erlam
Trustee.....	Gillian Dodds
Trustee (from July 2021)	Imade Edosomwan

STAFF

Manager	Mandy Richards
Senior adviser/supervisor.....	Gail Craig
Adviser/caseworker.....	Helen Pinne
Money adviser/caseworker.....	Gary Horne
Adviser/caseworker.....	Sheena Crozier
Adviser/caseworker.....	Mary Kelly
Temporary adviser/caseworker	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, Frances White, Beverley Humberstone

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