

# Agnes Smith Advice Centre



## Annual Impact Report

### April 2022 – March 2023

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

# CONTENTS

Contents.....	1
Aims of the centre.....	1
What we do.....	2
Our services.....	3
Community outreach .....	3
Introduction from our Chairs of Trustees .....	4
Client profile 2022/23 at a glance.....	5
Manager's report .....	6
Achievements for our clients .....	7
The year in numbers – 2022/23.....	8
Our cost of living response .....	9
2022/23 feedback survey results.....	11
Case studies .....	13
Reaching everyone in the community .....	15
What our clients are saying .....	16
Thank you.....	17
Who's who .....	18

## 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 crisis support**. 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 Debt Relief Orders and bankruptcies)
- **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. Our advice is audited through the Advice Quality Standard and regulated by the Financial Conduct Authority.



**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:** Our free legal-advice clinic by Bower and Bailey solicitors, offers brief guidance on areas of law that we do not cover (e.g. probate, personal injury). A pilot family law clinic by Bretherton's solicitors continued this year, ending in March 2023.

## COMMUNITY OUTREACH



Our main office is in the centre of Blackbird Leys.

This year we continued to offer **outreach services** at The Clockhouse in Greater Leys, and at The Venue in Cowley, making our services accessible to more clients. These services stopped at the end of the year, at the conclusion of our temporary Adviser's contract.

## INTRODUCTION FROM OUR CHAIRS OF TRUSTEES

Wendy Spray and Paul Dornan

We remain in the midst of the cost of living crisis. Oxford is a high-cost area and inflation is hurting many of our residents. The result for households is impossible choices: cutting back on essentials and the growing risk of debt. It is crucial people have somewhere to turn to and we are proud that the centre's staff and volunteer team work incredibly hard to keep the centre accessible.

Despite the importance of the service, it remains difficult to raise the resources needed to run the centre. Without the support from the City Council, Parish Council and Housing Consortium and many non-statutory funders, the centre could not offer the professional advice it does. This is getting harder and we are forced to invest more and more effort towards fundraising. Now more than ever, it is important that sufficient funds are available to the advice sector.

We are grateful to continue to have an effective and experienced trustee board with skills and local connections. Our trustees provide a vital governance and strategic role and step in with practical help when the Centre needs it. We are really pleased Liz Cairncross has joined the board and we are particularly grateful to Elaine Chase, who stood down after many years of support to the centre. In a sad piece of news, Kate Griffin passed away in June 2023. Kate was a long term trustee and co-chair of the centre. Kate led us through difficult times and was always on hand with practical help and advice. Her contribution to the centre was a lasting one and we are profoundly grateful for this.

A huge thank you to our staff team: Carole, Helen, Gary, Mary, Ruth and Zoe. This year we said goodbye to Clare, Sheena and Mandy. Clare came back to help us when we needed it and generously stayed on for longer than she had originally planned. We have been grateful for Sheena's welcoming presence throughout her time at the centre. Mandy's wise and effective leadership of the centre and huge support to the staff team through Covid and beyond places the centre in a strong position for the future.

Mandy's departure means change and Zoe joined as Centre Manager in early 2023. Zoe is already making her mark. The to do list is long, with fundraising and the redevelopment of the local area key challenges. Trustees are grateful to Zoe and look forward to working with her to ensure the centre continues to provide accessible, quality advice for those who need it.





## CLIENT PROFILE 2022/23 AT A GLANCE

For more detailed figures, see page 15

63% are **women**

82% are **working age**

40% have **dependent children**

61% live in **social housing**

56% have a **disability or long-term illness**

42% are from **ethnic-minority** backgrounds

## MANAGER'S REPORT

Zoe Millington

Demand for our services in 2022/23 has remained extremely high, as the cost of living crisis continues to bite. We advised more than 2000 people – a massive increase of over 600 clients (43%) since last year. The protracted nature of the crisis is putting extraordinary pressure on the communities we serve, and we continue to see large numbers of clients seeking support for unmanageable debts and for crisis support such as food and fuel vouchers. You can read more about our ongoing cost of living response on page 9. Demand for welfare benefits and housing advice is also high.

Putting money into people's pockets is key when times are hard, and we are proud to have achieved more than £2.8 million in financial gains for our clients this year, improving quality of life across the community. Our work supports local strategy and policy on child poverty, public health, and economic development.

Thanks are due to all of our funders, including Oxford City Council, the Housing Association Consortium, Thames Water, and the many long-term and short-term funders who ensure we keep running each year. A special mention goes to the individual fundraising group, who significantly increased our unrestricted income through their voluntary efforts this year.

Two local solicitors' firms have provided pro-bono legal advice for our clients: many thanks to Bower and Bailey and Brethertons for offering this service.

Mandy Richards ran the advice centre this year, up till her retirement in March 2023. Mandy's skill in steering the centre through multiple challenges in the course of her service has been phenomenal, and the successes reported here are all due to her leadership. It was a joy to join the centre in February 2023 and find it in such good shape. Best wishes for the future, Mandy!

The contribution from Trustees, staff, volunteers, supporters and partners this year has been exceptional: the whole team has worked incredibly hard. We are lucky to know we have the backing of so many people as we enter a new year of challenges – thank you once again for your support.

## ACHIEVEMENTS FOR OUR CLIENTS



**£640,198**  
Debt written off



**£2,095,586**  
Welfare benefit gains

**£157,632**

Charity grants for clients in emergency situations and other financial gains



**£2,893,416**

Total financial gain for clients



**85%**

Success rate at the appeal tribunal

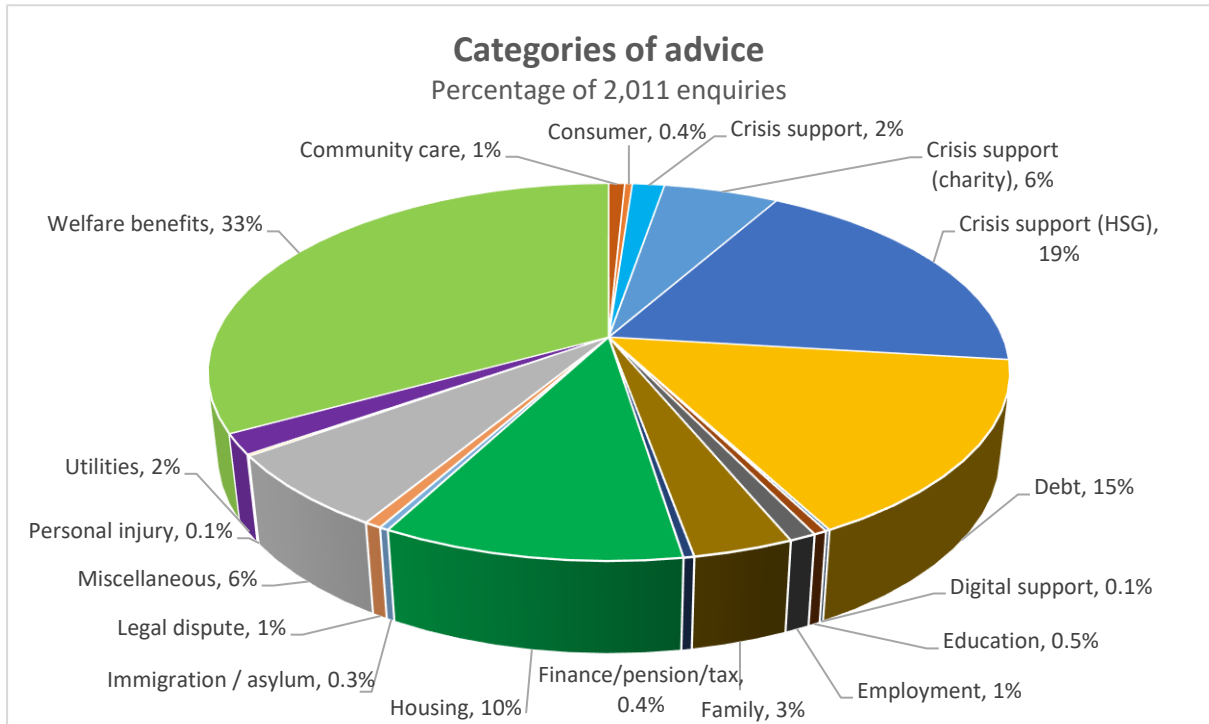


**93**

Households supported to stay in  
their own homes



# THE YEAR IN NUMBERS – 2022/23



HSG = Household Support Grant. All types of crisis support combined totalled 25.8% of our work.



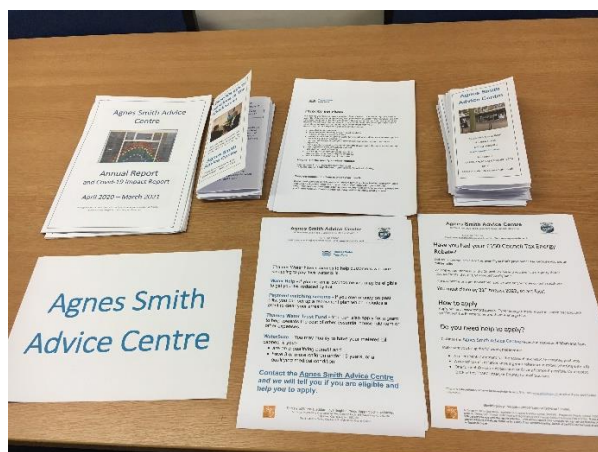
2,011

Individuals/households advised



2,739

Number of appointments



## OUR COST OF LIVING RESPONSE

The following is an updated account of how we are responding to the extended cost of living crisis, continuing and building on the work done last year.

### Increased capacity

We continued to have an additional temporary advice worker to help us meet increased demand, particularly at outreach locations.

### Income maximisation through benefits, budgeting and debt advice

We make sure households aren't missing out on benefits they are entitled to, and where relevant we work with people to renegotiate debt repayments to increase the amounts available for everyday expenses. Small increases in income or decreases in expenditure make a big difference to households living in or near poverty. We are often able to transform the financial circumstances of people who have received incorrect benefit decisions or were unaware of their rights.

### Crisis support

There was exceedingly high demand for crisis support, particularly from people accessing the government Household Support Grant scheme, or seeking emergency grants from the City of Oxford Charity, Alice Smith Fund, and other charities that support individuals. Grants are often given as food or electricity and gas prepayment vouchers. We also refer clients for energy efficiency advice. In this way we are able to prevent some of the worst health effects of living in unheated accommodation or with inadequate nutrition.

We do more than issue temporary support, as we always offer a benefits check and budgeting advice to people experiencing an immediate crisis. We do all we can to identify and tackle root causes.

### 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.

## Charity applications

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

## Partnership work

We work in partnership with other local agencies, to avoid duplication and to ensure a holistic service for local residents. We refer and signpost to a wide variety of local organisations and services, ensuring that local residents can access support beyond our specialist advice areas.

## Thames Water project



Funding from the Thames Water Trust Fund pays for our debt caseworker (at ASAC and at Barton Advice Centre). His support to people struggling to manage their budgets and debts is essential to our cost of living response. Legal strategies such as Debt Relief Orders have enabled many of our clients to get back in control of their finances and make a fresh start. We aim to equip people with the skills to reduce outgoings and budget within their means in order to avoid future problems. We combine debt advice with other types of advice such as benefits checks, which can maximise income in the longer term.

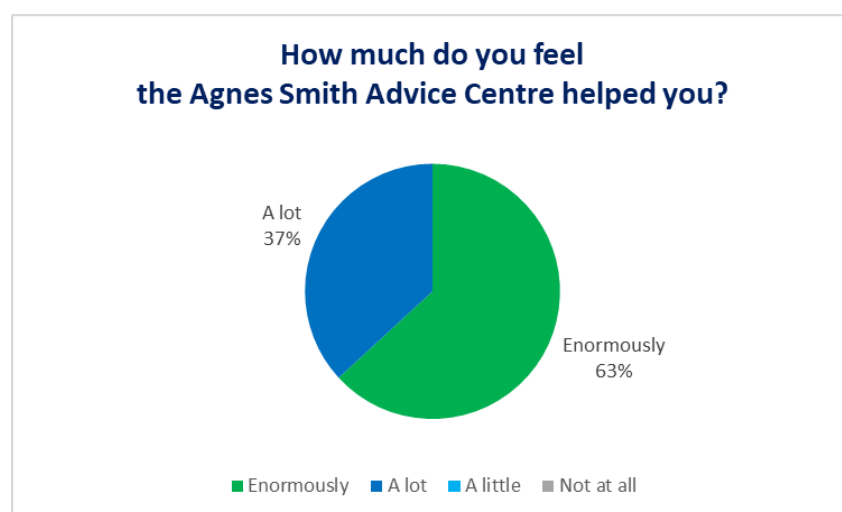
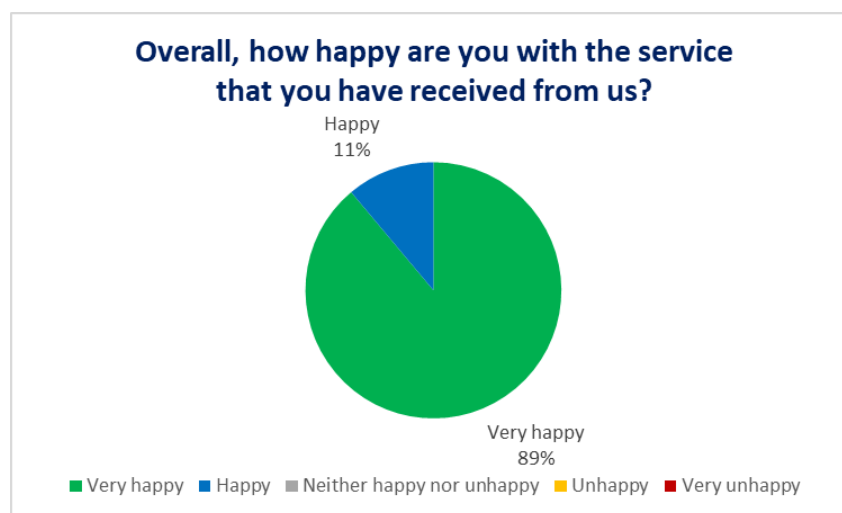
The Thames Water Trust Fund provides charitable funding, which have helped our clients to replace broken white goods such as washing machines and cookers, and to pay their DRO fees. We also help our clients to access other Thames Water schemes, such as social tariffs and the Thames Water Priority Services Register.

## Looking ahead to 2023-24

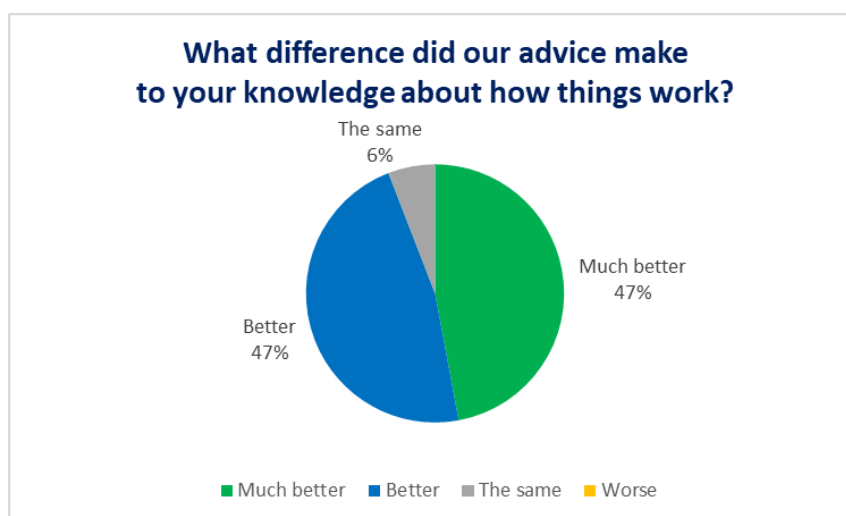
We are concerned by the continuing cost of living crisis, and the impact this is having on vulnerable people in the areas of deprivation where we operate. The same crisis has increased centre running costs. Our focus in the coming year is on keeping the centre open and accessible to local residents, and meeting the increasing demand for our services.

## 2022/23 FEEDBACK SURVEY RESULTS

We surveyed a total of 19 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:



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





## CASE STUDIES

### Bogdan's story

Bogdan\* is a foreign national with a wife and three children, and caring responsibilities for his mother, living in private rented accommodation. He came to the centre for help understanding benefits letters relating to one of his children who was about to leave school. We used a telephone interpretation service to explain the letters, which outlined how Disability Living Allowance (DLA) for this child would end when he reached adulthood. We supported the transition to the adult benefit system, helping Bogdan, who was the appointee for his disabled son, to complete a new Universal Credit application and migrate his son's DLA to a Personal Independence Payment (PIP). The successful claims were worth over £45,000 for the family over the year, covering the additional costs associated with living with a severe disability. We also helped the client to apply for photo ID for his son, which enabled him to get a disabled bus pass and companion bus pass to support his son's transport to college, his next step after leaving school. Later in the year, Bogdan visited the centre again. His youngest daughter had just been diagnosed with a neurological condition. Bogdan was unable to work because of his existing caring duties, but the two child limit meant that this third child was not included on Bogdan's Universal Credit claim. We explained that there are exceptions for disabled children, and that a disabled child element could still be added to the claim. We assisted with a successful claim for Disability Living Allowance for the youngest daughter, which resulted in the higher disabled child element being added to the Universal Credit claim, worth an additional £15,000 per year for the family.



### Christine's story

Christine\* came to our centre asking for help with debts, as she was finding it difficult to meet her daily living costs. We worked with her to draw up a list of her debts, which included rent arrears that carried a risk of homelessness for her and her daughter. We drew up a financial statement that showed how Christine's income barely covered her outgoings and did not leave any money

spare for servicing her debts. This allowed us to apply for a Debt Relief Order, which wrote off nearly £10,000 worth of debt, allowing her to make a fresh start without the fear of homelessness. We then helped Christine with her forward plan. She wanted to increase her income by getting a job, but her financial situation made it difficult for her to buy a smart outfit to wear at interviews. We put her in touch with a local charity that paid for new clothing and travel costs for attending interviews, and Christine was successful in gaining a job. However, finances were still tight, because wages in the new role were paid in arrears, leaving a gap in which Christine could not afford to pay for electricity or for healthy food. We explored budgeting strategies with Christine, referred her to specialist schemes advising on energy and water saving measures, and issued food and fuel vouchers to carry her through the immediate crisis. After her first salary payment, Christine was then able to manage independently on the wages from her new job.

### Sindy and Mike's story



Sindy and Mike\* are a disabled couple. They came to see us for help with their benefits, which had been reduced. Sindy experienced a worsening of her health conditions and needed extra help with everyday activities: she therefore asked for her Personal Independence Payment to be reviewed by the Department for Work and

Pensions, in case she had become entitled to extra assistance. The DWP conducted a review, but instead of increasing the support, they ended Sindy's PIP claim altogether. Sindy found this decision very difficult to understand, particularly as she has a learning disability. We requested a mandatory reconsideration, which was unsuccessful, so we escalated this to the lower tribunal, where the decision was corrected and PIP re-awarded and back paid at the correct rate. At the same time we worked with Mike to reinstate his full Pension Credit award, which had been cut at the point where Sindy's PIP claim was closed. We provided crisis support to cover everyday essentials while these corrections were being made. Altogether we secured over £17,000 of back payments and ongoing benefits entitlements for the couple.

\*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 clients, 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 clients (%)
<b>Age</b>		
Working Age and under	86	82
65+	14	18
<b>Disability</b>		
Disability or ill-health	33	56
<b>Ethnicity</b>		
White British	65	58
BAME	35	42
<b>Marital Status</b>		
Married /co-habiting	32	29
Single households(under 65)	20	30
Pensioner households	15	21
Lone parents with dependent children	17	21

### Demographics of the Leys and Advice centre clients

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 2022/23. (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

*Made me feel I  
can come to you.  
If I'm confused,  
I ring.*

*We are very lucky to have  
an advice centre such as  
yourselves on Blackbird  
Leys, that can adequately  
meet peoples' needs in  
times of financial  
difficulties. Your service is  
a great source of comfort  
as to one's wellbeing.*

*Thanks to you and  
others at Agnes Smith I  
navigated one of most  
difficult periods of my  
life. I just wanted to say  
again what a brilliant  
job you do at Agnes  
Smith.*

*I would be lost  
without this service  
– the system is so  
complicated.*

*They gave me the  
confidence to know that  
there is someone I can go  
to to get the right advice.*

## THANK YOU

We would like to thank our 2022/23 funders:

- 29<sup>th</sup> May 1961 Charity
- Access to Justice
- A2 Dominion Housing Association
- Advice UK
- Alice Smith Fund
- Blackbird Leys Parish Council
- Catalyst Housing Ltd (Peabody)
- City of Oxford Charity
- Doris Field Charitable Trust
- Duchess of Marlborough Charity
- GreenSquareAccord Housing Association
- London Legal Support Trust
- Lord Faringdon Charitable Trust
- Margaret's Fund
- Marsh Charitable Trust
- National Lottery Community Fund
- Oxford City Council
- Oxford Direct Services – Cost of Living staff donations
- Oxfordshire Community Foundation
- Oxfordshire County Council
- Penningtons Manches Cooper
- Postcode Society Trust
- PF Charitable Trust
- Stanton Ballard
- St Michael's and All Saints' Charities
- The Fore
- Thames Water Trust Fund
- The Henry Smith Charity
- University of Oxford Colleges (All Souls, Christ Church, St John's, University, Wadham)
- Westmill Solar
- Woodroffe Benton Foundation
- All those who donated to our winter fundraising campaign.



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

- Anneliese Dodds, MP
- Bower and Bailey Solicitors, and Brethertons Solicitors
- Sue Corbett, Sarah Phibbs, Edward Wates
- The Church of the Holy Family

## WHO'S WHO

### BOARD OF TRUSTEES

April 2022 – March 2023

Co-Chair .....	Wendy Spray
Co-Chair .....	Paul Dornan
Treasurer .....	Andrew Carver
Company Secretary .....	Cathy Foot
Trustee .....	Simon Pitkin
Trustee .....	Cora Spencer
Trustee.....	Beverley Humberstone
Trustee.....	Jesse Erlam
Trustee.....	Gillian Dodds
Trustee.....	Imade Edosomwan
Trustee (from Jan 2023).....	Liz Cairncross

### STAFF

April 2022 – March 2023

Centre Manager .....	Mandy Richards
Centre Manager (from February 2023).....	Zoe Millington
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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[asac.reception@agnessmith.co.uk](mailto:asac.reception@agnessmith.co.uk)



Thames Water  
Trust Fund



Member of



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.  
Registered charity no: 1050456