

Agnes Smith Advice Centre



Annual Impact Report April 2023 – March 2024

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 reduce inequalities and foster financial inclusion. We do this by:

- Delivering high-quality and accessible welfare benefits and debt advice
- Encouraging long-term sustainable plans to tackle debt, and providing budgeting support
- Delivering housing advice including enabling people to remain in their own homes
- Signposting people to other sources of support where appropriate

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, with a population of 13,500 people, 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 including greater access to their rights.

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 food banks 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).



INTRODUCTION FROM OUR CHAIRS OF TRUSTEES

Wendy Spray and Paul Dornan

This has been another really hard year for our clients. We continue to see the importance of our work in our clients' lives. The extraordinary figures in this report of how many clients we have seen and the amount of financial difference we have made to their lives speak for themselves. It is crucial that people have somewhere to turn to and we are proud that the centre continues to deliver such an excellent and crucial service.

We write this shortly after the election of a new Government. Cuts to welfare and the cost of living crisis over the past decade have hit our community hard. It is to be hoped the new administration gives new impetus to improve the circumstances of the most disadvantaged.

Zoe, who joined us as Centre Manager just over a year ago, has done an excellent job in managing the centre. We are lucky to have her. You will see from our accounts, that we have been successful in raising the funds needed for the year (excluding depreciation). This is a major achievement in such difficult financial times. We are very grateful to the City Council, Parish Council, Housing Associations, County Council and many non-statutory funders including the Henry Smith Charity and Thames Water Trust Fund who have helped to make this possible. We are also grateful to the volunteers on the fundraising group who have worked tirelessly to bring in more funds. Thank you.

Zoe has negotiated staff sickness and recruitment, keeping the centre running effectively and safely at all times. We have a really committed group of staff. A huge thank you to: Carole, Latisha, Helen, Gary, Gail, Mary, Ruth, Juset and Zoe. Just after the end of the year this report covers Ruth left after a long association with the centre to pursue other projects, we are very grateful for her contribution and wish her all the best in the future.

We have also successfully recruited a significant number of volunteers, who are providing a range of services including helping with reception, fundraising, debt work and welfare benefit form completions. They are adding considerably to what we can achieve. A huge thank you to our volunteers: Sue, Bev, Hazel, Grace, Graham, Harry, Kayla and Tafani. A big thank you to Linda who left us during the year after many years of volunteering as a receptionist and disability benefits adviser.

Our premises sadly remain sub-standard, particularly with a leaking roof. However, we continue to benefit from our excellently accessible position in the shops in the centre of Blackbird Leys. We have engaged actively with the City Council's consultation process for the new Community Centre with the possibility that we will be rehoused there in 2026 and will continue to be a vital source of support at the heart of the local community. In the meantime, we are working on a project to temporarily improve our current premises.

We continue to have a strong and committed group of trustees with a good mix of Blackbird Leys residents with their crucial local knowledge combined with trustees who have other skills and knowledge to strengthen the board. We are grateful to Tony Church from the Parish Council who joined us for a while during the year.

The Advice Centre is only able to deliver the effective service it does due to the team effort of staff, volunteers, trustees and funders. A huge thank you to everyone for your continuing support and hard work. We know this is a really important service and with your support we will continue to provide it.



CLIENT PROFILE 2023/24 AT A GLANCE

For more detailed figures, see page 17

59% are **women**

82% are **working age**

39% have **dependent children**

57% live in **social housing**

20% live in **private rented** accommodation

52% have a **disability or long-term illness**

49% are from **Black and minoritised** groups



MANAGER'S REPORT

Zoe Millington

Looking back at 2023/24, we made impressive financial and other gains with and for our clients, which is down to the hard graft of our advice team. The total number of clients had decreased slightly since 2022/23, but the outcomes achieved went up. This is consistent with a slight reduction in our crisis support work, as we have focused our efforts more on casework to tackle underlying issues. We have been able to do more for each household, and have seen an increase in complex cases where our advice can make a significant difference. Dealing with complex casework is challenging for staff and requires close attention to advice quality – we owe a big thank you to the whole team.

In addition to the challenges of the advice work, we have weathered some storms this year. Two staff members had time off for medical treatment, but the team pulled together to cover the work, and we were able to minimise the impact on our clients. The Board of Trustees, and particularly the Officers, have been amazing, going well beyond the call of duty to support us and keep the centre running smoothly in tricky times.

We've been able to develop the capacity of our team this year, recruiting new Adviser Juset, who brings experience from the advocacy sector and plenty of local knowledge. We have also promoted Latisha to start offering advice appointments in addition to her reception and charity application work. We are lucky to have several new volunteers (see the who's who section below), and are indebted to Senior Adviser Gail, who has been training everyone up in their new skills, while doing her own training as a Debt Relief Order intermediary. This influx of new faces has increased the diversity of our team, which is highly appropriate given the communities we work in.

Thanks are due to Bower Bailey, who provide pro-bono solicitor appointments, and to the many organisations we receive referrals from, and who accept referrals and signposting from us. We really do all need each other as pressure on all services is high. We greatly value the partnership working between advice centres and other organisations that helps to coordinate support.

The "thank you" section below acknowledges our funders for this year, and of course without financial resources we would not be able to keep going. We are grateful for the support of all our long-standing, returning and new funders. Our Individual Fundraising Group has made particular efforts to develop our

fundraising events and individual and company donations this year. Many thanks Sue, Edward and Hazel, and to Philippa, who opened her garden to visitors. New hyper-local funding partnerships include Blackbird Leys Bowls Club making us their charity of the year, and Iyengar Yoga Oxford making us a community solidarity partner.

We've been building new links in the community. In the coming year we are looking forward to developing new outreach activities, including advice embedded in the Oxford Community Action food distribution service, and money advice groups in a variety of community locations.

We have been closely engaged with the regeneration plans for Blackbird Leys. We will have to relocate in about two years' time, as our current premises are scheduled for demolition. We are exploring all options, particularly the new Blackbird Leys Community Centre, where we hope we may end up. The redevelopment will bring new residents into the area, with the potential to increase demands on our centre.

None of what we have achieved this year would have been possible without the dedication of our entire team. What they have achieved is extraordinary – it can be seen in the financial gains we made for local residents this year, and we know the benefits to the community go much deeper. The comments received from our clients (which you can read in the “What our clients are saying” section) show how valued and necessary we are. It's essential that we keep going for the benefit of all our local residents. Thank you to everyone who has made that possible this year.



ACHIEVEMENTS FOR OUR CLIENTS



£885,384
Debt written off



£2,654,342
Welfare benefit gains



£368,204

Charity grants for clients in emergency situations and other financial gains



£3,907,930

Total financial gain for clients



89%

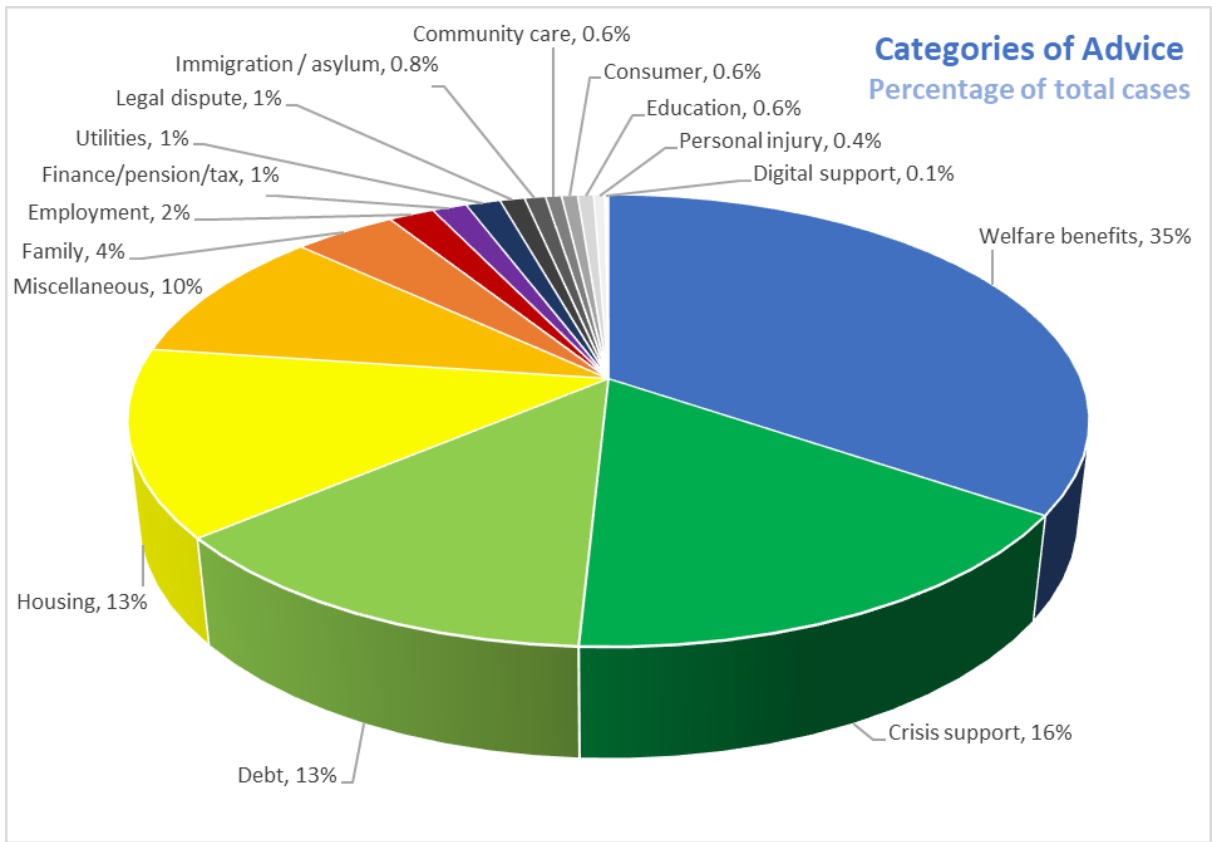
Success rate at the appeal tribunal



107

Households supported to stay in their own homes

THE YEAR IN NUMBERS – 2023/24



1,790

Individuals/households advised



2,567

Number of appointments

OUR COST OF LIVING RESPONSE

This is the third year we have included a cost of living chapter in our Annual Impact Report, as it continues to be a pressing issue for our clients.

Advice capacity

Our temporary additional advice worker's contract ended just before the start of this financial year, leading to a slight reduction in the volume of advice work we could complete in the year. We have been exploring ways to increase our advice workforce and reintroduce outreach, including our forthcoming outreach project with Oxford Community Action.

Income maximisation through benefits, budgeting and debt advice

Having more money makes all the difference when the cost of living is high. We check benefits entitlements, including in-work benefits, to make sure families and individuals are accessing their full rights. Our caseworkers can challenge incorrect benefit decisions, and often succeed in winning back payments for our clients. We also support people to renegotiate debt repayments where possible, so that more of their income is available for living costs.

Debt advice

We have a long-standing debt advice project, funded by the Thames Water Trust Fund. This partnership project with Barton Advice Centre means we can offer debt advice in both locations. Both centres have been building their capacity for debt advice, with the use of volunteers and through staff training. We offer a full range of debt advice, including insolvency options such as Debt Relief Orders (DROs) and bankruptcy, which can free people from debt burdens and regain control of their finances.



We combine debt advice with money management tips, to help avoid future debt problems. We check benefits entitlements to supply missing income. We also help our clients to access other utility provider schemes, such as social tariffs, the Thames Water Priority Services Register and the Thames Water Trust Fund.

Our debt advice has also been supported this year by Oxfordshire County Council, and by an AdviceUK fund for improving access to DROs.

Crisis support

The format of crisis support changed during this period, with Oxfordshire County Council bringing in their Residents Support Scheme, which citizens in Oxfordshire can apply to directly during a crisis. We now signpost to this scheme in the first instance, allowing us to direct other available support to our most vulnerable clients, and freeing up adviser time to focus on casework that could provide longer-term solutions.

We are grateful to the City Council for the Household Support Grant, and to the City of Oxford Charity, Alice Smith Fund, Stanton Ballard, and other charities that support individuals for making funds available for this work. This type of support is important to keep people safe and well when money is short, making sure they can put food on the table and keep their accommodation warm and dry.

Foodbank referrals and food supplies

We refer people to the Oxford Community Emergency Foodbank, and help people access the Blackbird Leys Community Larder and the Oxford Community Action food distribution service. We keep a small supply of food at the Advice Centre, for times when people can't immediately access other services, and have had support from SOFEA and the CommuniTea café to make this possible.

Charity applications

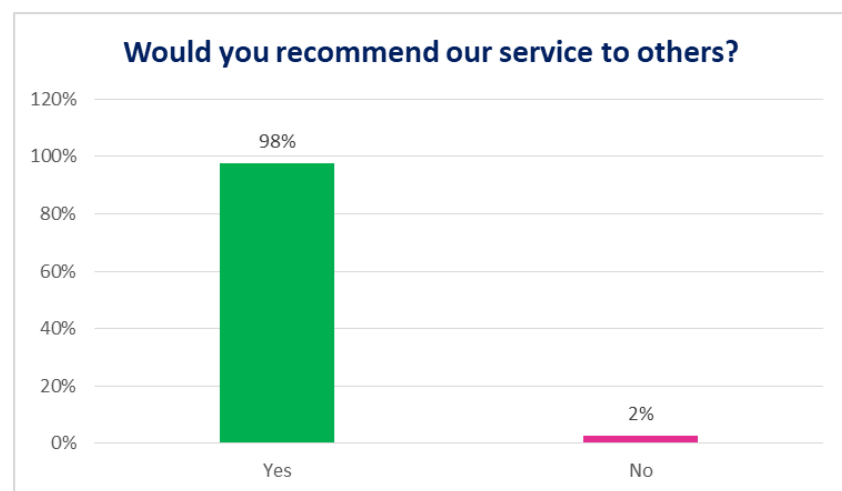
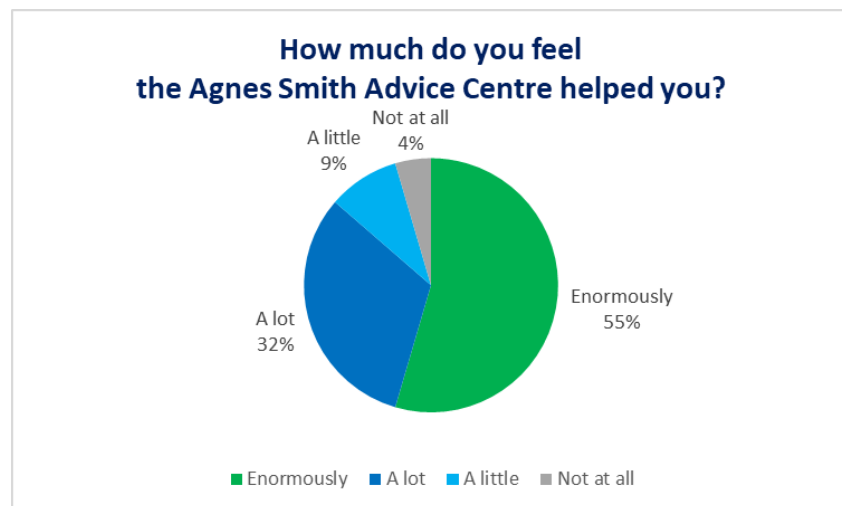
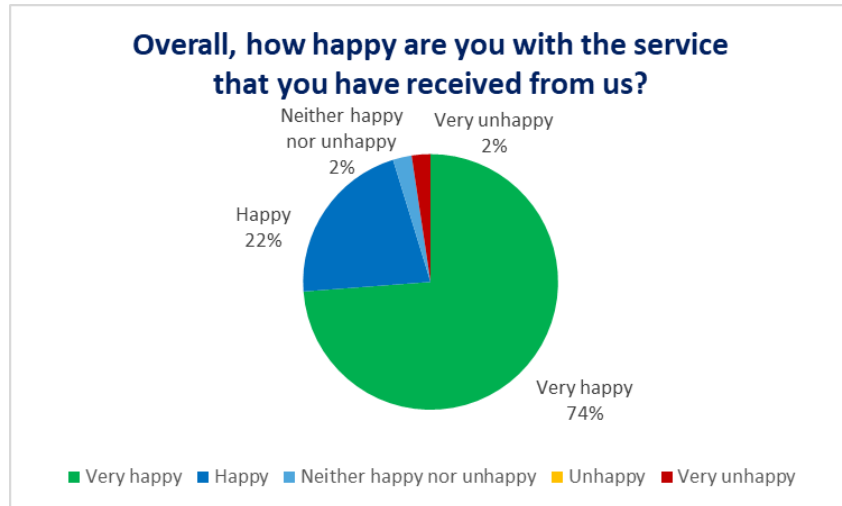
We apply to the City of Oxford Charity, the Thames Water Trust Fund and other local/national charitable trusts for people needing essential items that they would not otherwise be able to purchase. Clothing provided in this way supports access to employment and education (e.g. school uniforms), while grants of white goods and furniture are important for dignity, basic comfort and hygiene in the home.

Partnership work

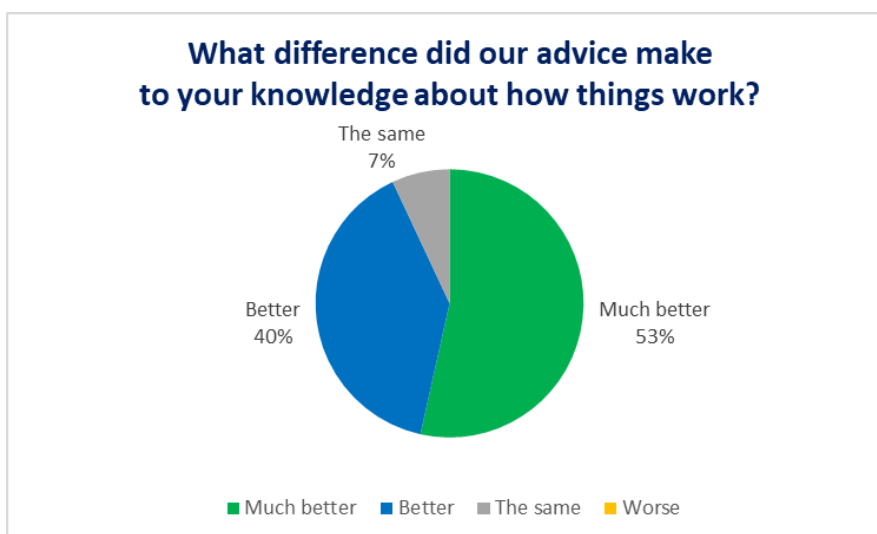
We work in partnership with other local agencies, to avoid duplication and to ensure a holistic service for local residents. We refer and signpost to a wide variety of local organisations and services, ensuring that local residents can access support beyond our specialist advice areas.

2023/24 FEEDBACK SURVEY RESULTS

We surveyed a total of 49 clients this year to assess the impact of our advice. Here are the results:



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



CASE STUDIES

Annette's* story

Annette is a young person with a learning disability and behavioural issues, who first came to us in 2022 for help with disability benefits. Her Personal Independence Payment (PIP) claim had been refused, and we helped with a Mandatory Reconsideration of the decision and then an appeal tribunal. Annette downplayed her difficulties at the hearing and the appeal was refused.



Annette returned in 2023 to apply for PIP again. By this time her condition had deteriorated and unmet support needs were seriously affecting her life. We helped Annette to show how her condition affected her, and this time PIP was awarded at £95 per week. We helped to request a Work Capability Assessment for her Universal Credit and a mandatory reconsideration of sanctions that had been applied because it was hard for her to engage with her work coach. Limited capability for work and work-related activities was awarded, increasing her Universal Credit award by £416 per month. With a back payment, her income increased by just under £12,000 that year.

Meanwhile Annette's family living arrangements broke down when her behaviour became more challenging, and she was at risk of street homelessness. At first the homelessness team did not believe she was in priority need for the council to owe her a housing duty. We were able to get this decision reversed and Annette was given a place in emergency accommodation.

The temporary accommodation was still not suitable for Annette's needs in the longer term. We highlighted her needs on her homeless application form. She has now been assessed by Adult Social Care, and her Housing Officer is in the process of finding suitable supported accommodation.

This case is an example of a family who would normally be able to resolve issues independently, but who needed our support when faced with extraordinary circumstances.

Stefan's* story

Stefan visited the centre at a time when he was feeling very isolated following a difficult period in his life. After living long-term in England, he had travelled overseas to care for a family member. When he returned, bereaved, he became homeless and after some time was housed in an unfamiliar area, away from family. He accepted unsuitable accommodation because of his urgent housing needs, but wanted our help to move somewhere more appropriate. We have been helping Stefan to apply for a transfer, and to use the Homeswapper service, Home Hunt and his housing association's "find a home" website. He has been looking at properties in areas where he has family and will not feel so isolated, and where the level of support is appropriate to his needs. When the housing association was slow to respond, we helped him to contact their complaints department.

In addition, we helped Stefan to explore options for increasing his income. He had been assessed as having limited capability for work because of a health condition, so we explored eligibility for disability benefits. Our Senior Adviser looked into the detail of the benefits legislation, taking advice from the Child Poverty Action Group to confirm the rules for people returning from Europe. We found that because he had not been economically active while in Europe, he would have to wait two years before claiming PIP. Having clarity on this helped the advice team to focus on other areas of support.



Being dyslexic, Stefan found it hard to complete written tasks, and found the Universal Credit online account difficult to use. Our Advisers helped him to log on and learn how to use the system. We also helped him to join the electoral register, and to apply for a Blue Badge (disabled parking permit). We continue to help with housing.

Stefan told us, "I was homeless as an older gay man and I was housed in an area that I had no idea about. The advice centre made me feel not alone. I felt that I could go and get advice and improve the quality of my life."

*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.

Demographics of the Leys and advice centre clients (percentages)

	The Leys	Advice centre clients
Age		
Working Age: aged 16-64	86	82
65+	14	18
Disability		
Disability or ill-health	18	52
Ethnicity		
White British	56	51
Ethnic Minorities	44	49
Population by Household type		
Married /co-habiting	37	32
Single households (under 65)	17	32
Pensioner households	12	18
Lone parents with dependent children	12	18

All figures are percentages, rounded to nearest whole number. Leys data is from the Oxford City Council and District Data Service OCSI Local Insight profiles for Blackbird Leys and Northfield Brook wards, June 2023 (Source is 2021 Census). ASAC data is from our statistics for 2023/24. (Please note, OCSI figures for disability/ill-health are for people having a limiting long-term illness, this being higher than disability claimants alone; ASAC figures are for self-declared disability/health problems.)

WHAT OUR CLIENTS ARE SAYING

If it hadn't been for Agnes Smith I don't know what I would have done, I was at my wit's end.

My severe anxiety and stress went away and I felt so much better.

I knew my rights, they were clarified for me what I could do and what I couldn't do.

I felt as if I have been abused mentally by the system, there's nowhere to get the proper help that you need, but they helped me with the forms, I found them alright.

Normally you have to fight to get the help but with the advice centre it was easy.

She was really understanding. I'm quite private but to be able to talk was really helpful. It's lovely to have something like that because there's a lot of people in need.

I had someone that helped me. Never really had that in my life.

Enormously helpful. The understanding and the way she explained everything to me that it wasn't the end of the world if I lost my job.

It was an amazing experience, I came out there a lot lighter than when I went in.

Because I get Carer's Allowance I can now get cheaper swimming lessons for my kids and my kids get to learn to swim. Great knock on effect.

Very, very good, I am happy. Very easy. People helped me and gave me a translator.

I feel like I can ring up people, I know what to say. Before I was burying my head in the sand.

I used to hide in my house, now it's much better. I feel like I can talk to people more.

*Friendly,
no judging*

*You guys
done your
job well*

*Didn't
patronise,
just brilliant*

*Incredibly
knowledgeable
and honest*

*Your
organisation is
indispensable*

*Thank you
for being
there*

*You were
absolutely
amazing*

*Very kind
people*

*Enormously
helpful*

*You're not
constantly
worrying*

*A huge
relief*

*Made me
feel at
ease*

*Put me on
the right
track*

*Quick
response and
no mumbo
jumbo*

*You guys
know the
area really
well*

THANK YOU

We would like to thank our 2023/24 **funders**:

- The 29th May 1961 Charity
- Advice UK
- The Alice Smith Trust
- The Batchworth Trust
- Blackbird Leys Parish Council
- The City of Oxford Charity
- The Cumber Family Trust
- Doris Field Charitable Trust
- GreenSquareAccord
- Garfield Weston Foundation
- The Henry Smith Charity
- Iyengar Yoga Oxford
- London Legal Support Trust
- Marsh Charitable Trust
- The National Lottery
- Nisa
- Oxford City Council
- Oxfordshire Community Foundation
- Oxfordshire County Council
- Parish of Cowley
- Peabody
- Postcode Society Trust
- The Stanton Ballard Trust
- St Michael's and All Saints' Charities
- Thames Water Trust Fund
- University of Oxford Colleges (All Souls, Christ Church, Jesus, New, St John's, Trinity, University, Wadham)
- Wates Foundation
- Westmill Solar
- All those who made individual and regular donations

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
- Sue Corbett, Edward Wates, Hazel Douglas
- Bower Bailey Solicitors
- The Church of the Holy Family

WHO'S WHO

BOARD OF TRUSTEES

April 2023 – March 2024

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.....	Liz Cairncross
Trustee (July 2023 – January 2024).....	Anthony Church

STAFF

April 2023 – March 2024

Centre Manager.....	Zoe Millington
Senior adviser/supervisor.....	Gail Craig
Adviser/caseworker.....	Helen Pinne
Money adviser/caseworker.....	Gary Horne
Adviser/caseworker (until June 2023).....	Sheena Crozier
Adviser/caseworker.....	Mary Kelly
Adviser/caseworker (from August 2023).....	Jusett Smith-Guerreiro
Reception Administrator.....	Latisha Walker
Finance Administrator.....	Ruth Emsley
Cleaner.....	Carole Ewers

VOLUNTEERS

Thanks very much to our volunteers this year: Tafani Dan-Othman, Sue Davies, Linda Denoon, Graham Diggie, Harry Dilley, Hazel Douglas, Beverley Humberstone, Kaila Mae Lusabia, Grace Samkange.

Agnes Smith Advice Centre
96 Blackbird Leys Road
Oxford OX4 6HS
Tel 01865 770206 or 0800 066 2218
www.agnessmith.co.uk
asac.reception@agnessmith.co.uk



Thames Water
Trust Fund



IYENGAR[®] yoga
with Toby Golds



All photos by Rowland Willets

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