

Agnes Smith Advice Centre



Annual Impact Report

April 2024 – March 2025

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
Introduction from our Chairs of Trustees	4
Client profile 2024/25 at a glance.....	6
Manager's report	7
Achievements for our clients	10
The year in numbers – 2024/25.....	11
Spotlight on debt advice	12
2024/25 feedback survey results.....	15
Case studies	17
Reaching everyone in the community	19
What our clients are saying	20
Thank you.....	21
Who's who	22

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 that has been located in the heart of Blackbird Leys since the 1970s. We were set up by local residents and remain firmly rooted in the community. We offer free, confidential and non-judgmental advice services on issues such as debt, welfare benefits, housing and crisis support.

The Leys is one of the largest housing estates in Europe, and parts of it are within the most deprived 10 per cent in the country. There is a strong spirit of community on the estate, despite many deprivations in health, education and more. Our advice centre is a key part of the many local initiatives that support residents, address Oxford's inequalities and aim to make the Leys an even better place to live.

Our physical presence in the centre of the estate, and trust built up over many years, make it easier for people to approach us. It is important that we continue to earn the trust of local residents, and we take our responsibility to the area very seriously. This means maintaining the most rigorous advice quality standards, to ensure that we give the correct advice and help people to access their legal rights.

We are the first port of call for many individuals who do not know where else to turn. We listen carefully to people's needs. For issues that lie outside our expertise we signpost to our wide referral network, helping people to connect with the right services. We care about equality and think of ways to make sure that those people who might need our services hear about them, such as our outreach service at the Oxford Community Action food hub.

The report is full of statistics, quotes and stories that illustrate what our advice means to our clients. We are reducing stress and poverty on a daily basis, empowering people to make the most of their lives.

We believe in the power of learning from experience. We use the understanding we have gained from our work with clients to inform our feedback to policymakers on issues that affect our community. The evidence generated from front-line services is immensely valuable, and we hope in this way to be able to influence wider social change.



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. We lead money groups to help people to live well within their means.

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

The public image of Oxford as a prosperous University town masks the realities facing too many in our community: a high cost of living, inadequate housing, low pay, unemployment, ill health and debt problems. With this backdrop it is essential that the local community in Blackbird Leys has access to free advice and we are proud that our team advised 1667 households over the last year. These statistics are important to understand our reach, but to understand our impact, it's best to read the individual stories on pages 17 and 18 of how our advice and support has helped residents sort out problems and improved their lives.

Not only do the pressures on our community remain very high but the world around us is changing with the rise of new technology. We are working hard to identify opportunities that can help clients. This year we have been testing a new AI tool to complete some back office tasks to help release more of the limited staff time to work directly with clients. Our evaluation of this trial will show whether these tools are developed sufficiently for us to use them, but one message is already clear: for those most in need of help, technology cannot replace the vital role of face to face advice and this remains absolutely core to our work. It is for that reason we are looking at new ways to reach clients who need our help; for example, this year has seen the development of a successful collaboration with Oxford Community Action to provide advice at a food bank.

Turning therefore to those who do this work, a huge thank you must first go to our committed and skilled team of staff Camille, Carole, Edward, Helen, Gary, Gail, Joy, Juset, Laura, Latisha, Mary and Ruth and a brilliant team of volunteers (whose names are on page 22) all very effectively led by our manager Zoe Millington. The team works tirelessly to ensure clients have access to the advice they need, the charity is lucky to have such an excellent team and trustees are immensely grateful for their hard work. The immediate work within the Advice Centre is also supported by a wider group, those who help with fundraising and trustees who are ultimately responsible for the running of the charity – a huge thanks to all.

We are also immensely grateful to our donors whose generous support pays for the work of the charity. This year, supporters included the Henry Smith Foundation, Money and Pensions Service, Oxford City Council, Blackbird Leys

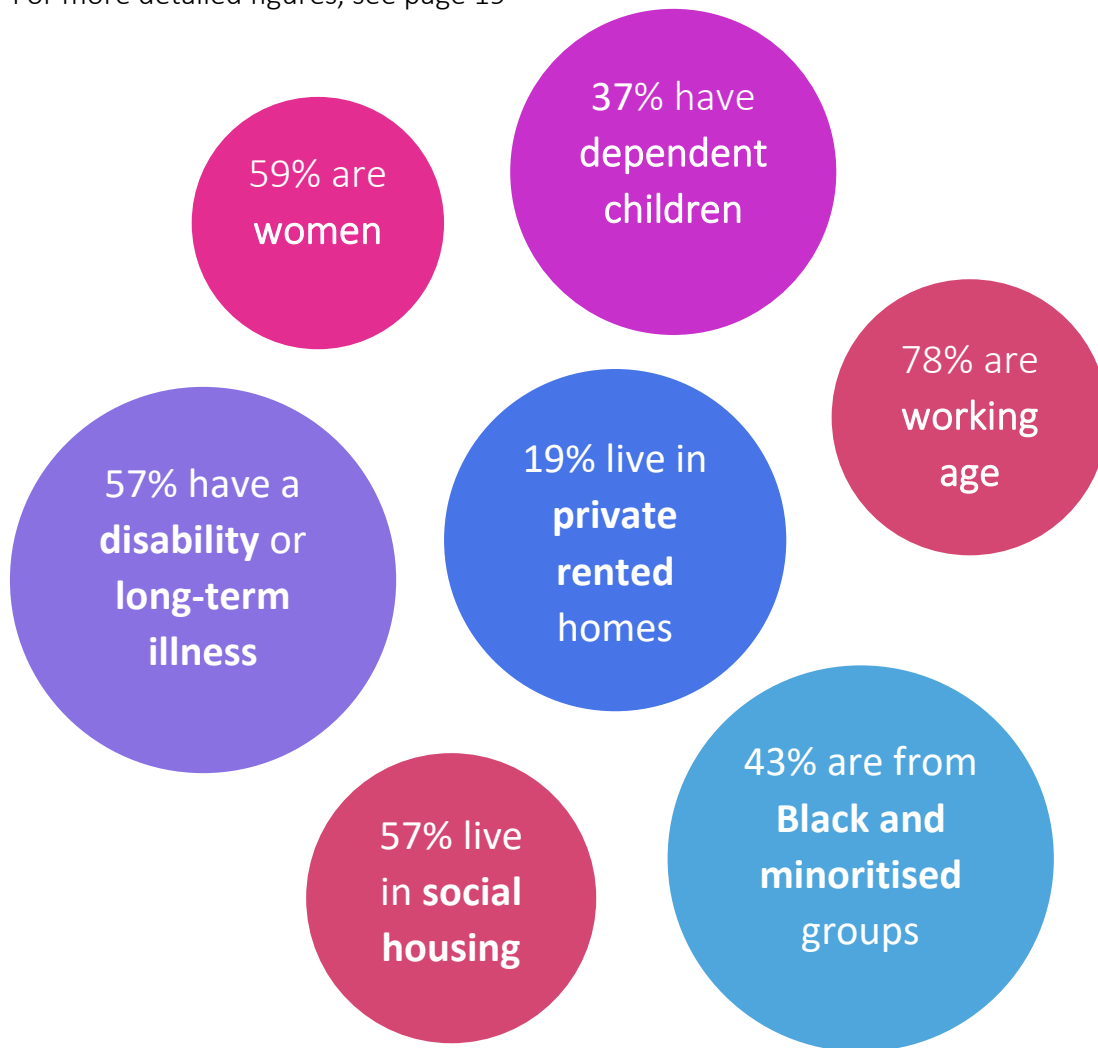
Parish Council, Oxfordshire County Council, Peabody, GreenSquareAccord, A2Dominion, Thames Water Trust Fund and The Society of the Holy Child Jesus. The funding climate is tough and getting tougher and it takes considerable time and effort from our team and in particular our manager to raise the funds we need to balance the books. In one particular concern this year, we heard the Thames Water Trust Fund will be wound up, following the woes of its funder Thames Water. This important stream of income has been used to fund our work helping people manage their debts. Our debt work will continue as it helps so many people and we will look for alternative sources of funds, but this demonstrates the challenging context we are in and we are grateful to our funders for continuing to provide the support needed to ensure the Advice Centre can run.

One final thought, the regeneration of the centre of Blackbird Leys has begun. This regeneration will take a number of years to complete, involves disruption and will eventually require the advice centre to move (hopefully to a much improved space!). We hope that the regeneration will create improved opportunities, housing and community facilities the community need. The Advice Centre will remain open to support members of the community throughout these changes.



CLIENT PROFILE 2024/25 AT A GLANCE

For more detailed figures, see page 19



MANAGER'S REPORT

Zoe Millington

I would like to begin by echoing the thanks expressed by our Co-Chairs to all the staff, volunteers and trustees who have worked with us this year. We deeply appreciate everyone's contributions: the dedication, mutual support and co-operation at the heart of our team make everything else possible. Particular thanks go to those who moved on from the centre this year, with a special mention for our outgoing Finance Administrator, Ruth Emsley, who gave many years of service – we miss you all! And a big welcome to those who have joined recently bringing fresh enthusiasm, including those staff and volunteers not listed below who have joined since the end of the financial year.

We have been very lucky to recruit some excellent new Advisers this year, made possible by the generosity of our funders. The advice sector has known challenges with workforce development, so it is good to hear that AdviceUK will be campaigning on this topic in the coming year, with proposals for adequate Government funding to train and retain Advisers.

No community organisation can operate in isolation, and we work hard to build and maintain relationships with other organisations in our city and beyond. We have a longstanding pro-bono legal clinic, provided by local solicitors Bower Bailey; and we work closely with referral organisations, such as the Practice Link Workers at the local doctor's surgery, and social landlords' Housing Officers. Without these arrangements in place it would be much harder for our clients to find the services they need and to access their legal rights.

We deliver some of our services in partnership with other local agencies. Our contract as part of the Oxfordshire Advice Partnership allows us to provide group sessions on money saving tips, maximising income and budgeting – providing the information that can help to prevent money problems, in settings where people can feel comfortable discussing the cost of living with others in similar positions. These groups have proved very popular.



Other partnership projects include our outreach work at the Oxford Community Action food redistribution hub, and our debt advice project with Barton Advice Centre. Both of these projects will require continuation funding if they are to be sustained, and we have been working with other local advice agencies to explore options for joint bids. This mutual support between agencies is important as we face increasing costs, heavy demand for our services and funding that in many cases is reducing in real terms.

We are fortunate in receiving funds from many sources, and it is heartening to know that so many people and organisations understand the importance of our work and are willing to back it. Last year the financial gains we made for our clients were 13 times higher than our running costs, multiplying the value of our funders' contributions – and that is before we consider the non-financial outcomes for our clients. The money, security and peace of mind we bring to our community is an important part of local strategic efforts to tackle Oxford's deep-rooted inequalities. It is important that our clients can access advice without fear: this can be difficult in a volatile climate, as we have seen with recent protests at a nearby hotel housing asylum seekers. We shall be watching developments closely, and remain committed to keeping our services open and accessible to all.

Looking forward, we know that change is coming. We are currently working next to some complex road works, part of the redevelopment of Blackbird Leys. The new Community Centre, where we hope to relocate, has received planning permission, and we expect building work to start soon. However, it will be 2027 before any tenants can move in, and meanwhile we have to make the best of our somewhat crumbling shop premises. New housing is also being built as part of the redevelopment, with an increase in the population that may bring new clients to our door.

The government has announced their intention to reform welfare policy, with a focus on health and disability benefits. This could affect many of our most vulnerable clients, and we added our voice to those from other independent advice centres in the AdviceUK response to the consultation. We welcome the establishment of the new Policy and Public Affairs team at AdviceUK: it can be challenging for small advice centres like ours to find time for policy work, and so we value all they do to help us to understand and respond collectively to policy developments.

Another government announcement has referred to the integration of debt advice into a network of neighbourhood health centres. Given our existing strong links with local health services we shall we watching carefully for opportunities to be part of this initiative.

To prepare for these changes, we need to make sure our service remains in good shape and able to respond appropriately. We owe this to our clients, who rely on us as a reliable, trusted source of advice. By pulling together and drawing on all our resources – our brilliant team, community partners, funders and national support networks – we can sustain what we have and build on it for the future.



ACHIEVEMENTS FOR OUR CLIENTS



£707,552
Debt written off



£3,487,884
Welfare benefit gains



£81,425
Charity grants for clients in emergency situations and other financial gains



£4,276,861
Total financial gain for clients

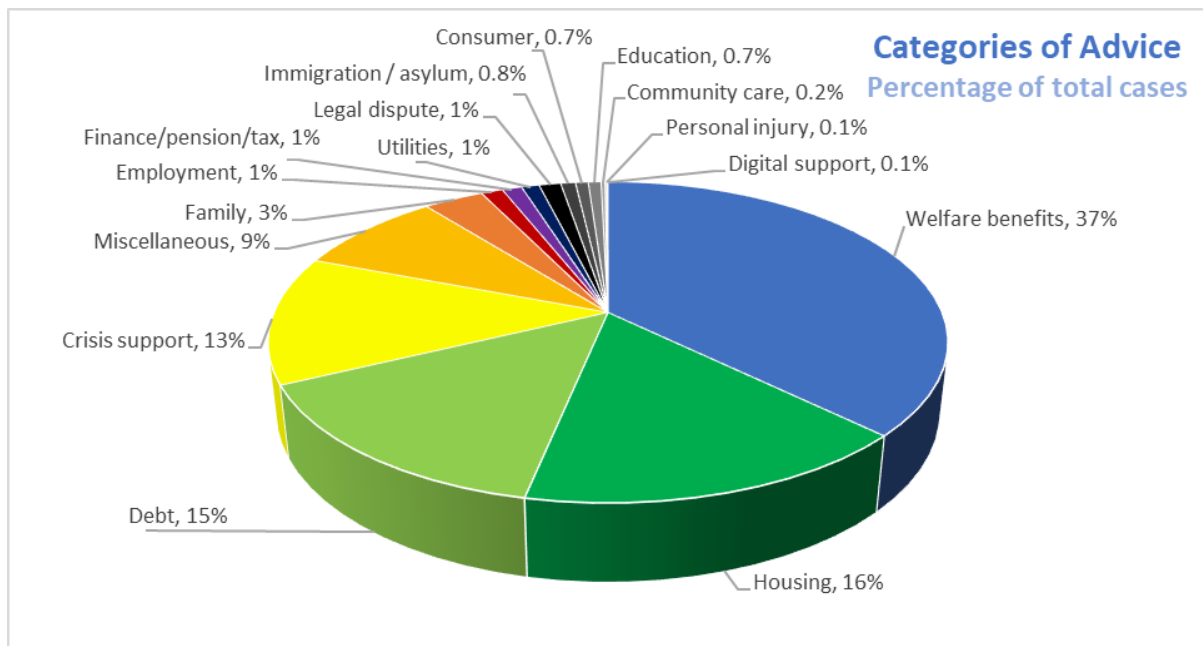


89%
Success rate at the appeal tribunal



95
Households supported to stay in
their own homes

THE YEAR IN NUMBERS – 2024/25



1,667

Individuals/households advised



2,459

Number of appointments

SPOTLIGHT ON DEBT ADVICE

Debt advice continues to be a cornerstone of our work, making up 15% of all cases and achieving over £700,000 of financial gains for our clients last year.

Why debt advice matters

Serious debt affects every aspect of everyday life. When repayments become unmanageable, people often have to make impossible decisions, such as missing meals, falling behind on rent, or leaning on family and friends. The stress of being pursued by creditors can lead to poor physical and mental health, and family breakdowns. Debt is not only a financial issue but a social one, with consequences for health, housing, relationships and work.

Debt advice can be life changing. By showing the difference between priority and non-priority debts, drawing up realistic budgets, and exploring options, we help people to regain control of their finances. Understanding what creditors can and cannot do when enforcing debts reduces fear and allows clients to focus on solutions. The results can be dramatic: better health, stronger relationships, prevention of homelessness, and the relief of no longer living in constant crisis. A detailed case study on page 17 of this report shows how one couple were able to get a fresh start and resolve multiple problems through our debt advice.

How people get into debt

People fall into debt for many reasons, often due to unexpected life events. Illness or being unable to work, relationship breakdowns, or the birth of a child can all trigger financial difficulties. Job loss, gaps between jobs, or low-paid work can make it hard to make ends meet, causing debt to spiral.

Debt can also accumulate gradually, starting with small overdrafts or credit card balances that grow over time. The cost-of-living crisis, rising energy and food costs, and changes to welfare benefits have increased pressures on households, leaving some unable to keep up with rent, utilities, or essential bills.

Addictions, such as gambling, alcohol, or substance use, also drive debt, with people borrowing from friends, family, or high-interest lenders to cope. Debt can affect anyone, whether they are in work or not, and across all income

levels. By understanding these root causes, our debt advisers provide tailored solutions that address the whole picture, not just the immediate debts.

Our approach

We have a long-standing debt advice project funded by the Thames Water Trust Fund, delivered in partnership with Barton Advice Centre. Both centres have built capacity by training staff and using volunteers, enabling us to provide a full range of debt advice services, including Debt Relief Orders (DROs) and bankruptcy where needed.



Technology and innovation

We are working hard to use new technology to free up more adviser time for face to face conversations with clients

This year we completed a Money and Pensions Service funded project, introducing AI into our debt advice processes. We piloted the use of WyserASSIST, an AI transcription and note writing tool that integrates with our telephone and case management systems. The aim was to save adviser time by drafting case notes.

The pilot has already shown promising benefits, helping our main debt adviser schedule client appointments more efficiently. The project has also prompted valuable reflection on advice processes and quality assurance, leading to improvements not solely related to technology. The project has sparked wider learning and collaboration across the sector, which we expect to bring lasting benefits beyond this specific project.

More work is needed before the system can deliver fully on its potential, and refinements are under way to improve the accuracy and structure of case notes. The pilot has provided a stronger foundation for understanding how AI can support advice work and will inform future innovation.

We have also sped up the progress of debt cases this year through the use of Trustfolio instant access credit reports.

Our debt work is further supported by Oxfordshire County Council and by AdviceUK, which has helped us widen access to DROs. We also take a

preventative approach to avoid problems recurring. Our money groups provide tips on budgeting, saving, and maximising income — creating safe spaces for people to share experiences and reduce the isolation that financial stress often brings. Similar support is offered to individual clients during casework, to help with effective money management in the future.

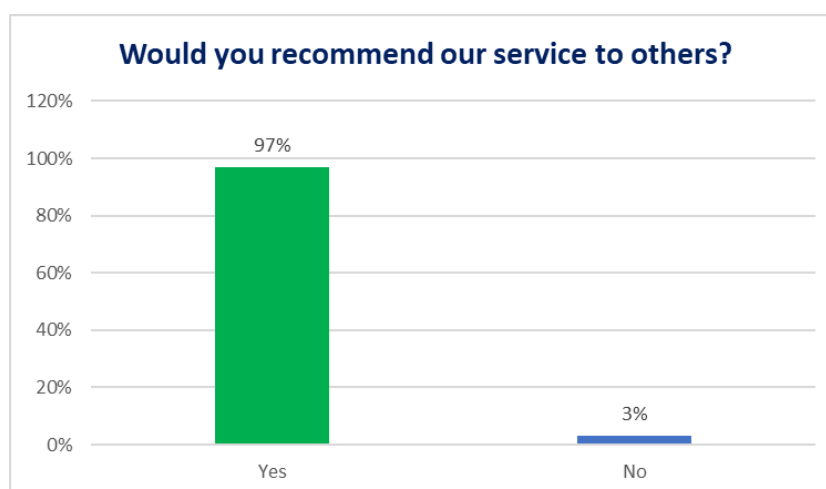
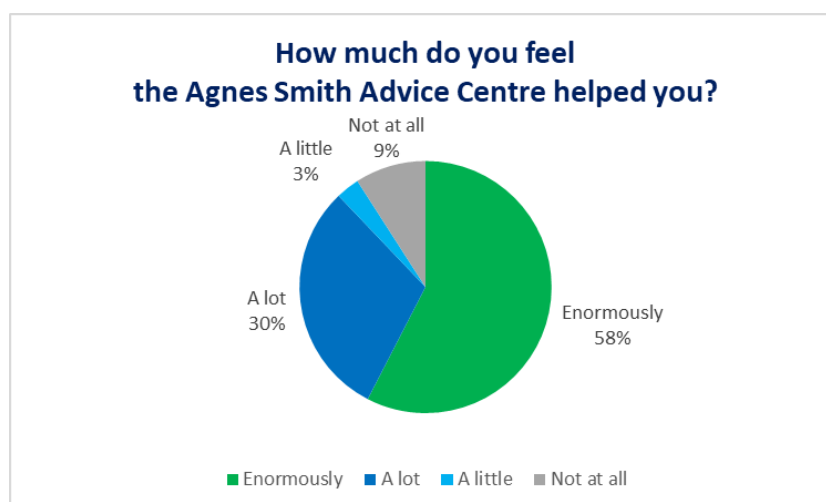
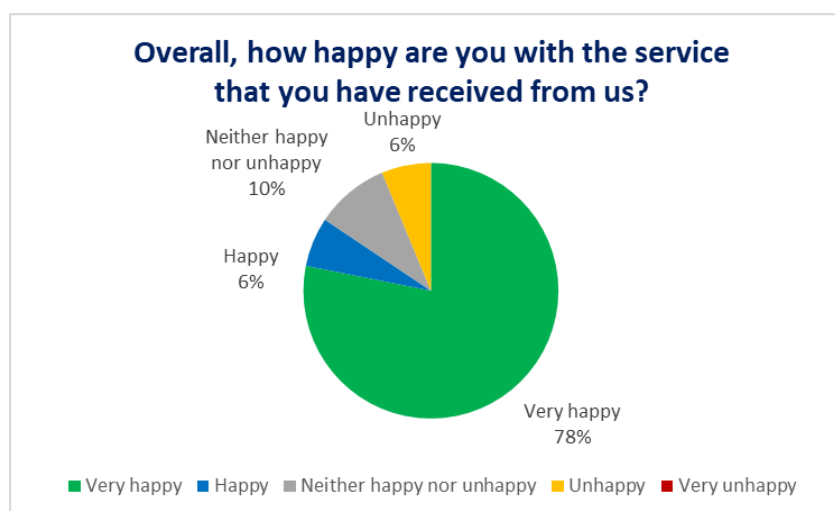
The future

We are committed to sustaining this vital service, as we are ideally placed to help those most in need. We face a significant challenge with the ending of Thames Water Trust Fund support for debt advice and are actively exploring new funding opportunities and strengthening our partnerships to address this. We will continue to innovate and review how we provide debt advice, to ensure that people in Blackbird Leys and beyond can continue to access the help they need.

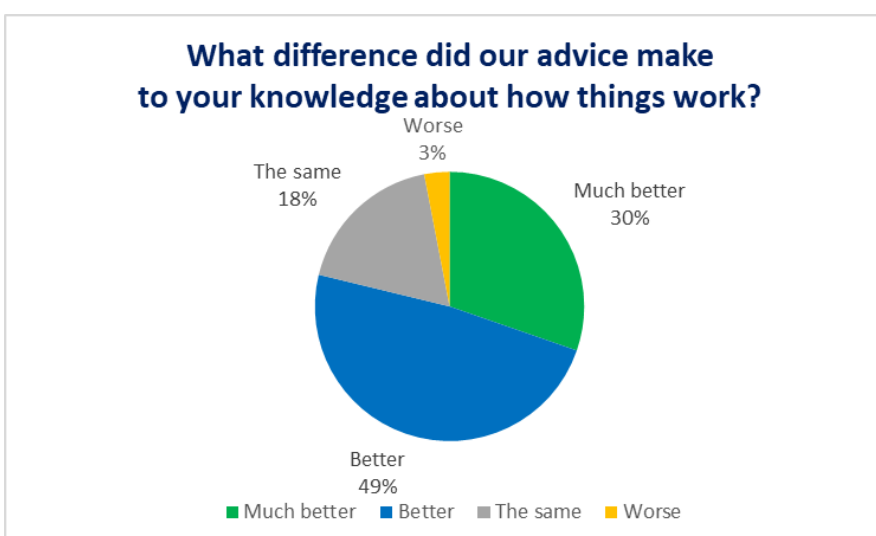


2024/25 FEEDBACK SURVEY RESULTS

We surveyed a total of 33 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

Beth and Gerard's* story

Beth lives with her partner, Gerard, and their three school age children, one of whom has special educational needs. Beth and Gerard had put off coming for advice about their debt issues because they felt embarrassed. In the end they felt compelled to do something when constant arguments about money were damaging their relationship, and there was a real risk of a break up.



Our Adviser took time to welcome the couple to the centre and reassure them of our non-judgemental approach to debt advice. He started by collecting background information. Both partners had multiple debts that had become unmanageable, despite their best efforts to bring them under control. In the past Beth had had a gambling problem, which was the original cause of many of their financial difficulties. Beth had sought help for this problem and successfully stopped gambling altogether. Gerard was still struggling with a loan he had taken out two years previously to pay for his father's funeral costs. Beth and Gerard were both in paid employment and trying to meet their repayments, but it was very challenging because of low pay and limitations on how many hours Beth could work because of physical and mental health problems. The family were having to top up their low income from wages with Universal Credit.

Our Adviser went through the couple's debts and explained the potential consequences of non-payment, which in the case of rent arrears included the risk of eviction and homelessness. He outlined the debt solutions that could help, and both partners chose to write off their debts with a Debt Relief Order. Both applications were successful, writing off over £24,000 of debt in total and removing the risk of homelessness. Our Adviser went through the couple's financial statements and helped with information about budgeting: they are now able to live within their means. Beth is still not gambling, they are not accruing and further debt, and most importantly their relationship is now stable as there is no longer any reason to argue about money.

Judy's* story

Judy is 80 years old and lives in sheltered housing. She was referred by her GP surgery for a benefits check as she was concerned about the loss of her Winter Fuel Payment. The benefits check showed that she was not eligible at that point for Pension Credit (which at the time was the qualifying benefit for the Winter Fuel Payment). However, it also showed that she could be eligible for Attendance Allowance because she had care needs relating to her health conditions. Our Adviser completed the Attendance Allowance form with Judy, and also made a protective claim for Pension Credit. A protective claim is a claim made even though the eligibility requirements are not yet met, which allows for a backdated payment if they are met at a later date.



The Attendance Allowance claim was successful, which made Judy eligible for Pension Credit Savings Credit. It also meant she could claim additional Housing Benefit and a reduction in Council Tax under the local scheme. The Pension Credit Savings Credit award unlocked further benefits, including the Winter Fuel Payment and a free TV license. We also helped with a Help with Health Costs application,

which was successful. The total financial gain for Judy in the first year, including back payments, was £21,255, greatly reducing her worries about covering her everyday living costs, particularly through the winter.

*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	Our clients
Age		
Working Age: aged 16-64	86	78
65+	14	21
Disability		
Disability or ill-health	18	57
Ethnicity		
White	67	59
Black, Black British, Black Welsh, Caribbean or African	12	17
Asian, Asian British or Asian Welsh	11	13
Mixed or multiple ethnic groups	7	5
Other ethnic group	3	6
Population by Household type		
Married /co-habiting	37	31
Single households (under 65)	17	30
Pensioner households	12	22
Lone parents with dependent children	12	19

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 2024/25. (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

I think the best thing is the calm environment – I was able to get it my off chest.

I got to keep my home. I'm so grateful.

Every member of your staff show great empathy and sincerity by putting people at ease, and helping me to deal with the day to day difficulties of being independent and has made me better equipped to deal with daily life in general.

The best thing is they got me on the right track. It made me less worried about what's going to happen. I wouldn't say I was suicidal, but it was getting that way. I'm quite happy now.

It was very daunting and overwhelming trying to fill [the PIP form] in. The lady helped me get through. Oh God, she was amazing.

I am a very shy person, and I do not like to share my problems with people or talk much. When I came in the lady gave me confidence to share my issue with her and she helped me at every step of the way.

THANK YOU

We would like to thank our 2024/25 **funders**:

- A2Dominion
- Advice UK
- The Alice Smith Trust
- Blackbird Leys Bowls Club
- Blackbird Leys Parish Council
- The Communication Workers Union
- Doris Field Charitable Trust
- GreenSquareAccord
- The Henry Smith Foundation (previously The Henry Smith Charity)
- Iyengar Yoga Oxford
- Landsec Futures
- London Legal Support Trust
- The Lord Faringdon Charitable Trust
- The Money and Pensions Service
- Oxford City Council
- Oxfordshire Community Foundation
- Oxfordshire County Council
- Penningtons Manches Cooper
- Parish of Cowley
- Peabody
- Society of the Holy Child Jesus
- The Stanton Ballard Trust
- St Peter's Church, Wolvercote
- Thames Water Trust Fund
- Unite the Union Oxford Health Services Branch
- University of Oxford Colleges (Brasenose, Exeter, Jesus, New, St John's, Trinity)
- University of Oxford Junior Common Rooms (Exeter, Mansfield, Somerville)
- Westmill Solar
- Wiley
- Those who remembered us in a legacy
- 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
- Bower Bailey Solicitors
- The Church of the Holy Family
- Nisa Local

WHO'S WHO

BOARD OF TRUSTEES

April 2024 – March 2025

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 (from 17 July 2024).....	Peter Nowland

STAFF

April 2024 – March 2025

Centre Manager.....	Zoe Millington
Senior Adviser/supervisor.....	Gail Craig
Senior Adviser/supervisor.....	Mary Kelly
Adviser/caseworker.....	Helen Pinne
Debt Adviser/caseworker.....	Gary Horne
Adviser/caseworker.....	Jusett Smith-Guerreiro
Adviser/caseworker (from 18 November 2024).....	Edward Mundy
Receptionist Adviser.....	Latisha Walker
Receptionist (from 8 January 2025).....	Camille Hoosein
Finance Administrator (to July 2024).....	Ruth Emsley
Finance Administrator (from 12 August 2024).....	Laura Chesterman
Cleaner.....	Carole Ewers

VOLUNTEERS

Thanks very much to our volunteers this year: Sue Corbett, Tafani Dan-Othman, Sue Davies, Graham Diggle, Harry Dilley, Hazel Douglas, Nigel Fletcher, Bianca Fortunaso, Natasha Gurdass, Camille Hoosein, Beverley Humberstone, Kaila Mae Lusabia, Grace Samkange, Holly Templer, Edward Wates. Also to the many people, too many to list individually, who have offered one-off or temporary support with making cakes and crafts to sell, bid writing, surveying clients, statistical analysis and more.



Photos by Andy Chesterman and Gary Shenton

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