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## ***ANNUAL REPORT 2021-2022***

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[www.citizensadviceenfield.org.uk](http://www.citizensadviceenfield.org.uk)

Adviceline: 0808 278 7837

***Enfield Citizens Advice Bureau is a charity – 1072841 and a company – 3626139  
Registered office – Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield, EN3 7FN***

# We value diversity, promote equality and challenge discrimination

### *The Service aims:*

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect peoples lives

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### *Message from the Chair*

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2021/22 was a very challenging year with the COVID -19 pandemic still around and the government lockdown restrictions in place until July 2021.



We made the decision to keep our remote telephone and webchat service and use socially distanced face-to-face interview appointments only for vulnerable clients. Yet again, our staff team proved to be very resilient in coping with change and were able to reorganise the office to accommodate the social distance face to face appointments. This meant we were able to continue to help the vulnerable clients who needed additional support.

Unfortunately, one of the casualties of the COVID pandemic and all the lockdowns was the impact on the high street. The trustees took the difficult decision to close both of our charity retail shops as the losses were mounting due to the inability to trade during the lockdown.

The COVID pandemic has not fully gone and yet the service and our clients have the new challenge of the cost-of-living crisis to deal with. As Trustees, our job is

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to ensure that the Citizens Advice Enfield continues to maintain good governance, and the high-quality standards that we are known for. In addition to this, we have to keep an eye on the emerging risks of cyber-crime and hacking, now more tasks are being done online. With the shops closing, we are working with the CEO to ensure the organisation is still able to source unrestricted funds and remains in a strong sustainable financial position.

I am confident that we will be able to meet the challenges ahead as we have an experienced, strong and stable trustee board and workforce.

As always, I would like to thank my fellow trustees for their time and hard work in supporting the organisation. This year we said goodbye to trustee Councillor Cllr Ian Barnes and we were pleased to welcome Cllr Rick Jewell in his place.

My most grateful thanks must go to all our staff and volunteers who work so hard and give so much of their time to meet the needs of so many local people who are going through such difficult times.

***Jeff Hopwood,***  
***Chair of Trustees***

*"The quality of your advisers was very good in my opinion. Very considerate and human, and I thank you for your help and continued support"*



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## *Treasurer's report*

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This year has been another stable year with regards to the financial statements.

The net results for the year, shows a surplus of c£84k. It is often the case that spend lags behind income, such as when project funding is accessed, it can take time to recruit suitable staff to deliver the project. It must be pointed out that as always, the management continues to monitor cost to ensure that services are delivered in a cost-effective manner. At the same time the organisation continues to seek other income streams for the provision of its services.

Our reserves at the end of the year stands at c£675k which is approximately 65% or 7 months' worth of operating costs. The board together with the CEO have decided to keep this slightly higher level due to the number of major grants coming to an end on 31<sup>st</sup> March 2022. In order to keep staff employed whilst the CEO works to secure additional funding to enable us to carry on our work to meet our objectives. This additional reserves will also be used to adapt the office premises as required.

I would like to thank Roby Dogwoh our finance officer and Stanley Joseph our auditor and all the staff who have worked tirelessly to ensure we maintain good financial management.

***Marion Rodin***

***Treasurer***

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### *Message from the Chief Executive*

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I would like to start by thanking all the staff, volunteers and supervisors for their commitment and dedication to helping our Enfield residents. They put in a lot of effort to ensuring that we continue to deliver a quality service which enables our clients to find a way forward with their problems. Without them, we would not have been able to do what we do so well.

This year the COVID lockdowns left a few scars. The majority of our volunteer workforce (some of whom had been shielding) chose not to return to volunteering and we struggled to recruit new volunteers as people were still quite cautious about coming out and interacting with other people outside their household. The demand for our service soared to a new high as the pandemic aftermath, the war in Ukraine and the rise in energy prices all combined to push clients already on low incomes into further poverty crisis.

Staff had to quickly respond to the needs of clients. We helped administer the Council's Household Support Fund giving out grants to clients to help with fuel costs and other warm winter payments. We supported Ukrainian refugees and their host families to access benefits and other support provided by the government.

There is never a dull or quiet moment working for an organisation such as the Citizens Advice which helps ordinary people with any kind of social welfare issue.

***"Citizens Advice is a great service. They are very professional and knowledgeable. I felt that I was really being listened to and not judged in any way. I would definitely use this service again in the future and would highly recommend to others."***

We are very grateful that Enfield Council and all our funders continue to support us through this challenging time as we navigate the new working environment.

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I would like to thank the Board of Trustees for their continued support and guidance.

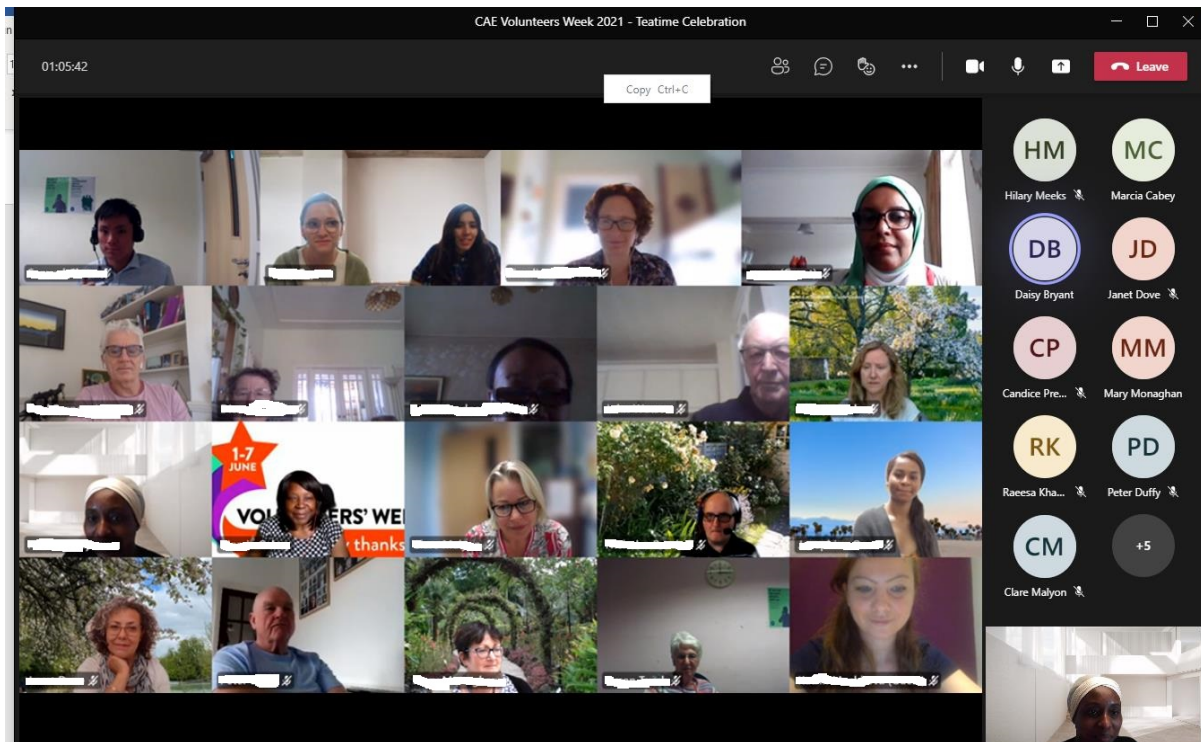
COVID has not gone away and the changes it brought in terms of human patterns of behaviour, work patterns and lifestyles seem to be here to stay. In view of this we are now going through the process of adapting our service to enable us to have better resilience in the future. Our service will remain a telephone triage 5 days a week with face-to-face appointments booked for the most vulnerable clients for whom telephone or webchat is not appropriate. We will continue to work on our accessibility and diversity. We will also continue to build on our outreaches and increase our presence in the community.

***Nnenna Anyanwu,***  
***Chief Executive Officer***

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### *Staffing and volunteers*

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**Virtual Volunteers Week 2021 celebration**

Our volunteers come from all walks of life and bring with them life experience, empathy and most of all a dedication to helping Enfield residents that is unrivalled. Every day they show up for our clients (many of whom are vulnerable) just demonstrates to them what true community spirit is in Enfield and within the Citizens Advice Enfield.

Whether it be frontline advice or back-office admin/reception and IT, or as a Trustee, the quality of service and time commitment our volunteers give is well respected and appreciated across the borough and I am personally proud of what we have been able to achieve together over the last year.

Throughout the year, our volunteers helped our clients navigate through the COVID pandemic, the current cost of living crisis, EU settlement and support Ukrainian refugees. Our volunteer stepped up during the COVID period and in 2022 were awarded the council's '*Trusted Voices Award*' for the work they did.



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There have been challenges with recruiting volunteers post COVID. Our team are currently looking at how we can streamline the recruitment and training process so that it meets our needs given the current environment of change.

This year with the pandemic still in place at the start, majority of staff worked from home. We also had to work at half capacity due to the reduction in volunteers. However, we were still able to help similar levels of clients as that of pre-pandemic levels in 2019/20. This is a testament to the dedication and resilient of the staff at the CAE who work as a great team, supporting each other.

We were able to recruit and train two young people on the DWP Kickstart scheme. One of them has now qualified as an assessor.

We sadly had to say goodbye to our shop staff as our shops closed permanently due to poor trading resulting from the COVID pandemic lockdowns.

We appreciate all our dedicated staff and volunteers, old and new, whether at our office in Ponders End or in our shops. Without all of them, we would not be able to deliver our vital services.



*I decided to volunteer because I spent most of my working life helping people in one way or another and wanted to continue helping in retirement*

***Our volunteers are 'Trusted Voices' in the community***

### ***Summer picnic***



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### *Our Projects*

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#### **Our Projects**

Our advice is for everyone but we design our services so they are proportionate to need, even where the numbers of people affected are small. In the last year, our role in society in helping people get through the pandemic and cost of living crisis was more important than ever and our overarching ambition remains the same as it has always been:

**We give people the knowledge and the confidence they need to find a way forward – whoever they are, and whatever their problem.**

During 2021-22 we delivered 21 different projects in order to meet the various vulnerabilities our clients presented to us.

**Our core advice service** has been delivered by telephone and online webchat. The top 3 areas people contacted us for are welfare benefits, debt, and housing. This accounts for approximately 60% of our clients. Each client comes to us with 3-4 problems and we carry out approximately 3 tasks on their behalf e.g. letters, calls, emails, etc. We have maintained our specialist disability, housing, and debt advice project appointments. Our advisers see clients face to face by appointment at our office in Vincent House or at one of our outreach sites e.g. the library, Foodbank or children's centre.

We also continued to deliver our **health-related advice services** for people affected by COVID, Cancer, TB and HIV.

**Life after Loss project** – delivered in partnership with Mind in Enfield to respond to the social and emotional problems our clients faced as a result of the COVID pandemic. This project provides clients with mental health and practical solutions to cope with life after their loss from the COVID crisis.

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**Cancer awareness and Benefits advice** to clients who had been diagnosed with cancer. Through this cancer advice service we were also able to attend events to give benefits advice and raise awareness of the importance of getting checked early during the COVID period particularly as research suggested that people were reluctant to contact their GP or go to hospital to get checked out of fear of contracting COVID.

**Advice for people with HIV diagnosis.** We have an adviser who works from the North Middlesex Hospital with clients who have been diagnosed with HIV, both old and young. It is such a lifeline to people who can sometimes feel as though they have lost hope.

**Help to Claim service.** We helped 2132 clients with their initial claim for Universal Credit. We helped 1,793 clients with welfare benefits queries, appeals, etc. unfortunately our contract to deliver the Help to claim service came to an end on 31<sup>st</sup> March 2022 and moved to Citizens Advice Camden.

**Foodbank Advice.** Another area of advice that was very busy last year was the requests for Foodbank vouchers. Last year we advised 357 clients who needed 484 foodbank vouchers. We helped 271 clients with charity aid grants.

**Bulgarian clients.** During the year we saw a rise in the number of Bulgarian nationals whose benefits had been stopped unexpectedly and they had been referred to the DWP risk review team for suspected fraud. Our adviser assisted with complaints, pre-action protocol letters and a number of other actions which helped them to challenge the DWP decision. The clients were also at risk of losing their homes as their benefits had been stopped pushing them into rent arrears.

Our work really highlights the level of poverty and inequality in Enfield and the need for more resources to tackle the root causes of poverty.

*"I have used the services from CAB in this borough. It can be difficult to get through as I know many people are calling with their problems all the time. But I persevered and got through and the adviser was very thorough and good, and I must say they have been able to sort out my debt problems for me. As a matter of fact I was so stressed and anxious and thanks to the advice and help from Citizens Advice Bureau I felt better."*

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### *Citizens Advice Enfield in the Community*

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Despite a difficult environment, we managed to retain regular services albeit remotely via telephone advice sessions at:

- Ordnance Road Library drop-in funded by the RSA Trust
- The HIV Unit at North Middlesex University Hospital,
- Six children's centres across the borough
- Christian Action Housing Association - delivering debt advice to their residents for rent arrears
- North Enfield Foodbank
- EU Settlement scheme which was delivered from the Edmonton Library and at Vincent House funded by the Home Office with match-funding from Enfield Council

*"Contacting CAB & the help they gave helped me out greatly, u can't put a price on peace of mind & that's what they did, made me feel I had someone there who cared & wanted to genuinely help me, thank you CAB".*



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### *Our achievements*

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*"With the help I have been getting from Citizens Advice Bureau, I have been finding hope where I could feel that all hope was lost. I got to know much more information that I needed to know which I didn't know about. At the end of the day, all problems are solved, hope and life restored."*

This year we helped **6,940** individuals, couples or families on **20,437** occasions and helped them to resolve **25,026** social welfare problems.

We helped clients to claim **£1,607,149** in unclaimed benefits and grants and to manage **£1,858,926** in debts.

This year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, unaffordable rents, homelessness or disrepair.
- Employment problems
- Requests for foodbank vouchers and charity aid grants
- Bulgarian clients
- Cost of living crisis

This year we have successfully **delivered 21 projects** targeted at specific vulnerable groups from disabilities, EU immigration, housing, COVID recovery HIV, TB, parents of young children (under 5), advice in the Foodbank, cancer and GP social prescribing.

We have **trained 2 young people** under the Kickstart scheme one has gone on to a job in administration elsewhere whilst the other has remained with us as a qualified assessor.

**Our Partnerships.** We have successfully delivered some of our projects in partnership with Enfield Voluntary Action, Mind in Enfield, Cancer Alliance

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charity, Enfield Connections, North Enfield Foodbank, Citizens Advice Royal Courts of Justice and Citizens Advice Barnet.

Our **quality of advice has remained Green** throughout the year. The Citizens Advice Service carries out a rigorous quality assessment process on a quarterly basis to ensure that the local offices continue to deliver a high quality service to clients.

*"The adviser was very helpful and they had an interpreter to translate everything she was saying for me. Thank you so much for being there. I don't know what I would have done. "*



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### *Research and Campaigns - Prevention is better than Cure*

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The work of the Citizens Advice Enfield has two aspects. Providing the advice above is one aspect. The other preventative aspect aims to improve the policies that affect people's lives. The work that we do on research and campaigns, helps us to monitor the impact of laws and policies on people's lives.

This year our research and campaigns officer participated in a number of national campaigns notably the Universal Credit £20 uplift and contacted our local MPs about this.

We have also carried out some local campaigns to raise awareness of cancer and the importance of getting checked and research into the social impact of COVID on our clients and their mental health

Our Housing Adviser made a presentation at our Research and Campaigns working group- the Landlord and Tenant forum in July on housing advice.

We highlighted the plight of Bulgarian Nationals who were having their Universal credit benefits stopped and being investigated by the DWP without any explanation. This evidence was brought to light based on our research and data gathering. We queried it with the DWP through our national office and locally but there was no response. We then passed this information to Kate Osamor MP office who took it up and we shared this information with Enfield council housing department. As a result the council has set up a GRT Bulgarian taskforce to monitor and continuously review what is happening in order to support these people.

We continue to work closely with the Housing Department on the roll-out of the Housing Allocations Scheme providing feedback on its impact.

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From our client insights, we identified the challenges our clients have with the lack of digital skills to be able to access services which are now majority online and shared our findings with the council in order to proffer suitable solutions to this problem.

*"I have never claimed benefits since starting work in 1970 - I am now ill and would not have been able to claim any benefits without the advice and help of Citizens Advice. I am still awaiting a tribunal for disability but would not have been able to get this far without their help - thank you for your advice and help"*

**3 in 5**

*People found it easier to  
manage day-to-day*

## Our value to this community

Our savings to the public purse include:



**£683,959**

saved by local government,  
through reducing  
homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate local processes, such as welfare reform changes
- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs



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### *Looking forward to 2022-23*

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#### **Looking forward to 2022-23**

2022 is already looking difficult for our clients and our service. The cost-of-living crisis is worsening and the war in Ukraine continues. We are still working hard to recover from the aftershocks of COVID. We are well on the way to reshaping and adapting our service to meet the new way of working and responding to the client's needs.

We plan to continue to invest more in technology in order to keep pace with the remote working, client accessibility, etc.

We will continue to develop and invest in our people and encourage local people volunteer with us whilst we train and equip them with the necessary skills to deliver advice and administration services.

We will be doing more in the community now that things have opened up again. We have recruited community liaison volunteers for this purpose.

We plan to review our fundraising strategy to position ourselves such that we can attract more unrestricted funds as we no longer have the retail shops.

We are grateful for our funders who have continued to support us during the crisis and I know that 2022/23 will no doubt be full of different and interesting challenges.



## Our value to society

For every £1 invested in our service in 2021/22, we generated:

**£2.44**

in savings to  
government and  
public services  
(fiscal benefits)

**Total: £2,586,873**

**£17.17**

in wider economic  
and social benefits  
(public value)

**Total:  
£18,199,976**

**£10.56**

in financial value to  
the people we help  
(specific outcomes  
to individuals)

**Total:  
£11,188,862**

## Our impact



**Nearly 1 in 2**

had more money or control  
of their finances



**3 in 10**

found it easier to do their  
job or find a job



**2 in 5**

had a more secure housing  
situation



**Nearly 1 in 2**

felt they had better  
relationships with others



**Nearly 1 in 2**

felt their physical health  
had improved



**3 in 5**

found it easier to manage  
day-to-day

Outcomes and impact research, 2020

## THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

London Borough of Enfield

Christian Action

Citizens Advice National Office

Enfield Voluntary Action

Enfield Connections

North Middlesex Hospital

North Central London CCG

Power to Change

Peter Holland

RSA Trust

Royal Free Charitable Trust

The National Lottery through the Big Lottery Fund

The Mercers Company

The Mary Kinross Charitable Trust

The Henry Smith Charity

Thames Water Trust Fund

Trust for London

The Home Office

Thomas Deane Trust

The Clothworkers Foundation

All our Trustees, Volunteers and Staff

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