

# Annual report 2022/23



Harrow



# Chair's report

The current cost of living crisis has followed closely on the heels of the coronavirus pandemic. The result has been a continuing increase in the demand for our services. We are also seeing clients with more complex and urgent problems.

Our staff and volunteers have been remarkable as they continue to cope with ever-changing circumstances and have sought to provide as full a service as possible to support our clients. Our ability to cope in the current demanding and unprecedented situation is due to our chief executive and her dedicated team of staff and volunteers. I thank them for all their hard work this year. In addition to the demands placed on staff and volunteers, they have this year been working out of temporary premises, which has had its own challenges. We have planned to move to new premises, in the very near future.

We have:

- Continued to provide advice by phone, email and webchat, as well as in person. By pulling the levers available to us we have been able to both increase supply and manage demand (through those things that are within our control).
- Continued to improve the accessibility and experience of our services for specific marginalised groups. Our ambition is to not only reduce but ultimately eradicate these disparities in experience and outcomes.
- Been able to raise the funding required to continue and extend our work. We are grateful for the support we have received over the year from the London Borough of Harrow and for the continuation of their contract for advice and information, for the funding from other charitable sources, for donations and for other contracts to deliver specific services to vulnerable groups or to those needing specialised support.

We are delighted to be partnering with Macmillan Cancer Support. Macmillan has a long history of providing support to those suffering from cancer. Cancer can be tough on people's finances. More so in today's cost of living crisis. The benefits system, despite the simplification promised by Universal Credit, is extremely complicated for many – even more so where English is not their first language. We will be partnering with Macmillan to improve ease of access to this type of advice for cancer patients in Harrow, Brent and Ealing. We will be providing a specific, tailored and financially ring-fenced service.

Membership of the Citizens Advice network has provided us with invaluable support this year. The regular evaluation of our work helps us both to ensure that we are maintaining and improving the quality of our service and to identify areas for training and development. It also enables us to use our local experience to inform Citizens Advice's national campaigns on issues that affect the lives of Harrow residents.

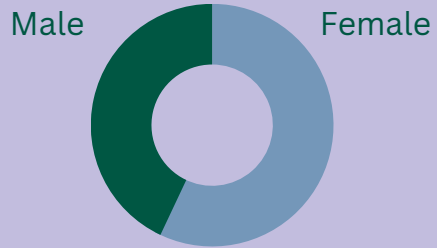
Finally, I would like to thank our trustees for their support and commitment to Citizens Advice Harrow and for all the help they have given during the past year.

**Irwin Spilka**  
**Chair, Citizens Advice Harrow**

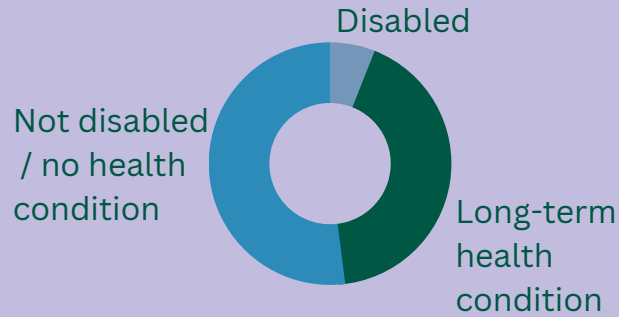
# Who we help

Our service is open to everyone, irrespective of ability, age, gender, gender identity, race, religion, belief, sexual orientation and social or economic status.

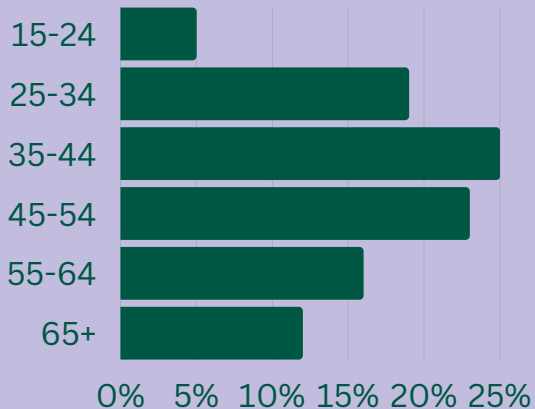
## Gender



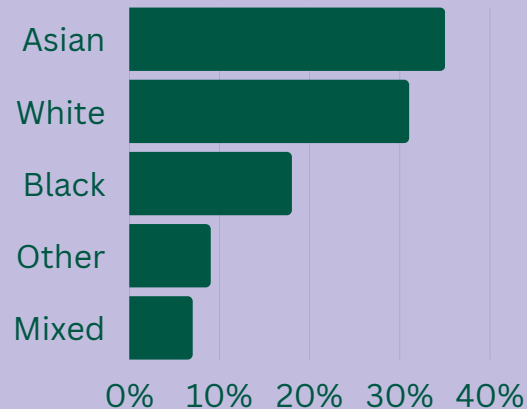
## Disability



## Age



## Ethnicity



# Our value to society

## £1

Every pound we spend benefits our clients by **£16.03**

## £1,938,937

Amount we saved the government and public services

## £12,750,143

Estimated total social and economic value to society

# Chief Executive's report

The need for independent, confidential, impartial and crucially free advice provision was unprecedented for Citizens Advice Harrow as with many other agencies across Harrow.

The past year has been extremely challenging for our clients who were faced with rising inflation and soaring food, energy and housing costs. Many clients experienced financial difficulties, job losses, relationship breakdowns, mounting debts and poor mental health. The strain on households was immense, and increasingly, people in full-time work came to us for advice. We used our clients' stories to engage with decision-makers to successfully campaign for increased government support on the cost of living, including an uprating of benefits and pensions in line with inflation.

Over the last year we have provided crucial support to clients tackling a staggering 15,878 issues. We secured over £1,072,059 in financial outcomes for our clients.

People are coming to us for help with increasingly complex problems. We are proud to say that our charity rose to the task. We would like to express our gratitude to all of our volunteers and staff for their unwavering commitment and generosity.

We also wish to thank all our funders listed in our report, whose support is invaluable. Together, we will continue to make a positive difference in the lives of individuals and families in Harrow, ensuring that everyone has access to the support and guidance they need to thrive.

**Tajinder Nijjar**  
**Chief Executive, Citizens Advice Harrow**



# How we help people

Whether it's by phone, email, webchat or face to face, we've supported our clients to get the advice they need in a way that works for them.

In 2022/23, we helped with **15,878** advice issues. The top 5 issues our advisers helped with directly were:

**Benefits & Tax Credits**

**3,857 issues**

**Housing**

**3,141**

**Debt**

**2,296**

**Universal Credit**

**1,896**

**Charitable Support &  
Food Banks**

**789**



# The value of volunteering



**Total public value to society of 8,500 hours donated by our volunteers**

**£174,254**

## **Words from a volunteer**

*"I gain so much as a volunteer answering phone enquiries. It is rewarding to listen and give practical options to callers who are sometimes quite desperate and don't know where to turn."*

# Treasurer's report

The year ending March 2023 has been a tumultuous and difficult time for the country and particularly for the clients we serve at Citizens Advice Harrow. The organisation stepped up to meet this challenge ensuring that the most vulnerable are given the support they need.

It is with a sense of relief that we have weathered the storms of the year whilst at the same time continuing to provide an advice and information service to meet the needs of the community of Harrow and, to a lesser extent, other boroughs. We strove to offer our clients a professional, efficient and committed service during a year which saw a 50% increase in demand against a background of record energy price hikes and enormous costs of living rises resulting in rental debt and a housing crisis. Our service saw an increase not only in our conventional client base but also in people in work too requiring advice and support. Citizens Advice Harrow are proud to have been able to help and contribute to bettering their clients' lives. The organisation itself faced challenges such as having to relocate, post-Covid volunteer shortages, increased costs and shrinking funding.

The resilience of the organisation's leadership, management, staff and volunteers overcame these difficulties with a positive and active outlook. Thanks, in achieving our goals go to the Chair, Irwin Spilka, David Wood, my predecessor and the Board of Trustees in providing leadership and steering the organisation through challenging times.

The aims of Citizens Advice Harrow cannot be achieved without strong leadership so special thanks go to the Chief Executive Officer, Tajinder Nijjar, who has given exemplary commitment and hard work to the organisation to ensure that its work for the people of Harrow continues.

In carrying out the aims she was assisted by our staff and volunteers on the front line to whom we wish to dedicate a vote of thanks as well, as they worked with such commitment to improve the lives of the residents of Harrow.

Finally, thanks go to our partners especially Harrow Council who have supported the organisation with our main grant enabling us to provide advice and information to those in need. Their collaboration has been vital in achieving our aims. Thanks too to national Citizens Advice for providing their expert advice, education, and regulatory support. In collaboration with our new partner, Macmillan Cancer Support, we will be able to provide cancer patients with financial and other advice to support them during a difficult time in their lives.

Despite all the challenges, we look forward to a new year, in new premises at Sheldon House in Gayton Road, Harrow, assisting new clients.

**Pushpa Hargovan-Laloo**  
**Treasurer, Citizens Advice Harrow**

# Client's stories

## **We help clients with large debt gain control of their finances, such as:**

A single parent, in employment, with two children, who had £19,000 of debt (Housing Benefit overpayment of £12,000, Council Tax debt of £5,000 and rent arrears of £2,000). Their employment earnings of £2,200 per month meant they were not entitled to means tested benefits except Child Benefit. With several court hearings in progress for the debt the client was at high risk of losing their home and had no hope of managing their finances. We negotiated with their creditors to remove a direct attachment of £700 per month from her wages towards the Housing Benefit overpayment and helped reduce this debt to around £7,000. We successfully applied to a Benevolent Fund and obtained a grant to pay off some of the debt. We also helped set up an affordable repayment and budgeting plan alongside a review of Council tax debt to see if it could be reduced or cancelled.





# Client's stories

## **We support those in need to gain access to charitable grants to help them settle into new accommodation, such as:**

A Ukrainian family, with 3 dependent children aged 15, 12 and 1, who moved to the UK last year through the Homes for Ukraine Scheme via a sponsor. When they moved on to a privately rented home the family were sleeping on the floor as they had no beds. We helped them gain a Talisman grant for some essential furniture and white goods.

## **We help reverse repossession orders and prevent homelessness, such as:**

A single, unemployed, disabled, person with 2 dependent children aged 17 and 13 who was in rent arrears of over £7,000 and facing a court hearing and notice seeking repossession of their Housing Association home. Our client struggled to manage their finances due to their disability and mental health problems. We helped our client to obtain a Discretionary Housing Payment to clear the rent arrears in full and paused the repossession order. We continued to support the client by providing information on budgeting and applying for Council Tax support and Hardship Funds to mitigate against future issues.



## **We help our clients move forward**

**"You don't understand how much you have helped to bring a change to my life. Thank you."**

**"Your knowledge and experience are impeccable and I really would like to let your superiors know. Without your help and support I really can say I may have been admitted into hospital."**

# Thank you to our staff and volunteers

We would like to thank all volunteers, paid staff and Trustee Board members for their hard work and dedication. Our service would not be the same without their continued support. Thank you all.



# Thank you to our funders

Our partners and funders are vital to the success of our work. We couldn't do it without them. We'd like to extend our thanks to all of the following organisations, especially our core funder, Harrow Council.



Citizens Advice Harrow is the operating name of Harrow Citizens Advice Bureaux Service Ltd, a charity and company limited by guarantee.  
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[www.citizensadviceharrow.org.uk](http://www.citizensadviceharrow.org.uk)



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