



Annual Report

2023/24



Chair's report

Life continues to be challenging. The last few years have shown us just how unpredictable the world can be. To survive and thrive we need to be adaptive, so we can respond quickly and effectively to new information, emerging threats and potential opportunities. We need to be flexible enough to respond to change, so we can best meet the needs of the people we are here to help.

Our aim, in our local area, is to shape a society where people face far fewer problems. We seek to achieve this purpose through our three key missions:

- Provide quality advice – we are here for people when they need us in the ways that help make the biggest impact.
- Close the gap – reduce disparities in access and experience for marginalised people.
- Take early action – prevent more people reaching crisis by addressing problems earlier.

Our staff and volunteers have been remarkable as they continue to cope with ever-challenging circumstances in supporting our clients. At our heart, we are about people – helping people and, from our earliest days, this has included volunteers working alongside paid colleagues. A key element of how we operate is by the power of volunteering. We 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.

We continue, in what is a challenging environment, to raise the funding required to continue and extend our work. We are grateful for the support we have received over the year from our main funders, 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.

Membership of the Citizens Advice network provides us with invaluable support. 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 which affect the lives of Harrow residents.

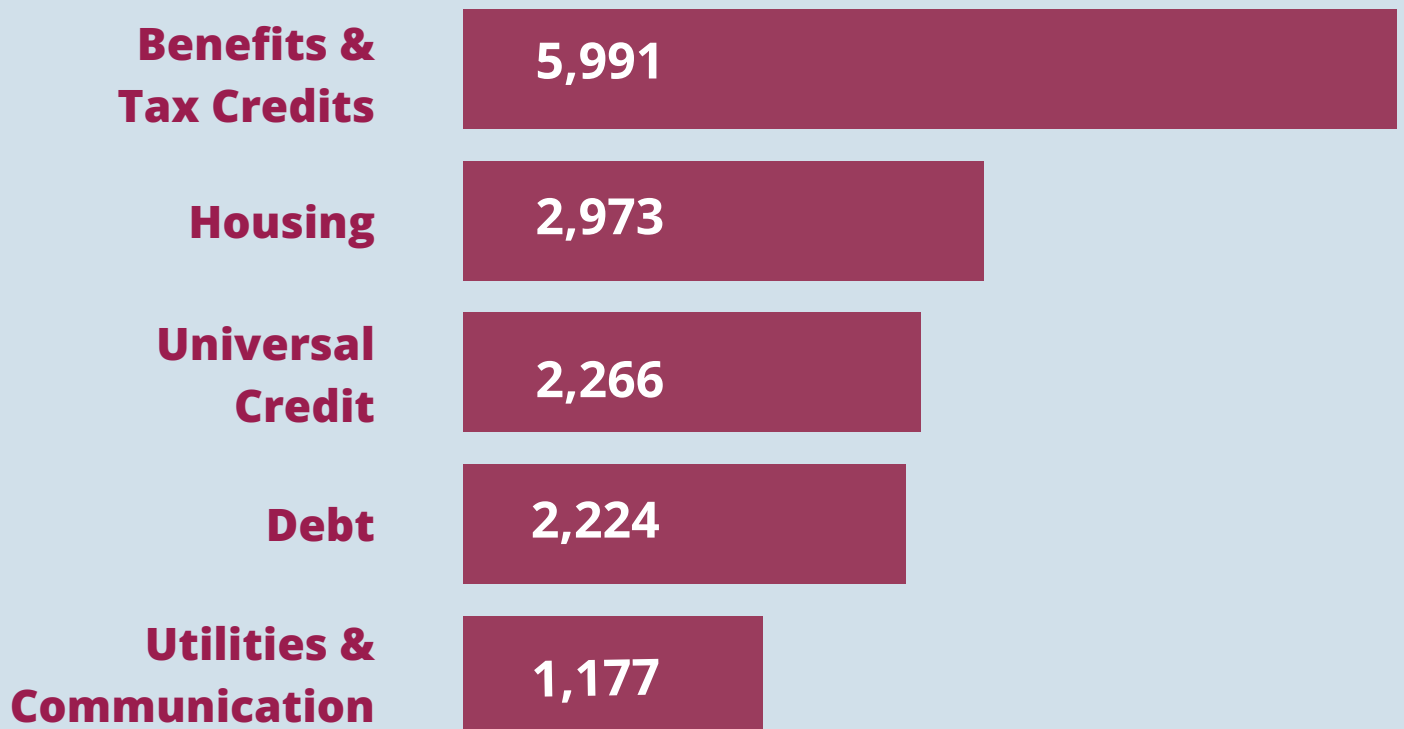
Finally, I would like to thank our trustees for their support and commitment to Citizens Advice Harrow and for all the help they have given during the past year.

Irwin Spilka
Chair
Citizens Advice Harrow

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 2023/24, we helped with **19,675** advice issues. The top five issues our advisers helped with directly were:



Chief Executive's report

I would like to start by sincerely thanking our contributors and supporters. Your generosity allows us to continue providing this essential and impartial service.

Despite another challenging year, the quality of the service and advice we offer remains outstanding. The ongoing cost-of-living crisis, driven by rising energy costs, increasing food prices and inflation, has placed significant strains on households, making our work more vital than ever.

To meet these challenges, we have adapted our services to address the evolving needs of our clients. We are seeing an increasing number of vulnerable individuals dealing with complex issues and struggling with health conditions. This year we expanded our outreach service through the Harrow Conversation Café, allowing us to extend our support deeper into the community. Additionally, we have helped community and voluntary groups improve their skills, empowering them to provide effective assistance to residents. We also formed a partnership with Harrow Council to manage the Hardship Fund, supporting the most vulnerable with their basic needs.

Feedback from our clients has been overwhelmingly positive, with 94% indicating they would recommend Citizens Advice to others.

We are also proud to have received a green rating in our recent three-year audit undertaken by national Citizens Advice, which enabled us to retain our AQS (Advice Quality Standard) certification. This success is a testament to the incredible dedication of our volunteers and staff.

I would like to express my deep appreciation to the Board of Trustees for their steadfast support throughout the year. Their focus on good governance, strong leadership and support of the management team has been essential in ensuring our continued growth, development and financial sustainability.

To finish off, I think the following words of one client, which is from the feedback received, sums up why our staff and volunteers are so valued:

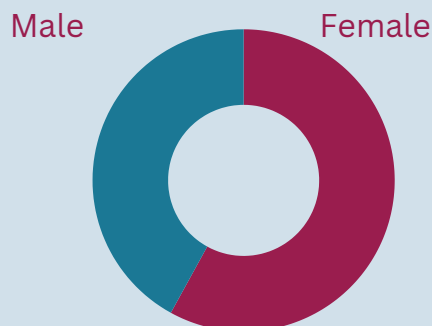
"I am incredibly grateful for the support I've received from Citizens Advice Harrow. They listened to everything I had to say and provided me with a way forward, offering invaluable help throughout the process. I can't thank you enough - this advice and support have been life-changing for me and my young family."

Tajinder Nijjar
Chief Executive
Citizens Advice Harrow

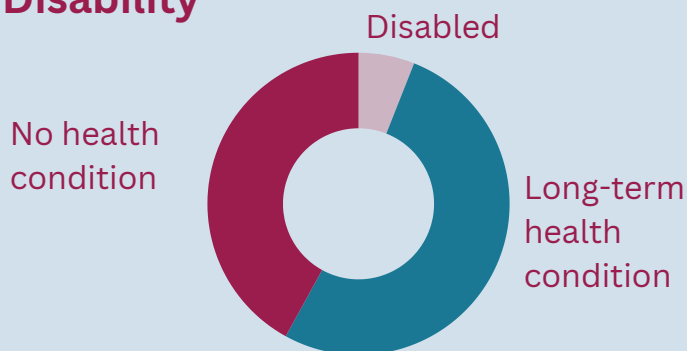
Who we help

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

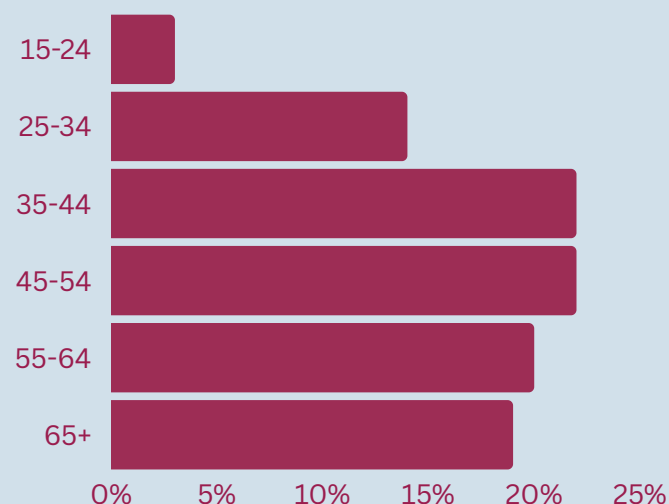
Gender



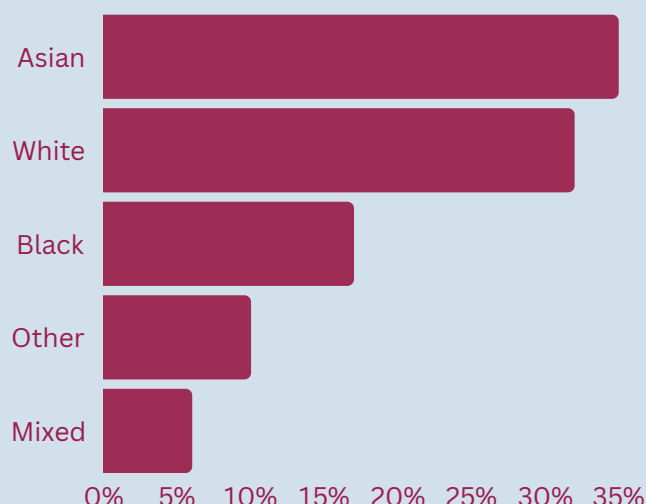
Disability



Age



Ethnicity



Our value to society

We can use our data to calculate the value of our work to society as a whole. We use a Treasury-approved model that gives us a financial value for each of the outcomes we achieve for our clients. By using this modelling tool, we know that for every £1 invested in 2023/24:

Every **£1** we spend
benefits our clients
by **£12.95**

£2.52 in savings to
government and
public services (fiscal
benefits)

Total £1,656, 935

£17.84 in wider
economic and social
benefits (public
value)

Total £11,751,730

Treasurer's report

Despite the upheaval involved in moving from our former offices at the Civic Centre to our new premises in Gayton Road, we have maintained our level of contact with clients and managed to make a small surplus in the year to 31 March 2024. For this we must thank our supporters at Harrow Council, Macmillan Cancer Support, the GLA and the substantial donations received during the year, not least from the staff members who undertook the annual legal walk. The current year will be even more challenging as we need to reapply for our contract with Harrow Council, which is due to expire on 31 March 2025. With the support we always receive from our staff and volunteers and their record of achievements over the last five years in helping residents of Harrow with benefits, housing and debt, not to mention other

problems, we are hopeful our contract will be renewed.

We must always recognise the support and commitment received from our chair, Irwin Spilka, and the rest of our Board of Trustees. All of this must be reflected in the strong leadership shown by our chief executive officer, Tajinder Nijjar, who provides support to our staff and volunteers and liaises closely with members of Harrow Council. In our recent audit by Citizens Advice we were given top level marks in all categories, which reflects the strong leadership provided by Tajinder and others of her senior management team.

David Wood
Trustee
Citizens Advice Harrow



Client stories



We support those in need who struggle to pay off debt

About our client: The client lives with his wife and three children (aged 3, 7 and 1) and is unable to work because he has colon cancer (a terminal illness). His wife is his carer and looks after the children. Their main income is Universal Credit (UC), Personal Independence Payment (PIP) and Child Benefit (CB). Both were granted Leave to Remain (LR) for 10 years, expiring in July 2025, with recourse to public funds. Two of the children have British passports.

The issue: The client was notified that he had to pay NHS fees of almost £10,000 because he had out-patient appointments and treatment as an overseas visitor between 2015 and 2017. The client had been making repayments of £50 a month since 2019 but since he was diagnosed with cancer, he has struggled to make the payments.

The outcome: We consulted with a specialist immigration helpline as to whether the debt write-off would have an impact on their future application to renew the LR. When it was established that the write-off would have no impact on their immigration status, we contacted the hospital, asking that the debt be written off on compassionate grounds. The hospital subsequently informed the client that the file has been closed and he would no longer be pursued for repayment.

The impact: Citizens Advice Harrow's intervention successfully ensured that the NHS debt of almost £10,000 was written off - a positive result. The client was thus relieved of the stress incurred by the debt.

Client stories

We support those in need who struggle to manage their finances

About our client: The client is a vulnerable person with multiple health problems, including mental health conditions. He is single and currently sofa surfing although he has a postal address. He receives Universal Credit (UC) and Personal Independence Payment (PIP).

The issue: A backdated payment for limited capability for work-related activity (LWCRA) of £4,856.10 was in dispute. A reassessment was made in November 2023 but the client had informed the Department for Work and Pensions (DWP) in November 2022 of a change in his health situation, with corroborating evidence. However, the work capability assessment (WCA) that should have been backdated to November 2022 was refused.

The outcome: We helped the client get the extra 12 months' backdated benefit - £354.26 to be paid monthly.

The impact: The total annual amount of the client's gain is £4,251.36. He can now pay off any outstanding debts/bills and budget his finances better. Our assistance resulted in this positive outcome which also would have helped to alleviate the client's mental health condition.



Client stories

We support those in need who struggle to manage their finances

About our client: The client is vulnerable with various mental health conditions. She is single and has a support worker. She lives in a council house that supports those who have mental health conditions. She receives Universal Credit (UC) and Personal Independence Payment (PIP).

The issue: The client had difficulty dealing with debt repayments for both electricity and gas. She didn't know how to manage her finances and has difficulties because of her dyslexia.

The outcome: We contacted Lowell, the debt management company that had bought the debts. It agreed to write off the debt, a sum of £10,553.66, and close the account.

The impact: Our help resulted in this beneficial outcome: the client can start afresh without the debt hanging over her. She can now move forward and concentrate on her health and well-being.



We help our clients move forward

"The adviser from Citizens Advice I spoke with was very friendly, concerned and helpful. He was quite knowledgeable about my situation and tried to offer advice that was sound and relevant."

"Thank you for your help. I couldn't have got this far without it."

"Very informative and helpful, I came in worried and walked out more confident."

"This is the only service that offers help and advice properly."

"Adviser went beyond the query to resolve future issues."



The value of volunteering

Total public value to society of **8,277** hours donated by our volunteers.

£170,074

Words from our volunteers

"Volunteering at Citizens Advice Harrow has been a really fulfilling experience. I have been able to interact with a variety of groups and support causes that are genuinely important, giving me the opportunity to positively impact the community. I have enjoyed working on worthwhile initiatives, and I have learnt new things, made useful contacts and got a better awareness of the needs in our community."

"There are many reasons why I love volunteering for Citizens Advice Harrow. Giving back to my local community gives me self confidence and purpose to life, vital for my mental health. Helping those in need is not only gratifying but makes my life fulfilling. I have been able to practise the skills I had from a long career in the Civil Service."



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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Charity registration number: 1060926.

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Authorised and regulated by the Financial Conduct Authority.

FCA Authorisation Number: 617626

www.citizensadviceharrow.org.uk



Harrow

