

# Agnes Smith Advice Centre

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[www.agnessmith.co.uk](http://www.agnessmith.co.uk)



## Annual Report

April 2014 – March 2015

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 ensure the best practices in the delivery of free, independent and confidential advice by:

- Maximising income through welfare benefit take-up
- Encouraging long-term sustainable plans to tackle debt
- Enabling people to remain in their own homes
- Empowering people within their own community

## WHAT WE DO



We provide a vital service for the local community, and have been operating since 1972. Located in the heart of Blackbird Leys, we are the first port of call for many individuals who do not know where to turn for advice.

We are recognized for our work in helping people who might otherwise fall through the safety net, on everyday issues such as debt, welfare benefits, housing and employment. By

offering advice across these key areas, we aim to bring about positive changes in people's lives.

We also aim to achieve broader changes for the local community. Our clients' stories give us a wealth of insight into the challenges faced by local residents. We work with local partners and give feedback to local government and other agencies to improve policies that affect the local population.

## HOW THE SERVICE WORKS

The Centre offers a range of services to meet the needs of the local community. Clients can access our service without an appointment by attending one of our **drop-in sessions**. We also offer **face-to-face appointments** when a client needs more in-depth support. Clients often approach us with multiple issues and complex problems and may need several appointments over a period of time in order to resolve their issues.

For **self-help**, we have a wealth of information, forms and leaflets in our reception. Our receptionists are trained to signpost clients elsewhere if the best option is to see another agency better able to deal with their query.

## REACHING THE COMMUNITY

We operate from our **office** in the centre of Blackbird Leys. We also offer **outreach services** to people in venues used by the community. **Home visits** are possible for clients who can't reach our offices because of illness or mobility problems.

## LEGAL ADVICE CLINIC

We provide a free legal advice clinic at the Centre, courtesy of Bower and Bailey solicitors. This takes place every other Thursday by appointment only. The legal advisor can offer guidance on areas of law that we do not cover (e.g. probate, personal injury) and point the client in the right direction if they need more in-depth legal advice.

# INTRODUCTION FROM CO-CHAIRS

PAUL DORNAN AND KATE GRIFFIN

This has been both an exciting and occasionally difficult year at Agnes Smith Advice Centre. Most importantly, we have been able to support 1057 people, many with difficult and distressing circumstances, during the year. One client summed up the difference our work made to them, saying:

*“Thank you so much for all your help and support through this long process. I really appreciate every second of your hard work. You have changed my life forever.”*

We are able to record information accurately and comprehensively now, thanks to the new case recording system Clare Charleson, our centre manager, encouraged us to install. This is proving a vital tool in talking convincingly to donors about the value and impact of the work we do.

More visible to clients will be the major renovations to the Centre, planned for 2015. A huge amount of preparation and research has been undertaken to work out the best options and to get everything ready. The Future-Building Fund, run by the local Oxfordshire Community Foundation, is supporting a significant new project to recruit, train and support volunteer advisors. This will allow us to extend our advice provision; but first we need to increase our interview room capacity. Several other funders in addition to OCF have made this possible, and, as the Treasurer's Report notes, we are grateful to them all for helping turn this aspiration into reality.

We have an ambitious goal: to enable all local residents to find the advice they need as easily, rapidly and comprehensively as possible. To achieve this, we have continued our work with the Big Lottery funded Oxford Advice Agencies Stronger Together (OAAST) project, alongside other local advice centres and organisations such as Age UK and Mind. Our joint website is one example of how working together can improve services for all those seeking support and information in Oxford.

Our work has seen quite a significant shift over the year, with more need for benefits advice. This has led to us devoting more resources to this area, which is now on a par with our money and debt advice. The excellent quality of our work has been sustained, despite all these changes. This was recognised in November, with an external service audit leading to the renewal of our Advice Quality Service accreditation.

As the Treasurer's report notes, while the centre has been active in raising funds to sustain its work this remains a significant concern for trustees. We are grateful to trustees for their contribution to the charity's work. We are always looking for new trustees, especially those with advice or fundraising experience and those with local roots in Blackbird Leys - if you are interested in hearing more, please get in touch.

This has been a busy year, with many new developments. We believe these have improved the Centre, and we are excited about continuing to build a stronger future, for the Centre, and, most importantly, for our clients.

## Miss N – Case study

Miss N, a single parent mother with a young son, came to see us after splitting-up with her partner. The relationship break-up, painful in itself, left her with multiple debts, including over £3k from a Tax Credit overpayment that arose when with her partner left and failed to declare his income.

She had been trying to get her finances straight on her own but felt overwhelmed with the amount of debt that she had. Despite trying she felt it unlikely she would ever be able to pay it all back.

After working with her in detail to assess her financial situation, we guided her through a Debt Relief Order. This allowed her a fresh start and relief from over £5,700 of debt.

In addition we analysed her expenditure as part of the process and the client cancelled some expensive insurances for products she no longer had and also changed her bank account, thus freeing up another £15 a month as this old account gave her services she did not use (travel insurance etc).

And during the weeks of gathering information for the DRO application, the client felt so much better that she was confident enough to apply for a job and be successful with the application. She really felt this marked a new start for her and her son.

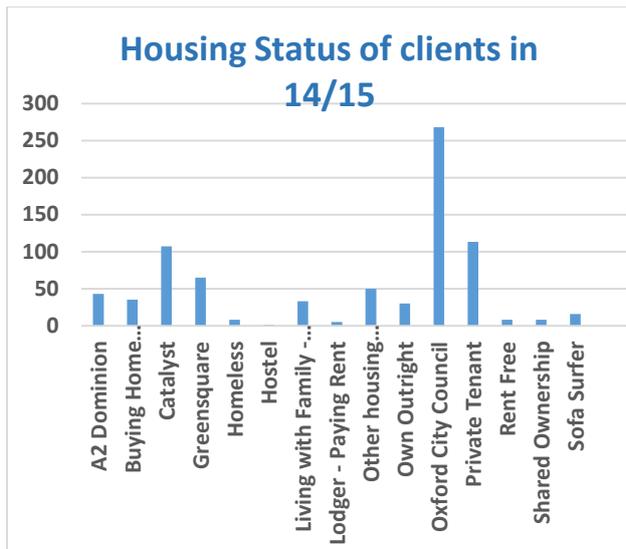
## PROFILE OF BLACKBIRD LEYS



Blackbird Leys is a residential estate on the southern edge of Oxford. It was built in 1958, to provide housing for workers at the Cowley car plant. In the late 1980/90s, a further housing estate in Greater Leys was developed. The area incorporating Blackbird Leys and Greater Leys is now collectively known as 'the Leys'. The population of the two estates is approximately 15,000, making the Leys one of the largest housing estates in Europe.

The majority of housing in the old part of the estate is council housing, while in Greater Leys it is provided by housing associations.

The Agnes Smith Advice Centre serves the whole of the Leys - and a small proportion of clients from surrounding areas. We are the only general advice centre in Blackbird Leys and Greater Leys.



## DEPRIVATION

The **Indices of Deprivation 2010** identified Blackbird Leys and Northfield Brook (in Greater Leys) as areas of multiple deprivation in Oxford. The key findings were:

- Parts of Northfield Brook and Blackbird Leys have the highest overall deprivation score in Oxford, and are amongst the most deprived 10% of Lower Super Output Areas in England\*.
- The areas with the greatest income deprivation in Oxford are parts of Northfield Brook and Blackbird Leys, with 34% and 31% respectively of their population considered to be income deprived.
- The areas with the greatest income deprivation affecting children include parts of Northfield Brook and Blackbird Leys where 51% and 49% respectively of the children and young people aged 0-15 are living in income deprived families.
- Parts of Blackbird Leys have the greatest income deprivation affecting older people in Oxford.
- Parts of Blackbird Leys and Greater Leys have the greatest employment deprivation in Oxford.

\*A lower super output areas is a small geographical areas of approx. 1,500 residents, used for the reporting of small area statistics and to provide a measure relative to other areas in England.

# MANAGER'S REPORT

CLARE CHARLESON

The Centre made some important changes in the year 2014/15, in response to the changing environment and to ensure the most effective support for our clients. This included several developments in the way we deliver our service:

- We went live with our new case management system (Advice Pro) on 1<sup>st</sup> April 2014 and have now completed a full year of the new system. We all feel the benefits of having an integrated system for collecting data. It saves time; we manage client cases more efficiently; we capture more comprehensive information and we produce better management and funder reports.
- We shifted the balance of our work to increase the specialist advice we offer in welfare benefits. This was in response to a significant increase in the number of clients presenting with benefit and tax credit issues. This has been driven by the extra support clients need as a result of the ongoing welfare reforms and, in particular, problems around Employment and Support Allowance. More than half of our casework this year related to welfare benefit issues. We now have an equal number of advisors specialising in welfare benefit as we do in money/debt advice.
- We made a successful bid to the Future-Building Fund (managed by the Oxfordshire Community Foundation). This new stream of funding enables us to invest in volunteers, in a way that we haven't been able to in the past. We have now recruited a Volunteer Development Supervisor at the Centre to recruit, train and develop a small team of volunteers to support our advice work. This will increase the Centre's capacity to provide vital advice to the community, and it will give volunteers new skills and greater community engagement.
- At the end of this year, we made a start on renovating our premises. This followed much investigation of the various options for dealing with our shortage of space. The Future-Building Fund agreed to fund part of the costs of creating the extra room needed to house our new team of volunteers; and we started to fundraise for the balance, to enable us to update and re-decorate the Centre to create a better work environment for clients, staff and volunteers.
- We continued to build on our partnership work with other local agencies, in particular as part of the Big Lottery Advice Services Transition Fund project. This year the partnership focussed on how we measure the overall impact of our advice, in particular, how we measure health and wellbeing outcomes (as opposed to just financial outcomes). We developed questionnaires, conducted a client satisfaction survey, and carried out an in- depth telephone interview survey. See our impact report on page 10 for the results of this work.

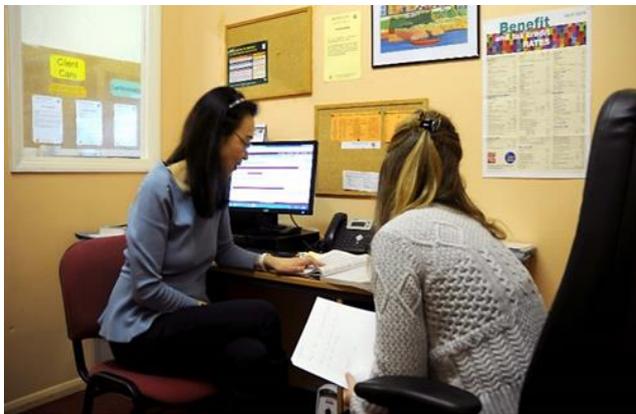
The next financial year sees the introduction of Universal Credit in Oxford, and the ongoing impact of the welfare reforms. We anticipate that many clients will need help in making the transition - e.g. with budgeting or making online claims. The measures we have put in place over the last year will stand us in good stead to meet the challenges of the changing environment.

# CENTRE STATISTICS

FOR THE PERIOD 1 APRIL 2014 - MARCH 2015

## At a Glance – Client Profile

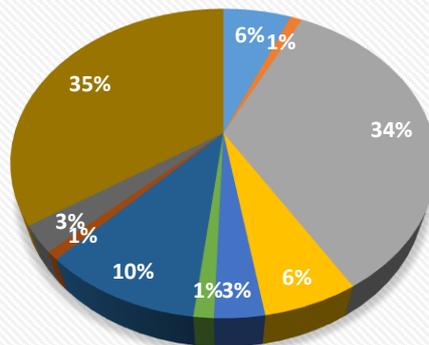
- 64% of our clients are female
- 36% of our clients are male
- 29% of our clients have disabilities or long-term illness
- some 71% of our clients are of working age



## Number of Clients

1697	Number of client contacts (i.e. appointments at Centre or other venues)
1,057	Total number of individual clients
836	Number of new clients

## Categories of issues dealt with in 2014/15



■ Charity applications	■ Consumer/General Contract
■ Debt	■ Employment
■ Family	■ Finance/private pension/tax (not debt)
■ Housing	■ Legal Dispute
■ Miscellaneous	■ Welfare Benefits

## What our clients most needed help with in 2014/15

Benefits:            Employment and Support Allowance  
                         Tax Credits  
                         Housing Benefit

Debt:                Council Tax arrears  
                         Rent Arrears  
                         Credit card debt



## Financial Gains

£281,364	Total financial gains for clients – including:
£248,908	Total amount of benefit gain
£ 11,317	Total charitable grants for clients

## Fact and Figures

£1,819,968	Total amount of client debt dealt with
£571,478	Total amount of debt written off
44	Total number of debt relief orders
8	Total number of bankruptcies

# IMPACT REPORT

*“I know if there is a problem ASAC will sort it out.”*

These are the words of one client, speaking about the Agnes Smith Advice Centre, reported in the independent assessment of impact we undertook at the end of 2014.

The research highlights how vital the centre is for many of the people who visit and call. The researchers carried out in depth telephone interviews with 19 clients selected at random. They asked the clients how affected they were by the problems that prompted them to contact the Centre. The responses are stark: at the outset 9 clients reported they were, “affected enormously” and 9, “a lot”, with only 1 person stating, “a little”.

Because the assessment took place over only two months, a number of clients were still working with the Centre by the time the research ended. The researchers note that while this reduces the number of people whose problems were “fully resolved” - 6 out of 19 - this mostly reflects the complexity of the issues being addressed, and the challenges in the external environment.

Nevertheless, even within this short time frame, after advice had been received, significant reductions in the impact of the problem were recorded. Only 3 people reported that they were still being impacted “enormously”, 7 “a lot”, 3 “a little” and 5 “not at all”.

In particular, 50% of clients felt their confidence was better or much better and 55% said their peace of mind and wellbeing had improved, 28% had improved health and comfort and 22% had improved relationships with family and friends. 45% had increased knowledge about how things work and 33% felt more able to help themselves.

The researchers noted, in particular, that even where problems were not fully resolved, the process of engaging with the Centre helped a significant number of clients to feel more in control and more able to cope with their lives.

In particular:

- Clients found the Centre very easy to access
- Almost 100% of clients were happy or very happy with all aspects of the service – including location, opening times, waiting times, time with advisors, ease of understanding information and advice
- Clients felt the time they had to talk to advisors was about right
- Several clients commented on how helpful and attentive the staff were and how knowledgeable ASAC is.

Overall satisfaction rates are very high, with 95% of people saying they would recommend the service to other people and the same percentage would use it again themselves.

## IMPACT REPORT cont.

Clients were asked to say why the Centre had made a difference and gave the following examples:

*“Everything is more positive and I have got drive back to get something done for a decent future”*

*“I am more supported. The Centre is so knowledgeable about these things. They are experts. Know exactly what to do and how to word everything and that is the key - knowing how to make the application in the correct way. I am not trying to do it all on my own”*

And behind the scenes ...

The research was carried out by Kingswood Cassy and Hull Ltd. and commissioned by the Oxford Advice Agencies Stronger Together partnership (OAAST). This comprises 9 partners across Oxford and is funded for two years by the Big Lottery Advice Services Transition Fund (ASTF).

### Miss L – Case Study

A friend initially brought Miss L to one of our drop in sessions. Miss L has severe learning difficulties and cannot read or write. When she came to see us Miss L had been suffering from ill health for over a year. Initially she suffered from migraines but had then had a stroke which made it hard for her to concentrate on anything and caused memory loss. This change in her health had a devastating effect on her financial situation. Although, understandably, she'd had to give up her job, she had been unable to complete the Medical Questionnaire needed to claim state support, and had received no payments.

We assisted her with her claim for Employment and Support Allowance and we advised her to claim Personal Independence Payment. We also renewed her claim for Child Tax Credit. The client also had multiple debts and we applied to the Thames Water Relief Fund to clear her water arrears and to the Watersure Plus scheme to reduce her future bills. Finally, we successfully negotiated repayment of her Council Tax arrears to avoid bailiffs coming to her home. All these changes allowed Miss L a more secure and stable future, with at least some support for her disability.

# TREASURER'S REPORT

FRAN BENNETT

The most significant new funding we obtained during the year was from the **Oxfordshire Community Foundation**, via its Future-Building Fund. This fund was set up by individuals wanting to donate to charities making a step change in their way of working. We are using the funding to develop a team of volunteer advisors, as described elsewhere in this report. More news on progress in next year's annual report!

We are very grateful to **Oxfordshire County Council**, and to **Oxford City Council** in particular, for their funding. This year we have been meeting Oxford City Council, with other advice agencies, to discuss a new funding arrangement. This has now been agreed, and will mean funding is maintained for the next 3 years. We are very aware of the current pressures on the City Council's finances and so we recognise their very real commitment to advice provision. The City Council is keen that we help it fulfil its own aims, in particular on resolving debt issues and helping people towards employment. We continue to work closely with the welfare reform team.

Our advice to claimants also helps clients of several County Council departments, and prevents some people from having to be social services clients. The County Council had decided to reduce funding in 2014/15, though in the event it was continued. In the meantime, we successfully applied, with the help of county councillor Steve Curran, for a small grant towards renovating and repairing our premises.

The **Blackbird Leys parish council** gave us a generous grant again, towards specific costs. We are very fortunate to have such a supportive local parish council.

Funding from the local consortium of housing associations - **Greensquare** (OCHA), **Catalyst** Communities Housing Association and **A2 Dominion** - helps support our advice work with their tenants. We meet regularly with them to discuss this.

This year was the second in the **Advice Services Transition Fund** project, paid by the Big Lottery Fund, and described in the centre manager's report above. We will look for other opportunities to continue to work together with other local advice agencies. Awards for All, part of the Big Lottery Fund, also helped us with acquiring the new casework system.

The rest of our funding is from other charitable trusts. In particular, we want to thank:

- the **J Paul Getty Jr. Charitable Trust**, which gave us a very generous unrestricted grant before it closes down for good, and which has been a long-term partner funder;
- the **Henry Smith Charity**, also a long-term partner funder, for the second year of a 2-year grant also not limited to specific activities;

- the **Lloyds Bank Foundation for England and Wales**, which has given us a 2-year grant towards outreach work in particular (and from which we also received a small local Community Fund grant);

- the **PF Charitable Trust**, which has given us a grant towards core costs; and

- the **Ammco Trust**, which also gave a small grant towards core costs.

We have also received funding from the **University of Oxford** towards the costs of purchasing information that advisors need in order to keep up to date.

We are very grateful to all our funders and individuals who gave donations.

The treasurer's duties were again a collective effort. Paul Way (MoneyIQ) administered the payroll. Nicola Reid prepared management accounts. We are very grateful to Andrew Churchill Stone, of Mercer Lewin, for doing the independent examination of our accounts. Many thanks to all, to fellow trustees and to the workers at the centre.



# THANK YOU

We would like to thank our **funders** this year:

A2 Dominion  
The Big Lottery Fund (Advice Services Transition Fund and Awards for All)  
Blackbird Leys Parish Council  
Catalyst Communities Housing Association  
Feoffess (St Michael's & All Saints' Charities)  
Future-Building Fund (Oxfordshire Community Foundation)  
Greensquare Housing Association (OCHA)  
Henry Smith Charity  
J Paul Getty Jnr Charitable Trust  
Lloyds Bank Foundation for England and Wales  
Lloyds Bank Community Fund  
Oxford City Council  
Oxfordshire County Council  
PF Charitable Trust  
University of Oxford

We would also like to express our appreciation to the following **people and organisations** who gave their time and skills to support the advice centre this year:

Blackbird Leys Community Centre  
The Church of the Holy Family  
Bower and Bailey Solicitors  
Cllr Scott Seamons  
Andrew Smith MP  
Cllr Val Smith (now deceased)  
Cllr Steve Curran

There are so many people who deserve our thanks, including staff, trustee board and other volunteers; without these people we would not be able to provide this vital service to the local community.

## Miss P – Case study

Miss P is a single woman in her 50s. She came to a drop-in session for debt advice. She was worried because she had been off work sick for several months with a serious illness. Her doctor had told her that she would be unable to return to work for a while, and her employer was looking into terminating her contract because she was unfit to work and likely to remain so for some time.

We explained to Miss P which benefits she would be able to claim if she had to give up work and how much her income would be. The client was not reassured by this and became increasingly tearful, and explained that she felt she had to go back to work so that she could pay her debts, as the income from benefits would not be enough to make the payments. She said she had been paying hundreds of pounds a month for several years to service two loans, which had been jointly taken out during her marriage. Her husband had left her soon after they had borrowed the money, and had not made any repayments, leaving the client to struggle to make the contractual payments. She felt her health had suffered partly because she had worked long hours even when unwell.

We explained to Miss P that she had options for dealing with the debts and that defaulting on contractual payments would not bring disaster. The client had been afraid that missing payments would result in bailiffs removing her possessions, and we explained that this cannot happen without a court order and usually only when court action is ignored. We discussed negotiating lower payments to the creditors, and the possibility of a Debt Relief Order.

Miss P returned several weeks later and said that learning about her debt options had convinced her to put her health first and accept that she would need to give up work. She had been avoiding speaking to her employer, but had now discussed the situation with them, and had been offered a settlement of several thousand pounds. The client was not expecting this and was concerned about how it would affect her debt situation. She was worried that she would be expected to pay all the money to her creditors and that it would not clear her debts in full, leaving her no better off.

We advised Miss P that she now had another option for clearing her debts: she could consider a lump sum IVA, which would mean that if a majority of creditors accepted the offer, a partial settlement of the debts would be legally binding and the remainder would be written off. The client was keen to proceed with this option and we referred her to an insolvency practitioner who negotiated a deal with the creditors to accept 40% of the balances. The client is now debt free and able to concentrate on recovering from her illness.

# WHO'S WHO

April 2014 – March 2015

## BOARD OF TRUSTEES

Co-Chair.....	Paul Dornan
Co-Chair .....	Kate Griffin
Treasurer .....	Fran Bennett
Company Secretary .....	Audrey Bronstein
Trustee .....	Elaine Chase
Trustee .....	Helen Leney
Trustee .....	Beryl Loughran
Trustee .....	Simon Pitkin
Trustee .....	Cora Spencer
Trustee.....	Beverley Humberstone
Trustee .....	Pamela Baker (resigned 1 May 2014)

## STAFF (at 31<sup>st</sup> March 2015)

Manager.....	Clare Charleson
Senior Advisor/Volunteer Development Supervisor.....	Gail Craig
Money Advisor.....	Cathy Wells
Money Advisor.....	Martin Kerr
Welfare Benefit Supervisor.....	Judy Gay
Welfare Benefit Advisor.....	Helen Cheung
Welfare Benefit Advisor.....	Eva Pinnington
Reception Administrator.....	Latisha Walker
Cleaner.....	Carole Ewers

We said goodbye to some long-standing members of staff this year – Laura Wilson, Steve Knight, Jackie Knight and Alison Chapman. We thank them for their commitment and wish them well in their new ventures.

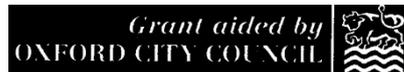
## VOLUNTEERS

Thanks very much to all our volunteers this year

Daniel Smith  
Latisha Walker  
Linda Denoon  
Hayley Cook  
Malva Reaney

# Agnes Smith Advice Centre

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