



**citizens
advice**

ANNUAL
review
2021-2022

**Citizens Advice Worcester
Citizens Advice Herefordshire**

A copy of the Report of the Trustees and Audited Financial Statements for the year ended 31 March 2022 can be obtained on request.

Worcester CAB and WHABAC operates in Worcester as Citizens Advice Worcester and in Herefordshire as Citizens Advice Herefordshire
FRN: 617804 Company No: 6827297

Registered Charity No: 1128497

Registered Office: The Hopmarket, The Foregate, Worcester WR1 1DL

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Report by the Chair

At the start of the year our aim was to return the service to normal after the very challenging previous year when office working and face-to-face meetings with clients had to be suspended due to the lockdowns arising from the coronavirus. This was never going to be an easy task to manage, and I am grateful to the staff and volunteers for their professionalism and dedication so that, by the end of the year, this had largely been achieved. I am especially grateful to the management team for their skilful planning and execution of a phased return to normal operations. All of this was done with the minimum of fuss and need for supervision from the board.

The need for the return to normal service was already becoming apparent during the last quarter of the year, with the dark storm clouds of the cost-of-living crisis beginning to gather caused by rapidly rising inflation. Over the next 12 months our services are going to be needed more than ever. It is a relief therefore that by the end of this year, our services were operating at a level of demand that was comparable to the year before the lockdown. Across Worcester and Herefordshire the key achievements over the last 12 months include:

- During the year over 12,000 individuals benefited from our services, nearly half (46 per cent) of whom had a disability or chronic illness. Nearly 35,000 contacts were made with or on behalf of our clients through a range of channels including face to face, telephone, email, letter and webchat. Advice on benefits, housing, debt, and financial capability accounted for 70 per cent of all issues.
- Student volunteers from Worcester University Law School provided specialist advice and assistance on welfare benefits to 158 clients resulting in financial gains of over £480,000.
- 80 individuals received help with housing casework at the county court from our National Lottery funded caseworker and law student volunteers.
- Citizens Advice Worcester and Citizens Advice Herefordshire is one of 38 local Citizens Advice working in partnership across the country to deliver the national Pension Wise service. Last year over 70,000 advice appointments were delivered to people aged over 55 seeking advice about planning for their retirement. The service has a customer satisfaction rate of over 95 per cent.
- 921 new clients received face-to-face debt advice (funded by the Money Advice Service) resulting in debts of more than £750,000 being written off or rescheduled.
- Across Worcestershire and Herefordshire, 869 clients with a cancer diagnosis, their families and carers received welfare benefits advice (funded by Macmillan Cancer Support) with total financial gains of nearly £2.75 million.
- 306 single people at risk of homelessness received advice and assistance from our private rented access schemes. 103 of these were helped to settle into suitable accommodation, 83 of whom were housed in properties managed by SmartLets or through provision of a bond.

As always, we are grateful to our funders and volunteers who make all this possible. Last year we recruited and trained 37 new volunteers across both sites. In total 120 volunteers contributed over 26,500 hours of work to the charity, roughly the equivalent of 14 full time posts or nearly £500,000 per annum.

We give special thanks to Worcester Municipal Charities CIO (WMC) who continue to fund our core activities and provide us with rent-free premises in Worcester – in total equivalent to around £220,000 annually. In addition, we receive fees of £39,000 to manage 64 units of WMC accommodation for the single homeless which are to fund our other services to the homeless. In Herefordshire our core services are funded by the Henry Smith Charity (£44,000) and Hereford City and Bromyard and Ross Town Councils with grants of £10,000 from each. We are very grateful to them all.

Sam Lister

Chair

Report by the Chief Officer

The year to 31 March 2022 was always going to be challenging, following on from the unprecedented lock downs during 2020-2021 due to the Covid-19 pandemic.

At the start of the year, we were very much in the same position as we had been at the start of the previous year as we were in the middle of a third lockdown. As a result, we were restricted in our ability to offer face-to-face advice and casework services to those clients who really needed this service.

As the country came out of lockdown during the spring and summer of 2021, we made some initial progress from July and August 2021 to offer more face-to-face advice to complement the remote advice services we had developed in 2020. Although this did initially increase the amount of pre-arranged face-to-face appointments for clients, we were unable to build on this progress from November 2021-January 2022, due to the new 'Omicron' Covid-19 variant.

As 2022 progressed we introduced an 'open door' face-to-face advice drop-in at our Hereford office one morning a week. We also reinstated our 'open door' face-to-face advice drop-in at our Worcester office two mornings each week. By the end of 2021-2022 our Worcester office was open Monday – Thursday and Hereford from Monday – Friday for appointments and/or drop-in. This allowed our clients greater access to our services across a range of advice channels and by the end of the year there had been a threefold increase in face-to-face advice compared to the previous year.

In total during the year 12,281 individuals benefitted from our services, which was a slight increase on 2020-2021. When dependents, spouses and partners are included this figure rises to over 25,000 people helped in 2021-2022.

We also saw a significant increase in the number of clients with a disability and/or long-term health condition such that 46% of all clients identified as having a disability or long-term health condition compared to the previous year's figure of 40.5%. This is significant as disabled clients have been identified by Citizens Advice as being disproportionately affected by the cost-of-living crisis, particularly in terms of their extra expenses due to their disability. Our experience has been that many disabled clients applying for the first time or renewing entitlement to disability benefits such as Personal Independence Payment (PIP) or Attendance Allowance (AA) require advice on requesting that the DWP reconsider their decision or advice on appealing these decisions.

Advice and casework relating to disability benefits has become a very important area and national statistics show that when clients appeal these benefit awards, around 70% of appeals are successful. This is also reflected in our statistics as benefit enquiries represent over 36% of all new enquiries and the top benefit issue is Personal Independence Payment (PIP). In total PIP and AA amount to 26% of all of our benefit enquiries. The decision of Worcester City Council's Community Committee to award us an additional £35,000 during 2021-2022 enabled us to employ a Benefits Adviser to maximise incomes and help challenge/appeal decisions of the DWP, preventing future hardship and debt. This adviser also trained to deliver Housing Advice and Casework in order to prevent homelessness. Through our role as lead partner of the Worcestershire Advice Network (WAN) we also engaged with Worcestershire County Council to secure additional funding to employ a part time Benefits Caseworker to increase our ability to deliver benefits casework at our office in Worcester. These additional resources complemented our established Law School Welfare Benefits Casework Project, funded by Worcester Municipal Charities.

Specialist casework services in Benefits, Debt and Housing continue to provide vital services by obtaining important financial outcomes for clients which prevent homelessness and hardship and are referred to throughout this review. During the year funding was also made available for us to deliver a range of

Housing casework, as we experienced an increase in demand. We also had demand for Debt casework that increased as the year progressed. Our Specialist Quality Mark (SQM) for Housing casework was again renewed. During this process we also successfully applied for the SQM in Debt Casework. These Quality Marks are additional to the Advice Quality Standard (AQS) for Benefits and Debt Casework which we have held for many years.

In Worcester, the support we continued to receive from Worcester Municipal Charities during 2021-2022 was essential in maintaining our Worcester core advice, SmartMove and SmartLets services. We also continued to receive support from our other established partnerships across the city to maintain services during year, all of which are highlighted in this review.

In Herefordshire we successfully applied for a Lottery Community Fund Grant of £495,000 over four years which commenced in October 2021, to provide outreach services in the Herefordshire market towns and to deliver Benefits and Housing casework with a focus on Herefordshire. During 2021-2022 this funding maintained and established new venues and additional availability though increased days, for clients in Bromyard, Ross-on-Wye, Kington and Leominster. This has not only allowed us to help clients in their own localities but also raised the profile of our services across the county.

This funding also supported a Benefits Caseworker based at our Herefordshire office and a Housing Caseworker, both of whom received increased referrals as the year progressed and the new drop-in service at Hereford was introduced.

It is our intention to extend our services at all our current outreach locations in Herefordshire over the next 12 months with the aim of then maintaining this extended provision. This is an exciting project which offers Herefordshire new and valuable advice and caseworker services to make a difference to those most in need in our community. It also offers the challenge of Herefordshire finding funding to maintain these services from October 2025.

The funding for these new services could not have been achieved without the support of our volunteers and local funders who support our core services in Herefordshire. Their continued support has been and will be essential for this project to flourish over the next four years.

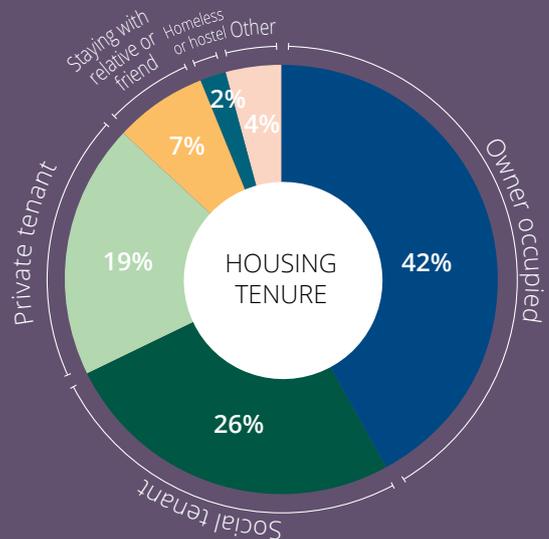
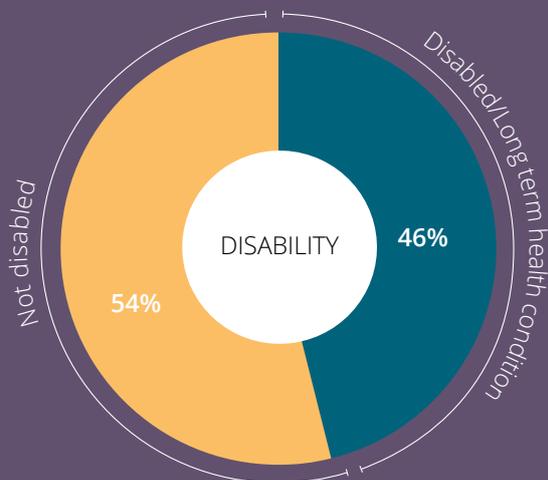
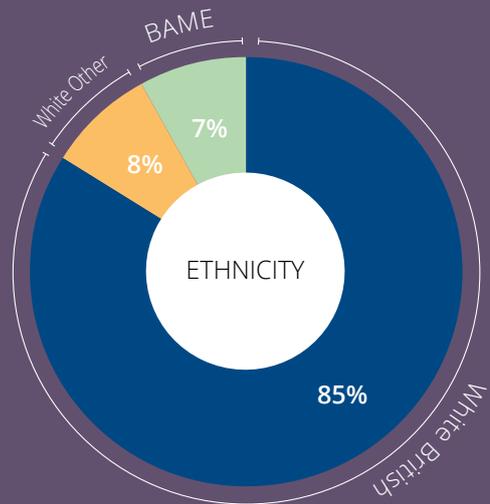
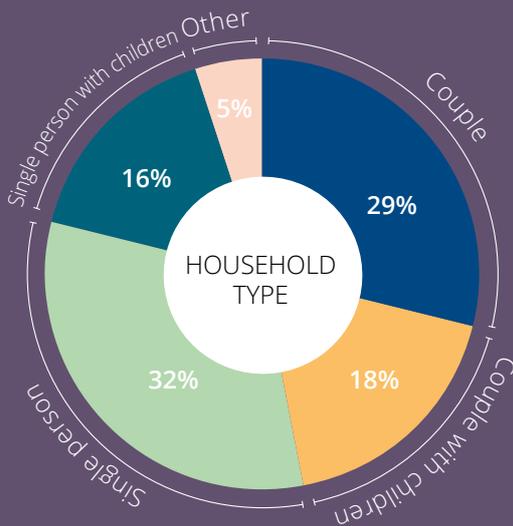
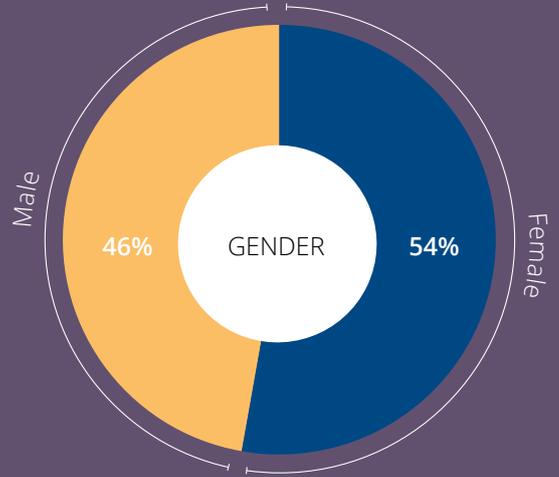
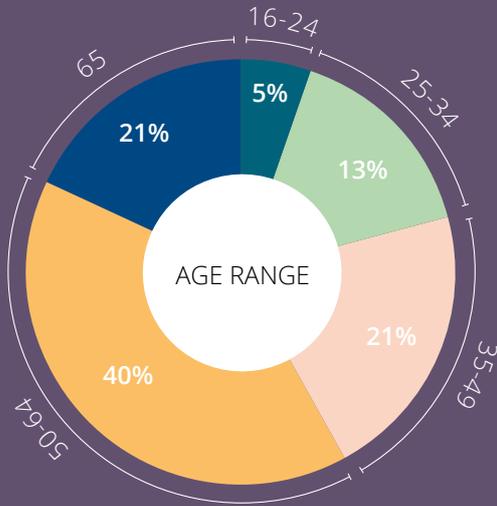
Volunteers remain the mainstay of our core advice services. As well as providing one-off advice for the problems our clients face, our volunteer advisers provide access to our services by giving initial advice and/or completing initial assessments and provide referrals into the overwhelming majority of our specialist services. During 2021-2022, we recruited 37 new volunteers - 20 in Worcester and 17 in Hereford. In total 120 volunteers contributed 26,554 hours of work to the charity during the year. This is the equivalent of 14 full-time posts, and we estimate the value of this help at £497,124 per annum.

While they give their time freely, volunteers receive comprehensive training, ongoing support and supervision from paid staff across the organisation. Volunteers and staff also require equipment and infrastructures to enable them to carry out all their roles effectively. Securing funding is crucial to the ongoing delivery of all our core and specialist services. Looking forward to 2022-2023 and beyond, our challenge will be maintaining and increasing our core funding to meet the increased costs and increased client need that is anticipated as a result of the 'Cost of Living Crisis' that has been forecast by many experts.

Geraint Thomas

Chief Officer

About our clients



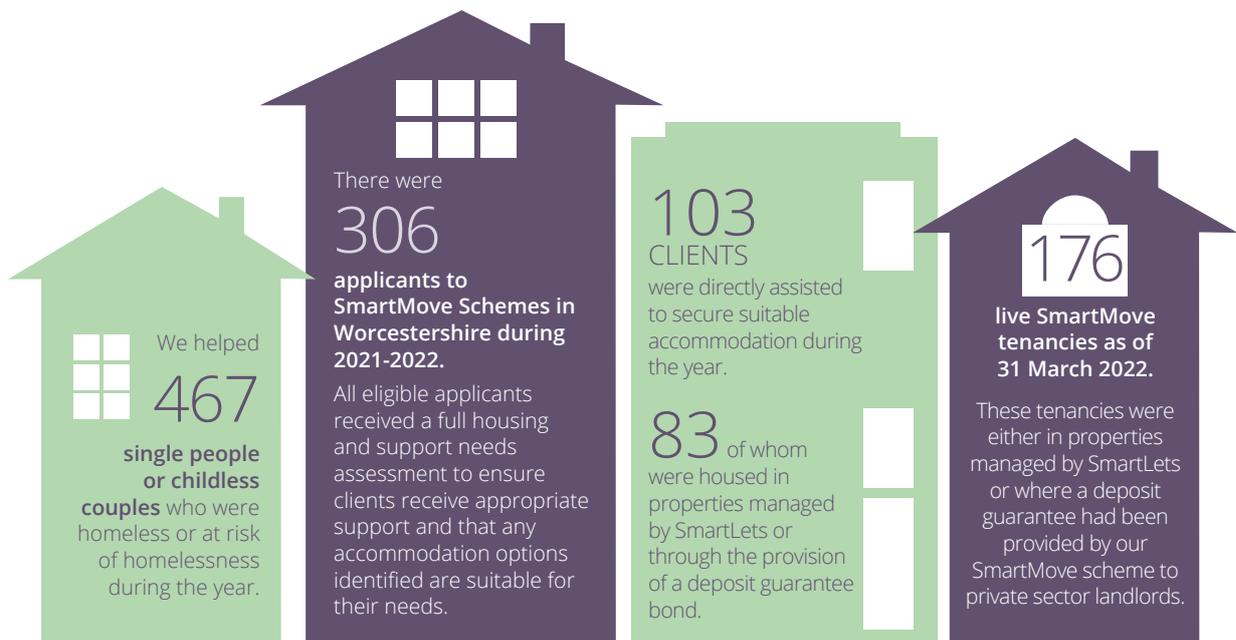


Outcomes Achieved for SmartMove and SmartLets 2021-22

Key Achievements

Citizens Advice Worcester provides a number of private rented access schemes aimed at the prevention of homelessness among single people and childless couples; these services are centred on the 'SmartMove' deposit guarantee scheme and the 'SmartLets' social lettings agency. The main focus of the work is in Worcester City but we also provide assistance to single homeless people and childless couples in other locations in Worcestershire. These schemes provide practical assistance and ongoing support to those who are homeless or at risk of homelessness to secure and retain suitable accommodation.

Below are some of our key achievements in Worcestershire over the last 12 months:





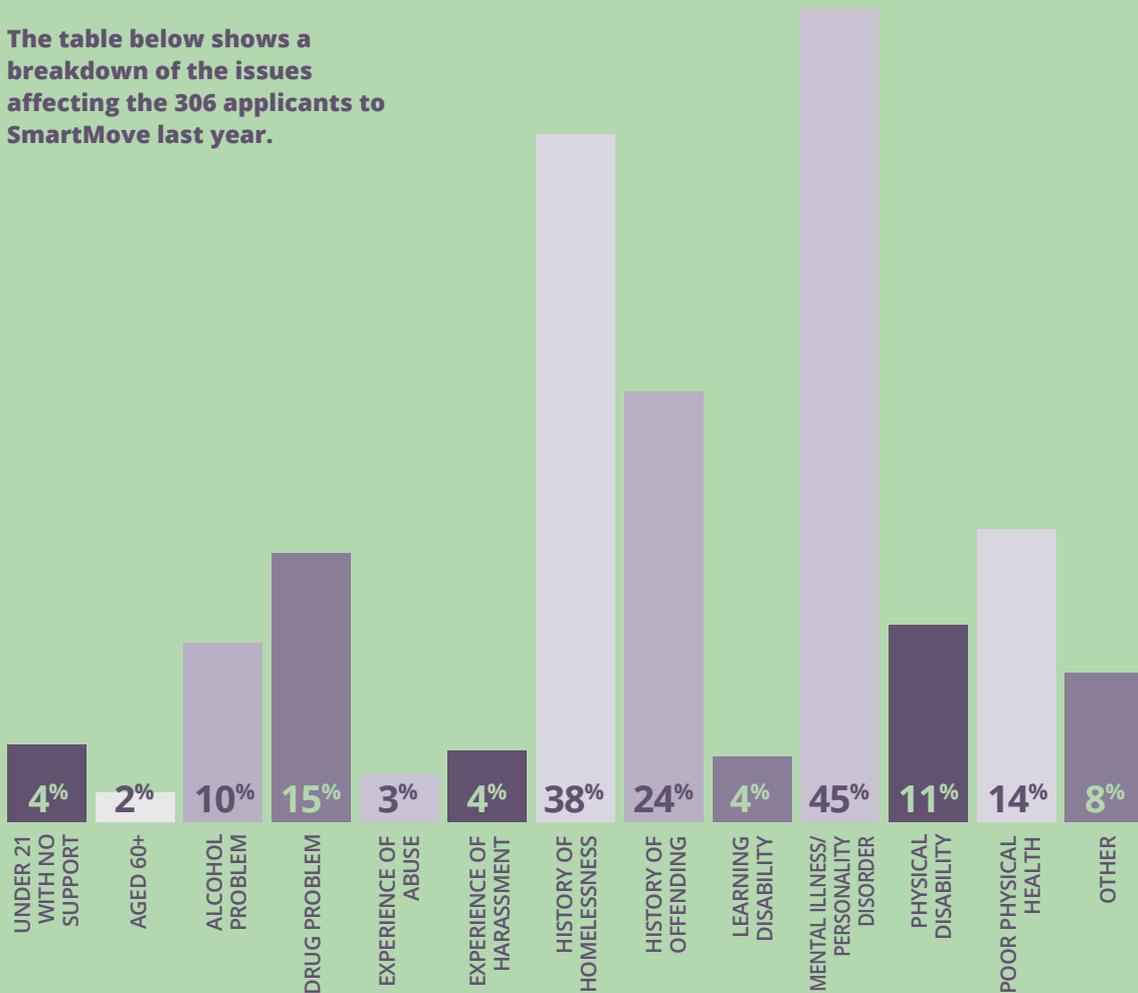
All clients receive advice relating to: income maximisation, debt advice and housing advice which includes advice on a range of accommodation options including emergency provision, the private rented sector, supported accommodation and social housing.

Helping Vulnerable Homeless Clients

In addition to the risk of homelessness, the vast majority of our clients have a level of vulnerability, the most common being mental ill health, a history of homelessness and a history of offending, followed by drug/alcohol problems and poor physical health.

In addition, most of the clients helped by our SmartMove Project have more than one contributing issue.

The table below shows a breakdown of the issues affecting the 306 applicants to SmartMove last year.



Jason's Story

Jason was already living in our accommodation when he was admitted to hospital in early 2022 for a period of three months. Jason was working full time until he went into hospital due to a brain injury.

Jason's health issue means he has very little short-term memory, so cannot retain very much information and cannot manage benefit claims.

On being released from hospital Jason was in rent arrears and was not accessing any benefits and did not know anything about how to access benefits. The support in place for him at the time was daily presence of a care worker, funded by the hospital and organised through social services. Jason is also supported by his brother who lives out of the local area but is in regular contact with Jason, other support agencies and Citizens Advice Worcester.

Jason was referred to our Supported Advice Caseworker so that we could assist him in setting up the relevant benefits. We worked with Jason's carers, who accompanied him to interviews to make the following benefit claims:

A Universal Credit (UC) claim was successfully started, and Jason received an advance which he was able to use to pay some of his rent arrears. UC also queried his previous earnings from work, which we assisted him to obtain. We assisted Jason to request a backdate of one month.

Jason has made a claim for Personal Independence Payment (PIP) and is awaiting a decision regarding an award.

We accompanied Jason to the local housing office to make a claim for Council Tax Support (with his carer) as it was unlikely he would manage the paper claim himself.

Initially we were informed Jason was already in receipt of Statutory Sick Pay (SSP), but it transpired that his brother was working with Jason's employer on the issue as they had failed to start paying it when he initially became sick. Jason has more recently received a backdated payment of three months' SSP. We have assisted Jason to try to make sure this is reported correctly to UC by his employer - otherwise it could affect his ongoing benefit entitlement.

We have been in liaison with social services and were able to update them on the progress of the benefit claims, which they stated they were not able to make on taking him on. We have also been working with them as they have recently reduced the number of contact hours of the carers but are in the process of arranging an appointee to help Jason manage his money.

Jason has engaged well with us and has been making payments to reduce his rent arrears where possible, with the help of his brother. As the housing provider we are in a position where we can look at Jason's overall needs and have involvement in most aspects of the support that is being provided to him to ensure that he sustains his current accommodation.



Citizens Advice Worcester

During 2021-2022, a priority was to increase access to our services as the Covid-19 restrictions lifted.

We were aware that there are many of our clients, in particular those who may be vulnerable, who struggle to contact us by telephone, text or email. In addition staff and volunteers had been concerned that everyone that needed our help during the pandemic was not able to contact us after the face-to-face drop-in service had been suspended for health and safety reasons from March 2020. The drop-in service allows an initial assessment and advice, which can then be followed up with appropriate specialist casework if required.

In March 2022, we were able to re-introduce a twice weekly open-door drop-in service at The Hopmarket. The service was immediately fully utilised. During the year when we were planning services as we came out of the pandemic, client feedback suggested that telephone, text and email all provided valuable channels for clients to access the service, in addition to our drop-in service.

As the year progressed our staff and volunteers began to return to the office after working mainly from home during 2020-2021. This experience has enabled our volunteers to enjoy greater flexibility in donating their time to help our clients.

New Volunteers

We continued to recruit new volunteers during 2021-2022. Having previously adapted our Volunteer Adviser Training Programme for remote delivery during lockdown, we were able to introduce face-to-face training for our Trainee Volunteers as the year progressed. We developed more flexible training methods as a result of the pandemic.

In 2021-2022 we recruited 20 new volunteers who commenced training.



Outreach work

During 2021-2022 our staff and management team continued to raise awareness throughout our local community via press releases, radio interviews and social media. In Worcester our Advice Services Manager completed several radio interviews throughout the year to update potential clients on how we were able to help with current issues, including debt and benefit problems, including the services we can offer.

During 2021-2022 we were able to return to some of our usual Community Outreach Activities, such as Worcester Volunteer Fair, The Worcester Show and campaigns at outreach venues as it became safe to do so. These events enabled us to promote the wide range of services we deliver and showcase volunteering opportunities at Citizens Advice Worcester.

Action Deafness

We continued our partnership with Action Deafness, to provide advice services to the deaf community in Worcester. During the pandemic we adapted the service, so appointments were arranged via three-way video conferencing (to include a client, adviser and interpreter). Throughout the year regular interview slots in partnership with Action Deafness have continued, including during the lockdown period.

Initial information and advice and our specialist services in Worcester can be accessed through:



Drop In: Our Open-Door Drop-In service at our Hopmarket office, re-introduced March 2022 operates Tuesday 9.30 am to 12 noon & Thursday 9.30 am to 12 noon

Appointments: follow-up telephone and face-to-face appointments were arranged during our opening hours on Monday – Friday for all services including casework and specialist services in Worcester



Worcestershire Adviceline Service – delivered in partnership by the four local Citizens Advice in Worcestershire – open Monday - Friday from 9.30 am - 4.00 pm.



Text – by sending a text message with your name and postcode and the type of advice needed (eg. DEBT or BENEFITS) to 07984 439479 and a call back is arranged within the next four working days.



By email to: advice@citaworcester.org.uk

Citizens Advice Herefordshire

All the channels for accessing our Herefordshire Services were maintained during the pandemic. As the year progressed, we increased the availability of face-to-face advice appointments for our most vulnerable clients who needed to see a volunteer adviser, or one of our specialist staff advisers or caseworkers to progress their case.

We were successful in applying for funding from The National Lottery, which we received in September 2021. This funding has been awarded to expand our services and make advice more accessible at outreach venues across the County of Herefordshire. The aim of the project's funding is to address the issues associated with access to services in rural communities where free advice services are limited and difficult to access.

By the end of 2021-2022 we had completed the following as part of this project:

- **A recruitment campaign to increase our number of volunteers**
- **Extending our advice service by reintroducing a drop-in service at our central St Owen Street office in Hereford**
- **Raising the profile of the service throughout the County, culminating in the introduction of the following new or increased outreach services:**
 - **Ross on Wye, The Larruperz Centre increased from fortnightly to weekly,**
 - **Leominster Community Centre**
 - **Bromyard, The Hope Centre – increased face-to-face service**
 - **Kington – Marwick Close Community Room**

Volunteer Recruitment

In Herefordshire, we recruited 17 additional volunteers who commenced training to deliver telephone and face-to-face advice. This has increased our capacity to resource the new outreach services.

Our Volunteer Adviser Training Programme is delivered jointly by staff from our Worcester and Hereford offices, by a combination of online and face-to-face training which promoted sharing of best practice between the two offices.

OUTREACH – HEREFORDSHIRE

Appointments can also be arranged:

Ross on Wye: Weekly at The Larruperz Centre, Ross on Wye

Leominster: Fortnightly at The Leominster Community Centre

Bromyard: Weekly at The Hope Centre, Bromyard and weekly for Bromyard and Wilmslow Town Council.

Kington: Fortnightly at Marwick Close Community Room, Kington

These core outreach services in Herefordshire have been funded with assistance from Hereford City Council, Ross on Wye Town Council, Bromyard and Wilmslow Town Council, Talk Community Funding (Herefordshire Council) and The Hope Centre.

Ledbury Town Council residents can access advice locally at outreaches delivered by Citizens Advice South Worcestershire.



Promotional events and partnerships have included:

- **Herefordshire Volunteers Fair**
- **The High Sheriff's Garden Party**
- **Careers Link Forum/Presentation**
- **Ross Community Foundation partnership**
- **Herefordshire Council Talk Community**

These events enabled us to promote the wide range of services we deliver and showcase volunteering opportunities at Citizens Advice Herefordshire.

Initial information and advice and our specialist services in Hereford can be accessed through:



Our Telephone Advice Service

based at 8 St Owen St, Hereford is open Mondays, Wednesdays and Fridays 10.00 a.m. to 3.00 p.m.

0344 826 9685.



Text – by sending a text message with the word ADVICE followed by a name and postcode to 07860 077311 and a call back is arranged within the next four working days.



By email to: advice@

citaherefordshire.org.uk

or via our **Herefordshire website**



Appointments: Initial advice is given by telephone or email and follow-up appointments are arranged during our opening hours on Mondays, Wednesdays and Fridays for advice services and Monday to Friday for casework and specialist services in Hereford.

Drop in: Our Hereford Office is open on Tuesdays 10.00 a.m.–3.00 p.m. for a weekly drop-in service

Tony's Story

Tony approached us as he required advice concerning a consumer issue. He felt that he had been mis-sold a mobility scooter for his wife as he had been pressured into purchasing the scooter only later to find, after discussion with his daughter, a medical professional, that it would not be suitable for his wife's circumstances. Tony had returned the scooter, which was still in its full packaging, but did not receive a full refund.

Tony was provided with initial advice and assistance after our adviser consulted with Citizens Advice Consumer Expert Advice Team. Eventually this case was referred to this specialist team.

When helping Tony with his enquiry, our adviser noted that although Tony's wife had severe health and mobility difficulties, she had not received any advice on claiming Attendance Allowance. An appointment was made for Tony and his wife to investigate a possible entitlement to Attendance Allowance.

As a result of the further appointment, our adviser identified that Tony's wife was eligible for both Attendance Allowance and a Blue Badge. Tony's wife was assisted with the legal aspects of claiming Attendance Allowance and with applying for a Blue Badge.

Both applications were successful resulting in Tony's wife receiving an additional £61.85 per week and free or reduced fee parking, which has provided Tony and his wife with considerable savings on parking costs.



Overview of our service in 2021-2022:

12,281 individuals accessed our services in Worcester and Herefordshire

Including dependents, spouses and partners there were **over 25,000 beneficiaries**

28,650 advice issues were responded to.
Over 75% related to Benefits, Financial Services and Capability, Employment, Housing, and Debt.

Over 45,790 contacts were made with or on behalf of our clients.

10,424
Benefits and
Tax Credits
issues

6,491
Other issues

28,650
issues
were responded
to in 2021-2022

6,433
Debt and
Financial Services
and Capability
issues

3,392
Housing
issues

1,353
Employment
issues



Helping Worcester residents during the year



Worcester Law School Partnership Project

Since commencing this project in 2013 we have continued to receive funding from Worcester Municipal Charities to recruit and train law students to deliver Welfare Benefits casework. Since 2017 we have developed a new partnership with the University of Worcester Law School to deliver these services.

During 2021-2022:

80 new cases opened
by student caseworkers and their supervisors

Advised 158 clients
from both existing and new cases

Advised on 193 issues

Completed 672 Activities
including 145 letters, and more than 253
telephone calls.

Obtained a total
financial benefit of **£483,409**
for clients where an income gain was recorded.

Student feedback...

'I enjoyed my time volunteering at Citizens Advice, it was interesting, varied and fulfilling. Everyone working there was welcoming and supportive. Whilst volunteering, I gained valuable experience and transferable skills. It was rewarding to see how Citizens Advice helps so many people.'

'The clients are always so appreciative.'

'Working in an office environment has been incredibly useful.'

Helping single homeless people, vulnerable and minority groups

SmartLets - Jenny's story

In July 2021 Jenny approached Citizens Advice in Worcester as she was unsuitably housed living in a first floor flat. She was finding it extremely difficult to access her flat due to mobility issues and her accommodation was causing her physical health to deteriorate.

Jenny was looking for assistance and advice to find a ground floor flat in the City Centre and felt that this would improve her quality of life substantially.

Jenny was advised on all the housing options and housing providers in the area and this included Almshouse Accommodation with Worcester Municipal Charities in Worcester City Centre.

A viewing was arranged for a ground floor flat and Jenny accepted the property in September 2021. She was advised on the correct notice that she had to give her current landlord and moved into the property in October 2021 once some adaptations had been made to ensure that she was able to live independently.

Jenny was assisted to set up her utilities as well as setting up her Housing Benefit and Council Tax Support claim. These are now all in place and in payment.

Jenny has settled in really well and there is a real community feel to the accommodation she now lives in. As Jenny says:

'I love living in my flat and it is all on one level, we are a nice little community and I have made some great friends.'

In July 2021 **Stillingfleet House** was completed in partnership with Worcester Municipal Charities and Homes England providing a further 25 units of high-quality accommodation for the single homeless. Citizens Advice Worcester provide ongoing support to the residents ensuring that they enjoy and sustain their tenancies.



Money Management Advice

During 2021-2022 our Money Management Adviser funded by Worcester Municipal Charities (WMC) interviewed 70 clients and helped them deal with 186 issues including benefits, financial, employment and debt issues. The clients were assisted with 158 different activities.

These included assisting clients to:

- **improve their financial literacy** by helping clients to manage their budgets including looking at expenditure and options for potential savings that clients can make in order to manage their money, for example, providing information and assistance to help clients save money in relation to their water/gas/electricity bills, food, and household shopping costs. In addition, advice can also be provided in relation to other expenditure - for example insurance and mobile phone costs, using comparison websites
- **maximise income** through benefit checks and look at other ways in which clients can increase their income
- **receive advice on energy issues** - including advising and assisting clients to bring and manage complaints against energy suppliers
- **access to 'crisis support'** when clients have immediate need for help from the city council's Discretionary Welfare Assistance Scheme and local charities
- **complete debt assessments** for clients which includes identifying and quantifying client debt and completing income and expenditure calculations to refer clients to our specialist debt scheme
- **assist clients who have arrears** with water bills by helping them to budget and set up payment plans. This was helped by the introduction of The Big Difference Scheme in Worcester by the Severn Trent Trust Fund. As a result, those clients made an average annual saving of around £200

Our Money Management Adviser also works closely with Worcester Municipal Charities including receiving referrals to assist clients who have made applications for grants to WMC, who require advice on any of the above areas relating to money management.

Community Languages

At the beginning of 2021-2022 we recruited 4 new bi-lingual volunteers, as a result of partnership working with Like U in providing advice and assistance to clients who don't have English as their first language. We are making renewed efforts to continue recruiting bi-lingual volunteers to deliver advice in languages other than English. However, retention of bi-lingual volunteers has been challenging as the volunteers we have recruited to date have, partly due to the experience gained whilst volunteering, moved on to other employment opportunities.

In addition, Citizens Advice Worcester has maintained contact with 5 interpreters during the year despite the continued challenges of Brexit and the pandemic.

Volunteer Advice Service in Worcester

Worcester Municipal Charities also support our Worcester Volunteer Advice Service which provides advice to help clients with the problems they face and access to all our services for Worcester residents.

Our core volunteer advice service also supports Worcester clients to meet any emergency need from the local Discretionary Welfare Assistance Scheme.

During the year our advisers issued 1605 foodbank vouchers which were presented at local food banks. These vouchers fed a total of 4141 people of whom 2289 were adults and 1852 were children.

The total number of people fed as a result of Worcester Foodbank vouchers issued by Citizens Advice Worcester in the course of advising clients has increased from 3067 in 2019-2020 and 3187 in 2020-2021 to 4141 during 2021-2022.

Macmillan Citizens Advice

869 clients received help across Herefordshire and Worcestershire from our Macmillan Citizens Advice teams during 2021-2022.

The total financial gain for clients and their families during the period was £2,747,266.

During lockdown there was some impact on the level of referrals to our service, in part due to a reduced level in the number of patients being diagnosed with cancer during this difficult time. With the Covid-19 restrictions we couldn't do our weekly information service at the Macmillan hubs at the hospitals, or see clients face-to-face. Staff worked virtually and we maintained very close relationships with our referrers and adapted our benefits advice and casework to telephone appointments.

We also changed our local Macmillan cancer support networking meeting from a face-to-face meeting to a quarterly virtual meeting to keep local services supporting cancer patients updated with services. We developed relationships with new potential referrers, including local social prescribing services.

Since September 2021 we have seen a sustained increase in referrals to our service to certainly pre-Covid-19 levels and even beyond in some recent months. We are now back to offering home visit or office appointments, as well as telephone appointments for benefits advice.

We have continued to receive referrals from a range of agencies, and there has been an increase in the number of referrals from cancer patients themselves or their close family members. Included within these self-referrals are returning clients who are seeking further advice or grant help after initial benefits advice from us, due to delays or complications with the processing of benefit claims, Personal Independence Payment

claims being declined, issues with Universal Credit claims or cost-of-living difficulties. We have also worked with patients whose first language is not English, which has involved longer telephone appointments with the client with an interpreter and translated written communications.

Terminal cancer patients have always made up some of our referral group but since September there has been a noticeable increase in clients with a time limited prognosis or with late and terminal diagnoses, so benefits applications under Special Rules have been a significant feature of our casework. Patients often come to us in a financial crisis after having exhausted sick pay or their savings, or they may have been carers prior to being diagnosed and can't continue to care. This results in care cost implications for the patient or their spouse/partner, or for family members needing to take on their care, affecting their ability to earn. We are also contacted for benefits advice by bereaved spouses/partners after the passing of their spouse/partner due to cancer. This can leave bereaved relatives in financial chaos due to funeral costs, interruption or significant reductions in benefits payments, or the need to make their own benefits claims at a time of loss and mourning.

These types of scenarios add greater complexity to our work for both our case support workers and benefits caseworkers. Case support workers operate a busy office phonenumber receiving professional referrals and self-referrals and make initial phone contact

continued...

with all new potential clients, as well as calls with returning clients. Patients we have talked to during our initial calls have sometimes been very upset or angry and have needed time on the phone to share their often very distressing stories about delays with getting a diagnosis or receiving treatment without the support of family members due to Covid-19 restrictions and worries about money. We are also increasingly identifying additional patient needs which require signposting or referring patients to other agencies such as:

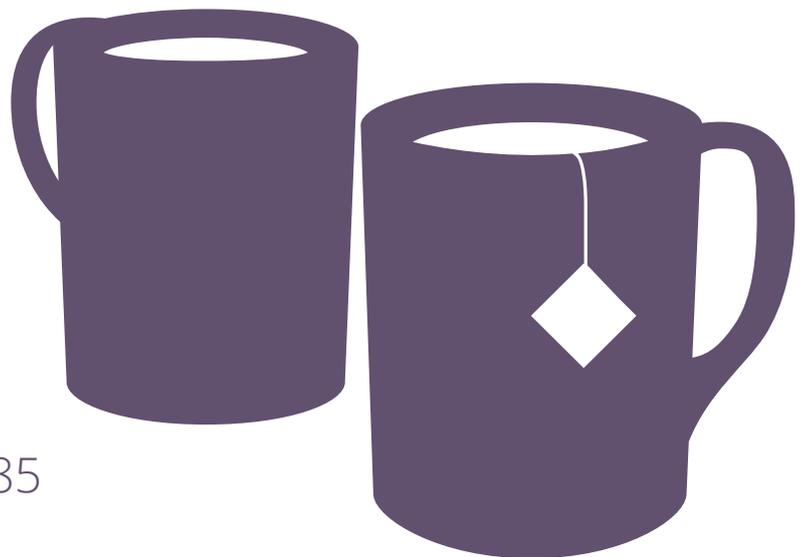
- The national Macmillan cancer support line
- Local Macmillan information and support services
- Age Concern
- Macmillan buddy service
- Bereavement or psychological support
- Adult Social Care and Occupational Health.

For caseworkers, complex benefits work can mean advising and assisting clients with between 2 and 5 benefits issues at any one time. In addition, each issue will involve different areas of benefits law, consideration of detailed documentation and will have different

timescales which often require very lengthy communications with different decision-making bodies such as departments of the DWP or local authority Housing Benefit departments. Our caseworkers also advise and assist with applications to local charities for additional grant help. As a result of the increasing complexity, greater client contact is also required through multiple follow-up appointments to update clients and to obtain the information and consent required to progress and conclude client cases.

Our Macmillan support workers and benefits caseworkers are working to capacity with demanding workloads and continue to offer a timely and professional service that is responsive to each individual's needs. This is evidenced by the fact that the number of individuals affected by cancer who received help from our Macmillan Teams across Herefordshire and Worcestershire have increased to 869 clients compared to 685 clients in 2020-2021.

The number of individuals affected by cancer to receive help from our Macmillan Teams across Herefordshire and Worcestershire increased to 869 clients compared to 685 clients in 2020-2021.



Alex's Story

Alex had previously received advice from the Macmillan team several years ago. Alex had returned as he required advice in relation to entitlement to Personal Independence Payment (PIP), a benefit which is paid for the extra expenses a person has because of disability or illness, as he was still suffering considerable restrictions due to the cancer treatment he had received.

Alex had tried applying for PIP himself and had received a decision which gave him much less than expected - just £23 per week. He therefore wanted help and advice on whether he had received the correct award or whether he was entitled to a higher rate given that he was coping with a considerable disability, because of his illness and treatment.

Our Macmillan caseworker discussed in detail with Alex how he was affected because of his chronic symptoms and disability. After fully explaining to Alex the conditions of entitlement and the law in relation to the rates of PIP, our Macmillan caseworker advised that the rate of PIP that Alex had been awarded was lower than he was entitled to given the level of care that he has needed since his cancer treatment.

Our Macmillan caseworker helped him to request a reconsideration of the decision and prepared a letter giving grounds as to why he should be entitled to a higher award. Despite Alex having strong grounds for a higher rate of PIP, the Department of Work Pensions (DWP) refused to change their original decision.

Following this refusal to change Alex's PIP decision, our Macmillan caseworker appealed on Alex's behalf to an independent tribunal.

Whilst waiting for his tribunal Alex advised that his fridge-freezer had broken down and given that he had considerable ongoing expenses due to his disability he couldn't afford to replace it. Our Macmillan caseworker passed this matter to our Money Management Adviser (funded by Worcester Municipal Charities – see page 16) who identified that Alex was entitled to a fridge-freezer from Worcester City Council's Discretionary Welfare Assistance Scheme. This resulted in Alex being assisted to obtain a fridge-freezer from this scheme.

Our Macmillan caseworker continued to provide advice and assistance by preparing a written submission, summarising Alex's grounds of appeal to the tribunal once Alex received notification of his tribunal hearing.

The tribunal after considering all the evidence including the submission written by our Macmillan caseworker awarded Alex a higher rate of PIP which resulted in Alex receiving an extra £61 per week, backdated to July 2021. Alex emailed our caseworker shortly after receiving the decision:

'Just wanted to say thank you so much for helping me with it. It's a big weight off my mind financially now, I couldn't have done it without you!'



St Richard's Hospice

Our advice workers at St Richard's Hospice have continued to support patients through the most difficult times, advising vulnerable clients and their families on a range of issues whilst they are patients receiving care from the Hospice. This can be help with benefit entitlements and applications, benefit problems, debt, housing, and employment amongst others.

Our advice workers liaise with the St Richard's Family Support Team to provide all-round holistic care for clients. During 2021-2022 some Covid-19 restrictions remained in place to ensure the safety of patients, staff and volunteers; however, our advisers continued to provide a full service with face-to-face interviews where appropriate.

Our advice workers based at St Richard's Hospice were able to:

Advise and assist 147 Hospice Patients

Advise on over 481 issues

Complete 432 activities

(client interviews, letters and telephone calls)

Obtain a total financial benefit
for clients of £329,042

where an income gain was recorded.

Supported Advice Worker Project for Vulnerable Clients funded by Lasletts Charity

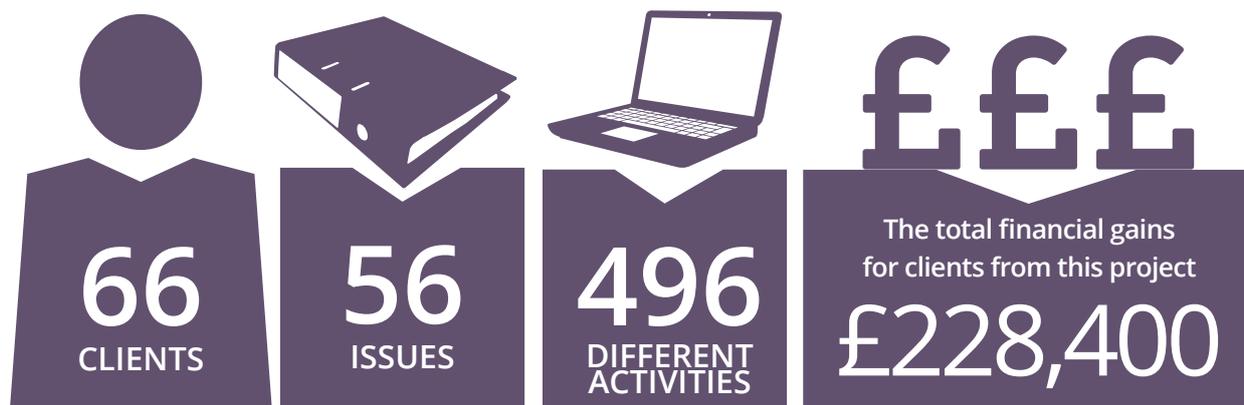
Our Supported Advice Worker Project funded by Lasletts Charity has enabled us to support clients proactively to act on advice given. This enables the client to take the next steps necessary to resolve their problem and deal with underlying issues more effectively.

Support delivered to clients is also focused on increasing their capacity to deal with issues which arise more effectively in the future.

During 2021-2022 our Advice Support Worker advised and supported 66 clients with 56 different issues in Worcester and surrounding districts. This was provided by supporting clients by telephone, text, email and in person.

The total financial gains for clients from this project in 2021-2022 were over £228,400.

During 2021-2022 our Advice Support Worker advised and supported



There are two main issues that are especially relevant to the Lasletts Support Adviser role:

- Some clients struggle to fully engage with proposed solutions to their problems
- Some clients while seeking to solve an immediate crisis are not motivated to maintain engagement and act on all the advice given, leading to further problems in the future.



Our Lasletts Supported Advice Worker experience has been that many clients are overwhelmed with the complexities of engaging with government agencies such as the DWP whilst coping with physical and mental health conditions, and family relationships.

Mainly clients are referred with the need for assistance with benefits, often with other associated problems such as debt and housing. During the year however a number of clients presented with other problems such as: legal advice about human trafficking and restraining orders, difficulties communicating with social services regarding access to children, information about access to the NHS for a visiting wife from the Philippines, how to word a complaint letter to a bank for closing an account without consultation and wanting support to challenge a bus company when being told to wear a mask despite the fact the client was exempt on medical grounds and felt discriminated against.

Funding from the Money Advice Service to deliver face-to-face debt advice allowed us to assist clients in Worcester and Herefordshire.

During 2021-2022 the debt team saw debt issues become more urgent, as creditors began to demand payments, following some leniency during the pandemic. Clients have been faced with debt due to changes in household circumstances over the period of lockdowns and restrictions and the issues have been more complex. Many clients who are referred to the debt team are under considerable stress and the caseworkers have noted an increase in clients who report this is affecting their mental health. The team have access to debt solutions that can help the client find a way forward to be debt free.

Teresa's Story

Teresa contacted us having recently moved from Scotland to escape domestic abuse and had received repeated calls from creditors who were pursuing her as a result of unpaid debt.

Teresa explained that as a result of mental health problems she struggled to cope with her day-to-day finances and the associated paperwork. Her difficulties had also increased following her move from Scotland as she was now living alone with no support network.

After seeing one of our volunteer advisers, it was apparent that Teresa had total debt of over £3,500. In addition, she was unable to work due to her health, and having completed an income and expenditure assessment with our adviser it was clear that Teresa was not able to repay her debt. Our volunteer adviser referred Teresa to one of our debt caseworkers for specialist advice.

Our debt caseworker initially contacted Teresa's creditors to request that no further recovery action should take place for an agreed period so that Teresa could receive the advice and options available to her.

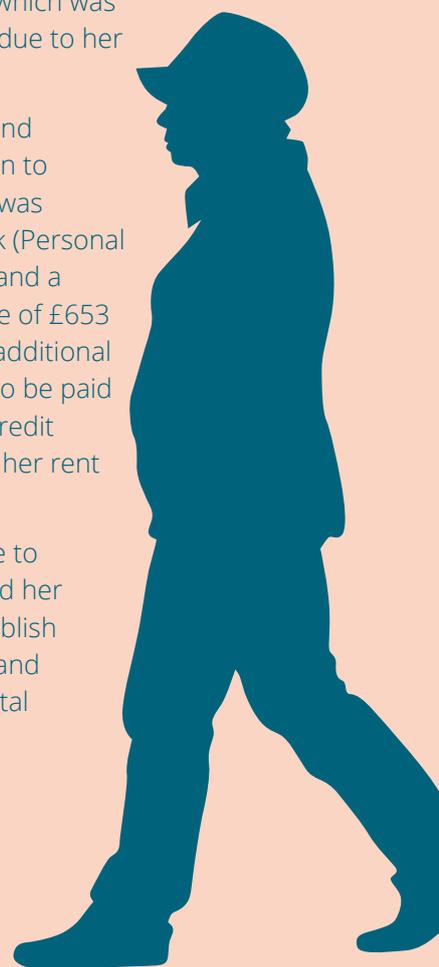
After our debt caseworker reviewed Teresa's circumstances in full and explained all the options available to her, Teresa chose to apply for a Debt Relief Order, which would leave her debt free after 12 months, allowing her to make a fresh start in her new home.

Our debt caseworker also routinely completed a benefit check and identified that Teresa

was not claiming all the benefits that she was entitled to. After further investigation it became clear that Teresa had been having difficulty claiming these benefits, as she did not have access to the Internet. An appointment was made with a Help to Claim, Universal Credit Specialist Adviser to help Teresa complete a Universal Credit Claim, as she was currently unable to work. Teresa was also assisted to make a claim for Personal Independence Payment, which was identified as appropriate due to her health issues.

As a result of the advice and assistance given in relation to claiming benefits, Teresa was awarded £58.70 per week (Personal Independence Payment) and a Universal Credit allowance of £653 per calendar month. An additional housing allowance will also be paid as part of her Universal Credit entitlement to assist with her rent of £92 per week.

Teresa was therefore able to sustain her tenancy, afford her daily living expenses, establish herself in her new home and begin to recover her mental health.



Funding from the Money Advice Service to deliver face-to-face debt advice allowed us to assist clients in Worcester and Herefordshire.

During the year we advised and assisted 921 individual clients in Worcester and Herefordshire.



45%

of clients who needed specialist Debt advice were disabled or had a long-term health condition.

We advised clients on over 1618 debt issues.

We also produced 9631 letters, telephone calls or emails with or on behalf of clients to help resolve their debt issues.

Total debts written off or rescheduled amounted to circa

£750,000

Clients were advised and assisted to:

Reschedule debt

for example through reduced payment instalments

or write off debt

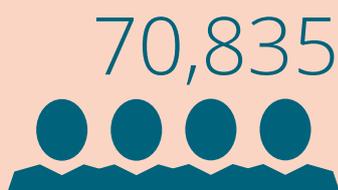
Pension Wise

We are one of the 38 local Citizens Advice offices delivering the government's face-to-face Pension Wise service since launched in April 2015. Pension Wise was set up in response to the new pension freedoms in order to provide free, impartial guidance to help people over 50 with a defined contribution pension pot, understand the options they had to access these pension 'pots'.

From 2017, we then worked in partnership with Citizens Advice Shropshire, Citizens Advice Coventry and Citizens Advice Dudley and Wolverhampton to deliver the service across a large geographical area with our organisation being responsible for delivering face to face appointments in Hereford, Worcester, Kidderminster, Bromsgrove, Gloucester, and Cheltenham.

At the start of the pandemic in 2020, all Pension Wise face-to-face appointments were cancelled and our Pension Wise Guidance Specialists have contributed to a national telephone appointment service which has continued throughout 2021-2022.

Key statistics for 2021-2022



Pension Wise has delivered 70,835 appointments across the service in England, Wales and Northern Ireland.



People visiting Pension Wise have remained happy with the guidance they received, and the satisfaction score continues to be above 95%.



For more information and to book a Pension Wise appointment visit the government's website: www.moneyhelper.org.uk (follow Pensions & retirement/ Pension Wise).

Alternatively, an **appointment can be booked on 0800 138 3944**

Please note, in 2022-2023 we are gradually reintroducing local face to face appointments.

Help to Claim – Universal Credit

Help to Claim (HTC) is another Citizens Advice nationally funded service, in this case by the Department of Work and Pensions (DWP). It originally launched in April 2019 and offers tailored, practical support to help people make a Universal Credit claim and receive their first correct payment on time. Service delivery was multi-channel, with online content, a national telephone line, webchat but also local face-to-face support was an integral part of the service.

From the start of the pandemic in 2020, our HTC staff were deployed to deliver the service entirely across the national telephone and web-chat channels. However, during 2021-2022 we began to reintroduce local face-to-face services.

1355



During 2021-2022 our Help to Claim service assisted 845 clients with their Universal Credit claim.

To access Help to Claim:



Call the national telephone line **0800 144 8 444** for free (lines open Monday to Friday, 8.00 a.m. to 6.00 p.m.)



Get support online at www.citizensadvice.org.uk/helptoclaim

Housing Possession Court Duty Scheme

Following the pandemic and last year's decision to halt possession proceedings and with councils having received assistance to provide shelter for all homeless people, our housing casework service has responded to these changes accordingly.

As the courts re-opened, for the first half of this year, we continued to work with a law centre in Bethnal Green and the University of Worcester Law School students, to provide remote but supported 'on the day' legal advice for possession hearings at courts in both Herefordshire and Worcestershire. As this arrangement ended, we re-recruited paid staff to deliver specialist housing casework across the range of housing law and both counties.

Working in partnership we overcame obstacles such as internet connectivity, seeing people in the courts in a Covid-19 secure environment, more complex cases being prioritised and new post moratorium procedures such as the introduction of the review hearings.

From January 2022, **80 individuals** received help at court with Legal Aid Agency funded housing possession cases at Worcester and Hereford County Courts and/or received help with housing casework.





The Worcestershire Advice Network Partnership is made up of eight organisations operating within Worcestershire.

Citizens Advice Worcester is the lead partner and manages the relationship between Worcestershire County Council and the eight partners delivering the Supported Access to Information and Advice contract.

The eight partners comprise:

Local Citizens Advice

- Citizens Advice Worcester
- Citizens Advice South Worcestershire
- Citizens Advice Wyre Forest
- Citizens Advice Bromsgrove & Redditch

Age UK local branches

- Worcester and Malvern Hills
- Bromsgrove, Redditch & Wyre Forest

DIAL (Disability Information and Advice Line)

- DIAL in Worcestershire
- DIAL South Worcestershire

From April 2021 to March 2022, the partnership continued to face challenges as Covid-19 restrictions were still in place. The innovative measures put in place in 2020-2021, such as working from home, became the norm, and we continued with telephone advice and text and phone ring backs, and all partners started to open up for face-to-face booked appointments. Strict Covid-19 measures were put in place to facilitate this. In addition, the two Age UKs were able to offer home visits, with an impressive total of 291 home visits.

In 2021-2022 we are pleased to report we were able to return to pre-pandemic numbers in terms of clients helped.



Overall, we delivered the Information and Advice service to almost 35,000 people



an increase of 16% on the previous year which equates to an additional 10,000 people helped



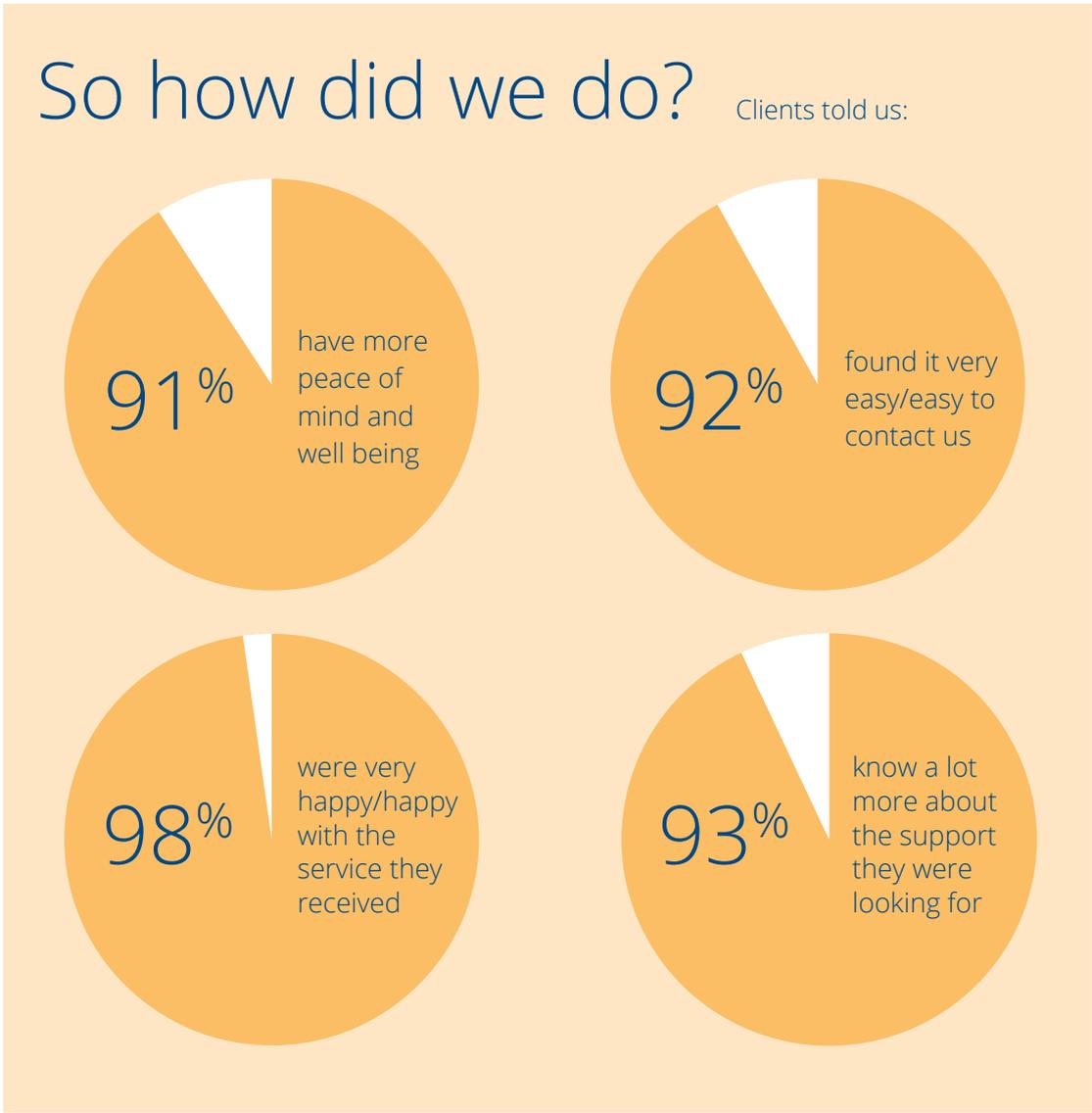
We helped with over 76,000 issues during 2021-2022, with the top four advice issues being Benefits, Debt, Housing and Community Care & Independent Living.

We continue to deliver our services to some of the most vulnerable clients in the county as shown by the following numbers:

56.4% of clients were aged 50+

56.8% of clients lived in rented accommodation

61% of clients had some level of disability and/or long-term health condition



Covid-19 Grant Funding

During 2021-2022 we received additional funding from Worcestershire County Council from Covid-19 emergency grants which were distributed across the WAN Partnership to deliver additional advice services.

Citizens Advice Worcester received additional funding to increase our capacity to deliver welfare benefits advice and casework to Worcestershire residents. As a result, the following outcomes were achieved:

70 clients received advice and casework to help them appeal decisions of the Department of Work and Pensions in relation to Universal Credit, Disability and Incapacity benefits.

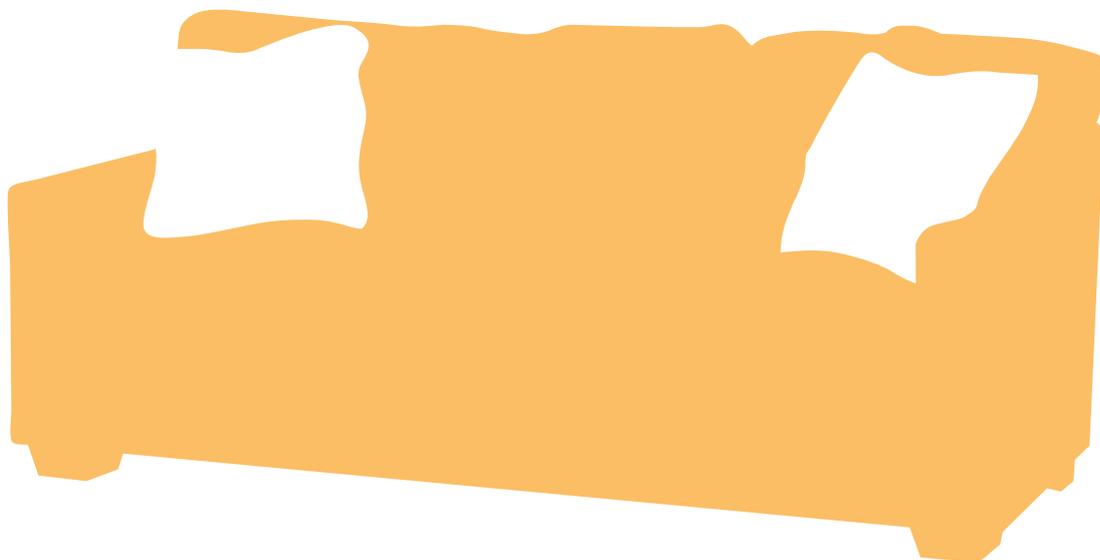
Total client income gains recorded for this project was £122,400.

Household Support Fund January-March 2022

As part of the WAN partnership, we were asked by Worcestershire County Council to help them direct government funding to reach the most vulnerable and excluded households to make an impact on their lives/daily wellbeing.

Five of the partners participated, providing additional training, and developing delivery methods by taking support services to the clients, across the whole of the County of Worcestershire. As lead partner we coordinated this project and supported the five partners to deliver these additional services.

This enabled hard-to-reach clients to access quality support and be referred into information and advice so that they are better able to support themselves now and in the future.



Volunteering at Citizens Advice Worcester and Citizens Advice Herefordshire

Our highly trained volunteers are an essential part of our service. They come from all sorts of backgrounds and help with everything we do.

During 2021-2022:

we recruited **37 new volunteers**

In total **120 volunteers contributed 26,554 hours**

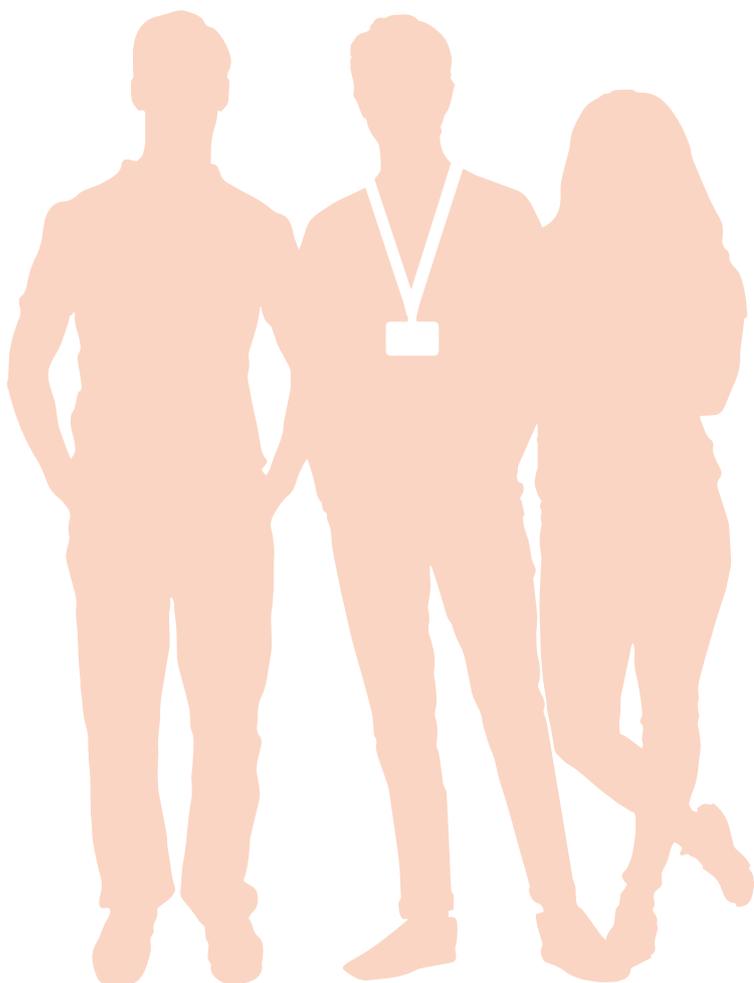
of work to the charity. This is the equivalent of over 14 full-time posts and we estimate the value of this help at **£497,124** per annum.

Volunteering with us is challenging, varied and often very rewarding.

We help people with everyday problems by giving free advice and information, face-to-face, over the phone, by email and webchat. Our clients tell us the work we do really does make a difference.

We don't look for formal educational qualifications for any of our voluntary roles. Above all, volunteers need to enjoy helping people and to be:

- **Good at listening**
- **Able to work in a team**
- **Open-minded and non-judgmental**
- **Over 16 years of age**
- **Literate and numerate**
- **Able to use a keyboard or mouse.**



A Volunteer's Story

Louise Taylor is one of our team of 45 volunteer generalist advisers.

Louise joined Citizens Advice Herefordshire during lockdown and did much of her initial training with a group of new recruits from both the Herefordshire and Worcestershire offices in a series of lectures and tutorials delivered online.

Now a popular and respected member of the advice team at Citizens Advice Herefordshire, Louise reflects on her first year as an adviser:

'I have been blind since birth and I was interested in volunteering as an adviser at Citizens Advice in order to help clients with the problems they face.

Once I had applied and commenced the adviser training course I was delighted and surprised that the Citizens Advice training materials were accessible through my computerised screen reader. In addition, all of the trainers made a lot of effort to ensure that all the briefing and meeting notes were available in a format that my screen reader could understand.

When I started advising clients I found the web-based applications used by Citizens Advice to be easily accessible and I have frequently received positive feedback from clients who have appreciated and recognised the research that has been completed to provide tailored advice and options to find a way forward.

The information technology provided by Citizens Advice therefore has ensured that my visual impairment is secondary to my role as an adviser. When advising I always try to put clients at their ease by taking a warm and friendly disposition and this together with the ever-faithful Andrew has also proved to be popular with the staff and volunteers as well as with our clients.

In the past I have often had my applications rejected for paid employment which I feel could have been due to my disability. At Citizens Advice Herefordshire, however, I feel that I have been given the opportunity to prove myself as an adviser and to become a valuable member of the advice team.

In helping my clients to achieve a way forward in their various situations, my experience as a volunteer has been very rewarding.

I look forward to continuing to volunteer as adviser and to benefit from future opportunities that arise within the Citizens Advice service.'



All our volunteers are fully trained and follow a course of study which is validated by Citizens Advice.

We have volunteer roles including:

Generalist Advisers and Telephone Assessors are asked to give 15 hours a week during the initial training, and then 10-12 hours per week for at least two years.

Reception volunteers are asked to give four hours a week for at least one year

Research and Campaigns volunteers are asked to give four hours per week for at least one year

Admin and IT Support volunteers are asked to give four hours per week for at least one year



If you would like further information or an application pack please download an application form from

www.citizensadviceworcester.org.uk

or

www.citizensadviceherefordshire.org.uk

or contact our Volunteer Operations and Training Managers:

colin.stuart@citaworcester.org.uk

(Worcester) or

gwen.fraser@citaherefordshire.org.uk

(Hereford)

Alternatively you can write to:

Volunteer Operations
and Training Manager,
Citizens Advice Worcester,
The Hopmarket,
The Foregate,
Worcester
WR1 1DL

Or

Volunteer Operations
and Training Manager,
Citizens Advice Herefordshire,
8 St Owens Street,
Hereford
HR1 2PJ

Our Research & Campaigns (R&C) team was involved with several local and national campaigns during 2021-2022. Our knowledge of clients' issues enables us to try to influence change and get a fairer deal for everyone.

A total of 370 evidence forms, highlighting issues of concern - particularly where policies and procedures resulted in unfairness - were submitted to Citizens Advice in 2021-2022.

National Campaigns

During the year we contributed to, and highlighted issues raised during **Consumer Week and Scams Awareness**

Fortnight. We have also publicised national briefings relating to **cost of living and energy price rises** including regularly posting news updates on our website and our social media.

We also joined in the national campaign to reverse the cessation of the £20 **Universal Credit uplift** and wrote to the two MPs in Herefordshire and the MP for Worcester asking for the government to reverse the decision.

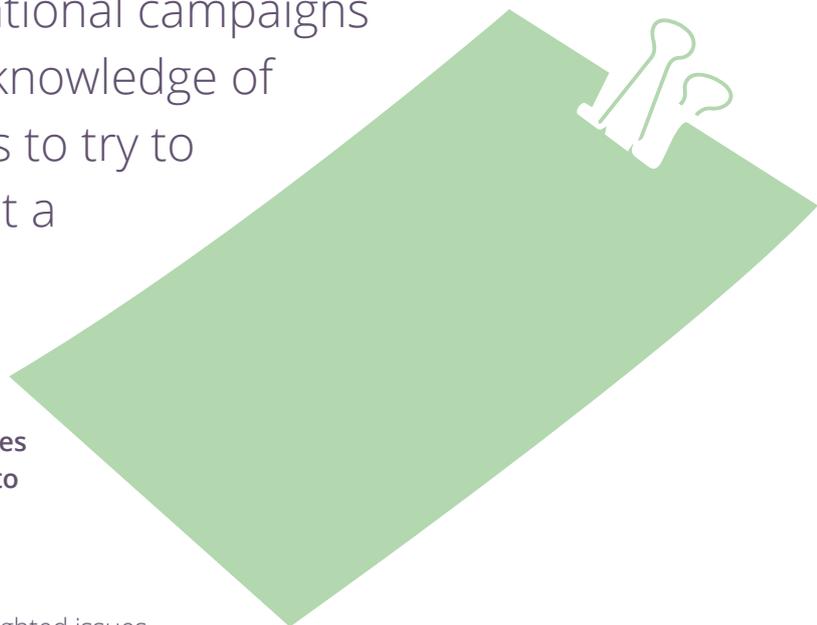
As a result of a national call for evidence around client experiences regarding **administrative errors and delays by the Department of Work and Pensions**, we have been logging evidence locally across Herefordshire and Worcester City. The evidence has been documented and sent to National Citizens Advice.

Local Campaigns

Over the last 12 months we have been gathering evidence from clients' reports that the existing questions on the **Personal Independence Payment** form do not provide clients with an opportunity to explain how their **poor mental health impacts on their daily lives**. As part of this process, we have been working with local social prescribers who are identifying these problems with their clients then referring them to us for appointments.

Other Local Issues have included our Macmillan team reporting that **late client cancer diagnosis** has been a recurring problem and advisers continue to have problems with the DWP, including delayed decisions, delayed responses to complaints and phone delays.

Local Action Report Forms (LARFS) submitted to Citizens Advice have included **extensive media work** with BBC Radio Hereford and Worcester, including both live and recorded interviews, advising of the **impact of the Cost-of-Living Crisis** on our clients; we have attended several events and presentations including the High Sheriff's Garden Party in Hereford and Worcester Volunteers Expo. Our Research and Campaigns team continue to work collaboratively with other organisations across Worcester and Herefordshire when gathering evidence for local campaigns.



We would like to thank all the organisations that have provided funding for Citizens Advice Worcester and Citizens Advice Herefordshire during the year including:

Albert & Elizabeth Clark Charitable Trust, Bromyard Town Council, CRISIS, Citizens Advice – Money and Pensions Service: Debt Advice Project and Increasing Debt Advice Capacity, Citizens Advice – Pension Wise, Citizens Advice - DWP Universal Credit Help to Claim, Henry Smith Charity, Hereford City Council, Herefordshire Council, John Martin's Charity, Lasletts Charity, Legal Aid Agency, Macmillan Cancer Support, Ross Town Council, St Richard's Hospice, The Eveson Charitable Trust, The Hope Centre Bromyard, The National Lottery Community Fund, The Philippa Southall Trust, Worcester City Council, Worcester Municipal Charities, Worcestershire County Council, Wyre Forest District Council

The following Trustees, Staff and Volunteers contributed to our work in 2021-2022

Trustees

Sam Lister, Anita Mobberley, Ron Tyler, Helen Fenton, Paul Griffith, Bryn Griffiths, Matthew Jenkins, Ceri Stalker, Owen Cleary, Dawn Wiltshire, Jill Jones

Staff

Chief Executive Officer Geraint Thomas

Advice Team – Lowesmoor

Sue Reeves, Tony Catchpole, John Unitt, James Gulliford, Owen Raybould, Neal Fleming, Tony Chadd, Lesley Scott, Steve Hemming, Colin Bexley, Safia Sawal, Fran Stallard, Dan Marlow, Jacqui Richardson, Stephanie Large, Andrew Donnachie, Marcus Hamer, Ian Simpson, David Turner

Advice Team – Hopmarket

Sonya Gregory, Colin Stuart, Vanna Di Placito, Sue Hegerty

SmartMove Team – Lowesmoor

Dave George, Edie Holland, Paula Rayner, Lucy Palmer, Steve Martin, Ann Havas, Kirsteen Borthwick, Mel Green, Chris Cox

Worcestershire Macmillan Citizens Advice – Worcester

Andrew Nye, Gill Cornwell, Sally Coombs

Herefordshire Macmillan Citizens Advice

Ruth Hawkins, Vicky Connaughton, Jo Appelbee

Partnership Development Co-ordinator Steve Taylor

Admin Team

Nicky Hodgkiss, Ann Gunster, Simon Gregory, John Jacob, Michelle Box, Lorna Budge, Angela Tandurella

Herefordshire Team

Sonya Gregory, Lynsey Flight, Gay Cheeseman, Gwen Fraser, Alamgir Khan, Amanda Powell, Anne Limbert

Worcester Volunteers

Advice Session Supervisors

Brian Jones, Jane Crysell, Nick Trollope, Paul Francis, Roland Draper

Benefits Caseworkers

David Matthews, Nick Trollope

Law Students (Benefits)

Esme House, Georgia Jolliffe

Advisers

Angie Wall, Frank Mason, Heather Hazell, Ian Pickering, Jenefer Thomason, Jude Howells, Julia Sandy, Kate Macdonald, Linda Beeley, Maggie Case, Nick Scot-Simmonds, Paul Smith, Peter Cole, Peter Spargo, Sheena Reid, Shirley Millington, Sue Fairchild

Trainee Advisers

Anne Gardiner, Asia Steczek, Eamon Mullin, Fabio Parappallinirappel, Hannah Nunn, Jane Winter, Jess Brighton, Julia Mussett, Katie Brigstocke, Leanne Burnside, Lydia Burrows, Lynda Banks, Michael Conry, Paul Morgan, Richard Roberts, Richard Sowden, Saarah Tailor, Samantha Evans, Stephanie Atkins, Steve Farrar

Reception

Muriel Tinsley, Pat Clarke

Research and Campaigns

David Pyke, Natasja Enthoven, Paul Morgan, Andrew Thompson, Margaret Wood

IT

Ben Kent

Admin

Chris Cox

Herefordshire Volunteers

Advisers

Tessa Baring, Michael Chandler, John Edgecombe, Deanne Fishbourne, John Fox-Mills, June Howden, Dave Lincoln, Bobby Morris, Maria Williams, Sue Young, Alice Glover, Susan Marsden, Viv Nugent, Emma Rawlins, Amanda Smith, Wayne Stinton, Jane Webb, Tony Bramley, Mike Hill.

Trainees

John Campbell, Maggie Fellows, Peter Baldus, Louise Taylor, Ann McKay, John Pelly, Jan Burke, Helen Tank, Liberty Griffiths, Ruth Stobbs, Frank Cosgrove, Inga Kruckle, Cat Hornsey, Tracey McGuigan

Reception/Admin

Mary Lake, Jeanette Harris

Research & Campaigns

Anny Martin

Citizens Advice Worcester

The Hopmarket,
The Foregate, Worcester WR1 1DL
Tel: 0808 278 7891 Fax: 01905 23354

Text

Send a text message with your name and postcode and the type of advice needed (eg. DEBT or BENEFITS) to 07984 439479 and a call back is arranged within the next four working days.

Our drop-in service

Tuesday and Thursday:
9.30 a.m. to 12.00 noon

Worcestershire Macmillan Citizens Advice

Tel: 01905 725946
Email: macmillan@citaworcester.org.uk

Herefordshire Macmillan Citizens Advice

Email: macmillan@citaherefordshire.org.uk

Office Hours:

Monday - Friday: 9.30 a.m. to 5.00 p.m.
Email: enquiries@citaworcester.org.uk

Citizens Advice Herefordshire

8 St Owen Street, Hereford, HR1 2PJ
Advice Line: 0344 826 9685

Text: 0786 00 77 311

Email: advice@citaherefordshire.org.uk

Telephone Advice Service and Appointments:

Monday, Tuesday, Wednesday and Friday:
10.00 a.m. to 3.00 p.m.

Drop-In

Every Tuesday 10.00 a.m. to 12 noon.

Ross-on-Wye Outreach

The Larruperz Centre, Grammar School
Close, Ross-on-Wye HR9 7QD

By Appointment Tel: 0344 826 9685

Bromyard Outreach

The Hope Centre, Hereford Road,
Bromyard HR7 4QU

By Appointment Tel: 01885 488495

Kington Outreach

Markwick Close community room, Kington
HR5 3UE

By Appointment Tel: 0344 826 9685

Leominster Outreach

The Community Centre, School Rd,
Leominster HR6 8NJ.

By Appointment Tel: 0344 826 9685



**citizens
advice**

Worcester CAB and WHABAC operates in Worcester as Citizens Advice Worcester and in Herefordshire as Citizen Advice Herefordshire

www.citizensadviceworcester.org.uk

www.citizensadviceherefordshire.org.uk

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