

Citizens Advice Croydon

Annual Report 2015



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Free, confidential advice. Whoever you are.

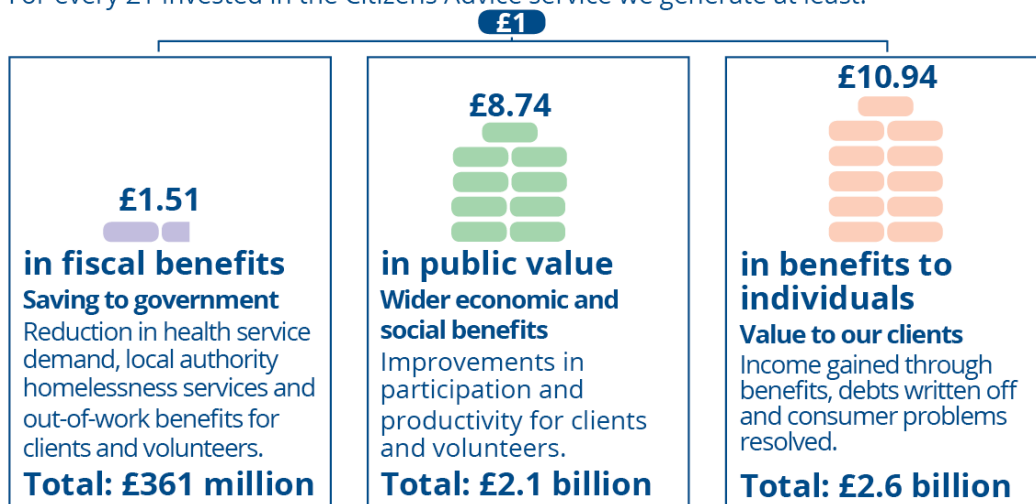
We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Our value to society in 2014/15:

For every £1 invested in the Citizens Advice service we generate at least:



Chair's Report



2015 was an exciting year at Citizens Advice Croydon. As ever, our staff and volunteer team have continued to do great work providing free, independent and impartial advice to people living and working in Croydon. During the year we saw 5,425 people with over 11,900 problems and generated £1.2 million in value.

As well as our generalist advice service, our specialist work on housing, debt and advice for those affected by cancer have also continued. We are grateful to Croydon Council, MacMillan Cancer Support and L&Q Housing Trust for their support. As an independent charity, we are also always very grateful to receive support and donations from members of the public, and I would like to thank everyone who has made a donation, however small.

Our twin charitable aim is Research and Campaigns, through which we try to influence the policies and procedures that can cause problems. This is preventative work, aiming to stop problems before they happen and improve the services that people receive. Our team has continued to do excellent work, providing input to Citizens Advice nationally.

In 2015 we saw a number of changes in the organisation. We welcomed Caroline Mack who joined us as Chief Executive in March 2015. We have seen some really practical changes and innovations under her stewardship, including a new website and a new email advice service, helping to make our advice available to more people, more of the time.

On the Trustee Board we have welcomed a number of new Trustees, Caroline Rogers, Ian Collins, Richard Eager and Debra Ives, although sadly, we said goodbye to Barbara Tower who, after a number of years as a committed Trustee, stepped down from the Board. Happily, she has become part of our Friends and Fundraising Group, so we have retained her energy and input.

As always, we anticipate some challenges going forward. 2016 will see the review of our funding from Croydon Council and we will need to work closely together as a team during what will be an uncertain time. The skills and commitment of our trustees, staff and volunteers will all be important and I hope will stand us in good stead.

CEO's Report

I joined Citizens Advice Croydon on 23rd March 2015. I was given a new mug; little did I know how much tea was going to be needed in the following months. With support from Croydon Council, Macmillan Cancer Support, L&Q and Citizens Advice our brilliant staff and wonderful volunteers continued to offer our generalist and specialist advice service during the year.

The generalist advice service offers free, impartial, confidential and independent advice to everyone on their rights and responsibilities and is delivered mainly by volunteers. Volunteers, who mostly volunteer for two days a week, are guided through the Citizens Advice training programme by Janice Muddle and Pearl Lewis.

The value of services that our volunteers provide to Croydon was worth £459,000 in 2015 and 16 people left us to go to paid employment though this opportunity.

Projects supplement the services we are able to provide:

- Macmillan Cancer Support fund two full time welfare benefit case workers to provide advice and support to people and their families who are coping with cancer. Advice is provided in Croydon University Hospital and Epsom and St Helier



Hospital via weekly outreach and in our offices both face to face and by telephone.

- Croydon Council fund specialist housing services to help clients avoid repossession and handle other housing issues. This project funds two and a half full time posts plus some administrative support. It is well used and clients can access the service by the dedicated

telephone service or face to face appointments.

- Croydon Council also fund our generalist advice service which means they pay our office and staffing costs - without the Council's support there would not be a Citizens Advice service in Croydon.

- L&Q Pound Advice project funds a post for two days a week to provide a holistic debt advice service for L&Q tenants with rent arrears. They are supported to find a solution to their indebtedness and other issues affecting their lives and putting their tenancy at risk.

- The Energy Best Deal project is funded through Citizens Advice national funding from energy suppliers. We offer presentations to groups in Croydon in financial capability and one-to-one appointments to help people who have issues with their energy supplier and to help them switch, enabling them to save money.

- Duncan Lewis solicitors started to provide free 30 minute

appointments in December in family law. They offer six each week which are always booked up.

- Specialist employment services are provided by two volunteers and are of extreme value to the residents of Croydon who are facing problems in their work place.

- All these services and their staff and volunteers have to be managed and our advice session supervisor David Gant and advice services manager Karen Brunger gave support and direction to both volunteers and paid staff. Ian Rich also helped to support the volunteers and provided advice to many people over the 22 years he was with the bureau. Sadly, he passed away in May 2016 and he has been greatly missed. These roles are extremely busy and are

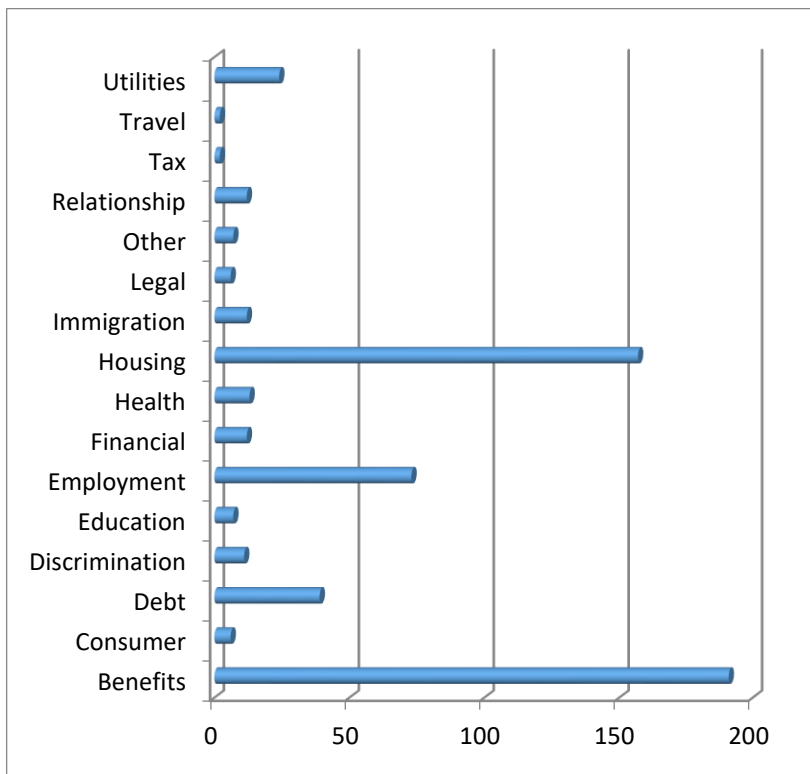
responsible for maintaining the quality of the service.

- The volunteer trustee board provide strategic direction and are actively involved in the service. They staff three committees, Service Delivery, Finance & General Purposes and Equality & Diversity. They also host the annual staff and volunteer summer party which is a thank you to everyone who helps to provide the service to the people of Croydon.

I would like to thank everyone who helps to fund and provide our service which is vital to Croydon. Everyone in the team provides a vital contribution to the success of the service and we are extremely lucky to have such dedicated people as part of the team.

Advice Services Manager's Report

In total Citizens Advice Croydon advised 5,150 clients in 2015. These clients were seen face to face at our offices in South Norwood and New Addington, by telephone and through referral by Access Croydon. Face to face contact however remains the most popular form of contact. The breakdown of issues was as follows:



Welfare Benefits was the largest area clients required help with. Common trends we saw were refusal to award Employment and Support Allowance and Personal Independence Payment and also clients coming to us with Housing Benefit overpayments. We saw a few clients experiencing problems with Universal Credit but expect to see more clients coming to us for help when Universal Credit expands to more areas in 2016. The next most common issues were housing and employment related enquiries.

In addition to our ongoing projects: Housing Advice Project, Prevention of Repossession service and Macmillan, we also received more funding under Energy Best Deal Extra to provide help to clients in switching energy providers, explain energy bills and to help clients get on the most appropriate tariff.

At the end of the year, we also introduced our online advice portal at www.citizensadvicecroydon.info where information on most subjects can be found. Should the information not be on there, an on-line enquiry can be submitted to request further advice. This is available to all those who live and/or work in Croydon.

Housing Advice Service

Citizens Advice Croydon continues to deliver independent housing advice and casework to Croydon residents. The service has been kindly funded by Croydon Council since April 2012, but it is provided to the public in line with the core Citizens Advice objectives; free, independent, impartial, and confidential. The service is operated by way of a telephone and face-to-face appointment system for all Croydon residents who are aged 21 and over.

In 2015, the Housing Advice Service offered 832 appointments to clients, made up of 536 unique clients and 296 repeat appointments. We advised on a total of 1,051 issues. The majority of clients we see approach us for advice and assistance when their landlord threatens possession action. We look at this in a holistic manner, addressing any ancillary matters that might contribute to the landlord's decision to take such action. The remainder of cases are made up of general housing related issues such as disrepair, homelessness, housing allocation, succession, and various tenure issues.

The core principle of our housing work, and key to our success, is early intervention to seek to delay or prevent homelessness. At a time of increasing housing demand, it is more important than ever that high quality advice is offered to people to enable them to assert their rights to remain in their home.

There were numerous changes in legislation that took effect on 1st October 2015, some of which are only applicable to new tenancies commencing after that date. These changes will present us with far greater opportunities to prevent homelessness by challenging a landlord's right to rely on s.21 Notice Requiring Possession (the two months' notice required if the landlord wishes to seek possession on a no fault ground) when certain formalities have not been met. The main changes are;

- Landlords with private rented properties in Croydon must obtain a licence under part 3 Housing Act 2004. A landlord who has not made a valid application for a licence cannot rely on a s.21 notice until such time as they have made the application.
- There are new formalities in relation to what must be stated in a s.21 notice (post 1st October tenancies only), new deposit requirements, and the end to retaliatory possession action where a disrepair complaint is substantiated by the local authority (post 1st October tenancies only).

CASE STUDY 1

Ms Y is an assured shorthold tenant who lives with her two dependent children. She has lived in the property since 2010 and the rent is £850 per calendar month (pcm). Ms Y had some disrepair issues that the landlord was not resolving. She informed the landlord that she was going to inform the Environmental Health Department if he did not resolve it. The landlord then retaliated by returning her deposit and serving a s.21 notice. Ms Y had been paying a top-up of £75 pcm towards the rent once the Housing Benefit payment was made. Ms Y states that the landlord told her that she had to pay this as Housing Benefit was only covering £785 pcm of the rent. The landlord also told her that she had some arrears of rent.

We looked into this matter and were able to confirm to Ms Y that Housing Benefit is paid 4 weekly in arrears. We advised her that when calculated on a calendar monthly basis, the rent was covered in full. Therefore, she did not owe the landlord any money and, from our calculations, she had in fact overpaid the landlord by £4,200. In addition, as it was apparent that the deposit had not been initially protected, she would also have a claim for up to £2,500 against the landlord for failing to comply with the Housing Act 2004.

CASE STUDY 2

Ms K is a European citizen and was 8 months pregnant at the time of her approach to Citizens Advice Croydon. She was extremely distressed as her partner had deserted her and she had no support and no income. She had been placed into emergency accommodation in Croydon by Lambeth Council, following a homeless application in early 2015. She approached us with a Notice to Quit the accommodation due to rent arrears having accrued for the amount of £2,500. The arrears had accrued due to the fact that Ms K was not awarded Housing Benefit by Lambeth Council as they did not deem her to be eligible as an EU citizen, despite the fact that she was working part-time. Essentially, the council decided that she did not have a right to reside in the UK as her employment was not treated as 'genuine and effective' and she did not meet the 'minimum earnings threshold'. The Housing Benefit claim was closed and Ms K was out of time for an appeal.

We advised Ms K to immediately apply for statutory maternity pay/tax credits. We also drafted a detailed 'any time review' letter to Lambeth's Benefit Service arguing that the work was indeed genuine and effective. We also advised Ms K to make a fresh claim for Housing Benefit and we drafted a backdate request in support of this.

Lambeth's Benefit Service overturned the decision and a full award of Housing Benefit was made and backdated. The arrears were cleared and the Notice to Quit withdrawn. Ms K was also successful with her claim for Statutory Maternity Pay. A full housing duty was also accepted by Lambeth Council. She has since given birth to a baby girl.

Preventing Repossession Service (PRS)

Our main objectives for the year continued to be to provide advice and advocacy to individuals and families with a local connection to Croydon, who are at risk of repossession and homelessness as a result of rent or mortgage arrears. The ultimate aim of the service is to prevent homelessness, secure affordable and suitable accommodation and help people in difficult situations to assert their legal rights and fulfil their responsibilities.

We have noted that the rise in zero hour contracts has had an enormously negative impact on people's ability to maintain their rent or mortgage payments and the service has been well placed to ensure clients are provided with real and effective solutions coupled with sound budgeting advice.

Croydon is one of the first Universal Credit (UC) areas and PRS are dealing first hand with the issues that this change to the benefit system has caused. PRS have seen a small number of UC clients who have rent arrears due to delays in payments, and we have been able to refer clients who are having difficulty managing a single payment to our Financial Capability team who have been on hand to advise them with regard to budgeting and managing their finances.

Client feedback is our way of ensuring that clients are receiving an excellent service and the results show that our clients are happy, with 100% of clients stating they are happy with the service they receive.

Below is an example of a client who presented with major housing concerns:

The client came to the bureau in a state of shock and despair, having recently received a warrant of eviction. She had been a secure council tenant for over 20 years and she lived with her two children, one of whom was able to contribute towards the housekeeping.

The client worked full-time with a net income of approximately £1,000 per month. After carrying out a benefit check we assessed that she was in receipt of the correct benefits. The client said she fell into arrears as her housing benefit had been stopped and she believed this was due to her income level being too high when her son started working. Despite being a professional she admitted to not feeling confident when dealing with council / benefit decision makers.

The client had been unable to maintain the terms of a suspended possession order (SPO) made in 2014 and by June 2016 the arrears had risen to over £1,500. Although she had paid £900 towards her arrears she was shocked that she now had a warrant of eviction.

Due to the seriousness of the problem, we immediately contacted Croydon Council, making contact with the clients' income officer who was able to confirm the dates of the SPO and the amount outstanding.

The client had a small shortfall to pay to bring her payments up to date and she stated that with the help of family she would be able to make this payment. The income officer said that he could not withdraw the warrant until the payment had been cleared.

A week later the client attended a second appointment with us, and in this time she had been able to pay the shortfall. We spoke to the income officer again and he stated that taking the above information into account, the council would be willing to withdraw the warrant and give the client a final opportunity to remain in the property. The client was delighted with the outcome and stated that we had removed the stress from her everyday life.

Pound Advice - L&Q

Pound Advice is a face-to-face advice service for L&Q Housing Association residents. The Pound advice service is provided on three main levels: general money advice, early intervention debt advice, and specialist debt advice. It can help those that have debt issues or who are looking for help in making the most of their money. It is an objective and confidential service and can help with:

- Rent arrears
- Debt
- Help with budgeting
- Banking and credit
- Ensuring a full benefit entitlement is claimed

Residents can access the service by referral from L&Q staff or by self-referral.

Referrals from L&Q staff have seen a gradual increase over 2015 which has seen a number of L&Q tenants being assisted with their debt and benefit queries which accordingly has prevented them from losing their homes.

In order to ensure the highest standards of service are provided, client satisfaction surveys are encouraged. In 2015, the service saw 100% of all feedback forms received showing that they were 'very satisfied' with the overall help received.

Figures show that the Pound Advice service has been fundamental helping residents with issues that affect their ability to pay their rent:

Having seen 41 clients in 2015...

- A total of £19,047 lump sum financial gains have been made
- A total of £80,989 annualised regular income has been raised
- Over £244,000 worth of debt placed in a Debt Management Plan (DMP)
- £18,000 debt written off

Macmillan/Citizens Benefits Advice Service for South West London



The Macmillan/Citizens Advice Benefits Advice Service for South West London is a partnership between Macmillan Cancer Support, Citizens Advice Wandsworth and Citizens Advice Croydon. It has been running since 2013 and covers the South West London Cancer Network.

The project is staffed by four full time staff - two caseworkers and two advisers. Two members of staff are based in Citizens Advice Croydon and two in Citizens Advice Wandsworth. Citizens Advice Croydon offer outreaches at Croydon University Hospital, South East Cancer Help Centre at Purley, St Helier Hospital, Epsom Hospital and in-bureau at both New Addington and South Norwood.

Work undertaken included full benefit assessment, advice and assistance for claiming the full range of benefits from Employment and Support Allowance (ESA), Personal Independence Payment (PIP), housing and council tax benefit and child and working tax credit. We undertook a considerable amount of appeal work both on ESA and PIP as well as benefit overpayments. The majority of work undertaken by the project was specialist casework.

Two surveys were undertaken by the whole project during 2015 – one for clients and the other for Health Care Professionals. 90% of the clients who responded to the survey stated that the advice and help they received reduced their stress. Comments made by Croydon clients include the following statements:-

“The advice, service and information I have received has given me peace of mind and not let me worry. I feel supported which makes life easier knowing you have help”.

“At the time I couldn’t cope having to worry with something else. They were extremely helpful by providing very clear information, so that took off the pressure and stress”.

“It helped me realise I was not on my own and there were people who could help with practical advice”.

Feedback provided by Macmillan Centres and nurses showed that over 90% of respondents had confidence that the patient’s financial needs were being taken care of and 100% felt that the service reduced patient stress and worry and allowed them to focus on the medical needs. Comments provided were:-

“It is very beneficial as with growing demands on Clinical Nurse Specialist roles, need support of experts in fields such as finances and laws changing all the time, and time to spend with patients on these very important matters, which not always able to offer”

“It reduces the level of stress for patients’ loved ones who often take on the burden of being the major bread winner or experience significant anxiety about being unable to pay bills”.

During 2015 the Croydon part of the project dealt with 359 clients and raised £967,080 in benefits for our clients.

Employment

During 2015 our two volunteer employment advisors provided expert advice and support for a wide range of complex and challenging issues, helping 30 clients to obtain a total of £100,809 in settlements, payments and employment tribunal or County Court awards.

Dismissal	21%	Working conditions	2%
Unpaid wages	14%	Maternity pay/allowance	2%
Notice pay	8%	Unpaid expenses	2%
Holiday pay	8%	Flexible working	2%
Redundancy pay	7%	Employment status	2%
Disciplinary issues (short of dismissal)	6%	Race discrimination	2%
Contractual issues	4%	Employment disputes	2%
Statutory Sick Pay	4%	Age discrimination	1%
Disability discrimination	3%	Minimum wage	1%
Pregnancy related discrimination	2%	Maternity rights	1%
Sex discrimination	2%	Breach of TUPE regulations	1%
No written T&Cs	2%	Equal pay	1%
Sick pay	2%	Breach of contract	1%
Ill-health absence	2%	Settlement agreement issues	1%
		Alleged defamation	1%

Case Studies

After 26 years' service as a Cleaning Supervisor Mr B was suddenly told out of the blue by his new manager, "You are no longer the supervisor, but you can do cleaning work". He immediately replaced Mr B with one of the cleaners and cut his rate of pay.

We advised Mr B to resign and claim constructive dismissal. We lodged a claim with the employment tribunal for Mr. B and the employer settled at £7,600.

Ms T, a taproom manager, who had been working for 9 months in a private members' club in central London returned from her holiday and was told, without any prior warning, that she had to leave immediately as they no longer needed her.

Her short service prevented an unfair dismissal claim; however, we discovered that she had been grossly exploited and subjected to sex discrimination throughout her employment. We lodged a claim to an employment tribunal alleging direct sex discrimination, unpaid wages, holiday pay, notice pay and failure to provide written terms and conditions. Before the hearing could go ahead the employer backed down and the case was settled at £7,500.

Croydon Advice Providers Together (CAPT)



Croydon Advice Providers Together (CAPT) was a two year project funded by the Big Lottery with the aim of looking at delivering advice in new settings and in new ways, and was led by Citizens Advice Croydon. CAPT was a partnership of nine major local advice providers and umbrella organisations: Citizens Advice Croydon, South West London Law Centre, Mind in Croydon, Age UK Croydon, COESI (including CHRC & Croydon Vision), Disability Croydon, Croydon Voluntary Action, CAYSH, and Croydon Neighbourhood Care Association.

The project's purpose was:

- To use the expertise and skills of the main nine partners to achieve stronger collaboration between advice providers in Croydon.
- To improve the quality of the provision of advice and information in Croydon, and to make it easier for the people of Croydon to access the advice they need for the problems they have.
- To increase referrals between services to reduce duplication.
- To influence policy decisions at local authority level.
- To increase and diversify access to free, impartial, independent and confidential advice for clients and to ensure clients receive the best quality service possible.

One major success of the project was the creation of the **CAPT Information Portal** (www.advice4croydon.org.uk) which lists local organisations with advice quality standards and support groups in the borough to assist people to access the information they need from the provider which is most applicable to their needs.

Another success was the creation the **CAPT Connect** online inter-agency referral portal. CAPT Connect will provide safe, secure online referrals between major advice and support providers.

The CAPT project also funded the development of a new Citizens Advice Croydon email advice service (www.citizensadvicecroydon.info), some public-use computers in South Norwood and New Addington, the South West London Law Centre Skype advice service and tablet computers for all partners to assist in accessing the CAPT Information Portal in outreach locations.

The CAPT Project also enabled the improvement of advice provision by providing training courses to upskill the wider CAPT groups and was able to use the expertise of Citizens Advice Croydon for this purpose.

Research & Campaigns

Citizens Advice Croydon is proactive in carrying out research and campaigning on behalf of our communities to bring local and national issues to the attention of government, MPs, the media and the wider public. The information we gather is used by us to focus our resources on the major issues impacting on our clients, and to feed these through to Citizens Advice National Centre to inform and enhance their policy and campaign work.

Throughout 2015 we participated in a number of national campaigns which included:

- *Settled and Safe: A Renter's Rights*, aimed at improving the private rental sector by campaigning on behalf of renters subjected to irregular and extortionate fees, uninhabitable and unsafe properties and retaliatory evictions by rogue landlords and letting agents.
- *Scams Awareness*, aimed at informing and raising public awareness of these types of crimes, urging people to seek advice and to report them.
- *Talk About Abuse*, launched to encourage people to identify signs of domestic abuse and to enable those affected to talk about it informally and safely with colleagues, friends and family, and to seek any appropriate professional help.
- *GP registration*, a survey looking at the practical difficulties many people face when attempting to register with a GP. The findings indicated wide ranging differences in accessibility of services. This research was used to explore how primary healthcare services can be made more accessible and responsive to changing needs and demands.

On a local level, Research and Campaigns projects included:

- *Digital Exclusion*, a survey exploring the extent of the impact on people unable to access on-line services which showed that over a quarter of the 200 clients surveyed did not have ready access to the internet or would have problems printing out information.
- We conducted *Letting Agents and Housing Benefit* surveys to establish the extent of irregular and prohibitive practices in the private rental sector. Our findings showed that out of 89 letting agents surveyed, only 9 said they would accept tenants in receipt of housing benefit. From this, we also wanted to establish the availability of affordable private rented housing for housing benefit claimants. Based on the research we conducted, we discovered that only a tiny proportion of rents fell within Local Housing Allowance rates, making the housing market largely inaccessible to housing benefit claimants. For example, in the case of two-bedroom self-contained accommodation, less than 1% of the 471 properties advertised were affordable. As a result of our findings we are now looking at ways this information can be used to support ongoing campaign work to bring about greater reforms to the sector.

We have also initiated a number of waiting room surveys, which have proved a successful way of providing us with invaluable evidence and information.

We are continuing to work on increasing our social media presence through Facebook and Twitter where we currently have over 200 followers. We are also concentrating on developing links with local decision-makers and influencers including MPs and the local press.

At a time when public services are undergoing huge financial cuts whilst facing increasing demand, the free advice Citizens Advice Croydon provides is absolutely essential. Our Research and Campaigns team is striving to provide the highest level of service to represent and support our hard hit communities. We look forward to strengthening our capabilities to continue this vital work in 2016.

Financial Capability

2015 was a busy year for the Financial Capability (FinCap) team although the team was reduced to two members midway through the year.

The year started with presenting Energy Best Deal (EBD) talks to charities, luncheon clubs and other organisations, the presentations having started in the previous November. A total of ten EBD presentations were completed. These were shortly followed by two presentations, 'Helping lone parents back to work' at the Croydon Adult Learning and Training Centre (CALAT). In June, we presented to the year 12 students preparing for university and their parents/guardians at the Old Palace School. In July, three presentations were given to Crystal Palace Football Club as part of a community employability programme sponsored by Barclays Bank. The subject matters were varied ranging from attitudes to money through to interviewing skills and techniques. During the year we regularly met at the Croydon Young Probationers' Hub helping them identify financial needs and wants, priority and non-priority debts and the consequences of non-payment. The team also enjoyed working with, amongst others, Barclays, HSBC, Hear Us, John Ruskin College and a number of Children's Centres. The year finished with news that we had received funding to deliver further EBD presentations for the period 2015/2016, six of which were scheduled to be given in the Croydon libraries.

Taken from a sample of feedback forms, it is pleasing to report that over 85% of attendees categorised the presentations as either good or excellent.

Volunteering

Our volunteers are the lifeblood of our service – we simply couldn't manage without them. They come from all walks of life, some of them at the beginning of their working life, some looking to return to work after a break and some looking to give something back to the community following retirement. Whatever their reason for deciding to volunteer with us, we talk to them about what sort of commitment they are willing to give us and try to find them an opportunity which utilises their skills and talents. We offer certificated training and work experience and lots of our volunteers go on to obtain paid employment as a result of the skills and experience they've gained with us. We're always looking for more volunteers to join our team and we have many varied roles to choose from, ranging from advisers and assessors (for which we provide full training and supervision), to receptionists, office assistants, trustees, campaigners and IT experts. You'll be fully supported and we'll reimburse your out-of-pocket travelling expenses. You can find out more about our volunteering opportunities on our website at www.citizensadvicecroydon.org.

A Volunteer's perspective

As a retired school teacher of English, Spanish and Careers, volunteering with Citizens Advice Croydon has meant that I can continue to use the skills, training and experience acquired through 40 working years. The fact that these skills can, I hope, contribute to improving the lives of those with fewer opportunities than I have had is satisfying. The challenge of trying to master the additional knowledge and skills necessary to advise effectively as an adviser is stimulating. The Citizens Advice Croydon team, their professionalism and friendliness, makes volunteering there a pleasure.

Although I am not looking for work myself, for the last 25 years of my working life I developed programmes for Work Related Learning for the 11-18 age range. These included Careers Education, Financial Capability, Work Experience, Work Shadowing and employability skills. In my 3 years with Citizens Advice Croydon I have come to realise the value of a successful spell with the Citizens Advice Service and how much it can add to employability, both in terms of employers' perceptions and, more importantly, in the development of personal skills and awareness.

Friends and Fundraising

The **Friends of Citizens Advice Croydon** support the work of Citizens Advice Croydon in two ways: by drawing attention to the charity status of Citizens Advice within the community, and by raising funds through events planned through the year.

During 2015 the Friends of Citizens Advice Croydon raised over £1,000. A hugely successful quiz night was held in April and our Chair held a Big Lunch event in her allotment in June. Barbara Tower, the Chair of the Friends & Fundraising Committee, organised a Sunday lunchtime Garden Concert in July when the rain poured but failed to dampen the enthusiasm of the musicians playing two guitars, a double bass, piano and fiddle plus solo singers. The music ranged from classical piano to Beatles music through to British singalong folk music to Irish folk and on to unplanned territory. It was called a 'classical domestic karaoke!'

We are actively seeking partnerships with individual businesses in Croydon, inviting donations for prizes for events or goods and services, or use of venues for free. We plan to develop this side of our work in addition to holding future events.

This is a developing area of work within Croydon Citizens Advice. If anyone would like to help with these activities please contact Barbara Tower on funding@croydoncab.org.uk

WHERE WE ARE

48 – 50 Portland Road, South Norwood, SE25 4PQ. Adviceline: 010 8684 2236

HOW TO CONTACT US

See our website: www.citizensadvicecroydon.org for our up-to-date opening hours.

Email advice is available at www.citizensadvicecroydon.info

On-line help is available at: www.adviceguide.org.uk

THANKS: Our thanks goes to Croydon Council for their continued and invaluable financial support, Macmillan Cancer Support, The Big Lottery Fund, L & Q and Hastoe Housing Associations, Energy Best Deal (Citizens Advice is delivering the Energy Best Deal with support from Ofgem, and funding from EDF Energy, Scottish Power, Scottish & Southern Energy, British Gas, E.ON and npower). We also thank our staff and volunteers and the members of our Trustee Board.



@CroydonCAB



Citizens Advice Croydon

www.citizensadvicecroydon.org

Citizens Advice Croydon is an operating name of Croydon Citizens Advice Bureaux Ltd. Registered charity number 298761.