

Review of the Year 2016

Madam Deputy Mayor, Ladies and Gents

Thanks for coming. Particularly welcome our Guest Speaker Councillor Tony Axelrod. It is also very good to welcome so many friends of the Bureau – councillors, Members, staff, Trustees and friends.

I have only a few short minutes to review a year which was packed with achievement. I can do that only by picking and choosing which of our many successes to highlight, so I apologise in advance if I leave one of your favourite topics out.

I hope you will also forgive me if I do not only review 2015/16 but take a little time to consider our future threats and opportunities.

In 2015/16 our charity helped nearly 3 ½ thousand clients, which approximates to about 11% of the households in Epsom and Ewell. The great majority of our clients are helped by our core service of volunteer trained advisers. But we were also able to provide specialist services for the most difficult cases of debt, for those suffering severe and enduring mental illness, and for advice on energy, pensions and the health service.

As in previous years, over half of the 11,000 issues raised related to benefits and debt, with nearly a fifth concerned with housing and employment.

These are bald figures, which you would expect me to give you. But what do they really mean?

They mean help for struggling individuals and families, people, perhaps, who would never have imagined they could get to a position where the bailiffs are at the door. People who have found

their benefits cut and can't see how they are going to manage. The mentally ill who find themselves in hospital but whose landlords may be threatening them with homelessness. People who have been underpaid or unfairly dismissed by their employers.

Some people might say that such people can't or shouldn't exist in the relatively rich borough of Epsom & Ewell. Shouldn't perhaps, but the queues at our doors demonstrate every day the needs which our charity meets.

And we mustn't forget that as well as helping our clients directly to solve their problems, we are providing longer term benefits to the Borough. We are very often helping the Council, landlords and others to find a constructive way of collecting unpaid debt, avoiding costly court proceedings. We help to prevent homelessness which would otherwise fall on others to deal with. And by relieving the stress and anxiety suffered by

individuals we help avoid significant costs for mental health and social care services.

None of this would be possible without the huge efforts of our staff, both our small core of paid staff and our wonderful volunteers, including my fellow Trustees. I want to congratulate and thank all of you for your hard work, determination and dedication. This year, I particularly want to congratulate staff and volunteers for being able to maintain the very high quality of the advice we give, despite the pressures on them. This consistent quality is I think one of our Unique Selling Points – we are very proud of it and it was no surprise to me that we came through our three-yearly audit last year with flying colours.

I also want to thank all those who have provided funds to enable us to take forward our work. We are particularly grateful to Epsom & Ewell Borough Council, which despite the unprecedented pressures placed upon it have managed to sustain the grant which forms the

bulk of our core funding, and to Rosebery Housing Association, who despite also facing very difficult times has funded the bulk of our specialist debt advice. The relationships we have forged with both the Council and with Rosebery are very highly valued and we look forward to continued close working for the benefit of our clients over many years to come.

In thanking those who fund us I should not forget the many other groups and individuals whose contributions have been invaluable. These include the Big Lottery Fund, the NHS, the County Council, the National Counties Building Society, the Parochial Trusts, and the three firms of solicitors which provide pro bono advice for clients. Our thanks go out to you and to all the many individuals who have helped us with legacies, with gifts and through attendance at our fund-raising events.

I have mentioned the Big Lottery Fund and it is at this point I should say something about the

biggest disappointment of this year – that we have had to return our specialist Mental Health project to its previous smaller style after the end of the 3 year Big Lottery project funding. But even here there is a success to report - we have recently been one of very few CABs (5 in total) to have secured funding from the Lloyds Bank Foundation. This will allow us to fund another part-time MH caseworker for the next three years. We also look forward to re-bidding for NHS funding and to potential other opportunities to continue our help to those suffering from mental illness. My Board and I are determined to ensure that this much needed service will continue, though if necessary on a lesser scale.

The BLF told us that the principal reasons why we failed to win new funding was that our project was clearly ‘not a different project’, that our bid was not sufficiently innovative and did not provide a path to financial sustainability.

I cannot be the first Chair of a charity to wonder how far innovation is being sought for its own

sake, and how far it is realistic to pursue financial sustainability for a service where it is a fundamental principle that it should be free to users.

That said, we recognise of course that achieving innovation in our service generally is not only desirable but vital if we are to continue providing the service which our clients want and need. Our clients themselves are changing: more of them are able to search the web themselves for advice, and more of them want to access our advice through different channels and not necessarily during normal opening hours. There will always be a need for face to face advice which we must seek to meet. But we have to balance this against the needs and expectations of clients who prefer to use the telephone, email or webchat. These clients may be less immediately visible to us, but their need is often just as acute. We have been able to improve our telephone service steadily to a point where we are answering around half of the calls made to us. But we all I think recognise

that that is not yet nearly good enough and we need to make further progress.

Looking to the future, we know that the next few years are likely to be very challenging. The risks and uncertainties are obvious, not only the aftermath of the Brexit vote but the choices our politicians face on how national wealth should be spread. It is far from clear to me that national government will consider either levels of benefits or an effective advice service to be among their priorities. The pressures on local government are already severe, while more and more charities are jostling for the funds which can be raised from the public, from business and from other sources. The effect, I am afraid, is that it simply becoming more and more challenging for us to raise the funds we need.

All charities are also under pressure as a result of the well publicised failures of governance at Kid's Company and the criticisms which have been made about some national fund raising

campaigns. While it is entirely right that these things are exposed, the effect has been both some loss of public trust in the charitable sector, and the likelihood that regulation and compliance, which have a significant impact on our costs, may be tightened still further.

So how do we begin to cope with all these challenges? First I think we need to recognise them for what they are – risks but also opportunities. Opportunities to find new ways of working which continue to meet our clients' need but in ways which limit the resource requirement. We are already a very lean organisation with a very high ratio of volunteers to paid staff. But no organisation can stand still – we must all of us constantly be on the look-out for ways in which we can serve our clients better, cut costs, or both.

Second we need to ensure that we all work *together* in the best interests of our clients. That means not only working together as a team within the charity, but that we look for opportunities to

work with external partners, recognising that many of our partners face similar challenges and that co-operation can often reduce duplication, effort and the need for scarce or expensive skills.

I think we can be very proud of our achievements so far, and believe that, although the future may not look very comfortable, we are in a relatively strong position to face it.

I believe that if our charity faces change with confidence and never loses focus on our clients' needs we will also be able to come through these difficult times.

If there are any questions or comments I and my colleagues would be delighted to take them, but I think it would perhaps be helpful for my Treasurer to present her report first.