

# **CITIZENS ADVICE MERTON AND LAMBETH ANNUAL REPORT**

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APR 2022 – MAR 2023

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**CITIZENS ADVICE MERTON AND  
LAMBETH**



**citizens  
advice**

**Merton &  
Lambeth**

# WELCOME

I am very pleased to present our 2022-2023 Annual Report. Against the background of the continuing economic uncertainties we all face, CAML is making a significant impact on behalf of our commissioners, funders, staff, volunteers and, most importantly, our clients.

After the big jump in client demand CAML saw last year, our services needed to increase again sharply this year to levels we have not seen before. We work to meet as much of this demand as we can, and I am very pleased to say this is very well-recognised by our funders and service commissioners. Even though our expenditure in the year rose as service delivery grew, we carefully managed all project costs to fund them all through our income over the year.

Of course such a great response to these challenges has seen the very best work from the highly-committed CAML staff and volunteers led by our Chief Executive, Suzanne Hudson. Thank you all for your dedication and effort. CAML sees very clearly the dedication and commitment you bring our clients.

Once again the demand for services from everyone who needs us is of course vastly more than CAML could ever support, but we continue to use our resources as thoughtfully as we can to best support the communities of Lambeth and Merton.

The Board continues to strengthen its good existing mix of experience and skills as it works to ensure the CAML strategic priorities are acted on. Many thanks to my Board colleagues for their valuable contributions over the past year.

**CAML continues to work very hard for its clients.**

**Jatinder Gosal**

Chair of the Board of Trustees

# OUR PURPOSE AND MISSION

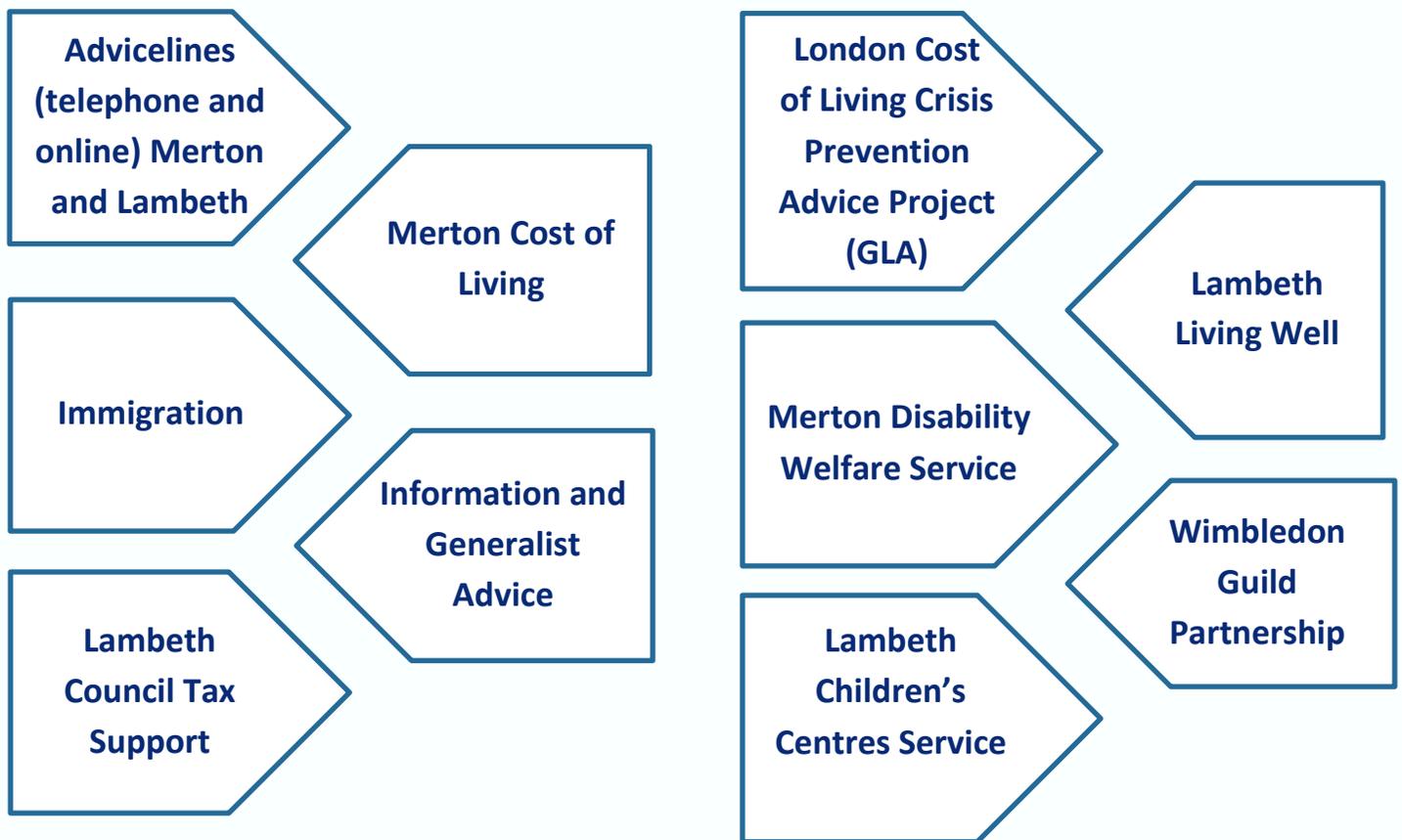
Throughout life, we all encounter problems that catch us unprepared, or are beyond our control. When individuals and families need guidance and advice support, **Citizens Advice Merton and Lambeth (CAML)** is here to provide them with **free, independent, impartial, and confidential** advice. Through performing **Research and Campaigns** work, CAML also supports the improvement of policies and practices that affect people's lives both locally and nationally.

CAML is an independent charity offering a range of information, advice and support services. We were one of the first Citizens Advice services to open our doors in 1939. With over 80 years' experience, our services and support are as important today as when our work began.



# WHAT WE DO

We support people with a range of advice problems including welfare benefits, debt, immigration, employment, housing, relationships, and consumer rights. Increasingly, people have more than one issue they need help with and the complexity of individuals' advice needs is rising. We offer the following advice services:



***"I find the service very helpful and guaranteed peace of mind. The [CAML] team really listen and support. I've been supported by their advisers and also solicitor [CAML's pro bono legal support]."***  
***- Client***

# HOW WE HELP

## Telephone and online advice query service

Our Adviceline telephone and online query service provides information, assessments and support through two Advicelines – one for Merton and one for Lambeth.



### RECORD HIGH DEMAND LEVELS

Owing to the rising complexity of individuals' circumstances, the average call time is lengthening, creating additional pressures on our ability to meet rising demand.



### OVER 17,500 CALLS AND ONLINE QUERIES

supported by our Adviceline team in 2022/23



### DEMAND CONTINUES TO OUTPACE RESOURCES

with the outcome that individuals can face long wait times to speak with a team member.

***"Thank you for being there when I rang. The lady I spoke with was very helpful. She listened to my queries, explained process for food bank vouchers and completed for me. She also mentioned warm spaces and a local community shop which I didn't know beforehand. She followed up by email."***

***- Client***

# This is Emilie\*

**Emilie is just one of the people we helped last year. Overall, we helped 27,600 people with a range of different issues.**



Emilie initially contacted us through Lambeth Adviceline to request support for a fuel voucher. An advice assessment revealed that Emilie faced numerous issues including income and benefits, water arrears and cost-of-living concerns. Ensuring she fully met eligibility criteria, we made a Fuel Bank Foundation referral and she received a fuel voucher.

We discussed benefits with Emilie and offered a link to an online benefits calculator or an adviser appointment. She said she was more than happy to use the online benefits calculator and if she had any queries, she would ring us back to double check.

We also raised the possibility of child maintenance as Emilie was separated and her ex-partner was not consistently contributing financially. We provided information on where to obtain more support for single parents, as well as on the Thames Water Trust, which can provide financial support for water arrears, and details of where to obtain cheaper or free food. We invited Emilie to contact us again if she needed any further help or advice and sent a follow-up email containing all the information.

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\* Name changed for confidentiality

# HOW WE HELP

## Information and Generalist Advice

CAML delivers general advice and information services for Merton and Lambeth residents by telephone (Adviceline), email, in-person drop-in sessions at charity offices in Mitcham, Morden and Kennington, outreach venues, and through our website (caml.org.uk).



### PRIORITY ADVICE DEMANDS CHANGED

owing to the ongoing impact of the cost-of-living crisis. Demand for debt and benefits support in particular rose sharply as individuals and families struggled with managing finances, budgeting and for many, day-to-day living.



### OVER 7,600 PEOPLE

supported with on-the-day information, advice assessment support and generalist advice appointments in 2022/23



### RESIDENTS FACE COMPLEX CHALLENGES

We supported more individuals in crisis, more emergency intervention and more safeguarding in the year.

***"It has been the most stressful 6 months of my life but thanks to you amazing people I survived this horrible situation. I simply do not have enough words to express my gratitude. Please kindly relay my thanks to everyone who helped deal with my case."***

***- Client***

# Apollo's\* story

**Apollo is one of the clients who received advice support from a number of our services.**



Apollo was a single man, renting a room in a house. He had a dependent eight-year-old child who was living with his parents in Portugal.

He had lived in the UK for three years and had EU pre-settled status. He was employed as a chef but, following an accident in which he suffered a fractured spine, had been signed off sick for at least six months.

Apollo was still employed but had come to the end of his sick pay and was not sure whether he would be able to return to his job. We advised him to Universal Credit and Personal Independence Payment and drafted a letter for him to write to his employer about missing sick pay and to establish when it will be paid.

We advised Apollo to return to CAML for a further appointment if he was refused benefits or had further sick pay problems.

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\* Name changed for confidentiality

# HOW WE HELP

## Specialist Services

With a rise in the complexity of client issues, many cases require specialist advice, as well as more extensive and ongoing support. Here are some of our specialist services:

**Lambeth Children's Centre Service** - support for families in need with children of 5 years or younger

**Merton Cost of Living** – support for Merton residents to manage their immense challenges arising from the Cost-of-living Crisis

**Merton Disability Welfare Service** – expert advice for disabled people living in Merton

**Immigration** – immigration advice and support (supported by Trust for London)

Our specialist services helped **over 2,500** individuals in the past year. The Lambeth Children's Centre Service supported **281 families** with over **2670 issues**, while our Merton Disability Adviser supported **170 clients** with over **511 issues**.



# Eileen\* stays put

**Eileen is one of the many clients who were supported by our specialist advisers in the past year.**

Eileen loves her Colliers Wood flat. A widow in her late 70s, her 1 bedroom, ground floor flat is near her daughter and her family, the shops and everything she needs. Fiercely independent, she refused to apply for bereavement benefit when her husband died. Her medical conditions sometimes stop her from carrying out everyday tasks.

Helped by Housing Benefit and Pension Credit, she was able to pay the rent and make ends meet and has no outstanding debts. Towards the end of last year, her landlady's agent contacted her wanting to increase the rent by £200 per month. Eileen could not afford this increase. After some to-ing and fro-ing between the agent, the landlady and Eileen, the increase was reduced to £150 – still out of reach.

Desperate to stay in her much loved flat, but worried about how she could afford the increased rent, Eileen came to us. We helped her check her eligibility for Attendance Allowance and showed her how to fill in the application form and return it to the Department of Work and Pensions (DWP). She seemed reluctant to do this, saying that the process appeared very intrusive and would increase her stress levels unbearably. We also told her how to apply to Merton Council for Discretionary Housing Payment. She agreed to take the completed form and the required evidence to the Merton Council offices in Morden to be processed.

We invited her to contact us again if her applications were unsuccessful. We would then look further at the changes she could make to allow her to manage each month's extra rent. We said that if that did not work then we would help her look at other housing options such as sheltered housing provided by Merton Council.



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\* Name changed for confidentiality

# OUR VALUE TO SOCIETY AND THE COMMUNITY

For every £1 invested in our services in 2022/2023, we generated\*:



## £2.46 IN SAVINGS TO GOVERNMENT AND PUBLIC SERVICES

By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, benefits) out of work



## £25.91 IN WIDER ECONOMIC AND SOCIAL BENEFITS

Supporting and helping to solve residents' problems improves lives - and this means better wellbeing, participation and productivity for residents, communities and the boroughs we serve.



## £8.10 IN FINANCIAL VALUE TO THE PEOPLE WE HELP

Through our services and support we can increase people's income, help write off debt, increase take up of benefits and resolve consumer issues.

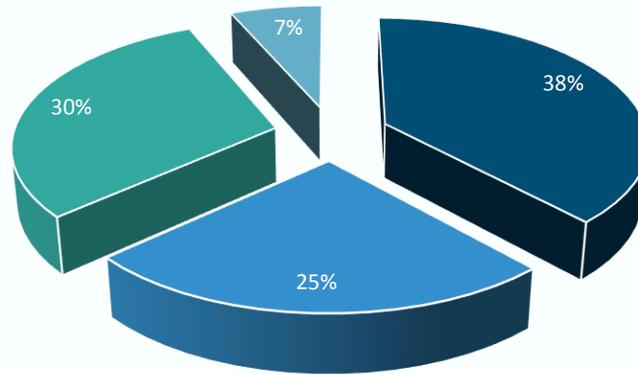
CAML's support and advice generated £3.2 million in fiscal benefits and over £10.3 million in value to the people we supported. The wider economic and social benefit of improving clients' well-being is estimated at £26.5 million.

\*All data calculated using the Treasury impact model available to the Citizens Advice network.

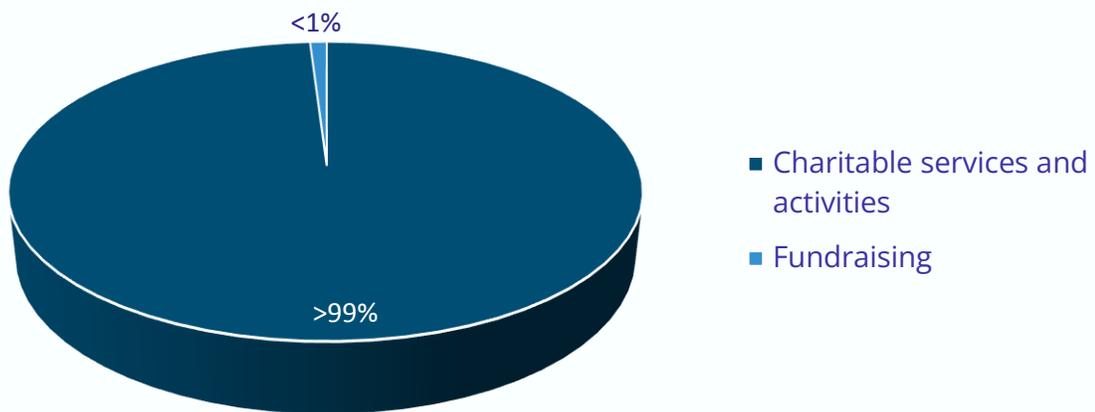
# KEY FIGURES

- Income for 2022/23 - **£1.28M**

- Merton Core (incl. Merton Adviceline support)
- Lambeth Core (incl. Lambeth Adviceline support)
- Specialist Services/Projects
- Donations and Gifts in Kind



- Expenditure for 2022/23 - **£1.26M**



- Number of staff - **36** (average during the year)
- Number of volunteers - **45** (throughout the year for Adviceline, Information and Advice as well as Research & Campaigns)
- Number of clients - **27,600**

# LOOKING TOWARDS THE FUTURE

In 2021 we developed and implemented a new five-year strategy in consultation with staff, volunteers, funders, commissioners, clients and other stakeholders. We regularly review progress against strategy and it continues to provide the framework of everything we do.

## **Our strategic priorities 2021-26 are:**

-  To deliver the highest quality advice and support across the range of our services
-  To use technology to enable multi-channel access and to support as many clients as we can in the way that best meets their needs
-  To ensure our services are accessible by prioritising face-to-face support for those who most need it and finding other means to help vulnerable clients
-  To invest in quality training and supervision to make the most of our exceptional staff and volunteers.
-  To build the long-term success of the charity by prioritising financial sustainability and by attracting more investment from our communities

## **Citizens Advice Merton and Lambeth supports our local communities.**

We provide free, confidential, impartial and independent advice to help people overcome their problems. We are a voice for our clients on the issues that matter to them.

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

We're here for everyone.

### **Thank you**

Thank you to our staff, volunteers, funders, and supporters. Without you, we would not be able to deliver our vital services to the individuals and families across the London Boroughs of Merton and Lambeth. If you would like to donate to CAML, please visit our website.

**[caml.org.uk](http://caml.org.uk)**

 **Citizens Advice Merton and Lambeth**

 **@CAMertonLambeth**

 **Citizens Advice Merton and Lambeth**

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