



Registered Charity No: 1046018
Company Registration No: 2914384



How to contact our main service

Personal callers

Streatham Bureau

1 Barrhill Road,
Streatham, SW2 4RJ
Monday & Thursday 10.00 – 3.00 pm
Tuesday 4.00 – 7.00 pm
Wednesday 5.30 – 7.30 pm

Mitcham Bureau

326 London Road,
Mitcham, CR4 3ND
Monday – Thursday 10.00 – 3.00 pm

Morden Bureau

7 Crown Parade, Crown Lane,
Morden, SM4 5DA
Monday – Thursday 10.00 – 3.00 pm
Thursday 4.00 – 7.00 pm
Tuesday & Wednesday
Free Legal Advice from 7.00 pm

Telephone advice: 020 8715 0707
E-mail advice: advice@mertoncab.org.uk
Website: www.mertoncab.org.uk

Opportunities for volunteering

Merton and Lambeth Citizens Advice Bureaux Limited relies on volunteers to deliver our services by undertaking a number of challenging and rewarding roles including:

- Advice giving
- Administration
- Reception
- Fundraising
- IT support
- Governance

If you are interested in being a volunteer with us please call **020 8288 0449**

70 Years of Life Changing Advice

Merton and Lambeth Citizens Advice Bureaux Limited is supported by:



Merton and Lambeth Citizens Advice Bureaux Limited
Annual Review 2008-9

Advice stall in Wimbledon.



Our Aims and Principles

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The Service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect peoples' lives

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Cover photos: Citizens Advice Bureau archives

Comments from our clients

Past...

A grateful client from the past (received by letter May 1994):

"I would like to thank you very much indeed for your great help and advice about replacement of my Minolta camera. You very kindly composed two letters to the Director of Minolta in Japan. As a result of these letters, I have now received a replacement camera without having to pay towards it.

Many thanks for your great kindness and competence".

And the present...

(received by email June 2009):

"Hello, I just wanted to say thanks for such a nice adviser that works in Morden CAB. I was afraid to go for advice, I thought it might be very difficult to speak about my problems... but everything was just fine. My English is not perfect, but [the] adviser was very helpful and repeated some things many times. He clearly gave me all [the] information I needed and showed me possible ways to solve these problems.

Everything was so smooth, easy and fast. My daughter is a little monster sometimes and it's difficult to keep her sitting and waiting, so he talked to her and gave her [a] calculator to play [with]. I can't be more happy with the service I received. Your adviser is really such honest person and I would recommend your service without any doubts. Please send him my best thanks, because I was so happy with the help I received that I simply forgot to say how happy I am :)

And since my visit to Morden CAB I no longer think that my future is so black. Thank you for this!"

Comments from the Chair



As I am sure most of you are aware, this year celebrates the 70th Anniversary of the establishment of Citizens Advice Bureau. On 3rd September 1939, war was declared and as a result of the foresight and planning that has characterised the service over the intervening years, the first 200 bureaux opened the next day. Seven decades later we are, each year, advising two million clients on six million problems from 3,300 locations across the country. Today, the Citizens Advice service is the UK's largest advice giving charity.

Those early bureaux, Mitcham amongst them, helped people trace missing relatives, and get back on their feet after being bombed out of their homes and losing everything; arranged evacuation for mothers and children and sorted out problems with rationing.

By the 1960s, the consumer boom brought new problems as people realised they could 'buy now, pay later', and housing problems and divorce dominated Citizens Advice Bureaux caseloads. As a new millennium dawned bureaux were still helping people cope with the fallout from two recessions, mass unemployment, a repossessions crisis and unprecedented access to easy credit. Debt and benefits became the biggest issues brought to bureaux by far.

Today, people are turning to the Citizens Advice Bureaux in record numbers for help with recession-related problems. If you look at the analysis of the range of issues we advised on over the past year you will see that in Merton and Lambeth 26% of enquiries were debt related, an increase of over 6% from last year's figure of 19.8%.

Are we in Merton and Lambeth providing a good service? Our annual Client Satisfaction Survey results suggest we are: 90% of those questioned were happy with the service they received, while 95% of respondents found the information they received useful. Our 100 volunteers, supported by 26

paid staff, are doing a magnificent job. However, we are not sitting on our laurels; improvements based on this client feedback are in progress.

This year, we have installed a new telephone system and are working hard to improve access by means other than face-to-face interviews. We continue to form partnerships across the areas we serve in order to deepen and broaden the range of advice we can offer to meet the ever-changing needs of today's, and tomorrow's, society.

This is the last report I will contribute to as Chair. Over the past four years I have been proud to be associated with an organisation which has such a venerable history and which continues to play such a vital role in the lives of so many in Lambeth and Merton. The survival and growth of the service seems to me to be the result of the unique combination of national and local leadership; and paid and unpaid staff. This endows it with the insight, foresight and flexibility to continue for the next 70 years and beyond.

Finally, I would like to thank everyone associated with Merton and Lambeth Citizens Advice Bureaux: the management team and other paid members of staff, the volunteers, including the Trustees; our funders, our partners and the advisers from Citizens Advice, for all their hard work and commitment.

Sue Sandler, Chair

Comments from the Chief Executive



We started the year 2008-9 by completing our business planning process and agreeing a new five year Business and Development Plan with a vision to:

"Create the best service possible for our stakeholders by providing excellent free confidential and impartial advice delivered by well trained and supported volunteers and paid staff who feel valued by the organisation. In this way we will be responsive to our communities changing needs".

We concluded the year with a rigorous and robust membership audit by our parent body, Citizens Advice which we passed. The audit identified that the service has many strengths:

"The organisation has demonstrated strength in its governance and shown notable achievement in raising funds from a diversity of sources".

"Considerable strength in social policy action was also seen with contributions at national level".

"The service website was especially impressive as was including social policy in the rolling bulletin board on the home page".

"Targeting young people to volunteer is commendable practice and contributing to the End Child Poverty video was exceptional"



On our seventieth anniversary our success at audit and five year Business and Development Plan are good foundations with which to build and develop our service for the future.

However, in a year when we have seen agencies disappear from the local scene we cannot afford to be complacent and must ensure that we continue to be 'fit for purpose', and in the current financial climate 'fit to compete'.

I remain confident that, through the continued commitment and contribution of our Trustees, volunteers and staff; and working in partnership with colleagues in the public, voluntary and private sectors, we will continue to provide a service that meets the advice and information needs of the communities that we serve.

Fosuah Poku, Chief Executive

Photos: (left to right) Mitcham Bureau. Her Majesty, the Queen Mother visiting Mitcham Bureau in 1956. Services delivered from a house box



Seventy Years of Advice

The Past...

As far back as 1935 the government considered the need for an information service to support the social welfare service. In 1938 with the prospect of war looming the National Council of Social Services established a group to look at how to meet the needs of the civilian population during wartime. The idea that "Citizens Advice Bureaux should be established throughout the country, particularly in the large cities and industrial areas where social disorganisation may be acute" came about and on 4th September 1939, one day after war was declared, the first 200 bureaux opened including in Mitcham, Streatham and Wimbledon.

Staffed primarily by volunteers and funded by the Ministry of Health the number of bureaux had increased to 1,060 by 1943. Services were delivered from a variety of places including private homes, air raid shelters and house boxes, the advisers of the day assisted people with issues relating to evacuation, homelessness, missing persons and loss of ration books.

Despite the success of Citizens Advice Bureaux and a range of new problems emerging after the

end of the war funding from the Ministry was cut and by 1953 the number of bureaux had halved. However, charitable trusts such as the Nuffield Foundation, Carnegie Trust and locally Wimbledon Guild stepped in to keep Citizens Advice Bureaux going.

In 1956 the important contribution of Citizens Advice Bureaux locally was acknowledged by a visit from Her Majesty the Queen Mother to Mitcham Bureau.

With enquiries steadily increasing and some sectors of the community experiencing difficulty understanding and coping with increasing legislation, rules and regulations the government began to have a rethink and funding of the national body was restored in 1960.

The network received a substantial injection of government funding in 1973 with a development grant to increase the number of bureaux from 566. By 1988 the number of bureaux had increased to 774.

In 1999 the service celebrated its Diamond Jubilee by launching its website www.adviceguide.org.uk enabling people to have access to 24 hour advice. A £20 million grant from the governments Capital Modernisation Fund in 2002 has enabled the service to improve its information and communications technology infrastructure. By 2003 the Adviceguide website became available in languages other than English including Bengali, Chinese, Punjabi and Welsh.

The Present...

Today in 2009 Merton and Lambeth Citizens Advice Bureaux service continues to provide vital services for the communities it serves by:

- Helping economic regeneration through increasing income and reducing indebtedness
- Promoting active citizenship by encouraging local people to volunteer
- Contributing to community cohesion by promoting equalities and diversity ensuring that its services are both delivered by and accessible to all.

The service is proud to still be delivering much needed advice and information to local people 70 years on, with a team of dedicated volunteers; supported by a modest group of committed paid staff; led by community minded Trustees.

In the last year the service has undertaken many exciting and demanding new initiatives including

community based financial capability training, advice for the Deaf community at Streatham Bureau in partnership with the Royal Association of the Deaf and providing advice to carers in partnership with Carers Support Merton at their premises in Vestry Hall, Mitcham.

And the Future...

Merton and Lambeth Citizens Advice Bureaux service has set itself the following mission:

"To create the best service possible for our stakeholders by providing excellent free confidential and impartial advice delivered by well trained and supported volunteers and paid staff who feel valued by the organisation. In this way we will be responsive to our communities changing needs".

To achieve this, the service has set itself six strategic aims for the next five years to 2013 which are to:

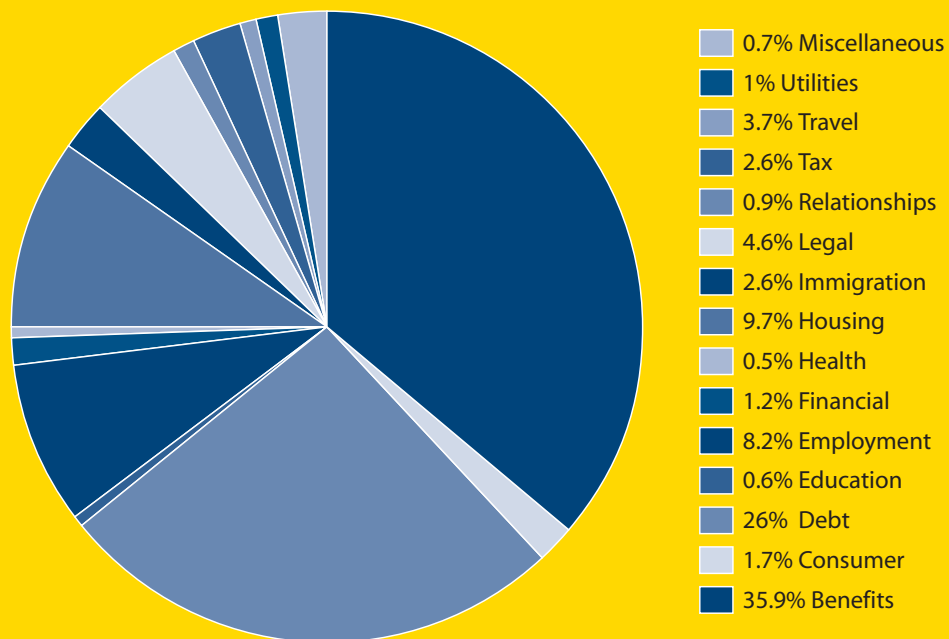
- Improve access to advice by working in partnership with others
- Raise the profile of social policy internally and externally, and develop it as an integral aspect of the service we provide
- Enhance awareness and expand clients' life skills so that they can manage their own affairs more easily and more effectively
- Develop and vary fundraising
- Ensure staff and volunteers feel valued in order to enhance recruitment and retention
- Ensure the organisation is properly run and meets the needs for which it was set up.

Like many other organisations Merton and Lambeth Citizens Advice Bureaux faces many challenges in the current economic climate but it is committed to continuing to provide a professional information and advice service which is accessible to those in the greatest need.

Statistics: the impact of our service

During the year 2008-9 we dealt with 22,441 different issues and problems on behalf of residents in Lambeth and Merton in the following categories:

Figure 1 Total enquiries



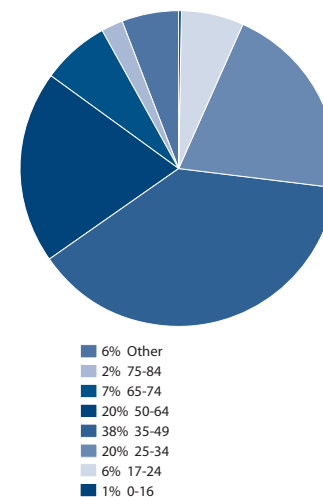
We also helped raise £2,148,276 in additional income for clients.

We monitor our service to ensure that it is accessed by people from across the boroughs we serve and all parts of the community, particularly those in greatest need.

We aim to ensure that our service is accessible to all, particularly those in the greatest need, and closely monitor the background of our clients. The profile of during the year 2008-9 is shown in the following charts:

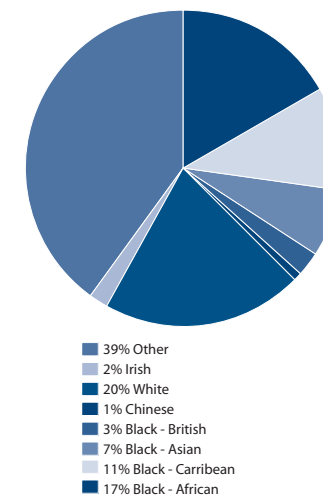
Age Band

Figure 2



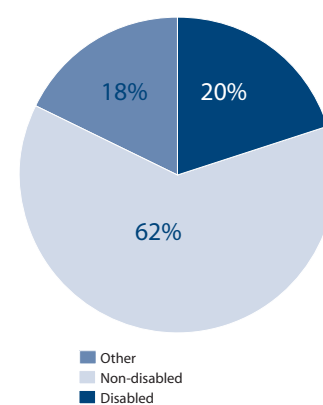
Ethnicity

Figure 3



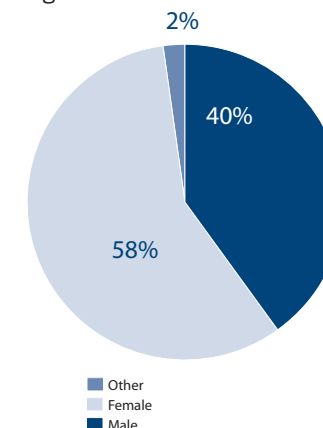
Disability

Figure 4



Gender

Figure 5



Euna Burton volunteer, Streatham bureau.



Staff and Volunteers

The staff and volunteer team (as at 31st March 2009)

Chief Executive:	Fosuah Poku
Management Team:	Paul Mefful
Finance Officer:	Djilali Teffah
ICT Officer:	Kelvin Makanza
Office Managers:	Jacki Harvie, Denise Pearce, Brenda Samuel Samantha Richardson, Cheryl Stevenson
Advice Session Supervisors:	Vicky Alexander, Owen Durant, Rodrigo Lodwick, Anna Rogers
Guidance Tutor:	Deepika Hinton
Caseworkers:	Olu Adeoye, Monica Nguru, Elizabeth Walker
Outreach/Project Advisers:	Homa Arbab-Shaston, Mark Davie, Van Lac, Debbie Slater, Carol Pegg-Tsivanidis
Legal Advice Session Receptionist:	Steve Starling
Evening Legal Adviser:	Debbie Hunte

Volunteer Generalist

Advisers:

Delroy Chambers
Sally Davis
Kirsti Edmonds
Gillian Jeens
Lyn Jones
Christopher Lynch
Michael Pearce
Sara Williams

Volunteer Advisers in Training:

Sayema Ali
Dominique Baptiste
Lydia Boafo
Lorna Bryan
Nara Cardoso
Nickiesha Carter
Carmen Castillo
Janice Clarke
Irene Dawson-Otoo
Anaclet Dukeze
June Ebanks
Flora Edah
Monsarrat Garcia
Zahida Hosenie
Andrew King
Tarun Kotecha
Nicola Mclean
Reza Mohammadi
Ify Morah
Gideon Muhenda
Peter Ngere
Morag Nicolson
Remi Odusote
Richard Penn
Karen Phung
Magdalena Piatek
Sarumathy Shanmugalingam
Rose Shiundu
Nudrat Siddiqi
Sabrina Stewart

Volunteer ICT Support

Assistants:

John Cann
Ahsen Khan
Keba Diedhiou
Nicolas Alexander
Priya Jayathees
Sanae Fakirmahmud

Volunteer Social Policy Assistants:

Sherrie Dissanayake
Kathryn Holdsworth
David Lumb
James Sesay

Volunteer Administrative Assistants:

Euna Burton
Nora Chgar
Kaba Fatoumata
Danielle Gledhill
Hazara Hosenie
Joanna Heluszka
Fatoumata Kaba
Simsing Kante
Syvia Ofori
Arundhati Paul
Gene Pilgrim
Safina Parbatani
Catherine Richens
Pervez Saeed
Bozena Seifeddine
Justyna Szczurek
Olga Zola (Sandra)

Trustees:

Sue Sandler (Chair)
Tania Zachinyaeva (Vice-Chair and Company Secretary)
Mark Nelson (Treasurer)
Bryan Anderson
Maggie Bartlett

Sophie Chapman
Jan Davey
Sheila Knight
Rodney Lambourne
Belinda J Leathes
Daphne Marchant
Krystal Miller
Reetu Sood
Andy Stevens
Natasha White

Our Partners:

We wish to thank the following agencies who have worked in partnership with us throughout the year to deliver additional outreach or specialist advice services:

- Citizens Advice Bureaux in Croydon, Kingston, Richmond, Sutton and Wandsworth
- CRM Solicitors
- Flack and Co Solicitors
- Royal Association of the Deaf
- Shelter
- South London Refugee Association
- South West London Law Centres
- Various City Solicitors Firms

And lastly our family and friends for supporting us whilst we spend time working for Merton and Lambeth Citizens Advice Bureaux. Many of us could not make the contribution we do without their understanding.