

tCAS ANNUAL TRUSTEES REPORT

This year the tCAS Trustees thought that it would be appropriate to explain the context and environment in which tCAS operates. In the same way as, other charities are facing a 'hostile' environment, tCAS is seeking to help clients in increasingly difficult circumstances.

These include:

Sickness

When someone in the household becomes ill and are on a zero-hours contract they rely on Statutory Sick Pay which 'withers' the household income. This can lead to an inability to pay utility bills, overdrafts, debts and even rent.

Minimum Wage and Housing Costs

The Minimum Wage is currently £10.42ph; the freeze on Local Housing Allowance rates had been in place since 2016 until it was raised in January 2020 in line with inflation. Shelter, the Homeless Charity says: "The cost of a modest family rental is now out of reach for people claiming housing allowance in 91% of local areas in England ... and it only covers the cheapest 30% of homes in each local area .. Even these renters are in employment but need housing benefits to bridge the gap between low-paid jobs and high rents. LHA has now been frozen again (at March 2020 levels) while rents around the country have risen rapidly". Renters have to cover the deficit from other sources; often taking out loans.

Universal Credit

The Universal Credit earnings taper rate is currently 55%. Simply put, this means that for every £1 a UC claimant earns over their work allowance their Universal Credit will be reduced by 55p which is automatically deducted from their Universal Credit payments. To quote Sir Michael Caine: "Not a lot of people know that". In effect this is the highest rate tax anyone has to pay! Additionally, anyone who becomes unemployed and applies for UC has to wait 5 weeks, *from when their claim is accepted*, before they get their first payment. Often these people have been on a weekly wage and don't have five weeks money to cover their household bills, including rent.

Private renting

The statistics are alarming: from two million in 2000, the number of households in private rented accommodation reached 4.61 million in 2022; almost 1.1million private renters in England – one in seven, had their rent increased in the last month, a new report from Shelter reveals. One in 12 private renters in England – equivalent to 941,000 people - are currently under threat of eviction, according to new research by Shelter. It is estimated that 1.9 million private renters in England now rely on housing benefits. There is very little social or 'council' provided housing available or being built. Landlords are (currently) able to legally evict a tenant by merely issuing a Section 21 which presents the Courts with a mandatory requirement to grant

the eviction. Councils are now requiring people who are facing eviction to go through the traumatic experience of: going to court, ignoring the legally enforceable court order to leave, waiting until the landlord gets a High Court writ and appoints bailiffs and even then, they sometimes have to wait until the day the bailiffs come - the TV show 'Can't Pay won't Pay' crudely shows how demeaning the process is. They are then put in temporary accommodation which can be a Bed and Breakfast, or (run down) Guest House/Hotel. Waiting for suitable accommodation can then take quite some time. The Government has finally passed new legislation ending 'no fault' evictions but says it won't make it enforceable until the Courts can handle the changes.

Personal Independence Payments (PIP) and Limited Capability for Work (LCW)

Increasingly the DWP is operating what is ostensibly, a hostile approach to benefit awards. Aside from the long wait to get onto UC, getting awarded a PIP benefit and LCW can be emotionally traumatic. The PIP statistics in 2022 released by the DWP show that mandatory reconsiderations success rates have continued to plummet, with now barely a quarter (24%) now getting a changed award. Analysis of DWP and Tribunal statistics show that seven out of ten people who appealed in court against a decision to deny them disability benefits were successful. In total, more than 293,000 people across the UK have overturned a government decision at tribunal in the past three years. Appeal can often take up to a year to come to Tribunal. The Assessment is outsourced to private companies – which keeps the DWP at arm's length from the process. Often a Tribunal will find that the Assessor has written a biased or inadequate Report which enables the DWP to reject the claim or that the Decision Maker has ignored the statutory requirements and case law. The picture is the same for people applying for LCW – they face a difficult and increasing adversarial process.

Coercive Debt

'Coercive debt' is considered as one of the manifestations of Domestic Abuse. It involves the perpetrator making the other person in the relationship take out credit in their own name for the benefit of the abuser. This can leave the victim with often huge debts, CCJs against their name, anxiety and depression, an inability to trust people and a credit rating that prevents them getting future credit long after the abuse.

In response in Colchester and Ipswich our main activities are as follows:

- ***Benefits***

We help the clients with their benefit applications to try and ensure that they get the benefit that they are entitled to without delay and without having to 'appeal'. Where we haven't been involved at the first-stage we help with what is called the Mandatory Reconsideration and helping claimants go to Appeal at Tribunal. This is getting increasingly difficult, possibly because the political climate is becoming more and more hostile to 'welfare'.

- **Using AI**

The Child Poverty Action Group (CPAG) recommends that Advisors include Case Law, both in the Application Form and at MR and Appeal. So, we are experimenting with the use of AI to complete the initial Application and construct MR and Appeal evidence.

- **Forced eviction** (using the 'no fault' legislation)

We help the family engage with the bureaucratic process of registering for accommodation. In two instances we were even successful in getting the family moved straight into social/council housing. It seems somehow (in ways we don't quite understand) God intervenes and the miraculous happens! Another client who was evicted onto the street has been housed in a brand-new house owned by a Social Housing organisation. Again, we give thanks to God because this should not/could not happen in the current context! However, in general the situation is so dire that sometimes all we can do is explain the process to them and support them in their application.

- **Debt**

We help clients deal with the debt which has most often accrued because of circumstances outside their control (i.e., eviction, waiting for UC payments, abuse, job loss). Very, very rarely is it profligate spending. Anyone on UC has to have a modern Smart phone because DWP requires all communication between them and the claimant to be done through their 'Journal'. A client accidentally broke her mobile phone and couldn't afford another one until they had saved up. They knew that they had an appointment at the job centre in two months' time and hoped to have a replacement phone by then. Unknown to them a Journal message informed them the interview had been brought forward. They were sanctioned £200 for missing the meeting! We are helping her challenge the decision.

We have even been able to get debts voided where there has been domestic abuse. We have developed a good working relationship with StepChange who handle the debt management process and choose the best option for the client and manage the interactions with the creditors for them.

- **Domestic abuse**

We are seeing an increasing number of DA clients, referred to us by other charities. We work closely with The Next Chapter who provide counselling and other support and we take on the consequential issues (such as benefits, debt etc). We are very happy to help clients from any source and we have had church referrals. One family was moved here following the imprisonment of the husband and now the family is trying to rebuild their lives in a completely new city.

- **Immigration**

We don't 'advise' on immigration situations and yet we have had several clients with 'right to reside' issues. We signpost them to specialist charities and we deal with the associated problems the clients face. Again the (political) environment is becoming more toxic and care for 'immigrants' (of any kind) is limited.

- **Unfair dismissal/Zero Hours workers**

Clients can face difficulties at work and those that come to us have often been unfairly treated either because the 'boss' doesn't know the regulations around employment rights; the organisation is seeking (unlawful) ways to reduce the workforce or the contract is framed to disadvantage the worker. We are not solicitors, rather we refer to ACAS for good practice and help the client present a reasonable defence against any discrimination. In one situation a well-known 'brand' was claiming back a substantial amount in over-paid wages, several months after the person left. Whilst the law allows companies to reclaim overpayments, this company could not provide the 'paper-trail' or logic for the claim. Perhaps because of our intervention the client is now paying back (just) £10pm and the stress and anxiety has been lifted from them.

- **Family crisis**

Ipswich tCAS has access to a pro-bono firm of solicitors who help deal with family breakdowns, custody arrangements and parental access. In Colchester, we are limited to helping with child maintenance arrangements and coercive debt.

Summary

Financial and Emotional impact

Each year the activities of tCAS in serving clients has, we estimate, added somewhere over £100,000 into the family budgets of our clients this year. This is achieved through a combination of debt (relief), cancelled coercive debts, benefit awards and back-payments, avoiding job loss and instituting child maintenance payments. This means that tCAS has a very positive financial impact on the lives of families. Just this week a client emailed tCAS and described all the changes that were taking place in their situation and finished by saying: "Thank you for the help you gave us, it was so helpful, it saved us!" (*Their exclamation mark*). Thankfully we make it clear that we rely on Father God in all that we do and we aim to show HIS love to them.

Social action and Social Justice

Many of our clients face more than one of these issues such that their cases are complex and multi-faceted. Thankfully we have developed a process for identifying and untangling the multiple issues a client faces and we are then able to tackle them in a logical and effective way. Whilst we classify our activities as 'social action'; increasingly we are engaged in 'social justice' as we 'fight' for our client's rights. We take on social justice issues where we have: the capability, competence and access to influence.

Support not just information

tCAS has established its ethos as an organisation that, above all, provides 'support' (including 'advice' and the 'information') to help the client navigate their way through the difficult situations they face. Many of our clients face the world with mental health issues (often caused by abuse), dyslexia, dyspraxia, anxiety and in some extreme cases: innumeracy and illiteracy. We choose in God's strength to make ourselves available for clients, seeing their plight as something God would want us to deal with.

Hope Church

tCAS is now established in Hope Church, Ipswich and is increasingly operating beyond the church into the local community. It deals with similar situations albeit serving an even more disadvantaged community than Colchester. Trevor Stafford who leads tCAS at Hope has now 'recruited' other volunteers and the work is expanding month on month. tCAS has been incorporated into their five-fold social action ministry and benefits from administrative support through the church as well as using the café to host clients and having a room to meet clients in private.

Training/IT and Office equipment/Office staff

It

We have been able through the money that we have received to add three more laptop computers to our inventory and this has made a huge difference to our productivity and ability to serve each client simultaneously. We have as a charity access to Microsoft's Office suite and so all our computers have the programs on them.

Office equipment

We have added an office-level scanner/printer which has enabled us to copy client's forms and scan documents online.

Training

We have attended face to face and online training as well as accessing e-Learning modules. We have been able to pay for this out of the contributions of our donors.

Staff

We have been blessed by the addition in Colchester of a volunteer Office Administrator who is literally a 'God-send'. Marta now manages our online database, deals with client forms and manages the charity account recording. In addition, we are training Michael who is visually impaired to take the initial client 'Enquiry' using computer based software that enables him to speak into his laptop and as well have documents read to him.

Relationship with other charities

We have good relationships with Child First charity, The Next Chapter, StepChange and we are making connections with other charities such as Tackling Economic Abuse and two Immigration charities.

Sharing the Gospel

tCAS exists as a social action charity with the intention of helping people find relief from the various crisis that they may face. However, it has a larger and more eternal purpose and that is to introduce people to the God that loves us and gave himself for us in our eternal crisis. We find that through what we do to help clients, we earn the right and have the opportunity to preach the Gospel of Christ to people who may have had no previous experience of God's grace and mercy. Many have had no contact with God before, coming through generations that didn't habitually go to church or Sunday school. Often this is their first contact with a loving God and through what we do for them they are open to hearing the Gospel. We are on the front-line of evangelism and tCAS is the means by which we can introduce people to an experience of a loving God in action.

Encouragingly, almost all of our clients, willingly accept the offer of us praying for them when we are with them. Often this brings them to tears as they hear us petitioning God on their behalf. We now make it a practice to pray with a client *as soon as we engage with them* (as long as they give us permission). This introduces them to God and makes it clear that we need Him in order to help them. We pray with them at any point in a meeting with them if we see the need/opportunity to invite God into the situation and we pray with them again at the end. This has had a really meaningful impact on our clients. A growing number of clients have joined church programmes introducing them to the Gospel and gone on to attend and to become members of churches.

P.S. We no longer invite people to have a Faith Friend, instead we seek to introduce them early on, to a church programme where they can learn/hear about Jesus for themselves.

Volunteers

One aspect we need to be more effective at is in recruiting, encouraging volunteers. Hope has begun to see interest growing amongst the church congregation and in Colchester we have our new Administrator. However, if we are to meet the need of a growing number of clients being referred by other organisations, we will need additional people to be trained as: 'Enquirers' – those that have the initial meeting with client to find out about their situation; 'Advisors' – who are trained to determine the Action Plan to deal with the various issues facing the client; Case Workers who travel along with the client turning the Action Plan into Next Steps. Administrative support to the front-line staff and individuals that will sit and pray with clients. The roles may appear daunting and volunteers will need to learn how to find the information they require. However, in this online world, knowledge and information is only a (Google, Welfare Rights Handbook or gov.uk, click away) and where the information is complex, there is Supervisory support at hand and behind that the 'deep' knowledge of CPAG and NHAS that we can tap into. What volunteers need more than anything is: a belief that: God wants to be involved in everyone's life (as in Matt 5 and 6); compassion for the person opposite you; a non-judgemental attitude; a desire to bring God into people's situations and a willingness to pray with people.

There is an expression: 'winning hearts and minds' – tCAS aims to do both: the Gospel in action, showing them a God who cares and wants them to be reconciled to Him.

Finally, our donors

So, once again, our grateful thanks to those that support tCAS in its outreach activities. Our annual budget expenditure is increasing year on year and this year it will be around £3,800, a meaningful proportion of which goes on fixed costs i.e., CharityLog (our online database), Survey Monkey – used for our training hub, website and email accounts, membership fees of professional organisations (i.e., CPAG, NHAS and Advice UK). Other variable costs include: training, stationery, scanner payments and IT hardware. As we continue to grow both in Colchester and Ipswich so the costs increase as well. We need to undertake CPD, send people on training courses and to keep abreast through Conferences and meetings of the many changes in legislation and processes.

God bless you
Tony Mann
Founder of tCAS
24th Oct 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
tCAS - The Christain Advice Service

1187344

CC16a

Receipts and payments accounts

For the period from	Period start date 1st January 2022	To	Period end date 31st December 2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations Received	5,000	-	-	5,000	3,460
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	5,000	-	-	5,000	3,460
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	5,000	-	-	5,000	3,460
A3 Payments					
Marketing	372	-	-	372	372
Database	835	-	-	835	835
Subscriptions	50	-	-	50	132
Software	-	-	-	-	649
Internet	376	-	-	376	398
Office	301	-	-	301	102
Hardware	54	-	-	54	321
Insurance	84	-	-	84	168
Bank Charges	89	-	-	89	101
Sub total	2,161	-	-	2,161	3,078
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,161	-	-	2,161	3,078
Net of receipts/(payments)	2,839	-	-	2,839	382
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	5,218	-	-	5,218	4,836
Cash funds this year end	8,057	-	-	8,057	5,218

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Account	8,057	-	-
		-	-	-
		-	-	-
	Total cash funds	8,057	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Anthony H Mann	20th October 2022

A handwritten signature in black ink, appearing to read 'Wacław K. Zablocki', enclosed within a rectangular box.

Wacław K Zablocki

20th October 2022