

Making an Impact

Improving lives
in Coventry
2019/20



**citizens
advice**

Coventry

The year at a glance:



50,619 issues

Coventry Citizens Advice supported 10,850 'unique clients'* with 50,619 issues - 4.7 issues per client. This represents a 56% increase in issues on the previous year.



7,284 applications

The Utilities team processed 7,284 applications for Severn Trent Water's discount - the Big Difference Scheme; saving consumers over £1.6million.



£578 per client in financial gains

Our Money and Pensions Service helped 1,838 clients with 9,373 issues - helping them manage over £4.2 million of debts.



1,300 consumers

Our energy advice project - Power Up - funded by Western Power Distribution helped over 1,300 energy consumers with over £303,000 of financial gains; £233 per client.



£4.7m income generated

Our Macmillan Benefits Advice Service saw 1,760 clients; increasing their income by £4.7m (£2,674 per client).



2,515 food vouchers

Coventry Citizens Advice allocated 2,515 three day food vouchers on behalf of Coventry Food Bank (Trussell Trust); an increase of 42% on the previous year.

*Each 'unique client' is a separate person and may have been seen multiple times about multiple new or recurring issues.

Making an impact

A Message from the Chair of Trustees

We started this year never imagining the impactful changes that would be required by everyone in the organisation. 2019 -20 has continued to be a financially challenging year as we compete for scarce financial resources. In the face of these difficulties, we have continued to address 56% more issues presented to us by our clients. We are grateful to our funders and remain dependent on the donations we receive.

In March, towards the end of our financial year, the impact of the Covid-19 pandemic gained momentum and lockdown enforced a change in how we delivered our services to the Coventry community. Kate Algate - CEO and her team of staff and volunteers should be commended for the good will, speed and efficiency of this shift to home working delivering a telephone and digital service. It was a huge task which was achieved in a very short time with minimal impact on service users.

The effect of the pandemic on everyone has been immense and is likely to continue for the foreseeable future. It will inevitably refocus how and where Coventry Citizens Advice delivers services. Life has become even more complicated with economic uncertainty becoming a reality for a considerable number of people. Changes in income caused by furlough, unemployment and universal credit issues can escalate into housing, health and debt problems. Our service has never been so relevant or so essential to so many people.

Sadly, in February 2020 Harry Hall, who was our longest serving Trustee died. Harry had served as a Trustee for 26 years and was a valued member of the Board of Trustees and

a great friend of the charity and will be sadly missed.

This year in 2020, we should have been celebrating Coventry Citizens Advice 80th Birthday. Sadly, our celebrations, like many other events, have been deferred for the immediate future. However, I ask you to join with me in celebrating the hard work, expertise and dedication of our staff and volunteers at a time when the community needs them more than ever.

With your help we will continue to support this community to the best of our ability. I commend this report to you.



A handwritten signature in black ink, appearing to read 'JK Murphy', with a long horizontal line extending from the end of the signature.

Jayne Murphy
Chair of Trustees

An amazing year in the face of adversity

- a message from the Chief Executive Officer

In the light of the pandemic, it is easy for the current challenges to overshadow the impact and outcomes we achieved for the people of Coventry prior to Covid-19. However, that would be unjust to our funders, partners and workforce who collectively helped to enable our clients to access financial support, understand their rights and to find a way forward, whatever their circumstances.

In 2019-20, through our generalist and specialist advice services, we supported over 10,800 unique clients with more than 50,000 issues: more than ever before. We achieved financial gains for our clients of over £12 million and a financial contribution to the wider community of nearly £30 million.

Due to the pandemic, in March 2020, we like many others needed to remodel the charity literally overnight to provide a 'remote' service, shifting from primarily a face to face service to a telephone and digital operational model. More details can be found on page 9 on how we did this. It was amazing to see how effectively these changes took place with very little disruption to service provision, for which I am extremely proud of the team for achieving this. Our workforce adapted quickly to agile working, which will help manage changes to service provision going forward.

The support of our funders throughout 2019-20 has been critical to our success. We are proud that we can call on financial support from a combination of public sector, voluntary sector and corporate sector partners. For that opportunity we thank our long-standing supporters who can be found on page 19.

However, the impact of Covid-19 will drive our focus for the foreseeable future. With unemployment expected to rise exponentially, leading to increased debt and in more cases poverty, it is with a high level of certainty that the demand for our services will increase to unprecedented levels.

For the year ending 31 March 2020, our income was £3,015,807 compared to £3,163,761 the previous year, lower by £147,954. This in turn created a small deficit of £7,498, compared to a surplus of £165,160 the year before.

We continue to innovate and evolve, but sustaining existing funding and securing new funding for 2021 and beyond will be our biggest challenge away from the increasing challenges our clients face. Never have we needed our trusted partners more to believe and value the work that we do and the impact that we demonstrate in this report. Our staff are ready to adapt their expertise flexibly to whatever comes our way for the benefit of our clients and the wider community.



Kate Algate

Chief Executive Officer

Our City

A year of “poverty amidst plenty” – with a sting in the tail.

Coventry performed well economically, in 2019, and delivered an enviable quality of life for those able to take advantage of it. However, concentrated pockets of deprivation remained and still persist. September 2019 figures confirmed that 14% of residents lived in neighbourhoods in the top 10% most deprived in England. Coventry remained the 46th most deprived local authority in England.

Child poverty, in its two most deprived wards, stood at 53% and 49% respectively and demand for emergency food provision grew continuously throughout the year.

The continued roll out of Universal Credit (UC) changed the landscape for those on low incomes. By February 2020, 17,129 UC claims were open compared to 10,129 in April 2019; a 69% increase. UC claims then surged in March with Covid 19 lockdown, new redundancies and job retention schemes. By May 2020 over 38,000 employees were on ‘furlough’.

Over the same period ‘legacy benefit’ claims continued to decline, though at different rates; there were still over 10,000 Employment Support Allowance (ESA) claims open in February 2020.

Homelessness and rough sleeping persisted through 2019 despite tremendous efforts from the city council, registered providers of social housing and community organisations.

The Council’s official annual count, in October 2019, identified 24 ‘rough sleepers’ on Coventry streets; relatively static from 2018. However, bi-monthly counts required under the Rough Sleeper Initiative showed double that number at different times.



Age

79% of our clients were of ‘working age’ (15-64), with 11% under 30, compared to a Coventry working age population of 68%, with 28% under 30.



Ethnicity

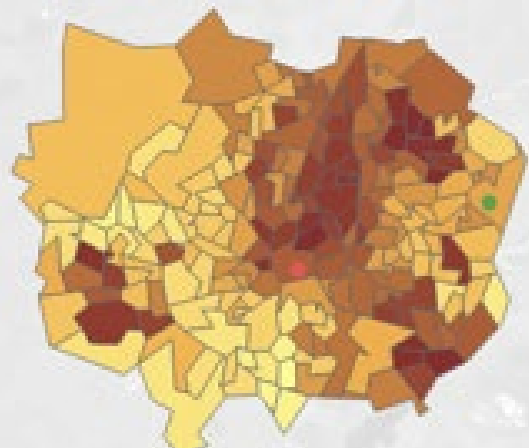
36% of our clients came from BAME backgrounds compared to 33% of Coventry residents.



Health

54% of our clients considered themselves as having a long term health condition compared to 15% of Coventry residents.

Multiple Deprivation in Coventry Sept 2019



ONS English Indices of Multiple Deprivation
(darker colouring represents more deprivation)



Fuel Poverty

15% of Coventry households could not afford to heat their homes and were considered to be in fuel poverty.

In February 2020 there were 913 households accepted as statutorily homeless and in priority need. Separately, there were 735 individuals and families housed in temporary accommodation of which 385 were families with children; both significant increases from the previous year.

Demand for affordable housing continued to outstrip supply.

Finally, health inequalities also stubbornly refused to improve; reflecting the social impact of continued austerity.

Covid 19, attacking BAME communities and those on low incomes the most, will only exacerbate this trend.



Food Poverty

17% of Coventry school pupils were dependent on free school meals with CCA allocating over 2,515 food vouchers on behalf of the Trussell Trust.



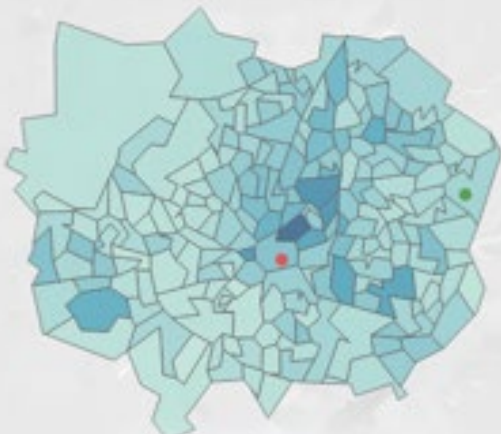
Child Poverty

37% of Coventry children were living in poverty when housing costs are taken into account.

'The insight, intelligence, and sheer dedication of Coventry Citizens Advice are of enormous value to Feeding Britain's efforts to win changes in policy for people on low incomes'.

Andrew Forsey – National Director, Feeding Britain.

Coventry Citizen Advice: Clients seen



Casebook 2019-20 (darker colouring represents higher client numbers)

Case Study;

A Life Turned Around - "I can now afford to eat."

Case Studies illustrate best the holistic and multi-project support we offer struggling individuals and families. Though the names and dates of our clients have been changed the stories and outcomes described below are based on real client journeys.

A vulnerable client contacted our Money and Pensions Service (debt) team with multiple and complex needs. Besides total debts of over £20,000 – including priority and non-priority debts – he said he hadn't slept or eaten properly for weeks because he was worrying about his financial situation. He had symptoms of depression and had thought about ending his life.

He was immediately given contact details for the Samaritans, the Improving Access to Psychological Therapies (IAPT) Service, and recommended to see his GP urgently.

The debt was over the limit for a Debt Relief Order (DRO) and he couldn't afford the fee for Bankruptcy. However, on vulnerability grounds, the city council were persuaded to recall all accounts from their council tax Enforcement Agents and wrote off the balance of £2,591. This meant he could now apply for a DRO as he was under the debt limit. The David Scott Charity paid the DRO fee.

Following further support the client was also awarded a bed, bedding, duvet and sheets for his home; and his essential outgoings were reduced further through a successful Big Difference Scheme discount on his water bills.

Total debt written off was over £18,400.

The client is now medically stable with regard to his mental health conditions. He said he felt more positive and relieved to finally be in control of his budget and the debts. He has started cooking for himself, he's sleeping much better and he's in a much happier place thanks to the support he has received. He even said – "I can now afford to eat!"



Our Clients

More clients presenting with more issues

In 2019-20 our advisers helped 10,850 different citizens with 50,619 enquiries¹; that is 4.7 enquiries per 'unique' client. This represents a 56% increase in issues on the previous year.

38% of enquiries addressed were for benefit-related issues – of which 8,878 were related to Universal Credit specifically – while 19% were for debt issues.

Top five benefits issues facing our clients were: (in descending order)



Benefits	
1	Universal Credit
2	Personal Independence Payments
3	Employment Support Allowance
4	Attendance Allowance
5	Council Tax Support

Top five debt issues facing our clients were: (in descending order)



Debts	
1	Council Tax Arrears
2	Rent Arrears (social landlords)
3	Fuel Debts
4	Unsecured Personal Loans
5	Credit Cards

Though housing issues, strictly defined, only represented 7.4% of all enquiries, once housing related benefit and debt issues were included this proportion rose to over 15%; a better reflection of what our advisers saw on a daily basis.

Top three housing issues:

1. Local Authority Homelessness Services & Access to Accommodation
2. Private landlord issues
3. Threatened & Actual Homelessness.

Top three employment issues:

1. Pay & Entitlements
2. Terms & Conditions
3. Access to Jobs.

Top three Utilities & Communications issues:

1. Water & Sewerage (metering and billing)
2. Fuel (billing and switching issues)
3. Mobile phones and internet.



1. These figures do not include 7,284 service users supported by the Big Difference Scheme.



Covid 19: Special Supplement:

A message from the Chief Executive.

In early March 2020, it became apparent, nationally, that a global pandemic originating in Wuhan China had reached British shores and was forcing a comprehensive review of the day-to-day operation of public life at all levels of government and civil society.

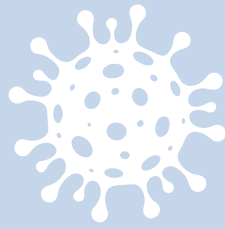
Within the space of two weeks the national conversation moved from the value of wearing face coverings and social distancing, to the need to ban international air travel, to fears of a near total national 'lockdown'.

One week prior to the national lockdown, and with the immediate future uncertain, Coventry Citizens Advice started preparing for the suspension of face-to-face advice. On March 16th preliminary plans were put in place to transition core and project service delivery onto 'remote' services and to enable advisers and managers to work from home.

On March 18th the Government announced the imminent intention to close all shops, restaurants, bars, schools and offices – with few exceptions – to direct all who could work from home to do so and to ban all non-essential movement. The rest is not so much 'history' as the ongoing and evolving 'state we're in'.

Our response was rapid and comprehensive. With immediate effect all staff, bar a skeleton crew needed to secure the premises, were directed to work from home. IT support to enable secure home working was scrambled at break-neck speed as each service reassessed its service delivery needs. Social media and other digital channels were used to keep the general public and partners up-to-date with changing circumstances and clients were contacted individually to minimise unavoidable anxiety and concern. At all times, continuing to serve the community was at the heart of service delivery re-organisation.





“Coventry Citizens Advice plays a valuable role in the city’s Welfare Reform Working Together Group demonstrating the impact of policy on the real lives of Coventry residents”.

Welfare Reform Working Together Working Group – Chair.

Advice trends, nationally, suggested some issues peaking with Government announcements. The week in which the Prime Minister announced the lockdown was the busiest ever on Citizens Advice’s own national website with 2.4 million page views.

One of its new pages, ‘What to do if you can’t pay your bills because of coronavirus’, became the most visited page with more than 180,000 views. Advice pages about being furloughed then overtook advice pages about bills as the most popular.

In the first month of the pandemic advisers, nationally, helped 28,700 people with employment issues and over 100,000 people with benefits queries, more than half of which related to Universal Credit.

Locally, advice trends followed national trends to a significant degree, though with a slight time lag, as we reset our service delivery.

Immediate concerns followed pre-existing worries over benefits, debts and housing. Lockdown exaggerated these in the first two weeks with enquiry numbers only limited by our restricted capacity to deal with them.

Enquiries about employment terms and conditions (prior to the announcement

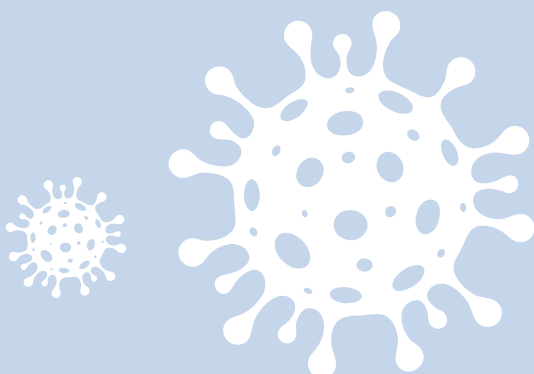
on job retention schemes) surged alongside enquiries around Universal Credit and then Statutory Sick Pay. In this initial period, before the effective national suspension of debt recovery action, enquiries about debt and money were also prominent as affected clients looked to assess their changing financial status.



Debt and housing enquires were then supplanted with issues around employment and self-employment support and benefits uptake. This was ‘phase one’ of lockdown.

“Our relationship with Coventry Citizens Advice ensures an effective approach to supporting people in debt at both operational and policy levels.”

Coventry City Council – Head of Benefits and Revenues.



Covid Frontline

During the lockdown - we continued to serve the people of Coventry through our projects:

Coventry Citizens Advice saw a new cohort of clients. They tended to be younger, more likely to be home-owners or mortgage payers and in full time employment, and couples; not groups previously prominent.

Though enquiry 'spikes' and client types settled down what became apparent to our advisers was the number of clients who just wanted to talk. Combating social isolation became just as important as resolving material disputes over benefits and debts.

Coventry Citizens Advice staff and volunteers have worked tirelessly to ensure flexible, adaptive and effective service delivery throughout this period of uncertainty. With Coventry Citizens Advice entering its 80th year, and with the continued and much appreciated support of its funders, we continue to stand ready to do what it takes to serve our community to the best of our ability.



A Covid Case Study;

Sandra and Geoff

Sandra and Geoff ran a mobile convenience food business until Sandra had to stop working in late 2019; she was diagnosed with cancer.

When 'lockdown' came they had to suspend business activity leaving them with no income, but plenty of financial liabilities. When they came to our Macmillan Benefits Adviser they had never navigated the benefit system before and were anxious about their business and their ability to meet essential expenditures.

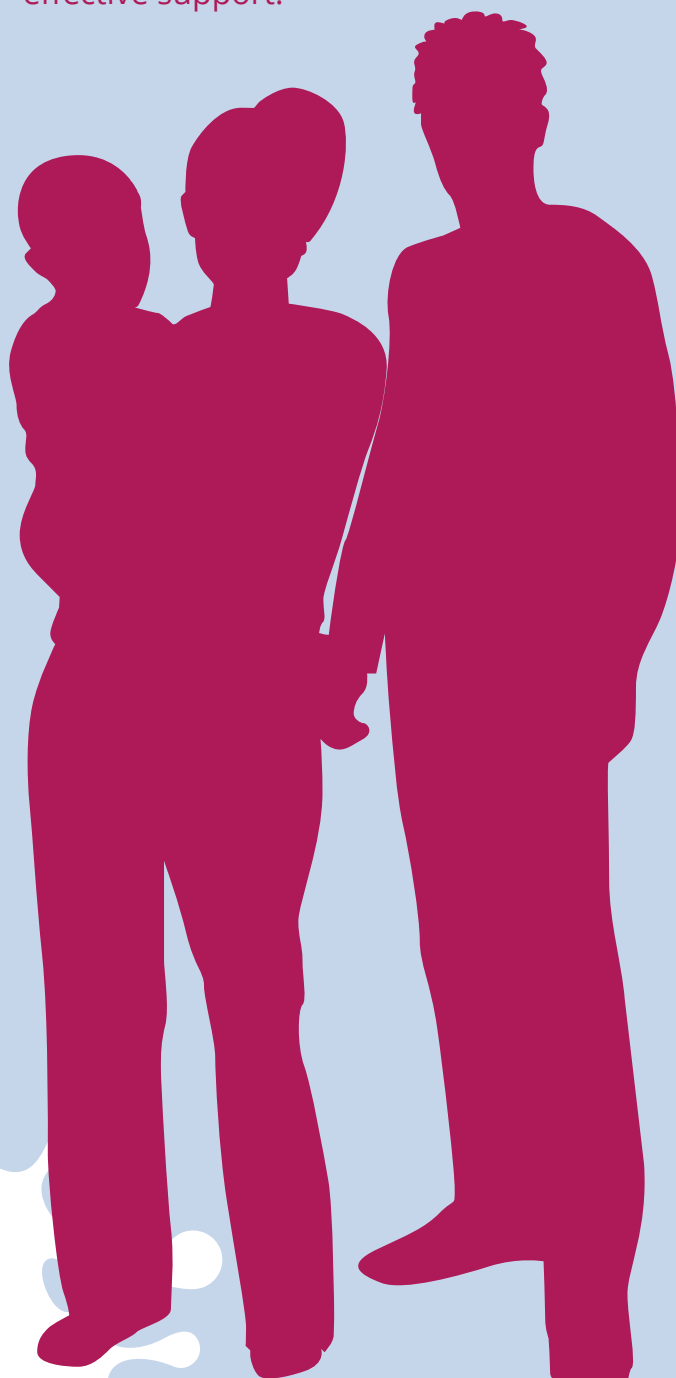
We checked their benefits entitlement and noted that Geoff could apply for financial support under the Self Employment Income Support Scheme (SEISS); though the first payment would not be made until June.

In the interim we helped Geoff and Sandra claim Universal Credit, with an advanced payment, 'new style' Employment Support Allowance and achieved a significant discount on their water bill. A Macmillan Grant was applied for, and granted, and we started the conversation about Personal Independence Payments. Finally, looking at their wider money choices, Geoff and Sandra were offered help with managing their credit card and other monthly payments.

As a result of our intervention Geoff and Sandra received £90 per week in benefits entitlements with a reduced Council Tax bill. In addition they received a one-off Macmillan Grant of £350 and a water bill reduced by £329.

Geoff and Sandra were now able to budget effectively while waiting for their first payment under the SEISS. Sandra was able to focus on combating her health challenges without the stresses of not knowing where her next meal was coming from; and they now know where to go in the future for help.

Together, faced with such a daunting set of challenges, they expressed they felt 'lucky' to have received such personal and effective support.



Our People

Volunteers connect us to our communities.

Volunteers drive our core services and connect us to our community. By recruiting, training and developing our own volunteer community we make our services stronger, our community stronger and our volunteers stronger.



65 new or existing volunteers supported our service delivery either as generalist advisers, administrative support, reception staff or as research and campaigns assistants.



They devoted over **7,000 hours** to our service.



Even at minimum wage levels this equates to support worth more than **£55,000**.

Of course, volunteers offer so much more to our working community.

But we also support our volunteers: by providing skills development; work experience; and improved health and well-being.

In the sidebar, three of our volunteers give their perspectives on what volunteering with Coventry Citizens Advice has meant to them.

To all our volunteers we say a heartfelt thank you for all your efforts.

**Niall –
Research & Campaigns Volunteer**

“I’m retired and have volunteered with Coventry Citizens Advice for 4 years. I do a variety of tasks including researching enquiry trends, preparing briefing notes and checking Governmental proposals.

Volunteering with Citizens Advice enables me to keep in touch with national and local issues and to increase my awareness of the kind of problems experienced by CA clients”.

**David –
Core Services Generalist Adviser**

“I have been volunteering at Citizens Advice for over 10 years. When I retired I really missed getting out, meeting people, keeping busy and using the grey matter. Volunteering fulfilled all of these things. As a great bonus I am able to help people in a less fortunate position than myself which is very rewarding.

**Mohsin –
Integration Reception Volunteer**

“I volunteered for 10 weeks in Citizen Advice. It was a rich experience, I learned many things, and my language clearly improved. I was proud to be a part of this organization”.

Case Study;

A Helping Hand for 'new Coventrians'

A family, comprising a single mother of five children from the Middle East, arrived in the UK less than a year ago. The mother had been steadfastly supporting her family in the face of adversity; which included facing racist abuse in their own country.

The elder three of the children had plans to go to University but circumstances meant that they had to leave their old lives behind and start from scratch in a foreign country as refugees.

With dedication and commitment the family engaged fully with our Integration Project, learning new ways to live, new daily rituals and routines and trying hard to make local friendships.

With project support to access suitable accommodation, apply for relevant welfare benefits and understand 'local' customs' and practice - in the management of money, the setting up of utilities accounts and accessing health services - they worked non-stop to assimilate into Coventry's multi-ethnic culture.

All three of the young adults took advantage of the personal support provided by the project, worked very hard to improve their English and all three subsequently found work; empowered by their engagement with our 'integration family' support network.

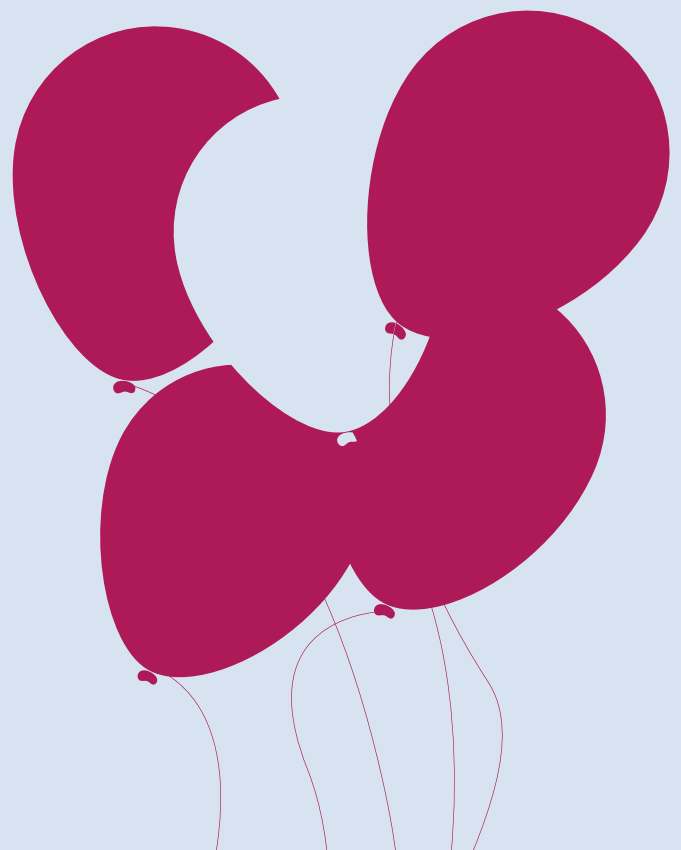
They aim to continue their studies while working and eventually go to university. In the words of one of the young adults:

"CCA Integration and Resettlement projects, working in partnership with the City Council, have provided an invaluable lifeline for newly arriving families".

Coventry City Council.

"My caseworker has been a massive support to me and my family. She has helped me with practicing English, given me lots of advice and help whenever needed and is always willing to answer my many questions. This has given me the confidence to find a job".

In addition, the younger two children are doing very well in school and have very promising futures – futures which might not have been available to them without the hands-on support of this project.



Making Our Clients Stronger

Maximising income and managing debt

Our support is about more than increasing income, reducing expenditure and managing debt, but every penny in income we generate for our clients makes them stronger and every penny of debt we sustainably manage or get written off makes them more independent.

In 2019-20 we helped clients manage debts of £4,210,341.

We helped 533 clients with their council tax payments and helped 604 clients with their utility bills. We helped 301 clients repay benefit overpayments and 594 clients address their credit card, bank overdraft and unsecured personal loan liabilities .

With disability issues disproportionately affecting our clients, we helped 3,600 clients with their disability benefit problems; a 14% increase on last year.

For those with no better way forward we supported 19 clients through bankruptcy and 84 clients to manage their debts through Debt Relief Orders (DROs).

But, as noted above, our work is about more than material well-being. Our 'Integration' projects supported 35 refugee families (86 individuals including 64 children) settle into the UK. Our 'Rooted' project helped 53 vulnerably housed clients avoid homelessness; and our 'Resilience' project helped 320 food bank users avoid ongoing food poverty.



Through our advice and assistance we increased the income of our clients by **£12,788,839;**



a **28%** increase on the previous year.

£

This equates, on average, to **£1,179** per unique client regardless of their presenting issue.

Making Our Community Stronger

Saving public money - Investing in our city

Using a nationally recognised model, figures suggest that every £1 invested in Coventry Citizens Advice service provision in 2019-20 generated...

£1



£2.23

in fiscal benefits

(savings to government and public services)

£18.36

in public value

(wider economic and social benefits)

£16.93

in value to the people we helped

(financial outcomes following advice)

These figures on 'public value' and 'value to the people we help' equate to gross contributions to the local economy and public expenditures of **£26,723,230** and **£24,647,572** respectively.

Such contributions are made up of benefits claimed, charitable grants awarded, re-housing costs avoided, health and social care costs prevented and much more.

Hearing Our Clients' Voices...

Vital to this task is working closely with key partners and through effective multi-agency forums (locally and nationally) to raise public awareness of important issues and effect change. Locally, we shared our evidence and trends, in real-time, with the 'welfare reform working together group', Feeding Coventry, Coventry's Homelessness Forum and the Enforcement Agents Stakeholder Liaison Group; to name but a few. Nationally, we worked to combat food poverty with Feeding Britain, and with Citizens Advice on a number of national policy campaigns.

Welfare Reform

Coventry Citizens Advice actively contributed to national Citizens Advice success on reforming Universal Credit – most notably around the 5 week wait for a first payment, changes to the deductions regime and the delivery of a 'benefits run-on'. We also fed our data into the House of Lords' Economics Committee call for evidence on 'the economics of Universal Credit'.

Locally, working primarily through the 'welfare reform working together group', we drove local debate on welfare reform and its mitigation through our data and consistently fed back to the group on emerging and recurring issues with benefit delivery.

On Personal Independence Payments (PIP) we worked closely with Capita to improve pre-medical assessment processes – specifically around the creation of a pre-assessment orientation leaflet, the shortening of travel distance for available medical assessments and the ending of assessment appointments set for 'anti-social' hours.

We also elicited commitments to be involved in the creation of a new APP-based appointment system and to take our recommendations on a revised scoring system for the medical assessment to national decision-makers.

Coventry Citizens Advice accept the award for the 'Most Influential Campaign or Research Project – 2019' from Citizens Advice Chief Executive, Gillian Guy and Chair, Warren Buckley.



Debts and Money

On debts we focused on Council Tax recoveries. We worked closely with the city council and Enforcement Agencies to improve the sensitivity of 'affordable means assessments' and expand the discretionary use of Section 13a rules to write-off Council Tax debts for those in exceptional circumstances.

We updated 'vulnerability guidelines' for struggling debtors and received a commitment from the city council to pilot the national 'breathing space' initiative in Coventry ahead of its national roll out. Close working also enabled us to enhance dispute resolution 'escalation routes' between advisers and recovery agencies; especially for those identified as potentially vulnerable.

...and Effecting Change

Housing and Homelessness

In a multi-faceted policy area we fed into local consultations on the council's Rough Sleeper Strategy, the reform of Homefinder and the introduction of new charges for those in Temporary Accommodation. Nationally, we responded to calls for evidence on the performance of the Homelessness Reduction Act, reform of Section 21 and the need for Homelessness Reduction Boards.

On a day-to-day basis we worked relentlessly to improve the Council's delivery of homelessness prevention and relief services.

Health Inequalities and Food Poverty

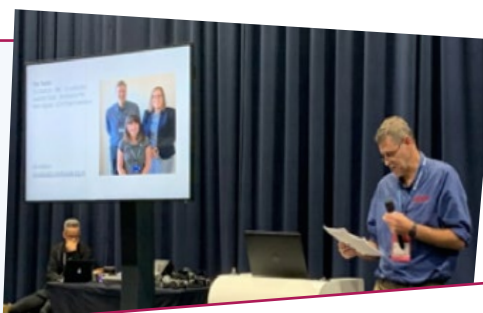
Feeding into city-wide re-evaluations of the Council's Health and Well-Being and 'Marmot City' strategies we, respectively, embedded the vital importance of breaking the link between poverty and ill-health, the need for local JSNAs to deliver local outcomes and the need for the Marmot Partnership Group to expand its membership and its promotion of the wider determinants of health.

Separately, working through Feeding Coventry, we helped shape debate on food poverty in Coventry and persuaded the organisation to champion the need for a city-wide 'sustainable food strategy'.

Consumer

In supporting national campaigns on scam awareness, energy efficiency and consumer rights we used social media messaging to raise public awareness of consumer choices and helped individual clients avoid scams, obtain consumer refunds and report breaches of consumer law.

Making a presentation at a Conference 'Breakout Session' on what was necessary to 'make Resilience happen'; our award-winning submission.



COVID 19

Covid 19: helping the city cope with 'lockdown'.

With less than 7 days warning Coventry Citizens Advice went into 'lockdown'. Our initial reaction was to plan how to ensure clients' voices continued to be heard by decision-makers, to keep advisers and managers informed of local and national changes to rules and regulations and to ensure the short term impacts of lockdown were recorded and shared. We created a plan, delivered a multi-platform social and digital media strategy to promote the ongoing work of Coventry Citizens Advice, generated and shared weekly round ups of local and national service delivery changes, responded to national calls for evidence on the early impact of Covid on families and service provision and ensured our local elected members were kept informed of our evidence and trends.

A big Thank You to all our Funders!

Coventry Citizens Advice would not be able to provide the services we do without the help of our funders; especially Coventry City Council. Below is a list of all our projects and who funds them. We say **'Thank you!'** to each one of you.

Project	Funder
Core Services	Coventry City Council
Big Difference Scheme	Severn Trent Water Plc
Building Better Opportunities (BBO) 'Breakthrough'	European Social Fund & National Lottery Community Fund
Children and Young Persons Project	29th May Charitable Trust, Coventry General Charities
Digital Money Coach	Coventry Building Society
Front Line Network	St Martins-in-the Field
Integration Project	Home Office (via Coventry City Council)
Hardship Funds (main contributor)	Quality of Life Trust
Healthwatch Coventry Information Line	Voluntary Action (Coventry)
'Help through Crisis' Rooted	National Lottery Community Fund
Help to Claim	Citizens Advice (via the Department for Works and Pensions)
HIV/TB	Coventry City Council
Just about Managing	Orbit Housing Association
Macmillan Benefits Advice Support	Macmillan Cancer Support
Major Trauma	Cardinal Management Ltd
Money Advice Service	Money and Pensions Service
Pension Wise	Citizens Advice (via the Money & Pensions Service)
Power Up	Western Power Distribution
Resilience	Trussell Trust
Solutions to Tackle Energy Poverty (STEP)	EU Horizon 2020 Research & Innovation Programme

Hardship Funds – A call for donations

With Covid 19 set to impact on our community, and our own service provision, for some time to come, we put out a call for donations to our Hardship Fund. Despite the best intentions of Government people are still falling between the holes of the 'safety net'. They need our support.

If you feel you can contribute to our hardship funds, or are able to provide 'help-in-kind', please get in touch. Contact our Chief Executive Officer Kate Algate, in the first instance, at **KAlgate@coventrycab.org.uk** for a preliminary conversation.

Thank you.

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.

**Coventry Citizens Advice
Kirby House
Little Park Street
Coventry
CV1 2JZ**

Charity registration number 1000487

Company limited by guarantee registration number 2122698 (England)

Authorised and regulated by the Financial Conduct Authority FRN: 617571

For more information visit **www.coventrycitizensadvice.org.uk**
or email Kate Algate, Chief Executive **kalgate@coventrycab.org.uk**