

MONEY ADVICE

“Supporting those in need and crisis”

Narthex Money Advice is one of the many services provided by the organisation to the general public in Sparkhill, Birmingham. While Narthex entered into the year, 2021 post Covid19, it was apparent that it would be a continuous challenge to meet the demands of the community in need of Money Advice Service. Despite the easing off of lockdown restrictions and the government’s plan for the public to return to what was once the norm slowly, the community in and around Sparkhill still had a long way before life would return to an orderly routine.

So how does Narthex rise above the challenges that post Covid19 brings and continue to deliberate and provide Money Advice which is in such high demand at such complex times?

In 2021 after employing three new Money Advice Workers, Narthex has been able to support an increased number of clients

compared to 2020. Having three new Money Advisors joining the team contributed to the organisations ability to make more of a difference to those in need of the service.

Once again in 2021, staff continued to commit themselves to work from home and continued to acknowledge consistently the client’s needs and demands, ensuring that the demand for appointments was maintained. All the while, pursuing and implementing compassion, empathy and professionalism in the work that they do to support those in need and crisis.

Having the three new Money Advice Workers join Narthex also permitted the organisation to prepare for the high demand for the service while welcoming numerous referrals made from external service providers, such as children’s centres.

Money Advice continued to be delivered via telephone appointments which enabled the advisors to engage with the clients productively throughout 2021. The team also gathered together twice a

week at Narthex Centre, which allowed the advisors to touch base weekly, share any challenges they may be facing and share client cases. Advisors could also share positive and effective methods of working with one another, ultimately resulting in quality advice being delivered to clients.

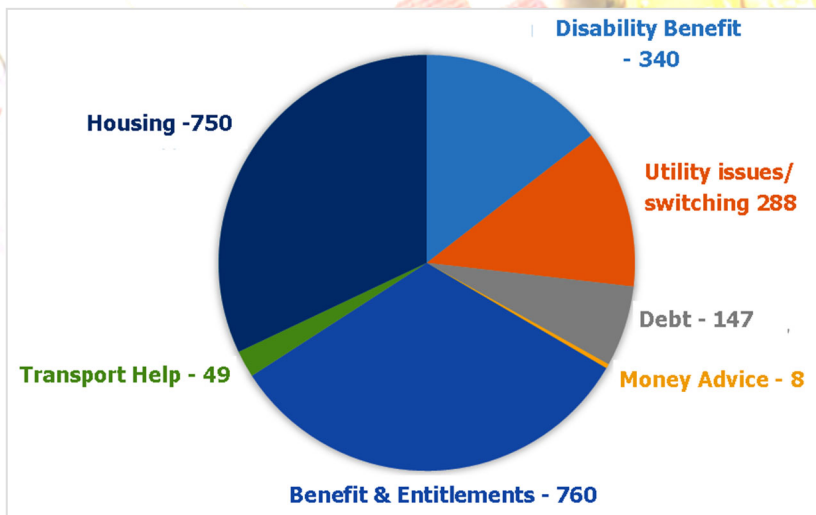
Weekly meetings also allowed clients to drop in on a Wednesday or Thursday to the centre and provide or sign paperwork required from them, allowing adequate support to progress effectively. It also helped maintain the trust between the clients and the Money Advice Workers.

Clients Supported - 2021

Amidst the government restrictions easing off by the end of 2020 and seeing the community slowly return to normality; Narthex supported a total number of **2,345** clients with numerous cases during 2021. This has exceeded the number of clients supported through 2020 by 1442. **763** situations alone were clients that required support with welfare benefits. This was more than the

651 clients that were supported for the same group of situations in 2020.

In 2021 **340** clients were supported with Disability Benefits, while **147** clients were supported with debt issues. **750** clients were supported with housing issues and **288** clients were supported with utility and fuel switching issues.



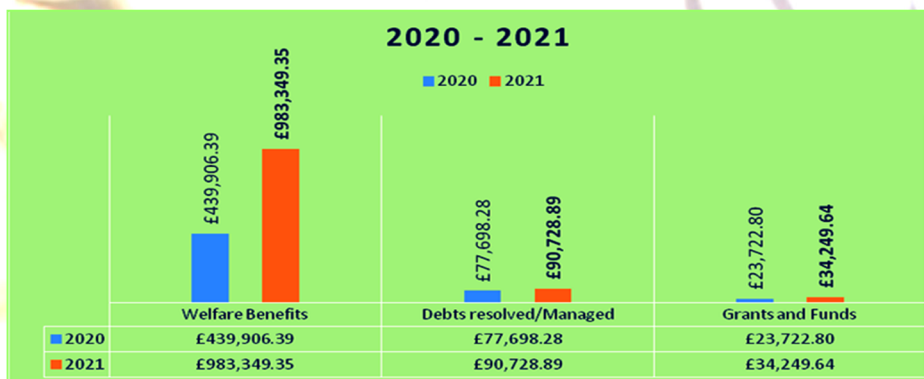
Income Generated - 2021

The total annual income generated for Narthex clients from Money Advice intervention is a significant amount of **£983,349.35** for welfare benefits. The total amount of debts managed and resolved was **£90,728.89** furthermore there was a generous amount of grants and funds awarded to Narthex clients. This was a total of **£34,249.64** by the end of 2021.

Comparison table of 2020 - 2021.

Issues	2020	2021	Increase %
Welfare Benefits	£439,906.39	£983,349.35	123.536% increase
Debts Resolved/Managed	£77,698.28	£90,728.89	16.7708% increase
Grants and Funds	£23,722.80	£34,249.64	44.3744% increase
Housing Matters	316	423	33.8608% increase

Towards the end of 2020, Narthex slowly started to see the external centres return to face to face intervention. Narthex was able to start delivering advice at the satellite food bank at the Church of Ascension and St John's Church. Narthex was also able to start talking to the children's centres about restarting the face to face work within the centres so that the clients can regain the reassurance of speaking to someone face to face again in 2021.

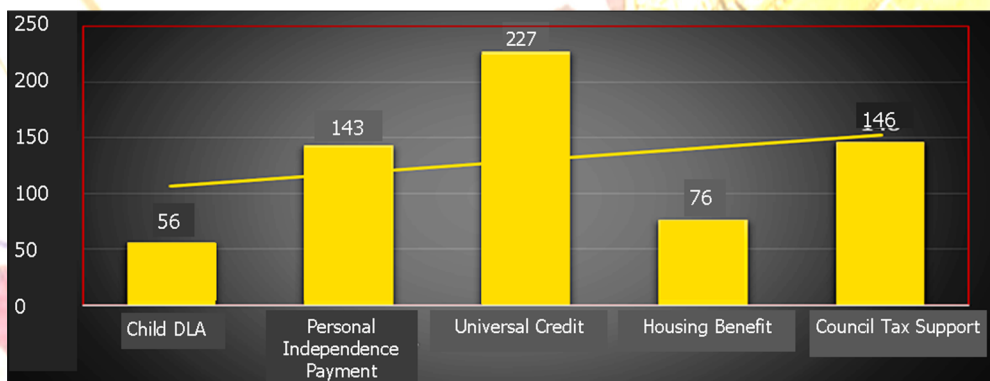


The green chart at the bottom of the previous page shows the **Comparison Chart between 2020 and 2021 income generated**

Welfare Benefits Advice:

In 2021 Narthex assisted a large number of clients with various welfare benefit issues as many service users were still overcoming the difficult challenges that Covid19 surfaced for them. The Money Advice Workers supported **227** clients with Universal Credit, this ranged from application submissions, Universal Credit advance payment requests and general Universal Credit queries. **143** clients were supported with

Personal Independence Payment applications completions, **56** Child DLA applications, **146** Council Tax Support claims and **76** Housing Benefit claims. Covid19 impacted much of the community resulting in them applying for benefits that they have never had to claim in the past. Ultimately the number of claims submitted and clients assisted in 2021 with welfare issues exceeded the number of clients that were assisted with the same issues in 2020.



Through the struggles of the pandemic, Narthex continued to support a high number of clients with Universal Credit and Council Tax Support issues. Both of these were the highest case issues which clients were supported with. The top 3 Welfare issues that clients were supported with during 2021 were: Universal Credit, Council Tax Support and Personal Independence Payment.

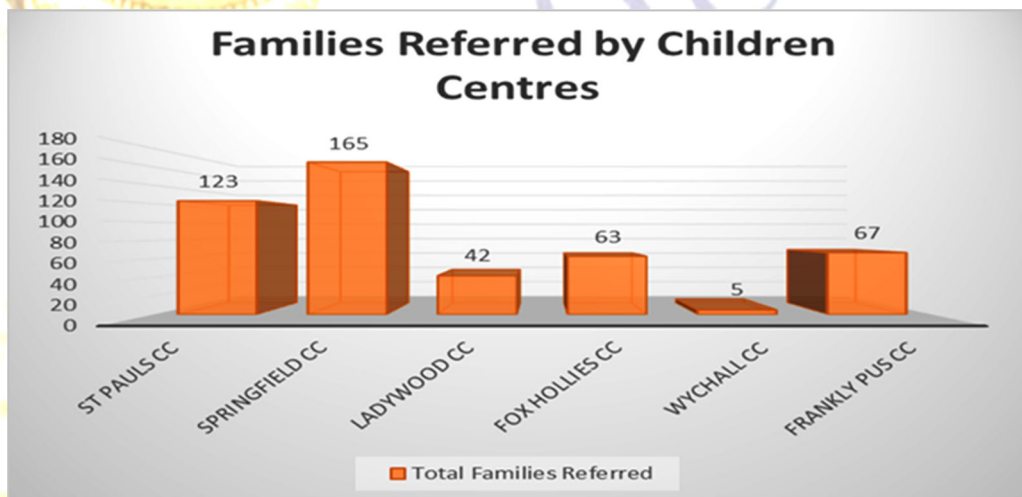
The Work with Children Centres

Throughout 2021, Narthex continued to deliver Money Advice to its client's base that was being referred from the various Children's Centres and other service providers as it did in 2020. It also extended its service to Fox Hollies Children's Centre, Frankly Plus Children's Centre, Wychall Children's Centre and Ladywood Children's Centre, as the demands for Money Advice remained to be heightened.

Narthex has been advising and assisting families that had been referred with their welfare benefits, housing, debt, Grants and Funds and fuel poverty.

They have also been supported verbally via phone inquiries and through the completion of forms and letter drafting.

During the year 2021, Narthex Sparkhill has had an astonishing number of referrals from the Children's Centres in and around Sparkhill. Many of the referred families were also supported with other various case situations and continued to have many follow up appointments to fully conclude the issues that they were experiencing.



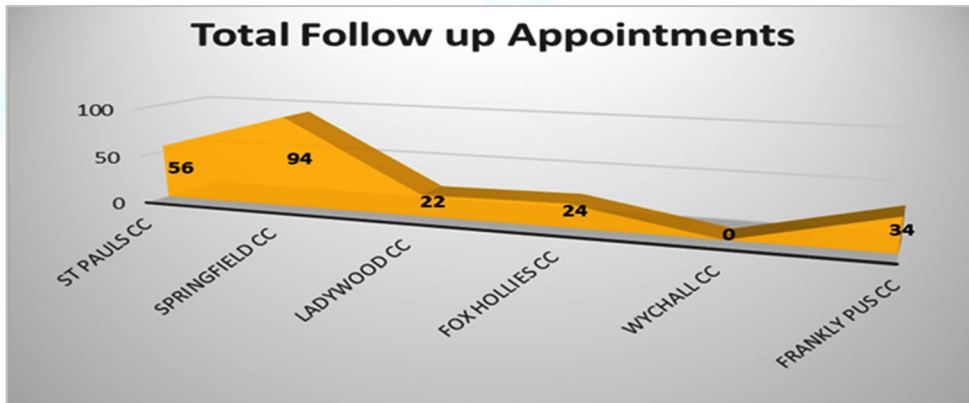


Chart of Children Centre Families Requiring Follow-up Appointments.

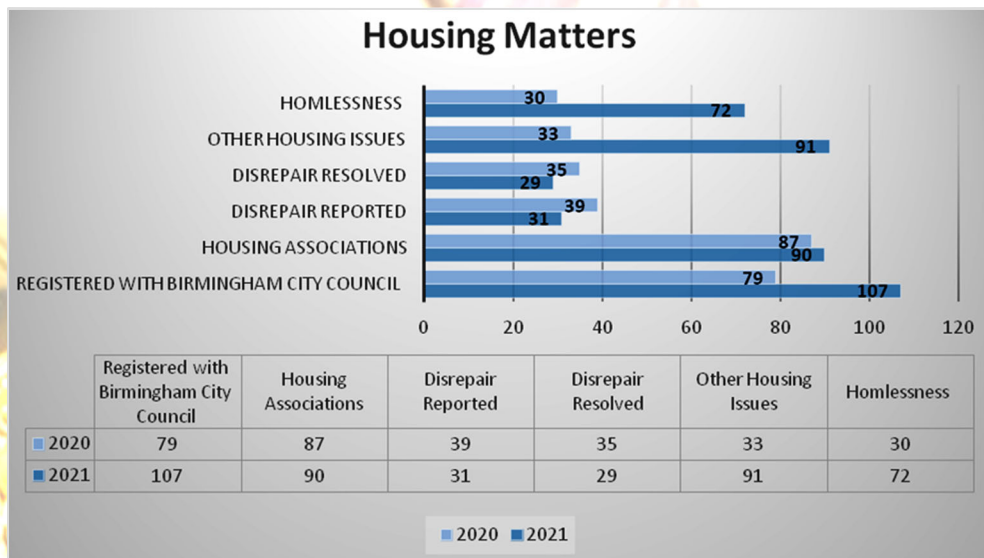
Housing:

In 2021, Narthex Money Advice Workers have had **423** positive outcomes for clients that were supported with various housing matters. This ranged from **107** clients registering with Birmingham Home Choice to a total of **60** clients reporting and resolving disrepair issues within local authority homes. Narthex has also seen a huge rise in the number of homelessness referrals made to Birmingham City Council in 2021 post Covid19.

Additionally, while the Courts started to re-open and operate as normal, many clients soon started to receive Court eviction notices.

This resulted in clients feeling helpless and vulnerable in the situation that they were being faced with. However, with Narthex continuing to support those in need and crisis, there were a total of **72** clients that were supported with homelessness and required assistance with requesting a housing needs assessment.

The support and assistance with housing that has been provided to Narthex clients throughout 2021, has provided clients with reassurance and security. They have felt well guided and confident that they have a safe place to go should they need further support with their housing issues.



Grants and Funds:

Much of the community were overwhelmed with the impact that the pandemic had on their household income and many clients had fallen into debt with their fuel suppliers. Clients had also accumulated rent arrears as they had to prioritise food over bills. This meant that many of Narthex's clients were unable to meet the cost of living and sought support from the Money Advice Workers with Grants and Funds.

Throughout 2021, Narthex submitted **57** white goods applications and **79** applications for other financial assistance. There was a substantial award totalling **£4,840.00** for white

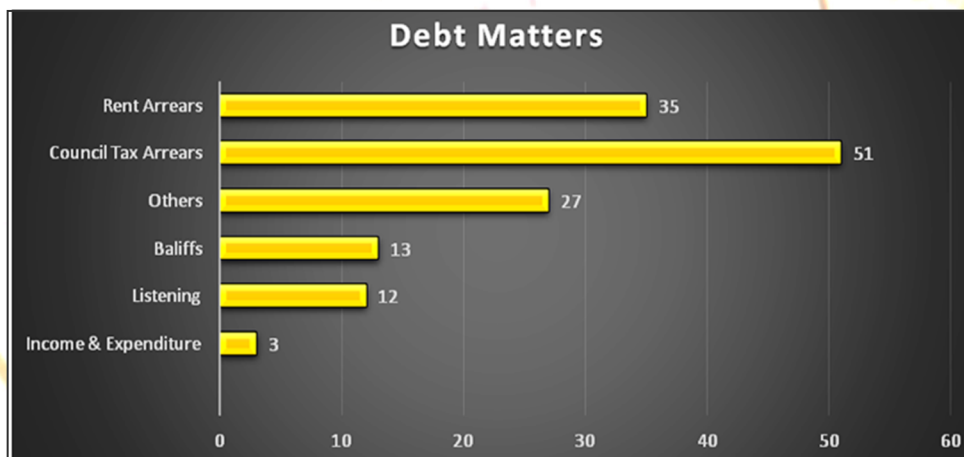
goods and furniture. **47** clients were supported with Fuel Poverty matters and **77** clients were supported with utility bill matters. The consistent support provided via Money Advice helped ease the client's financial struggles and ultimately reduced stress levels, improving the standard and quality of living for those in crisis.

Debt Issues

The positive outcomes of the grant applications and awards made to clients also meant that Narthex had a huge outcome of debt matters being resolved and wiped off. Throughout 2021, Narthex supported **51** clients with Council Tax Arrears and **35** clients with rent arrears. This helped resolve and wipe off a total of

£28,681.22.

There were a total of **147** clients supported and assisted with Debts and the work completed for them resulted in debts being managed. This was achieved by setting up affordable payment plans or debts being resolved through grants and benefits being awarded. The overall debt resolved or managed during 2021 was a huge amount of **£34,249.64.**



CONCLUSION

In conclusion, the community in and around Sparkhill are still experiencing the negative effects of the Covid19 pandemic and lockdown. Consequently, the demand for services provided by Narthex has increased. Narthex has endlessly supported and encouraged those in need and crisis, empowering them to help themselves and encouraging them to see a better future for themselves and their families. The Money Advice remains to be in high demand by the community and while the service has been continued to operate, the clients have been left to feel confident that Narthex will do its best to help them through this challenging time.

Case Study

My client Ms W is originally from a country in Africa. She belonged to a well to do and affluent family with mother being on a Government official post. They used to entertain foreign diplomats and Ambassadors at their family home. Things took a turn for the worse when the country got into a civil war. When the client was 16 her house was attacked by rebels, her mother was

brutally tortured and raped whilst younger brother who was only a year old at the time was thrown in the air resulting in a lifelong disability.

Ms W and her family were taken into a refugee camp where she met a man in his 40's who apparently tried to help her and the family with basic necessities. Soon this acquaintance formed into a friendship. To the client's surprise, this man was a hustler, providing young girls to influential men for money. Before she knew it, Ms W was working for this man which made her extremely depressed. This man started providing class A drugs and alcohol to Ms W which helped her to suppress her emotions and painful experience. She got pregnant many times but had miscarriages as a result of both alcohol and drug misuse.

Ms W was trafficked to UK under a forged ID and now she was working as a sex slave. Ms W became pregnant but this time her pregnancy lasted and she was about 7 months pregnant when she was taken to a private doctor, for which Ms W had no memory for what happened to her in that clinic. It wasn't until she went to her local GP who after examining her explained that she has had an hysterectomy; not only client's baby was aborted but she also underwent an hysterectomy to prevent future pregnancies.

*Client somehow fled her owner and now lives in supported accommodation. Client came to know about our charity and wanted advice on benefits/money. With Narthex intervention, client successfully claimed Personal Independent Payment (PIP) enhanced rate daily care £89.60 per week and standard rate mobility £23.70 for just over 3 years. Total weekly benefit was £113.30 on top of Universal Credit. Client was better off £5891.60 each year and the benefit period is over 3 years and 5 months. Client will receive extra amount of £19,940.8 from PIP as a result of Narthex intervention. Client suffers from extreme depression, PTSD, low energy levels and various physical issues. Ms W aims to bring some stability and happiness in her life. This money will help her in achieving not just good health but also help her in building strong mental health after her long painful ordeal - **Rosella***

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