

The Paperweight Trust

Impact Report 2024

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Forward: making a difference

I hope these pages will give you an insight into our work and a window to a sometimes-hidden part of our community. As the world becomes ever more dangerous and chaotic and our leaders appear weak and confused, here at Paperweight we continue to save lives.

From the middle-aged man who has seemingly lost everything, to the elderly lady who is alone and confused, to the young girl who has been abandoned and is living on the street.

Each time I hear an awful client story I think it could not possibly get any worse – until sadly it does, but then the wheels turn, an angel in the guise of a Paperweight caseworker appears, gets to grips with the issues and slowly, a ray of sunshine appears.

Paperweight's interventions prevent, halt and often reverse a spiral of descent which begins with an innocuous bill or incident and sets off a series of events and crises which can end with bankruptcy, illness, separation or divorce, homelessness or worse.

Not only does Paperweight save the immediate person, but also the surrounding family and by doing so, relieves the pressure and impact on friends, community and other charitable organisations.

Don't just take my word for it – there are over 20,000 grateful people who have been helped. Quietly, efficiently, professionally, Paperweight, the Jewish Community's Advice Centre, is transforming people's lives.

I extend a huge and very sincere thank you to all our volunteers, supporters and friends.

Together we make a difference.

Benjamin Conway
Chair of Trustees

Impact Report 2024

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God has promised Abraham that his descendants will flourish:

And He took him outside, and He said, “Please look heavenward and count the stars, if you are able to count them.

Genesis 15.5.

This instruction reinforces behaviour that has come to define our age. If we want to value something we seem to have to count it.

Before we engage on a star-counting process we would like to explain how important Paperweight is to the people we help. To do that we borrow a well-tried methodology from the world of business – because, not surprisingly, more effort has been applied to understanding how to run businesses and other enterprises successfully, than to running charities.

Increasingly, in seeking funders who help boost the income side of our balance sheet, besides the many thousands of private individuals who intuitively and generously provide the majority of our funding, we are asked to show that Paperweight is S.M.A.R.T.

Absent an answer to any of the following 5 key pointers and the venture will not prosper, and the consequences for those it serves and those doing the serving are really quite terrible. And since our “venture”, Paperweight, is the enhanced welfare of our clients we take decisions cautiously but decisively.

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is for
Specific

Paperweight's role in the community is clear. Active crisis management for those whose circumstances has pushed them past the tipping point. There are three strands but because lives are complicated they overlap, and although many of our partner organisations cater for their own defined sectors, it is Paperweight that applies an holistic approach and has the resources and methodology to actually remove or minimise the cause of the crisis. The three main areas are Finance and Debt, Legal – particularly Abuse & Family Law and Social Welfare and Benefits.

Had Abraham has a telescope he would have seen that some of the stars came in pairs or even clusters. So too, within these three areas there are of course specialist situations that fall within that overall description but require a different approach. Examples are:

- Elder Care with issues of mobility, affordability, control of health decisions , incapacity.
- Marriage breakup bring homelessness, Family Courts hearings, financial arrangements, access to children.
- Getting the correct entitlements assessed and made concrete, against a background of Local Authority reluctance and bureaucracy, PIP (or other) assessments and the behemoth that is Universal Credit.

In all these areas and more Paperweight's teams will rapidly determine what can be achieved, what steps must be taken by the client and what the specific remedy is. To attain this first goal Paperweight has a well-defined structure so everyone knows what they can and should be doing. And in our training we explain why we have these processes and what they are designed to do.

Let us conclude this category with a real-life thank you that exemplifies that Paperweight are concerned with a specific role. The named individuals are respectively Harvey the head of Paperweight's Debt Management Team and himself a retired Solicitor and Daniel, an experienced international business strategist one of almost 200 volunteers who fill various critical roles. The client was a highly educated lady battling with her husband's rapidly degenerating dementia:

“““

Over the last few months I have had tremendous support and help, first from Harvey and more recently from Daniel. They have been wonderful. I was completely overwhelmed by the prospect of taking responsibility for our financial affairs from my husband (who has dementia) but Harvey and Daniel gave me support and, better, enabled me to get to the point where I think I understand things better and, hopefully, can take things forward myself in the future. I don't know how to begin to thank all of you. What a tremendous charity you run! Thank you – all of you – for all you do.

This is once case amongst thousands.

Rules change, lives change...

At Paperweight, we keep on top of the changes in Government policy and train our caseworkers so our clients can be helped as effectively as possible. Over the past year, we have also witnessed changes which have affected the middle-income community members the most and we focussed on these issue with targeted advertisements and editorial pieces explaining the Government's Mortgage Charter and the options available, following through so that members of our FCA registered Money Advice Team were available to guide and advise.

2,695

Is the number of clients who we dealt with in the past year – these are individuals and include 69 (elderly) couples. This is an increase of 35% on the previous year. What is driving such an increase ? Here's Bayla Perrin, CEO :



The “ *Great Unsubscribe Fib* ” : we all know from the deluge of sales-linked emails we receive directly following a purchase on-line, the supplier wishes to retain us as a customer come what may, and to encourage us to buy more of the same or delve into other products on offer. Leaving their clutches is sometimes impossible. A metric for success amongst businesses of all sizes is Customer Retention. Another would be how happy the customer was with the service or product, and of course the ubiquitous post-purchase “ *Review* ”.

Here Paperweight departs. Of course we wish the client to be happy with the outcome and that requires a substantial investment of time and patience in determining the extent of the Client's crisis or crises, their background and history, particularly whether attempts have been made before to resolve matters, and most critically setting the boundary on what Paperweight can achieve.

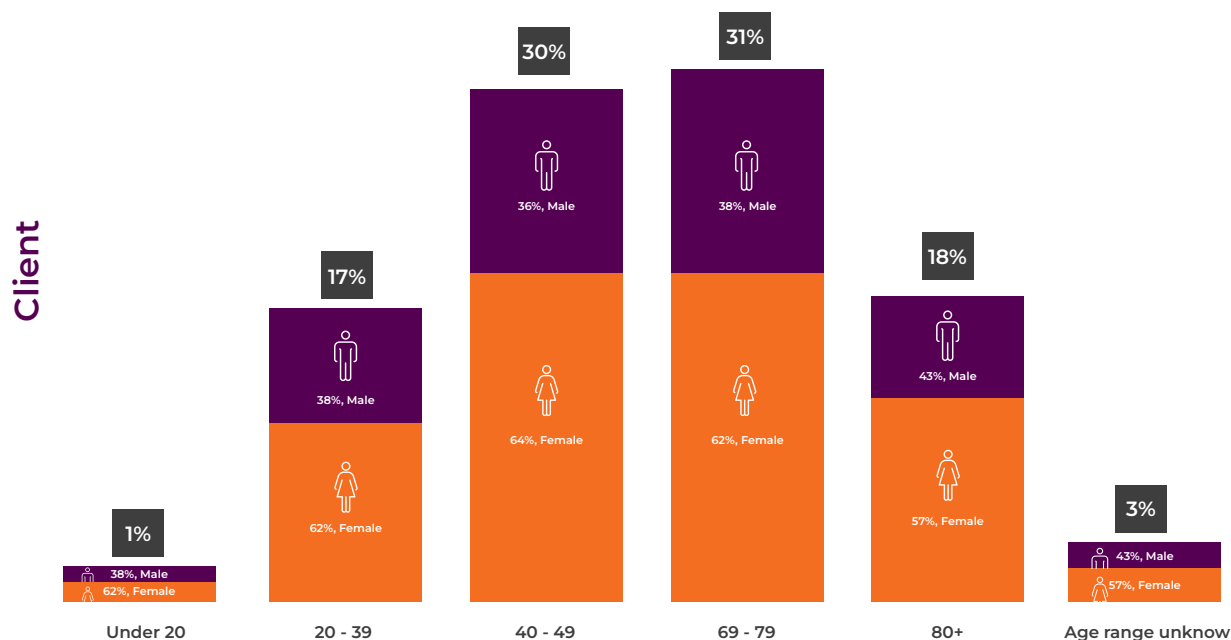
Against these benchmarks we can then establish what new or repeated processes can be undertaken (sometimes reversing old embedded errors) and setting the Client's expectations.

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There is scarcely a day when the media does not carry multiple heart-breaking stories of the turmoil which tick-box statistic-focused organisations in the public sector wreak on the vulnerable. Overpayment of benefits, underpayment of benefits; forcible entry by power companies and illegal installation of pay-per-use electricity meters; homeowners in blighted estates; families struggling with physical and mental health; the elderly rendered near invisible by a Health Service barely fit for purpose; Alzheimers and other dementias which impact equally on the sufferer as well as their carers and families who struggle to keep pace with the cruel disease and its ongoing consequences; Universal Credit and the intricate penalties generated by those trying to earn a living, dreamed up by a DWP Committee whose members have never confronted an empty fridge. The list is endless.

We record key personal information so we can better understand the demographic and adopt our campaigns accordingly.

Total Clients by Age & Gender



What is very noticeable, and this appears year after year, is that the number of female clients is always in the majority. There are a number of factors at play here, and the age cohort determines the likely reasons. They are unhappy facts but, based on the sample population we see a generality that has different implications per age group.

- Men are much more reluctant to seek help for any problem
- Men are more likely to believe that they can “trade their way” out of a financial crisis
- Men are not around – “out all day” or out once-and-for-all leaving the woman of the house to pick up the pieces
- Men suffer serious ill-health younger
- Men die younger

But obviously, many men come to us too – 800 this year.

Paperweight personnel are trained to be non-judgemental and empathetic. Our processes and policies are not going to change human nature, but we can prevent the least desirable consequence and provide the “tools to carry on”. We have a firm knowledge of the issues that are the source of the clients’ crisis or sometimes the consequence of an earlier one.

Of course measurement of our impact can also be expressed in two other ways, how the community view us among the constellation of worthy causes and how we recognise our own stars:

Awards without

In March 2024, we were the very proud recipients of one of the 2024 Barnet Civic Awards, presented by the Mayor of Barnet. Barnet is home to the UK’s largest Jewish population c.60,000, We are delighted to have been awarded the Barnet Award For Outstanding Service To The Community. We add this to a Civic Award awarded back in 2016 whose rules blocked any further nominations for 7 years. 2024 therefore marked the first time we were eligible to re-enter a nomination and the recognition is testament to all the hard work of our volunteers and staff.

Awards within

To honour our late Trustee, Leonie Lewis MBE, Paperweight inaugurated in October 2023 an annual award for outstanding Volunteer Commitment. Special guests were Leonie’s widower Howard and one of our patrons, Lady Elaine Sacks. Recipients were David Taylor and Arlene Barc both of Paperweight’s Family Law Clinic. An additional award for Outstanding Professional Firm Contribution was presented to Victoria Constanti of Brightstone Law, one of several pro-bono professional firms that regularly dispense life-saving advice to our clients. The ceremony was additionally honoured by the attendance of Prime Minister Rishi Sunak’s Political Advisor, Ameet Jogia MBE who gained an insight into our vital work in the community.

A is for Achievable

Paperweight needs to be up-to-date on all relevant legislation and guidance in the areas in which it operates. But it also needs to understand the history and background of each and every client. Some are complete and reluctant novices in regards their new unhappy circumstance, others “know their rights” and see that the world is against them.

But in every regard every new initiative Paperweight has undertaken has been assessed and discussed and costed and examined from every conceivable angle. But we are not counting stars, we are dealing with the most vulnerable members of society so of course there are setbacks.

In any respect almost all of our clients depart from us in a better situation than which they arrived. Our feedback forms confirm this again and again.

R is for Relevant

Paperweight is active in situations to which many people cannot directly relate. How many family members (post WW2) of whom they are aware have ever been homeless? How many friends or family have empty fridges?

Financial issues seem to be closer to home because there is some common experience. But cumulative credit card debts exceeding a year’s gross salary of the breadwinner may seem exaggerated to some.

Care for the elderly and the complex balance between independence, optimum medical attention and the issues with physical frailties and mental cognisance are creeping in to everyday chatter.

In truth every area of our work – singly or in collaboration with other stakeholders – is one which if neglected will only serve to burden the communities further.

The A-Z of Paperweight...

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G Guidance	H Housing	I Immigration	J Jewish heart	K Kindness	L Landlord tenancy
M McKenzie friend	N National insurance	O On top of the situation	P Probate	Q Quality service	R Redundancy
S Safe	T Tribunals	U Utilities	V Victimisation	W Welfare	X Xtra
Y Yarzeit	Z Zzzzz	These are just some of the things with which Paperweight can help. For the full list please visit our website. We're here for you 24/7.			

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paperweight.org.uk

paperweight
Guide. Advocate. Resolve.

Paperweight's relevance is manifest too in its geographic reach and enthusiasm of the new host communities – from London, Manchester and Gateshead we have spread to Leeds, Birmingham, Brighton and Bournemouth.

Breaking news – Leicester is now also formally represented too.

An age-old problem ... or the Old Age problem ??

By reviewing the statistics garnered from our database and with an awareness of changes in the wider community, Paperweight has introduced the ElderCare Hub to help those in our community and their families with the challenges of reaching old age.

Retirement, companionship, new opportunities and just time to enjoy friends and family are often clouded with new health issues which force a change in lifestyle for those affected. These changes can extend to mobility and cognitive conditions.

Factored into the impact of these changes are the considerations that, of a couple, even the healthier partner (the carer), may also be getting frail, that the home seems to suddenly comprise steep staircases, inaccessible bath tubs and opportunities to fall.

Medical appointments stretch beyond the calendar pages and daily life is just getting tougher. There seems to be help available, but how to access it? Who to turn to for professional advice tempered with knowledge and appreciation of the community in which you so dearly wish to continue living – with as large a dose of independence as circumstance and finance permit?

Paperweight's ElderCare Hub is a team of individuals who know their way around the Health and Social Care systems. They can sit down with clients – in the comfort of their own home – and discuss which areas of their or their partner's life are giving them sleepless nights.

Clients may feel that the ideal is to remain in their own home for as long as possible, but when the “gold standard” of care-in-the-community becomes just impossible, then Paperweight will help guide them through the best available options for leaving their home, either to sheltered housing or some form of residential or nursing care.

They will explain rights and obligations in regards costs and ensure that clients are equipped with all the facts.

Paperweight's ElderCare Hub is run by people from the community, for the community, with an understanding of the value of independence and the amenities with which they are familiar and will always factor these into any assessments.





Question: Which of the following scenarios accurately reflects first calls to Paperweight’s National Helpline.

- A. The bailiff is at the door demanding money I do not have
- B. The Landlord has served an eviction notice
- C. My husband’s solicitors have served papers
- D. I have a Family Court hearing tomorrow and haven’t completed the form.

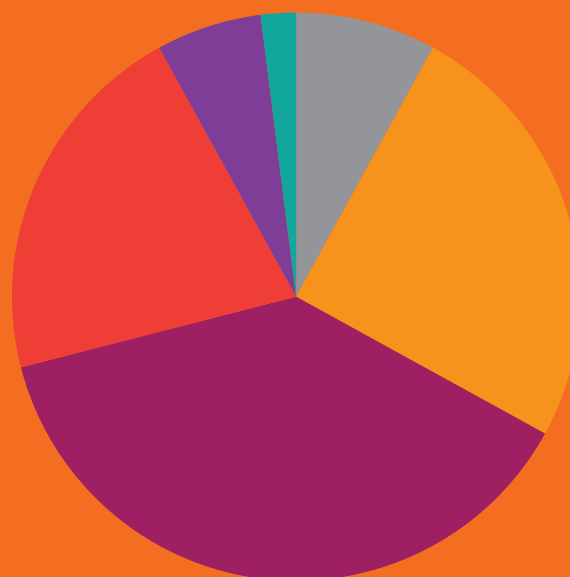
Answer: All

These clients have unwittingly set the bar very high indeed, leaving Paperweight with a situation that needs to be very rapidly assessed.

In communication with outside parties we always endeavour to meet their time requirements but have often found that a holding letter from ourselves can reduce time-tension and enable a route out of the complexity to be designed and navigated at a realistic pace.

We ensure that our commitments match our resources, and that includes the most valuable resource of our volunteers’ – Time.

Some clients’ problems are resolved within the week. Others within a month. Here is a snapshot of the past 12 months’ turn-around of cases. The majority are resolved satisfactorily within three months, but by necessity, especially if there are Court appearances or several agencies involved, so this can run into many months.



- Up to 1 week
- Up to 1 month
- Up to 3 month
- Up to 6 months
- Up to 1 year
- Over 1 year

The times are from first caseworker meeting /telephone call to the closing of the file. We aim to start working for the client within three working days from first contact.

Here, by way of contrast, is a redacted email response from a London Borough to one of our caseworkers making representations for a client:

““““

Thank you for contacting Council Tax at the Royal Borough of Kensington & Chelsea. Due to the high volume of correspondence there is currently a delay in response times of up to 20 working days. We do apologise for the delayed response.

That’s four more weeks of needless stress for the client.

Paperweight’s opening sentence in its Charitable Aims describes “The relief of financial hardship and emotional stress.”

A bit about stress – the chicken and the egg of crises and Mental Health

More than 50% of our clients tell us that their new unwanted circumstances creates stress and that they suffer ill Mental Health as a result. Their complicated mental health prior to the array of problems that drove them into Paperweight's arms, may also be a factor in why their circumstance has so deteriorated.

The Money and Mental Health Policy Institute, founded and chaired by Martin Lewis OBE describe in detail the devastating effect of "the brown window envelope", the impact of debt collections agencies tactics, and the inaccessibility of many notional government helplines for those suffering ill Mental Health.

At Paperweight we see these situations daily. Our trained personnel will first and foremost aim to gain the trust of a client who has been badly battered by careless authoritarianism and ill-thought procedures. The MMHPI at a high level is painstakingly effecting changes in policy. Paperweight's caseworkers are interacting daily with mental health sufferers, dealing directly with clients terrified of their circumstance who cannot believe that matters will improve, when experience has shown just the opposite.

If we wish to strengthen our T we need to successfully recruit, train and retain more volunteer caseworkers and at the same time reinforce our key office-based staff with skilled managers and leaders. This is Paperweight's goal for 2024/25.

Conclusion

Abraham's stars march gracefully round the heavens. Paperweight's clients arrive pell-mell and in much distress, having been catapulted out of their normal orbits. We can do far worse than set them on a new and achievable path, return their self-confidence, give them the tools to face their problems, so they too can shine. It's the SMART thing to do.

Post-script. What S.M.A.R.T. won't do.

All factors carefully weighed up, all boxes crossed, will not lead to a successful business. But it will give a good business idea a chance to flourish.

Paperweight is not a business, even though we expended some £340,000 for the financial year to 31.7.23

Because of clients-in-process from one financial year to another, it is a complex matter allocating costs-per-client with a broad brush. In addition, some were helped with a few phone calls, others took very many months of meetings. Hardly any we could not help at all.

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For example, the average hourly rate for a family lawyer in London with more than 8 years of experience is £546. And that's just the average. Some of London's top family law firms charge in excess of £750 per hour.

Conservatively, looking at client numbers: last year's 1,945 and this year's 2,695 we can say for sure that at least 2,320 (being the straight average) were helped for that £340,000 expenditure i.e. at an average cost of just £145 per client. No High Street professional could possibly tackle the casebook for that sum.

In terms of value for money for the community – the savings could run into £,000 s per client

We would say, with heads held high that Paperweight is amongst the most cost-effective social enterprises generating profits – that is closed cases with successful outcomes – that are just out of this world.

Postscript – you are not alone

As the CEO of The Paperweight Trust, it is my privilege to have been a part of the remarkable work we have accomplished together over the past year.

In regards all the areas of our involvement, Paperweight wades in, erects barriers to the harsh outside world and starts the healing process by sharing the burdens and providing bespoke solutions and a focused, personal guide through the maze of modern life. Where there are crises – national, local or personal, we endeavour to create resolutions. That is our forte, to hand-hold the vulnerable and disadvantaged, many of whom have reached rock bottom.

We hope this report has served as a window into the impact we have had on the lives we have touched and the tangible and positive changes we have made. Each of our successes is a testament to the transformative power of an organisation that is led from the heart with resilience, determination and compassion and which works together as a complete team, in unity.

Our successes are due to the unwavering dedication and commitment of our entire team, as well as the generosity and support of you, our cherished supporters and partners which has helped us to forge ahead. The past few years have taken us – and continues to take us – through some extremely challenging times and as we look back on our achievements, let us also look forward with hope and optimism, both important to sustain us and to carry us through.

Together, we will continue to work for those who are vulnerable and disadvantaged to ensure they have a chance of a better life.

Thank you for your continued support and belief in our mission. It is through your generosity and partnership that we are able to make a meaningful difference in the lives of so many vulnerable and disadvantaged in our community.

With gratitude,

Bayla Perrin, CEO

June 2024

To access our free services or to make a donation to support our work, please call **0330 174 4300**; email **info@paperweight.org.uk** or visit **paperweight.org.uk**

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