



## Case Study - Yasmin\*

Yasmin and her two young children fled domestic violence in another town. She was brought up in Oldham and moved in with her sister temporarily. Yasmin contacted Ancora through her Universal Credit advisor. She had no idea of the benefits system and due to an ongoing investigation and her possible danger, Yasmin was not able to contact anyone to forward her children`s belongings up to Oldham.

I supported Yasmin to apply for an advance payment and contacted First Choice Homes who gave her priority on the housing list. Yasmin was very overwhelmed and refused a referral to the Domestic Violence team. I accessed the clothes bank to help with the children`s uniform and supported her to make an application for ESA and PIP. I talked to Yasmin again about the benefits of engaging with the Domestic Violence team and she has now been attending counselling for several months.

Ancora applied to the Bethesda Church who donated Christmas gifts for the children. Yasmin and her children then received a sack full of gifts and she was absolutely delighted. Ancora made an application to Acts 435 to help with beds and furniture. Local welfare provision was initially denied but an appeal was successful.

Yasmin recently contacted me to say her family are doing really and she would really like to "give something back" by volunteering for us when she feels everything else in her life is more settled.

This is what Yasmin said about Ancora:

**"I had so many different issues I needed help with. I was getting some help but it was very disjointed and the different agencies would not update each other. Barbara helped me to focus on one issue at a time and address things in the right order and did all the communicating for me.**

**I cannot think of a way to improve Ancora. They were an absolute life saver. I really was not coping very well with my situation. I knew as soon as I had spoken to Barbara for the first time that I had contacted the right people. I can't tell you the relief I felt talking to someone who knew how to help and cared".**

\*Name has been changed



## Case Study - Paul\*

Paul came to the food bank and was in a dire situation with his benefits and finances. His mental health was poor, and he was in floods of tears. His teenage son had been excluded from school and was currently staying at Paul's flat. I provided a food voucher for both him and his son.

When I explored his circumstances it was clear that he also needed electricity. I arranged a Warm Home visit and met with them at Paul's flat. The property was in a poor state and it was clear he was struggling and required more support from Ancora.

Following this visit Paul received a fuel voucher and advice on the heating of his property. He also disclosed that he had been smoking cannabis and spice which had affected his mental health and was spending his benefits on drugs.

I supported Paul to re-access his benefit and submitted a Safeguarding of Benefits form to the DWP following a visit to his GP, which meant his benefit would not be sanctioned without making prior contact with Paul. He said that this afforded him more security and confidence in the future.

I was unable to contact Paul for the next few days and when he next contacted me he informed me he had been admitted to hospital because of his poor mental health condition. Once he was discharged from hospital, he informed me he was feeling much better and said:

**"Ancora has made huge improvements to my situation and made me feel more optimistic about my future".**

His mental health has also improved, and he is now drug free.

Paul did a Life Skills course successfully, and he is now in a new relationship and expecting a child in the next few months.

\*Name has been changed



## Case Study - Kevin\*

Kevin is a gentleman who lives on his own with very limited literacy skills and a significant learning disability. Kevin had been living on a zero income for six months, surviving by visiting various food banks and churches. Kevin did not know why he was not being paid anymore and was in serious debt with his housing due to his Housing Benefit being stopped.

After seeing to Kevin's immediate needs of food and fuel Ancora supported him to find out why his benefits had been stopped and find out how he could get them reinstated. It transpired that Kevin had missed a Capability for Work Assessment and therefore lost his ESA and his housing benefit had stopped. Kevin did not realise this until his housing provider contacted him to say he was in serious arrears with his rent.

Ancora supported Kevin to complete a Change of Circumstances form in order to claim his Housing Benefit on the grounds of zero income. Once we contacted Housing Benefit to explain Kevin's difficulties his housing benefit was reinstated and back dated.

We then supported Kevin to make a claim for Universal Credit and see an advisor at the Job Centre regarding claiming the sickness element of the benefit. Kevin is now in receipt of a regular income and is being supported to make a claim for PIP.

Kevin clearly required longer term support to manage his financial and tenancy issues and although reluctant initially, agreed to a referral being made for longer term support. Due to the positive results of allowing Ancora to help him Kevin is happier and more communicative and finds it easier to ask for the help he needs.

**"I had no income at all before Ancora helped me. I thought it was my own fault so I just accepted it and lived by going to places where I could get food. I was in a mess because nothing was being paid. Barbara helped me to sort everything out and even went with me to appointments at the Job Centre to explain that I have difficulties.**

**I have a nice advisor at the Job Centre now and I am sure it is because Barbara explained what was wrong with me. This is the first time in my life that I have been debt free and have money in my pocket. I think I am treated better by other agencies because of Ancora. The best thing is I always know where I can find Ancora and I can always ask for help".**

\*Name has been changed



## Case Study - Julie\*

Julie came to Ancora in a distressed state. Her child tax credits had stopped as HMRC thought she was claiming fraudulently. Julie had suffered Post-Partum Psychosis after the birth of her twins. Initially her partner looked after the twins whilst she was in hospital, but as her mental health improved, she was able to look after her children, but their relationship had ended. I shared her story with the foodbank manager who agreed that under the circumstances, Ancora could issue more vouchers if needed.

Ancora supported Julie to seek advice from CAB who wrote to HMRC. Unfortunately, HRMC were unhelpful. I contacted her local councillor who supported Julie to detail the circumstances and acquire proof of her and her ex-partner's financial and living arrangements.

We applied to the Tribunals Service and sent all the gathered evidence to them and to Tax Credits. After several phone calls to the court and to Tax Credits, it transpired that the courts had received no response from Tax Credits. Both the tribunal service and HMRC would not contact the other directly. We asked Julie's MP to become involved. Three days later, we were informed that the court had given Tax Credits a deadline of one week to respond to them with evidence.

Tax Credits conceded that they had no evidence and Julie's benefits were reinstated and backdated in 4 days.

This is what Julie had to say about Ancora:

**"When Barbara and Jeanette spotted me in the food bank, I was overwhelmed with what was happening to me and embarrassed about my circumstances. They both made it so easy to talk and were very quick to offer to help.**

**I will never forget the help that I received. Barbara was brilliant at talking to HMRC and getting them to listen. She gave me the strength to fight my corner and inspired me to help other people".**

\*Name has been changed



## Case Study - Hamza\*

Hamza was referred from Citizens Advice and being from a different culture he did not understand the remit of services he was involved in, i.e. Children's Services, Police, and Family Courts. Citizens Advice were unable to help as his issues did not fall within their remit and Hamza was feeling frustrated. As English was not Hamza's first language it was difficult to explain to him why certain agencies were refusing help.

He had been arrested in the previous year and accused of making threats of violence towards his children's mother who was stating the children were not his and had named her brother as the biological father. His ex-partner also stated that Hamza was mentally ill and was dangerous. Unfortunately, the police appeared to believe the mother due to Hamza being agitated and angry and unable to speak enough English to explain his situation.

When Hamza came to Ancora he had a DNA test proving that he was the biological father. He also had two psychiatrists' reports attesting to the fact that he was stressed and anxious but definitely of sound mind. Ancora supported Hamza to write letters as he still struggled with formal letter writing. The previous lack of support had been traumatic and his frustration could sometimes make him appear angry.

Hamza visited Ancora recently and asked for some further support to help him set up supervised visits with his children. He also thanked Ancora for their help and efforts in communicating in his native language through google translate. Ancora also supported Hamza to correspond with the Family Court and Children Services.

The following is a transcript from Hamza's solicitor showing the positive outcome achieved.

**"I write to confirm that after legal discussions with the prosecution and the Judge all charges against you have been dropped. No evidence was offered against you. I also persuaded the Judge not to issue a warrant because you had not attended. This is an excellent result and the case is now at an end. You remain a man of good character. I was very pleased that I was able to successfully defend you".**

Hamza said:

**"Ancora helped me to communicate with other people so they did not think I was mad anymore. They worked so hard to help me and I was so happy when they even left messages in my own language. I was very lonely before I met Ancora and scared that I would end up in prison because no one would understand that I was telling the truth. Ancora made me feel safe. Everybody should have someone like the Ancora people."**

\*Name has been changed