

Citizens Advice Sherwood & Newark

Annual Review
2017-18

A local service, working with
local people, for the benefit of
the Newark & Sherwood
Community





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Chairman's Annual Report for the year ended 31st March 2018

Demand for our services continues to grow, whilst our unrestricted income sources continue to be squeezed, Nottinghamshire County Council being the latest organisation to substantially reduce their funding for all the county's bureaux in the coming year.

However we must thank all our funders for their continued support through these difficult times.

Our wonderful CAS&N staff and team of 46 dedicated volunteers made 9,693 client contacts in the year, covering 4,556 individual clients and 16,762 advice cases. Debt and financial services advice still make up 57% of our workload and we also have a number of specifically funded projects such as Homeless Prevention and Energy Best Deal.

Detailed and prolonged talks on a possible merger with, initially Mansfield and Bassetlaw, but eventually only Bassetlaw bureaux took up a large part of 2017 ending in January this year without success. However this situation was very quickly followed by a more ambitious proposal to explore the possibility of a countywide merger including all six Nottinghamshire charities. Talks on which whilst being at a very early stage, have seen some significant work on 'information gathering' already done.

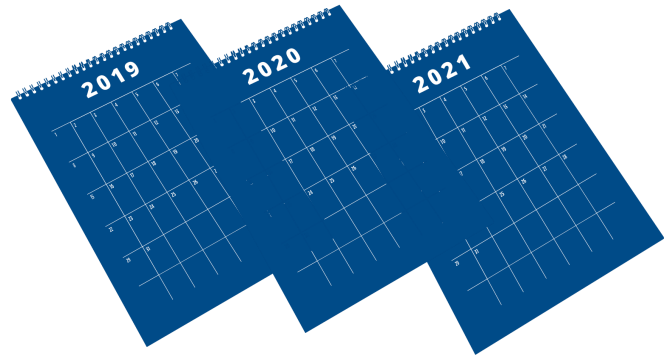
The year saw our Newark office's successful move into the new N&SDC building at Castle House which has proved a major convenience for our clients, and provided an improved working environment for our staff and volunteers.

As this is my last Chair's Report, *I will be leaving the board at this year's AGM*, I would like to take this opportunity to sincerely thank my fellow trustees, plus all our staff and volunteers for their support over the last four years ... but particularly to thank our Chief Officer Jackie for her help and guidance, and thanks to Jane without who's admin support my job would have been much harder. It has been a privilege and a pleasure to work with you all.

Geoff Gadie *Chair of Trustees*

Our Strategy

Our Current strategy, which covers the period 2018 - 2021, has 8 key goals.



1. Sustain our core and debt advice service
2. Increase the capacity of telephone services
3. Develop the strengths and skills of all our staff
4. Offer value for money along with broadening our funding base to secure the Service's future
5. Promote the service
6. Exert influence over local and national policies and practices
7. Partnership working
8. To put equality at the heart of everything that we do

Advice on everything.....

One of our greatest strengths as a service is the flexibility to deal with most issues that come through our door.

There is significant value to society in ensuring everyone has access to free and independent advice, about any issue at any time.

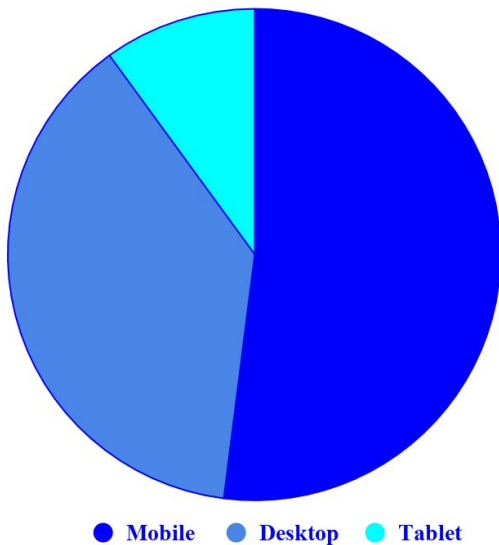


Looking ahead we're taking forward conversations across the service to help shape our business model for the years to come. We're focusing on finding ways to ensure we offer truly multi-channel, seamless service to clients.

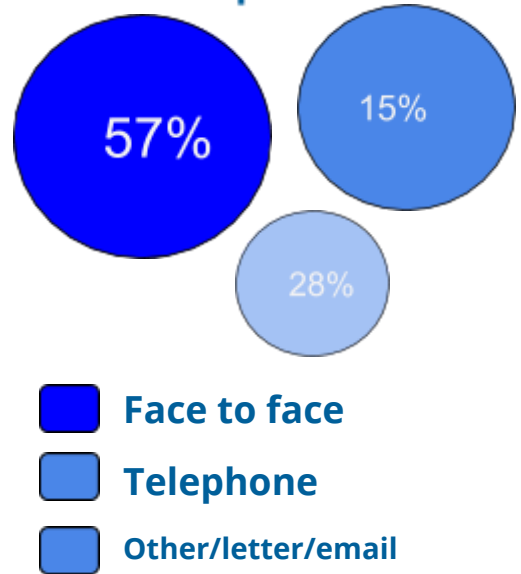
The problems our clients face are complex and the advice we give must be accurate. We are independently assessed by the Advice Service Alliance and are proud to hold the **Advice Quality Standard Mark**. We have also been additionally credited for Advice with Casework for debt, essential for our specialist work.

How we help

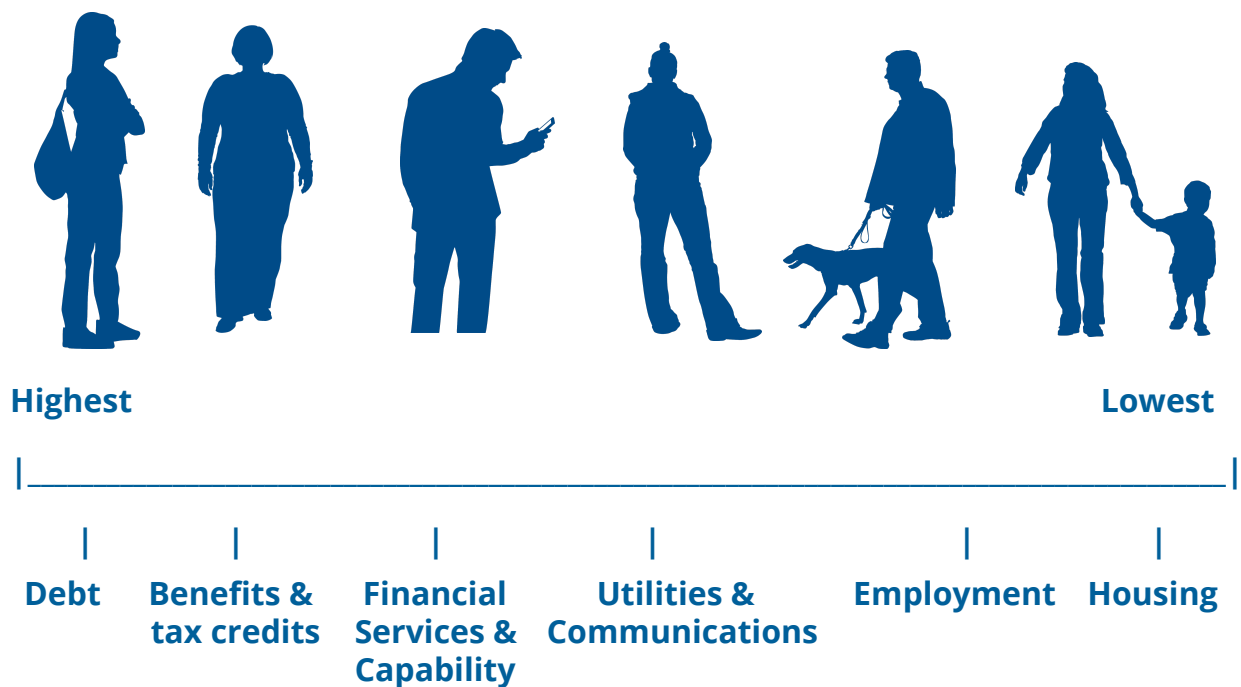
Each year our service helps thousands of people through advice on our website



We gave advice directly - whether face to face or on the phone




The **top 6 issues** people came to us about were:



Our Impact - Key Statistics for 2017/18





Who we helped

 <p>4,556 Clients</p>	 <p>9,693 Client contacts</p>	 <p>16,762 Advice issues people sought our help with</p>
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How we did this

 <p>46 Volunteers (+ 6 trustees)</p>	 <p>14,000 volunteer hours</p>	 <p>Worth an estimated £200,000 to the local Community</p>
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The difference we make

 <p>4 in 5 Clients said advice improved their lives, including reducing stress and improving finances</p>	<p>£ £2.7 million Worth of direct income gained for clients</p>	 <p>£1.4 million Debts written off and reimbursements</p>	<p>£ £6.3 million Of new debt was handled on behalf of clients</p>
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Value to the people we help

Advice area 	Number of clients 	Advice issues raised 
Debt	781	6,694
Benefit & tax credit clients	1,271	3,313
Financial services & capability	493	3,099
Utilities & Communications	296	711
Employment	289	507
Housing	256	477

Our value to wider society - For every £1 invested in Citizens Advice Sherwood & Newark we generated:

<h1>£2.71</h1> <p>In fiscal benefits Savings to government Reduction in health service demand, homelessness services, and out-of-work benefits for our clients and volunteers . Total: £748.003*</p>	<h1>£14.71</h1> <p>In public value Wider economic and social benefits Improvements in participation and productivity for clients and volunteers. Total: £4,064,594*</p>	<h1>£17.87</h1> <p>In benefits to individuals Value to our clients Income gained through benefits gained, debts written off and consumer problems resolved. Total: £4,936,874*</p>
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Our value to:

Newark & Sherwood District Council - by helping to prevent 124 potential cases of homelessness and evictions:-

£372,000** (or a return of £7.44 on every £1 invested in us).

NHS - by reducing use of mental health and GP services, and keeping people in work:- £150,039*

Wider economic and social benefits - by helping clients wellbeing (emotional wellbeing & positive functioning):- £1,214,782

*These figures are taken from a Treasury-approved national methodology applied locally. This uses a tool produced by New Economy alongside Citizens Advice management information and impact research.

** based on £3,000 per homeless application

Clients Stories



How we help clients - Housing

Teresa had escaped from a violent relationship in another part of the UK, but was struggling to afford accommodation. Citizens Advice explained her options (housing, benefits, banking, etc) and helped her select the best solution.

What we did

With our help, she was able to claim Universal Credit and, with a loan from a friend, she paid a deposit on housing. We helped further by providing food vouchers, so she could eat until her benefits were paid.



How we help clients - Energy

Alice and John were referred to our Living well for Less project by a partner organisation. Both were older people and suffering from multiple long term health conditions. They had already received a grant to help with heating their home but struggled to make ends meet. With help from family, they had made previous claims for benefits but these had been unsuccessful.

What we did

When we reviewed their income and outgoings, we discovered that they were not receiving all that they were entitled to. By guiding them through benefits applications and helping them to reduce bills, we were able to make them £9,200 a year better off - much needed support for them to continue to live together independently.



How we help clients - benefits

"Phil" had recently attended an Employment Support Allowance assessment which was rejected. He put in a Mandatory Reconsideration (MR) request which was also turned down. Phil had a serious heart condition and had had a heart attack 10 years ago. He also had very limited sight and asthma. Despite a doctor's letter stating that the client, in his medical opinion, was not fit to hold down a job, this did not change the assessment decision.

Phil signed on for Job Seekers Allowance and was awarded £105.65 per week, which included a £32.55 premium because of his disability. He also received the Care Component of Daily Living Allowance (£22 per week).

What we did

Citizen's Advice agreed to help Phil with an appeal on the grounds of mobility, reach and getting around safely. The appeal was upheld and the client was awarded **a further** £73.10 per week (£3,801.2 per year).



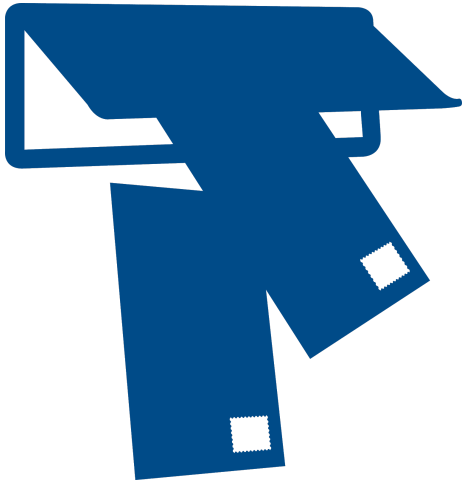
How we help clients - benefits

'Elsie' was claiming £58 per week Daily Living Allowance (DLA) (High rate mobility, no care component) and was being transferred to Personal Independence Payments (PIP) by the Department for Work and Pensions (DWP). She was only awarded 'Standard Rate' mobility of £22 per week and had asked a friend to help her write a mandatory reconsideration request. The PIP assessor visited her at home, but the decision remained unchanged, so Elsie came to Citizen's Advice Sherwood and Newark to ask if she had grounds to appeal and if so whether we could help.

What we did

After discussing her circumstances, Elsie felt it was worth appealing on the various grounds. We wrote an appeal on Elsie's behalf. Following a tribunal hearing the DWP decision was overturned and Elsie was awarded Standard Rate daily living of £57.30 per week and Enhanced Rate mobility of £59.75 per week. She also received 18 months of back pay, amounting to £6617.40.

Client feedback

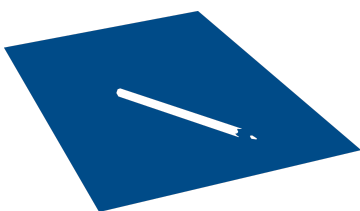


It is always greatly appreciated when clients take the time to let us know the outcome of the advice and support we have provided them with, and when they value the service they have received.

Over the year our volunteers have received numerous cards, messages, biscuits, chocolates, etc in recognition of their work. Below are just a very small sample of the messages:



“We wanted to thank you for the help and support given at the time when we weren't sure which direction we were heading. Following advice from you and Shelter, we told the landlady that we didn't have to sign a new contract as we had statutory rights of tenure but in the meantime we carried on looking for alternative accommodation. We are now in a NCHA new build flat and look back on the last 7 months and really appreciate having had you and the CAB to turn to - Many thanks - Feeling Lucky”

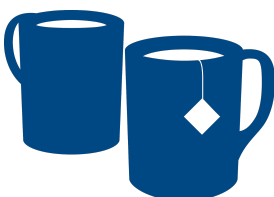


“Remembering your kindness with warmth and gratitude. Just to say a big thank you for helping complete the forms”



“Thank you for your help. You do a great job”

“I feel so much more relieved when I leave, A Big Thank you to the adviser's approach which was very relaxed and helpful, I have seen them before and every time it's been very good”



“Thank you for all your help and understanding”



Research and Campaigns

Universal Credit

In 2017/18 Citizens Advice Sherwood & Newark was instrumental in influencing government to make changes on Universal Credit through the evidence we provided to national Citizens Advice and through writing to our MPs. The evidence provided by local Citizens Advice across the country led to a number of changes including the abolishment of the 7 day wait, changing the helpline to a free service and better access to emergency advance payments.



131 evidence forms submitted 2017/18

Awareness Campaign

We also run awareness campaigns and education programmes to help inform people of their rights and to create a community of informed, confident consumers. Two such campaigns we've taken part in the last year:

Big Energy Savings Week	Scams Awareness Month
Helping people know how to check tariffs, switch suppliers where needed, and make their homes more energy efficient and cutting energy bills.	We work with Trading Standards to help people avoid being ripped off by dishonest traders and scammers.

Our Volunteers

Our frontline services are largely delivered by our 46 strong team of volunteers who undergo a rigorous programme of training in order to meet the Advice Quality Standard accreditation. This, together with peer support and the support of management means

- Clients can be assured of a high standard of advice and support
- Volunteers gain valuable skills that can be carried into other areas of their lives.
- Volunteers feel more engaged with their community

In 2017/18 we took on 13 additional Volunteers and 3 receptionists. Our service would not be possible without the commitment of our volunteers and we are grateful for their dedication and enthusiasm, not only in the service they provide but also in the links they create to the wider community, through their other activities.

This also goes for our trustees. The combined skills and experience of our six-strong board ensures the good governance, strategic development and independence of our organisation.

What it means to volunteer

Words from a valued volunteer -



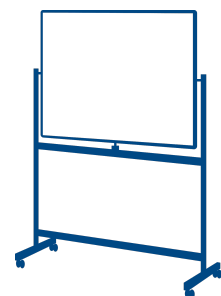
“My top 10 volunteer experiences”:

1. Making a difference in my local community
2. Working with a diverse team of wonderful people
3. Getting out of my ‘goldfish bowl’ to meet a cross section of the population
4. Providing human contact with a smile in an age of call centres and being put on hold
5. Challenging my brain power in different directions out of the comfort zone
6. Biscuits! Often chocolate or other goodies.
7. Seeing a client arrive in the depths of despair and leave feeling more positive and even smiling
8. Seeing change and working with change
9. Great exercise - sixty stairs in Council building to see a client or the supervisor each time
10. Never knowing what is going to happen next

Partnership & Projects

Newark & Sherwood District Council	Homeless prevention Project	We helped 124 people to remain in their homes.
Free Face to Face debt advice Project - Money Advice Service	This free face to face debt project is a government initiative to tackle debt and financial exclusion.	Nearly 600 people benefit from this specialist service.
Energy Best Deal Extra Project	Tackle fuel poverty through our energy work, helping consumers in our community to secure better energy deals, and those struggling with unresolved complaints to achieve a fair resolution. One to one sessions with a qualified generalist adviser focused on tailored energy advice and education so that participants could apply what they had learned in future years.	We saved people £31,048 through our energy project.
Living well for Less project	This financial capability project enabled participants to take part in a review to identify achievable savings and any shortfalls in income they were entitled to.	100 local households benefited by making savings on their household budgets, making them upto £500 a year better off.
Train to help others - Coalfield Regeneration Trust	This gave people the opportunity to gain new skills through volunteering	13 new volunteers

<p>Ollerton & Newark Foodbanks partnership</p>	<p>We can provide our clients in emergency need with foodbags donated by The Ollerton and Newark Food Banks and refer them for ongoing support. We also provide vouchers to food banks in other areas when necessary</p>	<p>259 referrals were made to help feed people in Newark & Sherwood</p>
<p>Local Solicitors Partnerships</p>	<p>A rota of local solicitors continue to generously give their time and expertise to support our drop in sessions on. They offer a variety of specialisms and the free 30 minute appointments they provide allow clients to get a more specialist legal perspective on their issue when required.</p>	<p>66 Sessions offering 180 Appointments</p>
<p>Pensionwise Partnership</p>	<p>Free and impartial government guidance about your defined contribution pension options</p>	<p>271 people accessed an appointment across the District</p>
<p>Rural Community Action Nottinghamshire Partnership</p>	<p>Drop In advice and advocacy service for Gypsies and Travellers living across the District</p>	<p>238 individuals helped by this partner service.</p>





Information assurance

The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held by the service.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners.

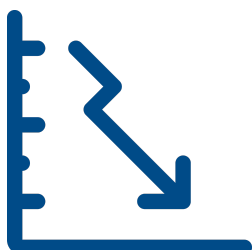
The service aims to achieve an appropriate level of compliance to the Data Protection Act 2018 and the new General Data Protection Regulation (GDPR).



Financial Review

During the year ended 31 March 2018, income increased by 7.2% whilst expenditure was 4.6% higher compared with the previous year.

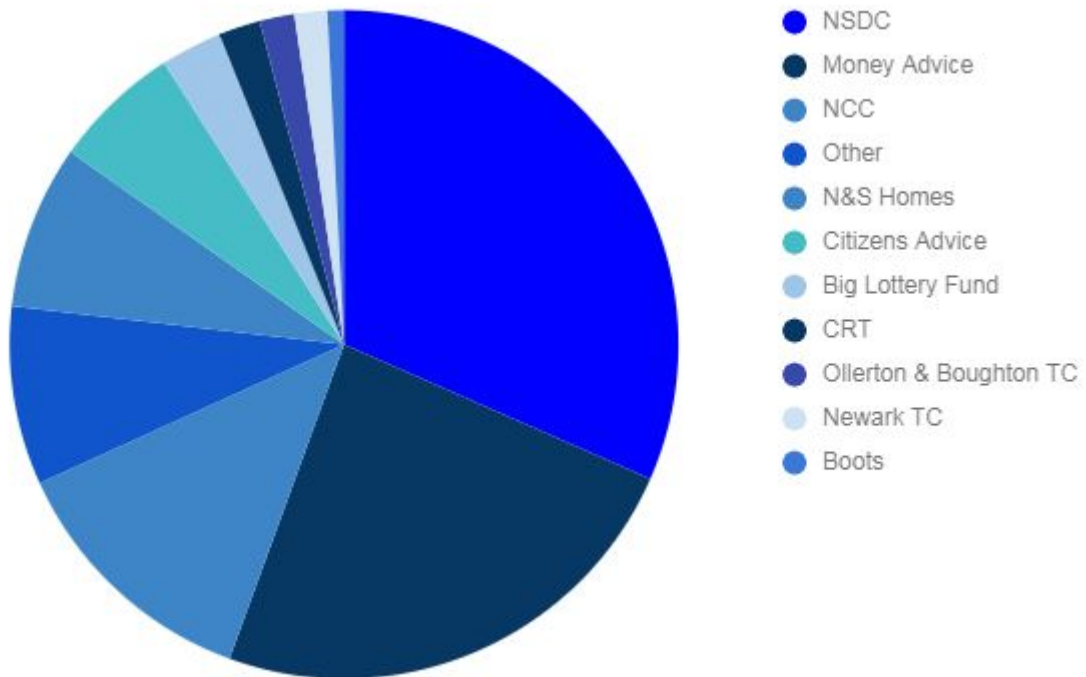
Funding comes from a variety of organisations including Newark & Sherwood District Council and Nottinghamshire County Council. Our sincere thanks to all our supporters, acknowledged below, who enable us to continue to provide services to local residents including help with debt management, Energy advice and a variety of problems.



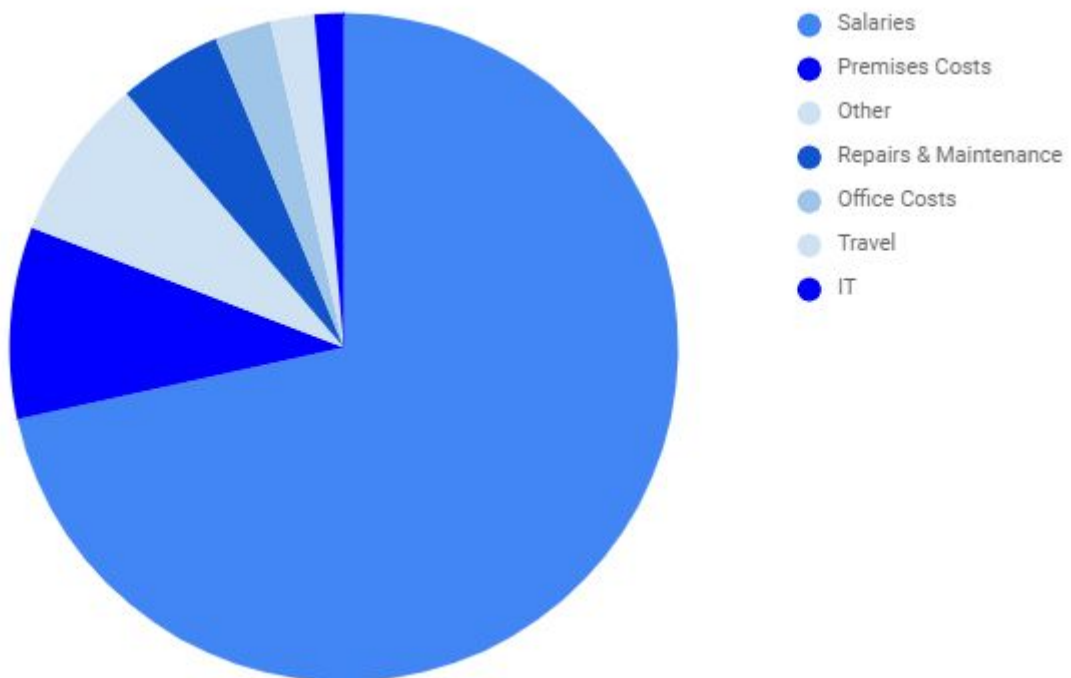
Increased funding continues to be sought, to cover our fixed core costs and special projects, and thus ensuring that the provision of as many services as possible continues.

On request, a copy of our statutory accounts can be made available from our Chief Officer

Income 2017 2018



Expenditure 2017 2018



Thank you to our Supporters



**Core Service
(Drop in & telephone)**



**Free Face to Face
Debt Advice Project**



**Energy Best deal
Extra project**



**Welfare Benefits
Project**



**Train to help
others project**



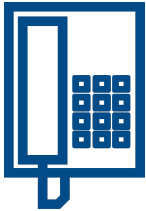
**Live well for
less project**



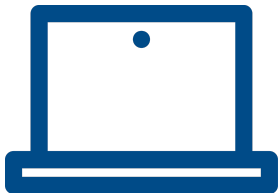
**Community debt & homeless
prevention project**



Ways to contact us



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janehall@sn-ca.org.uk



Advice Line: 0344 411 1444



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www.citizensadvice.org.uk

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.



citizensadvice.org.uk

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