

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.

With thanks to our main funders



Thanks to the following firms of Solicitors who have staffed our regular free legal advice sessions:

Charles Newton & Co
Robert Barber & Sons
Hawley & Rodgers Solicitors,

And thanks to our dedicated staff and wonderful volunteers without whom none of this would be possible.



www.citizensadvicebroxtowe.org.uk

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Registered Charity Number 1077828, Company Number 3618859
Authorised and regulated by the Financial Conduct Authority FRN 617558



"Thanks to CAB I no longer feel alone"



Annual Report
2016/17

A View from the Chair

Business as Usual?

My theme at last year's AGM was "Business as Usual". Given all the challenges faced by Citizens Advice Broxtowe, and, in particular, the uncertainties about future funding, our simple ambition is to continue to be able to say to the thousands of people who come to us for advice and help, "yes, we are open for business as usual."

Looking at our financial performance in the past year, you might be forgiven for thinking that we are doing just fine: income a little down, expenditure well contained, and a modest surplus at the year-end to add to our ample reserves. What isn't obvious from the bare numbers is that income in the current year (2017/18) is likely to be very substantially lower as existing funding streams come to an end. Although expenditure will continue to be tightly controlled, a year from now we are likely to be reporting a sizeable deficit and corresponding drop in reserves.

I use the word "likely" because we are not simply sitting on our hands and accepting the inevitable. What we are doing is investing some of our reserves – prudently accumulated in times of relative prosperity – in order to give ourselves the best possible chance of continuing to provide the range of services that we do now. Identifying and accessing new funding streams is essential. Part of our investment is in the new appointment of a Development Manager, whose main focus is to support our Chief Executive in bidding for funds whenever opportunities arise. Neil Clurow introduces himself more fully on Page 4.

One thing not widely understood is that Citizens Advice Broxtowe is an independent charity, wholly responsible for raising its own funds. Yes, we share offices with the Borough Council, work closely with them and they give us a very generous (and absolutely vital) annual grant but we are a separate organisation. Yes, we enjoy the benefit of being a member of national Citizens Advice with its substantial resources and well-recognised brand but there is no funding automatically available to local offices. So we stand on our own – and we take pride in our independence and in the services that we are uniquely able to offer to the people of Broxtowe. We'll do everything we can in a constantly changing, and never more uncertain world to ensure that we can continue to say "it's Business as Usual."

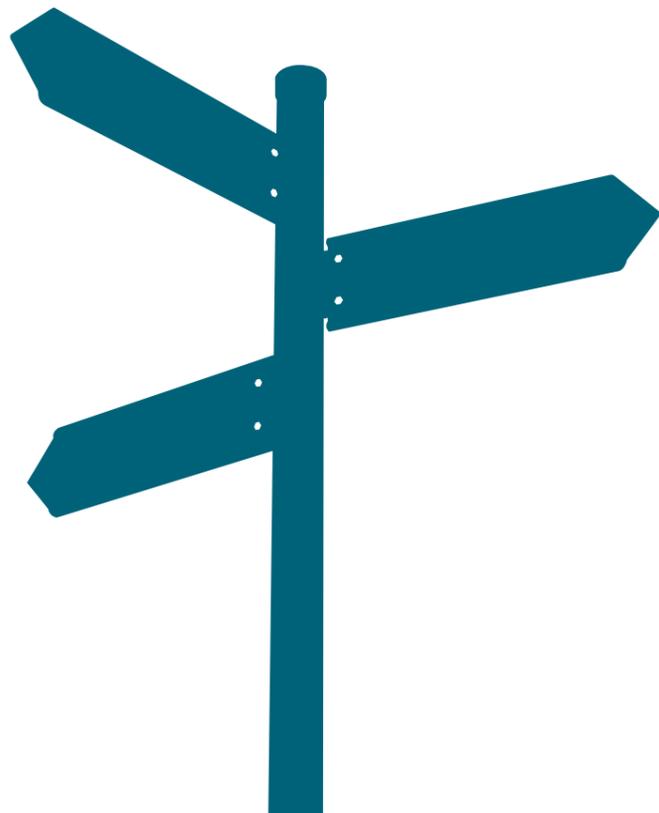
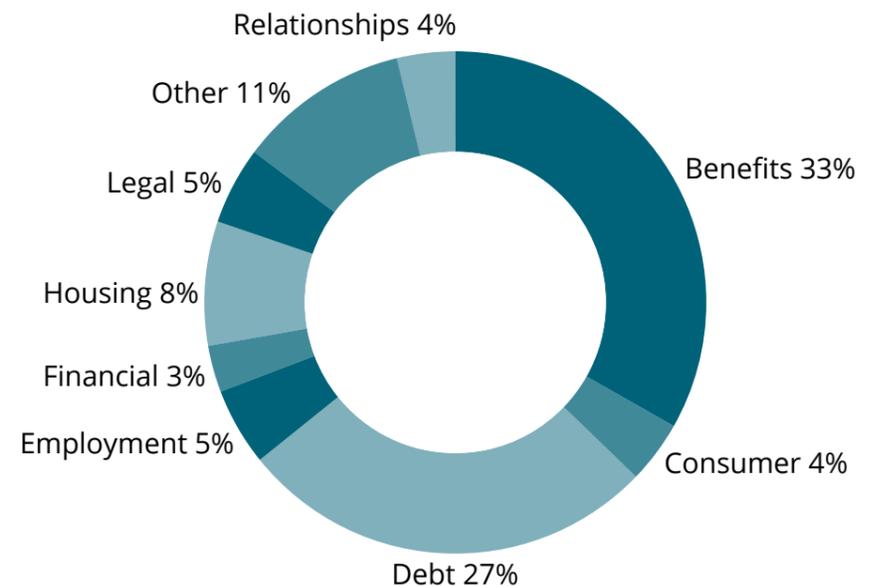
Martin Wakeling, Chair

How Did We Do?



100% of clients happy with our service

And this is why people came to us



People



Neil Clurow - Development Manager

Hi, my name is Neil Clurow, I took up the post of Development Manager in May 2017 but am familiar with the Citizens Advice service having served as a volunteer during my university days and then moving on to become a caseworker and eventually Chief Officer at both Derby and Lincoln Citizens Advice. In truth Citizens Advice is in my blood and I am relishing the challenge here in Broxtowe.

My knowledge of the voluntary sector is not exclusively Citizens Advice, I enjoyed short but valuable spells working as Operations Manager for Lichfield Cathedral, Regional development Manager at Tax Help for Older People and more recently I was the Project Manager for East Lindsey's Ageing Better Programme.

I look forward to supporting Sally and the team to sustain and expand the services provided by Citizens Advice Broxtowe. We need to explore ways of making our organisation more attractive to funders, using modern channels of communication and social media to connect with stakeholders, potential funders and clients.

The challenge in this difficult funding environment is to gain a wider audience of people interested in our work. To ensure people and organisations better understand the impressive skills and knowledge held by our staff and volunteers and to strengthen our case to continue.

It is planned to develop new ways of serving our clients, building packages of support and contributing to the wellbeing of the whole community. In 12 months' time we look forward to reporting on many interesting developments.



This year we said farewell to our longest serving volunteer. **John Bescoby** retired after completing over 30 years of volunteering with CAB. John started as Treasurer until he retired from his banking career and then became a money adviser helping Broxtowe residents through difficult times. John has dedicated more than 6,000 hours to the Charity over the years.

An amazing achievement.

Our Staff and Volunteers

We have a dedicated and loyal staff team supported by a group of amazing and committed volunteers who gave over 18,000 hours of their time last year to help local people who need advice and support.

We are always seeking funding to maintain this vital service to local residents and some of this money is used to ensure the advice we give is of the highest quality. During 2016/17 we invested substantially in training, including additional training for our Money Advisers who were awarded the Institute of Money Advice Certificate.

CAB volunteering does not just have an impact on individuals, it benefits the Broxtowe communities too. Our volunteers are local people, and through volunteering, they increase their knowledge about community issues and build relationships with their locality. This creates stronger communities, with more engaged and active members.

Making Sense of Benefits

£

£2.66m

additional benefit gains for Broxtowe residents - supporting the local economy

£

4,331

new enquiries handled

£

66

new specialist cases opened

£

98%

success rate at tribunal representations

Universal Credit is the biggest change to the welfare benefits system in a lifetime. The six major means tested benefits are being merged into one. As this is such a large transformation, it is being rolled out gradually across the UK. The full service is now operating but won't arrive in Broxtowe until Spring 2018.

Advantages

- One of the positive changes is that a claimant does not have to move between benefits when their circumstances change, for example if they become sick or start providing care for someone. All this can be managed within the local Jobcentre whilst they remain on Universal Credit.
- It is designed to give more responsibility to the claimant in managing their money. Instead of receiving payments weekly or fortnightly, they arrive monthly. Instead of the rent and living expenses being paid separately they arrive as a single payment.

Problems

- The biggest problem is the delay between making a claim and receiving the first payment which typically takes 7 weeks. A benefit advance can be requested, but this must be paid back over subsequent months, reducing income. Foodbanks are reporting an increase in demand generated by this delay.
- As they only get a single payment, people may have insufficient funds and have to choose if the money goes on rent, food or heat and light. It is good in principle to encourage people to develop money management skills, but this

is a "sink or swim" approach. It has been our role to support those who are sinking.

The range of our Universal Credit claimants is always increasing as people's circumstances change and others move into Broxtowe from "full service" areas. By the time of the next AGM we will have become a "full service" area. What is currently a "new" benefit will by then be fully established.

Looking at other areas of the Country where full roll-out has already been implemented shows that demand for free advice services will increase. Citizens Advice Broxtowe will work with partner agencies to ensure the residents of Broxtowe get the help they need during this time of significant change.

Case Study:

John, who was single, had worked all his life but was diagnosed with COPD (chronic obstructive pulmonary disease) and had to end his employment due to the debilitating illness. His employment finished in July 2016, when he claimed Universal Credit but his first payment was not due until September. Rent arrears built up as a result, plus other debts including electricity. Together with our partner agencies in Broxtowe we assisted John to access food vouchers ensuring he had food and we helped him negotiate debt repayments once his benefit was received. This delay however had detrimental effects on his health and caused added stress and anxiety.

Campaigning for Change

The job of Citizens Advice Broxtowe and other local offices is to provide evidence of the need for regulatory change to address some of the problems and causes of hardship that our clients encounter every day.

Citizens Advice nationally have set out policy solutions to tackle some of our clients most common problems'. They are calling upon the government which will:-



Improve how the benefits system works for the people who need it



Make people's jobs more secure



Help people take control of their finances



Help people get a better deal in consumer markets



Invest in advice to support people through change and uncertainty

One campaign we are currently involved with is relating to:-

Income and Job Insecurity

- The numbers of self-employed have risen over recent years, but concerns have been raised about the nature of this "self-employment" in recent high profile cases, and about the security of income which families have as a result.

- In addition, many other individuals have income insecurity due to fluctuating and uncertain job patterns and work hours, which can result in various difficulties, including accessing the benefits to which they are entitled.

- The ongoing campaign will include working with partners to assess the impact, undertaking surveys, and producing a report for partners, as well as other potential actions as evidence is gathered, including use of press releases and social media.

Examples of our campaign work completed over the last year include:

Broxtowe Energyfest

We continued our work from previous years in addressing energy saving needs for clients during the month of October. We helped Broxtowe residents with switching energy provider, promoting Smart Metering, and giving individuals help to access resources such as grants. One client was assisted in obtaining a free boiler, others made savings on their bills of up to £350 per annum per household.

Basic Bank Accounts

Basic bank accounts provide an alternative to full current accounts for consumers who don't have a bank account or are in financial difficulty. As part of national research exploring the difficulties individuals have in opening basic bank accounts, our contribution fed into a report, "Getting the Basics Right", published in February 2017. The report highlighted a number of ongoing problems which need to be addressed, such as difficulties in the application process and excessive reliance on credit checks.

Divorced From Reality

Evidenced gathered by Citizens Advice Broxtowe was acknowledged in a "Divorced from Reality" report published by Citizens Advice. The report outlines six steps that should be taken to allow couples who aren't able to stay together to achieve a 'good separation'.

Citizens Advice Broxtowe's priorities over 2017/18 are set out through four objectives:

- 1 We will prioritise research and campaigns through sustaining and developing a strong team including staff and volunteers
- 2 We will monitor the evidence from our clients' issues and research trends and key problem areas
- 3 We will run campaigns on a small number of priority topics
- 4 We will work with local and national Citizens Advice groups and other agencies to be an effective voice in influencing positive change for our clients Through surveys and in-depth discussions with clients we will identify how Broxtowe residents are affected, raise awareness of the issues, seek to influence local stakeholders, and provide input into the national campaigns.

