

Citizens Advice Cheadle

Free - Independent - Confidential - Impartial



Annual Report 2016-2017

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Treasurers Report



The last financial year has been challenging for all of us. Thanks to our strong reserves situation we have been able to provide a high quality service to the community in and around Cheadle. Our income from grants saw a 36.6% reduction whilst our expenditure through tight controls was reduced by 24.1%. This resulted in a deficit for the year of £27440 which was £12000 better than budget. Some great work has been done on applying for funding but unfortunately with only a low level of success. The gap in funding is mainly around overheads, at the moment the continued support from Staffordshire Moorlands District Council and Cheadle Town Council goes some way to meeting this cost.

Our challenges for the new financial year are pretty much the same, we need to attract funding of course to support the advice sessions we provide but also need to look at new ways to generate income to pay for the administration of the organisation. We also need to fund improvements in the infrastructure of the organisation so that we can react to changes in demands from our community in the way they would like to access advice from us.

So in summary, we continue to supply a quality service on a minimal budget. We need to look for every opportunity to increase our income and keep tight control of our expenditure.

Dave Sargeant - Treasurer

Overview from the Chief Officer



Sadly, I have to open this year's report on a very sombre note. Brenda Riley, one of our long standing volunteers with over 30 years service passed away in May. Brenda was a woman of fortitude who possessed a dry sense of humour and a cheeky laugh. She is missed dearly.

Brenda was an integral part of a team of talented and dedicated team of volunteers and staff who have seen much change and who, in a time of economic uncertainty, have worked tirelessly to meet the increase in demand for advice and support from the community. The Welfare Reform Act has mainly driven this demand for advice with more people feeling less able to cope. Changes to Benefits (like Disability Living Allowance to Personal Independent Payments), has driven a surge in advice needs to those more vulnerable members of the community, many of whom suffer from ill-health and live in isolation. Debt problems became more serious and we have seen an increase in homelessness.

To this end we opened a small outreach in Blythe Bridge to help those affected by cuts in public transport and refocused on our Research and Campaigns aims, appointing a Research & Campaigns Co-ordinator to ensure that we continue to give a voice to local residents and use the evidence we gather to help make society fairer.

Looking ahead, we see a subtle but distinct change in the ways in which clients want to access our services. We see that clients are changing their lifestyles and working patterns in response to changes acting on them, and that means they want to access our service in different ways that fit in with their changing lives. Our new business strategy, launched shortly, will accommodate those changing needs. We will increase access to telephone advice and begin to deliver services in a digital format, through email, SMS texting and web chat. We will, also, make sure that we do not forget those who require our support face-to-face.

We will continue to make changes that make us sustainable and effective to ensure that the residents of Cheadle and surrounding areas are never left without a safety net and a place to turn up to when they need help.

Finally, I would like, once again, to acknowledge the work of staff and volunteers and thank them for their tremendous passion and desire to serve the Cheadle Community and to thank our funders, in particular Staffordshire Moorlands District Council and Cheadle Town Council, who continue their fantastic support to us

Julie Billingham

Chief Officer

About Us



Citizens Advice Cheadle is a local charity and is a member of the National Citizens Advice Service. We have been part of the local community for over 45 years. We help people resolve their problems by providing information and advice and by influencing policymakers. We also use evidence of our clients' problems to campaign for improvements in the laws and services that affect everyone.

Our main advice areas are Benefits, Debt, & Financial Capability, Employment, Consumer, Housing, Discrimination and Relationships.

Our service is mainly delivered by volunteers, supported by a small team of paid staff.

OUR AIMS AND PRINCIPLES

We provide free, independent and confidential advice that people need for the problems they face.

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 are here for everyone.

OUR SERVICE

During 2016/17, we provided:

- Drop-in advice sessions
- Appointments with Specialist Advisers
- Access to free legal advice from local solicitors
- Computer tutoring
- Energy Appointments



Our Advice Work 2016-17

During 2016-17 we gave advice to more than 1000 people on over 7300 issues.

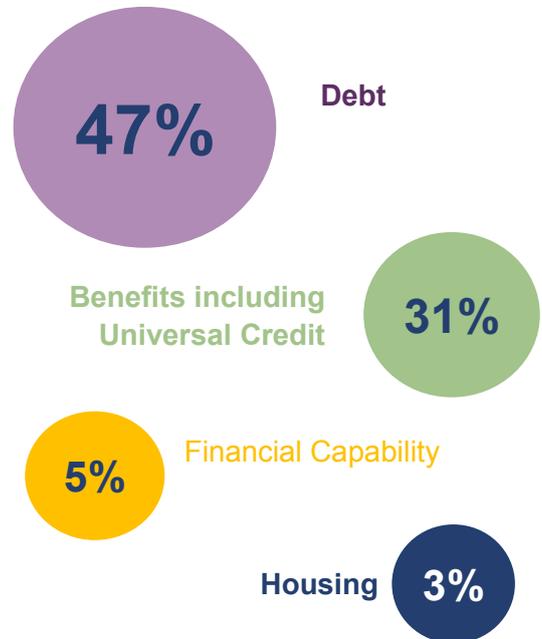
During our drop-in advice sessions we are asked for help from clients who are in urgent need of advice.

Arthur's Story

Arthur was referred to Citizens Advice by his GP who had been treating him for anxiety and depression following the separation from his partner with whom he had a child. He was homeless and sleeping rough or occasionally staying with friends. During his time on the streets he had been beaten up, become reliant on alcohol and has made several suicide attempts. He had no income and had not been able to work for months due his health problems. Arthur also had debts but intended to stop drinking and wanted help to obtain income and housing.

We advised him that he could claim Employment and Support Allowance and request 3 months of backdated payments. We advised he may qualify for Personal Independence Payments due to his long term health conditions. We contacted the local authority housing team and referred Arthur to them for a homelessness assessment and housing advice. We contacted his creditors informing them of his mental health issues and they agreed to take no action and freeze interest on his debt accounts for 6 months.

Top 4 advice areas:



 We issued 80 Food Bank Vouchers to clients during 2016/17

OUR IMPACT

 7 in 10 people felt less stressed,

Suzy's Story

Suzy had been off work and in receipt of statutory sick pay due to pregnancy related illness for 5 months and was struggling to pay her bills. She lived alone in private rented property but had no money to pay the rent this month and was very distressed as she did not know how she would manage.

As Suzy was still unfit to work we advised her to obtain SSP1 from her employer as the SSP was about to end and to visit her GP for a sick note in order that she could claim Employment and Support Allowance. We gave her a Food bank Voucher. We carried out a benefit check and assisted her to claim Housing Benefit and Council Tax reduction online. We also assisted with a discretionary housing application to cover the shortfall between the housing benefit and actual rent payable. We also advised Suzy about her entitlement to maternity benefits.

Our Advice Work 2016-17

Debt was the main reason clients sought our advice in 2016/17. Some cases were seen by our Generalist Advisers but most are referred to our internal specialist Debt Team. This service is funded by the Money Advice Service.

Debt outcomes recorded
2016/17

Average value
per client

Debts written-off
Debt relief order
Bankruptcy

£1,148
£9,648
£37,337

During 2016/17 we:

**Assisted
clients in
dealing with a
total of
£3,572,231.60
of problem debt**

**Helped clients with
a total of
£1,157,907.60
priority debts
including Mortgage,
Rent and Council
Tax arrears**

OUR IMPACT



3 in 5

found it easier to
manage day-to-day

Debt Case Study

Mr M. has long term health problems and is in receipt of State Benefits. He was living with his wife and children in a mortgaged property.

He had a debt in respect of which the creditor had obtained a Charging Order, which meant that the debt had become secured upon his 'interest' in the property. He had previously been making payment in respect of this debt via a Debt Management Plan but the company had ceased trading and he had not made an alternative payment arrangement with the creditor and had not been paying the debt. The creditor had written to him threatening to apply for an 'Order for Sale' of the property – there was sufficient equity in the property for them to recover the money owed if they took this course of action..

We advised the client on the process the creditor would have to follow in order to take this course of action and what the judge would take into consideration when deciding whether or not to grant the application. Because of the uncertainty of outcome if creditor applied for an Order for Sale, it was better to try to agree a new repayment arrangement with the creditor which would stop them taking this course of action.

We assisted the client to produce a financial statement and agreed an appropriate offer of payment and then negotiated with the creditor on his behalf – the creditor agreed to accept the offer of payment and not apply for the Order for Sale.

Our Advice Work 2016-17

We value our role within the local community. Giving effective advice to local residents not only helps our clients but the wider community.



7 in 10 people

helped to solve their problem



Our value to society*

For every £1 invested in our service in 2016/17, we generated:

£3.55 in savings to government and public services (fiscal benefits)

Total: **£373,000**

£16.57 in wider economic and social benefits (public value)

Total: **£1,742,400**

£23.87 in financial value to the people we help (specific outcomes to individuals)

Total: **£2,509,000**

*Treasury-approved model used to calculate our financial value.

In 2016-17, **82%** of all advice sought was from Staffordshire Moorlands residents.



Our value to the community

£67,149

saved by local government, through reducing homelessness

Client experience



- 83% Overall positive experience of the service
- 92% Found it easy to access the service
- 83% Said the service helped them find a way forward
- 82% Felt their problem had been resolved
- 92% Would recommend the service

Projects 2016-17

As well as our core service, we delivered several projects during 2016-17 which contributed to our overall service to clients.



Julie, Funding Manager

HMRC PROJECT



Aim - To help people gain the skills they need to become more confident users of HMRC's services and to help people understand their rights and responsibilities .
During 2016-17 we helped **200** clients via the project.

EBDX PROJECT



Aim - To provide tailored energy advice to clients via a qualified generalist adviser.
During 2016-17 we helped **170** clients via the project. Clients who received help changing energy supplier made an average saving of **£274** per year.

LEARN MY WAY



Aim - To provide free learning and training, helping clients to develop digital skills and gain confidence and knowledge using a computer, tablet or smartphone. Great feedback from clients who found the relaxed atmosphere, personal guidance and expertise invaluable.

FREE SCHOOL MEALS

Aim - To help parents check their eligibility for Free School Meals and make claims where applicable. We also explained the impact of welfare reform and helped with 'what if' calculations where clients were thinking of entering work.

During 2016/17 we have continued to assist clients with household budgeting through Severn Trent's 'Big Difference Scheme'. The scheme helps people with low disposable incomes that are experiencing financial difficulty. The assistance is provided by a reduction in the annual water bill.



Over this year we have assisted **22** people to reductions of 90% on their water charge. Against an average bill of £376 (Ofwat) this represents estimated total deductions of **£9573.20** off our clients water charges.

We aim to continue to promote the scheme and to increase the number of applications to the scheme.

Research & Campaigning

Our Research & Campaigning work enables us to fulfil our aim to help individuals and communities by identifying and raising awareness of the problems and issues they face. We identify specific issues through our advice work and provide evidence to the National Citizens Advice service where appropriate.

OUR CAMPAIGN WORK THIS YEAR:

During 2016/17 Citizens Advice Cheadle was involved in a number of local and national campaigns on topics such as raising awareness of scams, particularly with vulnerable groups, to helping consumers save money on energy costs.

1 research report successfully completed

5 successful campaigns

12 Bureau Evidence Forms completed

22 local partners engaged in research and campaigns

Over **15,000** individuals and organisations reached via social media



Equality & Diversity

We support the 'Stand up for Equality' objectives which are:

- Challenge discrimination through advice by identifying discrimination and human rights issues, providing the equality advice people need and empowering clients to act
- Promote equality through advocacy by telling our clients' stories, ensuring those in authority do their job and leading on and influencing key policy on equality
- Value diversity through our role as an employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity management and implementing equality competences.

During 2016/17 we recorded **23** instances of discrimination. Clients had faced discrimination due to mental health issues, physical disability and domestic abuse.

Our Volunteers

Our volunteers are the lifeblood of the organisation and make it possible to provide a service in the local community. Our volunteers give their time, skills and experience to enable us to reach as many people as we do.

Last year the value of our volunteers was **£146,000**



"I had no previous work experience in England. Becoming a volunteer gave me the chance to learn something new and to help people at the same time"

Ilona, Volunteer Receptionist and Administrator

Congratulations to Volunteer Advisers Linda, Fran and Gerald who have successfully completed the SFJ Awards Level 3 Award In Providing Initial Legal Advice

"I joined Cheadle Citizens Advice in February 2015 whilst studying a Law Degree part time through the Open University. I spent the next 10 months undergoing extensive training and learning all about the bureau and the fabulous service they provide to individuals across the region. After successfully completing the training I joined weekly advice sessions as a General Adviser alongside the existing team of advisers and provided support where needed on a range of issues.

I went on to achieve a First Class Law Degree and then studied the Legal Practice Course whilst continuing to volunteer at the bureau alongside other commitments. Although I left in December last year to focus on my career, I have now gone on to secure a Training Contract with a local firm and am confident that the experience gained at Cheadle Citizen's Advice greatly improved my application and career prospects.

The team at Cheadle are fantastic and provide such an amazing service to the community – I wish them all the best."

Sarah, Former Volunteer Adviser

**26
Volunteers**

10 Trustees

**Longest serving
28 Years**

Meet the Team

Our volunteers during 2016/17

Volunteer Advisers/Gateway Assessors:

| | | |
|-------------------|-------------------------|-------------------|
| Barbara Rothwell | Frances Mulholland | Robert Sunderland |
| Brenda Fry | Gerald Edwards | Rosemary Thomas |
| Clive Shakeshaft | Gillian Smallwood | Sarah Longley |
| Diane Sharman | Kim Taylor | Tom Castle |
| Elaine Beardmore | Linda Kocierz | Wendy Tipper |
| Elizabeth Purslow | Michael Smolarz-Lambert | |

Support Team volunteers:

Beth Flashman - Fundraising Administrator
Brenda Philips - Volunteer Administrator
Emily Sargent – Volunteer Receptionist/
Administrator
Ilona Lasmane - Volunteer Administrator/
Receptionist
Maureen Gibson - Volunteer Receptionist
Paul Shaw -Volunteer Digital Champion
Zoe Ashley - Volunteer Receptionist
Sarah & Alice—Moorlands Sixth Form students



Volunteer Advisers

Trustee Board Members:

| | | |
|----------------------------|-----------------|--------------------------|
| Gillian Burton - Chair | Ian Plant | Matthew Frost |
| Dave Sargeant - Treasurer | Neil Plant | Nicola Day |
| Timothy Halliday - Chair | Deborah Grocott | Honorary Patron:- |
| Ronald Locker - Vice Chair | Peter Jackson | Margaret Locker |

Our staff members during 2016/17:

Julie Billingham – Chief Officer
Shelagh Bacchus—Chief Officer
Angela Brownsword – Supervision and Training Support Officer
Dawn Keates - Deputy Manager/MASDAP Caseworker
Bianca Pedder – Support Services Team Leader/Research & Campaigns Coordinator
Julie Tibbits—Funding Manager
Karen Brough – Specialist Debt Caseworker
Emily Sargent – MASDAP Administrator
Ken Lawrence—Funding Manager
Lindon Parr – Money Advice Team Caseworker/Supervisor
Matthew Frost - MASDAP Administrator

Thanks to our funders

We are extremely grateful to all of the following organisations and individuals whose generosity enables us to help those most in need in our community.

Cheadle Citizens Advice received funding and other support in 2016/17 from:

- Staffordshire Moorlands District Council
- Staffordshire County Council
- Energy Best Deal Extra
- Cheadle Town Council
- The Money Advice Service

We received £1000 from District Councillors for our work around Free School Meals and have also received kind donations from a number of private individuals.



Citizens Advice Cheadle
Rear of Lulworth House
51 High Street
Cheadle
Staffordshire
ST10 1AR

HOW TO DONATE:

Via our website for online donations

Text Donations—Text CHEA01 £3 to 70070

For corporate sponsorship please call our
Manager on Tel. No. (01538) 751816

Registered Charity Number 1128833
Registered Company Number 6537196

 @CitACheadleStaffs

 @CheadleCAB

 <http://www.citizensadvice.org.uk/cheadlecab.htm>