

Citizens Advice Denbighshire

Annual Report 2017/18



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citizens
advice

Sir Ddinbych
Denbighshire

September 17th 2018

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Information Assurance:

Citizens Advice Denbighshire is committed to the management of information risk and a summary of key points and controls is available upon request from the CEO.

Chair's Report

On 1st July 2017, we saw the official opening of our new offices in the ASK Centre, Rhyl. I know this involved a lot of inconvenience to staff for many months, but we appreciate how much better it is to work in the new offices and we have the opportunity to help clients that we would not have attracted in the past.

Another key achievement was our Membership Assessment Audit by Citizens Advice. We received the top score in all areas, an excellent achievement. It is all down to the hard and conscientious work of the staff involved. This result puts us in the top tier of Citizens Advice offices in England and Wales.

At our last AGM we were privileged to have Charlotte Howard the High Sheriff of Clwyd to address the meeting. Later in the year she presented her personal award to each of our 3 offices (Denbigh, Rhyl and Ruthin) in recognition of the high quality of services provided by our volunteer staff for services to the community. This is an extremely prestigious award for us to receive.

We continue our project partnership with Citizens Advice Flintshire and have embarked on new projects with South Denbighshire Community Partnership and the Armed Services Covenant Partnership.

I am grateful to the continuing support of my fellow Board members; we have been able to draw upon the diverse skills and experience of our Trustees to provide stable governance.

We could not continue as an organisation without the support of our funders. We appreciate all their support. Locally, we thank the Town Councils and the Freeman Evans Trust.

We would also reflect upon the success of our contract with Denbighshire County Council and the outcomes achieved for the citizens of Denbighshire.

Thank you also to all the staff and volunteers who deliver our services.

Alastair Morgan Trustee Board Chair

Chief Executive's Report

The aim of the report is to reflect the hard work of our paid staff and volunteers, demonstrate our achievements, tell our clients' stories and highlight the outcomes we have attained for our clients and funders.

We have selected and featured just a few of our projects in the report, we have chosen the projects which we think exhibit key strengths of our organisation: innovation, capacity to develop and partnership working.

Working in partnership with Denbighshire County Council (DCC) through the Universal Credit Strategy Board and the Tackling Poverty Operational Groups has enabled us to prepare and plan support to people in Denbighshire affected by welfare reform. We joined together to combine our services CAD, DCC, DWP and our other partners to provide proactive support to citizens in Denbighshire to mitigate the impact of the benefit cap and also recently Universal Credit, through planned and co-ordinated campaigns.

We are able to influence, inform and support through our participation on Local Authority key strategic groups such as, Syrian Refugee

Resettlement Strategic Group, Talking Points Steering Group, Homelessness Prevention Group, Ageing Well in Denbighshire and the Third Sector Influencing Group.

Citizens Advice Denbighshire has been through two audits this year, our Membership Audit and also an internal DCC audit which we were pleased to attain a High Assurance rating from DCCs Internal Audit Services. Our national organisation audits our service monthly on the quality of the advice we provide and we consistently achieve a "green" rating.

We look forward to commencing our next new project in September, we have funding from Gwynt Y Mor Fund to provide an outreach service in the recently renovated Bodelwyddan Community Centre, extending our reach into the local community.

In the coming years we will aim to maintain and develop our partnerships and provide a high quality, well governed advice service which meets the needs of the citizens in Denbighshire.

Lesley Powell Chief Executive

Our impact in 2017/18



£1.5m

of
backdated
benefits was
received by
clients



356

clients
raised out
of fuel
poverty



2 out of 3

clients said
our welfare
benefit service
improved
their quality of
life



3391

clients came
to us for
help with
benefit
issues

We helped 5990 clients with 9041 enquiries

£7.4m

**of benefit and tax credit gains
for our clients**

80%

**of welfare benefit
appeals and
reviews were
successful**

64

**clients facing
repossession
received help from
us in Court**

2542

**clients received
an income gain
during 2017/18**



80%

of debt clients said that following the debt advice process made a lot of difference to their peace of mind



35%

by value, of debt handled was priority debt, which can lead to loss of essential items, home or freedom if not addressed



1020

debt clients supported through 2017/18



27.0

per 10,000 adults entered insolvency in Denbighshire in 2017, higher than the England & Wales rate of 21.5

£6.6m

of debt handled by us in 2017/18



2 in 5 clients with council tax arrears had rent arrears too

Client Stories

Ted is 62 and his wife **Marion** is 61. Ted has been a self-employed builder all his life, he has always been in work, until he had a stroke which has left him unable to walk and weakened his arm and he has some trouble communicating as the stroke has affected his speech too. He is unable to return to work, Marion works part time. They live in private rented accommodation; they lost their house 10 years ago when Ted was made bankrupt after a problem with a contract.

Ted made contact with us following a Citizens Advice Pension Wise appointment, he had been given guidance on accessing a private pension, the possibility that Ted and Marion were not claiming their full benefit entitlement came to light during that appointment.

We helped Ted to make a claim for Employment and Support Allowance and to claim Housing Benefit and Council Tax Support and also a Discretionary Housing Payment to cover the shortfall between the actual rent and housing benefit. This gave them an income and protected the roof over their head.

As Ted's disability was significant we applied for Personal Independence Payment, this was awarded after some time and he received the highest rates of both components. Marian was then able to claim Carers Allowance and reduce her working hours to enable her to look after Ted.

Ted had three credit card debts , two of which had payment protection insurance cover, we assisted Ted to claim the insurance, we contacted the third creditor and they agreed to hold action and stop interest accruing until we had sorted out all Ted's benefit claims. We were able to set up an affordable repayment on the credit card bill.

Ted and Marion did not want to leave their home, but in order to stay there they would need some adaptations, the landlord agreed to some modifications on his property. We contacted two charities who provide support to people who have worked in construction and they agreed to fund the changes.

We also identified some energy savings for Ted and Marion to make and switched their fuel supplier, which saved them money. They also had a consumer problem, they had booked and paid for a holiday which due to Ted's stroke they could not go on, the insurance company was refusing to pay on their claim, based upon an inaccuracy on the original policy. We contacted the insurance company and challenged their decision; they agreed to pay the insurance claim.

Ted and Marion said "The support we had from you was far beyond what we expected, the kindness and concern from your staff helped us to get through this difficult time"



Joseph was accompanied to our Ruthin office by his father. He was alcohol dependent and suffering from psychosis; his health was deteriorating and he had been forced to leave his job.

He had no source of income, was drowning in his debts and felt he had no way out of this dire situation.

We supported and assisted Joseph with a Universal Credit and a Council Tax Reduction claim, he was then referred to the debt team and an appointment with Chris was arranged for the following week. Unfortunately Joseph's health deteriorated further in the meantime so he was unable to attend the appointment as he had been placed in a detox facility to combat his alcohol dependency.

His father attended the appointment his behalf; Joseph had provided his full consent for us to act through his father.

Joseph had a number of credit card debts as he had become heavily reliant on these as his condition worsened and he was unable to work. Chris provided his father with a mental health evidence form to be completed by Joseph's GP: once this was returned with additional supporting medical evidence we wrote to Joseph's credit card providers asking them to consider writing off Joseph's debts due to his circumstances.

The credit card companies agreed and Joseph had a total of £9000 written off. Joseph also had a rebate of £600 from the council tax after us supporting him with the CTR claim. He can now continue along the road to recovery without the added burden of these debts.

Energy Advice in Rhyl

Our Rhyl Energy Adviser, funded by Rhyl Town Council has been able to help 78 Rhyl residents save over £12,000 on their energy bills through switching suppliers and/or tariffs.

Along with these savings, over £9,000 of fuel debt was negotiated for Rhyl residents. 53 Warm Home Discounts were applied for, allowing those clients to save over £7,000 on their electricity bills through winter.

Rhyl clients initially seeking energy advice were assisted in claiming an annualised figure of over £62k of increased benefit income.

Adam came to us for help having been refused Personal Independence Payment (PIP) in transitioning from Disability Living Allowance (DLA). He had previously received the Lower Rate Mobility and middle rate Care components. He has autism, learning and perception difficulties and suffers from severe paranoia and anxiety.

He lives with his landlady, a great source of support for Adam, and he pays rent under a formal tenancy agreement for which he receives full Housing Benefit. He was in receipt of contribution based Employment and Support Allowance (Employment and Support Allowance). With the help of a friend Adam had challenged the PIP decision by mandatory reconsideration, this was denied and he approached us to assist with the Appeal.

We immediately noticed that Adam had not been getting his income related top up so we completed the application with him. We also identified he had not been getting the Severe Disability Premium from when he was in receipt of his DLA and we started an application for that.

We drafted the appeal application, attended and subsequently represented Adam at the Appeal hearing. We won the Appeal and he was awarded the Enhanced Rates of both the Daily Living and Mobility Components. Adam's PIP was back dated and awarded for 5 years.

There was a dispute over entitlement to Severe Disability Premium as he lives in the same house as his landlady. We won a series of arguments with the DWP and the award was backdated to 2013. The income related top up was also awarded and backdated.

Through our support there has been a significant increase in Adam's income. We have also received arrears payments in excess of £20,000. This money has real potential to improve his life and wellbeing.

When notified of the award Adam said: "I can't believe it. I can now afford to buy special glasses to help with my Irlen Syndrome. They cost a lot of money. This will be a great help and will change the way I see things."



Denbighshire School Uniform Recycle

In 2014 the local office manager in Denbigh, Winnie Lawson, contacted all Denbigh schools to see if they wanted to participate in a scheme which enabled us to recycle good quality school uniforms. This worked really well; we collected uniforms from the schools before the summer term ended. We washed, pressed and mended the uniforms and we used the HWB in Denbigh as the centre for the exchange.

The following year (2015), we developed our Recycle and raised funds with the assistance of Citizens Advice Denbigh's staff and volunteers. We received grants from Denbigh Town Council, Ruthin Rotary and Denbigh Round Table which allowed us to issue grants of £100 to parents on low income whose children were moving to the High School.

In 2016 we further improved the scheme by sizing the uniforms and placing them in individual bags and the event was held in a "pop up shop" on the High Street. This proved extremely successful and we provided regulation school uniform to more than 100 children. We also promoted the take up of free school meals which directly benefited not only the family but their school through the Pupil Deprivation Grant.

August 2017 was an out-and-out success, with over 200 families coming to our shop. This prompted us to hold discussions with Denbighshire County Council with a view to working together to extend this service more widely across Denbighshire.

For this year's 2018 iteration, we met with the School Cluster Managers and Head Teachers and agreed to extend the scheme to Ruthin and Rhyl schools. In Denbigh we held the event in the Town Hall, Rhyl in the ASK Centre and Ruthin in a "pop-up shop" in Well Street.

We estimate over 500 families attended the 3 events; we provided items of school uniform to over 900 children.

The additional support, this year, from the schools, pupils, DCC, Head Teachers, the community, the ASK Centre volunteers, Church of the Latter Day Saints, our own staff and volunteers ensured that this has once again been a success. True partnership working.

We will be contacting over 250 of the families and offering further support to maximise family income and provide advice & assistance to manage any debt, provide energy efficiency and economy advice to help make these families more financially resilient.





Media Coverage

The success of the School Uniform Recycle in previous years meant when we rolled out through Denbighshire, there was a lot of media coverage.

Eleri was interviewed about the events on BBC Radio Cymru and BBC Wales News, the latter featuring on the 6:30 evening news.

It was also covered by several local and regional newspapers including Denbighshire Free Press, The Daily Post and Rhyl Journal.

Denbighshire County Council detailed the events and posted a press release on their website. There was also a news article on BBC news website.



Facebook

Along with posters distributed by schools and throughout participating towns, we also placed early posts on Facebook promoting the three Uniform Recycle events increasing awareness. Facebook has allowed us to engage thousands of Denbighshire residents throughout the year.



We have used Facebook for volunteer recruitment and advertising employment opportunities. These are viewed by thousands, greatly increasing our reach when compared to traditional methods alone.

During the 'Beast from the East' in February and March, we were able to let residents know when Cold Weather Payments were in place. Following telephone calls from concerned residents we were able to put out warnings of scams operation within Denbighshire and reached over 15,000 people.

For our School Uniform Recycle we were able to provide daily updates on stock levels and respond to questions from residents instantly.

Throughout the year over 30 enquiries were made through Facebook's messenger service to Citizens Advice Denbighshire.



Your Place or Ours

Canolfan Ni



Partneriaeth Gymunedol De Sir Ddinbych
South Denbighshire Community Partnership



In 2017 we formed a new partnership with South Denbighshire Community Partnership (SDCP) based at Canolfan Ni, Corwen. They had clear ambition to develop community engagement and activities in South West Denbighshire which aligned well with our own intentions to develop our own advice services in this predominantly rural part of Denbighshire.

Ideas were developed during a series of meetings with the team there which resulted in an application being made to the Big Lottery under their new Rural Communities Fund. SDCP took the lead on the application with key involvement from us which was seen as essential to meet the fund requirements to address rural poverty.

We were successful in the application and secured funding for a four year co-produced project which commenced in January 2018. It has been reported to us that Big Lottery regarded the application to be most closely aligned to their own views of how rural isolation and poverty might be tackled from all the applications they had received.

We would like to thank the team there, specifically Margaret Sutherland and Sally Lloyd Davies or the considerable work and enthusiasm they have

brought to this initiative. Also, to the support given by Denbighshire County Council, Community

Housing Team in the application process.

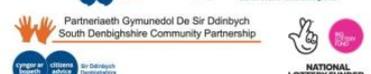
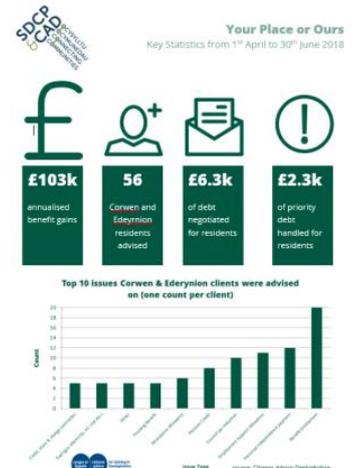
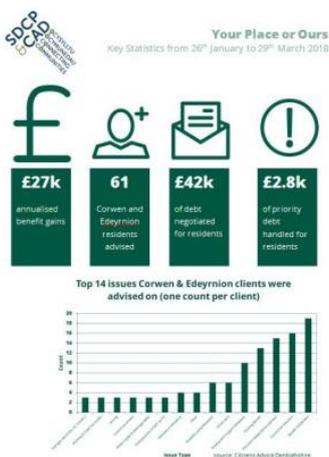
The project is based in Corwen and the surrounding Edeyrnion area (comprising 9 villages: Betws Gwerfil Goch, Bryneglwys, Bryn Saith Marchog, Carrog, Glyndyfrdwy, Llandrillo, Cynwyd, Gwyddelwern and Melin Y Wig).

Our key involvement is in improving access to advice; Kirsten is based in Corwen for 2 ½ days per week and project outcomes are managed by Eleri from Ruthin under her responsibility for the South Denbighshire area. Advice aside the team are closely involved in community engagement activity and their work is essential to reducing isolation and building community resilience.

Advice related outcomes for the first 6 months of the project are very encouraging

Overall, the project is progressing well and ahead of schedule. SDCP have secured additional funding from Cadwyn Clwyd for hybrid and electric cars and for two charging points, the latter of which are available for wider public use. Mini bus running costs are funded through Welsh Government's Bus Services Support Grant and the local services are augmented by involvement with Denbighshire County Council's Flexi-Bus scheme.

We are pleased to announce that the project has been selected for further support from the Social Value Cymru project with Graham and Yveline working closely with the SDCP to measure and evidence the social value of the project.



ASK Centre



In 2014 we started our first discussions with the United Church in Rhyl, our landlord for over 20 years, regarding a new vision for the Church building. The footprint of the overall site is considerable and the Church felt it was underused and had great potential to fulfil a need for something that was lacking in the community - a place for people to come together and get the support they need.

We had outgrown the space we were in and as demand for our services grows each year we knew we required more space to help more people to enable us to combat poverty and exclusion in the West End of Rhyl, in particular. So, from the original conversation to the completion of the building and the official opening on 1st July 2017 we were a fully committed partner working with the Church through Paul Robinson, the minister, and the Elders to ensure we achieved our mutual aims.

Welsh Government provided £438,000 through the Community Facilities Grant and we admire and respect the determination and dedication of our partners to continue to seek and find further funding required complete the project, a real inspiration.

The facility we have now is beyond what we had foreseen both in the structure but also and more importantly in what the building is able to offer the community. We are seeing an increased amount of clients, as we expected but also we are pleased to welcome a wider mix of client.

We now have a completely disability accessible building both for our clients and our paid staff and volunteers, 5 interview rooms, a shared waiting area comfortably and stylishly furnished. Toilet facilities for our clients, a foodbank providing emergency 24 hour food packages, a thriving community cafe, increased office space, a “quiet” office space for our specialist adviser team, a digital suite for our clients to access digital services, access to a meeting room with all facilities, a new “staff” room and kitchen. A working environment which our paid staff, volunteers and clients appreciate and deserve.

Helping us to support our clients and helping us to achieve the best for our community are our partners - the ASK Centre staff and volunteers, we are extremely grateful for their support.



Improving our IT - Google

G-Suite is a complete business platform available from Google. We took advantage of the Google Non-Profits license, and working with Cloud Solutions, migrated our files and emails over with our initial live date of 1st September 2017.

G-Suite has allowed greater levels of collaboration and communication. All volunteers now have email addresses and we put continuous new updates through our Intranet. Paid staff benefit from being able to pick up their work and files from all of our offices, outreaches and elsewhere.

Apps such as Forms have increased productivity and Drive allows us to ensure that everybody has access to the most up-to-date versions of files at all times. G-Suite has also proved to be extendable through Google Apps Script, a programming language which allows us to tailor the applications to our business needs.

Family Matters

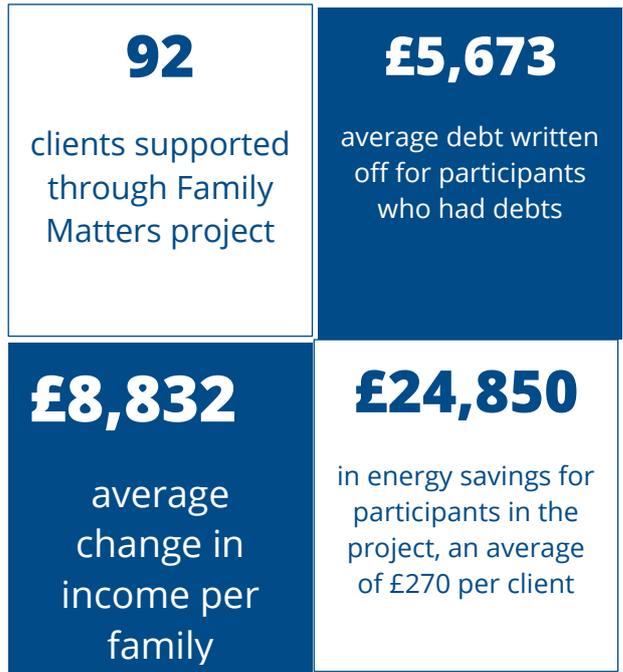
Throughout the 2017/18 financial year and beyond we have worked in partnership with Betsi Cadwaladr University Health Board's Denbighshire Health Visitors and Midwives.

In 2016, in anticipation of the welfare reform changes, we surveyed our clients and prepared a report based upon their feedback on the potential impact of welfare reforms on working people within Denbighshire. This survey and other statistical data informed us that the working poor form a smaller proportion of our client base; it was clear that these families were ill-prepared for the effect that welfare change would have on household incomes.

There was and remains a tendency for people to access our services in crisis situations and that many have advice needs that they are not aware of. We saw the project as a means of providing advice to young families through early intervention; the health visitor and midwifery team were ideally placed to assess the wider needs of the families they support.

Our research work coincided with a Citizens Advice initiative to test innovative ideas funded by Martin Lewis (Money Saving Expert). One theme offered by the fund was to support projects which expanded reach into health and social care. This allowed us to run a short pilot and evaluate that prior to an application for further funding to run the project for a full financial year.

It was clear from the outset that we would need to demonstrate our activities beyond the direct benefit received by the families with whom we worked. We needed to explain the wider social value that the improvement to family wellbeing created. We had received some training from Mantell Gwynedd on the measurement on the Social Return on Investment (SROI) into the project and engaged them to work with us and train us to do this work throughout the project's life.





Casebook is the new national Customer Relationship Management system for Citizens Advice. Unlike our previous system PETRA, which was built on Microsoft Dynamics, Casebook has been built from the ground-up by Citizens Advice. The system is continually developing but from inception has allowed Advisers, Auditors, Administrators and Researchers to perform their tasks much more efficiently.

Since the roll-out in Wales on December 1st 2017, Casebook has saved hundreds of hours when recording, accessing and categorising cases across our offices.

Our pilot has been seen as a success and has received further funding until September 2018 and we have been tasked with mentoring selected other Local Citizens Advice to develop similar projects.

We have published a report covering our work on this project and explaining the SROI methodology employed. This has been distributed to attract longer term funding for similar partnership activity but also to demonstrate the wider value of our work, specifically, in this instance, to health services.



Advice Works and Advice is Working

We have long been involved in projects to support people into employment, this commencing in 2013 with Engagement Gateway. In 2016 we commenced work with Denbighshire County Council in planning for the OPUS project and provide advice to participants together with volunteering opportunities. This year we are working with DCC's Communities 4 Work team, providing back to work employment advice.

Since 2017 we have been involved in two projects funded by the Active Inclusion Fund, a fund managed by Wales Council for Voluntary Action (WCVA) supported by funding from European Structural and Investment Funds. The fund aims "to reduce economic inactivity in Wales and improve the employability of disadvantaged people furthest from the labour market".

In February 2017 our "Advice Works" project commenced. The scheme ran until January 2018 and provided 13 supported employment opportunities to over 25s, living in jobless households within Denbighshire. We employed all participants, the majority placed with us and others with external partners. We provided participants with experience and training to improve their skills



and prospects for future longer term employment.

We are pleased to report that the project was deemed successful and led to us making a further application for funding early in 2018. Our "Advice is Working" project commenced in June 2018 and will run until December 2019 offering a further 18 full and part-time opportunities to the same target group.

We are working with partners to engage participants on this project and within the first three months have already employed 4 participants.

Pete

Pete joined Citizens Advice Denbighshire in January as part of the Research and Campaigns team. Pete had previously volunteered as a Digital Inclusion Officer with Communities First. After volunteering with us for several months; contributing to our data collection and national campaigns, an opportunity arose through 'Advice is Working' for a Digital Champion/Research Assistant and Pete joined the project.

1. What attracted you to volunteering with Citizens Advice Denbighshire?

I was initially attracted to Citizens Advice Denbighshire to assist with Research and Campaigns as I like the idea of the research I help with potentially making a difference to people's lives.

2. What is your current role?

My current role of Digital Champion/Research Assistant mainly entails assisting people with making and maintaining Universal Credit claims. I continue to contribute to national and local campaigns and my frontline experience of Universal Credit also influences our Research and Campaigns work.

3. What is your favourite part of your current role?

My favourite part of the role is helping people to achieve a positive outcome, whether that is by giving people the knowledge they need to maintain their claim successfully or by helping them to get their advance payments sorted out as quickly as possible when they are in an emergency situation.

Universal Credit

Universal Credit is the replacement benefit for

- Housing Benefit
- Income-Related Employment and Support Allowance
- Income-Based Jobseeker's Allowance
- Child Tax Credit
- Working Tax Credit
- Income Support

Universal Credit has been available as 'Live Service' for Denbighshire residents since April 2015. Live Service was subject to Gateway conditions which amounted to a replacement for Income-Based JSA. There was also no need for claimants to maintain their online work journal.

Full Service first rolled out into Denbighshire in October 2017 through Wrexham Jobcentre.



The Full Service rollout for Rhyl Jobcentre was pushed back to April 11th 2018. In the period between October and April, several changes were made to Universal Credit including

- Removal of the seven-day waiting period
- Ability to receive full month's advance payment
- A two-week run-on of Housing Benefit for previous claimants

In preparation for the Full Service Rollout to Rhyl Jobcentre, which would affect a greater portion of Denbighshire's population due to both size and demographics, Chris Bailey, Universal Credit and Financial Capability Adviser, gave presentations to Denbighshire County Council and other support organisations on the support we could offer Universal Credit claimants.

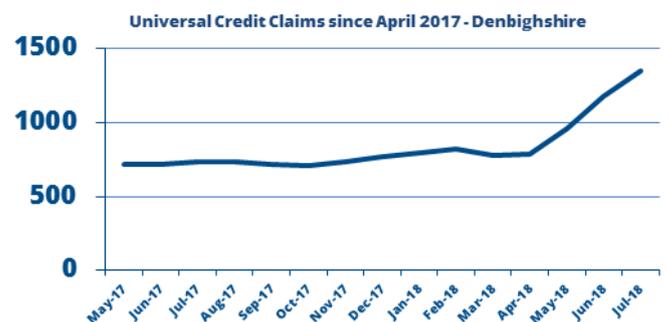
Since the rollout to Rhyl Jobcentre in April, we have supported dozens of clients with Personal Budgeting Support and Assisted Digital Support. We have participated in collocation at Rhyl Jobcentre Plus and Denbighshire County Council. Chris and Pete Davies are available throughout the week at the ASK Centre's Digital Suite.

Since April, approximately 200 new claimants are in receipt of Universal Credit throughout Denbighshire each month. Working in partnership has meant that those coming onto Universal Credit are receiving support every step of the way.

Improving our IT - Refernet

As Denbighshire County Council's Welfare Rights Service, in Summer 2017 we were looking for ways to simplify the submission and recording of referrals while maintaining confidentiality and security. Fortunately, we found Refernet, a referral platform offered by VicarriWheele LTD.

Refernet offered us accessibility and security in our referrals and also a platform to communicate with referral organisations to increase support for individual clients. Departments using Refernet are sending over 50% more referrals year-on-year. The mobile-friendly nature of Refernet also fits into the increasingly decentralised nature of support work.



Source: DWP

Veterans – Advice on your Doorstep



When we reviewed our community profile in 2015/16 we were concerned to see a reduction in contact with one particular client group - the over 70s. We felt this may be in part due to our focus on supporting working age clients through our current projects. We were also aware through our membership of the Armed Service Covenant Partnership and a previous project funded by the Royal British Legion, that there was a need for support to veterans over 70 and this would capture those that had done their national service. Based upon our client feedback on other projects we know that many people over 70 value a home based service.

We applied for funding from the Armed Forces Covenant and were successful in securing funding for the project “Veterans - Advice on Your Doorstep”. This project enabled us to deliver a home based service through which we could increase incomes, ensuring veterans and their families are in receipt of all eligible benefit entitlement, minimising debt, and reducing household expenditure with energy saving efficiency advice. We provided guidance on pertinent issues such as wills, lasting and enduring power of attorney, pensions, income and improved health - this project will deliver those positive outcomes. Feedback from our veterans and families tells us that they feel informed and empowered by the advice they have been given and able to make informed choices for their future, allowing greater personal autonomy, a significant factor for personal wellbeing.

Bill (and Sandy)

Bill is 70, he lives alone, he went into the Army straight from school and served for 20 years. His best friend is Sandy, a Labrador. Bill likes to keep himself to himself and likes the ground floor flat where he lives as it is near the beach. Bill’s life has been chaotic in the past, he has struggled with alcohol addiction and he has COPD + coronary heart disease. He is drinking less nowadays after a few hospital admissions.

When we went to visit Bill at home there were a hundred letters in a large pile going back over a period of 2 years. Bill was unsure what he was receiving and was not certain which bills he was paying. Bill agreed for us to take the letters away and to make some phone calls on his behalf to the Department of Work and Pensions. His neighbour was kindly offering to help Bill with shopping and dog walking till Bill felt better.

We reviewed all the letters, Bill was receiving Pension Credit, some Housing Benefit and Council Tax Reduction and his Army Pension. We made an application for Attendance Allowance which was awarded and this entitled Bill to full Housing Benefit and Council Tax Reduction - increasing his income by £169 per week.

Bill had some debts relating to rent and council tax - we negotiated these with the Local Authority and had them reduced. Bill used the back payment of benefit awards to clear them. He can now pay the small shortfall between his rent and housing benefit - we set up a direct debit.

We reviewed his fuel costs, applied for Warm Home Discount, registered him on the Priority Services Register and switched energy supplier.

As Bills income had increased, he was able to use it to help him stay warm and safe in his home. We contacted a home food delivery service, so he has easy to cook meals, he can use taxis to get about a bit more easily and he can pay his neighbour to do a few things for him (which he feels better about) and he has bought into a Motability scooter, so he can still walk Sandy.



Our Other Projects

Money Advice Service Debt Advice Project (MAS DAP)

This year our team have performed exceptionally well against target, currently we are the best performing team in Wales providing a high quality, fully compliant qualitative audited service, which is outcome focussed. The audit is assessing our money advice standard delivery to FCA standards against every registered organisation delivering money advice in the UK.

Money Talks

Money Talks was a Money Advice Service funded project which used local connections and locations to reach people throughout North Wales who were undergoing life changing experiences such as losing their job, starting a new job or bereavement. The project was very successful and focused on building relationships with clients rather than addressing issues only when they became a problem.

Frontline Advice Cymru (FLAG)

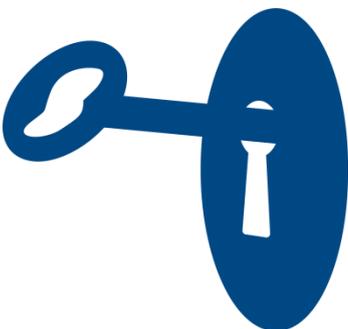
We're pleased to acknowledge the Welsh Governments continued funding to Citizens Advice Cymru for the project. Frontline Advice allows us to supports vulnerable clients across a range of issues with specialist caseworkers available for Debt and Benefits.

Better Advice Better Lives (BABL)

BABL is a Welsh Government funded project aimed at providing people with illness and disability with advice to improve their health and wellbeing, delivered in health settings (an early social prescribing model).

Key 2 Advice

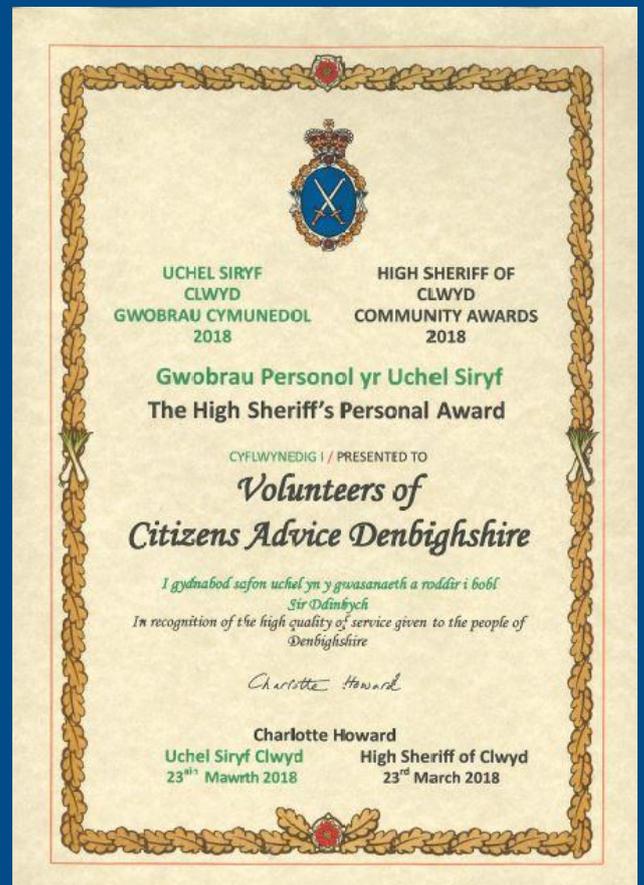
DCC Community Housing Team commissioned for a service to an extended level of advice to their tenants to maintain tenancies. We have recently secured this contract which commenced in July. We look forward to working with the team and DCC tenants.



High Sheriff's Personal Award

The High Sheriff of Clwyd Community Awards event was held on Friday 16th March 2018 at Ruthin School. Volunteers from all 3 offices attended the event along with Sue Parry, Eleri Jones and Lesley Powell.

Charlotte Howard presented the volunteers of Citizens Advice Denbighshire with her personal award, a great recognition for us and an excellent event.



£408k

is the monetary value of the time given by volunteers in our offices this year.

Thank you!

Events

National AGM



The Annual Conference and AGM for National Citizens Advice took place in Manchester this year. 10 members of Citizens Advice Denbighshire attended on Monday 13th November. There were many talks on subjects ranging from Local Government and Advice Trends to Casebook and Mindfulness.

Our AGM



We held our 2017/18 Annual General Meeting on 22nd September 2017 at Rhewl Pavillion. Our guest speaker was Charlotte Howard, High Sherriff of Clwyd. Talks were given by Winnie, Eleri and our Rhyl Volunteers.

EGM/Conference

An Extraordinary General Meeting was called for March 21st to ratify the changing of our business name from Denbighshire Citizens Advice Bureau to Citizens Advice Denbighshire.

We took advantage of the opportunity to also give talks about statistics & data collection, our audit, Google Drive and Universal Credit.

Networking Days



Our Rhyl Manager, Sue, took full advantage of the new facilities available in the ASK Centre on 15th November 2017 and organised a networking day with local organisations including the Alzheimer's Society, the Wallich, North Wales Police, the Department of Work and Pensions, Denbighshire County Council and Rhyl City Strategy.

We have also held further events in the room, including presentations by the Prince's Trust on the support they offer our community.

25 Year Celebration



Our CEO, Lesley, celebrated 25 years with Citizens Advice Denbighshire on 9th November. There were a few close moments during the organisation of the event but we managed a total surprise!

Congratulations to Lesley and thank you to all who participated!



Citizens Advice Denbighshire would like to thank all their funders for their investment into our services and demonstrating their confidence in us by renewing funding and contracts.



Problems can make everyday life harder. Knowing how to take action isn't always obvious and solving problems can be about having access to the right skills. If left unsolved, these problems don't just affect individuals; they impact on local communities and at a national level.



Freeman Evans
St David's Day
Denbigh Charity



With your support we can help people solve their problems, we can improve their lives, their health, their financial situations and their relationships and their ability to solve similar problems in the future.



We are proud to work in partnership with Denbighshire County Council to deliver welfare benefits and money advice to the people of Denbighshire.

