



Monmouthshire County Citizens Advice

ANNUAL REPORT

2017 – 2018



Company Limited by Guarantee

Registered Number 6532431

Registered Charity Number 1125068

Authorised and regulated by the Financial

Conduct Authority FRN: 617672

Chair's Introduction



It is now five years since the creation of Monmouthshire County Citizens Advice and we continue to build upon our reputation for providing high quality advice and support. This could not happen without the dedication and hard work of our volunteers and staff. With their help we have increased our opening hours and provision of support at outreach locations across the County.

As part of the membership agreement we have with the National Citizens Advice service we are required to meet a set of core and quality of advice standards and I am pleased to report that we have consistently met those standards.

During 2017-18 we have also made a major capital investment in our IT, purchasing 30 new computers. Extending the use of scanners also means that we are making steady progress towards a paperless office, which will contribute to cost and environmental savings.

Our main sources of core funding remain the Community Councils and Monmouthshire County Council, and their continued support remains vital to our future. After 5 years of funding cuts from Monmouthshire County Council, amounting to £25,000, I am pleased to report that we have successfully negotiated a reduction in the level of cuts of 2% for 2018-19. Future cuts will be at 1% per annum until 2022. It is helpful to have this certainty, but we continue to focus on ways of funding the shortfall through reducing costs and additional fundraising.

In addition to core funding we have experienced continuing uncertainty over the funding of the Better Advice, Better Lives project, which funds a number of paid staff posts. Funding for 2018-19 was confirmed very late in the financial year, however we have now been told that funding is guaranteed until September 2019. This has reduced the uncertainty in the short term, but funding beyond that date will depend upon the outcome of Citizens Advice Cymru's negotiations with the Welsh Government.

We now have a small but committed Trustee Board following three resignations in 2017-18. Our Board currently lacks a Treasurer and Fundraiser and we are also underrepresented in terms of gender and younger age groups. I am always happy to speak informally to anyone who feels they might be able to volunteer as a Trustee.

As we move forward I am confident that the Citizens Advice Service in Monmouthshire will continue to go from strength to strength and I would like to take this opportunity, on behalf of the Trustee Board, to thank all of our staff and volunteers who work so hard to ensure we can provide the service which is so needed by the residents of Monmouthshire.

Brian Counsell

Chair

Our Services

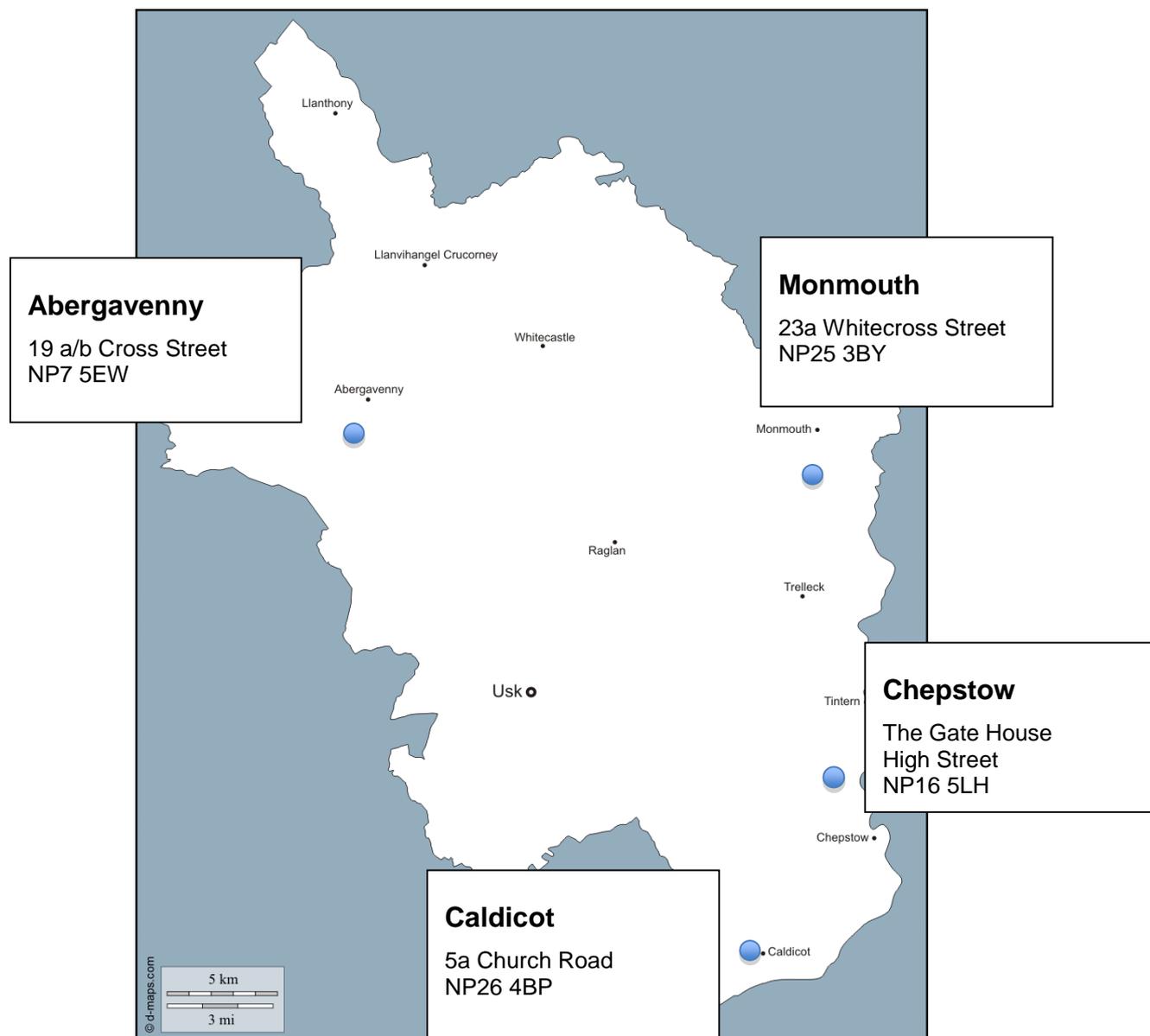
The Citizens Advice service assists people to overcome their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality and challenge discrimination and harassment – we're here for everyone.

Monmouthshire County Citizens Advice is a member of Citizens Advice and is a local charity serving communities across the county of Monmouthshire. We provide information, advice and support to people whatever their problem and collect data and campaign to improve people's lives.

Information and advice is provided by volunteers - over the telephone, over the internet or face-to face. Our service is free, independent, confidential and impartial. If we are unable to assist, we can signpost or refer you for specialist support.

As members of Citizens Advice we are provided with business and advice support, up to date information and training materials. Citizens Advice also oversees the quality of the advice we give as well as our governance.

Our Offices



General information is available 24hrs online from <https://www.citizensadvice.org.uk>.

Individual queries can be dealt with over the telephone via Adviceline on 03444 77 20 20, or for TextRelay 03444 111 445.

Our face-to-face support is provided from an office in each of the four main Monmouthshire Towns. Outreach sessions are also available for limited hours in Raglan, Usk, and Bulwark.

An initial assessment will either provide you with information, or where required a follow up appointment will be made with either a generalist or specialist adviser.

Information on opening hours for each location is provided at the end of this report.

Our Key Achievements

2017 - 2018 was another busy year with **3704 clients** receiving advice on **6,999 issues**. Volunteers in Monmouthshire County answer around 130 Adviceline calls each month.

As in previous years, more of the clients we have assisted are female (56%) than male (44%). The ethnicity of our clients matched the profile of Monmouthshire, with 96% reporting as white.



Advice on **benefits** remained a big issue for our clients with **39%** having queries on this although **debt** advice has reduced this year from 19% to **11%** compared to 2016-17.

60.5% of our clients are over 45 and 6% under 25.

33% of clients reported having a disability or long-term health issue.



Our top advice issues 2017 - 2018

Benefits 43%

Debt 14%

Housing 8%

Relationships & Family 7%

Employment 7%

Our Benefits Advice 2017-18

- 26% Employment Support Allowance (ESA)
- 23% Personal Independence Payment (PIP)
- 6% Housing Benefit
- 6% Working & Child Tax Credits



Our Debt Advice 2017 -18

- 14% Debt Relief Orders
- 13% Credit, Store and Charge Card debt
- 9% Unsecured personal loan debts
- 8% Council Tax arrears

We continue to offer our advice in different ways to suit our client's needs. Last year 72% of our clients were seen face to face or in person, 21% used our Adviceline service and 6% received telephone support from the local office.

Credit, store and charge card borrowing and unsecured debts continue to cause our clients financial problems.

Our Research and Campaigns work has identified that Home Credit Loans (doorstep loans) are one of the most commonly used types of high cost credit with some clients paying back more than double what they have borrowed.

We have also continued to campaign with our local politicians to stop the roll out of Universal Credit and the roll out was postponed until July 2018 for Monmouthshire.

Better Advice Better Lives

Monmouthshire County Citizens Advice again received funding from Citizens Advice Cymru to deliver the Better Advice Better Lives (BABL) project.

We deliver support for clients claiming benefits as well as those needing to submit appeals. Benefits advice is provided by a team of five specialists, from each of the main offices and outreach centres.

Advice issues follow national trends, with timely access to benefits, the need to assist in preparing appeals and delays in receiving benefits the main concerns of Monmouthshire clients. A case can take up to nine months before conclusion, which can cause considerable financial difficulties.

There are still issues with the health assessors employed by the Department of Work and Pensions for the Employment Support Allowance (ESA) and Personal Independence Payments (PIP) claims. This issue has been raised nationally and covered in the media across England and Wales. Over 65% of appeals that proceed to Tribunal are successful.



Our BABL Advice 2017 - 2018

Target **650** clients

Achievement **659** clients

Income Gains **£2,027,908**

Funding for BABL continues to be uncertain and we are currently contracted to provide the service until September 2019. We are hopeful that after the successful evaluation of the Wales-wide project, funding will continue and we continue to support Citizens Advice Cymru to provide the information needed by the Welsh Government.

Recruitment and Training

As we would expect, a number of volunteers have left us over the year, but we have continued to recruit and train an equal number of new volunteers. The majority of our volunteers stay with us for several years, making a commitment to the service, our clients and the issues that they face.

Support for training is provided through our membership of Citizens Advice. The learning platform is now on-line making it easier for staff and volunteers to monitor progress. Volunteers and staff continue to attend courses both in-house and off site with information cascaded to benefit other advisers.

Specific training has continued to be given on 'ASK re' a gender violence and abuse project, in which advisers ask clients, where appropriate, whether they feel safe at home. Money Advice Service also require training in Giving Good Debt Advice. The majority of volunteers have completed their training in both of these.

We have scored well in our pilot of the Quality of Advice Audit (QAA). This has also helped us integrate processes across the offices and we have seen an improvement in case writing.

Courses attended:

- Universal Credit
- Dynamics of Poverty
- Digital Inclusion
- Welfare Rights
- General Data Protection Regulations
- Welfare Reform
- Introduction to Benefits for European Nationals

Two of our volunteers provide a MacKenzie Friends service, drawing upon their specific professional skills to assist clients in a court setting. Funding was achieved for this project during the year which was helped to cover the costs of our volunteers providing the service.

In-house training sessions for volunteers have drawn on external expertise to support the development of volunteers' and staff skills. These events also provide an opportunity for us to raise awareness of our own work. We have heard from speakers on:

- Loan Sharks
- Citizens Advice Research & Campaigns Work
- Age Cymru Service
- Citizens Advice Energy Champion
- Department of Work and Pensions (DWP) to talk about Universal Credit

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 in the local service offices.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets and 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, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 2700 series of standards.

Our Impact - How have we helped Monmouthshire?

Dealing with major suppliers can be confusing

Our client, an elderly gentleman, had been struggling with confusing letters from BT and changes to how his water supply would be billed. Having used our services previously he knew where to come for help and support. Our client did not know what services he was paying for with BT and after a short investigation we were able to clarify this for him. Changes being made by his landlord meant that he would now be responsible for paying his own water bill direct and the letters he had received he had found confusing. Spending time to explain the situation meant he was able to stop worrying. The client was so grateful he even gave us a donation to support our service.

“I wish I could give you more, you provide such a comfort to me”

Communicating with official bodies can be difficult for vulnerable clients

Our client had suffered from ill health all his life and with no family support was unable to read the normal sized print on letters from the Department of Work and Pensions. Despite several requests for information in large print this has not been forthcoming and we have therefore helped him with preparing submissions for tribunals. Client has found it extremely difficult to engage with official bodies and has needed understanding, patience and reassurance from us as the process continues.

Health and harassment can lead to homelessness

A man suffering from depression and other mental health issues had been living in his Housing Association flat for over a year until he was threatened by his neighbours. His car and flat had been vandalised and he had been sleeping in his car for the past three months. As a result of the actions of Citizens Advice he was assigned a Housing Support Officer and was eventually rehoused.

Coping after bereavement.....

Our client had just lost his father and the family were at a loss to know what to do next. There seemed to be little help available and so they turned to Citizens Advice. We helped the client to obtain bereavement allowance and a government payment to help with funeral costs. We helped client update details with the County Council to ensure that benefits would still be paid. As well as the practical help we were able to provide we were able to listen, were empathetic to his situation and were able to show we cared.

“Finally someone who understands”

... and marriage breakdown can result in a multitude of difficulties

A mother with two young children was left by her husband and had no idea how she would cope. She did not know what her entitlements were and could not decide whether it would be worth her while to continue in part time employment. She was put in touch with a variety of agencies and a free session with a local solicitor was arranged. In addition she was helped to assess the financial consequences of the options open to her as a result of which she decided to stay in work.

“I now feel more in control of this situation”

Why we are needed:

Life is complicated. Sometimes people face problems that they don't know how to overcome.

4 in 5 of our clients experienced a shock or life event before their problem started

9 in 10 of our clients said that their problem affected their lives, including causing anxiety and financial difficulty

2 in 3 said they had difficulty knowing who to contact before they received advice from us

82% of people we helped said advice improved their lives

Research and Campaigns

Monmouthshire County Citizens Advice actively support Citizens Advice in research and campaigns, a core aim of the service we agree to provide. We have continued to identify trends and collect evidence on the impact of unfair policies or practice and poor administration. Some of these have been sent to national Citizens Advice as Bureau Evidence Forms (BEFs) in response to national calls for evidence. Others with a more local focus have been taken up directly with the organisations concerned.

Some of Our Research and Campaigns work 2017 - 2018

Access to post office services

As Citizens Advice is the official consumer watchdog for the postal service, we took part in a Citizens Advice Cymru research project to find out the impact of the post office transformation in Wales. We asked our clients to complete surveys so that the information could be used in a report.

Scams month: We collected examples of scams and shared these with Trading Standards.

Big Energy Savings Week: client surveys and campaign displays with partners.

National Consumer Week: displays in offices, community hubs and outreach venues

Articles published in the press across the County

- Dealing with debt
- Do you know your consumer rights
- Scams Awareness

Our Partners

Our partnerships are essential part of delivering a unified service across Monmouthshire.

In addition to keeping our funders aware of our activities, we have continued to work alongside other organisations, in particular the Gateway Credit Union. We share an office with them in Abergavenny and have continue to deliver an outreach advice service in their premises at Bulwark in Chepstow.

We also have an agreement with our landlords in Abergavenny, Melin Homes, to provide an advice service to their tenants, along with capability sessions to those tenants who require it. In return, we have a lease of the premises we share with Gateway Credit Union on preferential terms.

Our clients are also able to access the Pensionwise service through appointments at any of our four main offices.

The CEO attends meetings of the Financial, Economic and Digital Inclusion Partnership (FEDIP), the Third Sector Network and the Regional Providers Forum, where she meets with other local organisations. Monmouthshire Citizens Advice is also a member of the Gwent Association of Voluntary organisations and we have recruited a number of volunteers from this association.

It is also very important for the offices to keep up to date with both new and old projects in the area, as it increases our ability to signpost efficiently and has resulted in referrals for advice. Contacts have been made with:

- Royal Association for Deaf People
- Llamau working with young people and vulnerable women
- Housing Solutions – Monmouthshire County & Torfaen County Borough Council
- Monmouthshire Mediation Service
- Community Connections – volunteer befriending scheme
- Speakeasy – Legal Advice Charity
- NEST, the Welsh Government's fuel poverty scheme
- Gwent Association of Voluntary Organisations (GAVO)
- Gwent Drug and Alcohol Service
- Shelter
- Mind
- Local food banks
- Monmouthshire libraries and One Stop shops

Our Finances

The financial position of the organisation remains secure.

MCCA received income of £207,654 and spent £237,431 bringing a deficit of £29,777 to 31 March 2018. This was a planned deficit with the Trustees approving an organisation wide audit of PC's and subsequent replacement scheme at a cost of £15k.

£67,936 of the income was allocated as restricted funds, all of which is received to deliver the Better Advice Better Lives project.

By far the bulk of our unrestricted income was from the Town and Community Councils, which amounted to £60,710. We also received £54,403 from Monmouthshire County Council, £2.8k less than in 2016-17.

Our main expenditure, as usual, is employment costs, which in 2017-18 amounted to £140,506, and included a sum for a defined contribution pension scheme.

At the end of 2017/18 the balance sheet showed a credit of £142,130, all being unrestricted. These MCCA net assets represent 8.9 months operating expenditure, which equates to a GREEN rating in Citizen's Advice Financial Health Monitoring Assessment.

Our People

Trustee Board

Mr Brian Counsell	Chair
Dr Claire Bloomfield	Trustee - Research & Campaigns
Mr Roger Chater	Trustee - Personnel
Mr Peter Davey	Trustee - Governance
Mr Peter Farley	Trustee - Communications
Mrs Sally Jones	Trustee - Resigned December 2017
Mr Peter McGahey	Trustee
Mr Simon Pickering	Trustee - Resigned August 2017
Mr David Thomas	Treasurer – Resigned April 2017

Staff

Mrs Shirley Lightbound	Chief Executive Officer
Ms Beth Addis	ASM (South)
Mrs Yvonne James	Admin and Finance Officer
Mrs Jane Robinson	Training Administrator
Ms Kathy Young	ASM (North)
Mrs Lou Allerhand	Project Worker (BABL)
Ms Alison May	Project Worker (BABL)
Mrs Margaret McLoughlin	Project Worker (BABL)
Mr Darren Williams	Project Worker (BABL)

Volunteers

We now have 83 volunteers across the four offices and we are grateful to them all for the time they give to help us provide a service for our clients.

Would you like to volunteer with us?

Our service offers many different opportunities for volunteering

Advisers

Being an adviser is a very varied role. As an adviser you will:

- Interview clients at drop-in sessions and appointments in the office, over the phone or at outreach sessions
- Give information from the Citizens Advice electronic information system and other sources
- Give advice in explaining the choices and consequences the client faces
- Give practical help by writing letters, making phone calls, completing forms, doing calculations and even representing clients at tribunals
- Refer clients to other agencies if they are better placed to help
- Keep records of all clients' cases
- Prevent future problems by identifying issues that affect a lot of clients

You don't need any particular qualifications or experience to train as an adviser. All sorts of people are advisers. You need to:

- Be good at listening
- Be able to work in a team
- Be able to read and write English and do basic maths
- Be open-minded and non-judgemental
- Enjoy helping people

Support every step of the way

Advisers don't need to know it all! We provide all trainee advisers with a comprehensive accredited training programme that will give you the skills you need to deliver a high quality service to clients. Our up-to-the-minute electronic information system contains most of the information you will need when advising clients. You won't be left alone after you are trained. There will always be a more experienced adviser, who will give you support, advice and guidance. All advisers are insured by Citizens Advice in case mistakes are made. Once you have qualified as a Generalist Adviser, you will have the opportunity to develop further skills and increase the depth and breadth of your knowledge.

Administrators

Administrators ensure that bureau systems run smoothly. Good support is essential for the running of any organisation, and Citizens Advice is no different. There are many different administrative roles – we can match your skills and time available to the bureau's needs. Tasks may include:

- Using spread sheets, databases and word processing packages
- Maintaining and developing administrative systems
- Stock control of leaflets and materials and updating information
- Helping to arrange events
- Receiving and sending faxes, mail, email and telephone calls
- Taking notes and minutes at meetings

Receptionists

Receptionists are the public face of the service. They are the main link between the public and the office. This role would suit people who are methodical, organised and patient. As a receptionist, you would:

- Greet clients and make them feel comfortable
- Arrange appointments and answer phone calls
- Provide information on the Citizens Advice Service to clients
- Manage the waiting room
- Keep records

IT support co-ordinators

The Citizens Advice Service is increasingly taking advantage of developments in IT. As an IT support volunteer you may be involved in a variety of areas, depending on your skills and the time you have available, for example:

- Supporting and training users in day-to-day use of IT systems
- Troubleshooting hardware and software problems
- Maintaining and developing networks
- Designing spreadsheets, databases and websites

Trustee Board Members

All local Citizens Advice services are independent charities, governed by their own board of trustees, who are ultimately responsible for the quality and range of the service. Day-to-day control is delegated to the Chief Executive Officer, but Trustees:

- Set the overall direction and support the development of the service
- Ensure the service meets the needs of the local community and the Citizens Advice membership standards
- Employ staff and control bureau finances
- Earn and retain the respect of important and influential people and organisations in the community, including funding bodies
- Ensure the bureau complies with relevant laws.

Trustee boards need people from all sections of the community with a wide range of different skills, experience and perspectives. Trustee boards tend to meet in the evenings, making this a flexible role, which trustees often fit around a full-time job. A full induction into the trustee board's role and responsibilities will be provided.

If you are interested in volunteering with us for any of these positions then please contact training@monmouthshirecountycitizensadvice.cabnet.org.uk for further information

Or visit the website at

http://www.citizensadvice.org.uk/volunteer_bureau_search

Our Funders

We gratefully acknowledge the support of all of our funders



**Abergavenny
Town Council**



**Monmouthshire
County Council**



**Caldicot
Town Council**



**Chepstow
Town Council**



**Welsh
Government**



**Monmouth
Town Council**

Community Councils

Caerwent

Goetre Fawr

Llanarth

Llanfoist Fawr

Llangattock vibon Avel

Llanover

Llantillio Crossenny

Magor with Undy

Mathern

Mitchel Troy

Portskewett & Sudbrook

Rogiet

Shirenewton

Tintern

Trellech United

Tidenham Parish Council

Usk Town Council

Monmouth Rotary Club

Friends of Monmouthshire County Citizens Advice



Sir Fynwy – Oriau Agor Monmouthshire County - Opening Times (April 2018)

	Drop in sessions for gateway advice	Appointments	Extra sessions by appointment only
Abergavenny Office 19a & b Cross Street Abergavenny NP7 5EW	Monday, Tuesday, Wednesday & Friday 10am – 1pm Information also available from 10am to 3pm	Available Monday, Tuesday, Wednesday and Friday 10am to 3pm	Better Advice Better Lives Tuesday 11am to 1pm Wednesday 11am to 1pm Friday 10am to 3pm
Caldicot Office 5a Church Road Caldicot, NP26 4BP	Monday, Tuesday, Wednesday & Thursday 10am to 1pm	Available Tuesday Wednesday & Thursday 10am to 1pm	Better Advice Better Lives Monday 10am to 2pm Tuesday 1pm to 3pm Wednesday 10am to 3pm
Chepstow Office The Gate House, High Street Chepstow, NP16 5LH	Monday Tuesday Wednesday & Thursday 10am to 3pm	Available Monday, Tuesday, Wednesday and Thursday 10am to 3pm	Better Advice Better Lives (help with benefit issues) Thursday 10.00am to 12pm
Monmouth Office 23a Whitecross Street Monmouth, NP25 3BY	Monday, Tuesday, Wednesday & Friday 10am to 2pm	Available Tuesday, Wednesday & Friday 10am to 2pm	Better Advice Better Lives (help with benefit issues) Monday 11am to 1pm Tuesday 10am to 3pm
Abergavenny Tudor Gate Doctors Surgery	Better Advice Better Lives (help with benefit issues) By appointment only		
Abergavenny Abergavenny Community Enterprise, Hillcrest Road	Better Advice Better Lives (help with benefit issues) Tuesday 12.30pm to 3pm		
Chepstow Gateway Credit Union 50A Bulwark Road Bulwark Chepstow	Thursday 1pm to 4pm		
Raglan Raglan Old Village Hall	First and Third Tuesdays of the month 1.30pm to 3.30pm		
Usk Usk Community Hub Maryport Street	Thursdays 10.30am to 12.30pm		
Wyesham Woodland View Community Shop	Better Advice Better Lives (help with benefit issues) By appointment only		