

**citizens
advice**

Sedgemoor

ANNUAL REPORT

2014-15

Charity Registration Number 1041082

Company Limited by Guarantee

Reg Number 2947532

Reg Office: Clarence House, High Street, Bridgwater, TA6 3BH

Authorised and Regulated by the Financial Conduct Authority

FRN:617728



LOTTERY FUNDED

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AIMS AND PRINCIPLES

Our aim is to provide free, independent, confidential and impartial advice to the people of Sedgemoor on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

OUR VISION

To empower people to exercise their rights and resolve their problems.
To use client evidence as a force to improve local and national policy.

CHAIRMANS REPORT

This past year revealed itself as one with two distinct halves. In the first half of the year, our then Chief Officer Joan Saddington, decided that she wanted to pursue a different career path and following her letter of resignation the process of recruitment and adjustment consumed much of the time until August. It was a great comfort, and pleasure, for the Board to see how the staff reacted to the pending change and our thanks go to all for their part in ensuring that the standards in this bureau were maintained.

In August our new Chief Officer, Amy Jones, took up her appointment. It pleases me greatly to record that an excellent choice was made; the transition was seamless and the bureau has continued to make steady progress under her leadership.

The impact of my last statement may not be fully appreciated by some but I can assure you that around the country there are bureaux that have, and still are, experiencing difficult times to the point that they have been forced to close their doors. Others continue to struggle in the face of reduced funding and challenges around governance.

I would like to assure our supporters of the capabilities of this Board to undertake the requirements of the office and I thank the Board members, funders and all our supporters who have helped to maintain the momentum throughout the past year.

My thoughts over the past year range from relief that the devastation from the floods of the previous winter were not repeated, although we prepared for any reoccurrence, to the advantage that this building has created in affording the development of this bureau. We exist to serve the people of Sedgemoor and a 10.6% increase in clients, which has taken us over the 6000 mark for the first time, would seem to justify the decision to move from the previously held two sites.

Very much like governance and finance being reliant on each other a building without people is of little use to the community. I can report that we have very good levels of staffing by both numbers and quality; this is not easily achieved at a time when competition for good people remains high and is an objective for all charities. A word of thanks then to those who manage in the bureau, a good atmosphere promotes stability and enables a foundation for progress.

CHIEF OFFICERS REPORT

The logo for Citizens Advice, featuring the words "citizens advice" in white lowercase letters inside a blue speech bubble shape.

Thousands of people came to the Citizens Advice service in Sedgemoor in 2014/15 seeking help to find a way forward. In challenging circumstances, our volunteers and staff in the bureau have worked with huge enthusiasm, responsibility and generosity to find solutions wherever they can.

For many of our clients and advisers, the year was dominated by the ongoing economic challenges. Problems with money, benefits, employment, housing and getting the support to which people were entitled remained high on our agenda. At the same time, funding challenges have meant our service has had to find new ways to be even more efficient, work in partnership and often take tough choices about how best to focus our efforts.

Although we help thousands of people every year, too many people still find it difficult to get our help. So we have focused our effort this year on improving accessibility to our service. People can now call into the bureau, telephone our Adviceline, email, self-refer through the Help and Advice Across Sedgemoor website and text. We are still experimenting and developing these methods of helping people to ensure that clients receive the help that they need, the way that they choose to access it.

Our public profile has been raised locally and nationally over the past 12 months, through our development of partnership working in Sedgemoor, Somerset and nationally. Our commitment to Research and Campaigns work is unwavering and we are working to provide our clients with a platform to share their experiences and encouraging them to tell their stories directly.

As we look back at our achievements in 2014/15, we are confident that the future of our service is in good shape. The work we have been doing to build a stronger service to focus on what our current and future clients need has laid strong foundations.

Our direction is clear and we plan to improve our advice, influence and effectiveness further in the year to come. We are optimistic and enthusiastic about what we can achieve as we continue to modernise our service.

Amy Jones

HELP & ADVICE ACROSS SEDGEMOOR (HAAS) YOUNG TRAINEES

The logo for Citizens Advice, featuring the words "citizens" and "advice" in white lowercase letters inside a blue speech bubble shape.

We have been working alongside Bridgwater College to recruit and train young people in advice giving. It has been found that young people are under-represented as clients to advice agencies – although they are more likely to need their services. Therefore the aim of this project is to help engage more young people as volunteers at Citizens Advice Sedgemoor and attract more young clients. As this is a pilot scheme we have had many challenges along the way. But we have also had successes and have learned plenty throughout the process.

To date we have trained twelve people in gateway assessing, four of them dropped out before fully completing the course, due to moving colleges and other commitments. Eight of them are still with us, some have completed the gateway training and should be ready to start seeing clients on their own soon! Others are just starting out on the journey. The majority of these trainees have also been undertaking qualifications in advice-giving alongside the gateway training packs. Shelly has successfully completed the 'Communicating with Legal Advice Clients' module, Tamlin has achieved Customer Services and Money Management modules and Sophie has almost fully completed a level 2 in Supporting Access to Legal Advice. Our new trainees, Myles, Sophie and Joseph are working towards a level 2 in Information, Advice and Guidance through Bridgwater college. Casper, a well-known face in the bureau, has also been working towards a level 2 qualification during his time here as part of the HAAS funding.

In order to encourage young people to use Citizens Advice Sedgemoor, we opened a 'drop in' session in the college – every Monday afternoon. This was advertised on Facebook and in the college. Unfortunately no clients engaged with this service and it has been suspended. We have also developed a 'Text for Advice' service in order to create new ways of accessing the service. We are now in talks with youth service providers in order to further develop this part of the project. We know that there is a demand for advice services for young people and want to work to find the best way to deliver it.



One Stop Shops, Public Events and Financial Capability!

The project comes to an end on 1st September 2015, and we feel that we have achieved a lot during the two year period:

Three 'One Stop Shops' based in; Cannington, North Petherton and Nether Stowey have been established, with 365 clients having received help and advice. We intend that outreaches will continue at the end of the project and are hopeful that the resources will be found to support them.

We have attended many public events promoting the services of HAAS partners, including the Fresher's Fairs at Bridgwater and Cannington College, the Nether Stowey May Fair and Café Connect's 10th Birthday party! This gave us a great opportunity to meet potential clients, recruit volunteers, network with other agencies and carry out questionnaires on the advice needs of the community.

A number of the partners have worked together to develop a money management self-help pack, which is available for free from the HAAS website: www.haasedgemoor.org.uk/self-help. This resource includes an income and expenditure sheet, information about APR'S and sample letters to deal with money advice issues.

We would like to extend a special 'thank you' to Judie Jones – Money Advice Officer, Sedgemoor District Council and Alison Palmer – Chair, Bridgwater and District Credit Union, for their dedication and support with the 'One Stop Shops' and to Connect North Petherton for funding the outreach for the past 12 months.



ADVICE LINE

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This year preparations began to implement a new single point of telephone contact for the residents of Somerset to seek advice and assistance. This has now replaced the individual advice contact numbers for each bureaux.

Adviceline is the Citizens Advice telephone service for the bureaux network. It uses existing bureaux telephone systems, staff and volunteers to try and meet the demand of local telephone access for clients.

We are pleased to report that the implementation process for Sedgemoor was smooth, relatively problem-free and met with real positivity by all those involved. We went live on 13th April 2015. Joining Adviceline provides clients with access to the 03 number at no cost to bureaux, the ability to geographically route all calls from landlines and a centrally managed queue with menu options for clients.

The fact that the Somerset bureaux are now also sharing volunteer resources only benefits Somerset residents and allows for greater telephone capacity across the working week for queries and problems to be dealt with.

The data management information provided by Citizens Advice is invaluable to developing the service to both individual bureau and to the Adviceline group.

Whilst this service is very much in its infancy, it is something that should be celebrated and we are confident that the service will continue to improve and perform well nationally.

The early indications of the success of Adviceline suggests that the we are performing above the national average and relationships between bureaux are strengthening.

£148,899.00
Mortgage and rent
arrears managed

£108,628.71
Wessex Water
debt managed

WELFARE BENEFITS (Kate Wilkin)

Disability Living Allowance and Attendance Allowance continued to make up the lion's share of my benefits caseload with the now fully established Personal Independence Payment in second place and Employment and Support Allowance a close third. Sarah and I have yet to see the flood of ESA50s now that ATOS have been replacing but this merely demonstrates the level of the backlog; I anticipate the problem to rear its head within the next 12-18 months. ESA continued to be the main benefit in terms of appeals and success rate at tribunal was 100%. A particular trend I came across in terms of some clients being found fit for work is that they are ending up in a benefit loop – they fail their ESA medical and have to claim JSA, but cannot cope so get sanctioned causing hardship and distress. Six months later they re-apply for ESA and the cycle starts again. These are the clients who either decided they could not cope with the appeal process or do not fit the strict ESA criteria and now find themselves in no man's land – neither sick enough for ESA nor well enough for JSA.

MENTAL HEALTH (Sarah Bowden)

During 2014/15 the majority of clients I saw had issues relating to benefit problems or enquiries. This has been consistent throughout my time here as welfare reform is an ongoing process and can cause confusion for many clients who are affected by it. Most recently, the newcomer is Personal Independence Payment (PIP) which has truly integrated itself now after initial problems around lengthy decision making processes. I personally welcome PIP as the process seems to recognise those with Mental Health difficulties more than its predecessor, Disability Living Allowance. I feel this is particularly so as the majority of claimants are seen at a face to face consultation, where claimants (and their carers) get a chance to explain in more detail how their illness affects them as opposed to trying to write this in a tiny box!! Universal Credit is the other major addition to the area but has yet to affect any clients I have assisted. No doubt this will make an appearance next year!

HOUSING (Colin Cudbill)

2014/2015 saw another successful year in terms of repossession and homelessness prevention for the clients of Citizens Advice Sedgemoor. Links with local housing providers have been strengthened based upon the solid and credible work carried out by the bureau. Continuation of funding has allowed us to build further on the housing specialist work we provide for clients of Sedgemoor and the options available to them through various schemes. We will continue to work hard in 2015/2016 as the impact of the economy is still being felt by all. More and more homeowners and tenants will continue to need our support and will benefit from our extensive and reliable relationships forged with local housing providers, the county courts and solicitors.



**20 clients
represented at
Welfare Benefit
Tribunals**

CAMPAIGNS AND RESEARCH

During the year, Social Policy has been rebadged as Research and Campaign, and our team at Citizens Advice Sedgemoor has been active in many ways.

The database of clients and cases provides a rich source of evidence and an insight into what is bothering the people of Sedgemoor. We are constantly seeking out case studies which have a value as human interest stories and discussing the issues with local MP's and Councillors. Since April 2014 until March 2015 we have raised a total number of 266 Research and Campaign information sheets.

The main enquiry areas have been as follows:

Housing – 75, Employment – 63, Benefits – 62, Consumer – 34, Legal – 19, and Other – 13.

The main themes within the above areas have concentrated on the following:

Unethical Employer – 60, Homelessness due to prison release – 48, Unethical Business – 31, Unethical Landlord – 26, Lack of Legal Aid – 14 and Scams – 12.

The team plays an active part in the County Research and Campaign Community as well as within the National Rural Issues Group, where we are currently looking at affordable housing issues. We have been involved in Digital Inclusion; Local Assistance Scheme in Somerset (LASS) and funding; Universal Credit; minimum wages and Carers Allowance; removal of Jobcentre phones and a focus on Somerset's younger generation.

We have been actively involved in country wide campaigns and during July we will be active in campaigning to raise awareness of scams. Previously we have been involved in Advice4Future; prepayment meters; labour market research; renter's rights including rogue landlords and letting agents; pension scams and how well bailiff law reform is working.

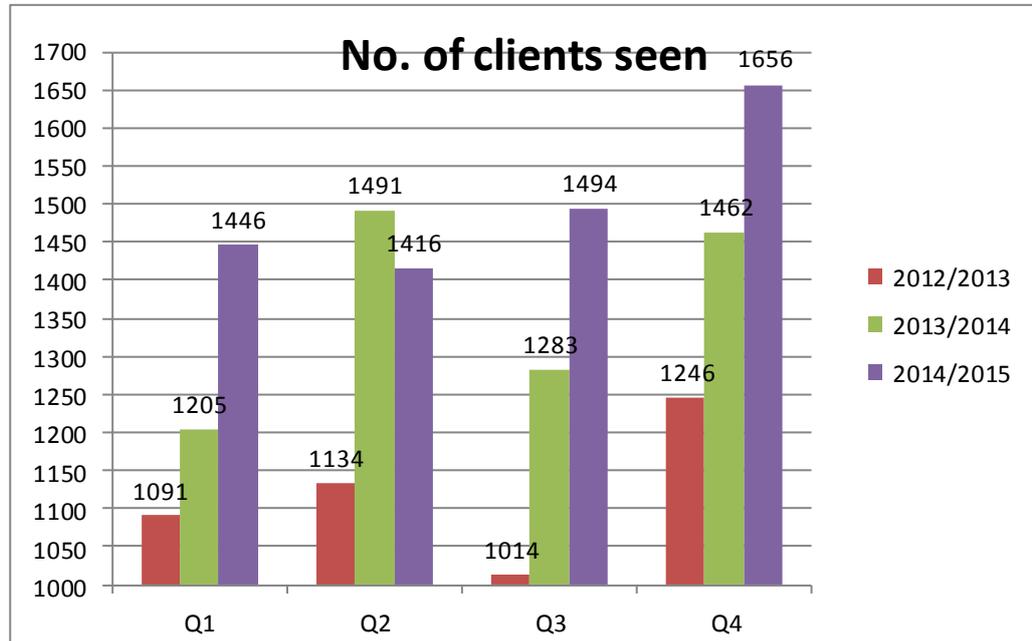
Last year migrant workers were a main topic of concern and we were able to liaise with the relevant people within two of the town's big employers. This seems to have been a success, but we are watching the database for further cases.

We worked hard, and loudly, on homelessness in the town. We saw 100 homeless people, 48 of whom had recently been released from prison. We are currently involved with the Settled and Safe Campaign looking at rentals; vulnerability of people within Sedgemoor, especially NHS leavers, care leavers and ex-prisoners.

We regularly Tweet, place articles on local radio and often submit press releases for publication in order to improve awareness.

CLIENT STATISTICS

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Total number of clients seen:

2012/2013

4485

2013/2014

5441

*21.32% increase from
2012/13*

2014/2015

6012

*10.49% increase from
2013/14*

**37 specialist housing cases
and 86 appointments,
including 26 court hearing
representations...**



**775
employment
issues**

**£1,023,495.13
Welfare Benefit
Income generated**

CLIENT SATISFACTION SURVEY

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- ◆ **100%** of clients:
 - were happy about how well the adviser understood their problem
 - were happy about the time they had to discuss their problem
 - were clear about what they needed to do next
 - said they were treated fairly by us
 - said they were happy with the service they received
 - said they would use the CAB service again
 - said they would recommend using CAB service to others
 - were able to access our services
- ◆ **98%** of clients were happy about where they came to see us
- ◆ **98%** of clients were happy about the times we were open
- ◆ **98%** of clients were happy about how long they had to wait in total
- ◆ **97%** of clients received the help and information that they needed

Client feedback is very valuable and is used for different purposes:

- ◆ internal service improvement
- ◆ staff and volunteer motivation
- ◆ information for funders

Client satisfaction measurement is the process of obtaining qualitative and/or quantitative information about the extent to which client expectations are being met. As a bureau we are interested in receiving data on what clients really think about the services (rather than what we think they think!).

8,321
issues dealt
with

23,283
contacts
generated

6,019
clients

TREASURERS REPORT



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In the final days of my tenure as Trustee Treasurer I am able to reflect on what has turned out to be a tremendously satisfying period of my life within the volunteer community. Each year I praise our core funders for their unflinching support which enables us to provide good, timely, quality advice to ever increasing numbers of persons from all walks of life who require help to defeat the increasing and ever changing complexities of modern living for a variety of reasons.

Our funders remain under enormous pressure to trim budgets and are no longer in a position to guarantee long-term continuous funding which brings problems for the bureau in terms of long term employment and contingency planning. We are forewarned that some cuts are inevitable from some funders although it remains abundantly clear that they value our levels of commitment and performance highly.

Our internal funding committee have been busy behind the scenes and have diversified funding which allows the bureau to remain as a viable and modernising charity.

Local Assistance Scheme in Somerset (LASS) continues for a period, Somerset County Council recognising that the bureau is extremely busy in this field.

We have now been under one roof for a considerable period and the benefits to management, costs, team spirit and overall performance are unquestionable.

As I step down I pay homage to Norman Denny for his hugely valued contribution to the bureau and equally wish the new Trustee Treasurer every success. Our accounts are healthy with an excess over Citizens Advice requirement of contingency funding. Our expenditure on running costs remains within budget despite the uncertainties surrounding future funding arrangements.

The bureau remains eternally grateful to all our funders who we believe recognise that the Citizens Advice Sedgemoor represents well managed service to the community and value for money.

ACCOUNTS



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DETAILED STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2015

INCOME	2015 £	2014 £
Sedgemoor District Council	100,000	100,000
HASS (restricted)	80,295	46,725
LASS	70,411	38,400
Somerset County Council	66,300	66,300
Public Health	23,650	23,650
Donations and other income	11,666	7,553
Wessex Water (restricted)	11,200	11,100
Flood Relief (restricted)	11,165	8,835
Homelessness Prevention (restricted)	10,000	10,000
Rental Income	4,574	-
CITA Grants and other minor grants	744	1,072
Legal Services Commission	-	30,930
SDC MAAPS (restricted)	-	6,000
TOTAL INCOME	<u>390,005</u>	<u>350,565</u>
EXPENDITURE		
Salaries and pension	220,713	212,894
Rent and services	41,139	42,658
IT Expenses	31,434	27,416
Partner Charges – HAAS Project	19,683	11,452
Depreciation	10,171	3,833
Travel	10,617	9,120
Water, light and heat	9,322	7,521
Telephone & postage	8,657	8,015
CitA and Professional fees	5,034	4,139
Printing, stationery, photocopying	4,728	6,415
Repairs and maintenance	4,650	2,874
Marketing	3,839	-
Cleaning	3,642	3,121
Recruitment Advertising	3,388	-
Insurance	2,505	3,517
Publications	1,548	1,448
Sundry expenses – including refreshments	1,414	1,816
Payroll fee	1,142	1,127
Independent examination fees	720	570
Training	322	1,776
Dilapidations – Exchange Offices	-	10,618
Relocation	-	6,530
Project Equipment	-	1,008
TOTAL EXPENDITURE	<u>384,668</u>	<u>367,868</u>
NET INCOME/(EXPENDITURE) RESOURCES FOR THE YEAR	<u>5,337</u>	<u>(17,303)</u>

THE VALUE OF VOLUNTEERING

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Volunteers are vital to the service, working in partnership with staff to provide quality advice and support to the citizens of Sedgemoor every year. Our volunteers provided £357,898.00 economic value to the bureau in the past year.

In order to deliver a high-quality service for our clients we continually invest in volunteer recruitment, development and management, enabling a range of people with different skills and backgrounds to volunteer.

By training and investing in our volunteers we help individuals to use their abilities to develop existing skills, learn new ones and to know that they are helping people in their local community. This can have a significant impact on volunteers lives, for example:

- All CAB volunteers gain at least one practical skill from volunteering
- 4 in 5 believe that they have increased their employability
- 9 in 10 have an increased sense of purpose or self-esteem
- 4 in 5 believe volunteering has had a positive effect on their health
- 9 in 10 feel more engaged with their community

For more information about volunteering contact Elaine Williams on 01278 459009 or email elaine.williams@sedgemoorcab.org.uk or visit www.sedgemoorcab.org.uk



ACKNOWLEDGMENTS

A BIG thank you goes out to all those that have supported, assisted and funded the bureau during 2014-15.

A special thank you is extended to all our volunteers, past and present, who have given so much of their time to help others. Without them the bureau would not and could not exist.



CONTACT & OPENING TIMES



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Bridgwater - Clarence House, High Street

Monday to Friday 10am – 1pm

Cheddar - Cheddar Baptist Church, Lower North Street

Monday 9.30am – 12.30pm

Burnham on Sea - Methodist Church, College Street

Tuesday 9.30am – 12.30pm

Nether Stowey – St Marys Church Centre, St Marys Street

2nd Tuesday of every month 1pm - 4pm

Cannington – United Reformed Church High Street

1st, 3rd & 5th Friday of the month 9.30am – 12.30pm

Highbridge - Hope Baptist Church, Church Street

Thursday 9.30am – 12.30pm

North Petherton – St Marys Church Rooms,

2nd Thursday of every month 12noon – 3pm

Adviceline: 03 444 88 9623

Email Service:

advice@sedgemoorcab.org.uk