

# NEW DIRECTIONS



## ANNUAL REVIEW 2017 - 18



Tendring

# Chairman's Report



The Tendring district covers an area of 130 square miles and is home to about 144,000 people. Citizens Advice Tendring exists to meet the advice needs of these residents. We are an independent charity and our effectiveness is largely dependent on the commitment and goodwill of both our volunteer workers and our paid staff. We do not receive any direct funding from central government and are responsible for raising the funds necessary to carry out our work.

We are fortunate that Citizens Advice Tendring continues to receive funding from Tendring District Council. I believe that we have an excellent working relationship with the council who appreciate that our service fulfils a vital need across the district. Once again, I must thank Karen Neath, Management and Members Support Manager and Councillor Lynda McWilliams for their support and help during the year.

I also thank Tendring District Council, Essex County Council, the Police Crime Commissioner for Essex and the NE Essex Clinical Commissioning Group for their continued funding and support for the Tendring Mental Health Hub. We also received grants from four parish councils and I thank them for their assistance.

We are living in challenging times, both nationally and locally. Our service has to adapt and develop to respond to these pressures. We are always trying to find new sources of funding. Sometimes, we find that funders are keen to encourage partnership working and may be reluctant to give grants to a sole organisation. In this area of North East Essex, the service is delivered by Citizens Advice Tendring and Citizens Advice Colchester. The Boards of both services have agreed that collaboration may be possible should a suitable source of funding be identified.

This year, the Board decided to identify specific roles for each trustee; it was subsequently strengthened by the addition of 3 new members. Each person has considerable experience in their sectors and together with our existing trustees, I feel we have a Board that can provide both excellent leadership and strong support to management, staff and volunteers. In order to meet the challenges and deadlines which have faced us, in all cases, not only have trustees given their time freely but in far greater volume than would normally be expected of them and I wish to record my appreciation.

During the year, the Board carried out its first leadership self-assessment exercise, a requirement of our membership of national Citizens Advice. This rigorous audit examines 9 different areas of leadership and helps the trustees to measure how well they are leading Citizens Advice Tendring and identifies where they can make improvements. The Board had valuable assistance from Mel Hammond, Operations Director, and Neil Lawrence, Strategy Director, in preparing for the audit and dealing with the results, and I thank them for their help and support.

The function of Strategy Director was shared with Colchester Citizens Advice. Unfortunately, this role didn't work as well as we envisaged and, reluctantly, both services decided that the role would cease in Spring 2018. I would like to thank Neil Lawrence for his overall contribution to Citizens Advice Tendring and particularly for his help in analysing the options for change; we all wish him well for the future. Following the Board's re-evaluation of our needs, Mel Hammond was appointed to lead our new structure and I am pleased to report that the transition has been very positive.

As promised in last year's report, we joined the Citizens Advice Adviceline service and, in the coming year, we hope to extend advice provision to include web chat and email. We had productive talks with Holland Residents Association and, subject to funding, we hope to open an outreach in Holland-on-Sea Library. We aim to help people find their way around the internet, for example learning how to switch energy suppliers.

Summer 2018 sees the roll-out of Full Universal Credit across the Tendring district and in March 2019 the United Kingdom is scheduled to leave the European Union. I expect that both events will see clients coming to us for advice.

As ever, our staff and volunteers will be here to help and I again take pleasure, on behalf of the Board, of expressing our thanks and appreciation for the hard work that they continue to put in delivering a first class service to the people of Tendring.

**ROBERT CLUBB**  
**CHAIR**

## Our value to society in 2017/18

For every £1 invested in Citizens Advice Tendring,  
we generated at least:

|   |  |  |
|---|--|--|
| <b>£1.89</b>  | <b>£10.47</b>  | <b>£12.49</b>  |
| In fiscal benefits  | In public value  | In benefits to individuals   |
| <b>Savings to government</b>  | <b>Wider economic and social benefits</b>                                  | <b>Value to our clients</b>  |
| Reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers. | Improvements in participation and productivity for clients and volunteers. | Income gained through benefits gained, debts written off and consumer problems resolved. |
| <b>Total: £654,291</b>  | <b>Total: £3,633,379</b>   | <b>Total: £4,332,657</b>   |

**All of this demonstrates that we are  
an essential local service, now and in the future.**

(These figures are taken from a Treasury-approved national methodology applied locally)

# Meet our Trustees



**ROBERT CLUBB - CHAIRMAN** Robert is a qualified accountant who ran his own practice for over 40 years. Currently he is Managing Director of a property management company. He has been a magistrate since 1989 and, having survived bowel cancer, was appointed as an Ambassador for the Beating Bowel Cancer charity in 1989. A member of the Round Table, he is an experienced trustee and chair of several charities and social organisations.



**TONIA PARSONS - VICE CHAIRMAN** Tonia joined Citizens Advice Tendring following a 34 year career in NHS management, beginning in GP practice management before several years as a director and chief operating officer in primary care trusts. During this time she acquired formal qualifications in strategic health care management and economics, including a masters degree in business administration (MBA). She is also qualified as an executive coach. In her spare time she enjoys sailing and



**CHRIS BIRD - SECRETARY/TREASURER** Chris is a Chartered Management Accountant who worked in the Computer Industry as IT director of Psion PLC, then ran his own sales business and now is retired. Since retirement, he has been a Non Executive Director of NHS West Midlands (the strategic health authority), has volunteered as a Trustee for Mind, the Multiple Sclerosis Society, a Hospice, Tendring Specialist Stroke Services and is the joint founder of a charity based in Mbale, Uganda. His outside interests are watching opera, cricket and Bristol City.



**CORAL BORN** Coral has worked in the Social Work Department at Moorfields Eye Hospital and then in a similar role in general practice. She worked for a London solicitor after which she joined the Citizens Advice Bureau in Clacton as a Benefits Specialist and Deputy Manager. Following this she worked for Essex County Council as a member of the Benefits Team. Coral returned to Citizens Advice Clacton as a Trustee and helped steer through the merger with Harwich Citizens Advice in 2001.



**CHARLOTTE FITZGERALD - EQUALITIES** Charlotte is an experienced Senior Manager in local government, leading in challenging circumstances to deliver strategy, performance improvement, policy development and change management primarily in health and social care. She's committed to high quality services, partnership working and meeting customer expectations and needs. She is interested in making a positive difference and enabling change through effective alliances with strategic partners and open communication.



**STEVE GRAY - INFORMATION ASSURANCE** Steve was a Metropolitan police officer in the East End of London for 32 years. Now retired, he volunteers for several charities including Essex Police Heritage Watch, which ensures heritage sites remain protected, and Community Voluntary Services Tendring. He's also a member of Clacton Lions Club and assists with fund raising for them. Steve moved to Clacton from Southend, and enjoys walking and spending time with his family.



**CHRIS WHITFIELD - HR** Chris's career in operational and management roles began by gaining experience of sales and business administration before specialising in Organisational Development and HR. He's held senior OD and HR positions in a range of financial services companies, local and central government and not for profit. He has extensive experience in change management methodologies, process improvement, performance management, reward and systems thinking.

# Introducing Adviceline in Tendring

**A**dviceline is Citizens Advice national service for offering telephone advice to clients. Clients dial 03444 111 444 with calls to the service costing the same as calling 01 and 02 numbers. When someone in Essex calls Adviceline, the system first attempts to put the caller through to their local Citizens Advice. If that number is not being manned, or is engaged, the call will be routed to another Citizens Advice in the Essex Group. If there is no free adviser in Essex, the call will possibly be handled by one of the Specialist Services in Gateshead or Caerphilly.

At Citizens Advice Tendring, we decided to join Adviceline in April 2017. I was responsible for sourcing computers and arranging telephony service. We installed a separate computer workstation and dedicated telephone number and, initially, members of the Supervisor Team were trained and they delivered the service before rolling out training to volunteer advisers. We now have two supervisors and two advisers who participate regularly and, in future, offering telephone advice will be required of all new volunteer advisers.

As Advice Services Manager I am taking steps to improve our service to local residents in Tendring. For example, clients were calling the Clacton office for advice throughout the day and it was not possible to manage this workload while also seeing clients who came to the drop-in sessions. The first stage to managing change has been to only promote the Adviceline phone number on our public website.

Next, I have arranged for the Adviceline service to allow a limited number of callers from Tendring to leave a message asking for a call back if their need for advice is not too urgent. If it is urgent, they can move into the Essex Group instead. The aim is to call them back on the same or following day (weekends excepted).

During the coming year, I propose to run trials on email advice and web chat. Although this will require advisers with a higher level of experience and training, it does mean we will increase the number of clients to whom we can offer a service. I feel that we will always need to resist the pressure to replace quality with quantity, but look forward to Citizens Advice Tendring providing even more value for money.

**MARTIN FREEDMAN**

**ADVICE SERVICES MANAGER**

If you'd like to volunteer to be an adviser with Citizens Advice Tendring, please send an email to [supervisor@cabtendring.org.uk](mailto:supervisor@cabtendring.org.uk) or visit the Volunteering page on our website at [www.citizensadvice.org.uk/local/tendring/volunteer/](http://www.citizensadvice.org.uk/local/tendring/volunteer/)



# Welfare benefits advice

**O**ur service offers assistance to people with benefits problems including entitlements, over-payments and appeals, all of which can be extremely complex issues to understand and act upon without support.

The benefit specialists have been continuing to work with clients, assessors, and advisers, to ensure that everyone has access to expert advice in order to solve existing problems and avoid future issues.

## PIP COMPONENTS AND ESA GROUPS

One of the common issues our clients continue to face is incorrect decision making in awards of ESA and PIP, with clients often scoring 0 points throughout. This is an issue frequently seen at all of our offices in Tendring, and as a result we have assisted numerous people with reconsiderations and appeals.

## TAX CREDITS

From early April 2017, two significant changes to the Child Tax Credit system were put in place, impacting new and expanding families; the introduction of the two-child limit and the abolition of the family element. With these changes, many families on low incomes are worse off than they would have been in previous years.

## UNIVERSAL CREDIT

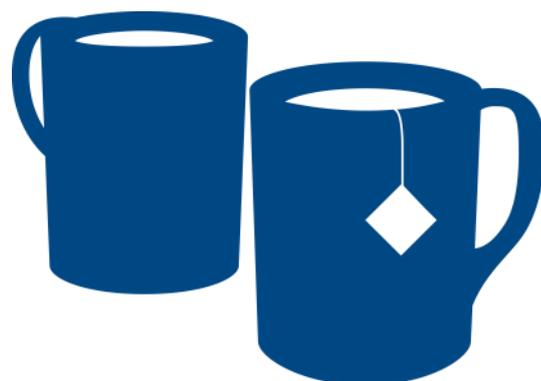
Great changes are occurring within our benefits system in the near future, with the introduction of Universal Credit Full Service being rolled out for new claimants in the Tendring area in July 2018. We expect to support people with a number of issues during the merging of six legacy income-related benefits to the new Universal Credit system, including issues with the claim process, sanctions, and assignment to conditionality groups.

Looking forward, clients receiving current income-related benefits will eventually begin transitioning to Universal Credit. We have already started receiving questions about the process and timeframe of this from a number of anxious clients.

Our offices across Tendring will continue to assist people with their benefit claims and issues, as we endeavour to support our clients to get the benefits to which they are entitled.

**SASHA STREET**

**WELFARE BENEFITS ADVISER**



# Debt advice

Research by The Money Advice Service suggests that, in 2017, 15.9% of the UK's adult population were over-indebted, that is people who are regularly missing monthly payments or finding meeting commitments a heavy burden.\* It is therefore not surprising that debt is still the main issue for which people come to Citizens Advice Tending for advice.

We continue to deliver specialised debt advice through MASDAP, funded by the Money Advice Service. This project allows us to provide help and support to the most vulnerable people in our community through money advice, help with budgeting, and advice on personal insolvency. Clients are referred either from our core service or by partner organisations.

Our 2017-18 MASDAP figures are:

|                                  |                                  |
|----------------------------------|----------------------------------|
| Clients seen                     | 291                              |
| Number of debts                  | 2,112 with a value of £2,871,314 |
| Clients assisted with Bankruptcy | 16 with a value of £596,112      |
| Debt Relief Orders submitted     | 54 with a value of £593,023      |
| Insolvencies                     | 70 with a value of £1,189,135    |

“Experiencing a mental health issue does not automatically mean that you are unable to manage your money or deal with your debts, but it can make it more difficult. Research shows that 50% of adults who are struggling with debt, also have a mental health issue.”

Source National Debtline

Across our whole service in 2017-18, the top 4 debt issues were:

|                                   |     |
|-----------------------------------|-----|
| Credit, store & charge card debts | 344 |
| Council tax arrears               | 241 |
| Unsecured personal loan debts     | 177 |
| Catalogue & mail order debts      | 142 |

We are still seeing many clients who have been clinically diagnosed with a mental health condition. To also be in debt can be overwhelming and our advice and support is crucial to helping a client cope.

**STEPHEN ANDREWS**  
**SPECIALIST DEBT ADVISER**

\* source <http://overindebtednessmap.org>



# Tendring Mental Health Hub

**Y**ear 3 of the Mental Health Hub project has confirmed it as an integral part of the local mental health support network.

We have maintained the high standard of service delivery, achieved through on-going development and training within our staff team to increase their knowledge and experience. They deliver two different aspects of the service, Drop in Advice Sessions and a Mental Health Recovery programme for volunteers with ill mental health who gain confidence and skills working in our community clothes shop.

In 2017/18 the Mental Health Hub has supported 272 new clients with ill mental health. Through 4,254 interventions the Hub has achieved a potential cost benefit savings of approximately £3m to local services.

The Hub project was nominated by Essex County Council in the Public Health category for the 2018 edition of the highly regarded Local Government Chronicle awards. The Shop Supervisor and I attended the awards ceremony in March 2018 and although we didn't win, it was a valuable networking opportunity.

**CLARE MUNDAY**  
**MHHUB MANAGER**



**A** very isolated, lonely and highly emotional client with mild learning difficulties came to a drop-in session at the Hub. She was keen to work in a charity shop but was unable to secure a post with a mainstream charity. As a result, her self-esteem and confidence were at a low ebb.

Although attending the Mental Health Recovery College in Clacton, her high anxiety prevented her from talking in the Recovery class so she sat at the back on her own.

We suggested that volunteering at the Hub could help her combat her various issues by encouraging her to meet others who have moved forward from their own personal problems.

After an informal interview which she found difficult due to her anxiety issues, she agreed to attempt one hour at the Hub to sample the experience of volunteering. Although finding this extremely stressful, she persevered, completed it and found that she liked the environment. Over the following weeks, she gradually increased her time until achieving her goal of working a full shift.

She now volunteers at the Hub 2 days a week. She has been able to speak in her Recovery Class and her tutors have praised the boost in her confidence. She has completed her course and will be going to the awards ceremony in July at Adult Community Learning. She has also now become a befriender.

# Some highlights of the year



Clacton M.P. Giles Watling visited Citizens Advice Tendring in February. He met Operations Director Mel Hammond to get an overview of the work done by the bureau. The meeting took place at the Mental Health Hub and the M.P. said that having a place where people with ill mental health can come and mix with other people and perform worthwhile tasks reduces their isolation,

gives them a sense of purpose and is of long term benefit to them.

Mr Watling asked what impact the introduction of Universal Credit had had locally. Mel explained that so far only single people qualified as new claimants so no major problems had been encountered. However, once UC is rolled out across Tendring in mid-2018 for all claimants, she expected to see a rise in clients seeking our help, particularly with regard to budgeting. Mr Watling acknowledged that budgeting could be a problem.

They discussed the issue of having to claim UC online. Both agreed that a number of claimants wouldn't have easy access to the internet or necessary I.T. skills. Mel said she was hoping to partner with other local agencies to provide internet access and IT skills training to ensure that people weren't disadvantaged. Mr Watling thought this would be a worthwhile initiative.

As part of Citizens Advice Energy Best Deal 2018 campaign, we hosted four information sessions in Clacton. These were aimed at groups of consumers who are in fuel poverty or are at risk of fuel poverty, and also at the frontline workers and volunteers who support these vulnerable consumers. Nearly 80 people attended and received advice, together with an informative 54 page guide about energy saving, finding help to pay bills and switching suppliers. The attendees were also shown how to use the Citizens Advice energy comparison website at <https://energycompare.citizensadvice.org.uk/>

A screenshot of the Citizens Advice Tendring website. The page has a blue header with the 'citizens advice Tendring' logo and navigation links for 'Contact us' and 'Volunteer'. The main content area is divided into several sections: 'Citizens Advice Tendring' with a description of their services and a photo of their building; 'How can we help?' with a search bar; 'Contact us' with phone and call options; 'More from us' with a link to their annual review; 'Volunteer with us' with details on recruitment; and 'Campaigns' with a link to support national campaigns. The footer contains the website address: [www.citizensadvice.org.uk/tendring/](https://www.citizensadvice.org.uk/tendring/)

The Citizens Advice Tendring website is now live, giving full details of our office locations and opening times and our current volunteering opportunities. The site also links to the main Citizens Advice website where advice and information can be found.

The address is:

[www.citizensadvice.org.uk/tendring/](https://www.citizensadvice.org.uk/tendring/)

# Thank you to...

## Our funders



## Our partners



## Citizens Advice Aims and Principles

### AIMS

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

### PRINCIPLES

#### Independence

The service provided by Citizens Advice is completely independent. Bureaux are therefore able to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

#### Impartiality

The service provided by Citizens Advice is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the bureau.

#### Free

Citizens Advice services are provided free to clients at the point of delivery.

#### Confidentiality

Citizens Advice offer confidentiality to enquirers. Nothing learned by a bureau from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

# Helping people

## Comments from our Client Satisfaction Survey 2018



"Helped me get back my deposit - good service."

"The lady was extremely helpful & gave me loads of useful advice and information."

"It has made a lot of difference as I would not have known what to do."

"Very helpful, has taken a lot of weight off my shoulders."

"I got the help I needed which made me less stressful."

"As there is no Tax Office (locally) this was very helpful."

"Given valuable advice on where to go next."

"So helpful and explained it all in detail."

"Advice given was helpful and comprehensive."

"Gave me the information I needed to prepare myself in the event of a claim."

"You helped me to sort out my finances."

"You make a big difference by helping to put into words and get it across in the right way."

In 2017-18, Citizens Advice Tendingring operated from **6** locations and we helped some **8,100** people with advice and information.

They came to us with over **11,500** issues, the top **5** categories being Debt, Welfare Benefits & Tax Credits, Housing, Relationships & Family and Employment.

The value of our benefits advice was **£3,282,040**.

The value of our debt advice was **£1,083,473**.

This was all achieved through the dedicated effort of **12** paid staff and **47** volunteers.



## Who we are

### Free, confidential advice. Whoever you are.

We help people find a way forward with 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.

## Where we are

**CLACTON** 18 Carnarvon Road CO15 6QF (03444 111 444 )  
Mental Health Hub 148/150 Old Road CO15 3BA  
(01255 377080 ext 101)

**HARWICH** Job Centre 164/168 High Street CO12 3AT (01255 552230 )

Also by appointment at: *(to book phone 01255 377080 ext 110)*

**BRIGHTLINGSEA** The Parish Hall Victoria Place CO7 0BP (Thursdays)

**MANNINGTREE** Sparlings Solicitors 13 High Street CO11 1AQ (Wednesdays)

**WALTON-ON-THE-NAZE** Powells Solicitors 21 New Pier Street CO14 8ED (Wednesdays)

We're also online at [www.citizensadvice.org.uk/tendring/](http://www.citizensadvice.org.uk/tendring/)

## When we're open

|      | CARNARVON ROAD                   | HUB                 | HARWICH  |
|------|----------------------------------|---------------------|--|
| MON  | Drop in Advice<br>10:00 to 12:30 | CLOSED              | Drop in Advice<br>09:30 to 12:30                 |
| TUES |                                  | Information<br>Room | Mental<br>Health<br>Drop-in<br>10:00 to<br>12:00 |
| WED  | 10:00 to 4:00                    |                     |  |
| THUR |                                  |                     |  |
| FRI  | CLOSED                           |                     |  |

**ADVICELINE MON TO FRI 10:00 TO 16:00 03444 111 444**

