

# Citizens Advice Torfaen Annual Report

**Citizens Advice Torfaen helped me  
find a way forward.**

## **Marie's Story**

Marie came to see us with both her mother and her support worker because she was being chased for £237 early termination penalty from a gym membership. We discovered that the reason she had cancelled the membership was linked to her mental health condition and also that being pursued for the debt by a collecting agency was causing further distress.

As part of our investigation into her circumstances we discussed the use of the Debt and Mental Health Evidence form and Marie took the form with her for her doctor to complete.

Some days later Marie emailed us to say

"Thank you very much for your assistance. The Debt and Mental Health Evidence form worked and the collection agency are no longer chasing me for payment".

With our guidance Marie was able to use an already available system to resolve the issue herself. A great example of how good advice helps empower people.



## From the Chair

Citizens Advice Torfaen is more accessible than ever. You can still 'walk-in' and see an advisor in branch but you can now access our service in your community at one of our drop-in sessions throughout the borough, by telephone or on web chat. It has never been easier to access our quality, independent advice. Torfaen residents rely on our service. We have helped 11,000 people with 21,000 issues in the last year and continue to improve the policies and practices that affect people's lives through our work. With our help 7 out of 10 people receiving our advice solved their problems. Our work

offers society excellent value for money; every pound invested in us multiplies in the form of savings or benefits. At Citizens Advice Torfaen we care about the whole person, not just the debt, benefit or consumer issues they face. Therefore, over the coming year, we will go further to support our clients through closer working with other support agencies. Citizens Advice Torfaen is here to solve problems, change lives and make our society fair. If you ever need our assistance we are here.

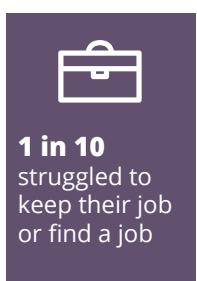
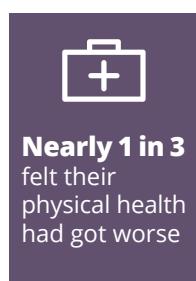
*John Killick, Chair  
Citizens Advice Torfaen*

## We work with some of those most in need

This means inadequate funds to be able to eat healthily, maintain adequate accommodation and participate in society.

There are often greater risks associated with allowing these clients' problems to escalate. Enabling these individuals to make material differences to their lives helps mitigate social inequalities that can lead to health inequalities.

**Nearly 3 in 4** Citizens Advice clients experienced negative impacts as a result of their problems:



## Key Statistics

Clients	10,927
Quick client contacts	174
Issues	20,628
Activities	31,627
Cases	11,627

## David's story

David approached us after receiving a Tax Credits overpayment of over £7,000.

He had notified HMRC when his partner moved in a few months previously but was shocked that they had decided that his partner moved in a year earlier – despite the fact that he had not even met her at that time.

David had tried to challenge it himself but experienced difficulties. After our intervention HMRC finally accepted that David had been single during the period in question and the demand for repayment of the tax credit was reversed.

Citizens Advice outcomes and impact research (2014)

## We benefit everyone:

Our value is shared across society

**Our value to society in 2017/18.**

**For every £1 invested in Citizens Advice Torfaen we generate at least:**



## **Value of volunteering**

### **Volunteering with the Citizens Advice service has tangible benefits for volunteers.**

Some of these can be monetised.

We help volunteers to:

- Have the experience and confidence to move into work
- Improve employment prospects and salaries through skill development
- Better manage mental health conditions such as depression
- Improve their self-esteem, reduce isolation and have an increased ability to get on
- Experience a sense of belonging through working with local people, increasing community trust.
- Over 70 volunteers have helped their community through Citizens Advice Torfaen in 2017-18.

### **Wider economic and social benefits (public value)**

Department of Work and Pensions (by keeping people in work)	£359,850
Criminal Justice System (by preventing housing evictions and homelessness)	£60,592
Housing Providers (by preventing housing evictions)	£1,410,248
Public value of improving clients' wellbeing (emotional wellbeing and positive functioning)	£4,480,757
Public value of volunteering (part of public value total)	£182,750

### **Bethan's story**

Bethan suffers from mental health issues and voluntarily gave notice for her housing association property because she had received a notice seeking possession and she could see no way out of her debt situation, but that she wanted to return to the property if she could.

We contacted her landlord and explained Bethan's situation. They agreed to retract Bethan's notice and allow her to return to the property that day, as long as she met with one of their advisers to agree how she would repay the arrears.

## **Top 5 advice categories**

<b>Top 5 Issues</b>	<b>Clients</b>	<b>Issues</b>
Debt	4,303	8,281
Benefits & tax credits	2,583	6,627
Relationships & family	529	720
Benefits Universal Credit	526	1,198
Housing	457	574

### **What we do with our money**

Income	£761,649
Expenditure: Charitable Activities	£784,792
Governance	£4,679
Total Expenditure	£789,471
Retained Income	-£27,822

### **Balance Sheet at 31 March 2018**

Fixed Assets	£49,266
Current Assets	£238,799
Net Current Assets	£205,478
Net Assets	£254,744
Restricted Funds	£15,481
Unrestricted Funds	£239,263
Free Reserves	£174,997

Our auditors Watts Gregory LLP gave our 2017-18 accounts unqualified opinion

### **Thank you to our funders**

Welsh Government; The Money Advice Service; Torfaen County Borough Council; Department for Business, Energy and Industrial Strategy; Citizens Advice; The Community Councils of Croesyceiliog, Cwmbran, Pontypool, Ponthir, Henllys.

We made Bethan an immediate benefit appointment and a debt appointment the following day where we were able to clarify client's benefit situation and discuss her various debts, including the rent arrears.

We discovered Bethan had debts with Welsh Water and our Debt adviser was able to negotiate a repayment plan for her. Our Benefits advisers is helping Bethan appeal her ESA decision. As a client that suffers with severe mental health conditions, she is now on the right path to clearing all her debts and solving his benefit problems with the assistance of the Citizen's Advice Bureau.

# Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

## How we can help

Our service is free, confidential and open to everyone in the community. Staff are trained to advise on virtually any issue, including:

- welfare benefits
- money and debt problems
- employment
- consumer rights
- housing
- neighbourhood disputes
- education and healthcare
- making complaints including compensation
- tax help for older people
- independent financial advice
- immigration and residency queries
- human rights
- family and personal issues
- energy switching, fuel saving and grants
- pensions

We arm you with all the facts and possible outcomes of different options. That way you can make the decision that's right for you. If needed, we can also offer practical support such as help with filling forms, writing letters or negotiating with third parties, making an appeal for you and even supporting you at tribunal.

## Walk in face-to-face sessions:

**Cwmbran Office** – in the Bus Station  
9.30 – 3pm weekdays  
(1pm on Thursdays)

**Pontypool Office** – George Street  
10am – 12.30, 1.30 – 3.30pm Weekdays

## We also have outreach sessions in: **Trevethin, Blaenavon, most food banks and some health centres.**

Please check [www.citizensadvicetorfaen.org.uk](http://www.citizensadvicetorfaen.org.uk) for up to date opening times.

Authorised and regulated by the Financial Conduct Authority – FRN 617775

Accredited by the Advice Quality Standard 'with casework' in Debt, Benefits and Housing

Registered Charity No: 1113724

Registered Company No: 5083197



## Our contact details

Adviceline: 03444 77 20 20

Citizens Advice consumer helpline: 03454 04 05 06

Self Help: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Admin Line (no advice): 01633 876121

Email: [reception@citizensadvicetorfaen.org.uk](mailto:reception@citizensadvicetorfaen.org.uk)

Website: [www.citizensadvicetorfaen.org.uk](http://www.citizensadvicetorfaen.org.uk)