

CAB-BANES: Impact report 2013-14



Director's Report

2013-14 was a challenging year for CAB-BANES. Welfare Reform meant major changes affecting benefit entitlement for many of our clients. The end of Legal Aid for advice on both Welfare Benefit problems and Debt problems meant that we lost significant amounts of funding and this meant it was more difficult for us to provide the specialist advice that our clients often need to access justice. However, our volunteers and remaining staff rose to the challenge and worked harder than ever to ensure that local residents could receive the advice they needed for the problems they were facing. We also continued to campaign for change in policies that were affecting so many of our clients such as cuts to Housing Benefit and disability benefits. We were heartened by the massive public support we received over further threats to our funding and we are proud that so many residents of Bath and NE Somerset clearly value the presence of a universal, free and confidential advice service in the heart of their community.

Gill Whitehead

Trustee Board

The year continued to provide challenging conditions for our staff and volunteers. We continue to see large numbers of clients experiencing problems with debt and difficulties with the changes in the welfare benefits system introduced by the Government. Case complexity continues to increase with many clients experiencing multiple problems with managing their debts and seeing downward pressures on their incomes. Pressure on the local housing market is also intense with high rents in the private sector and a shortage of social housing bringing many clients to us seeking assistance. We continue to represent clients with appeals against decisions made on benefits and have a high success rate in winning appeals. The bureau is engaged in a programme of modernisation to ensure that independent advice continues to be widely available and we are leading a lottery funded project with other partners to improve access to advice services in Bath and North East Somerset which completes in July 2015. Our staff and many volunteers continue to do a great job but we always need more help. Our 150 or so volunteers carry out the work of 66 full time employees a year or equivalent to £1.3m saved to local public services. All our staff and volunteers are supported by first class support from Citizen's Advice nationally who provide training and up to date information to ensure clients get the best advice.

Richard Samuel, Chair of Trustee Board

Finance

Turnover for the Bureau fell 2.5% to £742,905 during 2013/14. Were it not for new funding from the Big Lottery Advice Services Transition Fund (which is funding a project for a local partnership of advice agencies), income would have declined by almost 20%. There was a significant cut in funding for specialist debt and welfare benefit casework and, as a result, the Bureau had to lose several very experienced, long-serving staff.

To combat the reduction in paid staff due to legal aid funding cuts, and the threat of a significant cut in local government funding, the Bureau continues its strategy of increasing the quality and quality of volunteers to a level where they are able to deliver casework and provide generalist advice with minimal paid staff support. Despite the cuts in funding for advice, the Bureau has not had to turn prospective clients away.

One of the aims of the Big Lottery funding was to enable us to “do more, for less” and we have seen Bureau expenditure fall 17% to £672,523 (or an even more impressive 24% if the APEX partnership expenditure is excluded). In 2014/15 the Bureau is investing in its IT infrastructure and a new telephone system so that we can offer a better service to clients who would prefer to contact us by telephone and email, but we remain committed to providing a face to face service at the One Stop Shops and home visits as long as funding permits.

The CAB senior management team and trustee board continue to seek new sources of funding to diversify our funding streams. In particular we are match-funding a pilot project in 2014/15 that aims to equip clients with the skills and information they need to help prevent them getting into financial difficulties.

Whilst all sources of funding are very welcome, our increasing reliance on service contracts does tend to produce a very target-orientated service. Such a service has to be designed and delivered in a way that meets our funders’ needs, but this might not necessarily meet the needs of residents in BANES or enable CAB BANES to meet its core aims.

S Callar, Hon Treasurer

CAB-BANES: what we do

CAB-BANES helps people to solve problems: through advice and education provision, as well as our campaign work

Advice, campaigns and support

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Clients can access our service face-to-face in several locations across BANES or by phone. Some clients are empowered to solve problems by themselves; those requiring more support receive specialist casework. We also have Client Support Volunteers to help more vulnerable clients to benefit from our advice.

In 2013/14, CAB-BANES advised 8,412 clients on over 25,125 problems



Our top five advice issues were:



Our clients often come to us with more than one problem. As we deliver holistic support, we are able to help address multiple issues, with our services targeting the underlying issues as well as the symptoms of clients' problems.

By offering advice and education across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people's lives. This ranges from advice outcomes, such as maximising household income and improving health and wellbeing, through to softer benefits, such as improved family relationships.

We help clients deal with pressing issues, and helping empower them with the necessary skills and abilities for the future.

Research and campaigns

We also aim to achieve broader changes for the local community. Our clients' stories give us a wealth of insight into challenges faced by local residents. Where we encounter systemic barriers that prevent us from helping our clients, we work with partners in local government and other agencies to improve the policies and practices that affect the local population. We also undertake research and campaigns work using our insight to make society fairer. In doing this we help our clients, and anyone affected by similar issues in our community.

We are part of the **Citizens Advice service**.

The Citizens Advice service is the UK's largest provider of free advice for members of the public. CAB-BANES is part of a network comprising of 319 member Citizens Advice Bureaux. Each bureau operates as an individual charity.

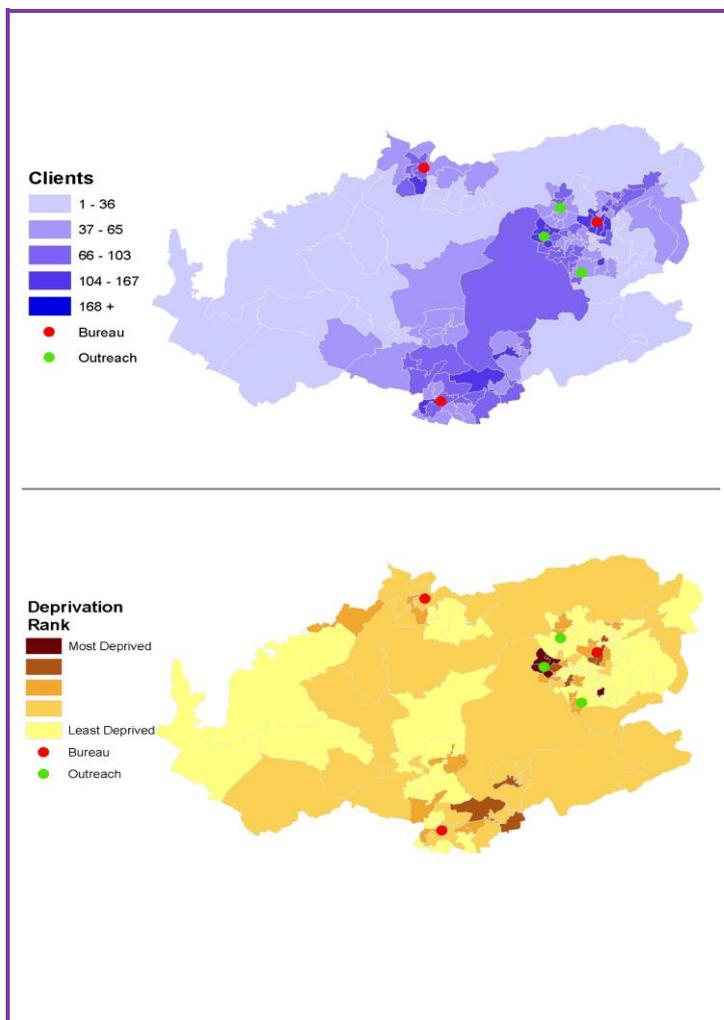
Together, the service delivers advice services from over 3,300 community locations in England and Wales. In addition to the advice provided through bureaux, Citizens Advice is responsible for the national consumer helpline and offers self-help through our website, Adviceguide.

A charity for the local community

CAB-BANES has been part of the local community since 1939. Our service is an independent charity run by 26 paid staff and 130 volunteers. Together, our team makes a huge contribution to the locality.

We are based in Bath, Midsomer Norton and Keynsham, including a drop-in 3 days a week at the One Stop Shop in Bath. In 2013-14 we also ran advice sessions in all Children's Centres in BANES as well as 5 GP surgeries.

We advised around 5 per cent of the local population in 2013/14



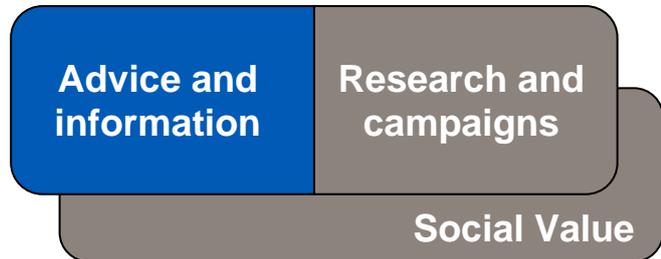
Our funding

The core funding for our service is a commission from Bath and NE Somerset unitary authority. We also had contracts with the Childrens Centre Service, Wessex Water, Macmillan, Curo and the Big Lottery Fund (BLF).

Outcomes of advice in 2013/14

We measure the impact of our provision by assessing whether clients' problems are sorted.

In 2014 Citizens Advice conducted a large-scale national survey with a representative sample of 2,700 CAB clients, to find out what happened to them following advice.



The overarching idea was to pose a simple question: 'What did CAB do for you?'

2 in every 3 clients said their problem is now partly or completely sorted out.



Only 1 in 7 said that their problem had not been sorted. This is often due to systemic barriers that prevent clients from resolving their problem. We undertake research into and campaign on such issues to improve the policies and practices that affect people's lives.

This research sample was representative of the overall service in terms the type of problems clients had, how they accessed the service and their demographic profile. Therefore, we can say with confidence that CAB-BANES solves 2 in every 3 clients' problems.

It also proved that CAB advice delivers equitable results: our problem resolution rate is the same whoever you are, whatever your problem and however you access our service.

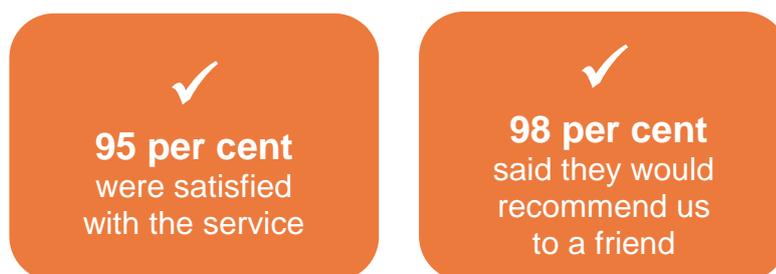
In cases where we are able to identify a specific advice outcome, we record it in our case management system. Advice outcomes may also have a financial amount identified such as ongoing benefits awarded or debts written-off. Clients often do not return after advice to let us know whether their problems were solved, so the number of outcomes recorded is likely to be lower than the actual number achieved, but the recorded outcomes are still significant.

In 2013/14 we recorded the following average value per client:



Client experience

It is also important to us that our clients have a positive experience and receive a good service from us. Our clients report being very positive and satisfied:



The impact of advice and information

The problems that clients seek advice about often have a significant negative impact on their lives, ranging from stress and depression through to relationship difficulties with partners or family.

Citizens Advice's national outcomes and impact research showed that experiencing negative detriment thanks to a problem is more normal than exceptional for our clients:

71 per cent of clients had experienced at least one negative impact prior to advice

Some clients can become trapped in a ‘vicious cycle’, with problems in different areas of their life reinforcing each other over time. In this situation, clients may struggle to think clearly and solve problems, and this is when they turn to us for help.

In addition to solving specific problems, CAB-BANES’s holistic support can help clients to achieve a range of outcomes beyond their immediate advice needs, from better health and wellbeing through to improved capacity to deal with problems independently.

86 per cent had experienced at least one positive impact following advice.



We have significant impact in the areas where clients experience greatest need, particularly in supporting mental well-being.

Stopping problems from escalating, and reducing the impact they have on clients’ lives, means that local and national government do not incur the cost of resolving the potential consequences: loss of employment, homelessness and poor health.

The following story is just one of countless examples where we have made a significant difference to a client’s life, by resolving an issue that was badly affecting them.

Case study: Bob

Bob had fallen into financial difficulty when he had to give up work to help care for an ill relative. Without a steady income Bob found managing all of the bills impossible and soon fell into mortgage arrears.

Adamant that he would fix the problem he kept his money worries to himself, but when he received a court letter he knew he was out of his depth and turned to the CAB.

The bureau debt advisor gave Bob practical advice about how to manage his income now he was back in employment and drew up an income and expenditure sheet. They arranged token repayments with his creditors, and helped him to arrange a repayment plan for his mortgage.

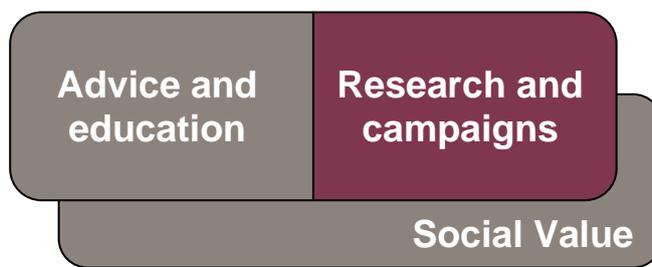
Bob faced the threat of losing his home and throwing his family life into chaos. Instead he can now enjoy his restored financial security and will be debt free.

Outcomes of research and campaigns activity in 2013/14

CAB-BANES works to improve local and national policy and practice, through our research and campaigns work that draws on our unique and extensive knowledge of issues that affect our clients' lives.

We do this locally by working with partners in local government and other agencies to improve the policies and practices that affect the community. We also work collectively with other CABs to inform public policy and help regulators, as well as influence private industry to make services fair for consumers. This enables us to solve broader problems, creating fairer circumstances for the wider public, as well as our immediate client base. Much of our work in 2013-14 involved gathering evidence of the effects of local and national changes to benefits and housing policy as a result of Welfare Reform and the Localism agenda. We were involved in a pilot project run jointly by BANES Council and Jobcentre Plus looking at the likely impact of Universal Credit, particularly the move towards "digital by default" benefit applications.

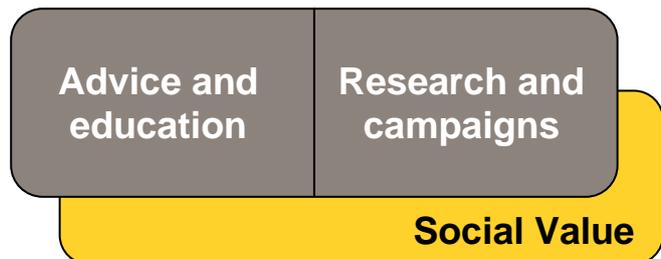
In addition to local and national campaigning, we empower clients and communities to engage with society and make a difference to the issues that matter. Increased community engagement can boost social cohesion, and a greater sense of citizenship can have real value for society. The importance of this is underscored by government commitment to promote social action, and build stronger united communities, as well as understanding the capacities for communities to create and embed social action and participation at their core¹.



Our social value

CAB social value: the additional benefits of our service delivery

CAB-BANES creates a range of additional benefits to the community through the way we deliver our services, as well as the outcomes achieved from our advice and education provision, and our campaigning work.



This is our social value: generated through the work we already do with local people and communities, and our investment in them.²



Our community engagement, and local partnerships

CAB-BANES plays an integral role within the local community. By helping local residents resolve their problems, we gain considerable insight into the challenges facing the local community, and this enables us to understand, respond and adapt to local needs. We also share this information and initiate action, working with others to develop the partnerships and services that will make the community stronger. This enables us, and local partners, to achieve changes in policy and practice that can help to solve and prevent broader problems.

In 2013-14 we made a successful bid for funding from the Lottery and the Cabinet Office to set up the APEX (Advice Partnership for Excellence) Project. This brought together many of the advice agencies in BANES to work together on a two year project with the aims of making advice more easily accessible to local residents, increasing volunteering, sharing training and setting up a common referral system to enable partners to find the best way of helping their clients with a range of issues. APEX is also researching local needs and client satisfaction, and measuring impact to help inform planning of future services.

The value of volunteering

CAB-BANES benefits from the contribution of 150 local volunteers. Our ongoing investment in our volunteers' training and development enables us to provide a quality service to our clients. By ensuring a supportive and constructive working environment, we enable a full range of local residents with different skills and backgrounds to volunteer, taking an active role in this community.

What volunteers say:

"It keeps my brain active"

"It is challenging. I've learnt a lot in terms of content and I can use my interpersonal skills."

"I enjoy seeing clients leave feeling so much better than when they came."

"Helping people to budget puts them back in control."

"You can give clients belief in themselves again."



Part of the CAB service

CAB-BANES takes on board all of the benefits of being part of the national Citizens Advice service, delivering a better local service as a result.

Our established national brand makes us a household name, and clients access a well-known and trusted service. Out of 22 national charities, the Citizens Advice service is ranked by the general public as being the most helpful, approachable, professional, informative, effective/cost effective, reputable and accountable³.

Being part of a national infrastructure, which gives us access to support and additional services, adds to our credibility and reliability. CABs support each other, sharing knowledge of challenges and good practice, so we can best use our resources to support our clients. It is also this network that enables us to come together to do more, be it to campaign on big issues, inform national policy or connect people with society.

Looking ahead

CAB-BANES is evolving to continue to provide the best support for our clients, embrace new opportunities and meet the challenges faced by the local community.

Welfare reform

Welfare reform is significantly altering the way that people receive benefits, and we act as a first port of call for many looking to get advice about how this will affect their lives. Our understanding of the ways that benefit changes are affecting local people gives us a vital insight into the impact of welfare reform on the local community. We constantly look to develop strategic partnerships to address the challenges it brings.

Service improvement

At CAB-BANES, we ensure that we deliver the most effective support possible for our clients, including making changes to the way we deliver our service, and trialling new methods.

With our APEX Partners, we are exploring ways of making our services accessible to people in the community through new channels such as email and developing strong referral links between agencies. We have a strong presence in the One Stop Shops.

Paid staff 2013-14

Adam Polley, Beth Jaynes, Carol Sorensen, Clare Core, Debra Palczynski, Elzbieta Cwiklinska, Emily Davies, Eriko James, Gill Whitehead, Helen Gibb, Jackie Last, Jane Daniel, Janice Westrope, John Vickers, Karen Gough, Kate Eedy, Kay Southgate, Laura Palczynski, Lesley Vincent, Louise Cowley, Lynne St Aubyn, Paul Young, Sally Gillow, Sian Francis, Stephen Lloyd-Cook, Sue Perkins, Sylwia Jones.

CAB Volunteers 2013-14

Adam Polley, Alice Cranfield, Alison Hoddell, Alison Curran, Allen Mulford, Alma Tate, Amanda Hayward, Andrea Thompson, Andrew Worby, Andy Smith, Ann Davey, Ann Brown, Anne Carter, Anne Pacey, Anne Marie Knight, Annette Townsend, Annie Harman, Areesha Amin, Arnie Whitfield, Ben Ruddock, Bernice Groom, Beth Jaynes, Brendan Sweetman, Bridget Hayward, Caroline Terry, Catherine Henly, Celia Bryan, Charlotte Young, Chris Ryan, Chris Hadfield, Christina Finch, Claire Veysey, Dale Jones, Dalene Robertson, David Morrell, Dawn Cunningham, Dean Ayotte, Delia Haxworth, Diana Barks, Dianne McCarthy, Edward Darby-Goddard, Edwin O'Regan, Eleanor Slack, Emma King, Fenella Dyson, Fran Griffiths, Francis Hewetson, Gill Bottomley, Gillian Wakeling, Glen Streeton, Godfrey Evans, Greg Hartley-Brewer, Gwyneth Knight, Harry Umpleby, Hazel Roberts, Helen Edgell, Howard Batley, Hugh Weeks, Ian Clark, Ingrid Lindskog, Irania Keen, Isobel Bratt, Iwona Erturan, Jackie Last, Jane Batten, Jane Phillips, Jane Oosthuizen, Janet Arnold, Jeanie Copland, Jeremy Moore, Jessica Streeter, Jessica Wheeler, Jillian Tempo, Joan Musselbrook, Joanne Hunt, John Sommer, John Cooper, John Beyer, John Hillman, John Edwards, Jon Trimmer, Joseph Scofield, Judi

Dowling, Judith Anderson, Julia Shalash, Julia Maphosa, Julie Wevill, Karen Clark, Kate Tivney, Kate Lawrence, Kathy Venning, Katie Millar, Keith Watkins, Laurie Stokes, Leonard Sheen, Lisa Millard, Lynne Kocen, Margaret Moore, Mariana Hlobilova, Marianne Hogg, Maureen Cardwell, Mee Choo Kelly, Michael Middlehurst, Miriam Palau, Monica Gerosa, Monika De Lemos, Morna Lockier, Nath Bexley, Nicola Stead, Nicole Boren, Pat Roderick, Pat Harding, Patricia Ryan, Patrick Graham, Patrycja Radziwolska, Paula Sullivan, Pauline Gillett, Peggy Nethercott, Penny Winter, Pete Viney, Peter Rudge, Peter Wells, Peter Savage, Peter Dozva, Philip Knowles, Philip Baker, Phillip Bush, Rachel Cobb, Ray Burgess, Ray Buchanan, Rebecca Shields, Rebecca Mower, Regina Gilbert, Rhonda Baker, Rita Holland, Rita Deegan, Roger Gee, Sally Galsworthy, Sandra Perkins, Sandra Wright, Sara Bojarczuk, Sarah Trimmer, Sarah Tucker, Sarah Meaking, Sarah Rhydderch, Sheila Mumford, Sita Ruskin, Stephen Jenkins, Stephen Ratcliffe, Stephen Webster, Steve Fitton, Steven Guy-Gibbens, Susan Ellison, Terence Slocombe, Tony Kerr, Trisha Jordan, Valerie Hartley-Brewer, Vanessa Clarke, Verona Perrigo, Vi Jensen, Wendy Preedy, William Stern, Xaroula Kerasidou.

Valued Supporters

During 2013/14 CAB BANES has received generous financial support from the following organisations to enable us to continue our work:

Bath and North East Somerset Council

Batheaston Parish Council

Big Lottery

Clutton Parish Council

Curo Places Ltd (formerly Somer Community Housing Trust)

Keynsham Parish Council

Macmillan Cancer support

MS Society

Paulton Parish Council

Quarter Community Foundation

University of Bath

Wessex Water Services Ltd

References

We would also like to thank many private individuals and families gave us donations.

We could not do any of this valuable work without such help. If you would like to make a financial contribution to CAB BANES, no matter how small, there are many ways in which you can do this:

- Online at Virgin Giving (charity number 1025392)
- Online at www.cab-banes.org
- Send a cheque made out to Bath & District CAB c/o Gill Whitehead
- Small cash donations can be made to the duty supervisor

References

¹ Department of Communities and Local Government priorities for community and society include 'promoting social action: encouraging and empowering people to play a more active part in society' and 'bring people together in strong, united communities'. Retrieved November 2014, from: www.gov.uk/government/policies?topics%5B%5D=community-and-society

² Legislation.gov.uk. (2012), *Public Services (Social Value) Act 2012*. Retrieved November 2014, from: <http://www.legislation.gov.uk/ukpga/2012/3/enacted>

³ nfpSnergy's. (2010). *Brand attributes survey*. Retrieved November 2014, from: http://www.cablink.org.uk/index/the_service/publications/publications_research/charity_brand_attributes.htm (internal only)

Aims and principles

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.

Citizens Advice

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www.adviceguide.org.uk

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
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