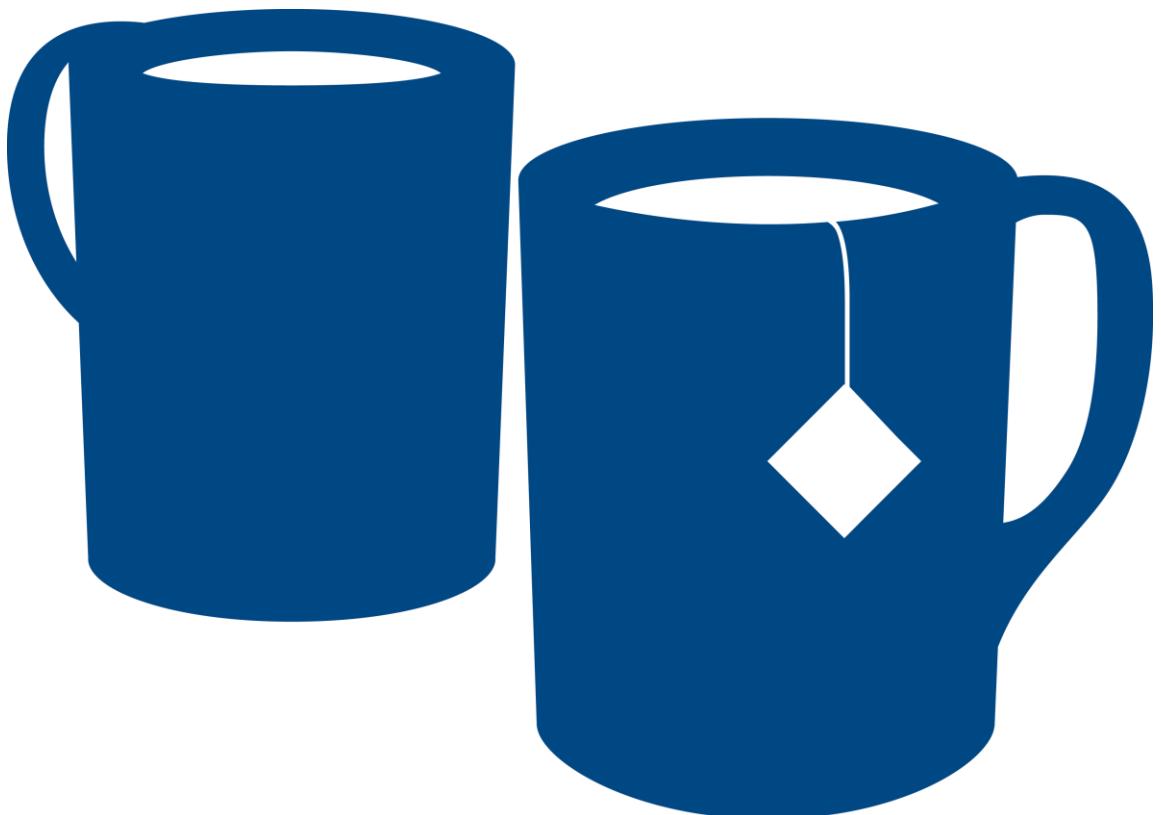


Citizens Advice Bath & NE Somerset

Impact Report 2014-15



Contents

News updates	03
Our finances	05
What we do	08
Volunteering and social value	09
Research and Campaigns	10
Our people	12
Our supporters	14

Director's Report

Moving forward together

2014-15 was a challenging but successful year for Citizens Advice in Bath and NE Somerset. There was considerable uncertainty over our Council funding, which was eventually restored to its previous level allowing us to maintain services throughout the area and to reinstate the home visiting service. Unfortunately funding for our Children's Centre services was not renewed.

Our Chief Executive Officer, Jan Westrope, retired in June 2014 after nine years of dedicated service. I was appointed to take over as Interim Director in June and accepted the permanent position in November.

In October we moved into the One Stop Shop in Keynsham, and using our experience of co-location gained from the Bath One Stop Shop and The Hollies in Midsomer Norton, we quickly established a successful way of working. We have seen our client numbers increase at Keynsham as a result.

The APEX project continued to build partnerships between local advice agencies, helping us to understand each other's services and to establish referral pathways both formal and informal. This worked very well in the One Stop Shops. We were also able to conduct some joint research into client need and the value of our services which will help to inform future development.

In partnership with Curo, we developed the highly successful Passport to Housing project to help new tenants and those moving to a new property (often because of the changes to Housing Benefit) to address financial issues in order to establish sustainable tenancies.

Building on the success of our Macmillan Welfare Benefits Project, we secured further funding from Dorothy House to help patients with life-limiting illnesses other than cancer.

Despite the difficult circumstances of so many of our clients, our staff and volunteers remain positive and work tirelessly to help their clients to find a way forward.

Trustees Report

The year has continued to be a busy one for Citizen's Advice Bath and North East Somerset. Continuing pressure on local household incomes and high housing costs in Bath in particular continue to be a concern. We have been able to help in part during the year by running a joint project with CURO which has been able to help their tenants

mange their finances. Our highly successful projects with MacMillan and Dorothy House have continued to help those affected by illness and our funding assistance from Wessex Water has enabled local people to manage their utilities bills better. We moved into the new Council One Stop Shop in Keynsham and are now seeing caller numbers increase after a steady start. Our services are now available in local Council offices throughout Bath and North East Somerset which provides great access for residents living in the remoter parts of the area. Our finances are sound for the present due to prudent housekeeping by trustees. However we are very conscious that the climate of public sector cuts may affect us in the future. The services we provide are heavily dependent on local funders and any reductions we experience will undoubtedly mean that their scope might need to be scaled back. However we are optimistic that ways forward will be found.

Our commitment to the residents of Bath and North East Somerset is that we will do everything we can to help them gain advice and assistance to solve difficulties they have. We've been here since 1939 and we intend to be here a lot longer.

Richard Samuel
Chair of Trustee Board

"Thank you very, very much. I am so pleased that this service is available to help in times of complicated situations. I'm sure I would not have got the same outcome, should I have tried to tackle this issue on my own"

Citizens Advice client, Bath One Stop Shop



Finance Report

Citizens Advice BANES is the trading name of Bath & District Citizens Advice Bureau, a registered charity and company limited by guarantee. The Trustees approved the Trustee's Annual Report and Accounts on 24 September 2015 and this can be obtained from the charity itself or downloaded from Companies House or Charity Commission website. A copy of the audited balance sheet and income and expenditure report are shown below.

Income continued to be slightly down on the previous year at £730,659 (2014 - £742,905). This level of income was significantly better than we had been warned to expect so it enabled the charity to continue to provide a Generalist service at all its outlets, as well as improving opportunities for clients access to advice by telephone. New projects started for CURO and Knightstone Housing, whilst funding ceased for the Income Maximisation and Childrens Centre outreaches undertaken for BANES.

Calendar year expenditure increased from £672,523 to £728,885, largely due to partners' expenditure on the APEX project and the "Passport to Housing" pilot study. Until there was clarity about the charity's income for the year, vacant posts were left unfilled. With the uncertainty about future funding streams still present, one of the charity's strategic aims is to invest to "future proof" its ability to continue to provide an advice service throughout BANES. A new telephone system was installed throughout our offices, which is now enabling staff to work more flexibly as well as providing more scope for clients to contact us by telephone.

Reserves

At the end of the financial year, Citizens Advice BANES had total reserves of £425,980. Restricted reserves fell from £155,770 to £83,594, largely as a result of the one-year "Passport to Housing" project that we were able to match-fund with CURO from an historic reserve. The majority of the funds remaining relate to balances held on behalf of the APEX consortium, which have been spent in 2015/16. Unrestricted Reserves have increased from £268,436 to £342,386.

The Trustees are required to review the reserves policy for the charity each year. They continue to believe that Citizens Advice BANES should hold sufficient unrestricted financial reserves to ensure that it could continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances. Three months' running costs equates to approximately £180,000 and this is now reflected in the Service Delivery fund. Further designated funds have been set aside to provide for relocation/refurbishment expenses, redundancy costs, staff development and IT replacements that were not envisaged in the rolling replacement plan. This leaves the charity with £27,544 undesignated general funds.

Principal Funding Sources

The Trustees extend their gratitude to Bath & North East Somerset Council and Wessex Water who continue to support the core operating capacity of the charity. Additionally project-specific funding was received from Advice Services Transition Fund, Big Lottery Fund, CURO, Dorothy House Hospice Care, Knightstone Housing, Macmillan Cancer Support and the Multiple Sclerosis Society.

We are also extremely grateful to the local parish councils, charitable trusts and individuals who feel able to support us. Whilst some of these wished to remain anonymous we would like to thank the Medlock Charitable Trust, who enable us to support apprentices through their training, Clutton Parish Council, Weston Methodists, R Buchanan and N Houlgate.

Conclusion

Overall it has been another difficult year filled with difficult decisions and hard work. It really would not have been so successful were it not for the hard work of staff and volunteers who carried on as normal, even though it appeared likely that the service they were providing would be unlikely to continue.

In 2015/16 the threat of significant cuts still looms large, but we continue to strengthen and develop our services for BANES residents. Citizens Advice BANES is determined to remain as the provider of choice for advice and we want to be as accessible as possible.

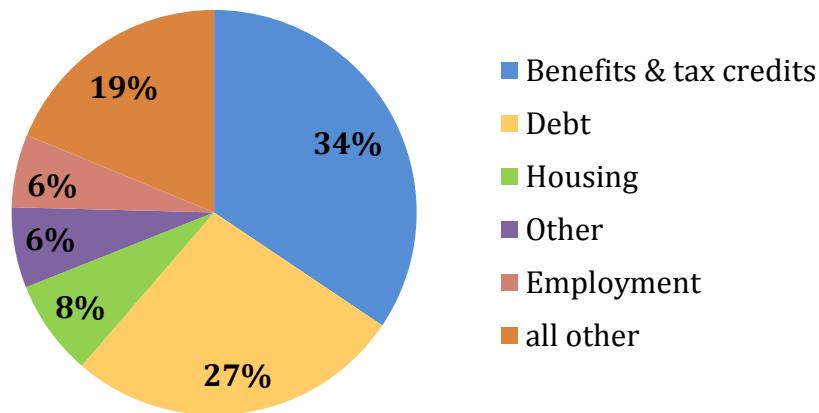
Summary Financial Statements

Statement of Financial Activities for the Year Ended 31 March 2015

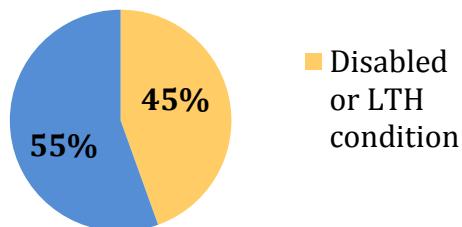
	Unrestricted Funds £	Restricted Funds £	31.3.15 Total Funds £	31.3.14 Total Funds £
INCOMING RESOURCES				
Incoming Resources From General Funds				
Voluntary Income	484,624	220	484,844	427,603
Investment Income	700	-	700	1,063
Incoming Resources From Charitable Activities				
Operating Advice Centre	-	245,115	245,115	314,239
Total Incoming Resources	485,324	245,335	730,659	742,905
 RESOURCES EXPENDED				
Charitable Activities				
Operating Advice Centre	377,019	342,220	719,239	664,000
Governance Costs				
	9,646	-	9,646	7,773
Other Resources Expended				
	-	-	-	750
Total Resources Expended	386,665	342,220	728,885	672,523
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS	98,659	(96,885)	1,774	70,382
Gross Transfers Between Funds	(24,709)	(24,709)	-	-
Net Incoming/(Outgoing) Resources	73,950	(72,176)	1,774	70,382
 RECONCILIATION OF FUNDS				
Total Funds Brought Forward	268,436	155,770	424,206	353,824
TOTAL FUNDS CARRIED FORWARD	342,386	83,594	425,980	424,206

What we do

In 2014-15 Citizens Advice BANES helped 8104 people to deal with over 25,000 problems. Benefits and tax credits or debt were the most frequent areas of advice.



Almost half of our clients are disabled or have long term health problems, which is not surprising when you consider that the top two benefits our clients needed help with were Employment and Support Allowance and Personal Independence Payment.



The top ten types of benefit advice in 2014/15 Full Year

Top 10 Benefit Issues	Top 10 Benefit Issues	Top 10 Benefit Issues
Employment Support Allowance	1,273	15%
Personal independence payment	1,077	12%
Working & Child Tax Credits	747	9%
Housing Benefit	640	7%
DLA - Care Component	551	6%
Attendance Allowance	512	6%
Localised support for council tax	404	5%
Jobseekers Allowance	379	4%
Carers Allowance	366	4%
Pension Credit	343	4%

We were able to assist our clients to gain additional income, reduce debt burdens and budget more effectively. We were able to gain over £4m in additional income for clients and deal with almost £1.5m in unaffordable debt. We made 770 applications for charitable support on behalf of clients, the majority of these being small individual grants from St John's Hospital and Macmillan, or Food Bank vouchers.

Our social value

Social value to volunteers

Through training and investment, our partnership with volunteers enables them to make a huge contribution to the Citizens Advice service. In turn, volunteers benefit from gaining new skills and personal development, better wellbeing and community engagement. These positive effects on individuals' lives have additional value for society, through the advantages and savings associated with happier, healthier and more productive members of the community.¹

What our volunteers say

There's a real camaraderie and I get a great sense of achievement from helping clients.

Bernice

It's great to work with such an interesting, committed team from all backgrounds

Jillian

It's hugely satisfying and develops my skills and experience too. No two days are the same!

Jean

Value to communities and individuals

The problems people face have many effects – for two in three of our clients these include stress, anxiety or depression, nearly one in three feel their physical health is worse, one in five has had to move home or is afraid of losing their home and one in five feels their relationships are affected.²

Citizens Advice BANES is available to people in their local communities – we work from all three One Stop Shops in the area – and we can offer information and advice on a range of issues, including specialist casework in debt and welfare benefits. This means our clients don't need to tell their story over and over again because most

problems don't exist in isolation from each other! Where clients do need help from another agency, our local partnerships mean that we can deal with referrals smoothly.

We are an independent local charity but we belong to the National Association of Citizens Advice Bureaux (better known as Citizens Advice) and benefit from the excellent resources of our national organization, including the extensive information system which ensures that our advice is correct and up to date and a rigorous performance and quality framework.

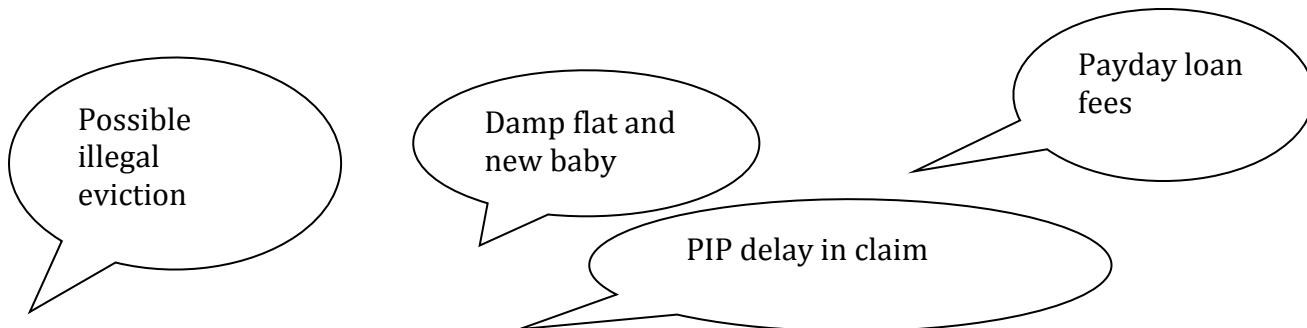
Research and Campaigns

Name Change!

Citizens Advice has always done Social Policy work gathering statistics, evidence and client stories to present to policy makers if something – a law or procedure – is having a bad effect on people's lives. This year we changed the name to Research and Campaigns, with the same objective but making what the work is all about, clearer.

We use our wonderful recording and data storage system, Petra, to detail the problems clients bring to us and to highlight particularly bad issues of unfairness. This year our advisers logged 169 such issues.

Debt	Benefits	Housing	Employment	Other
22	96	18	10	23



The fact that over half of these concerned Benefits and Tax Credits was only to be expected given the extent of Welfare Reform, with a benefit (Disability Living Allowance) for disabled adults under 65 being replaced by another (Personal Independence Payment). The new combined benefit, Universal Credit, began to be trialled in Bath Job Centre from February 2014 and we gradually felt the effects of this during the year as it rolled out to more claimants.

Advisers reported that

- ❖ Mr W could not wait a month before getting his Universal Credit. He used up his savings and was still behind with his rent.
- ❖ Mr T suffered a stroke through stress in the past and is worried about the impact of waiting 7 weeks for his UC on his health. The landlord is sympathetic but he has not money for gas and electricity.
- ❖ Miss B was not told how much benefit she would receive or when.
- ❖ Ms F's claim was delayed because she could not produce her 30 year old tenancy agreement

As we clearly needed to keep a close eye on how Universal Credit was working we took part in 2 major pieces of Research into the potential effects of Universal Credit, one with the University of Sheffield and one with 15 other local Citizens Advice offices where Universal Credit was also operating. We await the final reports with interest!

On a national level, we contributed to the following pieces of research conducted by Citizens Advice by submitting evidence from our clients and using social media.

- Advice for the Future
- Make Employment and Support Allowance Fit for Work
- Access to Justice
- Doorstep Crime
- Payday Loans

We were pleased to see this work paid back when the Financial Services Authority decided to impose tough new rules on Payday lenders – to provide a health warning on their adverts, do more stringent affordability checks and making it harder for them to take money from people's accounts without permission.

Thank you to the dedicated Research and Campaigns team: Jean L, Ingrid L, Otis G and Penny W; all our advisers and Gateway assessors for flagging up problems; and to our clients for letting us tell their stories.

Sian Francis

Staff and Volunteers 2014-15

Volunteers

Graham A	Helen E	Emma J
Aaron A	John E	Trisha J
Janet A	Maggie E	Hana K
Akeva A	Patrick E	Irania K
Philip B	Sue E	Mee Choo K
Greg B	Godfrey E	Xaroula K
Zach B	Sheila F	Tony K
Diana B	Steve F	Amie K
Peter B	Isabelle F	Gwyneth K
Howard B	Shaoyi F	Philip K
Jane B	Sally G	Lynne K
Nath B	Roger G	Perkilis K
John B	Monica G	Jackie L
Oliver B	Arslahn G	Kate L
Christine B	Pauline G	Lizzie L
Melissa B	Joy G	Ingrid L
Nicole B	Ellen G	Lynda L
Gill B	Patrick G	Morna L
Isobel B	Otis G	Jean L
Rosalind B	John G	Jeffrey L
Ann B	Bernice G	Julia M
Celia B	Holly G	Lisa M
Ray B	Chris H	Dianne M
Ray B	Chris H	Michael M
Phillip B	Pat H	Duncan M
Thomas B	Sarah H	Lisa M
Maureen C	Valerie HB	Emma M
Anne C	Fred H	Jem M
Karen C	Delia H	Meg M
Vanessa C	Amanda H	Katrina M
Trevor C	Francis H	Allen M
John C	Samantha H	Sheila M
Stephen C	John H	Joan M
Jeanie C	Mariana H	Tim M
Peter C	Alison H	Peggy N
Alice C	Marianne H	Jane O
Pamela C	Ciara H	Eddie O
Alison C	Joanne H	Anna O
Denise C	Stephen J	Hannah O
Ann D	Yasmin J	Anne P
Monika DL	Vi J	Miriam P
Rita D	Dale J	Margo P
Will E	Linda J	Leena P
Sandy P	Pete S	Sarah T1
Verona P	Joe S	Jon T
Jane P	Julia S	Charlotte T

Sam P	Leonard S	Sarah T2
Daniel P	Rebecca S	Harry U
Wendy P	Elin S	Claire V
Nish P	Hilary S	Pete V
Matilda P	Terry S	Virginia W
Stephen R	Andy S	Linda W
Sarah R	Ann S	Stephen W
Susan R	John S	Hugh W
Hazel R	Adrian S	Peter W
Dalene R	Nico S	Julie W
Adrian R	Bill S	Ken W
Pat R	Brendan S	Arnie W
Izabela R	Andy T	Sophie W
Penny R	Alma T	Penny W
Peter R	Caroline T	William W
Chris R	Kate T	Andrew W
Pat R	Annette T	Charlotte Y
Arantzazu S		

Staff

Dean Ayotte	Helen Gibb	Carol Sorensen
Desna Barber	Sally Gillow	Kay Southgate
Hazel Carling	Karen Gough	Laurie Stokes
Clare Core	Eriko James	Jillian Tempo
Louise Cowley	Beth Jaynes	Kate Treanor
Jane Daniel	Sylwia Jones	Janet Turner-Hoad
Emily Davies	Stephen Lloyd-Cook	John Vickers
Kate Eedy	Debra Palczynski	Lesley Vincent
Sian Francis	Laura Palczynski	Jan Westrope
	Sue Perkins	Gill Whitehead
	Adam Polley	Paul Young
	Stephen Ratcliffe	

Trustees

Bren Abercrombie	David Jacklin	Richard Samuel
Rob Appleyard	Sylvia Jones	Marianne Vagle
Susan Callar	Sue Lindsay	Robert Wilkins

Our funders

During 2014/15 Citizens Advice BANES has received generous financial support from the following organisations to enable us to continue our work:

Bath and NE Somerset Council
Bathwick Hill Residents' Association
Big Lottery
Clutton Parish Council
Curo Places Ltd
Dorothy House Hospice Care
First Steps Children's Centre
Knightstone Housing Association
Macmillan Cancer Support
Medlock Trust
Multiple Sclerosis Society Bath
Wessex Water
Weston Methodist Church

Bibliography

¹Citizens Advice Impact team (2014) *CAB Volunteering – how everyone benefits*, Citizens Advice.

²Citizens Advice Impact Team (2015) *The value of the Citizens Advice Service – our impact in 2014-15*, Citizens Advice.

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.



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cab-banes.org

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Citizens Advice Bath and NE Somerset is an operating name of Bath and District Citizens Advice Bureau.

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