

# Citizens Advice Bath and NE Somerset Annual Review 2015-16



## A charity for our community

Citizens Advice Bath and NE Somerset is a local charity. We rely on local funders and volunteers to enable us to provide a much needed service to the people in our community.

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.

The Citizens Advice service helps people on all levels. Individual problems are dealt with through face-to-face advice, on the telephone and via [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never contact a Citizens Advice office by communicating our evidence for change to policymakers in government and the wider public and private sector. A telephone call or visit to a Citizens Advice office for one person could lead to a change in policy or law that will positively affect the lives of many more.

## Director's Report

In 2015-16 we were able to offer drop-in sessions in all three One Stop Shops, offering BANES residents at least one location for face to face help on each weekday without an appointment. We also extended our telephone Adviceline to five days a week, 10am to 4pm, giving people choice in how to make contact with us.

As well as giving advice, we collect evidence on issues which affect our clients to inform our campaigning work. In June 2015 we launched our report on fuel poverty, Heating or Eating. We also contributed, with 15 other local offices, to the national report on the effects of Universal Credit entitled Waiting for Credit. This highlighted the difficulties caused by the lengthy waiting time between a claim and the first payment.

We have continued to work with our partners and funders. Our joint work with Curo to develop the Passport to Housing project has led to Curo's decision to continue this model within their own service provision. We continue to deliver debt advice supported by Curo to tenants in serious difficulty. We also provide a

Welfare Benefits Project funded by Macmillan, Dorothy House Hospice Care and Bath MS Society, offering specialist advice and casework to people with particular needs. We work closely with Wessex Water to provide access to their schemes for people struggling to pay water bills.

Our main funder is Bath and NE Somerset Council. Their support has enabled us to maintain our position as an independent charity while working closely with their services on a day to day basis, particularly in the One Stop Shops and with the Welfare Support Service.

We are also very grateful for the many organisations providing individual grants to our clients in greatest need – these include St John's Hospital, Macmillan, The Douglas Martin Trust, Royal British Legion and numerous others.

None of this would be possible without the dedication and commitment of our amazing team of volunteers who give their time regularly to work with our clients and behind the scenes in our offices.

Gill Whitehead

## Chair's report

This is my last report to you as Chair of Trustees as I am standing down after 3 years in the role. I will be remaining a trustee so I will still be continuing to make a contribution.

The past year has continued to present challenges to us not least in terms of our day-to-day relationship with the Council. A new payment by results system was agreed with the Council. Instead of now receiving an annual payment we have to claim each month to reflect our activity and as a result we are having to watch our cash flow much more closely than in the past. Client numbers however still remain constant so there is plenty of work to do on their behalf.

During the year we undertook a comprehensive job evaluation exercise for staff and overhauled our pay structure that came into effect in 2016. This was a major piece of work and I would like to thank everyone for the contributions they made. We also conducted a staff survey to help us work out what areas we needed to improve.

As I look forward I can say that my successor will have to deal with Council plans to reacquire the George Street office, manage the new climate in adult social care with the Your Care Your Way project, and deal with continuing financial pressures which will no doubt force further change on us. I believe we are well prepared for these challenges through the work we have been doing but it will be a bumpy ride for sure.

Finally I would like to thank our volunteers who selflessly turn up day after day and without whom we could not do what we do best – helping clients in need.

Richard Samuel

## Finance Report

It continues to be a period of transformation for Citizens Advice BANES. Over the past 5 years the charity has had to adjust from being an organisation with incomes of £800-£900k and 25FTE to one that is currently facing an expected income of about £500k and 14FTE. Despite this the charity has continued to provide its core service in Bath, Keynsham and Midsomer Norton without having to turn prospective clients away. We are very grateful to staff and volunteers for their professionalism and commitment to the organisation through this prolonged period of change.

The accounts have been audited by Moore Stephens and will be filed at Companies House and the Charity Commission where they can be downloaded free of charge. An extract of the Statement of Financial Activities for the year and the balance sheet are shown overleaf. Income and Endowments for Citizens Advice BANES fell 17% to £603,870 during 2015/16. Operating expenditure decreased by 6% to £686,891, meaning that there was net expenditure of £83,021. The deficit is primarily attributable to the closure of the APEX and Passport to Housing projects during the financial year and voluntary redundancies.

In 2015/16 Citizens Advice BANES services were provided by 22 (17 FTE) paid staff supported by 70 trained generalist advisors and gateway assessors on the rota. In a typical week they were dealing with over 250 different client enquiries. Others helped to support the IT network, office administration and receptionist duties or help with social policy and research.

We are fortunate in having a diverse pool of volunteers. Some have been with us for a great many years, while others volunteer as a route into paid advice or

administrative work. We estimate that the volunteer workforce has provided more than 23,000 hours of support at little cost to Citizens Advice BANES.

From 1 April 2016 Bath and North East Somerset Council is only providing funding for the charity to deliver debt and welfare benefit advice, leaving the charity with a shortfall in funding of at least £50,000 (possibly a lot more), which is currently being absorbed through efficiency savings and from unrestricted reserves. Although the charity continues to apply for new sources of funding it appears to be very unlikely that it will ever be able to replace the monies lost through the cuts to central and local government funding.

Trustees are grateful to funders for their continued support of the charity and recognise that they too are operating in challenging economic times. We are also grateful to all who have made donations to the charity, whether large or small.

S Callar Honorary Treasurer

Bath & District Citizens Advice Bureau

Statement of Financial Activities

for the Year Ended 31 March 2016

	Unrestricted Funds	Restricted Funds	31.3.16 Total Funds	31.3.15 Total Funds
	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations and legacies	487,547	-	487,547	484,844
<b>Charitable activities</b>				
Operating Advice Centre	-	114,370	114,370	245,115
Investment income	1,041	-	1,041	700
Other income	912	-	912	-
<b>Total</b>	<b>489,500</b>	<b>114,370</b>	<b>603,870</b>	<b>730,659</b>
<b>EXPENDITURE ON</b>				
<b>Charitable activities</b>				
Operating Advice Centre	484,386	194,928	679,314	719,239
Other	6,995	582	7,577	9,646
<b>Total</b>	<b>491,381</b>	<b>195,510</b>	<b>686,891</b>	<b>728,885</b>
<b>NET INCOME/(EXPENDITURE</b>	<b>(1,881)</b>	<b>(81,140)</b>	<b>(83,021)</b>	<b>1,774</b>
<b>Transfers between funds</b>	<b>(30,137)</b>	<b>30,137</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(32,018)</b>	<b>(51,003)</b>	<b>(83,021)</b>	<b>1,774</b>
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>	<b>344,712</b>	<b>81,268</b>	<b>425,980</b>	<b>424,206</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>312,694</b>	<b>30,265</b>	<b>342,959</b>	<b>425,980</b>

Bath & District Citizens Advice Bureau

Balance Sheet

At 31 March 2016

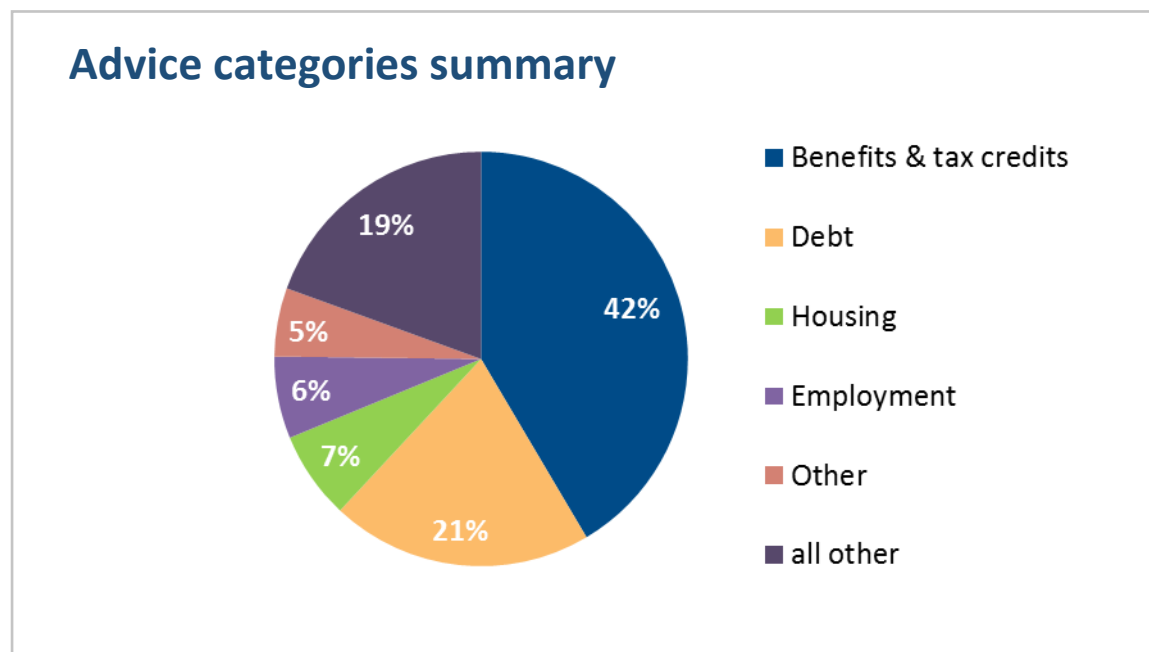
	Unrestricted Funds	Restricted Funds	31.3.16 Total Funds	31.3.15 Total Funds
	£	£	£	£
<b>FIXED ASSETS</b>				
Tangible assets	10,021	-	10,021	14,932
<b>CURRENT ASSETS</b>				
Debtors	10,387	-	10,387	11,894
Cash at bank	345,857	30,265	376,122	434,015
	<u>356,244</u>	<u>30,265</u>	<u>386,509</u>	<u>445,909</u>
<b>CREDITORS</b>				
Amounts falling due within one year	(53,571)	-	(53,571)	(34,861)
<b>NET CURRENT ASSETS</b>	<u>302,673</u>	<u>30,265</u>	<u>332,938</u>	<u>411,048</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>312,694</u>	<u>30,265</u>	<u>342,959</u>	<u>425,980</u>
<b>NET ASSETS</b>	<u>312,694</u>	<u>30,265</u>	<u>342,959</u>	<u>425,980</u>
<b>FUNDS</b>				
Unrestricted funds			312,694	344,712
Restricted funds			30,265	81,268
<b>TOTAL FUNDS</b>			<u>342,959</u>	<u>425,980</u>

## Our impact in 2015-16

In 2015-16 we helped 8128 clients to deal with 24,981 problems. The help available ranges from information and signposting to complex casework such as benefit appeals and insolvency.

The greatest demand for advice was in the area of welfare benefits and tax credits, reflecting the significant changes taking place in this area, such as the introduction of Universal Credit and Personal Independence Payment. We have worked with local and national partners including Housing Associations, the local authority and Job Centre Plus to advise on and monitor the effects of these changes in our area. Our staff and volunteers have undertaken extensive training in order to keep abreast of new developments.

Debt and money advice was the next largest area, often linked to problems with low income and benefits. The trend away from problems with consumer credit towards increased difficulties with essential household bills continued. The success of Citizens Advice campaigning for tighter regulation of payday lending has led to a reduction of problems with this type of loan. Assisting clients to maximise their income and manage their money is an integral part of our debt advice offer, and can include checking benefit entitlement, finding better energy deals and using online budgeting tools.



We helped our clients to increase their income by a total of £4,868,708 and deal with debts of £1,312,932. Reducing debt burdens and identifying ways to

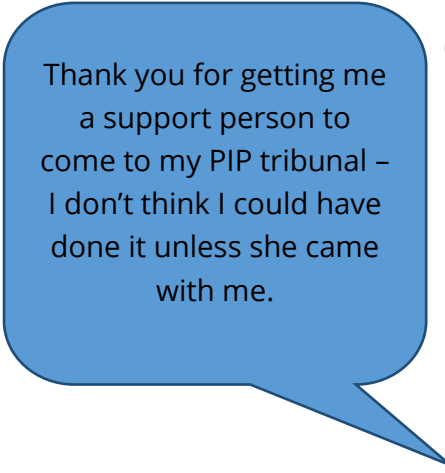


maximise income can improve mental and physical wellbeing, prevent homelessness and put money back into the local economy.


## Our clients

It is perhaps no surprise that our clients tend to be less healthy and less well off than the overall population. In fact 46% of our clients told us they were disabled or had a long term health condition. Citizens Advice estimate that 72% of our clients are living in poverty, compared with 16% of the England and Wales population as a whole.

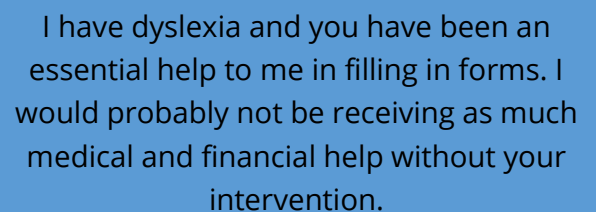
Our advice helps clients to find a way forward in difficult situations, giving them tools to help themselves by informing them about their rights and supporting them to take action.



Thank you for getting me a support person to come to my PIP tribunal – I don't think I could have done it unless she came with me.



Just to say thanks for sorting my water bill out, it is a lot of worry off my back.



I have dyslexia and you have been an essential help to me in filling in forms. I would probably not be receiving as much medical and financial help without your intervention.

## Our Volunteers

The social value of volunteering cannot be overestimated – our volunteers contribute a wealth of experience and skill to the organisation, and benefit from new learning opportunities, improved health and wellbeing, enhanced skills for future employment and the satisfaction of giving back to the community. Our volunteers come from a wide range of ages and backgrounds. Many have experienced some of the problems which our clients face, and all are passionate about making society fairer. Several of our volunteers have moved on to paid employment, often in a related field. Others have stayed with the organisation for many years because they enjoy it so much!

# Staff and Volunteers 2015-16

## Volunteers

Graham A	Pauline G	Sue N
Aaron A	Joy G	Peggy N
Akeva A	Ellen G	Jane O
Phil B	Patrick G	Eddie O
Tahmina B	Otis G	Anna O
Diana B	John G	Hannah O
Peter B	Bernice G	Anne P
Howard B	Holly G	Leena P
Jane B	Chris H1	Laura P
John B	Ann H	Sam P
Oliver B	Chris H2	Jane P
Chris B	Pat H	Lucy P
Melissa B	Mike H	Dan P
Gill B	Anne H	Matilda P
Jake B	Sarah H	Stephen R
Isobel B	Valerie HB	Susan R
Rosalind B	Delia H	Adrian R
Ann B	Francis H	Pat R
Celia B	Samantha H	Izabela R
Ray B	John H	Penny R
Jonathan B	Alison H	Peter R
Thomas B	Marianne H	Chris R
Maureen C	Clare H	Pat R
Anne C	Ciara H	Rhona S
Fiona C	Joanne H	Pete S1
Vanessa C	Stephen J	Pete S2
Emma C	Yasmin J	Julia S
Lily C	Vi J	Catherine S
Trevor C	Hannah J	Leonard S
John C	Emma J	Rebecca S
Jeanie C	Linda J	Elin S
Pete C	Trisha J	Dawn S
Alice C	Hana K	Andy S
Pamela C	Tony K	Adrian S
Jenny C	Amy K	Nico S
Paula C	Gwyneth K	Bill S
Dawn C	Phil K	Laurie S
Alan C	Perkilis K	Brendan S

Alison C Caroline C Denise C Monika D Jack D Will E Helen E Maggie E John E Jenny E Sue E Patrick E Godfrey E Sophia F Sheila F Rachael F Steve F Isabelle F Roger G Arslahn G	Jackie L Lynda L Morna L Jean L Jeff L Julia M Lisa M Simon M Dianne M Mike M Duncan M Emma M Jem M Meg M Katrina M John M Allen M Joan M Tim M	Andy T Jillian T Kate T Annette T Jon T Sarah T1 Sarah T2 Harry U Caroline VA Pete V Virginia W Bev W Linda W Stephen W Hugh W Peter W Ken W Sophie W Penny W
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### Staff

Joe Applegate Dean Ayotte Desna Barber Hazel Carling Clare Core Louise Cowley Jane Daniel Emily Davies	Kate Eedy Siân Francis Sally Gillow Karen Gough Eriko James Stephen Lloyd-Cook Debra Palczynski Adam Polley	Carol Sorensen Kay Southgate Kate Treanor Janet Turner-Hoad John Vickers Lesley Vincent Gill Whitehead Paul Young
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### Trustees

Bren Abercrombie Rob Appleyard Susan Callar	David Jacklin Sylvia Jones Sue Lindsay	Richard Samuel Bob Wilkins
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