

Citizens Advice

Bath and North East Somerset

Annual Report 2019



Bath &
North East
Somerset

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About Citizens Advice Bath and North East Somerset

The Citizens Advice service helps people resolve their legal, money and other problems by providing advice and support and by influencing policymakers.

Citizens Advice use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

The service aims:

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

Every local Citizens Advice is an independent registered charity. Without local funding and volunteers Citizens Advice Bath and North East Somerset could not continue to provide its services in Bath and North East Somerset.



We have signed the Compassionate Community charter and pledged to help to build a more compassionate society that empowers people to look after each other and their communities.

Trustees

| | |
|--|------------------|
| Katherine Janet Thomas (Chair) | Susan Lindsay |
| Timothy Patrick Saunt (Honorary Treasurer) | Michael John Roe |
| Susan Callar | David Smith |
| Arthur David Jacklin | |

Our team

The charity, Citizens Advice Bath and North East Somerset is made up of a skilled and upbeat group of compassionate citizens who are guided by a desire to achieve justice and a better society for all.

Our exceptional volunteers are the mainstay of our service, providing advice and support to clients, and vital fundraising, research and admin support for our organisation. Their experience, professional expertise, sensitivity to the welfare of others and their passion creates the unique engine that drives our charity. We're exceedingly lucky and grateful for all the superb work they do.

Without the versatility and doggedness of our staff members, many of whom perform dual roles across our IT, training, supervising, finance, research, lobbying, campaigning, quality assurance, specialist casework and administration areas, we would not be able to function and delivery the high quality service we've provided for so many years.

Last, but by no means least, our trustees provide superb stewardship for our charity as it continues delivering support to the people of Bath and North East Somerset in the face of numerous social, political and economic challenges.



To our funders and supporters

As an independent charity we are reliant on the generosity of our patrons. We are grateful for the support of all our funders. In 2018-19 these included:
Bath and NE Somerset Council, Bath MS Society, Co-op, Curo, Dorothy House Hospice Care, Keynsham Town Council, Macmillan, Medlock Trust, Midsomer Norton Town Council, Mind (Bath and National), Quartet Foundation, Rotary Club of Bath, St John's Foundation, Waitrose, Wessex Water and numerous individual donors, including our Bath Half runners.

We are also grateful for the help given to individual clients by local and national charities which have included Douglas Martin Trust, Lighthouse Club, Macmillan, St John's Foundation, St Martin in the Fields, The Mayhew and Williamson Home Fund among many others.

A word from our Chief Executive

As 2019 draws to a close I look back on a year of great change in my role in the city and also in the journey of our 80 year old charity – Citizen’s Advice BANES. Having worked at a strategic level in the city for around 12 years now, we face many challenges on a local, regional and national level across Bath and North East Somerset and these challenges are growing ever more complex for our charity as time moves onwards.



CAB in Bath, 1939.

(Source: Bath In Time)

Just before the outbreak of World War 2 in September 1939, Citizens Advice BANES started work from a converted horsebox van in Queens Square – sorting out many housing, finance, legal and benefits queries from the residents of BANES for free – just as we do now.

We celebrated our 80th Anniversary this year with an excellent event at The Hilton Hotel, supported by BBC Points West and our irreverent Citizens Advice BANES ambassador- Dr Phil Hammond, with a superb vintage tea party from The Secret Tea Party company.



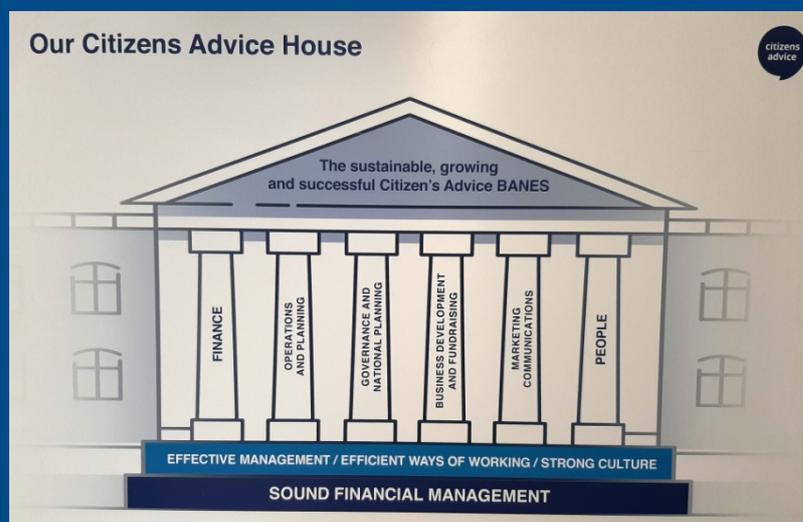
From left, Dr. Phil Hammond, Ali Vowles (BBC Points West anchor) and Les Redwood

I also launched our new “Six Pillar” strategy at the event. Looking forward to 2020 and beyond - This strategy maps out our new direction and highlights our ambitions for sustainability and growth for our charity- these are the same for many other charities and organisations - starting with strong finances, higher quality operations, a well governed and strategically focussed board and senior management team, telling our story in

the right way through the correct channels to the right people at the right time through better Marketing and Communications. We are developing new partnerships and creating new commercial methods of working via partnerships, grants and funding. We are also developing and enhancing our people by supporting the right people in the right jobs at the right time.

THE 6 PILLAR STRATEGY

Creating sustainability, growth and success.



On a more strategic level, I'm undertaking charity lobbying with our council, our MP, Wera Hobhouse and Lord Don Foster at The House of Lords. We're working with the wonderful James Carlin and 3SG (Third Sector Group) in BANES on the “Compassionate Communities” project - a partnership between Citizens Advice, 3SG, BANES Council and Virgin Care, to name but a few, enhancing community building and support across the county into 2020 and beyond. With our high street presence in Bath, Midsomer Norton and Keynsham we are huge supporters of

this new initiative to better support communities in BANES. Our key partnerships with Macmillan, Bath Mind, Dorothy House, MND, The MS Society, Wessex Water and St John's Foundation, as well as our crucial key strategic partnership with Bath and North East Somerset Council also help us to deliver this vital service in a time of vastly increasing need. I thank you all for all of your support this year and look forward to continuing this great work to support our community for many years to come. We cannot do it without you all!!

L W Redwood

Chief Executive Officer

Chair's report

We are immensely proud of the service Citizens Advice BANES provides to this community. Over the past year we have helped over 8000 people deal with 20,000 issues, and none of this would be possible without our dedicated and experienced staff and volunteers. As a Board, there are two questions at the heart of what we've been doing – how can we remain relevant as a charity in today's world, and how can we make ourselves sustainable for the future. We've been busy tackling this in a number of ways.

Firstly we've been looking inward. This included carrying out a thorough health check on our performance as an organisation and identifying improvement opportunities. With an increased focus on training and communication we're already seeing a huge improvement in staff and volunteer morale.

We've also gone through some major organisational change. In the past year we have appointed a new Service Manager Richard Yates, and a new CEO Les Redwood, both of whom have already made a great impact! I would also like to extend a warm welcome to our new Business Development & Marketing Manager, Doug Eason who has recently joined the team.

Secondly (and perhaps most importantly) we've been looking outward to our clients. We recently commissioned some independent research into our clients, the problems they face, and how they engage with us. This data is being used to drive forward service improvements. As an example, we have seen an increase in the demand on AdviceLine from on average 650 calls per month to over 850 with more complex and interlinked cases.

We have responded by increasing the number of new volunteers going through the necessary training so that we can manage these calls more effectively.

Finally we've been looking at the external environment we work in. Today's world has increasing economic and political pressures, and our clients' needs are ever growing and increasingly complex. In a recent survey, 9 out of 10 people said their problem affected them negatively, with stress, depression and health difficulties being common symptoms. We are very appreciative of the partnership we have developed with Mind, who are supporting us to develop our training for volunteers on helping clients with mental health concerns.

With the financial pressures on charities in this environment and the complexity of our clients' needs, we are mindful of the need to work together as much as possible – the need to develop partnerships, to fundraise, and to get our message out there. Our relationship and the strategic support from St Johns is hugely important to us in this aim.

We have some considerable financial challenges ahead of us but I am confident we have a clear strategy to drive us forward. I would like to express my heartfelt thanks to our staff and volunteers who have been unwavering in their hard work and support through a year of significant change. Thank you.

Kate Thomas

Chair of Trustees

Research and campaigns

Our work this year has been focussed on changes to the benefits system (Welfare Reform) and the impact this has had on the lives of some of the most vulnerable people in Bath and North East Somerset.

Our research revealed that the most seriously sick and disabled people would be considerably worse off under Universal Credit. This spurred us to campaign for change.

In January 2019, after a long period of campaigning, we saw a change in Universal Credit that means vulnerable people will no longer be worse off and their benefit income will be preserved so long as they fit the criteria.

As an area which piloted Universal Credit we had been highlighting for a while that the most serious sick and disabled people would be considerably worse off under the new system.

Jo has severe arthritis + gets personal. Independence Payment to help with costs of care

| | Before | After |
|---------------------------|---------------|--------------------|
| Income-related ESA | 164.00 | 0.00 |
| Universal Credit | 0.00 | 202.44 <i>U.C.</i> |
| Housing Benefit | 100.00 | 0.00 |
| Non Means Tested Benefits | 76.90 | 76.90 |
| | <i>PIP</i> | |
| Total | 340.90 | 279.34 |

Total is £61.56 lower

The impact of Universal Credit on Jo was to lower Jo's benefit payments by **£61.56 / week** or **£3201.12 / year**

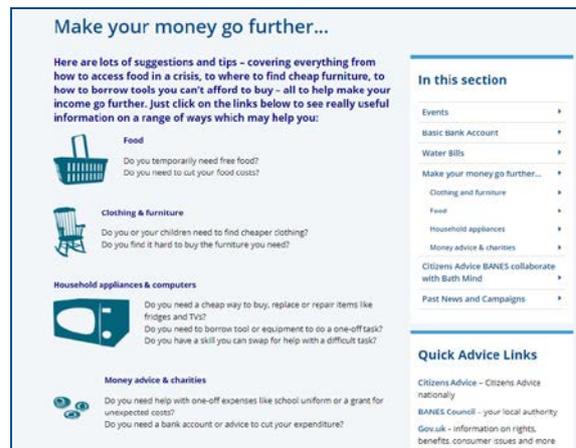
In July 2019, we were rewarded with a favourable Supreme Court judgement on a case we worked on with Mind concerning the technical interpretation of benefits law.

Mind asked us to gather first-hand accounts from our clients of the daily impact they felt from varying interpretations of the laws. We conducted 10 in-depth interviews; gathering client experience data of the help they needed to manage their medical conditions, whilst maintaining their independence and quality of life. This research provided valuable support to the case Mind presented.



Combating the effects austerity has had on peoples' pockets

In order to help money go further for those facing rising living costs and reduced incomes, our Research and Campaigns team hit the streets, gathering information on supermarket reductions, charity shops and repair/recycling/borrowing opportunities. This information was turned into a guide, which is featured on our website. Bath Foodbank also kindly offered to give a paper copy to all their clients over the Christmas period.



Visit our website to see for yourself!

We were featured on BBC News

Out of the blue, we received a phone call that BBC News Deputy Political Editor, John Pienaar was on a train to Bath and wanted to interview our clients about the impending rollout of Universal Credit across the country. It took two hours to find 3 suitable clients and obtain their agreement to be interviewed and two hours for the interviews to be conducted. Three hours later we were featured on national teatime news telling the country about what Universal Credit can be like.

Scams Awareness and Big Energy Savings week

We've been talking to hundreds of people about ways to protect themselves from scams, and how to save money on energy fuel costs.

Benefit claims for the disabled: Long-term research project

Our research shows many vulnerable people welcome support and may not have gained entitlement without it and has identified process weak points that we will lobby to change in the next phase.

One of the Aims of Citizens Advice is to improve the policies and practices that affect people's lives and we have certainly done that this year. Massive thanks to our team of staff and volunteers Daisy A, Jean L, Leigh E, Patrick G and Tanya R.

Sian Francis

Research and Campaigns

Operations

We have had a very challenging year operationally with significant changes in both the senior management & the supervisor team. However, we now have a very experienced settled team of duty supervisors who have started to bring their experience from other high performing LCA's into our organisation.

Work has started, in conjunction with Bath Mind, to help clients with mental health issues maximise their benefit entitlement, supporting them at all stages with their applications for Personal Independence Payments. This project will give us an excellent template to develop the service further, both across the full service and across a wider range of benefits.

The Help to Claim service has been funded nationwide by the DWP, enabling the provision of support to clients who are struggling to make a claim for Universal Credit due to a lack of IT skills or access.

We made the decision to run this service from Bath Job Centre Plus working alongside the DWP. After a slow start (nationally as well as locally) the service is now running on target for the number of clients being assisted and the decision to deploy the service close to the DWP has resulted in greatly improved relationships between the two teams allowing us to resolve a host of other queries whilst we are working in their site.

Richard Yates

Operations Manager

The Macmillan team saw an unprecedented increase in referral numbers from the Royal United Hospital in Bath as a result of a much more client focused approach to support. Karen & the team worked closely with the RUH & the central Macmillan helpline to develop a "first point of contact" triage service delivered by the RUH to maximise the support given to the most vulnerable clients. This methodology has now been accepted as best practice by Macmillan and is being rolled out regionally.

After feedback from both volunteers and the supervisor team we have designed the new and existing volunteer training program with increased focus on observed interviews, moving away from pass/fail online assessment. The result is an in-depth 26 week training plan that is being very well received by both new & existing volunteers.

Thanks to friends at Wessex Water we have been able to replace the full stock of ageing laptops that are in use at all our drop in sessions with more modern machines and due to work carried out by Paul & Adam in the IT team we have been able to greatly simplify their use.

Finance report

In 2018/9 the charity made a deficit of £14,774 in the year down from a deficit of £74,683 in 2017/18, although much of the difference was the cost of repositioning the service offering incurred in the prior year.

In the year under review, Income and Endowments for Citizens Advice BANES rose by 3% from £463,374 to £478,086. The increase is as a result of an increase in donations from the charity's supporters.

The Council, the main source of the charity's income, provided fixed funding of £300,000 for the charity to deliver debt and welfare benefit advice, which was the same as in the prior year. In the current year the funding provided has been reduced by £30,000 to £270,000. Clearly this reduction will have to be made good by securing new sources of income.

Operating expenditure decreased by 8.4% from £538,057 to £492,860 as the benefits of headcount reduction in 2017/8 came through.

The Income and Expenditure of the charity over the last five years is as follows:

| | 31 March 2019 | 31 March 2018 | 31 March 2017 | 31 March 2016 | 31 March 2015 |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Income | £480,073 | £463,374 | £522,669 | £603,870 | £730,659 |
| Expenditure | £492,860 | £538,057 | £563,552 | £686,891 | £728,885 |
| | | | | | |
| (Deficit)/Surplus | £(12,787) | £(74,683) | £(40,883) | £(83,021) | £1,774 |

As can be seen, the charity's income has fallen by 34% over the period as the level of grants has fallen. Although great efforts have been made to bring costs down the cumulative deficit over the period was £209,600. Notwithstanding, the charity continues to put its resources to good use by providing a low cost and efficient service.

These deficits have been absorbed into unrestricted reserves as will any future deficits made but as the reserves carried forward at the end of 2018/19 were only £214,606, the charity will not be able to continue to function in its current form much longer. Notwithstanding this the Trustees have satisfied themselves that the going concern basis of accounting was appropriate for the year under review.

In spite of these financial pressures the charity continues to provide its core service in Bath, Keynsham and Midsomer Norton without having to turn prospective clients away. Under these difficult circumstances, the trustees are very grateful to staff and volunteers for their professionalism and commitment to the organisation through this prolonged period of change.

The accounts have not been audited this year as the Trustees have satisfied themselves that this is not required under the terms of Section 144(2) of the Charities Act 2011. Instead they have been the subject of an independent review by Burton Sweet and will be filed at Companies House and the Charity Commission where they can be

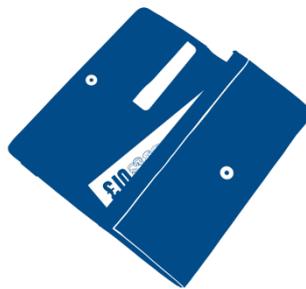
downloaded free of charge. An extract of the Statement of Financial Activities for the year and the balance sheet are shown overleaf.

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.

T P Saunt

Honorary Treasurer

**14,369 hours
volunteered worth
£215,535**



£5.5million

put back in the pockets of local residents, boosting the local economy through benefit reclamation, energy saving etc.

90%

Customer satisfaction

70% of client situations improved



Statement of Financial Activities

for the Year Ended 31 March 2019

| | | | | 31.03.19 | 31.03.18 |
|------------------------------------|-------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | Unrestricted funds | Restricted funds | Total funds | Total funds Restated |
| | Notes | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 374,210 | 10,737 | 384,947 | 373,551 |
| Charitable Activities | | | | | |
| Operating Advice Centre | 3 | - | 93,773 | 93,773 | 88,686 |
| Investment income | 4 | 1,353 | - | 1,353 | 1,137 |
| Total | | 375,563 | 104,510 | 480,073 | 463,374 |
| EXPENDITURE ON | | | | | |
| Raising Funds | | 21,853 | 8,750 | 30,603 | 413 |
| Charitable Activities | | 350,234 | 112,023 | 462,257 | 537,644 |
| Total | | <u>372,087</u> | <u>120,773</u> | <u>492,860</u> | <u>538,057</u> |
| NET INCOME/(EXPENDITURE) | | | | | |
| | | 3,476 | (16,263) | (12,787) | (74,683) |
| Transfers between funds | 10 | <u>(18,250)</u> | <u>18,250</u> | — | — |
| Net movement in funds | 10 | (14,774) | 1,987 | (12,787) | (74,683) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 227,393 | - | 227,393 | 302,076 |
| TOTAL FUNDS CARRIED FORWARD | | 212,619 | 1,987 | 214,606 | 227,393 |
| CONTINUING OPERATIONS | | | | | |

All income and expenditure has arisen from continuing activities.

Balance Sheet at 31 March 2019

| | | | | 31.03.19 | 31.03.18 |
|--|-------|-----------------------|---------------------|----------------|----------------|
| | | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | Notes | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible assets | 7 | 546 | - | 546 | 200 |
| CURRENT ASSETS | | | | | |
| Debtors | 8 | 4,583 | 1,987 | 6,570 | 12,837 |
| Cash at bank | | <u>212,333</u> | <u>-</u> | <u>212,333</u> | <u>222,162</u> |
| | | 216,916 | 1,987 | 218,903 | 234,999 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 9 | <u>(4,843)</u> | <u>-</u> | <u>(4,843)</u> | <u>(7,806)</u> |
| NET CURRENT ASSETS | | <u>212,073</u> | <u>1,987</u> | <u>214,060</u> | <u>227,193</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 212,619 | 1,987 | 214,606 | 227,393 |
| NET ASSETS | | <u>212,619</u> | <u>1,987</u> | <u>214,606</u> | <u>227,393</u> |
| FUNDS | | | | | |
| | 10 | | | | |
| Unrestricted funds | | | | 212,619 | 227,393 |
| Restricted funds | | | | <u>1,987</u> | <u>-</u> |
| TOTAL FUNDS | | | | <u>214,606</u> | <u>227,393</u> |

The Top 52 Annual Partners Club

**Supporting your community by supporting
Citizens Advice Bath and North East Somerset**

What is the Top 52 Annual Partners Club?

This group of businesses and organisations is dedicated to supporting the charity Citizens Advice Bath and North East Somerset and thus the betterment of our community of Bath and North East Somerset.

How does the Top 52 Annual Partners Club help?

Each member of the club helps to fund the charity, either through donations or provision of facilities or services that help Citizens Advice Bath and North East Somerset to operate.

Why have we created the club?

We're assuming a more community focused role and in the process are seeking support from local businesses and organisations to help us tackle more issues and create a better society for everyone in Bath and North East Somerset.

Since its inception in 1939, Citizens Advice Bath and North East Somerset has sought to solve the problems of individuals across the district. We've had countless successful cases of improving the lives of individuals and that's what we do. Unfortunately, austerity has both increased demand for our services while reducing funding. The result is that communities like ours have to find innovative ways to solve problems for residents throughout the district.

What is Citizens Advice Bath and North East Somerset?

We're an independent charity run by concerned and compassionate citizens who have experience and professional expertise in a variety of areas. We provide support and advice to residents throughout the district.

We are driven by a desire to improve circumstances for people in our community, whether that's helping with debt management or assisting with benefit applications.

Our expert advice and support service is impartial, independent, confidential and free to everyone, even you. Every year, we receive 8500 requests for help from people with multiple complex issues.

You and your organisation can make an immediate difference to our community of Bath and North East Somerset with a starting donation of just £1,000.



www.citizensadvicebanes.org.uk

Twitter: @BanesCAB

Facebook: Citizens Advice - B&NES

Email: Douglas.Eason@cab-banes.org

Phone: 01225 303829

The Benefits

Recognition as providing a positive contribution to our community of Bath and North East Somerset.

Publicity and PR through local news business and lifestyle publications, and our social media channels and website.

Invitations to bi-annual networking events within Bath and North East Somerset.

Improved communities with all the benefits that will bring to residents of Bath and North East Somerset.

Want to be involved in improving our community?

Get in touch with Les Redwood (Les.Redwood@cab-banes.org) or Douglas Eason (Douglas.Eason@cab-banes.org) and let's discuss some options.

Leaving a gift in your will

And a positive impact on society

As an independent charity we rely on people's generosity to help us to continue to deliver our service.

Leaving a gift in a will is one way that you can support our charity and your community into the future.

Speak to us about writing or altering your will to leave a gift and to make a lasting difference.

Phone: 01225 303829



Supporting Citizens Advice Bath and North East Somerset

Whatever the issue, we provide a voice and power to those who would otherwise suffer in silence. We're an independent, local charity run by concerned and compassionate citizens who have experience and professional expertise in a variety of topics and we provide our advice and support to all of Bath and North East Somerset.

The past few years of austerity has increased demand for our service whilst reducing our funding. This has created great strain when attending to more than 8000 requests for help that we receive every year and as such any donation we receive, whether it's giving us your time or financial funding, we greatly appreciate it.

Ways you can support us:

Share your experience

One of the best ways you can help us is by sharing your positive experiences of Citizens Advice Bath and North East Somerset, either on our social media channels, by word-of-mouth or in letters to local papers and magazines.

Make a donation on our website

www.citizensadvicebanes.org.uk/donations-support/

Volunteer

We always have opportunities available for anyone who wants to get involved. Unlike some other charities, you don't have to sacrifice huge amounts of time. We have some tasks that take very little time, but make a huge difference

Join the Top 52 Annual Partners Club

This is group of businesses and organisations that support the betterment of their community by supporting our service.

Find out more by speaking to Les Redwood (les.redwood@cab-banes.org) or Douglas Eason (douglas.eason@cab-banes.org).



www.citizensadvicebanes.org.uk



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Citizens Advice - B&NES



Citizens Advice Bath and North East Somerset