

Citizens Advice Bath and NE Somerset Annual Review 2016-17



A charity for our community

Citizens Advice Bath and NE Somerset is an independent local charity, funded by local organisations including the local authority, businesses and charitable organisations. We also receive donations from individuals which are very gratefully received.

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 has two main 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 provides quality assured advice and information to ensure that individuals do not suffer through lack of knowledge about their rights and responsibilities. We also campaign locally and nationally for improvements policies and practices which affect people's lives. Evidence from people we help provides up to date information for these campaigns.

Director's Report

During 2016-17 our staff and volunteers continued to work tirelessly to provide services to over 8000 local people in our advice sessions in Bath, Midsomer Norton and Keynsham, through our Adviceline telephone service as well as outreach locations across the area. We offer drop in services in all three One Stop Shops where we can work closely with partner organisations to help clients to resolve their queries as quickly as possible. More complex issues may need follow up appointments and some of our funders support specialist services where clients can be advised at home or in health care settings such as hospital or hospice.

Our volunteers provide a wealth of experience and skill from a range of backgrounds, and undertake extensive training in advice work. This enables them to deal confidently with a wide range of issues as clients often come to us with a number of related problems, which often have an impact on each other. Volunteers give their time freely to help the local community and continually rise to new challenges as changes in the law and the benefits system affect the work they do.

The support of our funders helps to put money back in the pockets of people who are often struggling with serious and multiple problems, to enable them to

deal with unmanageable debts, prevents homelessness and relieves the anxiety which has burdened people who often have nowhere else to turn. Our staff and volunteers are often in awe of the capacity of our clients to deal with what life throws at them but our service can give them a lifeline to find a way forward in difficult times.

Gill Whitehead

Chair's report

As I approach the end of my first year as Chair I reflect on the journey Citizens Advice BANES has been on over the past 12 months. It has been a steep learning curve for me personally and I have been impressed by the breadth of work and dedication of the teams at Citizens Advice – it's re-enforced for me what a vital service we are providing!

Financially we continue to face significant challenges. In 2017/18 we saw a decrease in the money provided by the Council. However, the fact that it is now prepared to pay us a fixed payment rather than monitoring our monthly activity demonstrates confidence in our ability to deliver, and the strong relationship that has been developed with this key stakeholder.

The Board has worked hard to develop a strategy to tackle the reduced income from the Council and the need to diversify our income streams. A key element of this has been to appoint a Fundraising and Business Development Manager, and I would like to welcome Laura Quinn to the team. She has certainly hit the ground running!

We are also strengthening our interaction with the West of England Citizens Advice Group, and I am confident that this increased collaboration will bring new opportunities. With the ongoing financial pressures we undoubtedly need to be prepared for further change but I think we have made some positive steps in the right direction.

It is with regret that we have seen the retirement of three Trustees this year. Two leaving to enjoy a well-earned and relaxing retirement and one to focus on a new role as a Councillor. I would like to express the Board's sincere thanks to Richard Samuel, Bren Abercrombie and Sylvia Jones for their hard work and commitment to Citizens Advice and wish them well in their future adventures.

Finally, I would like to thank the large number of dedicated and skilled volunteers who give their time to Citizens Advice BANES - working towards a

community where everyone has access to the advice and support they need, when they need it the most.

Kate Thomas

Finance Report

2016/17, my first year as Honorary Treasurer, was another difficult year for Citizens Advice BANES. Over the past few years the charity has had to adjust from being an organisation with income in the range of £800-£900k and 25FTE to one that is budgeting to receive income in the current financial year of about £440k and make a deficit of £65k. The charity has continued to provide its core service in Bath, Keynsham and Midsomer Norton without having to turn prospective clients away but this is a position that could become unsustainable very shortly. Under these difficult circumstances, 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 13% from £603,870 to £522,669 during 2016/17. Operating expenditure decreased by 18% from £686,891 to £563,552 meaning that there was net expenditure of £40,883 (down from £83,021 in 2015/16). The deficit is primarily attributable to the reduction in income received from Bath and North East Somerset Council and voluntary redundancies as the headcount continued to be reduced.

In the year under review, the Council provided funding on an amount per case basis but however, from 1 April 2017 the Council is providing fixed funding of £300,000 for the charity to deliver debt and welfare benefit advice. This means that the benefit of the cost saving measures taken have been neutralised leaving the charity with the expected shortfall in funding of at least £65k. This is currently

being absorbed from unrestricted reserves but the charity appointed a fund raiser at the end of September and the Trustees hope that she will be able to replace the monies lost through the cuts to central and local government funding by applying for new sources of funding.

In 2016/17 Citizens Advice BANES services were provided by 18 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 modest cost to Citizens Advice BANES.

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

Bath & District Citizens Advice Bureau

Statement of Financial Activities

for the Year Ended 31 March 2017

	Unrestricted Funds	Restricted Funds	31.3.17 Total Funds	31.3.16 Total Funds
	£	£	£	£
INCOME AND ENDOWMENTS FROM				
Donations and legacies	424,768	5,125	429,893	487,547
Charitable activities				
Operating Advice Centre	5,126	85,888	91,014	114,370
Investment income	1,762	-	1,762	1,041
Other income	-	-	-	912
Total	431,656	91,013	522,669	603,870
EXPENDITURE ON				
Charitable activities				
Operating Advice Centre	461,795	92,341	554,136	679,314
Other	9,416	-	9,416	7,577
Total	471,211	92,341	563,552	686,891
NET INCOME/(EXPENDITURE	(39,555)	(1,328)	(40,883)	(83,021)
Transfers between funds	(1,722)	(1,722)	-	-
Net movement in funds	(41,277)	394	(40,883)	(83,021)
RECONCILIATION OF FUNDS				
Total funds brought forward	312,694	30,265	342,959	425,980
TOTAL FUNDS CARRIED FORWARD	271,417	30,659	302,076	342,959

Bath & District Citizens Advice Bureau

Balance Sheet

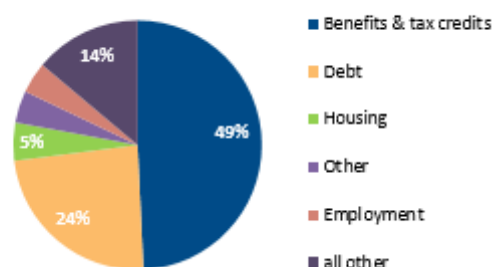
At 31 March 2017

	Unrestricted Funds	Restricted Funds	31.3.17 Total Funds	31.3.16 Total Funds
	£	£	£	£
FIXED ASSETS				
Tangible assets	1,278	-	1,278	10,021
CURRENT ASSETS				
Debtors	19,855	-	19,855	10,387
Cash at bank	266,049	30,659	296,708	376,122
	<u>285,904</u>	<u>30,659</u>	<u>316,593</u>	<u>386,509</u>
CREDITORS				
Amounts falling due within one year	(15,765)	-	(15,765)	(53,571)
NET CURRENT ASSETS	<u>270,139</u>	<u>30,659</u>	<u>300,798</u>	<u>332,938</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	271,417	30,659	302,076	342,959
NET ASSETS	<u>271,417</u>	<u>30,659</u>	<u>302,076</u>	<u>342,959</u>
FUNDS				
Unrestricted funds			271,417	312,694
Restricted funds			30,659	30,265
TOTAL FUNDS			<u>302,076</u>	<u>342,959</u>

Our impact in 2016-17

In 2016-17 we helped 8153 clients to deal with 23,000 problems. The help available ranges from information and signposting to complex casework such as benefit appeals and insolvency.

Advice categories summary



As in recent years the greatest demand for our advice has been in the area of welfare benefits and tax credits, including the gradual rollout of Universal Credit in this area which has brought a number of new challenges for clients and advisers. Despite this, disability benefits still caused the highest number of issues for our clients. Just under half of all our clients told us that they had either a disability or a long term health problem.

Debt was our next largest area of advice with just under 2000 clients consulting us about unmanageable debt issues. As incomes are squeezed, many of our clients have struggled to manage arrears with rent and Council Tax, household bills, credit cards and loans. Our advisers have helped to prioritise payments, negotiate with creditors, deal with court claims and bailiffs, advise on Debt Relief orders and bankruptcy, maximise income and secure charity grants for essential household items or to pay priority debts. All of this has helped to prevent homelessness and improve clients' mental and physical wellbeing.



Altogether we were able to secure income gains of over £5million for clients through benefit claims, backdating and appeals, grant awards, rebates and reduced utility and water bills.

What our clients say



I would like to thank you for helping us in a difficult situation. You have taken a weight off our shoulders – and with kindness.

Never thought I'd be able to say this but... I've got a life now, Hurrah!

I would like to thank you for all your help. At last my pension is sorted and I can move on in life.

Our Volunteers

Our investment in training and supporting volunteers allows us to reach many more people than we could with a service delivered only by paid staff.

Volunteers bring a wide range of skills and experience as well as a commitment to making a difference to their local community. They have the opportunity to learn new skills, to meet new people and to contribute to a fairer society.

Staff and Volunteers 2015-16

Volunteers

Daisy A	Veronica F	Sue N
Graham A	Pauline G	Peggy N
Jenny A	Patrick G	Mike N
Akeva A	John G	Ruth N
Alex B	Jude G	Jane O
Phil B	Vanessa G	Eddie O
Tahmina B	Carol G	Elizabeth O
Peter B	Bernice G	Ann O
Jane B	Chris H1	Anna O
Jonathan B	Ann H	Anne P
Chris B	Chris H2	Sam P
Gill B	Pat H	Jane P
Jake B	Mike H	Lucy P
Isobel B	Anne H	David P
Rosalind B	Sarah H	Nick P
Celia B	Valerie HB	David R
Ray B	Delia H	Stephen R
Jonathan B	Francis H	Sue R
Anna C	John H	Susan R

Lily C Maureen C Anne C Fiona C Vanessa C Lily C Trevor C John C Jeanie C Pete C Alice C Jenny C Paula C Dawn C Alan C Alison C Caroline C Denise C Monika D Jack D Helen E Maggie E John E Jenny E Leigh E Godfrey E Zian E Anita F Kate F Sheila F Rachael F Steve F Roger G Arslahn G	Alison H Marianne H Clare H Jhangir I Georgina J Stephen J Vi J Hannah J Emma J Linda J Trisha J Hana K Tony K Amy K Gwyneth K Madalene K Phil K Wendy K Jackie L Jean L Jeff L Julia M Lisa M Simon M Mike M Duncan M Emma M Jem M Meg M Katrina M John M Allen M Joan M	Pat R Penny R Peter R Chris R Pat R Annalise S Rhona S Pete S1 Pete S2 Catherine S Leonard S Dawn S Adrian S Nico S Bill S Laurie S Brendan S Andy T Jillian T Linda T Annette T Sarah T Harry U Caroline VA Virginia W Bev W Linda W Stephen W Hugh W Peter W Ken W Sophie W Penny W Hazel W Sarah W
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Staff

Joe Applegate Desna Barber Hazel Carling	Kate Eedy Siân Francis Sally Gillow	Carol Sorensen Kay Southgate Laurie Stokes
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Clare Core Louise Cowley Jane Daniel Emily Davies	Karen Gough Eriko James Stephen Lloyd-Cook Debra Palczynski Adam Polley	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 Tim Saunt Kate Thomas Bob Wilkins
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Our Funders

We are grateful for the support of all our funders. In 2016-17 these included:

Bath and NE Somerset Council, Bath MS Society, Curo, Dorothy House Hospice Care, Macmillan, Saltford Parish Council, Wessex Water and numerous individual donors.

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