

Citizens Advice Bath and NE Somerset Annual Review 2017-18



Making a difference in our community

About us

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice Bureaux use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

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.

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

Making a difference to people's lives

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.

We make a difference to the lives of people who seek our help on a wide range of issues – ranging from helping people to find the right information to help themselves to very complex problems which need expert help. We offer free advice and information, telling people about their rights and responsibilities, enabling and supporting them to take action. We stand up for equality and fight discrimination.

We make a difference to the wider community through our campaigning work, researching and contributing to changes in policies that affect people's lives locally and nationally. Citizens Advice has campaigned successfully on issues from payday loan regulation to fuel poverty and more. We are trusted because we are impartial and we have direct evidence from our work with people in communities.

We make a difference to the lives of our many volunteers who give their time to help their fellow citizens. Volunteers put a huge amount of effort into training and maintaining their skills and knowledge, and they tell us how much satisfaction they get from helping people to sort out problems that often seem

impossible to start with. Some of our volunteers go on to new career opportunities, others enjoy using their talents in a new way in retirement or during a career break.

Director's Report

During 2017-18 our staff and volunteers have risen to the many challenges of providing a high quality service in difficult times. Working in the One Stop Shops across our area, we have provided accessible drop in services for those people who prefer to meet us face to face. This allows us to refer easily to partner organisations and also to show people how they can find information online to help themselves where they can. We improved the call answer rate on our Adviceline service which ran every weekday from 10am until 4pm for those who preferred this route.

Gill Whitehead

Chair's report

In 2017-18 we have seen another challenging year, as we focus on evolving the service model to ensure sustainability, whilst maintaining an excellent level of service to the many residents of BANES who rely on our support. I would like to start by thanking the staff, volunteers and supporters for their ongoing commitment and patience during this time.

Financially we understand the challenges facing local government, and whilst we hope to secure ongoing funding for the year ahead, a focus for the Trustee Board in 2019/20 will be preparation for the potential tendering process in the future. We have also recently received the details of the new end to end support service for claimants of Universal Credit and are working to obtain greater clarity on the impact this will have.

As mentioned in last year's report, Citizens Advice BANES is very aware of the need to diversify our income streams. Our Fundraising Manager has now been in place over a year, and some significant successes have been achieved. In particular, securing funding from St John's which will enable this vital role to continue within our organization.

The Trustee Board is working hard to ensure that any changes we make are focusing the services on where they are needed the most. To this end there has been investment into research, in parallel to some excellent work by the

Operational Management to improve understanding of our clients demands and where efficiencies can be made.

Whilst the need to evolve is evident, it is heartening to see the constant and shared vision held by our dedicated team of volunteers – working towards a community where everyone has access to the advice and support they need, when they need it the most. The essential support provided by Citizens Advice would not be possible without you. Thank you.

Kate Thomas

Finance Report

The finances of Citizens' Advice BANES do not get any easier! At the risk of sounding like a cracked record 2017/18 was another difficult year. The charity made a deficit of £74,683 in the year up from a deficit of £40,883 in 2016/17, although much of the difference was the cost of repositioning the service offering for the current year. The outcome of the actions taken mean that the anticipated outcome for the current year is a deficit of £27,000. Looking further ahead every effort is being made to guarantee a sustainable future for the charity.

In spite of the financial pressure that it has been subject to for the last few years, the charity has continued to provide its core service in Bath, Keynsham and Midsomer Norton without having to turn prospective clients away but, once again, this is a position that could become unsustainable in the future. 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 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 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.

In the year under review, Income and Endowments for Citizens Advice BANES fell 11% from £522,669 to £463,374 during 2017/18. The Council, which the main source of the charity's income, provided fixed funding of £300,000 for the charity to deliver debt and welfare benefit advice compared to the previous year when it provided funding on an amount per case basis. In the current year the funding provided has been kept at the same level but the Trustees believe that it is likely to be reduced again in the future.

Operating expenditure decreased by 4.5% from £563,552 to £538,057 meaning that there was net expenditure of £74,683 (up from £40,883 in 2016/17). 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.

The deficit for the year was absorbed from unrestricted reserves as will any future deficits made but as the reserves carried forward at the end of 2017/18 were only £227,393, it is clear that 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.

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 2018

	Note	Unrestricted funds £	Restricted funds £	31.03.18 Total funds £	31.03.17 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	373,551	-	373,551	429,893
Charitable Activities	3				
Operating Advice Centre			88,686	88,686	91,014
Investment income	4	1,137		1,137	1,762
Other income		-	-	-	-
Total		<u>374,688</u>	<u>88,686</u>	<u>463,374</u>	<u>522,669</u>
 EXPENDITURE ON					
Charitable activities					
Operating Advice Centre		428,616	101,898	530,514	554,136
Other - Governance		<u>7,443</u>	<u>100</u>	<u>7,543</u>	<u>9,416</u>
Total		<u>436,059</u>	<u>101,998</u>	<u>538,057</u>	<u>563,552</u>
NET INCOME/(EXPENDITURE)		<u>(61,371)</u>	<u>(13,312)</u>	<u>(74,683)</u>	<u>(40,883)</u>
Transfers between funds	11	<u>17,347</u>	<u>(17,347)</u>	<u>-</u>	<u>-</u>
Net movement in funds	11	<u>(44,024)</u>	<u>(30,659)</u>	<u>(74,683)</u>	<u>(40,883)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>271,417</u>	<u>30,659</u>	<u>302,076</u>	<u>342,959</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>227,393</u></u>	<u><u>-</u></u>	<u><u>227,393</u></u>	<u><u>302,076</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Statement of Financial Position

At 31 March 2018

	Notes	Unrestricted funds £	Restricted funds £	31.03.18 Total funds £	31.03.17 Total funds £
FIXED ASSETS					
Tangible assets	8	200	-	200	1,287
CURRENT ASSETS					
Debtors	9	12,837	-	12,837	19,855
Cash at bank		222,162	-	222,162	296,708
		<u>234,999</u>	-	<u>234,999</u>	<u>316,593</u>
CREDITORS					
Amounts falling due within one year	10	<u>(7,806)</u>	-	<u>(7,806)</u>	<u>(15,765)</u>
NET CURRENT ASSETS		<u>227,193</u>	-	<u>227,193</u>	<u>300,798</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>227,393</u>	-	<u>227,393</u>	<u>302,076</u>
NET ASSETS		<u>227,393</u>	-	<u>227,393</u>	<u>302,076</u>
FUNDS	11				
Unrestricted funds				227,393	271,417
Restricted funds				-	30,659
TOTAL FUNDS				<u>227,393</u>	<u>302,076</u>

Making a difference in 2017-18

In 2017-18 we helped over 8,000 clients to deal with over 18,000 problems. The help available ranges from information and signposting to complex casework such as benefit appeals and insolvency.



2 in every 3

clients have their problem solved



4 in 5

clients said advice improved their lives, including reducing stress and improving finances



90%

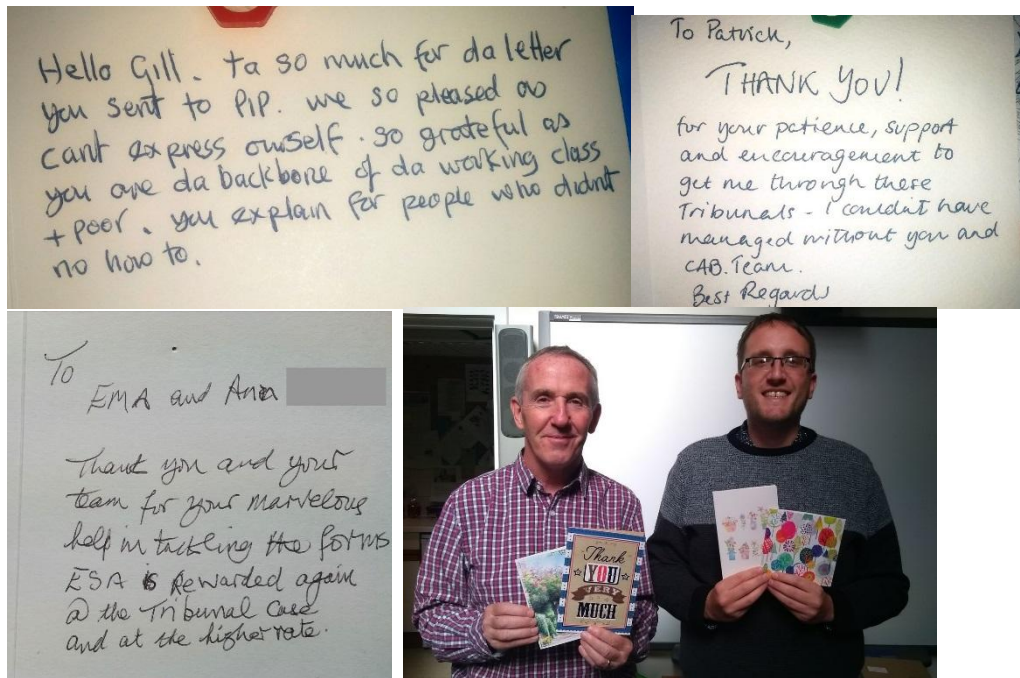
of our clients reported satisfaction with the overall service

£ We have put almost £5 million back in the pockets of local residents through helping to identify unclaimed benefits, appeal wrong decisions, apply for charity grants and make savings on energy and other bills including the schemes run by Wessex Water for people on low incomes. We have also helped almost 4,000 people to deal with unmanageable debt issues. This means more money in our local economy as well as a huge burden of worry lifted from people's shoulders, leading to improvements in health and wellbeing and family life for themselves and those close to them.

Helping with Benefit problems

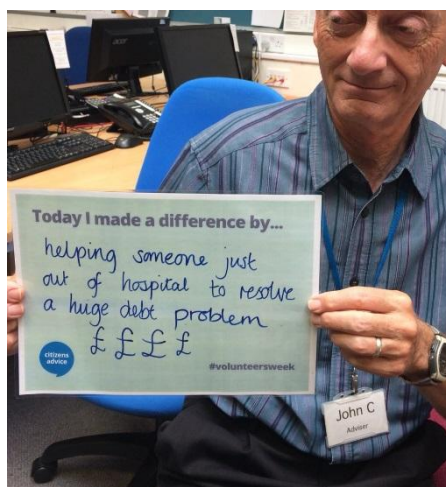
The largest area of advice we deal with is welfare benefits which is not surprising given the complexity of the systems. Our advisers undertake extensive training in this area in order to provide the advice people need to find their way around the system and get what they are entitled to. In addition, we have specialist teams and projects to deal with specific needs.

Our Appeals Team work at a specialist level with clients who have received benefit decisions which appear to be wrong. Most of these issues are around sickness and disability benefits. This team includes several very experienced volunteers and also our joint project with Bath Mind, funded by St John's Foundation, which helps people with mental health issues with benefit appeals. Here are some of the things clients have said about their work:



We also have a specialist team of staff and volunteers working on the Welfare Benefits Advice project funded by Macmillan, Dorothy House Hospice Care and Bath MS Society. This project offers advice and help to people living with cancer, MS and other serious conditions such as Motor Neurone Disease. Often they are dealing with the shock of a new diagnosis or a deterioration in their condition at the same time as having to manage a major drop in income and extra costs. Having expert help on hand is invaluable.

Helping with debt problems



Debt is the next biggest area of advice we deal with. The trend over several years has been away from problems with borrowing on loans and credit cards (although people still struggle with these) and towards arrears on household bills with Council Tax and water bills being top issues. We work closely with BANES council and Bristol and Wessex Water, both of whom provide some of our funding, to address these. Our advisers undertake accredited debt advice training to enable them to assist clients with identifying the best option for dealing with their debt issues, and taking action.

Through our Curo Debt Management project we are able to provide intensive help a small number of Curo tenants with the most serious debt problems which could result in the loss of their homes to find a way to deal with the situation.

Making a difference by campaigning for change

Most people know that we give advice to help people manage problems they face, but equally important is our Research and Campaigns work which helps to prevent common problems happening to other people.

It was a busy year for Researching and Campaigning again. Universal Credit continued to be a bumpy experience for some clients and advisers, but as one of the few areas in the country where UC is in “full service” (rolled out for new eligible claimants), our experience was in demand. We contributed a significant amount of evidence to the national Citizens Advice Report “Delivering on Universal Credit” and all the hard work certainly felt worthwhile when the Government adopted some of the recommendations in the Autumn Budget of

2017. We were also pleased to be asked to contribute towards Citizens Advice's "Universal Credit and Debt" Report, where we worked closely with clients and gave detailed evidence of how they were able to manage their money and what could help them with this.

Universal Credit aside, we also researched locally into "Ways to make your income go further", producing useful and relevant budgeting advice for people who are struggling to fund essential goods and services. This is available on our website for advisers and clients. We also partnered with Citizens Advice to research into the availability of basic bank accounts and whether banks are doing what the Government says they should be doing to make sure those on low incomes or with poor credit ratings can have an account. The local picture on this is also open for all to view on our website.

Considerable background work has gone into the website to enable us to display our research findings in a simple and attractive way. We see this as work in progress and aim to get our clients more involved in the work we do.

It has been very rewarding to know that our painstaking research has reaped dividends, most notably with the abolition of the 7 day wait for entitlement to Universal Credit and all DWP helplines becoming free to use.

We could not have done any of this without our dedicated volunteers, so thank you to Dawn for the beautiful spreadsheets, Jean for all round thoroughness, Tanya for explaining widgets, Daisy and Patrick for taking to the streets, and Jane and Leigh for their patience on the phone.

Sían Francis

Research and Campaigns Manager

Our Team

We currently have around 100 volunteers who are the mainstay of our workforce, providing front line advice and other vital work including fundraising, research and administrative support. This amazing group of people come from a wide range of backgrounds and bring a variety of skills to the job. All of them share a commitment to fairness and social justice. We couldn't do it without them! The volunteers are supported by a small team of expert staff who manage the service including IT, training, finance and quality assurance as well as some of our specialist casework.

Trustees

Kate Thomas (Chair) Tim Saunt (Honorary Treasurer) Rob Appleyard Susan Callar	David Jacklin Sue Lindsay David Smith
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Our Funders

We are grateful for the support of all our funders. In 2017-18 these included:

Bath and NE Somerset Council, Bath MS Society, Co-op, Curo, Dorothy House Hospice Care, Keynsham Town Council, Macmillan, Midsomer Norton Town Council, St John's Foundation, Wessex Water and numerous individual donors including our Bath Half runners, many of whom ran other events to make up for the cancellation of the race in March.

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.

Bath and District Citizens Advice Bureau (operating name Citizens Advice BANES) is a company limited by guarantee. Company registration number 2845028.



Registered Charity number 1025392