

**2017 – 2018**

**Review of the Year**

**April 1<sup>st</sup> 2017 – 31<sup>st</sup> March 2018**



## Our Achievements include: -

### Year Totals

- **2329** clients seen
- **9040** client contacts
- **19,518** client issues (e.g debt, welfare, employment, housing)

### Highlights include:

- Passing CITA Audit with a yellow rating
- Successfully completed Year Two Comic Relief project surpassing all targets set
- Increased telephone advice – joined national Advice Line in March 2018
- Updated Business plan
- 2 new Trustees
- Expanded our Form Filling Sessions top include assistance with Appeals
- Employment Advice – our specialist Volunteer Employment Adviser is very busy and provides a vital service to those whom are unable to afford legal representation
- Completed successful Energy Best Deal Project
- Transitioned to Casebook new reporting system
- Updated to a VOIP telephone system
- Expanded local partnerships



## Welfare Benefits

- Assisted clients to claim **£2,447,293** Benefit entitlement

## Debt

- Total Debt Managed **£2,128,655** an increase over the previous year

Including:-

- Rent arrears **£65,938**
- Council Tax **£124,185**
- Total Priority Debt: **£1,112,898**
- Non priority Debt: **£1,10963** Our specialist debt adviser received 149 referrals

## Home-visiting service

- Received 79 referrals & made a total of 119 visits to these new clients
- Total income raised for these clients so far is **£183,886.65**.
- 30 benefit claim forms
- Appealed 9 decisions
- Attended 13 Tribunals with clients. 3 blue badges for clients.

## Macmillan Welfare Benefits specialist

- **£484,876** identified in benefit claims for clients –NB this amount is affected by the length of time it takes to take clients through the Appeals process as more clients are getting their initial claims refused. 90% of all appeals are successful.
- **268** (177) clients – 350 visits
- **450** Benefit claims

The funding for this project has been extended up to December 2019. During the lifetime of the project our advice worker has identified over 3 million pounds in welfare entitlement for clients. We were successful in obtaining additional funding from Macmillan to provide a support worker to assist our Macmillan Welfare Benefit Specialist.

## Volunteering 2017 -2018

A Huge THANK YOU to our dedicated volunteers who are the face to face service for our clients. Client's issues are becoming more complex in particular in welfare benefits which accounts for 46% of the work we do with clients. We are assisting clients with the appeal process, helping to write submissions and collate evidence. 93% of clients we help at Tribunal win their case and have their benefits reinstated. This process can take between 6 – 9 months and is extremely stressful for clients who are usually the most vulnerable. Universal Credit issues have added to our total with many clients needing budgeting and debt help, assistance to get online to make claims and ongoing support throughout.

In 2017 - 2018 Volunteers provided a total of 336 volunteering hours per week – equating to **16,128** hours per annum.

Economic Value of Volunteering equates to **£208,832.64**

### **Current Volunteers**

- 8 Trustees
- 9 Advisors
- 2 Disability Form Filling Specialists
- 6 Gateway assessors
- 6 Trainees
- 1 receptionist
- 2 admin volunteers



## Funding Thank you

### Thank you to our Funders –Your funding achieved the following in added value

Name of local Citizens Advice member	Forest of Dean Citizens Advice
<b>Reported funding to local Citizens Advice</b>	£203,021
Reported funding to local Citizens Advice from LA	£109,958

#### 1) Overall financial value to society

<b>Overall value (advice and volunteering)</b>	
Fiscal benefit total	£571,716
Public value total	£3,589,231
Value to the people we help (financial outcomes) total	£3,724,977
<b>For every £1 invested:</b>	
For every £1, £x in fiscal benefits	<b>£2.82</b>
For every £1, £x in public value	<b>£17.68</b>
For every £1, £x in value to the people we help (financial outcomes)	<b>£18.35</b>

#### 2) Making specific arguments to key stakeholders

<b>Local authority- by preventing homelessness and housing evictions</b>	
Savings to local authority total (fiscal benefits)	£63,155
For every £1 of LA funding, £x in fiscal benefit to local authority	£0.57

*\*N.B. Most local Citizens Advice do not breakeven on their LA funding - this is because we only put a financial value on preventing homelessness.*

<b>NHS - by reducing use of mental health and GP services, and keeping people in work</b>	
Reducing use of health services	£123,515.43
Keeping people in work	£14,871.84
Total saving to NHS	£138,387.28

<b>Other government departments</b>	
Department of Work and Pensions (by keeping people in work)	£232,992.22
Criminal Justice System (by preventing housing evictions and homelessness)	£5,738.18
Housing Providers (by preventing housing evictions)	£131,443.25

<b>Wider economic and social benefits - NOT tangible public savings</b>	
Public value of improving clients' wellbeing (emotional wellbeing and positive functioning)	£2,467,904
Public value of volunteering (part of public value total)	£171,499

## PROJECT UPDATES

### Comic Relief

We completed the second year of the project at the end of February to deliver financial capability and budgeting advice to both schools and individuals and also to train Budget Buddies (mentors) to cascade the training to their peers. Our target is six schools over three years and to train a minimum of 600 children to manage a budget. The project also funds a 15 hour specialist debt adviser post.

#### Our overall targets for three years are:

**990 Beneficiaries- adults and children trained in Budgeting**

**20 Front line workers trained to cascade training and knowledge to their peers**

**280 children and adults trained as budget buddies to mentor peers**

**140 clients taught financial capability skills as part of managing their debts**

**150 clients given debt advice**

**Target Beneficiaries in Year Two – 280**

**Total Beneficiaries helped in year two: 577**

- 353 children received Budgeting training in 3 local schools
- 29 Adults received Budgeting training across 7 workshops
- 33 x adults received Buddy Budgeting training
- 85 clients received debt advice including personal budgeting
- 15 clients received budgeting training
- 37 clients have had budgeting and digital support as part of their Universal Credit claim
- 2 volunteers trained to assist with Universal Credit applications including budgeting advice
- 23 frontline volunteers trained in financial capability

This has been another good year for the project which continues to be well received locally. Working with schools has caused some issues this year but with some tweaking we got there in the end (see body of report).

The full roll out of Universal Credit in November has had an impact with additional clients seeking budgeting and debt advice this has kept our Debt worker extremely busy.

We are still being approached by agencies requiring budgeting training and expanding our networks.

## **Energy Best Deal**

We advised 121 face to face clients helping them to save money on their energy bills and helping them to reduce their tariffs. We gave presentations to 46 front line workers.

## **Big Energy Week – Drop in Event Thursday 25<sup>th</sup> January**

We held a drop in event during Big Energy week which was co-hosted by the Fire Brigade Home Safety Team, 8 people dropped in to this event. We held a later event at Saint Briavels pavilion in March which was only attended by 2 people.

## **Surviving Winter Grant**

We gave £1000 in grants to vulnerable people who are unable to keep warm this winter this money has come from Gloucestershire Community Foundation.

We also continue to offer Budgeting and Money Advice as part of the Comic Relief project.

## **Employment**

### **Specialist Employment Advice Volunteer**

We now have a volunteer case worker who is a specialist in Employment advice and able to represent clients in disputes with employers including where necessary help at Tribunal. This is a limited service but proving extremely popular.



Our Specialist Employment Adviser (Volunteer) is very busy and has had a lot of success, settling cases and preparing clients for Employment Tribunals. This work is very complex and time consuming; he offers a life line to clients who are unable to afford representation. In the past quarter he has negotiated settlements for clients in excess of £50,000, had a client's employment reinstated and negotiated on behalf of groups of employees

## **BUREAU UPDATE – What’s been happening in 2017 - 2018**

### **Adviceline**

We became part of Citizens Advice National Adviceline on 12<sup>th</sup> March this means that clients have access to advice over the phone during our Cinderford opening hours (see below). This replaces our call back service and should mean that we can deliver a better service to clients who will be able to speak directly to an adviser. Approximately a third of clients are helped during their initial call with the remainder either being given an appointment to receive more in-depth tailored advice in Bureau or signposted to a more appropriate organisation such as The Consumer Help line or ACAS for employment advice.

### **Drop In - Reinstated**

We re-introduced drop in services on a Wednesday morning in Cinderford at the beginning of February these sessions are well attended. We offer appointments in Cinderford Monday 10 – 12.30, 1.30 – 4.00, Thursday 1.30 – 4.00

We introduced a drop in service at Lydney Library at the beginning of March

Coleford – Drop In sessions reinstated

### **Disability Forms**

This continues to be busy, with a higher percentage of clients having their initial claims for benefits turned down, we are seeing an increase in those needing more specialist help to challenge this, through the initial Mandatory Reconsideration and then the subsequent appeal. This work is more time consuming and more specialist, we have increased the number of appointments offered in order to assist more clients. This has now expanded to include help with submissions to tribunals. (We currently do not open on a Tuesday for face to face appointments offering only a telephone service which will continue). This service is working well and frees up appointment slots in main Bureau.

To complete tribunal paperwork and prepare clients for the hearing is likely to take from 2 to 4 hours. In limited cases we can accompany a client to Tribunal; this is in addition to the work done by our Macmillan and our Home Visiting Specialist Advisers.

We continue to offer drop in sessions in Newent and Saint Briavels.

Money Advice, Macmillan and Home Visiting remain unaffected by the changes.

We also continue to offer Budgeting and Money Advice as part of the Comic Relief project.

## Trustees

We welcomed two new trustees to our Trustee Board

- Malcom Vine
- Ray Cotton

Jenny Green left the Board in January

## **CASE CHECKING**

All advice is rigorously checked for quality on a monthly basis; this is in addition to the daily checks that are carried out by the advice session support staff who manage every session.

## **Coleford and Lydney change of venue**

**Coleford** – On 6<sup>th</sup> April we moved to the second floor of Main Place in Coleford, this is at the request of Coleford Town Council who needed back the rooms we use in the Tourist Information Centre. We are grateful to CTC for their continued support and funding.

**Lydney** – we had to move out of Lydney Health Centre in March, we are now in Lydney Library from 2.00 – 4.30 on a Thursday afternoon.



## Staffing

## Staff 2017 -18

<b>Paid Staff</b>	Weekly hours	
Lynn Teague Chief Executive Officer	37 hours	Core ( + % of all projects)
Orsi Kovacs Finance Officer	23 hours	Core
Cara Thurston Admin Assistant	10 hours	Core
Wes Hayfield Tutor	25 hours 10 hours	Comic Relief Training and UC Support
Peter Thomas Advice Session Support	21 hours	Core
<b>Project Staff</b>		
Liz Spoor Home Visiting	10 hours	Core
Advice Session Support	5 hours	Coleford Town Council
Case Checking/ QAA	11 hours	
Fiona O'Sullivan	17 hours	Comic Relief
Rich Bennett Macmillan Welfare Specialist	35 hours	Macmillan
Cara Thurston Macmillan Support Worker	21 hours	Macmillan
John Reid Energy Champion	7.5 hours	BESN Energy Best Deal

## Staff Changes

We welcomed Cara Thurston into the role of Macmillan Support Worker in October. Cara also took over some Bureau Administration duties when Louise Elliott left.

The post of Volunteer Development Co-ordinator is currently vacant with the departure of Gary Horne; Wes Hayfield is training the new advisers.



## Current Opening Hours

Our opening hours are as follows:

### **Monday**

Cinderford 10:00 – 12:30  
1:30 – 4:00

Coleford 1:30 – 4:00

### **Wednesday**

Cinderford 10:00 – 12:30

### **Thursday**

Coleford 10:00 – 12:30

Cinderford 1:30 – 4:00

Lydney 2.00 – 4.00

Newent 10:00 – 12:00

St Briavels 2:00 – 4:30

1<sup>st</sup> Thursday of the month

## **Adviceline**

Monday 10 -12.30 1.30 – 4.00

Tuesday 10.00 – 12.30

Wednesday 10.00 – 12.30

Thursday 1.30 – 4.00

Tuesday 10 – 12.30 1.30 – 4.00 Form Filling Appointment Service



## **Research and Campaigns**

We use our clients' experience and stories to campaign for positive change. With over two million clients each year nationally this evidence is hard to ignore. We speak up about the policies and services that cause people problems

In 2017 – 2018 Citizens Advice Forest of Dean ran campaigns and gathered evidence including the following:-

### **Research and Campaigns current evidence**

We are currently gathering evidence on the following issues:-

- Energy Companies are they delivering help to those who need it
- Self-employed clients refused credit
- Interest only mortgage clients problems
- Problems facing clients in rent arrears
- Benefit claims problems with postal evidence
- Employment zero hours contracts – problems with shifts
- Problems with gas and electricity smart meters
- Problems with Universal Credit
- ESA Assessments

## **Partnerships**

We continue to work closely with Forest of Dean District Council and have taken on additional work by incorporating advice provision under the service specification previously delivered by CIVICA increasing the value of the services delivered by Citizens Advice Forest of Dean making cost savings for FODDC.

We are now working within the local job centres one day per week to provide assistance to clients with Universal Credit Claims. We are also seeing clients in our offices to support them with their online claims. We also offer personal budgeting and debt support.

We continue to work with Gloucester Law Centre to provide representation for clients threatened with Eviction.

We invite representatives from the District and four main Town Councils as observers at our Trustee Board meetings.



## Thank You

### Funders 2017 – 18

Macmillan  
Comic Relief  
Big Energy Saving Network  
Gloucestershire Community Foundation  
Forest of Dean District Council  
Gloucester County Council  
Cinderford Town Council  
Coleford Town Council  
Mitcheldean Parish Council  
Churcham Parish Council  
Aylburton Parish Council  
Dymock Parish Council  
Newland Parish Council  
Littledean Parish Council  
West Dean Parish Council  
Awre Parish Council  
St Briavels Parish Council  
Newent Town Council  
Hewelsfield & Brockweir Parish Council

### Funding received since 1<sup>st</sup> April 2018

Florence Shute Millennium Trust  
Zurich  
Energy Best Deal Extra  
Energy Best Deal (18/19)



## **CURRENT VOLUNTEERS**

Janet Adams  
Pippa Bonner  
Karen Bridge  
Martin Clarke  
Lorraine Curle  
Rachel Danks  
Rebecca Dennis  
Della Davies  
Alexa Duir  
Bill Evans  
Mark Heuston  
Linda Hopkins  
Nicola Hyett  
Jennifer Lewis  
Lexi Marfell  
Chris Molden  
David Newbitt  
Simon Quail  
Anna Sains  
Angela Sullivan  
Dorinda Willis  
Karen Wilson

## **LEAVERS**

Cathy Edge  
Amanda Edmunds  
Jackie Gallimore  
Vicky Hampton  
Johnathan Martin  
Julia Roxan  
Alexis Rotheray-Jones  
Moses Thompson  
Jane Wellings

## **TRUSTEES**

Richard Page – Chairman  
Michael Amey (stood down August 2018)  
Dr John Bosley  
Chris Cheadle  
Karen Cockfield  
Ray Cotton  
Sue Donne  
Pippa English Penfold  
Liz Stuart  
Malcom Vine

**A Farewell note**  
**Lynn Teague Chief Executive Officer**  
**Citizens Advice Forest of Dean**

As this is last my AGM and the final AGM before the Bureau merges with Gloucester & District CAB, I would like to add that it has been a privilege to have been involved with Forest of Dean CAB for the past 23 years both at the helm for the past (nearly) ten years, and my time as a volunteer, a specialist worker and a Trustee serving the residents of the Forest of Dean.

I am extremely proud of the Bureau and its achievements including the many successful projects milestones and challenges that we have overcome along the way.

Over the past twenty three years there have been several changes and many people have come and gone (some no longer with us) to them I add my thanks for their dedication and efforts on behalf of the people of the Forest. I have been proud to work with them all including funders, colleagues, trustees and partners and to forge so many working relationships, mostly to meet so many wonderful volunteers who give up their time and efforts to support us; there would not be a service without them.

Finally I would like to wish the merged Bureau every success in the future and look forward to hearing of its achievements in the years to come.

Lynn

