



The case for 3 year investment funding by Cotswold District Council January 2016

1 Background

Citizens Advice Cotswold District is the operating name of Stroud and District Citizens Advice Bureau Ltd, registered office: Unit 8, Brunel Mall London Road, Stroud GL5 2BP.

We are a member of the national charity Citizens Advice and part of a national network of such members but we are an independent local charity and company limited by guarantee.

Charity Registration No: 1096398, Company Registration no: 4389411

We are also authorised and regulated by the Financial Conduct Authority (FRN: 617757)

We are recognised by Gloucestershire Clinical Commissioning Group as a Social Prescribing Partner.

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Main address in the Cotswolds: 2-3 The Mews, Cricklade Street, Cirencester, GL7 1HY

Citizens Advice Cotswold District aims:

- To provide free, independent and confidential advice in the Cotswold district in a way that empowers and enables people to use that advice.
- To influence the development of social policies and services, both locally and nationally.

We believe in

- Providing free, confidential, impartial and independent advice
- Empowering and enabling people to implement the advice
- Reaching out to people when they are most vulnerable
- High quality advice, available to ALL
- Valuing diversity, promoting equality and challenging discrimination
- Continuous improvement
- Treating everyone with respect
- Being a strong, local and independent voluntary organisation

Our core service is provided by a large team of highly trained and experienced volunteer advisers, many of whom are also specialist in areas such as: debts; welfare benefits; employment or housing law. They are supported by a small team of paid staff. Advice and information can be accessed in the following ways:

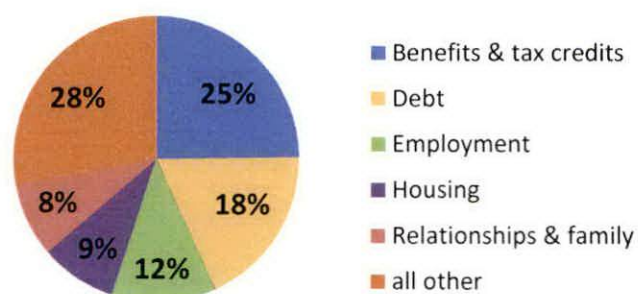
- **Online** 24 hours a day via our website: www.citizensadvice-stroudandcotswold.org.uk
- **By email** via our website
- **By phone** via a Freephone Helpline: Monday – Friday 10am – 4pm on 0808 800 0511
- **In person:** drop-in at our offices in Cirencester, Moreton and, from April 2016, Tetbury or by appointment at these locations and also at the GP surgeries in Bourton-on-the-water and Northleach and, where necessary home visits.

2 Helping Cotswold District Council achieve its Key Priorities

2.1 Helping CDC to provide high quality services at the lowest possible cost to Council taxpayers:

In 2015, we helped **2,364** households in the Cotswolds to resolve **6,632** issues. By providing advice via many different channels, especially our Freephone helpline, the service is used by residents across the Cotswolds – see Appendix 1

The main areas of advice are summarised below:



Many of these people may not have gone to CDC directly for advice as they may not perceive the Council to be independent, especially if the issue involved benefits or debts for which CDC is responsible. Citizens Advice work closely with CDC staff in the Revenue and Benefits Team to minimize the impact of Welfare Reform and increase the effectiveness of their work and save money, by assisting clients to communicate with the council, mediating, and by communicating CDC corporate messages. We also act as a critical friend, providing information to CDC where we see systemic difficulties with council services and make suggestion to improve effectiveness

The merger of the advice service in the Cotswolds with the Stroud District service in 2013 has enabled us to achieve economies of scale by sharing overhead costs such as IT support and systems, senior management staff and governance costs across the two districts. The introduction of a new phone system now also enables us to share calls so that our Stroud team can take advice calls from the Cotswolds when all Cotswold advisers are busy and vice versa and paid staff from each district can cover for each-other during periods of sickness and holiday.

90% of our service being provided by volunteers, which gives excellent value for money. There are currently 37 volunteers in the Cotswolds, each providing around 8 hours of volunteer time per week. This activity is worth £143,217

(Cotswold average earnings = £373/week = £10.08/hour. (See www.neighbourhood.statistics.gov.uk)

Cotswold District Council's investment enables us to lever in significant additional funds from other agencies within and outside the county: Cotswold District Council has, in recent years, provided an annual grant of £66,420 which will be supplemented by an additional £40,943 to cover the total cost of the core service which in 2016-17. In addition we are able to provide a number of specialist, project funded services using this core grant as leverage. These are either delivered by CAB staff or in partnership with other local organisations. These currently include:

- Financial advice services : debt advice aimed at preventing homelessness; help to maximize income through advice on welfare benefits, tax credits, and cutting energy costs
- Access to that national Citizens Advice Pension-wise service by hosting appointments with pension advisers in our premises.

- Energy-related debt advice aimed at helping clients reduce their energy costs in order to manage their finances better and heat their homes properly thus improving their health and general wellbeing.
- Access to a solicitor and financial adviser who provide pro bono family law advice.

Taking into account the value of volunteer hours (£143,217) plus the additional funding that we anticipate in 2016-17 for which CDC's grant provides leverage (totalling £150,451), **for every £1 that CDC invests in SDCAB, an additional £4.42 will be brought into the District.**

The high quality of our service is ensured through regular external auditing by Citizens Advice to ensure we reach the nationally recognised Quality Advice Mark requirements. We are also regulated by the Financial Conduct Authority and have to comply with its quality standards.

Our clients report high satisfaction with our service: feedback received during 2015 shows that, prior to receiving advice, 89% of clients were significantly or completely affected by their problem and that this reduced to only 40% after receiving advice.

2.2 Championing issues which are important to local people that will enable them to benefit from good health and wellbeing:

2.2.1 We work in a way that helps to **build capacity to enable communities to help themselves:**

- Our client-centred approach is to assess the client's situation and then discuss with them all the options available so that they can make an informed decision on what action they wish to take. Feedback in 2015 show an increase of "some" or "a lot" in:

Client's confidence	98%
Knowledge about "how things work"	99%
Client's ability to help themselves	100%
- Our volunteer advisers are highly trained and experienced and they then use their knowledge in their community as well as when volunteering at Citizens Advice, thus strengthening the communities in which they live.

2.2.2 As well as helping resolve individual issues, we look for trends in our advice work and to **identify Issues which we can see are of concern to local people.** We then work with local or national agencies and partners to find solutions to these problems. As an example, as recent campaign has been to work with the Glos. NHS Hospitals Trust to improve access to help with the cost of travel to NHS appointments. (See report on our website)

"Very informative with sound advice which I can mull over in order to reach my final decision as to whether I should take any action"

Steven had to retire from work because of health problems. He had worked for over 40 years and had never claimed benefits before. The advisers helped Steven to apply for Personal Independence Payment (PIP), to chase the Department and Work and Pensions several times to get his application assessed, and to help him negotiate repayments with his mortgage company while he was awaiting a decision. Steven was finally awarded a PIP and has the money he needs to help him remain independent. He now has a walk in shower, blue badge and his brother has moved in and is giving Steven the support he needs. We are campaigning for change so that people like Steven have their disability benefits application assessed within 3 months.

2.2.3 Our advice helped **maximise quality of life** for our clients and their whole household:

Nearly half our work involves helping households to maximize income, reduce debts and manage money effectively. In 2015 we helped raise at least £58,000 of additional income for our clients in the Cotswolds and to write off at least £39,725 of debt, thus increasing the available money residents have to spend in the local economy.

Our advice also has many health benefits including: increasing income available to buy health food and eat properly; heating the home properly thus reducing falls and ill-health relating to cold homes; reducing stress, anxiety and depression.

29% of our clients in 2015 had a long term health problem or disability. Feedback shows that our advice has a positive impact on health and wellbeing with "some" or "a lot" of difference made to:

Client's peace of mind and wellbeing (eg. stress)	99%
Client's health and comfort (eg. physical health)	91%
Client's relationship with family and friends	78%

Christopher came to Citizens Advice because he was not managing to pay his court fine nor his rent and council tax arrears. There was a risk of the council seeking to evict him and of prison for not paying the fine. Christopher was not managing because he is an alcoholic, suffering with depression and found walking very painful. Christopher was not consulting his GP nor recognising his alcohol issues. In order to help with the debt issues, we first had to deal with the underlying health problems. We helped Christopher to recognise that he is an alcoholic and needed help. He is now waiting to go into rehab and in the meantime receives ongoing support. He consulted his GP about his walking and now receives medication. We have then been able to help him to claim disability benefits to increase his income. Once the health matters were stable we were then able to set up payment arrangements for his debts. The alcohol issue remains a problem as he is not yet in rehab and we continue to provide intensive support to manage his finances. Christopher feels that for the first time in over ten years he is now receiving the help he needs and his greatest relief is to no longer be dependent on alcohol.

"Very pleased with the advice given. Came in with lots of problems. Going out feeling a load has been lifted from my mind. Thank you!"

We work to enhance social justice and tackle social exclusion, which also helps to maximize the quality of life of our clients:

- We advise and support clients to achieve their rights in issues such as employment, debt, financial capability, benefits, family, housing, consumer, education, legal
- We collect evidence of systemic problems faced by residents and provide this information to relevant authorities, providing advice regarding change options
- We assist clients to achieve their income entitlements (wage, benefits, tax credits) to reduce poverty and financial exclusion
- We assist clients to report hate crimes, improving community cohesion

By working in partnership with other local organisations, ensuring that clients are getting the longer term support they need, we help to tackle loneliness and social exclusion as well as helping to prevent repeat problems in the future. Working together also helps us to make the best use of the limited resources we all have. Key partners include: Cotswold Friends; P3; the Churn Project; the Foodbanks; Turning Point; CDC Social Prescribers; Bromford Housing; Glos. Credit Union and Christians Against Poverty.

By providing various volunteering opportunities – as advisers, receptionists, administrators, fundraisers, IT support and more – we also help to keep older people active and engaged in their communities in their retirement and to provide valuable training and work experience for younger people which will help their future employment prospects.

3 Strategic Priorities for 2016-19

SDCAB has 6 Strategic aims:

1. Governance - we will be effectively organised, efficiently run and collectively governed in a way that takes account of a challenging and competitive environment.
2. Service Delivery - we will continue to improve the accessibility and quality of our service, prioritising those most in need to balance demand and capacity.
3. Research and Campaigning - we will work to influence local and national policy and services to address Social Policy Issues identified by our advice work.
4. Communication - we will communicate internally and externally in a way which improves our effectiveness, accountability and transparency
5. Sustainability - we will ensure we have sufficient resources to deliver our priorities and plans.
6. Workforce Development - we will ensure that this organisation is a good place to work where people feel valued, supported and empowered to develop their full potential

Our key priorities in the Cotswolds over the next three years include:

- Increasing access to advice in the North Cotswolds from an expanded base in Moreton-in-Marsh
- Working with partners to deliver the Big Lottery's "Help Through Crisis" programme (outcome of bid expected in March 2016) which aims to ensure that people get the practical help and advice they need to support them in a crisis but also to prevent future crises occurring. As well as advice services, this will include developing a Credit Union in the Cotswolds and working closely with Cotswold Friends to ensure transport is available to help people in crisis.
- Continuing to recruit and train a team of volunteer advisers to ensure continuity of service as volunteers naturally move on and also the continued development of our existing volunteers
- Developing an Outreach service in Tetbury and increasing the use of our outreach services in Bourton-on-the-Water and Northleach.
- Developing a holistic "financial capability" advice service across the Cotswolds, providing in-depth specialist casework for people with complex financial problems, which will combine advice on welfare benefits, state pensions and credits, managing their money effectively, reducing debt, tax issues and more.
- Working with Bromford Housing to address the issues that are raised by clients regarding tenancy issues such as repairs.
- Developing local business partnerships to increase our un-restricted income and reduce dependency on statutory funding.
- Working with CDC and the Clinical Commissioning Group as a partner in the Social Prescribing Project to increase access to advice for patients visiting GP surgeries.
- Ensuring equality of access to our services and that our service reflects the diverse needs of residents of the Cotswolds.
- Reviewing processes for call handling to make sure that clients get the best service possible with the least number of contacts.
- Making the best use of the very limited space we have in the Cirencester Bureau
- Working in partnership to address the increasingly complex support needs (often mental health support needs) of clients.

Outcomes expected each year:

- To have helped around 2,500 residents of the Cotswolds to resolve their problems.
- To have brought an additional £200k investment into advice services in the Cotswolds using the CDC grant as leverage.
- To have raised an additional £58,000 of income for clients in the Cotswolds.
- To have reduced health problems, eg. stress, anxiety and depression and improved wellbeing, resulting in reduced visits to GPs.
- Through the provision of timely and high quality advice, to have prevented the need for more costly interventions by CDC in the future, eg. Dealing with homeless applications.

In order to provide security for staff and increased ability to plan effectively and bring in external resources, a three-year investment by Cotswold District Council would be beneficial. The need for advice services is not going to diminish in this time; in fact we are seeing a steady trend of people's queries becoming more complex and requiring longer to resolve, indicating the need for increased, rather than decreased, resources over the coming years. A three-year agreement would save time for both Council officers and CAB staff, giving more time to concentrate on providing these vital services for our clients.

Appendix 1: Geographical Spread of Advice Given in 2015

District Council Ward	No. Issues	No. Clients	% of total work in Cotswolds
Abbey	245	92	3.7%
Blockley	44	18	0.7%
Bourton Vale	47	26	0.7%
Bourton Village	131	60	2.0%
Campden & Vale	26	15	0.4%
Chedworth & Churn Valley	190	64	2.8%
Chesterton	266	98	4.0%
Coln Valley	94	40	1.4%
Ermin	109	44	1.6%
Fairford North	147	48	2.2%
Fosseridge	72	21	1.1%
Four Acres	150	59	2.3%
Grumbolds Ash with Avening	63	30	1.0%
Kemble	122	53	1.8%
Lechlade, Kempsford & Fairford South	229	93	3.5%
Moreton East	161	48	2.4%
Moreton West	138	45	2.1%
New Mills	319	91	4.8%
Northleach	124	42	1.9%
Sandywell	44	17	0.7%
Siddington & Cerney Rural	253	76	3.8%
South Cerney Village	236	76	3.5%
St Michael's	331	122	5.0%
Stow	91	36	1.4%
Stratton	138	65	2.1%
Tetbury East & Rural	67	32	1.0%
Tetbury Town	165	54	2.5%
Tetbury with Upton	160	43	2.4%
The Ampneys & Hampton	116	49	1.7%
The Beeches	328	104	4.9%
The Rissingtons	50	19	0.8%
Watermoor	646	168	9.7%
Out of district / not recorded			20.1%
	5,302	1,834	100%

**Appendix 2: Cotswold Advice - draft
budget for 2016-17**

Dec 30 2015

Income

Bank interest received	100
Donations	1,200
Other Fundraising	1,000
Cotswold District Council	66,420
Glos. County Council	11,932
Cirencester Town Council	4,000
Tetbury Town Council	3,800
Other Parish / town councils	2,000
Glos. Community Foundation	4,000
Morrisons Foundation	3,260
Kathleen Wynstone Charitable Trust	10,000
Total Income	107,712

Expenditure

Salaries & NI & Pension	39,343
Staff & Volunteer Subsistence/Refreshments	500
Staff - Training	600
Staff - Travel	400
Volunteer - Training	0 included in Morrisons application
Volunteer - Travel	16,000
Office equipment	2,400
Reference materials, subscripts	200
Rent (Ciren and Moreton)	5,101
Heat & light	2,400
Cleaning, repairs & maint'ce	3,120
Publicity & promotion	200
sub-total	70,264

Overheads:

Salaries	28,846 CEO, finance, managers
Staff & Volunteer expenses	536
Office costs	6,716 insurance, post, phones, subscriptions
Premises costs - insurance	298
Governance costs	685 audit, trustee expenses
Bank charges	18
sub-total	37,099

Total Expenditure **107,363**

Surplus 349

Appendix 3: Historical background

Stroud and District CAB Ltd took over the running of the Cotswold CAB in December 2013. At that point Cotswold CAB had been in difficulties and was forced to close down for a while.

We initially opened with 12 volunteer advisers. There are now 37 volunteers in the Cotswolds: 17 volunteer advisers, 12 trainee advisers who are nearly qualified and 7 reception volunteers. There is also a volunteer fundraiser.

Since December 2013 we have re-opened the Moreton Outreach, which had been closed for some time, and plan to re-open the Tetbury Outreach in April, which closed some time ago.

Also, since December 2013, we have added the option of offering advice by email, a freephone helpline and online via our website, which wasn't available before, so the service is more accessible than it used to be. This hasn't increased the number of people using the service but has made it easier to access for those that need it.

It is not possible to look at records before December 2013, but over the past three years, the numbers of people using the service has increased slightly but is fairly constant. It is fair to assume that immediately before December 2013 the numbers were much lower as the organisation was in serious difficulty at that time and services were nearly lost for good.

(END)