

Index

- 3** **Impact Report**
- 4** Chair, Treasurer and CEO's reports
- 9** Strategic Plans
- 10** **Digital Expansion and Improved Access to Services**
- 13** **Early Help, Prevention and Improved Outcomes**
- 15** **Targeted Programmes**
People living with Multiple Sclerosis (M.S.)
People living with Cancer
Mental Health Recovery
Debt and Money Advice
Homelessness
- 22** **Working and Volunteering at Citizens Advice**
- 23** **Collaboration and Partnership**
- 25** Client Services Manager's Report
- 26** Research and Campaigns

Citizens Advice South Somerset 2018/19 Impact Report

In 2018/19, **6,483** unique clients accessed our services



- ▶ **9%** of clients had a disability
- ▶ **45%** of clients had a long term health condition
- ▶ **435** of clients had a mental health condition

Accessibility

Weekly Opening Hours

Drop-in: 41 hours
Adviceline: 30 hours
Email & Webchat: 30 hours



How Clients Accessed Help

Face to Face: 3,523 clients

Adviceline: 1,505 clients

Email & Webchat: 1,432 clients



77 volunteers

11,386 volunteer hours
(average 980 per month)

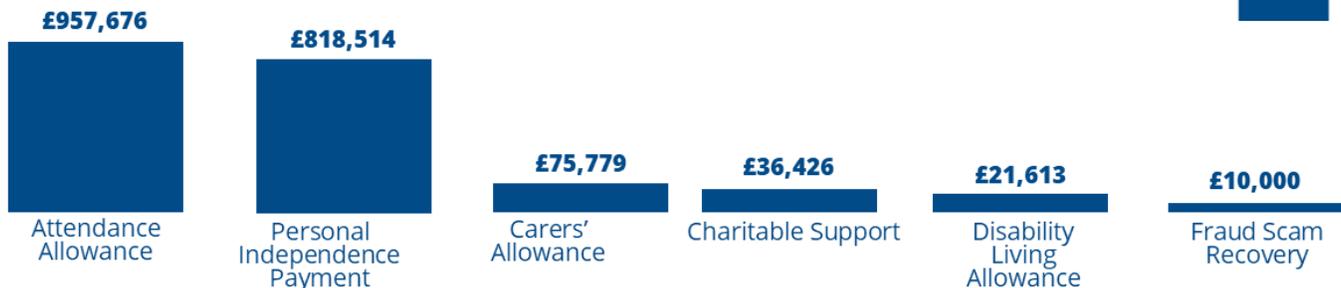


Equivalent to **6** full time staff

Worth **£124,278** to the organisation

Outcomes for Clients

Tackling Poverty – £2,938,484 income gained for clients



Financial Capability & Money Advice

896 clients received debt & money advice

223 clients helped with budgeting skills
107 older clients helped out of fuel poverty
Average saving of per client of £118
Debt repayments rescheduled: £35,603
Debt written off: £344,136
Average debt £7,684 (6 x client's income)



Homelessness & Housing Advice

806 clients received housing advice

193 cases of threatened homelessness
130 cases of temporary housing access
61 cases of access to LA crisis support

77 cases averted homelessness



Help In A Crisis (Local Assistance Scheme)

317 clients supported (food, fuel, grants)
191 children in families receiving LAS



Chairman's Report

Innovation and quality of service were the stand out achievements for me in one of the toughest years faced by our Service. Mastering the implementation of the personal data legislation, enhancing and introducing new technology and innovation into the delivery of higher quality services to a broader spectrum of South Somerset residents clearly represents the ability and dedication of the staff and volunteers to whom I am particularly proud and grateful.

Despite the announcement that the Service would lose its core Somerset County Council funding the Service has continued to serve more clients than in previous years as the demand continues to grow. The deployment of a new website, email and WhatsApp channels has helped the community access both our Service and our specialist skill sets on advice.

In times where need is becoming more complex and advice more interconnected, Citizens Advice South Somerset continues to exceed its mandatory quality of service performance criteria, and is a service re-focused and fit for purpose. I am extremely pleased that despite the challenges on funding we are continually securing the highest levels of satisfaction from our clients, and this is a direct result of the leadership and dedication of the staff and volunteers. Innovation and responsiveness to client needs has contributed to another successful year for the Service in South Somerset.

I would like to thank all our trustees and our treasurer Tim, and all the Finance sub-committee, for all their support and advice throughout the year that has enabled the Service to meet its financial obligations and come in on budget. My thanks especially to the hardworking and very supportive Management Committee and Management team, for all their help and support throughout the year.

Finally, I would like to take this opportunity to thank all our staff and volunteers that have worked so hard to make our service such a success. Each of you has helped Citizens Advice South Somerset serve the community in an effective and professional way and on behalf of more than six thousand people helped, my thanks to you all.

Rod McDonagh, Chair of Trustees

Treasurer's Report

Income

Annually, our income is typically around £500,000. The last year saw total income of £573,205 and increase from £519,583 the previous year.

Our income was boosted by funding for a number of projects relating to mental health, mainly on a short term basis, amounting to over £30,000. During the year we received a generous individual donation which, along with Gift Aid, amounted to £23,750. We are keen to continue the mental health projects and we will use the donation received to maintain the service in 2019/20.

Our projects are funded by a variety of funders and during the year we received valued support from our core funders Somerset County Council and South Somerset District Council. During the year Somerset County Council announced they would no longer provide core funding, this has a material impact on the income we can anticipate in 2019/20.

Maintaining Our Services

Salaries: Salaries are our biggest spend, amounting to around 75% of our expenditure. Generally, each funder pays for a caseworker, paying their salary for the specialist services provided. Over 70 volunteers give us their extremely valuable time and we recognise that volunteering with us shouldn't cost our volunteers money. We pay for their training and pay their travel expenses

Our Offices: We have to provide a place for our staff and volunteers to work and provide the locations for us to offer our advice services. Our overall office costs amount to over 15% of our spending, split almost equally between the cost of the premises and the cost of the provision of office services (IT, telephone etc.).

Reserves

We aim to achieve a balanced budget where our income covers our expenditure. In the last year we made a small operational surplus of £5,831 as some unexpected sources of income were achieved and costs were controlled, in part through greater collaborative working with Citizens Advice Taunton involving sharing of HR and Finance functions.

Our reported surplus for the year is £29,581 as this includes the donation totalling £23,750 which was received in the year but will not be spent until the 2019/20 financial year.

Any surplus we make is added to our reserves at the end of the year. At 31st March 2019 total unrestricted reserves were £225,202. In the 2019/20 financial year we are proposing to draw on our reserves to enable services to be maintained despite the withdrawal of core funding from Somerset County Council. Reserves will also be reduced due to the funding of the mental health projects from the donation received in 2018/19. In total we anticipate the reduction in reserves to be approaching £40,000.

Reserves Policy

We maintain a certain level of reserves to manage uncertainty. The retained reserves are intended to provide a buffer against funding cuts and a contingency to meet unforeseen expenditure.

£100,000 of our reserves has been designated for specific purposes - £90,000 is maintained in respect of contractual liabilities of the company and a provision has been established for moving at the end of the current lease for £10,000 (this will be increased each year by £2,000).

In addition to the designated reserves the Trustees have determined a target range of between £50,000 and £75,000 for general reserves so that total reserves cover approximately 3 months running costs and allow for the implications of a significant reduction in income.

Risks

Each year the Trustees review and update the risk register. Over the year there have not been any major changes in the nature of the risks facing the charity. Our main issue continues to be concern over core funding which has been brought into sharper focus by the decision of Somerset County Council to withdraw its core funding.

Whilst we have a clear plan in place enabling us to maintain the delivery of services in 2019/20 the position in following years is more challenging. Our biggest risk now is failure to manage increased demands for our services within a context of reduced core funding.

Tim Ayre, Treasurer

Overview from Angela Kerr, the Chief Executive

We are extremely proud of the year's achievements which included helping **6,483 clients** (a 12% increase on the previous year), the successful implementation of legislative reform (General Data Protection Regulation), continued improvement of our general and digital advice services and further development of specialist initiatives for mental health service users and frail older people. Despite our strong performance it was disappointing to receive notification that Somerset County Council would be terminating our core funding grant from April 2019. The loss of core funding is particularly challenging because not only is demand for our services increasing but also because core funding brings stability to the organisation which enables us to seek funds for specialist, targeted projects. Fortunately due to prudence in previous years and the support of other funders we have been able to make provisions for 2019 (including an allocation from general reserves) that will give us the time needed to adapt our general service delivery in response to the reduced funding.

As a long-standing charity, established in 1961, we have a unique perspective on the changing advice and support needs of local people. Most notably over the year we recorded significant increases in the number of clients requiring help to:

- Make, reclaim or challenge decisions on Welfare, Care and Support benefits (Personal Independence Payment, Carers Allowance etc.)
- housing needs advice and casework
- debt and money advice and tackling financial abuse or scams

One aspect that stood out to me as I reviewed the year was the complexity of the issues our clients faced and the amount that was at stake if those issues were not addressed. Debt, housing need and failed welfare applications were often interlinked and we found that many more of our clients needed specialist support (casework and advocacy) in order to enable them to move forward.

It is immensely rewarding when we can achieve resolution for our clients and there have been a number of cases that have given us cause to celebrate;

- tackling the financial abuse of a vulnerable adult
- securing backdated welfare awards
- hearing a family has been housed
- challenging discrimination in the work-place

Case Study – Older Vulnerable Client: The client came to us outside of opening hours in a very distressed state. We saw the client immediately and established the underlying issue. The client had a bank account but had become unable to access that account and therefore that she did not have any money whatsoever. We arranged emergency help utilising Local Assistance Fund application scheme to organise food, gas and electric. We supported the client to open a new bank account and to change her Universal Credit payments into this account.

Later that day we discovered that the bank had alerted the police as they were so worried about the client and a PCSO called us to thank us for our intervention with client who they believed to be at great risk of harm.

Outcomes Care & Support Entitlements Secured

£957,676: Attendance Allowance

£818,514: PIP

£171,409: Employment Support

£ 75,779: Carers Allowance

£ 21, 413: Disability Living

£2,004,790.00

418 clients

Over recent years we have seen a significant increase in the number of vulnerable people who turn to us when they need help. This is in part due to the success of our efforts to improve access to advice but also a factor of the reduction in other support services. We are thankful for the commitment of our volunteers and the financial support we have received from funders, both of which have been instrumental in helping us to develop our general and specialist projects including the Assist Pathway (recovery focused advice), Winter Wellbeing (helping vulnerable and older people) and Employment Casework (evening service).

In October last year we hosted a multi-agency event to focus on the needs of older and frail people in South Somerset. 30 delegates from 19 different organisations joined us and together we drew up a joint statement of needs for older people living on a very low income.

Over the year we focused on addressing the needs of older people living in fuel poverty recognising the detrimental consequences to a client's health and wellbeing as a result of living in a cold home.

We helped 107 older or vulnerable clients to address fuel poverty (reduce their living costs by switching energy suppliers) and distributed £12,600 in Surviving Winter grants (the average grant was £180) for those on the lowest incomes so that they could keep warm and active over the winter months.

We plan to expand our work with older people in forthcoming years. Of most significance has been the identification of increased risks of financial abuse for older and frail people living alone who rely on neighbours for help. The issues of scams, digital exclusion and social isolation are factors that particularly affect this community of interest. We hope to secure funding for specialist caseworkers who will offer trusted financial and money advice alongside advocacy and support. We recognise that more must be done to support these clients to lead independent and secure lives.

This has been an unusual year, reporting significant successes alongside a loss of funding. As ever our dedicated volunteers and staff have gone to extraordinary lengths to ensure that clients received the help they needed to move forward and the knowledge and confidence necessary for them to manage more independently in the future.

At a time of great pressure and stress, on both the organisation and individually on our clients, the team and I remain optimistic. The unique feature of our organisation over recent years has been the success of our drive to improve the quality and impact of services. Despite the funding challenges ahead we will continue to move forward with service improvements that aim to increase clients' access options across a greater range of channels. I look forward to the work that lies ahead as we deliver the new objectives within our next business plan (2019/22).



Strategic Report

2018/19 has seen the highest recorded client engagement of recent years and possibly since the organisation was founded in 1961. The Business Plan focused our efforts on changing the organisation in order to ensure that we provide a responsive, innovative and sustainable service fit for the future. The over-arching ambition behind the Plan's 5 objectives was to work collaboratively in order to improve the impact and effectiveness of our services for the benefit of clients, stakeholders and funders. Each of the objectives are reported more fully in the body of this report and have been reviewed as part of our annual planning cycle in order to identify the development priorities for the next 3 years.



Objective 1

Digital Expansion and Improved Access to Our Services



Objective 2

Emphasis on Early Help, Prevention and Improved Outcomes for Clients



Objective 3

Increased Range of Targeted Programmes



Objective 4

Rewarding Place For People To Work and Volunteer



Objective 5

Greater Collaboration and Improved Financial Sustainability

Lessons Learned

Towards the end of the year we reflected on what was working well and on the aspects of our service that we would like to improve. These were identified through various discussion groups involving trustees, staff and volunteers including a consultation exercise as part of the Annual Away Day. The following matters will be taken forward in the year ahead:

1. Pilots to test digital options for home-based volunteering roles
2. Further development of specialist programmes for clients with complex support needs
3. Expansion of our marketing and promotional work to ensure that we continue to reach all sectors of the community
4. Review of opening hours to consider whether we can improve access and reduce the concentration of clients using drop-in services between 10 – 3.00pm
5. Options to test the use of appointments for clients presenting at drop-in when the service is busy and the waiting time is likely to exceed an hour.



Objective 1 Digital Expansion and Improved Access to Our Services

During the year we continued the development and evolution of digital channels focusing on three key principles when innovating our approach:

- **Effortless** – clients accessing advice 24x7x365 with the minimum of effort
- **Preventative** – clients and partner agencies need to be able to access advice in real time and before decisions are taken
- **Sustainable** – We need to be able to sustain traditional channels as well as develop new channels in challenging financial times



Website Development

April 2018 saw the go-live of a completely re-designed and re-written web site. We moved away from the dated and text based template model to a far cleaner, more welcoming, more intuitive, and more human design. This approach made it virtually **Effortless** for clients to find us and to find out about our services, culminating in 1,010 users visiting our site during March 2019.

Subsequent developments of the website have enhanced these ideas without losing sight of the fundamental purpose of the website, to enable clients to access advice.

Channel Development

Client survey responses during the year showed that people use digital advice for a whole range of reasons – geographical isolation, physical disability, mental health issues, work, childcare, time and mobility being key amongst them. This reinforced our anecdotal evidence that digital advice was no longer seen as an extension to traditional channels, but rather as independent channels of equal importance to our communities.



We continued the development of the existing primary digital channels, **Email** and National **Webchat**, providing advice for over 1000 clients during 2018/19 and being in the top 20 local Citizens Advice offices for Webchat numbers and client satisfaction for the entire year.



Citizens Advice South Somerset services for students

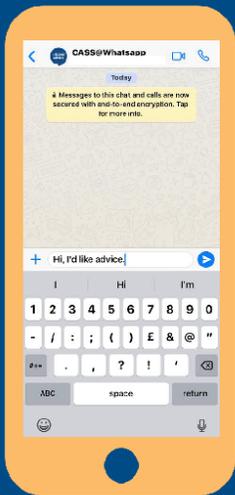
Advice by
WhatsApp

Come and see the
Student Support
Team in **The Spot**

A route to advice is now in your pocket. Add Citizens Advice South Somerset as a WhatsApp contact by scanning the QR code below, and message us with your query.



For more details, visit our website:
citizensadviceouthsomerset.org.uk



Evolution of other channel ideas led to the development of a pilot with Yeovil College to provide advice via **WhatsApp**.

This pilot was completed and at the end of 2018/19 WhatsApp Advice went live as a standard advice channel for our clients in South Somerset.

WhatsApp offers an option that is not only 24x7x365 but also far more interactive than email whilst being less real time than Web chat.

As such this channel is evolving as an ideal solution for people with busy lives.



The other major step forward was to design and develop the first phase of our **Virtual Adviser**. Our analysis of the use of our website, and the national self-help resources within it, indicated that website users were not choosing to try and self-help. This was due in part to difficulties in finding what they were looking for on the national CA website. The Virtual Adviser tool was designed to provide a way to assist people to take that first step towards self-help, and then if necessary aid them to move on to other advice channels. We hope that this facility will help to reduce the load on other channels and allow us to apply our resources more effectively, including to focus face to face and telephone channels on the most vulnerable clients.

Lesson Learned and Future Plans

It is clear to us that new and existing clients are comfortable to use the digital options to begin their advice journey with us. We plan to refine these options further not only because we seek to reach new people but also because we aim to divert some clients from using face to face where it isn't necessary. By reducing the numbers of clients presenting in the face to face service we can give a better service for those clients who really need this level of support (complex support needs and critical advice issues).

Phase two of the Virtual Adviser will move towards providing real time information by incorporating local relevant information from partner and other approved sites, as well as the public Citizens Advice National site (CA site), based on the wording of the question the client has asked. This will make the tool progressively more useful to our clients and thus make us more relevant to them – aiming to become the “go to” Advice service in South Somerset. Lastly we will explore options to utilize webchat in a local context that complements our national commitments and offers a valuable addition to South Somerset services.



Digital Expansion and Improved Access to Our Services

Face To Face Services

We increased our opening hours for drop-in by 8% in the year offering a total of 41 hours per week of provision across 7 market towns. Each year we analyse service uptake by advice issue to ensure that we provide the most appropriate and effective offer across all our access channels. As has been the case every year Face To Face services continued to be our most widely used provision. However this is beginning to change and the table below summarises the access options used by clients in the last 2 years:

Access Channel	2018/19	2017/18	Variation
In person	3,484	3,418	
Adviceline (telephone)	1,505	1,873*	
Email	810	336	More than double the number of clients using these 2 channels
Webchat	483	157	

*includes telephone call back option which is not featured in the 2018/19 data

Table Summarising Top Presenting Advice Issues by Channel 2018-19

Clients' Access Channels for the Top Five Advice Issues	Face To Face Clients	AdviceLine Clients	Webchat Clients
Benefits & Tax Credits	1,497	1st	324
Employment	379	6th	229
Relationships and Family	383	5th	202
Housing	463	4th	163
Consumer Goods and Services	139	9th	151
Debt	631	3rd	149
Benefits and Universal Credit	637	2nd	114
Legal	251	7th	109

Most notably we observe a significant difference of access choice for clients who opted to use webchat for their **employment** advice needs. This is likely to be linked to the difficulties of accessing drop- in during working hours and the ease with which clients can use the phone or webchat from within their work environment. Analysing this data enabled us to refine our webchat adviser training programme to ensure that we equipped the team to deal with any presenting issue and especially the most frequently asked advice areas.

Clients that self-referred for **Debt** advice (excluding those referred through the Yarlinton Housing Group project) were most commonly opting to do so via a face to face session. Our Improving Access objective resulted in a re-prioritisation of resources to ensure that we had paid staff in the larger outreach services who were qualified to deliver on-demand debt advice. This will continue in future years as we have committed to expanding our money advice provision in recognition of the level of unmet need and demand for debt advice and casework.



Objective 2 Emphasis on Early Help, Prevention, Improved Outcomes

The focus for the year was in relation to improved outcomes for clients (much of our work in relation to early help has been reported within the digital advice service improvements above). There were 3 strands to this element of our work:

1. Client experience
2. Quality and effectiveness of advice
3. Early help – preventing problems

Client Experience

We undertook a snapshot survey of clients using the Yeovil Drop-In to gather feedback on the ways in which we might improve the service.

citizens advice South Somerset

Customer Feedback

We are trialling a new way of assessing clients today. We hope that this will reduce waiting times in the future and we would be grateful if you could give us your feedback today.

1. Initial check I received helped me to understand the service I would receive next

Strongly agree Agree Disagree Strongly disagree

2. Initial check was better than waiting for an adviser as the first stage of getting help

Strongly agree Agree Disagree Strongly disagree

3. Do you feel that you had enough advice/help to enable you to move forward with your issue

One of the most pressing issues was that of waiting times (and the associated car parking costs) where clients might be with us for over an hour before seeing an adviser.

We were interested in clients' views of switching to an "initial check" where clients are screened on arrival and offered alternatives to waiting if appropriate (a booked telephone advice call, immediate access to specialist casework, support to use self-help resources on our website). The feedback from clients was positive and we will implement initial check in the year to come.

Quality and Effectiveness of Advice

As a member of the Citizens Advice Network our advice services are externally audited on a quarterly basis against the criteria within the national Performance and Quality Framework and the Advice Quality Standard. The standard we aim for is that at least 80% of clients who received advice gained the knowledge and confidence they needed to move forward. We are delighted to report that 84% of clients surveyed agreed that our service helped them find a way forward.

Although we are confident that we work to high standards we are not complacent and in the last year we developed and refined our staff and volunteer training to ensure that everyone was equipped and prepared to deliver excellent and effective advice. One of the year's challenges was the need for new training in response to welfare and other legislation changes. In particular we invested a considerable amount of time and resource in training on Universal Credit (U.C. which is a single new benefit encompassing 5 previous benefits). The problems some clients experienced when making a new U.C. claim were well documented in the national press. Our research and campaigns team were able to raise awareness of the issues we saw as a result of advising clients who were making or managing a U.C claim. We, and other members of the national Citizens Advice network, were able to highlight the unintended negative consequences for clients arising from the design and structure of U.C. (waiting periods, advance payments etc.) and we are proud to have been part of an effective lobbying force that gave voice to our clients' concerns.



Emphasis on Early Help, Prevention and Improved Outcomes

We are always keen to take part in local community events because it helps us to reach out to people that don't know about our services.

Over the year we joined partners in Chard, Crewkerne and Yeovil to run information stalls at local fairs, community hubs, foodbanks and events. We were able to provide information about grants and support programmes that may help individuals and families struggling to pay their bills. We also used these opportunities to promote our public website and the self-help advice resources within it. We would like to thank Wessex Water for their funding support which contributed to our outreach prevention programme at food banks in the area.



Birchfield Community Event

citizens advice South Somerset | talk money week | Correctly answer the questions and provide a contact method*, you could win a £25 Tesco voucher!

Money Quiz

When does an Overdraft occur?

- When you spend more money than you have available in your bank account.
- When you draw out a higher amount than you need, and still have money in your account.
- When you apply for a loan from a bank.

Which of the following statements best describes the difference between a Standing Order and a Direct Debit?

- A Standing Order is an agreement between you and a company, which gives the company permission to collect money from your account on a regular basis, whereas a Direct Debit is a payment method set up by you, to automatically send a fixed amount of money to another bank account on a regular basis
- A Direct Debit is an agreement between you and a company, which gives the company permission to collect money from your account on a regular basis, whereas a Standing Order is a payment method set up by you, to automatically send a fixed amount of money to another bank account on a regular basis

Preventing Money Problems

We took part in the national Talk Money Week (November 2018) and offered clients the opportunity to try a money quiz. The quiz was designed to provide important facts and information about money and money management.

This was hugely popular and proved to be a very effective way of starting conversations with clients while they waited for their advice.

Over the year our specialists advisers gave 223 clients support with budgeting and money management skills.



Working in partnership with Wessex Water we delivered a Money Buddy project linked with local foodbanks which aimed to provide access to information on a range of affordability schemes for clients receiving food parcels.

As a result of this project we increased the number of clients that secured help from Wessex Water Assist by 25% compared with the previous year.

NAME

MONEY BUDDY TOP TIPS

- 1 Did you know that others like you receiving help with a food parcel also had help to deal with their water bills?
- 2 Did you know Citizens Advice South Somerset helped 859 people last year with bills, debts and budgeting support?
- 3 Priority bills like rent, council tax and utilities are the issue that cause the most worry to people and these are the issues we can help you to deal with.

YOU too can get this help – don't delay, contact Citizens Advice South Somerset on 01935 847664 – leave your name and number and we will call you back.





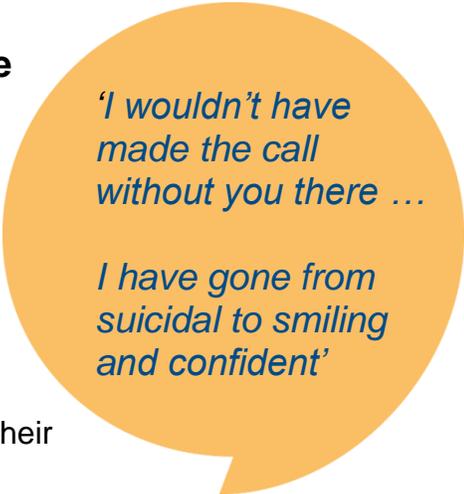
Objective 3 Increased Range of Targeted Programmes



Supporting mental health and well-being - Recovery Focused Advice

The Assist Pathway service was developed to tackle the root causes of disadvantage among a priority group of vulnerable clients.

Specifically we identified that clients recovering from acute mental ill health were at risk of experiencing financial and other distress as a result of the difficulties they faced addressing long-standing advice issues (finances, housing, benefits etc.). Mental ill health prevented these clients sustaining their engagement with advice and unresolved problems led to an escalation of issues which negatively impacted on their recovery and mental wellbeing.



'I wouldn't have made the call without you there ...

I have gone from suicidal to smiling and confident'

Aim: The Assist Pathway aimed to improve clients' recovery by addressing their arising or long-standing issues (housing, debt, money, welfare, transport and social problems) and preventing these adversely affecting their recovery. This programme blended specialist advice with support (coaching) to enable clients to develop the skills and confidence they needed to manage day to day. **Funders:** We are very grateful to the support of three funders; Somerset Partnership NHS Trust, Somerset Community Foundation and Lloyds Bank Foundation. Grants totalling **£26,347** supported this service in 2018/19.

Snapshot of Outcomes: 87 Referrals and 81 Clients engaged with advice & coaching

88% of clients reported improved circumstances (62% practical and 26% financial)

87% of clients benefitted from reduced anxiety

70% felt better able to manage independently (coping day to day)

Debt was the most prevalent advice need among clients. The root causes of the debt were multiple; insufficient income to cover living expenses, mental ill health & anxiety resulted in clients being unable to manage their financial affairs, lack of confidence and isolation left clients unsure of what to do and a lack of knowledge (financial capability) left clients unclear about priority bills.

Lessons Learned:

1. **Poverty Premium** – ill health prevents clients from taking the steps necessary to get value for money from their day-to-day suppliers (phone, electricity etc.) and as a result vulnerable clients are disadvantaged by the “poverty premium” (paying more than others).
2. **Complex and multiple** long-standing problems overwhelm clients, therefore it takes advisers additional time and resource to resolve these issues and enable the clients to move forward.
3. **Anxiety** is a barrier to accessing and sustaining engagement with and acting upon advice.
4. **Isolation** leaves clients without the support they need to move forward and act on their advice.
5. **Digital Exclusion** has left many vulnerable clients without access to the support they need.
6. **Confidence Clubs** run by the Assist team helped clients re-engage with community life.

Evaluation

Each client worked with us to set out their own recovery goals. These were incorporated into the project's evaluation framework so that we could assess:

- a. the benefits to the client from taking part,
- b. that impact Assist had in relation to improving clients' health and wellbeing

Q 2	How do you feel you are coping with day to day issues at the moment?				
Initial Assessment	Overwhelmed	41%	End of Engagement Assessment	Overwhelmed	0%
	Not coping well	34%		Not coping well	2%
	With help I can manage	24%		With the help I have had I can manage	70%
	Managing	1%		Managing	28%
<i>'I have learned to approach creditors without the fear'</i>					

Semi-structured interview questions (across 10 indicators) were used to record, monitor and evaluate clients' outcomes during and after their engagement with the Assist Advice Pathway.

Clients Engaged in Assist; Initial Assessment: 87, Advice and Coaching: 81

In total the service delivered 426 advice sessions, 266 coaching sessions and ran 10 confidence clubs in the local library Wellbeing Hub.

Learning To Inform Future Services

1. Specialist training for the staff and volunteers equipped us to work effectively and appropriately with clients who have severe and enduring mental health support needs
2. Face to face sessions at locations of the client's choice, including their home were very helpful in sustaining engagement. Often clients felt most comfortable at home because they could take a break, use their own facilities etc.
3. As the clients progressed through the Assist Pathway they began to see us as "on their team". This takes time to develop but helps the clients to fully disclose the issues affecting them. At the start of their involvement with the Assist Pathway clients often under-stated or overlooked their money and housing advice needs. As trust built they began to disclose the full extent of the issues affecting their wellbeing and this enabled us to fully address those matters and therefore improve the clients' prospects for leading independent and anxiety free lives.
4. This service is needed in order to address the extreme disadvantage facing Mental Health Service Users (loyalty premium, poor housing, poverty, complexity of the welfare system, lack of wider community based support networks)
5. On average **clients needed 5 advice/coaching sessions to move forward**. Providing clients with advice and coaching over extended and multiple sessions was extremely effective as the clients needed a great deal of input in order to move forward to achieve their recovery goals. Without this approach some initial advice may not be acted upon.
6. Setting recovery goals with clients was very positive and encouraged them to take ownership of their engagement with us.

Special thanks go to our donors whose generous contributions have helped to ensure the continuation of our mental health programme.

The number of people living with cancer is predicted to rise by 3.2% each year. The shock of a new cancer diagnosis, or the news that a health condition has deteriorated is hard to bear. However when this also means having to manage a drop in household income and increased costs in attending hospital appointments things can become very challenging. Our Macmillan Cancer Support Welfare Advice team offer vital help for individuals and families living with cancer.

Total Number of Clients Helped During the Year: 991

Impact: Our team helped eligible clients to gain an average increased income of £5,443 from the following sources:

	Number Clients
Benefit Gain or Increase	414
Macmillan Grant	73
Charitable Support	82
Benefit Revision	16
Compensation Award	9
Better Energy Deal	8
Other Financial Gains/Grants	6



Working In Partnership with Macmillan Cancer Support Workers

Over the year our team were able to forge effective links with the newly appointed Cancer Support Workers based at Yeovil District Hospital. This new initiative funded by Macmillan Cancer Support aimed to provide cancer patients with a more holistic support service. We saw an increased number of referrals in the year and welcomed the addition of the Cancer Support Workers as they assisted more patients to access our service.

Macmillan Grants

Macmillan grants can be applied for when a person has an expense related to their cancer, which they cannot meet from their income. We advised clients of the criteria for grants. We have assisted people to obtain grants for additional heating costs, clothing, mattresses, food blenders, convalescent breaks with people with young families and other essential cancer related expenses.

Blue Badges Obtained

When you suffer with severe fatigue that affects your mobility, having a blue badge, can be extremely useful. It can be used when parking in hospital and supermarket car parks or anywhere else a cancer patient needs to travel too. We assisted over 100 clients with their applications and worked with Somerset County Council's Badge Team to resolve any issues our clients may have.

Referral sources

Yeovil District Hospital	44%
St Margaret's Hospice	30%
Self-referrals	14%
Other sources	12% (includes Musgrove Park Hospital)

Breakdown of Yeovil District Hospital referrals

Yeovil Hospital - Colorectal	106	28%
Yeovil Hospital - Lung	74	19%
Yeovil Hospital - Upper GI	53	13%
Yeovil Hospital – Gynaecology	49	13%
Yeovil Hospital - Breast Care Team	38	10%
Yeovil Hospital - other teams	19	5%
Yeovil Hospital - Urology	14	3%
Yeovil Hospital - Macmillan and oncology	15	3%
Yeovil Hospital - Haematology	12	3%
Yeovil Hospital - Head and Neck	7	2%
Yeovil Hospital - palliative care	6	1%



“Your help has meant that my wife is much less worried about our finances”

Universal Credit

The requirement to make an online claim for Universal Credit caused a number of problems for people receiving treatment for cancer. Over the year we encountered the following issues which we raised with Department for Work and Pensions and with MPs and Ministers:

1. Digital exclusion,
2. Lack of access to IT (hospital in-patients or in a hospice)
3. The requirement for claimants to attend an appointment at their local Jobcentre Plus office to verify their ID
4. The frequency of review periods and requirement for regular updates by claimants to their Universal Credit journal

Thank you to our partners

We are extremely grateful to our partners who offer us the use of their interview rooms. We would especially like to thank The Macmillan Unit at Yeovil District Hospital, St Margaret's Hospice, South Petherton and Chard Community Hospitals and Buttercross Health Centre.



“The staff are well trained to help and advise you.”

“Thank you so much for making a huge difference!”



This year saw a 7% increase in demand for both advice and debt casework from Yarlington Housing Group residents (YHG). Our team were able to help **270** YHG residents and provided debt casework to **178 people**.

Summary

Clients	270
Quick client contacts	
Issues	2,680
Activities	3,433
Cases	173
Outcomes	
Income gain	£30,524
Re-imburements, services, loans	£32
Debts written off	£183,689
Repayments rescheduled	£16,264
Other	£3,668

Issues

	Issues	Clients
Benefits & tax credits	120	49
Benefits Universal Credit	102	46
Debt	1,568	204
Discrimination	1	1
Education	1	1
Employment	8	2
Financial services & capability	627	111
Health & community care	1	1
Housing	39	22
Legal	9	8
Other	15	9
Relationships & family	14	7
Tax	1	1
Utilities & communications	174	81
Grand Total	2,680	

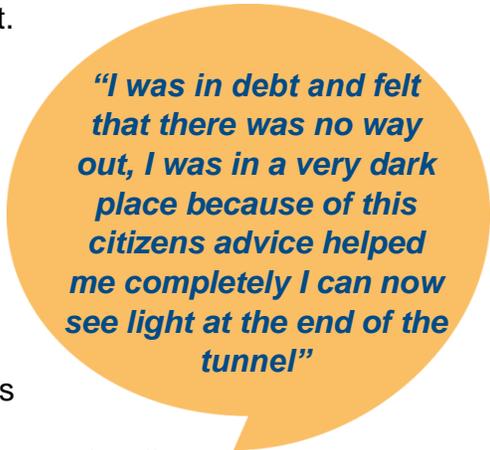
*Clients may be counted more than once if they present with multiple issues. In the year 270 unique individuals received advice and/or casework support.

Over the year **£866,418** of priority and non-priority debts were managed under the Yarlington debt and money advice project. The average debt per client was £7,539 which was 6 times the average income of those clients. Clients were supported to access a range of debt options including:

- Debt management plans
- Debt Relief Orders
- Bankruptcy

In total we were able to help residents with over 2,000 different issues (benefits, financial capability, utilities etc. These clients reported improvement to their mental health, financial capability benefits and general well-being.

Case Study: A single parent with serious and multiple health problems and one dependent child. Client was claiming UC and disability benefits – priority debts had built up for gas, electric, water and rent due to incorrect entries in the client’s UC journal. **Outcome:** We were able to help the client to correct the U.C. Housing Costs error and secured housing costs payments. We were also able to assist the client to access other financial support and to secure priority services registration. The client was supported to switch to better value tariffs for utilities and made a successful application for Warm Home Discount all of which provided an additional £140 help with energy costs.



The Homelessness Reduction Act 2017 placed new duties on Local Authorities which substantially increased South Somerset District Council's responsibilities and levels of casework in Housing Services. We were commissioned to assist SSDC by providing advice and debt casework to those residents being supported with a Personal Housing Plan.

In the year we supported **77 clients**. These clients were either homeless, in temporary accommodation or at risk of losing their tenancy. The following outcomes were achieved in the year:

- Helped into new tenancies: 19
- Helped to sustain a tenancy: 8
- Budgeting and advice: 15
- Debt Relief Orders Bankruptcy: 5

The support needs of the clients varied widely, although mental health and debt were factors in the majority of cases. Each client was offered tailored budgeting and financial advice with on-going casework support for the complex issues and debt.

This partnership ensured that Citizens Advice staff were able to work closely with the Housing Team and clients benefitted from more extended and targeted support. This service has been particularly effective where urgent "prevention" help was needed to prevent homelessness or to address a housing crisis. During the year we were successful in supporting 2 clients in Court with emergency applications to suspend eviction warrants. These clients not only sustained their tenancies, but improved their budgeting skills were better able to manage their finances more securely for the future.

Where clients were already placed in temporary accommodation under the "relief duty", we worked with them to improve their finances, reduce their outgoings and clear any debts. We observed that clients benefitted from even the shortest interventions where we were able to help them to improve their budgeting skills (eg. setting up a second bank account for bills). This gave the clients more confidence in their ability to manage their finances and so also a new tenancy.

Support under this project was extensive with some cases continuing over many months with as many face-to-face sessions as necessary in order to achieve full resolution of their problems and barriers to housing security.

Case Study: A single parent who experienced depression and stress was supported through an eviction process and given on-going support whilst the client was in temporary accommodation and further advice and support as the client took up a new tenancy. We were able to successfully apply for a Debt Relief Order which enabled the client and young son to start afresh.

Employment Advice Evenings - Tuesdays

Booked appointments only (via Email)

Confidential advice:

- Rights and contracts
- When things go wrong
- If you are off sick
- Discrimination issues



To access employment advice use the Email advice link on our website

www.citizensadviceSouthSomerset.org.uk

Please note that response times can vary, but we aim to reply within 3 working days



Citizens Advice South Somerset is an operating name of South Somerset Citizens Advice Bureau Ltd
Registered Charity Number: 1054134

“This case is a good example of where agency collaboration made the process of help for the client swifter, as being able to share information made it easier to target & provide what support (eg. Rent in advance, discretionary help, LAS) the client needed”

Pervaneh Child, Housing Caseworker

Specialist Employment Advice Evening

We were very grateful to the funding received from the South West Legal Support Trust towards an employment advice evening once per week.

Over the year we helped **45 clients** by providing them with comprehensive advice and casework support.

Issues raised included:

- TUPE and contract variations
- Discrimination – pregnancy related
- Discrimination – reasonable adjustment
- Discrimination – equal pay
- Unfair Dismissal
- Redundancy
- Grievance and disciplinary



Surviving Winter and Energy Advice

As has been the case for the last 3 years we were one of a number of partner agencies that distributed Surviving Winter Grants to older people in our area living on a low income.

69 Clients benefitted from Surviving Winter grants of between £150 - £300

107 Clients benefitted from an energy advice session

In addition to the grant awards we were able to assist these and other clients with energy and household bills advice. In addition to reducing their expenditure we ensured that they were entered onto their suppliers “priority service register” as a vulnerable household in the event of a power cut.



We are very grateful to the grant we received from the MS Society Yeovil and Sherborne District Group. **13 Clients** received help with their welfare benefits applications. In the year we promoted this service through local GP Surgeries and at various events run by the local MS groups.

Local Assistance Scheme - Help for people in crisis due to financial hardship

317 Local Assistance Grants (including fuel and food parcels) were awarded



191 Children benefitted through the LAS grants awarded to their family

During the year we worked with Somerset County Council and the other local Citizens Advice organisations to review the LAS provision and identify opportunities to achieve greater value for money. As a result of the review we were able to secure a new arrangement with a local charity shop for provision of high quality, previously used, items. This has helped to sustain the scheme for 2019 and we are grateful to the continued support of Somerset County Council.

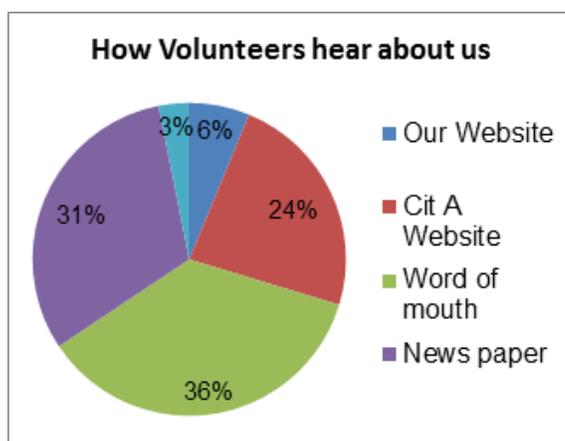
Objective 4 Rewarding Place for People to Work and Volunteer

It has been another great year for our volunteer recruitment and training programme with 18 new volunteers completing training and joining us during the year.

In total 77 people were registered with us as volunteers during the year. 11 of these volunteers left us during the year moving onto paid employment, helping with care or childcare or taking time out from volunteering for personal reasons.

On average we had 47 volunteers active on rota each month and recorded our highest ever number of **volunteer hours 11,836** over the year (6% increase).

If volunteers were replaced by paid staff at an hourly rate of £10.50 per hour (£20,500 per annum) we calculate that our volunteers' contribution would be worth over **£124,278** to the organisation.



The Annual Away Day

As has become customary we hosted another very successful day of training and networking attended by staff, volunteers and trustees. During the day workshops and discussion groups were offered in:

1. Universal Credit
2. Energy Advice Delivery
3. Mental Health Awareness
4. Using “nudge techniques” to assist clients to maintain engagement with advice
5. Using technology (Voice Recognition Software) in the workplace
6. Money Advice Skills and using new tools and resources with debt clients
7. Housing Needs and the role of the personal housing plan



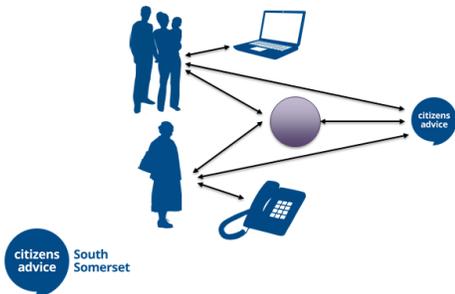
We were also very grateful to **Adrian Poole from Porter Dodson** who gave an entertaining and informative presentation on employment law during the Away Day.



Refresher Skills Training – Staff and Volunteers

Advice Facilitation

Provision of Information to and Advice for Clients in a Community setting accessed through Health Coaches



Our training officer and senior staff were kept very busy during the year in order to ensure that all personnel were fully trained in line with the General Data Protection Regulation, the roll out of Universal Credit and our digital advice service requirements. We benefitted from the new, online, learning materials made available from National Citizens Advice as these offered staff and volunteers opportunities to study remotely ahead of our workshops and tutorials.

Objective 5 Greater Collaboration, Improved Financial Sustainability

We worked with key community partners to provide their staff and volunteers with training to act as Advice Facilitators – enabling them to access our advice for their own clients.

This programme aimed to extend access to advice by reaching out to clients who were in touch with other agencies.

Health Coaches, Community Champions and Village Agents linked to GP practices, neighbourhoods or Somerset Carers' took part in the programme and a number went on to make use of the Advice Facilitation Service to assist their clients.

Health Coach Partnership Case Study: One of the local health coaches brought a client forward for our assistance and worked with us to provide much needed support as we took forward and resolved the complex issues he faced. The client experienced mental ill health and these issues affected his ability to understand and manage his finances. The client was vulnerable to exploitation and had been in an arrangement whereby he believed he was self-employed. As this arrangement ended the client needed to secure new income (a job and/or welfare benefits) or risk having to leave the area where he lived and where he felt safe.

We assisted the client to apply for universal credit and personal independence payment. Without the combined support of his health coach, other local community members and Citizens Advice this client would not have been able to remain financially secure (by claiming benefits), nor would

Greater Collaboration with Other Local Citizens Advice

Alongside collaborative ventures with other community based agencies we continued to invest in a closer working relationship with other local Citizens Advice organisations. In particular we identified a number of common interests with Citizens Advice Taunton where both organisations sought to improve the effectiveness and efficiency of back office services.

During the year Trustees and senior staff discussed a range of possibilities for shared posts. The 2019-2022 Business Plan outlines these plans in more detail. Ahead of the implementation of our collaboration plans it was necessary to invest some funds in system changes. These included the purchase of a cloud based HR system, upgrades to windows operating systems and upgrades for payroll and other management accounting software. With effect from April 2019 Citizens Advice South Somerset and Taunton will share a finance and HR function. We hope to build on this initiative and will explore other common functions including data reporting, volunteer training and quality of advice auditing in the year ahead.

Operational Report, Client Services Manager, Kim Watts

This year started with General Data Protection Regulation coming into force in May. The introduction of the new regulations meant organising training for all of our staff and volunteers to ensure that we were GDPR compliant. Most of the new regulations were already second nature to us due to the previous confidentiality policy and procedures that were in place. However operationally new consent forms and authorisations had to be prepared, verified and shared with various partner organisations ahead of the legislation coming into force.

The National Citizens Advice performance and quality framework, which was launched in the previous year, continued to be developed and we were pleased to have maintained a good – excellent rating in our quality of advice. Thanks for this go to our dedicated volunteers and staff as well as the training officer and session supervisors who provided invaluable guidance and support throughout the year.

Universal Credit continued to create difficulties for clients as they made or maintained claims and sought to provide evidence to support their claims. In particular we had several cases where decisions made by DWP had to be challenged and clients needed on-going support. However we found that a great many U.C. claimants were successful and once the award was established this alleviated the financial hardship that those clients had suffered whilst waiting for their cases to be reviewed.

Personal Budgeting support schemes were developed to help clients claiming U.C. who were in danger of falling behind with their bills due to the transition to monthly payments. Budgeting and digital support was provided to clients referred from Job Centre and via SSDC. Over the year we provided **223 clients** with budgeting help, many of these clients also needed digital support as they had limited IT skills and little or no internet access. Lessons learned from providing this service have been used to inform the design of the Help to Claim Universal Credit service that will go live from April 2019. Alongside help to make and manage claims our team were also involved in accompanying clients to appointments at Job Centre where a complex matter left the client unable to represent themselves effectively.

During the year we introduced a new rota system for volunteers which improved the ease with which they could log-in to book their rota slots. This investment also helped staff by improving our ability to identify and manage pressure points during the week so that we could organise cover more effectively. Although this system was a huge improvement and certainly helped us to plan and resource our sessions it does not take into account the days when 10 clients all appear at 9.30 am with an urgent problem!

Adviceline (the joint telephone route into Citizens Advice) is a vital service for many of our older or rural clients. During the year we made planned improvements to our Adviceline offer which included the creation of an option for clients to leave voicemails requesting a call back. We aimed to improve the customers' experience whilst also making more effective use of available advisers so that we could spread the demand for phone advice outside of the published opening times. Early indications suggest that this has been effective and I will continue to focus on refinements to the service in the coming year. Once again, I would like to thank all of our volunteers and staff who go above and beyond their duties to support our clients.

Research and Campaigns

We are very grateful for the support of our volunteer team who enabled us to broadcast information to over 280 followers on Twitter. Our Facebook page was used to issue updates and to publish reports on National Campaigns and we successfully shared posts with 24 local groups.

Our team worked with other local Citizens Advice organisations to raise awareness of, and campaign on, key local issues that were identified through the general advice service. Much of the work was linked to National Citizens Advice Campaigns (scam awareness, poverty premiums, problems with energy companies etc.).

During the year we ran a number of successful research and campaigning activities. The topics covered included:

1. Access to GP appointments
2. Free Prescriptions for Universal Credit Claimants
3. Post Office Closures

Report on Prescription Charges in South Somerset

This issue was brought to our attention as a number of Evidence Forms were raised by our advisers following a session with clients who had experienced difficulties in claiming free prescriptions to which it appeared they were entitled as they moved onto Universal Credit. In many of these cases the clients had received penalty charges which increased their financial difficulties and caused them significant distress.

During the year a national NHS campaign ran to inform people of the risks from claiming free prescriptions which they were not eligible for. However our local research identified that the forms for claiming free dental treatment were amended to give claimants a clear indication of eligibility, however the prescription form was not widely available in the amended form.

Initial research suggested that pharmacists were not giving consistent information, especially to patients who struggled to use computers. Further research showed that the problems we identified in South Somerset were nationwide.

Our research concluded that the patient information and the application boxes on prescription forms were unclear with respect to eligibility for free prescriptions for Universal Credit claimants.

As a result of this campaign we have increased the information we make available to Universal Credit claimants so that they are fully informed on their eligibility (or not) for free prescriptions and dental care.

Help to Claim

The new **Universal Credit** support service from **Citizens Advice South Somerset**

Our trained advisers can support anyone who needs help to claim Universal Credit – from the application through to the first full payment

Drop in to see an Adviser from 10am to 3pm on Monday, Tuesday, Wednesday or Friday

Citizens Advice South Somerset,
Petters House, Petters Way
Yeovil, BA20 1SH

Support is also available online:
citizensadvice.org.uk/helptoclaim

Or on the phone

0800 144 8 444

Calls are free and lines are open 8am to 6pm, Monday to Friday



Citizens Advice South Somerset **helps people find a way forward.**

You can access our advice services **now.**

Scan one of the **QR codes** with your smart phone QR app for more details.

Email



WhatsApp



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