

Citizens Advice South Somerset Annual Report 2017/18



Vision Statement

Delivering Excellence in Prevention and Advice Services

Helping clients prepare for, and manage through, key life events and change

Improving people's independence, prospects and wellbeing



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2017/18: Citizens Advice South Somerset helped 5,784 people

Welfare Benefits



3,040
people

Debt



859
people

Employment



625
people

Family



543
people

Housing



627
people

90 clients helped in other advice areas

Money and Financial Skills

121
people

Personal
Budgeting
Skills



135
people

Energy
Advice



859
people

Debt Advice



166
people

Debt Casework for
Yarlington
Residents

Health and Wellbeing

Local Assistance Scheme

413 Local Assistance
Scheme Applicants

MS Society

15 people living with MS helped to
address issues & worries

Assist

45 Mental Health Service Users gain
improved circumstances

Confidence & Independence

83%

felt more confident
about managing
problems as
they arise in future



79%

of clients felt
less stressed

Surviving Winter

78 older people on a low income
received Surviving Winter grants

Macmillan

790 people living with cancer
used the Macmillan advice service and
benefitted from £1,988,691 of income
gain including £13,292 in
Macmillan/trusts grants

Apprenticeships & Careers

2

Level 3
Apprenticeships



6

Internships
studying Level
3 initial Legal
Advice course

Chairman's Report

This is the third occasion I have had the opportunity to write to you as Chairman of the Board and I am pleased to report on another full and successful year for Citizens Advice South Somerset. Our relationship with core funders, including South Somerset District Council (SSDC), has strengthened throughout the year. We have now agreed a two year funding cycle with the Council that provides the service with much greater financial control and security, whilst allowing us to make longer term commitments and budget accordingly. We shall continue to work with SSDC to ensure Citizens Advice South Somerset maintains the excellent services we provide to the community.

The service was also recognised for its excellence in leadership and quality of advice during our three-yearly audit undertaken this year. In conjunction with this, an increased emphasis on training our volunteers and staff has also promoted new volunteer and career opportunities within the service.

Ongoing changes within the central Citizens Advice organisation, including the national roll-out of a new case management system, have been addressed without any impact on the delivery of our services. Technology implementation can be a disruptive influence so this achievement evidences the skills and commitment of the staff, for which we are extremely grateful.

Our three year Business and Development Plan, approved by the board this year, is on target to further develop and improve the services we provide. Alongside our established access to support and services, we have been working on expanding new digital access initiatives to provide greater flexibility for clients to access essential advice and services. Access to support by telephone, email and through our website has seen a steady increase which, in the year Universal Credit was rolled out across the country, is especially significant. The continued development of our outreach centres across the district have further strengthened our ability to support local communities.

The Organisation welcomed a new trustee during the year, Margaret Mercer, and we now have a skilled and diverse board. I would like to thank our Treasurer, Tim Ayre, and 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 also go to the hardworking and very supportive Management Team.

Finally, I would like 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 the six thousand people helped, my thanks to you all.

Rod McDonagh, Chair of Trustees

CEO's Report

As I reflect on our work over the last year I am struck by just how much we have achieved. With the restructure of 2016/17 successfully behind us we were able to concentrate on developing a strategy for the future centred around the needs of our clients and stakeholders. Alongside the implementation of our own ambitious plans we also had to adapt and respond to some significant external changes. These included the roll out of Universal Credit and the implementation of a new National Citizens Advice case management system.

In July 2017 the Board approved our 3 yearly Business and Development Plan setting out strategies aimed at achieving greater and more lasting benefits for our clients, stakeholders and partners.

The value of our work and the high regard in which we are held is a testament to the dedication and efforts of our trustees, staff and volunteers. We assisted over 5,784 clients (slightly more than the previous year) and secured a phenomenal £2,284,185 of income gain for our clients. I would like to thank everyone on the team for their role in helping us deliver such a high quality, effective and client centred service.

During the year we also underwent our 3 year quality audit and leadership self-assessment and I am delighted to report that our service was rated as demonstrating excellent leadership and quality of advice. We continue to work on the quality of our service provision and will highlight some of the measures taken to improve our effectiveness later in this report.



We began the year with an investment budget anticipating the need to draw on reserves. However despite a difficult economic climate we were able to secure new funds and deliver innovative and better services for our clients.

My highlights from the year include the development of our Advice Pathway service for people with mental health support needs, increasing the number of grants we distributed to elderly people struggling to keep warm over winter, improving and increasing our digital advice service options and launching new financial capability services to help people with budgeting and money skills.

All in all we have had a busy and productive year and one to be very proud of.
Angela Kerr, CEO

Treasurer's Report

Income

Annually, our income is typically around £500,000. The last year saw total income of £519,583, an increase from £486,309 the previous year. Very little of our income is donations from the public, our projects are funded by a variety of funders and we continue to receive valued support from our core funders Somerset County Council and South Somerset District Council. Whilst some charities might spend money generating donations, we spend no money on this whatsoever.

Our Services

Over the year we had 26 employees (14 full time equivalent) and around 50 active volunteers. That's around 70 people we need to support and train to the highest level, to ensure that our life changing advice remains just that.

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. We also recognise that volunteering with us shouldn't cost our volunteers money - they give us their extremely valuable time. We pay volunteer expenses, amounting to 5% of spend.

Our Offices

We have to provide an appropriate space for 70 people to work and volunteer 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.)

Governance

We comply with the legal requirements of being an employer and a company. The largest element of governance costs normally being the annual audit. Our trustee board is unpaid.

Reserves

We aim to achieve a balanced budget where our income covers our expenditure, in the last year we made a small surplus of £7,496 as some unexpected sources of income were achieved and costs were controlled. Any surplus we make is added to our reserves at the end of the year. At 31st March 2018 total reserves were £197,270.

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. £93,000 of our reserve has been designated for specific purposes - £85,000 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 £8,000 (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 to cover 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 and our main issue continues to be concern over core funding. We are optimistic that our core funders are considering longer service level agreements and a move away from annual funding. This will improve the financial stability of the organisation.

Business Plan and our Strategic Goals

We aim to be a service that is recognised locally and nationally for its impact, quality, innovation and contribution to addressing inequality and the root causes of disadvantage.

Our 5 Strategic Goals for 2017 - 2020



1. Digital Expansion and Improving Access to our Services – offering clients more options to access early help, support and advice services through an increased range of channels (access options)
2. Early Help, Preventative Programmes and Improved Outcomes For Clients – delivering education and skills workshops, coaching and advice to build clients confidence and independence and to address the challenges they face in their lives
3. Increased range of targeted programmes bringing support services and advice to those in greatest need –taking our services into other agencies (mental health, health and social care, carers groups and youth services)
4. Rewarding Place for People To Work and Volunteer – reducing barriers that prevent people joining our organisation, expanding the numbers of people active within our service and developing the skills and knowledge of our team.
5. Greater collaboration and improved financial stability – undertaking joint initiatives and developing collaborative /shared back office provision.

2018/2020 Plans for the Year Ahead: We will continue to develop the work we have begun in relation to taking a different approach to tackling the root causes of disadvantage among some clients. We have identified that this will require a new, more holistic, outcomes framework in order for us to measure and assess the impact of these new programmes and relate them to other relevant contexts (e.g. health and wellbeing agenda). Other developments related to this work that are in the pipeline include preparations to launch Confidence Clubs offering small groups of clients opportunities to work with us to use to build their skills and self-esteem.

Lessons Learned: In addition to developing new programmes we are also committed to addressing some of the things that we know need to improve. Specifically it is our intention to offer a better telephone advice service and to answer more callers more effectively. There are some exciting options available to us through National Citizens Advice which will enable us to test localised message services and call back requests for clients. Our Client Services Manager will lead on this matter with the help of our supervisors and digital advice team and we look forward to reporting back in due course.

Digital Expansion & Improving Access to Services



We provide an open access service for everyone in the community to use. Our aim is to improve access to our advice and our prevention services and during the year we increased our opening hours across the district. This programme of expansion will continue during 2018 in order to offer 42 hours of service each week including a new employment advice evening one night per week.

Face To Face Services

At the start of the year we offered 33 hours per week of drop-in advice sessions from 7 different community outreach centres. Over the year we increased our opening times by 15% (5 hours a week) to offer **38** hours of drop-in service. During the year we saw **3,418** people in our face to face services.

Telephone and Digital Advice



1,873 clients accessed our support via phone



336 clients used our email service following a re-launch. During the year we appointed a Digital Adviser who has helped us to revise and improve our email advice service with a view to helping many more clients in years to come.



157 clients accessed help via our new Webchat Service. Our Digital Adviser helped us to increase our capacity in order to join the National Webchat Team. We successfully reorganised our rotas and training programme to increase our capacity to offer this service.

**Problems at work?
Advice Evenings**

**Tuesdays
5pm until 8pm**

“Digital Advice provides CASS with the tools to increase our presence in the community, reaching and helping clients for whom traditional services aren’t appropriate and those who are isolated and vulnerable”

Simon, Digital Adviser

Services in the Community (Digital Expansion and Improving Access)



General Services		Health and Wellbeing Services	
	Number of Clients Attending		Number of Clients Attending
Chard outreach	357	Buttercross Health Centre	35
Crewkerne outreach	50	Chard Hospital	36
Job Centre	12	Ryalls Park Medical Centre	6
Ilminster outreach	48	South Petherton Hospital	34
Martock Job Club	30	St Margaret's Hospice	60
Somerton	60	Somerset Partnership NHS	27
Wincanton	190	Yeovil Hospital	21
		Home visits	121



Virtual Law Clinic

With thanks to funding from The Legal Education Foundation we have been able to take part in a partnership project working with Avon and Bristol Law Centre and Citizens Advice North Somerset. The project offers our clients improved access to free legal advice via a skype interview with a lawyer (Pro Bono Advice). Our first year pilot has been in respect of employment and family law.



17 clients were referred to the service.

Aim: South Somerset is an area where we have found it notoriously difficult to secure free, pro-bono, legal advice for clients with a serious and urgent need for specialist legal guidance. The nearest area offering free legal advice is Bristol and our clients fell outside of the eligibility area for Avon and Somerset Law Centre.

Our local labour market includes high numbers of low income employees (care, agricultural and hospitality sector) and we often see clients who have been treated unfairly at work but who require specialist input in order to determine whether or not to take their case forward. Additionally a significant number of families we help through our advice service find that they need specialist guidance during times of crisis or significant change.

Without access to the free legal advice clinic our clients would not be able to afford to refer to a professional lawyer for specialist guidance and as a consequence face severe disadvantage.

Going forward we hope to secure continuation funding as this service has proved invaluable to those of our clients who face exceptional circumstances.



Early Help and Improved Outcomes for Clients

Mental Health Recovery-Focused Services - In addition to our established programmes of early help through the delivery of education workshops we have developed an exciting new service model during the year.

Background: In 2016 we received funding to run a one year project entitled Money Minded which was aimed at reaching out to clients with mental health support needs. Our evaluation identified that clients with a history of mental ill health were at an increased risk of experiencing debt and other crises. One factor behind this risk was their lack of confidence about accessing advice services when they needed them. We recognised that our general service offer – a one off advice intervention with a generalist adviser – created barriers for this client group.

Aim: Early help for clients at most risk of a crisis and to help them build coping and independent living skills.

Benefits to Clients: We have developed a more holistic service model and outcome framework incorporating emotional, practical and social measures alongside advice outcomes. We aim to improve the medium and longer term impact of our work for clients. In addition to the focus on early help and skills building activities with these clients we also plan to strengthen the linkages between our service and other agencies (health and social care) to ensure that we contribute more effectively to clients’ wellness and recovery plans.

Through our coaching relationship we helped the client to establish a new routine - to check her bank account daily and to set up direct debits to overcome forgetting to pay bills or save money. The client reported feeling much less anxious because “money is one less thing that is troubling me”

New Service Model

Features of Assist Model	3 Core Concepts of Recovery	Benefits to Clients	Measuring the Impact
Building A Trusting Relationship <ul style="list-style-type: none"> one adviser throughout easy and on-going access to adviser early help is on hand before an issue escalates to a problem Specialist MH trained advisers blend of advice & coaching 	1) Hopefulness  Assist Approach Coaching to build confidence	Better able to manage independent living and mental health & wellbeing <ul style="list-style-type: none"> Reduced anxiety Improved wellbeing Greater ability to manage daily life and arising issues 	Feeling more confident and improved sense of being able to cope with key issues Reporting positive actions and improved self – esteem Reporting improved mental health
Goal Focused Advice & Assistance <ul style="list-style-type: none"> supportive & encouraging approach responsive and flexible culture skills building emphasis with clients focused on developing useful resources for clients integrated work linking with other support and community services 	2) Feeling In Control  Assist Approach Advice to build skills	Safe, independent and able to make positive choices <ul style="list-style-type: none"> Increased knowledge, skill and use of resources Greater ability to manage daily life and arising issues Improved financial and housing security 	Demonstrating improved decision making skills (informed & timely) Better able to solve problems (effective use of resources to resolve problems & arising issues) Improved money skills & control (budgeting, planning, saving)
Building Personal Strengths <ul style="list-style-type: none"> enabling financial capability widening clients’ support networks developing clients’ ability to cope maintaining connections with others 	3) Participation  Assist Approach Signposting to build support & connectivity	Move into independent living <ul style="list-style-type: none"> Reduced social isolation Increased opportunities in the wider community Stronger social relationships 	Reporting increased (breadth and nature) of support being used Reporting improved engagement in community life and reduced isolation Reporting positive changes

Going Forward: With a number of funding proposals under consideration we hope to secure new sources of funding and build on this development in order to tackle the root causes of disadvantage that affect some clients.

Early Help and Improved Outcomes for Clients

Preventing Money Problems

With support from our partners, including Wessex Water, SCC and SSDC we were able to offer workshops and public information events in schools, job centres and local community centres to engage parents and families in money skills workshops.

53 people took part in the workshops and used some of our educational tools and games to develop their money and budgeting skills.



Case Study: A client came to us having seen us at a Hub event as she was finding it difficult to cope financially. We discovered that her Housing Benefit had not been updated due to her landlord not having confirmed the rent. We secured backdated Housing Benefit which meant the client could clear her rent arrears and the family were able to maintain their tenancy. We then helped this client with budgeting and an application to a Re-Start scheme (an affordable payment plan) so that she could take steps to improve her financial stability and to make changes in her spending patterns.

In the year our services helped a total number of **5,784** clients

Top 4 Issues

	Number Clients		2016/17
	2017/18		
Benefits, Tax Credits, Universal Credit*	3,040	15% ↑	2,643
Debt	859	7% ↑	805
Housing	627	7% ↑	587
Employment	625	9% ↑	569

*In 2017/18 we saw 759 clients in relation to their Universal Credit claim – this was a new welfare provision that was rolled out across Somerset during the year.

Outcomes – Reducing Debt and Risk of Money Problems

On average, clients that we helped had personal debt of **£13,697** with an average monthly income of **£1,446** and an average monthly expenditure (essential items only) of **£1,411**. Our team’s intervention benefitted clients by negotiating more favourable repayment terms and through arranging with creditors to write off unsustainable debt.

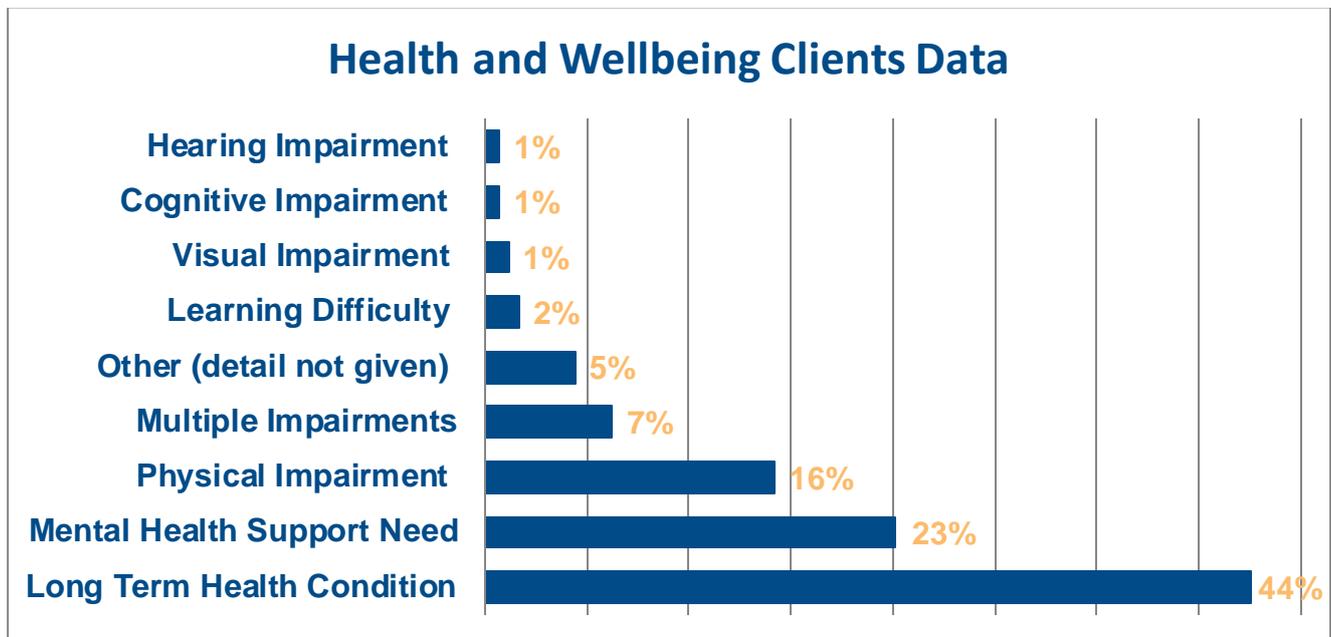


During the year we helped **237** clients to manage their **priority debts** (rent, council tax, TV Licence, utilities) which totalled over **£882,672**. The largest categories of debt that affected our clients were in relation to benefit overpayment, unsecured loans, council tax debt, and rent arrears.

Improving Outcomes for Clients – Health and Wellbeing

During the year we secured a grand total of £2,284,185 of income gain for our clients (benefits entitlement, tribunal settlements, insurance claims, charitable grants etc.)

49% of our clients (2,834 people) identified themselves as having a long-term health condition or a disability.



Client Satisfaction Survey

73% of clients reported that the information and advice they received enabled them to resolve their problem

85% of clients learnt something that will help them in the future as a result of using our advice service

“The help has been amazing now I can put my health first”

“ The Benefits Advice I received made dealing with my illness easier”

Suggestions from clients that we are taking forward;

- Evening service options
- Improved facilities for people with disabilities
- Simplified checking in system (registration)

Improving Outcomes for Clients - Help In a Crisis

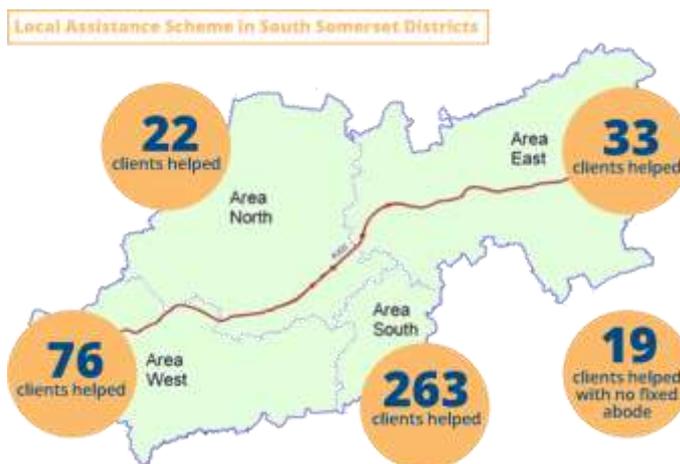
Local Assistance Scheme In partnership with the other Citizens Advice Services in Somerset we administer the County Council Local Assistance Scheme.

413 Clients Helped In Total

354 Food and/or Fuel Vouchers Issues

59 Applicants Granted Essential Items. Alongside food parcels and fuel vouchers there is other, limited, help for people in crisis due to financial hardship through the provision of essential items (microwave, cot, fridge, washing machine, bed etc.) or essential clothing vouchers. Over the year the following factors were recorded as triggering the crises and clients' need for help with the provision of essential items:

- 27% Benefits stopped, sanctioned, reduced or delayed
- 19% rehoused to safe house – escaping violence in the home
- 16% unexpected move to unfurnished accommodation
- 10 % essential item broken and no means to replace
- 9 % Leaving care or prison
- 7% Health condition and financial hardship causing need
- 7% rehoused following homelessness
- 5% Bereavement causing financial hardship and need



Clients using the Local Assistance Scheme are provided with a full advice session and access to further help (budgeting, benefit checks, housing need applications) so that we can assist them to overcome the crisis and regain stability and quality of life.

Headlines: There was a 59% increase in LAS applications over the year compared to 2016/17. In particular we saw increased numbers of single people (often men) who were living on such low incomes that they could not afford to buy food to eat. One factor behind the increased demand was the roll out of Universal Credit. It soon became apparent that aspects of the U.C. application process were having unintended negative consequences for some people. As the roll out of U.C. expanded certain changes were made in the application process, including the option for clients to have an Advanced Payment – which is then deducted from the scheduled payment. We continue to see issues arising for clients who are not able to satisfy the Habitual Residency Test and who have no recourse to public funds while compiling evidence to demonstrate their eligibility. The LAS has been a lifeline for many clients this year and we have appreciated our role in this essential scheme.

Targeted Programmes for Those with Great Need



78 clients benefitted from a £150 grant to keep warm



We were delighted that the BBC news team featured a story about one of our Surviving Winter clients who lives in a remote, rural area with no mains water. Our client has serious health issues and depends on calor gas bottles for cooking and a generator for electricity. The client told us *“once the money runs out for the electricity generator and the calor gas, we have to wait until there is more money available. This place gets very cold quickly”*

The grant helped significantly, as this client was able to purchase extra energy to keep warm over the winter months and meant that he could prevent his health issues from deteriorating further. Thank you to our partner, The Somerset Community Foundation, for enabling us to distribute these grants.



This year we were offered the opportunity of working with the local MS Society, Yeovil and Sherborne District Group. With help from a small grant we were able to provide specialist advice for people living with MS.

15 clients used the service and benefited from assistance with welfare benefit claims, housing or health and community care services. Through this service we were able to help these clients to secure a total income gain of £5,910.

Case Study

A client came to us for some help as he was experiencing housing issues that were having a very negative impact on his health. The client wanted help to deal with harassment from a neighbour and assistance to find out if he could move to another suitable property.

We were able to help this client to find out how he could organise moving to a suitable adapted accommodation. We were able to negotiate with his landlord over his housing options and his preferences including to live in a safer environment. We assisted the client to register with Home Finder and advised him on how best to gather evidence of his support needs in order to ensure that he was allocated the appropriate banding.

We also advised the client to log the harassment he was experiencing and we raised this issue with his landlords so that he received the support he needed to feel safe and secure at home.



Macmillan Welfare Benefits Service

For people living with cancer



790 Clients were helped through our advice and casework support during the year. As our client work often extends over a number of months, our client numbers in one year may include clients referred in the previous year and our referral numbers may include clients yet to complete their first advice session. We secured income gains for clients totalling **£1,988,691** over the year.

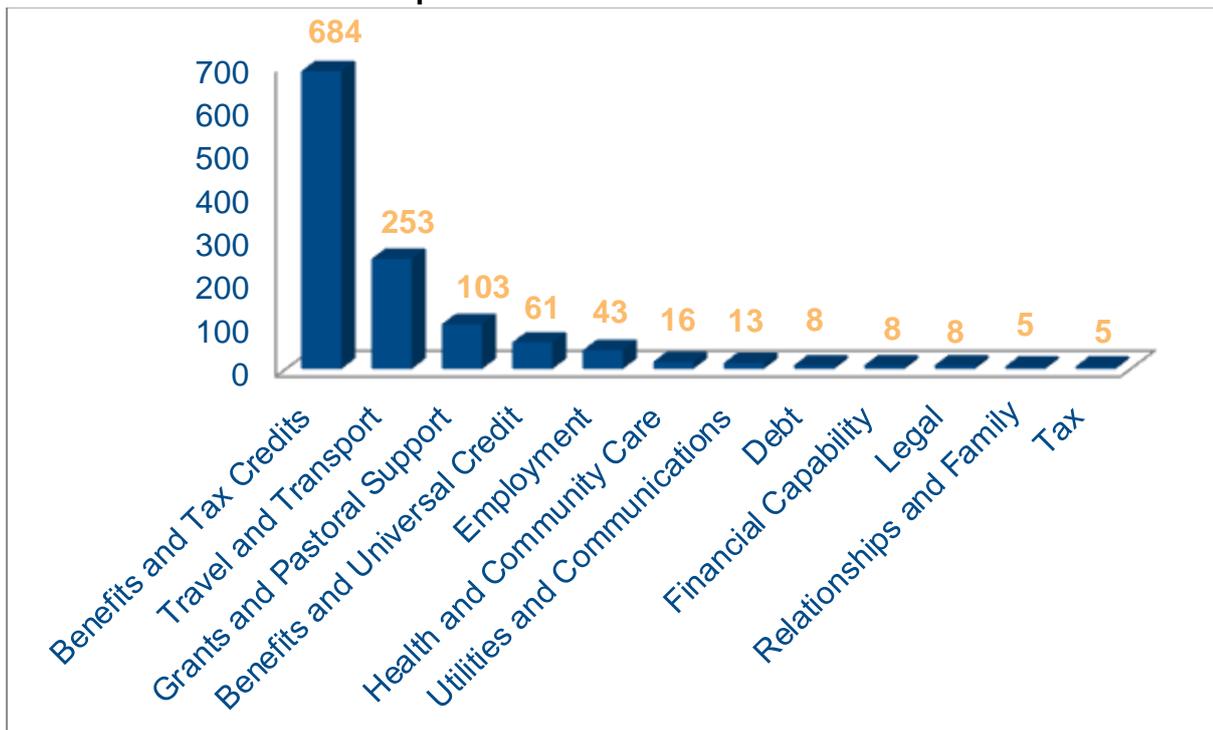
923 Referrals to the service

474	52%	Yeovil Hospital (break down below)
272	30%	St Margaret's Hospice
129	14%	Self referrals
28	3%	Other Health Services
14	1%	Citizens Advice General Service

Breakdown of Referral Departments from Yeovil District Hospital

97	10%	Yeovil Hospital - Colorectal
93	10%	Yeovil Hospital – Lung
59	6%	Yeovil Hospital – Acute Oncology
46	5%	Yeovil Hospital – Upper GI
39	4%	Yeovil Hospital – Breast Care Team
34	4%	Musgrove Park Hospital via Citizens Advice Taunton
33	4%	Yeovil Hospital – Gynaecology
21	2%	Yeovil Hospital - Urology
20	2%	Yeovil Hospital – Haematology
17	2%	Macmillan Unit Team at Yeovil Hospital
15	1%	Yeovil Hospital – Head and Neck

The Issues We Helped Our Clients With





“Invaluable support at a time when my partner and I needed it most”

“We were helped to get benefits we were not even aware of”

“Everything was spot on, I could not have wished for a better experience”

Each year we survey our clients for their feedback. **93%** of respondents told us that our service had made a positive difference to the quality of their life as they live with their health condition and to their ability to manage their household expenses.

Our service to you



Citizens Advice South Somerset provides a Macmillan Welfare Benefits Service. We want to make sure that we are improving our service by learning from our clients' experiences. We would be grateful if you would help us evaluate our service by answering the questions below.

How easy did you find it to access our service and make an appointment?

Very easy
 Easy
 Difficult
 Very difficult

comments:

Did our team give you all the time you needed to fully explore your Welfare Benefit matters and did we provide the follow up information and support that was agreed with you?

Client Issues

During the year the roll out of Universal Credit has affected people living with cancer and we have seen some rather difficult situations. Clients have found the digital application process challenging because there is a requirement to attend jobcentre to verify their identity. This is distressing and in some cases impossible for clients who are seriously ill. Our team have been working with Jobcentre Plus staff to negotiate alternative arrangements for these clients and we are grateful for their assistance with these matters.

Thank You to Our Partners

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

Collaboration with other Macmillan Benefits Teams

Historically Macmillan Cancer Support funded local organisations, often Citizens Advice, to provide a tailored welfare benefits advice service for people living with cancer by commissioning locally based teams. In our area these services are funded separately and connected to local treatment centres (Yeovil District Hospital, Musgrove Park Hospital and Weston General Hospital).

As treatment options have evolved we find that our clients are travelling to specialist units often out of their local home area. As a consequence we recognised that our benefits services must also extend so that we can provide welfare advice at the most convenient location for our clients. Through collaboration with the two other Citizens Advice services (Taunton and Weston) we aim to streamline our provision and offer access to help for more clients and at more convenient locations. Macmillan Cancer Support approved a pilot project whereby we appointed a development officer to help us redesign an operational model that would bring the three teams together to work in a more uniform and collaborative way. This work will continue into 2018 and our goal is to offer a much improved service ahead of Macmillan's re-commissioning plans, which we believe are due in 2019.



Targeted Programmes

This exciting project has proved to be a very welcome addition to the range of services available in the area for people with mental health support needs. We received funding via the National Citizens Advice Martin Lewis Grant Fund. As a result of this investment we were able to open up access to our help from within mental health services and community groups and offer a more tailored and specialist service.

Aim: mental health service users (MHSUs) will be more confident and able to use advice services and will have improved their ability to address their problems and reduce the stress and anxiety they experience due to unresolved issues in their lives.

As well as providing direct help to clients we wanted to raise awareness of the relevance of our services within a health context and to increase the number of referrals from health professionals.

Clients Helped: 45 clients were helped and 42 clients completed full registrations

Clients linked to Somerset Partnership NHS Trust (including Rowan Ward):	23 (54%)
Clients linked to Ryalls Park Medical Centre:	7 (16%)
Clients linked to South Somerset Mind:	10 (24%)
Clients identified by Citizens Advice South Somerset:	2 (5%)

Headlines: At the start of the project only 9% of clients would have turned to Citizens Advice for help and 75% of clients starting the programme were not at all confident that they could manage the problems arising in their lives. By the end of the project 74% of clients would come to Citizens Advice in future and **83%** of clients were confident they could cope and manage the issues that arise in their lives in future.

Intended Outcomes

Outcomes Reported

MHSUs will benefit from increased confidence in relation to seeking and using advice services		74% clients reported feeling relaxed about using advice services in future at the end of their engagement with Advice Pathway	
MHSUs will gain improved knowledge and ability to manage their personal affairs		83% of clients report feeling fairly confident /confident about managing any problems as they arise	
MHSUs will report reduced risk of experiencing stress and anxiety arising from unresolved problems		79% of clients reported that they no longer felt stressed or anxious by their problems	

Next Steps: We are committed to building on everything we learnt during this one year pilot project in order to take forward those aspects of the service that delivered the biggest impact to clients. In 2018 we will refine our coaching support offer to clients and introduce a new group activity (Confidence Club) that will bring people together to help them socialise whilst also engaging with skills and confidence building activities. We hope to secure new funding partners including Somerset Partnership NHS, Somerset Community Foundation and Lloyds Foundation in order to expand this project and help many more clients.

Targeted Programmes - Debt and Money Advice



Yarlington Housing Group fund a debt advice and casework service for their residents.

Over the year we helped **255** Yarlington Tenants

Although the service is funded to provide full debt casework for residents, we also offer more general support to Yarlington tenants through our general advice service.

166 tenants received full debt casework support and through this service **£55,294** of repayments were rescheduled.



Citizens Advice South Somerset provide confidential money advice for Yarlington Residents -

Ask Yarlington's Financial Responsibility Team for a referral to this service.

- ✓ Council Tax /Bailiffs
- ✓ Managing Rent Payments
- ✓ Loan Payments
- ✓ A Range of Debt Options
- ✓ Help with Water and Energy Bills

Contact us on 01935 847664 or e-mail money@citizensadvicesouthsomerset.org.uk

Visit www.citizensadvicesouthsomerset.org.uk for details of our drop in sessions and outreaches



Citizens Advice South Somerset is an operating name of Citizens Advice South Somerset, a charity registered in England, number 278414. Company limited by guarantee. Registered number: 01778226 England. Full charitable registration details: Charities Commission, PO Box 21716, Brighton, BN1 9JF. Tel: 01273 330000. Website: www.citizensadvice.org.uk

75% of tenants were more confident to manage their money having received our help.

90% rated our service as excellent

Our debt caseworkers will explore whether there is any additional income entitlement including applications for discretionary help if appropriate for all debt clients. While the income is being maximised the caseworker will also offer advice about how to deal with the debts. This will include the provision of budgeting support to ensure that the household is able to pay their bills and manage to meet any other financial obligations.

A financial statement will be prepared and options will be given to the client who will decide how they would like to proceed. Clients tell us that they find this process helpful and it eases the anxiety they have been experiencing as they are no longer trying to deal with the issues alone.

Wessex Water offer a variety of schemes that we can help clients to apply for. If a client is struggling to pay their water bill our money advisers can assist them to apply to have their annual bill reduced and to negotiate regular payments to clear outstanding arrears. During the year we took our roadshow out into the community to promote the Wessex Water schemes. We attended several events and school parents' evenings where lots of people told us that they were not aware of the help so the information we provided was well received.



Rewarding Place to Work and Volunteer

Volunteer Team

We are delighted to report that our volunteer hours increased by 29% this year. Over the year **71 people** were involved as volunteers and contributed **11,220 hours** of service.

If our volunteers were replaced by paid staff (at £9.50 per hour) it would represent a value to the charity of £106,590.

We trained **49** people during the year in courses that ran in both Yeovil and Ilminster.

We supported **2** apprentices who qualified during the year in legal advice and marketing and administration. We offered **6** candidates an Internship to study Level 3 Initial Legal Advice in partnership with our training Partner Citizens Advice Hull and East Riding.



Staff Development

In line with our workforce development plan and succession arrangements, we invested in several trainee positions during the year.

Trainee Money Adviser

One of the most challenging specialist posts to develop is that of the Debt Caseworker. This is a regulated professional role and the post-holder must meet the competency standards set through the Money Advice Service accreditation process and work within the regulatory framework laid down by the Financial Conduct Authority.

We have a busy and highly regarded debt and money advice team and we want to maintain our capacity. In order to make provision for staff turnover and to support new career opportunities for local people our Trustees agreed to invest in a trainee post. The opportunity to study for qualifications whilst also taking an active role in service has been very effective and our candidate excelled in her development programme. We hope to offer similar opportunities in future years.

Thinking about a career in the advice sector?

Are you 18 or over?

Interested in a 1 year internship?

- Free Level 3 Award In Initial Advice (NVQ Award - Skills For Justice, 1/2 day a week study)
- Out of pocket expenses
- Citizens Advice Qualification (adviser level)
- Work Experience (2 days per week unpaid)
- Professional References (on completion)
- Coaching and Support (throughout)

For more details please email:

angela@citizensadviceouthsomerset.org.uk

Or visit our website: citizensadviceouthsomerset.org.uk



citizens advice South Somerset



Annual Away Day

Our Away Day was a tremendous success this year. Over 50 staff and volunteers took part and enjoyed a range of workshops including:

- Introduction to Webchat
- Understanding Mental Health Support Needs
- Making Wessex Water Restart Applications
- Introducing Research and Campaigns
- Improving Telephone Advice



Greater Collaboration and Improved Financial Stability

Somerset Consortium of Citizens Advice

Over the last few years we have worked with colleagues at Mendip, Taunton and Sedgemoor Citizens Advice to set up a new independent company (a Consortium) with directors appointed by each of the four local Citizens Advice services. The purpose of this company was to provide a vehicle to secure county-wide contracts on behalf of the four members. The momentum behind the consortium stemmed from a concern about our respective lack of preparedness should the County Council move to a Somerset wide based commissioning model for advice services. During this year it has become less clear that the Consortium model will be required and the members agreed to make the Company dormant. This was in part due to awaiting the outcome of the on-going Somerset County Council review of advice services and to the uncertainty over a possible move towards a Unitary Authority in the County. Our trustees continue to work closely with their associates in the other local Citizens Advice organisations and we benefit from a close and effective working relationship. Should there be any significant change the Consortium will be revisited.

Access For All – South Somerset Disability Forum

During the year we developed a much stronger relationship with Access For All – a local charity that works to increase the social inclusion of disabled people and to promote equality. Originally we were approached by the group to explore the possibility of training one of their staff in a specific aspect of benefits advice - Personal Independence Payment (PIP) applications. Initially the group were interested in building their capacity to help their members with PIP applications. As we looked into this opportunity further it became clear that the supervision and quality assurance available at Citizens Advice could be used to enhance provision for disabled people if a member of staff from Access For All was seconded onto our team. We welcomed Cherry on to our advisers training programme and since qualifying she has assisted **14** disabled clients through our collaboration with Access For All.



Martock Parish Council

This was our second year of working in collaboration with Martock Parish Council to provide an advice session within their local Job Club. Tracey Smith (pictured far left) qualified with us as an initial Adviser and volunteers one day each week with Citizens Advice as part of her paid role as the Co-ordinator of Martock Community Team. This partnership has gone from strength to strength and through Tracey's unique role she has been able to bring clients into Citizens Advice that would otherwise not have presented for help. This year Tracey has been joined by another volunteer, Pete and between them they have helped **30** clients over the year.

We aim to develop existing and new joint ventures in the year ahead, including The Macmillan South West initiative (reported previously). The Trustees are committed to collaboration as a means to improve the service's sustainability and impact. In the year ahead we are planning to work more closely with Citizens Advice Taunton to develop a universal volunteer training programme and other shared back-office provision including an online referral form. We hope that these plans will result in lower office costs and ensure that together with other local organisations we maximise opportunities for efficiency.

Client Services Manager – Operational Report 2017/18

Following on from the previous year we have continued to develop our volunteer training programme to ensure that the training is focused and directed and that our volunteers can start to observe and deliver advice as quickly as possible through all of our channels. We are training volunteers to deliver webchat, e-mail advice, telephone and face to face advice (our channels). We have continued to review practice and monitor the quality of the advice being given. It is a reflection of the strength of our internal training course that our independent quality of advice audits are now scoring good – excellent for advice.

During the year we organised a bespoke audit by the Money Advice Service Peer Review Team to ensure that our debt advice is of the highest quality standard. This review was conducted by looking at a sample of our cases from different advisers and the feedback we received was very positive. The support we provide to our clients was seen as very good and the audit process gave us some ideas on how to improve further. A debt case can take a long period of time not only to advise the clients on all of their options but also to gather information and take action on clients' behalf. During 2018/19 we aim to implement further improvements so that we can work as effectively as possible with our clients.

This year we transitioned to use the new, National Citizens Advice, case management recording system. This has provided us with a more user friendly package for writing up our work. The recording system generates statistics detailing advice topics, number of people helped and advice trends among other data. This improved and more user-friendly system has been welcomed by volunteers and staff.

Our clients' issues are still very complex with some needing more support than others depending on their capabilities. Often we are advising over a number of issues such as clients presenting with rent arrears needing advice about how to maximise income and deal with their housing issues. The introduction of full service Universal Credit in our area has produced its own challenges with clients needing support to make claims and manage their journals. We have been involved in challenging many U.C. decisions on entitlement where, with our support, clients have been able to provide additional evidence and secure their claim. This has been vital and in some cases saved clients' homes, families and jobs.

Universal Credit has also highlighted the need among many clients for support with budgeting skills – especially during the application process whilst waiting for their first payment. We worked closely with South Somerset District Council and JobCentre Plus to develop a new service offering personal budgeting sessions from our offices and from within Job Centre. The aim of this service is to help clients to understand how to work out what bills need to be paid on a monthly basis when they may have been used to receiving weekly or fortnightly income previously. This is often a challenge particularly for those on the lowest incomes - of whom we see many. The Local Assistance Scheme is invaluable in these situations when some emergency support is needed while we offer the holistic advice to clients to help them to move forward.

Occasionally we have worked with key partners to help clients facing extreme situations and crisis. An example was our participation in a multi- agency group, successfully keeping a family together and avoiding the children going into care.

All of these achievements are only possible through a combination of our very committed volunteers and staff combined with good relationships with partners and we value all of these contributions highly.

Kim Watts, Client Services Manager



Research and Campaigns

Our research and campaigns team work with other local Citizens Advice groups in Somerset to raise awareness, and campaign on, key public policy issues that are affecting people in our area. Our local teams report on the issues we see daily and raise them with the National Citizens Advice service who in turn lobby the media and parliament.

Over the year one example of the combined effectiveness of our work has been the level of awareness we raised in relation to the issue of deductions from Universal Credit which were causing severe hardship. U.C. is an income-based benefit set at the minimum amount someone should need to survive on. As such – being set at a minimum amount - any deductions will inevitably cause hardship. It is not uncommon for a person who has requested an advance on their U.C. payment to have difficulties in future weeks as the advance will have to be recovered by deduction on future monthly payments and the client may also have incurred rent arrears which would also need to be collected. Additionally other, older tax credit debts may often be an issue. When added together this can cause real hardship and sense of hopelessness.

The evidence we were able to provide about the impact of Universal Credit when this benefit was rolled out resulted in changes being made in Parliament which have benefitted so many people. The amendment which shortens the waiting (qualifying) period was approved over the year and this has had a positive impact on local people.

Within our campaign during the roll out of Universal Credit in South Somerset we worked hard to engage local MPs and key public figures to ensure that they were fully briefed on the issues affecting our clients.

Throughout the year we maintained an active presence on social media and attended local events and public meetings, including regular attendance at the Yeovil One Team (police led partnership). We keep a data base of 111 websites and have 201 followers on twitter - these help us to communicate our most important posts from national and local campaigns across the District.

We had limited success in getting articles published in the local press, a problem that seems common across the County. However, we have had two articles printed in the Western Gazette and a number of features in local newspapers, journals and community bulletins.

In addition, we:

- Arranged a stall at the Uniting Communities event in Yeovil Town Centre as part of the national campaign to commemorate the death of Jo Cox MP.
- Engaged with both local MPs, Marcus Fysh and David Warburton, regarding Universal Credit, PIP, public transport, etc.
- Engaged Cllr Josh Williams from Somerset County Council who visited the office. It is

hoped to identify other local councillors using social media in the hope of engaging them as friends or Followers.



In the year ahead we will continue to research policy issues that we become aware of through delivering our advice service so that we can raise awareness of local matters that are negatively affecting peoples' lives.

Citizens Advice South Somerset helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

citizensadvicesouthsomerset.org.uk



Citizens Advice South Somerset



@cab_south

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