

Citizens Advice South Somerset

Annual Report 2020 - 2021



Citizens Advice South Somerset is an operating name of South Somerset Citizens Advice Bureau Ltd.

www.citizensadvice-southsomerset.org.uk
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Executive Summary

Citizens Advice South Somerset Summary Annual Report 2020/21

citizens advice South Somerset

Delivering to Consistently High Standards



Focused on Clients Needs



Who we helped



Advice at Critical Times



Tackling Poverty



Early Interventions



Client Profile	Number of clients	Income gained	Client Profile	Number of clients	Income gained	Client Profile	Number of clients	Income gained
General Advice Service	5,183	£88,789	Local Assistance Scheme (fuel, food or support in a crisis)	300	£13,322	Asstt Pathway	105	£90,391
Complex Universal Credit cases	365	£17,007	Clients in financial distress & debt	657	£105,490	Vulnerable Older Persons	65	£15,771
Clients at risk of homelessness	99	£1,520	Surviving Winter	58	£8,426			
Clients experiencing ill health or long term health conditions	949	£2,419,890						

Enterprising Approach

17 Volunteer Advisers gave

6,832 hours

that's **£59,575** in wage equivalent at National Living Wage rate of **£8.72/hr**



Greater Independence

"I was given a great deal of help and advice that reassured me and helped me to gain confidence to move on in my life"

Better Prospects

"I had got in a mess with my tax and didn't know what to do. A specialist adviser helped me and I was able to go home knowing how to fix what had seemed alarming and impossible"

Improved Wellbeing

"The lady at Yeovil helped us get our owed benefits back and helped my wife very much when she got cancer. She was fantastic"

Chair's Report – Lin Cousins

This year has seen a complete change in the way we work, and we have all had to adapt to a pandemic that none of us expected. As a service, and more or less overnight, we moved from a 'walk in' based advice service to one that has relied almost entirely on phone and email. It is a real testament to the commitment and flexibility of our staff and volunteers that the quality of the advice we offer has been maintained throughout.

It is impressive that our Chief Executive and her team, have actually managed to increase the number of clients we advised – up to nearly 7,800 people and some 12% more people than the previous year. I am particularly proud of the team's efforts to help people with a long-term health condition – including mental health issues. Over half of our clients face these issues and the impact of the lockdowns we all experienced has made life harder for so very many people.

Our clients have also had to adapt to the new way we deliver advice and have been very supportive of our efforts and that Citizens Advice has been there for them throughout. In fact, the changes forced upon us by circumstance are proving popular with the majority of our clients, staff and volunteers. We know that face-to-face meetings are often critical, especially when someone is facing a real and immediate crisis in their life, and gradually during 2020/2021 we were able to reintroduce face-to-face meetings, initially on a very limited basis.

The range of projects we undertook expanded as new funders chose to support our work – sometimes anonymously – and our District Council, County Council and other local agencies have turned to us to help the local community. As always, we are enormously grateful to our funders – without whom we could not continue.

On a personal note, I should like to thank my fellow trustees for their support throughout the year. Looking to the future, I think that many of the new ways of working we have adopted will be continued and over the longer term we will find a new balance between the traditional type of service offered by Citizens Advice and one that makes best use of the available technology.

Treasurer's Report – Margaret Mercer

Generally our income is under £600,000. However the last year was exceptional and our total income was £881,279 an increase over the previous year of £341,886. Much of the increased income was expected as it represented new service contracts that had been in development for some while. These include the Money and Pension Service which increased funding for our debt casework service and a one-off grant for 3 debt casework trainees. The other new provision was an advice service addressing the wider determinants of health as part of the Somerset Open Mental Health Partnership. We are the lead body for this provision and sub-contract delivery among all the Citizens Advice organisations in Somerset.

We secured new income in the year from the National Lottery Community Fund and HM Government for a Somerset Advice Academy (training new volunteers) and a donation to support families struggling to manage during the Covid Pandemic.

Staff Costs

There have not been any major changes to the expenditure profile of the organisation and as usual staff costs are our biggest expense amounting to 72% of expenditure. Last year the majority of our staff and volunteers worked remotely from home and in order to ensure that this arrangement was secure and appropriate we equipped our team with all they needed for a home office.

Offices

Other expenses in the year included the licence fees for use of cloud-based office systems and VOIP phones. We had planned these investments as part of our long-term strategy but took the decision to speed up the implementation and complete in the first part of the year. An additional premises was leased during the year which enabled us to provide clients with a safe environment for their advice interviews. As a result, our overall office costs and overheads increased compared with 2019/20.

Assets

At year-end our assets were valued at £3,475 and it remains our policy not to capitalise expenditure on small items of office equipment. At the end of the year we held cash of £319,509.

Reserves and Reserves Policy

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

The reserves policy sets out a provision for a designated sum of £108,000 in respect of contractual liabilities and provision for moving at the end of the current lease. In addition to the designated reserve, the Trustees have agreed a general reserve to cover approximately 3 month's running costs.

We are aware of significant changes to some of our funded programmes due to central Government's approval of a single Unitary Authority for Somerset. In order to ensure that we can sustain our activities over the transition period (next 2-3 years) a review of the reserves policy will be undertaken to consider increasing the designated and general fund.

Statement of Financial Affairs

South Somerset Citizens Advice Bureau

Statement of Financial Activities (including an Income and Expenditure account)

For the Year Ended 31 March 2021

	Notes	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2021 £	Unrest- ricted Funds £	Rest- ricted Funds £	Total 2020 £
Income from:							
Donations and general grants	2	207,482	30,000	237,482	204,757	-	204,757
Charitable activities	3	68,221	575,132	643,353	28,217	305,029	333,246
Other trading activities		-	-	-	-	51	51
Investment income	4	444	-	444	1,359	-	1,359
Total income		276,147	605,132	881,279	234,333	305,080	539,413
Expenditure on:							
Charitable expenditure	5	191,698	605,132	796,830	228,600	304,972	533,572
Total expenditure		191,698	605,132	796,830	228,600	304,972	533,572
Net income/(expenditure) before transfers		84,449	-	84,449	5,733	108	5,841
Transfer between funds	11	1,757	(1,757)	-	-	-	-
Net movement in funds		86,206	(1,757)	84,449	5,733	108	5,841
Reconciliation of funds							
Fund balances at 01 April 2020		230,935	1,757	232,692	225,202	1,649	226,851
Fund balances at 31 March 2021	11	317,141	-	317,141	230,935	1,757	232,692

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

CEO's Report, Angela Kerr

The last year has been a reporting period like no other. We saw a hugely increased demand for our services including from clients that had never before needed welfare advice. As so many people came to terms with the impact of Covid-19 on their lives and livelihoods, it was vital that we stepped up our offer to deliver accurate advice in what was a fast-changing legislative context.

Alongside the challenges of helping many more people, we had to adapt our services to change how and where we worked and to strengthen our cyber security systems. Throughout all the continuity challenges we faced, our team of staff, volunteers and trustees proved themselves to be more resourceful and committed than ever.

Although there were times when the whole organisation was under great pressure, the year also presented a number of opportunities for transformation – where we tested new approaches to the way we worked in response to clients' and partners' needs. To ensure that we learned from these pilots we undertook a strategic review entitled 'What Next and How'. Staff, volunteers and trustees worked together to review our adapted service and identify those changes that we wanted to build upon.

The following developments stand out as major achievements over the year:

Advice on Film – we produced a series of short, self-help films on topics that were driving up demand for advice. These were distributed across the voluntary and statutory sector and were featured on some of the employment hub websites that emerged over the year.

New Partnerships – A new partners' portal was created that provided a much simpler and faster route into advice for clients known to partner agencies who were unable to access advice by phone. Yeovil 4 Families, The Village Agents and Alzheimer's in Somerset have been among the many organisations that used the portal.

New Premises – We were delighted when Mind in Somerset offered the opportunity to co-locate within their new premises in Yeovil. The larger area enabled us to deliver face-to-face appointments for clients whilst maintaining social distancing. The centre is fast becoming a multi-agency hub and we are very excited to be part of this initiative.

Anonymous Donation – an unexpected donation to our work boosted both our morale and our ability to help those most adversely affected by the health pandemic. A families' support programme was launched providing advice and on-going support to local families who were at greatest risk of financial distress.

As we reflect on the year and the lessons learned it is clear to us all that thinking and acting differently has been a good thing. We are aware of the need for further change as the local government reform takes shape and a single Unitary Authority replaces the District and County Councils. Whatever lies ahead, I am confident that our team will move forward with enthusiasm and drive in order to

sustain the service for our clients and communities. As ever it is an honour to work with so many talented and capable colleagues.

Strategic Report

Each year we undertake a strategic review of our performance and set the objectives for the work ahead. During 2020/21 we worked to the following 5 strategic objectives, each of which are reported more fully in the body of this document:

Objective 1	Objective 2	Objective 3	Objective 4	Objective 5
Increase capacity for the benefit of all our diverse clients through our phone, email and online advice services	Improve routes into advice for clients whose health or support needs prevent them from using the phones	Expand specialist casework for clients who are most at risk of financial distress, crisis or enduring disadvantage	Strengthen the sustainability of our organisation through: a) Service expansion b) Greater collaboration c) Smarter use of IT	Maintain a culture of excellence and inclusivity. Supporting and investing in our people so that they thrive and excel

Strategic Review



Following consultation and discussion groups we were able to prioritise a number of actions to take forward into 2021.

These will ensure we continue to adapt and improve our service approach and our support to staff and volunteers.

The key themes that emerged during the consultation included developing greater informal support for those working remotely (maintaining team spirit and camaraderie), improving IT systems to enable clients to upload documents safely, need to introduce advice kiosks as an alternative to our outreach drop-in provision, the importance of maintaining a flexible home and office-based option for staff and volunteers into the future.

Operations Report, Client Services Manager, Kim Watts

Last year's report started with "Nothing stands still" but nothing could have prepared us all for the year we have just had. As always Citizens Advice South Somerset rose to the challenge.

Continuity of Service Throughout the Covid Pandemic

The Covid lockdown starting in March 2020 meant that we had to think on our feet and adapt very quickly so that we could continue to provide advice and to do so in a way that was as accessible as possible for the majority of our clients. This was achieved through an over-night switch to working remotely by phone, email and WhatsApp. In order to do this our trustees, staff and volunteers had to adjust at pace and did so with admirable energy and commitment. It was a huge logistical operation to get equipment ordered and out to everyone alongside providing them with training, secure IT systems and on-going support. We did this without losing a day of service which is a credit to how adaptable and committed all members of our team are.

The last year was a worrying time for everyone and we were very conscious of the well-being of our staff and volunteers, their personal health and concern for their families. Not only were we providing support to the community but also to each other.

Using Technology to Support Our Client Work

A change to using internet based "soft" phones during this period meant that we could continue to communicate with each other as if we were all in the same office while working from home at hastily set up workstations. This was invaluable in terms of being able to provide support to everyone. It also meant that we could join the online revolution and meet online both socially and commercially. We were very appreciative of funding we received via National Citizens Advice and Somerset Community Foundation that purchased some of the home working equipment packs we needed.

Maintaining Up-to-Date Advice for Clients

Operationally the advice from the Government was being updated regularly and we had to interpret this for our clients immediately. Thanks to National Citizens Advice and our team for working tirelessly to read and process all the information that was coming through in order to be able to explain this to clients affected by sudden changes in their circumstances. The clients contacting us included a new demographic of younger working people who had been thrown into chaos and needed advice and support to understand what the situation meant to them individually and how to deal with the changes they faced.

The statistics in this annual report show that more people than ever before were helped in our community, and this was with the backdrop of changes in welfare rules happening practically every day. We did not lose sight that each of our clients is an individual and would be impacted in a different way from others. Some clients just needed to talk, and we were there for them. The community in South Somerset and across the county came together and we took a role with partner organisations to reach clients who were shielding and help them access food and other assistance.

Processes, policies and training continued to be reviewed to ensure we delivered the best possible service. The robustness of these was proven by our quality of advice standards being maintained at the highest level in each of the quarterly audits.

Making It Easier for Clients to Be Put in Touch with Us

Not only did the general advice service have to adapt, but all of our discrete project work also had to switch into remote working. We made it easier for partners to make referrals to us via a new portal we set up on our website and all possible channels of communication were explored to ensure we could reach and stay engaged with our more vulnerable clients.

Universal Credit Claimants and Employment Advice

Universal Credit Help to Claim telephone support became vital for many. We increased our team to boost the telephone service as we knew that the Job Centre staff were under enormous pressure to process claims quickly for people who were suddenly experiencing a loss in income. We were pleased to be able to work with them to support as many people as possible – many of whom had never before had to claim any benefits and needed advice and help with this.

We saw surges in demand for Employment advice – where clients were turning to us to understand the furlough scheme and what it meant for them, including the self-employed. We found clients who were facing unforeseen challenges, and many were worried about paying mortgages or rents. The critical issue for us was to keep up-to-date with all of the new rules and terminology and then as things changed again ensuring that all our teams were fully briefed on those changes.

Research and Campaigns

Throughout this year we are pleased to have continued to raise local and national social policy issues, including highlighting the increased waiting time for benefit assessments and the anxiety this caused. We also supported the national charities' campaigning to continue the Universal Credit uplift as we see all too often the impact on local people who are trying to manage on extremely low incomes.

This year has seen communities and partners come together to work for the good of as many people as possible.



Our staff and volunteers have made a huge contribution to community support and the benefit of our work has been seen across Somerset.

Thanks to everyone for their hard work and commitment.

Objective 1 – increase capacity for the benefit of all our diverse clients through the development of our phone, email and online services

Headlines: 6,191 clients were helped through the general advice service this represented a 18% increase compared with the previous year.

Service Overview

The General Advice Service is the first point of contact for the majority of our clients. For about 80% of clients, the service is primarily a one-off advice session that empowers each client to take informed, independent action. This differs from our specialist casework which is described later in the report. The service offer includes:

1. a diagnostic exploration of the issue(s)
2. an explanation of the welfare and legislative implications
3. provision of a range of options the client may consider
4. details of the client's rights, entitlements and responsibilities
5. the advice necessary for the client to take action themselves to address the situation/issue(s)

Prior to Covid-19 our General Advice Service had undergone incremental improvement which included the establishment of a Client Response Team, a pilot project, Advice @ Home (remote volunteering) and an increased level of resource dedicated to our phone and email advice service. We were on course with our plans to move away from the more traditional, single channel, face-to-face drop-in as we recognised that our clients needed a more flexible and easier to access service.

The impact of the pandemic accelerated our plans and took us further than we imagined possible in relation to making a fundamental shift in the way in which advice was delivered.

The General Advice Service During the Pandemic

At the start of the pandemic: In the early stages of lockdown much of our work was focused on the needs of those in crisis. Clients who had been generally managing, or indeed living reasonably well, suddenly found themselves without money and with no prospect of income in the foreseeable future. Schools closed, shielding was introduced and many support agencies had very limited services. This resulted in an immediate and significant rise in crisis advice and support.

Scaling Up Advice @ Home – remote advising

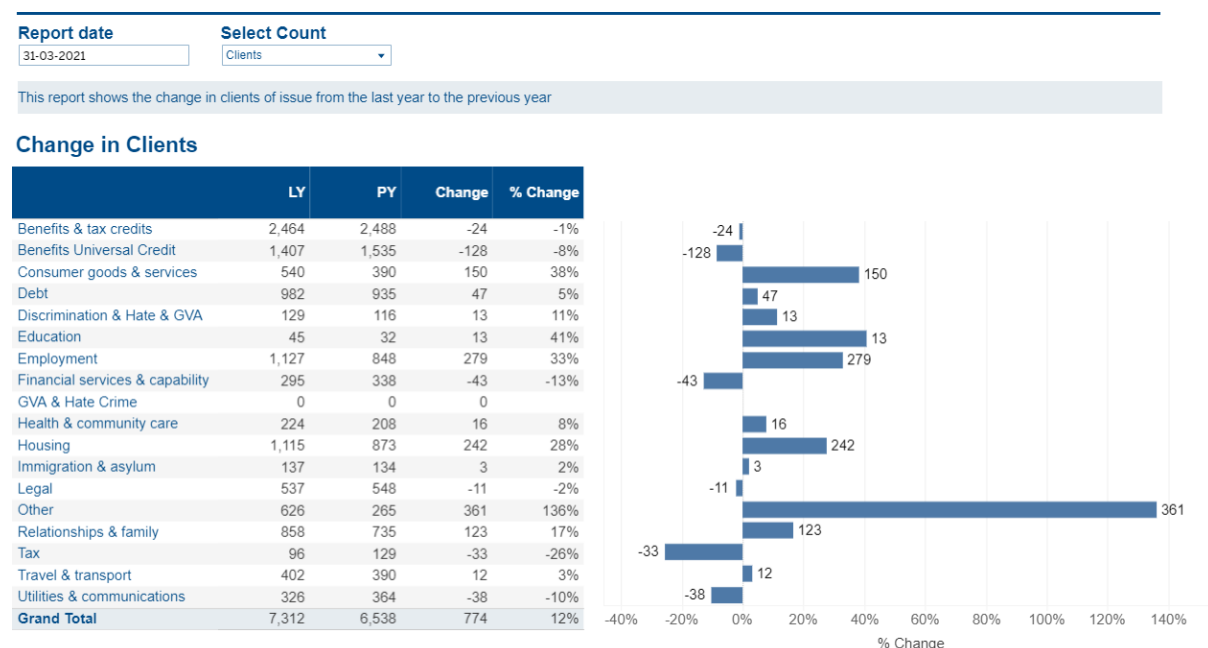
The introduction of the Job Retention Scheme in late April and the Self-Employed Income Support Scheme in mid-May, alongside the raft of covid legislation around debt and housing, provided a degree of stability for people but not a reduction in general advice needs. In short, we faced a massive challenge to scale up the Advice @ Home project to enable volunteer advisers to work safely and securely using our equipment and cloud-based systems from their own homes.

Our team of volunteer advisers were tremendous, and those that could quickly and efficiently adapted enabling us to provide an uninterrupted service to our clients through Adviceline, email and WhatsApp.

Support and technical advice supervision for remote advisers also had to evolve at pace and benefitted hugely from the Virtual Adviser Portal we'd set up during the Advice @ Home pilot. Through the portal we were able to engineer a secure, one stop shop, hosting all the adviser applications, advice sources and daily briefings in one place. By the middle of April all of our willing volunteer advisers were fully equipped and were busy providing advice to clients.

Towards the end of the pandemic, the third lockdown was more difficult for everyone. Advice and support needs spiked in March, pushing advice services to their absolute limit across Somerset. Advice needs predictably focused on employment and housing as time passed, with the associated benefits and crisis advice and support.

Comparison of the Most Common Advice Issues Comparing the Last Year (2020/21) with the Previous Year (2019/20)



The category **Other** includes access to charitable grants, assistance for those shielding and other social fund support. This would include access to food for the Clinically Extremely Vulnerable. NB: although Financial Capability appears to have reduced this is due to the coding of Universal Credit Help to Claim in 2019/20 where we were providing budgeting help. The service specification changed for 2020/21 and clients were recorded as benefits advice.

Objective 2 – improve routes into advice services for clients whose health and/or support needs prevent them from using the phones and online channels

Advice On Film

A very successful innovation developed over the year was the creation and distribution of advice on film. These films were designed to provide short but highly relevant and accurate snippets of advice on the most commonly presented issues. We promoted the films on social media and through other charities and statutory agencies' networks. The films were aimed at empowering and advising people to self-help alleviating the need for them to make contact with us and enabling them to take action where they could.

Agencies' Portal – putting clients in touch with advice

One of our concerns over the year was being able to maintain engagement with everyone that needed our help, including those who were not able to use the phone or email service. As a long-standing local charity, we benefit from excellent relationships with other charitable and statutory agencies, and we used these networks to develop a much-improved route into advice through opening up a pathway from other agencies who were in touch with vulnerable clients.

Of particular concern were older and frail clients, people with long-term health conditions (clinically extremely vulnerable category) as well as those experiencing mental ill health and turning to Somerset Mindline for support.



The agencies' portal simplified the referral process removing all but essential information and consent requirements.

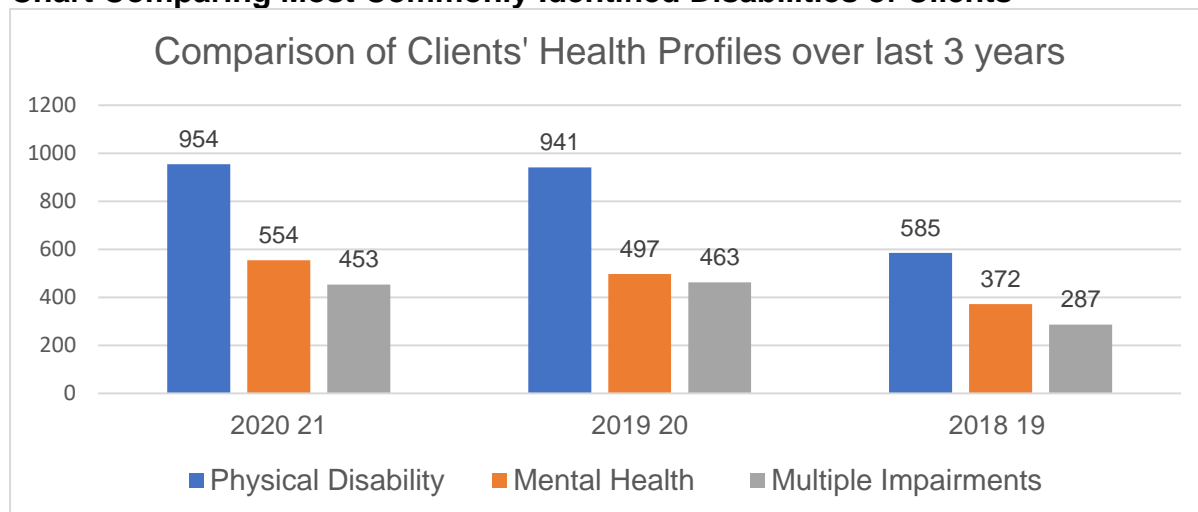
This initiative was extremely well received and significantly improved routes into advice for clients in touch with Somerset's key support agencies including Village Agents, Health Coaches and Somerset Mindline

Priority Support Programme for The Most Vulnerable

In addition to our initiative with other agencies, we set up a new partnership with the Gateway Community Church in Yeovil and The Forefront Community Centre in Chard. Together we set up a safe area for face-to-face meetings with clients who were experiencing exceptional difficulties and who were unable to access advice by phone. This priority support programme was funded by a small grant from the Somerset Community Foundation which purchased protective screens to safeguard clients and advisers. We are extremely grateful to the support of our funders, partners and staff for making this service possible.

As a result of the year's programmes, we saw an increase in the number of clients advised who had long-term health conditions (LTHC) and/or a disability compared with previous years.

Chart Comparing Most Commonly Identified Disabilities of Clients



Objective 3 – Expand specialist casework for clients most at risk of financial distress, crisis or enduring disadvantage

Unlike previous years, some of our specialist services helped slightly fewer clients than we expected (Macmillan Cancer Support, Money and Energy Advice). This is not unsurprising as these services are dedicated to helping clients with complex support needs and/or circumstances and do so through provision of face-to-face sessions.

The reduced number of clients helped was due to several different factors:

- 1) Many benefitted from the welfare safeguards put into place by the Government which increased income for those managing on very little (£20 a week Universal Credit Uplift)
- 2) A pause in court action to end tenancies or recover debts
- 3) Increased access to food parcels and other local assistance
- 4) A pause in benefit reviews and eligibility re-assessments
- 5) A pause in cancer treatment and closure of clinics

Although our Macmillan and Debt service helped fewer clients than planned, they found that they needed to spend much longer on their casework. The teams adapted to provide additional sessions in order to advise in an appropriate and manageable length phone call meeting the individual needs of each client.

Not all of our specialist services experienced reduced demand. Our teams that were dedicated to advising people living with mental ill health or families facing financial distress were as busy as ever.

Anonymous Donation

We were very grateful to receive a donation to support our work in the community for clients impacted by Covid. We used this funding to provide additional casework support for families struggling to cope with the impact of the changes.

The caseworker was able to provide a holistic blend of advice and practical assistance to help clients and their families regain stability. The service provided help with benefit claims, budgeting and sorting out bills, debt advice and advice about Covid restrictions.

With the support of this grant, we were also able to work more closely with other community organisations, including Yeovil 4 Families and the Balsam Centre in Wincanton and these partnerships helped us to reach out and engage clients who were struggling to cope.

Clients Helped with Debt and or Homelessness



982 clients received debt and money advice



730 Clients were supported by specialist debt caseworkers:

Abri: 261

Debt Free South West: 370

SSDC Homelessness Reduction: 99



This year we were awarded full delivery status as a member of the South West Talking Money Partnership (Debt Free South West), increasing our team by a further 2 debt caseworkers and 3 trainee debt caseworkers. This partnership was funded by the Money and Pension Service (MaPS) and delivery under this scheme is a mark of both the quality and impact of our organisation's debt casework. We had invested in the expertise and capacity of our debt caseworkers over a number of years, and it is due to the team's hard work and commitment that we were able to secure this accolade.

Alongside MaPS funding, we also had a debt service funded by Abri Housing Association (formerly known as Yarlinton Housing Group) for residents in need of money advice.

The overall number of clients engaging in debt advice fluctuated during the year. Action by creditors was put on hold taking away the urgency that would normally bring people forward for help in dealing with their debts.



In order to ensure that we encouraged those in need to engage with us we developed a social media money advice campaign.

We promoted the benefits to clients of taking early action and encouraged them not to ignore their debts.

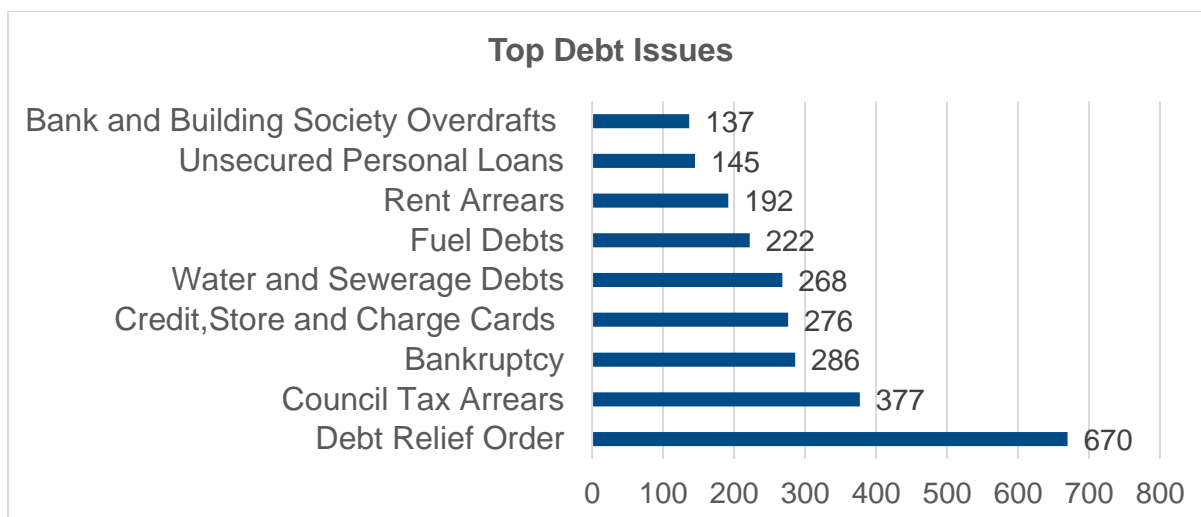
The clients that did engage were initially more focused on their immediate needs – food, energy and income changes but soon realised that their debts needed to be addressed and this was a good time to make a fresh start.

Our debt team found, much to their surprise, that they were able to support clients to deal with their debts through telephone advice. Where the team became aware of a client experiencing distress, anxiety or mental ill health we were able to link the client into more holistic support provided by partner agencies such as Open Mental Health or Mindline, or through additional support from our other specialist services, The Assist Pathway (funded by Henry Smith), the Families' Caseworker (funded by a donation) and the Priority Support Programme.

The links to other projects and the addition of new trainees meant that we were able to meet demands for debt casework and extend our support to clients by giving more assistance with benefits and budgeting skills.

Client Testimonial

My wife and myself would like to let you know about an excellent member of your debt team who has helped us as a family to a level which we can't express and she has always done everything she can to support us quickly and efficiently. She knows, through helping us in the past that I struggle with severe mental health issues which at times, cause me to be unable to cope well with everyday life, my wife is my full time carer. We have to rely on benefits and this caused me to get very anxious. She has helped us complete the whole process of contacting all the relevant authorities and explaining our situation and kept us up to date with everything to a level beyond what we could have ever hoped for



Macmillan Welfare Benefit Advice Service for People Living with Cancer



764 people whose lives were affected by cancer were assisted over the year

£2,330,708 of income was secured for clients made up of benefit awards and arrears, charitable payments and reduced liabilities.

The South Somerset Citizens Advice Macmillan service offers specialist welfare benefits and grants advice to people diagnosed with cancer, their family and carers.

“I didn’t think I was eligible - this is the first benefit I’ve claimed... so very helpful.”

For many people, the point at which they receive a cancer diagnosis may also be the first time that they have needed to consider claiming welfare benefits. Many of our clients find that they are not able to continue to work as they had done. This can be due to the symptoms and effects of treatment or through having to provide care and support for a family member. Other issues that impact on our clients’ finances stem from increased expenses because of the need to travel to hospital for treatment; higher heating bills because patients are at home; changed dietary requirements and increased childcare costs.

“My advisor went beyond expectations to help me and always had time to listen to my concerns. I can now afford more nutritious meals, heating costs, travel costs and we can manage better if my husband needs to take time of work to care for me. It feels as though a weight has been lifted and I feel less anxious about our family finances. I am truly grateful to the time and patience put into my case and for the care and consideration I have been shown through this process.”

Our service advised clients on matters including:

- benefit eligibility
- welfare applications
- benefit appeals
- grants
- charitable support
- housing
- employment
- debt advice

Prior to the Covid-19 Pandemic we were seeing clients in local hospitals, St Margaret's Hospice and our offices. As the pandemic unfolded and the government took measures to safeguard the public and the NHS, we adapted our service so that we could continue to provide advice to our clients safely by phone.

Throughout the year we worked closely with the Yeovil District Hospital cancer nursing teams, their Cancer Support Workers and St Margaret's Community Nursing team. In response to some of the challenges our partners faced due to changes in their work arrangements we re-modelled our online referral portal and set up new NHS email accounts for our team. These measures made it easier and more secure for partners to refer clients to us through online channels and to correspond by email where we were co-ordinating support to a client.

In the first lockdown the number of referrals reduced considerably as many of the cancer treatment teams were facing exceptional pressures and as a result were seeing less patients. Over the last year we have found that an increased number of clients were referred to us with advanced stage cancer and we assisted more clients with end-of-life benefit applications than would normally be the case.

CASE STUDY

“A” was employed and living alone in privately rented accommodation and receiving Contractual Sick Pay. Advice was given re benefits that could be claimed if A was not able to return to work after treatment. Months later the client returned for further advice. We advised A on a claim for Personal Independence Payment and New Style Employment Support Allowance. We also assisted A to make a successful application for a Macmillan grant and other charities linked to A's occupation. A's financial situation meant that debt repayments were becoming difficult to maintain so the client was transferred across to our debt team who resolved her debts.

We would like to thank our partners without whom this service would not be possible: Macmillan Cancer Support, St Margaret's Hospice, Yeovil District Hospital

The Assist Pathway – Henry Smith Foundation



105 clients were supported by the Assist Pathway

79% of participants reported reduced anxiety and increased confidence in managing independently.

This service offers a unique blend of specialist advice, coaching and peer support programmes (Confidence Clubs) for clients living with severe and enduring mental ill health providing them with a long-term and personalised advice service. The Assist Pathway is an innovative approach to advice work that ensures we do everything possible to support clients to maintain engagement with their adviser as we work through their complex, long-term money and debt advice issues. Our approach has been co-produced with our clients and designed to improve their outcomes by assisting them to develop stronger independent living and financial capability skills (managing their money day-to-day, budgeting, saving etc).

As a result of the Covid-19 pandemic we saw an increase in anxiety and a sense of helplessness amongst the Assist Pathway clients. This, combined with our advice delivery channels being limited to phone and digital, has meant that clients have often needed much more time and support than we anticipated. For example, we found that we required 3 phone sessions to achieve an outcome that one meeting would have been able to complete.

Case Study

John (not his real name) has learning difficulties and mental health support needs. He lives alone in a Housing Association flat and he has no contact with the mental health team, and only has contact with his GP regarding his support and health needs. John has had the same GP since birth. He received Disabled Living Allowance and Employment and Support Allowance.


John was assessed by the caseworker with limited capability of handling bills and no capability to contact authorities himself. He becomes severely anxious and distressed if changes occur with bill payments or benefits due to lack of confidence in knowing what to do. Health conditions mean it is important for him to keep to familiar ways of doing things to minimise anxiety and confusion.

John was supported to apply for Personal Independence Payment and to have his Employment and Support Allowance reviewed. John had help with debts that incurred due to misunderstanding of terms and conditions on a phone contract.

John needed coaching support to help with understanding bills, especially energy bills, and with contacting authorities such as Wessex Water, South Somerset District Council, and his landlord. He was coached to learn about terminology on bills, and how to contact authorities by the caseworker, and gradually managed to make and receive calls independently.

Complex Needs Advice Services – Ian Bramley Teamleader

The Open Mental Health Partnership



Giving you the support you need, when you need it.

Lots of things can impact our mental health. If you are an adult living in Somerset and need support Open Mental Health are here to help **24 hours a day, 7 days a week.**

Contact our team at Mindline Somerset on 01823 276892

386 clients were supported by the Somerset Wider Determinants of Health Advice Service.

206 clients were supported by the team at Citizens Advice South Somerset

Open Mental Health is a Somerset alliance of voluntary organisations and the NHS that work together to support people living in the community who experience mild to moderate mental ill health. The partnership programme was developed during 2019 with an intention to launch from April 2020. Open Mental Health is designed around increasing access to help from the most appropriate provider when it is needed. The implementation plans were disrupted by the onset of the Covid 19 Pandemic however the partnership demonstrated remarkable versatility and despite the challenges we worked together to set up and deliver support across the County.

Our role in the partnership is to lead on the provision of services that address the wider determinants of health for clients. Specifically, we provide advice to address issues such as debt, employment, housing and welfare benefits. By working in partnership, we ensure that there is 'no wrong door' for anyone who needs help.

As the lead for the Wider Determinants programme, we co-ordinate the contributions from the four other Citizens Advice offices in Somerset. Our wider determinants service has been designed so that our team is dispersed across the County but works seamlessly together to address the needs of clients who access Open Mental Health.

Over the year our Somerset team went to great lengths to develop and maintain close and effective working relationships with our new partners and staff in the NHS. Our advisers benefitted from being able to take part in online planning meetings to discuss and co-ordinate clients' needs and options.

Over half of the clients we advised were transferred to us from the NHS – see table below. It is also notable that a significant number of clients helped were transferred into the Wider Determinants Team from the Citizens Advice main service (Adviceline).

The effectiveness of these new routes into advice demonstrates how important the service pathway proved to be in terms of ensuring that clients who contacted one agency (e.g. Citizens Advice main service) had access to more tailored and specialist advice services that included access to emotional support (e.g. Mindline). We found this invaluable for our clients who would otherwise have struggled to maintain engagement with advice due to their mental health support needs.

Clients Transferred into the Wider Determinants Team	Number	%
Somerset Foundation Trust	207	54%
Citizens Advice in Somerset - General Service (Adviceline)	74	19%
Somerset Mind	36	9%
Other Community Groups	25	6%
Self	17	4%
General Practice/Primary Care	13	3%
Open Mental Health Partners	8	2%
Adult Social Care	2	1%
Second Step	2	1%
The Balsam Centre	1	0%
Somerset and Wessex Eating Disorders Association	1	0%
Grand Total	386	100%

Most of the clients advised had 3 or more issues. By far the vast majority of benefits issues related to Personal Independence Payment (PIP) which is a difficult benefit for people living with a mental health condition to claim. Many of these clients get turned down for this benefit and have to go through an appeal process in order to secure the award and this is a very stressful experience for many.

Future Developments

Open Mental Health will continue to develop across Somerset. Its success has been recognised with funding assured until 2023. A new service called Next Steps is being introduced across Somerset to provide support to clients being discharged from acute services and hospitals that will assist them as they settle back into independent living. This service will be jointly delivered by Second Step, MIND and Citizens Advice.

Older Persons' Support

We have been most grateful for the funding support from Yeovil Primary Care Network that has enabled us to offer a dedicated advice service for older and frail members of the Yeovil Community. Although this is a relatively small-scale programme, we hope to develop and expand the initiative.

Over the year we supported 65 clients many of whom needed help on a number of matters including Attendance Allowance and other welfare advice issues. Clients ranged in age from people in aged 50 up to some clients over 90. We are confident that this pilot service has proved its worth helping older people to maintain independent living or to regain independence following a hospital admission.

Objective 4 Strengthen the sustainability of our organisation through Service Expansion, Greater Collaboration and Smarter use of IT

Advice Academy

Despite all the issues of the year we continued to focus on our developmental objectives including the expansion of joint working with the other 4 Citizens Advice in Somerset. Among the initiatives we undertook together was a successful lottery funded project to centralise new volunteer adviser recruitment and training, the Advice Academy. This project was hosted and delivered by Citizens Advice South Somerset on behalf of all the Local Citizens Advice in Somerset

The objectives of The Advice Academy:



1. To develop a new remote volunteer adviser role for Somerset offering greater flexibility to encourage increased volunteer hours
2. To attract 60 new volunteer advisers into service to address the loss of adviser capacity due to the transition to channel based advising
3. To expand the catchment area for volunteers to increase numbers of volunteers active in Somerset
4. To develop a central training programme for telephone advisers

Advice Academy Outcomes

Number of Trainee Enquiries:	100 potential volunteer advisers engaged through our recruitment campaigns
Number of Trainee Advisers:	40 advisers trained or continued in training
Number of Training Courses:	5 courses delivered (1 continued post Lottery funding)
Number of Clients Helped:	85 clients helped by Advice Academy (March 21)

The Advice Academy – Remote Learning

The Training Programme ran across 12 weeks with trainees attending half day online tutor led sessions, 1:1 reviews and self-study and assessment tasks utilising the National Citizens Advice Adviser Learning Programme.

Increased Adviser Capacity in Somerset

On average it took 12 – 15 weeks to train a volunteer adviser to the level of competency necessary to deliver advice to the Advice Quality Standard. The main focus of the Advice Academy was the recruitment and training of new advisers in order to boost our capacity. At the end of the project (March 2021) 11 Advice Academy advisers were active on the Adviceline rota and a further 29 were on target to complete training and move into advising. 85 clients were advised by those Academy advisers who had completed training.

Feedback from participants

The training was thorough, the topics were interesting and I enjoyed the practical elements of the training such as using Advisernet, completing the listening exercises and using casebook. The classes were great as I got to engage with the other trainees and I had a great tutor! My tutor guided me through the process, answered all my questions and held classes that were engaging! Thank you!

I found most of the training extremely useful and especially enjoyed the interaction with my tutor and fellow students. Some of the private study was repetitive and long winded, but the actual sessions with my tutor were great, thank you

Smarter Use Of IT

Over the year we completed a number of successful IT projects as follows:

- 1) Providing all staff and volunteers with company equipment for their home-based roles (laptops for staff and chrome books for volunteers, headsets and microphones and licences for use of applications)
- 2) Moving all staff onto a cloud-based operating system, OneDrive and MS365
- 3) Adopting soft phone technology so that staff and volunteers make and receive calls through the organisation's internet phone subscription
- 4) Submission for Cyber Essentials Accreditation
- 5) Adoption of 2 factor authentication for access to all the organisation's IT systems
- 6) Pilots to test video calls for clients using a range of licenced applications

As the Citizens Advice organisations in Somerset work more closely together it is our aim to align IT systems and working practice so that we can share IT infrastructure and expertise.

Objective 5 Maintain a culture of excellence and inclusivity. Supporting and investing in our people so that they thrive and excel

Over the year we saw a rise in the number of employed staff in the organisation, this came about through increased funding for specific projects aimed at supporting those affected by Covid 19.

Staff: 32 (26 full time equivalent) includes 3 trainee debt caseworkers
Volunteers: 29 (18 long standing and 11 joining from Advice Academy)
Trustees: 7

It has been a challenging year for all our staff and volunteers. The Board of trustees acted quickly to arrange access to one-to-one and group support programmes to help the team to manage and maintain their own wellbeing throughout the year.

Other support measures taken included the provision of quarterly one to one meetings with each member of staff and the CEO, a similar provision for volunteers was offered by the supervision team.

The support and additional communications sessions helped us to stay connected and listening to one another as well as ensuring that the Board and CEO were made aware of, and able to respond to, any emerging issues.

One of the most pressing issues over the year was the provision of training and support for all our staff and volunteers in relation to using the new IT systems and applications. We were all extremely appreciative of the work of our IT lead officer and the supervision team who delivered one-to-one sessions and follow-up support throughout the year. I regularly heard how much these were valued by both staff and volunteers who recognised the important role IT support played in relation to maintaining our service to clients.

Several discretionary policies were implemented over the year as follows:

- 1) Staff home working allowance to help with heating and other costs incurred
- 2) Volunteer out-of-pocket home-based expenses programme
- 3) A discretionary enhancement to the organisation's sickness absence policy which provided financial reassurance to staff who needed to isolate or who were off work sick during the year

We continued our commitment to staff and volunteer training over the year and supported team members to attend external courses including those run by the Child Poverty Action Group (CPAG) on benefits for people with mental health conditions and Mental Health First Aid run by Mind in Somerset.

As is always the case we continued to refresh skills and knowledge through participating in the National Citizens Advice learning programmes to ensure that everyone maintained up to date training in the essential advice topics or compliance issues (for example General Data Protection Regulation, Provision of Debt Advice and Confidentiality etc).

The Annual Appraisal process was completed as normal during the year and staff and volunteers reported feeling secure and satisfied with the measures taken to enable and support them over the year.