

the charity for  
your community



advice annual assistance average benefits bureau cases  
child citizens clients community contributing council  
county data debt employment enquiries family financial fund health  
help housing impact income increase individual information issues local money  
number people policy poverty problems provide range received  
result rights rutland service social total volunteers welfare  
work year

**No One Left Behind**

**Rutland Citizens Advice Bureau  
Annual Report 2010/11**

# ‘NO ONE LEFT BEHIND’

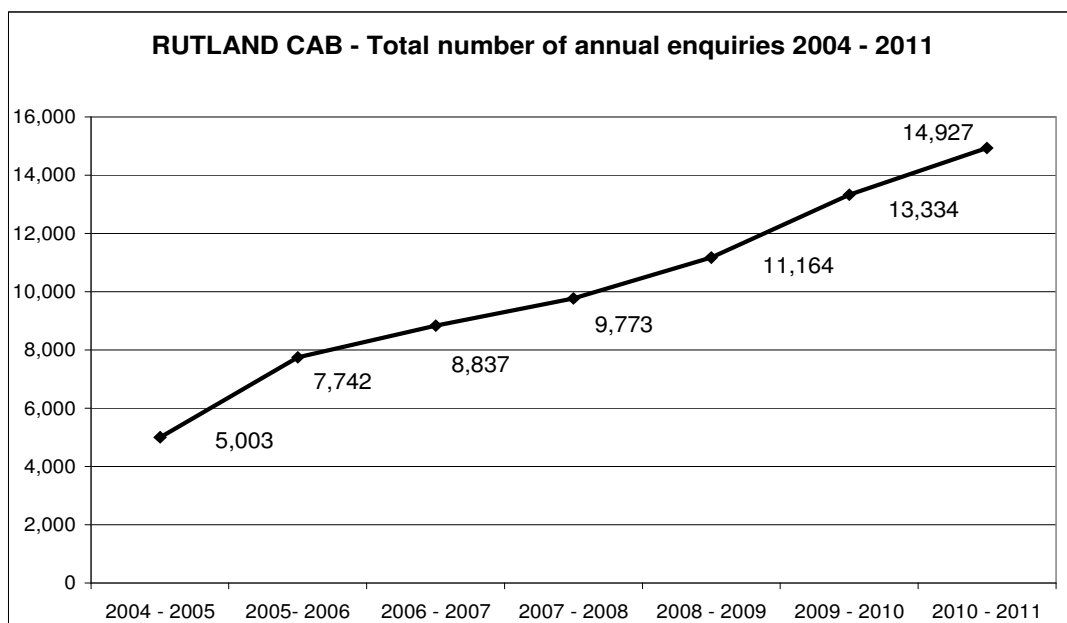
## Introduction

There is no such thing as a ‘normal year’ for Rutland Citizens Advice Bureau. Not only does our service deal with more and more problems but the needs of people are constantly changing. In this time when it is easy for the most vulnerable to be overlooked we must ensure that ‘no one is left behind’ in the new environment that is emerging. We must therefore be an organisation that embraces change and we have certainly done so this year. In a time of economic difficulties we have continued to respond well. We have proved that we can adapt to a changing environment and must always be prepared to do so. We live in uncertain times but with uncertainty there is always opportunity. We look forward to these challenges and are confident that the skills and dedication of all in the organisation will help us to meet both challenges and opportunities with well placed confidence.

## What we do

The Citizens Advice service provides free, confidential and impartial advice and representation to help people resolve their problems. Rutland CAB is part of the UK’s largest advice provider and equipped to deal with any issue, from anyone, spanning debt and employment to housing and immigration. In the last year alone it helped to solve 14,927 problems, an increase of 12% on last year.

But we are not just here for times of crisis – we also use clients’ stories anonymously to campaign for policy changes locally and nationally that benefit the population as a whole.

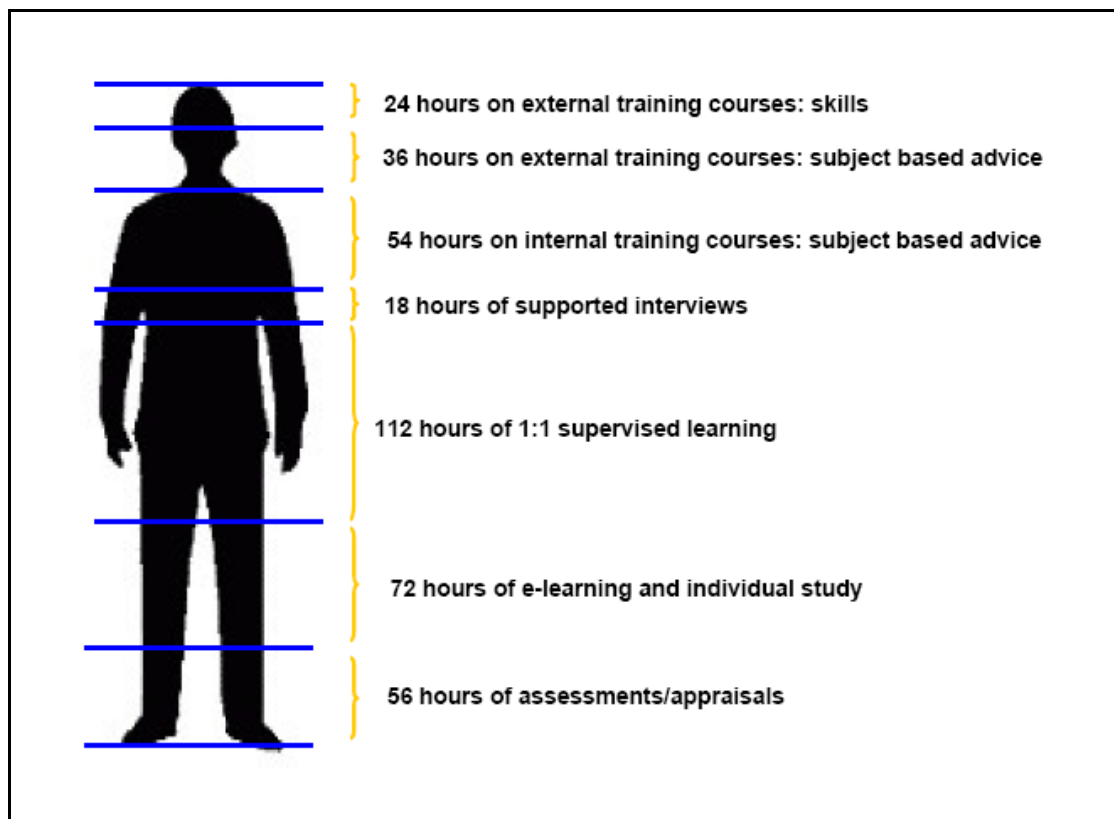


## How we do it

Delivering accurate and effective information, advice and representation is key to our success. The bureau is part of the national network which is the only provider that systematically and comprehensively audits the quality of advice delivered, this leads to not only accreditation with the national body but also the Legal Services Commission that awards a quality mark in our case for both the generalist advice and also the specialist advice areas of Debt Welfare Rights and Housing.

The quality of services is obtained not only through audit but through the training and development of our workforce both volunteers and staff. There are currently 44 people who volunteer in a range of roles and 6 full time equivalent paid staff covering 11 roles, most of them specialists. (See back cover for the range of services offered). Volunteers are absolutely critical to our success. This year the bureau recruited one new trustee to match the identified and required skill sets of governance and equality and diversity experience. 4 new trainee advisers and a further 12 gateway assessors and receptionists have started their training. The high number is due to the increased demand on the bureau and the introduction of the gateway assessor role to increase the throughput of clients.

## Generalist Adviser Training – 372 hours over 18 months



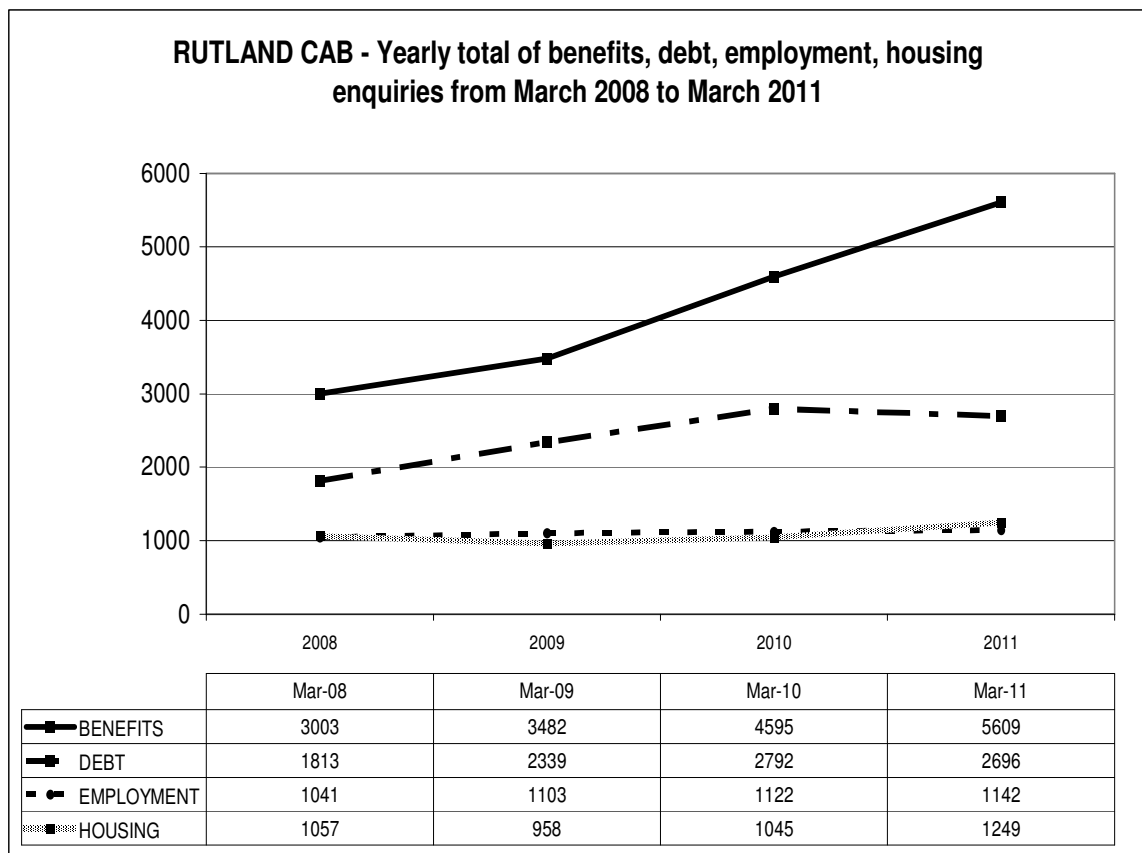
Training to become a generalist adviser is extensive taking on average 372 hours over 18 months to complete and gain their certificate in advice. In part their training is to understand the law around the main subjects of Welfare Rights, Housing, and Employment etc. and also to use the legal advice system 'Advisernet', this package of training and resource equips them to deliver the highest quality advice to the Rutland community.

The annual volunteer survey showed a good diversity of age range and gender. The economic value of the volunteers during the year was estimated at £180,173.

### What are the problems?

The top four categories of problems remain Welfare Rights (38%), Debt (18%), Employment (8%) and Housing (9%) but the bureau is equally well equipped to solve problems on a very wide range of issues and other significant areas of enquiry are consumer, education, health, immigration, relationship breakdown, tax and utilities.

At the beginning of the year enquiries had steadied from their high point in mid 2009 but by the end of the year Housing enquiries had risen to 1249, Debt to 2696, Employment to 1142 and Welfare Rights to an all time high of 5609 problems.



## Welfare Rights

The increase in welfare rights enquiries is due primarily to two areas of need.

Firstly, people have been concerned about falling relative incomes and wanted to know if they were entitled to any financial help. Specifically, there has been an almost doubling in the number of enquiries from pensioners receiving benefit checks for Pension Credit as those on fixed incomes notice the increase in the cost of living especially for food and fuel. 35% of our clients said that they had difficulty in paying for heating. Increasing fuel prices, low income and poor quality housing all contribute to fuel poverty. People who are not connected to mains gas can have particularly acute problems in trying to adequately heat their homes.

Secondly, DWP are carrying out reviews that have led to many people facing a reduction in or losing their benefit and this has increased the number of appeals the bureau has undertaken.

### **Case Study**

**A man and wife in their late 70 were living in a Rutland village - they are homeowners with no mortgage and had a Council tax liability of £29.77 per week. Their only income was State Retirement Pension of £157.22 per week and they had no savings. They had never claimed benefits and had managed by doing 'odd jobs' to supplement their income. However the husband suffered a stroke and was referred to the Bureau for advice regarding Attendance Allowance. A full benefit check was carried out which showed that they were entitled to a Pension credit of £48.75 per week and full Council Tax benefit of £29.77 per week. The client was awarded the higher rate of Attendance Allowance at £73.60 per week. The clients income increased by £7910 per annum which allowed them to heat their home adequately, pay for a gardener and for taxis to go to the shops thus maintaining their independence and ability to stay in their home.**

## Debt

Overall the number of debt problems dealt with has levelled off from the record high of 09/10 but remains well above any other year. There are some interesting trends, mortgage arrears and rent arrears rose from the 09/10 figures and fuel debts, Council Tax arrears, bank overdraft, personal loan debts, debt collection problems and bankruptcy all rose in the period January – March 2011.

## Housing

The bureau has dealt with an increase in the threatened homelessness figures of 62% and actual homelessness has increased by 48% on last year. The main reasons for homelessness are rent and mortgage arrears, relationship breakdown and loss of employment or reduced hours of work. There has also been an increase in social housing rent arrears of 12% but a fall in the private sector of 19%. In 2009/10 the mortgage arrears figures were broadly similar to 2008/2009 but in 2010/11 there has been a rise of 35% in clients with mortgage arrears.

## Outcomes

Outputs have increased and all quality and quantity elements of the service level agreements with Rutland County Council and other partners were fulfilled and in some cases greatly exceeded. But what matters is the outcome to the clients following advice.

Our annual outcome survey shows clearly the dramatic effect good advice has on people's lives.

Welfare Rights - 43% had received financial gains as a result of the advice they had received, the average amount being £2,334 per annum.

Homelessness prevention - In total 241 individuals/families had homelessness prevented with the average cost of re-housing and associated social services cost having been estimated at £7450 per case in addition to the improvement in life chances for children who did not have their lives disrupted.

Debt - In a year when anti-depressants were prescribed 43% more frequently than in 2006, doctors say that money worries linked to the recession are a 'trigger' to many cases of depression. Debt client benefited from having debts restructured and repayments negotiated putting them in control. Their stress levels dramatically improved – 89% said that there had been a reduction in their stress levels and their health and well being improved.

78% of general clients said that their visit to the CAB had made a difference to improving their confidence and 49% of clients had an improvement in their health and well being. 86% said it had made a lot of improvement in their ability to help themselves in the future.

Many of the advice outcomes were linked link to the strategic aims of RCC relating to prevention, health and well being, carers, independent living, child and fuel poverty.

## Our Policy and campaigning work

The Citizens Advice service exists to improve the policies and practices that affect people's lives as well as providing the advice that people need for the problems they face. Evidence from our advice work is used to show policy

makers and service providers the impact of their decisions and to advocate for improvements.

During 2010/11 the bureau completed 99 evidence forms on issues ranging from financial scams to discrimination. However the majority of the problems identified related to Job Centre Plus often about poor administration, non payment of JSA and the additional hardship caused by not having a Job Centre in Rutland, and HMRC who administer the tax credit system. Here problems were considerable as the following case shows:

**A client had been in receipt of Working Tax Credit and Child Tax Credit since 2005. In March 2008 the payment was suspended but the client didn't understand why as he had no change of circumstance; he had been with the same employer for a number of years, his salary had not increased and he had complied with all the paperwork sent by HMRC. The client came to the Bureau in July 2009 after he had failed to obtain any reason for suspension of payment. The bureau eventually contacted HMRC (after several attempts, waiting on the line for 25 minutes, being cut off etc) to be told that the case had been passed to the 'Complex Case Unit' (CCU) in Belfast. There isn't a telephone number for this department – the first letter of complaint was sent to the CCU by the Welfare Rights specialist in July 2009. The only way to chase this case was for the Bureau to telephone HMRC who would then email CCU. The Bureau phoned weekly, each time being told 'CCU not responding so nothing could be done'. As the case was with the CCU, ordinary caseworkers at HMRC could not access the file so there was no feedback on progress. Numerous further letters of complaint were sent.**

**Finally, in November 2010 HMRC informed the client that indeed there was no change of circumstances and confirmed his entitlement to tax credits. The outstanding payment was made and backdated.**

Each year the bureau publishes a major social policy report on an issue affecting Rutland, this year the report was on the importance of the specialist advice being available in Rutland. It details the lack of provision in Rutland other than that of the Welfare Rights and Debt specialists working within the bureau and the difference that they make to clients, the local economy and prevention of problems.

The bureau will continue to lead and be involved in evidence based campaigns so as to gain lasting improvements for our clients.

### **Projects in Partnership**

- With over 30% of our clients having a Royal Air Force connection past or present, we have continued to work in partnership with the RAF Benevolent Fund to provide the advice and support they need.

- The project funded by Macmillan to provide advice to cancer sufferers and their families – 61 cancer sufferers were helped during 2010/11.
- Carers and Homelessness Prevention projects are run in conjunction with RCC.
- The Active Citizenship Network project on the mentoring and development of staff has enabled four members of the team to benefit from the training on offer and allowed us as a bureau to pass on some of our experience and expertise.

## **Moving Forward**

The bureau is under no illusion that the next few years will continue to be testing times for our clients and we are determined to continue to advise as many as possible through our email, face to face, telephone and home visit services. In the coming year there will be a strong emphasis on training and adapting to the new case management system Petra. The bureau will look to develop further projects and partnerships to provide efficient and cost effective services; in the current climate of public sector cuts, our strategy is bold but essential to ensure that amongst the most vulnerable of our society 'No one is left behind'.

## **Funding Acknowledgements**

Rutland Citizens Advice would like to acknowledge the financial assistance given by all our funders which enables us to provide our service to the Rutland community; in particular Rutland County Council, Oakham Town Council (£3000), Uppingham Town Council (£1776), Parish Councils (collectively £1245), the RAF Benevolent Fund (£7500), Macmillan, Citizens Advice, local charities, trust funds and our clients. We would also like to acknowledge the generous help given in kind from Barleythorpe Management Centre and Barnsdale Lodge Hotel for our training and AGM facilities.



**RUTLAND CITIZENS ADVICE BUREAU  
SUMMARY FINANCIAL INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2011**

	Year ended 31 March 2011 £	Year ended 31 March 2010 £
<b>INCOME</b>		
Charitable Activities: contracts and other	224,865	212,066
Voluntary Income	14,564	11,400
Premises Refurbishment grant		54,468
Fundraising		400
Bank Interest	<u>34</u>	<u>95</u>
<b>TOTAL INCOME</b>	<b><u>239,463</u></b>	<b><u>278,429</u></b>
<b>EXPENDITURE</b>		
Staff & Volunteers	208,236	182,514
Office costs	14,357	17,908
Premises costs	10,271	11,334
Governance & other	4,485	1,822
Premises Refurbishment	<u>1,742</u>	<u>54,468</u>
<b>TOTAL EXPENDITURE</b>	<b><u>239,091</u></b>	<b><u>268,046</u></b>
<b>NET SURPLUS</b>	<b><u>372</u></b>	<b><u>10,383</u></b>

	At 31 March 2011 £	At 31 March 2010 £
<b>BALANCE SHEET</b>		
Debtors & Prepayments	5,107	66,309
Cash at Bank & In Hand	51,374	12,716
	<u>56,481</u>	<u>79,025</u>
Creditors & Accruals	<u>2,294</u>	<u>25,209</u>
<b>NET ASSETS</b>	<b><u>54,187</u></b>	<b><u>53,816</u></b>
<b>Represented by:</b>		
<b>Unrestricted Funds</b>		
General Funds <sup>(1)</sup>	48,455	49,347
Designated Funds <sup>(2)</sup>	5,732	4,235
<b>Restricted Funds</b>		
Additional Hour Project		<u>234</u>
<b>TOTAL FUNDS</b>	<b><u>54,187</u></b>	<b><u>53,816</u></b>

This summary financial information is taken from the full accounts of Rutland Citizens Advice Bureau (a company limited by guarantee) for the year ended 31 March 2011.

Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company.

S.E. Bown      Finance Director

Notes:

(1) The Trustees' aim is a minimum of 3 months operating costs.

(2) Reserves for IT replacements, etc.

## **RUTLAND CITIZENS ADVICE BUREAU**

Registered Office:  
56 High Street  
Oakham  
Rutland  
LE15 6AL

### **Opening Times**

Monday 10.00am – 6.00pm  
Tuesday – Friday 10.00am – 4.00pm

### **Specialist Services by Appointment**

Welfare Rights  
Debt  
Employment  
Housing  
Special Education Need – Parent Partnership Scheme  
Family  
Carers - Advice and Support  
Macmillan Cancer - Advice

Advice Line: 0845 1203705 + 24 hr information service  
Office Line: 01572 757420  
Fax: 01572 722568  
Email advice: [www.rutlandcab.org.uk](http://www.rutlandcab.org.uk)

**Outreach Service at:**  
RAF Cottesmore – by appointment

Registered Charity No: 1107907  
Citizens Advice Membership No: 45/D12  
Company Registration Number: 5287678