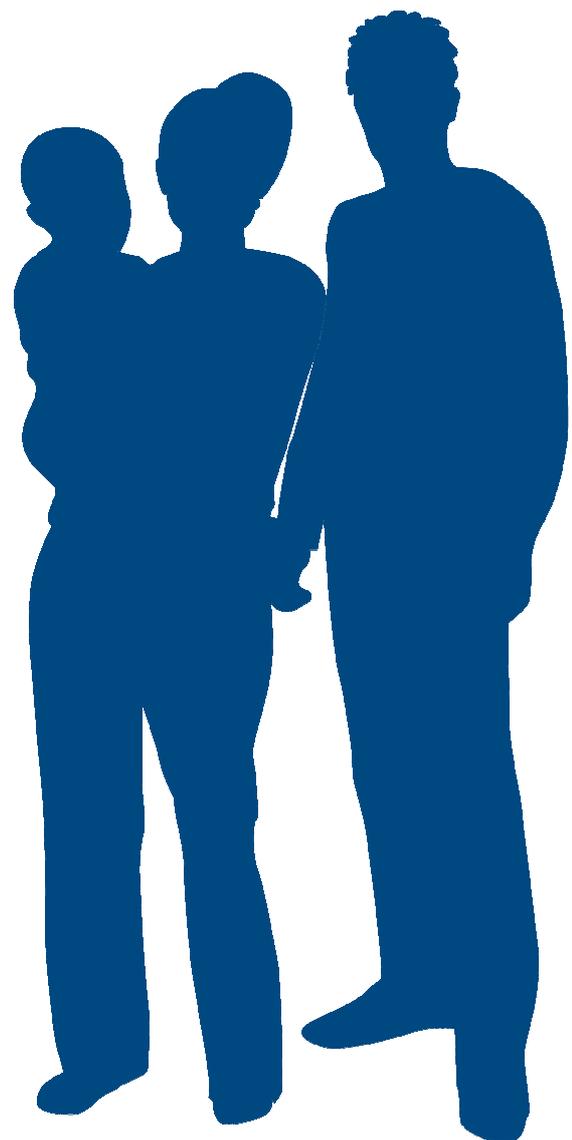


Putting People At The Heart Of Everything We Do

**ANNUAL REPORT
2015/16**



Rutland



Overview

Citizens Advice is a charity that helps people to solve problems and changes lives. In 2015 the service undertook research that evaluated the impact we make. We help two in three people to resolve their problem and for every £1 spent on Citizens Advice nationally we are worth £8.74 to society, and we save the taxpayer £1.51. In Rutland for every £1 spent on Citizens Advice £3.51 is gained directly for clients.

Citizens Advice Rutland has over forty years' experience of helping people and we are proud of what we have achieved. We know from experience that we must constantly develop to meet our clients' changing needs. We must be imaginative, ambitious and determined about the risks and challenges we face. We will adapt our services, we will be creative and persuasive in finding sources of funding and we will continue to build and develop good relations with partners. Above all, we will always put

our clients at the heart of everything we do.

This report provides more information about our work and we hope it gives you a sense of our excitement and enthusiasm for what we do and of our ambition to continue to help more people.

I do feel that I am able to make an improvement in people's lives. I see the needs that people have and being at Citizens Advice Rutland means I can do something about it and not feel helpless.

*Volunteer Generalist Adviser
Citizens Advice Rutland*



Citizens Advice Rutland headlines

**2,592 people helped
with 13,732
problems:**

58%

face to face

40%

by phone

2%

by outreach

**The top four issues
were:**

**Benefits and Tax
Credits**

5,499 problems

**Housing/
Homelessness
Prevention**

2,309 problems

Debt

1,410 problems

Employment

930 problems

Benefits and Tax Credits

We have seen an increase of 13% in the number of benefits and tax credit issues in this year compared to 2014-15. There has been a sharp increase in the number of clients being turned down for Personal independence Payment (PIP) which is gradually replacing Disability Living Allowance (DLA) for disabled clients. We have assisted clients with reconsiderations and any subsequent appeals of PIP decisions. To date our success rate has been 96%.



We continue to assist with all other benefits appeals as well as offering a dedicated benefit and tax credit application service. We increase client's income by advising on which benefits clients are eligible for, and in 2015-16 we calculate that we gained £1.2 million in total for our clients.

Money advice and education

Debt has been one of the main issues for our clients for a long time, but the nature of debt issues has been changing. New evidence suggests that 28% of adults are putting themselves at risk by paying off consumer credit debts such as credit card bills ahead of household bills or debts like rent, mortgage or utility bills. This puts them at greater risk of eviction, bailiff action, being cut off from energy supplies and even prison, because the priority should be to pay off essential household bills or debts.

Our approach is to:

- Support clients with their immediate debt problems
- Help them to develop the skills, knowledge and confidence to manage their finances effectively and move to a more sustainable financial position.

I paid a debt management company a monthly fee to pay my creditors. After a few years I realised they were paying the bare minimum so my debt did not decrease. With the help of Citizens Advice Rutland I was able to get a Debt Relief Order, making me debt and stress free.



Two out of three debt clients reported they had more money to spend or more control over their finances after taking our advice.

Our value to society

Our help not only makes our clients' lives better but also creates a benefit to society through the way we deliver our services. Our social value covers:

- The benefits for volunteers

- Our support for local communities

It covers what is unique about our service and the extra value that would be lost to society if our service and core work suddenly stopped. We invest and provide extensive training for volunteers which enables them to make a fantastic contribution to the service – they gain new skills and personal development, wellbeing and a sense of community. This has an additional value for society through the advantages and savings associated with happier, healthier and more productive people.

Citizens Advice Rutland plays an integral role within the Rutland community. Our extensive and trusted insight enables us to understand, respond and adapt to local needs. We have worked hard with others to develop the partnerships and services that make local communities stronger.

Being part of the wider Citizens Advice network enables us to do more:

- Campaigning on big issues
- Informing local and national policy
- Connecting people with society

As well as helping people to solve their problems we help people develop the skills and confidence they need to help themselves.

By helping people to solve problems, we change lives. This in turn presents considerable value for communities and the public purse.

Nationally for every £1 invested in the Citizens Advice service¹

£1.51 is saved through reductions in health service demand, local authority homelessness services and out-of-work benefits.

£8.74 of wider economic and social benefits is achieved, such as improvements in health, wellbeing, participation and productivity.

1. Data from 'The value of the Citizens Advice service: our impact 2014/15 available at citizensadvice.org.uk

At Citizens Advice Rutland

For every £1 invested in Citizens Advice Rutland, financial gains of £3.51 were made for clients

52 volunteers contribute 8,684 hours to the Citizens Advice Rutland service. We estimate that this time is worth £156,059 each year

The Service

Citizens Advice Rutland provides quality information, advice, education and advocacy and representation at generalist and specialist level, delivered through an open door advice service in Oakham, by telephone advice, email, home visits and outreach.

During 2015/16 demand remained steady with the top four categories remaining welfare rights, debt, employment and housing.

To assess how much the advice given changes the lives of clients, an annual Outcome Survey is carried out. After advice the clients were asked about what happened as a result of the help received. 84% of clients said that it had made a difference to improving their confidence and 71% had an improvement in their health and wellbeing. 43% said it had made an improvement to their ability to help themselves.

Case Study

A working age client and his wife were referred to Citizens Advice as the client had given up work 6 months previously on his doctor's advice due to a degenerative neurological condition. This meant that his mobility was severely limited and he needed assistance with all aspects of daily living.

The client was no longer entitled to Statutory Sick Pay and the couple had almost used up all their savings. They now needed help to make an application for benefits. We assisted the client to obtain disability and sickness benefits and we assisted his wife to obtain Carer's Allowance.

*Together with help towards rent and council tax **we gained £466 per week for the couple - £24,232 per year.***

Partnerships

Working in partnership was and remains a key objective.

- **For Rutland – In Rutland (FR-IR)**



FR-IR is a team of volunteers who raise the funding for advice to those living with long term medical conditions such as dementia, stroke and cancer. Due to the successful expansion of fundraising activities, the service is now able to provide two Citizens Advice advisers dedicated to this service, which is widening its scope to include low level mental health problems.

- **Rutland Wellbeing Partnership** - led by Citizens Advice Rutland - is a group of organisations

working together to provide integrated services for those living with long term medical conditions.

- **Army and Royal Air Force** – during 2015/16 we continued to provide outreach services at St Georges and Kendrew Barracks and RAF Wittering. With nearly 10% of our population coming from the Armed Forces it is important to work closely with their welfare services to provide integrated advice and support.
- **Rutland Access Partnership**



We have taken an active part in the Voluntary Community and Faith sector transitional review which has led to the formation of the Rutland Access Partnership (RAP), with Citizens Advice Rutland as the lead organisation.

The aim of the partnership is to produce a management platform that is able to bid for funding and provide services in an efficient manner.

- **Community Agents** – Citizens Advice Rutland has continued to provide integrated services with the Community Agents and is actively working on further service opportunities.
- **Uppingham** – throughout 2015/16 we have worked closely with Uppingham Surgery and Town Hall to provide outreach services. From the lessons learnt from this we are able to provide a more targeted service through local referrals and we plan to expand the integration of help to the local community.

Campaigning

Citizens Advice Rutland aims to provide the advice that people need for the problems they face and equally to improve the policies and practices that affect people's lives.

In Rutland we have met this aim by annually producing at least one local report on an



area of concern. This year two such reports have been produced, 'Is everything ok ...really?', a report on domestic abuse, and an updated report on social deprivation in Rutland which was first published in 1998 and has been updated regularly since then, as many of the concerns then remain relevant today.

Information Assurance

Citizens Advice Rutland trustee board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held by the organisation.

Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

An information assurance management team exists to ensure that the



confidentiality, integrity and availability of our sensitive data assets are maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners.

The organisation aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet

Funding Acknowledgements

Citizens Advice Rutland would like to acknowledge the financial assistance given by our funders which enables us to provide our service to the Rutland community, in particular: Rutland County Council, Oakham (£2,587) and Uppingham Town Councils (£2,000), Parish Councils, ABF The Soldiers Charity, RAF Benevolent Fund, local charities, trust funds and our clients.

We would like to extend a particular thank you to the For Rutland – In Rutland team of volunteers who work relentlessly and cheerfully throughout the year to raise the substantial funds required to provide the long term health conditions service.

We would also like to acknowledge the generous help given in kind from Barnsdale Lodge Hotel for our training and AGM facilities.



Financial Position

Incoming resources in the year were £343,726 (2014/2015: £330,019). Of this £75,679 (2014/15: £72,261) related to restricted project activities: For Rutland – In Rutland (FR-IR).

A surplus of £28,198 was made in the year (2014/15: £67,701) of which £29,679 related to FR-IR (2014/15: £43,261) restricted funds, the balance of -£1,481 being the shortfall on unrestricted

funds (2014/15: surplus £24,440). The FR-IR surplus was due to a major fundraising event held at the end of the financial year.

At 31 March 2016 total reserves were £179,214 (2015: £151,016), of which £72,940 represented restricted funds (2015: £43,261).

Summary financial information for the year is shown overleaf.

**RUTLAND CITIZENS ADVICE BUREAU
SUMMARY FINANCIAL INFORMATION
FOR THE YEAR ENDED 31 MARCH 2016**

INCOME AND EXPENDITURE				
	Year ended 31 March 2016		Year ended 31 March 2015	
	£	£	£	£
	Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds
INCOME				
Charitable Activities: contracts & other	252,514		248,106	
Voluntary Income: donations	13,583	25,476	6,135	21,848
Fundraising		50,203		50,413
Bank Interest	1,590		930	
Other Income	360		2,587	
TOTAL INCOME	<u>268,047</u>	<u>75,679</u>	<u>257,758</u>	<u>72,261</u>
EXPENDITURE				
Fundraising	6,456		4,102	
Direct Costs: Staff & Other	265,678		216,737	
Support Costs: Staff, Office, Premises	35,614		34,496	
Governance	7,780		6,983	
TOTAL EXPENDITURE	<u>315,528</u>	<u>0</u>	<u>262,318</u>	<u>0</u>
Transfer between Funds	<u>46,000</u>	<u>-46,000</u>	<u>29,000</u>	<u>-29,000</u>
NET SURPLUS	<u>-1,481</u>	<u>29,679</u>	<u>24,440</u>	<u>43,261</u>
BALANCE SHEET				
	At 31 March 2016		At 31 March 2015	
	£	£	£	£
Fixed Assets: Fixtures & Fittings				
Cost	5,139		5,139	
Depreciation	<u>2,830</u>		<u>1,976</u>	
		<u>2,309</u>		<u>3,163</u>
Current Assets:				
Debtors & Prepayments	5,488		1,897	
Cash at Bank & In Hand	<u>186,142</u>		<u>162,897</u>	
		191,630		164,794
Less: Creditors & Accruals	4,113		1,941	
Deferred Income	<u>10,612</u>		<u>15,000</u>	
		<u>14,725</u>		<u>16,941</u>
Net Current Assets		<u>176,905</u>		<u>147,853</u>
NET ASSETS		<u>179,214</u>		<u>151,016</u>
Represented by:				
Unrestricted Funds				
General Funds ⁽¹⁾		103,774		104,755
Designated Funds ⁽²⁾		2,500		3,000
Restricted Funds ⁽³⁾		<u>72,940</u>		<u>43,261</u>
TOTAL FUNDS		<u>179,214</u>		<u>151,016</u>

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 2016. 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 have re-examined requirements for free reserves in the light of predominant risks to the organisation. In the light of these factors, as set out in the statutory accounts, the current target for reserves has been assessed at £135,000.

⁽²⁾ Reserves for Investors in People tri-annual audit and Property Maintenance.

⁽³⁾ Reserves raised by For Rutland in Rutland to benefit the Rutland community, initially providing services for those living with cancer, dementia or other long term illnesses or conditions.

Citizens Advice Rutland

Free, confidential advice. Whoever you are.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.

Opening Times:

Monday 10am – 6pm

Tuesday to Friday 10am – 4pm

Advice: 01572 723494

Office: 01572 757420

Fax: 01572 722568

Email Advice: www.rutlandcab.org.uk

Registered Office:

56 High Street

Oakham

Rutland

LE15 6AL

Registered Charity No: 1107907

Citizens Advice Membership No: 45/D12

Company Registration Number: 5287678

Authorised and regulated by the Financial Conduct Authority. FRN: 617720

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Citizens Advice Rutland is an operating name of Rutland Citizens Advice Bureau Ltd