

# Citizens Advice Rutland

**ANNUAL REPORT  
2016/17**



**Rutland**

## Chair's Introduction

Citizens Advice Rutland has had an exciting, productive and effective year. A small independent and autonomous charitable business, the organisation has managed a series of significant changes whilst continuing to provide a service that responds to the needs of all our citizens. It is clear to me that the advice and information delivered by a small group of expert volunteers and paid staff continues to be extremely well received and highly regarded by clients and partners alike.

The trustees of the board are extremely pleased to see the continuingly high levels of reported satisfaction, the positive impact on lives, our reach across communities in the county, and the continued high profile and recognition that the Citizens Advice brand has locally and nationally.

Looking forward, our intention is to continue to deliver relevant and appreciated information and advice services, recognising the dual challenge of increased need and stretched resources at a time of reduced public spending. We will work to build upon our reputation and positioning as a significant Voluntary and Community Sector organisation in Rutland, using this to support individuals, communities, the voluntary sector and our partners and thereby to positively and effectively contribute to the wellbeing in the County.

Chris Fisher  
Chair of Trustee Board

***“All the people I have had the pleasure to assist me have been very wonderful. They have given me the confidence to do things and the information I have needed to achieve them”***



Citizens Advice Rutland Client

## Chief Executive's Observations

It has been a very great pleasure to join an organisation with such a great track record and sustained commitment to supporting local people. There are few businesses in any sector that can boast the levels of customer satisfaction we achieve, and all involved should be extremely proud of the positive impact that Citizens Advice Rutland is having on the quality of life of people in the County.

We should also be proud of the influence and engagement the organisation has with regards to local policy and shaping activity. In 2016 we undertook research to highlight issues of poverty in the county; the subsequent report was considered by the County Council and others in constructing their own policy and action in this area.

Routinely we participate in a number of strategic partnerships and we continue to appropriately represent and champion the needs and experiences of communities and individuals.

The transition from 2016/17 to 2017/18 has seen one of the most significant structural and delivery changes in the history of the organisation, with the development of the Rutland Access Partnership and the launch of the Rutland Community Wellbeing Service in April 2017. The organisation has taken on greater responsibility for a wider range of wellbeing services delivered by a number of partners and sub-contractors, as well as adding Voluntary Community and Social Enterprise sector support and a Stop

Smoking service to our own portfolio of provision. It is further testimony to all involved that during this change service and satisfaction levels have remained as high as ever.

The coming year will be every bit as challenging as the last, with a likely increase in demand as a consequence of the rollout of Universal Credit in Rutland in October 2017, on-going uncertainties related to Brexit, and the general pressures related to the financial constraint on the public purse. All of this comes at a time when the range of services delivered by Citizens Advice Rutland has increased, along with its relevance for the Voluntary Community and Social Enterprise sector and the wellbeing of Rutland people.

Such a strong brand, reputation and positioning will be key to the development and challenges we have in front of us.

Simon Mutsaars  
Chief Executive

***“Very helpful, excellent service. Kind, sympathetic staff who are very professional”***

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Citizens Advice Rutland Client

# Citizens Advice Rutland headlines

2,776 people helped  
with 14,691 problems:

face to face

**1,534**

by phone

**1,140**

by e-mail

**102**

The top three issues  
were:

Welfare Rights  
6,087 problems

Housing/  
Homelessness  
Prevention  
2,349 problems

Debt  
1,258 problems

**During the year  
Citizens Advice  
Rutland gained over  
£2 million for its  
clients, and the  
local economy.**

## Summary

Citizens Advice Rutland aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively. In addition to the continuing provision of high quality advisory services to the local community, the primary objectives of the organisation are to:

- Explore opportunities to work with other charities within Rutland
- Respond to the changing requirements of Citizens Advice
- Develop fundraising activities and the services it funds
- Provide outreach services where cost effective
- Pursue alternative income streams
- Become more effective in responding to the needs of a wider client base
- Maintain office and systems infrastructure
- Retain the existing skilled staff and volunteers
- Recruit trustees to enhance the board
- Manage the reserves policy to ensure the organisation is fit for purpose.

The principle activity of Rutland Citizens Advice Bureau remains the provision of high quality information, advice and representation delivered through an open-door advice service in Oakham, telephone advice, and email, home visit and outreach services. In addition to the generalist advice the following specialist services were provided:

- Debt
- Welfare rights
- Housing
- Prevention of homelessness
- Special education needs and disability information, advice and support service
- Financial education
- Military outreach advice
- GP surgery advice
- Advice for people with long term medical conditions.

Citizens Advice Rutland continues to seek opportunities to align the service with the Local Authority's changing health and social care strategic direction, and to work creatively to turn the threat of reduced funding into opportunities for further value added partnership working. The formation of the Rutland Community Wellbeing Service, with this organisation at its heart, brings the opportunity to work in partnership with a wider range of prevention and wellbeing services.

## **Citizens Advice Nationally**

Citizens Advice is a charity that helps people to solve problems and changes lives.

In 2016/17 every £1 invested in the Citizens Advice Service nationally generated at least:

***£1.96 in savings to government and public services***

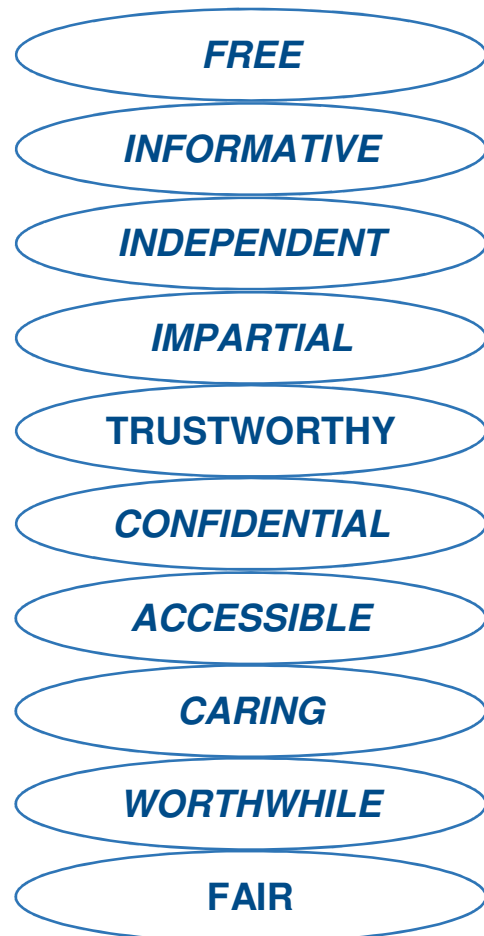
***£11.98 in wider economic and social benefits***

***£13.06 in value to the people we help***

75% of people say they are familiar or very familiar with the Citizens Advice brand.

82% of people said that Citizens Advice is somewhere they would turn to for advice.

People associate the brand with a lot of good things:



Britainthinks – insight & strategy

## Volunteers at Citizens Advice Rutland

Forty two volunteers contributed to the work of Citizens Advice Rutland during the year, in the roles of assessor, adviser, administrative support and trustee.

It is estimated that the economic value of this help was £138,059 in respect of the year 2016/17. We would like to thank all the volunteers for their valuable work and commitment.

100% of volunteers responding to our survey indicated that they were satisfied or very satisfied both with the training provided and the access to supervision while they were volunteering.

- 60% reported an increase in their confidence,
- 100% an increase in their skills,
- 67% an improvement in their health and wellbeing.
- Overall, 100% of volunteers rated their time spent at Citizens Advice Rutland as satisfactory or excellent.

### *Tracey's Story*

***"I started at Citizens Advice Rutland having seen a volunteer poster hung outside the Oakham office. I had no real idea what I wanted out of volunteering other than a vague idea to do something 'useful'. Having originally qualified and worked as a lawyer, and then had three children, I had not worked for over 20 years. As a volunteer I acquired lots of life skills. It is a typical story I suppose.***

***3<sup>1</sup>/<sub>2</sub> years on, I am a paid member of staff, doing a part time job which is challenging, intellectually stimulating, sometimes difficult and frustrating but always deeply satisfying. I still can't quite believe it. To be back in the workplace doing a job I really enjoy has given me such confidence and self-worth. How good is that!"***



## Performance

During 2016/17 demand remained steady with the top four categories of advice remaining Welfare Rights, Debt, Employment and Housing.

We maintained the Advice Quality Standard mark awarded in January 2015 for the generalist and Debt, Welfare Rights and Housing casework services. All quality and quantity elements of the contract with Rutland County Council (RCC) were fulfilled and in some cases exceeded.

To assess how much the advice given changes the lives of clients, an annual Outcome Survey is carried out. After visiting Citizens Advice Rutland, clients were asked about what happened as a result of the help received:

- 88% said it was very easy and 11% said it was easy to access our service
- 85% were very satisfied and 14% were satisfied with how long they had to wait to see an adviser
- 92% were very satisfied and 8% were satisfied with the service received
- 86% were very satisfied and 14% were satisfied that the information or advice provided was easy to understand.

100% would use the service again, and would recommend the service to others. Over 85% of clients provided positive feedback on the outcome of our help; 42% reported that they had

gained financially as a result of the advice and 60% of clients reported that they received help that would prevent problems in the future.

Citizens Advice Rutland continued to welcome clients from across the county; over the last 12 months 40% of clients came from wards and parishes outside Oakham and Uppingham.

In March 2017 the organisation commenced delivery of a pilot Wellbeing Advisor service at Uppingham GP surgery. The pilot aims to provide wellbeing advice and information, to reduce GP time spent on non-medical issues, but also to provide a more integrated service to communities in known and well-used community facilities.

Military outreach at RAF Wittering continued with valuable support from the RAF Benevolent Fund.

The organisation continued to provide the Rutland Information Advice and Support Service for SEND (RIASS) alongside the Independent Support service in Rutland. The services help children/young people with special educational needs and disabilities and their parents/carers.

RIASS supported clients in many ways, including by advising them of their legal rights and responsibilities, explaining the assessment process for Education Health Care (EHC) Plans, and supporting and assisting in negotiations with schools or the local authority. Clients are invited to feedback via survey, and all those that responded were either very satisfied, or satisfied with the service.



## **Case Study**

The client is a single parent with a physically disabled daughter and an autistic daughter. Since her eldest child left home she has been under-occupying her Housing Association property and has to pay the so-called “bedroom tax”. The client is a carer for both her children and due to the demands of caring she cannot work.

The client is disabled herself and receives disability and sickness benefits. The client came to Citizens Advice Rutland for help in reviewing her Personal Independence Payment (PIP), as she had been turned down. The client had been in receipt of the previous disability benefit for 20 years, as she has a debilitating condition which means she has poor mobility and struggles with everyday tasks. Her condition is exacerbated by the stress of caring for her two children.

As is common with carers, the client was getting further into debt and now the money from her disability benefit had been stopped. The client was on very high levels of pain-relieving medication and had now been prescribed anti-depressants as she could not cope.

### **How we assisted:**

Firstly we addressed the housing situation by negotiating with the client’s landlord and successfully arranged for the client to be moved to a smaller property where she would not be subjected to the bedroom tax. The client had tried to negotiate with the landlord herself, but as she had some rent arrears the landlord had refused to move her. We made a charitable bid for a grant for these rent arrears and were successful. Once the rent arrears were cleared the client was allocated the smaller property.

We then made a referral to our Welfare Rights specialist who managed to overturn the PIP decision and the client had her benefit re-instated. Now the benefit was back in payment we could look at giving full money advice to help the client manage her debt situation.

The client was given specialist money advice, we wrote to her creditors, agreed an affordable repayment schedule with all of her creditors and gave the client some budgeting advice to help her cope with ongoing bills, etc.

### **Impact on client:**

The client was, as she said, “at her wits end” when she first presented at our offices in Oakham. She was struggling to cope financially, she was getting more and more depressed and was finding it impossible to care for her disabled children. The client has been re-housed so she can now afford the rent, she is making regular payments to her creditors and will be debt-free in one year. She has also managed to come off the antidepressant medication. In her thank you card the client said “I want to thank all of your team for your professional and non-judgemental attitude and service. I don’t know what I would have done without you”.

## Partnerships

Partnership working has always been key to Citizens Advice Rutland and its ability to reach and support clients. 2016/17 saw further development of the Rutland Access Partnership, a collaboration led by Citizens Advice Rutland, in partnership with Bridge (East Midlands) and Spire Homes, with an ambition to win the new Rutland Community Prevention and Wellness contract. This ambition was successfully achieved towards the end of the year and delivery arrangements, that also included Leicester and Leicestershire Age UK and Vista, were built to launch the new Rutland Community Wellbeing Service in April 2017.



The service aims to help all Rutland Citizens to improve their personal health and wellbeing and the overall welfare of the community.

Citizens Advice Rutland has developed a number of partnerships with other agencies to ensure we are in position to provide effective and appropriate support to our clients, as well as to influence and contribute to policy and delivery development.

Citizens Advice Rutland continues to sit on a number of key strategic partnerships including the Local Strategic Partnership, Safer Rutland Partnership, Health & Wellbeing Board, and the Children's Trust

Board. Additionally, we provide input to meetings of other organisations or collaborations; these include Rutland Food Bank, Healthwatch, Mental Health Forum, Welfare Reform Group, Domestic Abuse Forum and the Homelessness Forum.

The birth of the Rutland Community Wellbeing Service brings additional responsibility for Citizens Advice Rutland with respect to the development of a Voluntary Community and Social Enterprise sector infrastructure service. Developing strategic and delivery partnerships will form part of the sector response to local need, as will the development of communication channels between and across sectors.

## For Rutland

For Rutland, the fundraising sub-group of Citizens Advice Rutland has grown during 2016/17. With extraordinary passion the For Rutland volunteers have used their considerable fundraising skill and energy to enable two advisors to provide support for people with long term health conditions.

Over three years this work has realised £1.5 million of financial gains for clients.



## Partner Organisation

*“Citizens Advice Rutland is an organisation that seems to be entirely and successfully dedicated to providing professional and effective information and advice to residents at times when they are most in need of help and support.*

*We have worked with Citizens Advice Rutland for a number of years, and throughout that time we have been impressed by the knowledge of staff and volunteers, their speed of response and their commitment, innovation, and dedication to local people.*

*More recently the organisation has shown a great appetite and capability to support communities and the Voluntary Community and Social Enterprise Sector using their unique positioning to work with all partners to positively influence and shape the wellbeing of Rutland now and for the future.”*



A partner organisation

## Parish

*“Citizens Advice Rutland has helped significant numbers of people in the parish over the last year but this has not always been recognised and the improved communication, by having a councillor as a member of Citizens Advice Rutland, has helped in understanding the work that they do.*

*Building on this we can work together to ensure that local people secure the advice and information they need, and in a manner they can easily access.*

*We look forward to developing joint working in the year ahead, and understand that Citizens Advice Rutland will be looking, with our support, to develop new ways of making sure that the service reaches those that need it, and also that there can be some greater influence and voice from parishes like ourselves in assisting the design of services, and in enabling greater self-help.*



A Parish Council

## Research & Campaigning

Citizens Advice Rutland aims to improve the policies and practices that affect people's lives. Its active role in local strategic and delivery partnerships reflects this ambition.

We use the evidence we collect from helping our clients to make a difference for people who may never come to a local Citizens Advice by communicating our evidence of the need for change to policymakers in government and the wider public and private sector. A visit to a local Citizens Advice for one person could lead to a change in policy or law that will positively affect the lives of many more.

In 2016 Citizens Advice Rutland produced a rural poverty report:

**'Rutland – the best place to live..... for everyone?'**



The report was presented locally, including to the County Council, who have utilised the report and presentation to shape their poverty strategy and action planning.

Over the coming year Citizens Advice Rutland will be concentrating our local campaign on how Rutland people will be affected by the introduction of Universal Credit. This new benefit went 'live' for Rutland residents in October this year and we aim to research issues such as transport to the Jobcentre in Stamford, how clients manage with the 100% digital claiming method as well as the ongoing digital management of their claim.

We will be working closely with the Revenues section of Rutland County Council to assist clients who get into difficulties with this new benefit. We will also be collecting evidence for the Citizens Advice National Campaign on Universal Credit.

## Information Assurance



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

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

## Funding Acknowledgements

Citizens Advice Rutland would like to acknowledge the valuable financial assistance given by our funders which enables us to provide our service to the Rutland community, in particular: Rutland County Council, Oakham and Uppingham Town Councils, Parish Councils, East Leicestershire and Rutland Clinical Commissioning Group, RAF Benevolent Fund, local charities, trust funds and our clients.

We would like to extend a particular thank you to the For 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 advice 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**

Summary financial information for the year is shown overleaf.

Incoming resources in the year were £376,287 (2015/2016: £356,647). Of this £94,783 (2015/16: £88,600) related to restricted project activities in For Rutland.

A surplus of £10,076 was made in the year (2015/16: £28,198) of which £10,517 related to For Rutland (2015/16: £29,679) restricted fund, and the deficit of £441 being the deficit on unrestricted funds (2015/16: deficit £1,481). The FR surplus was due to a major fundraising event held at the end of the financial year.

At 31 March 2017 total reserves were £189,290 (2016: £179,214), of which £83,457 represented the restricted fund (2016: £72,940).

**RUTLAND CITIZENS ADVICE BUREAU**  
**SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 MARCH 2017**

<b>INCOME AND EXPENDITURE</b>		<b>Year ended</b>		<b>Year ended</b>	
		<b>31 March 2017</b>		<b>31 March 2016</b>	
		£	£	£	£
		Unrestricted Funds	Restricted Fund	Unrestricted Funds	Restricted Fund
<b>INCOME</b>					
Charitable Activities: contracts & other		264,972		252,514	
Voluntary Income: donations		10,260	21,319	13,583	25,476
Fundraising			72,946		62,999
Bank Interest		732	518	1,590	125
Other Income		5,540		360	
<b>TOTAL INCOME</b>		<b><u>281,504</u></b>	<b><u>94,783</u></b>	<b><u>268,047</u></b>	<b><u>88,600</u></b>
<b>EXPENDITURE</b>					
Fundraising		17,821	2,419	6,456	
Direct Costs: Staff & Other		278,655	17,305	265,678	12,921
Support Costs: Staff, Office, Premises		38,426		35,614	
Governance		11,585		7,780	
<b>TOTAL EXPENDITURE</b>		<b><u>346,487</u></b>	<b><u>19,724</u></b>	<b><u>315,528</u></b>	<b><u>12,921</u></b>
Transfer between Funds		<u>64,542</u>	<u>-64,542</u>	<u>46,000</u>	<u>-46,000</u>
<b>NET SURPLUS</b>		<b><u>-441</u></b>	<b><u>10,517</u></b>	<b><u>-1,481</u></b>	<b><u>29,679</u></b>
<b>BALANCE SHEET</b>					
		<b>At 31 March 2017</b>		<b>At 31 March 2016</b>	
		£	£	£	£
<b>Fixed Assets: Fixtures &amp; Fittings</b>					
Cost		5,139		5,139	
Depreciation		<u>3,686</u>		<u>2,830</u>	
			<u>1,453</u>		<u>2,309</u>
<b>Current Assets:</b>					
Debtors & Prepayments		22,229		5,488	
Short term deposits		245,023		129,290	
Cash at Bank & In Hand		<u>56,745</u>		<u>56,852</u>	
			323,997		191,630
Less: Creditors & Accruals		8,636		4,113	
Deferred Income		<u>127,524</u>		<u>10,612</u>	
			<u>136,160</u>		<u>14,725</u>
<b>Net Current Assets</b>			<b><u>187,837</u></b>		<b><u>176,905</u></b>
<b>NET ASSETS</b>			<b><u>189,290</u></b>		<b><u>179,214</u></b>
<b>Represented by:</b>					
<b>Unrestricted Funds</b>					
General Funds <sup>(1)</sup>			104,333		103,774
Designated Funds <sup>(2)</sup>			1,500		2,500
Restricted Fund <sup>(3)</sup>			<u>83,457</u>		<u>72,940</u>
<b>TOTAL FUNDS</b>			<b><u>189,290</u></b>		<b><u>179,214</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 2017. Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company.

J. P. Hawksfield

Finance Trustee

Notes:

<sup>(1)</sup> 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 £115,000.

<sup>(2)</sup> Reserve for Property Maintenance.

<sup>(3)</sup> Reserves raised by For 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: 10am – 1pm drop-in; 1pm - 5pm appointments only

Wednesday: 10am – 4pm

Thursday: 10am – 1pm drop-in; 1pm - 5pm appointments only

Friday: 10am – 4pm

Advice: 01572 723494

Office: 01572 757420

Fax: 01572 722568

Email Advice: [advice@citizensadvicrutland.org.uk](mailto:advice@citizensadvicrutland.org.uk)

### Registered Office:

56 High Street

Oakham

Rutland

LE15 6AL

Citizens Advice Rutland is an operating name of Rutland Citizens Advice Bureau Ltd  
Company Registration Number: 5287678 (England)

Registered Charity No: 1107907

Citizens Advice Membership No: 45/D12

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