

Annual Review 2016-7



**citizens
advice**

**Stroud
& Cotswold
Districts**

Citizens Advice Stroud & Cotswold Districts Limited – formerly known as Stroud and District Citizens Advice Bureau Ltd – is an independent locally-focussed and locally-funded charity that forms part of a national network of local Citizens Advice services.

In an ever-changing world, where many public and charitable services have been hit by continued spending cuts, we continue to help people to resolve the problems they face by providing free, impartial, confidential and independent advice and information and by working to influence local and national policies that affect people's lives.

Advice is provided across the Stroud & Cotswold Districts by a large team of highly-trained volunteers who are supported by a small number of paid staff and specialist caseworkers. Advice is available face-to-face at drop-in sessions and by appointment as well as a Freephone helpline; online and by email via our website.

A continued challenge this year has been the number of people seeking help with money problems, particularly disabled people facing cuts in income due to Welfare Reform. We have not only supported many clients to challenge these decisions – with the vast majority of Appeals being successful – but have also used the evidence of our work to highlight to policy makers where the system appears to be unfair or not working effectively.

We have made our service more accessible with the appointment of a Mobile Advice Worker in the north Cotswolds and the expansion of our Freephone helpline – by sharing calls across our Stroud and Cotswold offices – to a five-day-a-week service.

We have improved the experience for our clients by introducing a new way to assess their needs quickly which has reduced our advisers' workload and helped us target limited resources more effectively.

Working with partners, the Big Lottery Fund “Help through Crisis” partnership has enabled more people to access emergency help in a financial crisis as well as develop new skills to help them prevent future crises.

Our Reach and Impact



5,927 households were helped to resolve **15,799** different problems by **197** volunteers and staff working in **12** locations across the Stroud and Cotswold Districts.

37% of our clients were disabled or living with a long term health problem.

We achieved overall income gain of **£861,818** for households by ensuring they received all they were entitled to in tax credits, benefits or salaries.

188 households were helped to save money and energy by giving them advice on energy efficiency, managing fuel debts or switching suppliers.

854 people and their families were helped with housing problems including threatened homelessness; **76** possessions were prevented and the risk of homelessness due to debt problems was reduced for **109** households.

807 people were helped with employment problems, many of which related to disputes with employers, rights over redundancy and dismissal and clients asking for help to ensure they received all the pay to which they were entitled.



965 households were helped to manage **£659,881** of debts by negotiating with creditors, helping to obtain Debt Relief Orders and giving advice on budgeting.

820 families were helped to resolve relationship and family problems including giving advice about separation and divorce; child maintenance; wills; death certificates; adoption; fostering and questions about marriage and cohabitation.

Our advice improves people's mental health and wellbeing as well as their financial situation

After receiving advice:

- 4 in 5 people felt less stressed, depressed or anxious.
- 1 in 2 people felt they had more control over their money and finances.
- Nearly 1 in 4 people had more secure control over their housing situation.

And our advice is of benefit across wider society, not just our clients:

For every £1 invested in ca-scd, we generate at least:

- £3.12 in fiscal savings to Government
- £17.26 in wider social benefits
- £19.45 to individual clients *

* Citizens Advice – Stroud and Cotswold Districts (CA-SCD)
Impact Report 2015-16

Volunteering

Our service could not run without the huge amount of time and dedication given by our fantastic team of volunteers who support us in such a wide variety of ways: as advisers; receptionists; fundraisers; Social Policy researchers; providing IT support; putting up shelves and decorating our offices; or as Trustees.

The economic value of our volunteers in the past year was a staggering £709,262.

Our volunteers get so much out of the experience of volunteering, as well as providing a lifeline to more vulnerable members of their community. Here are just a few reasons why they said they liked volunteering with us:

- I love the challenge and being busy,
- It's great to be part of a really effective and professional team
- I like feeling I'm helping, giving back to the community, and keeping my brain active.
- It's important to help people know their rights and give them the assistance to achieve them.
- It makes me feel valued
- I can meet and help people I would not otherwise come into contact with.
- It gives me the opportunity to learn and to stretch myself
- I have had the opportunity to develop a number of skills that I believe will be important in obtaining future employment whilst also giving something back to the local community.

“We just wanted to thank you for all of your help with our debt management. We are pleased to say we are now completely debt-free and that’s how it will stay.

So we just wanted to thank you for all of your help and advice. It really made a huge difference to our lives and we are so grateful.”





Lizzie

Lizzie is a 22-year old client who has learning difficulties and anxiety issues. She is living unsupported in her first flat. She receives DLA and ESA. She first came to see Citizens Advice in Moreton in a very distressed state over her overdraft which, whilst small, was causing her significant upset. She was struggling to manage her finances and had received bank charges for the unplanned overdraft.

With the Adviser's help, she managed to get the £90 bank charges refunded. She also managed to get premium line telephone charges refunded by being empowered to telephone and email the company concerned.

As part of a money management plan developed with the Adviser, Lizzie then switched fuel supplier, saving around £268 per year on her fuel bills. She has also just applied for a Warm Home Discount.

Lizzie had also not had a water bill since she moved in to her flat but, with Citizens Advice

assistance, she has been able to deal with Thames Water, who agreed to charge the standing charge only for the past 15 months and to agree a payment plan once the full charge is known.

After her stepfather saw the progress Lizzie has made with her finances he offered to pay off the small remaining overdraft.

A budget plan has been set up with her that she can manage herself.

Lizzie is making real progress: her anxiety levels have visibly reduced (she is literally standing taller!). She is so much more confident to manage for herself: on her first visit to Citizens Advice she just sat and sobbed; now, when the adviser asks if she needs help to make a phone call, she often says that she's done it herself already.

Moreover, Lizzie is now planning to start saving a small amount per month soon so that she will be able to afford to move into a flat nearer to her family support network.

Hardship Crisis Support: a partnership approach



Just before Christmas, when Barry discovered his partner was seeing another man, his relationship broke down, and he left home in Gloucester to stay with family for a few weeks to “cool down”. When he came back he found his ex’s new partner had moved in so he promptly cancelled all direct debits for the house bills, leaving 23p in his bank account then used his remaining cash to take a bus to Stroud to look for somewhere to live.

As a self-employed decorator Barry had no work at the time so he made an appointment to claim JSA but, as he didn’t have a live application, he couldn’t be given an advance payment so had no money to live on over Christmas until the appointment in the New Year. Barry came to Citizens Advice with no money, no food and no home. He had slept rough for the last 3 nights but was finding it too cold to carry on.

The Adviser contacted the Council who found emergency overnight accommodation in Gloucester but Barry had no money to get there. So the Help through Crisis Emergency Travel Fund was used to pay the £10 bus fare for Barry to get to Gloucester and get back to Stroud for his JSA appointment the following day. The adviser also arranged for an emergency food parcel to be delivered to him by the Foodbank.

P3 was then contacted and an appointment made for the following day to help Barry start the JSA application and the adviser then helped him to register with the Job Centre and make a homeless application to the Council.

Barry finally received his JSA payment and his homeless application is being dealt with. Although his situation is not yet stable, the hardship crisis resulting from the relationship crisis was resolved and the risk of a health / mental health crisis reduced through effective partnership working enabling Barry to concentrate now on building up his local business and getting back on his own two feet financially.



Campaigns and Research

We regularly analyse the data collected during the course of our work to see where there are spikes in certain issues or where the “system” could be changed to resolve a common problem. As well as fuel poverty, insecure employment practices and the shortage of affordable private rented housing in the Stroud District, the focus this year has continued to be the impact of numerous Welfare changes, particularly:

- Problems concerning the medical assessments of people claiming disability benefits: the numbers of successful PIP Appeals suggests that the assessment process is not working effectively.
- The loss of Motability vehicles by some disabled people when transferring from DLA to PIP – as a result of national pressure, the Government is now proposing to delay this until the outcome of an appeal is known.
- The time delay before the first payment of Universal Credit for new claimants resulting in increases in rent arrears; thankfully Discretionary Housing Payments (DHP) from the Council has helped to soften the blow for some

The film, *“I, Daniel Blake”*, highlighted many of the issues that we hear from clients on a daily basis and we’ve been grateful for the support of groups and individuals who have supported our call to Government to review the way medical assessments are carried out and to ensure that Job Centre coaches are adequately resourced and trained to carry out their new roles effectively.

Throughout our work we help people to speak out themselves about issues that are important to them. An example is Brenda, who had been afraid to complain to the local hospital trust about the lack of information provided after her husband was diagnosed with a terminal illness because she feared it might result in less favourable treatment. Having been reassured by our adviser, Brenda agreed to talk to an NHS manager who apologised, which helped Brenda feel she had been right to speak out and reassured her that lessons would be learned from her experience.



Thank you to all our funders, supporters and partners

As a local independent charity, we receive no Government funding and rely on grants, donations and other support from our community to continue our vital work. We're very grateful for the support we have received in the past year from:

Local Authorities

Cotswold District Council; Stroud District Council; Gloucestershire County Council, all the town and parish councils who donate generously out of their hard-pressed budgets.

Other Funders

Big Lottery Fund; Citizens Advice; Martin Lewis (via Citizens Advice); the Tinder Foundation; Gloucestershire Community Foundation; St. James's Place Wealth Management.

Donations and pro bono support

Including from: Jeremy Goodman (Independent Financial Adviser); WSP Solicitors; Withey King Solicitors; Friends of Cirencester Citizens Advice Bureau; Newcombe Beard; Stroud Waitrose; and all those who have supported our fundraising events including the local companies and individuals who have provided raffle and tombola prizes and other donations.

And not forgetting our hardworking fundraising volunteers who have helped to raise nearly £42,000 in donations from the community during the past year.

“On behalf of the Home Farm Trust I would like to thank you for helping us to achieve a fantastic result with Tracey’s benefits and finances. If it had not been for your knowledge and support, Tracey would still be struggling to get by and having to use the Food bank. Because of your expert help and guidance Tracey is now in a stable financial position and can start to enjoy her life instead of worrying about how she is going to manage. It has been an enormous relief for us all. Thank you so very much.”



For free confidential, impartial and independent advice

Stroud District



Call us: **0808 800 0510** Monday to Friday 10am – 4pm

Drop in: Berkeley, Dursley, Nailsworth, Stroud, Stonehouse or Wotton-under-Edge

Cotswold District



Call us: **0808 800 0511** Monday to Friday 10am – 4pm

Drop in: Cirencester, Tetbury or Moreton or, by appointment, in Bourton-on-the-Water and Northleach

See our website at

www.citizensadvice-stroudandcotswold.org.uk

For locations and opening times,
online information and advice by email.

Follow us on Twitter at **@AdviceStroudCotswold**



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