

# Our value to society: our impact in 2015/16



**citizens  
advice**

**North  
Somerset**



**The Badger Centre  
3-6 Wadham Street  
Weston-super-Mare  
BS23 1JY**

**Adviceline: 03444 111 444  
Admin Line: 01934 836201  
advice@nscab.org.uk  
www.nscab.org.uk**

Charity number: 1052967

Company number: 2906303

Authorised and regulated by the Financial Conduct Authority FRN: 617686

# 14 locations across North Somerset



 **Weston-super-Mare** – The Badger Centre

 **Clevedon** - 25 Old Street

 **Nailsea** - The Methodist Church

 **Portishead** - Folk Hall

 **Pill** - Resource Centre

 **Yatton** - Yatton Moor Childrens Centre

 **Bournville Estate** - The Information Station

## Sources of advice

### Advice Line

03444 111 444

03444 111 444 - text relay

### Email

[advice@nscab.org.uk](mailto:advice@nscab.org.uk)

### Website

[www.nscab.org.uk](http://www.nscab.org.uk)

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



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# 14 locations across North Somerset

## In-reach services provided in:

-  **1 in 4 Mental Health Resource Centre** - Weston-super-Mare
-  **North Somerset Courthouse** - Weston-super-Mare
-  **Weston General Hospital** - Weston-super-Mare
-  **Somewhere to go** - Weston-super-Mare
-  **Addaction** - Weston-super-Mare
-  **Windmill House** - Clevedon
-  **Coast** - Weston-super-Mare



# Celebrating our Volunteers



Our **81** volunteers work alongside our 18 staff members.

They are vital to the way our service is delivered enabling us to reach many more people than if we were purely staff-run.

Their value is **£338,130** in equivalent staff costs.



# The value of volunteering

Volunteering has tangible benefits for volunteers and society, through happier, healthier and more productive citizens.



**All** volunteers gain at least one practical



**8 in 10** of our unemployed volunteers believe they are overcoming barriers to employ-



**Over half** of our retired volunteers say they feel less at risk of social isolation



**9 in 10** have increased sense of purpose and self esteem



**3 in 4** volunteers identifying as having a mental health condition felt better able to manage their condition



**9 in 10** volunteers gained knowledge of local issues and felt more engaged with their community

# Our Value to society in 2015/16



For every **£1** invested in Citizens Advice North Somerset we generate at least:

**£1**

## **£3.82** Fiscal benefits

Savings to Government through reduction in health service demand, local authority homelessness services, out-of-work benefits for clients and volunteers.  
Overall: **£1,715,013**

## **£17.58** Public value

Wider economic and social benefits through improvement in participation and productivity for clients and volunteers.  
Overall: **£8,002,289**

## **£26.47** Benefits to Individual

Income gained through benefits gained, debts written off and consumer problems resolved.  
Overall: **£11,876,705**

*Value calculated using New Economy Manchester model.*

**We know our value is greater, but we're conservative in our estimate of our value, sticking to what we know and can firmly evidence**



Our research and campaigns, adding value for individuals who are not directly in touch with our service.



Our partnerships, working collaboratively across all sectors for the benefit of all.



The way we are an embedded part of this local community – with the flexibility to adapt to its needs.

The benefits we gain from being part of the Citizens Advice service network.

# Advice on everything



**One of our greatest strengths as a service is the flexibility to deal with most issues that come through our door.**

There is significant value to society in ensuring everyone has access to free and independent advice about any issue at any time.

In 2015/16 we saw **8,061** clients with **22,816** issues or problems affecting their lives. These issues included money advice, housing, welfare rights, health, tax, employment, relationships, education and immigration.

The total value of our services to individuals for welfare rights, debt and consumer advice in 2015/16 was **£11,876,705.**

*Value calculated using New Economy Manchester model.*



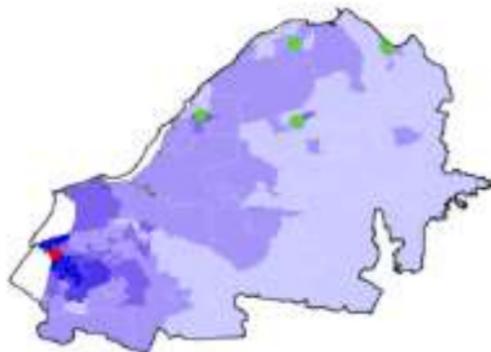
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# Working with those most in need

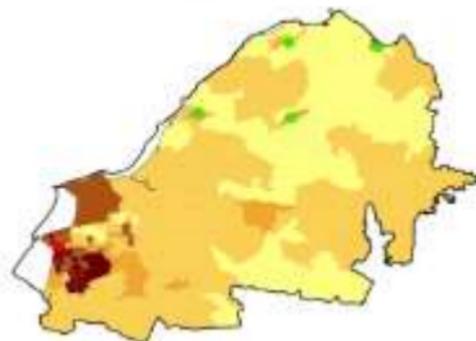
We're here to help everyone who needs us, but we also support people most in need.

Local Citizens Advice reach 4.4% of any local population - this rises to 9% in areas of deprivation.

## Clients



## English Deprivation Rank



# Money Advice



## Having manageable finances is vital but people can often struggle with financial commitments.

When problematic debt escalates the problems are more than financial and the impact on mental well-being is severe.

**1,681 clients seen**

**£8,883 average debt per client**



**2 in every 3** clients will have their problem solved.



**388** clients successfully rescheduled **£1,968,348** worth of debt - an average of **£5,069** per client



**222** clients wrote off **£3,080,877** worth of debt - an average of **£13,833** per client.

We play a vital role in ensuring people pay their priority bills first (such as rent, council tax and fuel payments), stopping escalation and stabilising people's finances now and in the future.

# Money Advice - Case Study

Harry, a 72 year old pensioner living on his own, had been a victim of a vicious attack which had left him with brain damage and mental health problems. He had accumulated over £37,000 worth of debt including rent arrears of £3,700. His landlords were reluctant to seek possession proceedings due to his health problems but the arrears kept increasing.

We helped Harry to manage his money problems by:

- Increasing his income by applying for Attendance Allowance and Discretionary Housing Benefit.
- Negotiating with his creditors and agreeing token payments.
- Securing his home by negotiating with his Landlords.
- Arranging for additional support through AgeUK.



# Welfare Rights



The welfare system is essential, but complex. It isn't always clear when or how to manage a claim – particularly as the system is changing under welfare reform.



**2,973** clients with benefits or tax credit problems



**2 in every 3** clients will have their problem solved.



**1,275** clients gain a new award or increase their benefit worth a total of **£7,947,123** - an average of **£6,231** per client.



**392** clients successfully claimed one-off awards for back payments worth **£746,021** - an average of **£1,901** per client.

Maximising income can form part of how we help clients who come to us about other problems. It helps reduce financial difficulty, promotes inclusion and benefits the economy. If people can get on with their lives this may prevent the need for more critical and costly state intervention.



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# Welfare Reform

**Welfare Reform** has had a real impact on our clients.

The next reform due is the lower benefit cap which will affect existing and new capped claimants from November 2016.

An estimated **283** families in North Somerset will lose between £10 and £300 in housing benefit per week.

We are working closely with our partners to minimise the impact where possible.



# Housing Advice



## Problems can arise regardless of housing type.

Our knowledge of legal rights and local processes is vital, especially in helping to formally or informally de-escalate situations where someone might lose their home.

Being made homeless has a devastating impact and the state often has to step in – through local authority funded temporary accommodation or as social services – to an estimated cost of **£24,000 - £30,000** per person.

**2 in every 3** clients seeking help from Citizens Advice will have their housing problem resolved.

In 2015/16 our advice returned **£612,167** in fiscal benefits to the Local Authority and Housing providers.



Citizens Advice North Somerset holds a Legal Aid Agency contract for specialist housing advice including a Court desk at Weston-super-Mare County Court.

In 2015/16 we assisted **123** clients with possession proceedings at the Court desk, the majority of whom had not sought help previously.

We work closely with our partners including North Somerset Council's Housing Advice Team, Alliance Homes, Knightstone Housing Association and Curo Housing Association.



We work in partnership with Macmillan Cancer Support to deliver welfare rights advice specifically for people affected by cancer.

Nearly all cancer patients suffer with loss of income or increased expenditure as a result of their diagnosis which can make a difficult time even harder. In addition the benefits system is complicated and applying can take lots of time and may require specialist knowledge.

£ In 2015/16 we helped **405** clients and raised **£1,346,355** in unclaimed or under claimed benefits and charitable payments.



Our services are available via

- Weston General Hospital
- Home visits
- Telephone advice
- Face to face services in the Badger Centre and at our outreach offices.

## Case Study

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**



Being comfortable in bed is particularly important for anyone who is seriously ill as they will probably spend a lot of time there. However, for Andy, a married man with 4 children, who had been diagnosed with terminal colorectal cancer, this was not the case. Andy and his wife had been sleeping on their sofa following his diagnosis as they did not have the money to buy a bed. Our Macmillan Benefit Adviser was able to help Andy apply for a grant to purchase an adjustable bed, a pressure relieving mattress and protective sheets. This greatly improved Andy's quality of life at this extremely difficult time.

**NO ONE  
SHOULD FACE  
CANCER  
ALONE**

# Equality & Diversity



At Citizens Advice North Somerset we believe that our common humanity makes us equal in worth, dignity and rights. We value **diversity**, promote **equality** and challenge **discrimination**.

We've been working with partners across North Somerset to change outcomes externally and at the same time working within our organisation to raise awareness and challenge attitudes.

In 2015/16 we concentrated on 4 areas within the Citizens Advice *Stand Up For Equality 2015-20 Strategy*:



British Sign Language (BSL)



Hate crime reporting



Improved access for Gypsy and Traveller communities



Increased support for victims of gender violence and abuse

Examples of our extensive equality and diversity work includes:

- Signing the UK Council on Deafness' 'Statement of Common Purpose';
- Arranging BSL interpreters for deaf and hard of hearing clients;
- The Communication Café;
- Deaf Awareness Week;
- RHINS (Responding to Hate Incidents in North Somerset);
- North Somerset Corporate Gypsy & Traveller Group;
- Litigants in person who have experienced domestic abuse;
- WSM Pride and the LGBT Forum;
- Hate Crime Awareness Week;
- Being a Hate Crime Reporting Centre.



# Research and Campaigns 2015/16



We campaign around issues affecting the local community by involving our clients and local residents to help identify issues that affect them.

By working closely with people using co-design methodology, our real-time data, gathering insight and intelligence from clients and frontline advisers we can identify emerging issues and policies, practices and regulations that are not delivering for society.

We have engaged with local people and worked with partners to research the impact of:

- ⇒ **Council Tax Support**
- ⇒ **Benefit Sanctions**





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# Research & Campaign Outcomes

	<b>Council Tax Support (CTS)</b>	<b>Benefit Sanctions</b>
<b>Who we worked with</b>	<ul style="list-style-type: none"><li>⇒ Local residents</li><li>⇒ North Somerset Council</li><li>⇒ Liberata</li></ul>	<ul style="list-style-type: none"><li>⇒ Local residents</li><li>⇒ Jobcentre Plus</li><li>⇒ Weston Foodbank</li></ul>
<b>What we did</b>	<ul style="list-style-type: none"><li>⇒ Focus group</li><li>⇒ Online video report</li><li>⇒ Submission of evidence to national independent review</li></ul>	<ul style="list-style-type: none"><li>⇒ Interviews with claimants</li><li>⇒ Interviews with staff</li></ul>
<b>The outcome</b>	<ul style="list-style-type: none"><li>⇒ Commitment to work with the Local Authority to redesign the CTS scheme</li></ul>	<ul style="list-style-type: none"><li>⇒ Leaflet to help claimants ensure their claimant commitment is accurate</li></ul>

# Confidence in our Services

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## Our aim is to provide a quality service for everyone:

- Our clients and their communities
- Our staff (paid and volunteer); and
- Our partners and funders.

## We deliver this through:

- Our advice services;
- Our research & campaign work;
- Our equality & diversity work; and
- Our training provision.

## You can have confidence in our service through our quality marks

The AQS standard demonstrates that our organisation is easily accessible, effectively managed and employs staff with the skills and knowledge to meet the needs of our clients.



The Specialist Quality Mark (SQM) demonstrates that our organisation is well run and able to offer excellent client care. It is also a requirement of our Legal Aid Contract.





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# Confidence in our Services

Citizens Advice North Somerset is proud to be part of the national network that is **Citizens Advice**. This comprises over 300 individual charities across England & Wales delivering services from over 3,300 community locations.

In October 2015 Citizens Advice was named **Charity of the Year** in the Charity Times Awards.



Citizens Advice Quality Assurance Standards sets out the detailed requirements all Citizens Advice local offices must meet in order to be part of the service. These include:

- Quality of Advice Assurance
- Governance and Strategic Planning
- Operational management
- Training and development
- People management

All of which are regularly monitored and audited.



# Volunteering Opportunities

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Our volunteers come from all sorts of backgrounds and help with everything we do. Could you join them?

Whatever your skills, whatever your motivation, it is likely there is a volunteer role for you.

For more information contact:

**Wendy Fletcher**  
**wendy.fletcher@nscab.org.uk**  
**01934 836201**  
**www.nscab.org.uk**

## Our volunteer roles include:

- Advising
- Fundraising
- Communications
- Equality & Diversity
- Promotions
- Research & Campaigns
- Reception
- IT Support
- Business Support
- Publicity
- Administration
- Board of Trustees





# Why volun-

We offer at least **10** good reasons to volunteer with us:

- It's good for your health
- You'll learn new skills
- You'll make a difference
- You'll make new friends
- You'll build your confidence
- You'll keep mentally active
- You'll become more involved in the local community
- You'll put your skills to good use
- You'll receive full training
- And finally ... plenty of tea and cake.

