

Together in partnership

Annual report
2015/16



**citizens
advice**

Reading

About us

The Citizens Advice service celebrated its 75th anniversary in 2014. The first local Citizens Advice, including Reading, opened as a response to the breakout of World War 2. Today the service is offered from over 3,300 community locations across England and Wales as well as online and on the phone.

In 2015 it was named Charity of the Year (with an income of over £10 million). Judges said the national charity sets a marker for others to emulate.



Citizens Advice Reading is a member of the National Citizens Advice network of England and Wales and as such is regularly and independently audited against quality assurance standards for quality of advice, financial and organisational matters.

We are:

- an independent registered charity with no national funding – from either government or parent organisation
- solely dependent upon local contracts and donations
- run by our own Trustee Board.

Our aims are:

- to provide the advice people need for the problems they face - empowering them where possible to deal with the situation themselves
- to improve the policies and practices that affect people's lives - by gathering evidence and influencing the policy makers.

The services that we give are:

- **free** – we do not charge for our advice
- **confidential** – we don't tell others
- **impartial** – we do not judge
- **independent** – we are free to challenge.

Who and where we are

At any one time we have around 23 paid staff and 100 volunteers - almost all part-time. All receive appropriate training, ongoing professional development and regular updates to reflect legislative and regulatory changes.

The main information centre is in Minster Street in Reading.

We also provide an outreach service at:

- Milman Road Health Centre
- Catalyst Housing Association
- Reading County Court
- Elizabeth Fry Hostel
- Royal Berkshire Hospital (RBH)
- Wexham Park Hospital

In the case of the Royal Berkshire and Wexham Park Hospitals the service is in partnership with Macmillan Cancer Support and is focused on benefits issues for those suffering from cancer.



Milman Road Health Centre
Thursday mornings



Catalyst Housing
Two sessions per week



Reading County Court
Monday and Thursday mornings



Elizabeth Fry Hostel
Monday mornings



Royal Berkshire Hospital
Monday to Friday from 9am - 5pm



Wexham Park Hospital
Mondays

Chair of Trustees report

Welcome to our Annual Report for 2015/16 and thank you for taking the time to find out more about our work over this last year. Our continued existence depends on people and organisations in and beyond Reading understanding what we do, believing that our work is important, that we do it well and that we are worth supporting.

The core of our work - the range of services we provide and the scale of the demand on them - does not change dramatically from year to year. The details are set out in the pages that follow. But how we deliver that help, and the context in which we operate, does change and I want to highlight four key changes for us over this past year.

The first is in a major area of our funding. In July 2015, Reading Borough Council announced that it would have to reduce significantly its funding for the voluntary sector and replace grants with contracts for a series of commissioned services. By the

autumn it had defined the services it wished to commission. It invited bids by early January and announced the results in mid-February. We bid, jointly with two other organisations - Reading Community Welfare Rights Unit and CommuniCare - to deliver a service focused on helping clients in need to maximise their income, and we were successful. The service began in June 2016.

The second change, as a result of the first, is that for the first time ever we have had to plan and prepare for a service that we are going to be delivering jointly with partner organisations. This has been, for all three organisations, a major challenge involving a great deal of hard work. We have worked separately for many years, we do things differently and many of our staff had never met each other. But as we have brought our staff and volunteers together in meetings and workshops to plan the joint service, we have come to see how much we have in common, how important we each are to our

clients, and how together we can be more effective than we can be separately. We're all on a huge learning curve, but we know that partnerships like this are going to be ever more important in the future.

The third change has been in how we handle telephone enquiries - an area that a national survey had shown Citizens Advice offices most needed to improve. In June 2015 we joined the Hampshire Adviceline Group - a telephone advice network that allows callers to be passed seamlessly to another Citizens Advice centre if their local one is temporarily unable to deal with the call. The effect on our performance was immediate and dramatic - we went from answering around 10% of our phone calls to answering over 60%.

The final change has been in our internal organisation. We have known for many years that our volunteers bring a wide range of experience and expertise to their work, not all of which they are able to use in their role

as advisers. This year we have begun to find ways of using this wider expertise - first in making our approach to bidding for contracts and managing our relationships with our funders more professional, and then in starting to tackle some key organisational issues. It is already clear that this is going to be of great benefit to our work.

We are extremely fortunate in our volunteers, staff and trustees. They are a very skilled and dedicated group of people and I want to record my deep gratitude to them for everything they have contributed over this past year.

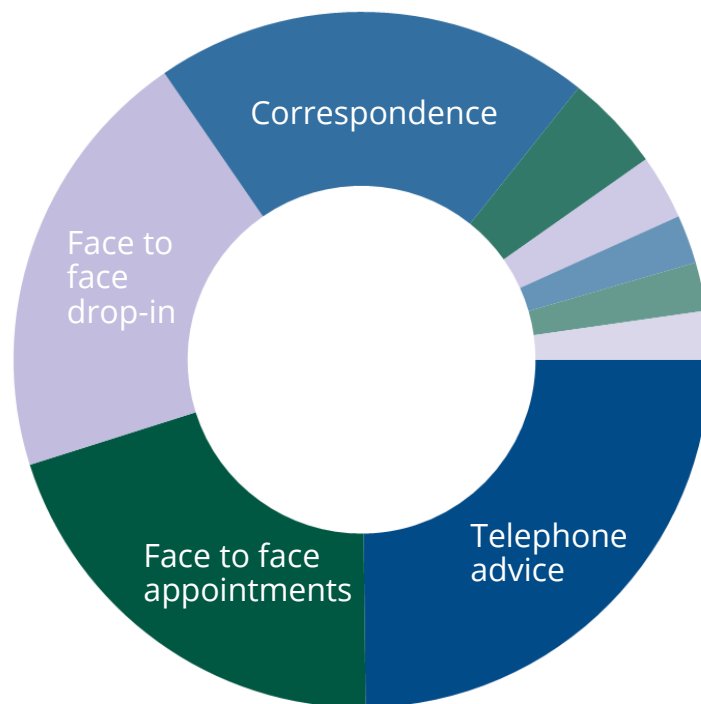
Richard Harrison
Chair of Trustees 2015/2016



Our availability

The hours each week that we are available to give advice:

■ Telephone advice	33
■ Face to face appointments	27
■ Face to face drop-in	27
■ Correspondence	27
■ County Court drop-in	6
■ Pro Bono solicitor appointments	4
■ Milman Road Health Centre	3
■ Catalyst Housing Association	3
■ Elizabeth Fry Hostel	3

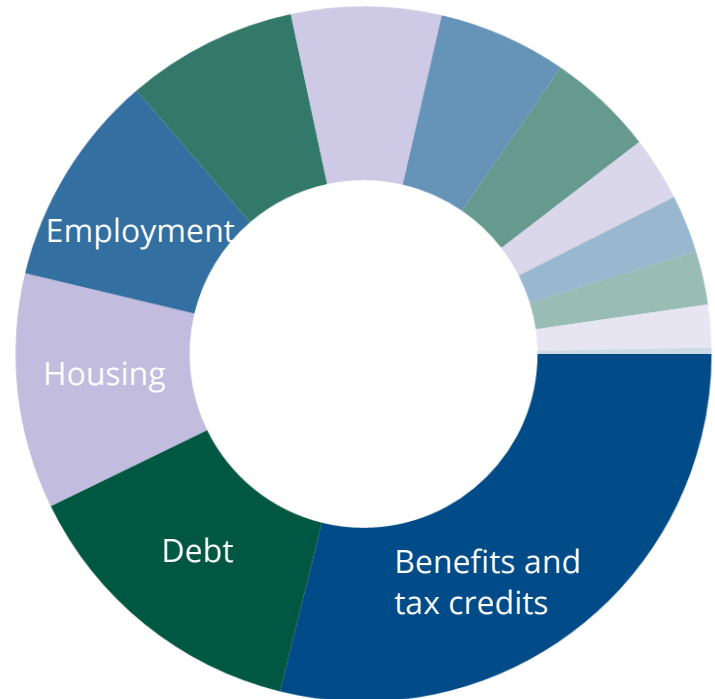


In addition, the joint service with Macmillan Cancer Support at Royal Berkshire Hospital is open for 40 hours each week.

Issues we helped with

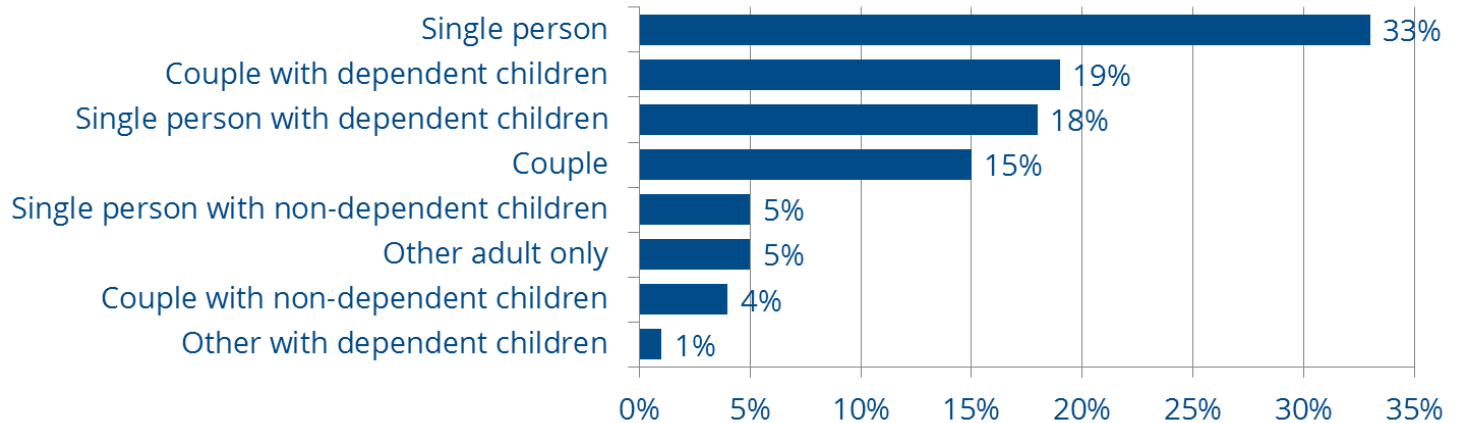
Advice areas by category:

■ Benefits and tax credits	29%
■ Debt	14%
■ Housing	11%
■ Employment	10%
■ Other	8%
■ Immigration and asylum	7%
■ Relationships and family	6%
■ Legal	5%
■ Consumer (non-financial)	3%
■ Financial products / services	3%
■ Health and community care	2%
■ Utilities and communications	2%
■ Discrimination	<1%


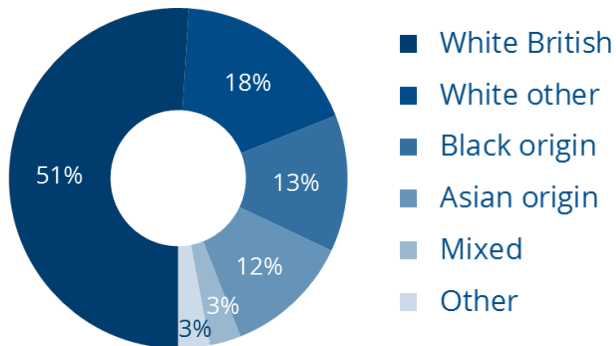


Our service users 2014/15

Household type



Ethnicity



We saw
7,506
unique
clients

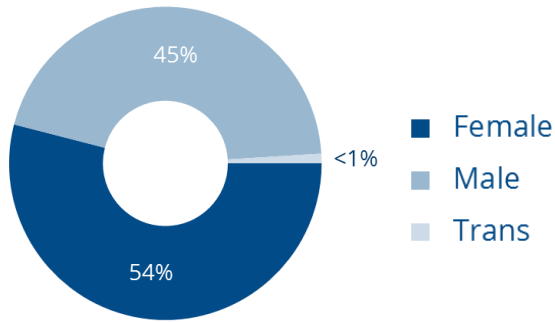


with
15,485
different
issues

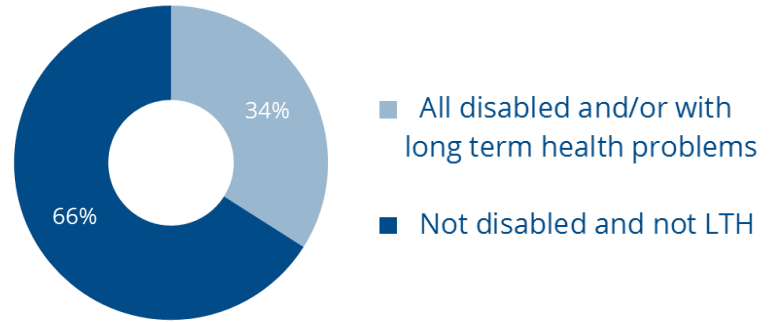


on
16,869
different
occasions

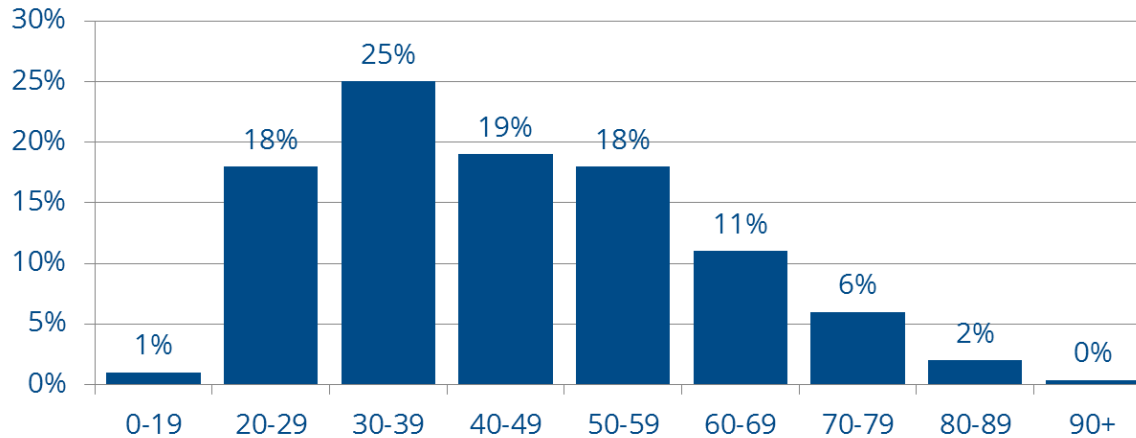
Gender



Health



Age range



NB some clients preferred not to disclose information about themselves, so the percentages shown represent only those who did.

Key services in brief

Immigration

We are authorised by the Office of the Immigration Services Commissioner (OISC) to provide level 2 specialist immigration services. These are the more complex and often protracted cases which require a higher level of expertise and authorisation than level 1 issues, which are dealt with by our generalist advisers. We are the only providers of free level 2 services in Berkshire and our small team continue to achieve significant and impressive outcomes for their clients that would not have been possible without their intervention. In 2015/2016, 524 immigration level 2 enquiries resulted in support for 437 unique clients.

Benefits, debt and housing debt

Our largest percentage of enquiries this year was on benefits, closely followed by debt and housing. These three advice areas are interlinked because clients very frequently present with issues in all three areas. Once again our poorest and most vulnerable

clients have been adversely affected by welfare benefit reforms; reduced income inevitably leads to debt, including rent arrears. Local private rents are high and there is insufficient social housing to meet the need.

Our generalist and specialist advisers have worked closely with the council and local housing associations to support clients with the priority aim of maintaining them in their tenancies. This has been achieved by supporting them in claiming the benefits to which they are entitled, helping with appeals and tribunals where appropriate, providing financial capability advice such as managing income and expenditure, and taking advantage of energy deals and available trust fund support.

LLOYDS BANK FOUNDATION

England & Wales



We have also secured funding from Lloyds Bank Foundation for 3 years from July 2015 which has enabled us to focus on clients that are facing eviction from either their rented or mortgaged property. We have also provided advocacy and representation at court hearings and with government agencies. Financial outcomes achieved this year include £2,418,339 gained, debts written off totalling £488,390 and debt repayments rescheduled (via debt management plans) totalling £531,056.

Financial Capability

We continued to lead the Thames Valley Financial Capability Forum, organising a database of approximately 300 members and arranging quarterly events across Berkshire, Buckinghamshire, Oxfordshire and Hampshire. The forum helps key local and national organisations share information and best practice in delivering or engaging with financial capability.

Macmillan Benefits Service

This service is in partnership with, and funded by, Macmillan Cancer Support. It operates from clinical locations in Reading and Slough and covers the County. It aims to access appropriate welfare benefits for people suffering from cancer, maximise their income, signpost for wider support needs and to reduce stress and anxiety on them and their families. During the year 498 cancer patients received benefits advice via the service and a known £712,441 was achieved in what would otherwise have been unclaimed benefits and grants.

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Community activities

Big Energy Saving Network

Reading has one of the highest concentrations of 'hard to heat' pre-1915 properties in the country and a higher than average rate of private rental accommodation. These factors have contributed to Reading having a higher rate of fuel poverty than the national average and being amongst the highest nationally in terms of excess winter deaths. As part of the Big Energy Saving Network, funded by the Department of Energy and Climate Change, we were able to provide nearly 200 consumers and 80 frontline staff with the information to help them save money on energy bills. We spoke to a wide range of people from the local community – many vulnerable and in fuel poverty.



Energy Best Deal

Similar to BESN, Energy Best Deal enabled us to speak to another 200 people from local community groups and give them the information and confidence to take control of energy costs. We were also the co-ordinating lead across the Thames Valley, providing training and support to 12 other delivery partners.

Energy Best Deal Extra

This year we have worked directly with clients to ensure that they are getting the best deal from energy suppliers. We have helped 129 clients save an average of £200 each per year.

Energy Best Deal Extra Champion

During this year we became the Energy Best Deal Extra Champion, supporting 6 other local Citizens Advice in their delivery of EBDx. This required offering training to advisers, helping to build stakeholder relationships and monitoring and improving the quality of energy advice.

Reading Advice Network

The two year Big Lottery funded Reading Advice Network (RAN) project which was led by Citizens Advice Reading ended during the reporting year. It sought to achieve a resilient and sustainable network of eleven local agencies providing consistent and accredited advice to the Reading communities and to each other through real collaboration, sharing of resources and expertise and the creation of a supportive and mutually beneficial environment in which the agencies can function.

The project was delivered on time; within budget and with all key objectives having been achieved. Its successes included: increased advice services capacity in both housing and benefits casework and advocacy; establishment of a team of local information volunteers in a deprived area; commissioning of a website and social media package; joint training; the establishment of an advice forum

for local agencies to share information and support; the adoption of a common client referral process and the creation of a local information and advice quality standard. In year, and as a positive legacy to the project, an ongoing Network was established which took effect when the project itself ended in December 2015.

Life Coaching

We are unique in the Citizens Advice network in offering life changing opportunities through qualified and accredited life coaches. This involves exploring with clients (who self-refer or are recommended to us by our own advice services or other agencies) their current situations, identifying the changes that they would like to make, assisting in the identification of realistic goals and actions and providing support and encouragement through the process of moving towards those goals.

Training and development

HR, training and development

Our HR and Training team continued to recruit, train and develop our volunteers and staff internally and to deliver training to front line workers and their managers from other external organisations.

Recruitment

During 2015/16 we recruited and trained 17 new volunteers and 7 paid members of staff for a variety of roles.

Internal training

The Adviser training programme was significantly changed this year so that all Advisers initially trained to be Level 1 Advisers. A group of these then received further training to become Level 2 Advisers at a later stage.

Training was also delivered to support the introduction of both Adviceline and a new process called Initial Checking where we are able to see more clients more quickly.

Continuing Professional Development

To support our staff and volunteers in their continuing professional development training was delivered on a range of subjects including Universal Credit and discrimination. In addition a number of local agencies gave briefings for example ReadiFood and Payplan.

Citizens Advice Reading Training Service

We sell training to individuals and organisations across Reading and beyond. We deliver a scheduled programme of courses throughout the year in addition to tailored courses. During the year courses were held on a range of subjects including benefits, housing, debt and soft skills such as managing difficult clients. Many of these courses were delivered to frontline workers in the RAN partnership but also to staff from the Royal Berkshire Hospital, Launchpad and Housing Associations.

This year we recruited and trained:

New volunteers:

3 Admin Support / Receptionists

13 Level 1 Advisers

1 Volunteer Fundraiser

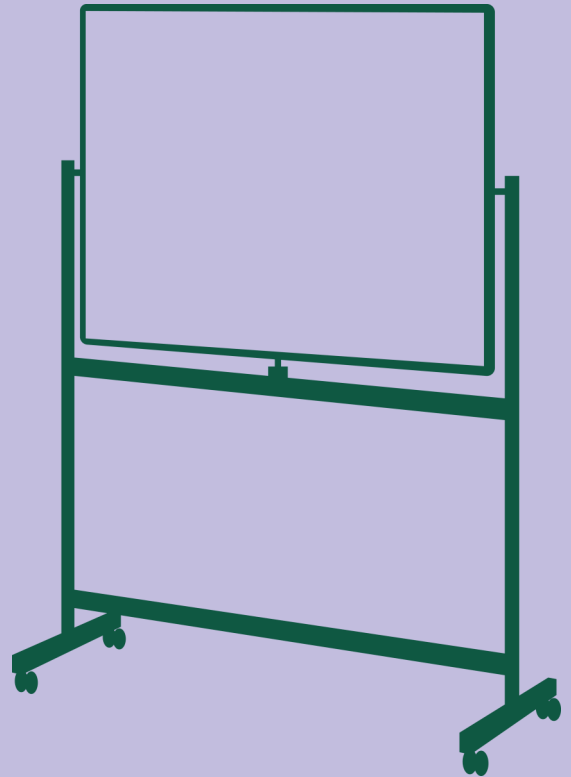
Existing volunteers progressed and became:

2 Volunteer Supervisors

3 Level 2 Advisers

Paid staff:

7 part time roles were recruited and trained.



Campaigning for change

Based on direct information from our clients, local Citizens Advice are in a unique position to identify issues that affect people both locally and nationally and to objectively seek to influence social policy so as to benefit our clients and the wider community.

At a local level we:

- identify potential issues and submit the evidence to the national research and campaigns team of Citizens Advice
- raise the issues with MP's, councillors, policymakers, and other agencies as appropriate
- talk to the local council and attend relevant meetings and forums
- raise public awareness of potential problems through the local press and radio and talks to business and community groups.

This year we took action to:

- promote awareness of scams
- highlight problems service users have in claiming Personal Independence Payments - long waiting times for claims.
- promote awareness of lack of access to justice
- highlight the problem over the increase in the Employment Tribunal fees and affordability.

**Of the
social
policy
issues
raised:**

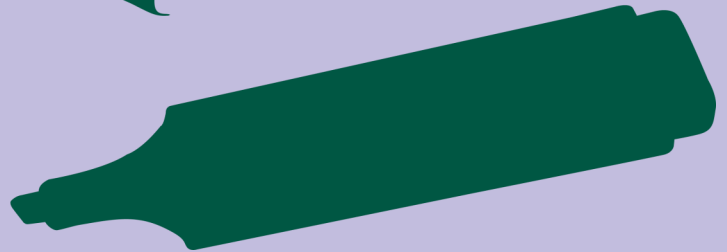
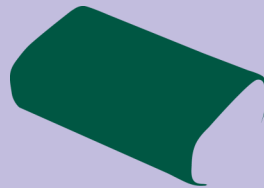
31% benefits

20% employment

18% housing

National Citizens Advice campaigns

- **Talk about abuse** - encouraging people to look for signs of domestic abuse among their friends and family, to ask about it, listen and support, and suggest further help.
- **Settled and safe: a renter's rights** - campaigning to improve the private rented sector.
- **Secure self employment** - campaigning for simpler and more responsive policies that give self-employed people more security.



People we depend on

Our Volunteers

Alison B
Amanda H *
Angela H
Angela J
Angela R *
Angela W
Anne W
Anuradha J *
Barbara B *
Bill H
Carol S
Charlotte F
Chloe L
Chloe S *
Chris Ba
Chris Be
Chris G
Chris T
Christelle T *
Christine L

Christine M
Claire N
Daniel D *
David M
David R
David S
Debbie B
Denise B
Dennis B
Dorothy W
Elaine Y *
Farideh M
Gabrielle W *
Gerry D-McG
Graham M *
Heather B
Heather P
Helen de C *
Helen P
Helen S
Ian M
Jackie D
James D *

Janet M
Janet R °
Jean A
Jeff C *
Jenny H
Jill M
Jo C
Jo Sw *
Joan C
Joanna R *
John M
John Sa * °
John St
Judith S
Julia B
Julie M
Kathy A
Keith B
Keith P
Krystle S *
Laura H *
Linda M
Louise B *

Louise R
Lynne T
Margaret Gi
Margaret Gr
Margaret W
Matthew McK *
Matthew N
Merrill B
Meryl W
Michael C
Michael H
Michael N
Moy R
Navjeet K
Nick V
Pam P
Pat W
Pat D
Paul B
Paul McC
Paula C
Peggy W
Polly G

Rob R
Robbie R *
Ruth B *
Ruth J
Sabah A
Samantha S *
Samreen K *
Sarah C
Saroj S
Shirl S
Shirley V
Sian H *
Simon S
Sophie P
Stephanie F *
Stephanie T *
Steve L *
Sue McA
Sue P
Sylvia P
Theresa C
Toby B
Veronica P-W *

Our Staff

Chief Executive

David Harper

Advice Service Manager

Eiliis McCarthy *

Sue Richards

Supervisors

Debbie Sinclair

Karen Morris

Terry Dodd

Specialist Caseworkers

Amelia Robinson

Anne-Louise Haynes

Clive Vinall

Jashu Mushens

Judy Gillis

Kate Slater

Lesley McGuire

Lolia Oruamabo *

Nicki Mackenzie-Smith

Sarah O'Donnell

Suzanne Stait

Business Development

Astrid Aldous

Denise Huxtable

Jenny Neagle

Training Team

Sallyann Hunt

Joanna Showell

Sally Stevens

Office Management

Michala Blackwell

Finance, Systems and Facilities

Phil Cawthorn

Our Trustees

Chair

Richard Harrison

Vice Chair

Deborah Mander

Treasurer

Bob Adams FIA

Reading Borough Council representatives

Marian Livingston

Sandra Vickers

Simon Robinson *

Trustees

Abdul Loyes

Alex Wilson

Annette Hendry

Clive Wiggett

Douglas Weekes

Janet Le Patourel

Joanne Backwith

Priya Hunt

° volunteer representative
on Trustee Board

* left the organisation
after April 2015

What our clients say



I have a prepayment meter for my electricity. I couldn't afford to top it up and got into debt. Citizens Advice Reading helped me get on the best deal and work out a budget I could manage so I can regularly top up the meter.



I wanted to find out what benefits I might be entitled to. Citizens Advice showed me their advice website and the benefits calculation site. I was able to play around with them at home to find the best situation for me and my family.



I ended up with lots of debts after my partner left me and my children. Citizens Advice Reading helped me set up repayments I could afford, which was one less thing to worry about.



I couldn't afford to get to the hospital when I was having treatment for cancer and the treatment made me feel sick so that I struggled to eat properly. Citizens Advice Reading applied for a grant from Macmillan to help me with the transport costs and for a liquidiser which made things easier.



When my ESA was stopped I had no money. Citizens Advice helped me to get some food. They also talked to the job centre for me to help get me some money and helped me with my appeal.

Treasurer's report to the AGM

For 2015/16 the Trustees agreed to set a Budget forecasting a modest loss. The actual out-turn produced an exceptional increase of 46% in our Unrestricted Reserves. A reasonable reaction would be something like: "That's a very pleasant surprise, but how did that come about?"

As always, there is more than one answer:

- We received an unexpected increase in funding on one of our existing contracts.
- The Charity gained several new contracts – all of which contributed towards our overhead costs.
- These new funding sources also produced their own surplus contributions.
- There was exceptional demand from third parties for our Training Courses, which in turn generated surplus earnings far ahead of budget expectations.

All of these enabled the Charity to begin the 2016/17 year with unrestricted reserves in good, but not excessive, shape to meet the undoubted financial challenges ahead.

Also, our extremely wide array of current funding sources means that the Charity is much better placed – compared to a situation whereby we only had one or two sources of funding providing the same level of income.

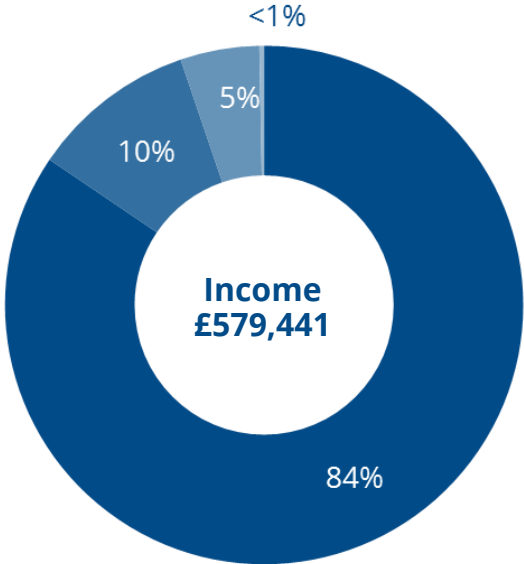
Thus, we have fully taken on board the old adage: "Don't put all of your eggs in one basket."

The format of our Published Accounts has also been revised – to be fully compliant with the new Charity SORP (Statements of Recommended Practice).

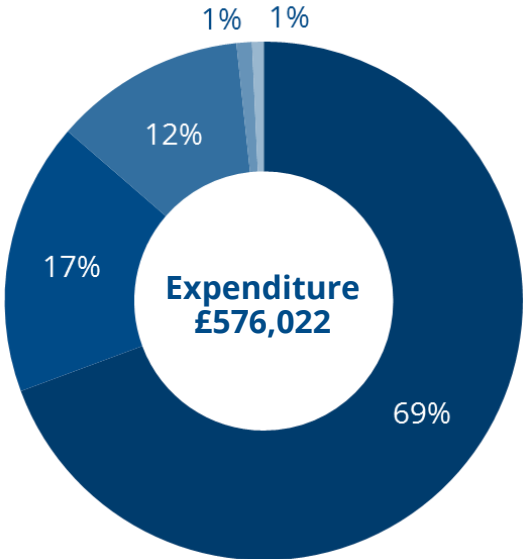
Bob Adams FIA
Treasurer 2015/2016



Our finances



- Charitable activities
- Donations and legacies
- Other income
- Investments



- Staff costs
- Premises costs
- Support costs
- Raising funds
- Transfers to others

	Total funds	Total funds
	2016	2015
	£	£
Income from:		
Charitable activities	489,453	530,806
Donations and legacies	59,729	62,058
Other income	28,558	8,086
Investments	1,701	1,373
Total income	<u>579,441</u>	<u>602,323</u>
Expenditure on:		
Raising funds	5,531	2,915
Charitable activities:		
Staff costs	399,452	401,865
Premises costs	97,955	95,411
Support costs	68,913	55,957
Transfers to others	4,171	6,342
Total expenditure	<u>576,022</u>	<u>562,490</u>
Net income/expenditure	3,419	39,833
Total funds brought forward	144,861	105,028
Total funds carried forward	<u>148,280</u>	<u>144,861</u>

This information is a brief summary of the full audited accounts for the year ended 31 March 2016, which can be obtained from Citizens Advice Reading.

These figures include finances for the Reading Area Network (RAN), a partnership of eleven local Charities, funded by a two year grant from The Big Lottery, with Citizens Advice Reading acting in the lead capacity. This arrangement concluded in early 2016.

Total Reserves as at 31 March 2016 include Unrestricted Reserves of £145,792 (31 March 2015 £99,876)

Many people are not aware that we are a charity

We are grateful to the following organisations whose support enables us to continue to provide and expand our services:

Affinity Housing
Big Lottery
Catalyst Housing Association
Change Agents UK
Citizens Advice
Earley Town Council
Elizabeth Fry
Hastoe Group
Hayden Choir
Lloyds Bank Foundation
London Legal Support Trust
Macmillan Cancer Support
NEA action for warm homes
Purley Parish Council
Radian Group
Reading Borough Council
Religious Society of Friends
Sonning Parish Council
Southern Housing
TDK
Thames Valley Housing

Theale Parish Council
Tilehurst Parish Council
Twyford Parish Council
Vesi Corp GB

We would also like to thank the solicitors who provide pro bono support:
Clifton Ingram
Pitmans



Citizens Advice Reading
Minster Street
Reading
RG1 2JB

www.rcab.org.uk

www.citizensadvice.org.uk

Advice line: 03444 111 306

Citizens Advice Reading
is an operating name of
Reading Citizens Advice Bureau
Charity Registration No. 1042542
Company Registration No. 2967121