

Meeting the challenges together

Annual report 2017-18



**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.

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.

At the in-depth audit in September 2017, we were rated as excellent - the highest rating possible.

We are:

- an independent registered charity with no national grant funding – from either government or parent organisation

- solely dependent upon contracts and donations
- run by our own Trustee Board.

Our aims and principles:

- Free, confidential advice. Whoever you are.
- We help people overcome 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.

Accreditations:

- Investors in People
- Advice Quality Standard
- Office of the Immigration Services Commissioner (OISC)
- Safe and Sound Governance
- Reading Advice Quality Standard

Who and where we are

At any one time we have around 25 paid staff and 100 volunteers - all part-time. All receive appropriate training, on-going 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

Tuesday afternoons



Reading County Court

Monday and Thursday mornings



Elizabeth Fry Hostel

Friday afternoons



Royal Berkshire Hospital

Monday to Friday from 9am - 5pm



Wexham Park Hospital

Mondays

Chair of Trustees report

Welcome to our Annual Report for 2017-18. Thank you for your interest in our work and for taking the time to find out more about what we do. Our continued existence depends on people like you, in and beyond Reading, understanding our work, believing we do it well and thinking we are worth supporting.

The core demand for our services remains broadly constant year-on-year - people particularly need help with benefits, tax credits, debt, housing and employment. But each year brings new challenges. This year two have been particularly significant:

- The first has come from some of our clients. As the pressures on public funding have cut away other sources of support, more of the people who come to us have been in acute distress, and for some this has affected their mental health. To ensure our staff and volunteers all have the skills and knowledge to be able to

help people in this situation we have provided some significant additional training and support.

- The second came from our National Organisation. All local Citizens Advice offices have to operate in line with the requirements of the national Membership Agreement, and the new Agreement which came into force this year set out significantly higher and more explicit standards for how we are governed, managed and deliver our services. We had to do a lot of work to bring our arrangements up to this new level but I'm delighted to be able to say that when the time came for our assessment we were judged to be excellent in every category - the highest rating possible.

The challenge now is to keep our operation at this high level. The world in which we deliver information and advice continues to change rapidly, so this year we decided to set

in hand a fundamental review of five key elements of our operation, to ensure we develop the right strategy for the next five years. We are looking at :

- Our service-users - are we serving those in the greatest need, who may be particularly hard to reach, and how could we improve our service to those who do come to us?
- Our staff and volunteers - have we got the right balance between paid staff and volunteers, and are we making the best use of their skills and commitment?
- Technology - how could we use this most effectively in delivering our services?
- Funding - how can we best tap into the changing sources of funding for our work?
- Partners and locations - could we give a better service if we worked more closely with other organisations, or if we delivered more of our advice out in the community?

The work is being led by a small group of experienced volunteers, supported by members of our senior management team, and overseen by our Trustee Board.

Whatever the changes that result from the review, I know that our staff and volunteers will put them into operation with the same skill and dedication that they show every day in helping those who use our services find solutions to their problems. Our staff, volunteers and trustees are a hugely impressive group of people and I am extremely grateful for everything they have done for Citizens Advice Reading and our service users over the past year.

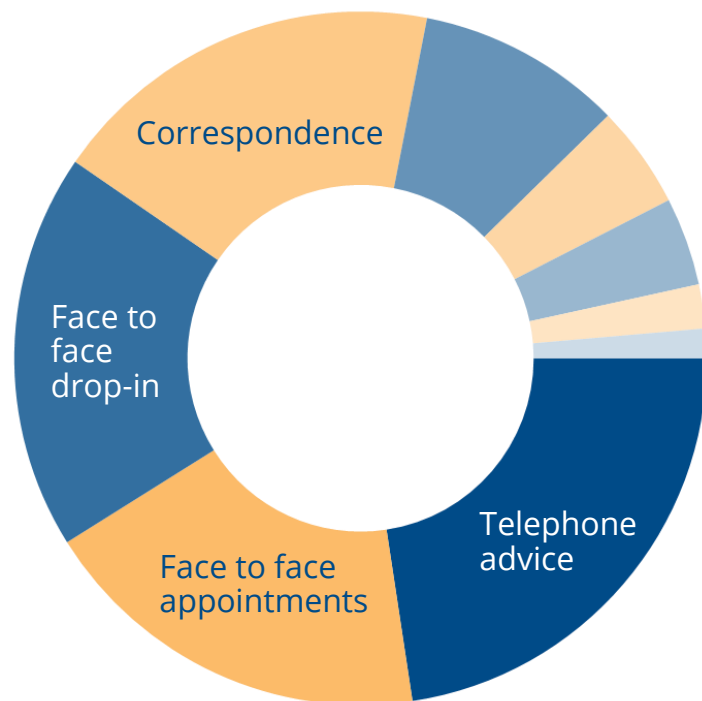
Richard Harrison
Chair of Trustees 2017-18



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
■ Catalyst Housing Association	14
■ Elizabeth Fry Hostel	7
■ County Court drop-in	6
■ Milman Road Health Centre	3
■ Pro Bono solicitor appointments	2

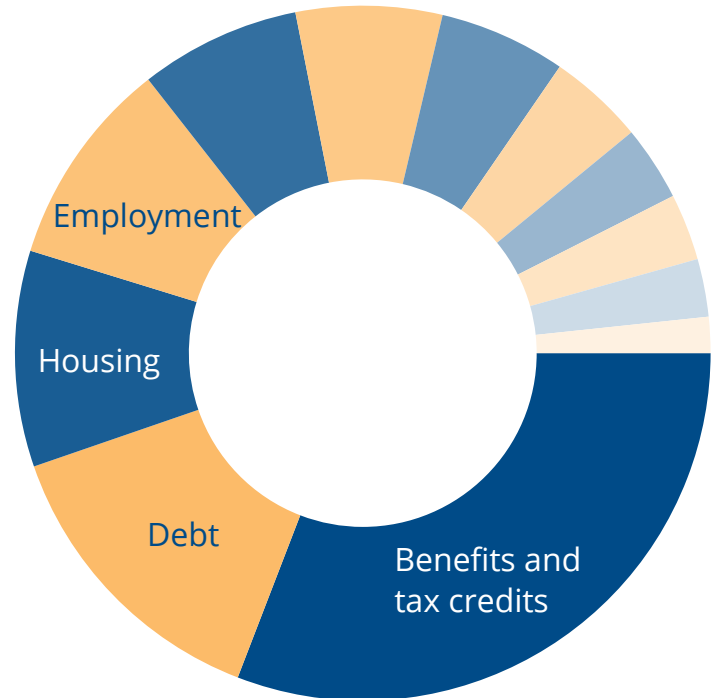


In addition, the joint service with Macmillan Cancer Support at Royal Berkshire Hospital is open for 40 hours each week.

Issues we helped with

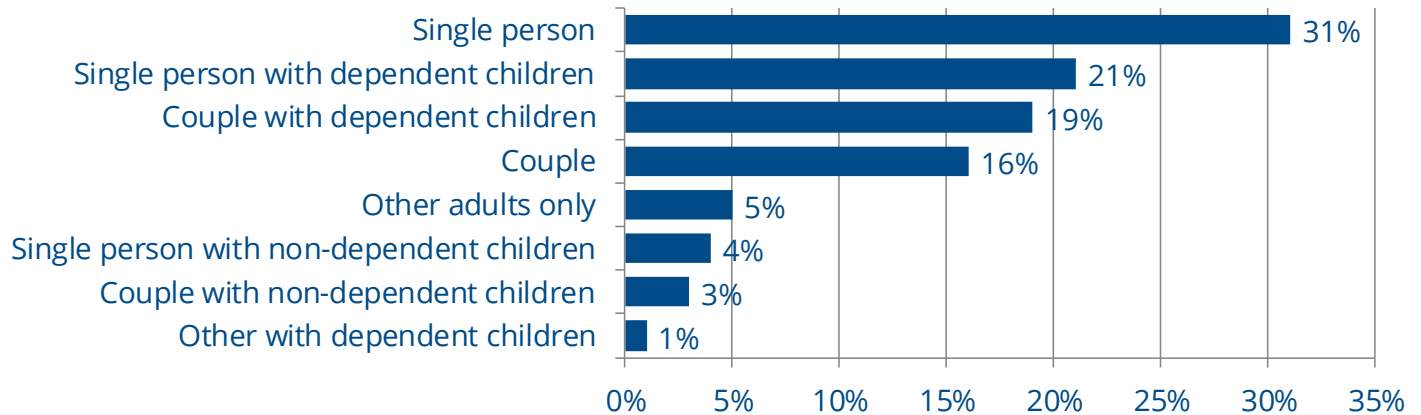
Advice areas by category:

■ Benefits and tax credits	31%
■ Debt	14%
■ Housing	10%
■ Employment	10%
■ Immigration and asylum	7%
■ Other	7%
■ Relationships and family	6%
■ Legal	4%
■ Financial services / capability	3%
■ Utilities and communications	3%
■ Consumer (non-financial)	3%
■ Health and community care	2%


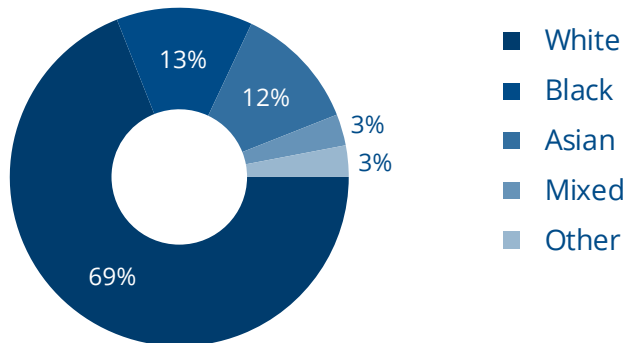


Our service users 2017-18

Household type




Ethnicity



We saw
7,790
unique
clients

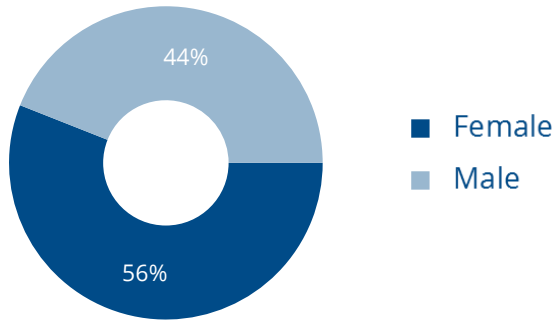


with
18,149
different
issues

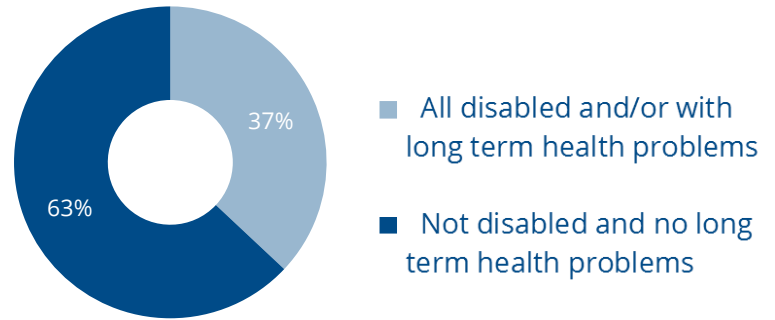


on
21,112
different
occasions

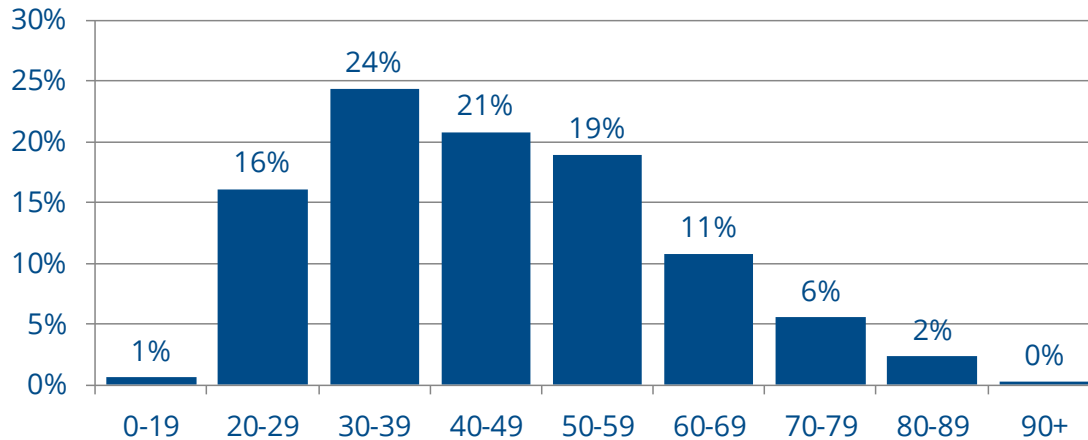
Gender



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 can be dealt with by our generalist service. We are the only providers of free level 2 services in Berkshire and we are in the second year of a Big Lottery funded four year partnership with the British Red Cross and Sanctuary Hosting, providing specialist immigration advice to refugees, asylum seekers and vulnerable migrants in the Thames Valley. In 2017-18, 984 level 2

immigration issues resulted in support for 484 unique clients.

Benefits, debt and housing debt

Our largest percentage of enquiries this year continued to be 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. The in-year roll-out of universal credit in Reading has presented challenges as clients struggle to understand and adapt to the process.

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.

We continue with both our specialist housing and debt focused activities that are funded by the Lloyds Bank Foundation and the Thames Water Trust respectively. These have enabled us to focus on clients that are facing eviction from either their rented or mortgaged property, and to gain access to funds to help with water and other debts and to purchase essential appliances. We have also provided advocacy and representation at court hearings and with government agencies.

LLOYDS BANK FOUNDATION

England & Wales



Thames Water Trust Fund

Financial outcomes achieved this year include £1,607,277 gained, debts written off totalling £192,599 and debt repayments rescheduled on behalf of clients totalling in excess of three million pounds. A third member has joined our team of Debt Relief Order (DRO) intermediaries, and in the reporting year, 8 DROs were awarded and a total of £97,702 of clients' debts were written off in the process.

Macmillan Benefits Service

This service is in partnership with, and funded by, Macmillan Cancer Support. It aims to access appropriate welfare benefits for people suffering from cancer, signpost for wider support needs and to reduce stress and anxiety on them and their families. During the year 480 cancer patients received benefits advice via the service and a known £626,918 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 (BESN), funded by the Department of Business, Energy and Industrial Strategy and National Energy Action, we were able to provide more than 200 consumers and 44 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

This winter we focussed Energy Best Deal in smaller but impactful ways, speaking with support workers at local social housing associations as well as consumers from the deaf community and recently arrived refugees. We were also the co-ordinating lead across the Thames Valley, providing training and support to 18 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 126 clients save an average of £200 each per year.

Energy Best Deal Extra Champion

We continued to be the Energy Best Deal Extra Champion, this time supporting 20 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.

Other Energy Work

In addition to our usual portfolio of energy work, this year we also supported the Big Energy Saving Week, Reading Older People's Day, talked to over 200 people about Smart meters and continued to develop our network of stakeholders engaged in supporting people out of fuel poverty.

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.

Reading Advice Network

Following the successful completion of the Citizens Advice Reading led Big Lottery funded

Reading Advice Network project, a charitable organisation of the same name was formed. We were a founding member and have actively supported it in its aims to: improve the quality of local advice and information services; make it easier for people to use them and be the collective voice for those organisations.

Life Coaching

We are unique in the Citizens Advice network in offering life changing opportunities through a small team of 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 and internal training

During 2017-18 we recruited and trained 19 new volunteers and 5 paid members of staff in addition to 3 new Trustees. We continue to aim to recruit staff and volunteers from a wider range of backgrounds to better reflect our client profile and have this year seen an increase in staff and volunteers from minority ethnic backgrounds. In addition to the new role training, 4 Advisers were selected from our existing volunteers to receive further training to Level 2 standard.

Continuing Professional Development

To support our staff and volunteers in their continuing professional development and to

further our Equality strategy training has been provided on a range of topics including Safeguarding (provided by RBC), Gender violence, Mental Health, Universal Credit and employment law. In addition to these sessions we have enjoyed outside speakers from organisations such as Berkshire Family Mediation and Reading Deaf Centre.

Citizens Advice Reading Training Service

We continue to sell training to individuals, organisations and schools across Reading and beyond. We deliver a scheduled programme of courses throughout the year in addition to tailored in house courses. We cover subjects such as welfare benefits, housing and homelessness as well as offering training on soft skills.

This year we recruited and trained:

New volunteers:

10 Admin Support / Receptionists
9 Level 1 Advisers
3 Trustees

Existing volunteers progressed and became:

4 Level 2 Advisers

Paid staff:

5 part time roles



Campaigning for change

All local Citizens Advice send anonymous evidence forms to National Citizens Advice detailing issues affecting our clients. Based on this objective, we work for change both locally and nationally not just for our clients but for the whole community.

Local activities:

- We carried out a survey on self-disconnection where clients are too afraid to use their gas or electricity because of the cost. We found 28% of our clients surveyed had done this at some time. We were able to contribute these statistics to the Citizens Advice campaign on this issue.
- One of our local MPs, Alok Sharma, visited the office. At the time he was Housing Minister and we discussed local housing issues with him particularly the lack of affordable accommodation.
- Our CEO took part in several Radio

Berkshire broadcasts. Subjects included Christmas consumer issues and penalty charges; where to find help and chances of a successful appeal.

Working with National Citizens Advice on Universal Credit:

The introduction of Universal Credit has been a big issue for us both locally and nationally. Using evidence from local offices Citizens Advice helped bring about some useful changes including making the helpline free of charge, abolishing the 7 day waiting period at the start of a claim and ensuring everyone moving to Universal Credit is told they can get an Advance Payment.

**Of the
issues
raised:**

33% benefits

15% housing

10% debt

National Citizens Advice campaigns

Scams Awareness Month - We joined other organisations including Trading Standards to raise awareness of common scams. Our CEO took part in two radio Berkshire broadcasts: one a discussion with Trading Standards, and the other on the likelihood of being a victim of a scam, the impact it can have, and what consumers can do to reduce the risk.

National Consumer Week - This year we focused on the pitfalls of membership subscriptions.



Client case study



Our client lives with her two adult and one young sons. They all have special needs which the client finds challenging and stressful. She told us that she is anxious and depressed but had been determined to manage without help. We urged her to talk to her GP in case he/she could help.



When we first met the client she was on a reduced amount of Income Support, her adult sons had no income, and the Disability Living Allowance (DLA) for one son had stopped. The Child Benefit and Child Tax Credit awards had also stopped, and Housing Benefit was reduced due to non-dependant deductions.



Due to the reduced Income Support payments and to the shortfall between rent and Housing Benefit, our client had substantial rent arrears and possession was being sought by her housing association.



We:

- Helped the client to understand the benefits issues.
- Reduced some of the deductions from Income Support.
- Advised that she was eligible for Carer's Allowance and helped her to apply.
- Supported her at a number of possession hearings - which were adjourned to enable her to resolve her benefits issues.
- Advised her to persuade her adult sons to apply for Universal Credit so that they had their own income and could contribute to the household.

- Applied for a lump sum Discretionary Housing Payment (DHP) on the client's behalf.



- Helped her to liaise with the local council regarding her Council Tax arrears and reached an affordable payment arrangement.
- Applied to the Thames Water Customer Assistance Fund for a grant to clear her water debt.
- Are helping her with financial capability by going through her income, expenditure and debts to find better ways of managing her money.
- Liaised with the housing association who agreed to give the client ongoing support in view of her family's vulnerabilities.
- Arranged food parcels during a period when she was particularly short of money due to problems with the bank.

As a result:

- Income Support increased after deductions ended.
- Carer's Allowance was awarded.
- Her two adult sons were awarded UC and now contribute to the household.
- A lump sum Discretionary Housing Payment was awarded which cleared her rent arrears.




- She is no longer threatened with homelessness.
- She is maintaining a Council Tax arrears payment arrangement.
- An application has been made to the Thames Water Customer Assistance Fund.




What our clients say


I came in shortly after CAR opened. I was expecting queues of people with no guarantee to be seen that day. I was pleasantly surprised. No queues and was fully seen to one hour later. Thank you




The advice has really helped me a lot – it was very clear and made easy for me to understand.




The service has helped me immensely. I really appreciate the understanding and non-judgmental attitude of the advisers. Thank you again.




Thanks for taking the time to talk through a very difficult situation and providing such valuable support.



The service that I received was very, very good – I appreciate and am grateful for your help. Thank you very much.



The adviser was patient, understanding, didn't rush and was very professional – thanks!



Treasurer's report to the AGM

After several, uninterrupted years of posting surplus figures; we actually made a small loss in 2017-18. This was very much in line with our budget expectations.

Like many local Citizens Advice around the country, we have a particular challenge in that our income for our core advice service continues to fall, whilst the costs of providing this service are increasing (reflecting ever more-complex demands). During my own tenure as Treasurer, we have usually been able to cover any shortfall from other income sources.

However, in the immediate future, this no longer seems a realistic expectation.

The Trustees place great emphasis on the continuance of the advice service.

They therefore accepted my recommendation – that, as at 31 March 2018 we set aside £100,000 as an “Income Shortfall Reserve”. This will be drawn on in future years, as the need arises.

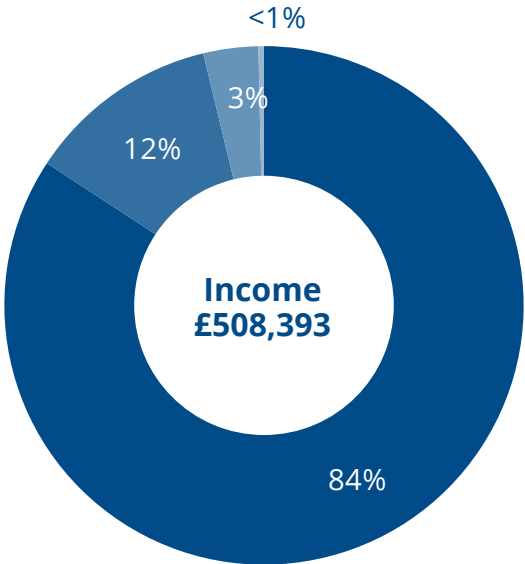
The Trustees and Citizens Advice Reading accept that this is a finite resource – which could be rapidly depleted.

Simultaneous efforts are therefore in hand, both to explore additional sources of Income and also examine ways in which services could be provided in a more cost-effective manner.

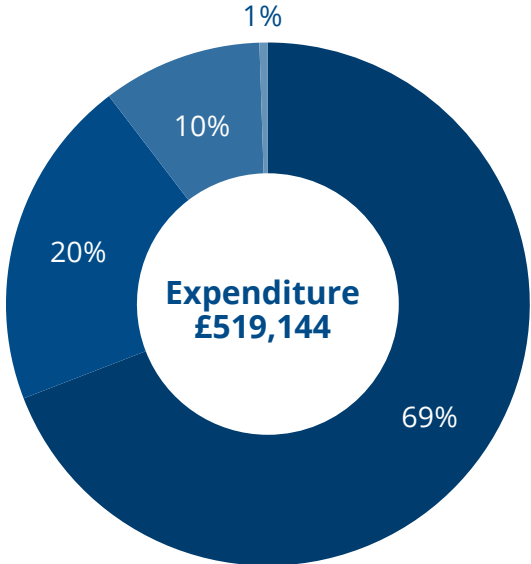
Bob Adams FIA, Treasurer 2017-18



Our finances



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



- Staff costs
- Premises costs
- Support costs
- Raising funds

	Total funds 2018 £	Total funds 2017 £
Income from:		
Charitable activities	428,263	434,083
Donations and legacies	60,996	86,883
Other income	17,383	27,285
Investments	1,751	1,558
Total income	<u>508,393</u>	<u>549,809</u>
Expenditure on:		
Raising funds	2,685	2,538
Charitable activities:		
Staff costs	358,875	330,006
Premises costs	106,412	100,359
Support costs	51,172	44,709
Transfers to others	-	-
Total expenditure	<u>519,144</u>	<u>477,612</u>
Net income/expenditure	(10,751)	72,197
Total funds brought forward	220,477	148,280
Total funds carried forward	<u>209,726</u>	<u>220,477</u>

This information is a brief summary of the full audited accounts for the year ended 31 March 2018, which can be obtained from Citizens Advice Reading.

Total Reserves as at 31 March 2018 include Unrestricted Reserves of £208,204 (31 March 2017 £216,602).

Key: Figures in brackets (xx) are negative

People we depend on

Our Volunteers				
Angela H *	Claire N	James A	Lorraine S *	Polly G
Angela J	Clare P	Janet B	Lynne T *	Rashidah A
Angela W	Clare R	Janet M	Margaret G *	Richard T
Ann D	Colin H	Janet R	Margaret G	Rob R
Anna R	David R	Jean A	Margaret W	Ruth J
Anne W	David S	Jenny H	Marie F *	Sarah C
Anwar B	Denise B	Jill M	Matthew N *	Sarah R *
Ashleigh H *	Dennis B	Joan C	Melat M	Shirl S
Bernadine D *	Dorothy W	John M	Merrill B	Shirley J
Bill H	Farideh M	John S	Michael H *	Shirley V
Carol S	Farrah K	Judith S	Michael N	Simon S
Cecilia K *	Gill W	Judy G	Mohammad A	Soumya R
Charlotte F	Graham C	Julia B	Moy R	Sue M
Charlotte G	Halala H	Julia R	Navjeet K	Sue P
Chloe L	Heather B	Julie M *	Nick A	Sue P
Chris B	Heather P	Kakoli G *	Nick V	Swity G *
Chris B	Helen H	Kathy A *	Nirender C *	Sylvia P
Chris G	Helen P	Keith B	Nisha P *	Theresa C
Chris T	Helen T	Keith P	Pam P *	Toby B
Christine L *	Ian H *	Libbie M *	Pat D	Virginia T
Christine M	Ian M	Linda M	Paul B *	Yasmin B
	Jackie D	Liz N	Paula C *	

Our Staff

Chief Executive

David Harper

Advice Services Manager

Sue Richards

Supervisors

Debbie Sinclair

Jane Forde

Karen Morris

Kate Slater

Sarah O'Donnell

Terry Dodd

Specialist Caseworkers

Amelia Robinson *

Anne-Louise Haynes

Chris Bennett

Clive Vinall

Gerry Devine-McGovern

Jashu Mushens

Judy Gillis

Lesley McGuire

Nazia Aslam

Nicki Mackenzie-Smith

Pannaga Hanasoge *

Suzanne Stait

Business Development

Astrid Aldous

Becky Cole *

Denise Huxtable *

Jenny Neagle

HR and Training Manager

Sallyann Hunt

Training Team

Jo Showell

Elayne Faubel

Office Manager

Michala Blackwell

Finance, Systems and

Facilities Manager

Phil Cawthorn

Our Trustees

Chair

Richard Harrison

Vice Chair

Alex Wilson

Treasurer

Bob Adams FIA

Reading Borough Council representatives

Gul Khan

Ricky Duveen

Simon Robinson

Sandra Vickers *

Annette Hendry *

Trustees

Abdul Loyes

Clive Wiggett

Deborah Mander

Douglas Weekes

Janet Le Patourel

Joanne Backwith

° volunteer representative
on Trustee Board

* left the organisation
after April 2017

Thanks to all our supporters

Many people are not aware that we are a charity and we are grateful to the following organisations whose support enables us to continue to provide and expand our services:

Funding and Grants

Affinity Housing Association
Catalyst Housing Association
Earley Town Council
Elizabeth Fry
Hastoe Group
Holybrook Parish Council
J Davey Foundation
Lloyds TSB Foundation
London Legal Support Trust
Macmillian Cancer Support
Money Advice Service
NEA action for warm homes
Reading Borough Council
British Red Cross
Shinfield Parish Council
Smart Energy GB
Sonning Parish Council
TDK
Thames Water Trust

Theale Parish Council
Tilehurst Parish Council
Thames Valley Housing Association
Twyford Parish Council
University of Reading

Donations

Clients
Reading Male Voice Choir
Regular donors
Religious society of friends

Solicitors who provide pro bono support

Caversham Solicitors Ltd
Clifton Ingram LLP
Pitmans Law

via our Training Services

Ability Housing
Age UK
Baltimore Park Surgery
BD Mediation
Berkshire Women's Aid
Bracknell Citizens Advice
Bradfield College
British Red Cross
Christian Community Action
Citizens Advice Maidenhead and Windsor
Communicare Trust
Elizabeth Fry
Kerith Church
Launchpad
Mencap
N.Quire
New Beginnings
PACT
Reading Refugee Support
Reading University Students' Union
Reading Community Welfare Rights Unit
Riverside Group

SEAP
SSAFA
Thames Valley Positive Support
The Ark Trust
The Dash
The Mustard Tree
Together / Reading Your Way
Transform Housing
West Berks Volunteer Centre
YMCA



Free, confidential advice. Whoever you are.

We help people overcome 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.

Advice line: 03444 111 306
www.rcab.org.uk
www.citizensadvice.org.uk

Citizens Advice Reading
Minster Street
Reading
RG1 2JB

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

