

For  
everyone,  
for 80  
years

# Citizens Advice South Warwickshire

Impact Report 2018—2019



**citizens  
advice**

**South  
Warwickshire**

# Welcome from our Chair

Dear Friend,

It's a proud year for Citizens Advice as we are celebrating 80 years of service to the nation. It takes us back to 1939 and a troubled time for the country. The second world war was declared on 3rd September and within the month 200 citizens advice bureaux had opened.

From the start it was volunteers at the heart of the service, who were working out of homes, town halls, libraries, factories and churches.

The need for advice and information was high. War caused all kinds of hardship. Families were coping with rationing and evacuation and women entered the factories, auxiliary services and land army. And there was the poverty and debt that resulted from bombing raids, property loss, personal injury, bereavements and income drop as breadwinners were called up for war service.

Here in South Warwickshire we've been operating out of Leamington since January 1940, just a few months after that initial start up. But this anniversary is also a chance to look at the modern day service that Citizens Advice offers to local people and how far we have come. Web chats and email responses are available for some clients, but outreach and face to face services are also there for those who need it. We've been offering online help since 1999 and I'm always amazed at the number of people who turn to our website for expert and impartial advice.

I would very much like to thank our funders for their continued support. In addition to our local authority contracts we are pleased to note that some funders are making multi-year commitments towards our work. In 2018/19 new funders The Charity of Thomas Oken and Nicholas Eyffler and longstanding partner Stratford Town Trust both made multi-year funding pledges. If you fund us or are thinking of funding us, I trust this report will inform you of the scale and importance of our work in South Warwickshire. We literally couldn't do this without you.

The contribution from our staff, trustees and volunteers is a great source of pride to me. In order to deliver our new service to help Universal Credit claimants, 20 new volunteers stepped forward. That's a remarkable achievement.

We have a long, proud history of helping people solve their problems. We help people back onto their feet and give them confidence to find a way forwards - no matter who they are and whatever the problem.

My sincere thanks to all of you who help us to deliver this service to the people of South Warwickshire.



Yvonne Hunter Chair of Trustees

# South Warwickshire in numbers

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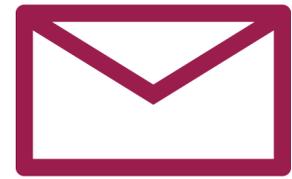
**10,745**

Face to face appointments and drop ins completed.



**4,226**

Phone calls were made and received.



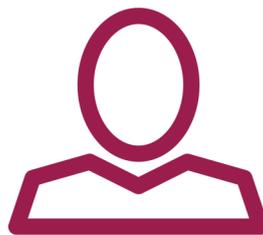
**3,797**

Emails were sent out of the service, to clients or different agencies.



**32,601**

Issues dealt with - people often have multiple issues that we help with.



**6,077**

Different people were helped.



**1,936**

Letters were sent out, to clients, to creditors or different agencies.



**13**

Locations across South Warwickshire at which we gave free, confidential advice.



**128+**

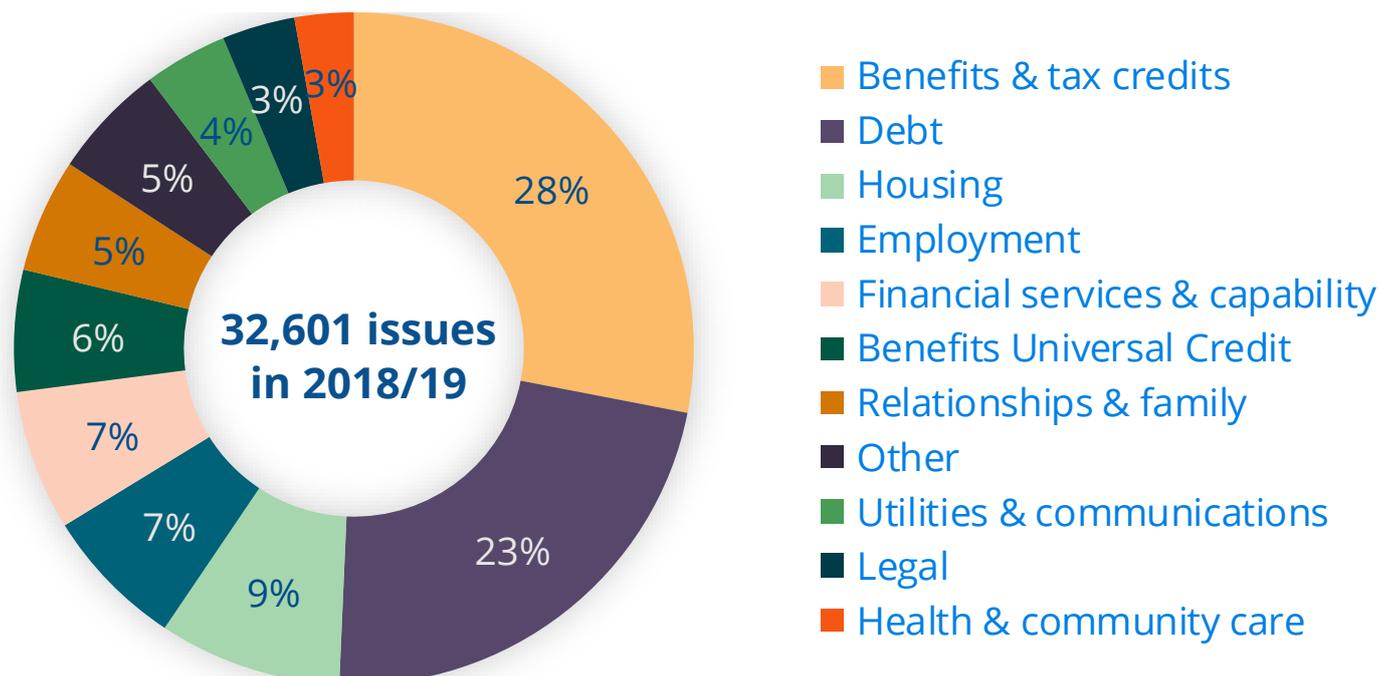
Volunteers who help give advice and help in the office, along with 29 (FTE) staff.



**17**

Different topic areas for advice were covered, from benefits to consumer.

# What we help with



The average person who contacts us for advice comes to us with 3 different issues. We will try and deal with the most urgent issue first and if we don't have time to deal with the other issues, or there is a specialist adviser in the subject, we will often book them an appointment.

We have helped 767 people with applying for or challenging outcomes of their Personal Independence Payments (PIP).

We have helped 800 people make or manage their Universal Credit claim, with 1/4 of those having issues with the housing element.

Over 1,363 people came to us in debt with an average of 5 debts each. Over 500 people had Council Tax debts, which has the potential to send you to prison, and 300 people had rent arrears.

We've given out 488 food bank vouchers over the year, which is around a 400% rise from last year.

## Our Top Issues:

- Personal Independence Payment
- Financial capability
- Charitable support
- Employment Support Allowance
- Housing Benefit
- Council Tax arrears
- Universal Credit Initial claim
- Other benefits issues
- Council tax reduction
- Credit, store & charge card debts

# For every £1 invested in us, we return...

£3.12 per person  
in savings to  
government

(fiscal benefits) e.g. reducing the demand on public services, such as health, housing and out of work benefits.

Totalling  
£2.33 million

£15.80 pp  
in wider economic  
and social benefits

(public value) e.g. Better wellbeing, participation and productivity for clients and volunteers.

Totalling  
£11.81 million

£16.59 pp  
in value to the  
people we help

(benefits) e.g. income gained through benefits claimed, debts written off and consumer problems resolved.

Totalling  
£12.39 million

\*It's difficult to put a value on what we do, but we try with what we can. We've used a H.M. Treasury approved model to show our impact.

# Our Volunteers

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Volunteers are how Citizens Advice started 80 years ago. Today we are still heavily reliant on volunteers, they outnumber the staff by 3 to 1. We wouldn't be able to run the service without them. If you drop into our offices you'll most likely meet a volunteer receptionist and be seen by a volunteer adviser, our newsletter is put together by a volunteer, and we are governed by a board of volunteer trustees. Behind the scenes we have three volunteer supervisors who help the advisers, and our volunteer administrators help the offices run smoothly.

**If we paid our volunteers for all the work they do, it would cost us an extra £580,900 a year. But they still aren't free. We invest £2,720 into each volunteer every year, and £3,950 if they are a new volunteer.**

These costs include 1 hour of supervision a week, training once a month, administration, building and membership costs per person along with the costs of the initial training.

Our volunteers are given the opportunity to explore what they are interested in, and specialise in a subject if they want to. We help build and maintain skills, many of our volunteers have used this to gain employment or use it to maintain social connections and keep their brains challenged!



It will be four years in November that I have volunteered for Citizens Advice South Warwickshire and I have enjoyed every minute of it and I will continue to volunteer for many more years.

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Angelique - Adviser

Training a new volunteer adviser takes from 6 to 12 months on average during which they complete a comprehensive Citizens Advice training package.

# Our Volunteers

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## Chris Smith

Chris is a generalist adviser who started volunteering in 2015. Since then, he's taken on additional roles doing outreach sessions at the Brunswick Hub in Leamington and helping the housing specialist in Stratford. Previously, he was a solicitor and has been involved in management committee work for Citizens Advice in Coventry and Redditch.



"When I retired I wanted to do a hands-on role helping people directly, rather than committee work. As an adviser it's getting rarer and rarer to be able to solve clients' problems in just one 20 minute visit. People can have quite complex issues to deal with, but when we can sort things out that's very satisfying. If I've seen clients for a period of time and given them support, they are so appreciative. The world can feel like a cold place when you are facing problems alone - being treated in a humane way with empathy can make all the difference."



## Andy Bolam

Andy is a money advice caseworker based at the Leamington office of Citizens Advice South Warwickshire. He started his volunteering in 2010 after a career that had given him wide experience in finance, consultancy and commercial life in sectors as varied as gas pipelines and military aircraft.

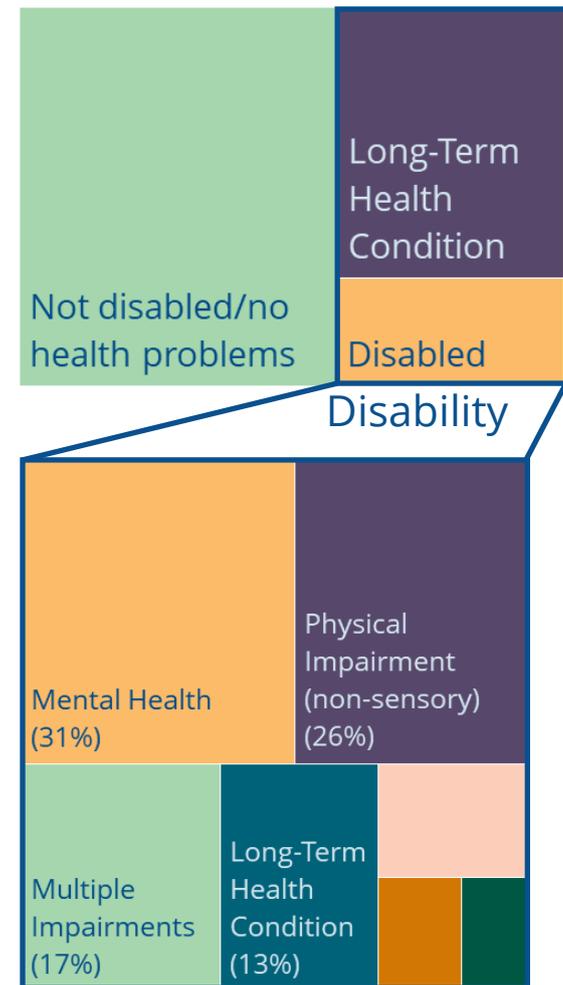
"I soon realised that I wasn't here to use my own knowledge and experience. Citizens Advice has a very structured approach to helping people, so I had a lot to learn."

Andy is a specialist within Citizens Advice South Warwickshire and he helps people with debt problems. He appeals for people to come for help before they are frightened and at rock bottom. With an ever-changing benefits system, he sees things getting tougher for many clients.

"Nowadays it is getting unusual to have a client whose income is enough to even meet their expenditure. But our role is to take on any problem and look for solutions."

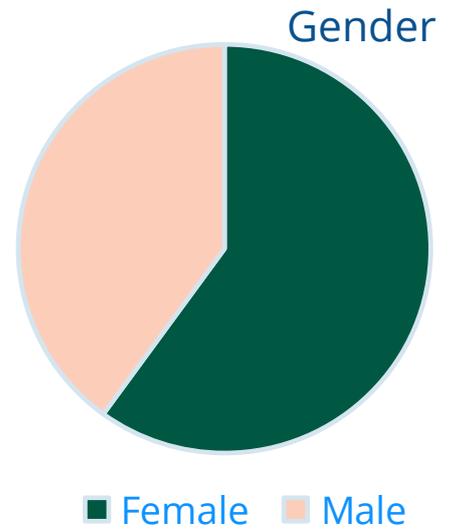
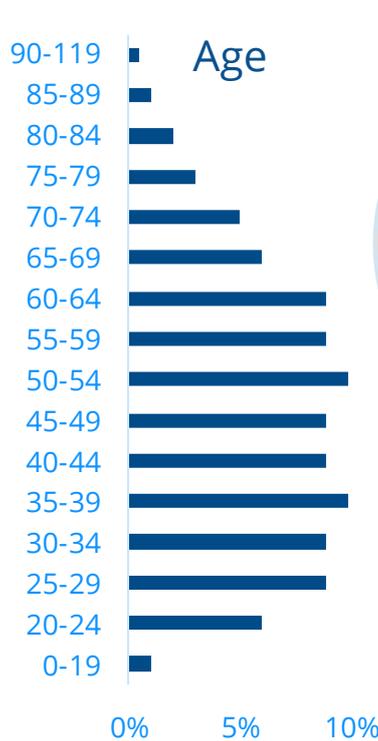
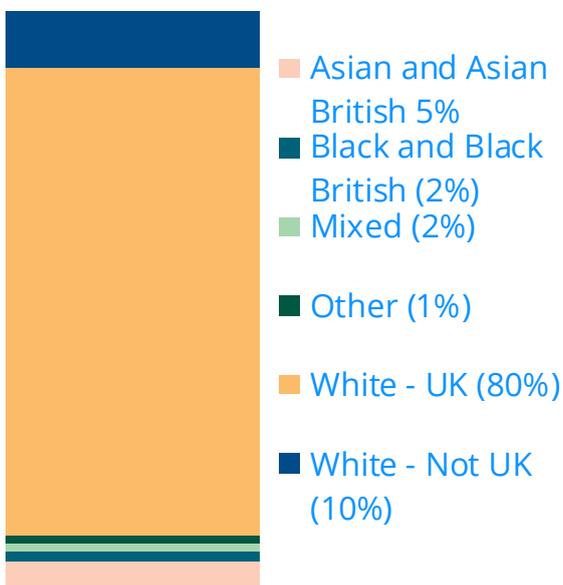
Part of what he enjoys about volunteering is that he has to keep up to speed with money advice and is continually learning, and he sees first hand that clients feel much happier when they start to tackle their debt problems.

# Who we help



- Other Disability or Type Not Given (6%)
- Learning Difficulty (3%)
- Sensory Impairment (3%)

## Race



We collect this information to help us understand our community and pick up trends.

We help a large range of people, of all different ages and backgrounds.

65% of the clients we see from Stratford District are classed as living in a rural area, where as 92% of our clients from Warwick District are classed as living in urban areas. We saw 274 clients at our various outreaches across the county. One third of the clients that come through our doors have dependant children and 42% of those children are under 14 years old.

**I am very grateful and pleased with the service I received. I hope that you continue for a very long time to come!**

Client

# Anjali's Story

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Anjali has physical health problems that affect her mobility. She has to use a walking stick. In addition, she has anxiety and depression. She was off sick from work and receiving Employment Support Allowance (ESA). She was living in 50/50 owned/rented property.

At her ESA assessment, Anjali was found to be fit for work. We filled in a mandatory reconsideration for her ESA to challenge the decision. We helped her claim Universal Credit whilst she was waiting for the outcome of her appeal. We informed the council of the change to her ESA claim so that it could be taken into account for her housing benefit.

As Anjali would have a nil income soon (universal credit would take 5 weeks), we provided her with a food voucher and explained that she could ask for a benefit advance if she needed funds sooner. We applied to the Big Difference scheme for help with the water bill.

We arranged for the charity 'e-wheels' to collect Anjali and take her to her Jobcentre Universal Credit appointment.

We helped Anjali to apply for Personal Independence Payment. Whilst we were helping her, Anjali informed us she was suicidal and so we referred her to the mental health team with her permission. She is now stable.

We talked through a referral to P3 as Anjali was in a second floor flat and isolated so she could get help with the possibility of moving. This is ongoing.

Later her Mandatory reconsideration for ESA was turned down and so we helped her to appeal it, and made a referral to the Welfare Benefits Service for support with the appeal.



# Projects

## Money Advice Service - Debt Advice Projects

Our principal debt service, based in Warwick District, helps people manage their debts. We also have a skilled Money Advice team in our Stratford office. Specialist debt advisers help people to prioritise debts, help to set up affordable repayment plans and manage better on their income. In 2018-19 our specialist team in Warwick helped to arrange more manageable repayment plans for people, amounting to £237,870 and, for insurmountable debt, we arranged debt relief orders enabling £234,069 of debts to be written off. They are an important resource for the other specialised projects; our advisers and caseworkers often work jointly with debt specialists to support people with various advice needs.



**the Money  
Advice Service**

## Reach Out and Help Projects Stratford and Warwick Districts

Reach Out and Help team visit people in their own homes who need our help in a crisis situation and provide holistic advice on a variety of issues. The project is delivered in partnership with Springfield Mind in Stratford, offering a wellbeing mentoring programme to complement the advice work and enable the people to move on from the difficulties they have experienced.



75% of people we help through Reach Out and Help have a disability or long term health condition and this is reflected by higher numbers of help required with Personal Independence Payments and Employment Support Allowance. The team also applies for hardship grant funding for people who urgently need items such as clothing, white goods and furniture.

The team specialise in providing a range of advice with the primary issues being: benefits & tax credits, financial services & capability work, health and community care and debt. People often present with multiple complex needs.

Sadly, in 2018-19 we saw a rise in the number of people talking about taking their own lives and or planning and attempting this in our Warwick project. We responded with investment in upskilling across the team in mental health first aid and suicide prevention training to equip our staff to manage these situations. We have also forged closer working relationships with specialist charities and statutory services to ensure we can escalate issues where needed through appropriate channels.

## Breakthrough



Building Better Opportunities Breakthrough Project is a mentoring programme supporting financial capability and helping people to overcome barriers to education or employment. Mentors provide ongoing support to help people with everyday problems, including money management and help them to develop new skills and access opportunities that boost self-esteem, confidence, wellbeing and employability. In 2018-19 we received the fantastic news that this very valuable project is being extended for two years.



# Projects

## Homelessness Prevention (Court Desk)

Our highly trained and experienced Housing Court Desk Worker helps people to stay in their homes and prevent homelessness across Stratford District. This intensive support service prevents housing issues getting to court, but if issues cannot be resolved in the timeframe, we advocate on behalf of anyone in court any point up to eviction. Follow up support is key to the success of this project. After securing manageable plans for people following court or pre-court agreements, we ensure people understand rulings and conditions. This project has been hugely successful, having supported over 100 people with issues around homelessness in 2018-2019. Homelessness is complex - the causes and impacts are wide reaching. Our Court Desk Worker dealt with almost 700 issues for people facing eviction to deliver a more manageable and sustainable future for them. Support included legal and health and social care specialist referrals, inhouse financial capability training, tax and relationship and family advice and support.



## Financial Capability



Our financial capability project was created due to a demand from people who come to us for financial support through our debt or general advice sessions. Money saving advisers help people to increase their knowledge of budgeting and money saving tips giving them the skills and confidence to remain in control of their finances in the future. People create and manage budgets, cut down on expenses, find the best energy deals and apply for reduced energy and water tariffs for our most vulnerable customers.

## Earn It Don't Burn It (EIDBI)

Covering the whole of South Warwickshire, this project helps people find a sustainable way of managing their money to prevent crisis in the future. Specially developed modules help people to learn how to maximise their income in a variety of ways, such as: earning money online, reducing their bills and accessing the best deals and offers. The main areas of digital support have been: energy switches and accessing comparison sites online; Big Difference Scheme for reduced water rates; help with increasing income through benefits applications and awards; and reducing outgoings by managing debts. Charity applications for essential items such as cookers for people in hardship have also been very successful and popular.



## Making Every Contact Count



This year we have continued our collaboration with Public Health to develop and deliver this informative course. We are proud to be the trusted provider of this project which coordinates training for frontline workers such as midwives, local authority workers and fire and rescue service for the whole of the County.

This year we continue to deliver 'Enhanced MECC' which has a more focused approach to the delicate support needed for more vulnerable people. 2018-19 saw a further expansion into our third offering to this suit of training focusing on child accident prevention. The course is available for providers across Warwickshire and is delivered in partnership with North Warwickshire Citizens Advice.

# Help at home for those in need in Warwick town

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We entered 2018/19 with funding for just 15 paid hours for our Reach Out and Help work in Warwick. Thanks to a generous grant of more than £20,000 in April 2018, we were able to redouble our efforts for this at home advice service for Warwick Town.

The Charity Of Thomas Oken and Nicholas Eyffler - whose generous commitment is for three years - has enabled us to deliver much needed support to people who aren't able to access help at our normal advice sessions. Importantly, with this commitment for three years, this service now has a much more certain sustainable future.

The project attracted further funding in autumn 2018 from the Henry VIII Endowed Trust for additional support to Warwick Town. This further extended our project in response to demand.

In 2018/19 we helped 122 people with some of the most complex issues including multiple advice needs. Many people benefited from our partner agencies such as Children's Centres, the DWP, Social Workers, GPs, housing providers and local aid solicitors. We saw people with such low income that they couldn't turn their heating on, had little or no food and were receiving little or no social care support when they desperately needed it. Many cases were victims of domestic violence, had significant mental health illnesses (including seven clients attempting suicide) or were families at risk of homelessness and with children on the Child Protection Register.

Matt Western, MP for Warwick and Leamington, says "The Reach Out and Help Team does fantastic work - a much needed resource, at a time when our public services are feeling the effects of austerity. I have seen first-hand, the great work that they do helping those in crisis by providing holistic advice and support for a wide-range of issues, and I am hugely grateful."



# Robert's Story

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Robert came to us for help as he had received a notice for eviction for rent arrears. He was living in Housing Association rented property and had not paid his rent and breached a Suspended Possession Order. He has difficulty writing and dealing with numbers.

Robert told us he had an addiction and was receiving help from Change Grow Live to help him stay 'clean' when he came to see us and continues to work with them to end his substance misuse

His sole income was Employment and Support Allowance. Robert was in a two bedroom property and so was having to pay bedroom tax.

We completed a budget sheet with Robert to determine what he could afford to pay towards his rent arrears. We contacted the Housing Association landlord to explain his situation and informed them of the amount he would be offering. We filled out a form to suspend the possession on payments and completed a Fee Remission Form so he wouldn't have to pay court fees.

We made an appointment for him to claim a Discretionary Housing Payment to help with his bedroom tax. We also applied to the Homeless Prevention Fund for help towards his rent arrears.

We made an appointment for our specialist inhouse Court Desk adviser to see Robert to support him at his court hearing. With our support, Robert attended court and the Housing Association agreed to suspend the eviction on the terms of £15 per fortnightly payments. The Discretionary Housing Payment application was successful and meant that his bedroom tax was covered for three months. This would give him a more secure financial situation whilst he worked with Change Grow Live to manage his addiction. We remain in contact with Robert - he is due to return to our offices for a review meeting to help him keep on track with the arrangement to maintain his rent payments and help him feel more positive about his life.



# Research and campaigns

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The Research and Campaigns Team currently includes one dedicated, part-time paid worker and a small group of volunteers and staff. The majority of their time is spent gathering information from our case reporting system and collecting evidence from our advisers to gain a better understanding of the problems people are facing in South Warwickshire. This information shapes the campaigns we undertake and the policies that need to be influenced around the issues that are most pressing for the people we help.



## **Mental Health**

We've noticed a steady rise in the number of people we see with mental health problems. Using this information we have upskilled several members of staff by enabling them to attend local events to learn, network and improve our expertise in supporting clients with Mental Health issues. We've taken part in Health and Wellbeing events and we've also sent staff on Mental Health first aid training and Suicide Awareness Training.

## **Co-production work**

Citizens Advice South Warwickshire is developing its co-production work, inviting clients help produce and mould our services. Three co-production events were held, as part of our Reach Out and Help project. Clients were encouraged to meet and discuss issues including: 5 Ways to Wellbeing, their thoughts on local services and their concerns about the local area. We're working with Revolving Doors to help get the most out of our work with clients.



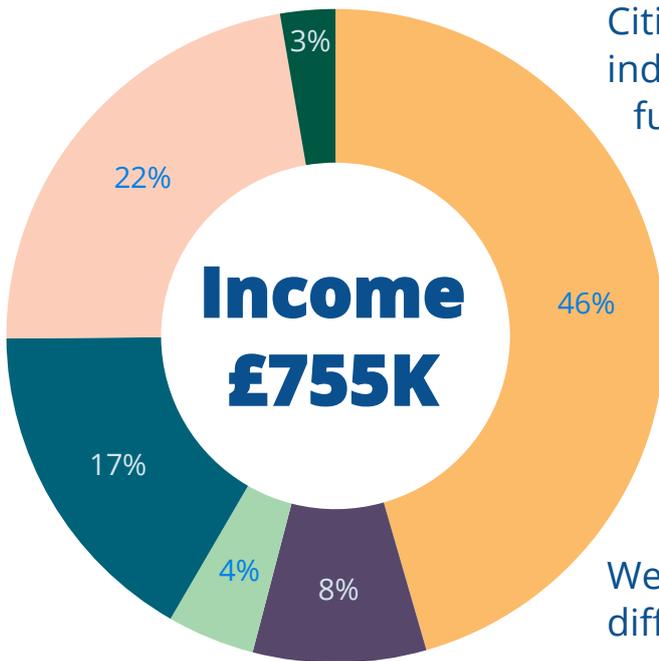
## **National campaigns**

All of our data is captured and fed into a central system that profiles national trends. Issues raised nationally on our behalf include for an independent regulator of the bailiff industry, to target in particular where bailiffs are regularly disregarding the reforms which were introduced in 2014.

Staff and volunteers took part in a survey of local banks to help discover whether in the case of homeless clients, banks will accept the address of a post office or a PO Box as an address to open and maintain an account. This has been collated by national Citizens Advice to demonstrate the lack of access that homeless people have to manage their money.

Our data and issues that we've had on Universal Credit have been used to help produce reports on how to improve universal credit, and what the DWP needs to take into account to make it better for everyone.

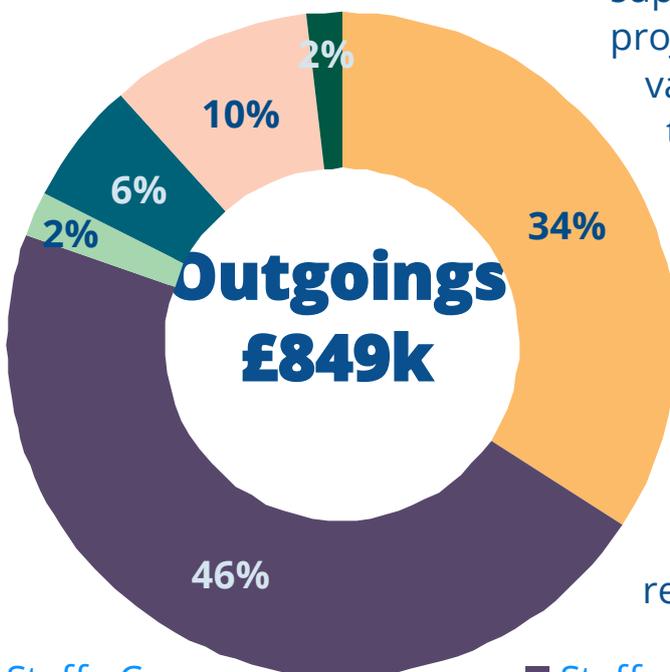
# Finance



- County and District Councils
- Government agencies
- Town and Parish Councils
- Local trusts and charities
- National trusts and charities
- Commercial organisations

Citizens Advice South Warwickshire is an independent, registered charity reliant on funding from a variety of sources. Without this financial support from our funders and donors we would not be able to deliver our services to the many thousands of people who come to us for help and support. So, on behalf of all those we help, thank you.

We received funding from over 30 different organisations, with just under half coming from the County and District Councils. National and local trusts and charities also contributed significantly to support both our core work and specific projects. We also received funds from various town and parish councils to help towards the costs of running outreach services across the region.

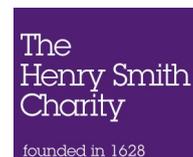


- Staff - Core
- Staff - Project
- Volunteer costs & expenses
- Office expenses
- Premises costs
- other

Around 90% of our costs are staff and premises related, with some 46% being the cost of staff for specific projects. As expected, CASW's costs exceeded its income in 2018/19 with a £77k deficit funded by reserves built up over previous years. New fund raising activity and ongoing cost control is expected to deliver a more balanced result in the future.

# Thanks to funders for supporting us 2018—2019

Warwickshire County Council  
Stratford Town Trust  
Warwick District Council  
Stratford District Council  
European Social Fund  
The Charity of Thomas Oken and Nicolas Eyffler  
The Henry Smith Charity  
King Henry VIII Endowed Trust  
Leamington Town Council  
Warwick Relief in Need  
Kenilworth United Charities  
Warwick Town Council  
National Citizens Advice  
Wellesbourne Town Council  
Clifford Chambers Charities  
Kenilworth Town Council  
And all those who also supported our work.



# Letter from our CEO

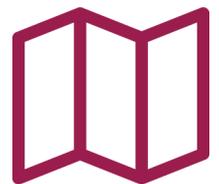
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After a decade of austerity, housing strain, a rising population living with long term illness, new forecast risks to the economy, and the local automotive industry already changing.... it is unsurprising that many people face complex questions about their changing income, accommodation, employment, affordability and care in South Warwickshire. These are the stories we hear and help with every day.

Our roots in South Warwickshire date back as far as 1940 where we were first located in Regent Street, Leamington Spa. In each decade that followed the profiles of those helped and the mix of issues faced has changed and our service has tracked and moved with that need. Recent political focus has led us to profile our clients differently and right now we know that 10% of Warwickshire people currently served by CA outlets identify themselves as European Union citizens - a vivid example of how real time social changes influence CASW work.

In times of austerity and change we see increased reliance on voluntary services. We meet the increased demand thanks to our huge volunteer workforce, who are the very backbone of our service and pivotal to us maintaining 13 locations across Stratford and Warwick Districts. We rely heavily on our volunteers to deliver so much of our work; they outnumber our paid staff three to one. I want to thank them for their dedication; they give up many hours of their free time to help others in our communities. Simply put - we couldn't do it without you.



In 2018-19 we saw pivotal and memorable changes in our service. Having completed a merger of two distinct organisations in 2017 there was always going to be a period of synthesis and renewal, but the reality was far more comprehensive than anticipated. Our staff are skilled and knowledgeable and we are proud to see so many of them being recognised for their long service in our ever changing service. The advice staff teams underwent a positive job evaluation (which created more harmonised teams) and a range of services either expanded or started as new. Amongst these were an expansion of the Make Every Contact Count training (skilling multi sector staff teams across the county in child accident awareness), two community based Financial Inclusion staff (called Back on Track, and working in selected wards across Warwick and Stratford districts), and Reach Out & Help Warwick, our home visiting service, grew.

Against a background of economic austerity, we were initially projecting a deficit for 2018/19 of over £100k (due to cuts across several existing grants and the need for new resources to be deployed to improve the quality of advice). However, enhanced cost control and targeted fundraising enabled us to deliver a significantly lower deficit of £77k. Further improvements are anticipated in 2019/20 moving the organisation to a more financially sustainable position. Thank you to our new and existing funders whose belief in the value of our service has resulted in their investment. We work in partnership with our funders enjoying close relationships which give insight into the difference that investment makes to people's lives.

One of the highlights of this period has been the external recognition of Citizens Advice South Warwickshire. In late 2018 all of Citizens Advice South Warwickshire's business quality measures (as measured by the National Association of Citizens Advice Bureaux) achieved 'green' rating as did our leadership assessment score in 2019. This is a tribute to every person who helped us get to where we are now.

This renewed confidence at Citizens Advice South Warwickshire is very welcome. Our new projects are innovative and ambitious, both in their design and for Citizens Advice to deliver. Yet they bear all the hallmarks of Citizens Advice work set down 80 years ago: helping local people, in situations of legal, financial or welfare need, to build their confidence, understand their options and find a positive way forward.

Here's to another 80 years.



Jeremy Vanes  
Chief Executive Officer

**The people were really kind and empathetic making easy to tell them the whole situation and feeling that they really wanted to help to find a solution.**

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**I would like to thank CAB for there help and putting my mind at rest they truly lifted a weight off my shoulders. The person I saw was patient knowledgeable and am so happy to have a service like this available. Thank you all so much.**

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# How to contact us

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Citizens Advice South Warwickshire has two main offices, one in Leamington Spa and the other in Stratford Upon Avon, as well as a wide range of outreaches that cover different areas.

You can visit us by dropping in or making an appointment at:

	10 Hamilton Terrace Leamington Spa CV32 4LY	<b>Monday</b>	10—3.30
		<b>Tuesday</b>	Appointments only
		<b>Wednesday</b>	10—2
		<b>Thursday</b>	10—2
		<b>Friday</b>	10—2

	25 Meer Street Stratford Upon Avon CV37 6QB	<b>Monday</b>	10—3
		<b>Tuesday</b>	10—3
		<b>Wednesday</b>	10—3
		<b>Thursday</b>	Appointments only
		<b>Friday</b>	10—3

 Call us on **0300 330 1183** for advice from 10—2 Monday to Friday

 Our website **[www.casouthwarwickshire.org.uk](http://www.casouthwarwickshire.org.uk)** has information about us and our projects, advice, and a form where you can **Email us**.

We have a lot of **outreaches** across south Warwickshire, see the up to date list on our website or phone our advice line.

 /CitizensAdviceSouthWarwickshire

 @CASouthWarks

 /CitizensAdviceSouthWarwickshire

# Citizens Advice South Warwickshire



**South  
Warwickshire**

25 Meer Street,  
Stratford Upon Avon  
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Leamington Spa  
CV32 4LY

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Financial Conduct Authority registration: 617786

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

Adviceline: 0300 330 1183

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