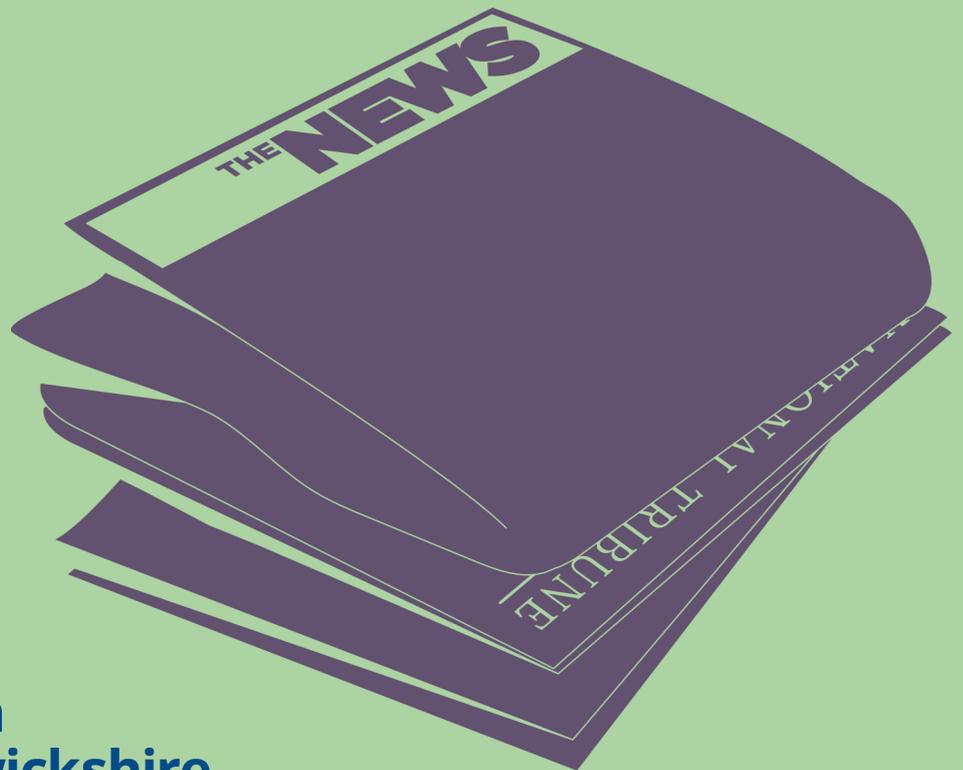


# Stronger together for our communities

Annual Report  
2016-2017



**citizens  
advice**

**South  
Warwickshire**

# Stronger together

# Yvonne Hunter



## Chair of Trustees

Introducing the annual report is a wonderful way to reflect on a remarkable year for Citizens Advice South Warwickshire. It was the year when Stratford upon Avon and Warwick District services merged together. We believe the two services are stronger together and the new organisation will continue to provide a quality service to those who live in South Warwickshire.

We are a charity and not publicly funded, so we have to compete for the limited funds available. I hope that within this report you will find the evidence to prove that we really do deliver value for money. From helping our clients to maximise their income to making savings to health and social care services, our services make a real impact.

We are particularly grateful to our major funders including Warwickshire County Council, Warwick District Council, Stratford-on-Avon District Council, Stratford Town Trust, Royal Leamington Spa Town Council and the National Lottery. Your funding underpins our services.

I would like to acknowledge the commitment and dedication shown by our staff, volunteers and Trustees. Without these efforts we could not offer and maintain the level of service that we currently provide.

My special thanks go to Aidan Knox, the first CEO of our new organisation. It has been an incredibly busy year for Aidan, managing the two bureaux and setting up a new management structure.

During the merger, we have benefited hugely from the help of our Trustees, all of whom give their time on a voluntary basis. Heartfelt thanks go to Stratford CAB's Honorary President Joyce Taylor who retired in March 2017. Joyce has been an outstanding advocate for Citizens Advice for many years and we are all grateful for her service.

This report outlines the type of advice services we offer, as well as our research and campaigns work which helps improve and change policies and practices. I hope you find it interesting to see the variety of services we offer and how our work can make such a difference to people's lives.

I am very proud to be the first Chair of Trustees for Citizens Advice South Warwickshire. I see first hand what an amazing service is delivered by a professional and dedicated team. So I would like to end by offering my sincere thanks for all involved in Citizens Advice South Warwickshire for a remarkable first year.

Yvonne Hunter

A handwritten signature in black ink that reads "Yvonne Hunter".

# Stratford District

## Advice in numbers 2016-17



**20,121**

advice issues  
addressed



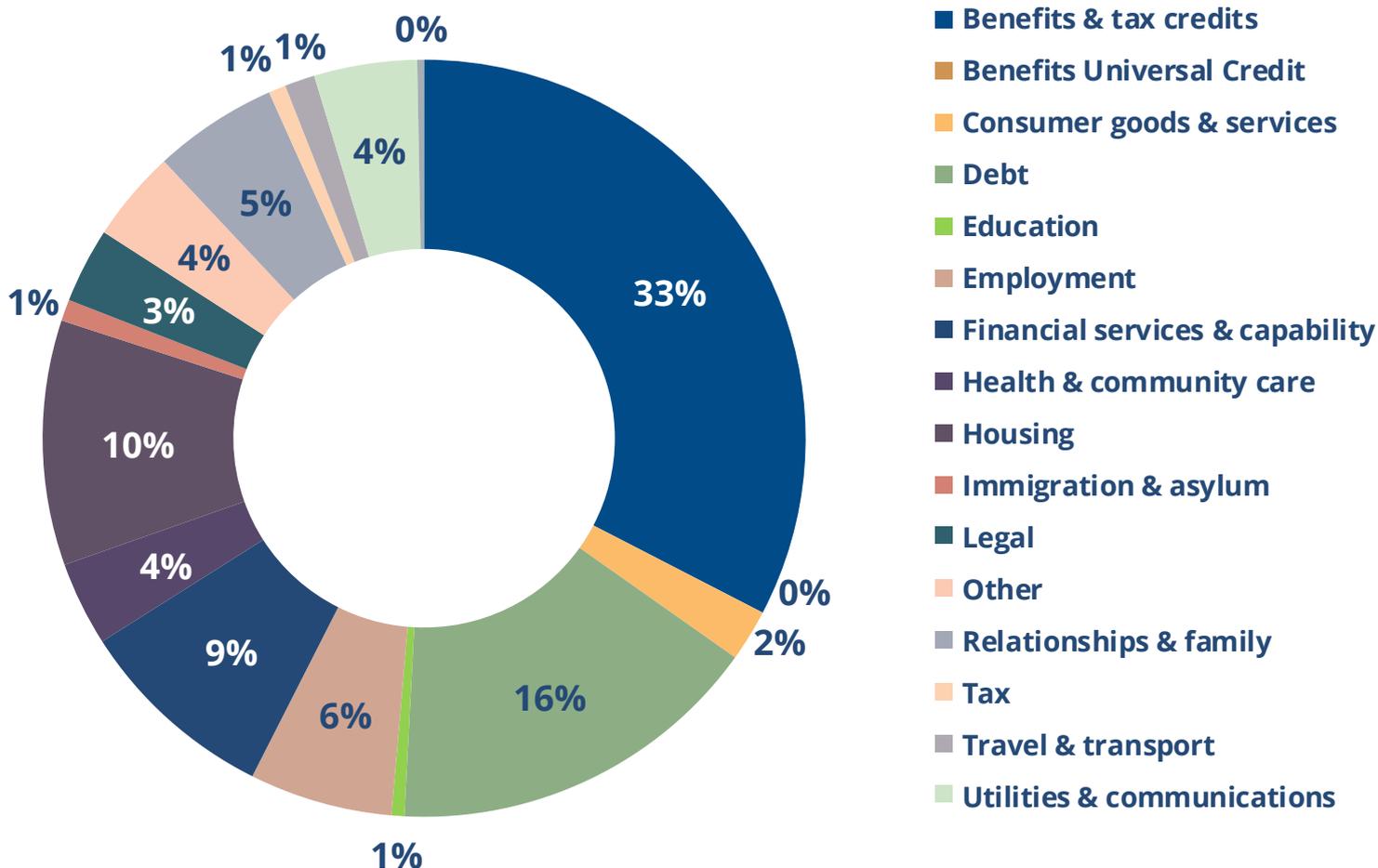
**4,931**

enquiries from

**4,099**

clients

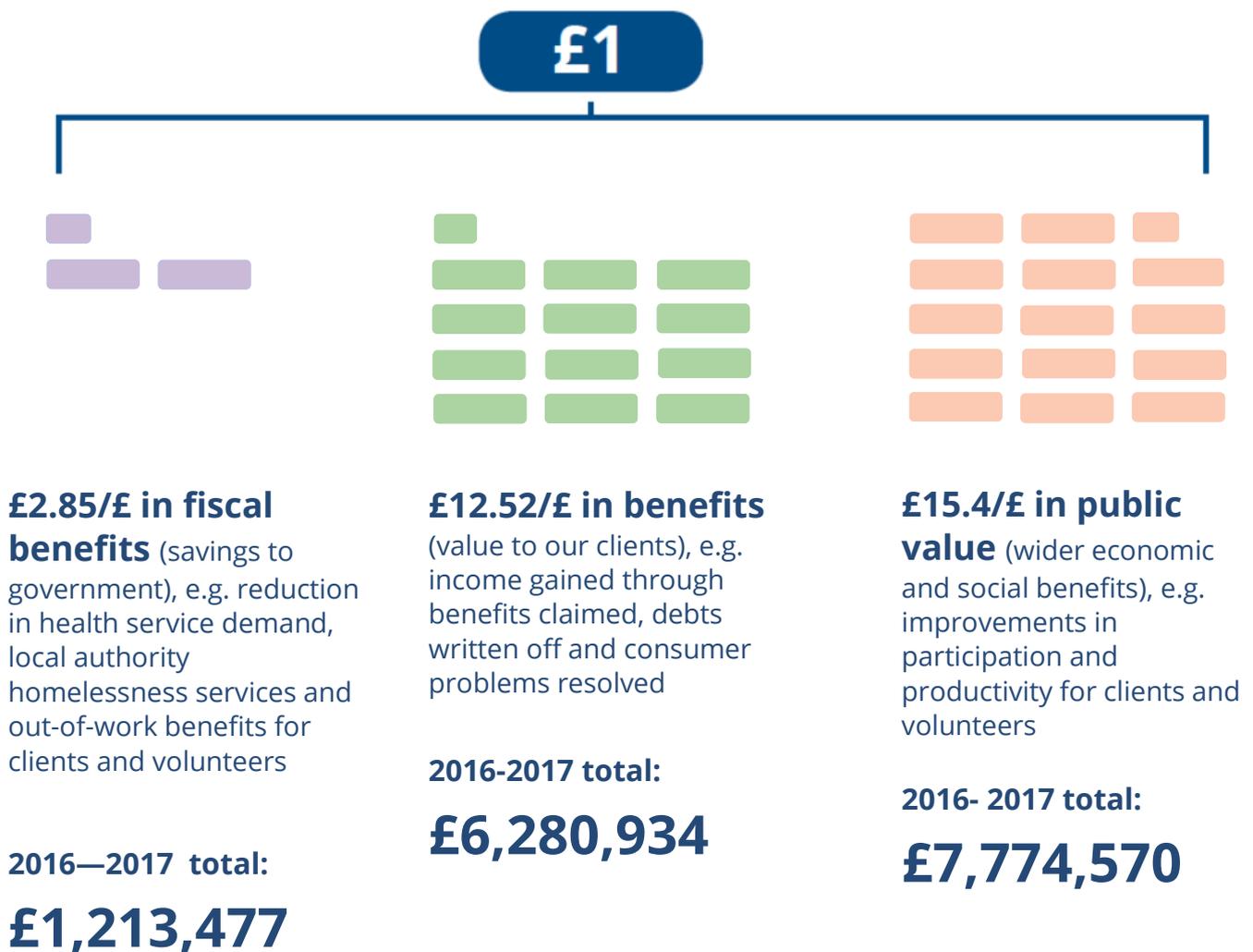
## Advice issues we worked on:



# Impact of the service in Stratford District

## Our value to society in 2016-17

For every £1 invested in Citizens Advice South Warwickshire (Stratford District) we've turned it into:



*“Excellent service, thank you very much , this has made a massive difference to my mental health.”*

*“Thank you very much for your great assistance, advice and considerable support today. It has been such an informative visit. We now understand what steps to take in order to resolve our dispute with HMRC”*

# Warwick District

## Advice in numbers

2016-17



**14,214**

advice issues addressed



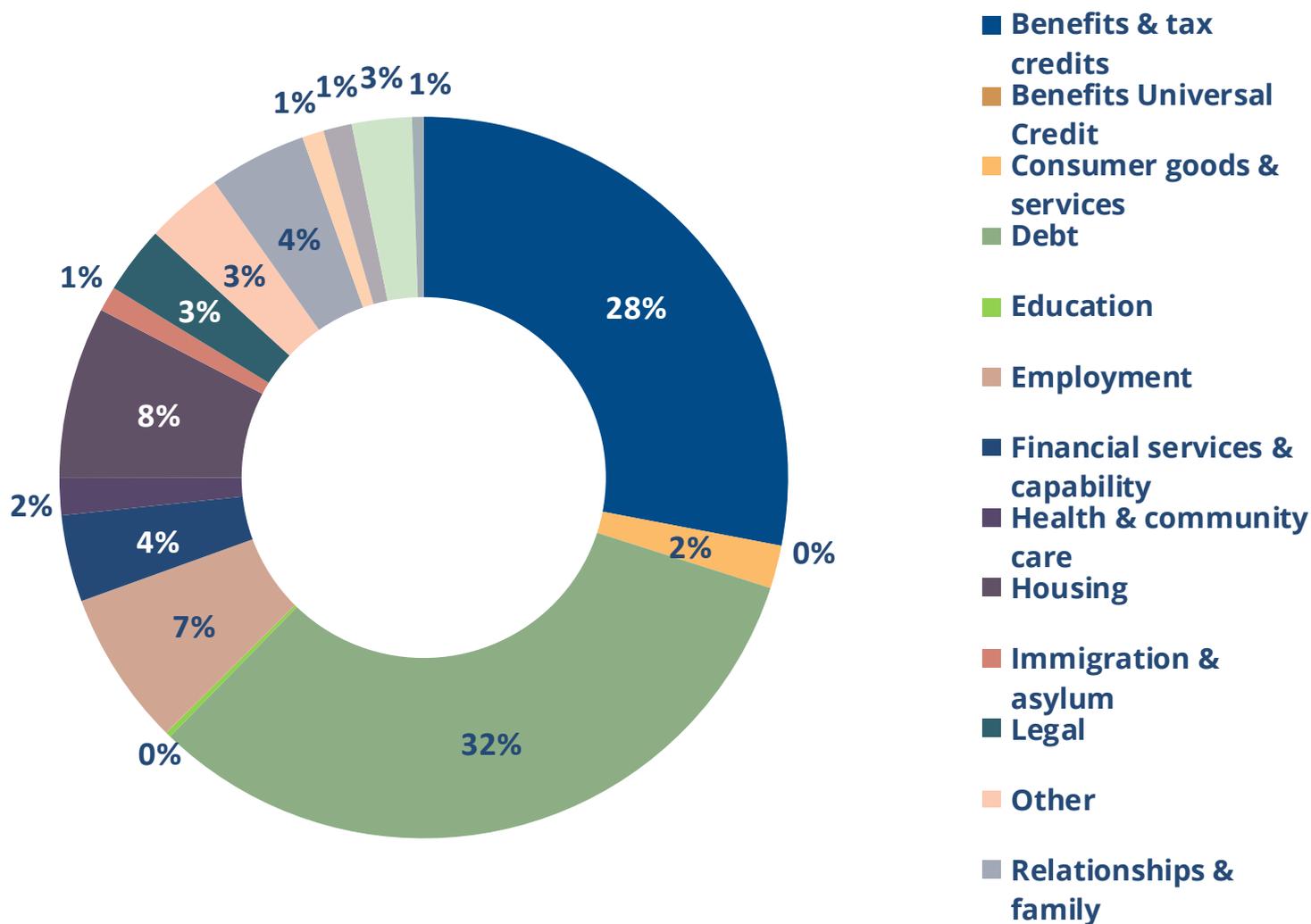
**4,328**

enquiries from

**3,541**

clients

## Advice issues we worked on:



# Impact of the service in Warwick District

## Our value to society in 2016-17

For every £1 invested in Citizens Advice South Warwickshire (Warwick District), we've turned it into:



**£2.64/£ In fiscal benefits** (savings to government), e.g. reduction in health service demand, local authority homelessness services and out-of-work benefits for clients and volunteers

**2016-2017 total:**  
**£1,041,742**

**£12.50/£ in benefits to individuals** (value to our clients), e.g. income gained through benefits claimed, debts written off and consumer problems resolved

**2016-2017 total:**  
**£5,484,187**

**£14.98/£ in public value** (wider economic and social benefits), e.g. improvements in participation and productivity for clients and volunteers

**2016-2017 total:**  
**£6,574,155**

We prevent detriment occurring or escalating and help maintain or improve the health and wellbeing of both our clients and our volunteers.

These figures are worked out using a cost benefit tool, which was developed with and approved by HM Treasury economists and has been adopted by National Citizens Advice, combined with real client information from our case recording system Petra.

# What our clients say:

*"My adviser was fantastic, made me feel at ease."*

*"It is so comforting to have somewhere to get some advice that you don't have to be scared you won't be able to afford, and help resolve your problems, thank you."*

*"You have handled my problem with professionalism and skill. I cannot praise your sensitivity and understanding enough. The ability to access information is amazing."*



**100%** of our clients say they would recommend us



**100%** reported satisfaction with the overall service they received

## Our Clients

Our work makes a difference for those most in need. Local Citizens Advice clients are almost five times as likely to live on a low income than an average member of the England and Wales population.

43% of our clients reported long-term health problems or disabilities in Warwick District and 41% in Stratford Upon Avon District, compared with 21% of the England and Wales

### Stratford District:

- 57% of clients were female, 43% male
- 95% of clients were white (84% White British), 1.5% Asian or Asian British, 1% Black or Black British, 1% mixed.
- Our clients were aged between 15 and 95, the biggest age category being 50-54
- 50% of working-age clients were employed (74% EW pop)
- 26% of our clients struggled with mental health issues
- 84 people were saved from becoming homeless.

### Warwick District

- 43% of clients were male, 57% were female
- 87% of clients were white (75% White British), 7% Asian or Asian British, 2% Black or Black British, 1% mixed.
- Our clients were aged between 15 and 95, the biggest age category being 50-54
- 24% of our clients struggled with mental health



# Project Focus



**Name:**  
**Chet Naik**

**Project:** Break-through Programme

**Role:** Money Mentor

**Office base:** Warwick District

**Who the Project is for:** Unem-

ployed and economically inactive clients wanting to breakthrough financial barriers in their lives and find education, training or employment.

**In a nutshell, how would you describe the project?** One to one mentoring to help people who are looking to remove financial and other barriers in order to break through into job searching and/or training and improving their lives so they can better contribute to and play a more active role in the society they live in.

**What are the highlights of your job?** Being able to look at a client's problem and give them the support and focus required at a time and place of their choosing, so I am able to coach, advise, guide and give them information to improve their situation. On this project I can dedicate more time and I am able to follow through and investigate clients' issues thoroughly and can be more patient without too much time constraint. I can then impart information or refer to help clients help themselves.

**What are the biggest challenges of your job?** Clients face all sorts of issues from mental health to benefits and housing problems. Plus, as some have lack of training and experience or sometimes no formal education, it's hard for them to manage day

to day financial situations without help and advice. Also dropout rate or not attending appointments is a big frustration, so motivating clients to stay engaged is a challenge.

**Have any cases stood out for you?** Several, from wrongly administered benefits claims meaning several thousand pounds owed that I helped to recover for a client, one client wanting to train as a pilot and getting a job in the airline industry. I also worked with a suicidal client, now in recovery and in a better place and living independently. I have helped lots of clients with financial improvement and increased household income.

**Have you noticed any trends in the difficulties faced by clients over the past year?** More poverty, more debt, homelessness and issues with Universal Credit, rejection of ESA and PIP claims. Mental health issues remain a persistent theme.

**What's an average day at work for you?** Lots of admin, writing, reporting and filling in forms! But on the plus side helping clients with money saving advice, income maximisation, confidence building, being a sounding board, listening and coaching. Helping with benefits claims, training opportunities and job searching.

**What makes you proud to work for CA South Warwickshire?** Working for a non-judgemental organisation; the satisfaction of being able to support, mentor and empower clients and feeling useful, seeing clients progress from hopeless situations, where they feel they have nowhere else to turn.

**Generously supported by**



# Kelly's story

## **Kelly was a client who accessed 'Reach Out and Help'.**

I first contacted Citizens Advice in November 2015, on recommendation from my health visitor. At the time we lived in emergency, temporary accommodation with four children, on a police referral.

We had nothing!

My first contact with our caseworker Marilyn was at the Children's Centre where she made a list of the various things we needed sourcing and gave me some tips, regarding my son's skin, from her own experience. Two days later Marilyn arrived at our property to read the gas meter to ensure we weren't paying someone else's debt.

**“we lived in emergency temporary accommodation with 4 children, on a police referral. We had nothing! “**

Then Marilyn began turning up every few days with various things she had collected from her own friends and family including clothes, toys, books and bedding. At this time her support and advice was invaluable. Social Services stepped in and weren't extra helpful, although they did source a charity to buy storage products for us. Then began the issue of the damp within our property. Marilyn provided us with a camera to photograph the evidence and supported our battle with the landlords.

After four months we were offered a permanent property so with the funding Marilyn had sourced we went and bought a washing machine. The first property fell through and we were back to square one. In July 2016 we finally moved into our new home and Marilyn went above and beyond to ensure we had the facilities to live a normal life. By this point I was pregnant with our fifth child and we received funding for a cooker, a new mattress and for carpets (which we've never had). Meanwhile other members of CAB staff donated various things to make us comfortable.

Over both Christmases we have received Tesco vouchers which have made the biggest difference for our children. We still receive immense support and Marilyn is always the first person we call for advice or to share in any joyous occasion.

I recommend CAB to anyone who needs advice or information.





# Project Focus



**Name:**  
Eve England

**Project:**  
Reach Out And Help

**Role:**  
Outreach Caseworker

**Office base:**  
Stratford District

**Who the Project is for:**  
vulnerable individuals experiencing crisis, who require home visits in Stratford, Alcester and surrounding villages.

**Can you tell us what your job title is and what you do?**  
I am an Outreach Caseworker and I advise people with any issues by home visiting those who cannot get in to the bureau. I have a network of contacts and am able to signpost in order to provide further appropriate support.

**Generously supported by**



***What are the highlights of your job?***

The highlights are having wonderful colleagues and meeting the most amazing clients who allow me to enter into their lives to help them, regardless of how awful that life might be at the time.

***What are the biggest challenges of your job?***

The endless demand on time, energy and emotion. Also writing up case notes!

***Have any cases stood out for you?***

My client with dementia who has no support from family or friends. A good example of how multiple agencies can work well, and not so well, together. This case highlighted how much we all care about our clients, but also how many gaps there are in the system.

***Have you noticed any trends in the difficulties faced by clients over the past year?***

Yes. The difficulties are more numerous and complicated.

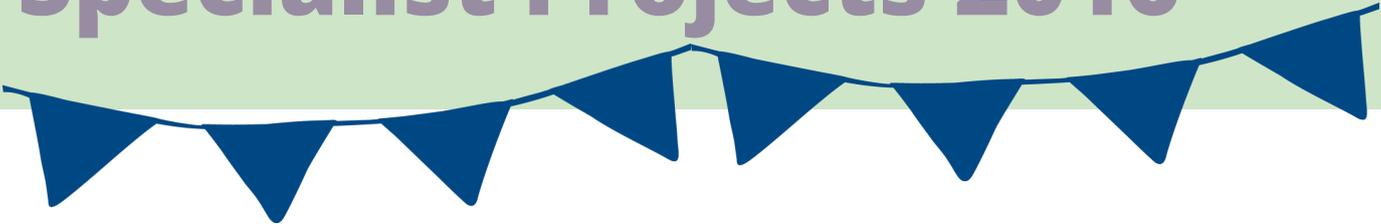
***What's an average day at work for you?***

I am usually in the office, out home visiting clients or at meetings and events with partner agencies. Every day is different and I have flexibility in managing my own diary.

***What makes you proud to work for CA South Warwickshire?***

The amazing team work and camaraderie, the wealth of knowledge and above all the compassion and empathy shown by all my colleagues towards our clients.

# Specialist Projects 2016—



**In addition to general walk-in services, we run Specialist Projects** where clients will get support with their advice needs. Our project staff can work with them to untangle complex issues and help them move on with their lives. These range from helping people with their employment goals to help through a crisis from our Reach Out and Help teams. We take referrals for these specialised services from many of our partner organisations. Below is a brief outline of what they do:

## **Macmillan Welfare Benefits Service**

Our Macmillan Team provided information, advice and support to people affected by cancer across South Warwickshire. They worked closely with staff at Warwick Hospital's Cancer Unit, Macmillan Nurses and other health professionals to ease the financial worries that are often caused by loss of income and additional care and transport costs.

## **Specialist Debt Advice**

The staff and volunteers working under our Money Advice Service funded specialist debt advice project help clients maximise their income, set up a realistic budget, understand which bills to prioritise and explain the pros and cons of different debt management options.

In 16/17 the Debt team were able to arrange for  
**£595,286 of debt written off for vulnerable clients.**

## **Money Saving Advice**

Our Financial Capability Team, otherwise known as Money Saving Advisers, help clients with money management skills such as budgeting, finding the best deals and borrowing wisely and help clients get access to utility grants and discounts to help them reduce their bills.

## **Warwick Advice**

During this year our service increased its ability to reach out to the most vulnerable in Warwick District communities This enabled us to provide home visits and allow those living in Sydenham, Brunswick and Lillington areas with accessibility issues to use our service.

Warwick Advice achieved an impressive **£353,435 annualized income gain over 108 clients.**

**76% of the clients visited at home** reported having a **disability or long term health condition.**

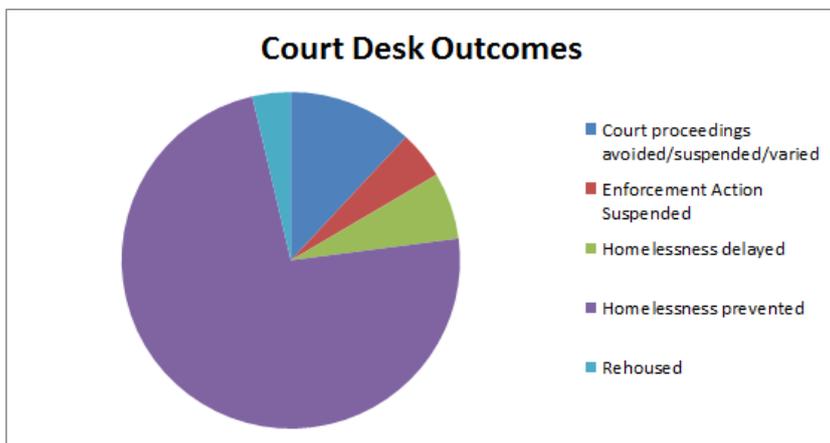
## Reach out and Help—Help Through Crisis

The team of specialist advisers work with people experiencing a very wide range of complex issues in the most rural areas of Stratford District, as well as in Stratford Town. They often support clients with mental health problems or disabilities and all clients of this project are experiencing crisis—this may be finance or housing related, or connected to a sudden need for health care, advocacy or other statutory services.

### Court Desk

Funding from Stratford on Avon District Council supports the Court Desk service, available to all residents, whether owner occupiers or in rented accommodation. We alleviate homelessness by: representing clients in court during possession hearings; running pre-court surgeries for tenants every other week; supporting access to other specialist services to tackle other issues clients face; supporting clients to negotiate sustainable mortgage or rent repayment plans with landlords and lenders; helping to maximise people's incomes by facilitating access to welfare benefits and grants; providing financial capability support to improve people's budget management skills.

110 hearings, with **80 cases of homelessness prevented**, as well as 198



further positive outcomes for clients.

**This is estimated to have saved Stratford District £643,500.**

### Breakthrough

Building Better Opportunities multi-agency Big Lottery Fund/ESIF Funded programme 'Breakthrough'. Our team of Money Mentors work with individuals who need some extra support and advice to overcome their barriers to entering employment, education or training. These can be practical barriers, such as financial capability, or more personal barriers such as a need for confidence building. We work with a range of partner organisations on this project to offer the clients opportunities to increase their skills and move towards their goals.

### Earn It Don't Burn It

Working with We Are Digital, this project focuses on the small changes an individual can make to their habits or ways of using their money in order to get the most from it. We are able to reach people in community spaces, at their homes or in our offices and work with them to find ways of making their money go further using a range of tools and online programmes.

## Making Every Contact Count

A 'signs and triggers' training course to complement an existing online 'Frontline Workers' toolkit. The aim of the training is to enable frontline workers to be able to identify wider issues affecting their clients/customers. For instance, a cold damp home may indicate problems with heating or income levels; recognise the 'triggers' that can alert them to a need for advice e.g. a stack of unopened bills may indicate someone in debt; identify where to find signposting information that is relevant and up to date; signpost people effectively, taking client limitations into account.

## Healthy Homes

Funded by British Gas is a partnership between Citizens Advice South Warwickshire, Prime GP and Act on Energy. Health Workers based at four GP surgeries refer patients to our advisers where the patient has advice needs which may be exacerbating their physical or mental health issues; for example: debt, low income, an inability to heat their home properly, damp, disrepair or a need for disability adaptations. We then refer to Act on Energy for access to energy-saving measures such as insulation or a new boiler.

## Energy Best Deal Extra

Energy Best Deal Extra sessions aim to tackle fuel poverty by helping people reduce energy costs by switching tariff, payment method or supplier. Typical savings made by people who had not considered changing supplier or tariff for some time were between £200 and £500 a year.

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## Outreach

Our outreach services complement our general advice services in Stratford and Leamington towns by allowing members of the community easy access to specialist advice. We have been delivering Outreach in Warwick and Stratford Districts for many years, during which time we have built strong links with local parishes and services within them. The outreach work is delivered by a team of staff and volunteers in a variety of locations, from council offices to community centres and clients are able to make appointments either by phone to our central offices or via the outreach location.

### Stratford District Outreach

Shipston: Monday

Southam: Monday

Alcester: Tuesday

Studley: 2nd/4th Tuesdays of the month

Wellesbourne: Wednesday

Bidford: 3rd Friday of the month

### Warwick District Outreach

SYDNI Centre: Mondays

Shire Hall: Wednesdays

Brunswick Hub: Wednesdays

Kenilworth: Thursdays

Packmores: Wednesdays

The Chain: Wednesdays

# Eric and Betty

Eric and Betty are a couple in their 80s. Betty has terminal cancer, and also cares for Eric who has dementia. They were brought in to the outreach by family and friends who were concerned that Betty was struggling to manage the finances, as Eric had previously dealt with household budget matters. Betty was worried that she could not afford all the bills.

Over the course of many months, and with several appointments, our outreach worker helped both Eric and Betty to apply for Attendance Allowance (AA). Both were awarded a higher rate of AA.

**Betty has terminal cancer, and also cares for Eric who has dementia.**

They were then helped to apply for carer's allowance, which although it could not be paid as Betty is in receipt of a state pension, meant that they were entitled to carer's premium as well as severe disability addition in calculation of pension credit. Our outreach worker advised them that these premiums would make them eligible for pension credit.

They were helped to apply for pension credit, and were awarded around £20 per week in pension credit guarantee. This in turn meant they were then eligible for full council tax reduction, saving them around £1,500 per year.

Following our help, their household income has been increased by a total of £11,000.

We have also helped them apply for a Blue Badge, and have referred them for support from the local authority's independent living officer, who it is hoped will be able to provide some technology to allow them to live safely in their home, alerting family in case of emergency.



# Volunteering with us

What makes you proud to volunteer for CASW?

*"The fact that we make a difference to people's lives."*

*"Being able to help people who are in a less fortunate position than myself."*



What does volunteering for CASW mean to you?

*"A feeling that I am giving something worthwhile back to the community."*

*"It means working with a fantastic team, without whose patience and kindness I would be completely lost!"*

Our dedicated volunteers form the backbone of our service. They work hard on behalf of clients and the service and we are very grateful to them.

**We are always on the look out for volunteers; from advisers to administration assistants, every bit helps. We have wide range of posts with varying levels of responsibility to suit different skill sets.**

If you are interested in volunteering with us, please get in touch.

**Volunteer Recruiters:**

Warwick

Tim Burden

Email: [tim.burden@casouthwarwickshire.org.uk](mailto:tim.burden@casouthwarwickshire.org.uk) Phone: 01926 457928.

Stratford Upon Avon

Maria Veitch

Email: [maria.veitch@casouthwarwickshire.org.uk](mailto:maria.veitch@casouthwarwickshire.org.uk) Phone: 01789 200130



# Volunteer Focus



Name:

Evan (Will)  
Williamson

Role:

General Adviser

***What motivates you to volunteer your time at Citizens Advice?***

The feeling that I am doing something worthwhile and providing a valuable and professional service to the community.

***What's your favourite thing about volunteering?***

That I am not committed to do this, I do it because I want to and because I enjoy it.

***What are the biggest challenges of volunteering?***

Maintaining the level of expertise and keeping up with the hours I promised to do.

***What skills have you gained through volunteering here?***

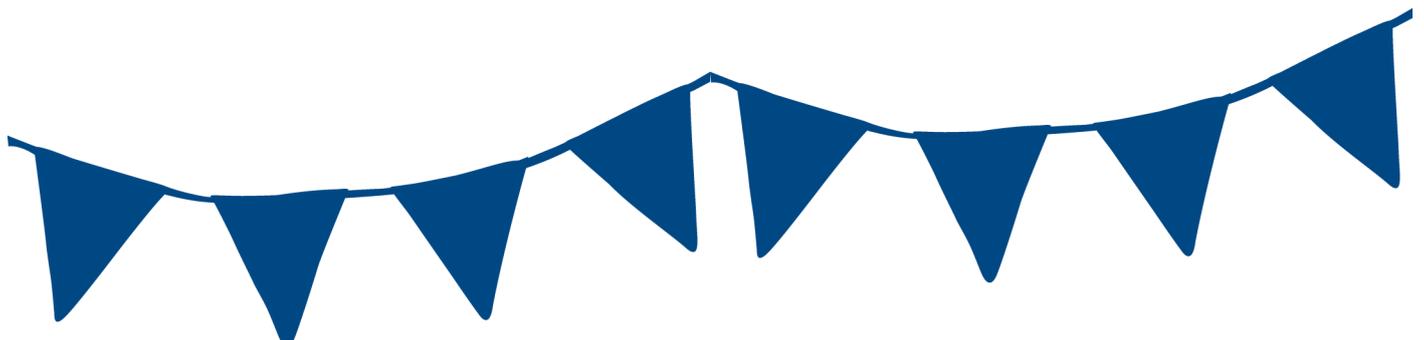
Improved listening skills and obviously my knowledge of the many and varied problems within the community and honing the skill which we employ to help our clients with their problems.

***What was your background prior to volunteering here?***

35 years in the Royal Navy, 6 years in the defence industry in QA management, 10 years in France and nearly 7 years as a case worker for SSAFA.

***What is an average day volunteering here?***

Seeing the clients, researching the sources of information to advise clients and having a good banter with my friends and colleagues in the office.



# Research and campaigns

## Housing Related Support

2016-2017 saw two major campaigns, both of which will continue into the new financial year. One was as a result of cuts to “Supporting People” funding, also known as housing related support, by the County Council. As a result of this housing associations stopped receiving funding for lifeline alarms in sheltered housing. For Orbit sheltered housing these costs were passed on to the residents, who were very concerned about this sudden increase in living costs. We held meetings with affected clients, in addition to providing advice on how to maximize their incomes so that clients would be able to afford the costs. CA South Warwickshire lobbied local authorities and housing associations to find potential solutions.

## Transport

A second campaign topic we focused on was public transport accessibility. At CASW we find that many clients struggle to get into CA South Warwickshire offices because of lack or the cost of public transport. This was especially challenging. We researched these issues and campaigned for improvements. We carried out interviews and worked with our service users to voice their concerns to the local government in a local transport consultation. Moreover, we shared our findings with the larger ‘Rural Issues Group’ made up of a group of rural Citizens Advice, with whom we are continuing to campaign for accessible transport.

## Foodbanks and Personal Independence Payment

We have also carried out research into the use of foodbanks, in which we see an increase in use year on year and have started to research issues with unfair PIP (Personal Independence Payment) assessments. This last one we also raised with Stratford MP Nadhim Zahawi.

In addition we are also researching our clients’ experiences using our service and other local services, so that we can provide an even better service and share our lessons learnt with partners and funders.

This year we carried out:

- *2 focus groups (17 participants)*
- *7 interviews*
- *Submitted 3 consultation responses with or on behalf of clients*



# Aidan Knox

## Chief Executive Officer of CASW

### How are you finding your new role as CEO ?

Firstly, I have to say what a busy time it has been. The merging of the two services has been a big achievement. We are literally twice as big as the two district services. So one of my first responsibilities has been to put together a new management team to support the new CASW. I'm delighted we now have this team in place. In these difficult times when we see a growing need to help our clients but great pressure on our funders, we need to keep a clear focus on doing our job well. The four new members of the team are Tim Fenton our Finance Manager; Beth Nicholson who is our Marketing and Development Manager; Jessica Tunley who is the Partnerships and Inclusion Manager and last but not least Jenny Harding who is our Advice Services Manager.



### What are the highlights of your job ?

It's good to stop and think about the highlights because you can get very caught up in the day to day business. For me one of the most satisfying parts of the job is getting our projects up and running. Working with partners and colleagues we can identify an idea for a special project. We can then train staff to deliver and see them excel and often exceed the targets and outcomes we expect. One of the major benefits of our way of working is that we can be flexible and adapt to the changing needs of our clients in South Warwickshire - helping to solve their problems in new ways. Another highlight is that I am surrounded by people who put their clients first and show fantastic dedication and commitment to helping people resolve their problems. I feel privileged to be part of this.

### What's an average day at work for you?

There are very few "average" days. I have to attend a lot of meetings both internal and external but this is often valuable as you get to understand the wider context in which we operate. Having a good understanding of the needs of our partner organisation is crucial. We are a very popular services and I have to respond to the many emails I get every day from clients, Citizens Advice, caseworkers, managers, trustees and others. One of the priorities for the new management team is to have a single information system, so that we can all understand, plan and help develop CASW.

### How do you think the organisation has changed since the merger ?

I am impressed that the culture is "get on with the job" and put our clients first. We held a development day in June with 97 staff and volunteers from across CASW. We are getting to know each other and undertaking more joint working. The joint projects such as the Orbit funded "Earn It ,Don't Burn It" is a good example as well as our Research and Campaigns work have benefited from the expertise and experience from both sites. Our combined efforts enable us to have a greater influence. So overall, the merger has been a positive development. We said at the start that we hoped clients would not notice a huge change in the services they receive, and I think that has been the case.

### Aidan Knox

A handwritten signature in black ink, appearing to be 'A. Knox'.

# With thanks to our funders

Citizens Advice South Warwickshire is an independent charitable organisation. We rely on external funding and donations to maintain, develop and deliver our services free of charge to our local community. We would like to thank all of our funders for their support of our work in 2016/17, enabling us to keep our doors open and our specialist staff supporting those in need. Some of our key funders are cited in this document. Further details of our funding can be found in our with our Financial Statements 2016/17 which can be found on our website or the Charity Commission.

Please consider giving a one-off or on-going donation with Gift Aid contribution to Citizens Advice South Warwickshire. Visit the website at [www.casouthwarwickshire.org.uk](http://www.casouthwarwickshire.org.uk) for more information on how to donate.

Pictured below: Staff and Volunteers at CASW Development Day 2017



# Our aims and principles

- We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives
- We offer **free, independent, confidential and impartial advice to everyone** on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

## Citizens Advice South Warwickshire

25 Meer Street,  
Stratford Upon Avon  
CV37 6QB

Monday: 10—3

Tuesday: 10—3

Wednesday: 10—3

Thursday: Special appointments

Friday: 10—3

10 Hamilton Terrace  
Leamington Spa  
CV32 4LY

Monday: 10—3.30

Tuesday: Special appointments

Wednesday: 10—2

Thursday: 10—2

Friday: 10—2

**citizens  
advice**

**South  
Warwickshire**

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

**Adviceline: 0300 330 1183**

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

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