

**You provided me with help and  
assistance when there was  
no other place to go  
Thank you**

**citizens  
advice**

**West  
Berkshire**

**Annual Report 2015/16**

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## Chair's Report 2015/16



Seona Myerscough  
Chair

This is my second report as Chair of Citizens Advice West Berkshire. I reviewed my report from last year and the tone was upbeat but recognised that there would be challenges.

I remain positive for the future of our organisation, but I can say that the challenges that we thought might happen have come to pass.

The first and biggest challenge was the reduction in our core grant from West Berkshire Council. It is not appropriate in this short report to give the full details, but the extent of the reduction in this financial year came as a shock. However, I was amazed at the goodwill we have in the local community and the level of support that was offered to us. Also, everyone at Citizens Advice West Berkshire - the staff, volunteers and the Board - all jumped into action. The end result is that although we have a cut in funding we have received transition funding from West Berkshire Council and from Greenham Common Trust. Can I specifically thank Andy Day and Chris Boulton for their understanding and assistance.

Due to the cut in funding, it is with regret that we will have to close the Newbury office to initial enquiries and generalist appointments on a Thursday, but we are committed to keeping this under review.

I said last year that we had to expand our horizons and work in partnership to find new income streams. We are now charged with this task in a much more time-conscious way and have created a three year business plan that should see us meet the financial shortfall or make significant inroads so that we can continue our service in to the future. However, I do flag up that this might mean us going in new directions.

I would also like to take this opportunity to thank Matthew Hensby for all his dedicated service to the Board of Trustees - he has retired this year. I would like to welcome Corinne Rust and our new West Berkshire Council nominated Trustee, Marigold Jaques to the Board.

Finally, my greatest thanks goes to Jan Rothwell and Sue Mackie and their team of staff and volunteers who make this all possible.

# Management Report 2015/16

Our underlying ethos at Citizens Advice West Berkshire has always been to do the very best that we can for our clients; accepting innovation and change as a way to improve our services. 2015/16 has been a year when we have made some small but significant developments in our services and the way that we operate – as a foretaste of the wider scale changes that our funding challenges from March 2016 will bring.

We have started a new process of continuous review of the quality of the advice that we give – this means that, more than ever, clients can be assured that our analysis of their options for action and the advice that we give them is correct.

We started offering two new services this year: pensions guidance for the over 50's and tailored support for claimants of Universal Credit, who the Jobcentre Plus identifies as needing additional help. We have also been developing our consumer education work - highlighted on the Research and Campaigns pages.

In addition to consumer education, we have continued to offer clients help to develop their budgeting and money management skills. We will be building up this offering over the coming year, expanding the range of topics covered and the reach of the service.

We made two infrastructure changes to help our clients – firstly by moving to an 0300 number for our advice line, thereby reducing the cost to the client (which we were able to do thanks to funding from the Englefield Trust). Secondly we went live with a new West Berkshire website that is designed to give the client easier access to information that they need from us.

During 2015/16, in line with the rebranding of the whole Citizens Advice service, we have changed our operating name to Citizens Advice West Berkshire.

All that we do is only possible thanks to the hard work and dedication of our staff and volunteers, thank you all.

**[citizensadvicewestberkshire.org.uk](http://citizensadvicewestberkshire.org.uk)**



**Jan Rothwell**  
Chief Executive



**Sue Mackie**  
Chief Ops Director

# Our People as at 31.3.2016

## Our Volunteers

Barbara Huff  
Becky Macfarlane  
Caroline Jungels  
Carolyn Sheircliff  
Chris Armitage  
Chris Morris  
Christine Boston  
Danielle Bryan  
Dave Rutherford  
Diana Hunt  
Duncan Kemp  
Elizabeth O'Keefe  
Eva Catlow  
Frank Ellis  
Geoff Tooke  
Gill Vaughan

Hannah Ferris  
Ian Whiting  
Jane Roberts  
Jo Baker  
Judith Turner  
Keith Watson  
Linda Jameson  
Linda Madden  
Margaret Blaine  
Mark Benians  
Mary Bayly  
Mary Leslie-Smith  
Megan Rishton  
Mike Beale  
Natasza Hickmore  
Nick Tibbetts

Nicola Buchanan-Dunlop  
Nigel Bravery  
Nina Hopkinson  
Pam Freeman  
Pat Croysdill  
Robert Antipoff  
Robert Pilsworth  
Robin London  
Sarah Morgan  
Siri Rokison  
Susan Capner  
Tigist Kebede  
Tracie Iglesias  
Vernon Lewis

## Our Staff

Sue Mackie  
Jan Rothwell  
Chris Stead  
Diana Wortelhock  
Fiona Williams  
Gillian Harris  
Isabel Esperanca  
Jacqui Thaw  
Judy Kelley  
Julie Harmer  
Lynn Collie  
Rosemary Freeman  
Rosemary Morris  
Tricia Jones  
Victoria Rifaat

## Our Trustees

Arj Arul  
Corinne Rust  
Jo Day  
Mark Thomas  
Marigold Jaques  
Phil Cowhig  
Pierre Hutchison  
Robert Carter-Shaw  
Seona Myerscough



# Money Advice Service Report 2015/16



The Money Advice Team has improved the way they work by training our volunteer advisers to undertake more casework, supported by the specialist team. This means that they are now able to help more clients with money problems.

During 2015/16 we helped clients to be free of over £298,000 of debt. We did this by rescheduling repayments, helping them to have debts written off and making applications to charity payments amongst other actions.

As part of the money advice process we look at client's income and help them to apply for the relevant welfare benefits where appropriate. As a matter of course we give the clients help to be better able to manage their money.

- ◆ **Mrs A had serious mental health problems and was at the point of being evicted. With extensive support from us she applied for all the appropriate benefits and made arrangements to repay her rent arrears. Her eviction was averted and she is now able to budget to keep up with payments. Mrs A told us:**

*"I am very grateful for this helpful service.*

*There have been times where I haven't known what to do or how to cope and the Citizens Advice service has been more or less a saving grace and helped me gradually work through my bills and finances.....*

*I have felt a lot more relaxed, independent knowing that if I have any difficulties with bills or anything I don't understand with regards to officials such as Council, social security, court of law, rent or anything else I can always ask an adviser at the Citizens Advice.....*

*I feel that they are a tremendous help to many people."*

Isabel Esperanca, Money Advice Service

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# Carers Advice Service Report 2015/16

The Carers Advice Service provides advice and specialist casework that allowed our clients to claim over £277,000 in backdated lump sums and ongoing benefits over the year.

The Government is moving people from Disability Living Allowance (DLA) to Personal Independence Payments (PIP). It is more difficult to meet the criteria for both the care and mobility elements of PIP than DLA and so many people are being told that they will lose their benefit. These decisions can have a significant effect on both the client, in terms of money and their access to a motability vehicle, or mobility scooter. Their carer (if they have one) may also lose their access to Carers Allowance. Below is an example of the impact that this can have:

- ◆ **A single client with Cerebral Palsy was managing to live independently and hold down a job and had been awarded high rate DLA mobility which she used to pay for a motability vehicle to get her to work. The DLA also gave the client the disability worker element for her Working Tax Credit (WTC), which allowed her to work less than 30 hours a week (which was all she could manage because of her disability).**

**On migration to PIP the client was told that she was no longer eligible for a motability vehicle or WTC. Both the client's work and independence were under threat. A successful appeal with the help of the Carers Team saw the client awarded the enhanced rate of PIP mobility, entitling her to a motability vehicle again and allowing her to continue working and reclaim WTC.**



A grateful client shows their appreciation to Diana



Julie Harmer, Carers Advice Service

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# Outreach Report 2015/16

This year we expanded our outreach service and now offer appointments in the Burdwood Surgery in Thatcham. These appointments have proved very popular with the residents of Thatcham.

We also continue to offer appointments in Chieveley, Hungerford, Kintbury, Pangbourne, Lambourn, Pangbourne, Woolton Hill and now both surgeries in Thatcham. We back up our outreach service with a full telephone services, meaning clients with travel and mobility problems are not disadvantaged, and can access the full range of our services.

- ◆ **One of our outreach advisers informed a client of his entitlement to a reduction in his liability for Council Tax resulting in a refund of about £1,000**
- ◆ **Another outreach adviser supported a client who had run up debts of over £40,000 due to an ongoing mental health condition. We managed to get £29,000 of the debts written off giving the client much needed peace of mind**



We want to attract further funding and expand our service into other hard to reach areas of West Berkshire.

Fiona Williams, Outreach

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# Training Report 2015/16

This year we delivered our first 'speed dating' style team training. We invited representatives from Samaritans, Restorative Justice, Pension Wise, Witness Service, Sovereign Housing Association, Age UK Berkshire and Volunteer Centre West Berkshire to set up stands in our offices and promote the work they do to our volunteers, staff and trustees to encourage partnership working. The event attracted very positive feedback.

Throughout the rest of the year we also had speakers from West Berkshire Council - Adult Social Care (Care Act) and Trading Standards (changes to Consumer Rights October 2015) and Healthwatch.

During the autumn of 2015 our trainee advisers Eva, Jane, Gill, Megan and Natasza were given the go-ahead to start solo interviewing and in spring 2016 they received training to carry out initial assessments. Megan has since decided to use the skills she has learnt to become a voluntary Money Advice Caseworker.

During 2015/16 we also arranged for Citizens Advice to run two of their national courses in our offices: An Introduction to Research & Campaigns and Mental Health Communication Skills; both were well attended by our staff and volunteers.

Fiona Williams, Training

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# Research & Campaigns Report 2015/16

Research and Campaigns aim to tackle problems at their root cause. We seek different ways to publicise our campaign messages, and this year we were able to use electronic screens in GP surgeries.

## Scams Awareness



Our scams awareness work, in partnership with West Berkshire Council Trading Standards Service, remains a key priority. Our aim is to create a community of informed, confident consumers. In July we attended the launch of Scams Awareness Month at the national Trading Standards Conference.

We were one of only two Citizens Advice local offices in the UK to pilot a targeted mail drop of postcards raising awareness of potential postal scams. On 29<sup>th</sup> July, our MP, Richard Benyon, helped us highlight this issue saying:

“I am fully supportive of West Berks Citizens Advice Bureau and of this campaign. It is right we take action as postal scams become ever more sophisticated.”



[citizensadvicewestberkshire.org.uk](http://citizensadvicewestberkshire.org.uk)

## Research & Campaigns (continued)



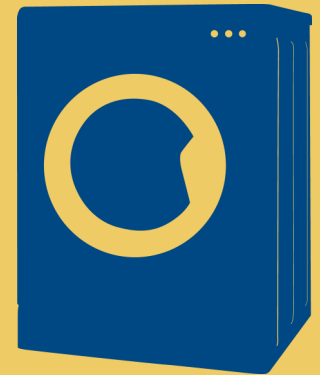
### National Consumer Week

This year's campaign was "Know your New Rights" on consumer legislation. We took our campaign into the heart of Newbury, setting up a stall in Newbury Town Hall on 21<sup>st</sup> November, interacting with people attending the charity coffee morning there and visitors at Newbury Market. As a result, local consumers said they felt more positive about their new rights.

### Household Goods

Our office successfully bid for Citizens Advice Research and Campaign funding to conduct a local research project on how people on low incomes get their essential household goods and their awareness of consumer rights. This project will involve surveys (face-to-face and online via Survey Monkey), comparative research and the production and launch of a consumer information leaflet - scheduled for May 2016.

Lynn Collie, Research & Campaigns



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## Achievements 2015/16

- ◆ During the year we helped the people of West Berkshire to be over £640,000 better off; this included increasing the income of our clients by nearly £345,000
- ◆ We had over 13,600 contacts with and on behalf of our clients, helping them with over 13,400 issues
- ◆ Our team of over 60 volunteers gave over 28,000 hours last year which are conservatively valued at over £450,000
- ◆ Since 1st April we have offered to our clients Pension Wise guidance sessions
- ◆ We launched Moneyplan our free financial advice service. The feedback so far has been very positive
- ◆ Working with West Berkshire Council we began supporting claimants of Universal Credit who have financial problems
- ◆ New Consumer Rights came into force on 1st October 2015 and we publicised these with a number of activities including a stall in Newbury Town Hall and presentations to local secondary schools

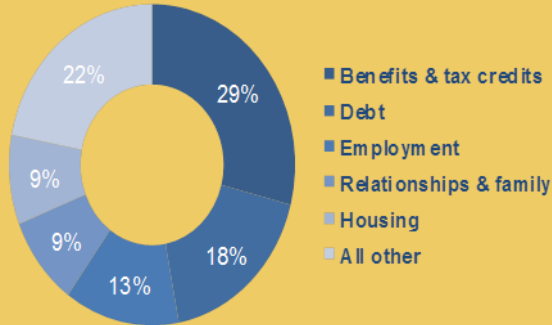


<b>We would like to thank.....</b>	<b>For....</b>	<b>Which enabled us to....</b>
West Berkshire Council	£219,890	Pay operating costs for core service
West Berkshire Council Adult Social Care grant	£20,400	Part-fund Carers Advice team
Sovereign Housing Association	£18,000	Part-fund Money Advice team
Newbury Town Council	£17,500	Open Newbury office alternate Wed pm/ Sat am
Thatcham Town Council	£3,664	Part-fund Carers and outreach service
Greenham Common Trust	£8,394	Pay core office costs
Sovereign Regional Panel (with top up from Greenham Common Trust £1,152)	£8,045	Carry out major IT upgrade
Citizens Advice	£3,500	Prepare for delivering pensions guidance
Citizens Advice	£3,000	Run a consumer education campaign
Englefield Trust	£2,000	Cover costs to move to a 0300 telephone number
Newbury Mayors Charity	£1,314	Cover core costs
Citizens Advice	£1,000	Research issues around living off mains gas grid
Citizens Advice	£700	Cover some costs of rebranding
Citizens Advice	£300	Publicise new consumer rights
West Berkshire Council	£39,600	Car park passes
Donations from Parish Councils of £2,750 including: Ashampstead, Beedon, East Garston, Enborne, Hungerford, Great Shefford, Greenham, Kintbury, Midgham and Pangbourne—most of which helps fund our outreaches		

**We would like to thank other organisations and individuals for their donations that help to support our work**

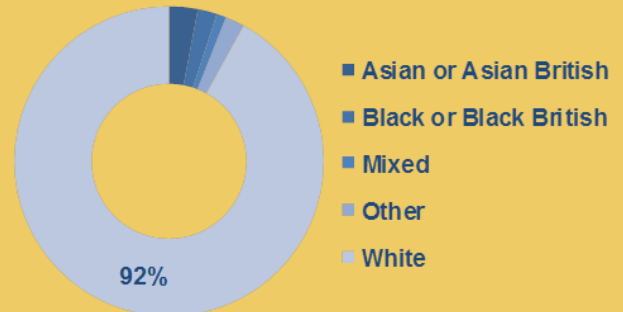
# Our clients and what they say about us

## Top 5 Advice categories



Thank you  
Citizens Advice  
West Berkshire for  
all your help with  
filling in the PIP  
form.  
It came back with  
a yes.

## Ethnicity of Clients



**“Professional & quick at dealing with issues”**

**“Excellent service”**

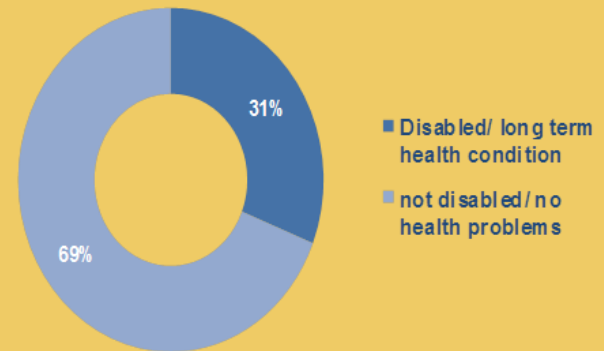
**“Staff are very friendly, helpful and accommodating”**

**“I am very happy with the service at Citizens Advice, they always try to help me as much as possible”**

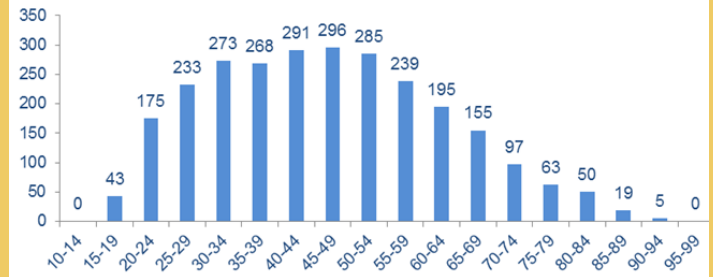
**“A good service”**

**“The person helping me went to great lengths to resolve my issues”**

### Disability



### Age range of clients



# The Service Aims

- To provide the advice people need for the problems they face
- To improve policies and practices that affect people's lives

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination

For current opening hours and information: [www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk)

or contact our telephone helpline: 0300 222 5941

Carers Advice Service: 01635 516609

Outreach Appointment Line: 01635 516605

follow us on Twitter @WestBerksCAB

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

We are a local independent charity and rely on donations from individuals and organisations to continue helping the residents of West Berkshire. If you want to support our work please see: [www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk) or send a cheque to the address below:

Citizens Advice West Berkshire is an operating name of West Berkshire Citizens Advice Bureau, which is a Charity and Limited Company registered in England and Wales. Registered Office: 2nd Floor, Broadway House, 4-8 The Broadway, Northbrook Street, Newbury RG14 1BA. Registered Charity No 1115036, Registered Company No 05821486 [www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk) Authorised and regulated by the Financial Conduct Authority FRN: 617791

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