

Citizens Advice West Berkshire Annual Report 2022-23



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Citizens Advice West Berkshire

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Telephone Advice

01635 516605 (General)

01635 516609 (Carers Advice Service)

or 0808 2787994

Online Advice

Access through our website

www.citizensadvicewestberkshire.org.uk

Please go to 'Getting Help' then 'Online Advice'

We offer advice over the telephone, email, face to face and by video.

If English is not your first language, we can offer a translation service.

Chair's Report

On behalf of all the trustees, welcome to our Annual Report.

2022/23 has to some extent been a year of change and transition for the charity. We have moved out of pandemic mode and back to some kind of “normal”. We have not, however, just returned to our old ways of working. We have learned from the enforced changes of 2020 and 2021. We now have a wider range of ways that clients can communicate and work with us, and we have more flexible working practices for volunteers. We believe that this provides more convenience for our clients and our volunteers, and more efficiency overall.

Another major change this year was the retirement of our CEO, Sue Mackie, who joined CAWB in 1997 and became our CEO in 2018. We thank Sue for her many years of dedicated service, and we also thank her for mentoring our new Chief Officer, Isabel Esperança, who was previously our Deputy Manager.



The pressures and challenges faced by our clients are unfortunately unchanged, and arguably even worse than last year, as Isabel outlines in her report below. Problems are becoming more complex, and options to resolve problems can be limited.

Despite these challenges, we are again proud to say that Citizens Advice West Berkshire rose to the task. You will see in this report some highlights of what we have achieved in terms of the service delivered and the impact we have had.

As we reflect on these achievements, we would like to express our gratitude to all of our volunteers and staff. Without their unwavering commitment and generosity, none of our accomplishments would have been possible.

We are also grateful to our primary funders, West Berkshire Council and Greenham Trust, for their support. We also wish to thank all our other funders, the main ones being listed on Page 15 of this report.

Together, we will continue to make a positive difference in the lives of individuals and families in West Berkshire, ensuring that everyone has access to the support and guidance they need to thrive.

Phil Cowhig, Chair of Trustees

Treasurer's Report



As we entered the year, we budgeted for a sizeable deficit as our biggest funders extended their 3 year funding agreement with us into a fourth year but at a flat rate while inflation was starting to take off. Some of the one-off funding available to help during the pandemic was coming to an end and we were planning for a continued return to office working which would increase our costs while allowing us to offer greater access for clients. In the event, we were substantially underspent on salaries largely due to running vacancies in management and supervision. At the same time, we beat our income budget by almost £20,000, in part as the MaPS project was extended for most of the year. As a result, we ended the year with an unplanned surplus of £7,743. We still face challenges in the future as inflation is persisting and our main funding remains flat. However, our strong track record of delivery of services sees us able to continue to attract funding, especially for the extra work that is resulting from the cost of living challenges faced by our clients. We are very grateful to all our funders whose support is invaluable in allowing our charity to continue to deliver our vital services.

Paul Masters, Treasurer

Chief Officer's Review

The year of 2022-23 was a period of challenges for everyone as our economy faced unprecedented pressures.

Citizens Advice West Berkshire was not an exception and we faced some challenges of our own. Following the Covid-19 pandemic, some of our experienced staff and volunteers made the decision that it was the right time to retire. Sue Mackie, who had been our Chief Executive Officer since 2018, retired. It was with enormous pleasure that I then took over as Chief Officer.

As the economy faltered, many of our clients experienced financial difficulties, job losses, relationship breakdowns and mounting debts.



Staff and volunteers at our Christmas party 2022

The ripple effects of this economic downturn reached far and wide, affecting people from all walks of life. The strain on households was immense and our clients, more than ever, sought our assistance in navigating these troubled times.

However, and in spite of our own struggles, we were still able to play a critical role in supporting those who were hit hardest by the economic downturn.

We provided guidance on managing finances, offered advice on employment rights, and helped individuals access available resources and support systems. Our dedicated team of staff and volunteers worked very hard to ensure that our clients had the information and assistance they

required when they needed it. We are incredibly proud of our teams.

In this last year, Citizens Advice West Berkshire provided crucial support to 1,836 clients (10% up from the previous year), addressing a staggering 9,712 issues faced by our clients and having 9,045 contacts with or on behalf of our clients. We secured over £455,000 in financial outcomes for our clients and 80% of our cases were scored as being of the highest quality by Citizens Advice.

I would like to thank our staff and volunteers for their commitment.

Isabel Esperança, Chief Officer

Research and Campaigns

Research and Campaigns is an important strand of Citizens Advice work, where we use our clients' experiences to influence decision-makers at local and national level and bring about change.

Cost of Living Crisis

The cost of living crisis has been the focus of our research and campaigns work over the past year. We provided evidence to national Citizens Advice on the devastating impact of the rising cost of living on our clients, with people having to make impossible choices between heating and eating. We kept Laura Farris MP regularly briefed on the impact of the cost of living crisis on her constituents, citing client case studies. Laura raised our concerns with the Chancellor and colleagues in the Treasury.

Our sustained evidence-based campaigning, in coalition with other charities, helped secure concrete support for struggling households. In the Chancellor's 2022 Autumn Statement, he confirmed that benefits and pensions would be uprated in line with inflation of 10.1% and announced further support measures including targeted cost-of-living payments. In the parliamentary

debate on the Autumn Statement, Citizens Advice West Berkshire's work was acknowledged by Laura Farris MP and the Chancellor.

Over the coming year we will continue to campaign on the cost of living crisis, which is far from over.

Scams Awareness

We work in partnership with West Berkshire Council's Public Protection Partnership (PPP) to help raise awareness about scams, to help people spot scams and to give advice on what to do if they have been scammed. We joined the PPP at their stall at a highly successful Newbury Town Council Family Fun Day, to promote the annual Scams Awareness campaign. Many visitors shared their experience of scams. We also spoke about scams with the Newbury Mayor, as well as ambulance staff, police officers and firefighters who work with vulnerable people.

Lynn Collie,
Research and Campaigns Co-ordinator

Training

- Three new general advisers Amanda, Nicole and Pip, have completed their training this year. Amanda has since left to take up a job but Nicole and Pip are full members of the team.
- Rose is finishing off the formal training but is regularly in the office
- Two volunteers, Elizabeth and Sarah, have started their training
- Most training for new volunteers is online but we have done some face-to-face training on debt and Research & Campaigns
- Several existing volunteers and trainees have attended suicide prevention courses run by the Volunteer Centre
- 'Bite size' training refresher sessions on Universal Credit were run during team meetings

Helen Wright, Learning Lead

Money Advice Team

This has been a busy year for Money Advice with staff and volunteer changes. Recruitment of a new Debt Volunteer and also a new staff member have seen the Team grow considerably. The reason for the investment in new team members is the anticipated growth in the needs of clients for assistance with financial matters. The cost of living crisis has had a huge impact on how much money clients have each month, whether they are in receipt of benefits or working. We are helping clients to ensure they are receiving the maximum amount of income and to look at ways they can reduce their expenditure. The Financial Statement is an excellent tool to demonstrate exactly where clients are spending their money and possibly ways that they can save.

A Debt Relief Order (DRO) can be used to help people with debts of less than £30,000. Clients, having experienced several years of reduction in their disposable income, mainly related to Covid restrictions and increases in essential costs, now seek a DRO as a solution to their debt issues. Following an exploration of each person's individual circumstances and extensive checks, we can refer a client to the Citizens Advice DRO Unit who process the application. This has proved a success with staff and clients and we made 12 submissions over the past year.

Increasingly, our clients are asking for food bank vouchers and grants/funds through charities or Local Authorities just to help with basic living costs. It is clear from our conversations that parents are having to choose to feed their children over their own needs.

Clients are very grateful for help received and the team regularly receives high praise. A 64 year old man who lost his partner on his birthday in October and then lost his job the following week told us, "I couldn't have carried on without you - I didn't know where to start and now I feel I am back on my feet again all thanks to you and your kindness".

Karen Richardson, Money Advice Team Manager

Carers Team

The Carers Team help sick and disabled people and their carers. We mainly do benefit applications, mandatory reconsiderations and appeals. We have had a busy year and have helped in the region of 460 clients. Since the easing of lockdown restrictions, we have found a good balance of hybrid working, making face-to-face appointments in the office and continuing to work from home making calls to clients who have health issues restricting their ability to go out. We think this puts us in a good position to help a wider range of clients.

On average, we spend between two and three hours helping a client with an application for non-means tested benefits. Clients may be feeling unwell and anxious, so a large amount of compassion and patience is helpful. We may also need to support clients through mandatory reconsiderations and appeals which means we will have contact with them over a few months.

The amount in terms of financial value to the clients in this year was £223,567. Thank you cards and messages have confirmed the relief that clients feel having been supported through a long and arduous process and in many cases that they are empowered to act on their own behalf.

Grateful thanks go to our lovely volunteer, Nicola, who helps us with appointments every week.

Rosemary Weech and Paula Shakespeare, Carers Team

Client Stories

James

James is a single father who has a disabled, adult son who lives with him. He was in debt with rent and council tax arrears. We supported James in sorting out the family's complex benefits. We assisted him in making successful applications for a discretionary housing payment and council tax reduction and also liaised with his Housing Association to come up with a manageable plan for paying off his rent arrears. With our help, his water bills were reduced by 50% and he also received a fuel voucher towards his electricity bill.

“Citizens Advice is the best way forwards.”

“The adviser was absolutely wonderful.”

“I find Newbury Citizens Advice extremely helpful and professional and have been extremely grateful for the valued expertise provided.”

“Thank you so much for all of your help with my finances. I cannot begin to tell you what a huge weight off of my shoulders this is.”

“I would not have received my PIP (a disability benefit) without your help.”

“Tears of happiness and relief this morning – so glad it's finally over. Thank you.”

“It gave me the confidence that I was doing it correctly.”

Client Stories

Amil

Amil has a history of physical and mental health difficulties. He had been turned down for PIP (a disability benefit). Our Carers Team helped him with an appeal. This included making sure that the decision maker understood fully how his mental health difficulties impact his life, which can be difficult to convey on the forms. He was successful with the appeal and his PIP award was backdated and put in place for a further 5 years. Amil was very grateful for our input and said that the benefit would enable him to be more independent in his life.

Mary

Mary was in her 80s and did not feel confident using a computer. She asked us for help with her energy billing. She had moved energy supplier and needed to understand how much she owed because of a confusion over meter readings. We were able to ring the new energy supplier on her behalf and reduce her bill by £1540.

Our Impact

£1,108,516

in savings to government
or £4.16 for every £1 invested

(Reduction in health service demand, LA homelessness service
and out-of-work benefits for clients and volunteers)

£6,072,431

in public value
or £22.78 for every £1 invested

(Wider economic and social benefits. Improvements in participation
and productivity for clients and volunteers)

£2,652,684

in benefits to individuals
or £9.95 for every £1 invested

(Value to our clients. Income gained through benefits, debts written
off and consumer problems solved)

How we helped



1840 clients



9713 issues

Top issues:

- Benefits
- Debt & Financial Capability
- Housing
- Relationship & Family
- Employment

84% of our clients would recommend our service

82% of our clients found a way forward

Our Funders

We are very grateful to all of our donors and funders, including significant contributions from:

- West Berkshire Council
- Greenham Trust
- Money Advice and Pension Service for debt advice via Citizens Advice
- Newbury Town Council
- Thatcham Town Council
- Hungerford Town Council
- Greenham Parish Council
- Susan Capner
- Englefield Charitable Trust
- Sovereign Housing Association
- Miss Lawrence Trust
- Co-op Community Fund



Our Trustees:

Phil Cowhig (Chair), Arj Arul (Vice-Chair)
Paul Masters (Treasurer), Robert Carter Shaw
Julie Dann, Fiona Dickson, Michael Fernandes
Elizabeth O'Keeffe, Claire Rowles, Rob Sandford
Sarah Slack

Our Staff:

Lynn Collie, Elizabeth Cottrell, Natasza
Hickmore, Sophie Jolley, Jacqui Letsome,
Isabel Esperança, Karen Richardson,
Jeremy Rishton, Paula Shakespeare,
Rosemary Weech, Kyle Weedon,
Helen Wright

Our Volunteers:

Alison P, Carolyn S, Cho S,
Christine B, Diana H, Elizabeth S,
Geoff T, Gill V, Gillian H, Jane R, John S,
Mari L, Mary L, Megan R, Nick A,
Nicola B, Nina W, Nigel B, Pam F, Pip H,
Robin L, Rose D, Siri R, Susan C,
Tigs K, Tracie I



Citizens Advice West Berkshire gives people the knowledge and confidence they need to find their way forward - whoever they are and whatever their problem.



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