

Citizens Advice West Berkshire Annual Report 2023-24



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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.

This has been a year to balance both stability and change. Looking at stability first, our most important responsibility is to consistently deliver high-quality services to our clients. I am pleased to say we have been able to help more clients than ever this year, and our quality standards have been maintained, as evidenced by the QAA (quality of advice audit) standard and our annual Citizens Advice audit. You can read more about our advice delivery later in the report, and also some real client stories that bring the stats to life. We also continued with our important Research and Campaigns work, informing and influencing policy decisions at local and national levels.

To meet the ongoing challenges, we have planned and implemented some changes that will allow us to increase our capacity and efficiency – see the Chief Officer's Review.



I'd like to take this opportunity to thank all our staff and volunteers, without whom we could not run a service. Everyone at CAWB works hard and really cares about our clients.

Thank you also to the Trustees, and in particular Paul Masters, who has stepped down from the Treasurer role after six years, and Julie Dann, who is now our new Treasurer.

We are also grateful to our primary funders, West Berkshire Council and Greenham Trust, for their support. We also wish to thank our

other funders, who are listed on Page 17 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



We began the year much as we did during the last financial year, with a planned budgetary deficit on the back of ongoing fixed funding arrangements whilst operational costs continued to rise. We were also aware of the strength of our reserves which have continued to grow year on year within our Balance Sheet. Whilst during uncertain economic times this is something which gives us reassurance in terms of our financial stability and must continue to be protected, we made a conscious decision in our budgets to use a small amount of reserves during the year to ensure the continued delivery of services to our clients. This meant we predicted a small trading deficit during the financial year. Having said that, the outturn for the year again mirrored that of last year, a budgeted deficit turned into a small surplus on the back of operational costs (namely salary costs) being lower than forecast due to ongoing staff vacancies not being filled as early as expected.

With further regards to the management of our reserves and in particular the handling of the credit balances in our bank account, we have in the second half of the year invested funds in interest bearing accounts to bring in additional benefit, by way of credit interest. The investments are sufficiently spread both

in terms of risk and duration to earn maximum return whilst maintaining a conservative approach. We are forecasting credit interest of c£5kp.a.which will be well received given our forecast shortfall in the next trading period.

We have invested in our charity during the year, both in terms of our IT infrastructure and our physical office environment. With regards to the former, we moved our server to the cloud, which whilst initially causing some disruption will support improved operational efficiency moving forward. Costs were met out of operational cashflow, given our lower than expected costs for the year. Turning to our office environment, we reworked the layout of our space (incorporating the back room) which has improved existing working conditions and given us increased capacity for expansion as needed in the future. Pleasingly, thanks to our Chief Officer's efforts, we were successful in obtaining a National Lottery Community grant of £23k which made a significant contribution to the premises costs, with the balance again being met out of cashflow.

The year ended with a net surplus of just under £35k which gave us a further boost to our reserves. However, we are again forecasting a small net deficit for the coming financial year as we ensure the full range of services can continue.

We remain very grateful for the ongoing support of our funders, without whom we would be unable to provide the invaluable support to our local communities.

Julie Dann, Treasurer

Chief Officer's Review

Year 2023-24 was a challenging year for CAWB as our community struggled with yet another rise in inflation. Consequently, our clients found themselves facing increased debt, housing and relationship problems. This, in turn, had a detrimental impact on their wellbeing. People needed to apply for various benefits to maximise their income.

Our advice provides guidance, support and solutions, and helps people make informed decisions to improve their circumstances.

During this period, we have seen an increase of about 27% in the number of clients needing our help compared to the previous year.



Staff and volunteers April 2023

However, with the support of our amazing team of staff and volunteers, we were able to absorb the increase in demand for our services.

Additionally, with the support of our Board of Trustees and our funders, we were able to set a strategy that will enable us to grow over the next two years and therefore help more clients.

We secured funding to expand our office space, which has allowed us to start recruiting more volunteers. This, in turn, means that we will be able to reach more people in need of our help.

We have also been able to improve our IT infrastructure.

In the last year, we helped 1971 clients with 10,127 issues and secured financial outcomes on behalf of our clients amounting to over £515k.

I would like to thank our incredible team of staff and volunteers for the astounding work they do for our community and their invaluable commitment to Citizens Advice West Berkshire.

Isabel Esperança, Chief Officer

Research and Campaigns

In our Research and Campaigns work, 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 again been the focus of our research and campaigns work. We regularly briefed Laura Farris MP on the impact of the cost of living crisis on her constituents, citing client case studies, and took part in a Cost of Living Fair she organised. We brief local Councillors, officers, charity leaders and other decision-makers, notably at the quarterly Cost of Living Hub.

Our sustained evidence-based campaigning, in coalition with other charities, secured tangible support measures for struggling households. These include an increase in the Local Housing Allowance,

an uprating of benefits in line with inflation, and the extension of the Household Support Fund. 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.

**Lynn Collie, Research and
Campaigns Co-ordinator**

Training

During the year, Rose and James have completed their basic training and are seeing clients. Andrew and Sarah are progressing through their training and will soon be ready to work as advisers. We have one very new volunteer, Jilly, who started at the end of March.

We ran a training session on Research & Campaigns for new advisers and opened it to existing advisers who wanted a refresher. The session explained why R&C is important, how to fill in an Evidence Form and sent participants on a 'treasure hunt' round the town to visit some of the key places we signpost clients.

We ran two whole team training sessions this year. One covered Universal Credit migration from legacy benefits and had invited speakers from local organisations. The second looked at the process of managing and writing up an initial interview with a client. These sessions, as well as covering useful training, are an opportunity for volunteers and staff who work on different days to all meet and feel part of the wider team.

Helen Wright, Learning Lead

Money Advice Team

With the effects of the Cost of Living Crisis taking a firm hold on clients' finances, Money Advice has been in demand and we have been receiving many new enquiries. This past year, we helped 567 clients with a total of 1669 issues. The total financial benefit to these clients was £129k. We are seeing clients who are trying to manage a negative budget and, quite simply, do not have enough incoming, from whatever source, to cover their outgoings. As a result, they are having to make a decision not to pay some regular expenses and are then trying to manage these as debts. Apart from requests for food bank vouchers, we have seen an increase in the number of clients requesting

support with their fuel costs and, over the past year, some clients have accrued large debts to their energy providers.

Each client's situation is different and these are thoroughly explored before possible solutions to both their debt issues and also to maximising their income are suggested.

With the increase in the amount that can be included in a Debt Relief Order and the abolition of the fee, we are seeing more clients keen to explore this avenue as a debt solution. Our new staff member, recruited last year, has completed all of the training and is

proving to be an invaluable member of the Money Advice Team, assisting clients with quite complicated and lengthy solutions. Our part-time volunteer is then free to help clients with simpler queries and signposting – sometimes that is all that is needed.

We have had some great success stories and routinely receive clients' thanks, including from a young woman who was on the verge of being evicted from the Housing Association house that she occupied with her sick husband and four children. She, quite simply, needed help in budgeting the family income. Once she had realised she could make the required rent arrears repayments with changes to the way she budgeted, an agreement was made with her Housing Association who cancelled the Court Hearing for the Possession Order.

The mother of a young man who was the victim of an attack several years ago, that left him unable to work and having ongoing brain surgery cried with relief when we were able to have old debts written off by his creditors.

These are not isolated cases and they give a great deal of pride and satisfaction to the Team.

**Karen Richardson,
Money Advice Manager**

Carers Team

The year 2023/24 has seen the Carers Team deal with 240 clients, and give support for 1028 issues. This is an increase in the number of issues covered from last year's figure of 864 for a similar number of clients. This is due, in part, to the increase in complexity of client cases. Most clients have a variety of issues requiring help and advice and many now need to rely on disability benefits to make ends meet.

This year, the team helped clients with 106 applications for Personal Independence Payment. This is an increase of 40 completed in 2022/23. We also helped with 46 Mandatory Reconsiderations and 31 appeals. We also continued to assist people with Attendance Allowance and Disability Living Allowance claims, other disability benefits.

Support given by the carers team has resulted in a financial benefit to clients of over £270,000 in this last year, from 81 financial outcomes logged.

Some trends that the team have noticed are frequent cases of clients deciding they will not challenge a decision because of the risk of losing points, and consequently an award, leaving them worse off financially. This can happen at reviews and also when a claimant has to transfer from DLA to PIP at age 16. PIP reviews close to retirement age may also result in a loss of award, either a reduction or a loss, particularly of mobility awards.

Once more this year, we are very grateful for our volunteer advisor, Nicola BD, who has undertaken many Carers appointments, and to the whole team at CAWB who always show support and are ready to help when needed.

**Rosemary Weech,
Carers Team**

Client Stories

Sarah

Sarah had a stroke and her mother had to take over managing her finances. Unfortunately, Sarah had accrued some debt. Her mother tried to negotiate with her daughter's creditors with little success. Our Money Advice Team then had no response until they identified the Managing Director of the debt company and wrote to him, explaining the situation. This resulted in all of Sarah's debts being written off. Sarah's mother was very relieved and said that she could now focus on looking after her daughter's physical and emotional needs.

“I wouldn't have done it without you!”

“The adviser was so kind and lovely.”

“You have no idea how much you have helped me and what a difference this has made in my life.”

“You helped to alleviate a lot of stress and responded so quickly with invaluable advice, thank you doesn't cover how grateful we are.”

“I can only thank you so much for your kindness and just being there to support me when I was feeling so desperate!!”

“I don't know what I'd do without the CAB, I think you are amazing and an absolute lifeline.”

“Really appreciate all the effort your team gave me throughout the process.”

Client Stories

Mark

Mark is in his 40s and has PTSD and ADHD. He also has dyslexia and so finds it difficult to fill in forms. He had been turned down for PIP (Personal Independence Payment, a disability benefit). Our Carers Team helped him to appeal, including supporting him in getting the necessary medical evidence. He was then successful in his appeal. He said that the benefit would improve the quality of his life.

Mohammed

Mohammed is a pensioner with a number of physical and mental health conditions. He was in considerable debt and was struggling. We helped him with some short-term support, including arranging him to have some food bank vouchers and for a Trust to pay for some heating oil for him. We also referred him to Adult Social Care who gave him a support worker to assist him with sorting out his paperwork. Mohammed filed for bankruptcy as a debt solution.

Our Impact

£1,273,986

in savings to government
or £4.30 for every £1 invested

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

£6,757,030

in public value
or £22.80 for every £1 invested

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

£3,266,049

in benefits to individuals
or £11.02 for every £1 invested

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

How we helped



1971 clients



10,127 issues

Top issues:

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

83% of our clients would recommend our service

78% of our clients found a way forward

Our Funders

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

- Greenham Trust
- West Berkshire Council
- Newbury Town Council
- Thatcham Town Council
- Hungerford Town Council
- Greenham Parish Council
- Other local parish councils
- National Citizens Advice
- National Lottery
- Berkshire Community Foundation
- Susan Capner



Our Trustees:

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

Our Staff:

Sue Burgess, Lynn Collie, Elizabeth Cottrell,
Natasza Hickmore, Sophie Jolley, Jacqui
Letsome, Melissa Mahon, Isabel Esperança,
Karen Richardson, Jeremy Rishton, Paula
Shakespeare, Robert Thompson, Rosemary
Weech, Helen Wright

Our Volunteers:

Andy F, Carolyn S, Cho S, Christine B,
Geoff T, Gill V, Gillian H, James H, Jane R, Jilly H,
John S, Libbie M, Linda J, Mari L, Mary L, Megan R,
Nick A, Nicola BD, Nina W, Nigel B, Pam F, Pip H,
Robin L, Rose D, Sarah B, Siri R, Susan C, Tracie I, Tricia



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



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. Authorised and regulated by the Financial Conduct Authority FRN: 617791.

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