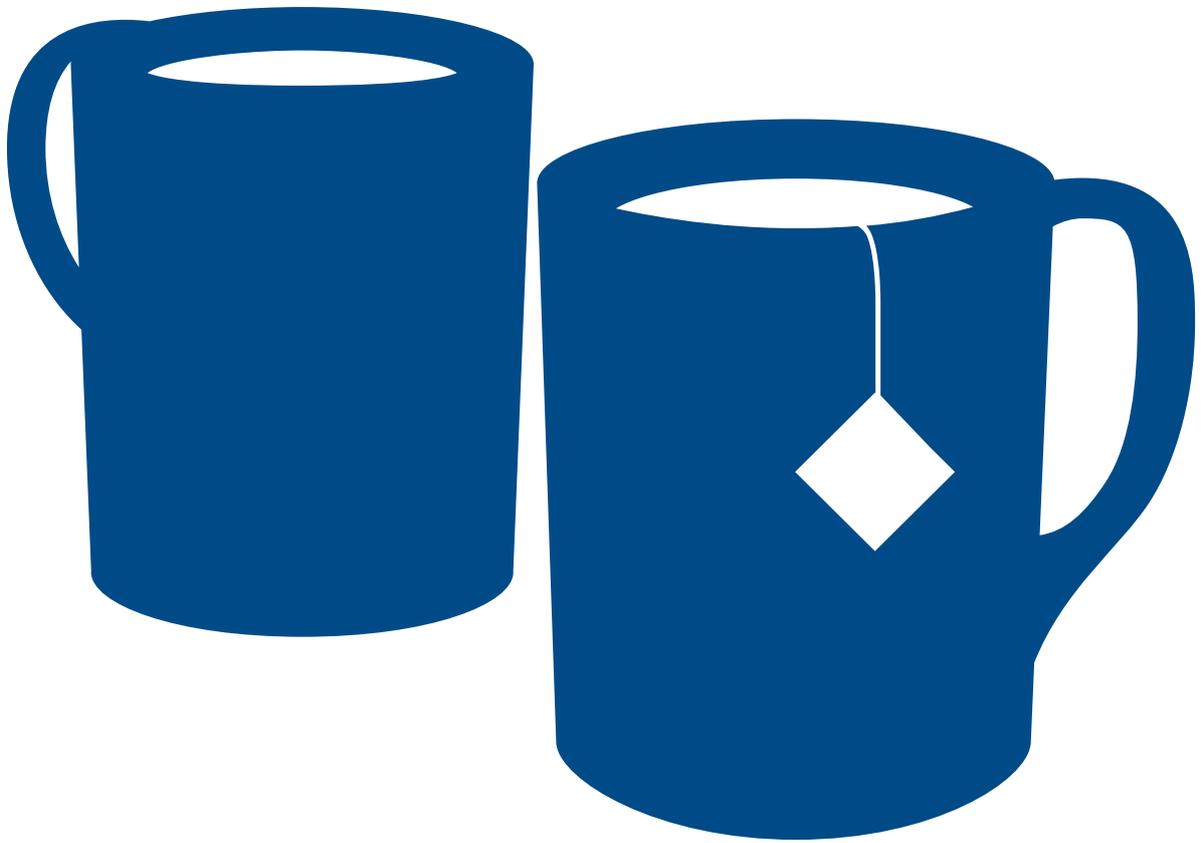


# HELPING PEOPLE FIND A WAY FORWARD



ANNUAL REPORT  
2014/15

**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.**

**The service aims:**

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

## **Citizens Advice Rutland helps people to find a way forward to solve thousands of problems**

**Citizens Advice Rutland has had the long standing aim to provide free, confidential, impartial and independent advice and information to the local community. It provides the advice people need for the problems they face and aims to improve policies and practices that affect peoples lives.**

Whilst during 2014/15 advice demand from clients remained steady, Citizens Advice Rutland continued to grow to meet the vision of providing accessible quality advice, education and advocacy services for Rutland by building:

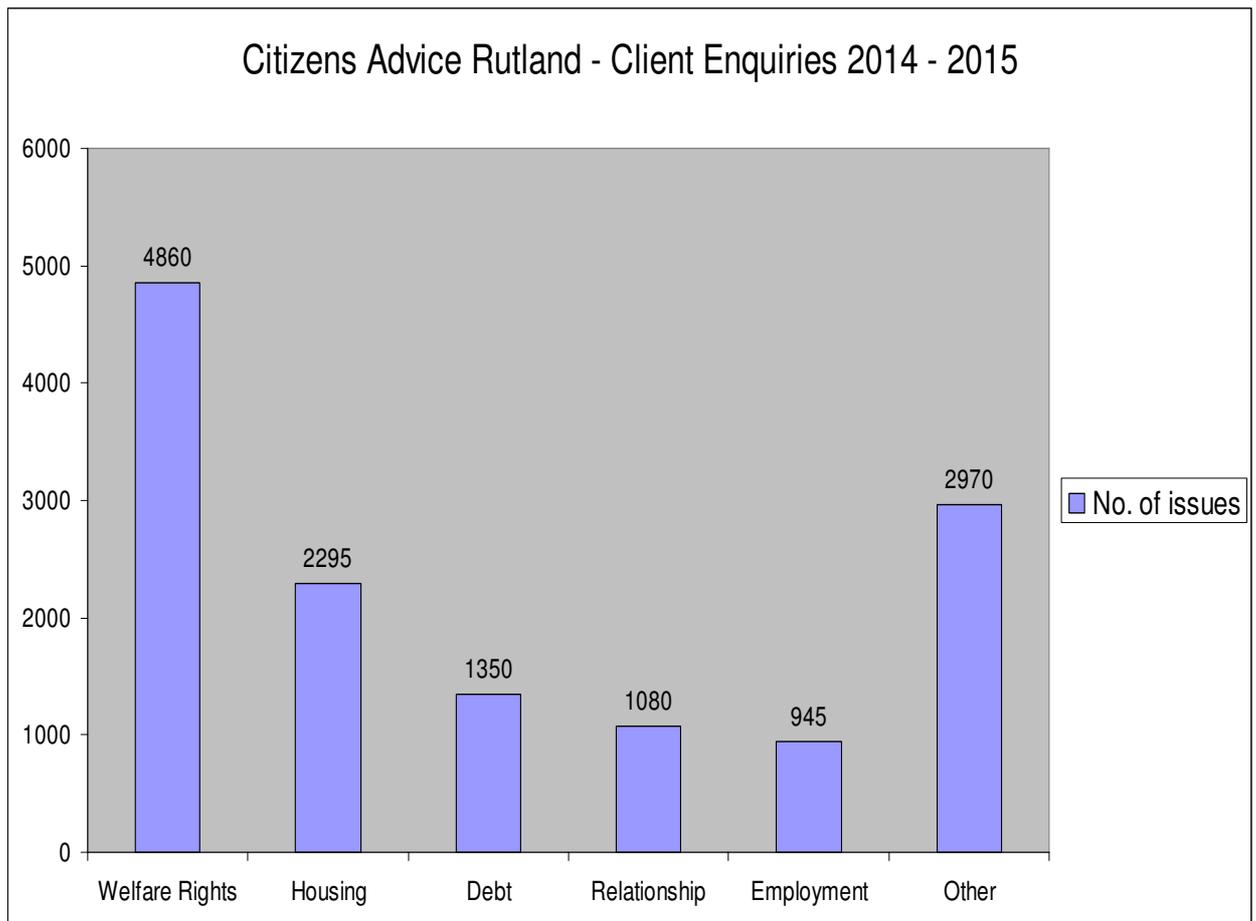
- Partnerships
- Involvement in national services to benefit Rutland
- Increased services:
  - For those living with long term medical conditions
  - Special Educational Needs and Disability
  - Outreach services
- Increased numbers of volunteers and trustees to maintain services and refresh the Board.

Citizens Advice Rutland delivers its service through an open door advice service in Oakham, telephone advice, email, home visit and outreach services within medical, community and military settings.

It provides advice on just about any subject although Welfare Rights, Debt, Housing and Employment make up most of the problems.

The organisation was re-awarded the Advice Quality Standard at Casework level for Welfare Rights, Housing and Debt, enabling us to help clients with these problems to an enhanced level. Specialist Employment and Family Law problems are dealt with by our partnership with Lawson-West and Rutland Family Law solicitors who provide regular free initial advice surgeries within our premises.

In addition, [Citizensadvice.org.uk](http://Citizensadvice.org.uk), the national advice website has recorded thousands of hits from people in Rutland seeking advice online.



**Financial gains to clients amounted to  
£1,901,615**

93% of clients surveyed said their problems had been solved and the results they got from receiving advice had made a difference. And although the results are very varied, total financial gains to clients during the year amounted to £1,901,615, helping not only the clients but the whole Rutland community too.

The following example shows how a financial gain is achieved and also how complicated the benefits system can be.

The client suffers from learning difficulties and Autism, and because of these conditions he is unable to work. Citizens Advice Rutland assisted the client in applying for Employment and Support Allowance, a benefit for those that are unable to work due to sickness, and Personal Independence Payment, a benefit for those with long term health conditions or disabilities.

The client was awarded Employment and Support Allowance with the Support component and Enhanced Disability Premium at £125.05 per week. He was also awarded Personal Independence Payment at £55.10 per week, which entitled him to a Severe Disability Premium of £61.85 payable on his Employment and Support Allowance.

This equates to an annual gain of £12,584.00.

### **Special Educational Needs and Disability Information (SEND)**

The Special Educational Needs (SEN) service expanded its remit during the year to include disability, the type of support and those entitled to receive it. Increased funding from the National Children's Bureau enabled the service to expand to meet the new remit. Here is an example of the type of help it covers.

**A client sought advice and assistance in connection with the transfer of her daughter's statement of SEN to an Education Health and Care Plan (EHC Plan).**

**We explained the changes in the law relating to special educational needs, the transfer review process and what should happen at each stage of the process. We considered in detail the draft EHC Plan which the client had received for her daughter. We guided the client through the format of the new EHC Plans and translated any terms or jargon that the client did not understand. Together with the client we looked at examples of EHC Plans from the SEND Pathfinders' website.**

**We offered support at the client's meeting with the Local Authority but, with the information provided by our service, the client felt sufficiently confident to attend the meeting on her own. The client was able to negotiate a successful outcome, with the Local Authority agreeing to amend the EHC Plan. The EHC Plan has now been finalised and the school are implementing it.**

## **For Rutland – In Rutland**

For Rutland – In Rutland is a fundraising sub group of Citizens Advice Rutland established during the year and run by a dedicated team of over 50 volunteers. Its aim is to raise funds to benefit the Rutland community and its initial priority is to support the Citizens Advice project to provide advice to people living with long term medical conditions such as cancer and dementia. With generous donations from the Karen Ball Fund, it raised enough during 2014/15 to support a part time specialist adviser who went on to provide a wide range of advice and made financial gains for clients of £222,638. Early success of this project has enabled the support to expand in number and scope. Here is an example of the type of assistance given.

### **Dementia Detectives**

**Assisting clients with dementia is not always straightforward. They may deny they are having difficulty and can be unaware they have problems.**

**Some hide or discard paperwork about medical appointments or tests undertaken – so gathering information for a disability claim can be challenging.**

**When this happens we enlist the help of close relatives or friends and with a form of authority signed by the client we will write to the GP.**

#### **Case study:**

**A client aged 87 with memory problems lived alone. Citizens Advice Rutland had been contacted by a close relative who requested assistance with Attendance Allowance claim.**

**During the home visit, client maintained there was nothing wrong with him, although according to his relative, client was unable to wash or dress himself unaided, never changed clothes, went to bed or went outside.**

**After requesting a form of authority we contacted his GP for medical information and with a dementia diagnosis were able to submit the claim for Attendance Allowance. When this was awarded, we helped client apply for council tax exemption – a total gain of more than £6,250.**

## **Thank you to For Rutland – In Rutland volunteers for raising an amazing £57,260 during 2014/15**

### **Partnerships**

The maintenance and development of significant partnerships continued throughout the year

- Citizens Advice nationally was contracted to provide a pensions guidance service 'Pensionwise' to which this organisation became the Rutland referral agency.
- Healthwatch Rutland contracted Citizens Advice Rutland to provide the Advice and Information element of the Healthwatch service for the period 2014/15.
- The Rutland Wellbeing Partnership led by Citizens Advice Rutland was developed with assistance from a range of partners to provide advice and support to clients with long term medical conditions including cancer and dementia.
- Successful negotiations took place to provide the specialist level of advice required for the new Community Agents partnership between the Rural Community Council and Rutland County Council through Spire Homes. Agents working at local village level will refer clients for advice within the Citizens Advice drop-in centre or request a home visit.
- The outreach service to three military bases was further developed as additional service personnel moved to the area.
- The outreach service to one GP surgery and the Town Hall in Uppingham was maintained and developed as both services became more established within the town.

### **Outcomes**

To assess how much the advice given changes the lives of clients, an annual Outcome Survey is carried out. After receiving advice clients were asked about what happened as a result of the help received. 93% of clients said that their visit had made a difference to improving their confidence and 86% had an improvement in their health and wellbeing. 93% said it had made an improvement to their ability to help themselves. The annual client satisfaction survey demonstrated a high level of satisfaction; 99% of clients expressed

their satisfaction with the service. 100% of the clients surveyed said that they would use the service again or recommend it to others.

## **Research and Campaigning**

It has been a big year for Social Policy. Nationally Citizens Advice, as part of their reform of the service, decided to change the name of this very valuable area of work to Research and Campaigning so that outside organisations have a better idea of the nature of the work.

Locally Citizens Advice Rutland has been involved in a number of the national campaigns. We collected client signatures for the Fair Play for Prepay campaign, which is a national drive calling for energy companies to deliver a better price, more control and easier use for customers using prepayment meters.

We have collected local evidence for a number of national campaigns. Recently we highlighted the problems faced in the private rented sector for the campaign Settled and Safe: a renter's right, with one of our clients who is 76 years old. He has been served two months' notice by his landlord and will have to find alternative accommodation. The case provided a stark example of the lack of security in the privately rented market, especially for the vulnerable.

**A 76 year old client had been served with two months' notice by his landlord and will have to find alternative accommodation**

Citizens Advice have also changed the way in which campaigning should be carried out, with more emphasis on quality over quantity. They ask that local research and campaigning should focus on one or two discreet areas that affect our local clients in the hope that a more focused approach is more likely to enact change.

Citizens Advice Rutland has seized this opportunity to enact real change for the population of Rutland. It was decided locally that the reduction in opening hours of Barclays bank in Uppingham, the only bank in the town, from five days to four, is likely to have a disproportionate affect on vulnerable clients who may need face-to-face assistance. It is also likely to affect small local businesses in the town that may need local banking. Citizens Advice Rutland has therefore started collecting research on the impact of the closure one day a week and looks forward to trying to enact change for the community in the next few months.

## **Contribution of Volunteers**

Thirty two volunteers contributed to the work of the organisation during the year, in the roles of receptionist, assessor, adviser and trustee. Every area of volunteering received new volunteers in 2014/15, including an increase of skills at board level. It is estimated the value of this help for 2014/15 is £183,263. From the volunteers perspective 44% have been volunteers for over 5 Years. 100% of volunteers were satisfied with access to training and with the support they received. 82% felt that their volunteering experience had been excellent with 18% saying it had been satisfactory. Esteem had been raised in 60% of volunteers, 87% had increased skills and 60% had an improvement in their health and wellbeing.

## **Information Assurance**

Citizens Advice Rutland trustee board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held by the organisation. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all our sensitive data assets are maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The organisation aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

## **Funding Acknowledgements**

Citizens Advice Rutland would like to acknowledge the financial assistance given by our funders which enables us to provide our service to the Rutland community; in particular Rutland County Council, Oakham and Uppingham Town Councils, Parish Councils, ABF The Soldiers Charity, RAF Benevolent Fund, local charities, trust funds and our clients. We would also like to acknowledge the generous help given in kind from Barnsdale Lodge Hotel for our training and AGM facilities.

## **Financial Position**

Incoming resources in the year were £330,019 (2013/2014: £273,474). Of this £72,261 (2013/14: £nil) related to restricted project activities: For Rutland in Rutland.

A surplus of £67,701 was made in the year (2013/14 deficit: £2,255) of which £43,261 related to For Rutland in Rutland (2013/14: nil). At 31 March 2015 total reserves were £151,016 (2014: £83,315), of which £43,261 represented restricted funds (2013/14: nil).

The year has been a transformational one for the charity in terms of building its resource base. It has attracted a 2 year contract with the NCB and maintained other short term contracts which have enabled unrestricted reserves to be increased by £24,440, before transfers to designated reserves

of £1,500. The establishment of For Rutland in Rutland with its dedicated team of volunteers has enabled a restricted fund to be set up with the aim of benefiting the Rutland community over years to come.

An outcome from this performance is the ability of the charity to build for the future. It will be investing some of the unrestricted surplus generated in the year into additional resources and will be seeking to undertake a pro-active role across the Rutland VCF sector.

## **Future Plans**

Future plans include adapting to and taking advantage of the changing funding and service landscape in Rutland. To meet this aim Citizens Advice Rutland will continue to develop partnerships with like minded organisations. Citizens Advice Rutland will adopt the Citizens Advice national vision of:

- Making advice easy to get
- Being more influential through strong campaigning
- Being part of an integrated national service – One Service
- Building a sustainable and effective organisation
- Supporting a strong equality and diversity approach.

**RUTLAND CITIZENS ADVICE BUREAU  
SUMMARY FINANCIAL INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2015**

<b>INCOME AND EXPENDITURE</b>		Year ended		Year ended	
		31 March 2015		31 March 2014	
		£	£	£	£
		Unrestricted Funds	Restricted Funds	Unrestricted Funds	Restricted Funds
<b>INCOME</b>					
Charitable Activities: contracts & other		248,106		264,097	
Voluntary Income		6,135	21,848	8,326	
Fundraising			50,413		
Bank Interest		930		1,051	
Other Income		2,587			
<b>TOTAL INCOME</b>		<b><u>257,758</u></b>	<b><u>72,261</u></b>	<b><u>273,474</u></b>	<b><u>0</u></b>
<b>EXPENDITURE</b>					
Fundraising		4,102		1,518	
Direct Costs: Staff & Other		216,737		231,446	
Support Costs: Staff, Office, Premises		34,496		34,760	
Governance		6,983		8,005	
<b>TOTAL EXPENDITURE</b>		<b><u>262,318</u></b>	<b><u>0</u></b>	<b><u>275,729</u></b>	<b><u>0</u></b>
Transfer between Funds		<b><u>29,000</u></b>	<b><u>-29,000</u></b>		
<b>NET SURPLUS</b>		<b><u>24,440</u></b>	<b><u>43,261</u></b>	<b><u>-2,255</u></b>	<b><u>0</u></b>
<b>BALANCE SHEET</b>					
		At 31 March 2015		At 31 March 2014	
		£	£	£	£
<b>Fixed Assets: Fixtures &amp; Fittings</b>					
Cost		5,139		5,139	
Depreciation		<u>1,976</u>		<u>1,120</u>	
			<b><u>3,163</u></b>		<b><u>4,019</u></b>
<b>Current Assets:</b>					
Debtors & Prepayments		1,897		5,663	
Cash at Bank & In Hand		<u>162,897</u>		<u>109,447</u>	
			164,794		115,110
Less: Creditors & Accruals		1,941		1,984	
Deferred Income		<u>15,000</u>		<u>33,830</u>	
<b>Net Current Assets</b>			<b><u>16,941</u></b>		<b><u>35,814</u></b>
			<b><u>147,853</u></b>		<b><u>79,296</u></b>
<b>NET ASSETS</b>			<b><u>151,016</u></b>		<b><u>83,315</u></b>
<b>Represented by:</b>					
<b>Unrestricted Funds</b>					
General Funds <sup>(1)</sup>			104,755		81,815
Designated Funds <sup>(2)</sup>			3,000		1,500
Restricted Funds <sup>(3)</sup>			<u>43,261</u>		<u>0</u>
<b>TOTAL FUNDS</b>			<b><u>151,016</u></b>		<b><u>83,315</u></b>

This summary financial information is taken from the full accounts of Rutland Citizens Advice Bureau (a company limited by guarantee) for the year ended 31 March 2015.

Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company.

S.E. Bown

Finance Director

Notes:

<sup>(1)</sup> The Trustees have re-examined requirements for free reserves in the light of predominant risks to the organisation. In the light of these factors, as set out in the statutory accounts, the current target for reserves has been assessed at £110,000.

<sup>(2)</sup> Reserves for Investors in People tri-annual audit and Property Maintenance.

<sup>(3)</sup> Reserves raised by For Rutland in Rutland to benefit the Rutland community, initially providing services for those living with cancer, dementia or other long term illnesses or conditions.

# CITIZENS ADVICE RUTLAND

## Registered Office:

56 High Street  
Oakham  
Rutland  
LE15 6AL

## Opening Times:

Monday 10am – 6pm  
Tuesday to Friday 10am – 4pm

## Outreach Services at:

- St George's Barracks, North Luffenham
- Kendrew Barracks, Cottesmore
- RAF Wittering
- Uppingham Surgery
- Uppingham Town Hall

**Advice:** 01572 723494

**Office:** 01572 757420

**Fax:** 01572 722568

**Email Advice:** [www.rutlandcab.org.uk](http://www.rutlandcab.org.uk)

Registered Charity No: 1107907

Citizens Advice Membership No: 45/D12

Company Registration Number: 5287678

Authorised and regulated by the Financial Conduct Authority. FRN: 617720