



RUTLAND

**citizens
advice**

Rutland

Annual Review 2021

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Foreword from the Chair of Trustees

One cliché heard most often in 2020 was “we are all in this together”. Except we were not. And are not. Some have been affected by Covid disastrously. People have died. People have been seriously ill, had short and long term physical and mental health problems and serious economic difficulties. Some who already were struggling found life worse.

For many of those whose lives were difficult, as always, the superb team at Citizens Advice Rutland was there. They delivered remote help, advice and support to a standard comparable to that provided from the offices, by phone or screen. They delivered with compassion and professionalism. They continued to act as a hub for voluntary services in Rutland, sharing and supporting and bringing some synergy.

The fundraising team at For Rutland miraculously continued to bring in funds, despite being prevented from delivering their renowned events. Amid portents of “a toxic combination of pressures” of falling benefits and rising costs, we will continue to be there. Nationally Citizens Advice has an aim to make its service more accessible and we share that aim. As a rural county, access to our offices in Oakham is sometimes a challenge. We will continue to be available remotely, and are improving our offices to minimise the risk of transmission of viruses and allow us to offer face to face appointments. We will also expand our role as a hub for Rutland voluntary organisations, providing a volunteer and organisation linking web site, and opening part of our offices as a space for sharing, meeting and delivering.

We exist due to the generosity in time and money of many, and the support of Rutland County Council. This ultimately means through the support of the residents of Rutland. We thank you, and hope that reading this report you will see the exceptional value of that investment, both financially and in the improvement in people’s lives. Particularly given the extraordinary challenges of the year, each one of the Citizens Advice Rutland team individually and together should be truly proud of themselves and I see it as an honour to act as their chair.



Libby Cooper
Chair of Trustees



Introduction from the CEO

2020 was another highly successful year for Citizens Advice Rutland despite the numerous challenges the COVID-19 pandemic has posed for our service users, staff and volunteers alike. We are proud to say that we have maintained our services safely to the people of Rutland in full throughout the year, under difficult and often uncertain conditions. Citizen's Advice Rutland continues to help our service users resolve complex needs around benefits, specialist housing, family, and employment law. During 2020 we returned £2.6m in financial outcomes for our service users and have won 96% of our tribunal cases. We also continue to offer advice specifically targeted at particular groups within the county including those suffering from long term health conditions.

As part of our work across the voluntary sector, we have provided a range of

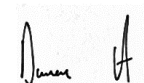
activities and services. Our Community Support and Development Officer has written a piece on this aspect of our work for our review, including the establishment of the Volunteer Plus website, a volunteer brokerage system for the citizens and organisations of Rutland. We also delivered on behalf of RCC a Healthy Grants Scheme dispersing funds to local voluntary groups both before and during the pandemic.

Our core funding continues to come from a close partnership with Rutland County Council, but without financial support from For Rutland, our local fundraising arm, combined with additional income derived from contract delivery, we could not sustain our work. You can read more about For Rutland's fundraising work in our review. We also owe a huge debt of thanks to the many other organisations and individuals who provide grants and

donations to fund our work.

I am particularly grateful to our highly skilled and committed staff, Trustees and volunteers who work hard to meet the growing needs of our services, to maintain their knowledge and skills across a bewildering range of benefits and legislation and who advocate forcefully on behalf of some of Rutland's most vulnerable residents. We've included a piece on our Advisers in our review this year.

I am extremely proud of the work we do to help local people and look forward to many more years of providing a unique service tailored for Rutland.



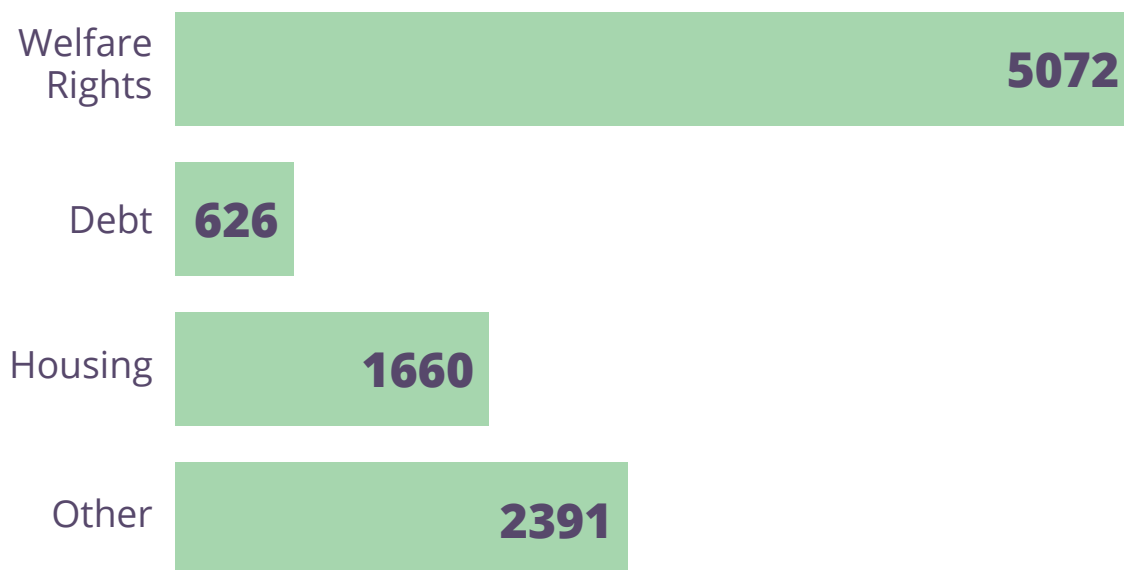
Duncan Furey
Chief Executive



20/21 Statistics

In total we gained over **£1.6m** for clients and a further **£0.95m** for our 'For Rutland' clients.

2,586 unique clients during the year and assisted with **9,749** presenting issues.



580

hours of advice provided on average each month



96%

of Benefit Appeals won



360

Foodbank referrals



243

Referrals to Other Agencies



99%

of Calls to our helpline answered

Poverty in Rutland

Millions of people in the UK are defined as living in poverty - including residents of Rutland, despite the county's perceived affluence. The challenges people face can easily go unnoticed by those lucky enough to avoid them. Some people face making difficult decisions every day as they try to balance their finances. Deciding which bill should take priority can be incredibly stressful; should the rent be paid before the children are fed or should the house be heated before the washing machine is repaired? Constant stress can lead in itself to diminished wellbeing, ill health and a downward spiral into deeper poverty.

The obvious main contributors to poverty are low income and high costs and these are definitely to be found in Rutland. Almost half of the approximately 40,000 population live in rural villages or dispersed. Rural areas

have their own problems in that wages are low while the costs of housing and transport are high.

Rutland had a high rate of employment before the Covid pandemic, however there are many households on the low income provided by welfare benefits.

The Office of National Statistics reported that from January to December 2019 there were 1,400 workless households in Rutland.

Many of the jobs available are in poorly paid sectors such as hospitality, retail and social care, and in 2019 33% of the jobs in Rutland were only part time.

The presence of a well-used food bank in Oakham demonstrates the existence of food poverty in Rutland. Usage figures indicate that food poverty is a very real problem in our county. **In the year April 2019 to March 2020 the Rutland foodbank provided 544**

vouchers for food parcels which fed 736 adults and 652 children.

At the beginning of lockdown, the government put measures in place to try to alleviate the adverse economic effects on households. Nevertheless, Rutland residents were disproportionately affected. The self-employed generally were most likely to report a reduction in income, even if they received financial help from the government scheme. Rutland has about 3,000 self-employed workers, approximately 18% of the workforce. It is therefore highly likely that **many Rutland residents, both employed and self-employed, will have suffered a fall in income because of the Covid pandemic.** Many of these will already have been on low income and struggling financially.

How does Citizens Advice Rutland help?

We have been able to continue giving advice throughout the pandemic, as a result of our rapid transformation to remote advice provision. We are very proud that we have maintained a full-time, safe advice service to the people of Rutland. We have seen about **half of our enquiries relate to welfare rights**, and there has been a marked increase in the use of the Rutland Foodbank. **391 food parcels feeding 560 adults and 394 children were issued from 1 April to 30 September 2020.** 43% of the vouchers were processed by us.

When payment holidays end, there will be little protection for debtors. We deal with many debt issues for clients with specialist advisers giving continuity of care. Pre-Covid about 13% of presenting issues were regarding debts. The national picture of increased borrowing and increasing debt is likely to be reflected in Rutland together with a growing demand for our debt advice.

The government promised that no renter who lost income due to Covid would lose their home, but this may prove difficult to implement. The rate of housing issues we deal with has remained constant both before and during the pandemic. Once bailiffs are able to carry out evictions again the demand for our help will surely rise.

Citizens Advice Rutland can give both general and specialist advice for problems with welfare rights, debts and housing. These services have been necessary before and during the pandemic and will become even more vital once incomes need to be maximized by claiming and receiving what is due, when bill repayments can no longer be delayed and evictions loom. **Rutland's population includes people most vulnerable to the effects of the pandemic, no different from the rest of England.**

Citizens Advice Rutland are compiling a detailed report on poverty in Rutland,

which will feed into the national Citizens Advice strategy. The report will be issued early in 2022.



Our Advisers

At Citizens Advice Rutland we are extremely lucky to have a group of highly experienced and multi-skilled advisers. We fully appreciate the difference this makes to the service we provide, as do our clients, who regularly tell us how much they value our service, but this is not always obvious to the outside world. The breadth and complexity of the issues we deal with are difficult to conceive if not observed first-hand. It seems right to take a moment to describe the contributions our advisers provide so that they can be appreciated by a wider audience.

What does it take to be a great Adviser? First of all there are personal qualities that all of our Advisers have in abundance:

- Compassion for anyone in difficulty, whether that difficulty be large or small, self-initiated or bad luck.

- The ability to gain someone's trust quickly and empathise with their situation, however alien it might be.
- Excellent listening skills and a non-judgemental attitude.
- The ability to think on their feet and respond to any situation.
- The ability to deal with people who are in great distress or very angry.
- Confidence in their ability to find solutions to problems, sometimes to resolve very complex situations of which they have no prior knowledge or experience.
- The ability to probe and get all the relevant information, in order to come up with the right actions.
- Great organisational skills and a strong focus on detail. Advice services are highly regulated and there are rigorous quality assurance processes in place, with lots of evidence to record.

Apart from personal qualities, the knowledge and information required to advise well is vast. There are many organisations and partners to be understood, and a myriad of regulations. All of these change on a regular basis, and advisers must ensure that they keep their knowledge and reference material up to date.

As well as being qualified to give general advice, our advisers are also experts in particular fields, whether that be Housing, Welfare Rights, Help to Claim or Money advice. We have four advisers plus a trainee, and usually they are supported by a team of volunteers. Sadly, since the onset of the pandemic, we have had to limit our service to advice by staff only, but we look forward to welcoming our volunteers back at the first opportunity.

Discretionary Crisis Fund

Rutland County Council operates a Discretionary Crisis Fund to provide financial support to meet or help to meet a need that, unless provided, would severely disadvantage the client or a member of their household, i.e. a crisis situation. This fund is outsourced to Citizens Advice Rutland and is managed under their criteria.

If a client's benefit or wages are not paid on time and the client needs money for household fuel the fund may be used until the problem is resolved. It can also be used to assist with such things as removal costs if a client has been homeless and is moving into new accommodation. Clients benefit from our administration of the scheme as we can provide seamless holistic advice to address debt and budgeting issues as well as to resolve the problems leading to the particular crisis.

Case Study—Housing

Single male client who had been staying with parents but due to severe problems with client's mental health his parents could no longer accommodate him. Client had no friends so could not find a bed anywhere. He self-referred to our service and we advised him to contact the Council who arranged immediate temporary accommodation.

The client suffered with a severe personality disorder, anxiety and was possibly on the autistic spectrum. His GP had made a specialist referral for further investigations. The client had been receiving disability benefits but had not been able to complete a review of these benefits which had subsequently lapsed. We referred to our benefit specialist who assisted the client with a successful claim for Personal Independence Payment (PIP) and ensured that all other benefits were in place.

The client was also allocated a housing specialist who jointly managed the case with the debt specialist to ensure that the client was aware of his rights under homelessness legislation and assisted him with the pre-tenancy assessments, rent in advance and ongoing negotiations with the Council. We assisted the client with obtaining white goods for his flat by applying for grants from charitable organisations as well as from the Discretionary Crisis Fund. The case was referred for ongoing support from a partner agency to enable the client to sustain his tenancy in the longer term

For Rutland

For Rutland raises funds to pay for Specialist Advisers at Citizens Advice Rutland, who provide free, confidential, independent, non-medical advice to people of all ages who are living with long term health conditions in Rutland and the Surrounding Community.



“For Rutland helped me to maintain my independence and quality of life”.

Thanks to the skills of the trained advisers, every **£1 donated** to this service results in **£5 raised** from grants and government funding for people living with long term conditions in Rutland. In 2020/21 we helped **531** people, covering **2975** individual issues.

“The For Rutland advisers helped us to cut through all the red tape”

Over the past 18 months when it has not been possible to hold our fundraising events, our supporters have been particularly outstanding in their generosity, continuing to donate funds, products and services to help change the lives of people living with long term illnesses in Rutland and the Surrounding Community. We extend our thanks to them yet again.



Case Study— For Rutland

We assisted a client who was struggling to work as she was a lone parent with four dependent children, three of whom had special needs.

When she approached us the client was working part time and in receipt of Tax Credits. Her total income was approximately £640 per week. With 3 disabled children she was finding it increasingly difficult to care for the children and hold down employment. We assisted her to make claims to Disability Living Allowance for her two younger children and Personal Independence Payment for her eldest child aged 17. All three disability benefit claims were successful and increased the family's weekly income by over £300 per week on disability benefit payments.

Rutland Community Wellbeing Service



We have continued to work with partners, deliverers and funders to develop and embed the Wellbeing Service within the County. Our Partnership with the Bridge East Midlands and The Longhurst Group, with additional delivery from Age UK Leicestershire & Rutland and Vista saw 3729 referrals being made to the service in year, with extremely high levels of satisfaction reported by clients.

The Service has become an increasingly familiar and understood place for Rutland individuals and communities who want to improve their wellbeing with a range of advice, information and support on issues that include Housing and Homelessness, Debt And Money management, Physical Activity, Healthy lifestyles, Stop smoking, Emotional wellbeing, Dementia support, Substance misuse, Sensory impairment, volunteering and community and voluntary sector capacity and support.

Case Study—Wellbeing

Client was single with severe mental health problems and substance abuse problems who self-referred into the Wellbeing Service as he had been turned down for a disability benefit (Personal Independence Payment – PIP) and had no money. Client had no other benefits in place as he was fearful of claiming Universal Credit (UC) and had multiple debts. Client was assisted with a claim for UC and was referred internally to a Welfare Rights/Debt specialist to start the PIP appeal process and address the debt situation. The specialist adviser made a further referral to a partner agency in the Wellbeing Service for a complex needs support worker to support the client on an on-going basis.

The client won his appeal, has started making payments to his debts with the help of on-going support and money advice/budgeting from Citizens Advice and the partner support agency. He was also referred to Turning Point to assist with substance abuse and is engaging well with this service. His support worker helps in maintaining his appointments with Turning Point as well as keeping him on track with the agreed repayment schedule arranged by the Citizens Advice adviser. The client stated that he was so grateful and without the support of the Wellbeing Service would not have been able to cope and in his own words may well have “finished up in hospital”.

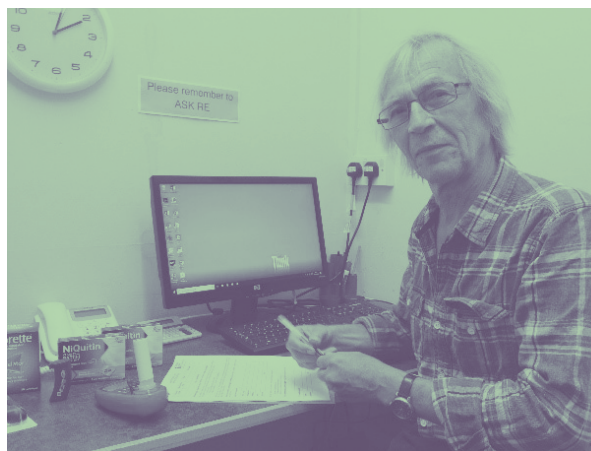
Stop Smoking Rutland

The Stop Smoking Rutland service receives referrals from a variety of sources including internal referrals from our partners. The majority of clients do self-refer. Our service is advertised widely across all GP surgeries, Rutland pharmacies, our website, Rutland Information Service, on Facebook, and twitter. Referrals from Leicestershire hospitals come via the Leicestershire Quit smoking service.

We continue to take a holistic approach to smoking cessation looking at general healthy lifestyles, both for physical and mental health. We assess trigger points (what leads to the temptation to have a cigarette) for increased smoking habits and we work with clients to look at strategies to deal with these.

We have been successful at targeting priority groups (Health Inequality groups) – over this year 19 clients from a total of 30 who successfully quit after 4 weeks and 6 out of 11 who successfully quit after 12 weeks were from these priority groups.

“I will recommend this service as I could never have done this without you, thank you”.



Case Study— Stop Smoking

Client 1 was a male pensioner who had smoked since early teens and never tried to quit before. He recently suffered a stroke and was in hospital for 2 weeks during which time he was given nicotine patches. However, when discharged he started smoking again. He had other health issues with high blood pressure, heart and circulatory problems and realised he must give up smoking. He was given nicotine patches and a nicotine inhalator and managed to stop smoking completely in a few weeks. Patches use continued for several weeks until the client was sure he could manage without further help. Follow up calls to ensure he remained on track took place and he reported a positive impact on his recovery.

Community and Voluntary Sector Support

The past year of community development has been full of challenges to negotiate and opportunities to maximise! We have created a network of over 25 Rutland community groups and organisations. It has been great to see groups connect, and share ideas and resources to find ways of meeting the needs of their particular client group or project effectively. The support of the network has been fundamental to some groups, who may have closed down during the pandemic without it.

We have established a weekly virtual meeting to encourage and equip charities who were floundering with the challenges of lockdown, and this quickly became a place of inspiration and support. Being online has made it easier for people to connect and access material which previously would have been denied them because of

travel and cost. Over 50 local groups and charities have made use of these meetings over the year; significant numbers for Rutland. Tessa Oram, our Community Support and Development Support Officer (CSDO) received a High Sheriff's award for services to the local community as recognition for this work.

Significant connections have also been made with places and people of influence in the community of Rutland, and Tessa is becoming known as the go-to person for community and VCSE activity in Rutland. We also worked with Rutland and Stamford Sound to organise and record 'The Listening Project' during Volunteer Week. Volunteers from different charities talked about their story of volunteering. Some very moving and poignant stories were recorded – from LRWT, Foodbank, Out of Hours, Rotaract and Peppers.

Our Lone Worker Support Group - a forum for issues pertaining to being the only paid member of staff, runs every month and is well attended.

We have also established a volunteer brokerage service with a grant from Rutland County Council, using Volunteer Plus, software that is interactive, easy to use and can act as an umbrella for the whole of Rutland's volunteering needs. The system is running very successfully, with new organisations adding opportunities for volunteering, and new potential volunteers signing up every day. This will be a very valuable resource for the county, and fills a big gap which was until now unmet.

Research and Campaigns

As a service we hold a huge amount of data about the problems our clients and their wider communities face.

We can use this data to do several things:

- To help us research issues further
- To influence decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices.

Research and Campaigns work is undertaken at both local and national level. Evidence gained locally is fed into national campaigns as we receive regular calls for evidence from Citizens Advice. We regularly take part in the national Network Panel which is made up of staff and volunteers from across the entire Citizens Advice network. It provides an opportunity for local office members to have their say and contribute to national research and campaigns work. We are members of the Rural Issues Group, which is funded by Citizens Advice.

The Citizens Advice Council Tax Protocol with Rutland County Council maintains the Council's commitment to the principles of fairness, partnership working and transparency in local authority debt collection. This will help our clients who do get into difficulties paying Council Tax as we will be able to negotiate with agencies more effectively. Over a third of clients presenting with a debt problem last year had council tax arrears.

Case Study—Debt/ Benefits

Client is a single parent living with his four children, his only income is Universal Credit and this is significantly reduced by the benefit cap, meaning that he accrued rent arrears and other multiple debts which had built up over many years. The client had struggled to find full time work due to his caring responsibilities.

Upon checking the client's benefits we established that the benefit cap had been applied incorrectly which meant that he was owed approximately £850 which was subsequently repaid to him. This was used to clear his rent arrears. As Rutland Citizens Advice has a Debt Relief Order Intermediary who is approved by the Insolvency Service we also applied for a Debt Relief Order on behalf of the client and were able to write off £13,000 of debt, leaving the client completely debt free.

The client stated "It was such a relief to know that I no longer had any debts and that I could make a fresh start for me and the children"

Information Assurance

The Citizens Advice Rutland trustee board has approved an information assurance strategy, having identified the risks 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 our sensitive data assets are maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners and data protection legislation.

The organisation has worked hard to achieve compliance with the General Data Protection Regulation and the Data Protection Act 2018.

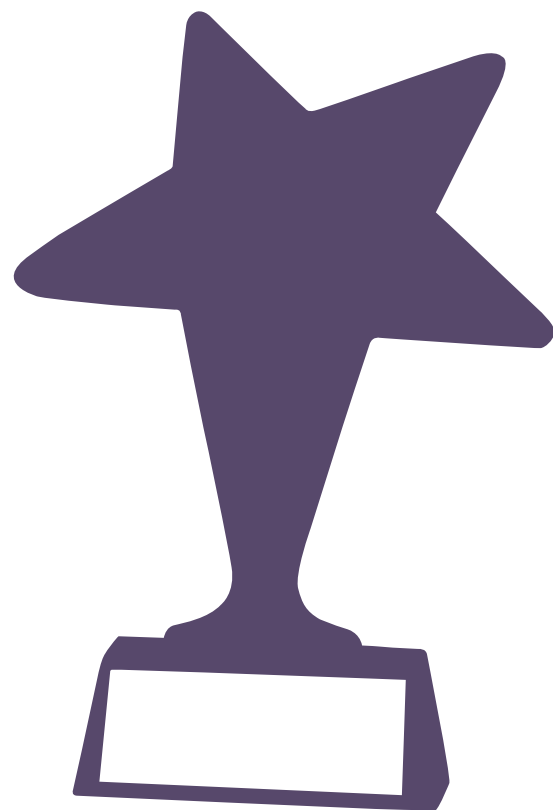


“My contact with CA was set up through my local council. The call from CA was very quick to come through very helpful. I was also followed up to ensure I had all of the information I needed”

“Liz at the Oakham branch was brilliant and very helpful. I’m very satisfied with the service and will recommend and use again.”

“Very impressed by the response time and quality of advice given. Advice gave much reassurance”

Thanks and Acknowledgements



Citizens Advice Rutland would like to acknowledge the valuable contribution given by a variety of funders and supporters. In particular Rutland County Council, the East Leicestershire and Rutland Clinical Commissioning Group, Oakham Town Council, Uppingham Town Council, Parish Councils, The Rutland Trust, our For Rutland fundraising volunteers, and the many donations we receive from clients. We would also like to thank Barnsdale Lodge Hotel for their continued support and generosity.

Thanks and acknowledgement go to our extraordinarily talented and committed volunteers, who demonstrate great skill and care in their support for clients, but also make an immense contribution to shaping the look and feel of the organisation.

Financial Position

The incoming resources decreased from £659,645 in the year ended 31st March 2020 to £590,825 in the year ended 31st March 2021. In both years, £285,083 was passed to our partners in the Rutland Wellbeing Service, whilst £60,000 in 2021 (2020: £125,351) related to restricted project activities by "For Rutland, the Rutland Healthy Small Grants Scheme, Help to Claim and Citizens Advice Softphones.

An unrestricted surplus of £16,446 was made in the year. At 31st March 2021 Citizens Advice Rutland unrestricted free reserves were £163,217.

Summary financial information for the year is shown overleaf.

Income and Expenditure

	Unrestricted		Restricted	
	Year ended 31 March 2021 £	Year ended 31 March 2020 £	Year ended 31 March 2021 £	Year ended 31 March 2020 £
Income				
Donations and legacies	12,545	7,174	30,603	29,932
Income from charitable activities:				
Grants and contracts	513,076	521,753	28,940	22,646
Other (including Fundraising)	4,000	3,121	337	72,217
Other income:				
Other trading activities	-	525	-	-
Investment income	1,204	1,721	120	556
Total income	530,285	534,294	60,000	125,351
Expenditure				
Expenditure on raising funds	10,970	18,879	60	16,866
Expenditure on charitable activities:				
Advice provision	98,845	93,490	83,174	100,646
Partner funding	285,083	285,083	-	-
Grants allocated	-	-	12,847	69,058
Service provision	4,076	4,195	3,000	8,050
Support Costs: staff, office, premises, governance	115,405	107,320	9,221	9,529
Total expenditure	514,379	508,967	108,302	204,149
Net income/(expenditure) and net movement in funds	16,446	25,327	(48,302)	(78,798)

Balance Sheet

	Year ended 31 March 2021 £	Year ended 31 March 2020 £
Fixed assets: fixtures & fittings		
Cost	5,139	5,693
Depreciation	5,139	5,185
	0	508
Current assets:		
Stock	1,237	848
Debtors & Prepayments	4,190	7,293
Short Term Deposits	92,274	135,273
Cash at Bank & In Hand	193,792	183,146
	291,493	326,560
Less: Creditors & Accruals	44,082	42,437
Deferred Income	10,731	16,095
	54,813	58,532
Net current assets	236,680	268,028
Net assets	236,680	268,536
Represented by:		
Unrestricted funds:		
General Funds ⁽¹⁾	159,717	143,271
Designated Funds ⁽²⁾	3,500	3,500
Restricted funds ⁽³⁾:		
For Rutland	71,924	109,745
RHSGS	1,395	12,020
Help to Claim	-	-
CitA Softphones	144	-
Total funds	236,680	268,536

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 2021.

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

J P Hawksfield
Finance Trustee

Notes:

⁽¹⁾ 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 unrestricted reserves has been assessed at £115,000.

⁽²⁾ Reserves for Property Maintenance.

⁽³⁾ Restricted Funds include For Rutland which raises funds to benefit the Rutland community, initially providing services for those living with cancer, dementia or other long term illnesses or conditions,

Rutland Healthy Small Grants Scheme (RHSGS) which is serviced under a contract with the local authority to provide grants to help promote community wellbeing activities in Rutland,

Help to Claim, a grant from Citizens Advice National (from funds provided from The Department of Work and Pensions), to provide advice to clients on claiming Universal Credit and CitA Softphones, a grant from Citizens Advice National to cover specific costs relating to new softphone system.

What can you do to help?

Our ability to sustain excellent services relies on the continued support of the wider Rutland community.

- We continue to need volunteers for CAR as well as to support the activity of our Community & Voluntary Sector partners.
- We want to hear from organisations across sectors to support work to engage and strengthen all Rutland communities and people.
- We need Champions who support our work and can assist us to ensure that we are reaching all parts of Rutland with a robust and effective offer.
- We need financial support to ensure we can sustain and grow our provision in response to the varied needs of Rutland residents.



Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.
We're here for everyone.

We are open for advice by telephone

Monday–Friday 9am–5pm

Advice: 01572 723494 Office: 01572 757420

www.citizensadvice Rutland.org.uk



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