



RUTLAND

**citizens
advice**

Rutland

Annual Review 2022

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Free, confidential advice.
Whoever you are.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment.

We're here for everyone.

We're working with you to improve your wellbeing and the wellbeing of the community.

Foreword from the Chair of Trustees

"It is not given to human beings, happily for them, for otherwise life would be intolerable, to foresee or to predict to any large extent the unfolding course of events." Winston Churchill

The Covid pandemic brought stress and fear and for some illness and even death. Lives were turned upside down and stretched for some beyond what they felt they could cope with. It is perhaps a good thing that that during the worst of that period we could not foresee or predict what we note in this report: that Britain is facing the biggest cost of living crisis in decades.

Citizens Advice had its roots in the times when people were living through catastrophic changes in their lives. The catalysts were in the turmoil of the 1930s. The birth was the Second World War. The organisation has changed over the years in some ways, but its

purpose has remained consistent. To give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

Changes continue in the needs of people – from lost ration books to understanding claim forms for example. Like many the team in Rutland had to change its way of working during the pandemic and last year I applauded them for their success in continuing seamlessly to deliver the advice and support people asked for. In yet another display of their agility they have again seamlessly moved to hybrid working. We are extremely proud to be open for business again on Oakham High Street. We have made some big changes to allow this. Even though Covid risks now seem to be better under control we have enlarged our interview rooms so that social distances

can be maintained, installed hospital standard air filters, and limited the number of people in the offices. We continue to offer advice over the phone or online where that is peoples preference.

In redeveloping the offices we have changed the upstairs rooms to a community space which is detailed later in this report. This is part of the objective of working with other organisations to both improve our own services and to offer a wider service to meet the changing needs.

Over the last couple of years we have also been working on our objective to ensure that we reach the people that might need help. Despite the plethora of communications options available sometimes the simplest



will be the most effective. You will have seen us appear in some of your village magazines, we are “popping up” in some markets and events, and are looking for sites in Uppingham and other places where people can come and have a private face to face conversation.

For Rutland, our key fundraising arm, has been equally agile and successful in its return to operations, and we and the attenders been delighted to see the return of their live events. We have been amazed at the amount of money raised.

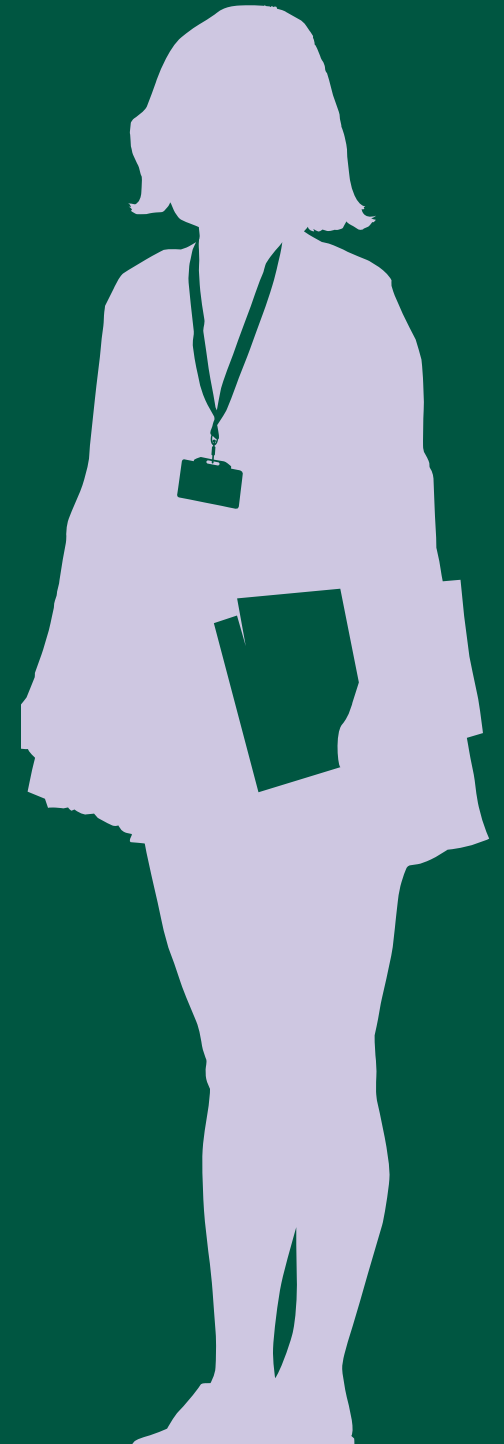
Citizens Advice offices in many areas in the UK have closed or merged with others recently. This is particularly true of smaller offices. That makes the success of Citizens Advice Rutland even more remarkable. We owe thanks to many organisations for supporting us and contributing. As a charity we depend on those contributions. Behind many of those organisations are

individuals and to those people thank you for helping us to survive, to grow and to deliver help and support. Once again, you will see from this report the exceptional value that investment has generated both financially and in the lives of those to whom we have delivered services.

It is a genuine honour to serve as chair of the trustees and this organisation. Each and every member of the team should be proud of what they have achieved and in the dark days which may be coming into lives I know they will continue to be welcome lights.



Libby Cooper
Chair of Trustees



Introduction from the CEO

Over the course of the last twelve months, we have worked tirelessly to continue to deliver our advice service and to serve the voluntary sector in Rutland.

The past year has been another incredibly busy period for staff as they continue to deliver an uninterrupted service, with staff and volunteers working from the both the office and home to ensure clients can come in for in-person meetings if needed. We have also refurbished our offices and opened a community hub on the first floor of our Oakham premises, serving the needs of the local voluntary sector.

We now face a different and growing challenge - the cost of living crisis and the impact of rising prices. The rising cost of living and concerns of fuel and food poverty means we have seen an increase in clients needing help

as well as an increase in requests for foodbank referrals. We are expecting this to continue as the cost of living crisis deepens and are taking on additional staff and providing training to compensate for rising demand.

As always, I am grateful for the support of the staff who have continued to advocate and champion every client they help whilst coping with rising caseloads and increasingly stressed clients. I must also thank our trustee board for their guidance, advice and focus on the long-term viability of Citizens Advice Rutland, standing us in good stead in the coming year.

We have four key priorities for the next year:

- Continue to provide an exemplary service to Rutland residents and fundraise to expand service delivery

in line with demand.

- Get in to the community more and improve accessibility, in particular to those isolated within our community.
- Continue to support the voluntary sector across Rutland by providing facilities for events and a wide range of sector support activities.
- Continue to promote and grow volunteering opportunities across Rutland by hosting events and campaigns recruiting volunteers to the 65 plus vacancies currently on the Volunteer Plus website.



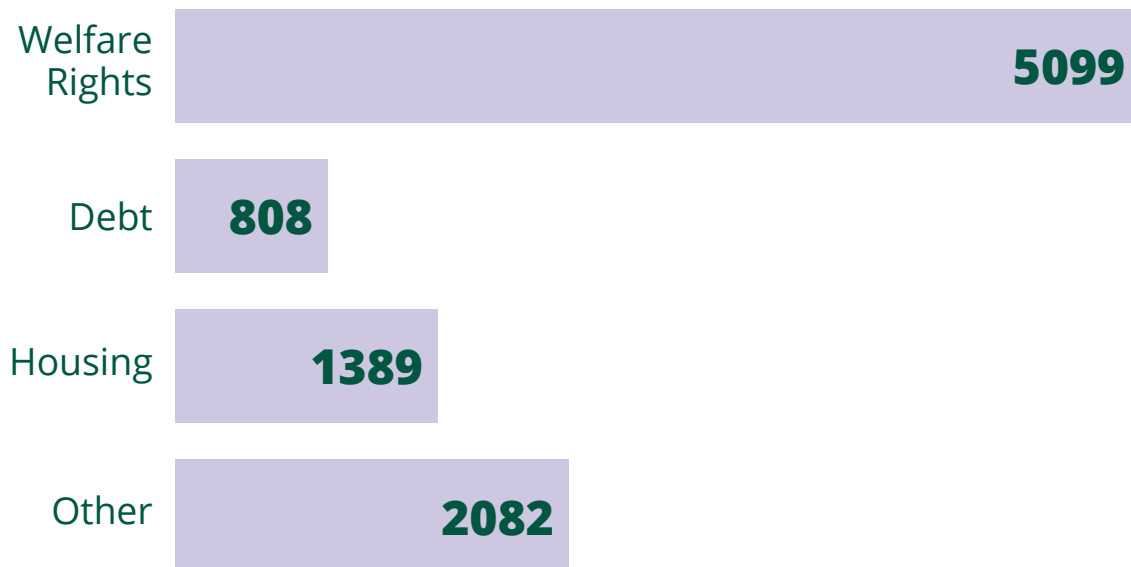
A handwritten signature in black ink, appearing to read 'Duncan F'.

Duncan Furey
Chief Executive

21/22 Statistics

In total we gained over **£1.04m** for clients and a further **£1.1m** for our 'For Rutland' clients.

2,648 unique clients during the year and assisted with **9,378** presenting issues.



460

hours of advice provided on average each month



96%

of Benefit Appeals won



354

Foodbank referrals



336

Referrals to Other Agencies



99%

of Calls to our helpline answered

Cost of Living Crisis

Britain is facing its biggest cost of living crisis in decades. Nationally, Citizens Advice is currently helping more than two people every minute with access to crisis support like food bank referrals and charitable grants; this is a 50% increase on the same period last year, and a 167% increase on the same period in 2019. We've also seen a 22% increase in people asking for help with energy debts compared to the same period last year.

As prices rise, people are being forced to make more and more difficult decisions about what to cut back on; often having to make the choice between heating their homes or feeding their family. We anticipate that in the coming months more people will need to rely on food banks, more people will need advice on their energy bills and there will be people who simply cannot afford to pay for the energy that they are using.

The energy price crisis is unprecedented. That fact is stark in our national Citizens Advice data. By the end of June, nationally we had already seen more people coming to Citizens Advice for help with energy issues than in the whole of 2020 and 2019. There's no getting away from how bleak the situation is. Energy bills rose to £2,000 in April and despite Government intervention they will rise again in October 2022.

On 8 September 2022 the government announced the Energy Price Guarantee, this reduces a domestic consumer's bill to an average cost of £2,500 and will remain in place until 31 March 2023. There continues to be a small difference between the unit cost for a prepayment meter consumer and other bill payers.

Whilst this news was welcomed by many, the Energy Price Guarantee

still means that people are still paying nearly double for energy compared to last year; in October 2021, a consumer on typical use paid £1,277 per annum.

Martin Lewis has said that he is "virtually out of tools to help people now" and this statement could not be truer; the fall in real disposable incomes for both those in and out of work has meant more and more people are needing support with their energy bills and living costs. With limited support available we're having to advise people to try to reduce their usage as financial support doesn't go far enough.

Everyone is feeling the impact of the crisis, but some will be hit harder than others. People who pay for their energy on prepayment meters are less able to spread the cost of energy throughout the year and are more likely to self-disconnect throughout the

colder months. Many meters are also restricted and only allow for a certain amount of money to be on the meter at any one time, meaning that a client cannot usually pay inflated amounts in the summer months to address this.

We're expecting to see more people in negative budgets, meaning they have more essential spending going out than they have income coming in. The scale of this crisis is unlike anything we've seen, even in the pandemic, as people continue to make tough decisions in order to survive. We expect overall levels of individual debt to increase and anticipate that more people will need our help than ever before.

Many households in Rutland are off grid - this means that they are not physically hooked up to mains utilities and rely completely on their own energy sources such as Calor gas, coal or oil. The Government has advised that there will be support available to those who live in houseboats, park homes,

are part of a heat network, or are off-grid, however no further information has been provided about this.

Help we can offer in Rutland

Our experienced advisers can help people struggling in Rutland. Through thorough exploration of the client's circumstances we're able to maximise their income to ensure they're receiving all the benefits that they're entitled to. We can also check their eligibility for social water and broadband tariffs, as well as discretionary payments available from Rutland County Council and help clients to apply for these.

We can assist clients with checking that all Council grants, including the Household Support Grant have been awarded/applied for and any of the new government initiatives have similarly been received. We can also apply for charitable funding for such things as replacement washing machines, cookers and fridges.

Our Money Advice team can help with budgeting skills and give clients advice on where they can make savings on their expenditure as well as full money advice to enable them to manage their debts. We have a registered Debt Relief Order intermediary who can assist clients on low incomes to write off up to £30,000 debt.

We work very closely with the local Foodbank and can offer clients food vouchers if they are experiencing a crisis. In addition to this, we administer the Rutland County Council Crisis scheme and can help clients to apply for this in short term emergency situations.

NB: at the time of writing, full details of the Energy Price Guarantee were not known and the Cost of Living Crisis was ongoing with an ever-changing landscape.

Case Studies: Debt

Mr Smith attended Citizens Advice Rutland for assistance with his household budget after he left work due to illness. Mr Smith was already receiving Universal Credit but was concerned about paying his ongoing council tax bills. In addition to his ongoing payment, Mr Smith also had rent and Council Tax arrears. CAR assisted Mr Smith with applying for an additional disability payment on his Universal Credit claim as well applying for Personal Independence Payment, a separate disability benefit. CAR also negotiated with Mr Smith's landlord and the Local Authority to put in an affordable repayment plan to clear his arrears and prevented any further recovery action being taken in regards to these. CAR were also successful in applying for a discretionary Council Tax payment of £335 reducing Mr Smith's liability for the current council tax year and also assisted Mr Smith to switch to a social tariff for his water and broadband; reducing his expenditure considerably. As a result of CAR's intervention Mr Smith was able to manage his household finances going forward.

Mr Brown attended Citizens Advice Rutland after building up debt on his credit cards in order to cover his living expenses over the years. Mr Brown had been managing to make the minimum repayments on these but due to the cost of living crisis was finding this more and more unmanageable. Due to the high level of interest applied on the cards Mr Brown was finding that the payments he was making barely reduced the totals owed. CAR checked Mr Brown's benefits and identified that he was not receiving Pension Credit, a benefit paid to those of pension age on low incomes. CAR assisted Mr Brown in successfully applying for this, increasing his income by £98 per week. With his income maximised, CAR went through Mr Brown's budget with him, identifying areas where he could make savings. Once this was finalised, CAR contacted Mr Brown's credit card providers and negotiated to suspend all interest and charges that were being applied to the accounts and agreed an affordable repayment on them all; this allowed Mr Brown to make inroad into his debts and he is now on the path to becoming debt free.

Our Trustees

When first asked to be a trustee for Citizens Advice Rutland, I asked what the time commitment was. "About a day a month" I was told. So, what does that look like? Maybe this...

8:30 AM: It has been proposed that £5000 be spent on equipment to ventilate the offices. You wonder whether it's justified and whether the organisation can afford it. You do some research and then send a note of your thoughts and findings to the other trustees and CEO.

9:30 AM: The draft board minutes have appeared in your emails. You accepted a number of actions on behalf of the board, and make a plan.

12 PM: A meeting with one of the members of the Citizens Advice Rutland organisation, who act in a similar role as shareholders in a non-charitable

company. The member has some questions on some governance points so you meet to discuss their questions and share some of the challenges faced by Citizens Advice and their clients.

2:30 PM: Time to attend an online training session about developments in some of the compliance obligations which the organisation has to meet.

4 PM: There is a fundraising event organised by CAR's main fundraising arm, 'For Rutland' coming up in the evening so you contact the people you've invited to attend the event with you.

7 PM: You spend a few fun hours selling raffle tickets, talking to others about the work of Citizens Advice and just enjoying yourself.

These are examples and in reality are spread over a month. Each month will vary, and what we each do will vary. Sometimes it will be the equivalent of more than a day in the month. To some extent it depends how much we are prepared to give, but we do expect a real commitment from each other, we do expect the gifts of time and skills, and of course we expect each other to meet the minimum basic legal obligations and duties of a trustee of the charity.

It is a voluntary role but as with many volunteering opportunities it brings other rewards such as learning new skills and sharing old ones, and meeting people you would never have the opportunity to meet otherwise. Citizens Advice is a lifeline to many, particularly in their times of difficulty. The opportunity to play a small part in the organisation is a genuine reward in itself.

Case Study: Welfare Rights

Client had an accident at work 7 years ago as a result of which he was unable to continue working on a full time basis. On taking advice he made a late claim for Industrial Injuries Disablement Benefit (IIDB) 3 years later and underwent a medical assessment. The claim was refused on the basis that his disability was not from the accident but from an underlying health condition. The decision was confirmed on a review so the client was assisted with a full appeal of this decision. He had a mental health diagnosis but no physical disabilities until the accident.

With our assistance the client obtained copies of all medical records dating back to before his accident and these proved that he had had no previous physical problems. We submitted a claim to a Welfare Rights Tribunal on the client's behalf.

The court allowed the appeal. The client was assessed as having a loss of faculty from the accident and was given a life time award backdated to the date of his late claim. The client received the benefit of nearly £40 per week and gained a backdated payment of over £8000, £5000 of which had to be offset against other benefits that he had been awarded in the previous 4 years but still gained the £3000 and over £1900 per annum in an ongoing award for life.

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

The client was referred from Rutland County Council for assistance with her housing issues, as she had recently found herself homeless due to a relationship breakdown with her partner remaining in his own property. She suffered with mental health problems, had few support networks in Rutland and while employed was also receiving top up benefits.

We assisted her with all housing applications, liaised with the Council on her behalf and secured a 50% rent deposit from a charitable source (the balance being made up by the Council) to enable her to take up a tenancy. We assisted with the landlord's financial assessment to prove that the property was affordable. As she had some furniture but no white goods we applied for grants for these goods.

She has now moved into her property and a referral has been made to a partner agency for short term support until she has settled in. The client said "I don't know what I would have done without your help as I did not know where to turn"

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 2021/22 we helped **572** people, covering **3253** individual issues.

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

The past year has seen us begin to hold our fundraising events again, and we thank once again our supporters for their outstanding 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.



Case Study: For Rutland

We helped a client who was severely unwell and had incurred huge debts as he had been unable to work and could not pay his bills. When he consulted CAR his debts were around £6,000 and his mental health was very poor.

We first assisted him to claim Personal Independence Payment which increased his income by £126.35 per week. He received arrears of £2345.00.

We placed the client into the government 'Breathing Space' to obtain a 60 day hold on recovery action on his debts. This gave us time to assist with his debts. We applied to several utility trust funds and obtained grants totalling £1273.00 which cleared 3 of his debts. We also helped him to apply for backdated Council Tax Support which was awarded and cleared his Council Tax arrears of £969.00. A debt of £600.00 was written off.

The client's debts were reduced to £3,000 and we then helped him to set up an affordable payment plan which would clear his debts within 18 months.

The client is now in a much better position both financially and healthwise and our service has enabled him to stabilise his situation and move on with his life.

Rutland Community Wellbeing Service



We have continued to work with partners on the final year of the Rutland Community Wellbeing Service within the County. The contract to deliver this service ceased at the end of March 2022.

In the final year of operation, we received over 3,700 referrals to the service which means that over the life of the project we had received over 19,500 referrals. Referrals were made to our partners the Bridge East Midlands and The Longhurst Group, with additional delivery from Age UK Leicestershire & Rutland and Vista.

The service included 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.

Stop Smoking

The Stop Smoking service ran for the length of the RCWS contract and saw clients at the Citizens Advice until March 2020 when Covid-19 forced the temporary closure of the premises and all work was conducted from home. The service moved seamlessly to a telephone support service with products being posted to clients as necessary.

This new way of working proved as successful as the face-to-face service and in some cases the clients found it more convenient where they had issues with travelling or mobility.

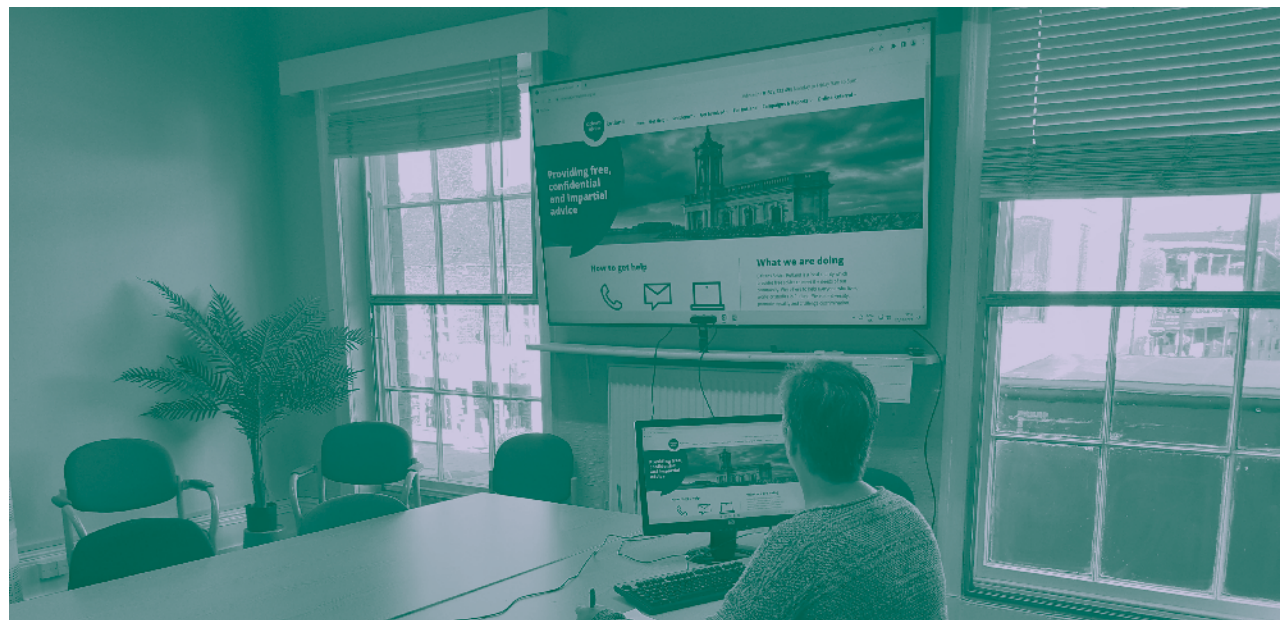
Throughout the contract the Stop Smoking service worked with 332 clients of which 233 successfully quit for 4 or more weeks (70% success rate).

Community Hub

Community and voluntary groups in Rutland have a new place to gather and work in the heart of Oakham. A Community Hub has opened on the first floor of the Citizens Advice Rutland building on High Street, Oakham. The space has been completely refurbished and now provides a large conference room with space for 12 people as well as state of the art video conferencing facilities. A hot desking office next door has several spacious desks and comfortable seating.

We are delighted that several groups have already made use of this space.

Any community or voluntary group in Rutland can book either space free of charge by emailing conference@citizensadvicrutland.org.uk. This is part of Citizens Advice Rutland's commitment to improving the lives of residents by looking after our voluntary and community organisations.



Community and Voluntary Sector Support

Despite the challenges of Covid restrictions, our work to support the Voluntary and Community Sector (VCS) in Rutland has gone from strength to strength this year.

In the midst of the first lockdown in 2020 we moved our **VCS network** online, and this has continued to expand, providing support and inspiration to even more volunteers and community groups. Our monthly online networking meetings were attended by about 60 Rutland organisations, with an average of 30 participants each time. It has been a real privilege to see the collaborations and good practice developing across the group.

Online meetings made it easier for people to connect and access resources which previously would have been

prohibitive because of travel and cost, and those who attended told us they especially valued the networking and the training element of the sessions.

In addition to the VCS network, we expanded our **lone worker monthly support group** for individuals who work on their own in community organisations. This is a safe space to talk about issues affecting them and to share resources. Participants told us it was a lifeline during Covid in terms of boosting their own wellbeing and connecting with colleagues.

We were delighted to host our first face to face event since 2020 during **Volunteers Week**. The weather was perfect for our outdoor, afternoon reception in front of our offices, and several notable persons came along to help us thank volunteers from

Training sessions for volunteers included:

- Using local radio to promote your community group
- Making the most of Facebook
- Meeting needs of older people
- Supporting family relationships
- How to write a funding bid
- Supporting those with autism
- How to set up a befriending project
- Change agents – sustainable charities
- Safeguarding in the charity context

across Rutland. These included the Lord Lieutenant of Rutland, Sarah Furness, the High Sheriff of Rutland, Geoff Thompson, and Rob Persani from Rutland and Stamford Sound, who broadcast live from the event. The prosecco and cake were especially appreciated!

Recruiting enough volunteers is always a challenge, and Covid has exacerbated this. Our **Volunteer Plus Rutland** initiative, set up last year, provides an online matchmaking service for community groups and potential volunteers at www.volunteerplusrutland.co.uk. Groups advertise volunteer opportunities at no cost, and interested individuals peruse the options available, choosing the one right for them. The system is running very successfully, with new potential volunteers signing up every week. This will continue to be a valuable resource for voluntary and community groups across Rutland.



Feedback from VCS participants

"I think the VCS network is excellent to build relationships and find out what people do."

"The networking element was incredibly useful. It was great to be able to chat with other community groups about what events were coming up, any struggles we were having etc, allowing us to work together better."

"There is nothing else like this in Rutland so please keep them going. Fabulous."

"The 30 min introductions slot is extremely useful to see what organisations are operating in Rutland and what their roles and remit are."

"Meeting people from other community organisations is very valuable."

"Really enjoy the meetings. It helps to know what is happening in the area and great networking opportunity too."

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 to ensure a better outcome for all.

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 complies with the General Data Protection Regulation and the Data Protection Act 2018.



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 Memorial Institute, 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 in allowing the use of their venue.

Thanks and acknowledgement go to our extraordinarily talented and committed volunteers, who make an immense contribution to shaping the look and feel of the organisation.



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 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.citizensadvicrutland.org.uk



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