## **Citizens Advice Rutland**

## **Annual Review 2023**





Foreword from the Chair of Trustees	3
Comment from the CEO	4
22/23 Statistics	6
Client Story - Debt	7
Trussell Trust Financial Inclusion Project	7
Client Story - Trussell Trust	8
Client Story - Welfare Rights	10
Discretionary Crisis Fund	10
For Rutland	10
Client Story – For Rutland	11
Community Hub	11
Community and Voluntary Sector Support	12
Research and Campaigns	14
Annual Accounts - Income and Expenditure	15
Balance Sheet	16
Information Assurance	17
Thanks and Acknowledgements	17
What can you do to help?	18

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



Citizens Advice Rutland (CAR) is a charity. Whereas many of you reading this report will know that, there are also, it seems, people who are not aware of this. It is of course clear in our report and accounts, and as is required, we show the information on our documentation. But we don't shout about it.

Many charities exist to attempt to support people when they have problems in people's lives – maybe by providing funds, or resources. Citizens Advice exists to endeavour to help people resolve their problems. To listen, to signpost, to advise, to support through problems, to empower. To give people knowledge and confidence. We're proud of that.

Like many organisations (and individuals) we have had concerns about our finances recently, and last year we adopted a fundamental strategic objective — survival. I'm delighted to report that we have indeed survived and as you can see, managed our finances to enable us to plan for the next couple of years. We will of course keep looking ahead and watching vigilantly.

We receive a significant part of our funding from Rutland County Council, and that means indirectly from the residents of the County. We believe in making that money work hard. It enables us to support one of the RCC objectives.... a County for everyone where everyone has the opportunity to live well. For some that is easy, for some achievable with effort, and for some a real challenge. We know that an increasing number of people need support: we have been busier than ever. Not content with that we also realised that we needed to have an aim of reaching as many as possible who needed that support as we could. There are many communications channels available today, and we are trying to use a range. We aim to ensure that everyone knows that there is support available, and to make contacting us in whatever form as easy as we can. We have been out in marketplaces and at community events, and are in the process of recruiting community ambassadors across the county. No-one, in our view, should miss out on help because they don't know it's out there.

Many knew, and we have (again with RCC support) helped document the incredible range of support that there is available in Rutland. We work with the voluntary sector to help co-ordinate and develop synergy and share resources and information. When any of us is at a low point the last thing we want is to be passed around or break through barriers. Active communication amongst the public and the third sector helps to minimise those challenges and maximise resources.

Being a charity means we only exist by virtue of grants and donations. Many Rutland residents and visitors are aware of the work of our fundraising team For Rutland. Because of their efforts Citizens Advice in Rutland can provide practical advice and assistance to those trying to live with long term health conditions and help to access the support that might be available.

We have also been fortunate enough to receive some individual significant donations in the last year. It has been particularly asked that these are used to continue providing the basic advice services to help people get through life's challenges and find their own solutions. We are committed to do this and proud to do this.

It has again been my sincere privilege to represent such a truly superb team of employees and volunteers in (to misquote a well known aphorism) making so much more out of a little and helping to make Rutland a special place for each person living here.

Libby Cooper, Chair of Trustees



### **Comment from the CEO**

As ever I must begin my comments by recognising once again our amazing team of staff, volunteers, and managers. Their dedication to helping Rutland residents has been nothing short of remarkable. Year after year, our staff have gone the extra mile, ensuring that Citizens Advice Rutland (CAR)



consistently delivers a Gold-Plated service, empowering our clients to face their challenges head-on. Our success is all thanks to the hard work and commitment of our staff.

It should be no surprise that last year we saw even more Rutland residents reaching out to us for assistance. The burden of high energy prices and the rising cost of living hit many in our community hard. To meet this growing demand, we took proactive steps by employing a new adviser.

Engagement with local volunteer groups also grew as we worked closely with local service partners, all in the name of providing excellent service to an increasing number of people year after year.

In order to better understand the impact of the cost of living crisis in CAR has recently completed a report (link can be found here)<sup>1</sup> which highlights the effects of the cost of living crisis on Rutland residents and aims to influence the local response to the crisis and improve the services available locally.

Rutland is a fantastic place to live, but it is not without its challenges, as our recent survey of the voluntary sector<sup>2</sup> has demonstrated. Much of the public transport, community resources and services are centred on the two large towns; at the same time our community is growing older<sup>3</sup> and the challenges posed by inequalities in transport, income and health affect our senior citizens disproportionately.

Over the past year the team at CAR have worked hard to address these challenges by increasing our community engagement, hosting pop-up events within community centres, forming closer working alliances with other service providers.

The coming year will see further emphasis on getting into smaller villages and working to ensure that all of our

community are receiving help and advice and are getting all of the support to which they are entitled.

With more clients to serve, we require more funding to support our larger team. As a local charity we know that we face a constant financial challenge. That's why we've been working hard to raise our profile, demonstrate our excellence, diversify our funding sources, and strengthen our partnerships with other agencies – all of which were strategic priorities for us in 2022/23.

Dune A

#### Duncan Furey, Chief Executive

- 1. <a href="https://citizensadvicerutland.org.uk/wp-content/uploads/2023/10/The-Cost-of-Living-Crisis-in-Rutland-Report-2023.pdf">https://citizensadvicerutland.org.uk/wp-content/uploads/2023/10/The-Cost-of-Living-Crisis-in-Rutland-Report-2023.pdf</a>
- https://volunteerplusrutland.org.uk/wp-content/uploads/2023/07/Surv ey Report Short.pdf
- 3. <a href="https://citizensadvicerutland.org.uk/wp-content/uploads/2023/10/The-Cost-of-Living-Crisis-in-Rutland-Report-2023.pdf">https://citizensadvicerutland.org.uk/wp-content/uploads/2023/10/The-Cost-of-Living-Crisis-in-Rutland-Report-2023.pdf</a> (page 3)

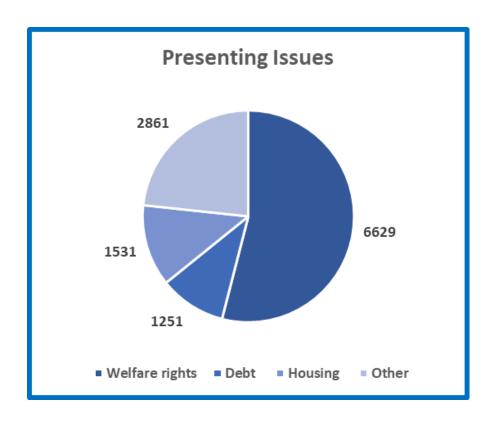
"I would run out of superlatives; awesome service and I doff my cap!"

### 22/23 Statistics

In total we gained over £1.12m for clients and a further £1.03m for our 'For Rutland' clients.

#### **Annual Activity Statistics:**

- 2994 unique clients
- 12,272 presenting issues
- An average of 450 hours of advice provided each month
- 99% of calls to our helpline answered
- 96% of tribunals won
- 100% Client Satisfaction
- 475 For Rutland Clients presenting 3,200 issues
- 35% of clients were from wards or parishes outside Oakham or Uppingham
- 61% women, 39% men
- 37% were of pension age, 63% were below pension age



## **50 Years of Citizens Advice Rutland**

Next year, 2024, will see Citizens Advice Rutland celebrate 50 years since our office opened and we started helping local residents. We look forward to enjoying celebrations throughout the year and to continue to serve and help the people of Rutland. The full story will be in this report next year.

## **Client Story - Debt**

Bill is a pensioner with multiple debts including unpaid Council Tax going back over 3 years as well as water rates arrears. Bill had struggled to engage with services who had tried to help in the past. Bailiffs had been knocking at the door.

"You take away the worry"

We firstly assisted him to apply for eligible benefits to which he was entitled but he had never thought of applying. With a benefit back payment of over £2000 which gave Bill the opportunity to clear the balance of some of his debts

in full. We also placed him in Breathing Space (a government initiative that gives people 2 months breathing space so that

they can reach a debt solution. During the time in Breathing Space debts are not collected)

During the Breathing Space period we persuaded the bailiff to return a debt to the court which resulted in almost £1,200 being written off. The Council Tax accounts were similarly returned from the bailiffs to the Council and an affordable repayment schedule was set up. The bailiffs had not managed to collect but now the Council will be repaid in full over time.

We liaised with the water company and managed to negotiate which resulted in reducing his debts by half. In addition, we assisted Bill to obtain a water meter which has reduced ongoing bills. Bill's income is now maximised by £160 per week and his debts are considerably reduced and he will be debt free in less than 8 months. He has direct debits in place to cover his ongoing liabilities which will ensure he does not fall into debt again in the future.

# Trussell Trust Financial Inclusion Project

Last year Citizens Advice Rutland was approached by the Rutland Foodbank and East Midlands Trussell Trust to look at the possibility of doing a joint project with the Foodbank. In November 2022 we signed a Service Level Agreement to

deliver a Financial Inclusion Project in Rutland. Originally this was scheduled to run for 2 years with an option of one further year and we are delighted that it has been confirmed for a further year.

We work in partnership to assist anyone in Rutland who requests emergency food support from the Foodbank and who has been identified as being at risk of destitution. Rutland Citizens Advice provides a high-quality and responsive income maximisation advice service that aims to support them to tackle the issues that have led to their financial hardship.

The service is provided for 15 hours per week and delivered by a generalist advisor employed by Citizens Advice Rutland and based at our offices in Oakham.

"You have saved my life"

The service delivers easily accessible, independent, and confidential advice and casework of high quality that will support clients to resolve the issues that have led to their need for emergency food provision, and increase their financial resilience. All clients are offered a face-to-face appointment or if they choose we can advise over the telephone or via a video link.

In the first 5 months of the project we saw 74 clients who presented with multiple difficulties including debts or lack of budgeting skills, difficulty in paying utility bills, housing issues and problems in applying for benefits. Overall we gained over £100,000 for these clients - generally in successful benefit

applications or appeals as well as some debt write-offs. The enhanced income clients receive should prevent future foodbank use and increase financial resilience.

Apart from the Foodbank we work with other partners such as the P3 support organisation, LEAP (energy advice) and other agencies operational in Rutland, such as mental health support or substance misuse. As well as external referral partners we make referrals to our in-house Welfare Rights and Debt Specialists for ongoing casework and support.

Feedback in this joint project has been exceptionally pleasing, client comments are throughout the report in speech bubbles.

## **Client Story - Trussell Trust**

lan is a single male of working age who contacted the service for a foodbank voucher. He has complex mental health issues and receives the higher rate of Personal Independence

Payment (PIP) for daily living and the lower rate for mobility. He is also in the support group of Employment Support Allowance (ESA). He works for a few hours per week under the permitted work rules.

"You are fantastic, I'm very grateful for what you do"

lan has numerous debts which are being managed by the Stepchange Debt (phone) service.

The TT adviser on checking that his benefits were correct noticed that a missing premium had not been applied to his ESA. This missing premium is worth £69.40 per week. The TT adviser contacted the Department of Work and Pensions (DWP) and requested a backdated award of this premium by citing the relevant regulations.

lan contacted us again as the DWP refused the request and subsequently the TT adviser contacted the DWP Partnership Manager to escalate this issue and successfully had the premium reinstated. The award was backdated to March 2020 with a back payment of over £6,000 which he intended to pay off all of his debts. Ian was delighted and said that this will give him the fresh start he needs and that the weight of his financial situation had certainly impacted on his mental health over the last 2 years.



A message from Ali Wainwright, CEO of Oakham Foodbank

"Rutland Foodbank charity is delighted to partner with Citizens Advice Rutland as part of a Trussell Trust funded Financial Inclusion project. The project assists families and individuals to maximise their household income and to manage their budget in order to help move them away from requiring emergency food support.

Many clients using the Foodbank also have a range of issues that can be helped by the joint working with Citizens Advice Rutland. Certainly emergency food provision is critical to a household, but tackling the reasons for household poverty is key to assisting families in Rutland.

Research between The Trussell Trust and The Joseph Rowntree Foundation indicates that the current benefit system does not support most households to afford the essentials. By assisting people to maximise their income and give them help with managing budgets, it reduces the need for referral to the Rutland Foodbank."

## **Client Story - Welfare Rights**

Mary is in her mid-thirties and suffers with chronic pain due to multiple complex physical health issues for which she is medicated. Mary's condition will not improve and she has daily battles with pain management. Mary cannot work due to her long term health condition.

Mary reported that her mental health is deteriorating due to her physical issues which was made worse when her application for Personal Independence Payment (PIP) was turned down in June 2022. We assisted with an appeal through the courts and the appeal was heard in mid-February this year. Mary was awarded the benefit and will receive approximate £4500 back pay with an ongoing award of over £4400 per year. She could not believe the result and stated that "this had changed my 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.

### **For Rutland**

As we approach 2024 **'For Rutland'** is very excited to be celebrating 10 years of fundraising and 'Improving Lives in Our Community' since its launch on 1st June 2014.

This fundraising group developed out of a well-established group already operating in Rutland, as part of Macmillan. The need for a non-medical advice service specifically for our Community, was so evident, that it was decided to break away and form 'For Rutland'.



The continued success of the 'For Rutland' Specialist Advisers have proved how right this decision was and to date they have sourced over £8.9m in grants, benefit funding and debt write-off for people of all ages living with long-term health conditions in Rutland and the Surrounding Community. This achievement brings a huge responsibility on our fundraisers.

at a time when fund-raising is extremely difficult due to the economic climate.

In 2022/23 For Rutland advisers helped 475 people, covering 3200 individual issues.

The Fundraising Committee and all the wonderful volunteers are extremely grateful for all the continued generous support in so many ways, received from all aspects of our Community, both commercially and by private individuals. Without this remarkable help we could not continue to do what we do best... raising funds 'Improving Lives in our Community'

All information on 'For Rutland', how you can donate, volunteer or attend events can be found on www.forrutland.org.uk

For any queries please email info@forrutland.org.uk

## **Client Story - For Rutland**

Elizabeth is over pension age and has a long term physical health condition for which she takes multiple medications. She has recently split from her long term partner and had been living in the partner's privately owned accommodation to which she had no legal right to stay. She was being assisted by the Local Authority to secure permanent accommodation.

We firstly assisted Elizabeth in applying for a disability benefit which was successful resulting in her receiving approximately £6500 extra per year.

As Elizabeth had few household items we assisted with a Crisis Fund application to obtain furniture as well as white goods via another charitable route once her new accommodation was available. The client has said that without our help she would not have had a bed or anything to sit on. The client's medication needed to be refrigerated so it was vital that a refrigerator was sourced as soon as she moved. She stated that she was so grateful and would not have known where to turn without our assistance. She said that she could now move on with her life after a few "horrible years".

## **Community Hub**

Community and Voluntary groups in Rutland continue to access the Community Hub on the first floor of the Citizens Advice Rutland building on High Street, Oakham.



The space provides a large conference room with space for 12 people as well as state of the art video conferencing facilities.

We are delighted that the space is continuing to be well used by local groups.

The conference room is available for any community or voluntary group in Rutland to book free of charge.

Email <u>conference@citizensadvicerutland.org.uk</u> if you are interested in using this space.

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**

During the pandemic, we learned the power of collaboration and partnership. Voluntary sector organisations, local government, national agencies, and small community groups, no matter their size, came together quickly to help those in need. This spirit of teamwork not only mobilised millions of volunteers but also allowed us to adapt swiftly to our community's changing needs by working collaboratively to meet increasing demand. As we move beyond the pandemic, many VCS groups (Voluntary, Community and Social) are seeking to maintain this collaborative spirit, sharing information and working together to help those who need it

most. The VCS sector in Rutland has the potential to make a real difference, drawing strength from our diverse community and our ability to work together effectively.

Over the past 12 months the VCS sector In Rutland has worked hard to improve collaboration, resources sharing and joint working. Improved VCS collaboration in Rutland has resulted in:

#### **Improved Community Engagement**

In Rutland, over the past 12 months the VCS sector has worked hard to improve our coverage in some of Rutland's smaller communities. We've taken a travelling exhibit to local community events, village fetes, and more, shining a spotlight on the valuable services available and guiding Rutland residents toward the appropriate resources.



This collaborative initiative will continue to grow in 2023/24, expanding our reach and impact. In the coming 12 months CAR and our VCS partners will stage up to 60 community events in the county and will visit many of our smaller communities, working to ensure that all of our community are receiving help and advice and are getting all of the support they are entitled to.

#### **Monthly VCS Sector Meetings**

Our VCS sector now convenes monthly and provides a platform for various charities to showcase their work, promote upcoming events and activities, and share valuable information about funding opportunities. These insights are then disseminated among hundreds of VCS groups operating throughout the county, fostering a stronger sense of unity and coordination within the sector.

#### **Strengthening Partnerships**

CAR has forged direct working relationships with the Trussell Trust and The Rutland Foodbank, to extend assistance to some of Rutland's most economically vulnerable residents. Beginning in October this year, we will embark on a collaboration with the Rural Community Council to establish regular visits by a social prescriber to some of Rutland's most isolated communities, furthering our commitment to serving those in need.

#### **Voluntary Sector Mapping Exercise**

Another achievement has been the completion of a Voluntary Sector Mapping exercise, involving 170 VCS groups in Rutland. These groups provided essential insights into the challenges and needs facing the sector. This information is guiding the development of a comprehensive VCS sector-wide strategy, currently in the drafting phase and led by a consortium of VCS groups. This strategic endeavour will help us address key issues and strengthen the sector's collective impact. A link to the report can be found <a href="https://example.com/here-1">here-1</a>

#### **Volunteer Brokerage**

Unpaid volunteers are often the glue that holds a community together and within Rutland Volunteering has made a real difference to the lives of people and organisations in need. However, many community and voluntary sector organisations in Rutland are struggling to fill vacant volunteer positions.

As a result CAR has started Rutland's only free volunteer brokerage, Volunteer Plus Rutland

www.volunteerplusrutland.co.uk where dozens of volunteer opportunities are advertised for a host of roles across the county.

¹https://volunteerplusrutland.org.uk/wp-content/uploads/2023/07/Survey Report Short.pdf

**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.

Our Research and Campaigns team have recently produced a report exploring the <u>Cost of Living Crisis in Rutland</u>. The aim of this report is to highlight the effect of the cost of living crisis on local residents in order to influence the local response to the crisis and improve the services available locally in order to

better support our community.

## **Annual Accounts - Income and Expenditure**

RUT LAND CITIZEN S ADVICE BUREAU
SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

#### INCOME AND EXPENDITURE

31 Marci Restricted Funds £ For Rutland 39,010 70,370 553	n 2023 Restricted Funds £ Other 40,000 109,142	Total £ 81,626 304,142 75,370 3,123
Funds £ For Rutland 39,010 70,370 553	Funds £ Other 40,000 109,142	£ 81,626 304,142 75,370
£ For Rutland 39,010 70,370 553	£ Other 40,000 109,142	£ 81,626 304,142 75,370
For Rutland 39,010 70,370 553	Other 40,000 109,142	81,626 304,142 75,370
39,010 70,370 553	40,000 109,142	304,142 75,370
70,370 553	109,142	304,142 75,370
70,370 553	109,142	304,142 75,370
553		75,370
553		75,370
553	149 142	
	149 142	3,123
109,933	1/19 1/12	
	140,142	464,261
33,889	2,028	68,429
	•	-
61,631	58,687	271,937
		0
	9,500	9,500
	,	0
		-
8.625	13.692	49,640
0,020	10,502	40,040
404445	02.007	200 500
104,145	83,907	399,506
5,788	65,235	64,755
	2,514	o
5,788	67,749	64,755
		104.145 83.907 5,788 65,235 2,514

Year ended								
	31 March 2022							
	Unrestricted	Restricted	Re stricte d					
	Funds	Funds	Funds	Total				
	£	£	£	£				
		For Rutland	Other					
	3,585	53,280		56,865				
	516,596		72,695	589,291				
	4,144	72,802	,	76,946				
	940	12		952				
	3-20			552				
	525,265	126,094	72,695	724,054				
	26,290	14,300		40,590				
	117,944	60,000	39,966	217,910				
	285,083	60,000	33,366	285,083				
	200,003		11,041					
				11,041				
	6,646		1,395	8,041				
	96,336	13,480	17,665	127,481				
	,	,	,	,				
	532,299	87,780	70,067	690,146				
	-7,034	38,314	2,628	33,908				
	4,167		-4,167	0				
			, 701	·				
	-2,867	38,314	-1,539	33,908				

### **Balance Sheet**

#### SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

BALANCE SHEET						
	A	At 31 March 2023			At 31 March 2022	
	4	3	£		£	£
Fixed Assets: Fixture						
Cost	1	19,636			19,636	
Depreciat	ion <u>1</u>	12,486			7,656	
			7,150			11,980
Current Assets:						
Stock		906			533	
Debtors & Prepayme	nts	2,889			7,896	
Short Term Deposits	12	20,227			93,197	
Cash at Bank & In Ha	nd <u>23</u>	34,11 <u>0</u>			186,754	
			358,132			288,380
Less: Creditors & Acc	cruals 2	25,510			29,292	
Deferred Income	•	4,429			<u>480</u>	
			29,939			29,772
Net Current Assets			328,193			258,608
NET ASSETS			335,343			270,588
Represented by:						
Unrestricted Funds						
General Funds (1)			151,568			160,350
Restricted Funds (2)	For Rutland		116,026			110,238
	VCF		13,535			0
	PID		3,251			0
	Advice donation		40,000			0
	CitA cost of living		10,963			<u>0</u>
TOTAL FUNDS			335,343			270,588

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 2023.

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) Restricted Funds reserves are held for:

For Rutland raises funds to benefit the Rutland community, providing services for those living with cancer, dementia or other long term illnesses or conditions.

VCF provides voluntary and community sector infrastructure support and PID is funding to develop a VCF strategy for Rutland in future years.

A Donation was received to support general advice to the community as other sources decline.

National Citizens Advice grant to help clients through the cost of living crisis.

### **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, Trussell Trust, Parish Councils, The Rutland Trust, Victoria Hall, Citizens Advice National, our For Rutland fundraising volunteers, and the many generous donations we receive from clients.

Thanks and acknowledgement go to our extraordinarily talented and committed staff and 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.



## 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

Monday – Friday 9 am – 5 pm

**Advice**: 01572 723494 **Office**: 01572 757420

Website: www.citizensadvicerutland.org.uk

#### **Registered Office:**

56 High Street

Oakham Rutland LE15 6AL

Citizens Advice Rutland is an operating name of Rutland Citizens

Advice Bureau Ltd.

Company Registration Number: 05287678 (England)

Registered Charity No: 1107907

Citizens Advice Membership No: 45/D12

Authorised and regulated by the Financial Conduct Authority.

FRN: 617720

© Citizens Advice Rutland 2023

Cover photo: Alamy

Other photos: Richard Adams