

Citizens Advice Rutland

Annual Review 2024



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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



“Defining a Strategy in a period of extreme change is challenging particularly where the organisation is subject to many external factors”.

That was one of the key considerations in defining the Citizens Advice Rutland strategic plan for 2023 – 24. Not only are we subject to external factors, but most of those factors are regularly or constantly changing. There are a myriad of things that have been said about change. Hundreds of books, thousands of articles, and countless quotations, from Zephaniah to Aristotle. The common theme is that change can be a problem, a challenge. Dressing it up as an opportunity doesn't negate the need for action or make that action easy. Or make it feel the same for everyone.

Change continues to affect us every day. Some of those changes are trends; some are events. Wherever we look there are some continuing themes; these include climate change and population ageing. These factors have and will increasingly have a massive effect on Citizens Advice Rutland: put very simply, more people need our services but our key

funder, Rutland County Council, can afford to contribute less. That amount has fallen over the last 2 years and will continue to do so.

We are a charity. We are not financed by the national Citizens Advice organisation (except where we have succeeded in being awarded specific grants). We rely on local funding. This means that to survive we have to keep applying for or otherwise raising that funding. That brings a responsibility not just from the agreements that we have with our funders such as RCC, or the statutory rules with which we must comply. Each of us, from our incredibly dedicated and effective team of employees, our equally passionate and successful fundraising team at For Rutland, our small but highly efficacious voluntary sector coordination team, to our volunteers and trustees believes that we have a responsibility to make that money work. We will aim to make it work more effectively than it would have done if it had been used differently. Reading this report, I believe that you will see the evidence that we have achieved those aims.

CAR has a range of objectives in that strategic plan. One that hasn't changed is survival: it has to remain absolutely key. That becomes more of a challenge as those external factors affect our funding and increase the demand on our services. We are a very determined team: we will keep working at it so that we can continue to deliver support and advice and add to the quality of life in Rutland.

Despite having been privileged to act as Chair of CAR for several years now I remain constantly amazed at the skills and resources of the employees and volunteers who contribute in so many ways. They between them make life that bit better for hundreds of people every year and that is truly something for each of them to be proud of.



Libby Cooper, Chair of Trustees

Comment from the CEO



It is with great pleasure that as the recently appointed CEO, I am writing my first contribution for the Citizens Advice Rutland Annual Review 2023/2024. As some of you know, I have worked at our Oakham office for many years, beginning as a volunteer adviser. I very quickly saw what a brilliant organisation Citizens Advice is and how helping each client is the core aim of every person who works there, both locally and nationally. I cannot begin to list the many great outcomes that I have seen our office achieve, and am still in awe of how hard our advisers work in order to get the very best for our clients. The office is a tightly run ship as you will hear in the report from the financial trustee and the 'behind the scenes' staff are an integral part of this. They are all equally committed to Citizens Advice's goal to "be 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."

2023/2024 was a challenge for many reasons. The cost of living had a huge impact on our clients and it was especially

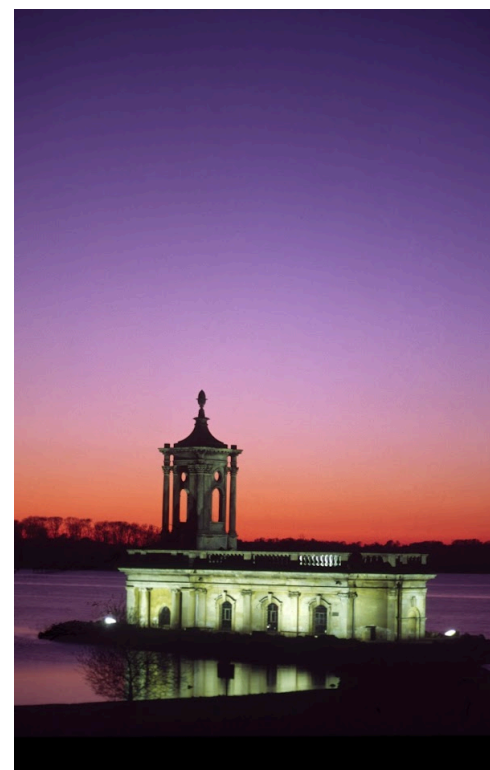
hard for our advisers when, at times, the realisation came that we had simply 'run of tools' to ease the strain, but we will always do our best to talk through the client's situation and to help them see a way forward. Our ongoing project with The Trussell Trust was invaluable in enabling this to happen and had many positive outcomes.

Citizens Advice Rutland is proud of its role in supporting the voluntary sector and assisting those wanting to volunteer in Rutland. The Volunteer and Community Sector (VCS) Network is an active and vibrant support network open to anyone involved in voluntary and community organisations in the county. During the year, Citizens Advice Rutland hosted monthly networking meetings which enabled members to connect with each other, share ideas and access funding and training. We also helped to find and recruit new volunteers. Our Community Development Officer attended events throughout Rutland and at many of the smaller villages and worked hard to ensure that all of our community are receiving help and advice and getting the support they are entitled to.

We would like to say a special thank you to Ali Wainwright, Chair of The Rutland Foodbank for her dedication to supporting CAR and in so doing, helping Rutland residents in a truly meaningful way in their times of need.

Emma Jefferson
CEO

"Just to say thank you for your support and quick response to my needs"

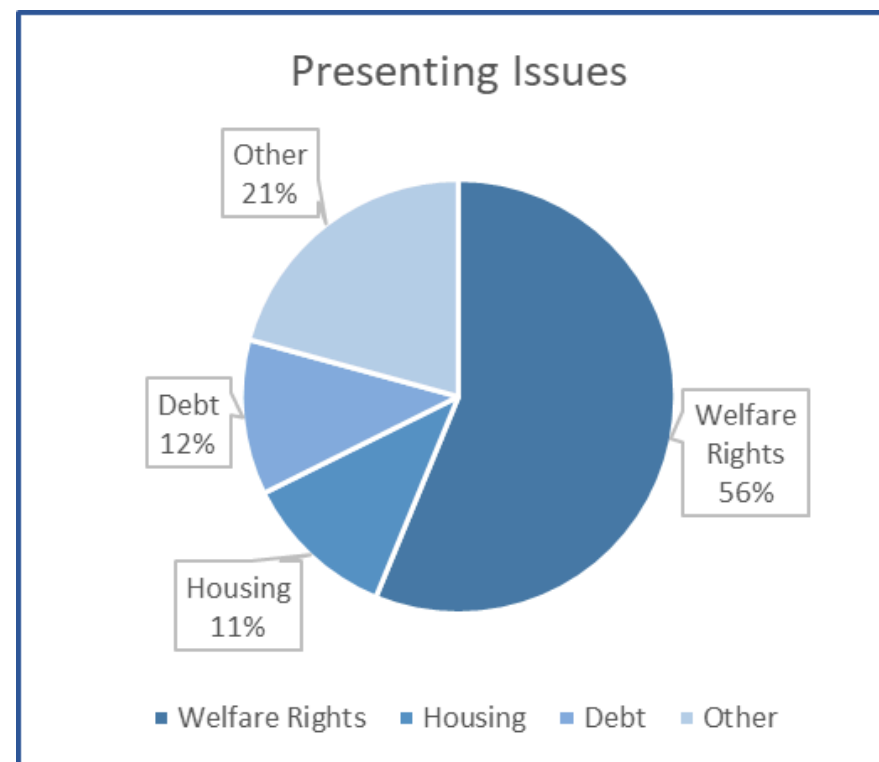


23/24 Statistics

In total we gained over **£1.5m** for clients and a further **£945,691** for our 'For Rutland' clients.

Annual Activity Statistics:

- 3,021 unique clients
- 13,833 presenting issues.
- Presenting issues break down as follows:
 - Welfare rights – 7,777
 - Debt – 1,600
 - Housing – 1,583
 - Other – 2,873
- An average of 450 hours of advice provided each month
- 99% of calls to our helpline answered
- 96% of tribunals won
- 100% Client Satisfaction
- 100% of clients who responded to survey questions are either satisfied or very satisfied with our service.
- 39% of clients came from wards and parishes outside Oakham and Uppingham.



- Clients under pension age made up 63% of those seen and those over pension age 37%.
- 62% of our clients were women and 38% men.

- FR – 431 clients with 2919 presenting issues

50 Years of Citizens Advice Rutland

1940-1945

Surely not? Well yes that's what we thought but some years ago a document was found in one of our filing cabinets showing that a CAB service had been operating in Rutland during the years of the Second World War and it was in the very premises which we still occupy in Oakham High Street.

We know the building was in use as the Oakham library and that the organiser was Miss Meade. It seems that under the prevailing wartime conditions that many of the early enquiries were about lost relatives or housing.

1974-1975

This was the year in which a steering committee was set up, the driving force was the late Mrs Winifred Clarke, resulting in the spending of £943 on building alterations, office furniture and rent and finally the opening of the new Citizens Advice Bureau on its present site on 21st April 1974.

Mrs Joy Gregg was appointed organiser and Mrs Clarke became Chair of the first Management Committee. At the first training session no less than seventy would-be advisers attended a talk given by a representative from the Law Society and the subject, Legal Aid. By the end of this year the total number of enquiries had reached 1,933. Mrs Gregg reported that she had been invited to address prospective

workers in the new Nottingham Bureau on the running of a bureau and how it should be set up.

1976-1985

The next ten years were a period of consolidation and growth. Talks and visits were made throughout the county to publicise the work of the Bureau. Mrs Gregg also represented the East Midlands on the National Council.

In 1978 the first outreach service was opened in Uppingham, working from the Parish Rooms on Fridays as was an Advice Service to HMP Ashwell. The annual cost of running the Bureau had reached nearly £3,000.

During 1978 there were 2,320 enquiries of which the largest category was about Travel and Holidays. Other high enquiry areas included Family, Housing, Consumer, Trade and Business with lower numbers enquiring about Social Security, Health and Employment.

In 1985 the number of enquiries during the year exceeded 4,500 with those relating to Social Security (28% of the total) being the largest category and in the same year the Bureau successfully lobbied the Department of Social Security resulting in the setting up of the first Social Security Office in Oakham.

1986-1990

In 1986 the Bureau was approached for advice and help in setting up a Bureau in Stamford and Mrs Caroline Webb, our Deputy Organiser, became the first organiser of the new

Stamford CAB and an adviser, Mrs Francis Whitfield, was appointed Deputy Manager to the new Kettering CAB.

In 1988 a change in the charging arrangements for water and sewage led to many enquiries from concerned clients and the Bureau lobbied both the DSS and Mr Michael Latham MP on this issue, just one example of the Social Policy work undertaken by the CAB service. During the year client enquiries exceeded 6,000 for the first time and the cost of running the Bureau was £19,600.

1991-1995

In 1991 Mrs Joy Gregg retired after serving the organisation for seventeen years and Mrs Jane Clayton-Jones was appointed Manager as her successor. In her first report Mrs Clayton-Jones mentioned the growing demand for Money Advice and the need for specialist advisers in some areas of the Bureau's work. Throughout this period multiple debt problems continued to rise and at one time we were dealing with cases totalling £1.3 million of debt. The Bureau was also taking on Industrial Tribunal cases.

During 1993 - 1994 a new access ramp was funded and completed, computers were introduced into the Bureau and the establishment of a Farmer Support Group started at the Rutland CAB before becoming a nationwide organisation.

An outreach centre was established at RAF Cottesmore particularly to deal with the high level of debt and family enquiries.

1996 - 1999

By now the Bureau was receiving over 10,000 enquiries a year and at this time it was decided that the development of the Bureau should be to provide the highest quality advice service for Rutland. The start of 1996 saw the interior of the Bureau completely rebuilt and refurnished thanks to some generous grants and in February we were honoured by the visit of HRH the Princess Royal to formally open our refurbished premises.

A week later came the successful achievement of an Investors in People accreditation, making Rutland CAB one of the first CABs in the country to reach this standard and the second organisation to do so in Rutland. We also led in introducing the Competency Standard in Advice Giving.

A further £40,000 of national lottery funding was obtained to fund an RAF outreach project and an improved level of advice services.

"ONE WISHES YOU WELL, RUTLAND!"



The Princess Royal came to Rutland on Tuesday - and she knows all about the county's return to self-rule

The popular Princess was in Wymondham, opening a new low-cost housing complex, before crossing the Leicestershire border and coming to Oakham to unveil a plaque at the recently refurbished Citizens Advice Bureau Offices in the High Street.

Bad weather forced her helicopter to re-route to RAF Cosmeston, rather than landing at the village school in Wymondham as originally planned, and this put her an hour behind schedule.

Once inside the CAB offices for a well-earned cup of coffee she spoke to district council chairman, Cllr Brian Montgomery.

"She told me she had heard that Rutland was getting its independence back - in a couple of week's time," Cllr Montgomery said.

"I said 'well, Ma'am, its not officially until next year, actually', and she took that in very

Independence congratulations from a smiling Princess Royal

good part. She wished us well for the future, and told me she is very fond of Rutland and often comes here on private visits.

The Princess was dressed sensibly and attractively for a visit to the countryside on a very chilly March morning. Hatless, and with her hair swept back in her trademark style, the Princess looked both warm and chic in a three-quarter length light brown corduroy jacket with moss green tweed lining and collar, matching calf-length skirt, cream wool high-neck ribbed jumper and high brown leather soft boots. She carried a plain brown leather shoulder bag and wore brown leather gloves.

Crowds at both Wymondham and Oakham who had gathered to greet the Princess were rewarded for their long wait, and cheered heartily as she arrived in her chauffeur driven green Daimler.

● For full story and two pages of pics - see pages 18 and 19.

A survey on Rural Poverty was undertaken and a report written which has been widely acclaimed and is also published on the internet. By 1999 there were thirty four staff in the Bureau, including eight salaried appointments, with specialist advisers in Money Advice, Welfare Rights, Employment and Tribunal Representation and we had been accepted as Associate Pioneers in the Legal Aid Board's Community Legal Service. Partnerships had been established with Rutland County Council and with the Anglian Water Trust and negotiations were started with our landlords towards extending the Bureau premises.

By now the Bureau was fully computerised and able to offer e-mail advice to clients as well as having the electronic

information system provided by Citizens Advice available in all the interview rooms.

RUTLAND MATTERS IN THE Mercury IF YOU'VE GOT A RUTLAND STORY

Celebrating 25 years of giving advice

citizens advice bureau

Jane Clayton-Jones (manager) and Rosemary Page (deputy manager) lead the celebrations at Oakham CAB Photo: H2192/13

By Simon Harris

A CELEBRATION was held on Wednesday to mark the 25th anniversary of Oakham Citizens Advice Bureau.

The offices were opened in April 1974, and has gone from strength to strength with a steady increase in enquiries over the last 25 years.

During its quarter-century in the town Oakham CAB has dealt with thousands of people, helping to solve their problems.

But the first Citizens Advice Bureau opened in September 1939, co-inciding with the outbreak of war. Within a month there were 200 around the country - and Oakham was not far behind, its CAB opening from 1940-1945.

During that time much of the advice given from the centre would have been to do with problems caused by the war - such as how to trace relatives who may have been affected by bombing raids, lost identity cards or ration books, or livestock destroyed by bombs.

Problems facing members of the community since the CAB opened in 1974 have been very different, and much of today's enquiries are to do with state benefits.

The CAB in Oakham is one of 700 bureaux across the UK, and also had a hand in the setting up of a CAB in nearby Stamford.

2000-2007

During the opening years of the New Millenium the Rutland CAB continued to expand both its staff and its premises to meet the needs of clients and to facilitate the delivery of its service.

In 2002 there were thirty eight staff working in the Bureau of whom eight were salaried appointments and by 2005 the Bureau had, including the Trustees, a total of forty six staff and volunteers. In addition to the existing specialist advisers there were also specialists dealing with Housing and options for those with Learning Difficulties and Special Educational Needs.

The Money Advice team had grown and dealt with even greater numbers of clients seeking advice regarding multiple debts. During the year 2006 - 2007 the Bureau received more than 12,000 enquiries, around six times the number recorded thirty years ago. Additionally, our staff now included a strong front of house team of ten receptionists to greet clients and make their visit to the Bureau as efficient as possible.

The Bureau finally solved its premises problem by expanding into the upstairs part of the building thus providing additional office and meeting space. This also gave us an additional interview room helping us to meet the increased demand and providing greater flexibility in the use of the premises. In 2004 the Bureau introduced CASE, a completely electronic case recording and management system suitable for the 21st Century.

EXPANSION: CENTRE BUILDS ON ITS SUCCESS



FOUNDATION: Maria Newman, front left, and Jane Clayton-Jones join fund-raisers at the buy-a-brick launch

£300,000 plea by advice bureau

BY MIKE ROBERTS

Rutland Citizens' Advice Bureau (CAB) has launched a drive to raise £300,000 to build a two-storey extension at its headquarters in Oakham.

It helps 11,000 people a year and says it needs extra space to offer more services to the people of Rutland.

To launch the drive, the CAB branch, based in High Street, Oakham, has unveiled a buy-a-brick campaign.

Bureau director Jane Clayton-Jones said: "The extension will increase the amount of interview space, which is important, but primarily we need the extension for offices for our specialist staff."

"The specialist areas have grown over the years, but we have never had the proper accommodation."

"As an independent charity it will be hard work to raise the capital to provide an ever better service but with the community's help we will do it."

Jane Clayton-Jones

"The need to expand is being pushed by our clients to provide specialist advice in areas such as welfare rights, employment, housing, debt and special educational needs."

"The CAB already has planning permission for the extension but it runs out in a couple of years."

"The branch hopes to secure funding to complete the extension before then or it will have to reapply for permission."

As well as the buy-a-brick campaign, the CAB is applying for grants from a host of trusts, charities and agencies.

Mrs Clayton-Jones said: "As an independent charity, it will be hard work to raise the capital to provide an ever better service, but with the community's help we will do it."

To mark the launch, the CAB has tied a ribbon together which will be cut at the opening ceremony of the new extension.

The campaign is also being supported by Oakham resident Maria Newman, who has been helped by the CAB branch.

She said: "They are so important in meeting the needs of the community."

Suggested donations to sponsor a brick start at £5, or people can sponsor a brick and sign it for a minimum donation of £25. For £100 you can have your name added to an internal wall plaque.

For more details, telephone 01572 757420, or log on to the bureau's website www.rutlandcab.co.uk

In 2006 a further major step forward was the decision by the Board of Trustees to become an incorporated body enabling the trustees to have a greater strategic involvement in the running of the Bureau while reducing the personal liability of trustees. Rutland CAB continued to research and publish

regular reports, which included community and client profiles and needs assessments, as well as surveys looking at how our clients access the services we provide and the outcomes from those services.

In 2007 we published an update report on Rural Poverty in Rutland which was made available to County, Town and Parish Councillors and it is available on the CAR website. At this time there were no local solicitors offering specialist advice on the key subjects around social exclusion or legal aid. Rutland Citizens Advice remained the only oasis for those looking for someone to help them with their problems.

2007-2014

A fundraising group 'For Rutland In Rutland' started running events to raise money for Macmillan cancer which funded time for a specialist adviser to provide advice to those residents with a long term medical condition. From small events, the group's ambitions grew to include the annual Good and New Sale and the Bottle Tombola at the Rutland Show – both are now staples in the fundraising calendar.

CAR started working with two legal practices - Lawson West and Rutland Family Law for employment and family issues respectively. Both provided an initial 30 minute free appointment at the CAR office for clients who needed specialist advice.

Thursday, July 29, 2010



From left, Barbara Smith, Rosemary Page, Barbie Coulson and Geoffrey Poole who have retired from Rutland Citizens Advice Bureau after completing 95 years of service between them

Surprise party marks service

FOUR familiar faces who completed 95 years service between them at Rutland Citizens Advice Bureau have retired.

Geoffrey Poole worked at the bureau in High Street, Oakham for 23 years as a volunteer adviser.

Chief executive officer at Rutland Citizens Advice Bureau Jane Clayton-Jones said: "During Geoffrey's time he specialised in employment law and very successfully embraced the transition from paper systems to working totally electronically."

The bureau deals with £3 million of new debt every year, along with inquiries about employment, housing and human rights laws.

It has a range of advisers and volunteers that specialise in different laws.

Geoffrey retired along with fellow volunteer Barbara Smith, who worked at the bureau for 17 years as a money adviser, and Rosemary Page and Barbie Coulson, who both started as volunteer advisers in the early days of the bureau and completed their service as paid duty advice managers.

Rosemary worked at Rutland Citizens Advice Bureau for 22 years, and Barbie worked there for 33 years.

Barbie said: "Citizens Advice has changed and progressed so much over the years but the core principles of providing help to people to resolve their legal, money and other problems by

providing information and advice and by influencing policy makers remains fundamental to what the service does."

All four live in Rutland, and to celebrate their retirement the bureau threw them a surprise party.

They were presented with gifts and enjoyed a buffet with volunteers and members of staff.

The Citizens Advice service relies on volunteers who fill 75 per cent of roles within the bureau.

The Oakham bureau has 39 volunteers who last year contributed service to the value of £189,000.

For more information on the service provided, or to volunteer call 0845 120 3705, or visit www.rutlandcab.org.uk

2015 - 2024

Jane Clayton-Jones left CAR in 2017. Before leaving Jane secured a contract with Rutland County Council for a 5 year project – The Rutland Community Wellbeing Service. Car worked with Age UK, The Bridge, Longhurst Group and Vista to provide a rounded service to Rutland residents encompassing services for the elderly and the visually impaired, those requiring housing support as well as providing a very successful stop smoking service. Simon Mutsaars joined the organisation as CEO in the same year.

For Rutland (formerly For Rutland In Rutland) started fund raising to provide specialist advisers in CAR providing non health related advice for those with a long term health condition.

In 2020 Covid-19 forced CAR to rapidly rethink the way we provided advice and the staff very quickly settled into a routine of working from home and providing telephone advice to all the clients in a very strange lifestyle. The management was extremely proud that the transition to a full phone service was achieved in just under one week. The new remote service started with no VOIP system but with all staff using their own phones and computers. As the pandemic progressed CAR managed to secure a VOIP system and purchased IT software for all staff. The new phone service proved to be extremely successful and our clients continued to receive the high level of service they expected from CAR.

In 2021 Simon Mutsaars left the organisation and was replaced by Duncan Furey.

As a result of Covid-19 it was clear that the offices and, in particular, the interview rooms were no longer suitable in our 'brave new world' and the office underwent a major refurbishment reducing the number of rooms downstairs but increasing the size of the interview rooms. Staff continued to offer the telephone advice service and face to face appointments for those that needed them. The upstairs space was refurbished to provide a meeting room suitable for the 3rd sector to use free of charge.

CAR has continued to work with the 3rd sector to promote a more 'joined up' offering of charities and voluntary groups in the county and monthly meetings allow these groups to share information and ideas.

2025 - the future

As we look to the future of CAR, there are clear challenges managing the costs of running the service and as a charity we are always looking for more opportunities for grants and funding. The service provided today is as relevant and necessary as it was during both the second world war and in 1974. CAR will continue to strive to provide information and advice to the residents of Rutland over the coming years.

Client Story - Debt

Jenny is in her late fifties and has physical and mental health problems alongside some learning difficulties. She has major issues with digital platforms including Universal Credit (UC).

She had tried to convince the Department of Work and Pensions (DWP) that she should be on a non-digital claim but was only assisted to open the claim digitally and consequently she struggled to access and understand her UC

"Received excellent service. The lady I spoke to couldn't have been more helpful".

journal. Jenny had this problem for 3 years and as she had difficulty with accessing her journal she had not noticed that her rent was not being covered by UC (although she knew she was not receiving sufficient money).

She had no idea how to advise the DWP that there was something wrong with her benefit and as a result of not receiving her full entitlement Jenny had accrued substantial debts, including rent arrears which may well have resulted in Jenny losing her home.

We assisted Jenny in alerting the DWP that her rent had not been included in her claim, requesting that this was remedied and asked for backdating due to her difficulties. After many attempts over quite a few weeks we had to resort to threatening Judicial Review and within a few hours Jenny received a call from the DWP. The issue was resolved within

a few days resulting in full backdating of nearly £17,000, which Jenny used to discharge her debts in full and still have a little left to buy some items for her house as well as some new necessary clothing.

Trussell Trust Financial Inclusion Project

We continue to work with the Rutland Foodbank to refer clients for foodbank vouchers and to provide additional advice on debt and budgeting.

Client Story - Trussell Trust

Ian 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.

Ian 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

Ian 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 £6000 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.



Client Story - Welfare Rights

Mary made contact with our office for assistance to claim Personal Independence Payment. We assisted with the initial claim and when this was refused we assisted her to lodge a review of this decision but this was not successful so we had to lodge an appeal to the courts.

The client had multiple physical and mental health conditions which impacted significantly on her ability to attend to her own personal care, engage with other people, mobilise and go out of the house alone.

"Oakham Citizens Advice Bureau is a fabulous place to go, the help and advice is amazing, cannot recommend highly enough, thank you"

We assisted Mary to lodge an appeal and supported her during the appeal process which lasted over a period of 10 months. This involved liaising with the tribunal service, ensuring that there was medical evidence to support her case, considering the appeal

documentation, preparing a submission on her behalf for the Tribunal and preparing Mary for the hearing.

She attended the appeal hearing with the support of a family member and the tribunal awarded Personal Independence Payment Enhanced Rate of the Daily Living and Mobility Components for a period of 5 years. This is an increase in her weekly income of £172.75 per week – a total of nearly £9000 per annum and a back dated payment of a further of £9000.

Mary will also be eligible for exemption from vehicle tax on the basis of the mobility award which is an additional annual saving.

For Rutland

Celebrating our 10th year of 'Improving lives in our Community' has been very special and important to the Fundraising Committee and all the Volunteers of For Rutland. Every person living with a long-term health condition within Rutland and the Surrounding Community should receive the financial and emotional support they are entitled to and this has been our Vision since our launch in June 2014.



Through the funds raised by For Rutland, CAR are able to pay the Specialist Advisers that have achieved so much since For Rutland took over the funding of this non-medical advice service. Within these 10 years the advisers have been able to source nearly £10m in the form of grants, benefit funding and debt write-offs for their clients. This is a phenomenal amount and something to be proud of.

In 2023/24 the For Rutland Specialist Advisers helped 431 people, covering 2919 individual issues.

Each year For Rutland relies on the Community to support their annual events: the Good & New Clothes Sale, the Giant Bottle Tombola at the Rutland Show, the Garden Teas at

Prebendal House, Empingham, Golf For Rutland and the collection at the traditional Boxing Day Meet. Also, generous donations from individuals and other fund-raising events help towards the sum required to keep this important non-medical advice service for our Community.

This Summer there was an extra Garden Party to celebrate and to thank the many people that have supported For Rutland over the years.

For Rutland is a Fundraising group of CAR and is an extension of the ethos of Citizens Advice - working in the Community, for the 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

Mark made contact with our office as he had left his job due to ill health and he was struggling financially. He had claimed Universal Credit but been sanctioned for leaving his job voluntarily and his benefit was considerably reduced. The benefit he was receiving did not cover his full rent so he had begun to incur arrears and he had other debts which he could not afford to pay.

We assisted Mark to claim benefits and assisted him to challenge his sanction which was eventually successful and the client received a back payment of £1,100 at this point. With his new benefit entitlement including no sanction his total monthly income was increased from £290 a month to over £1,000 per month. We also applied for a discretionary payment and Mark gained a further sum of £90 a month for 6 months.

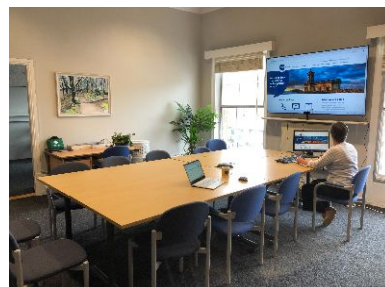
We assisted Mark to access mental health support and managed to negotiate repayments towards his rent arrears which prevented the landlord from seeking possession of his property. The landlord also agreed to arrange for him to move to a more affordable smaller property which will help Mark in the long term.

We negotiated a further payment to pay off Mark's Council Tax arrears which prevented bailiff action. In terms of Mark's other debts, we were able to place him in a 'Breathing Space' which put a hold on debt recovery for a period of 60 days. Once Mark has moved into his new property we will assist him to find a solution to clear all of his debts.

Overall we have increased Mark's income by over £8500 per annum, prevented a possible eviction, arranged for him to move to a more suitable property (which also frees up a home for a larger family) and helped him to receive help for his health issues.

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 conference@citizensadvice Rutland.org.uk 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

The VCS sector in Rutland continues to work 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 worked with Coffee Connect to visit local communities and provide information, advice and free coffee. 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 and expand our impact in the community in the coming year. 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 maintains direct working relationships with the Trussell Trust and The Rutland Foodbank, to extend assistance to some of Rutland's most economically vulnerable residents.

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.

CAR continues to maintain, update and publicise 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. New features have been added including directories of voluntary organisations and venues available for use in the county.

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 been working hard identifying and addressing unfair practices and policies and this year we have been focussing on:

- The affordability of Motor insurance, broadband and water bills
- Poor practice by IVA providers
- Experiences of Buy Now Pay Later (BNPL) products
- Poor decision making by the Department for Works and Pensions

Locally, we have also highlighted issues with the collection of council tax arrears and have been working with the local authority towards implementing the Citizens Advice Council Tax Protocol which reflects good practice at local level and is intended to facilitate regular liaison on practices and policy concerning council tax debt collection.

Annual Accounts - Summary

RUTLAND CITIZENS ADVICE BUREAU

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 MARCH 2024

INCOME AND EXPENDITURE

	Year ended 31 March 2024				Year ended 31 March 2023			
	Unrestricted Funds	Restricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Restricted Funds	Total
	£	£	£	£	£	£	£	£
		For Rutland	Other			For Rutland	Other	
INCOME								
Donations and Legacies	35,401	29,546	10,000	74,947	2,616	39,010	40,000	81,626
<u>Charitable Activities:</u>								
Grants and Contracts	175,000		142,080	317,080	195,000		109,142	304,142
Other (including Fundraising)	5,007	78,787		83,794	5,000	70,370		75,370
Investment Income	7,211	1,814		9,025	2,570	553		3,123
TOTAL INCOME	<u>222,619</u>	<u>110,147</u>	<u>152,080</u>	<u>484,846</u>	<u>205,186</u>	<u>109,933</u>	<u>149,142</u>	<u>464,261</u>
EXPENDITURE								
Raising Funds	8,953	36,433	2,574	47,960	32,512	33,889	2,028	68,429
<u>Charitable Activities:</u>								
Advice Provision	141,590	63,327	133,664	338,581	151,619	61,631	58,687	271,937
Grants allocated				0			9,500	9,500
<u>Support Costs:</u> Staff, Office, Premises, Governance	29,889	16,751	10,018	56,658	27,323	8,625	13,692	49,640
TOTAL EXPENDITURE	<u>180,432</u>	<u>116,511</u>	<u>146,256</u>	<u>443,199</u>	<u>211,454</u>	<u>104,145</u>	<u>83,907</u>	<u>399,506</u>
Net income/(expenditure)	42,187	(6,363)	5,824	41,647	(6,268)	5,788	65,235	64,755
Transfers between Funds	<u>(9,203)</u>		<u>9,203</u>	0	<u>(2,514)</u>		<u>2,514</u>	0
NET SURPLUS/(DEFICIT)	<u>32,984</u>	<u>(6,363)</u>	<u>15,027</u>	<u>41,647</u>	<u>(8,782)</u>	<u>5,788</u>	<u>67,749</u>	<u>64,755</u>

RUTLAND CITIZENS ADVICE BUREAU
SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 MARCH 2024

		BALANCE SHEET	
		At 31 March 2024	At 31 March 2023
		£	£
Fixed Assets: Fixtures & Fittings			
Cost		19,636	19,636
Depreciation		<u>17,318</u>	<u>12,486</u>
		2,318	7,150
Current Assets:			
Stock		756	906
Debtors & Prepayments		18,682	2,889
Short Term Deposits		204,575	120,227
Cash at Bank & In Hand		<u>176,372</u>	<u>234,110</u>
		400,385	358,132
Less: Creditors & Accruals		23,983	25,510
Deferred Income		<u>1,730</u>	<u>4,429</u>
		25,713	29,939
Net Current Assets		<u>374,672</u>	<u>328,193</u>
NET ASSETS		<u>376,990</u>	<u>335,343</u>
Represented by:			
Unrestricted Funds			
General Funds ⁽¹⁾		154,552	151,568
Designated Funds ⁽²⁾		30,000	0
Restricted Funds ⁽³⁾			
For Rutland		109,661	116,026
Other restricted		<u>82,777</u>	<u>67,749</u>
TOTAL FUNDS		<u>376,990</u>	<u>335,343</u>

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 2024. Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company.

C C Mortlock 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 £125,000

(2) The Trustees have designated a legacy to be used towards funding advice and called it the Jeff Ward Fund

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

Other Restricted Funds:

VCF provides voluntary and community sector infrastructure support and VCF mapping was funded to develop a VCF strategy for Rutland in future years.

Individual donations were received, one to support general advice to the community as other sources decline and the other to help fund providing advice to those attending the Rutland Food bank.

National Citizens Advice grant to help clients through the cost of living crisis and another to improve service delivery within our small rural communities.

Grants received from Trussell trust and the Rutland Food Bank to provide high quality advice on income maximisation to those accessing the food support, who were identified as being at risk of destitution.

A Grant from Rutland County Council to help fund the provision of a Mental Health Prevention and Resilience project in Rutland.

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, Rutland Foodbank, 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

Office: Monday - Friday 9am – 5pm

Advice Line: Monday, Tuesday, Thursday and Friday 9am-5pm, Wednesday 9am - 1pm

Advice: 01572 723494

Office: 01572 757420

Website: www.citizensadvice Rutland.org.uk

Registered Office:

56 High Street
Oakham
Rutland
LE15 6AL

Citizens Advice Rutland is an operating name of Rutland Citizens Advice Bureau Ltd,
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Registered Charity No: 1107907
Citizens Advice Membership No: 45/D12
Authorised and regulated by the Financial Conduct Authority.
FRN: 617720
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