



Wokingham



# ANNUAL REVIEW 2015/2016

Registered charity No: 1027729. Company Limited by Guarantee No: 2862148. Authorised and regulated by the Financial Conduct Authority FRN: 617802. Registered Office: Waterford House, Ertstadt Court, Wokingham, Berkshire, RG40 2YF

# Chair's Report

---



**Paul Adams**

*Chair, Trustee Board*

Thanks to the whole team: volunteers, staff and trustees, for delivering an excellent service through the year. And, of course, thanks to our funders, particularly WBC and the Town and Parish Councils whose grants constitute the bulk of our income. Funding for the future is a major concern for all Local Citizens Advice charities and at Wokingham we are no exception. Because local

government is under severe financial pressure, we can no longer plan on multi-year grants and each year's budget becomes a tough challenge. As a board we continue to look to diversifying our income streams through fundraising events, lobbying local government and businesses, consortium activities, special commissions etc. but so far these initiatives merely supplement our core grants rather than replace them. We have been able to set a budget for 2016 - 2017 and continue to work to secure funding for future years.

In addition to the income side of the equation we continue to run our service as efficiently as possible. Over the past few years we have been leaders in the adoption of new practices to help more clients with fewer resources including phone assessment, emails, enhanced website, Facebook and Twitter accounts and this will continue whilst supporting face-to-face advice sessions.

Finally, welcome to all new starters and many thanks to those who are leaving us. I'd particularly like to thank Celia May and Raj Gulati, who are retiring this year, for many years of dedicated service as trustees.

Once again, thanks to everyone and let's all work together to keep the service going long into the future.

# Clients

3,949 people came to us for help with 7,856 problems:

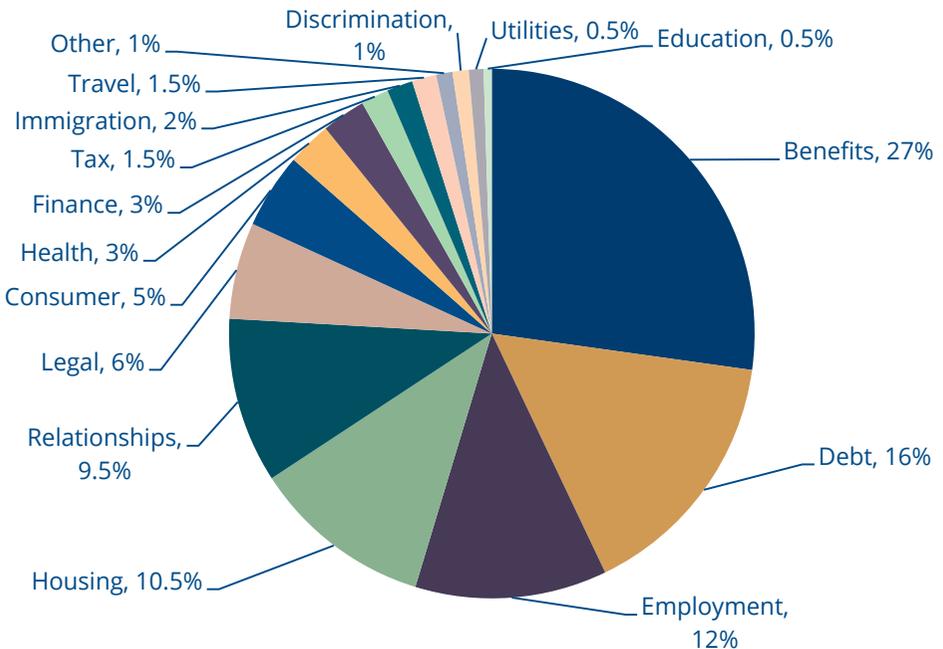
- 415 of these people were aged **over 70**
- 369 had no home
- 222 had a permanent disability
- 707 had a significant health problem
- 92 had a mental health problem
- 324 were unemployed
- 680 had a household income below £800 per month

We answered **2,340** telephone calls

There were **53,049** 'hits' on our website:

[www.citizensadvicewokingham.org.uk](http://www.citizensadvicewokingham.org.uk)

# Enquiry Areas





**John Ferguson**  
CEO

## Chief Executive's Report

---

A couple of major things have happened this year. We passed our Citizens Advice / Advice Services Alliance audit in November with 'flying colours' having been declared to give 'very good advice'. We also joined Citizens Advice Adviceline in October. This is enabling us to give a better service to our telephone clients.

We have a steady 'trickle' of people coming to volunteer with us. We also have people leaving for various reasons – mainly because they are going back into work, or are retiring. Currently the average length of service for our paid staff is over 8 years, for our trustees it is 5.6 years and for volunteers it is 7.7 years.

This year we 'rebranded' along with the rest of the Citizens Advice service in England and Wales. We have a new logo and a new name. The word 'bureau' has been dropped, so we are now known as 'Citizens Advice Wokingham'. As part of this 'rebranding' we have a brand new website, which we are able to easily maintain, and we are quite proud of it. Have a look: [www.citizensadvicewokingham.org.uk](http://www.citizensadvicewokingham.org.uk).

Funding is promising to become a very large issue for us. Generally funders are not as generous as they once were, and our main funding has stayed the same for over 6 years now. However, as many other local Citizens Advice offices have suffered large reductions, with some actually being closed (such as in Slough), we consider ourselves (so far) quite fortunate. What will happen in 2017 remains to be seen.

Our 'new' premises (we moved within Wokingham to Waterford House in April 2014) are still working well for us. Currently we even have sufficient parking for all our volunteers at nearby car parks – thanks to the generosity of Wokingham Borough Council who provide us with permits.

We are now asking clients to tell us how our advice has affected them. We feel that it is important to know what effect we are having on people lives. We do this by talking to or phoning clients a few months after they have been to see us, providing of course that they agree to let us do this when they come to see us. We also invite feedback through our website via the 'Following your visit' page.

## Research & Campaigns

---



**Celia May**  
*Research &  
Campaigns Co-  
ordinator*

A twin aim of Citizens Advice is to use our clients' experience, stories and evidence to research and campaign for positive change. Our advisers contribute to this national work by highlighting issues on which we can campaign. The combined weight of Citizens Advice across the country has helped to bring about a cap on the cost of payday loans and the end of retaliatory evictions. We are also providing evidence to support private renters and energy customers.

Locally we have used the evidence we gather to highlight a number of issues of concern. Last year we were particularly concerned about the problem of homelessness and lack of affordable housing. We have been pleased to work alongside Wokingham Borough Council on this, and other issues. Jean Rathbone, our Advice Service Manager, chairs the Homelessness Forum which brings together a large number of local agencies dealing with homelessness.

We have also expressed our concern about the loss of Legal Aid and cuts in the Reading County Court help desk and staff. For many clients, accessing justice is increasingly difficult and for those without the income, means or technical ability, it is becoming insurmountable.

We continue to be concerned about the difficulty our clients face communicating with government departments. Increasingly such departments offer no real alternative to on-line form filling which can be difficult for the elderly and vulnerable or those without home computers.

## Advice Services & Development

---



**Jean Rathbone**  
Bureau Services  
Manager

During the course of the year we had our Quality of Advice Audit from Citizens Advice. We were very pleased to achieve an outright pass with a few minor recommendations to further improve our service. We joined the Hampshire and Berkshire Adviceline in October 2015 but found that it did not fit with our way of working nor was it advantageous to our clients. Since

June 2016 we have been operating Wokingham Adviceline which we are fully staffing through additional recruitment.

The Woodley office has been short of staff for some time. The three new staff that were recruited in 2014/15 left for various reasons and a long term assessor left recently due to relocation. We now have 6 volunteer advisers from Wokingham who go over on a monthly basis to help cover the rota and I am pleased to say we have recruited 4 new assessors to start on the rota in August.

Many of our benefit clients are being moved from Disability Living Allowance (DLA) to claiming Personal Independence Payment (PIP). Several clients with long term and degenerative conditions are being told they don't qualify for the new benefit and we have ongoing concerns about the quality of the assessments being made by the DWP. We are seeing an increase in clients needing to go through the appeal process and to date all appeals we have assisted clients with have been successful.



**Peter Huitson**  
Development  
Manager

The lack of affordable housing in Wokingham District continues to cause problems for some of our clients. Following the rough sleeper count in December 2015 which identified 14 rough sleepers we participate in monthly meetings with WBC, Salvation Army and

the local Police to ensure that the homeless are receiving support from all relevant local services. The count of rough sleepers at time of writing is 6 but this can change quite quickly. The Homelessness Forum continues to meet quarterly and is investigating funding opportunities that will assist local people on low, or no income in accessing private rented accommodation. We continue to have regular meetings with heads of housing to discuss issues of concern, updates and ways of working more effectively together and had a meeting with the Housing teams and Citizens Advice staff in August that was a very positive experience.

We are seeing many clients with Employment problems. Our employment specialist is kept busy and is currently helping 2 clients prepare for Employment Tribunals this year.

We are seeing an increasing number of clients asking us for help with legal issues, in particular family matters. We cannot always assist if we lack the legal qualification and there is nowhere for them to access free or low cost help due to restriction of Legal Aid.



**Louise Corbett**  
Office Manager

## Comments from client surveys

*Totally satisfied with the care  
and attention we received. First  
class service*

*A complicated matter  
dealt with cheerfully*

*Staff very  
friendly*

- ❖ Feel like a weight lifted after talking to someone
- ❖ Staff very polite & helpful, tidy office, very welcoming receptionist
- ❖ Very helpful, welcoming, a lovely lady
- ❖ Diane was brilliant, really helpful, got my phone claim for ESA
- ❖ Tania was outstanding, I couldn't fault her service. Tania put me at ease, excellent at her job.
- ❖ The service I received was friendly, professional & very efficient. My PIP application was successful
- ❖ Lady was very polite and really helpful - Quick & helpful service



**Tania Partner**  
*Money Adviser*

## Money Advice

---

Money advice continues to be very much in demand and we have seen another busy year.

Over the past twelve months we have noticed an increase in the clients whose income has been adversely affected by welfare benefit reforms. Reduced income leads inevitably to debt, including rent arrears, and council tax

arrears. Local private rents are high and there is insufficient social housing to meet the need. Our advisers have worked closely with the council and local housing associations to support clients with the aim of maintaining them in their tenancies. We give debt advice such as managing income and expenditure and take advantage of local trust fund support. Debt relief orders and bankruptcy are very useful solutions for clients who do not have any property, provided that the application fees can be raised. We have also referred several clients to Grant Thornton and PayPlan for help with an IVA.

We would like to thank our excellent volunteer advisers, without whom we would have been unable to help so many clients.



**Sue Cornish**  
*Money Adviser*

	Total Debt	Number of clients with serious debt problems
2015-2016	£4,394,179	425
2014-2015	£5,247,367	382
<b>Average Debt: £10,339</b>		



## Debt Case Study

The client lives in a housing association property with one child. She is suffering from ill-health and is unable to work. She has a spare bedroom and because of welfare benefit reform, the housing benefit she received

did not cover her entire rent payment. She fell into arrears and was issued with a warrant for eviction which was due to be carried out by bailiffs in just a few days from the date she sought our help. She was suffering from stress and depression exacerbated by the thought of losing her home.

We secured an emergency court hearing at Reading County Court to suspend the eviction process and guided the client through our debt process to find out what she could afford to pay. We contacted the Homeless Prevention Fund officer at Wokingham Borough Council and explained the situation. They were able to offer a £1000 lump sum payment towards client's arrears as we were able to demonstrate that client could afford to pay her rent in the future, using a Financial Statement. The client received budgeting advice from us, claiming an additional benefit (discretionary housing payment) which helped her to balance her budget.

We attended the emergency court hearing with the client and after hearing from us, the District Judge agreed to suspend any further possession action on payment of the lump sum and on our client making small affordable payments to clear the remaining arrears over a period of time.

The client was very relieved at this positive outcome, and is now working towards becoming debt free in the future.

# Benefits Case Study

---

The client suffers from chronic fatigue and lives on her own. She cannot work and her only income is from benefits. She came to us for help with applying for Personal Independence Payment (PIP). We thought that she could qualify for the Daily Living and Mobility components. We helped to fill out the form and collate the evidence she required.

Following a DWP assessment, she was told that she did not qualify for anything. With our help she sent a Mandatory Reconsideration to the DWP asking them to look at the decision again. They refused to change their decision.

We drafted a detailed Appeal Tribunal submission for her with supporting evidence and prepared her for what would happen at the hearing. We then helped her to prepare for a hearing in person where she had a greater chance of success. The Tribunal found in her favour resulting in her receiving an extra £77 per week.



# Consumer Case Study

---



The elderly client has severe mental ill health which led to a 9 month stay in hospital and continuing daily support. Responding to advertising she invited a national double-glazing company to visit her home to quote for a new conservatory. The salesperson talked her into signing a contract for over £20,000 on finance at 17% APR.

After talking to her family she decided to cancel. She was told there was a non-negotiable cancellation fee of almost £7,000. She came to us in great distress about this. We intervened on her behalf making the company aware of her situation and reminded them of the Glass and Glazing Federation code on dealing with vulnerable customers. The company then agreed to cancel the contract with no charges.



**Tina Marinos**  
*Training Manager*

## Training

---

Training has undergone substantial changes over the past year. The main change is that Citizens Advice has developed a single programme with various stopping off stages for people wishing to train as receptionists, assessors or advisers. The training itself is done on a modular basis with various on-line assessments at the end and the results are sent to the training supervisor. The recent group of assessors were 'guinea pigs' for this new process. We now have six trainees that are currently on the rota at either Woodley or Wokingham.

Our group of advisers has been strengthened by a further four trainees who are completing the training under the old scheme. They attended an Interview Skills training day at Reading but sadly most training is now based in London. Travelling to London is a major time commitment for volunteers as well as an expense for the office but we do not think more regional courses will become available.

The final new development on training has been Citizens Advice work on debt. All advisers who qualified prior to June 2012 have to undergo a refresher course. We have prepared various sessions of e-learning and tutorials as well as organising outside speakers from PayPlan.

We continue to receive a steady stream of applicants to train with us and are therefore able to fill our needs for assessors and advisers. Since last September ten new assessors and four new advisers have been trained and there is currently a waiting list! All the trainees speak highly of both the work which we offer and also the support they receive from supervisors and other colleagues. We can safely say that training is in very good shape in Wokingham.

## Woodley News

---



**Claire Oughton**  
*Woodley Supervisor*

Woodley continues to be a thriving and busy office. We are used by many people in the local community and those further afield, particularly in the Reading area.

We have seen some changes in the staffing levels. This year we said goodbye to Beryl Woods, our long standing Wednesday receptionist, who left us due to ill health and Penny Casewell, our Monday assessor,

who has moved to the Cotswolds. A big thank you to them for their commitment.

We welcomed assessor Els Cooper, who comes to us on a Monday morning and also works at Wokingham on a Wednesday morning. In addition, we have 2 new receptionists, Mark Wade and Pat Boniface who share the day on a Wednesday. We have also welcomed 4 new trainee assessors and we are sure they will be a valuable asset. Thanks go to the Wokingham Volunteer Centre for their help in recruiting the trainees and receptionist and with sorting out the redecoration of the office space.

Claire Oughton continues as supervisor at Woodley having returned from maternity leave in September 2015. Thanks go to Victoria Gornall-King for her support during Claire's leave and for continued ASS support during holiday times.

The Woodley office has benefited from a makeover during the year! In February 2016, volunteers from Microsoft gave a day of their time to come and redecorate the office and it looks a lot better for it! In addition, we received funding from the Woodley and Earley Lions Club for some new furniture and a client emergency fund so thanks also go to them.

Woodley has seen a number of successes – we have helped clients with successful benefit appeals, obtained charitable grants to assist clients in need and helped clients successfully manage their debts.

A big thank you goes to all the volunteers for their work and commitment to Citizens Advice Wokingham at Woodley.

# Employment Case Study

---



The Client had been working for a local company when his employment was simply terminated. The reason he was given was that 'they were making cutbacks and shifting people around'. He had worked for the company for well over two years and therefore should have had statutory rights to be dismissed through a fair process. However his employer claimed he was a 'worker' rather than 'employee' and therefore not entitled to such fair treatment.

We established that he was home-based and supplied with a laptop, phone and scanner. He reported daily to his team leader, managed petty cash to pay expenses, worked the same days every week, booked his holidays with them, had done overtime and worked in the office helping out. His payslips showed that the employer had deducted tax, NI and Pension contributions. This all led us to conclude he was an employee.

We felt that the Client had a strong case to argue that he was an employee, not just a worker and then discussed the options the client had. His preference was that he would like to be re-instated although he believed this to be unlikely. He felt that he would like to be treated fairly as an employee.

As none of the client's letters to the company had been answered he asked us to approach the Company on his behalf. We wrote outlining the reasons why the Client was, in our opinion, an employee rather than a worker and indicated we were prepared to take further action. Following an exchange of letters the company agreed to make an ex-gratia payment to the Client who in the meantime had found himself a new role.

# The Team

---

## Employees

Gill Cobau, Supervisor • Louise Corbett, Office Manager • Sue Cornish, Money Adviser • John Ferguson, Chief Executive • Peter Huitson, Development Manager • Tina Marinos, Training Manager/Supervisor • Tania Partner, Money Adviser • Claire Oughton, Woodley Supervisor • Jean Rathbone, Advice Services Manager • Rebecca Reed, Supervisor

## Trustees

Tim Abbott • Paul Adams, Chair • Cllr Parry Batth • Cllr Shadi Brindley • Cllr Nick Campbell-White • John Connor • Kirsten Dalton • Chris Gibson, Vice-chair • Rajinder Gulati, Treasurer • Celia May • Ann Potts, Founder Trustee • Laura Redman-Thomas • Marilyn Young

## Volunteers (Wokingham)

Sam Adams • Lesley Ayres • Sheila Bailey • Paula Barnard • Robert Barnard • Carolyn Bell • Sara Bowring • Kate Brown • Janet Clark • Elisabeth Cooper van Dam • Jane Cops • Ros Croy, Supervisor • Diane Darling • Hugh Dempster • Glynis Duckitt • Paul Edwards • Charlotte Eldridge • Terry Enright, Supervisor • Amy Fennell • Andrew Fletcher • Janet Forfar, Supervisor • James Forster • Tony Franklin • Allan Gibson • Beverly Gribble • Christine Guildford • Sandra Hooke • David Hunter • Anne-Marie Hutson • Roland Mear • Sidney Miles • Carol Montague • Bob Moore • Margaret Newstead • Geoff Ogston • Andrew Pearce • Sally Plank • Sara Readman • Nancy Rist • Klara Rupietta • Carolyn Ryder • Siobhan Sanctuary • Heather Scott • Ros Shakespeare • Julie Sheffield • Elizabeth Shilham • Jenny Smith, Supervisor • Jane Spicer • Sherry Steers • Sue Steers • June Stevenson • Edward Stockdale • Margaret Swinyard • John Totman • Nick Tuggey • Nicholas Walker • Rosalind Walsh • Neil Wastell • Nigel Weeks • Sophie Williams • David Wood

## Volunteers (Woodley)

Carole Allison • Pat Boniface • Helen Chuter • Jean Collin • Jane Fiennes • Kathleen Forrester • Victoria Gornall-King • Carol Grant • Margaret James • Hermione Lewis • Linda Martin • Doreen Osborne • Mark Wade

# Funders, supporters, solicitors and accountants

## Our Funders 2016

Wokingham Borough Council •  
Wokingham Town Council • Woodley  
Town Council • Earley Town Council •  
Arborfield & Newland PC • Barkham  
PC • Charvil PC • Finchampstead PC •  
Hurst PC • Remenham PC •  
Ruscombe PC • Shinfield PC •  
Sonning PC • Swallowfield PC •  
Twyford PC • Wargrave PC •  
Winnersh PC • Wokingham Without  
PC • Berkshire Masonic Charity •  
Woodley & Earley Lions

## Premises providers

Wokingham  
Borough Council  
Swallowfield  
Medical Centre  
Reading County  
Court

## Rota Solicitors

Clifton Ingram  
CP Law  
LCL Solicitors

## Accountants

Moore Stephens UK  
Keal & Associates



Wokingham

## How to contact us

**Tel:** Adviceline 0300 330 1189 (Mon - Thu 9am - 3pm, Fri 9am - 1pm)

**Email:** [public@citizensadvicewokingham.org.uk](mailto:public@citizensadvicewokingham.org.uk)

**Online:** [www.citizensadvicewokingham.org.uk](http://www.citizensadvicewokingham.org.uk)

**Admin line only:** 0118 978 7258

### Wokingham

2<sup>nd</sup> Floor

Waterford House,

Erftstadt Court

Wokingham

RG40 2YF

Mon - Thu 9am - 3pm, Fri 9am - 1pm

### Woodley

Headley Road (next to library)

Woodley

RG5 4JA

Mon & Wed 9:30am - 3:30pm

### Reading County Court

160-3 Friar Street

Reading

RG1 1HE

Mon & Thu 9:30am - 12:30pm - **Drop in only**

### Swallowfield Outreach

Medical Practice

The Street

Swallowfield

RG7 1QY

Once a month, Thu 10am - 1pm

Telephone the Medical Practice: 0118 988 3134 - **Appointments only**