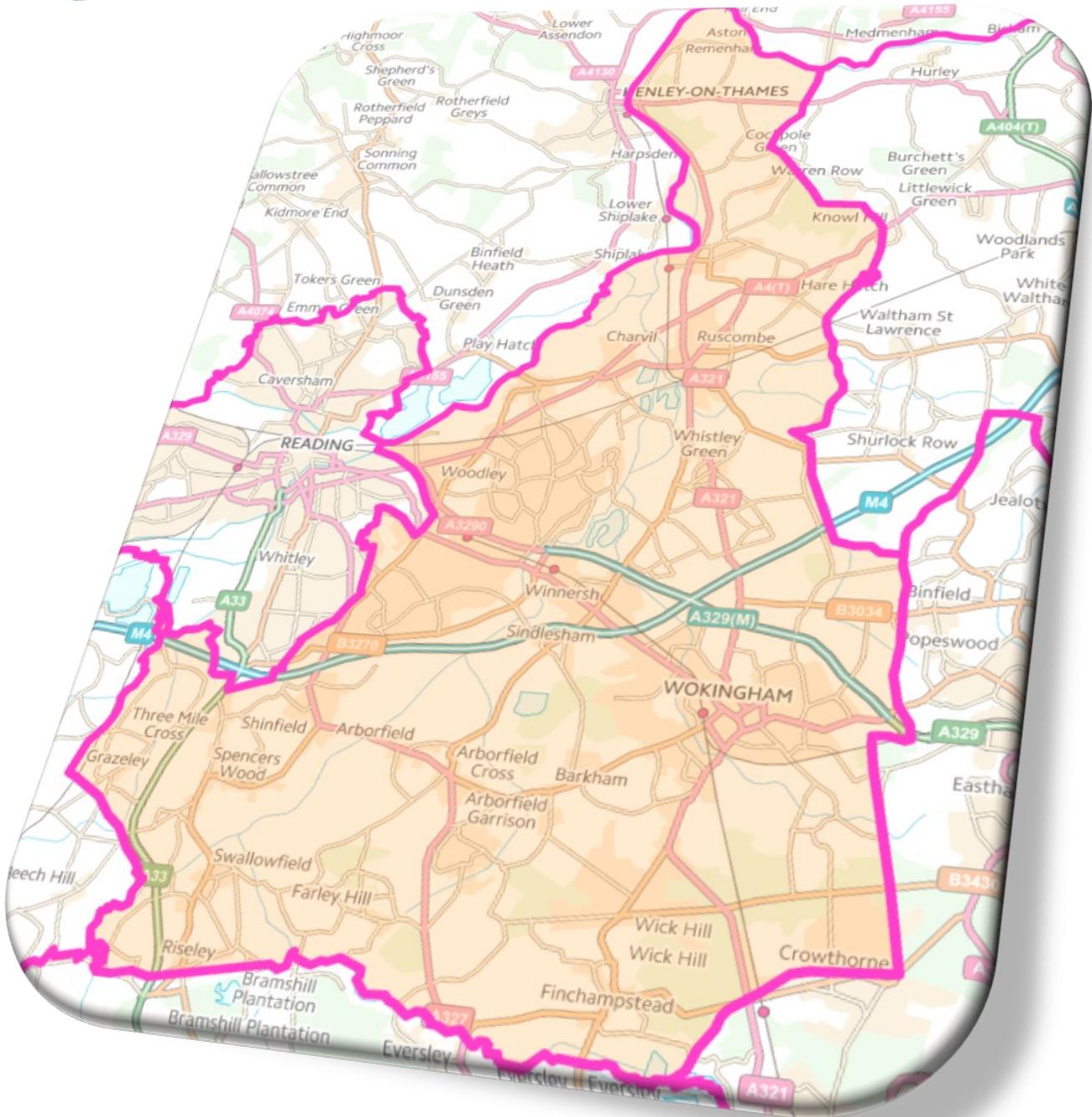


citizens
advice

Wokingham



ANNUAL REVIEW 2016/17

Registered charity No: 1027729. Company Limited by Guarantee No: 2862148.

Authorised and regulated by the Financial Conduct Authority FRN: 617802.

Registered Office: Waterford House, Erfstadt Court, Wokingham, Berkshire RG40 2YF



Paul Adams
*Chair, Trustee
Board*

Chair's Report

This has been another challenging year for us with the top client advice being sought in the areas of Benefits, Debt and Employment. Our volunteers and staff have delivered quality advice and support in these and many other areas against a backdrop of ever changing rules and regulations, particularly in the area of benefits. I'd like to thank the whole team of volunteers and staff for their continued support.

Additionally, for the first full year, the quality of our service is being assessed by a different method using a more continuous assessment process rather than tri-annual third-party assessment from our parent organisation, Citizens Advice. To date we are performing very well under this and I thank the team for the extra work involved during the transition. In addition to satisfying the imposed quality standards set by Citizens Advice we have been working with Wokingham Borough Council to demonstrate how our work supports its objectives to improve the wellbeing of Wokingham residents and we have enumerated our outcomes accordingly. As we move towards a commissioning process with WBC for continued funding it is increasingly important that we are able to record and present our achievements in a way that clearly demonstrates our value.

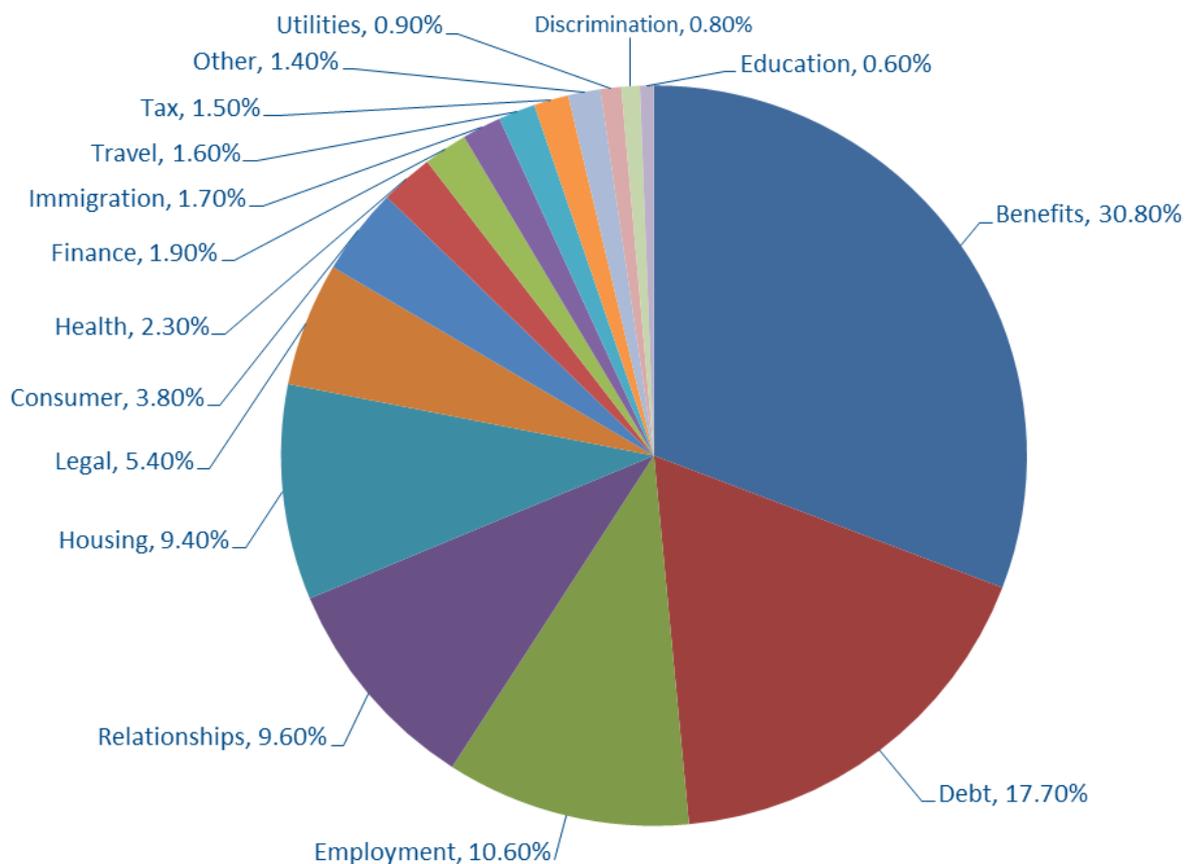
Once again we are grateful to all those that fund us including WBC and the various town and parish councils and other charitable groups such as Rotary, Lions, Berkshire Community Foundation and individual donors. Many thanks also to all those who have organised and taken part in other fundraising activities such as sponsored dog walks and race evenings. Whilst financing is very tight we have been able to create a reasonable budget for this year and, with certain assumptions, are optimistic about the budget over the next few years. Whilst we strive to maintain at least the current level of funding we are, after inflation, operating with year-on-year net reductions and we continue to implement plans to improve efficiency across the organisation including online and telephone access and process adaptations.

Clients

4,124 people came to us for help with **8,320** problems:

- **488** were aged **over 70**
- **318** had no home
- **449** had a permanent disability
- **520** had a significant health issue
- **112** had a mental health issue
- **339** were unemployed
- We answered **1,719** telephone calls
- **2,984** people looked at 8,798 pages on our website:
www.citizensadvicewokingham.org.uk

Enquiry Areas





John Ferguson
CEO

Chief Executive's Report

Our aim is to ensure that the advice we give is adding value for our clients and is resolving their issues. We regularly capture outcomes, both positive and negative, as this enables us to see where the strengths and weaknesses in our service are. It also enables us to identify trends. The methods we use to capture outcomes such as 'well-being' complement the methods we use to measure such things as financial gain for clients. This year we captured outcomes from 172 clients two months after they saw us on how they felt about themselves (has their confidence increased, do they feel better physically or mentally, etc.). We also captured outcomes on financial gain from a further 622 clients. The monetary value of this was over £1.5 million. This is arguably revenue that will be spent in the local community on goods and services.

Public finances are being squeezed, again, and times are tight for the voluntary sector that depends on funding from local councils. The outcomes we achieve for our clients, both financial and enhanced quality of life, underpin our work and our value to the local community. We have been working with local organisations this year to try and enhance the service that we are providing to certain client groups. The Rotary Club of Wokingham donated funds to enable us to purchase British Sign Language (BSL) translation services so that we can more effectively advise deaf clients. The Lions Club of Wokingham donated funds to us that enabled us to focus on 40 families in Wokingham that needed our help to solve their problems and get fair treatment. Funding from the Lions Club of Woodley and Earley allowed us to improve the leaflet system at our office in Woodley and provide small amounts of funding for clients that found themselves in dire financial straits. Funding from the Berkshire Community Foundation enables us to maintain an emergency fund for clients in dire need and also to run a project that lets us spend more time helping clients that have mental health issues.

Benefits continues to be the highest enquiry area (31%), with debt (18%) and employment (11%) following. Because legislation is constantly changing our staff and volunteers need to work really hard to maintain and increase their knowledge and skills to support our clients with their issues that are always getting more complex. Fortunately, we have a strong management team, a very supportive trustee board and a large team of volunteers and paid staff who are always 'up for a challenge'.



Celia May
Research & Campaigns Co-ordinator

Research & Campaigns

A twin aim of Citizens Advice is to use our clients' experience, stories and evidence to research and campaign for positive change. Our advisors contribute to this national work by highlighting issues on which we can campaign. Nationally Citizens Advice has brought to the government's attention the hardship and difficulties caused by the roll out of Universal Credit. In July we drew this issue to the attention of our four local MPs, asking them to support a pause in the roll out of UC until these problems have been dealt with. Citizens Advice has also campaigned on the unjustifiable profits made by energy providers. Both these topics featured prominently in the national press.

Locally we work alongside other charities and Wokingham Borough council on a number of issues, notably on housing and homelessness expressing our concern on the number of local clients affected by the reduction in the benefit cap which came into effect in November.

This year we have seen a rise in the number of clients with problems concerning social care and care homes. The increase in the number of elderly people suffering with dementia is a national issue and one that is reflected in our local community.

We continue to be concerned about the difficulty our clients face communicating with government departments. On-line form filling

causes considerable difficulty for many of our vulnerable clients, and particularly those with no computer or internet access. Another costly and irritating modern problem is the time and money wasted when clients or our advisers are held in a call centre queue.

To campaign effectively on behalf of clients, we depend on our advisers writing up evidence forms. Thank you to all of them for their continuing efforts in this regard.



Jean Rathbone
Advice Services

Advice Services

Staffing We have recruited a number of new Assessors and Advisers over the past year both for Woodley and Wokingham which has provided a much needed boost to our numbers. We have unfortunately lost 2 long serving advisers Liz Shilham and Hugh Dempster who retired, also Nick Walker and Katie Forester decided not to continue with their training.

Sandra Hooke left for personal reasons.

Service Delivery We have been able to increase the number of assessors answering Adviceline and answer more calls.

We continue to voice our concerns about the quality of assessments for the two main disability benefits, Employment Support Allowance (ESA) and Personal Independence Payments (PIP). In addition the Benefit Cap was reduced further in November 2016. There was a reduction to ESA, a 2 child limit for claimants of Tax Credits and Universal Credit also changes to Bereavement Benefits limiting the payment to 18 months were introduced in April 2017.

We have had a number of successful outcomes in Employment Cases thanks to the input of our Employment specialist Rob Barnard.

The **New Quality of Advice Audit**, implemented in April 2017, means quality of advice is now assessed every month rather than being a 3 yearly inspection. It has resulted in some changes to our existing systems, the introduction of templates and constant reminders of a multitude of requirements. So far most advisers and assessors have

borne it all with their customary good grace, for some it is proving a difficult change and has led to some questioning whether they wish to continue. Ultimately we have no choice in the matter and we are currently meeting the requirements. The other thing to note is that this process has resulted in approximately 4 hours extra work weekly for paid staff with no additional resource, luckily we received a donation of a coffee machine to help keep us going.



Louise Corbett
Office Manager

Client Satisfaction

71% were **very happy** with our service

28% were **happy** with our service

100% would **use** our service again, and 99% would **recommend** us to others

Some comments from our clients

"All issues dealt with professionally, excellent service, help and advice. Thanks a lot!"

"Extremely helpful adviser researched my options really well"

"Very impressed with service given"

Brilliant help and advice - thank you!

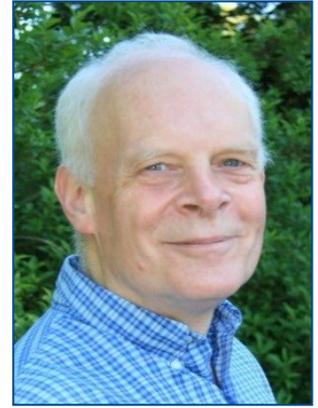
The Advisor was very informative, understanding and professional with the advice he gave.

Thank you!

"Fantastic people, offer great advice, our problem was solved. A great service"

Development

Citizens Advice has introduced a new case recording system “Casebook” which we will start using in October 2017. Reading Jobcentre has announced that it will implement a full roll out of Universal Credit in this area from December 2017. Problems with this benefit are well documented in the media and Citizens Advice is campaigning on the issue, we will be monitoring problems as they occur.



Peter Huitson
*Development
Manager*



Tania Partner
Money Adviser

Money Advice

In the early part of the year a lot of time was spent ensuring all our paid staff and volunteers were certified under the new mandatory MAS Debt Accreditation scheme which was brought in for completion by April 2017.

An online training course was completed by all those involved in Money Advice both at Wokingham and Woodley, and took a great deal of effort on the part of the volunteers to study modules and pass online assessments. This was over three main categories of advice for advisers, caseworkers and those working at the court representing clients. We are pleased to report that everybody passed with flying colours.

The County Court helpdesk run by our court advice team has moved office from the 5th to the 3rd floor. This means we are situated in much closer proximity to the court chambers and waiting room, so we can reach out to more clients. We have seen a stream of clients who have been referred to us for advice and support in court, both from the District Judge and the Usher, and we have noticed an increase in clients who pop in for advice as a drop-in. On busy days where a housing list is operating, it is not uncommon to see a list of 20-30 five minute repossession hearings - all on one morning. We helped to prevent homelessness in 38 cases over the year. We work

closely with our colleagues at Citizens Advice Reading and undertake a lot of follow up work at our offices with clients following their court hearings.

We have continued to forge strong relationships with our partner organisations, including Wokingham Borough Council, Transform Housing, Reading Citizens' Advice, Payplan and Grant Thornton, who assist us with clients wishing to apply for an IVA.

We have several clients seeking assistance in completion of the new style online bankruptcy application- this is now done online without the need for a court hearing, which is a great relief for clients. However the cost of the application is unaffordable for some at £655; we have applied for charitable grants to cover the fees where possible.

We are very grateful for the support provided by our volunteer advisers who spend so much time in helping clients to gain better control over their financial situation and advising on possible debt solutions.

**The average debt in 2016/17 was
£16,909
In 2015/16 it was
£10,339
Although we had fewer debt clients
last year than the year before their
debts were higher.**



Sue Cornish
Money Adviser

	Total Debt	Number of clients with serious debt problems
2016/17	£5,466,381	393
2015/16	£4,394,179	425

Debt case study



This client has been coming to see us for many years. She has been supported through very difficult times by one of our more experienced advisers.

She had many debts that came to light after her husband's tragic death, many of which she did not previously know about. She was working but on a low income and was struggling to manage.

Our Money Advice specialist established that she would be a good candidate for a Debt Relief Order, having total debts of less than £20,000. However, the client could not afford the £90 application fee.

After looking into the possibilities of finding a charitable grant to pay the DRO fee for the client we applied to the Retail Trust Charity for help with the fee which was successful. We then applied for a Debt Relief Order for the client which made her debt free and allowed her to make a fresh start without the constant worry over finances.

Benefits case study

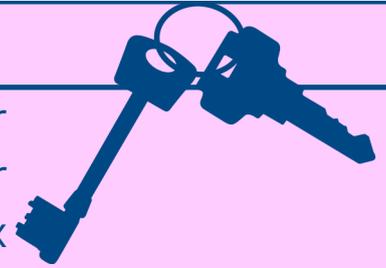


The client has long term multiple health problems including learning disabilities. He had been in receipt of Disability Living Allowance for many years. His health was deteriorating and he was required to claim Personal Independence Payment (PIP).

He was also in receipt of Employment Support Allowance (ESA) and was in the Support Group, therefore not required to take part in any work related activities. Following a medical assessment, despite his deteriorating health, he was moved to the Work Related Activity Group. At the assessment the assessor was told of several activities that the client had difficulty with, these were not properly recorded and he wasn't awarded points where he should have been.

We helped the client ask for a mandatory reconsideration of his ESA and helped with the PIP application, both were successful and he is now receiving the benefits to which he is entitled.

Housing case study



The client had an assured short hold tenancy for six months and had then been renewed for another six months. Both times the client paid six months' rent upfront. Because he was hoping to buy a house in the future the client did not want a longer tenancy.

He contacted the landlord to ask if he could pay monthly and the landlord agreed. However, the agents would only offer a 12-month tenancy and instead of the £78 fee for the extension charged last time, now wanted £360 fee for a new credit check, a guarantor and another £360 for a credit check on the guarantor.

We felt that a statutory periodic tenancy, without any fees, should have been offered. We felt that the level of fees required by the agency were unreasonable, given that the client had been in the property for 12 months already. We felt that the agency was making an opportunity to charge fees where no work is needed.

We strongly feel that there should be a cap on agency fees and a requirement to offer a statutory periodic tenancy at the end of the fixed term of an assured short hold tenancy. We submitted this case as evidence to Citizens Advice.

[Note: Subsequent to this, the government announced in its 2016 Autumn Statement that it plans to ban letting agent fees for tenants. This is what the government said: *Letting agents will no longer be able to charge renters fees, for example when they sign a new tenancy agreement. This will stop tenants being hit with fees averaging £223 per tenancy. The government will consult on this in due course.*]



Tina Marinos
Training Manager

Training

Since last year we have completed additional debt training as required by Citizens Advice with a 100% pass rate. This involved considerable work on the part of the debt team and volunteer advisers. The new modular training programme seems to be working well with 7 trainees now on the rota.

Following feedback Citizens Advice is now providing a better diagnosis on where a trainee might have made a mistake.

A major initiative launched by Citizens Advice has been training on gender violence. External training on housing has been met through NHAS running a two day course at Guildford which two of our advisers attended. The removal of funding from this programme is to be lamented as the quality of their training is always good. As yet it is difficult to determine what impact the withdrawal of funding will have. The Employment specialist team hold regular employment forums which two of our advisers have attended. In addition specialists have delivered training to our advisers in-house. A talk on the work of the Berkshire Credit Union, another on mortgage repossession and a course on Independent Voluntary Agreements were also beneficial.

A training course on writing better case sheets was organised in July to address the quality of advice issues now that we are audited in 'real time'. There was also an in-house training course on benefit eligibility and calculations. In future there will be training for all our advisers on Universal Credit as we will become a full service area in December.

It has been a very busy year for training generally and we benefit from being able to draw on the expertise of external training providers as well as our own resources. Our advisers have all worked extremely hard to take new training initiatives on board and continue to deliver the best possible service to our clients.



Claire Oughton
Woodley Supervisor

Woodley

Woodley continues to be a thriving and busy bureau seeing approximately 20-25 people per week over the two days we are open for both face-to-face assessments and advice interviews.

Woodley has seen a number of successes over the past year. We have helped many clients with successful mandatory reconsiderations and appeals, challenging and overturning decisions on Employment Support

Allowance, Personal Independence Payments, Housing Benefit overpayments, Carers Allowance overpayments and Tax Credit overpayments. The feedback from our clients has been positive with many thanking us for our help, saying that without our input they would not have been successful. In addition, we have helped clients to complete applications for Attendance Allowance and Personal Independence Payments which have resulted in successful awards. Several homelessness applications have resulted in clients being rehoused. We have also assisted with referrals for Debt Relief Orders and organising payment arrangements for clients.

We have helped many clients with referrals to our local foodbank in Woodley and Reading and have made applications to charities and been successful in obtaining charitable payments for clients from Thames Water Trust fund, The Poores Land Charity, Berkshire Nurses and the Relief in Sickness Trust.

We have benefited from charitable help from Woodley and Earley Lions who very kindly donated funds to enable us to purchase some office equipment. We also hold an emergency fund supplied by them for the benefit of our clients.

Woodley would like to say a big thank you to all the volunteers for their work and commitment to Citizens Advice Wokingham.

Employment case study

The client came for advice on whether her employer had discriminated against her due to her disability. We felt, based on the evidence she presented, that she had strong grounds and assisted her in raising a grievance and supported her through the procedure with the employer. When this failed, we assisted her in applying to ACAS for Early Conciliation and also helped her draft her application to the Employment Tribunal. Throughout this process our Employment adviser was continuing to negotiate on the client's behalf with the employer to attempt to gain an out of court settlement.

Our Employment Adviser attended a pre hearing with the client and

assisted her in preparing for a full Employment Tribunal, seeking assistance from the Free Representation Unit (to go with her to the full hearing). Eventually our negotiations resulted in a financial settlement that was acceptable to the client and avoided her going to Tribunal.

The Team

Paid staff

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

Trustees

Tim Abbott • Paul Adams, Chair • Parry Batth • Nick Campbell-White • Kirsten Dalton • Anne Deller • Michael Forrer • Chris Gibson, Vice-chair • Laura Redman-Thomas, Treasurer

Volunteers (Wokingham)

Corinne Adams • Sheila Bailey • Paula Barnard • Rob Barnard • Carolyn Bell • Sara Bowring • Kate Brown • Janet Clark • Linda Colman • Els Cooper van Dam • Jane Cops • Rosaline Croy • Diane Darling • Hugh Dempster • Glynis Duckitt • Paul Edwards • Charlotte Eldridge • Terry Enright • Amy Fennell • Andrew Fletcher • Janet Forfar • James Forster • Allan Gibson • Beverly Gribble • Chris Guildford • Janet Hird • Sandra Hook • David Hunter • Anne-Marie Hutson • Nancy Hynes • Sharon Manning • Celia May • Paul McCarron • Roland Mear • Sidney Miles • Carol Montague • Bob Moore • Margaret Newstead • Geoff Ogston • John O'Leary • Bharat Patel • Andrew Pearce • Sara Pliler • Sara Readman • Klara Rupietta • Carolyn Ryder • Siobhan Sanctuary • Heather Scott • Julie Sheffield • Liz Shilham • Christina Smith • Jenny Smith • Jane Spicer • Sherry Steers • June Stevenson • Edward Stockdale • Margaret Swineyard • John Totman • Ella Vries • Nicholas Walker • Rosalind Walsh • Neil Wastell • Nigel Weeks • Sophie Williams • David Wood

Volunteers (Woodley)

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

Funders 2016/17

Wokingham Borough Council, Wokingham Town Council, Woodley Town Council, Earley Town Council, Finchampstead Parish Council, Shinfield Parish Council, Twyford Parish Council, Arborfield and Newland Parish Council, Charvil Parish Council, Winnersh Parish Council, Wokingham Without Parish Council, Wargrave Parish Council, Barkham Parish Council, St. Nicholas Hurst Parish Council, Remenham Parish Council, Ruscombe Parish Council, Swallowfield Parish Council

Wokingham Lions, Woodley and Earley Lions, Wokingham Rotary, Berkshire Masonic Charity,

Premises providers

Wokingham Borough Council
Swallowfield Medical Practice
Reading County Court

Accountants

Moore Stephens UK
Keal & Associates

Rota solicitors

Clifton Ingram, CP Law
LCL Solicitors

How to contact us

Tel: 0300 330 1189 (Adviceline)

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

Email: public@citizensadvicewokingham.org.uk

Online: www.citizensadvicewokingham.org.uk

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2nd Floor, Waterford House,

Erftstadt Court

Wokingham

RG40 2YF

Mon - Thu 9am - 3pm, Fri 9am - 1pm – **Appointments and drop in**

Admin line (no advice): 0118 978 7258

Woodley office

Headley Road (next to library)

Woodley

RG5 4JA

Mon & Wed 9.30am - 3.30pm – **Appointments and drop in**

Admin line 0118 978 7258

Reading County Court Outreach

160-163 Friar Street

Reading

RG1 1HE

Mon & Thu 9.30am - 12.30pm - **Drop in only**

Swallowfield Medical Practice Outreach

The Street

Swallowfield

RG7 1QY

Once a month 10am - 1pm

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