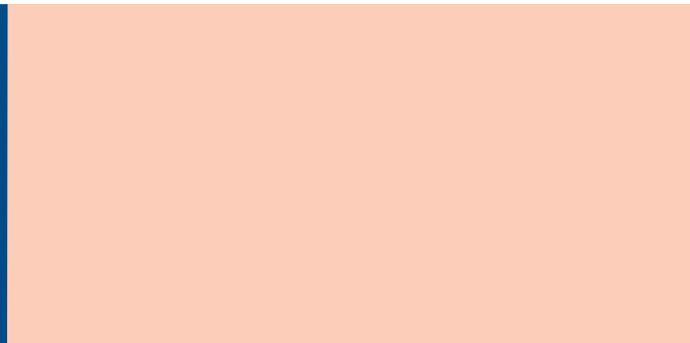


Annual Review 2016/17



Mid Suffolk

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How can I contact you?



Drop in to see us or call for an appointment

Stowmarket Advice Centre, Milton Road	
Monday	9.30am — 3.30pm
Tuesday	9.30am — 3.30pm
Wednesday	9.30am — 3.30pm Telephone Advice Only
Thursday	9.30am — 6.30pm
Friday	9.30am — 12.30pm

Our **Elmswell Advice Outreach** at The Blackbourne, Elmswell IP30 9GY runs on the 1st and 3rd Tuesday of the Month between 9.30am -12.30pm



Call us on 01449 676060



Email us any time at advice@midsuffolkcab.org.uk



Follow us on Twitter for updates @midsuffolkcab



Go to our website www.midsuffolkcab.org.uk

Citizens Advice Mid Suffolk

Aims and Principles

We provide free, impartial, confidential and independent advice and campaign on big issues affecting people's lives.

Our goal is to help everyone find a way forward, whatever problem they face.

We are an independent charity based in Mid Suffolk and part of the Citizens Advice network across England and Wales.

People come to us with all sorts of issues, including money, benefit, housing, relationship and employment problems. They may be facing a crisis, or just considering their options.

We also provide...

A monthly Family Law Advice Clinic. Providing free half hour sessions with a solicitor to assess clients' family law problems and the options available to them.

Outreach Advice Centre in Elmswell. Twice monthly drop in service for rural communities.

Home visits for benefit clients that have difficulties leaving their homes.

Employment and Benefit Tribunals representation with our specialists.

Energy Best Deal advice for both individuals and groups.

MS Project for families affected by Multiple Sclerosis.

A dedicated **team of money advisers** supporting Mid Suffolk District Council tenants with issues including budgeting and debt.

2016/17 Highlights

3,244 clients helped, a **12%** increase on the previous year

9,057 issues handled

11,097 total client contacts

Over **£1,082,000** income generated for clients through welfare benefit claims

Money Advice team helped clients to manage **£1,674,000** worth of debt

191 food parcels arranged for clients

19,250 volunteer hours contributed, with an estimated value of **£357,010** to the local community

Reports from our Trustees

Report by the Chair of the Trustee Board



The past year has been a busy one, and Citizens Advice Mid Suffolk has benefitted from being settled in our improved office accommodation and from the systems improvements made in the previous year. As you will see later in this Review, the number of clients that we have helped has increased year-on-year by 12%, and the number of individual issues presented increased by over 20%. These queries continue to become more complex both in the technical and personal issues being faced by our clients, meaning that our staff and volunteers have an increasingly challenging task to perform. In addition to spending extra time with each client, we have ensured all our team are well trained in order to provide the most knowledgeable assistance possible.

We were very pleased that in recognition of the success of the organisation, HRH The Princess Royal opened our new advice centre in May 2016. She was able to spend time with us meeting volunteers, funders, staff and clients which provided a chance for us to showcase our work in the local press, and importantly reinforced to our staff and volunteers the importance of the work that they do.

No Chair report would be complete without a very warm thank you to our funders, with whom we share many strategic objectives, and without whom we would not be able to provide our services to the local community. As funds become ever more precious, we continue to ensure all contributions are targeted with the maximum effectiveness toward the Mid Suffolk community and to those who need our help.

Most importantly, the Board's thanks and appreciation go to our volunteers and staff. Citizens Advice Mid Suffolk is dependent on, and very grateful for, the unsparing contribution of our volunteers (who include our staff, many of whom give additional volunteer hours). We cannot ask for a more enthusiastic team and I would like to end this by expressing my grateful thanks and that of the Board to them all.

Mr Peter Emberson, Chair of the Trustee Board

Reports from our Trustees

Report from our Treasurer

Although Citizens Advice Mid Suffolk is part of the national Citizens Advice Bureau charity, our core activities are mainly funded locally by Mid Suffolk District Council and Suffolk County Council, two organisations with aims in alignment with our own. Stowmarket Town Council provide us with our premises and a grant to subsidise the rent, and other funding is provided by grants from local charities, trusts, town and parish councils, private donations, and from national sources for specific projects.



We are acutely aware of the financial pressures under which all those who support us, particularly our major funders, are operating. It costs us about £215,000 each year to provide our services in Mid Suffolk, most which is the salaries of our specialist staff and the training costs of staff and volunteers; Trustees pay great attention to managing these costs and the risks that we face to ensure that we can continue to serve the people of Mid Suffolk.

In 2016/17 we generated a small surplus so as to provide funding during the current year for a project to experiment with new ways of providing access to our services. As shown in the Accounts, we designate some of our Reserves for specific purposes such as this project and to protect us against unexpected costs. Our free undesignated Reserves now stand at £50,157, about three months of expenditure.

Mr John Ramsay, Trustee Treasurer

Report from our Manager

The past year has been one of growth and development for the organisation as we have spread into our extended accommodation and developed our services for the community of Mid Suffolk.

In 2016/17, we helped clients achieve over £1 million in financial gains through benefit claims, employment negotiations, consumer refunds and charitable support. We also helped clients manage over £1.6 million of debt through bankruptcies, Debt Relief Orders, IVAs and debt management plans.

Over the past year we have seen a marked increase in the number of clients presenting with poor mental health and issues caused by their poor engagement with both the health service and the Department of Work and Pensions. This has led to an increase in the amount of on-going support that we need to provide to clients. To ensure that our staff and volunteers can cope with these situations we have provided mental health awareness training.

We have continued to see a complex and diverse range of clients and issues. There are very rarely any quick answers or solutions to the problems we are presented with.

We are responding to our changing communities with initiatives designed to improve our accessibility. Last September we launched the fortnightly Elmswell Outreach funded by the local community. This has been a real success story due to the support of the Parish Council, Fire Service and Local Amenities Group, and the hard work of the advice team.

We are working with local GP's to create direct referrals for clients who have non-clinical problems, such as debt, relationships, benefits and employment. It is estimated that around 20% of patients consult their general practitioner (GP) for what is primarily a social problem (Low Commission, 2015).

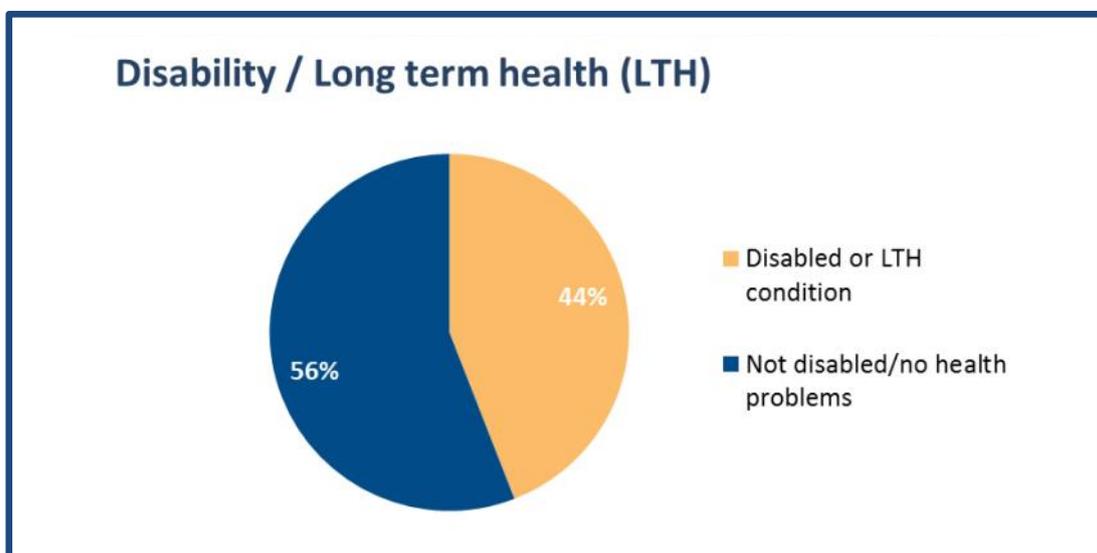
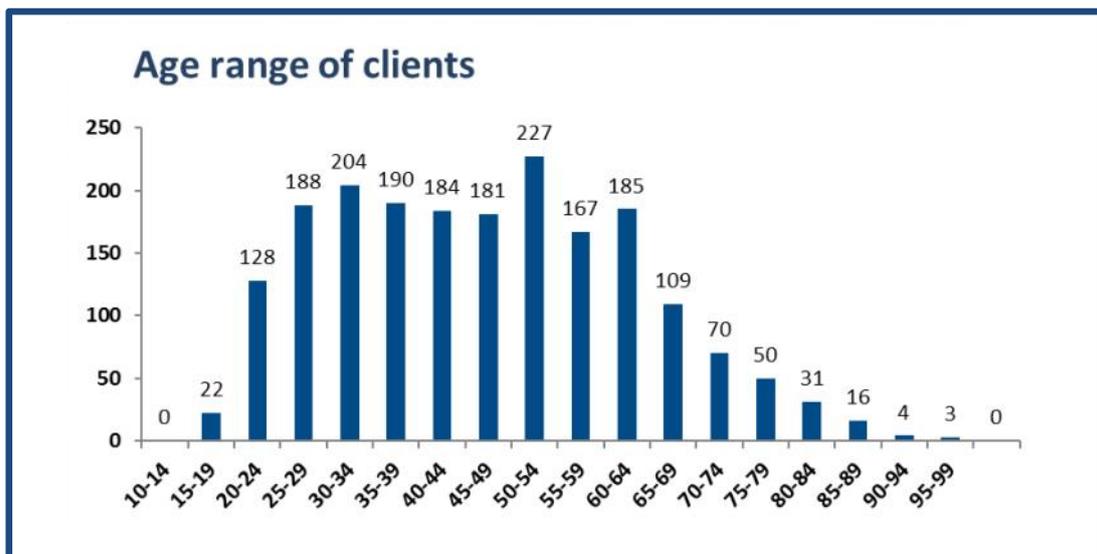
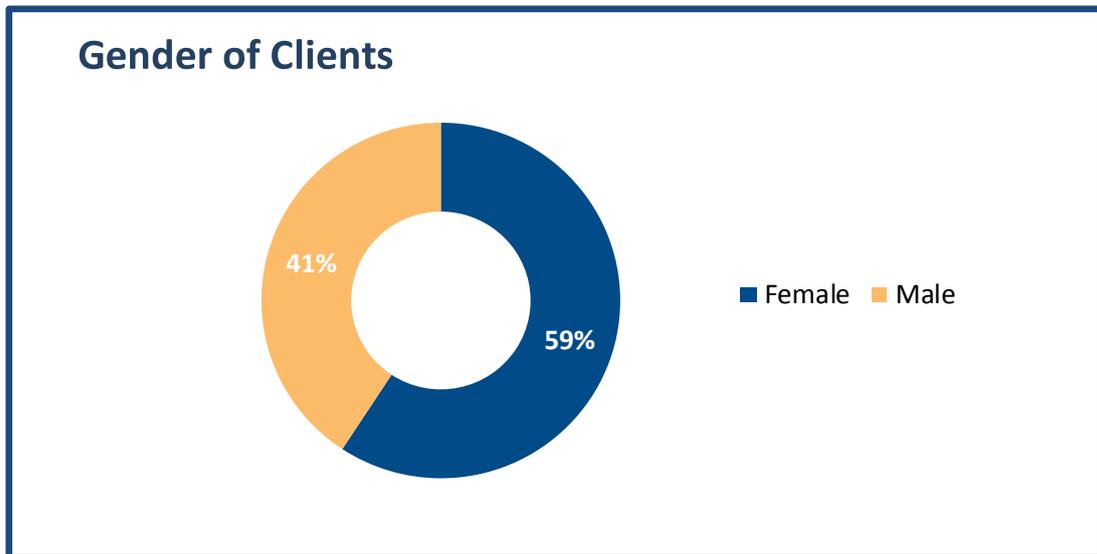
This year we have developed the role of a volunteer Housing Specialist in response to the increasing need for complicated housing casework. We are really pleased that James has taken on the role and has already had some successful outcomes for our clients including securing long term accommodation for one homeless family

Looking ahead we are working with Babergh and Mid Suffolk District Council to ensure that our staff and volunteers are ready to assist and support clients as Universal Credit Full Service is introduced during February 2018 in Mid Suffolk.



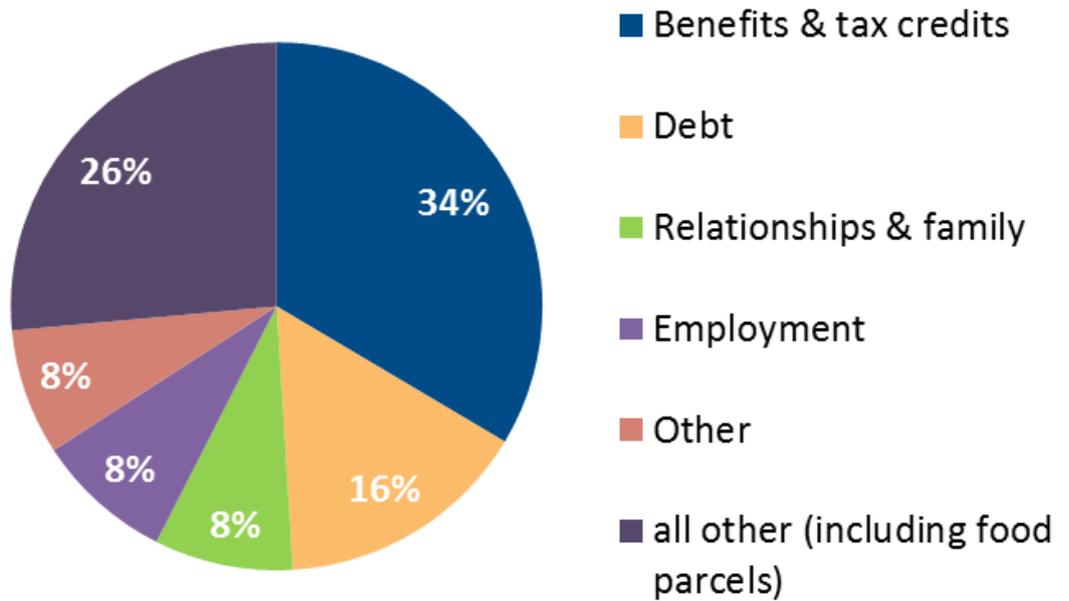
Mrs Carol Eagles, Manager

The clients we support

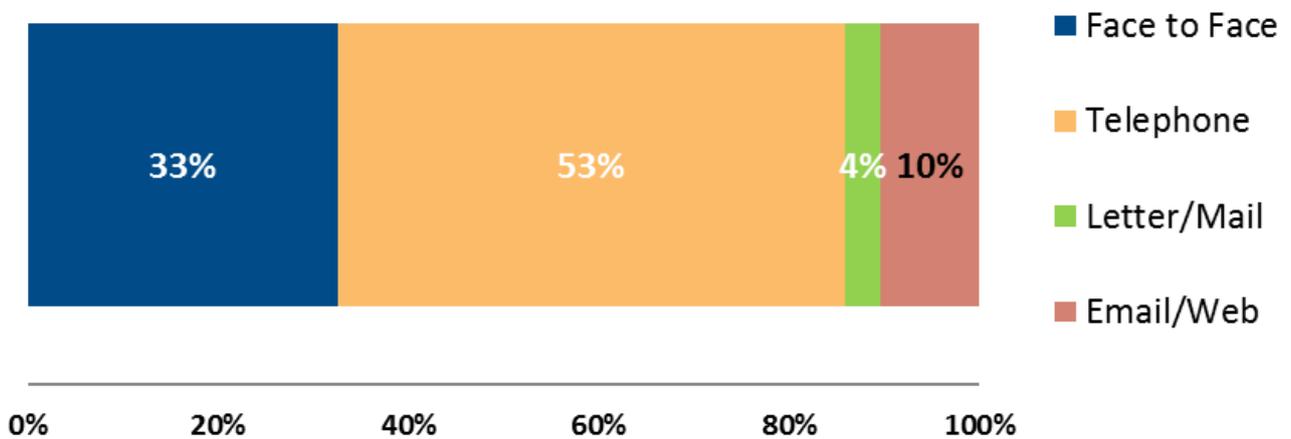


How we help

Advice categories summary



Client contacts by channel



Money Advice Team

Lia, Peter and Roger

We have been fortunate this year to have had a full staffing of three trained Money Advisers giving a total of seven person-days case work each week. We have seen a 15% increase in new client appointments and a 20% increase in appointments for second and subsequent appointments. This reflects both the growing demand for our services and the increasing complexity of the cases – some taking several sessions to resolve. In total we dealt with £1.67 million of new money advice casework.

Whilst the average debt per client has remained about £14k this does not reflect the change we have experienced of having fewer clients with debts over £20k and many more with debts under £10k. The shift in our client base towards single childless people, who have been hit hardest by the measures to reduce the benefit bill, has continued. Achieving a sustainable budget prior to addressing their debts remains one of our biggest challenges.

The shift in our client base is reflected in the increased number of Debt Relief Orders and the reduction in Bankruptcies and IVAs. At the end of the year we started preparation for the changes to take personal bankruptcy petitions out of the courts to direct on-line input to the Insolvency Service.



Money Advice client case study

Our client suffers from Multiple Sclerosis and was the victim of Identify Fraud. His partner ran up debts totalling £23k using our client's details without his knowledge, which was only discovered once the partner left.

The client reported this to his bank and credit card company as well as to the police and to 'Action Fraud'. He was told that he would have to repay the debt as it was his responsibility to keep personal information secure. As our client's health was suffering because of the anxiety and stress of the situation, we advised him to consider bankruptcy to clear his debts.

The client could not afford the £680 fee for bankruptcy so we contacted the MS Society Grants Committee, who agreed to provide a grant to cover the bankruptcy fee thus allowing our client to apply for bankruptcy.

Our client is now free of debt, his health has improved as he is free from the anxiety and stress his situation had caused, and is now back at work.

Benefits and Income Maximisation Team

Claire and Steve

2016/17 saw the Benefits and Income Maximisation Project, together with MS Project, generate £839,978 for our most vulnerable clients.

We had a 35% increase in the number of clients seen by the team. We have also found that the complexity of conditions has increased, especially when we support clients who face poor mental health. There has been a notable increase in work on Personal Independence Payment (PIP). This is due to the increasing number of PIP reviews being carried out by the DWP and the continued migration of existing Disability Living Allowance (DLA) claimants on to PIP. Another factor is that there is now more detail needed on the PIP claim forms to ensure clients are correctly assessed.

2016/17 has, once again, seen an increase in the number of appeals being handled. Steve attended several appeal training courses in London, which has improved our success rate with 7 out of 8 appeals being allowed. As a result there was an increase in the benefit gains for clients of 111%, up from £77,525 in 2015/16 to £163,712 in 2016/17.



Benefits client case study

A GP referred a client to us as he was increasingly worried about the client's financial situation. The client was living with his brother in a property left to them by their late parents. The client suffered from severe anxiety, depression, suicidal tendencies and a very specific type of agoraphobia. The household had zero income.

Steve went to see the client at the GP's surgery with the GP present. The client did not want to see an adviser at home as he felt that it was his safe spot and did not want strangers to come there. He cried throughout the interview and struggled to engage. We had to have several short meetings; Steve acted on the client's behalf on phone calls, letters and forms.

Together we successfully claimed Employment and Support Allowance and the client was placed in the support group. Next we claimed PIP and the client was awarded the standard rate for daily living and mobility. The client's brother was then able to claim Carer's Allowance for looking after him and Income Support. This generated an annual income for them of £17,617 and this in turn gave the client the financial stability he needed to manage his long term health conditions.

Employment Team

Patrick and Julia

The Employment team are very pleased that Julia Penn has joined as a volunteer specialist. Julia has already successfully represented a client at an Employment Tribunal. In 2016/17 we dealt with 59 clients personally as well as supporting generalist advisers in hundreds of more basic employment enquiries.

We have noticed an alarming rise of young people being employed as apprentices purely so that rogue employers do not have to pay them the minimum wage.

The news that the Supreme Court has ruled Employment Tribunal fees are unlawful has been welcomed by our clients. We are expecting an upsurge in the number of clients going to an Employment Tribunal. We are also looking at our old client cases to see if any of them will now be in a position to apply.



Employment client case study

Our client was a nineteen year old serving an apprenticeship with a major multinational company.

He had been suffering harassment from colleagues. Rather than protecting him, management had twice suspended him from work whilst false allegations against him were investigated. Apart from the upset this has caused him, it has also interrupted his studies and learning path.

Citizens Advice guided him through the process to get his working life back on track. We gave him a lot of what he describes as 'counselling' but we call a 'listening ear' to support him in this very difficult period.

The client has now been cleared of all allegations and been given a new line manager. He is delighted with the help given by Citizens Advice and looking forward to success in his chosen career.

Training Team

Steve

2016/17 once again saw another large amount of mandatory training undertaken by both volunteers and paid staff. We trained six new assessors, four of whom are now converting to be advisers.

One of the key areas to be successfully completed was the Money Advice Service (MAS) training. This was a difficult course as advisers had to be successfully pass the individual modules to complete the course. We had a 100% pass rate. Life Resolution delivered four sessions on understanding mental health. Places were limited but all were filled and the training was well supported and received. In November 2016, Patrick, Ellie and Felicity delivered a one day ASK training course, aimed at helping advisers identify and recognise clients affected by gender violence abuse.

We are currently preparing for some significant changes in 2017/18. Citizens Advice Mid Suffolk will go live on our new CRM package, Casebook, in December 2017. Then in February 2018 Stowmarket JCP will join Universal Credit Full Service. Universal Credit is the most significant change to the social security system since 1947. Our supervisors will be attending specialist CPAG training courses to ensure we are ready to help our clients.



Volunteer case study

My name is James and I am a volunteer adviser at Citizens Advice Mid Suffolk. I had worked in several different roles before having children and wanted a role where I could use my experience to help people navigate the increasingly difficult pathways of our changed society whilst still being able to provide care for my young children.

Typically I volunteer for one day a week but will put more time in if it's convenient and required. I have to be extremely organised with my time but also realistic with the hours that I volunteer.

I have enjoyed learning to assess people and the situations that they bring to us in a calm and dispassionate manner. I have also had to relearn how to work within other people's time frames and expectations

Volunteering has completely changed my outlook on life, which I did not see coming. Every time I meet a client and provide advice to them on how to resolve a problem I see something different about people's nature and the way that they confront and resolve issues in their lives. Volunteering here has also given me the confidence to look at new directions for my family that I would not have considered before.



Fundraising & Campaigning Teams

Simon

Over the past twelve months we have been extremely fortunate to have received funding and grants from a number of organisations, which has enabled us to continue to provide our advice services to all, across Mid Suffolk. Competition for funding across the voluntary sector continues to be high so we are very grateful to the County, District, Town, Parish Councils, and the charitable organisations that have provided us with financial support.

Demand for our services continues to increase. Identifying new funding opportunities and the continued diversification of our funding streams will remain a priority. Working in partnership with statutory authorities and others within the Voluntary Community Sector has enabled us to use our resources more efficiently and helped and supported those most in need within our community.



Chrissie

Our Consumer Champion, Roger Tyler, liaises closely with Suffolk Trading Standards to help with their work tackling scams and unfair practices that affect our community.

Chrissie Sewell has kept the foodbank report updated and co-ordinated several campaign areas, the most local one focussing on letting agent fees being shown both within their offices and on their websites.

Chrissie has also been managing and processing the Bureau Evidence forms (BEFs) that have been submitted by all advice staff. When an adviser or assessor identifies an issue which is not fair or right they create a BEF. Citizens Advice can then campaign for practices and policies to be improved.

Steve has been attending the Suffolk Group Research and Campaigning (R&C) cluster meetings, we now have the nucleus of a, potentially, strong committed group comprising R&C Coordinators from Citizens Advice Sudbury, Haverhill, Bury St Edmunds, Ipswich and Mid Suffolk. At the last two meetings, we have had representatives from Suffolk Trading Standards who have come with ideas about tackling on-line scams, scams on the elderly/vulnerable and reports on their progress with raising awareness of scams through schools.



Additional services

191 referrals were made to Stowmarket Foodbank for clients during 2016/17. This is an average of 16 food parcels per month, which equates to one every day that we are open. Of the 113 households referred, 11% were in work, 59% were unemployed and 16% were permanently sick or disabled. The most common reasons cited were inadequate income and delays in receiving benefit payments. A third of households making a request for a food parcel in the period 2016-2017 had one or more dependent children.

The Energy Best deal provides advice to clients on getting the best price for their fuel, help with repaying fuel debts, energy efficient measures and grants for fuel. During 2016/17, **energy saving advice was given to 50 clients**. We delivered energy best deal talks to a variety of local groups.

We work closely with charitable trusts and make applications on behalf of our clients for white goods, furniture, educational equipment and help with bankruptcy fees.

During the year our local solicitor provided **93 free legal sessions** to clients that attended our Family Law Advice Clinic. Advice was provided on issues such as divorce and separation, custody and access to children.

Citizens Advice were selected by the Government to deliver the Pension Wise Service. The purpose of Pension wise is to empower users to make informed and confident decisions about how to use their pension pot. **87 clients were given Pension Wise guidance** in 2016/17.

In 2016/17, we held regular outreach events in **Debenham, Elmswell and Wattisham Flying Station**, with the support of the local community. Members of the public are able to drop in to the sessions or make an appointment to meet with an adviser. We are grateful to the community organisations that support us to reach people in need in these areas.

We have received positive feedback from customers about the outreach events.

We offer dedicated support for families affected by Multiple Sclerosis. **The project generated £158,504 of income for clients and families affected by MS**. Our MS Caseworker provides dedicated support on a range of issues.

As part of our Meeting the Needs project, we are working with StowHealth GPs to enable them to refer patients for support with non-clinical issues to an on site adviser.

With thanks to...

Trustee Board

Mr Peter Emberson—Chair
Mr Ian Rickard—Company Secretary
Mr John Ramsay—Treasurer
Mr Michael Wangermann—Vice Chair
Mr Stewart Dorward
Mr Nick Gowrley
Mr David Muller
Mr Roger Rehahn
Mrs Rachel Talbot
Mr Ian Wright

Thank you

The Trustees would like to thank all of our funders, private donors and partners for their continued support



SUFFOLK
Community
Foundation



Stowmarket Relief Trust
Alfred Williams Charitable Trust
Geoffrey Burton Charitable Trust
Henry Smith County Grants
Centenary Fund
Martineau Fund
Mid Suffolk Town & Parish Councils

The Suffolk Fund
Needham Market & Barking Welfare Charities
The Suffolk Rural Fund
Councillor Julia Truelove, SCC Locality Budget
Councillor Kathie Guthrie, MSDC Locality Budget
Bates Wells Braithwaite



Citizens Advice Mid Suffolk is an operating name of:

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