

Summary Annual Report

2019/20

**citizens
advice**

**South
Somerset**

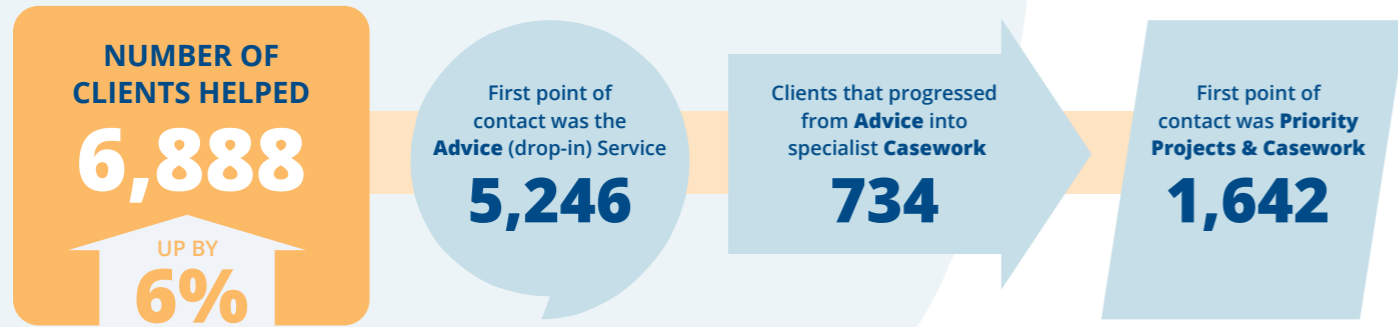
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Executive Summary

Citizens Advice South Somerset Summary Annual Report 2019/20

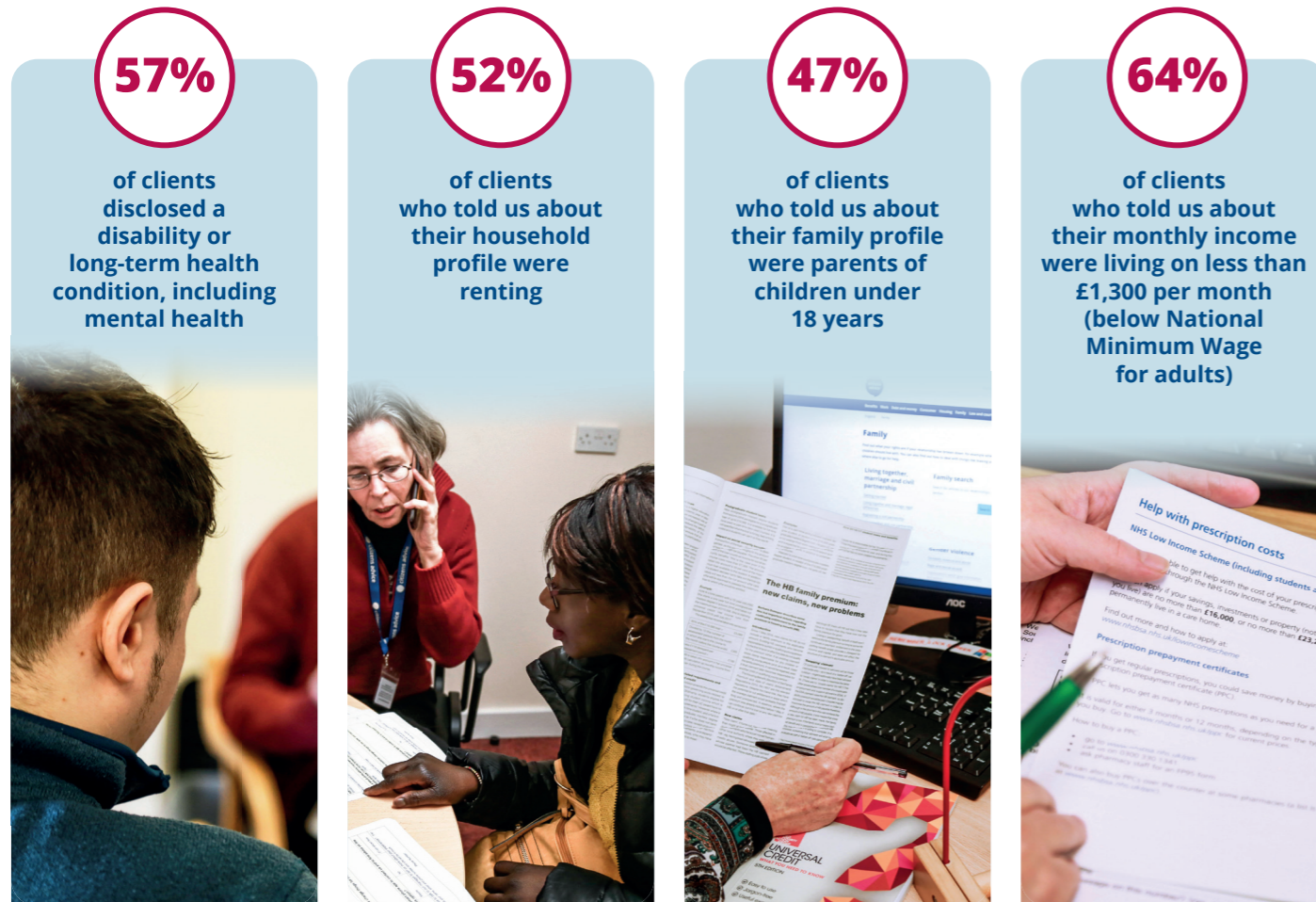
Delivering to Consistently High Standards



Focused on Clients Needs



Who we helped



Advice at Critical Times

Client Profile	Number of clients	Income gained
Clients using the advice service	5,246	£436,393
Complex Universal Credit cases	526	£407,241
Housing need & homelessness	126	£4,060

Tackling Poverty

Client Profile	Number of clients	Income gained
Health Conditions/Disabilities	1,147	£2,021,849
Clients in financial distress & debt	937	£48,160
Local assistance scheme (food/fuel)	143	£18,156

Early Interventions

Client Profile	Number of clients	Income gained
Energy Advice for Vulnerable customers	125	£4,972
Surviving Winter	74	£12,845
Older and frail people on low income supported through winter including with the distribution of small grants		

Enterprising Approach

Volunteer Advisers gave **23,876 hours** that's **£315,037** wage equivalent

Transforming The Advice Service

Investing in technology to improve clients' experience of using the Phone and Email service and increasing our capacity to help more clients through micro and home based volunteering.



Greater Independence
"I have learnt how to approach creditors, and learning that these people are approachable has made a difference because I won't put off sorting things out if ever I get into difficulty again"

Better Prospects
"I am now confident that I can deal with the matter and things were explained very well"

Improved Wellbeing
I was feeling suicidal - now through the help and support being rehoused, being debt free and I can live again.

Chair's Report

..... Lin Cousins

It was a privilege to become the Chair of Citizens Advice South Somerset last autumn and I am pleased to be able to introduce our Annual Report for 2019/20.

Last year we saw a steady increase in demand for our services and helped 6,888 clients (approximately 5% of the adult population). Our planned objectives for the year included ambitions to expand our specialist, discrete, services that prioritise support to people in exceptional need. Our goal was to increase the numbers of clients helped who were facing very complex and distressing circumstances. We are proud to report that we helped an increased number of people living with cancer or other long-term health conditions. Furthermore, our Money Advice Team made exceptional progress developing and implementing new projects that enabled us to support an even greater number of people experiencing financial distress.

Over the year the Board agreed several very exciting investment programmes that have improved the effectiveness of our operations and will underpin further development planned for the years to come. Most importantly we were able to evolve the way we deliver advice and accelerate our use of technology. This piece of work included a pioneering approach to enable volunteer advisers to work remotely from home. Little did we know at the time how important this would be as the Covid19 pandemic completely changed how we now operate.

Other investments focused on the skills and qualifications of our staff and volunteers, ensuring that we were equipped to deliver our current programmes as well as those in development. Last year we scaled up several of our specialist services, most notably of these was the Assist Pathway which offers a blend of advice and coaching for clients with mental health support needs. It has been imperative that our governance and delivery teams are trained and equipped to work effectively with these clients. Several partners have helped us to develop the skills and expertise of our staff including Rethink Mental Illness, Mind in Somerset and The Child Poverty Action Group.

We have enjoyed very positive working relationships with the other Citizens Advice organisations in Somerset and are actively committed to exploring options for greater collaboration. Our hope is that these initiatives will continue to evolve with an aim of improving advice services in Somerset for all our diverse communities.

As I write my report, I am conscious that Citizens Advice South Somerset has had to adapt to an entirely new set of circumstances and has had to adapt without warning and at pace. Our success in maintaining such high-quality advice services has rested on the commitment and flexibility of all the staff and volunteers. They all have the warmest thanks of the trustees. Finally, I would like to thank my predecessor who helped develop and strengthen the organisation during his term of office as Chair.



Treasurer's Report

..... Tim Ayre

Income

Typically, our annual income is around £500,000. The last year saw total income of £539,413 a decrease from £573,205 the previous year. A significant reduction in income had been anticipated as Somerset County Council ceased providing core funding to Citizens Advice services in Somerset. Income in the previous year had benefited from a generous individual donation.

We aim to achieve a balanced budget where our income covers our expenditure. In the 2019/20 financial year we had originally proposed to draw on our reserves to enable services to be maintained despite the reduced level of income. In practice we made a small surplus of £5,841 as some unexpected sources of income were achieved and costs were controlled.

Our projects are funded by a variety of funders and during the year we continued to receive valued support from our core funder South Somerset District Council. Our income was boosted by funding for several projects relating to mental health, mainly on a short-term basis. Of particular note is a multi-year grant awarded by The Henry Smith Charity.

Maintaining Our Services

Salaries

Salaries are our biggest cost, amounting to around 80% of our expenditure. Generally, each funder pays for a caseworker, paying their salary for the specialist services provided. Total salary expenses were in-line with the previous year.

Some 50 volunteers give us their extremely valuable time and we recognise that volunteering with us should not cost our volunteers money. We pay for their training and travel expenses.

Our Offices

We need to provide a place for our staff and volunteers to work and provide the locations for us to offer our advice services (at our main office in Yeovil and outreach locations). Our overall office costs amount to over 15% of our expenditure, split almost equally between the cost of the premises and the cost of the provision of office services (IT, telephone etc.).

Assets

At the year-end we showed nil value for fixed assets having fully depreciated our leasehold improvements and office equipment. Our general policy is now not to capitalise expenditure on office equipment.

At the year-end cash of £194,033 was held.



Treasurer's Report (cont.)

Reserves

Any surplus we make is added to our reserves at the end of the year. As at 31st March 2020, total unrestricted reserves were £230,935, a small increase on the previous year.

Our reported surplus for the previous year was £29,581 which included a donation totalling £23,750 which was received in the year but was not spent until the 2019/20 financial year. Excluding the one-off donation, the surplus for 2019/20 is virtually identical to that of the previous year (£5,841 vs. £5,831).

Reserves Policy

We maintain a certain level of reserves to manage uncertainty. The retained reserves are intended to provide a buffer against funding cuts and a contingency to meet unforeseen expenditure.

£108,000 of our reserves has been designated for specific purposes - £96,000 is maintained in respect of contractual liabilities of the company and a provision has been established for moving at the end of the current lease for £12,000 (this will be increased each year by £2,000).

In addition to the designated reserves the Trustees have determined a target range of between £50,000 and £75,000 for general reserves so that total reserves cover approximately 3 months running costs and allow for the implications of a significant reduction in income.

CEO's Report

..... Angela Kerr



For the majority of 2019/20 we were on-course to achieve our strongest performance ever, helping 5.1% of the adult population (6,888 clients). Our development plans were coming to fruition and we secured new specialist funding for the Assist Pathway, The Money Advice Service and for dedicated caseworkers (focusing on the Chard area and services for older people).

Alongside the success of our fundraising, we continued to transform the general advice service creating a multi-channel provision with increased capacity. This investment enabled us to maintain, in fact slightly increase, the number of clients helped in the general advice service despite a drop in core funding. Our plans to encourage clients to switch from using face-to-face services into the full range of options on offer achieved its objective. We saw a 30% increase in the numbers of clients opting to use the phone or email as their first point of contact.

What we did not foresee was how significant this service re-design would become when, in response to the Covid-19 pandemic, we had to deliver all our client work through phone and online channels. We rose to this challenge with remarkable resilience and commitment. The staff, volunteers and trustees rallied together and within 2 days of the notification of lock-down services were resumed.

Many of the specialist aspects of our work are held in high regard and achieved exceptional progress over the year:

• The Assist Pathway

A discrete blend of advice and coaching for clients with mental health support needs - was recognised locally and nationally as a highly valued and effective provision. The unique model of supported advice enabled clients to maintain engagement with their adviser as we worked through what were often complex, long-term issues. This approach has significantly improved the clients' outcomes and our ability to assist them to develop their financial capability skills. We have a number of exciting development plans underway; one that will expand access to the advice element of the service, through membership of the newly formed Somerset Mental Health Alliance, and one that will develop and refine the financial capability programme through a grant from the Henry Smith Foundation.

• The Money Advice and Debt Service

The Money Advice and Debt Service has an excellent, well deserved, local reputation and is a trusted source of support for many people experiencing financial distress. Over the year, the team worked exceptionally hard, helping more clients and doing so to very high standards of professional practice. These efforts resulted in an invitation to join the Bristol-based Talking Money Partnership. This new funding will enable us to increase our capacity and help more people by providing them with specialist debt casework. The expertise among this team was also instrumental in supporting all the staff and volunteers to achieve compliance with the new standards of practice required through the Financial Conduct Authority Senior Managers Certificate Regime

CEO's Report (cont.)



• Winter Wellbeing

27 delegates attended our November event “connecting up support for vulnerable clients over winter”. Working with other local agencies proved very effective and enabled us to engage with many more clients who were at risk of isolation or had urgent advice needs over the winter period. During the year we distributed £12,825 in small grants to 74 recipients under the Surviving Winter Scheme. Thanks to Sherborne Classic Cars and Somerset Community Foundation for their generous support of our Older Persons' Service.

• Micro-Volunteering from home

Our business plan's objectives focused on improving access to advice and increasing our capacity to advise more clients. One aspect of these plans related to making it easier for volunteers to advise more frequently by creating opportunities for them to offer additional hours from home. With the help of some pioneering volunteers and staff we were able to complete several test-and-learn exercises to explore remote working options. These pilots taught us a great deal and fed into Trustees' decisions on our future use of IT and cloud-based office systems. A theme that emerged from this work was the need to improve the “self-help” resources that volunteers use in order to reduce the need for them to have to ask the supervisor for assistance. We created a virtual adviser tool that has significantly improved life for our advisers. We were very fortunate in securing a role with National Citizens Advice as an Incubation Hub member and were able to take many of our ideas, including the Virtual Adviser Area, forward with input and support from a larger, national, team of experts.

During the year we significantly increased our use of social media as a means of engaging new clients, raising awareness of our work and campaigning on key issues in the locality. All were designed to attract more people to our website and self-help resources. This culminated in the production of a short film. We plan to build on the success of this initiative as we recognise the value of films as a medium by which we can deliver essential advice to clients who may not otherwise access our services.

We are a team that is driven by the needs of our clients and an unwavering commitment to achieving excellence. This year we have been able to assist more clients than ever before, helping them to secure welfare entitlements, uphold their rights and overcome adversity or financial distress.

One of the continuing themes behind our successes is our innovative approach to delivering and managing advice services. Although the year ahead is going to bring new challenges, I am confident that we will overcome these and continue to provide advice to all those that need our help.

I would like to thank all our staff, volunteers, trustees and partners for their hard work and support. It is a great pleasure to work alongside so many talented and committed people.

Strategic Report

..... The 5 strategic objectives that drove our performance over the year were focused on:

1. Improving the efficiency and impact of the general advice service and our specialist welfare and debt advice programmes.
2. Expanding targeted work aimed at helping clients to maintain independence and wellbeing.
3. Promoting early help and self-help among hard to reach groups.
4. Increasing collaborative ventures and joint-working.
5. Maintaining a culture of excellence where staff and volunteers thrive and excel.

Each of the 5 objectives are reported more fully in the body of this report and have been reviewed as part of our strategic planning cycle in order to identify the development priorities for the next 3 years.

• Lessons Learned

Over the course of the year we undertook several pilot projects that aimed to improve the way we operate and to expand clients' choices when accessing advice. Each of the 3 initiatives below were found to be effective and will inform our work in the years to come.

..... Micro-volunteering that enabled volunteer advisers to work from home to offer additional volunteering sessions per week. We wanted to make it easier for volunteers to take additional sessions on the rota and to reduce barriers to volunteering for those people unable to travel to the Yeovil Office. The pilot included testing the equipment and supervision needs of the remote team and led to the development of a new Virtual Advisers' resource portal. A great many valuable lessons were learned during these pilots and as a result we have improved the effectiveness of our volunteer training, support and supervision.

Strategic Report (cont.)

- The Client Response Team was set up to test the effectiveness of providing dedicated supervision to those advisers working on the phone or email channels. We identified that there were lengthy delays for volunteers seeking supervision because we were trying to support two very different services (face-to-face drop-in service and advice line) with one supervision model. We created two separate adviser teams focused on face-to-face or phone delivery. This initiative led to improved outcomes for clients, the creation of a new “call back” option for clients and a more enjoyable and supportive operational environment for our volunteers.
- Re-modelling our website to create a self-help resource for clients. After considerable research and consultation, we overhauled our website to focus on meeting clients’ needs and encouraging advice seeking behaviours. The “how can we help” option on the front page is a much easier navigation tool for our clients and has led to increased numbers opting to use the email and phone service.

Over the course of the next business plan (2020-2023) we will continue to innovate and adapt and have plans to build on the successful pilots completed during 2019. These plans will include upgrading our IT systems so that we can safely increase the number of staff and volunteers that work remotely and investments in new advice options for clients such as web chat and video calls.

Operations Report

..... Client Services Manager - Kim Watts



Nothing stands still – this has always been the case for Citizens Advice - but the last year involved unprecedented change including new IT systems, re-modelled services, revisions from regulators and accommodating the requirements of new funders. Our team met these challenges with enthusiasm, professionalism and commitment and throughout it all they have continued to provide a first-class service to the people of South Somerset.

• Helping Clients to Claim Universal Credit

In April 2019 we began delivering the new Help to Claim service aimed at those clients who needed support to start and maintain a new Universal Credit claim. We worked as part of a national initiative and had to get the service up and running with very little preparation time. As always, our team of staff and volunteers rose to the challenge and the service went live as planned. In order to ensure that local agencies and community groups were fully aware of the support available, we hosted several presentations and workshop events across South Somerset. The referral route into this team worked very effectively and ensured that other agencies could pass their clients onto us for assistance.

During the year we worked closely with the Job Centres and agreed that the best way to help clients was to offer a highly responsive service making ourselves available to clients on demand. It was extremely satisfying to hear comments like “we checked about an hour after referring the client and the UC claim was showing on our system”

The Help to Claim phone service was co-produced with other Citizens Advice across England as part of a new national provision. This was quite a change for our advisers as it involved guiding callers through a Universal Credit claim, including setting up an email account, entirely by phone. We adapted our adviser training and supervision to ensure that our team was equipped to deliver the service to a high standard and, where necessary, able to put clients in touch with their local Citizens Advice for more, face-to-face, help. During the year we helped 511 people to make and manage their Universal Credit claim.

• Advice Quality Standard

We regularly review the quality of the advice we give using the National Citizens Advice Performance Quality Framework. 89% of cases that were assessed met the highest “quality of advice standard”.

Training and supervision are key to achieving high quality standards and we gave considerable time and resource to this aspect of our work over the year. Our internal reviews and case checking processes were used to identify common training needs and led to a revision of our supervision methods in order to give much more practical examples of how to deliver high quality advice. I am pleased to report that these proved highly effective.

Operations Report (cont.)

• Research and Campaigns

The work we do often makes us aware of social policy issues that affect a significant number of people. As the numbers of people in receipt of Universal Credit increased, it became clear that our debt advisers were seeing growing numbers of clients who were experiencing financial hardship due to benefit sanctions. In some cases, clients' sanctions left them without income for over 12 months. We raised these matters with our local MP and the Secretary for State. Although we were not alone in campaigning for change, we received notification from the Minister's office thanking us for the evidence we provided. Towards the later part of the year, the law was changed to place a limit on the maximum amount of time a sanction can be in place and this was a welcome revision.

• New Projects

We were pleased to have new funds from Western Power Distribution that enabled us to offer additional support to those of our clients who had energy debts and who also experienced mental ill health. This programme significantly improved the outcomes we were able to secure for this client group including reducing their energy costs and addressing their fuel debt. Our work was featured in a presentation to Western Power Distribution's partners highlighting how our work was having a positive impact on clients' well-being.

Another new initiative for us during the year was joining the Money Advice West partnership to deliver debt advice and casework. Towards the end of 2019 we were offered a trial period to assess our performance and to test levels of demand. The trial went very well and has led to a new two-year delivery contract that will increase the number of indebted clients we can support. Our money advice team developed several new processes during the trial that improved the efficiency and effectiveness of our debt advice service. These will be refined over the coming year and we will benefit from having access to additional expertise via the Money Advice West partnership.

• General Advice Service

I am particularly proud that we have been able to offer a drop-in service in 6 towns across the District. This element of our work has evolved over the year through the introduction of call-backs and follow-on appointments. Through these adaptations we have reduced waiting times and given more clients additional help where they were unable to move forward independently.

Our development plans for the general advice service included re-modelling our phone advice to increase capacity and improve outcomes for clients. Monitoring data from the advice line service demonstrates a marked improvement in our performance where we are meeting 70% or more of phone demand. Our Client Response Team will continue to refine this service and next year we aim to meet 80% of demand.

Managing the operations of our service in so many locations with a mix of staff and volunteers is an achievement that we are very proud of and it is in part down to the hard work of everyone in the team. Thank you to our wonderful volunteers, staff and funders for making it all possible.

1.

Improving the efficiency and impact of the general advice service and our specialist welfare and debt advice programmes.

..... The general advice service was the first point of contact for 5,246 people.

It can be challenging to measure the impact of advice services because we rarely hear back from our clients once their advice needs are met and their issues have resolved. Steps taken this year have, for the first time, brought ex-clients together with managers to review our services and those clients' experiences.

Our first clients' discussion group was tremendously successful and identified a number of ways to change the reception process and improve the welcome clients receive. Both were taken forward.

The nature of our work is slowly transitioning away from single channel delivery (face-to-face drop-in) with a much greater blended approach (using several channels). We saw an increase in the number of clients helped by phone (44% increase to 2,166 clients) and a 31% increase in the numbers of clients accessing advice by email.

The client profile changed little over the year compared with previous years, with only a slight increase in clients disclosing long term health conditions. Most notably we found:

- 11% increase in the number of clients living on less than £1,300 per month compared with previous year
- Lower than expected numbers of lone parents using the service. A targeted intervention to address under-representation among this community of interest will be taken forward during 2020.

Modernising and improving the general advice service has been a priority for the last 3 years. During 2019 we developed several initiatives that have been incredibly helpful in achieving our objectives and proved to be a significant asset during the initial response to the Covid-19 emergency.

A new "virtual adviser" pro tool evolved from an aid built for clients that enabled them to ask "human" questions during a search from our website into the National Citizens Advice public site. We quickly recognised the utility of the "human" question function as an aid to volunteer and paid advisers.

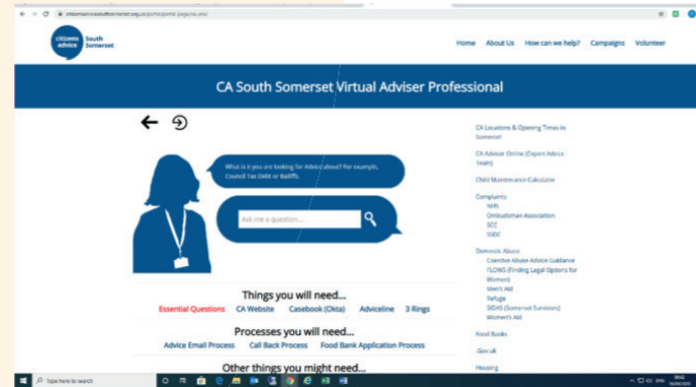
We realised that advisers are faced with a very similar issue to the clients (can't find the advice they're looking for in our advisers' resource area when under pressure) but at a different level. Volunteer phone advisers often fed back to us that they have to be able to find the answers to queries quickly and confidently. We created an online and secure workspace for staff and volunteers working

" We would just like to thank you for all that you did yesterday. We just can't believe how kind hearted you have been. I personally have never experienced the difficulty we are in. I'm so saddened that there are people out there who need help, and cannot get help. We will certainly be contributing to food banks from now on. Many many thanks."

Objective 1 (cont.)

remotely. Behind their login sits the daily briefing, all our templates, resources (e.g. food voucher scheme), key phone numbers, web short cuts etc. Being a secure and web based platform this has considerably reduced information assurance risks arising from remote working.

What's so great... our remote volunteers are now advising extremely effectively remotely.



The questions that come from them to supervisor are clearly demonstrating that the volunteers have found most of the answers and they now use the supervisor for specialist or contextual advice. The other aspect of the tool that we had not originally considered has been the opportunity for us to give volunteer advisers prompts where they are encouraged to ask questions that they may have overlooked - these prompts are based on a well established training tool "the essential questions for advice topics".

The **"Virtual Adviser Pro"** tool has introduced more content, more detail and more control, as well as a different approach to searching for advice for our team. This tool has proven invaluable within the office and outreach setting and now for home- based advisers.

..and then Coronavirus happened. The lock down led to an immediate acceleration of our Advice@Home project. The volunteer numbers working from home immediately increased but without any significant supervision related issues. Our volunteer advisers and re-deployed caseworkers found the VA Pro tools meant that they were up and running and confident from the outset.

• Chard Town Council – Caseworker

We were extremely pleased to receive a grant from Chard Town Council that enabled us to provide in-depth casework support to clients that needed further help having used the general advice service. The funding was for a 12 month period from September 2019 onward.

The service was linked to the community outreach provision at the Chard Forefront and over the year 49 cases were taken forward to full resolution as at the end of March.

In addition to the standard project monitoring data the clients using this service were surveyed for further information on the benefits to them from the support received.

Objective 1 (cont.)

• Clients' Self Assessed Outcomes

I can move forward	51%
I know what to do next time	24%
I can get on with my life now	14%
I feel relieved	11%

• Homelessness Reduction Caseworker in Partnership with South Somerset District Council

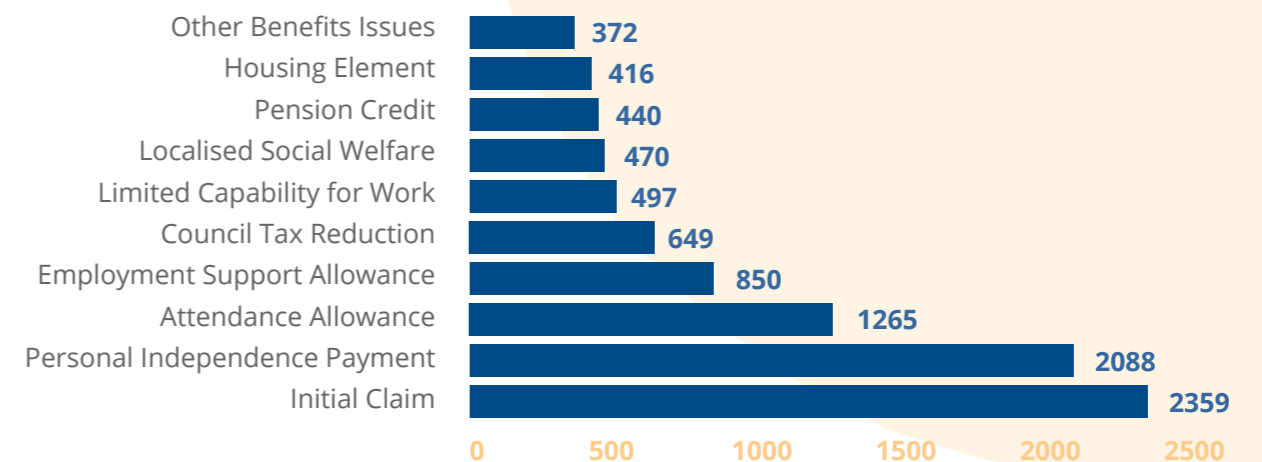
This year we were able to assist 126 clients who were homeless, at serious risk of homelessness or in temporary housing. This is a partnership project working with the housing caseworkers at the District Council. Our role is to provide specialist casework that addresses the underlying issues behind the clients' housing crisis.

This client group was predominantly under 50 years of age and over 60% of clients had debt issues alongside other complex advice needs. A total of £68,822 in debts were written off for these clients enabling them to improve their housing prospects.

The client cohort are those in the most vulnerable circumstances including people leaving care or leaving abusive relationships and those with complex support needs or mental health related

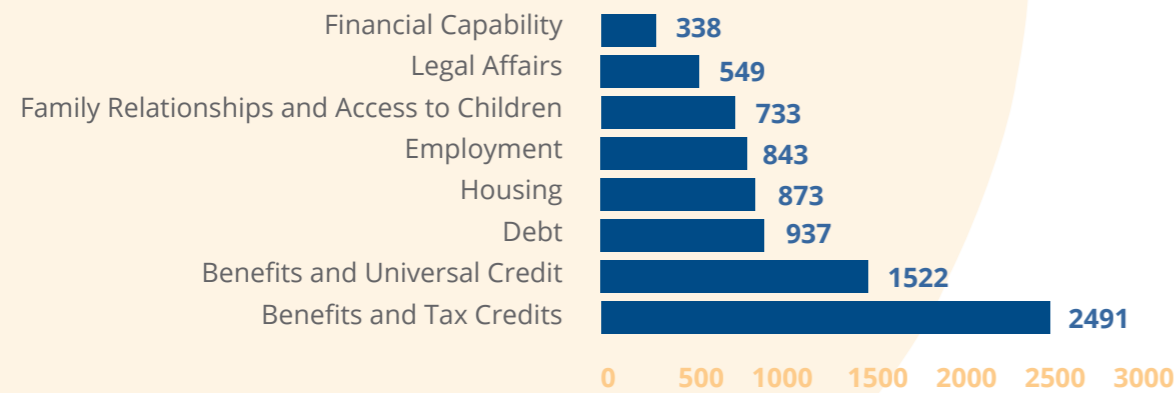
Overview of Clients and Advice Issues in Year

Top Benefit Issues



Objective 1 (cont.)

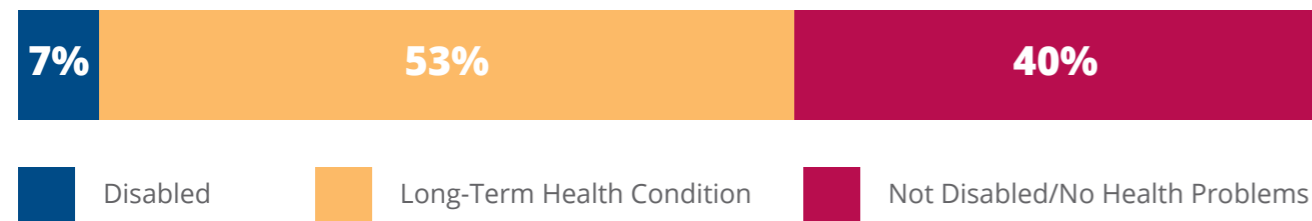
Breakdown of Numbers of Clients Affected by Advice Issues



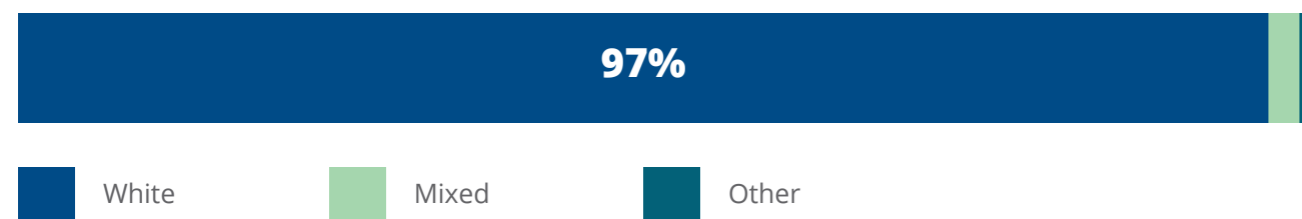
Gender



Disability / Long-term Health



Ethnicity



2.

Expanding targeted work aimed at helping clients to maintain independence and wellbeing.

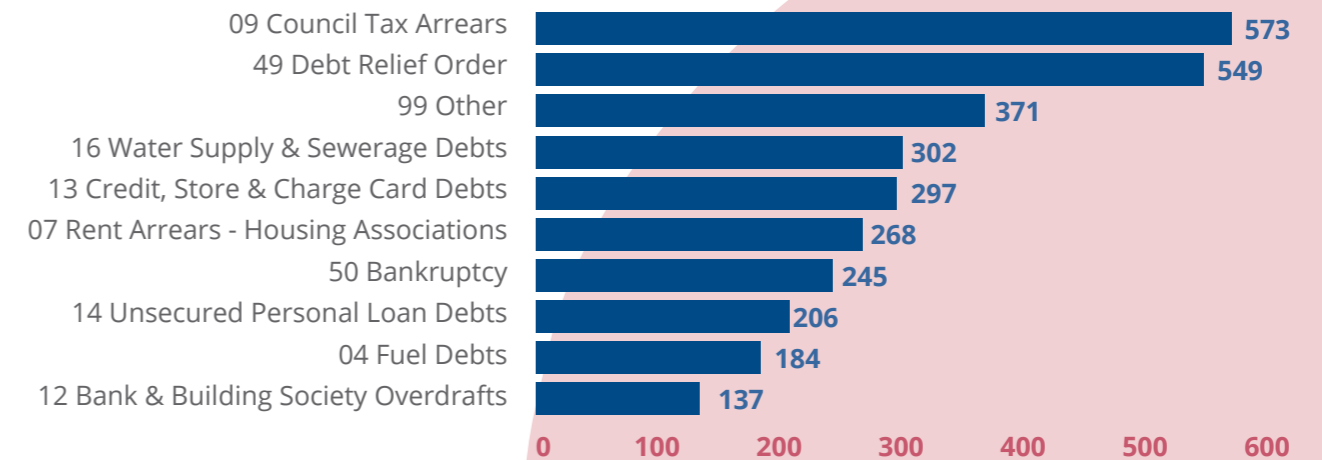
..... **Helped 937 clients with debt advice and 338 clients were supported to develop improved financial capability**

NB - Figures include clients where debt was either their primary presenting issue or one of multiple issues

"I have learnt to talk to creditors and now I know they are approachable I won't put off sorting things out if ever I get into difficulty again"

A 4% increase in clients using the debt service compared to 2018/19

Top Debt Issues



"I was feeling suicidal - now through the help and support I've had it means I've been re-housed, and being debt free I can live again"

Our long-term plan has been to expand the money advice service and diversify funding. Targets were set to ensure that we focused on helping more clients, and especially those most at risk of financial distress. Both objectives have been met. We also invested in the money advice team appointing a new trainee caseworker and supporting 3 experienced caseworkers to take the Institute of Money Advisers qualification. These efforts enabled us to join the Talking Money, Money Advice South West partnership in December 2019. This membership significantly improved the sustainability of the money advice service.

Specific initiatives to increase the number of vulnerable clients supported by the money advice team proved extremely effective. We increased the level of coaching support given to vulnerable clients receiving debt advice and as a consequence saw huge improvements in the outcomes and benefits to clients. This meant that not only did those clients resolve their debt issues they also gained new confidence and skills in relation to managing their money independently going forward.

Objective 2 (cont.)

262 Yarlington Housing Group tenants were assisted over the year and 177 of these tenants were supported with debt casework. 64% of these clients reported having a disability or long-term health condition

We enjoy a very positive relationship with Yarlington Housing Group and really value the funding awarded for this dedicated money advice service.

Clients were supported to access a range of debt options including:

1. Debt Management Plans
2. Debt Relief Orders
3. Bankruptcy

Clients using this service had over £437,069 of debt. Over the year we saw a 9% increase in the average debt per client which rose from £7,539 (2018/19) to £8,275. This equated to 6.5 x the average income of clients (£1,322 pa).

We secured £31,620 of income gain assisting many of these clients and helped clients to repay/reschedule £21,955 of debt.

Key Statistics

Summary		Outcomes	
Clients	262	Income gain	£31,620
Quick client contacts		Reimbursements, services, loans	£133
Issues	1,847	Debts written off	£196,890
Activities	2,767	Repayments rescheduled	£21,955
Cases	146	Other	£5,574

Outcome	Issues	Clients
Benefits and tax credits	109	56
Benefits Universal Credit	61	41
Consumer goods and services	1	1
Debt	1,346	177
Employment	3	3
Financial services and capability	78	34
Health and community care	9	7
Housing	20	12
Legal	2	1
Other	10	8
Tax	5	5
Travel and transport	3	2
Utilities and communications	200	84
GRAND TOTAL	1,847	

"Thanks to Ed our tenant secured £2,400 in back-dated Housing Benefit. This has meant that the rent arrears have been cleared and we can adjourn a court hearing. As a result the tenant will not be subject to a County Court Judgement - all in all a massive success"

Objective 2 (cont.)

..... 925 people living with cancer were assisted over the year

Income gains secured for clients during the period totalled £ 1,892,775

This was made up of benefit awards and arrears, charitable payments and Macmillan grants (£11,833)

Being given a cancer diagnosis or told of a recurrence of cancer throws a lot at a person. Suddenly not only medical matters have to be addressed but also the impact of the diagnosis on family life, ability to work, budgeting and financial planning for the future.



This is the point at which Macmillan knows that additional support is needed to ensure a cancer patient can find their way forward. Holistic needs assessments by Cancer Support Workers at the hospital are part of this process. Anyone needing advice on benefits, grants and other matters can then be referred to our service by their Support Worker or Specialist Nurse.

Referrals came from the St Margaret's Community team who provide palliative nursing care and other services to cancer patients. Over the year we improved our referral pathway creating an online portal offering a faster and more secure way for health professionals to send patient details to our team. We also received referrals from Somerset Village Agents and clients were passed to us from the Citizens Advice Somerset Advice-line.

When an individual's financial circumstances are changing quickly it is absolutely vital that they can rely on timely and accurate advice, either to secure welfare support or to be fully informed of the help that will be available for the future if needed.

Our Macmillan Benefit Advice service is available to both the patient and their relative. We work with them over a number of months to ensure all appropriate benefits are claimed. Clients often need help with paper forms and online claims. When appropriate, we assisted clients to challenge decisions where benefits had not been awarded.

Alongside benefits advice we worked with clients to ensure that they were made aware of other support services for cancer patients, of organizations they might apply to for grants, how to review utility bills and complete Priority Service Registration with utility companies. We also signposted clients to transport services, Blue Badge schemes and other similar forms of support.

Macmillan grants can be applied for when a person has an expense related to their cancer, which they cannot meet from their income. We advise clients of the criteria for grants and if they meet these, assist in making applications for grants for additional heating costs, clothing, mattresses and bedding, food blenders and convalescent breaks.

Objective 2 (cont.)

Blue badges obtained - 66

Suffering with severe fatigue that affects your mobility means having a blue badge can be essential when needing to attend hospital appointments, do shopping or just to visit a special place.

We assisted clients with their applications and worked with Somerset County Council's Blue Badge Team to resolve any difficulties our clients had securing or renewing their claims.



Annual Survey

Every year we survey our clients to gather feedback on the services provided and the impact or benefit to our clients.

"I have had a long journey with cancer as a single mum with two children and I have been so helped by this service. With your help and advice it has taken away the worry of having to stop work. Thank you so much for all the help we have received."

"I do feel less anxious now about my financial situation than before when I used to worry a lot about paying bills. The information we received has helped us to apply for help and this has helped with the everyday cost of running the home."

We are extremely grateful to Macmillan Cancer Support for funding this service and to our community partners:

- The Macmillan Unit at Yeovil District Hospital
- St Margaret's Hospice Yeovil
- South Petherton and Chard Community Hospitals
- Buttercross Health Centre

3. Promoting early help and self-help among hard to reach groups.

We hosted a successful, multi-agency event in November 2019 promoting a number of local schemes with the aim of connecting up support for vulnerable clients over winter.

We were joined at the event by guest speakers from Trading Standards and Age UK Somerset. The event led to a number of new connections between our team and other agencies including with the local Alzheimers Society, Yeovil Hospital and the British Red Cross.

This year we benefited from 2 new grants that enabled us to set up a dedicated support service for older clients. We would like to thank Sherborne Classic Cars and Somerset Community Foundation for their generous support.

Over the year we provided the following early help programmes:

Energy Advice

125 clients were assisted to secure lower energy bills or to resolve issues or disputes with their suppliers

Surviving Winter Grants to Older People

74 small grants totaling £12,825 were distributed. These grants are very flexible and the recipients were able to use them towards their fuel bills, transport costs, warm clothes or other issues that help them to remain active and well over the winter months.



Wessex Water Support Schemes

147 clients were supported to make successful applications to Wessex Water Schemes.

With thanks to additional funding from Wessex Water we ran a series of community engagement events in partnership with Westfield Community Association promoting the help available. These led to new enquiries and raised awareness of the Schemes in the local neighbourhood.

Winter Wellbeing
Connecting up support for people over winter
Helping older people keep warm well and worry free over winter

Warm Home Advice
You can call us if you are worried about:

1. Keeping warm
2. Heating bills
3. Energy suppliers

Surviving Winter

Surviving Winter grants from £150 for people aged over 60 on a low income (eg pension credit)

Warm Homes and Energy Advice for anyone (book an appointment) to get help managing or reducing bills

Please call the Energy line on: **01935 847664**

citizens advice South Somerset

4. Increasing collaborative ventures and joint-working.

As an organisation we are committed to working with other agencies recognising that by doing so we are able to extend access to our services through other agencies' client contacts. One major achievement was the success of the Somerset Mental Health Alliance, a partnership led by the voluntary sector, that will radically transform mental health services. We have been a leading advocate of the partnership and are delighted to report that the Assist Advice Pathway has formed the basis of the advice offer within this programme. This will ensure that the service is sustained locally and that it is scaled up across Somerset. We continue to take a proactive role in the partnership and our CEO supports the scheme as a member of the Partnership Board.

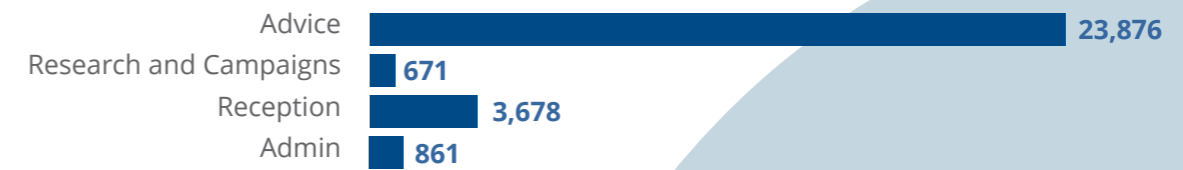
Over the year we worked closely with the other 4 Citizens Advice organisations in Somerset on a number of initiatives exploring opportunities for greater joint working. One aspect of this work has been an agreement to provide financial administration for Citizens Advice Taunton where our finance manager is seconded to them one day each week. There have been a number of benefits from this venture and we are keen to expand on this going forward.

Strategic discussions have been held with the District and County Councils and the Citizens Advice organisations to consider the future for advice services. This work is on-going and linked, in part, to the future of local government in Somerset where a move to a Unitary Authority is under consideration.

5. Maintaining a culture of excellence where staff and volunteers thrive and excel.

We were very fortunate to have had 68 volunteers actively engaged in service delivery over the year. As is the case in any year a number of these volunteers left us during the year, moving into employment or onto other things. At the end of March 2020, just prior to the impact of the Covid Health Pandemic we had 52 active volunteers. Over the year our volunteers gave 28,876 hours of service - the highest figure we have ever recorded - and equivalent to 12 full time posts. If we were to replace these volunteers with paid staff their contribution would be valued at £315,037.

Breakdown of volunteer hours across the range of roles



NB some of the hours included within the breakdown of tasks were both admin and reception and this slightly over-counted hours. Total hours 28,876

Regular staff and volunteer satisfaction surveys are taken throughout the year and we are pleased to report that our team feel well supported, clear on their roles and on how they contribute (make a difference) to our work. Most importantly of all our team report that they enjoy a friendly and inclusive culture.

Anonymous Staff and Volunteer Survey 2019



During 2019 the Board approved a number of workforce development programmes investing in externally accredited qualifications for debt caseworkers and our finance manager.

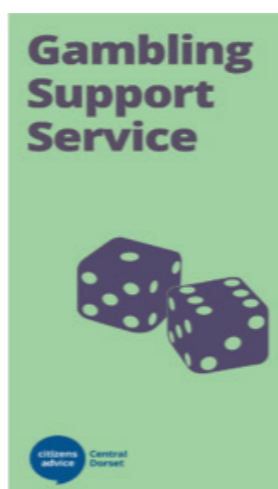
Alongside these courses we provided staff and volunteers with induction and refresher courses (adviser training, GDPR, confidentiality etc.) and renewal training necessary to maintain the quality and competency of our workforce (new standards for money advisers etc).

52 staff and volunteers attended The Annual Away Day in November 2019.

Objective 5 (cont.)

As has become the custom we offered a range of workshops throughout the Away Day including:

- The Role of Community Magistrates
- Scams Alerts and Prevention
- Supporting Clients experiencing Mental Ill Health
- Using Speech to Text Software
- Gambling Support Service
- Universal Credit Rules and Changes
- E.U. Settled Status



We would like to thank Citizens Advice Dorset, Community Magistrates, Avon and Somerset Police and Mind in Somerset for their workshop contributions.

The annual workforce development plan set out the training needs of our workforce much of which was met through our in-house training team using the National Citizens Advice resources. In addition to the regular adviser training and refresher courses our future plans include further investment in external courses on Safeguarding and Benefits for claimants experiencing mental ill health.

Statement of Financial Activities

..... Including an Income & Expenditure account
For the Year Ended 31 Mar 2020

Income from	Notes	Unrestricted Funds/£	Restricted Funds/£	Total 2020/£	Unrestricted Funds/£	Restricted Funds/£	Total 2019/£
Donations & general grants	2	204,757	-	204,757	273,349	2,500	275,849
Charitable activities	3	28,217	305,029	333,246	44,485	252,572	297,057
Other trading activities		-	51	51	-	94	94
Investment income	4	1,359	-	1,359	185	-	185
Other		-	-	-	20	-	20
Total income		234,333	305,080	539,413	318,039	255,166	573,205
Expenditure on							
Charitable expenditure	5	228,600	304,972	533,572	285,713	257,911	543,624
Total expenditure		228,600	304,972	533,572	285,713	257,911	543,624
Net income/(expenditure) before transfers		5,733	108	5,841	32,326	(2,745)	29,581
Transfer between funds	11	-	-	-	(2,752)	2,752	-
Net movement in funds		5,733	108	5,841	29,574	7	29,581
Reconciliation of funds							
Fund balances at 01 April 2019		225,202	1,649	226,851	195,628	1,642	197,270
Fund balances at 31 March 2020	11	230,935	1,757	232,692	225,202	1,649	226,851

The results for the year derive from continuing activities and there are no gains or losses other than those shown above.

The statement of financial activities incorporates the income and expenditure account.

