

Annual Report

2015/16



**North
Hertfordshire**

Introduction

Welcome to our annual report. 2015/16 was a big year for us as we finalised plans for moving to a new home in Letchworth. We received significant help from the Letchworth Garden City Heritage Foundation, North Hertfordshire District Council, and many other supporters. By July 2016 we had refurbished a historic building to create a wonderful new office for our clients.



During the year, demand for our services grew. With the support of North Hertfordshire District Council and our many funders, we helped 5,400 individuals through 11,600 contacts – a 16% increase on last year. Our volunteers grew by 40% (to 77). Our website was visited over 7,000 times. We generated £1.5 million in financial outcomes, benefiting local people, particularly those with health issues and disabilities.

We developed a new Money Matters service. This helps people manage their budgets and understand the cost of credit. We expanded our energy advice, recruiting Energy Champions and helping hundreds of people to switch suppliers, on average saving hundreds of pounds.

Thanks to the support of the Big Lottery Fund's Awards for All and Hertfordshire County Council locality funding, we installed a new telephone service across all our offices. With our dedicated Adviceline room and supervisor, we answered almost 1,500 calls (a 43% increase).

Our South Cambridgeshire service grew with increasing demand at our drop-in advice sessions in Melbourn. We also started a new service in Bassingbourn.

Our Advice Service Transition Fund projects came to an end during the year. We are grateful to the Big Lottery Fund for funding these over the past two years. The projects enabled us to develop local partnerships, improve client referrals and expand significantly our media work, as well as funding much needed caseworkers.

The work we do is made possible by the hard work of our dedicated team of staff, volunteers and trustees. Everyone plays a crucial role in ensuring that our clients get the best possible outcome. We were delighted to employ three of our own volunteers over the past year, and to support others into employment locally.

There are many challenges ahead, both nationally and locally. With further fiscal tightening, political changes and welfare reform, there are testing times ahead for those who need our help. Meanwhile, raising funding to support that need is becoming increasingly demanding.

Ríonach Aiken, Chief Executive

Giles Woodruff, Chair of Trustees

Staff Spotlight – Money Matters Coordinator Beckie Woods

After working in Social Services with children with disabilities, I looked for a new challenge that fitted in with my children. I volunteered with Citizens Advice North Herts and trained for a few years to become a qualified adviser. I received so much support that when a paid caseworker opportunity came up I was motivated to apply. As a caseworker I worked 1-to-1 with clients who need in-depth advice and help with complex issues such as debt or welfare benefits.



I am now the Money Matters Coordinator. Funded by the Letchworth Garden City Heritage Foundation, my role involves training and managing a team of volunteers to educate people on finances and making good budgeting decisions. We also use funding from energy companies to help people make informed decisions about their energy consumption and support them to switch and save. We provide 1-to-1 appointments and group sessions to community groups and frontline workers.

I am also a Debt Relief Order Intermediary and an Advice Session Supervisor, managing our team of volunteer advisers to ensure clients get the best service during busy drop-in sessions. I find my roles interesting, challenging and rewarding - no two days are the same and I couldn't imagine working anywhere else.

Volunteer Spotlight – Adviser Tony Spottiswoode



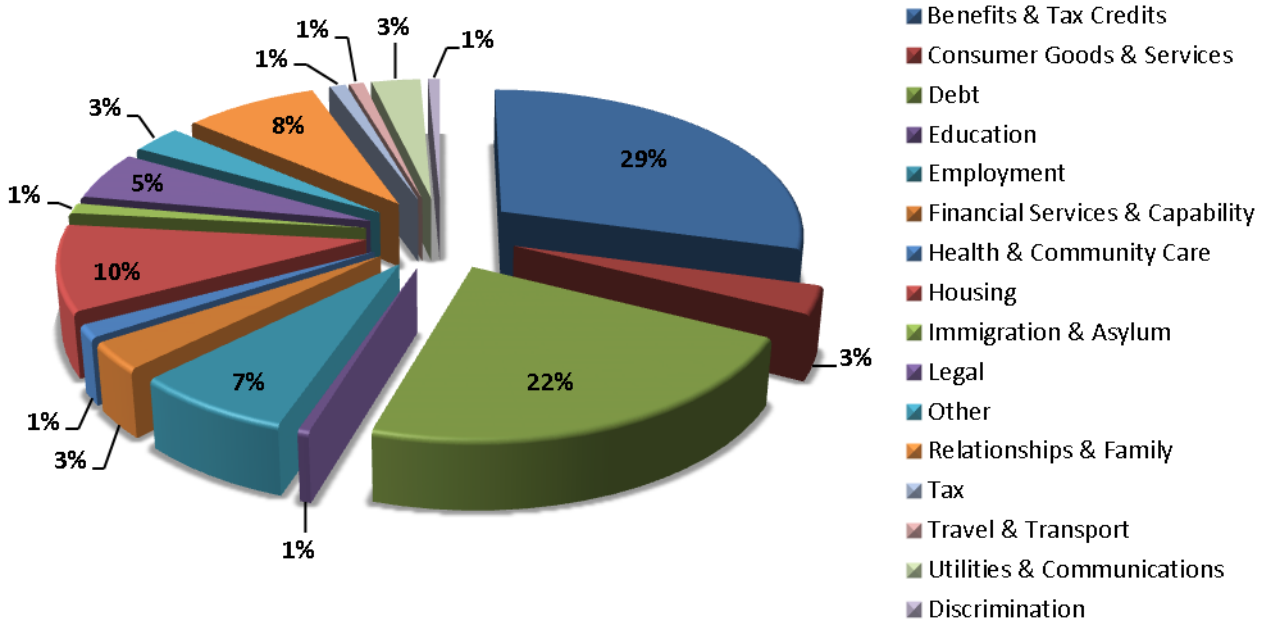
After a full and satisfying international career, I retired at the age of 70. My thoughts turned to volunteering. Could I not still do something useful at my age? I had some friends who had been Citizens Advice Bureau (CAB) advisers so I offered my services to Letchworth CAB. I had some trepidation that I would be considered too old to be worth training.

After a very friendly reception and subsequent interview, I was allowed to start training. After about four months I was let loose on clients. We took clients from the waiting room, registered them, interviewed them and, with support from the Advice Session Supervisor, did our best to help them. It was very different in those days. A few computers were around, but we wrote up our cases in sometimes illegible handwriting (including mine).

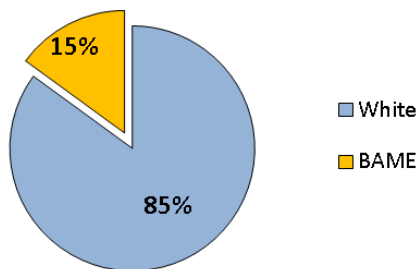
I have not lost a sense of inadequacy when I cannot constructively help a client beyond being a sympathetic listening ear. It is great when a client says "thank you" when he or she leaves. I celebrated my 90th birthday volunteering at Letchworth Library. Even after 20 years I am still so thankful for the help of Advice Session Supervisors whose breadth of knowledge never ceases to amaze me and without whom my effectiveness would be severely compromised.

Our clients and their advice needs

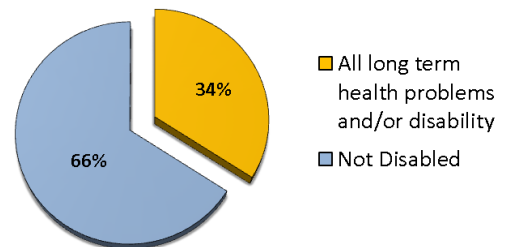
We helped **5,401 individual clients** in 2015/16 with **9,606 advice issues** through **11,629 direct contacts** (up 16%). We had **4,845 new enquiries** face-to-face or by telephone, as well as assisting other clients with ongoing cases. We gained **£1.5 million** for clients this year. **1 in 3 clients have a disability** or long-term health condition.



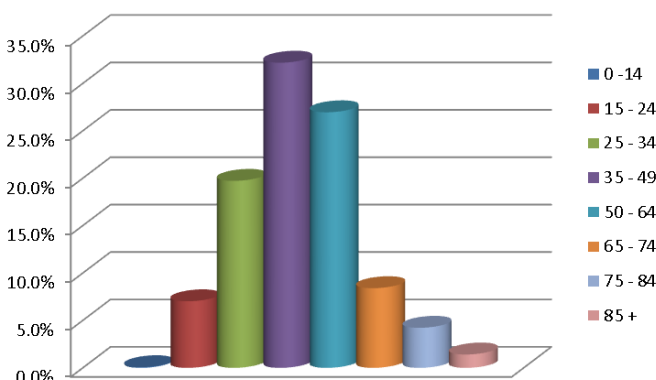
Ethnicity



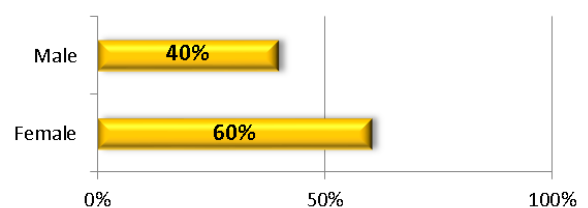
Disability



Age



Gender

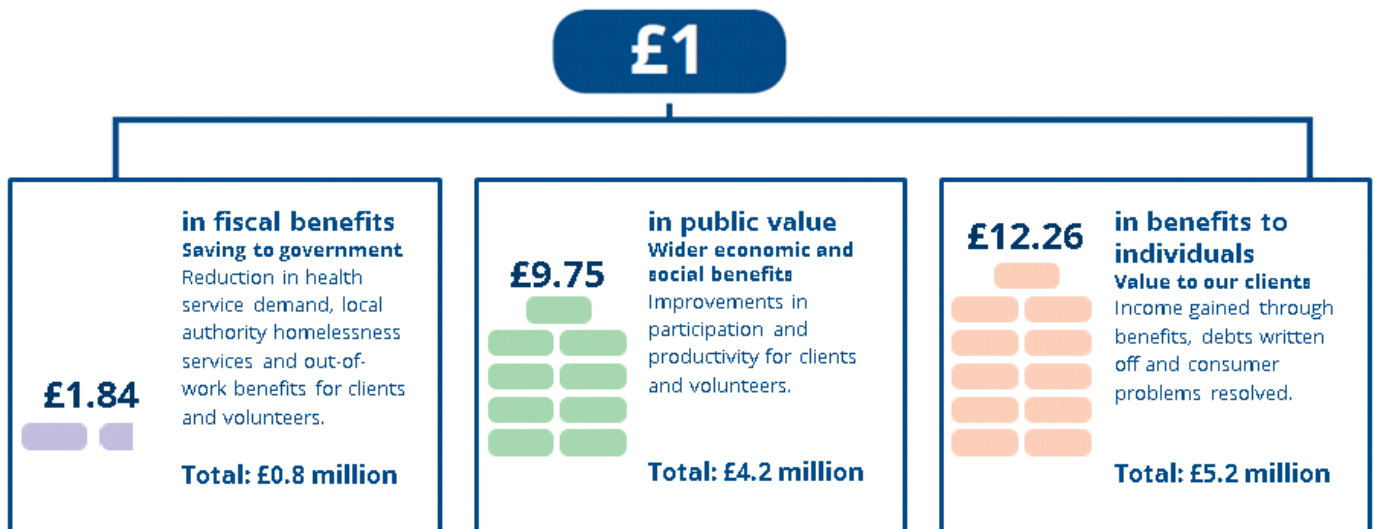


Our impact and value

All of our activities benefit individuals, government and society. We save money for the government through preventing homelessness, maintaining people in work, and improving people's health and well-being. It benefits society through healthier, happier people, moving forward in life, participating in our community and working more productively. When we put a conservative financial estimate* on our value, it exceeds our funding considerably.

* For full details see: www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact/

For every £1 invested in Citizens Advice North Herts, in 2015/16 we generated at least:



Our big move

A few years ago, the search for a new head office became critical. We needed more space to meet client demand and train volunteers. We faced a large rent hike at the end of our lease. Letchworth, with its high levels of need and central location, was where we wanted to stay.

The Letchworth Garden City Heritage Foundation supported our aspiration. It had empty premises that fitted the bill at a charitable rent. However, it consisted of three separate units. It needed a complete refurbishment and refit – a new accessible entrance, interview rooms and staircase. Also it had significant heritage value that needed to be preserved as the last remaining shopfront designed by the original garden city architects over 100 years ago.

The Foundation agreed to refurbish the building. We needed to fundraise for the substantial refit. With support from North Herts District Council, Herts County Council, Letchworth Civic Trust, Altro Flooring, other generous private and corporate donations, fundraising events, and designated reserves, building works were underway in March 2016. Costs were well controlled and, despite delays, we were able to move in by July and have been busier than ever since!

Treasurer's report and accounts

Summary of financial activities for the year to 31st March 2016

Income and Expenditure Account	2015-16	2014-15
	£	£
Income		
Grants	480,433	497,129
Donations	14,512	1,846
Interest	891	264
Other	1,586	615
Total	<u>497,422</u>	<u>499,854</u>
Expenditure	494,266	470,566
Net incoming / (outgoing) resources	<u>3,156</u>	<u>29,288</u>
Fund Balances		
Opening Balance	219,814	190,526
Net increase / (decrease)	3,156	29,288
Transfers	0	0
Closing Balance	<u>222,970</u>	<u>219,814</u>



Jeremy Bishop
Treasurer

In the year 2015-16 Citizens Advice North Hertfordshire (CANH) received grants and other income totalling £497,422 and had outgoings totalling £494,266. The income and outgoings include all those relating to the running of the general advice service and those relating to specific projects. The surplus of £3,156 arose because of a number of different factors and has been added to the reserves brought forward.

The funds of £222,970 are unrestricted and include £212,970 of designated funds. It is CANH's policy where possible to maintain unrestricted reserves of at least 3 months' general running costs. The designated reserves also include a substantial sum (£112,356) that will support the costs of the move of CANH's main office to 49 Station Road, Letchworth as well as amounts to meet other expected expenditure and to provide resources to mitigate certain risks to which CANH is exposed.

This information is a brief summary of the full Trustees' Report and Accounts for the year ended 31st March 2016, which can be obtained from CANH.

A Huge Thank You!

Thank you to **our volunteers** who work so hard to deliver valuable outcomes for our clients. Our tireless team including receptionists, assessors, advisors, administrators, campaigners and more, and of course, trustees, are an inspiration to work alongside. Their financial contribution in terms of hours worked in 2015/16 was estimated to be worth over **£435,000**. Please get in touch if you would like to find out more about the range of roles.

As an independent local charity, we could not carry out our work without **our funders**. A big thank you to North Hertfordshire District Council and all our other funders.



Thank you to **our partners**, who enable us to reach as many people as possible. During 2015/16 we worked with the following organisations:

Age UK
All Hertfordshire Citizens Advice charities
Black Squirrel Credit Union
Cambridge and District Citizens Advice
Care Network Cambridgeshire
Carers in Hertfordshire
Hertfordshire Library Service
Herts Women's Centre
Herts Young Homeless
HertsHelp
Job Centre Plus
Melbourn Community Hub
Money Advice Unit

North Hertfordshire CVS
North Hertfordshire College
North Hertfordshire Children's Centres
North Hertfordshire District Council
North Hertfordshire Homes
North Hertfordshire Minority Ethnic Forum
North Herts Community Mental Health Relate
The Limes Community Centre,
Bassingbourn
The Salvation Army
Thriving Families
Trussell Trust Food Bank

About Us

Citizens Advice aims to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Citizens Advice North Hertfordshire is an **independent local charity**. We rely on funding from local authorities and other local organisations, local charitable trusts, local businesses and private donations. Our dedicated volunteers give their free time to help local people, and hugely amplify the service that we provide.

In North Hertfordshire and South Cambridgeshire advice is delivered face-to-face from 12 outlets, including housing offices, community centres, county courts, food banks, as well as via phone and email.

Citizens Advice North Hertfordshire is the operating name of North Hertfordshire and District Citizens Advice Bureau. We are a registered charity (reg. no. 1086489), a company limited by guarantee registered in England and Wales (reg. no. 4194542), and a member of the National Association of Citizens Advice Bureaux (membership no. 70/0004).

Registered office: 49 Station Road, Letchworth Garden City, Hertfordshire, SG6 3BQ

Also at:

- Thomas Bellamy House, Hitchin
- Town Hall, Royston
- Melbourn Community Hub, Melbourn
- The Limes Community Centre, Bassingbourn

Telephone: **01462 688000**

Adviceline: **03444 111444**

Website: **www.northhertscab.org.uk**

"I have used CAB on two occasions now and was a person, not just another statistic! I was listened to, my options were made clear to me, and as far as I can comment, the very best assistance was given to me. I could not have wished for better. The team are worth their weight in gold."

"CAB visited me and took down all the relevant details, pointing out all the things which were available to me. They then completed all the relevant forms and copies of medical reports, etc. They took all the stress away from me and what was an arduous task, pointing me in the right direction. All in all, an invaluable service and highly recommended!"