

Annual Report

2016/17



**citizens
advice**

**North
Hertfordshire**

Introduction from the Chair

Welcome to our 2016/17 annual report. It aims to sum up Citizens Advice North Hertfordshire's work last year, as well as providing a useful guide to our services.

A highlight of the year was moving to a new home in Letchworth in July 2016, with assistance from the Letchworth Garden City Heritage Foundation, North Hertfordshire District Council and many other supporters. This was a massive project for a charity of our size and was achieved to a satisfactory timescale and under budget. It has improved conditions for our clients, given us valuable stability and provided us with further opportunities to grow and develop over the years ahead. Thank you to all who made this possible.

In challenging times for our funders they continue to provide essential support for which we are very grateful. Our clients look to us for guidance and help, and we could not deliver this without the hard work of our volunteers and staff. To all of them we offer our thanks for their valuable commitment and dedication.

Giles Woodruff

Chair of the Trustee Board

Note from the Chief Executive

Life is complicated. Our advice services continue to be a lifeline for local people faced with challenges that, left unresolved, would only escalate.

Demand for our services is increasing. Last year we helped over 5,700 people, 25% more than 2 years ago. We generated over £1 million in financial outcomes, particularly benefiting those with disabilities or health conditions.

Demand for telephone advice grew 10% last year. Our volunteers answered over 150 calls a month, 85% more than 2 years ago. We secured 3 lots of funding from national Citizens Advice to develop and share our Adviceline processes nationally.

Quality matters. We were delighted to be rated Good or Excellent for all areas of leadership in our last Citizens Advice audit.

Finally, thanks to everyone who supports CANH. The service really does make a difference to people's lives.

Ríonach Aiken

Chief Executive

Research & Campaigns

Our Research & Campaigns work aims to improve policies, practices and services that have an impact on people's everyday lives. Through our daily interactions with thousands of clients we have a unique insight into the difficulties people face.

We gather evidence which informs local and national campaigns to improve policies and services that are negatively impacting people.

Renters' Rights

Our local and national campaign provided key evidence to influence the government's decision to ban letting agent fees for tenants in 2016.

Other campaign issues our research has focused on include:

- Scams
- The benefit cap
- Medical assessments for PIP and Employment Support Allowance
- The introduction of Universal Credit

Who we helped



5,740 people

helped face to face, by phone or email (25% more than 2 years ago)



9,548 issues

dealt with through 12,207 direct contacts (21% more than 2 years ago)



100%

more people helped with Personal Independence Payment (PIP) than 2 years ago



Top 5 advice issues

- 29%** Benefits & tax credits
- 20%** Debt
- 10%** Housing
- 9%** Relationships & family
- 8%** Employment
- 24%** Other

Impact and Value



Nearly 3 in 4

clients said their problem affected their lives, including causing anxiety and financial difficulty



7 in every 10

clients said their problem was now fully resolved



4 in 5

clients said advice improved their lives, such as reducing stress and/or improving finances and health

Value to society

Our services benefit individuals, government and society. When we put a conservative financial estimate* on our value, it exceeds our funding considerably.

For every £1 invested in Citizens Advice North Hertfordshire in 2016/17 we generated at least:



£2.70

in fiscal benefits

Savings to government

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers.

Total: £1.1 million

£14.60

in public value

Wider economic and social benefits

Improvements in participation and productivity for clients and volunteers.

Total: £6 million

£13.50

in benefits to individuals

Value to our clients

Income gained through benefits gained, debts written off and consumer problems resolved.

Total: £5.5 million

*These figures are taken from a Treasury-approved national methodology applied locally. For full details see the report: *Modelling our value to society 2016/17*

<https://www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact/>

A Guide to our Services

General advice services

(Funded by North Hertfordshire District Council)

We offer information and advice on all subjects including benefits, relationships, employment, housing and debt.

No appointment necessary – just drop in. After an assessment, an appointment may be made if needed.

For more information visit our website northhertscab.org.uk

Letchworth - 49 Station Road SG6 3BQ
Monday to Friday 9.30am – 12 noon

Royston - Town Hall SG8 7DA
Monday & Wednesday 9.30am – 12 noon

Hitchin - Bedford Road SG5 1HL
Tuesday & Thursday 9.30am – 12 noon

Melbourn Community Hub SG8 6DZ
(Funded by South Cambs District Council)
1st & 3rd Thursdays 9.30am – 12 noon

Adviceline 03444 111444
Monday to Friday 10am - 4pm

Advice in British Sign Language
(Funded by Hertfordshire County Council)
To book email: bsl@whcab.org.uk
or text 07756 148591

Other advice services

Court Help Desk Homelessness Prevention

(Funded by North Hertfordshire District Council)

Representation at court for people with rent or mortgage arrears. Support to manage budgets and reduce debts.

Money Advice

(Funded by North Hertfordshire Homes)

Money advice for NHH tenants with rent arrears to negotiate with creditors, manage debts, benefits advice and maximise income.

Welfare Rights

(Funded by Letchworth Heritage Foundation)

In-depth support through appointments or home visits for disability and other benefits issues for Letchworth residents.

Money Matters

(Funded by Letchworth Heritage Foundation)

Support through appointments and group sessions to manage budgets and understand debt, for Letchworth residents.

Energy Advice

(Funded by Ofgem via Citizens Advice)

Support through appointments, drop-in and community talks to help people save on energy bills and deal with fuel debts.

Crisis Intervention

(Funded by Hertfordshire County Council)

In-depth support for people with urgent or complex needs through debt, benefits, housing or other advice.

Herts Healthy Homes/Keep Warm, Stay Well

(Funded by Hertfordshire County Council)

Home visits to help vulnerable people stay warm with advice on benefits, energy and other issues.

Treasurer's Report

Income and Expenditure	2016-17	2015-16
	£	£
Income		
Grants	468,284	480,433
Donations	6,835	14,467
Interest	535	891
Other	3,696	1,631
Total	479,350	497,422
Expenditure	488,214	494,266
Net incoming / (outgoing)	(8,864)	3,156
Fund Balances		
Opening Balance	222,970	219,814
Net increase / (decrease)	(8,864)	3,156
Transfers	0	0
Closing Balance	214,106	222,970

In addition to our general advice service and projects, in 2016-17 our income and outgoings also included our Letchworth office move in July 2016. Our new office is a historic building owned by the Letchworth Garden City Heritage Foundation. It required major refurbishment to ensure it was fit for purpose and could meet the growing demand for our services.

The relocation was funded from a variety of sources: reserves, grants from the District and County Councils and Letchworth Civic Trust, donations (including flooring provided by local company Altro) and fundraising activities. The Heritage Foundation also supported some refurbishment costs. The capital expenditure was £127,020 which is being depreciated over 10 years. Due to the generous support received, our deficit at the end of the year was only £8,864.

Our closing balance funds of £214,106 are unrestricted and include £204,106 of designated funds. Our policy is to maintain unrestricted reserves of at least 3 months' running costs, where possible. The designated reserves also include a substantial sum (£103,123) to support the depreciation of our office refurbishment costs.

We review all our costs during the year to make sure they are as low as possible.

This information is a brief summary of the full Trustees' Report and Accounts for the year ended 31st March 2017, which can be obtained from the Chief Executive on request.

Jeremy Bishop
Treasurer

**We couldn't
do it
without
you**

Thank You

to **our volunteers** who work so hard to deliver valuable outcomes for our clients. Our tireless team includes administrators, advisors, assessors, campaigners, receptionists, researchers and of course trustees. They are all an inspiration to work alongside.

Volunteers donated **410 hours** of work each week last year. Their economic value was estimated at **£465,000**.

See our website northhertscab.org.uk for information on our range of volunteer roles and how to apply.

Thank You

to **our partners** who enable us to reach as many people as possible. In addition to our funders who we work closely with, thanks also to: other local Citizens Advice services, foodbanks, Herts Help, homelessness prevention services, Job Centre Plus, library service, Mind, Money Advice Unit, North Herts CVS and North Herts Minority Ethnic Forum to name but a few!

Thank You

to **our funders**. As an independent local charity we could not deliver our services without you. Huge thanks to North Hertfordshire District Council and all our other funders and supporters.

**NORTH HERTFORDSHIRE
DISTRICT COUNCIL**



**Letchworth Garden City
Heritage Foundation**



**North
Hertfordshire
Homes**



**South
Cambridgeshire
District Council**



**citizens
advice**

ofgem

SteVenage
BOROUGH COUNCIL



Free, confidential advice.

Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

We provide flexible advice in many local settings with offices in Hitchin, Letchworth and Royston, plus many outreach locations (such as libraries, hospices and community centres).



northhertscab.org.uk

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Citizens Advice North Hertfordshire is the operating name of North Hertfordshire and District Citizens Advice Bureau.

Registered charity number: 1086489

Company number: 4194542

Citizens Advice membership number: 70/0004

Regulated by the Financial Conduct Authority FRN: 617683

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

Also at: Thomas Bellamy House, Bedford Road, Hitchin, SG5 1HL

Town Hall, Royston, SG8 7DA

Melbourn Community Hub, Melbourn, SG8 6DZ

Telephone: 01462 688000

Adviceline: 03444 111444