

Citizens Advice Surrey Heath

Annual Review 2020-21



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Report by Chair

As a Charity, Citizens Advice Surrey Heath (CA Surrey Heath) provides free, impartial and independent advice and information for the benefit of the local community. It is the role of the Board of Trustees to ensure that the Charity is financed appropriately and is run professionally to deliver this service.

2020/21

This year was a year of major challenges all linked to the Coronavirus. The fundamental aim remained the provision of a comprehensive service to the community whilst maintaining enough resources to enable the charity to be in existence, and make a contribution, for the longer term. However, the Covid-19 outbreak and subsequent restrictions placed on the community made this a difficult task, particularly with the ongoing uncertainty and move in and out of lockdown

The switch to a 'virtual' office was made at the end of the previous financial year but we now had to 'bed' this in and re-build our team to manage an increasing need for information and advice. Through careful selection, we have managed to increase the service offered for debt related issues as well as recruit and train an additional 17 generalist advice volunteers.

Our CEO, Kate Sawdy, and her team responded to every challenge and the Board is extremely thankful for all their efforts. The Board of Trustees also had to adapt, carrying out their role through the extensive use of technology for the Board and Committee meetings.

One pleasing aspect of the response to the pandemic has been the increased cooperation between ourselves and other bodies (Surrey Heath Borough Council, Government Departments, National and local Citizens Advice offices, other charities, the local primary care network and funding authorities). This has not only enabled us to provide the service to the community but has provided the finance necessary to make this transition.

We had no option but to cancel both of our major fund-raising activities, (our annual golf day and the quiz), yet despite this we have managed to maintain, if not enhance, our financial position. Through the efforts of Kate Sawdy, supported by the Board and management and volunteers of CA Surrey Heath, and with the help of national Citizens Advice, specific funding has been sought and obtained. The financial support has included national and government funding, through to the National Lottery Community Fund and local funding through Community Fund for Surrey as well as Surrey Heath CCG and local donations. In addition, we received money from the Money and Pension Service to fund a debt advisor. These funds have facilitated our response to the pandemic and in certain areas have advanced our service. Nevertheless, the challenge remains for the long-term future of the organisation in order to meet the anticipated demand.

Allied to the ability to manage the finances effectively, the Charity must maintain the highest standards of corporate governance to ensure the organisation is well run and worth supporting. The standards are maintained through an effective Board of Trustees and having a good working relationship with the Operational Staff led by Kate Sawdy. Despite the pressures of meeting the issues in this volatile environment, we again achieved the highest rating in all areas of our operation for our annual audit and achieving the Advice Quality Standard accreditation.

The composition of the Board of Trustees has changed over the year. After several years of service, Annie Wallace (Vice Chair) has decided to step down as a Trustee but will continue as a volunteer - We would like to record our gratitude for her help over this period. She has been replaced as Vice Chair by Greg Scott who joined from Surrey Heath Prepared. In addition to Greg, two new Trustees, Trevor Truman and Chris Paterson, have started during the year.

The Future

The Board will continue to review its resources and service delivery in the light of the pressures on funding and uncertain environment. We continue to examine all possible avenues for further inflow of finance. Many challenges remain, not least the demand for our services from those who are digitally excluded in the community. We also anticipate the funding environment will be very difficult for the foreseeable future. However, we have demonstrated we can respond rapidly to circumstances and therefore, the Board and the management anticipate rising to these events with confidence and continuing to provide a high standard of service for the community of Surrey Heath.

Thank You

I want to extend my sincere thank you to Kate Sawdy and all her members of the staff, the trustees and the many volunteers who willingly give their time, and their talents, to support the Surrey Heath community. Especially this year where they have shown they can respond very quickly to major external conditions. I am immensely proud of their fortitude and resilience.

Nigel A Downey
Chairman



Chief Officer's Report

Who would have thought that we would still be dealing with the effects of the Coronavirus pandemic 15 months after the initial lockdown? 2020-21 has been a year of huge uncertainty where we have battled to provide an accessible service to all under very challenging circumstances. Our concern was particularly for those who were digitally excluded or who struggled to access support without the ability to engage face-to-face so we were delighted to be able to secure funding from the Coronavirus Community Support Fund to enable us to Covid-protect our offices and instal video equipment that would allow us to invite clients in to connect with our advisers virtually, but with no need for digital skills.

We were also able to secure funds from the Community Foundation for Surrey and BEIS to ensure our staff were equipped to work remotely and securely from home and our volunteers were fully supported. This included changing our office phones to a softphone system that better suited hybrid working. We were also allocated our own free phone Adviceline number which has helped us to be more accessible to those on a low income or with little phone credit.

Surrey Heath Borough Council played a major part in getting the message out that help was available through the distribution of large banners in public places across Surrey Heath with both their contact details and ours. This was helpful as Surrey Heath House was closed to the public so we needed people to know we were still open and able to help them by phone or online and could still assist with emergency support.

The year has seen us in and out of lockdown but still with restrictions in place at the end of March. We lost some volunteers along the way as remote working didn't suit everyone. However, we have also managed to recruit and train 12 new advisers - quite a challenge but another example of how we have had to adapt and change our ways of working.

Our Supervisors were under considerable pressure to manage both existing volunteers working remotely and provide the intensive support to new recruits but both staff and volunteers have gone out of their way to make this work and we are extremely grateful for their dedication, determination and commitment in sticking with us in order to help those who depend on our service.

We have even taken on new staff and services during lockdown and credit goes to them for joining an organisation with only virtual contact most of the time. This has meant that we have the resources to better help those who are now facing debt and financial difficulties and we can support the elderly, disabled and vulnerable to access the appropriate benefits and financial support - gradually re-introducing home visits with appropriate precautions where it is safe to do so.

We have also managed to maintain our top-scoring Green rating and high standards of advice through our annual organisation audit. This included again achieving our Advice Quality Standard Accreditation - with the additional accreditation of our debt advice.

As Government measures such as a ban on evictions, and the furlough scheme gradually come to an end, we feel we are well placed to meet the demand for advice and information to help people on the road to recovery. We have shown we can be agile and adaptive and have seen how a combination of office and remote working has allowed us to rebuild our staff and volunteer team to help more people in the years to come.

Kate Sawdy

Chief Executive Officer



Our Impact – Key statistics for 2020-21

Who we helped

In 2020-21 despite a reduced number of advisers and available hours we still managed to support

4,020

individual
clients



With
15,060 issues



And carry out
10,044
activities



How people accessed support

In 2020-21 we moved from 60% face to face contact in 2019-20 to:

Telephone

67%



Email/Chat

26%



Face to Face

3%



Who provided the service

43 Volunteers



10 Trustees



10 Staff
(5.2 FTE)



Our Value to Society

For every £1 invested in our service in 2020/21, we generated:

£6.67

in savings to government and public services (fiscal benefits)



Total: £1,772,590

£42.75

in wider economic and social benefits (public value)



Total: £11,362,594

£19.68

in financial value to the people we help (specific outcomes to individuals)



Total: £5,230,648

We also generated

£231,742

in savings to housing providers by preventing housing evictions



£259,475

in savings to NHS by reducing use of mental health and GP services



£290,000

in public value of volunteering



How we calculate our financial value

It's impossible to put a financial value on everything we do - but where we can, we have. We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help:

- Keeping people in employment or helping them back to work
- Preventing housing evictions and statutory homelessness
- Reducing demand for mental health and GP services
- Improving mental wellbeing and positive functioning
- Improved family relationships

Benefiting everyone

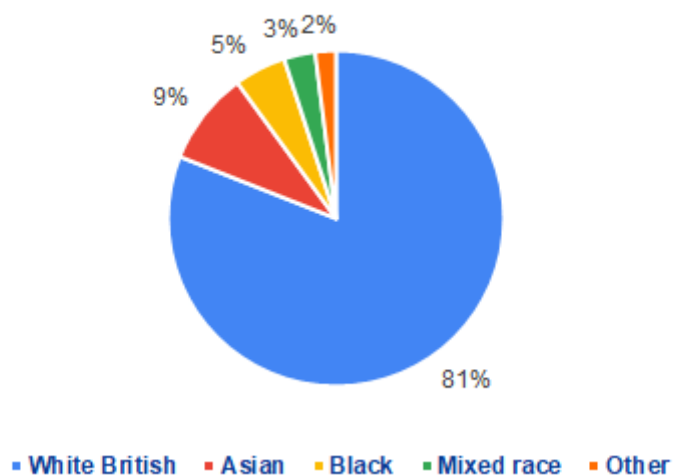
At Citizens Advice we are here for everyone, whatever their problem. However, we also challenge discrimination and pride ourselves in supporting the more vulnerable members of our community, addressing health inequalities and financial disadvantage.

This included:

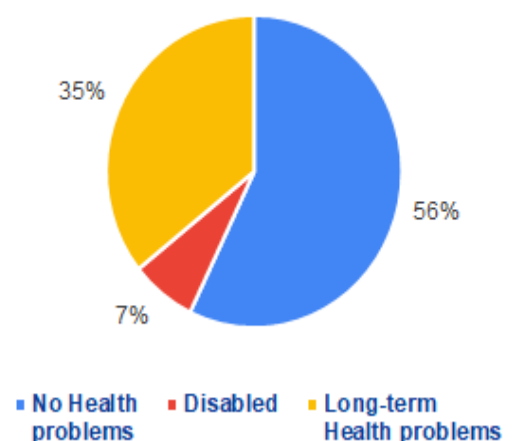
- Helping **46** clients with issues of domestic abuse
- Assisting **128** clients threatened with homelessness
- Supporting **282** clients with **868** issues around debt

"I feel so grateful for the help and kindness shown to me by the CAB volunteer I spoke to. I was emotional and beside myself with worry and not only was I offered valuable advice but the lady I dealt with went out of her way to reassure me and offer support."

Ethnicity Profile



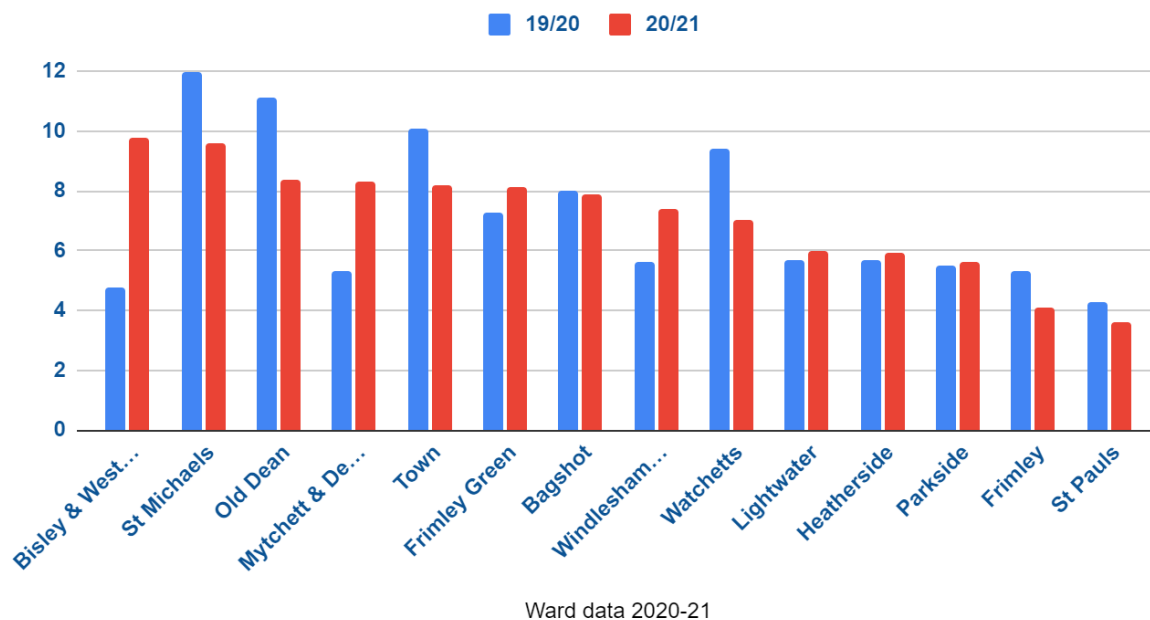
Health profile of Surrey Heath clients



Providing advice where it is needed most

The pandemic has impacted the locations in which our clients come from.. Whilst we are still reaching the most disadvantaged wards, we saw an increase in enquiries from wards often considered to be more affluent. People right across the Borough have been affected particularly regarding their employment and income as a result of being furloughed or losing their jobs. Relationships have also been put under strain by lockdown and there has been increased uncertainty regarding both finances and health concerns.

Ward data 19/20 and 20/21



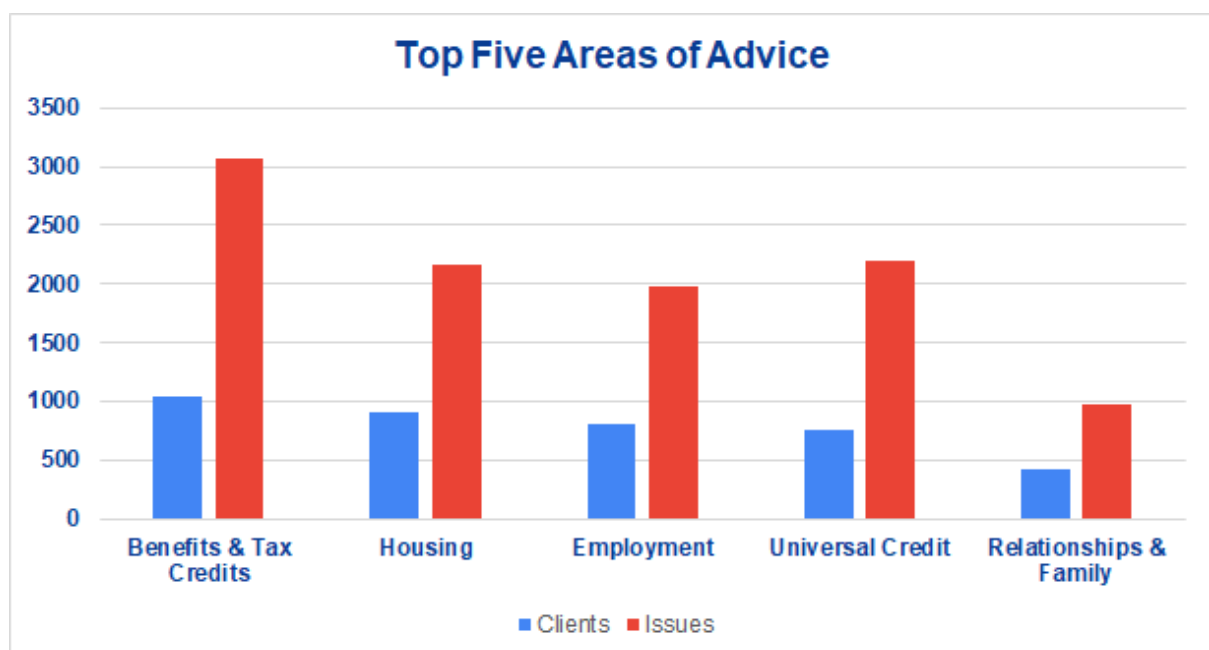
Without the availability of our drop-in appointments, we were concerned that there would be clients that could not access us. However, our freephone Adviceline, local number publicised widely on banners and leaflets, Facebook page, and local email address have helped to keep us accessible. We also partnered with the pandemic emergency food providers, distributing leaflets with food parcels to make sure people knew we were available and how to contact us.

Advice Issues

People come to Citizens Advice with a wide range of legal and financial problems, from neighbour disputes to financial issues and everything in between. Wherever possible, our aim is to inform them of their options and help them resolve their issue, or at least move them on as much as possible towards a solution.

There were less enquiries around debt in 2020-21 as the measures that the government and other services had put in place offered some protection. The furlough scheme, a lack of opportunity to spend during lockdown, emergency food support, a hold on evictions and payment holidays for mortgages, etc all contributed to this. However, as these safety measures are removed we are already seeing a rise in enquiries from people with debts.

The combination of the planned removal of the £20 uplift to Universal Credit, rising food and energy prices and employment uncertainty means 2021-22 is likely to be a tough year for many.



Top 3 enquiries for our main advice areas

Advice area	Specific area of advice	No. of enquiries
Benefits	Personal Independence Payment	648
	Employment Support Allowance	299
	Council Tax Reduction	206
Universal Credit	Initial claim	1,040
	Calculation of Earning	335
	Housing Element	305
Debt	Council tax arrears	92
	Credit Store and Charge Cards	73
	Fuel Debt	69
Housing	Private sector rented property	806
	Access to provision of accommodation	282
	Environment & Neighbourhood issues	263
Employment	Pay & Entitlement	345
	Redundancy	254
	Terms & Conditions of employment	252
Relationships	Divorce, separation, dissolution	648
	Children	241
	Death & Bereavement	161
Immigration	EU Settled and Pre-settled Status	79
	Family, dependents & partners	76
	Nationality/citizenship	59
Consumer	Building repairs and improvements	71
	Second hand vehicles	59
	Frauds and Scams	38

Additional Services

As well as our core advice and information, we offer a range of services to clients through a mixture of volunteering and specialist support, including:

Form Filling appointments

Our ability to help people complete forms to apply for disability benefits was impacted by the inability to provide face-to-face support, as well as a number of our volunteers having to self-isolate. Despite this, we adapted our service to provide advice over the phone and assisted in the completion of 129 forms and appeals. The greatest number of forms completed were for Attendance Allowance at 55, followed by PIP applications at 38. We also assisted with 22 Mandatory Reconsiderations and Appeals.

"I am so impressed with the help I have received over a long period of time. The staff are knowledgeable, efficient, helpful, patient and gave me clear guidance at all times."

Debt Advice Casework

In November 2020 we received funding from the Money and Pension Service to recruit and train a full-time equivalent debt worker. This has boosted our caseworker resources in this area, enabling us to support more clients with complex and on-going debt issues, often brought about as a result of the effects of the pandemic. In January 2021 we achieved the Advice Quality Standard accreditation for our debt work, which is a testament to the quality of our advice.

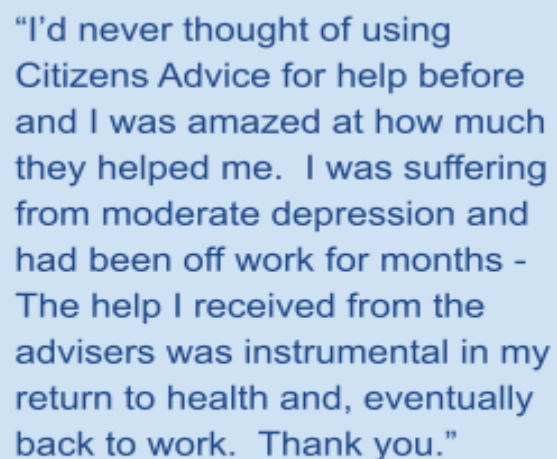
Local financial outcomes recorded for debt and benefits advice:

Income gain	£1,090,871
Debts written off & other financial outcomes	£130,637
Reimbursements, services, loans	£19,034

Social Prescribing

Our Wellbeing Adviser is employed as part of a joint Social Prescribing project with Surrey Heath Borough Council, Surrey Heath Primary Care Network and Voluntary Support North Surrey. The aim is to help people to improve their wellbeing and reduce pressure on local health providers.

The role has been challenging, as so many activities and services have had to go digital or be paused. The focus has therefore been on keeping people connected and providing support to those isolating or isolated, whether that is due to lockdown or health or social issues. This included regular weekly calls to those on the shielded list at the start of lockdown, providing as much practical help as possible, including help with disability form-filling, and making people aware of what services are available to them. Our Wellbeing Adviser also supported our local vaccination centre and worked out of Park Road surgery to better support local GPs and health care professionals.



"I'd never thought of using Citizens Advice for help before and I was amazed at how much they helped me. I was suffering from moderate depression and had been off work for months - The help I received from the advisers was instrumental in my return to health and, eventually back to work. Thank you."

Altogether, our Wellbeing Adviser supported **109** new clients and **218** existing clients to improve their wellbeing in 2020-21. 73% were over 70 and the project registered a significant improvement in addressing loneliness and wellbeing.

Independent Living Project

Our Independent Living Project was put on hold in 2020 when our Adviser left the service in May. A replacement was delayed until February 2021 as a significant part of the role was home visits and these were not possible. However, with the support of our Wellbeing Adviser and volunteers we still assisted 129 clients to complete disability forms including 22 Mandatory Reconsiderations and Appeals.

Research and Campaigns






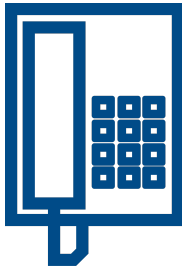
Our Research and Campaigns work was largely put on hold at the start of the year due to the need to focus on delivering our core advice service remotely. However, we continued to support national Citizens Advice in their campaign work by providing evidence of bad practice and unfair policy and submitted 25 evidence forms.

We also joined the national campaign to maintain the £20 uplift to Universal Credit 'Keep the Lifeline' and wrote to our MP, Michael Gove, to ask for his support. He, in turn, wrote to the Chancellor of the Exchequer to share our concerns. As a result of the campaign the £20 uplift has been extended until September and will be reviewed again.

In addition, our report on the impact of Universal Credit on Surrey Heath was used by Surrey Heath Borough Council to inform their work on reducing poverty in the Borough and gave us a place on the Surrey Heath Poverty Working group that was set up to address poverty in our three most disadvantaged areas.


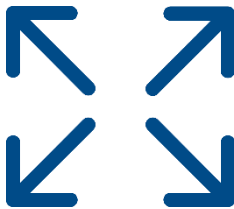


How we helped our clients

The Problem	What we Did	The Outcome
<p>Erica was a widowed lady with 5 children (aged 2 to 17). She had recently moved house and was struggling to understand her bills and balance her budget.</p>	<p>We helped her to complete a Discretionary Housing Payment application for financial assistance with her council tax and helped clarify her debts and bills. We got her water debt written off, gave her advice regarding the removal of a Universal Credit benefit cap and applied for Back To School packs from Jigsaw, negotiated a 3 month hold on her mobile phone debt and negotiated a large back payment of Universal Credit that she was entitled to after the death of her husband last year.</p>	<p>Erica is now more financially resilience and is motivated and empowered to sort out her finances and tackle any problems as they arise</p> 
<p>Lucy was in her 70s and disabled. She contacted CA having been the victim of a financial scam. The Police had been involved and her bank had frozen her account whilst an investigation was completed. Lucy had lost in excess of £20k and came to CA for help accessing the local foodbank.</p>	<p>We referred Lucy to BESOM and completed a benefits check which identified she may be eligible for Council Tax Reduction. We also analysed Lucy's bank statements and identified that there were in excess of 25 direct debits being taken every month. We wrote to her bank requesting a full list of direct debits and helped Lucy identify the legitimate ones. We helped her draft a letter asking the bank to cancel all the unnecessary direct debits. The bank cancelled in excess of 20 payments and immediately refunded several hundred pounds under the direct debit guarantee. Finally, an Adviser liaised with Trading Standards who arranged for a call-blocker system to be installed at Lucy's home.</p>	<p>Following our help Lucy has sufficient income to pay all her expenses and is no longer reliant on the foodbank. She also says her mental health has dramatically improved.</p> 

<p>Carl was in his mid sixties and had been claiming ESA for several years. He wanted advice on how a maturing private pension would impact on his benefits. He lacked confidence using computers and did not have access to the internet</p>	<p>We ran through a full benefits check with Carl. This clarified the impact of his pension on his benefits and also identified that he was potentially eligible for PIP. As PIP eligibility is age dependent and includes a mobility element the importance of claiming prior to reaching state pension age was emphasised and Carl was helped to make a claim. He also received budgeting advice and digital support to claim his state pension and a bus pass, both of which needed to be done online during the Coronavirus pandemic</p>	<p>Carl was pleased to find he was better off financially and had more confidence to return to us for help if he needed it.</p> 
<p>Karen was an elderly woman living alone and on a low income. Karen had applied for the benefit a few years ago but was unsuccessful. She was very anxious and worried about sharing her difficulties.</p>	<p>We established a comfortable rapport and built up a good relationship on the few calls before completing the form so when the time came Karen was feeling much more relaxed. It took 2 ½ hours to complete the form over the phone and Karen was appreciative of the support with this, as she said she would have not been able to complete it on her own. It also allowed her to think about areas of her daily living that she struggles with and we looked at ways she might be able to make things easier.</p>	<p>Karen was awarded the higher rate of Attendance Allowance. Which meant she was able to afford to get someone to help her in the home to clean and do odd jobs that she finds difficult.</p> 

Our Clients' Experience

We are proud of how our volunteers continued to strive to provide as comprehensive a service as possible and adapted to the prevalence of phone and email support. Even though 1 in 2 clients changed the way they accessed us, due to limitations on face-to-face appointments, an independent customer service survey of our clients' experience showed positive results.




			
79% found our service easy to access	84% found a way forward with their problem	79% felt we had partly or fully solved their problem	90% would recommend our service





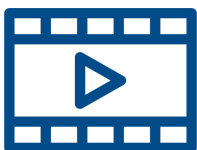
We continuously check the advice given to clients for quality purposes and this helps us identify any training needs for volunteers. We also ensure they are kept up-to-date with the many changes to legislation that have occurred over the past year via weekly email bulletins and daily briefings.

"The problem I had, had been going on for a very long time... I finally had an appointment with someone who spent 2 hours with me and went through all the paperwork and finally the matter has been sorted. I am very grateful."

Working in Partnership

At Citizens Advice Surrey Heath we believe that partnership working is important in order to provide the best support for our clients. We operate a number of projects as follows:

Partner Organisation	Project	Impact
Camberley JobcentrePlus 	‘Help to Claim’ - Universal Credit The Citizens Advice service has been funded to help clients make an initial online application to Universal Credit. We work closely with Camberley Jobcentre to ensure clients access this important financial support as quickly as possible.	235 clients supported to make new claims plus 492 individual clients supported with 2,051 UC issues
SHBC, SH Primary Care Network and VSNS 	Social Prescribing Our Wellbeing Adviser worked closely with her 3 colleagues, employed by our partner organisations, to support local residents who were socially isolated or shielding this year. Referrals come from a range of sources including GPs adult social care, ourselves and self-referrals.	109 new clients and 218 existing clients supported over the year to access a range of services and activities
Healthwatch Surrey 	Capturing people’s experience of local health providers We collect client experiences of local health providers to influence changes in local health provision and give them a voice.	283 individual client experiences collected

<p>Surrey County Council</p> 	<p>Surrey Crisis Fund</p> <p>Helping clients in crisis access emergency financial support and limited household items by assisting with the completion of application forms.</p>	<p>15 clients assisted with applications</p>
<p>Camberley BESOM</p> 	<p>Food bank referrals</p> <p>In the first few months until the end of June Surrey Heath Prepared provided emergency food support with the aid of community networks. BESOM re-opened in July and we were then able to refer clients to them and other food banks in the area</p>	<p>169 referrals made providing 388 people with food</p>
<p>Big Energy Saving Network</p> 	<p>Energy Advice Programme</p> <p>Helping people understand their fuel bills and take measures to reduce fuel poverty by switching suppliers and tariffs, managing fuel debt, accessing eligible fuel grants and improving their energy efficiency.</p>	<p>48 energy appointments carried out during the winter months</p>
<p>National Citizens Advice and BEIS</p> 	<p>Increasing Capacity Programme</p> <p>Funding to replace our phone system with soft phones to enable hybrid working plus funds to increase our capacity to respond to telephone calls, emails and webchat.</p>	<p>3129 calls answered and 2321 emails and webchats responded to</p>
<p>HM Government and The National Lottery Community Fund</p> 	<p>Video Advice and Covid-secure support</p> <p>Enabling us to invite clients in for appointments whilst maintaining social distancing and keeping them and our volunteers safe. It also enabled more staff to work from home.</p>	<p>Supporting 10 staff and 35 volunteers to work remotely through the pandemic</p>

Our People

Throughout 2020/21 those volunteer advisers that felt able to work from home continued to provide our service by phone, email and webchat. Their agility in adapting to new ways of working was remarkable.

In some ways lockdown acted in our favour in that volunteering gave people something to focus on when they couldn't leave their homes or mix with family and friends.

In addition, we had more enquiries from people who wanted to help but the challenge was training them - observing client interviews was a large part of our previous training programme so we had to look at new ways of doing this incorporating virtual sessions, role-playing and mock interviews.

Remote working also meant we were not restricted by our office capacity - in fact we recruited three volunteers who do not live in the area but wanted to help. They respond to email enquiries so can deal with problems from anywhere in the country as well as locally.

We help volunteers to:

- Gain new skills and confidence
- Improve their employment prospects and potential earning through on-going development
- Improve their knowledge and self-esteem
- Feel a sense of belonging and purpose through working as a team and helping their community.
- Make new friends and reduce their isolation



Over the course of this year we have been supported by:

- **10** paid staff
- **25** volunteer Advisers
- **15** volunteer Gateway Assessors
- **2** volunteer Form fillers
- **1** Social Media volunteer

We recruited and trained **12** new volunteers and **13** moved on to paid employment, further education or for health and family reasons.

We also increased our Trustees to ten and strengthened the Board, adding additional specialisms to support the organisation and guide it through this year of risk and uncertainty.

Our Supporters

We could not survive without the continued support of the following organisations. As a local charity, they are crucial to our ability to continue to deliver our service:

Organisation	For enabling us to deliver:
Surrey Heath Borough council	Our core, volunteer led service and emergency support for those affected by hardship
Healthwatch Surrey	A voice for local residents to evidence their experience of health providers in order to influence change.
Frimley Fuel Allotments	Targeted financial support to individuals in need in the Frimley and Camberley area
Surrey County Council	The Surrey Crisis Fund for individuals in urgent need of emergency support
Surrey Heath CCG, The Department of Health and Surrey Heath Primary Care Network	Our social prescribing project, working in partnership across the Borough with GP practices, adult social care to improve people's wellbeing and reduce pressure on health services.
Community Foundation for Surrey 	Our Independent Living Project and technology to help us work remotely.
Our Lady Queen of Heaven Church	Emergency funds for those in crisis
Money and Pension Service	Additional debt casework to support increased demand
HM Government and The National Lottery Community Fund 	Our video advice project, and a Covid-secure environment for our staff and volunteers.

How you can help

We are reliant on the generosity of others to ensure our service continues to be free and available to all. If you would like to support us you can help by:

- Buying Surrey Heath Lottery tickets and nominating us as your chosen charity at:
www.surreyheathlottery.co.uk/support/citizens-advice-surrey-heath (You could also win yourself up to £25,000).
- Signing up to support us at
easyfundraising.org.uk/causes/citizensadvicesurreyheath/
It's easy and completely FREE! 5,700 shops and sites will donate to us when you do your usual online shopping with them - at no extra cost to you!
- Gifting us your time, your products, your service, your support or a legacy in your will.
- Donating money to us with a cheque made out to **Citizens Advice Surrey Heath**

Corporate sponsorship:

- Make us your 'Charity of the Year' or make a tax exempt one-off donation
- Enter a team or offer a product, service or experience as a prize at one of our fundraising events.
- Hold your own event, with profits going to Citizens Advice Surrey Heath.

Email: ceo@camberley.cabnet.org.uk if you would like to support us.

Contact details.

Citizens Advice Surrey Heath

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Knoll Road

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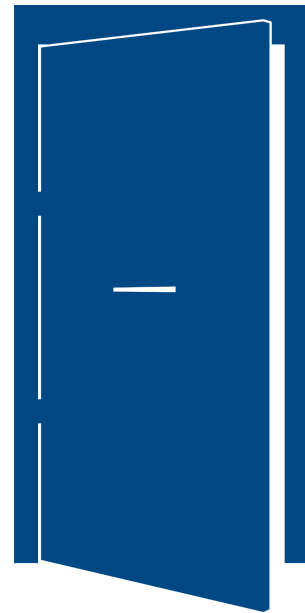
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Registered charity number 1118181

