



**Monmouthshire County Citizens Advice
Bureau Limited**

ANNUAL REPORT

2015 – 2016

**Company Limited by Guarantee
Registered Number 6532431
Registered Charity Number 1125068
Authorised and regulated by the Financial
Conduct Authority FRN: 617672**

Our Advice Centres



Abergavenny
19a & b Cross Street
Abergavenny
NP7 5EW
Tel – 01873 856466



Caldicot
5a Church Road
Caldicot
NP26 4BP
Tel – 01291 422119



Chepstow
Registered Office
The Gatehouse
High Street
Chepstow
NP16 5LH
Tel – 01291 622185



Monmouth
23a Whitecross Street
Monmouth
NP25 3BY
Tel – 01600 773297

Our Trustee Board

Mr Brian Counsell	Chair
Dr Claire Bloomfield	Trustee –Research & Campaigns
Mr Roger Chater	Trustee – Personnel
Dr Huw Evans	Resigned – March 16
Mrs Sally Jones	Trustee - Fundraising
Mr Peter McGahey	Trustee
Mr Simon Pickering	Trustee - Publicity
Mr David Thomas	Treasurer
Prof Celia Wells	Trustee - Legal

Our Paid Staff

Mrs Shirley Lightbound	Chief Executive Officer
Mrs Beth Addis	Training Officer
Mr Gordon Elsmore	ASM (South) to March 16
Mrs Yvonne James	Admin & Finance Officer
Mrs Kathy Young	ASM (North)
Mrs Yvonne Havard	Project Manager (BABL)
Mrs Lou Allerhand	Project Worker (BABL)
Mrs Jenny Hart	Project Worker (BABL)
Ms Alison May	Project Worker (BABL)
Mr Darren Williams	Project Worker (BABL)

Volunteers

We now have 82 volunteers across the four offices and we are grateful to them all for the time they give to help us provide a service for our clients. Throughout the week our volunteers give approximately 550 hours of their time to help our clients.



Report of the Chair of the Trustee Board

2015/2016 Year of Further Progress

In May 2015 we received confirmation that Monmouth Citizens Advice Bureau would cease operation on 30th June 2015.

There followed successful talks with both the Trustees of Monmouth Town CAB and Monmouthshire County Council Property Services regarding the reassignment of the lease for the premises that Monmouth CAB had occupied and also all furniture, fixtures and computers were passed on to us. This enabled the transfer of responsibility for advice provision in the town to Monmouthshire County Citizens Advice. The integration and retention of volunteer advisers has been essential and I thank all staff for their efforts in this as it has meant that we have had a seamless transition from Monmouth CAB to Monmouthshire County Citizens Advice.

Funding

It is very gratifying that having set consecutive deficit budgets since we became a county wide organisation three years ago that we have successfully managed to have a surplus at the end of each year. The pressure to find alternative funding remains and the Welsh Government has still not advised us whether funding for the Better Advice Better Lives project will continue in the future beyond 2017, with this representing one third of our total funding. We have also been advised that Monmouthshire County Council will be cutting our funding for the 2016/17 financial year by a further £12,000.

We have tried to improve and increase our contact with Town and Community Councils and are now able to put numbers to the clients we advise in each ward and this is helpful in showing how much it costs for our service in their area and it is hoped that this will prove to be successful in raising additional funds.

Citizens Advice Nationally

Citizens Advice has been reorganising and changing the way it supports us. The terms and conditions for membership are being radically changed and the support

we receive by visits from bureau support reduced to telephone and video conferencing. We have joined the Quality of Advice Audit, Financial Health Monitoring and Leadership Self Assessment pilot schemes so that when the new membership requirements start we will have no surprises and be ahead of the game.

Personnel

In the year we welcomed three new Members to our Trustee Board, they are:

Peter McGahey who for many years was a trustee and chair of Cardiff and The Vale CAB

Sally Jones who has many years experience of finding funding for the third sector.

David Thomas, who is the Director of Post Graduate Dental Education at the Wales Deanery is our new Treasurer.

Developing the Service

During the year we opened an outreach in Usk and also in Wyesham and we have extended our opening hours in Monmouth town to four days a week. This has been made possible because our financial position and the wealth of talent we have in our service allows.

I thank all of our financial supporters, Welsh Government, Monmouthshire County Council, all of the Town and Community Councils and the Friends of Monmouthshire County Citizens Advice. It is their continued support that means we can help and advise the thousands of clients we see. I also must thank all the team that are Monmouthshire County Citizens Advice, it is their dedication that enables us to continue to provide the service to our clients.

Brian Counsell
Chair



Treasurer's Report 2015/2016

1. Statement of Financial Activities – overview

The financial position of the bureau remains secure. The surplus for year end is £31,000 on a total income of £232,505 and a total expenditure of £201,505 including a depreciation charge of £499.

The surplus was mainly due to some of the BABL funds being paid late from the previous year. We also received grants from Citizens Advice for running projects and brand implementation.

Balance Sheet

The bank position at year end is healthy at £123,330.

Unrestricted reserves are £105,589 and restricted reserves are £8,424. In line with our Reserves Policy, £77,155 of the unrestricted reserves, equivalent to three months operating expenses and contractual obligations, are allocated to ensure that the bureau can continue to operate and meet the needs of clients in the event of unseen and potentially financially damaging circumstances.

2. Variances

This year's accounts contain no variances and are entirely related to Monmouthshire CAB.

David Thomas
Treasurer



Chief Officer's Report 2015/2016

In the past year we have successfully continued to deliver services at all four main offices in the county, having assumed delivery in Monmouth from 1st July 2015. Monmouth Citizens Advice having ceased providing services on the 30th June 2015. We always regret seeing the end of a bureau but more importantly the public in Monmouth still have access to the service.

We are open four days a week at each site with cover in the north and south of the county on all five days of the week. Outreach is available in Usk, Abergavenny Community Enterprise, Tudor Gate Doctors Surgery and Chepstow Hospital with the option of appointments available in Wyesham.

Telephone advice is available to all the residents of the county Monday to Friday 10am to 4pm with recorded information outside of these hours. Telephone advice is also available in Welsh.

We now have a current website, Facebook page and twitter account which have regular posts of information for the public.

We continue to work closely with Gateway Credit Union, Shelter and the Registered Social Landlords as well as developing referrals with Women's Aid and Mind.

We are represented on the Financial, Educational and Digital Inclusion Partnership and contribute to their work. We also are members of the Gwent Association of Voluntary Organisations and co-operate with them on the mapping of county wide services.

We continue to recruit and train volunteers and now have in total 82 volunteers for the county. Our staff and volunteers meet regularly both as one large group and in smaller meetings to exchange ideas, plan good practice and receive training.

At the all-county meetings we have had guest speakers addressing us on Universal Credit, support for energy grant making and have also had in house training.

Without a dedicated staff team and the work and commitment of our many volunteers the services we deliver would not be possible and I extend a very big thank you to all staff, trustees and especially our volunteers who give their time and expertise every day to help those most in need.

You will see some statistics of our service delivery elsewhere in this document and we are also able to show that we maintain a good standard of advice through the Quality of Advice Audit process that is managed by Citizens Advice nationally.

Shirley Lightbound
Chief Executive Officer



Recruitment & Training Officer's Report 2015/2016

Volunteers

Throughout the year we had approximately 82 volunteers within the county. Some are gateway assessors and some are generalist advisers. We had 18 supervisors, some alternate between being a supervisor and seeing clients as an adviser. We opened on a Monday in Monmouth and trained a new supervisor to cover that day. We also have a social policy co-ordinator. We took on one volunteer to do fundraising and also one volunteer to be part of press and publicity. There are also two volunteer administrators and two volunteer receptionists. Two volunteers were trained up in the role of McKenzie friends who support clients who need to attend court.

Recruitment

We took on new volunteers throughout the year. Chepstow had the biggest increase in new volunteers but they also had the most people leave so the numbers have stayed balanced. The website and recruitment posters in the windows seem to be the best way to advertise for volunteers.

Training

In 2015/2016 the training changed and it meant getting used to the new packages and what was required from the new volunteers. There is now just one course that runs through from gateway to generalist advice. It is possible for the volunteer to stop at the gateway level or they can continue on to become a generalist adviser.

Courses

This year our staff and volunteers have attended a variety of courses to increase their knowledge and skill base. These have included First Aid, Housing Law, Employment Discrimination & Tribunal Course, Mental Health First Aid, Understanding Tax Credits, ASK Re Course, Research & Campaigns, Immigration Advice, Universal Credit and the Right to Reside, also Personal Independence Payment courses and workshops for our BABL advisers. We have

also had speakers from Mind, Speak Easy, the Department of Work and Pensions regarding Universal Credit, the Network for Surviving Stalking and Women's Aid who came to speak at our workers meetings.

Going Forward

There is a constant level of interest in volunteering for the service so there is not a big pressure to actively recruit. If any hours change we may have to look at taking on more volunteers but currently there are a sufficient number.

By the end of 2016 we would like to have a good working group for research and campaigns. We would also like to increase the number of specialist volunteer roles e.g. in employment and immigration and certain benefits issues such as Universal Credit and the right to reside. We would also like to look at training volunteers up to use web chat, giving clients information over the internet.

We would like to train up more supervisors and establish from an early stage those volunteers that may want to become a supervisor and encourage them to train for that position. We would also like more people to become advisers but this is a long process due to the amount of study the volunteer must do but we are encouraging more people to complete the full training.

Beth Addis
Recruitment & Training Officer



Research & Campaigns 2015/2016

There have been a number of changes to our Research and Campaigns work during this year. The Advice Services Manager (North) now has overall responsibility for Research and Campaigns. We have started to build up a small team of volunteers from all four offices and raise awareness about different aspects of research and campaigns.

We have supported the following national campaigns during this year:

Scams month: with displays in offices and One Stop Shops, a stall in Abergavenny market. We worked with the Registered Social Landlords (RSLs) passing on information to their tenants and delivered public information and press releases alongside Trading Standards.

Housing Campaign and Survey: this was linked to the Welsh Government Renting Homes Bill and we carried out surveys with our clients across the county.

Big Energy Savings Week: with displays in offices, surveys with clients, displays in One Stop Shops, stalls in Abergavenny and Caldicot markets. Again we worked with the RSLs and Care & Repair. An article on Energy Savings was published in the local free magazines, together with a press release in local papers.

National Consumer Week: displays in offices and One Stop Shops.

ASK/Talk About Abuse Campaign: Beth Addis and Kathy Young have completed the ASK training and are in the planning stage of cascading the training to all generalist advisers. The Talk About Abuse Campaign was promoted by displaying posters and through twitter.

Off-gas project: As part of a national campaign we participated in research on a number of clients in the county not on mains gas, and how this impacts them. In depth interviews were carried out on a sample of clients and the information fed into the national report. The outcome of which is not available at the time of writing this report.

Self-Employment At the end of 2015 we noticed an increase in the number of people who were unclear about whether they were employed or self employed. This coincided with a national campaign on self-employment and we produced an easy checklist to help people be clear about their employment status. This was published as an article in a number of the county's free magazines and was also used by the Rosslyn Dental Agency for staff and the RSLs to inform their tenants. We promoted the campaign on twitter.

We have continued to spot trends and issues and collect evidence on the impact of unfair policies or practice and poor administration. Last summer Citizens Advice issued new guidance on Bureau Evidence Forms (BEFs), suggesting they should be flagged up in response to national calls for evidence and also when there is a major impact of an unfair policy or practice or a new local issue needs reporting. This new focus means we have not written as many BEFs this year and have concentrated on dealing with local matters by taking them up directly with the organisations concerned. The main issues raised included:

DWP - matters such as Employment Support Allowance (ESA) and Personal Independence Payment (PIP) delays, assessment and medical evidence problems, non-payment of benefit, sanctions and the impact of welfare reforms.

Scams and Fraud - particularly internet and phone scams.

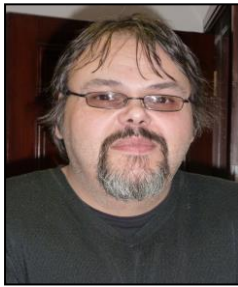
Mobile/broadband contracts particularly difficulties with cancellation and payments

Employment - relating to agency workers, zero hours contracts, bogus self employment and discrimination

Mental Health Problems - concerns about clients who have 'fallen through the net' has also led to better communication with other organisations and updating information and contacts.

All of these topics feed into the National Reports which can be found on the National Citizens Advice website.

Kathy Young
Advice Services Manager – R & C Lead



Better Advice Better Lives Council Tax Project

Report 2015/2016

Overview

Another year and the project has gone from strength to strength, with an increase in achievement against targets and a favourable report from the Welsh Government into just how necessary the project is, not just in Monmouthshire, but the whole of Wales.

Refresher training has been undertaken following minor changes to Universal Credit (UC), which rolled out in Monmouthshire in September. Clients with UC issues are starting to trickle into the bureau. Immigration issues have increased with regard to benefits and with its continued trend more training has been undertaken to ensure we offer quality advice and support to those who need it.

2015/2016 has been another successful year and I am pleased to report that both financial and client numbers have yet again been exceeded, with an increase in both client numbers and financial gains.

The project is now firmly ensconced within Monmouthshire and is in demand with the Gateway Credit Union requesting we operate from more of their locations.

Monmouth office has also requested more presence for the project within that area, as has Abergavenny Food Bank. Abergavenny Community Enterprise (ACE) has secured its own funding for another year, and they have also requested additional outreach coverage.

We are currently looking into the logistics of opening or extending outreaches at these locations and are optimistic of a good outcome.

Targets

Following on from the strength of last year, we continued to see a rise in both client numbers and financial gains. We extended the appointment slots, allowing us to see more clients in the period and are looking to further enlarge availability by exploring longer opening hours at the four offices within Monmouthshire County.

- **Total clients seen 2015/2016** **335 up 67%**
- **Total financial gains 2015/2016** **£419,929 up 105%**

The Future

Changes are already happening. Universal Credit is making its impact, immigration is on the rise and changes to the Welfare State continue to complicate people's lives.

With the ongoing support of the Welsh Government, following their findings on the necessity of projects such as this throughout Wales, as well as bureau support throughout the area, the project is thriving. This allows us to meet the current demands and continue with the project's existing mandate – to help the people of Monmouthshire maximise their income through benefit take-up.

Training is ongoing, additional outreaches will be established and the needs of the community will continue to be met to the best of our ability.

Darren Williams
BABL Project Worker



Better Advice Better Lives Health Project

Report 2015/2016

The project is now in its 15th year and continues to provide an invaluable service to our clients. In the 2015/2016 year all targets were exceeded and the service has continued to be provided across the county by four part time case workers. Against a target of 253 the actual number of clients seen was 307. The total amount of confirmed financial gain for our clients was £273,432 across the county.

Following the integration of the Monmouth office into the county Service Lou Allerhand was appointed to cover the project in the Abergavenny and Monmouth offices. We also have three project workers in the south of the county.

We have seen a huge increase in the extent and diversity that the role now demands, with many applications for Employment Support Allowance now being withdrawn or refused to applicants, to such an extent that it requires the Project Worker to pursue a mandatory reconsideration and subsequent appeal for their client. A client case can take up to nine months before conclusion which can cause considerable difficulties for the client. This also applies to the other benefits of Personal Independence Payment and Attendance Allowance. However, we are not daunted and continue to provide an invaluable service to disabled and vulnerable people throughout the county, mainly at our outreach venues or when a home visit is made to the very elderly or housebound clients. The table below will give some idea of how much in actual gains have been made for the clients that we see and in many cases has changed their lives for the better.

Gains	BABL Health Project
Attendance Allowance	£45,646.80
Disability Living Allowance	£7,813.00
Employment Support Allowance	£80,942.80
Personal Independence Payment	£138,780.00
Grants	£250
TOTAL	£273,342.60

The new rules for claiming a Blue Badge are also causing client problems and there is some concern that the decision makers are not appropriately trained. Several case studies of clients have been submitted to the National project team and it is hoped that a campaign will arise from this to challenge the process.

Current funding from Welsh Government is only guaranteed until 31 March 2017 and it is understood that there is consideration for continuance but at the time of writing this report the future of the project is uncertain.

**Yvonne Havard
Project Manager**



Lou Allerhand



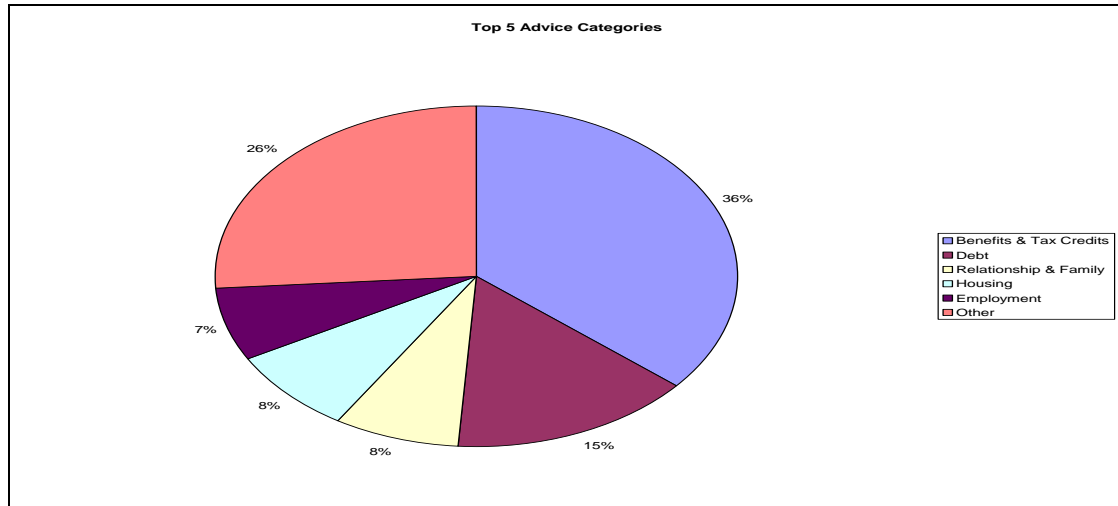
Jenny Hart



Alison May

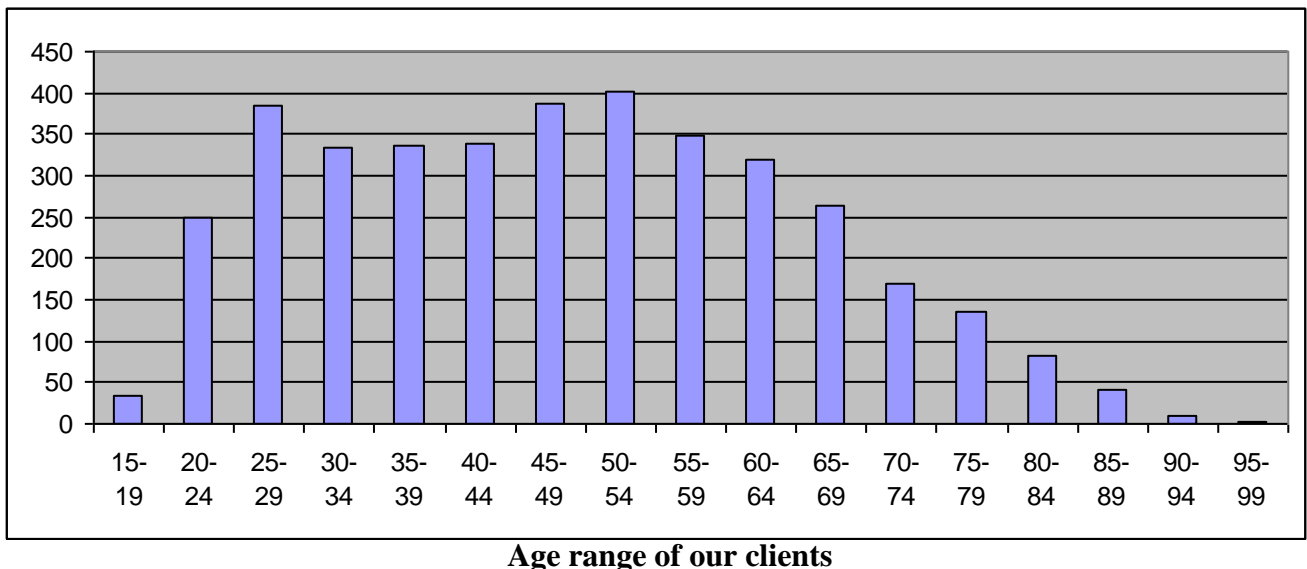
Our Statistics

During 2015/2016 we saw 4,209 clients throughout our service. The issues involved were varied. Following trends the key areas were Benefits and Tax Credits 36%, Debt 15%, Relationship and family 8%, Housing 8% and Employment 7%, other issues made up 26% of the total clients as you can see from the chart below.



Our work with clients with debt issues continues to be one of our main issues. During 2015/2016 we saw £133,854 worth of debt written off for our clients. We also managed to achieve an income gain of £286,015 for them.

The gender and age of our clients continues to stay at much the same levels as previously, as can be seen from the chart below. The top age ranges who attend for advice are those aged 25-29, 45-49 and 50-54. The majority of clients who come to see us are women with 56% of our clients for 2015/16 being female and 44% being male.



Advice Needs Analysis

During 2015/2016 we carried out an Advice Needs Analysis for Monmouthshire, comparing the service we offered against a Community Profile on the County which had been prepared for Monmouthshire County Council.

Our analysis showed where the needs of the residents of the County would be and what we are doing to meet those needs. The report covered four key areas:

Geography

We provide either a main office or an outreach in the areas where there is greatest population density. For more rural clients unable to reach our offices then we do provide telephone support through the Adviceline service. We continue to look for further outreach locations to provide access for all.

Community

The number of clients who visit us and their ages are in line with the population figures for the county from the 2011 census. The percentage of residents over 65 in Monmouthshire is 20.85% which is high by national standards but with 23.9% of our clients being over 65 our client numbers do reflect this.

Deprivation

The percentage of residents in Monmouthshire in long term unemployment is 26% which is below both the National and Eastern Wales average. As stated previously employment advice is one of our lower advice categories with only 7% of clients requesting advice on this topic and this is, therefore, in line with the statistics.

Gross earnings in Monmouthshire are low and the area has weak economic growth and this is reflected with our higher levels of advice being given on benefit and debt.

Our current statistics show a larger proportion of our clients with disabilities or long term health conditions than in the community profile.

There is a very low level of social housing in Monmouthshire and this does not therefore necessitate a great demand for services with regard to housing.

Skills

Statistically English is the main language in Monmouthshire with only 9% of the population saying that they can speak Welsh. We are able to offer interpreters for our clients who are unable to communicate fully in English or would prefer to speak in their own language.

Monmouthshire County Council is working towards ensuring full broadband coverage for Monmouthshire but we do offer support to our clients with making on line applications etc if they are unable to access the internet themselves.

Our Funders

We gratefully acknowledge the support of all of our funders



**Abergavenny
Town Council**



**Caldicot
Town Council**



monmouthshire
sir fynwy

**Monmouthshire
County Council**



**Chepstow
Town Council**



**Monmouth
Town Council**



**Llywodraeth Cymru
Welsh Government**



**Caerwent Community Council
Llantilio Pertholey Community Council
Mathern Community Council
Poors Allotment Trust**

**Rogiet Community Council
Tidenham Parish Council
Usk Town Council**

Donations were also received from the Monmouthshire Masonic Trust Fund and the Friends of Monmouthshire County Citizens Advice.

**Llanover Community Council
Magor with Undy Community Council
Mitchel Troy Community Council
Portskewett & Sudbrook Community Council
Shirenewton Community Council
Trellech United Community Council**

Our Opening Times

	Drop in sessions for gateway advice	Appointments	Extra sessions by appointment only
Abergavenny Office 19a & b Cross Street Abergavenny NP7 5EW	Monday, Tuesday, Wednesday & Friday 10am – 1pm Information also available from 10am to 3pm	Available Monday, Tuesday, Wednesday and Friday 10am to 3pm	Better Advice Better Lives (help with benefit issues) Wednesday 11am to 1pm Friday 10am to 3pm
Caldicot Office 5a Church Road Caldicot NP26 4BP	Monday & Thursday 10am to 12 noon Tuesday & Wednesday 10am to 1pm	Available Tuesday Wednesday & Thursday 10am to 1pm	Better Advice Better Lives (help with benefit issues) Wednesday 10am to 1pm
Chepstow Office The Gate House, High Street Chepstow NP16 5LH	Monday Tuesday Wednesday & Friday 10am to 3pm	Available Monday, Tuesday, Wednesday and Friday 10am to 3pm	Better Advice Better Lives (help with benefit issues) Thursday 10am to 12pm
Monmouth Office 23a Whitecross Street Monmouth NP25 3BY	Tuesday, Wednesday & Thursday 10am to 2pm	Available Tuesday, Wednesday & Thursday 10am to 2pm	Better Advice Better Lives (help with benefit issues) Tuesday 10am to 3pm
Abergavenny Tudor Gate Doctors Surgery	Better Advice Better Lives (help with benefit issues) Thursday 1pm to 3pm		
Abergavenny Abergavenny Community Enterprise, Hillcrest Road	Better Advice Better Lives (help with benefit issues) Tuesday 12.30pm to 3pm		
Chepstow Community Hospital	Better Advice Better Lives (help with benefit issues) Tuesdays 9.30am to 12pm and 1.30pm to 3.30pm Thursdays 1.30pm to 6.00pm		
Usk Usk Community Hub Maryport Street	Thursdays 10.30am to 12.30pm		
Wyesham Woodland View Community Shop	By appointment only		

For your information - These are our opening times as at 31 October 2016