

## CITIZENS ADVICE WOKING – APPLICATION FOR FINANCIAL ASSISTANCE

### Executive Summary

Citizens Advice Woking seeks to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. The Centre holds the Advice Quality Standard (AQS) quality mark at General Help with Casework in Welfare Benefits and Debt, and Specialist level in Housing. Core activities are 'individual' focused and aim to deliver advice and support to the community of Woking. The Centre also operates the successful Financial Capability Project, funded primarily by Woking Borough Council, a Court helpdesk and outreach services.

The Centre has approached Woking Borough Council with a request for continued financial support in the coming year. The request totals £246,500, broken down into the core service (£225,000), the financial capability project (£11,500) and the Guildford County Court Help Desk (£10,000). In addition it is proposed that the Council continues to cover the service charge of the offices in Provincial House (circa £53,000).

At the Executive meeting on 13 December 2018, it was agreed that the sum of £38,000 towards core costs be ringfenced pending the submission of an action plan, and a mid-year update on the plan, with the aim of improving the joint working between Citizens Advice Woking and the Council. The update was received by the Executive on 10 October 2019 with updates on Advice Services, Research & Campaigns, Promotion; Use of Resources; and Contingency Measures.

The Council's Director of Housing, Louise Strongitharm, stated in the report that over the last six months, working arrangements between the Council and Citizens Advice Woking had improved greatly. As well as regular meetings between its Chief Executive, the Council's Housing Director and Health and Wellbeing Manager, there have been topic-based meetings to improve processes and practices. The Council has also given a comprehensive presentation on the Sheerwater Regeneration Project to the organisation, which was extremely well-attended by its staff and volunteers.

Taking into account the work on the action plan undertaken during the year by Citizens Advice Woking along with consultee comments set out in this report, noting that user numbers have increased over the past year, it is recommended that the level of support towards core costs should be set at £218,000 for 2020/21, with the sum of £2,000 being allocated towards the Guildford County Court Helpdesk at the same level as for 2019/20. It is proposed that the sum of £11,500 continues to be awarded towards the Financial Capability Project and that the Council continues to cover the service charge element under the revised lease (circa £53,000).

Accordingly, the proposed level of support for the coming year is recommended as follows:

£218,000 for core services;

£2,000 towards the costs of the Guildford County Court Help Desk;

£11,500 towards the Financial Capability project; and

Circa £53,000 towards the service charge element for the offices in Provincial House (paid within the Council as an internal transfer).

Accordingly, the total level of support proposed for the 2020/21 equates to approximately £231,500, plus the service charge as set out above. In considering the financial support, it is worth noting additional support of circa £34,000 is also provided in the form of the offices in the Town Centre through the Council's Community Lettings Policy.

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<b>Recommendations</b>	
The Executive is requested to:	<p><b>RESOLVE That</b></p> <ul style="list-style-type: none"> <li>(i) core funding of £218,000 be awarded to continue to support the core service of Citizens' Advice Woking;</li> <li>(ii) funding of £2,000 be awarded towards the costs of the Guildford County Court Help Desk; and</li> <li>(iii) funding of £11,500 be awarded to ensure the continuation of the Financial Capability programme;</li> <li>(iv) the Council continues to cover the service charge for the accommodation at Provincial House, which for 2019/20 will be circa £53,000.</li> </ul>
Reason for Decision	To enable the organisation to provide its services to Woking residents.
Legal Authority	S142 Local Government Act 1972
Conditions	<p><b>Accounts.</b> The Organisation must submit audited accounts for the year in which the grant is awarded, including an income and expenditure account and balance sheet. Please note that accounts for other years may also be required.</p> <p><b>Monitoring Information.</b> The Organisation must submit quarterly monitoring information as a measure of its achievements. Failure to provide details will jeopardise the award. E-mail requests will be sent to the applicant on a quarterly basis.</p> <p><b>Publicity.</b> Where possible, the Organisation is required to publicise the support received from Woking Borough Council, including on all literature and leaflets produced.</p> <p><b>Payments.</b> Unless exceptional circumstances exist all invoices must be received quarterly with details of the costs incurred and monitoring information for the previous quarter.</p> <p><b>Payment Period.</b> Final quarter claims must be made by the second week in March. Unclaimed awards will not be available at a later date unless exceptional circumstances can be demonstrated to the Council before the end of the award year.</p> <p><b>Joint Working.</b> WBC expects the Organisation to engage positively on health and wellbeing multi-agency joint work affecting Woking. Groups which refuse may place their Council support at risk, e.g. grant, concessionary rent and other assistance.</p> <p><b>Homelessness Reduction Act 2017.</b> Following the introduction of new legislation from April 2018, the council will expect the support of partner agencies in identifying people at risk of homelessness as early as possible to maximise the opportunities to prevent such. Partner agencies / organisations will be expected to be engaged in joint working arrangements to assist in finding suitable housing and support solutions, and where appropriate to undertake and respond to the new 'duty to refer'. Groups which do not support this new legislation and way of working positively, may put their Council support at risk.</p>

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	<p><b>Venue Hire.</b> Woking Borough Council has a duty to ensure that publicly-owned venues and resources do not provide a platform for extremists and are not used to disseminate extremist views. This duty extends to organisations that work with the local authority so this includes recipients of any grants from Woking Borough Council. If you hire out your venue/s you should ensure you have good processes in place for record keeping and checking if they are an appropriate group to be making the hire arrangements. The following are some of what should be considered:</p> <ul style="list-style-type: none"> <li>• Basic details should be recorded to include speakers address, mobile phone number &amp; organisation details.</li> <li>• Has the identity of the speaker been confirmed &amp; is their organisation bona fide? Are they known to you?</li> <li>• Is the speaker from the area? Are they UK citizens or from overseas &amp; will they travel specifically for this event?</li> <li>• Consider checks on the internet to confirm the status of speaker to include website, YouTube or social media sites.</li> <li>• How many people are likely to attend (check previous or similar events either locally or online).</li> </ul>
Performance Indicators	<p><b>Users.</b> The Organisation to provide a breakdown of the users in the past quarter.</p> <p><b>Activities.</b> The Organisation to provide details of activities and events held during the last quarter.</p> <p><b>Enquiries.</b> The Organisation to provide a breakdown of the enquiries received during the last quarter.</p> <p><b>Publicity.</b> The Organisation to advise how the Council's support has been publicised over the last quarter.</p> <p><b>Statement of Use.</b> The Organisation to provide a statement stating the use to which the grant money has been put.</p>
Future Support	<p>The financial pressure on the Council's budgets is expected to continue in the coming years and accordingly the overall level of support available in future years may be reduced. The applicant is therefore to be advised that the award of funding for 2020/21 does not imply that a similar application in 2021/22 would be supported. In particular, it is emphasised that the Council is unlikely to be in a position to award any sums above the 2020/21 levels.</p> <p>In view of this, the applicant is to be advised to ensure that contingency plans for the Group's operations for 2021/22 have been drawn up in the event that the Council is unable to continue its support beyond April 2021. All applicants are strongly recommended to pursue alternative sources of funding and are encouraged to approach Woking Borough Council's Community Support Team for advice and support.</p>

**The Executive has authority to determine the above recommendations.**

## **Citizens Advice Woking – Application For Financial Assistance**

### **Background Papers:**

2020/21 Application Form.

### **Reporting Person:**

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### **Portfolio Holder:**

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### **Date Published:**

18 February 2020

## Citizens Advice Woking – Application For Financial Assistance

<b>1.0 Summary of Application</b>	
1.1 Status and Aims	<p>Citizens Advice Woking (CAW) was established in 1939. It is a registered charity and a company limited by guarantee. CAW is a member of Citizens Advice (Cit A) and is audited every three years to ensure it continues to meet the membership standards as determined by Cit A. The Advice Quality Standard (AQS) quality mark for General Help with Casework in the areas of welfare benefits, debt and housing is also held.</p> <p>The aims and principles of CAW are to provide independent, impartial, confidential and free advice to all of the residents of Woking and anyone who works in the Borough. CAW values diversity, promotes equality and challenges discrimination.</p> <p>There are two main objectives:</p> <ul style="list-style-type: none"> <li>• to provide the advice people need for the problems they face and to support them to decide what options to take to improve or resolve their situation</li> <li>• to raise local and national issues to help improve policies and practices that affect peoples' lives.</li> </ul> <p>CAW's main activities are the advice sessions offered at its main town centre offices and outreach sessions as well as its telephone and email advice service. It also operates the Guildford County Court Help Desk which supports clients who have been served with Possession Proceedings with the aim of keeping them in their homes.</p>
1.2 Employees	<p>15, including the Chief Executive (37.5 hours per week), the Operations Manager (37.5 hours per week), 2 x Administration Officer (30 and 7.5 hours per week), two Training Supervisors (21 hours each per week), a Money Caseworker and Financial Capability Coordinator (21 hours per week), 2 x Welfare Benefit Caseworkers (26.5 and 15 hours per week), 2 x Advice Session Supervisors (18 hours each per week), Home Visiting Caseworker (20 hours per week), Housing and Court Desk Advisor (26 hours per week), Court Desk Advisor (25 hours per week) and Universal Credit Help to Claim Advisor (21 hours).</p>
1.3 Volunteers	<p>86.</p> <p>The different types of work carried out by volunteers are:</p> <ul style="list-style-type: none"> <li>- advisers who give information and advice to members of the public either face to face, on the telephone or via email and webchat</li> <li>- receptionists who meet members of the public when they first arrive at the town centre office or at one of its outreach sessions</li> <li>- Trustees who are responsible for ensuring the governance of CAW and that it complies with Company and Charity Law</li> <li>- Specialist caseworkers who take on additional responsibilities in certain advice areas</li> <li>- Experienced generalist advisers who check the quality of the casework</li> <li>- Being part of the Research and Campaign work being carried out to change policies and practices</li> </ul>

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- Working on particular Projects and Contracts
- General administrative tasks which need doing on a regular basis
- Attending community events and helping to raise awareness of CAW
- Helping to fundraise and taking part in fundraising events

The team of volunteers are dedicated to providing the best possible service to the clients who contact the Group, either by training to become fully trained advisers or supporting those advisers to deliver the advice. They provide over 34,000 hours of volunteering each year.

When committing to the training to become an adviser, volunteers undertake a rigorous training programme which lasts 6-8 months and results in being awarded a Certificate in Generalist Advice.

Volunteers will carry out an initial interview to establish the help required by the client. If the client needs actual advice about their issue they are offered a further appointment when they would be seen by a fully qualified adviser.

All volunteers have to train in the following topic areas: welfare benefits, family and relationships, money advice and financial capability, housing and employment. Volunteers also have knowledge about immigration, consumer, health and education queries. They must be aware of how clients may be discriminated against in all areas.

All volunteers have to be IT literate and become fully conversant with the case recording system. Twelve volunteers have trained to become Healthwatch Surrey advisers on a telephone advice line. Others assist clients who live in fuel poverty to switch energy supplier and make sure their energy is being used efficiently.

Trustees who volunteer for the Board attend four Board meetings a year. In addition they support the Chief Executive Officer to ensure the correct governance of the Service.

### 1.4 Clients/Users

#### 2018-19

Clients – 6,565, comprising:

2,757 male  
3,808 female  
2,730 disabled  
1,510 ethnic minority  
6,500 resident in Woking  
656 – aged 11-18  
5,055 aged 19-65  
1,444 aged 65+

The largest number of clients are based in Canalside, followed by Hoe Valley and Goldsworth Park.

Issues – 20,278

Activities – 17,927

#### 2017-18

Clients – 6,500

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	<p>Issues – 16,912</p> <p>Activities – 15,642</p> <p>In addition to individual clients set out above, users include community groups, housing associations, faith groups, statutory organisations, local authorities, health organisations and voluntary organisations.</p>
1.5 Members	N/A
1.6 Sum Requested	£246,500 plus service charge, circa £53,000 (Revenue)
1.7 Project	<p>Citizens Advice Woking is applying for a grant to enable it to continue providing its core service (£225,000) to the residents of the Borough as well as maintaining support for the financial capability project (£11,500) and the Guildford County Court Help Desk project (£10,000).</p> <p>CAW can be contacted in a number of ways, the main route being attending an advice session held for 5 days a week between 10am and 4pm, with late night opening on Tuesdays in the Town Centre. Outreach sessions are available at the Vyne, MASCOT in Sheerwater and Trinity Methodist Church. Telephone, email and webchat facilities are also available, with the Adviceline run jointly with Citizens Advice Surrey Heath. Home visits are also available for people who are either physically unable or too vulnerable to travel. Each user will have an initial assessment with referrals where appropriate to caseworkers for specialist support.</p> <p>There is a team of around 14 volunteers supported by specialist caseworkers under the supervision of the Operations Manager. There is also a home visiting service. The main areas requested for advice are Welfare, Benefits and Tax Credits; Debt; Housing; Relationships and Family; and Employment.</p> <p>Operated since 2008, the Financial Capability Project increases knowledge of finance and empowers people to make the right choices when managing their money. It is aimed at clients experiencing debt issues, young people and community groups.</p> <p>The Guildford County Court Help Desk provides support to the most vulnerable in the community who are at risk of homelessness due to Possession Proceedings in the County Court being started by a landlord or mortgage advisor.</p> <p>The aims of the Help Desk are to prevent homelessness and stabilise a client's housing situation, as well as improving access to legal assistance and maximising clients' household income. The number of clients assisted in 2018/19 increased by 18% in comparison with the previous year, with homelessness prevented in 94% of cases. 244 of the 331 clients reside in Woking. The Group notes that there is an increasing demand for the service year on year and that the Homelessness Reduction Act provides the Council with a duty to help anyone at risk of homelessness within 56 days.</p> <p>The total cost of operating the Helpdesk is stated to be £30,000, with the funding gap stated to be £8,500 for the financial year ahead. Funding has been awarded from the Office of the Police and Crime Commissioner and Guildford Borough Council.</p>

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1.8 Cost breakdown:	<p>The funding request for 2020/21 is £246,500, comprising:</p> <p>A request for £225,000 to continue the core service (to include a 2% cost of living increase);</p> <p>A request for £11,500 to continue the financial capability project; and</p> <p>A request for £10,000 to support the Guildford Court Help Desk Project.</p>
1.9 Community Benefit	<p>Examples of the community benefit are set out below.</p> <p><u>Financial gain</u></p> <p>The Centre aims to record as many outcomes as possible against a client's enquiry and one of these would be whether the advice resulted in them making a financial gain. This could be due to being awarded a benefit they did not know they were entitled to, a compensation following an employment dispute, or successfully suing a third party for a debt owed. The Group's data for 2018/19 shows an income gain of £1,541,733 for all the clients helped during the year.</p> <p><u>Debt</u></p> <p>Clients struggle to cope with debt, which can cause stress, anxiety and relationship breakdown. Helping people to manage their debts and finances has a benefit. In 2018/19 £295,316 of debt was written off.</p> <p><u>Preventing Homelessness</u></p> <p>The aim of the County Court Help Desk is helping clients avoid becoming homeless, stated to be achieved in 94% of cases. Clients are then helped to ensure they continue to live in their homes and not have to return to Court again. The 6% who do leave their homes are helped by the adviser who asks the Court to allow as long as possible for finding alternative accommodation. Clients also liaise with Housing Options.</p> <p><u>Sharing of Knowledge within the Community</u></p> <p>CAW works with other agencies to share resources so that people in need can be helped. This can be particularly helpful when a client is unable to visit the CAW officers due to a disability or mental health condition.</p> <p><u>Raising Awareness of Policies and Practices which need changing</u></p> <p>Local and national issues are identified and raised with Citizens Advice nationally, with the aim of trying to achieve change. Social media is used to raise awareness of the issues or campaigns taking place.</p>

<b>2.0 Financial Background</b>	
2.1 Budget	<p>At the time of the application, the Group held £208,924 in the bank. CAW administers the Wenceslas Fund on behalf of Woking Lions to assist those who are facing fuel poverty and meeting the criteria of the scheme.</p> <p>The Group has submitted a budget for 2020/21 which shows an</p>

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	<p>anticipated income of £315,563 against an anticipated expenditure of £343,945, resulting in an anticipated deficit of £28,381.</p> <p>Anticipated income includes WBC Grant (£225,000), Universal Support (£32,913), Court Help Desk (£30,000), Projects - Energy Best Deal / Healthwatch (£19,600), Financial Capability (£11,500), and Donations (£9,000). Items of expenditure include Payroll (£241,253), Computer Expenses (£8,000) and Printing, Postage and Stationery (£7,500).</p>
2.2 Accounts	<p>The Group has submitted accounts for 2018/19 which show an income of £326,851 (£475,958 in 2017/18) against expenditure of £307,055 (£416,089 in 2017/18), resulting in a surplus of £19,797 (a surplus of £59,869 in 2017/18). The sum of £179,277 was carried forward at the end of the 2018/19 year.</p>
2.3 Support over the past five years	<p>2019/20 – £231,500 plus service charge                  2018/19 – £231,500 plus service charge                  2017/18 – £231,500 plus service charge                  2016/17 – £231,500 plus service charge                  2015/16 – £231,500 plus service charge</p>

<b>3.0 Assessment of Application</b>		
3.1 Key Information	<ul style="list-style-type: none"> <li>○ Constitution</li> <li>○ Registered Charity</li> <li>○ VAT Registered</li> <li>○ Equal Opportunities Policy</li> <li>○ Safeguarding Policy</li> <li>○ Reserves Policy</li> <li>○ Quality Mark</li> <li>○ Other funding sources pursued</li> <li>○ Other support by the Council</li> <li>○ Fundraising</li> <li>○ Two quotes</li> <li>○ Regular monitoring provided previously</li> </ul> <p>* Mandatory rate relief, discretionary rate relief, concessionary rent, five year fixed term lease with a 12 month break clause for a peppercorn rent of £1 a year, ten voluntary sector car parking spaces. In addition, the Council pays the service charge and the buildings insurance premium under the terms of the lease.</p>	<p>Yes                  Yes                  No                  Yes                  Yes                  Yes                  Yes                  Yes                  Yes*                  Yes                  N/A                  Yes</p>
3.2 Consultee Comments	<p><u>Elsbeth Andrews, Development Officer for Volunteer Woking</u></p> <p>In December 2018 the Executive approved a reduced grant for Citizens Advice Woking with a request for an action plan to be produced on joint working with the Borough Council, and accordingly</p>	

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	<p>set aside the sum of £38,000 for the 2018/29 financial year pending the request. The action plan was received by the Executive on 7 February 2019, and an update on its progress was considered at the meeting on 10 October 2019.</p> <p>At the meeting it was noted that, over the past 6 months, working arrangements between the Council and Citizens Advice Woking had improved greatly. As well as regular meetings being held between its Chief Executive, the Council's Housing Director and the Health and Wellbeing Manager, there had also been topic-based meetings to improve processes and practices. In addition, the Council had given a comprehensive presentation on the Sheerwater Regeneration Project to Citizens Advice Woking, which was extremely well-attended by its paid-staff and volunteers. The Executive therefore agreed to release the ringfenced sum of £38,000 to the Group.</p> <p>The main objectives for the organisation are to provide free independent, impartial, confidential advice and support to the community. The work undertaken by CAW reflects the borough's priorities and the far reaching benefit to the local community. I would be happy to recommend that we support this application.</p>
3.3 Assessment	<p>Citizens Advice Woking seeks to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. The Centre holds the Advice Quality Standard (AQS) quality mark at General Help with Casework in Welfare Benefits and Debt, and Specialist level in Housing. Core activities are 'individual' focused and aim to deliver advice and support to the community of Woking. The Centre also operates the successful Financial Capability Project, funded primarily by Woking Borough Council, a Court helpdesk and several other new outreach services. A Healthwatch project is also being undertaken.</p> <p>CAW provides a nationally recognised service which delivers advice on whatever subject the client asks about, along with ongoing assistance to those who have nowhere else to turn to. The majority of clients require ongoing support and for complicated issues this can be for several months. Examples include:</p> <ul style="list-style-type: none"><li>• A client may have a vulnerability due to their physical or mental health which makes it more difficult for them to manage their affairs;</li><li>• A client may have an addiction which prevents them from coping with everyday tasks;</li><li>• English may not be the client's first language so understanding systems and procedures, whether spoken or written is very difficult;</li><li>• Relationships end which could be because a partner leaves or dies. Or there could be domestic violence or illness which changes the basis of a relationship;</li><li>• Care packages can be reduced or removed entirely so support previously relied upon disappears but it does not mean a client suddenly knows how to cope on a daily basis.</li></ul> <p>Clients in the above scenarios are more at risk of losing their homes, jobs and incurring debt which can affect their health and relationships. The Group's aim is to ensure these problems do not get out of control</p>

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and the client is supported to stabilise their situation, aiming to reduce their reliance on statutory agencies. Referrals are received from agencies such as Social Care, Bridgewell House, Bedser Hub, Your Sanctuary and Housing Associations.

Fundraising remains a challenge and donations are encouraged. Three major fundraising events were held during the past year, the London Legal Walk (£5,500 raised), the 4 x 5k Relay Race at the London Stadium (£2,500), and a Quiz Night (£2,500).

CAW reports that it is forecasting a loss of circa £31,000 in the 2019/20 financial year. During 2018/19, a total of £95,532 had been raised from external sources; entered into two Service Level Agreements with Healthwatch Surrey; and will continue to be awarded a contract for its work with Energy Best Deal. Surrey Citizens Advice are also working on a joint project to deal with Hate Crime for which funding is being applied for from the Office of the Police and Crime Commissioner.

Taking into account the work on the action plan undertaken during the year by CAW along with consultee comments set out in this report, noting that user numbers have increased over the past year, it is recommended that the level of support towards core costs be continued at £218,000 for 2020/21, with the sum of £2,000 being allocated towards the Guildford County Court Helpdesk at the same level as for 2019/20. It is proposed that the sum of £11,500 continues to be awarded towards the Financial Capability Project and that the Council continues to cover the service charge element under the revised lease (circa £53,000).

Accordingly, the proposed level of support for the coming year is recommended as follows:

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Accordingly, the total level of support proposed for the 2020/21 equates to approximately £231,500, plus the service charge as set out above. In considering the financial support, it is worth noting additional support of circa £34,000 is also provided in the form of the offices in the Town Centre through the Council's Community Lettings Policy.

REPORT ENDS