

**CITIZENS ADVICE WOKING – APPLICATION FOR FINANCIAL ASSISTANCE**

<b>Executive Summary</b>	
<p>Woking Citizens Advice continues to provide an outstanding service for the residents of Woking. The wide range of support and advice, available from both the Offices in the Town Centre and at various outreach centres across the Borough, has supported over 7,500 new clients over the past year and dealt with over 14,000 issues. The Centre has submitted a detailed report on its activities across the different components of its core services work such as outreach, court helpdesk, Healthwatch and social policy, which is attached as Appendix 1.</p> <p>The Centre has approached Woking Borough Council with a request for continued financial support in the coming year. The request totals £275,000, broken down into the core service (£231,000), the financial capability project (£11,500) and the service charge of the offices in Provincial House (£32,000). The Centre has requested an additional £11,000 due to increasing demand for its core services. The funding requested for the financial capability project remains the same and the service charge element is reviewed annually by the Council.</p> <p>It is recommended that the Council continues to support the Bureau at the same level as awarded in 2017/18 in light of the financial pressures on the Authority's budgets. Accordingly, the proposed level of support for the coming year is recommended as follows:</p> <p>£220,000 for core services (matching the level in 2017/18); and</p> <p>£11,500 towards the Financial Capability project.</p> <p>In addition, the Council will continue to cover the service charge which equates to circa £32,000. The total level of support proposed for the 2018/19 equates to approximately £263,500. In considering the financial support, it is worth noting additional support is provided in the form of the offices in the Town Centre through the Council's Community Lettings Policy.</p>	

<b>Recommendations</b>	
Reasons for Decision	To enable the Bureau to continue to provide its services to the residents of Woking.
Legal Authority	S142 Local Government Act 1972
The Executive is requested to:	<p><b>RESOLVE That</b></p> <ul style="list-style-type: none"> <li>(i) core funding of £220,000 be awarded to continue to support the core service of Citizens' Advice Woking in 2018/19;</li> <li>(ii) funding of £11,500 be awarded to ensure the continuation of the Financial Capability programme in 2018/19; and</li> <li>(iii) the Council continues to cover the service charge for the accommodation at Provincial House, which for 2018/19 will be circa £32,000.</li> </ul>
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>

## Citizens Advice Woking – Application For Financial Assistance

	<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> – with 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> <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>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>

## Citizens Advice Woking – Application For Financial Assistance

	<b>Statement of Use.</b> The Organisation to provide a statement stating the use to which the grant money has been put.
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 2018/19 does not imply that a similar application in 2019/20 would be supported. In particular, it is emphasised that the Council is unlikely to be in a position to award any sums above the 2018/19 levels.</p> <p>In view of this, the applicant is to be advised to ensure that contingency plans for the Group's operations for 2019/20 have been drawn up in the event that the Council is unable to continue its support beyond April 2019. 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.**

### Background Papers:

2018/19 Application Form.

### Reporting Person:

Sue Barham, Strategic Director  
Extn: 3810, Email: sue.barham@woking.gov.uk

Ray Morgan, Chief Executive  
Extn: 3333, Email: ray.morgan@woking.gov.uk

### Contact Person:

Frank Jeffrey, Democratic Services Manager  
Extn: 3012, Email: frank.jeffrey@woking.gov.uk

Doug Davern, Democratic Services Officer  
Extn: 3018, Email: doug.davern@woking.gov.uk

### Portfolio Holder:

Cllr Ayesha Azad  
Email: Cllrayesha.azad@woking.gov.uk

### Shadow Portfolio Holder:

Cllr Ian Eastwood  
Email: cllrian.eastwood@woking.gov.uk

### Date Published:

6 December 2017

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

## Citizens Advice Woking – Application For Financial Assistance

<b>1.0 Summary of Application</b>	
1.1 Status and Aims	<p>Citizens Advice Woking was established in 1939. It is a registered charity and a company limited by guarantee. The Bureau is a member of Citizens Advice (CitA) and is audited every three years to ensure it meets the membership standards as determined by the affiliating body. It holds the Advice Quality Standard (AQS) quality mark for General Help with Casework in the areas of welfare benefits, debt and housing.</p> <p>The aims and principles of the Group are to provide independent, impartial, confidential and free advice to all of the residents of Woking. Citizens Advice Woking values diversity, promotes equality and challenges discrimination. Its main activities are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.</p>
1.2 Employees	<p>13, including the Chief Executive (37.5 hours per week), the Operations Manager (37 hours per week), an Administration Officer (37.5 hours per week), a Training Supervisor (21 hours per week), a Housing Caseworker (20 hours per week), a Money Advice and Financial Capability Caseworker (21 hours per week), three Welfare Benefit Caseworkers (22.5, 20 and 15 hours per week), two Advice Session Supervisor (19 hours each per week) and two Guildford County Court Desk Project (25 and 11 hours per week)</p>
1.3 Volunteers	<p>73.</p> <p>The different types of work carried out by volunteers are:</p> <ul style="list-style-type: none"> <li>- working as advisers to give advice to members of the public either face to face, on the telephone or via email and web chat</li> <li>- specialist advisers advising members of the public who need more in depth advice</li> <li>- volunteering to carry out administrative tasks and running reception</li> <li>- becoming a Trustee.</li> </ul> <p>The team of volunteers are dedicated to providing the best possible service to the clients who contact the Bureau, either by training to become fully trained advisers or supporting those advisers to deliver the advice. They commit to working at Citizens Advice Woking for one seven hour day a week, although many work more hours, and in total provide over 25,000 hours of volunteering each year.</p> <p>When committing to the training to become an adviser volunteers undertake a rigorous training programme which results in being awarded a Certificate in Generalist Advice.</p> <p>Initially 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.</p> <p>All volunteers have to train in the following topic areas: welfare benefits, family and relationships, money advice and financial</p>

## Citizens Advice Woking – Application For Financial Assistance

	<p>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.</p> <p>Volunteers who have a special interest in a particular area voluntarily go on to build up their knowledge to a higher level and there are specialist volunteers advising on immigration, welfare benefits and employment matters.</p> <p>All volunteers have to be IT literate and become fully conversant with the case recording system. With the advancements in technology volunteers also provide advice via email and web chat channels. Volunteers also had give telephone advice as part of a new telephone service with Citizens Advice Surrey Heath. Experienced volunteers are part of a team which reviews client files to ensure the quality of advice is correct.</p> <p>Volunteers are also part of a team involved with particular projects. One volunteer works almost full time on the Wenceslas Fund and works closely with the Lions of Woking, also assisting clients to make claims to the Local Assistance Scheme administered by Surrey County Council. Twelve other volunteers have trained to become Healthwatch Surrey advisers on a telephone information and advice line. Volunteers also support the Group through fundraising initiatives.</p> <p>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.</p>
1.4 Clients/Users	<p>7,577, comprising:</p> <ul style="list-style-type: none"> <li>3,258 male</li> <li>4,319 female</li> <li>3,182 disabled</li> <li>1,742 ethnic minority</li> <li>7,200 resident in Woking</li> <li>54 aged 11-18</li> <li>6,258 aged 19-65</li> <li>1,258 aged 65+</li> </ul> <p>The above figures relate to new clients and do not take into account those clients already on the case management system as clients who continue to receive regular support from either volunteer advisers or specialist caseworkers. The figures do not include people who have attended a financial capability advice session which includes advice supplied on energy deals.</p>
1.5 Members	None.
1.6 Sum Requested	£243,000 plus service charge, circa £32,000 for 2018/19 (Revenue)
1.7 Project	Citizens Advice Woking is applying for a grant to enable it to continue providing its core service to the residents of the Borough as well as

## Citizens Advice Woking – Application For Financial Assistance

	maintaining support for the financial capability project.
1.8 Cost breakdown:	<p>The total funding request for 2018 – 19 is £242,500, comprising:</p> <p>A request for £231,000 to continue the core service for which there is an increasing demand; and</p> <p>A request for £11,500 to continue the financial capability project which maintains the same level of support as 2016 – 17.</p>
1.9 Community Benefit	A total of 7,577 new clients accessed and benefitted from the service provided by Citizens Advice Woking during the past financial year. During the first quarter of 2017-18 a further 1,734 new clients accessed the service.

### 2.0 Financial Background

2.1 Budget	<p>At the time of the application, the Group held £170,000 in the bank.</p> <p>Citizens Advice Woking administers the Wenceslas Fund on behalf of the Woking Lions. Residents of the Borough donate their annual Winter Heating Allowance to be used to make grants to those who are in hardship and who need assistance with their heating bills. As at 31 July 2017 the sum of £4,496 was held.</p> <p>The Group has submitted a budget for 2018/19 which shows an anticipated income of £287,590 against an anticipated expenditure of £284,250, resulting in an anticipated surplus of £3,340.</p> <p>Anticipated income includes WBC grant (£242,500), County Court help desk (£32,500), Healthwatch (£23,960), Energy Best Deal (£10,000), and donations (£10,000). Items of expenditure include salaries (£219,000), computer expenses and equipment (£17,000), CitA annual fee (£7,000), printing/postage/stationery (£7,000), travelling expenses (£6,500) and sundry expenses (£6,000).</p>
2.2 Accounts	The Group has submitted accounts for 2016/17 which show an income of £490,457 (£460,075 in 2015/16) against expenditure of £449,085 (£523,077 in 2015/16), resulting in a surplus of £41,372 (a deficit of £63,202 in 2015/16). The sum of £99,612 was carried forward at the end of the 2016/17 year.
2.3 Support over the past five years	<p>2017/18 – £262,500</p> <p>2016/17 – £262,500</p> <p>2015/16 – £257,986</p> <p>2014/15 – £257,986</p> <p>2013/14 – £257,986</p>

### 3.0 Assessment of Application

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> </ul>	<p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p>
---------------------	--	--

## Citizens Advice Woking – Application For Financial Assistance

	<ul style="list-style-type: none"> <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, ten car parking spaces.</p>	<ul style="list-style-type: none"> <li>Yes</li> <li>Yes</li> <li>Yes</li> <li>Yes</li> <li>Yes *</li> <li>Yes</li> <li>N/A</li> <li>Yes</li> </ul>
<p>3.2 Consultee Comments</p>	<p><u>Councillor M Whitehand and Councillor M Raja</u> (Council Nominees)</p> <p>Both Councillor Raja and Cllr Whitehand are appointed to represent the Council on the Board of Citizens Advice Woking and fully support the application. Citizens Advice Woking do an amazing job in assisting residents with a whole range of issues and problems.</p> <p>The paid advisors and volunteer staff work tirelessly to settle the concerns and worries of the many Woking residents that visit the offices in Commercial Way.</p> <p>Woking Borough Council in giving financial support to Citizens Advice Woking allows good works to be delivered and without this vital grant such assistance would not be possible.</p> <p><u>Officer Comment</u></p> <p>From the detailed monitoring information supplied by the Applicant, it is clear that the cases that they are working with are becoming increasingly more complicated as the number of issues being dealt with per client increases. This also reflects the Council's experience of working with residents across a number of services including Housing and Family Support where cases are getting increasingly more complex. Without doubt there is a clear evidential need for the service, especially as there are increasing pressures being experienced by the CAW as a result of the knock-on effect from other service providers parring back on their own services (due primarily to funding cuts / reductions) which has resulted in an increasing number of clients being signposted and directly referred.</p> <p>Whilst it is good to see the continued development of CAW's involvement in the overall health and social care environment within Woking (as they pro-actively engage and support activities such as Healthwatch, Woking Wellbeing Network, The Bedser Hub and the Family Support Programme), it will be ever more important that with the introduction of the new Homeless Reduction Act from next April, that the CAW work more proactively and positively with the Council to identify individuals / households you may be at risk of becoming homeless at an earlier stage, and be a key player in seeking appropriate support and housing to prevent such homelessness situations arising.</p> <p>In view of such I would be supportive of their request for core costs together with funding for continuing the Financial Capability Project as</p>	



## Citizens Advice Woking – Application For Financial Assistance

	<p>many of the individuals assisted are often the most vulnerable in our community and suffer with mental health issues, physical difficulties or are victims of domestic abuse.</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>As part of its application, the Group has submitted a detailed supplementary paper setting out the purpose for the grant funds requested, the demonstration of need, the reasons for the Borough Council supporting the service, and the benefit to the community. The paper is attached to the report as Appendix 1.</p> <p>Citizens Advice Woking is aware of all the local groups and bodies operating in the area, which benefits its clients and the local community. For example, it is one of the referring agencies for the food bank at the Lighthouse and can issue vouchers if a client is in need. Staff at the Lighthouse will also refer clients to the Bureau to access its services as required. The Bedser Hub receives referrals from local GPs of vulnerable patients over the age of 75. When they have been assessed by the Group's Wellbeing Coordinator as requiring advice about their benefits and/or applying for a Blue Badge, the Group's Home Visiting Worker receives a referral asking for a visit to be arranged. The Group also refers to local charities such as the Besom Project, Byfleet United Charity and The Furniture Project.</p> <p>The Bureau states that it would not be able to continue to provide the service in its current form to residents of the Borough if funding was reduced, adding that as the amount of the grant has remained the same for the last four years there has been a reduction in real terms requiring the Group to seek alternative funding opportunities. These sources have included its affiliating body CitA, for example funding for the Energy Best Deal Project which raised £185,000 in 2016/17. In addition, funding is received for two Healthwatch Surrey projects in 2017/18: the capture and collection of Healthwatch stories by clients (£9,000) and a new Telephone Information Line (£14,600).</p> <p>Applications for funding towards its Court Help Desk Project during 2018/19 are intended to be made to Guildford Borough Council, Office of the Surrey Police and Crime Commissioner, and the Access to Justice Fund. During 2017/18 funding of £2,000 was received from Guildford Borough Council, £8,500 from the Police and Crime Commissioner, and £10,000 from the Access to Justice Fund.</p> <p>The Group notes that fundraising is a constant challenge and that it aims to raise the public's awareness about its charitable status and encourage them to make a donation. In 2016/17 volunteers and clients made donations of £10,000. A Quiz Night was held in October 2016 which raised £2,400. A volunteer and her husband ran the 10k BUPA run and raised £1,800. In the past year donations have been received from the Rotary Club, West Byfleet Golf Club and three local</p>

## Citizens Advice Woking – Application For Financial Assistance

churches of £3,000. A donation page on the Group's website raised £2,000.

Citizens Advice Woking has applied to increase the Council's support in the coming year to cover the costs of the core service, the financial capability project and the service charge of the offices in Provincial House. The amount requested for the core service totals £231,000 (£220,000 awarded in 2017/18) and the request for the Financial Capability service remains at the same level (£11,500 awarded in 2017/18). In addition, the Council covers the Service Charge for the Group's accommodation at Provincial House (circa £32,000).

The amount requested represents an increase in the funding for the core service of £11,000 to respond to the growing demand for case support. The funding for the financial capability project remains unchanged and the service charge element is reviewed annually by the Council. The Centre has submitted a detailed report on its activities across the different components of its core services work such as outreach, court helpdesk, Healthwatch and social policy. A copy of the report is attached.

It is recommended that the Council continues to support the Bureau at the same level of £220,000 for its core services as in the 2017/18 financial year. Pressure on the budget is as great as ever and it is therefore recommended that the additional sum of £11,000 towards core services is not awarded.

The Financial Capability project is an invaluable service of the Centre and it is recommended that the Council's support continues at the level of £11,500 in the coming year.

The service charge for the year is estimated to be £32,000 and the total funding proposed for the coming year is therefore £263,500. The rent value of the accommodation occupied by Woking Citizens Advice Bureau is circa £34,000 plus VAT and is met through the Council's Community Lettings Policy.

REPORT ENDS

## **Proposal**

Citizens Advice Woking (CAW) is applying for a grant from Woking B.C to enable us to continue providing our **core service** to the residents of the Borough as well as to continue support for the **financial capability project**.

Our total funding request for 2018 – 19 is **£242,500**. This figure is broken down as follows -

- A request for £231,000 to continue our core service for which there is an increasing demand; and
- A request for £11,500 to continue our financial capability project which maintains the same level of support as 2016 – 17.

In addition the Council provide our facilitated premises and this is represented by a service charge element with the anticipated amount set at the Grants Meeting in December. In 2017 - 18 this amounted to £31,000 inclusive of VAT.

## **Core Service Request for £231,000**

Our core service request is to enable CAW to continue to provide an advice service to the residents of Woking.

### Who are our clients?

- In 2016 – 17 we saw 7,577 new clients who came to us about 8,524 different enquiries.
- In addition to the new clients we continued to help existing clients who need long term help either from our volunteer advisers or our specialist caseworkers
- There were 14,791 contacts with clients which includes those who are new this year and those existing clients who continue to require advice
- 42% of new clients who contacted us in 2016 – 17 recorded they had a long term health condition or disability
- 77% of clients were White, 14% Asian or Asian British and 3% Black or Black British

### What did our clients contact us about?

The main areas our clients contacted us about were –

- Welfare benefits and tax credits – 29%
- Housing queries – 12%
- Debt issues – 11%
- Relationships and families problems – 11%
- Employment – 10%

### Where do we help our clients?

- 45% of our clients received face to face advice in 2016 – 17. This will have been at our main office in the centre of town or at an outreach appointment either at Guildford County Court, The Vyne in Knaphill or at the Trinity Methodist Church in Horsell
- 35% of clients received advice by telephone
- 15% of clients received advice by email; and
- 10% of clients received advice by webchat.

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

### What is our core service?

When clients first contact us, by whichever method, an initial assessment is made of their problem and/ or the question or questions they need answers to. This will be done by one of our trained volunteer team. If possible the client will be given the information they require, signposted to another local group or agency or where their problem or query requires more detailed knowledge an appointment with one of our trained volunteer advisers or one of our specialist caseworker team will be made.

To ensure the best possible service to that client every day there is a team of between 8 and 12 volunteers supported by a paid advice session supervisor and paid specialist caseworkers in welfare benefits, housing, money advice and financial capability and employment available. This team is managed by the operations manager.

### Where and how do we offer our core service?

As stated above almost half of the clients contact us for face to face advice. Year on year this continues to be the preferred method of contact for clients. However this demand for our service means it is not always possible for us to see clients as quickly as they would wish due to the constraints of our office space at the town centre office. We currently have to offer appointments two weeks in advance unless there is an emergency. We build into our appointment system this capacity to deal with emergency appointments.

We have looked at other ways we can offer a face to face service to enable us to advise as many clients as possible across the Borough.

### Outreach Sessions

- The Vyne – Knaphill – Looking at the addresses of clients who had contacted us we discovered that 30% lived in Knaphill. Therefore we decided to expand our service by offering an outreach session once a week which has been in place since March 2015. It is a drop in centre and in addition to seeing clients it is an opportunity for other local residents using The Vyne to be made aware of the service we provide.
- Trinity Methodist Church – We have been running this service for four years. It was decided to offer an appointment only form filling service based on the space constraints of the town centre office and the high demand for this particular type of service. Clients who are required to fill in what are often complicated forms need time to be able to do this. By offering them an appointment at another location we are able to see more people in the town centre office.
- Guildford County Court Help Desk – CAW has been involved in providing a service at the County Court for more than 15 years. But it is only since 2012 that it has become solely run by CAW. Clients will either make contact with the Help Desk prior to their Hearing or approach the Desk at Court on the day of their Hearing.

### Telephone Service

It is not possible for some clients to access one of the face to face services. They rely on being able to contact us by telephone. In 2015 we took the decision to partner with Citizens Advice Surrey Heath (CASH) to offer a telephone service through the national Citizens Advice platform, Advice line. This partnership ensures that for five days a week from 10am – 4 pm there is a volunteer available to answer client's queries. If a Woking client is answered by a Surrey Heath adviser initial details are taken and a message passed through Adviceline for one of our volunteers to contact the client.

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

### Home Visiting Service

Some clients are either physically unable or too vulnerable to come into the office or be able to explain their situation on the telephone. We believe it is important to be able to offer our service to this group of people and have therefore decided it is important for us to continue delivering a home visiting service. We have a home visiting caseworker who takes referrals from other agencies.

### Webchat and Email Service

There are also clients who are comfortable with using the medium of technology and therefore we offer an email and webchat service. After a successful partnership with four other local citizens advice offices to deliver this service we now have over forty staff and volunteers who are able to give advice through these methods, thus extending the groups of people who can access our service.

### Why have we requested an increase in funding for our core service?

The amount of our grant has remained the same for the last four years but we are providing a service with an increased demand and dealing with more and more complicated and ongoing client issues. There is an increase too in the number of vulnerable clients we are supporting. We need to invest in training volunteers to ensure we have the numbers of available staff to deal with the numbers of clients trying to access the service. Specialist caseworkers need to have additional training to ensure they keep up to date with the many changes to the law.

We also need to continue improving the different ways our clients can access the service. Investment in technology is essential to ensure we use social media in the best way possible. As this side of the service grows training of volunteers is essential.

The cost of the outreach sessions needs to be constantly assessed as to their viability but we know currently there is a demand which makes the service worthwhile. We need to be able to offer additional outreach centres and in particular would like to do this at the Bedser Hub.

We have included an amount in the budget for office maintenance as the carpet in the main office needs replacing and many of the window blinds are broken or missing. We are currently speaking to the building's managing agent about having everything replaced and are extremely hopeful that this will happen. However as we must ensure the health and safety of our staff we are approaching the time when this work will need to be done.

### **Financial Capability Project Request for £11,500**

#### What is the Financial Capability Project?

It was recognised nine years ago when Woking B.C. began supporting the project that there was a need to help people improve their financial capability and to enable them to have the best possible financial wellbeing, both now and in the future. This means addressing all the factors that influence people's behaviour around money, their skills and knowledge, their attitude towards money, the motivation to take action and the accessibility of financial services.

#### Who is the Project aimed at?

1. Young people – Since 2014 it has been a compulsory element in every child's education and is part of the national curriculum to teach them about financial capability. The Project supports local schools to deliver

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

this message. Only as recently as the middle of July 2017 did two of our specialist money advice and financial capability caseworkers spend the day at Woking High School delivering sessions to 240 Year 8 pupils on how to manage money.

2. Community groups

Any group interested in learning more about how to manage their money. This could be to a group of young mothers at the Y Pod, a church group or prisoners getting ready for release.

3. Individual clients

These have been identified as wanting and/or needing financial capability help by a volunteer or specialist caseworker.

### How is the Project Delivered?

1. Young People and Community Groups–

All sessions are individually tailored to the groups' requirements and are based on age, ability and requirements and objectives of the group. All materials are provided by CAW

2. Individual clients

In 2016 – 17 14% of clients asked for advice about their debt and financial capability issues and 157 clients were given one to one help and support with financial capability. Often these clients are vulnerable and on very low incomes. Individual sessions give them the opportunity to explore amongst other things income maximisation, energy switching, bank charges and the dangers of pay day loans.

## Citizens Advice Woking – Application For Financial Assistance

### Demonstration of Need

We have carried out the following research to demonstrate a need for CAW's service –

1. We use our own data records on our case recording system. 7577 new clients were advised in 2016 – 17 in addition to the clients already receiving support and assistance from previous years. The 2011 census data shows Woking had a population of 99,198 which was up by 10.4% from 2001. At the time Woking was the fastest growing Borough in the country. If it is assumed this trend has continued there will a population in Woking now of approximately 107,000. According to the census results in 2011 76% of the population was over 18 years of age. 7577 clients accessing our service would equate to almost 10% of the population using our service in the last 12 months.
2. The number of referrals from local agencies. Examples of this are –
  - Woking B.C – Departments at the Council refer to CAW when necessary e.g. the housing needs team when someone is faced with losing their home, the benefit section when a client is having difficulty with their benefits and the advisers on the public counter when they are not sure how they can help
  - Bridgewell House –The Community Mental Health teams refer clients and come with them to appointments as there is no other available support
  - The Bedser Hub – Vulnerable clients over the age of 75 are referred to the Hub for assessment. If there is a requirement for a home visit to help the client claim a benefit or obtain a Blue Badge they refer the client to our home visiting service
  - Local Housing Associations – refer their tenants who have rent arrears and/or have problems with their benefits.
3. We know from clients who bring in letters from Government departments such as the Department of Work and Pension and HMRC that there is advice to contact their local citizens advice if there is a problem.
4. We constantly review the accessibility of our service to clients and this shows that an appointment to see a general adviser will be in 2 week's time and to see a specialist caseworker will be longer than that in most cases. This can be evidenced by the numbers of people who dropped into the town centre office on the 21 days we were open during July 2017. 349 people were seen by our volunteers which is an average of 16 per day. In addition there were 120 appointments offered to see a general adviser which is an average of 6 per day. Specialist caseworkers saw 76 clients in the same period.

## Citizens Advice Woking – Application For Financial Assistance

### Previous Revenue Funding

Our service has been available to the entire community of Woking since 1939. It is an accessible service which provides information and advice to people who need it and supports those members of the community who may be vulnerable and/or require more specialised advice and continued support.

#### Who is our service supporting?

The community of Woking is diverse. We can see this from the following evidence taken from the 2011 Census Results –

Ward Differences – There are extreme differences between different wards in the Borough which can be demonstrated by contrasting Maybury and Sheerwater with Pyrford. Maybury and Sheerwater is the fourth most deprived ward in Surrey, Pyrford is one of the wealthiest. 33% of adults in Maybury and Sheerwater have no qualifications as opposed to 13% in Pyrford. 12.5% of households in Pyrford have one person with a long term illness in their household and in Maybury and Sheerwater it is 15.3%

Ethnicity – 74.95% of the population of Woking are White British and 7.41% Other White. 12.54% are Asian with 5.73% Pakistani and 1.69% are Black or Black British

Language - 10.8% of the population do not have English as their first language

Age – 17.2% of the population is over 65 and 27.8% of the population is over 85 an increase of 13% and 25.5% respectively since the previous census in 2011

Housing Status – 70.51% own their own home outright or have a mortgage, 11.92% are social tenants and 15.67% rent privately.

As a service we do not deny access to any of the above groups, it is completely inclusive. CAW is a free advice service.

We can see from the numbers of clients that were seen in 2016 – 17 that there is a huge demand for our service. In the past year some of the issues we have assisted clients with are -

- Problems with finding somewhere to live. There is a shortage of suitable affordable accommodation. Renting privately from a reputable landlord and letting agent can be difficult when on a low income. Our aim is always to ensure clients have somewhere to live and we support them to make sure this happens, particularly when there are children involved.
- Navigating their way through the complicated benefit system which is difficult and constantly changing. Challenging decisions of the Department of Work and Pensions and Woking B.C is essential work without which families may have no income. The Foodbank has seen a 50% increase in the number of referrals in the first quarter of 2017 -18 compared to the same period last year.
- Helping people to manage and find a way to cope with the debt they accrue as a result in many cases of a life changing event, such as a bereavement, redundancy or a relationship breakdown

With waiting times for appointments currently being two weeks our core service is already under pressure. With cuts in other services we are coping with the additional demand of these services referring clients to us where they would have been able to help previously.

Examples of this are with clients with mental health illnesses. The level of support has been reduced and Bridgewell House is referring more clients to us than ever before. The Bedser Hub, Social Services and Woking B.C refer more clients than ever who are over state retirement age.



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

We know that access to the legal system is limited due to the cost and the reduction of legal aid. Our team of specialist caseworkers provides a service which can be compared to the service clients would receive from the legal profession. In fact our teams go way beyond this as in addition to dealing with the legal situation they provide a holistic approach for the whole family. The great advantage of having such a diverse team is that more than one caseworker can become involved in a client's case.

If a client comes in with a notice of eviction due to their benefit being stopped they will have an experienced housing caseworker deal with the eviction, an experienced benefits caseworker deal with their benefits, if there is debt the money and financial capability caseworker will become involved, a foodbank voucher will be provided, they will be helped to make an application for the local assistance scheme and given help through the Wenceslas Fund for help with heating. There is no other service in Woking who would be able to provide that free of charge.

Citizens Advice is a nationally recognised brand where people know they can go for help. It is a trusted brand which has to go through stringent audit processes to ensure we meet all the quality of advice standards. If our service was reduced we would not be able to provide the highly professional service to the same number of clients.

### Community Benefit

7577 new clients accessed and benefited from the service in 2016 – 17. In the first quarter of 2017 – 18 a further 1734 new clients were advised.

Our proposal has already outlined how clients can access our service and the main areas they seek advice about. But do clients actually benefit from our service and if so how can this be measured? It is not possible to outline the benefit for each client who seeks advice but there are areas that can be measured as follows -

#### Financial gain

We aim to record as many outcomes as possible against a client's enquiry and one of these will be whether our advice resulted in them making a financial gain. Examples of how this might happen are being awarded a benefit they did not know they were entitled to, being awarded compensation following an employment dispute or successfully suing a third party for a debt owed. Our case recording system for 2016 – 17 shows an income gain of **£2,555,056** for all the clients we helped in that period. This is money which can be spent in the Borough.

#### Debt

Clients struggle to cope with debt and there are many reasons why debt occurs. It can cause stress, anxiety and relationship breakdown. Helping people to manage their debts and educate them about how to manage their finances in the future is a benefit of our Proposal. In 2016 -17 **£429,071** of debt was written off according to our case recording system.

#### Welfare Benefits

In the first quarter of 2017 – 18 our home visiting officer and welfare benefit caseworkers helped clients to claim **£331,834** of benefits.

Clients do not only benefit from our proposal by making a financial gain. Other benefits can be seen as follows –

#### Threatened Homelessness

The main benefit of the County Court Help Desk is helping clients to avoid becoming homeless. This is achieved in 95% of cases. Clients are then helped to ensure they continue to live in their homes and not have to return to Court again. The 5% who do have to leave their homes are helped by the adviser who asks the Court to allow as long as possible before the client has to move out so they can find alternative accommodation. They will also be liaising with the Housing Needs department at Woking B.C to ensure they have a roof over their heads

#### Energy Best Deal

Clients are always asked whether they have checked the cost of their energy provider and whether they should switch to another supplier. Usually this will reduce the amount they pay and additionally clients know they are signed up to the tariff that is most suitable for them.

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

### Research and Campaigns

The information we gather from our clients allows us to watch for trends, spot cases of unfair practice, to contribute to discussions and reports and influence change in the community. This work is an important part of our service and is a benefit to the community.

Some of the issues that have been highlighted by our clients and which have led to actual change are –

- The benefit cap which reduced income for families, affecting entitlement to housing benefit leading to rent arrears accruing. As a result of evidence being submitted the benefit cap has been removed from families where there is a child under 2 in the household.
- Clients transferring from disability living allowance to personal independence payment had their mobility vehicles removed because the descriptors to be able to claim the benefit have changed. Once again we submitted evidence as to how this had an impact on clients and as a result cars are no longer removed until an appeal to the Tribunal has been made. As more than 60% of cases are successful at Tribunal a lot of clients have benefited from keeping their cars.
- The roll out of universal credit to a small group of claimants in the community has led to delays in receiving any payments, causing severe financial hardship and being at risk of homelessness. We are supporting the campaign to delay the full roll out of universal credit which is due to take place in 2018.

We have been using social media, particularly twitter, to let the wider community know about these campaigns which is an obvious benefit to others who may not have even accessed the service.