

Our annual review 2016/2017



Winchester
District

Supported by



Winchester
City Council

Designated Partner Organisation 2015 - 2018

Last year we helped 6,506 people with 14,800 advice issues

Many of the people we help are on a knife edge. They may be about to lose their home, their income or they could have a terminal illness. They might be experiencing abuse, violence or being discriminated against. They may have bailiffs due that day, their energy supply could be about to be disconnected or their home might be about to be repossessed. They may have mental health issues or have had weeks of sleepless nights because of money worries. Whatever the issue it can take a lot of personal courage to seek help. We are here for anyone who needs advice and we always help.

We tailor our advice to meet the need, whatever stage a problem may have reached. We are supportive and non-judgemental and we do our best to assist people find a helpful, appropriate and sustainable way forward.

To make sure our advice is always the highest quality we are audited by National Citizens Advice, regulated by the Financial Conduct Authority and we maintain the Advice Quality Standard quality mark.

We know that nearly 3 in 4 of the people we help have experienced negative impacts as a result of their problems



2 in 3
felt stressed, depressed or anxious



Nearly 1 in 3
had less money or escalating financial difficulties



Over 1 in 5
Had difficulties in relationships with other people



1 in 10
struggled to keep their job or find a job



Nearly 1 in 3
felt their physical health had got worse

We help some of those most in need

“I could not have coped without your help. I'd have been in total trouble as no one believed me or would talk to me but they would help once you got involved. The service is worth its weight in gold.”



Our clients are less likely to be in **employment**



Our clients are more likely to be **disabled or have a long term health problem**



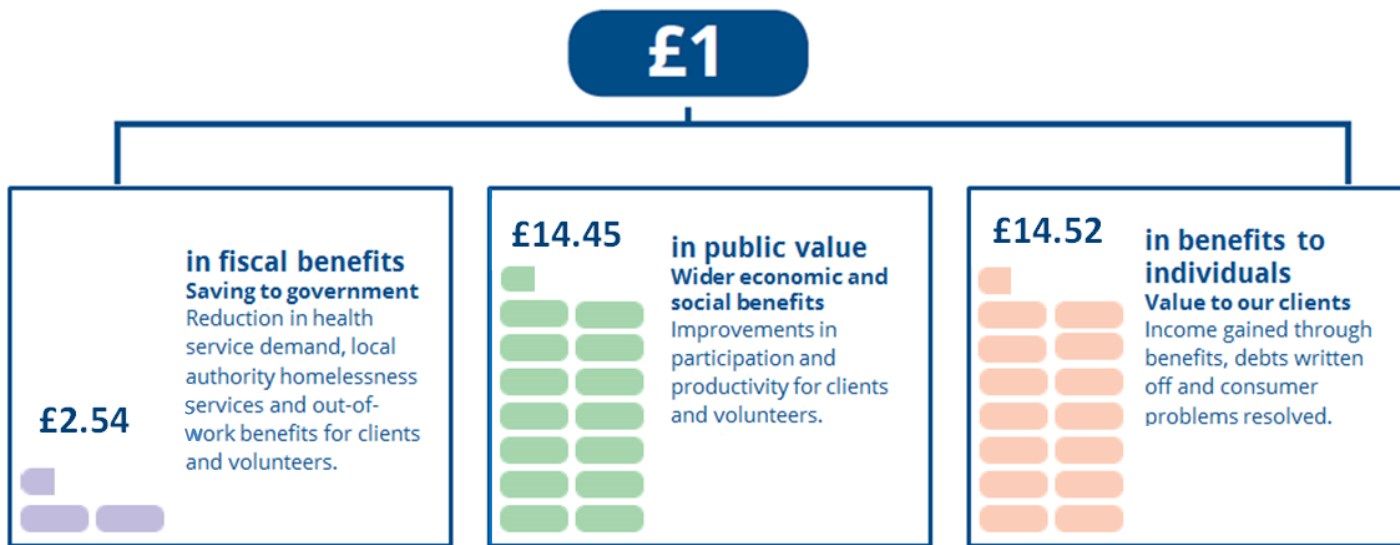
Our clients are less likely to **own their own homes**

The people we help are almost five times as likely to live on a low income than an average member of the England and Wales population. This could lead to not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

People we help tell us how difficult it is to manage a crisis. Life spirals and things quickly get worse. Many people turn to us to help regain control.

We create so much value in our local community

For every £1 invested in our service we benefit the people we help by £14.52, generate £14.45 in public value and have a wider fiscal benefit of £2.54.



Using an independent tool — the New Economy’s cost-benefit model — we can report our financial value to society in clear, simple terms, explaining what we generate in return for each pound invested. We only put a value on what we can firmly evidence. Better to underestimate than undermine our case. For most, the figures alone will be enough. But we also produce a full annex that explains our workings — a crucial part of being transparent in what we say.

We give advice to anyone about anything but money issues continue to be the highest area of need

Having manageable finances is vital, but people can often struggle with financial commitments.

When problematic debt escalates, the problems are more than purely financial and the impact on mental well-being is severe.

We play a vital role in ensuring people pay their priority bills first (such as rent, council tax and fuel payments), stopping escalation and stabilising people's finances now and in the future.



Last year we...



... generated
£455,113 in
income gain
for people



... helped to
write off
£214,947 of
debt

We help people stay in their homes and avoid homelessness

Last year we...



... gave 1,644
people advice
about housing



... generated
£144,596 in
financial gains
through our
specialist
advice service

Our knowledge of legal rights and local processes is vital, especially in helping to formally or informally de-escalate situations where someone might lose their home.

Being made homeless has a devastating impact and the state often has to step in - through local authority funded temporary accommodation or as social services - to an estimated cost of £24,000-30,000 per person.

Our housing advice is available to anyone. We also provide a Money and Benefits Advice and Debt Counselling Service to Winchester City Council tenants. It's a service that provides practical support to people to enable them to pay their rent and keep their home by maximising income, managing debts and improving money management skills.

We help people who are terminally ill and affected by cancer

Last year we...



... changed
policy through
our campaign
work



... generated
£417,148 in
financial gains
for people
affected by
cancer

Cancer can often radically alter the financial circumstances of those affected. People may become unable to work and suffer a loss of income, while at the same time being faced with many extra expenses: travel to and from treatment, expensive special dietary requirements and increased heating bills from a reduced ability to tolerate the cold.

Relatives may also need to give up work in order to care for someone with cancer. Together these can put an enormous financial strain on people affected by cancer, who may find themselves struggling to negotiate the benefits system when at their most vulnerable.

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Our advice is unique



We provide impartial, confidential and non-judgemental advice to everyone on any topic



Our advice services can be accessed in different ways



We understand the complexity of issues that affect people's lives



We understand that experiencing a problem affects self-confidence



We provide the right level of advice and support to resolve problems



We help redress the power balance

We deliver specialist services locally and people in Winchester District benefit from our national network

We can help someone to apply for a Debt Relief Order (DRO). A DRO is an alternative to bankruptcy if someone doesn't own their home or other assets, does not have much spare income, and has debts of £20,000 or less. If a person qualifies, one of our specialist DRO intermediaries can apply to the Insolvency Service on their behalf.

We help people to share experiences through Healthwatch. Healthwatch is the independent consumer champion created to gather and represent the views of the public. Citizens Advice Winchester District delivers Healthwatch to local people. We help clients tell their stories to help influence positive change to both local and national services.

We help people to avoid fuel poverty and save money on energy. Last year we worked with Winchester Action on Climate Change to help 412 clients with their energy issues.

Make Money Work helps people impacted by national policy changes. The welfare system is essential, but also complex. It isn't always clear when or how to apply for, or manage benefits – particularly as the system has changed under welfare reform. Our Make Money Work project, a partnership with Winchester City Council and Department of Work and Pensions, has helped people to cope with such changes.

Our massive national network and umbrella organisation, National Citizens Advice, has specialist services such as the Consumer Service and Witness Service. The Citizens Advice consumer service provides clients with information on consumer issues and their consumer rights (including energy and postal issues) and advice about how to complain. The Witness Service offers free, practical support for witnesses called to give evidence in every criminal court in England and Wales.

We are Citizens Advice Winchester District:

- All of our advice is free. It is also totally impartial and confidential.
- Everyone in Winchester District can get advice from us – we are fully accessible.
- We have a number of advice offices and if someone can't get to us we give advice on the phone, by email, by webchat or in their community or home.
- We also help people at HM Prison Winchester.
- We give advice and campaign for change where issues unfairly impact people's lives.
- Our advice is excellent and so is the way we manage our business. In a recent audit we achieved the best possible audit score.
- We do not receive any central government funding or any national funding. We are totally reliant on local funding and fundraising.
- Without our core income from Winchester City Council and our local fundraising efforts, we simply wouldn't exist. We are so grateful to all of our supporters.
- We operate within very tight budgets, which are getting tighter, and we rely on donations and fundraising to make ends meet.

We have excellent staff and volunteers:

- Without our team of over 70 volunteers we wouldn't be able to do what we do. They are highly trained, incredibly experienced and dedicated to helping people.
- We are a small, local charity with a very small paid staff team.
- We work in partnership with colleagues in other organisations to ensure that people get the right service.
- Last year three of our team members received a Mayor of Winchester Community Award.
- All of our advice team members recently qualified in the new Money Advice Service accredited Giving Good Debt Advice training.
- We have excellent retention rates and a strong commitment to training – we are experienced and good at what we do.

People helped by us value what we do:

We often ask people who we help for their feedback. We asked people to rate their experience of our service from 1 to 5 (1 very bad and 5 very good).

We scored a fantastic 4.9 out of 5!

A message from the Chair

The past year has once again been a highly successful one for Citizens Advice Winchester District. As always our team of staff and volunteers have continued to provide a first class service for our many clients and I am very grateful to them for their hard work and commitment to the service.

We remain very thankful to Winchester City Council for their continuing financial support and encouragement. However it is becoming increasingly necessary to seek additional income streams if we are to maintain our current level of service. Whilst we have used some of our reserves investing for the future this cannot continue indefinitely.

We are delighted to have recently passed our Citizens Advice audit and leadership self assessment, achieving the highest possible rating in all areas which included quality of advice, governance and financial management - this is a great tribute to all concerned.

A rolling Business Plan for 2017-2020 has been produced - this will be kept under regular review and will be updated on a yearly basis.

Following the recommendation of a new IT support provider we invested in new infrastructure and thankfully this appears to have considerably reduced the frustration which our staff and volunteers had been experiencing in this area.



Governance is also an important area of Citizens Advice and I am grateful to my fellow Trustees for all their hard work. We undertook a Board self assessment which identified areas of strengths and also where we felt we could improve our performance. Board succession is important and I am delighted that we were able to recruit three new Trustees who bring considerable experience in a number of key areas.

This is my last message as I step down as Chair at the AGM, having previously been Treasurer and earlier an adviser. Whilst I shall remain a Trustee I wish to take this opportunity to thank all staff, volunteers and fellow Trustees for the support and friendship which I have received.

Since I started as an adviser in 1998 there have been quite a few changes in how the service is provided - especially in the use of technology and different means of meeting client needs - and there will inevitably be more in the future. But however it is delivered the need for our service remains as great as ever and I am confident that we are well placed to continue meeting it in the years ahead.

Andrew Beadle

Chair, Citizens Advice Winchester District

Our finances in 2016/17

Winchester District Citizens Advice Bureau (a company limited by guarantee) Statement of Financial Activities
(incorporating Income & Expenditure Account) for the year ended March 2017

	Unrestricted 2017	Restricted 2017	Total funds 2017	<i>Total funds 2016</i>
INCOME				
Grants and donations	191,366	73,814	265,180	278,051
Other trading activities:				
Fundraising	6,448	2,067	8,515	9,634
Investments	1,290		1,290	1,860
Other income				684
TOTAL INCOME	199,104	75,881	274,985	<i>290,229</i>
EXPENDITURE				
Charitable activities	221,316	77,272	298,588	339,618
TOTAL EXPENDITURE	221,316	77,272	298,588	<i>339,618</i>
Net expenditure before other recognised gains and losses	(22,212)	(1,391)	(23,603)	(49,389)
Net movement in funds	(22,212)	(1,391)	(23,603)	(49,389)
RECONCILIATION OF FUNDS				
Total funds brought forward	233,143	11,009	244,152	293,541
TOTAL FUNDS CARRIED FORWARD	210,931	9,618	220,549	<i>244,152</i>

All activities relate to continuing operations. The statement of financial activities complies with the requirements for an income and expenditure account as outlined in the Companies Act 2006. This statement includes all gains and losses in the year and all incoming resources and resources expended that derive from continuing activities. For a full copy of our financial accounts please contact us.

Our thanks to all of our partners, funders and supporters, including:

Winchester City Council

Macmillan Cancer Support

Citizens Advice Hampshire

The many Parish Councils who support us

Alresford GP Surgery

Merry-Go-Round Children's Centre

Citizens Advice

Hampshire County Council

Denmead Community Association

Shentons

Tim Gibbons


Dutton Gregory Solicitors

Our regular donors

Our many voluntary sector partners

Together we are helping people in crisis

“Your help saved my life. I was desperate, unwell and in debt. Within three years I was debt free and managing my finances much more competently. I will forever be grateful.”



Why should I donate?

We are a local, independent charity serving the people of Winchester District and are entirely reliant on local grants and funding. We would welcome support from individuals and businesses to enable the ongoing delivery of our vital services.

£10 per month would pay for the costs of giving advice over the telephone

£25 per month would enable a home visit to give advice to someone unable to leave their home

£50 per month would mean we could help someone stay in their home and avoid eviction

£500 would help us recruit, train and support a volunteer to give advice to vulnerable people

How you can support us

Give us a regular or one-off donation on MyDonate.

<https://mydonate.bt.com/charities/citizensadvicewinchesterdistrict>

Easyfundraising - Support us every time you shop online

<http://www.easyfundraising.org.uk/causes/cabwinchester>

Set up a Standing Order to us - use the form in this booklet



Standing Order Form



Your details

Title First Name

Surname

Address

Postcode

Email

Tel:

The information you give will be stored by Citizens Advice Winchester District to process your donation. We may like to contact you from time to time about other news and events relating to Citizens Advice. If you would prefer not to receive this information please tick here.

Citizens Advice Winchester District. Charity number 1144965. Company registration number 7799341

giftaid it

If you are a UK taxpayer, you can boost your donation by 25p for every £1 you donate

I am a UK Taxpayer and would like Citizens Advice Winchester District to treat all donations that I have made in the past 4 years and all donation I make from now on to be treated as Gift Aid donations.

Date of declaration

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Please notify us if you want to cancel this declaration, change your name or address or no longer pay sufficient tax. If you pay Income Tax at the higher rate, you can claim further tax relief in your Self Assessment tax return.



I wish to make a regular gift via Standing Order to Citizens Advice Winchester District of:

£5 £10 £20 Other _____ monthly

Please debit the above amount from my account on or around the

1st 15th 28th of the month starting _____ (month)

Instruction to your bank or building society

To: The Manager
Address:
Post code:

Name(s) of account holder(s)

Account number

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Sort Code

--	--	--	--	--	--

Signature(s) _____ Date _____

And thereafter the same sum instalments to Winchester District Citizens Advice Bureau,
Sort Code 40-52-40 Account No. 00096706

PLEASE DO NOT SEND THIS FORM TO YOUR BANK. Complete and return to the address below:
Citizens Advice Winchester District, The Winchester Centre, 68 St George's St, Winchester SO23 8AH

Citizens Advice Winchester District

citizensadvice.org.uk/winchester-district
advice@winchesterdistrictcab.org.uk
03444 111306



Company Registration number: 7799341
Charity Registration number: 1144965

Winchester City Office, The Winchester Centre, 68 St George's Street,
SO23 8AH

Monday 10:00 - 16:00

Tuesday 10:00 - 13:00

Wednesday 10:00 - 16:00

Thursday 10:00 - 16:00 and alternate Thursdays 16:00 - 19:00
(appointments only)

Friday 10:00 - 13:00

Bishop's Waltham Office, Well House, 2 Brook Street, SO32 1AX

Monday 10:00 - 14:00

Wednesday 10:00 - 14:00

Alternate Thursday 16:00 - 19:00 (appointments only)

Friday 10.00 - 14.00

HM Prison

Monday 14:00 - 16:00 (for offenders only)

Combined Court Centre, Winchester

Alternate Tuesday 10:30 for housing possession cases, in partnership
with Shentons Solicitors.

Outreach services operate in Alresford, Wickham and Denmead.
Please contact us for further details.



Citizens Advice Winchester District is an operating name of Winchester District Citizens Advice Bureau.
Registered office: Citizens Advice Winchester District, 68 St George's Street, Winchester, SO23 8AH.
Company registration: 7799341 Charity registration: 1144965