

## Our aims

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect peoples lives

## Our services

Clients can contact us by telephone, letter, email (via our website) or by calling into the main office on Carrington Street, Nottingham or one of our outreaches in Arnold, Calverton, Edwards Lane, Netherfield, Newstead or West Bridgford.

Full details of all our services, contact details and opening times can be found on our website: [www.nottinghamcab.org.uk](http://www.nottinghamcab.org.uk)

24 hour information [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



## Our partners

Citizens Advice Nottingham & District is a member of Advice Nottingham, a consortium of advice organisations established to strengthen the not for profit advice sector in Nottingham city.

We hold the contract with Nottingham City Council for the provision of community based and citywide advice services.

Work is sub-contracted to our partners:

Bestwood Advice Centre  
Clifton Advice Centre  
Meadows Advice Group  
Nottingham Law Centre  
St Anns Advice Group



Citizens Advice Nottingham & District is an operating name of Nottingham & District Citizens Advice Bureau

Registered office: 34 - 36 Carrington Street, Nottingham, NG1 7FG

Registered charity number 701259

Authorised and regulated by the Financial Conduct Authority FRN 617690

# Annual report 2015 / 2016



# The impact and value of our service

## We help everyone that needs support



Nearly **3 in 4** of our clients said their problem affected their lives, causing anxiety and financial difficulty

Those we help are almost 5 times more likely to be on a low income than the average person in England and Wales

## We help people find a way forward

**2 in every 3** clients have their problem resolved



Whoever you are, whatever your problem and however you access our local service, we are just as likely to solve your problem

78% of people we helped said they couldn't have solved their problem without us

## We change lives



**4 in 5** clients say we improve their lives, including reducing stress and improving finances. They say this even when problems are not fully resolved

**Paid staff (as at 31 March 2016)**

**Chief Officer:** Trish Eaton  
**Operations Manager:** Irene Eatson  
**IT Manager:** Courtenay Ibbotson  
**Specialist Services Managers:** Clare Howling, Stella Howard  
**Executive Assistant:** Greg Morrall  
**Lead Advice Supervisor:** Ruth Millington  
**Advice Supervisors:** Jane Aspden, Sarah Webber  
**Trainer/Advice Supervisor:** Doug Hird  
**Outreach Workers:** Elly Valentine, Gail Crookston, Gill White  
**Access to Advice Coordinator:** Steve Liles  
**Debt Advice Coordinator:** Emily Chesher  
**Support Workers:** Chantelle Laws, Debra Dalgress, Vicki Fletcher  
**Debt Caseworkers/Supervisors:** Libby Bailey, Polly Eatson-Bailey  
**Debt Caseworkers:** Alison Firth, Annmarie Bexton, Becky Vickers, Donna Chambers, Jenna Minton, Kathryn Harris, Laraine Del Buono, Mark Gilbertson, Simon Mee  
**Admin Officers:** Adele Dance, Cheryl Henstock, Melissa Terry, Teresa Lloyd-Jones  
**Housing/Housing Debt Advice Supervisor:** Cath Burton  
**Housing/Housing Debt Caseworkers:** Emma McGowan, Mary Durham  
**Housing/Housing Debt Admin and Reception:** Ana Moreira  
**Rushcliffe Advice Network:** Julie Bowler (Project Coordinator), Juan Ramirez (Consultant Adviser), Jo Weston (Admin and Publicity Officer)  
**Advice Nottingham:** Greg Hewitt (Development Officer), Becky Ramsden (Policy and Campaigns Officer)  
**Caretaker:** Ian Singleton

**Trustees:**

**Chair:** Derek Stewart OBE  
**Vice Chair:** John Mason  
**Treasurer:** Phil Slocombe  
**Chair of Personnel Sub-Committee:** Sue Billington  
**Other elected members:** Patrick Carmody, John Britten, Richard Hodge, Terry Needham, Yesmean Khalil, Krista Blair

**Volunteers (as at 31 March 2016)**

**Admin/advisers/assessors:**

Alan Maxwell	Danielle Kelley	Keith Martin	Peter Harvey
Aliya Karim	David Lawson	Ken Smith	Peter Hosack
Allayah Anderson	Eleanor Lingwood	Kerri Hadley	Peter Wilson
Amy Elliott	Elizabeth Ekaeteh	Laurie Hartill	Rachel Waterfield
Ana Harvey	Felicity Crofts	Lily Bottriell	Ramya Aravinda
Ann Hallam	Gail Mitchell	Maggie Walsh	Rene Barry
Anne Ryan	George Sutcliff	Margaret Morris	Richard Stanway
Annie Kerslake	Gordon Fisher	Marie Snowden	Roger Storey
Ayesha Tuabin	Hazel Jones	Marie Lay	Safina Frankson
Barrie Shay	Helen Wilson	Martin Fletcher	Sally Jayasinghe
Bernadette Cunnane	Jane Tracey	Martin Severn	Sham Sheikh
Billy Pottinger	Janet Griffiths	Mary O'Riordan	Simon French
Bob Yarwood	Jean Robinson	Maureen Griffiths	Simon Lawlor
Caraline Ryan	Jenny Williams	Mike Rivett	Sue Beaumont
Catherine Skellern	Joy Wingfield	Misty Looby	Sue Nice
Catherine Todd	Julian Atkinson	Mita Johnson	Tom Gelsthorpe
Chengeto Chineka	Karl Edwards	Nigel Bennett	Tony Hodges
Cris Di Carlo	Keith Barnes	Paul Attewell	William Dawson

I've been a Trustee and the Treasurer of Citizens Advice Nottingham & District for about two years. My background is as a management accountant (ACMA), having had finance, commercial and purchasing Director roles in the print industry.



At the tender age of 50 I wanted a change of direction. Too many people get jaded or stale, so I was fortunate to be offered good advice by friends and colleagues not to leave it too late. I'm now halfway through a part-time BA in Humanities and Arts at the University of Leicester.

After a taste of the third sector with a couple of intern projects at the Woodland Trust, I became involved with Citizens Advice because it faces an increasingly commercial future, mainly through competitive tendering for funding contracts. I was pleased to be involved with three strategic tenders with Nottingham City Council, which we won with flying colours.

It's great to assist these excellent charities with some industry-learnt skills.

**Phil Slocombe—Treasurer**

I have worked in the Housing Advice sector for 15 years, starting as a tenancy support worker with Framework then with Shelter and Notts Housing Advice. I joined Citizens Advice in October 2015 as the Housing Advice Supervisor when I was transferred from Notts Housing Advice following the successful bid for the Housing Advice contract.



I am a practitioner member of the Chartered Institute of Housing.

Since joining Citizens Advice I have found that this has enabled me to provide a more holistic and seamless approach to the advice I give to clients; if they have problems beyond housing I now have the resources within the organisation to offer more extensive help. I enjoy working for Citizens Advice and being part of a much larger supportive and friendly team.

**Cath Burton—Housing casework supervisor**

## Chair's introduction

The effects of austerity and the economic challenges ahead mean that our clients are facing greater difficulty in many different aspects of their lives. Our services, our volunteers and staff continue to provide high quality advice and support for the citizens of Nottingham and the surrounding district to meet their needs.

During the year we continued to deliver a general advice and information service, and a specialist help and casework service in debt and welfare benefits to residents in Nottingham City and the Boroughs of Gedling and Rushcliffe.

In October last year following a successful bid for a contract to deliver housing advice, we TUPE'd three members of staff from Nottinghamshire Housing Advice Service. We welcome this team and the opportunity to expand the range of specialist services we provide.

Much of our work is achieved with the time, knowledge and dedication of our strong team of over 70 volunteers. Each day you respond to a wide range of enquiries and strive to meet the desperate needs of local people. You are a great team – thank you.

I would also like to offer my thanks to staff. Whoever you are and whatever your role, your hard work and attention to detail ensures that our organisation retains its professional edge, whilst retaining clients at the centre of all that we do.

A handwritten signature in black ink that reads "Derek C Stewart".

**Derek C Stewart OBE**  
Chair of the Board of Trustees

## Thank you to our funders

Citizens Advice Nottingham & District has a range of contracts, service level agreements, grants and donations and is funded by:

Nottingham City Council  
Nottinghamshire County Council  
Gedling Borough Council  
Rushcliffe Borough Council  
Money Advice Service  
Big Lottery Fund  
Imperial Tobacco  
Capital One  
MS Society

We also receive donations from local companies and private individuals.

We are thankful for the financial help we receive from all who support us. It enables us to develop innovative projects that make a difference to the community. We always welcome new partners who can help us to build on our work.

# About us

Citizens Advice Nottingham & District provides free, confidential and impartial advice, and campaigns on big issues affecting people's lives. Our goal is to help everyone find a way forward, whatever problems they face.

Like all Citizens Advice local offices we are an independent charity and a member of the national umbrella organisation of Citizens Advice in England and Wales. The national organisation represents the interests of the wider service and campaigns on behalf of the whole.

Citizens Advice Nottingham & District is a member of Advice Nottingham, a consortium of local advice partners working together to improve advice services in Nottingham city.

Volunteering remains the backbone of our organisation. We currently have over 70 active volunteers across a range of roles (advisers, assessors, admin workers and trustees) and a paid staff team of 39. We regularly recruit new volunteers and train them using a comprehensive, well regarded training programme.

Our advice service is wide ranging. People come to us with all sorts of issues – money, benefits, housing, employment, consumer, tax, relationships and other problems. They may be facing a crisis or just considering the options available. We tailor our advice and allocate resources to meet our clients' needs, whatever stage their problem may have reached or the level of support needed.

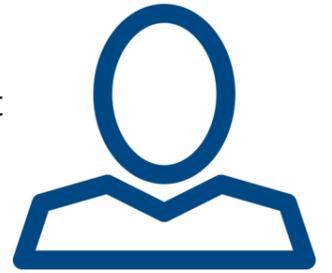
People can find us in Nottingham city centre and in community settings elsewhere across the conurbation and in Gedling and Rushcliffe Boroughs. We can be contacted for help by phone, letter and email (via our website).

Prior to receiving advice people often feel stressed, anxious or depressed. Relationships can be strained at home and in the workplace sometimes leading to the loss of a job or a home, or the ending of a relationship.

In addition to providing advice we gather information about problems which are common to our clients. Together with Citizens Advice and partners we use this evidence to inform and influence legislators and policy makers.

Citizens Advice research shows that our advice improves lives, with 4 in every 5 clients reporting that help brought additional benefits; worries diminished, confidence returning, a sense of improvement in physical health.

When my son started secondary school, as a disabled mother and housewife, I felt I needed a new challenge. In 2012 I replied to an advert for volunteers at Citizens Advice which set me on my journey to becoming an adviser.



Volunteers receive comprehensive training and the reference books, advice database and support from experienced supervisors are always available to ensure our clients get the best advice.

The role is rewarding and varied, assessing and advising clients face to face, by telephone and at outreach centres. With my physical limitations the office is accessible and if I do come up against an obstacle, someone is always willing to help.

Citizens Advice provides an excellent service. Many clients arrive with a range of issues and leave with an action plan on how to address them and the reassurance we will be there to help them if they need further support.

I would recommend volunteering at Citizens Advice, as a well-supported and enjoyable environment in which to grow, to anyone who wants to contribute to their community or needs a new challenge.

**Marie Snowden—Adviser**



**Over the course of this year volunteers gave 12,700 hours of their time to help local people**

My name is Gill and I've worked for Citizens Advice Nottingham & District for 14 years.

I started as a volunteer adviser in 2002 after several years caring full time for my children, now grown up. I assumed a paid role as a generalist adviser in 2006. I now work in our outreach services in Edwards Lane and West Bridgford.



The work is interesting and rewarding and I believe Citizens Advice provides an invaluable service to the people of Nottingham and Nottinghamshire; we are here for everyone and will always strive to achieve the best outcome for our clients.

**Gill White—Outreach Worker**

# Our people

My name is Becky and I'm employed by Citizens Advice Nottingham & District as Policy and Campaigns Officer for Advice Nottingham.



I have worked for the Citizens Advice service for about 10 years in various roles. I started as a volunteer generalist adviser while at University and when I graduated was offered a job delivering housing advice. I later worked for Citizens Advice as a housing specialist delivering training and consultancy to local Citizens Advice offices. More recently I have worked as a trainer and currently work two days a week as an Advice Session Supervisor at Citizens Advice Lincoln & District.

I love the variety of work that Citizens Advice offers and the opportunity to change people's lives for the better. At the moment I am organising an event in Parliament to talk to politicians and policy makers at the Department of Work & Pensions. I will discuss the findings of our Advice Nottingham report – The True Cost of Austerity. The report focusses specifically on the effects of welfare changes on people in Nottingham five years after austerity measures were introduced.

## Becky Ramsden—Policy & Campaigns Officer – Advice Nottingham

I wanted to volunteer but only where it would not be a substitute for a paid position and as Citizens Advice has always relied on volunteers it seemed ideal. Since July 2010, during term time to fit with family commitments, I have volunteered here two afternoons a week.



The initial and ongoing training are essential, as are the unfailing support of supervisors and fellow volunteers and the vast information resource that I can tap into. Every session is different; new issues or new aspects of familiar issues are always coming up. Most clients are just thankful to have someone listen and take time to try and help them; as an assessor my role is to begin this process.

I feel privileged to work with a lot of friendly people and humbled by our clients who are struggling against enormous odds. It is most rewarding to be able to help a few people to improve their lives.

## Catherine Todd—Assessor

# Our specialist services and projects

## Specialist debt advice and casework



As a member of the East Midlands Money Advice (EMMA) partnership we provide help with complex debt problems, including negotiating with creditors, agreeing repayments, challenging debts and assisting with Debt Relief Orders and bankruptcy applications.

## Specialist welfare advice



Through funding from the MS Society we provide specialist advice and support to people affected by MS, including people caring for someone with MS.

## Specialist housing advice and casework



Following a successful tender in October 2015, we have a dedicated housing advice team. Specialist housing advice is now part of the holistic service we provide.

## Rushcliffe Advice Network



We support the work of the Rushcliffe Advice Network (RAN), and in particular the small volunteer led advice centres based in towns and villages in the mainly rural Borough of Rushcliffe.

## Debt Advice Coordinator



Through project funding from Capital One we employ a Debt Advice Coordinator to work with our volunteers in assisting clients to maximise their income, challenge benefit overpayments, complete applications to trust funds and apply for discretionary housing payments.

# Chief Officer's report

Once again our clients faced a tough year and brought to us their frequently complex problems, their fears and sometimes desperation for help.

During the year we have seen a rise in the use of zero hours contracts, and employers increasingly using self-employed staff; people on these types of contracts face uncertainty in their daily lives and regularly struggle to pay priority bills.

Some clients have told us that the squeeze on their income has meant they find there are times when they cannot afford to buy food; this is reflected in the rise in the number of food vouchers our advisers are regularly issuing to local people.

The amount of housing benefit payable to private tenants has been reduced as a result of austerity measures, whilst private sector rents have been rising over the same period. In addition the 'bedroom tax' has meant that social housing tenants have struggled to pay their rent. We have seen an increase in the number of clients threatened with eviction for rent arrears. Uncertainty over the security of their housing adds to feelings of anxiety and depression, and for some of our clients, exacerbates existing mental health conditions.

Our debt advisers have witnessed an increase in clients struggling to meet their essential bills and falling into arrears with priority payments for rent, council tax and fuel.

Our clients bring their real life stories with all of the anxieties and sadness laid bare; and it's hard hearing those stories. Despite, or more likely because of these desperate needs, our volunteers and paid staff draw alongside our clients, fight for them in their immediate situation and demand better for their future. Put simply, our people 'tough it out' for those who need our help, and I am proud of them for their resilience, insistence and determination.

During 2015/16:

**8,479** people received advice and support  
**2,255** people were helped through our information service

We dealt with **over £18m** of debt  
We raised **over £2.5m** in benefit income for our clients

**"I came in very worried but now I am a new person"**

**"From the second I walked through the door I received a brilliant and personable service. Thank you!"**

**"So considerate and understanding of my problems—thank you so much"**

**"Received extremely helpful service with staff going above and beyond to help us"**

**"Nice to have someone that's understanding, and not only listens but actually hears what you say—and gives the best information"**

**"Excellent helpful service—really has lifted a great weight off my mind"**

**"I came here panicking and scared but once I explained my situation I was immediately calm thanks to the good advice I received"**

# The people we helped

## Our client

Our client is a University computer science student.

He has Chronic Ulcerative Colitis, an autoimmune disease that flares up periodically. When he came to visit us he had just completed a three week hospital stay. When his condition flares up he is unable to leave the house.

## The problem

He needed help with the costs of a computer and ergonomic chair to enable him to study from home, and a student travel card to make frequent hospital visits and to travel by bus to University, as walking for more than a short distance is too painful.

## What we did

We applied to charities for financial help with these costs, and signposted him to Crohn's and Colitis UK who we also thought might be able to provide financial support.

## Outcome and future impact

We received a grant of £832 towards these costs from the Talisman Trust. We supervised the spending of the grant which was used to buy a student travel card, ergonomic chair, and some computer equipment. Our client also received a grant of £500 from Crohn's and Colitis UK towards a computer.

Another charity offered us an extra £200 towards computer equipment, however this was not required as our client was able to afford everything he needed!

He has everything he needs to continue with his studies and access to the medical treatment he needs.



Our organisation faces many challenges. Among the most important of these currently are:

- Increasing numbers of people seeking help. Economic changes and austerity measures have driven increasing numbers of people to our door. We struggle to meet the needs of all people seeking advice, and are working with our Advice Nottingham partners and Nottingham City Council to ensure consistency of access across the city and the targeting of advice services to those in greatest need.
- Identifying and relocating to new premises. Our current lease expires in December 2016 but will continue on a rolling six month basis from January 2017. We are exploring all the options available to us including colocation within Nottingham city centre. Colocation with other services would have a far reaching impact on our clients, stakeholder relationships, staff and volunteers; the decision to colocate or not will shape the future of the organisation. In the light of ongoing discussions our Board of Trustees has made a strategic decision to develop an Interim Business Plan to take us through the period we are in our current premises, and to assist us in deciding our future location.
- Acquiring more secure and flexible funding. As the squeeze on public sector finances continues we need to diversify our funding base to maintain a strong financial position for the future.
- Maximising the benefits of working with other Citizens Advice local offices, Advice Nottingham partners and other support and advice organisations.

As ever by working together we will strive to meet these challenges.

Thank you to everyone involved whatever your role – your contribution is vital to the future of our vital service.

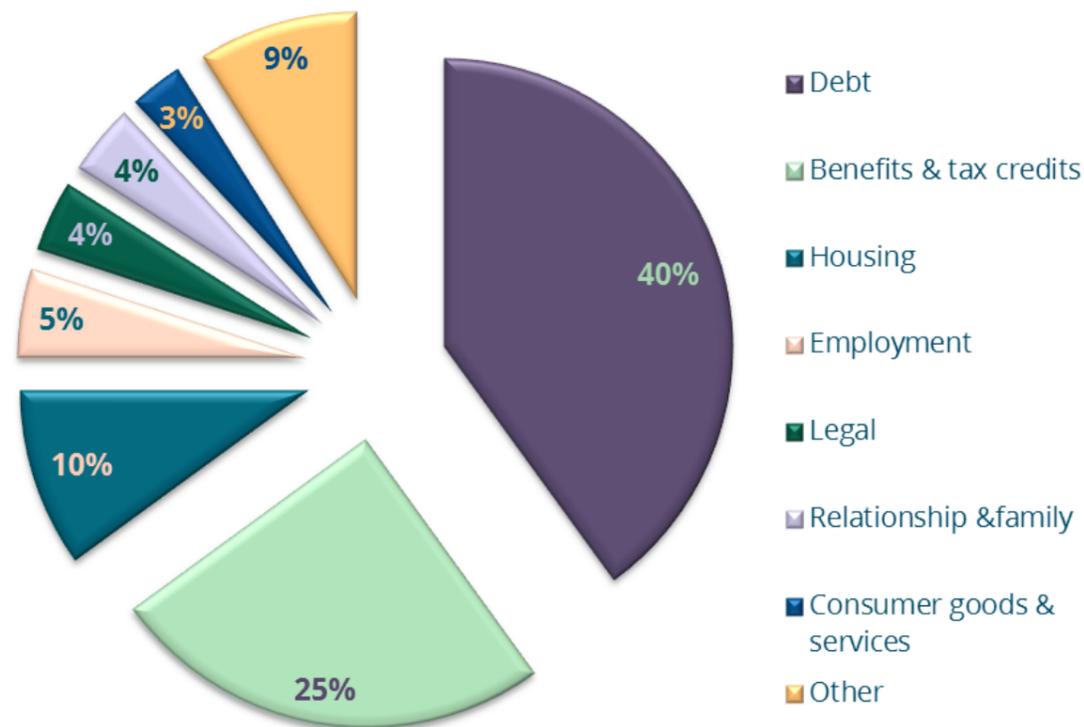
**Trish Eaton**  
Chief Officer



# The issues we helped with

During the year we helped clients to manage debts of over **£18m** raise their income by **£2.5m**

The chart below illustrates the percentage breakdown of individual issues that we helped our clients with



## Our client

Our client has Multiple Sclerosis and was receiving Disability Living Allowance (DLA) paid at the higher rate for mobility and care needs.

## The problem

Following allegations that she was claiming fraudulently, she was interviewed 'under caution' (the first stage of prosecution). She was assured that no further action would be taken. Several months later her benefit was suspended and Motability requested the return of her car.

## What we did

We submitted evidence to the Department of Work and Pensions in support of her award for DLA.

## Outcome and future impact

Her DLA was reinstated and backdated. She regained £201.50 per week in benefits and wasn't prosecuted for fraud.

## Our client

Our client is living alone, and in receipt of Jobseekers' Allowance. His 6 year old daughter lives with her mother.

## The problem

Having been evicted from a mortgaged property he was unable to get access to retrieve any furniture.

He had just moved into an unfurnished housing association flat, and had some furniture from the Arches, but was missing key items and carpeting. As a result of this, his daughter was unable to visit overnight.

## What we did

We made an application to the Fifty Fund for charitable assistance.

## Outcome and future impact

The Fifty Fund agreed to award funds for carpeting, a single bed for the daughter to sleep in, a cooker and a sofa. The client's daughter will be able to have overnight visits to her father.

# The people we helped

During the year

**8,479 people received advice and support**

**2,255 people received help through our information service**

## Our client

Our client lives as a lone parent with her children. She had been subject to emotional and verbal abuse from the father of her children. This led to the eventual break down of the relationship. Despite her ex-partner not residing with her at the property and no longer being in a relationship with him, he continued to control the household.

She developed severe depression.

## The problem

Our client received a final reminder for a recoverable overpayment of Housing Benefit for £2,652. This had arisen when Nottingham City Council had decided that the overpayment was recoverable as she had not informed the Housing Benefit Section when she vacated the property; the overpayment was therefore not the result of an 'official error'.

## What we did

Arguing exceptional circumstances we asked Nottingham City Council to reconsider their decision and to write this debt off even though the time limit of one month had lapsed.

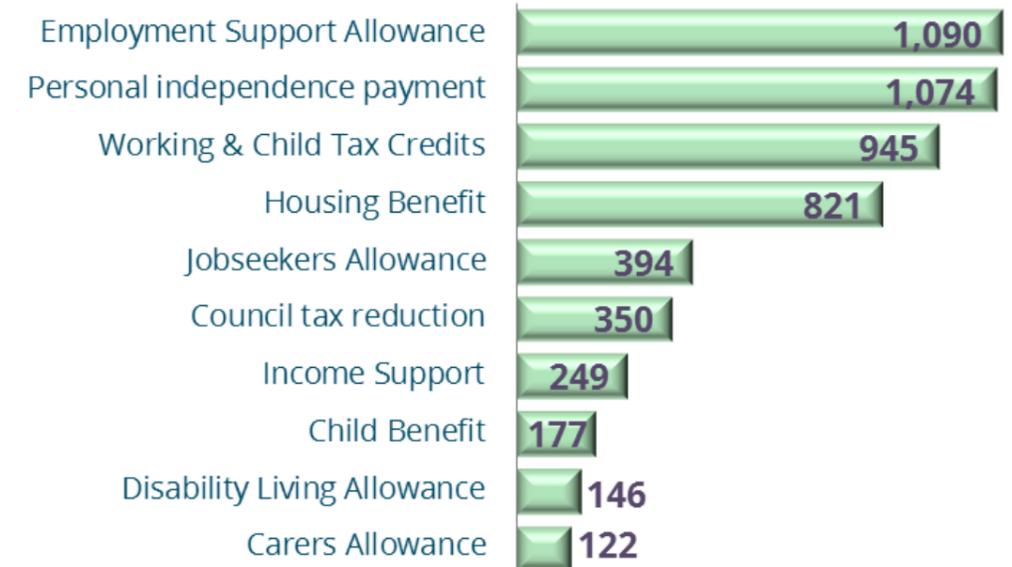
## Outcome and future impact

The debt of £2,652 was written off. Her anxiety and depression was alleviated.

## Top 10 debt issues – 40% of the issues we helped with



## Top 10 benefit issues – 25% of the issues we helped with

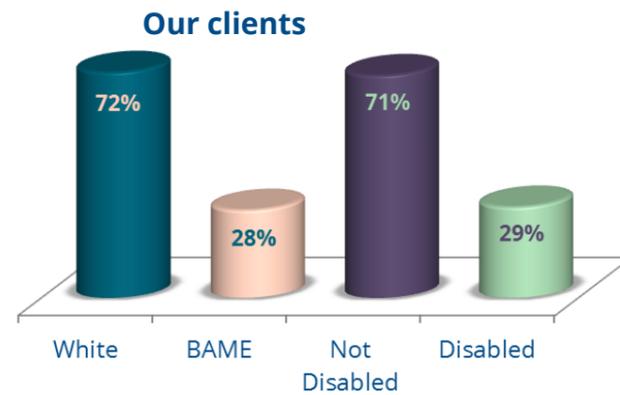
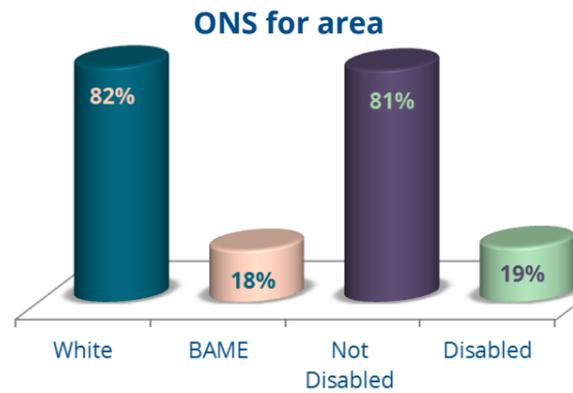


## Top 5 housing issues – 10% of the issues we helped with



# The people we helped

The graphs to the left and below compare the percentage of the local population (Office of National Statistics) with the percentage of our clients by ethnicity and disability.



The chart below illustrates the main areas of law that our clients were experiencing problems with



Some clients experienced problems in more than one area of law

# Research and campaigns

Some problems are too difficult to solve through advice alone, often where there is a systemic issue with a market, a policy or a set of regulations.

This is why our research and campaigning functions are so important.

By listening closely to the people who come to us, using our real-time data and gathering insight and intelligence from consumers, citizens and front-line advisers, we spot emerging issues and policies, practices and regulations that are not delivering for society.

We then take action, nationally and locally.



## Ensuring consumer choice in evolving markets

From October 2016, providers will no longer be allowed to hide the true cost of broadband in the small print.



## Basic bank accounts for everyone

In 2015, as a result of our advocacy, legal changes were made that required banks to offer free basic bank accounts to undischarged bankrupts.



## Ensuring changes to post office services work for the public

This matters for thousands of communities that will come to rely on them to access essential postal, banking, bill payment and Government services.