



**Fylde**

## **Report to Environment, Health and Housing Committee July 2016**

This report concentrates on our work during the year April 2015/March 2016 and is followed by an update on developments since that time along with a final section on our plans for the future.

Citizens Advice Fylde has been serving the Fylde community since 1968 at present we operate from our main office in Kirkham between 9am and 4pm Mon-Fri. We take a mixture of appointments, drop-ins and telephone enquiries through our new Adviceline system. Our Outreach in St Georges Road St Annes is open on a Tuesday for appointments.

We are the only Hate Crime Reporting Centre in Fylde and our new Moneyplan project will begin in August.



**Fylde**

On the 15<sup>th</sup> of January 2016 Citizens Advice Fylde had a follow up Strategic Planning day where we reviewed our previous plans for the year and set new objectives.

**Our Vision Statement reads:**

**To be recognized as the prime source of help and advice serving the Fylde community.**

**Our Mission Statement reads:**

**To empower people in the Fylde to work through their problems and to challenge injustice.**

## **Rebranding**

During the past year Citizens Advice nationally has decided on a rebranding initiative. Our logo has slightly changed (above) and we have moved from the name Fylde Citizens Advice Bureau to Citizens Advice Fylde. Both our titles are likely to remain in use for a while so that people can get used to the new name.

## **Staffing**

At present our core staff are: Mrs K Cook, Chief Executive Officer - 27 hrs pw and Mrs L Pope, Operations Manager - 37 hrs pw, along with Mrs N Reeves, Session Supervisor/ Advisor (Outreach)/Volunteer Development - 28 hrs pw

As at the end of March 2016 we have 25 Advice volunteers, including 5 Adviceline Assessors, 15 Full Advisors and 9 volunteers in various stages of training. In addition we have other volunteers performing admin duties, computer maintenance and general IT requirements and Housekeeping.

We are concentrating on the recruitment of staff as much as possible to more fully cover Adviceline and subsequently to allow our full advisors to spend more time on outreach work. We are intending to use a portion of our reserves to fund a temporary one day a week post (Volunteer Development) in order to boost staffing numbers as quickly as possible. We will also continue to arrange a number of training courses for our paid staff and volunteers using Citizens Advice Training modules and training courses provided through external sources such as Shelter and Lancashire County Council. We will also continue to develop in-house courses and work with other CABs to provide training specific to our needs. Our Advisors are kept up to date on all subject areas through our Advisernet website constantly maintained and updated by Citizens Advice nationally. We also receive information bulletins provided by Citizens Advice nationally, the Department for Work and Pensions, the Council for Voluntary Services and many other sources.

Citizens Advice Fylde is one of a number of offices switching from 3 yearly Quality of Advice audits to a Continuous Audit process which is being rolled out by Citizens Advice. A sample of cases are audited each month. We feel this is much better in order to monitor our performance as we develop our telephone Adviceline and generally expand our services. We will continue to be visited 3 yearly for Management/Finance compliance in order to maintain our AQS (Advice Quality Standard) Mark of 'General Help with Casework'.

Each Citizens Advice Office is separately registered with the Financial Conduct Authority. Our Financial Registration Number is 617610.

## **Our Advice Service at Citizens Advice Fylde**

**Adviceline      0300 330 1166**

**[www.fyldecab.org.uk](http://www.fyldecab.org.uk)**

**twitter      @FyldeCAB**

**facebook      Citizens Advice Fylde**

Since September 2007 we have been open five days a week, 35 hours per week. Our core opening times are Mon- Fri 9am – 4pm.

We have up to eight appointment slots available each day. When capacity allows our drop-in clients can be seen immediately or, if not, a suitable appointment made for them. We can also provide telephone or email advice when requested.

Our Telephone Adviceline Service has been up and running since the beginning of November and operates between 10am and 4pm each day. We run this service in a 'hub' with other local CAB Offices (Wyre, South Ribble, Leyland and Chorley) and our clients will reach an Adviceline Assessor when they call Adviceline. If they are a Fylde Client and a Fylde Assessor is free they will be directed to us but if no-one is free in Fylde then one of our partners will answer. They will be initially be assisted using the Citizens Advice Public Website; If the client requires more in-depth help then an appointment will be made for them at their local Office.

We have a successful outreach running in St Annes, using the Age UK building in St Georges Rd; from March 2009 this became a weekly service on a Tuesday. Appointments for the Outreach are made through the Kirkham main office. As staffing allows we aim to expand this service.

In August we will be beginning our new MoneyPlan project. Our team will be joined by a trained Financial Adviser from a local firm that has contacted Citizens Advice volunteering their services free of charge. Our new Adviser is currently undergoing induction and some training and will begin on the 3<sup>rd</sup> of August. He will be able to offer a free first interview, giving generic financial advice to our clients according to their specific situation. Appointments will be booked through us and the Adviser will use a room in our premises. Should the client require further help we will provide a list of financial advisers in the area and at that point they are advised that they are likely to be charged by whomever they choose to contact.

This is not to be confused with the MAS debt project that is run in conjunction with Citizens Advice Blackpool. Under that project we continue to house a worker on a Wednesday morning on a fortnightly basis who will see clients with complicated debt issues.

Although the 2014/15 Debt Management Pilot Projects have now finished, those CAB Offices that took part in the pilot can still refer clients to Stepchange Debt Charity (formerly CCCS) for a Debt Management Plan that is free to the client.

Earlier this year we began to roll out ASK training to our staff. This is a Citizens Advice Initiative training volunteers to ask specific questions to clients presenting with certain issues in order to ascertain whether domestic abuse may be a factor in their problem. If a problem is detected we have a specified path to follow in order to get the correct help for the client.

We do our best to ensure that any projects we run contain an element of home visiting. Due to the demographics of our Fylde clients we feel that this is an important service to develop and hopefully we will be able to sustain this in the future. Laptops are used by our project workers for home visits as we have a mobile internet dongle and a RAS (Remote Access Software) token which allows remote access to the Citizens Advice VPN systems, thus allowing project work to be written up off-site as long as the environment is secure.

## **Partnership working**

We continue to explore ways of increasing our levels of service to the whole of the Fylde. We continually update our website [www.fyldecab.org.uk](http://www.fyldecab.org.uk) enabling the public to find us easily and to access general Citizens Advice information through a link to [www.Citizensadvice.org.uk](http://www.Citizensadvice.org.uk). Links are also provided from here to other useful websites. As well as the services we offer and projects that are running we also give details of any local or national social policy campaigns are running and that we are supporting. Citizens Advice Fylde has a Facebook page and is on Twitter. Our new Adviceline service is a collaboration between us and West Lancashire, Wyre, Chorley and Leyland Offices

We are a referral agent for Fylde Foodbank who share the lower floor of our building and operate from the Kirkham premises on a Monday and a Friday.

We attend the Fylde Homelessness Action group and provide statistics on Debt, Housing and Welfare Benefits to Fylde Borough Council on a quarterly basis. We work closely with Fylde Housing department, particularly with the housing and homelessness officers.

We also continue to develop a good community network throughout Fylde which will benefit clients through increased service awareness and referral procedures.

We are a member and take an active role in Blackpool, Wyre and Fylde Community Network (previously Fylde Together).

We are a partner in the Advice Network which is bringing together the former Advicelink partners and those that were working under the Transition Fund projects in Fylde and Wyre. A website is being developed for where to go for Advice throughout the Fylde with links to all our individual organisations.

Citizens Advice Fylde remains a Hate Crime Reporting Centre for the Fylde; working closely with Lancashire Police.

We continue to attend the Public and Patient Engagement Group for Fylde which is attended by representatives from the NHS, local CCG and other healthcare professionals.

The profile of Research and Campaigns (previously Social Policy) work within the Bureau has been raised by the publication of a number of recent press reports and by the appearance on TV and radio by our chief executive Gillian Guy. Penny Collins, our volunteer Social Policy co-ordinator continues to be involved on with reporting trends and issues to Citizens Advice nationally identified through our advice work and statistics. One of our Trustees, Mr K Irvine, is now assisting with this work. We take part in initiatives both locally and nationally. We continue to receive updates from Lancashire Police and Trading standards on a regular basis; keeping us updated on consumer issues, scams and frauds which may affect our clients.

We produce a regular newsletter that goes to all members of our Management Committee, all Fylde Borough Councilors and to our partner agencies.

## **Customer Satisfaction**

During Spring 2016 we have decided to join a National Citizens Advice Initiative called the Customer Experience Survey. We are asking our clients if they are happy to be contacted by Citizens Advice directly to give feedback on the service they have received. The first reports from this will be out in September. We will monitor this closely and if clients are not responding we will think again, possibly redesigning our previous in house survey.

## **Funding**

All projects are dependent on core funding remaining in place for the duration of the project, ensuring there is a stable infrastructure.

## **Funding Bids**

At present our office is preparing bids to the Alan Lane and the Henry Smith Foundations for a project targeting those suffering from Domestic abuse and assisting them with all the wrap around issues involved in their situation.

This would have to be matched funding.

We are also applying to the Big Lottery, Reaching Communities fund for a project to provide funding for Casework in debt, welfare benefits and housing.

As we have previously reported Citizens Advice Fylde is one of nine CABs which work collaboratively as a consortium 'Advice Lancashire'. Currently, with partners Selnet and WEA, we have put three expressions of interest into the European Social Fund(ESF). The streams are: 50+, NEET (Children and Young people) and Vulnerable Adults. All three have been forwarded to the next stage. We were told at the initial ESF meeting that Fylde and Ribble Valley would have no chance of any funding from these funds if they applied individually as we do not have sufficient need identified in our areas. If any of the bids are successful we are unsure how the funding received will be allocated but it is unlikely that Fylde will receive a significant sum as it will be allocated on perceived client need.

The Office is using a portion of its reserves to fund a two day a week supervision post in order to allow more Management time to be focused on funding applications.

## All Enquiries dealt with during 2015/2016

Enquiries requiring some debt advice make up 19% of all enquiries raised and for Benefits it is 41% of enquiries. Employment is 9%, Housing 8% and Relationships and Family 5%. All of will usually require the client to visit more than once and will be time consuming issues.

## Full Enquiries

<i>Year</i>	2015-16				
<i>Quarter</i>	Q1	Q2	Q3	Q4	
<i>Month</i>					
<i>Enquiry Type</i>					
Benefits	79	84	67	70	300
Consumer except, Financial Utilities	9	6	3	8	26
Debt	30	32	38	36	136
Education	1	0	0	1	2
Employment	10	19	12	23	64
Financial Services & Products	1	1	1	1	4
Health and Community Care	2	1	2	4	9
Housing	24	14	9	15	62
Immigration & Nationality	3	0	1	2	6
Legal	9	3	8	9	29
Other	2	2	1	0	5
Relationships & Family	10	15	6	7	38
Taxes	5	5	2	3	15
Travel, Transport & Holidays	1	1	0	0	2
Utilities	3	8	8	9	28
<b>Column Total</b>	<b>189</b>	<b>191</b>	<b>158</b>	<b>188</b>	<b>726</b>

## Gateway Enquiries/Initial first interview by Citizens Advice Fylde

In 2015/16 72% of all gateways were done over the phone with 23% being through Adviceline. Adviceline only began in November 2015.

		<b>Year 2015-16</b>				
		<b>Quarter</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>
		<b>Month</b>				
<b>Gateway Next Step</b>	<b>Signposted Details</b>					
Advice via Bureau Work Queue		9	7	21	60	97
Assisted Information		253	219	173	180	825
Discrete Advice		1	1	3	5	10
Generalist Appointment		123	132	100	84	439
Other Bureau Appointment		0	0	3	10	13
Referral to external agency - non-CAB		5	1	7	7	20
Referred to another CAB		1	3	8	6	18
Request another CAB to callback client		0	0	23	18	41
Signposted to another CAB		1	2	9	15	27
Signposted to CitA Consumer Service		1	0	6	7	14
Signposted to external agency - non-CAB		25	28	25	25	103
Specialist Appointment		11	6	15	15	47
Transfer call to external partner - non-CAB		2	0	0	1	3
<b>Column Total</b>		<b>432</b>	<b>399</b>	<b>393</b>	<b>433</b>	<b>1657</b>

### NOTE

For clients that call in to our reception and require a leaflet, telephone number, signposting to another organization or the brief use of our public computer a Day Sheet record ( a simple count) is kept on our Client recording system. We began using this tool along with the introduction of Adviceline in November. We recorded **119** Clients on Day Sheets.

Each **Full Enquiry or Gateway Enquiry** is likely to generate several Advice Information Issues. The **Advice Issue Codes (AIC)s** are:

	2015-16				
	Q1	Q2	Q3	Q4	
<b>AIC Part 1</b>					
<b>Benefits &amp; tax credits</b>	288	275	237	246	1046
<b>Consumer goods &amp; services</b>	35	39	43	61	178
<b>Debt</b>	106	106	154	183	549
<b>Discrimination</b>	5	5	4	7	21
<b>Education</b>	7	3	0	2	12
<b>Employment</b>	58	65	62	109	294
<b>Financial services &amp; capability</b>	16	10	14	10	50
<b>Health &amp; community care</b>	21	21	18	27	87
<b>Housing</b>	82	70	65	69	286
<b>Immigration &amp; asylum</b>	2	1	5	10	18
<b>Legal</b>	31	35	33	52	151
<b>Other</b>	14	15	18	29	76
<b>Relationships &amp; family</b>	45	56	62	47	210
<b>Tax</b>	19	12	12	13	56
<b>Travel &amp; transport</b>	10	18	4	7	39
<b>Utilities &amp; communications</b>	19	27	24	18	88
<b>Column Total</b>	<b>758</b>	<b>758</b>	<b>755</b>	<b>890</b>	<b>3161</b>



## Ward information for ALL enquiries in 2015/16

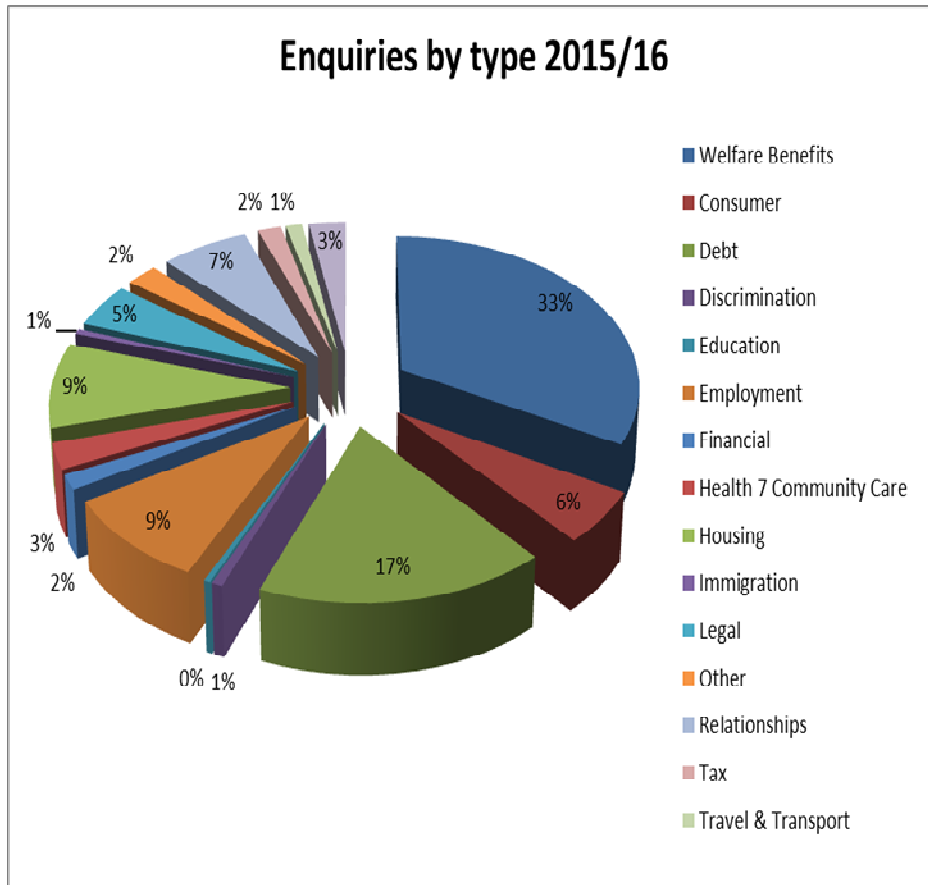
Fylde	Ansdell	41	*
	Ashton	46	*
	Central	60	*
	Clifton	33	*
	Elswick and Little Eccleston	14	
	Fairhaven	48	*
	Freckleton East	76	
	Freckleton West	45	
	Heyhouses	43	*
	Kilnhouse	36	*
	Kirkham North	105	
	Kirkham South	110	
	Medlar-with-Wesham	122	
	Newton and Treales	41	
	Park	51	*
	Ribby-with-Wrea	28	
	Singleton and Greenhalgh	16	
	St Johns	57	*
	St Leonards	46	*
	Staining and Weeton	17	
	Warton and Westby	109	
		1139	

41% of clients contacting us came from wards in Lytham and St Annes.

### NOTE

In Addition to the gateways conducted by Citizens Advice Fylde **215** Fylde residents were assisted through Adviceline by our partners between November 2015 and March 2016.

## All enquiries using AIC information



## Our Social Policy Work

Social Policy work is a dual aim of Citizens Advice. We believe that raising awareness of both national and local issues and identifying trends is key to a 'prevention rather than cure' approach benefitting clients and society as a whole.

Citizens Advice Fylde reports any social policy issues identified to Citizens Advice Nationally for use. The Chief Officer of Citizens Advice Nationally is Gillian Guy and you will often see comments from her on behalf of Citizens Advice on social issues in national papers, on the news and in Parliament.

## Latest parliamentary briefings

Our briefings provide information for debates and give Parliamentarians regular updates on our policy work.

## **Welfare Reform and Work Bill 2015/16**

[Briefing for the House of Lords Second Reading 17 November 2015](#) [Briefing for the House of Commons Second Reading 20 July 2015](#)

## **Childcare Bill 2015**

[Briefing for the House of Lords Second Reading 16 June 2015](#)

## **Debts and Gains March 2016**

Every year we do a 'debts and gains' snapshot for one month - March to give us an indication of the level of debt and benefit gain we are assisting with. In March this year the figures were as follows:

Total debts seen	<b>£755,983.05</b>
Total debt re-scheduled	£0.00
Total debt written off	£0.00
Total benefit gains	£91,145.20
Total grants received	£500.00
Total wages/pay	£0.00
Total Lump sum payments	£35,025.41
Total value of other services	£12,000.00
<b>Total gains</b>	<b>£138,670.61</b>

**Citizens Advice Fylde**  
**Local Case Studies from the past year**  
**(names changed)**

**Sylvia**

*Sylvia is a 66 years old lady with learning difficulties. She had been cared for all her life by her parents who made sure she would always have somewhere to live and was provided for. Thus she did not qualify for any financial assistance and so was not identified by any agency.*

*On the death of her mother she was unable to cope with everyday tasks, whilst she could wash and dress herself, she could not prepare or cook a meal, so was eating in cafes and restaurants and had no understanding of managing her money and so accrued substantial debt.*

*Our adviser worked with Sylvia for approximately 2 years, helping her apply for attendance allowance, help her deal with the debts including having some of the debt written off on grounds of capacity. The bureau also arranged for a Social worker to take responsibility for Sylvia's ongoing care and support. Sylvia is now getting all the assistance she needs to continue living independently.*

**Janet**

*Janet is a married woman with 2 dependent children (one with learning difficulties) who sought relationship advice. Discussion revealed for over 30 years her husband has controlled her by threatening to harm or kill her and the children. Janet did not recognise the verbal, mental and emotional cruelty as domestic violence. Janet and her children were living in one small bedroom of the marital home as they were not allowed to go into the other parts of the house, other than to use the kitchen and bathroom.*

*Support enabled the Janet to see that domestic abuse wasn't limited to physical abuse, enabled the Janet to make decisions based on her independent financial capability by applying for appropriate benefits and assisted Janet with housing application and secure a housing association property.*

*Recent follow up telephone call demonstrated improvement in the Janet's confidence. She was able to see her ex-husband's attempts to continue to control her through the children and was able to deflect that behaviour. She was now in her own home and felt safe and able to provide for her children and her mental and emotional wellbeing was greatly improved.*

*Janet stated "I feel so free, I would never have left without your help, you changed my life"*

## **Update since 1<sup>st</sup> April 2016**

Our Adviceline telephone service is operating successfully and we will be developing it further over the next few months to incorporate Service Scheduling which is the electronic booking of appointments which will make it both easier for volunteers and quicker for clients. Our Moneyplan project began on the 3<sup>rd</sup> of August and will continue on the first Wednesday of each month.

### **Statistics for Q1 2016/17**

We have dealt with 203 full enquiries and 319 gateway enquiries. Of these enquiries, 33% have involved a benefit issue, 16% a debt issue, 11% a relationship/family issue with housing and employment both being 7%.

Of the gateway enquiries 278 out of the 319 have come through Adviceline.

### **Recruitment**

At present recruitment is a priority for us in order to fully staff Adviceline and to support those wishing to transfer from Adviceline to full Advice. To support this a portion of our reserves is now being used to fund a one day a week Volunteer Development post. Once we have built up an increased team of fully trained Advisers we will seek to increase outreach provision. We have had an initial chat with FBC about the use of one of their new rooms as a possible outreach and we have explored one or two other options also.

As at the end of July we have 30 volunteers:

- 15 Full Advisers
- 6 Gateway/Telephone Assessors
- 2 IT/Reception assistants
- 7 Assessors in training

### **Training**

Citizens Advice has recently completed the redevelopment of its new Advice training program which has been streamlined and can be done either in paper form or online using Google Drive. The training modules themselves remain on the Training Pages of our Cablink Website. The external courses have also been modernised. Our temporary Volunteer Development coordinator has put a great deal of time into both recruitment and the implementation of the new program.

Also, we are continuing to 'roll out' the ask training to volunteers along with developing other in house courses to assist our volunteers in their work. A recent, in house, course was a refresher course on Safeguarding for both vulnerable adults and children.

## **Funding bids**

In order to maintain and develop Citizens Advice Fylde we have been putting together a number of funding bids. Approximately 10 hours a week has been allocated to this task since the end of last year and our Operations Manager has also spent a considerable amount of time developing a 'Case for Support' which can be used to support any future bids that we submit.

So far Bids have been submitted to:

The Alan Lane Foundation/Henry Smith and Tudor Trust

For the specialist training and provision of a Domestic Violence caseworker for Fylde.

The Alan Lane Foundation has awarded us £7,700 which is being held by us whilst we wait to see if the other bids to provide matched funding are successful in order for the full project to run. If they are not then we will redesign the project and contact The Alan Lane Foundation to ask if the money could be used to fund a more limited project.

The Big Lottery reaching Communities Fund

For a debt, benefit and housing caseworker along with training provision.

Comic Relief Core Strength

For a volunteer coordinator post

Martin Lewis Fund

For the development of a Digital Appointment APP

United Utilities

For the provision of a Home visiting service.

Along with these bids submitted by Citizens Advice Fylde we have also been exploring pan Lancashire bids as a member of the Advice Lancashire consortium. Advice Lancashire is a partner in a bid to ESF led by SELNET. The bid is for two streams of the Building Better Opportunities funding: Age of opportunity and Invest in youth. We have recently heard that this bid has been successful and as a partner Citizens Advice Fylde should receive approximately £12,000 spread over three years. The details are yet to be confirmed and there is some concern as this is European funding and BREXIT may play a part.

## **Our Future**

We have been asked by Fylde Borough Council to consider our future requirements and how we can continue to work closely with them. We have put together the following information:

**Citizens Advice Fylde Outline Budget Projection to meet Business Plan Objectives for Core Service to 2020**

## Assumptions

- 1- Fylde Borough Council (FBC) will grant a 3 year Service Level Agreement (SLA) to meet these costs to 31/3/2020.
- 2- FBC will extend our current lease on existing parameters for 3 years to 31/3/2020 with a 5% rent increase to £11,750 pa.
- 3- Citizens Advice Fylde will use Reserves to fund additional management capacity to assist in recruitment and training of an enlarged volunteer team in 16/17 and 17/18. Thereafter, the management team will return to a sustainable minimum. After 18/19 Reserves will have been reduced to the lowest necessary for 'winding up' obligations.
- 4- General Inflation figures for salaries and 'bought- in' services are:  
17/18 +3%  
18/19 +2%  
19/20 +2%
- 5- Accommodation costs for the expansion of outreach will be 'gratis'.
- 6- Budget projection and indication of Grant Request:

<b>SLA Core Service</b>	<b>16/17</b>	<b>17/18</b>	<b>18/19</b>	<b>19/20</b>
Outline Budget Expenditure	103,777	106,890	95,258 *	97,163
Sub-letting	2,000	2100	2,100	2,100
Donations	500	515	525	535
Net Budget	101,277	104, 275	92,633	94,528
Allocation from Reserves	14,495	14,890	1,460	1,532
FBC Grant Request	£86,782	£89,385	£91,173	£92,996

\*Staffing reduced by 0.4 FTE

**Citizens Advice Fylde - Extra possible services to assist Fylde Borough Council and Fylde Residents could include:**

The provision of public use computers in Kirkham for job searching, benefit form completion, Housing applications, viewing plans etc – this may be a priority should Kirkham Library close. We are investigation possible funding sources to facilitate this.

Use of the conference room and/or downstairs meeting area at Moor street to display plans etc or for ad hoc meetings.

Holding Council information and/or tourist information in Kirkham.

**Conclusion**

Citizens Advice Fylde aims to continue to develop and grow in order to meet the needs of all of Fylde's residents. We will strive to source new funding and partnership working in order to meet that aim.

Our website is [www.fyldecab.org.uk](http://www.fyldecab.org.uk) and we are also on facebook and twitter. If anyone would like to contact me for a chat about what we do and volunteering opportunities they would be very welcome to do so. I can be contacted on 01772 673014.

Kim Cook

Chief Executive Officer 2016

Supported by:



[Advice Quality Standard](#)