

Funding for South Somerset Citizen's Advice Bureau

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Purpose of the Report

This report seeks the approval of the District Executive for the grant funding of South Somerset Citizen's Advice Bureau (SSCAB) for 2015-16 and sets out the achievements during the current year.

Public Interest

SSDC supports SSCAB to ensure that:

- people across South Somerset are able to access free, impartial and expert advice;
- isolated and vulnerable people in the district are able to access services fairly and are not disadvantaged by their circumstances;
- work is done to improve national and local policies;
- a range of objectives in our Council Plan are met.

SSDC provided grant funding of £121,730 for SSCAB during 2014/15.

- SSCAB is the major provider of free, confidential independent and impartial advice in the South Somerset area.
- Advice services are assured quality under the national Citizens Advice Membership Scheme.
- In addition the organisation aims to improve policies and practices that affect people's lives.
- The Bureau has been serving the community of South Somerset since 1961

Recommendation

That District Executive approves funding for South Somerset Citizens Advice Bureau of **£121,730** for 2015-16.

Background

SSDC provided grant funding of £121,730 for SSCAB during 2014/15. The funding of £121,730 for 2015/16 was included in the Medium Term Financial Plan which was approved by DX on 5th February 2015 and then recommended for approval by Full Council on 26th February 2015. The award of the grant is subject to separate approval by DX. If members do not approve the funding for 2015/16, SSDC is committed to a six month period of notice with SSCAB.

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

Statement of Purpose

South Somerset Citizens Advice Bureau aims to work actively within these aims and principles to deliver information and advice through a high quality service which is accessible to the whole of the local community throughout the South Somerset area.

The Bureau will continue to work to identify areas of unmet need and will work with partners to develop the relevant services to meet those needs.

A guiding principle in the work of the Bureau will be to ensure that all clients and staff, whether voluntary or paid, will be treated with respect and their particular needs will be identified and met whenever possible.

South Somerset Citizens Advice Bureau (SSCAB):

- is a registered company limited by guarantee, and a registered charity
- has a board of 9 trustees, employs 22 paid staff and has 24 volunteers
- offers a generalist advice service, specialist money advice, debt advice and specialist welfare benefits advice
- operates from Lower Ground Floor, Petters House, Petters Way, Yeovil. Advice is provided through drop-in, telephone, email and outreach surgeries in Chard, Crewkerne, Wincanton and Ilminster, as well as home visits.
- SSCAB offers a holistic service dealing with multiple issues presented by clients. Each client is assessed through the 'gateway' system, whereby a trained assessor ensures that the client is referred to the correct part of the service, or to another agency.
- Macmillan clients are also seen at Yeovil hospital, St Margaret's Hospice, the Cancer Café and a variety of support groups.
- It also plays an important role in developing research and campaigning activities and challenging existing practice which may disadvantage clients.
- During the last year the South Somerset CAB has also been delivering financial capability or 'Money Skills' work with clients and through the provision of events, training and awareness raising activities in the community.

SSCAB has nine board trustees:

Lin Cousins (Chair) - is a town planner by background and runs her own business, as a housing and planning consultant, specialising in the delivery of affordable housing. Lin has been a trustee for South Somerset CAB for five years and has been chair for the last two. She is also a housing association board member and active in various organisations in Yeovil, her home town.

Tim Ayre (Treasurer) - A commercial property specialist, previously Investment Director of a major property company, experienced in operating at Board level in large organisations as well as a successful track record in establishing businesses and operating as a non-executive director in both the commercial and social sectors. Currently running his own consultancy business and serving as a Board member of Magna Housing Group.

Peter Thomas - Career in education, with particular experience post 16 and in College management. Now retired and involved on a voluntary basis, with CAB, Yeovil College and National Garden Scheme Open Gardens.

Annabel Smith - has over 12 years' experience in leading diverse volunteering programmes which benefit individuals and organisations alike, with a particular focus on developing the skills of volunteer managers. She is a regional consultant with the National Trust, lectures in volunteer management at MA level and is a board member of two significant volunteering development projects in the UK.

Hollie Knapman is an experienced family solicitor in the local area and deals with complex child protection issues for extremely vulnerable children and families. Hollie also undertakes publically funded work and provides legal clinics for the local community as part of her role. Hollie has been a Trustee at South Somerset CAB for almost 4 years. In her spare time she spoils her two cats and enjoys walking, swimming and keeping active.

Mary Rogers (Vice Chair) has been a SSCAB Trustee for 8 years and is currently the Vice-Chair. She spent 16 years in local government, the last 6 as a Director with South Somerset District Council.

Janette Cronie is a highly experience community member – she has been a Parish Councillor for over 25 years and has been involved in a wide range of community groups. Janette brings a wide understanding of the needs of the local community to the SSCAB Board.

Vicki Cotter (Chair of Governance Committee) is a practicing solicitor who has worked with the Charity Commission and specialises in Charity Law and Information Assurance.

Stephen Fisher – had a career in higher education and then local government and before converting a local government further and higher education regional body to a charitable limited company (as Chief Executive). Upon retirement, Stephen has been a Town Clerk at Ilminster Town Council for 11 years as well as 6 years as Company Secretary and Financial Officer to a county youth work charitable company

Working in Partnership

During 2014 SSDC and SSCAB worked in partnership to co locate the service with the Advice and Information Hub at Petters House. The project was achieved despite very tight timescales but both organisations recognise the significant mutual advantages of partnership working, as well as the benefits of closer relationships with the other organisations currently operating from Petter House including: South Somerset Voluntary Commuity Association (SSVC), Somerset County Council's Pathway 4 Adults and Pathway 2 Independence, Camelot Credit Union, The Royal British Legion, SSDC's Housing and Welfare benefits teams and the Yeovil One Team.

Since SSCAB moved into the building in September 2013, there have already been improvements in referrals between the SSDC Welfare Benefit team and the CAB, simply through being able to better ensure that clients directed between organisations get to the right place.

In the coming year SSDC and SSCAB will be mutually reviewing service access at quarterly meetings, to consider how better to work together to ensure local people can get the advice they need. In the first instance this will focus on the impact of Universal Credit, and how the two organisations can work in partnership to raise awareness of the changes this will bring, and provide public education to help individuals cope with the impact of these changes. It is hoped that this approach will maximise the number of clients we are able to help.

Responding to the needs of clients

The complexity of client problems is high, and the impact of the range of welfare changes continue to be seen directly. South Somerset CAB continues to work at all levels to try and resolve clients advice needs as early as possible.

Levels of Advice – South Somerset CAB

1. Research and Campaign Work – This is the first level of intervention that the service aims to deliver – potentially benefiting a significant number of local people by raising awareness of particular issues and working with partners to change policy that might be exacerbating or causing problems.

2. Self Help and Prevention – This level of work is about giving people access to information – in the most part that is the online information service of Citizens Advice – so that they can research and resolve their own problems. This level also includes work such as ‘Financial Capability’ which seeks to help people, in groups or as individuals’ to develop their skills in finance management and budgeting for example, so that problems do not arise or re-occur.

3. Gateway Assessment – This is the service that clients receive at outreach and drop in sessions, on the telephone and via email. It is our open access service where clients problems will be assessed and if possible, problems will be resolved through the provision of some useful information. From this level clients may progress to higher levels of the pyramid if their problem cannot be resolved.

4. Advice – This level of the service is the first time that advice will actually be given, this will be provided through an appointment, either face to face or over the phone.

5. General Casework – At this level, clients problems require more than one meeting to resolve.

6. Specialist Casework – At this level, clients problems are of a complexity that require specialist casework and for the most part, this work is funded through projects at SSCAB, although funding from SSDC does contribute to some debt specialist work.

Debt Advice

SSCAB currently have 2.4 specialist debt advisers (1.4 funded by Yarlington Housing association and confirmed for 2015/16). They also have a Money Skills adviser in the team currently working 3 days per week. There is also one volunteer who works permanently with the debt team.

Essentially the funds from the district council pay for 1 FTE debt adviser, this post also manages the debt team as a whole. In addition some paid members of staff in the general service also provide higher level debt advice or casework, but this would be as part of a range of cases including welfare benefits, employment, housing etc. This amounts to approximately and extra 0.5 FTE working on debt in the general service.

Debt cases vary dramatically, but the average commitment, in terms of time, would be approximately 15 hours per case.

Working with Volunteers

One of the biggest challenges continues to be the recruitment and retention of volunteers, as people are working for longer and have less time to volunteer. SSCAB has managed to sustain services through the year with fewer than their preferred number of volunteers. This has become more of a long term challenge and the organisation is now working towards

training people who work in front line roles in other organisations in order that they can support people to find information on Citizens Advice web-sites, or refer people directly into the service.

During 2014, South Somerset CAB attracted over 30 people to find out about volunteering at the CAB. It is a great testament to the status and quality of training at South Somerset CAB, that 2 volunteers who were seeking work, went on to get jobs while they were still undergoing training. This however also creates the problem for the Bureau of having a high turnover of volunteers, and needing to invest resources in the recruitment and training of volunteers that doesn't always result in an increasing number of volunteers actually delivering the service.

At time of writing, the Bureau is currently training 4 new volunteers and has 12 people who have expressed an interest in volunteering since Christmas. In recognition of the high quality training and personal development that SSCAB offers, the Bureau is now working more closely with Job Centre plus in developing work experience volunteering roles.

Performance Management Arrangements

In 2014/15, SSDC provided funding of £121,730 to SSCAB. Performance is monitored on a quarterly basis, review meetings are held in June, July, October & January.

This report outlines the SSCAB performance over the past 9 months. Detailed performance monitoring figures are illustrated in **Table 1**.

In 2013/14, SSCAB began to use a new system for recording all client information, called PETRA, as did other CAB in Somerset. During the last year the Bureau across the County have been reviewing the monitoring data supplied to key funders including District and County Councils, in order to present an agreed methodology for reporting.

Agreement has now been reached with SSDC and the information below defines the parameters of the source data used for each of the statistics reported. This has had an effect on the total figures reported by SSCAB in 2013, and therefore the 2013/14 figures have been re-stated in accordance with the now agreed methodology so that they can be compared with figures in 2014/15.

This methodology now also includes information such as Key Performance Indicators, referrals and more detailed data about outcomes and home visits, following feedback from SSDC about the kind of information that would be welcome in the report.

Performance Data Analysis 2014

Between April-December 2014 SSCAB gave advice to **3,040** clients on **5,924** issues including debt, benefits, employment, housing and legal issues.

Debt remains a significant problem for clients, with 1856 issues dealt with for clients (31%). 235 clients received higher level advice or specialist debt casework (including 'higher level debt advice' and specialist casework).

So far in 2014 the amount of unsecured debt being handled by the Bureau as a whole is over £1.3 million. This requires specialist, independent advice and advocacy (immediate action, negotiations on repayment plans etc). We make a distinction between 'higher level debt advice' and specialist casework – this is where the distinction lies, the 235 includes both types of debt advice, I think the distinction would be around the number of cases by the specialist debt team and the number of cases taken on in the general service.

The bureau has 4 intermediaries approved by the Insolvency Service to assist clients with applications for Debt Relief Orders. This extremely time consuming work is offered as part of the overall debt management service. 12 DROs have been completed between April-December .

Benefits continues to be a significant area of work, with 1837 issues dealt with for clients (31%). Between April-December, £49,850 in ongoing benefits were secured for clients. The general bureau checks clients' benefit entitlements, advises on eligibility, assists clients to make benefit applications, helps them to seek reconsiderations of decisions and gather supporting evidence, and assists them to make appeals to tribunals. The bureau also writes submissions for clients so they can present their evidence effectively to the tribunal. Other issues include employment, housing, legal, relationship and consumer advice, see **Table 1** attached.

Of those clients who received detailed advice, 60% visited the Bureau in person or at an outreach session; **23%** were advised by telephone; **4% through the new** email service and **12%** received a home visit.

Volunteer hours during 2014 averaged **100** hours per week (based on the national minimum wage this equates to **£25,000** for the 9 months recorded)

Figures showing the distribution across the area can be found in the tables below.

Since 2010, SSCAB has run the Macmillan welfare benefits service, which offers specialist advice to people given a cancer diagnosis.

In addition between April and December 2014:

- SSCAB provided 125 evidence reports to Citizens Advice nationally about issues of social policy to be shared with government and other public sector agencies.
- SSCAB moved premises and installed a new telephone system to enable better call handling.
- Saw 244 clients in outreach locations at Chard, Crewkerne, Wincanton and Ilminster
- Supported 2 volunteers into paid work
- Installed a second computer in their new waiting area to help clients access services online (with support at hand).
- Operated the Local Assistance Scheme in partnerships with SCC to provide emergency support to people in crisis, helping 170 clients in April-December
- Contributed data and expertise via the South Somerset Together (The Local Strategic Partnership) Welfare Reforms Group.

Service development 2015/16

In 2014, SSCAB continued to deliver development services supported by Lottery Funding through the Advice Services Transition Fund (ASTF). This work has included the successful implementation of email advice and development of financial inclusion work. SSCAB continue to work with the South Somerset Alliance partnership, including SSDC, Yarlinton, SSVCA, Age UK, Yeovil College, South Somerset Mind and Somerset Advice Network.

SSCAB are currently exploring how they can further develop their services to meet the needs of clients and work effectively with partners to ensure advice is available across South Somerset in an increasingly complex environment for people in need:

The current Business and Development plan has been reviewed – key performance indicators will continue to be measured and will include:

- Increasing the percentage of phone calls answered (less abandoned calls)
 - Increasing the number of active volunteers
 - Increasing outreach access (in Chard in the first instance)
 - Diversifying sources of income for the service
 - Clients better able to access benefit entitlements
 - Clients able to successfully manage debt
 - Homelessness prevented or averted
 - Clients employment right upheld
- Implementation, with other Bureau in Somerset, of Citizens Advice, tried and tested 'Adviceline' a system which will improve the % of calls that are able to be answered.
 - Further roll out of the ASTF project which will increase access to advice both in Yeovil and out in rural areas
 - Partnership working with other CABs in Somerset to improve efficiencies.
 - Cross boarder partnership working with Sherborne and North Dorset CAB to improve access.
 - Explore local partnerships for different models of advice delivery eg. Info Hubs (Langport), voluntary advice partnership in Bruton, remote advice for Job Clubs, Libraries (soon to offer increase in free IT access). Active discussions are underway to explore the future location of CAB services. Progress on this will be updated at the meeting.

Financial Information

The table below shows the funding sources for South Somerset CAB for 2014/15 including SSDC

<i>Funding sources</i>	
South Somerset District Council	121,730.00
Somerset County Council	79,199.00
Somerset Health	33,385.00
Local Assistance Scheme admin	43,400.00
LAS Unit cost income	6,800.00
Local Town and Parish Councils	6,275.00
Donations	1,167.00
Interest	217.00
Wessex Water	13,000.00
Other/ CA	6,870.72
<i>Restricted projects</i>	
Macmillan	97,650.00
Yarlington	45,000.00
Big Lottery Fund - ASTF	130,294.00
Total	584,987.72

The organisation has a clear reserves policy, given the move of premises in 2014, the final level of reserves cannot be confirmed, however it is anticipated that the figure will be in the region of £100k. This reserve is designated to ensure the organisation can cover contractual responsibilities, equipment requirements and can undertake some development activities.

The Board of SSCAB are in the process of developing the budget for 2015/16. Their forecast at this stage is positive. The most significant challenge for 2015/16 is the conclusion of the Big Lottery funded work (ASTF), which comes to an end in the autumn 2015. This funding currently pays for roles that support the delivery of the general service, and has to some extent, helped to mitigate the lower volunteer numbers.

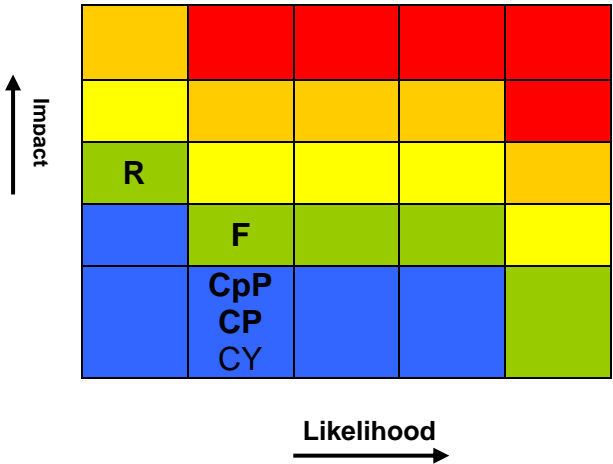
Somerset County Council have also advised SSCAB in writing that they will be reducing their grant from £79,199 to £68,794 for 2015/16.

The organisation has a clear fundraising strategy, and is in the process of undertaking funding bids to various trusts that aim to sustain the majority of these roles at least to the end of the financial year. The organisation is also working closely in partnership with other CAB in Somerset, to consider longer term funding for key activities.

Financial Implications

Subject to approval of the 2015/16 revenue budget by Council, if the funding recommended is agreed, all funds in the CAB budget will be committed for 2015/16.

Risk Matrix



Key		Likelihood →	
Categories		Colours (for further detail please refer to Risk management strategy)	
R	= Reputation	Red	= High impact and high probability
CpP	= Corporate Plan Priorities	Orange	= Major impact and major probability
CP	= Community Priorities	Yellow	= Moderate impact and moderate probability
CY	= Capacity	Green	= Minor impact and minor probability
F	= Financial	Blue	= Insignificant impact and insignificant probability

Corporate Priority Implications

- Work with partners to contribute to tackling youth unemployment
- Minimise homelessness by providing advice, support and housing options
- Work with partners to combat fuel poverty
- Provide Welfare Benefits support and advice to tackle poverty in our vulnerable residents

Carbon Emissions and Climate Change Implications

The need to travel is minimised by maintaining advice centres dispersed across the district with subsequent minimisation of carbon emissions.

Equality and Diversity Implications

Working with the voluntary sector is one of the Council's means of providing services to hard to reach groups and engaging with communities and individuals who otherwise find it hard to access public services. SSCAB deliver services to some of the most vulnerable people in the district. Services are free and are provided to all regardless of age, race, gender, sexual orientation, religion. The SSCAB has an adopted Equalities Policy.

Background Papers

Monitoring reports and paperwork submitted by SSCAB
SSCAB draft Business & Development Plan 2014-17

Table 1 - Outcomes and Monitoring Template

Service delivery arrangements

Service	Access
Yeovil – Petters House	Drop in: Mon, Wed, Fri - 10am-3pm, Tue - 1pm-3pm Appointments: Monday - Friday 10 am-4 pm
Wincanton - The Balsam Centre	Drop in: Alternate Mondays 10 am – 1 pm
Crewkerne - The Town Hall	Drop In: Alternate Thursdays 10 am – 1 pm
Chard - The Guildhall	Drop In: Alternate Wednesdays 10 am – 1 pm
Ilminster - Summervale GP Surgery	Drop in: Alternate Fridays 10 am – 1 pm
Telephone	Monday - Friday 10 am-4 pm
Home visits	By arrangement

General Service	Restated 2013/ 2014	2014/15				Total to date
		Q1	Q2	Q3	Q4	
Number of clients helped	3779	1054	990	996		
Number of gateways	4253	1005	966	943		
Number of new enquiries	1094	244	276	260		
Number of activities	10806	2562	2955	3082		
Number of issues	9011	2048	1957	1919		
Issues by advice area						
Benefits	2962	657	616	564		
Consumer	275	67	88	77		
Debt	3253	641	580	635		
Discrimination		5	9	4		
Education	33	2	10	10		
Employment	787	180	171	143		
Financial services and capability	85	28	17	19		
Health and community care	74	24	35	22		
Housing	548	165	146	136		
Immigration and asylum	45	9	10	5		
Legal	270	86	89	87		
Other	57	21	13	24		
Relationships and family	543	125	132	164		
Tax	69	13	14	20		
Travel and transport	22	7	6	6		

Utilities and communications	42	18	21	3		
Number of new debt enquiries						
Advice	189	56	60	66		
Casework	196	20	15	18		
Number of new benefit enquiries						
Advice	391	91	109	98		
Casework	93	3	1	4		
Number of new employment enquiries						
Advice	80	25	27	18		
Casework	-	-	-	-		
Outcomes						
Amount of annualised benefit gained	£226,020	£31,851	12,566	£5,413		
Amount of debts written off	£446,364	£76,154	48,456	£49,634		
Amount of Employment gains	-	£600	-	-		
Number of clients assisted by outreach						
Crewkerne	104	22	17	17		
Chard	149	43	31	32		
Wincanton	59	18	8	9		
Ilminster	79	13	23	11		
Gateways by advice channel						
In person	2237	441	413	420		
Telephone	1845	423	402	417		
Letter/fax	15	3	5	-		
Email	156	138	146	106		
Clients by South Somerset Area						
Area North	459	134	141	107		
Area East	464	115	119	132		
Area South	1660	477	436	388		
Area West	684	198	176	179		
Social policy						
Number of evidence forms	283	32	23	69		
Number of other activities	4	1	1	-		
Resources						
Core staff FTE	6.5	6.5	6.5	6.5		
Number of volunteers	24	31	24	24		
Feedback from clients						
% Overall satisfaction with service	94%	*	*	*		
% Would use the service again	100%	*	*	*		

This survey is carried out annually, and will be undertaken again early in 2015 and therefore reported in Q4.

Projects	Restated 2013/ 2014	2014/15				Total 2014/ 2015
		Q1	Q2	Q3	Q4	
Additional services and projects						
Amount of project income	£273,675	£81.25	-	-		
Amount of new income achieved	£63,001	-	-	-		
FTE Project Staff	9	9	9	9		
Number of clients assisted through projects						
Macmillan	496	255	260	297		
Yarlington	154	94	78	108		
Advice service transition fund	247	180	185	132		

South Somerset District Council reporting

Home visiting	Restated 2013/ 2014	2014/15				Total 2014/ 2015
		Q1	Q2	Q3	Q4	
Number of general service visits	3	0	0	1		
Number of Macmillan visits	335	49	65	88		
Number of clients/families supported	67	48	63	88		
Total Number of visits	338	49	65	89		
Visits by district area						
Area North	1	4	12	12		
Area East	10	4	11	10		
Area South	27	17	10	28		
Area West	16	13	13	16		
Other area	13	10	16	29		
Visits by advice area						
Welfare Benefits	334	49	65	89		
Debt	3		-			
Both Welfare benefits and debt			-			
Other	1		-			
Reason for home visit						
Physical health	338	49	65	89		
Mental health			-			
Both physical and mental health			-			
Restricted mobility			-			
Other			-			

Outcomes

Reporting range of outcomes for clients – both in terms of number of clients and financial outcomes for clients – examples below.

Outcome	Restated 2013/ 2014	2014/15				Total 2014/ 2015
		Q1	Q2	Q3	Q4	
Bankruptcy		1	2			
Benefit / tax credit gain - a new award or increase	42	6	119	162		
Benefit / tax credit gain - award or increase following revision or appeal	24	3	17	14		
Benefit / tax credit gain - Money put back into payment	2	10	-	1		
Benefit / tax credit gain - overpayment reduced or not recovered	2		-	1		
Bailiff's action stopped/suspended/prevented	3		-	9		
collection action stopped/suspended/prevented	4	1	-	-		
Court or committal proceedings avoided/suspended	2		-	-		
Debt write off , relief order	4	6	2	9		
Debts repaid	3		-	4		
DMP - debt management plan	12	8	13	28		
Enforcement action avoided/suspended	9		-	3		
Financial gain	1	1	15	1		
Financial situation stabilised / debts under control	8		-	-		
Improved health / capacity to manage	1		-	-		
Not liable for debt	1		-	-		
Utilities disconnection stopped			-	1		
Repayment negotiated	80	19	48	66		
Token payments	10	15	19	37		
Other financial gain	1	2	-	1		

Signpost and Referral

South Somerset CAB both signpost and refer clients to other agencies, the majority clients are signposted, this means as part of the information and advice they have received, it has been recommended to them that they consider going to another organisation for information or advice or to progress their issue. A smaller percentage of clients are actively referred, this

is a more direct approach that we make on behalf of the client to an organisation to progress their issue.

Referral/Signpost	Restated 2013/ 2014	2014/15				Total 2014/ 2015
		Q1	Q2	Q3	Q4	
Out of CAB to:						
Another local voluntary sector advice provider e.g. Age UK Somerset	34	4	5	8		
Another national voluntary sector advice provider e.g. National DV Helpline			-			
Advocacy or mediation agency such as ACAS	13		1	2		
Government agency such as HMRC or Job Centre plus	14		4			
SSDC – Housing	23		1	1		
SSDC – Welfare benefits team	2			9		
SSDC – Other			1			
SCC – Adult Social Care	20		-	1		
SCC - other			-			
Yarlington Housing Association			-			
Housing Association - Other			-			
Private Solicitors Firm	100		4			
Other agency such as GP or other health service		1	-	1		
Into the CAB from:						
Another local voluntary sector advice provider e.g. Age UK Somerset			-	2		
Another national voluntary sector advice provider e.g. National DV Helpline			-			
Advocacy or mediation agency such as ACAS	1		-			
Government agency such as HMRC or Job Centre plus	2		-	3		
SSDC – Housing	18	8	4			
SSDC – Welfare benefits team	6		-	2		
SSDC – Other	7		-			
SCC – Adult Social Care	1		-			
SCC - other			1			
Yarlington Housing Association	72	24	17	9		
Housing Association - Other			-	1		
Private Solicitors Firm		1	-			
Other agency such as GP or other health service	1		-			
MP	1		-			

South Somerset CAB reviewed their Business and Development plan, from April 2014 key performance indicators have been monitored by the SSCAB Board, progress is reported below for the interest of SSDC:

Performance Measure	Baseline	Target	Progress
Increasing the percentage of phone calls answered(less abandoned calls)	20%	40%	30%
Increasing the number of active volunteers	24	50	24
Increasing outreach access (in Chard in the first instance)	1 GA half day every other week	2 workers half day every week	2 workers every other week
CA Quality Audit Score	77%	80%	75%
Staff Satisfaction Survey			Note 1
Volunteer Satisfaction Survey "I enjoy the volunteering I do"	None	70%	93%

Notes: This is a new KPI and no survey has as yet been conducted, intention to conduct in 2015

South Somerset CAB also has and reports other KPI targets, but they can be found elsewhere in this report – as follows:

Performance Measure	Report location
Diversifying sources of income for the service	Projects table – amount of new income received
Increase turnover	Projects table – amount of new income received
Clients better able to access benefit entitlements	Indicators in Outcomes table
Clients able to successfully manage debt	
Homelessness prevented or averted	
Clients employment rights upheld	
Number of things Organisations in response to social policy work	General Service table – Social Policy element
Customer Satisfaction Survey response "Overall how satisfied are you with the service"	General Service table – feedback from clients element

Adviceline in South Somerset

From April 2015, South Somerset will be joining up with the other CAB in Somerset to deliver our telephone services together through a system called 'Adviceline' developed nationally by Citizens Advice and tried and tested in other areas.

What does it mean for clients?

A client who calls Adviceline will hear a brief explanation of the service and the costs. The system has an 03 number which minimises call charges.

The Adviceline system routes calls in the first instance to the local bureau based on dialling codes and post codes, this means that if there is an adviser available in South Somerset, people from South Somerset will get through to them. If there is no one available in South Somerset the call will go to another bureau in Somerset.

Already the client has a better chance of getting their call answered. If however all advisers in Somerset are occupied, the call will be diverted to a Citizens Advice Contact Centre which includes options to listen to some recorded information on particular topics that may help them.

We know from MORI research, that many people want to be able to access our service by telephone. Adviceline will help more clients get the advice they need in the way that they want.

Will local people still get a local service?

One of the main concerns about moving to this kind of system might be that people in South Somerset find themselves speaking to someone in Manchester instead of from their local Bureau. In the first instance, local people will get through to us here in South Somerset if we're available, it is true however that some people will end up having their initial call answered by someone else in Somerset or further afield.

In some cases, the information a client needs is general and relatively simple, and can be provided easily by anyone from Citizens Advice, no matter where they are. If however, a client needs more detailed advice, Adviceline has an inbuilt 'work queue' process that means people can be quickly referred to their local bureau for follow up advice.

Our ambition for the coming year is to increase the number of calls that we are able to answer. Of course we would like to be able to help everyone who tries to contact us, to achieve that we will need to bring in more resources, funds and volunteers, to try and meet the significant demand.

Many other CAB services across the UK have already adopted this collective approach to meeting telephone demand with a great deal of success

Case Studies in 2014

Helen's Case

Life can be complicated. Any one of us can suddenly find ourselves with a major problem that seriously affects our lives and begins to affect our health.

It was a sudden relationship breakdown that brought Helen to the Bureau. Overnight she had gone from a position of security to a place where she had problems with her employment, her income and her childcare. As well as dealing with the distress of separation, Helen found herself with very limited income and the inability to pay for childcare – resulting in a risk to her losing her job as she needed to stay at home with the children.

We were able to advise Helen about negotiating with her employer in the short term to manage the childcare issue. We were also able to advise her of various entitlements to Tax Credits and other benefits now that her circumstances had changed. Finally we were able to give Helen information about support she could get with mediation to manage her relationship breakdown.

Helen's case is one example of the kind of problem that people regularly come to see us about. Through our advice and information, delivered face to face, over the phone or now by email, we have helped thousands of people find positive solutions to their problems. In the last year over **£1.85 million** worth of funds have been achieved for clients. This sum is made up of debts that are written off, benefit entitlements obtained and grants accessed.

Adam's Case

Adam had been ill for several years, his mobility and sight were seriously affected and he was no longer able to work. He and his wife had been living on a small income of benefit entitlements. Everything got dramatically worse when one of their main entitlements stopped because apparently Adam hadn't attended a medical appointment he was supposed to go to.

Adam found himself unable to pay his rent and his wife was borrowing money to buy food. Adam came to us on a day when he simply couldn't find anyone else to lend money for food, and the credit on his electricity meter had run out.

With funds provided by Somerset County Council for the Local Assistance Scheme, we were able to access a food parcel for Adam and his wife from the local food bank. We were also able to top up their electricity meter for a couple of weeks.

With our help, Adam discovered that he was supposed to have received a letter about the medical appointment, but it was never sent. Adam's entitlements were eventually re-instated and we reviewed his and his wife's benefits to make sure they were getting all the income they were entitled to. We also helped him talk to his landlord about his rent arrears so he and his wife avoided losing their home.

The Local Assistance Scheme in Somerset represents a 'last chance' opportunity for help to those in crisis. It draws heavily on local food banks, but also provides some funds for urgent assistance with fuel or essential household items for those in desperate need.

In the last year the scheme has helped over **170 individuals and families** who didn't have enough money to eat or keep themselves warm. The level of crisis work that we have delivered over the last two years has increased dramatically with the severity and complexity of people's problems. Just 3 years ago we would refer a couple of people a month to a food bank, in the last year we have referred that many people almost every day.

Ruth's Case

Ruth and her partner were both in low income jobs. They had a housing benefit deduction because they were under occupying their house. They were also having to pay back a past benefit overpayment and so had gone into rent arrears and council tax debt. The family also had overdue water bills, a pay day loan and some credit card payments outstanding.

We helped the family with a household budget, which helped Ruth understand that she needed to pay priority debts first in her monthly expenditure. We also liaised with the client's social landlord and negotiated repayments that helped prevent a possession order which ultimately could've seen the family evicted.

In the last year our Specialist Debt Team, funded by the District Council and Yarlinton Housing Association, helped clients manage over **£2.8 million** of debt.