Delivering much more than advice



In the year from April 2022 to March 2023 many people in our country have continued to face challenges from events outside their control, both global and local. In particular inflation has been at a level not seen for over 40 years, with food and energy prices particularly impacted as a result of international events. The dramatically increased cost of these basic needs has a disproportionate impact on the poorest members of our society. Additionally the rapid increase in interest and mortgage rates has meant that many people who previously had balanced their income and expenditure now find themselves unable to do so. As a consequence an increasing number of people are finding themselves in debt, needing to access food banks, unable to pay for heat and light, or at risk of becoming homeless.

Against this background the need for the support that Citizens Advice Broxtowe provides is continuing and growing. We can provide the help and advice that people need to ensure that they access the benefits to which they are entitled, manage their debt, and wherever possible do not become homeless.

In order to provide this support our volunteer advisors and specialist staff advisors continue to work tirelessly to help as many clients as possible. In addition to supporting those in debt, with issues on benefits, or facing homelessness we continue to offer help in other areas, such as employment, relationships and many others, and also provide a mediation service for Broxtowe residents, working together with Broxtowe Youth Homelessness. We recognise that many clients face a number of linked long term issues and with the significant funding we are receiving from the National Lottery we work jointly with the five other Nottinghamshire Citizens Advice offices to support these clients across Nottinghamshire to find long term solutions. Nottinghamshire Mind also collaborate with us in this important work. Similarly we have a particular focus on helping clients with financial resilience, which embraces employment, benefits, debt and housing, to help them improve their lives in the long term.

Our valued partnerships with Nottinghamshire County Council and Broxtowe Borough Council continue, and their support is an essential part of maintaining our core service.

However Citizens Advice Broxtowe is an independent charity and in order to continue to provide the support that we do, we have to work hard to secure ongoing funding from a wide variety of charitable and other donors, both national and local funders, and through local fundraising. Each pound we receive gives a Social Return on Investment of £37 for Broxtowe residents, a significant benefit that we bring to the Borough.

As always, all of this is only possible because of the dedication and hard work of our management team, staff and volunteers. They continue to deliver the best support that we can, against a background of increasing need and uncertain change. On behalf of the Trustees, I recognise their work, and thank them for it.

Simon Lagoe, Chair



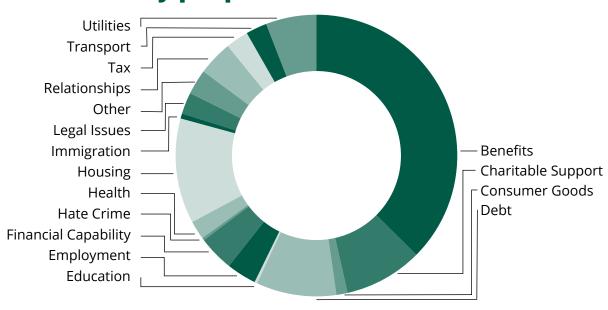
How Did We Do?



8.9k individual users visited our website – an increase of 20% from last year

Social return on investment of £37 per £1 of core funding

And this is why people came to us



The Value of our Volunteers

Citizens Advice Broxtowe has 41 volunteers including our Trustee Board, who come from all walks of life and give their time to the community for free. However, they do require the correct support, training and supervision to be able to perform their tasks to the high standards the service expects. No impact report would be complete without acknowledgement of their contribution and the benefits of volunteering for Citizens Advice. Volunteer advisers all undertake initial training and also receive ongoing training specific to their roles. There are also opportunities to get involved in running the service and no charity could run without volunteer trustees. In total the work carried out by our volunteers would cost £129,395 per year if we had to pay for that resource.

Many of our volunteers use the experience gained to move into employment, both within the service and the wider employment market. The training and experience Citizens Advice Broxtowe provide is respected and relevant. Last year nine volunteers moved into paid employment as a direct result of the training and experience provided. Volunteer opportunities include governance, advice work, administration, research and campaign work and involvement in co production.

Most of all our volunteers benefit from a sense of teamwork and being part of something that helps people in need, please see our website for more information

www.citizensadvicebroxtowe.org.uk



Henry wrote;

I would like to thank Rachel Carr, Neil Griffin and Yvette Orton who supported and guided me through my training. I have already found the experience extremely rewarding and I look forward to continuing my volunteering work with Citizens Advice in the future.

Volunteer case study

Henry joined us in September 2022 after being encouraged to do so by his friend, an existing volunteer Elliot. He did so to build his vocational experience whilst in his final year studying law at The University of Nottingham. He successfully qualified as a Citizens Advice Generalist Adviser and now contributes to the weekly advice rota.



Campaigning for Change

Our twin aim is to use the information and data we collect on the problems our clients face to exercise responsible changes in policy and practice. We do this to improve the lives of our services users and residents of Broxtowe. We carry out the work in a non-political and impartial way.

During 2022/23 we contributed to a number of awareness raising campaigns organised at a national level. These included dangerous goods (product safety) and what to do about it, energy scams and enforced pre-payment meters, unused subscription payments and of course cost-of-living related campaigns and awareness.

We also regularly engage with a range of networks locally communicating the problems our clients face. We have participated in the Take 5 fraud campaign and new voter ID requirements.

Specifically, we have carried out detailed reports and campaigning on the following issues:

• **Housing issues** faced by people experiencing domestic violence and abuse. We shared a report of our data with Broxtowe Women's Project that led to a meeting to discuss the need for improvements in the system. They took this forward with training for Council staff.

• **Cost of living -** Household support fund reports looked into the clients we referred to the scheme to explore who within our community needs to access this support. The report was shared with partners such as Nottinghamshire County Council and Broxtowe Borough Council and the report was discussed during meetings with the local authority.

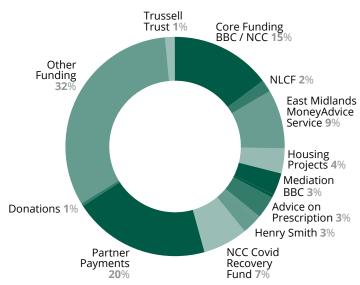
We also contacted Broxtowe's MP to raise the agenda around energy bills and then Prepayment meters. Darren Henry responded and asked for more information and some questions he could raise with the minister.



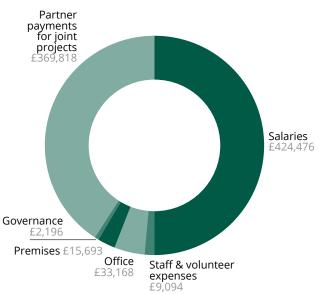
We regularly engage with a range of networks locally, communicating the problems our clients face

The cost of running Citizens Advice Broxtowe





Expenditure 2021/22



Delivering much more than advice for our community

Alongside delivering our core advice service we run many projects and partnerships to help local residents over a longer period of time. Many people come to us with multi complex problems which need a holistic and long term solution. Here are some of our partnerships.

- Lottery County wide project with Nottinghamshire Mind and the 5 other Nottinghamshire Citizens Advice
- Broxtowe Mediation in partnership with Broxtowe Borough Council and Broxtowe Youth Homelessness
- Advice on Prescription working with social prescribers and Nottingham West PCN

- Money Advice Service working with the East Midlands Money Advice Partnership
- Financial Resilience Project funded by the UKSP – working with Broxtowe Borough Council and Futures
- Dedicated Housing Advice funded by Broxtowe borough Council
- Working with Hope Nottingham and Trussell Trust in the local foodbanks
- Mental Health Projects working with Nottinghamshire Mind funded by Broxtowe Borough Council

How we change lives ...

Case Study 1

The client approached the CA Broxtowe office for support with poor social housing conditions. The client lives with her adult son who has significant disabilities and is his main carer.

Over a year before visiting our office, the landlord had inspected the property and advised structural repairs were needed to prevent black mould. These were never completed, so the mould became an issue that affected the client's health. She had been to her GP with breathing issues. They had written to say the mould was a contributing factor.

Citizens Advice Broxtowe supported the client to raise a complaint with the landlord, who went out to view the property again as a result. They have now arranged for the repairs to be completed. In discussions over the state of the property the client advised she was struggling to pay the energy bill and because of this she had not had the heating on much over the coldest few months of the year.

We organised household support vouchers via Nott's County Council, for the client and her son, to alleviate immediate need, these were worth £120. We put the client through for the Severn Trent Big Difference water scheme to lower the household water bill. We ran a full financial check via the financial resilience team, this revealed that both the client and her son could claim a severe disability premium on top of their existing benefits.

This extra payment had been due to the clients for a significant length of time and yet had gone unclaimed, with the result that they were both due considerable backdating.

The client was referred into our early intervention team for support to ensure the benefits were claimed and the housing repairs are actioned. The client is still working with the early intervention team but is now better off by £69.40 a week, as is her son

They are due to receive several thousand pounds in backdated benefit entitlement which has now been confirmed and received of £17,000.

Their housing conditions are due to be improved and they can now afford to heat the property. This case study shows the complexity of cases which we now deal with in the complicated world of benefits and housing issues. This client accessed numerous projects within the CA Broxtowe office and together we achieved this amazing outcome. Lifting residents out of poverty, giving them financial security and wellbeing.

Case Study 2

The client came to Citizens Advice for support after the loss of their partner. The client's partner had been responsible for paying the bills, managing income and expenditure, opening letters, and even speaking with others over the phone, so they had a difficult time managing a lot of daily tasks on their own. As a result of the delicate circumstance in which they were living, the initial anxiety associated with these tasks felt even more overwhelming. The client was uncertain where to begin with rebuilding their life.

The client's bank account was held jointly with their partner, which was closed after their passing. The client was not in receipt of any benefit, and had no additional income, as a result, he has become financially dependent on their adult daughter.

What we did and how it made a difference:

As a first step, we advised the client to open a bank account, so we can assist financially. Once the account was open, we first applied for bereavement support. Next, we applied for Universal Credit. We were able to make this application online. The client has a sick note from their GP, and we advised that once the UC claim starts we can help with a Limited Capability for Work element. Client also fits the criteria for the Household Support Fund scheme, so an application was made for a food and energy voucher. Additionally, we made an application for Severn Trent's Big Difference scheme, as a result, the client could see up to 90% off future water charges. Since the client has limited internet access, we helped apply for their £150 council tax rebate. An application for Personal Independence Payment is being completed and we will support him through the process.

Outcomes (impact):

We helped the client gain financial independence, and some long term support. Client is no longer financially dependent on their daughter.

Total confirmed annual outcome figure - £8838.27

Estimated yet to come (annual figure) - £10687.56

This case study shows the importance of the Financial Resilience Project and the holistic advice clients need to assist through the Cost of Living Crisis as they have multiple issues and need help to take action. Advice is complex and time consuming although the end result is our work changes lives.

^{*} Names changed for confidentiality

Free, confidential advice. Whoever you are.



We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

With thanks to our main funders











Supported by Broxtowe Borough Council's Shared Prosperity Funding



And thanks to our dedicated staff and wonderful volunteers without whom none of this would be possible.



www.citizensadvicebroxtowe.org.uk

Citizens Advice Broxtowe is a company limited by guarantee and a registered charity $\ . \ \ \,$

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