

Citizens Advice Shepway

Our impact



The difference we make to Folkestone & Hythe and beyond

Overview

In this report we will look at our impact, the value of our advice service, our funded services, our performance and our funding needs and challenges.

The social value of our service

As a service our social value plays an integral role in supporting and strengthening the local community. We're a local service working with local people. Our advice has a positive impact on the health and wellbeing of our clients, reducing stress and anxiety and empowering people to secure their rights and make positive changes to their lives. Our impact is significant and wide ranging bringing financial and social benefits to individuals and the local community.

We support social cohesion and work with the most vulnerable and disadvantaged. Our volunteers are drawn from the local community enhancing our connection with the people we assist and contributing to the delivery of a value for money service.

This means we're an important part of the community, with a credible understanding of local needs. We use this to tailor our services and help improve local policies and practices.

As a service we are reliant on funding from a range of different sources in order to be able to deliver advice services.

Without funding to pay for staff and volunteer expenses as well as running and premises costs we would not exist and the benefits, financial and social, to the local community which are far in excess of our funding, would cease.

Critical to sustainability is our Core funding from the Local Authority which funds our core/generalist service. This not only means that we can provide advice services covering a range of enquiry areas to Folkestone & Hythe residents but also provides a foundation for us to secure project funding which provides additional targeted and specialist advice services and also contributes to the overall running costs of the service in general.

Our Impact

Problems do not happen in isolation and solving them can prevent them from escalating. The wider impact of advice – what we achieve as a result of solving problems and providing support – is just as important.

The wider impact of advice – what we achieve as a result of solving problems and providing support is just as important.



National research has found:



80% of people said their **problem was solved** following advice



60% said they **felt less stress**, depressed or anxious as a result of the help they received from us



40% had more money or control of their finances

40% had a more secure housing situation

Around 1 in 5 people are not confident using the internet, including to search for information online



Over 9 in 10 people we help say that their problem negatively affected their life



3 in 5 people Lack confidence in taking action to solve their issue

Locally feedback from clients supports these results with a recent debt client stating:

I can honestly say I was at a point where I thought I couldn't deal with it can any more. I went around in circles, struggling and I'm a capable individual. I got in contact with CAB Folkestone and spoke to the debt advisor, ranted about everything for an hour and explained the situation.

I can honestly say the guidance made me feel so much relief. I gave them the figures, was at point of losing my flat and losing my job and with a new born baby due in the next few weeks. I honestly thought it wasn't possible and there was no way through this minefield.

Citizens advice are absolutely unrecognised for the awesome work they do. I can honestly say it's been a pleasure and a relief to finally be able to move forward with a clean slate and get back everything I thought was lost.

The value of advice

The value of and need for advice during the pandemic was acutely evident with large numbers of enquiries relating to employment rights covering redundancy, furlough and pay, benefit rights covering Universal Credit and other support and requirements under Coronavirus legislation.

Our advice supports people to claim benefits, manage their money, maintain accommodation and secure their employment rights and legal rights. This not only improves their lives but also supports the wider socio-economic wellbeing of the wider community.

The financial value of our advice

The value of our advice is significant and is far in excess of the cost of the service. The table below highlights key financial outcomes with the value being calculated using the methodology developed by the New Economy organisation and approved by Treasury economists. The figures contained within the model come from the latest evidence and data available and is produced by Citizens Advice national.

Name of local Citizens Advice member	Citizens Advice Shepway
--------------------------------------	-------------------------

Reported funding to local Citizens Advice	£287,030
Funding to local Citizens Advice from LA	£67,800

1) Overall financial value to society

Overall value (advice and volunteering)	
Fiscal benefit total	£300,309
Public value total	£2,476,490
Value to the people we help (financial outcomes) total	£2,087,578

For every £1 invested:	
For every £1, £x in fiscal benefits	£1.05
For every £1, £x in public value	£8.63
For every £1, £x in value to the people we help (financial outcomes)	£7.27

2) Key stakeholders

NHS - by reducing use of mental health and GP services, and keeping people in work	
Reducing use of health services	£43,504
Keeping people in work	£8,874
Total saving to NHS	£52,377

Other government departments	
Department of Work and Pensions (by keeping people in work)	£139,019
Criminal Justice System (by preventing housing evictions and homelessness)	£3,175
Housing Providers (by preventing housing evictions)	£78,082

Value of fiscal benefit providing debt advice	
Total of Value of Advice	£111,881

Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£1,854,961
Public value of volunteering (part of public value total)	£76,312

These outcomes come from our Core and other services, excluding our Housing service, as detailed below.

Our services

Core/Generalist service

Providing advice and assistance to Folkestone & Hythe residents on a range of different issues. The service acts as a gateway to our other services as well as working to gather evidence to positively influence and improve policy change and development.

Funded by Folkestone & Hythe Council.

- Funding for 2021 to 2022 of £67800.
- 0.8 FTE Supervisor, 0.2 Administrator, proportion of salary costs for Chief Officer and Finance Officer and volunteers delivering phone, email and face to face advice services. This does not cover the 0.4 Training Supervisor post needed to recruit and train volunteers. **This funding not only delivers our generalist service but the return on the investment of £67800 has consistently been over £280000 of services predominantly funded by other funders and adding specialist/targeted services to the people of Folkestone & Hythe.**

Help to Claim Project

This is to support people claiming Universal Credit and ensuring that the correct entitlement is awarded, including the Housing Element which covers rent and service charge payments.

- Funding for 2021 to 2022 of £43451 from the DWP via Citizens Advice national.
- 0.9 FTE worker delivering telephone, webchat and face to face advice and assistance locally and nationally.

Money Matters – Folkestone Project

This is to provide advice and assistance to local residents with debt issues, including rent arrears.

- Funding for £9225 for 2021 currently to December 2021 from the Rotary Club of Folkestone.
- 0.4 FTE worker delivering telephone and face to face advice and assistance.

Legal Aid Agency Housing Project

Providing advice, assistance and representation to clients with housing and homelessness issues.

- Funding is on a per case basis but has previously represented in excess of £120,000 per year via the Legal Aid Agency.
- 3 FTE caseworkers and 1 FTE Administrator delivering specialist advice services to Folkestone and Hythe and East Kent residents on housing issues. Delivery of the Housing Possession Court desk scheme which represents clients in Canterbury and Thanet Court at possession hearings.

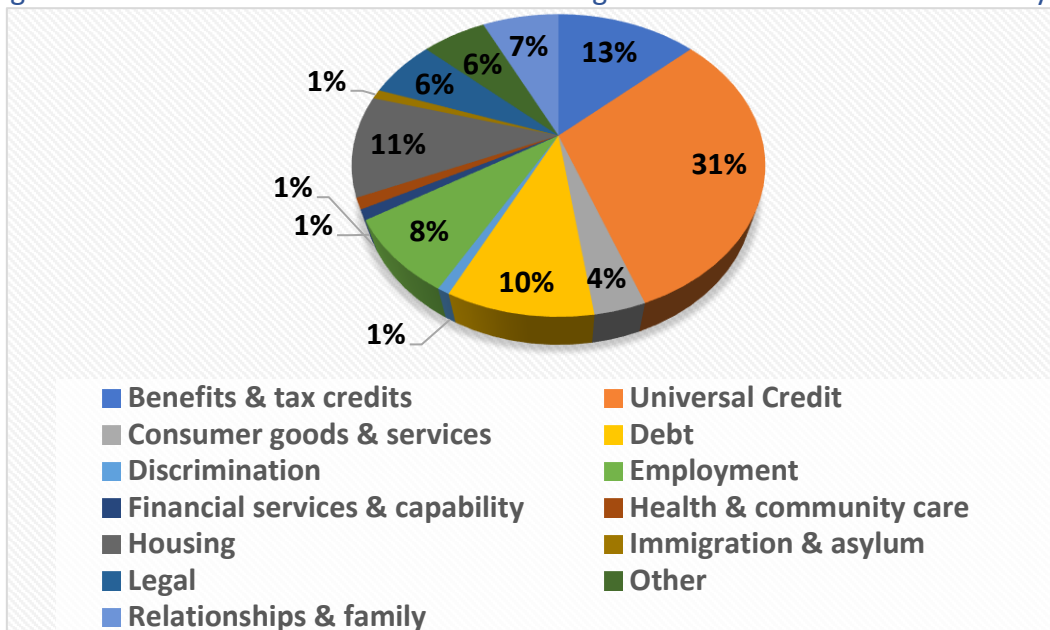
Our performance/performance against targets

We are meeting performance targets in all funded services and hold both the Advice Quality Standard and the Specialist Quality Mark. These accreditations are independently audited and

confirm our quality assurance, financial, legal and compliance requirements fully meet the standards for both generalist and specialist work.

Performance against the Service Level Agreement with Folkestone & Hythe District Council.

Performance for the period April 2020 to March 2021 more than met requirements regarding advising and assisting clients, with 2500 clients provided with information/advice/assistance against a target of 1800 and 4334 issues dealt with against a target of 3600. The largest numbers of enquiries relating to Benefits, Debt, Employment and Housing problems all of which play a significant role in the socio-economic wellbeing of individuals and the community.



This was an excellent achievement by our staff and volunteers bearing in mind all this was done during the pandemic and multiple lock downs.

Funding the Core/Generalist Service

For over 12 years the Core grant has remained static which represents a cut in real terms. Even though the service has worked extremely hard, and been successful, in securing additional funding to deliver additional services the level of core grant funding means that we are totally reliant on project funding, representing about 75% of funding as a whole, for the service to be viable. It also means that our core services are extremely limited and that we currently lack the funding needed to cover the cost of a Training Supervisor which is critical to our ability to recruit and train volunteers who deliver the service.

Covid-19 Impact

The pandemic has had a major impact on everyone. The major changes we have experienced as a service include:

- **Change in service delivery to telephone and email**, with face to face advice being provided in limited circumstances where there is a need due to vulnerability and/or clients being unable to access advice and assistance through other channels.
- **Changes in demand** - due to the suspension of Court and legal action for debt and housing we initially saw a decrease in debt and housing cases, but demand for advice in these areas is

increasing. We also saw a significant increase in Universal Credit enquiries and employment issues as people lost their jobs and needed to claim benefits.

- **Financial impact** – income from our LAA Housing contract decreased due to the cessation of the Court desk and possession claims being made against clients. We were able to mitigate the impact of this through being successful in our grant application to the Community Justice Foundation for a grant to support our continued delivery of our specialist housing services. A grant of £38000 was awarded to make up the shortfall for last year. All other income streams remained on track. This has meant that we largely met budget requirements for the last financial year, which was a significant achievement in light of the impact of the pandemic.

Moving forward

Increases in demand for advice services - Due to job losses, income reductions and the economic implications of Covid we expect to see major increases in the demand for Debt, Housing, Benefits and Employment advice and we are currently looking at how we will meet these, including increasing our Volunteer recruitment and training.

Volunteer recruitment & Training Supervisor provision – over the past 18 months we have lost a large percentage of our volunteers who were unable to volunteer during the pandemic and who have decided not to return to service. This is being seen nationally. This means that we urgently need to recruit and train significant numbers of volunteers in order to maintain enough to be able to deliver services now and in the future. As previously highlighted our core grant does not cover the Training Supervisor post needed to do this and we desperately need funding to cover this post the minimum cost for this representing £15,000 per year.

Finance

This year the effects of Covid are still being felt which have included difficulties in recruiting to vacant posts.

Funding for Money and Debt advice was not renewed by the Money and Pensions service which has not only reduced overall funding but also reduced our capacity to deliver Debt advice. Fortunately, we have other funding for debt advice but we are assessing what other funding opportunities there are for specialist debt advice as we believe that demand for this will increase.

The current budget for this year shows a deficit, largely because of the low level of core funding and the Money and Pensions service funding not being renewed and the consequent decrease in the contribution to running costs and overheads, even though we have made savings on payroll. Our Help to Claim funding will also end at the end of this financial year, as for all services nationally. If this funding stream is not renewed this will mean a further reduction in funding overall and means a substantial reduction in funding to cover running costs.

We are currently looking closely at our options and actively pursuing any other available funding but we may be faced with making significant cuts if we are unable to gain new funding to replace these funding streams.

Whilst we remain extremely grateful for the core funding we receive, more than ever we need a level of core funding which covers the full costs of the core service and the current budget shows with the inclusion of the essential post of the Training Supervisor the core budget has a significant deficit.

Budget Analysis & future funding requirements – 2021/2022

	Total	Core Service	Legal Aid Agency Housing project	Money Matters	Help to Claim Project
Income					
F H D C – Core funding	67800	67800			
Bank interest	300	300			
Donations	3000	3000			
LAA - Litigation	31100		31100		
LAA - Casework	38000		38000		
LAA - Escape fees	46900		46900		
LAA - Court desk	10000		10000		
Other					
Money Matters – Debt Project	9493			9493	
Help To Claim Project	43451				43451
Total	250044	71100	126000	9493	43451
Expenditure					
Payroll	219567	65167	112231	7593	34576
Staff & Volunteer expenses	5000	2540	2060	100	300
Telephones	5588	3142	1346	200	900
Stationery	4200	2293	982	200	725
Postage	2920	1134	1236	100	450
Publications	500	500			
I T	4020	1554	1766	100	600
Insurance	2160	810	650	100	600
Rent	15800	8075	3975	750	3000
H L W	5420	2458	2012	150	800
Cleaning/R&M	3400	1890	810	100	600
Fees	4550	2050	1500	100	900
Disbursements	500		500		
Bank charges	300	300			
Total	273925	91914	129068	9493	43451
Net deficit/surplus	-23881	-20813	-3068	0	0

Without an increase in funding the service is at serious risk, not only due to the direct financial consequences but also due to the lack of ability to recruit and train new volunteers. If funding was increased to cover the Training Supervisor post this would allow us to recover from the effects of the pandemic and in the longer term grow and increase our service. This would mean that we are far better positioned to deal with the expected increases in demand for advice in debt and housing.

Whilst we will always continue to pursue other project based funding, this does not provide the general/unrestricted funding needed to be able to deliver a wide ranging service to all local residents and ensure that we fully meet the needs of our community. The Pandemic has shown that people need support in times of crisis and we want to be able to deliver the best possible service to the largest number of people. To do this we need to secure funding which supports our sustainability and ability to grow and develop.