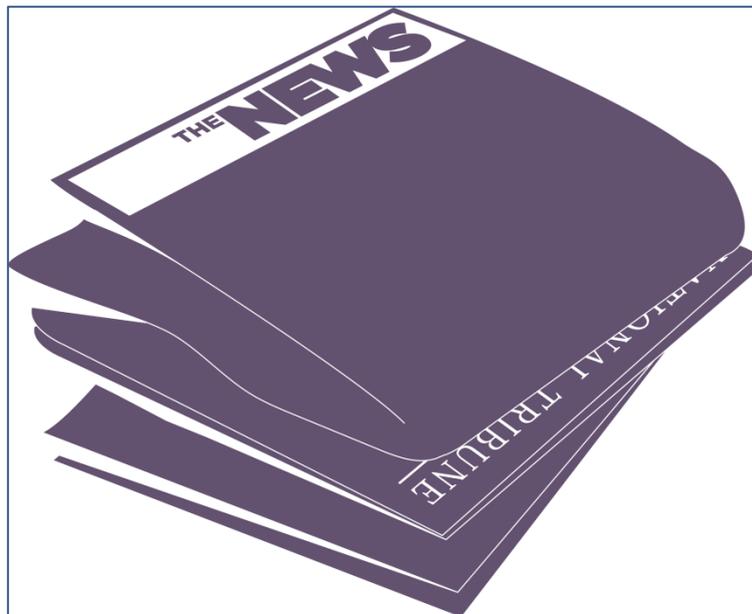


**Citizens Advice Oxford**

**Annual Review**

**2015/16**



## Introduction

*Dear Friends*

*I hope you will enjoy reading this brief overview of the work done by Citizens Advice Oxford over the last year.*

*I have again been impressed by the commitment and skill of our many volunteers in assisting over 5,000 people to find a way forward with their problems. Their hours of service are the equivalent of a cash contribution of over £300,000 and make all the difference in our ability to continue to respond to increasing demand for our help. This report is an opportunity to say 'thank you' for all of their efforts.*

*It is also an opportunity to thank all our funders, stakeholders and partners. In particular we are grateful to Oxford City Council for their commitment to working constructively with voluntary sector agencies to deliver creative best value solutions for City residents. We have valued on-going support from local charitable trusts including notably St Michael and All Saints Charities and St Aldates Parochial Charity. We have also received support in kind from the many local professional firms who have helped provide our free Wednesday evening pro bono surgery sessions.*

*Thanks are also due to the network of our partner organisations in the city with whom we work closely on a daily basis to get people as quickly as possible to the service that can help them best. We appreciate the spirit of collaboration and generosity which accompanies this contact, in spite of the resource pressure we are all experiencing. Citizens Advice Oxford is helping clients from every ward in the city and beyond. Our clients reflect the diversity of the city's population and we are proud to be able to support people in challenging any discrimination they may face.*

*The contribution of the advice sector is needed now more than ever in order to help people navigate uncertain incomes, insecure housing and unknown futures. I look forward to reporting back next year on the ongoing impact of our work.*

*With best wishes*

**Catherine**

**Catherine Hilliard**  
**Chair of Trustees**

## About us

Our charity was founded in 1939. Since then, we've given advice, information and support to anyone who needs it.

We help people online, over the phone and face to face. Every year, thousands of people turn to us. This gives us a unique insight into their needs and concerns.

We use this knowledge to campaign on big issues, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly.

We aim to provide advice that helps people to overcome their problems and come together to campaign on big issues when their voices need to be heard.

## Our objectives

1. making it easier to get advice
2. becoming more influential
3. being a stronger equality champion
4. becoming even more sustainable and effective through
  - 4.1 building a high and positive profile and reputation with priority audiences in the city and the county
  - 4.2 developing an appropriately qualified and diverse workforce



**We help people find a way forward. In the last year Citizens Advice Oxford helped a total of 5,300 people deal with 13,000 problems. But we're not just here for times of crisis – we also use clients' stories to campaign for policy changes that benefit everyone.**

Citizens Advice is a professional, credible and respected service which stands out amongst information and advice agencies in terms of customer recognition and confidence. 97% of people in England have heard of the Citizens Advice service and 41% say they have used a local Citizens Advice Service at some point in their lives. The Citizens Advice service is rated 1<sup>st</sup> of 22 national charities on being helpful, approachable, professional, informative, effective, reputable and accountable.

## ACHIEVEMENTS AND PERFORMANCE

Citizens Advice Oxford is an independent local organisation providing free, confidential and impartial advice for the people of Oxford and the surrounding travel to work area. Citizens Advice Oxford can give information and advice on almost any subject you can think of. Our volunteer advisers are trained to deal with queries relating to debt, welfare benefits, employment, housing, consumer issues, family and personal issues and nationality and immigration. The breadth of this knowledge means that we can take a rounded view of the problems people face and make sure that all the different aspects are covered. Often one significant change in our lives can trigger a whole raft of problems: for example, losing a job can lead to the loss of a home, breakdown of a relationship and problems with debt; being ill can mean complicated benefit applications and anxiety about employment and bills.

### External environment

The backdrop to preparation of this report is of unprecedented pressure on public finances, withdrawal of front line services and constant erosion of financial and social support systems on which many people rely.

Last year Citizens Advice Oxford responded to over 5,000 people for whom life has become complicated. Many are trapped in a vicious cycle where the effect of one problem can be the cause of another. No matter how a problem starts the end result can be life altering. For those without easy access to trusted help or support or the means to pay for it, Citizens Advice Oxford provides a vital service. Through the advice we give we turn lives around, solving 2 out of 3 of the problems people present to us. We solve issues with the welfare system, with paying back debts or with keeping a roof over your head. In addition our advice can reduce stress, improve finances and stabilize housing or employment.

We need to be able to carry on providing this support for more people – the people least able to find help by other means. Last year

- 1 in 3 of our clients had long term health issues or disabilities  
1 in 4 were unemployed
- nearly 40% were tenants in social housing
- nearly 70% had incomes under £600 per month
- 52% identified their ethnicity as other than White British



At an average unit cost of £50 per client for our open access service we reckon we are delivering good value for money. We also have robust evidence of the impact of our advice. Citizens Advice calculates that for every £1 invested in the service we generate at least:

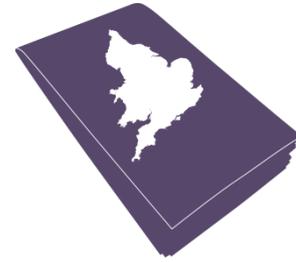
- £1.51 in fiscal benefits as savings to government by reducing health service demand, averting homelessness and other actions



- £8.74 in public value in terms of wider economic and social benefits, for example improvements in participation and productivity for clients and volunteers
- £10.94 in benefits to individuals via income gained through benefits, debt written off and consumer problems resolved.

In addition clients say our help improves their lives:

- 4 in 5 feel less stressed, depressed or anxious
- nearly 1 in 2 felt their physical health improved
- 1 in 2 had more money or control over their finances
- nearly 1 in 4 had a more secure housing situation.



But at a time when it is increasingly difficult to maintain current levels of funding, we will have to make whatever resources we do have work even harder for us.

## Working in partnership

In the face of all these pressures we have continued to prioritise strong and supportive partnerships with other relevant organisations in order to maximise the impact of our shared resources for the benefit of clients. Building on our successful Big Lottery funded partnership **Oxford Advice Agencies – Stronger Together**, we applied for a further grant under the Lottery's new **Help through Crisis** programme. We were delighted to hear in March that we had been successful. The Oxford Stronger Together partnership is an effective advocate for the advice needs of clients across the city and will now be able to continue to work together to improve services. Partner organisations include Citizens Advice Oxford, Agnes Smith Advice Centre, Barton Advice Centre, Rose Hill and Donnington Advice Centre, Asylum Welcome, Refugee Resource, Shelter, Age UK Oxfordshire and Oxfordshire Mind. Together, over the next five years we will be learning more about different ways to support people experiencing or at risk of experiencing hardship crisis. We are particularly excited about the programme's focus on ensuring that all our clients have more opportunities to use their collective voice to influence policies, practices and services that directly affect their lives.

We have been grateful over the past year for continued support from **Oxford City Council** as our key funder. Their commitment to maintaining funding for the advice sector in recognition of the preventative benefits of timely and accurate advice is commendable. With their core grant we have been able to sustain our complement of committed and expert volunteers and also continue to provide an outreach service to 9 GP surgeries around the city. We continue to value and strengthen this relationship and also to build stronger working relationships with other voluntary organisations in Oxford for the benefit of clients. Guests at our monthly workers meetings have ranged from Carers Oxfordshire to workers from St Mungo's and from SEAP, providers of the NHS Complaints Advocacy service.

Citizens Advice Oxford has a longstanding partnership with **HMP Springhill** and a service level agreement which provides for placement with us of serving prisoner volunteers. The participants in this scheme are carefully selected by HMP Springhill and us and thoroughly risk assessed before joining the volunteer team in a wide range of roles (depending on aptitude and length of

availability) from maintenance support and receptionist through to volunteer adviser. This work continues to be supported by a final donation from the JP Getty Trust.

**Financial capability volunteers** have worked with young parents, drug and alcohol agencies, homeless men about to take up their first tenancy, prisoners and probation staff to build confidence and skills in managing personal finance.

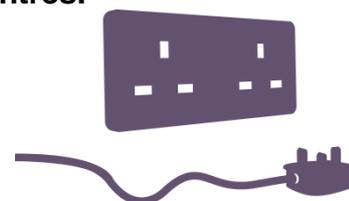


Thanks to ongoing funding from Oxford City Council we have been able to continue to support Oxford residents at risk of losing their homes because of rent arrears through referrals to our **housing needs debt advice worker**. In 2015/16 the service assisted 201 residents identified by the city's rents team, housing options team and homelessness staff as well as from our own drop-in service. The service helped 90% of these clients to maintain their housing, whether through sorting out payment arrangements with landlords, halting eviction proceedings or helping people gain control of their finances for the future. The amount of debt dealt with by just this one worker was just over £1.6 million.

We are pleased to report that our partnership with **Macmillan Cancer Support** continues to deliver an excellent service for clients with a cancer diagnosis, their families and carers. Our team of caseworkers based at the Churchill hospital secured additional benefit income of £1.5 million last year to support clients coping with the extra costs associated with cancer.

As well as offering a drop in service Monday to Friday in our busy city centre office in St Aldates we also ran outreach sessions at **Elms Road, and the Slade Children's Centres**.

## A focus on energy advice



Over the last 12 months we have developed a significant strand of energy advice for the benefit of our clients. This has been supported mainly by funding from energy companies, channelled via Citizens Advice, and a partnership bid to the British Gas Energy Trust, led by the National Energy Foundation. As a result we have been able to offer:

- a full time caseworker on our **Better Housing Better Health** project, supporting householders to deal with problems with their energy supplier across Oxfordshire
- group and one to one **Energy Best Deal Xtra** sessions to help clients get the best deal from energy suppliers, look at other ways of reducing energy bills, and deal with issues associated with problems with energy suppliers such as debt
- support to householders with **prepayment** meters
- support from our **Energy Advice Champion** for other partner organisations interested in improving their provision of energy advice.

In addition a grant from Oxford City Council as part of their strategy to tackle fuel poverty amongst their own housing tenants has enabled us to employ a part time **Fuel Poverty Money Advice Caseworker** who can help clients who are struggling to pay their energy and other bills.

## Financial summary

The bureau made a surplus of £46,938 for the year of which £16,287 is restricted to specific activities. A full set of accounts which have been subject to independent audit is available on request.

2015-2016	£
<b>INCOME</b>	
Voluntary income	222,099
Investment income	369
Income from charitable activities	402,317
Other incoming resources	5,834
<b>TOTAL</b>	<b>630,619</b>
<b>EXPENDITURE</b>	
Charitable activities	575,137
Governance costs	8,544
<b>TOTAL</b>	<b>583,681</b>
Surplus for the year	46,938



The 70 – 80 volunteers who worked with us over the last year donated around £300,000 worth of time and effort to keep our service running. We could not provide a service without them. Ongoing pressure on all sources of funding remains a concern. In response we are actively seeking to diversify our income so that we are less reliant on public funding. The Friends of Oxford CAB continue to support the work and trustees have continued to target potential corporate supporters.

## Plans for future periods

In 2016-17 we plan to:

- extend our service delivery to make it easier and quicker to get advice
- enable more people to find the information they need for themselves, using our nationally provided website and webchat service
- make it much easier to get through to us by phone, and increase the number of calls that we successfully answer
- streamline our advice giving processes, making it easier and quicker for advisers to find the right information for clients
- explore economies of scale and scope for closer working in partnership with other local Citizens Advice services and with other advice organisations serving the city.

- test new ways to build resilience with people in crisis through our lottery funded project, Oxford Stronger Together
- recruit, train and support additional volunteers in response to the growing demand for our services.

## Thanks to all our funders

We are very grateful to all our funders:

BIG Lottery Advice Services Transition Fund  
 Citizens Advice (making grants from BIS and Energy Best Deal)  
 Christ Church Carol Service  
 Elms Road Children’s Centre  
 Friends of Oxford CAB  
 Feoffees of St Michael and All Saints Charities  
 GreenSquare  
 J Paul Getty Charitable Trust  
 Kidlington Operatic Society  
 Mid Counties Cooperative Society  
 Oxford City Council  
 Oxfordshire County Council  
 Public Health Oxfordshire  
 Macmillan Cancer Support  
 Slade Children’s Centre  
 St Aldates Parochial Charity  
 Thames Valley Policy



## Thanks to all our partners

Agnes Smith Advice Centre  
 Rose Hill and Donnington Advice Centre  
 OCWA  
 The Oxford legal community who help with our pro bono Wednesday surgery  
 GreenSquare  
 HMP Springhill  
 Age UK Oxfordshire  
 Oxfordshire Mind  
 Refugee Resource  
 Asylum Welcome  
 Shelter

## How to contact us

Main bureau and office:

95 St Aldates, Oxford, OX1 1DA

Telephone advice line: **03444 111 444**

[www.caox.org.uk](http://www.caox.org.uk)

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)



### Drop-in advice

Monday	10.00 am – 1.00 pm
Tuesday	10.00 am – 1.00 pm
Wednesday	10.00 am – 1.00 pm
Thursday	10.00 am – 4.30 pm
Friday	10.00 am – 1.00 pm

### Telephone

Monday	10.00 am – 4.00 pm
Tuesday	10.00 am – 4.00 pm
Wednesday	10.00 am – 4.00 pm
Thursday	10.00 am – 4.00 pm
Friday	10.00 am – 4.00 pm

Charity registration number 1063068

Company registration number 3330267

FRN number 617691