

Bedworth, Rugby  
& Nuneaton

citizens  
advice

# Facing the future together

The impact of our work on  
the clients and  
communities we serve



2021/22



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## Our aims

To provide the advice people need for the problems they face

To improve the policies and practices that affect people's lives

## Our principles

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

## Our local impact, at a glance...



**6,959 clients**  
helped in 2021/22



up from last year



**35,282**  
Issues dealt with



up from last year



**£13.23 million**  
In financial outcomes  
for individuals



**52 active volunteers**  
providing around 15,000 volunteer hours  
per year



**8 in 10**  
people said their problem was  
resolved following our advice –  
three quarters of these said they  
could not have resolved their  
problem without us



**9 in 10**  
people said we helped  
them find a way  
forward

# Chair's Introduction

**As I write this on a balmy summer's day there's a ticking time bomb. The ticking is getting louder and cannot be ignored. The rising cost of oil and gas has already sky-rocketed which affects everything, particularly the cost of the food. Essential items we need to feed and clothe our families are, for many, already out of reach.**

Child poverty rises inexorably to record levels, and large numbers of elderly people, having successfully survived the most serious pandemic in a century, now face seeing out their lives and having to make stark choices just to stay alive. This isn't doom-mongering. It is reality, and it's only going to get worse: much worse.

There's been a flood of inquiries into our offices, invariably involving people at their wits' end as to how they can make ends meet. Overall numbers of people seeking help from Citizens Advice on fuel bills, rent arrears and debt generally have tripled nationally in a matter of a few weeks. We are uniquely positioned to offer help and will continue to do so,

but it is increasingly difficult to find solutions for these desperate cries for help.

How can anyone hope to meet an energy bill that has tripled in a little under a year against a background of modest pay rises (if any) well below double-digit inflation and State Aid that, whilst welcome, falls well below meeting the deficit that is faced in family incomes?

Inevitably, it is the poorest who suffer the most. The only promise I can make to anyone in the communities we serve across Bedworth, Nuneaton and Rugby is that despite everything, we will be there to help you through this. We will continue to

**"How can anyone hope to meet an energy bill that has tripled in a little under a year against a background of pay rises well below double digit inflation? The only promise I can make to anyone in the communities we serve across Bedworth, Nuneaton and Rugby, is that despite everything we will be there to help you through this."**



provide people with support and guidance, offering free and independent advice. We do not have a magic wand but helping people in difficulty is where our unrivalled expertise lies. No matter how dark things may seem, our advisers can always help someone in difficulty to find a way through. We have learnt a great deal from the pandemic, which we are now using to streamline our service, making us more accessible and generally faster on our feet. Our service can be accessed in the traditional way by visiting our three offices. In combination with our telephone advice line, we endeavour to see a client or respond to an inquiry on the same day it is made. We also make full use of email and other media. Please see page 16 for the hours for these services. The last thing we want is people struggling alone with their issues. In that situation, the problems only become magnified. It is always amazing to see the relief on a client's face once they have shared their problems with an adviser.

Our plea to our communities is, please don't delay or hesitate. Nobody's problems are unique. There are solutions, even though they may not be immediately apparent to a client. We can and will help. It's our job. Every single client will be valued and welcome.

**Peter Wiseman**

Chair



# Chief Officer's Report

**As Peter has highlighted, these are indeed challenging times. We expect demand to increase over the next 2-3 years against a backdrop of rising costs, inflation and the very real prospect of a recession.**

Resources and Capacity will remain an issue and whilst we are very grateful to our funders both locally and nationally there is a need to review what a properly funded advice service looks like that meets the needs of our communities many of whom, for the first time, are experiencing financial pressures that have not been experienced hitherto. At the same time there is a recognition within BRANCAB that we need to look at how efficiencies can be generated through a greater degree of collaborative working across all CA's working in Warwickshire.

Anticipating these challenges we have not stood still. We have reviewed and streamlined our Volunteer Recruitment, Development and Training which is

now yielding dividends through an increase in volunteers and broadening of diversity. Our Nuneaton offer has been relaunched that has demonstrated the potential that can be released through co-location with partner organisations and a holistic approach to client needs. Recognising that COVID has resulted in clients accessing our services in a different manner we have sought to enhance digital and telephony channels in collaboration with our partner CA organisations in Warwickshire.

In doing so we have not lost sight of our core principles or the ethos of a front door that is free, impartial, independent, confidential and above all local. We have been at the forefront locally and nationally in 'opening our doors' when it has been

**"We have reviewed and streamlined our Volunteer Recruitment, Development and Training which is now yielding dividends through an increase in volunteers and broadening of diversity..."**



safe to do so to ensure access to services to those whose vulnerability precludes them from accessing telephone or digital channels.

In doing so we have as always relied on our greatest strength: our people. The numbers in this report represent lives that have been helped by the professionalism of our paid staff working in unison with a much larger volunteer workforce who collectively generate a culture that is inclusive, accessible and focused. At the time of writing this report, we face many uncertainties and challenges caused by, Brexit, rising fuel bills and Climate Change. However, the certainty of a dedicated, committed and professional workforce provides us with confidence that, despite these challenges, we have the capacity, capability and adaptability to meet them and continue to provide the best services we can to the communities of Bedworth, Rugby and Nuneaton.

## **Bill Basra**

Chief Officer



# How we help....



**We deal with quick and simple queries**



**As well as everything in between**



**We manage complex cases**

## **People come to us with all sorts of issues:**

We know people need different types of support at various times in their life. One of our greatest strengths as a service is flexibility to deal with most issues that people come to us with and to tailor our advice to each person's needs..

People come to us with quick questions: they might want to double-check a letter or ensure they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their queries quickly and effectively. In so doing, we use the Citizens Advice service's award-winning website that our clients can continue to refer to at home if they can.

Our professional web-based resource, "advisernet", will be consulted for more complex issues, equipping advisers and caseworkers with the most authoritative and up-to-date information about legal rights and responsibilities.

Some clients come to us when problems have initially arisen – for others; their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is about to be disconnected, or their **home** repossessed. It may

have taken a lot of personal courage to take action. These clients will likely need more specialist advice and support.

Whatever level of help we offer, putting our client's needs at the heart of our decision-making means we can improve how people can get help to move forward.

## **We're confidential and non-judgemental:**

Our role is to help people find a way forward, so we'll be straight-talking and practical about how to resolve problems.

## **Our advice services can be accessed in different ways:**

Accessing timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and web chat. We understand the complexity of issues that affect people's lives:

## **We understand that experiencing a problem affects self-confidence:**

So we'll provide as much support as needed, empowering clients to regain control of their circumstances with the certainty they're taking the right approach.



**Advice and support**



**Research and campaigns**



**Solve problems**

8 in 10 people have their problem solved



**Change lives**

4 in 5 clients said advice improved their lives



**Make society fairer**

We value diversity, champion equality, and challenge discrimination and harassment



## Mary's Story

### A significant life event led to Mary's situation reaching a head. But a timely referral from a local service helped us reach out to Mary.

She is a young mother with three school-age children. Her youngest child of 2 years old had just been diagnosed with a life-limiting illness, and she had been awarded DLA for him. Her partner had just left, and she had to stop work due to being unable to get childcare to cover working unsociable hours.

She had a low income and could not manage to pay her bills. She was highly anxious and suffering from stress. Our initial support was to advise and support her to claim Universal Credit and Council Tax Support and rebates. This helped her stabilise her income.

She was hesitant to accept, but we issued food vouchers through our access to a local welfare scheme to help her through the waiting period for benefit payment.

Before her partner left, she bought a specially adapted buggy for her young son but had been unable to purchase the accessories needed for them to use it. Now her partner had left, and she had to stop work she couldn't afford these. She was advised of a local charity, and an application was made, which was successful, and she was awarded

several hundreds of pounds to purchase the specialised items needed.

Although her bill payments were up to date before her partner left, she was afraid she would fall into arrears. She had £10,500 of non-priority debt (credit cards etc.), including an overdraft and bank loan on her current account. She was incurring charges for her existing account and was advised to open a new basic bank account with no monthly charge, which she did.

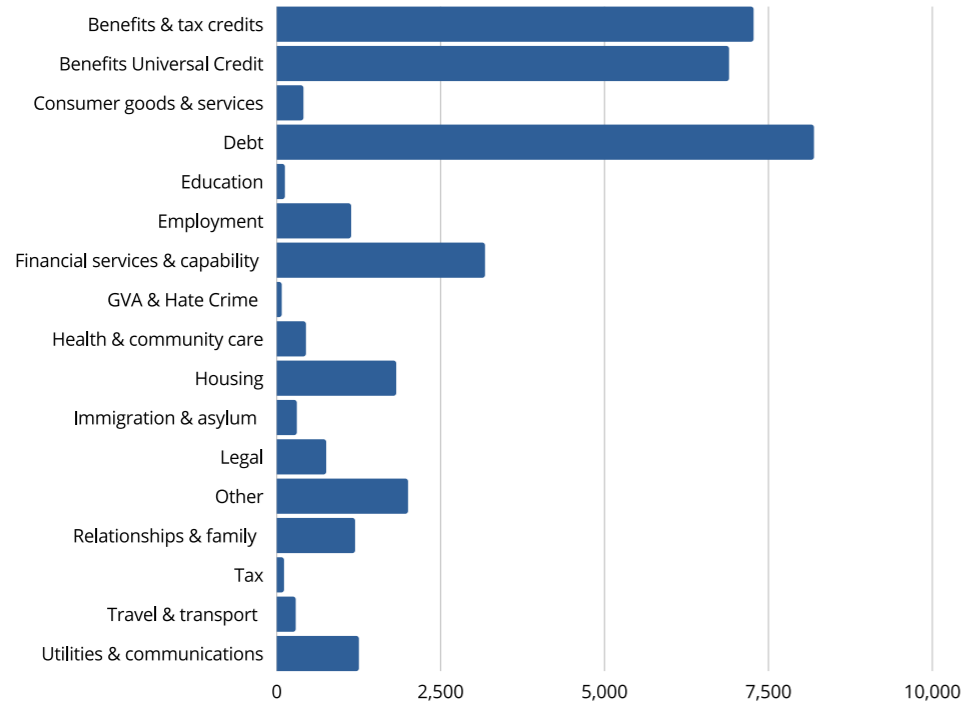
To keep her priority bills up to date, she was advised to put a hold on payments to her non-priority debts. Without doing so, her financial position would have been unsustainable. She was assisted in applying for a Debt Relief Order to resolve this position, and to help her with this; we were able to obtain a further grant from a charity to pay the £90 fee so that it could be submitted. The official receiver approved this, and her outstanding credit debt (a total of £10,500) was written off.

Moving forward, she has a bank account with no fees charged; she is receiving Universal Credit and maintaining her rent and household bills and is feeling much more able to cope.

\*Client names have been changed and certain details have been omitted or changed to preserve their anonymity.

# Key Statistics

## Issues



## Client profile

### Gender



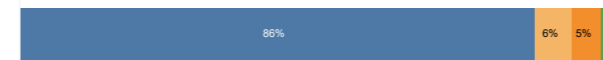
Female  
Male

### Disability / Long-term health



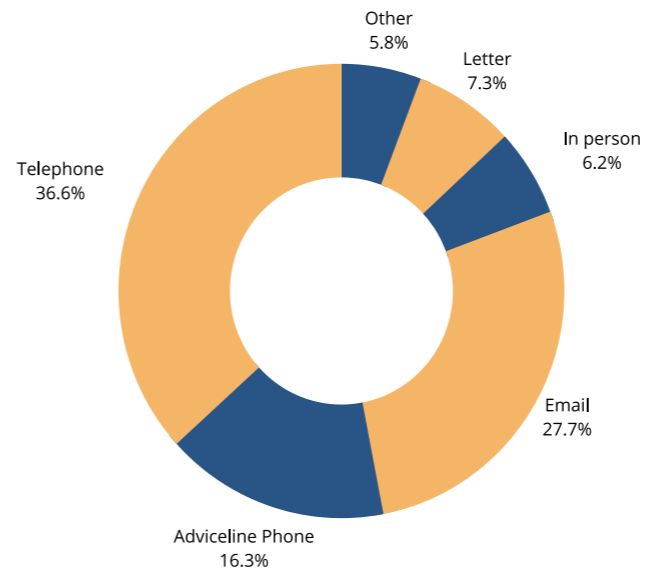
Disabled  
Long-term health condition  
Not disabled/no health problems

### Ethnicity



White  
Black  
Asian  
Mixed  
Other

## Channel

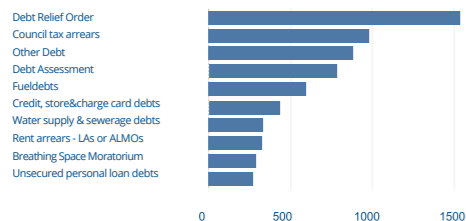


We deal with far more “issues” than clients, meaning that in order to effectively respond to a client’s situation we might need to address multiple facets of their lives and their problems.

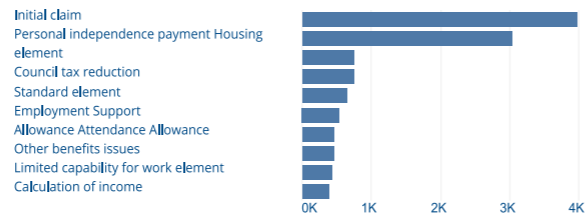
The ratio is much higher than that of the Citizens Advice service as a whole, reflecting the orientation of our services towards intensive, casework driven services, which is a characteristic of the organisation and undertaken by both volunteers or paid staff.

Extensive, high quality and holistic advice actually saves time in the long run. It helps our clients resolve their problems more quickly, prevents them from getting worse and ultimately ensures that the worse consequences of a life event are minimised. It also speaks to the fact that we rarely need to make referrals to other organisations especially as our key enquiry area (benefits and universal credit) can lead to internal referrals to our specialist Welfare Rights service, funded by Warwickshire County Council and referred to later in this report in detail.

## Top 10 Debt Issues



## Top 10 Benefits Issues



# Our value to society

**We use an established model to calculate the financial value of our advice and the positive outcomes it contributes to individuals and society.**

In 2021/22, for every £1 invested in Bedworth, Nuneaton and Rugby Citizens Advice we generated:

<b>£3.07</b> in savings to government and public services (fiscal benefits). By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.	Total: <b>£3.26 million</b>
<b>£19.74</b> in wider economic and social benefits (public value). Solving problems improves lives and this promotes better well-being, participation and productivity for the people we help.	Total: <b>£21.03 million</b>
<b>£12.43</b> in value to people we help (financial outcomes following advice). As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.	Total: <b>£13.23 million</b>

## How we measure the financial value of our service

Central to how we conceive our value is a simple premise: we create value through the positive impact we have on individuals' lives, which in turn benefits local communities and society. These individuals might be our clients, or members of the public who benefit from our work in terms of the knock-on effect of our work with Individuals. We use a cost-benefit tool developed with and approved by HM Treasury economists to ensure that the methodology is robust and it takes account of the most up-to-date research and data.

It is impossible to put a value on everything we do and therefore we have identified some of the main areas where we can show we have a positive direct impact and where there is evidence appropriate to the model.



## Our value to individuals

There's often a financial value to people having their problems solved. Using an established outcomes framework we are able to assure our funders of the financial outcomes achieved for our clients.

**The value of benefits advice**, in additional income for clients both on an ongoing annualised basis and through backdated awards through the identification of entitlements and challenging of incorrect decisions.

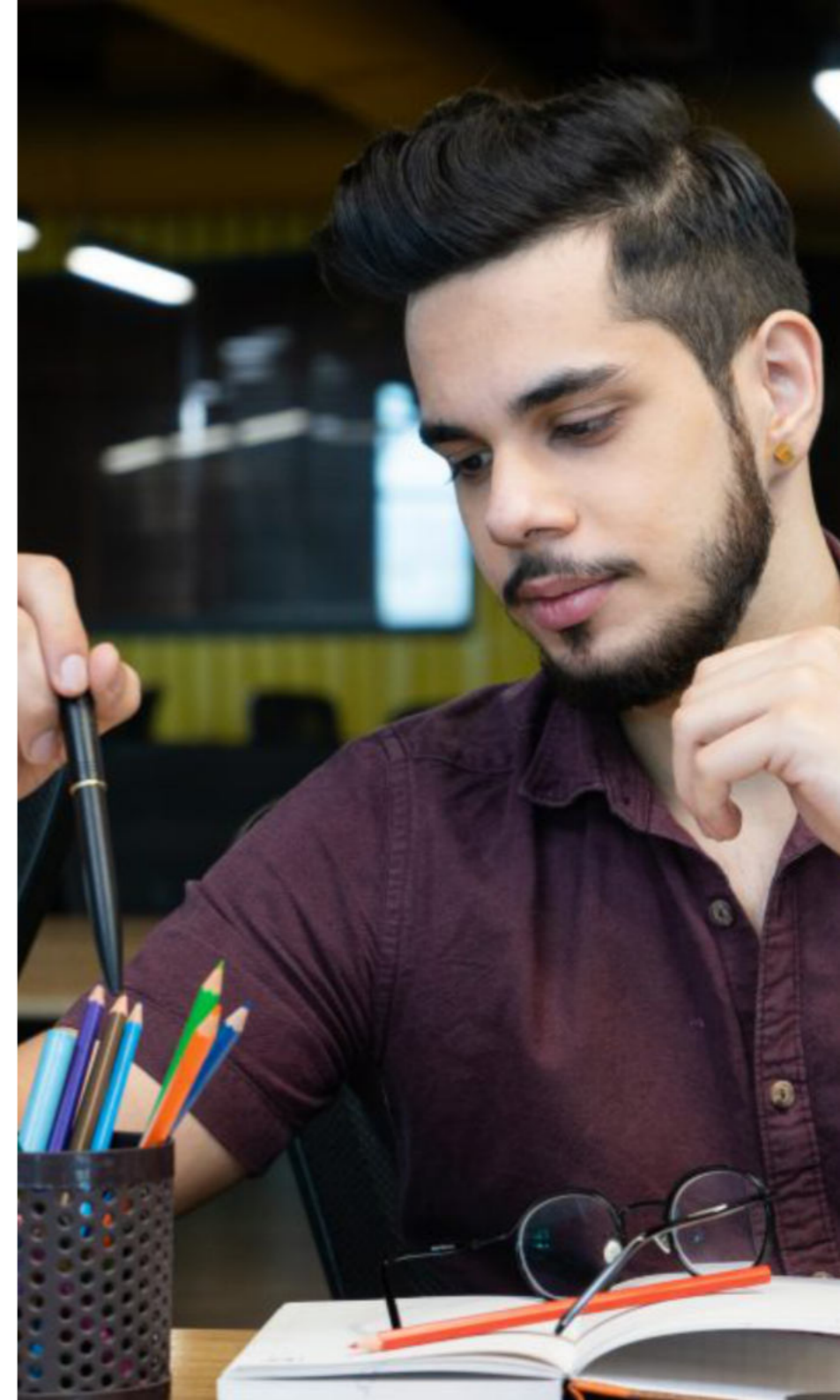
Total:  
**£10.16 million**

**The value of debt advice** - where we have acted to help clients successfully pursue the write off debts. The total value of debts owed by clients, where advice was given is much higher - estimated at £13.6 million.

Total:  
**£2.94 million**

**The value of consumer advice** - supporting clients to resolve consumer problems with goods and services.

Total:  
**£141K**



# Specialist Benefits Service

**Since 2018, Bedworth, Rugby and Nuneaton Citizens Advice have provided a specialist countywide Welfare Rights service funded by Warwickshire County Council. The service was established to provide practical, expert and specialist support to clients, mainly to challenge incorrect decisions made by benefit authorities and to support clients in establishing entitlements to benefits. This work requires assistance from practitioners with expert knowledge and experience in social security law.**

A highly experienced and expert team delivers the service. Their expertise and knowledge are supported by access to regular training and the infrastructure available as part of the national Citizens Advice Network and, additionally, organised and delivered to several quality assurance standards. In addition, our membership of Citizens Advice requires that the whole organisation, including a representative sample of work, is externally assessed.

The team's work is closely integrated with our generalist advice service, which supports general benefit checks for clients with seamless access to our team's specialist expertise and capabilities where the need for this has been identified, including our wider advice provision.

The team can appeal to both the First-tier Tribunal and Upper-tier Tribunal as necessary. Tribunal representation is highly intensive work. Steps are

often taken to resolve factual or legal points at either the claim stage or review stages of a case. However, often cases need to be heard at tribunal before a correct, fully informed decision can result. Post Appeal Work (Upper-tier Tribunal) Work may also involve appealing further to the Upper-tier Tribunal or exploring other legal remedies following the hearing.

One-off Advice Form-filling does not generally require specialist skills or knowledge; therefore, the Welfare Rights Team does not routinely undertake this work. However, we may support other advisers in providing advice on entitlement levels and general approaches to taking client evidence and presenting this in the best way possible. For example, this may be the case where a client has previously applied for the benefit, been refused, and not sought advice from us until some months later.



# Volunteering

**Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff- run.**

They take on a range of roles from providing advice, supporting the running of the organisation, campaigning in the community and acting as trustees; they are our greatest assets.

We currently have over **52** active volunteers who last year gave almost **17,000** hours as generalist advisers, administrators, receptionists, and Trustee Board Members.

Given the fact that many of these roles are fulfilled with high levels of skill experience, it is easy to imagine the cost of undertaking the same work with paid staff. Our measure of public value (see right) does not account for this, just the wider societal value.

In fact, one of the areas where we're only able to partially demonstrate our savings to public services is volunteering. Volunteering benefits our volunteers - they improve their skills, resilience, health and well-being, while strengthening community engagement.

Our volunteers give their time and skills every day to help make society fairer and provide the advice people need whoever they are, whatever the problem. We actively recruit, train, manage and develop our own volunteer community: one of our greatest assets.

Each volunteer receives training and ongoing support specific to their role. The investment of time and resources ensures that each volunteer is fully prepared for their role. Playing an active contribution to the day-to- day running of our organisation helps develop volunteers' practical skills, such as problem solving, communication and teamwork.

This improves employability, presents career development opportunities, and can help those currently unemployed to move into work. Just as important, it provides us with a vibrant and diverse team that is reflective of the communities we serve.

**54%**

of retired volunteers reported feeling less at risk of isolation\*

Before volunteering, 69% of volunteers felt little or no engagement with their community. Since volunteering,

**90% felt more part of their community\***

34% of our network volunteers left us for **education, employment or training\***

Wider public value of our volunteering was over **£328,553**

\*Volunteer outcomes based on national research



## Mina's Story

**Like many other people in work, found herself in a position where she couldn't afford to buy food; so much so, that she'd visited her local food bank. From there, when it was clear to staff how desperate she had become, she was referred to us to see if there was further help she could be given.**

She has worked in the care sector for over 15 years. Mina had MS, which was deteriorating, and a debilitating condition in one of her feet, which made walking very difficult.

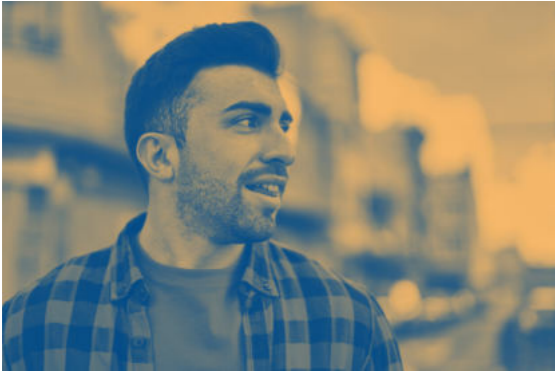
Following a reduction in work hours, she struggled to make ends meet. In addition, Mina's 20-year-old son Paul lived with her in a Local Authority property but could not work due to a severe mental health condition and was only entitled to claim the basic rate of Universal Credit. This meant that he could not contribute much to the household finances.

We were able to offer Mina support by making sure that her income was maximised; we supported her in making applications for PIP and a council tax reduction. In addition, our money mentor helped Mina with her budgeting and applications for help with her water and energy costs; she was referred to the local welfare scheme for a pre-paid top-up for her energy; our debt caseworker helped her to sort

out a water debt. Mina was very proactive and engaged with any support offered to her. We further helped her alleviate the immediate situation by also helping her apply for a crisis grant from the Care Workers Charity and have written a supporting letter to accompany her application - a mandatory requirement of the charity.

Although we helped transform her situation and ensured her income was higher, some of the help we offered was for the immediate short-term crisis nature of her circumstances when she initially approached us.

\*Client names have been changed and certain details have been omitted or changed to preserve their anonymity.



## Bedworth

25 Congreve Walk,  
Bedworth  
CV12 8LX  
(close to Bedworth indoor market)

### Drop-in times:

Monday and Friday 10.00am to 2.00pm

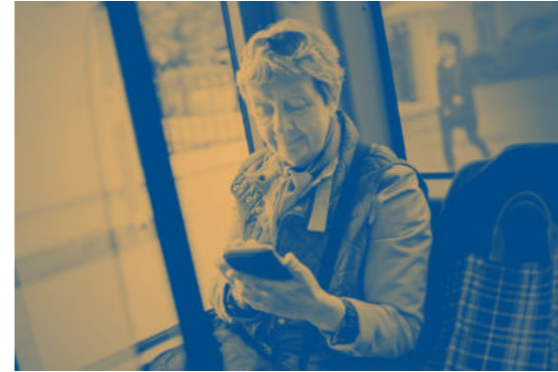


## Rugby

1st floor  
Chestnut House  
32 North Street  
Rugby  
CV21 2AG  
(Entrance via North St Car Park)

### Drop-in times:

Monday, Tuesday and Wednesday  
10.00am to 2.00pm



## Nuneaton

Town Hall  
Coton Road  
Nuneaton  
CV11 5AA

### Drop-in times

Tuesday, Wednesday and  
Thursday 10.00am to 2.00pm

Please visit our website for  
our outreach provision

Local Website:  
[www.brancab.org.uk](http://www.brancab.org.uk)

**0808 250 5715 (10.00-2.00)**  
Mondays to Fridays

**Email: [info@brancab.org.uk](mailto:info@brancab.org.uk)**

National Website  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



# **Bedworth Rugby and Nuneaton Citizens Advice helps people find a way forward.**

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

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