

Helping to create sustainable and resilient communities

Our annual review 2016/17



Bournemouth

About Us

Our charity was founded in September 1940. Since then, we've provided free advice, information and support to anyone that needs it.

We help people online, over the phone and face-to-face through our network of local centres.

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.



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Like us on facebook: [Facebook.com/CitizensAdviceBournemouth](https://facebook.com/CitizensAdviceBournemouth)

Registered office:
Citizens Advice Bournemouth,
The West Wing, The Town Hall,
Bourne Avenue, Bournemouth, BH2 6DX

AdviceLine 03444 111 444
Online advice: citizensadvice.org.uk

Administration office:
Citizens Advice Bournemouth
Bournemouth Library, 22 The Triangle,
Bournemouth, BH2 5RQ

Telephone: 01202 290967
Website: bournemouthcab.co.uk

Citizens Advice Bournemouth is a registered charity
and a member of the National Association of Citizens Advice.

Charity registration number: 1074727

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Foreword

Matthew Moore, Chair of Trustees

It is a pleasure to write the foreword for our 2016/17 Annual Review.

Citizens Advice Bournemouth is an independent charity and the leading organisation in Bournemouth providing free and confidential advice to anyone that needs it. Through our 24 staff and 76 active volunteers we offer advice on benefits, housing, employment and other issues across Bournemouth.

Impact

Last year, **we helped 8,634 people and dealt with 17,217 different issues** for these people. With 4 in 5 clients we support say that Citizens Advice Bournemouth has helped change their lives.

An external Treasury approved model has enabled us to evidence the value we create through our advice provision and from working with volunteers. We estimate that the value to our clients through income gained in benefits, debts written off and consumer problems resolved, **derived a benefit to individuals of £23.09 for every £1 invested and had a total value in 2016/17 of £8,261,151.**

We also calculate that in 2016/17 **every £1 invested** in Citizens Advice Bournemouth delivered a return of **£4.48 in fiscal benefit** for the government and tax payer. In addition, the return on investment in terms of the **public value of wider economic and social benefits was £24.48 per £1 invested.**

Citizens Advice Bournemouth is proud to deliver benefits for clients, their families and to make a broader contribution to society.

Achievements

The past year is notable for a significant improvement in our financial performance, progress in modernising our service and the further development of our strategic direction. Despite a challenging economic environment, we were able to achieve a surplus on our trading activity in 2016/17 on a turnover of over £500,000. This has enabled us to build our unrestricted reserves to £254,888, which more than meets our aim of a reserve that covers three months core running costs.

In addition, it has given us the breathing space to invest in further service modernisation for 2017/18.

2016/17 has seen the introduction of a new Chief Executive which has enabled us to restructure the organisation, introduce a new advice framework for all our face to face services and set up a new Research and Campaigns team.

Over the course of 2017/18 there will be a number of changes including a merger with Citizens Advice Poole, the introduction of the new advice framework across the Dorset AdviceLine and the introduction of alternative digital advice through webchat.

This change will give us the opportunity to review and extend our strategic direction. Enabling us to increase the number of calls answered by AdviceLine, the numbers seen across the Bournemouth and Poole conurbation through expanding our outreach services and we will be able to provide advice to clients through their first choice advice channel.

Trustees

I would like to thank all my fellow trustees for their efforts and commitment over the past year in helping to make a success of Citizens Advice Bournemouth.

Recognition

I would also like to thank the staff and volunteers who work so hard to deliver the high quality service to the public. Our advisors and their supervisors do an amazing job. I also want to say a thank you to all those who work behind the scenes to ensure that those on the front line have the support and systems that they need to fulfil their roles.

Matthew Moore
Chair of Trustees



An overview from our CEO

Achieving our mission

Our Approach

We place our clients at the centre of everything we do. Our services are designed to equip our clients with the knowledge, skills and confidence to take control of their lives by taking informed decisions to address their problems.

Our service offer to clients is comprehensive. Our over-riding strategy is to deliver a mix of services that integrate intervention and prevention services offering our clients the best opportunity to make informed choices and decisions that will help them solve their problems, sustain their well being and achieve financial independence for individuals.

Our services are designed to help create resilient and sustainable communities, through community empowerment and mobilisation.

Our Aims

We share the over-arching aims, values and principles of Citizens Advice to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that improve peoples' lives

Our Principles and Values

As a member of the Citizens Advice service, Citizens Advice Bournemouth provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We value diversity, promote equality and challenge discrimination.

Our commitment to equality, diversity and human rights is embedded throughout our business strategy and is based on the framework provided by Citizens Advice to:

- Challenge discrimination through advice
- Promote equality through advocacy
- Value diversity through our role as employers

An Overview from our CEO

I cannot believe it has been a year since I joined Citizens Advice Bournemouth and became Chief Executive. So much has happened in the world during this last year too! We have a new government, a new American President, and our decision to leave the EU has led to unrest and people uncertain about the future. There is, however, one constant for people which is Citizens Advice. We will as always continue to support people whoever they are and whatever their problems are in helping them to move forward.

Benefits continue to be our largest enquiry at 23.1% With the introduction of Universal Credit to Bournemouth residents in October, we envisage a further increase in the numbers of clients who will need support. To this end, we have recently increased our benefits team to meet the needs along with a new weekly Outreach service within Bournemouth Job Centre in preparation for the change.

Additional barriers for clients with the introduction of Universal Credit are digital inclusion and having a bank account, as clients will have to register and manage their claim online. This will cause major problems for people not having access to computers and internet. To tackle this, we have been collaborating with Bournemouth Borough Council, Halifax and Lloyds Bank in relation to basic bank accounts, financial capability training and access to computers within branches, with a pilot taking place within the West Howe community.

Over the last 12 months we have continued with our Pension Wise contract covering Dorset and the Isle of Wight along with Devon and Somerset.

We ran a successful Loan Shark Campaign at the beginning of 2017 through the Illegal Money Lending Team providing awareness training to frontline workers and events within the local community.

For the first time, we employed a Research and Campaigns Coordinator in order to tackle local and national issues. There have been a number of campaigns we have run this year including 'Mystery Shopping' with local Post Offices, a social media Christmas debt campaign as well as being part of the national BIG Energy Savings Week.

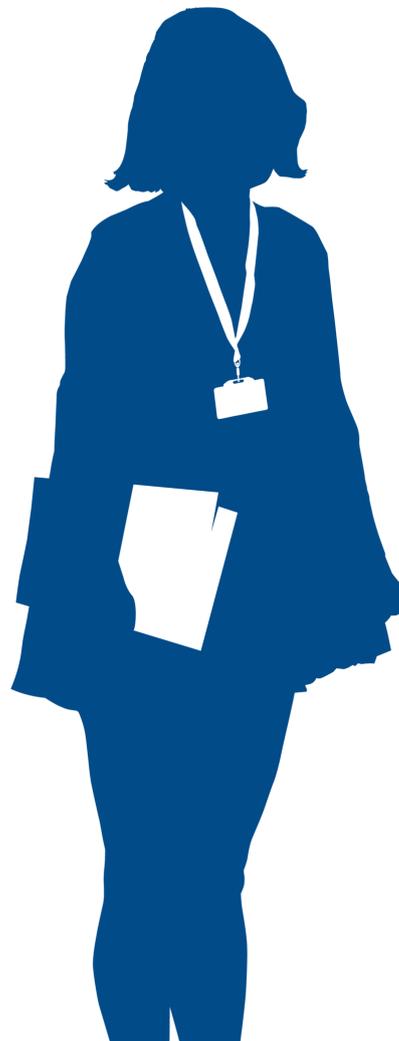
In October 2016, we introduced a change to our face-to-face service delivery at the Town Hall to the New Advice Framework. The impact has been amazing and I would formally like to thank all the staff and volunteers for their hard work, dedication and effort in making it happen so seamlessly! During a normal week, we used to see approximately 75 clients and have to turn away at least 25 clients, with waiting times that could run into 2 hours. With the introduction of the new service, no one is turned away, waiting times have reduced to approximately 8 minutes and we see on average 130 clients per week!

We have had some management changes over the year with Nigel Clarke our Advice Service Manager retiring with Angela Garner and George Scuffham taking over the reins. Emma Lee became our new Operations Manager who will be now moving into a Business Development Manger role within our new organisation.

Citizens Advice Bournemouth and Poole Citizens Advice began merger negotiations in the Autumn of 2016 in the light of the proposed council mergers. After lengthy negotiations, we are pleased to announce the merger will take place on 1st October 2017. By becoming a larger entity, this will enable us to develop and expand our services to the residents of Bournemouth and Poole using our joint expertise of staff and volunteers, with the ability to apply for broader funding opportunities thus enhancing our service.

We are extremely excited about moving both organisations forward in the next chapter of Bournemouth and Poole's journey. I would like to thank all our Trustees, management, staff and volunteers who have supported me and responded so enthusiastically to the challenges within the process in helping shape and build our new entity and all their dedication and hard work over the year. We have an amazing team within Citizens Advice Bournemouth.

Chief Executive
Zoe Bradley



Our year at a glance

Citizens Advice Bournemouth

Key facts in 2016/17



Over 8,000 people have asked us for advice with 14,392 issues, compared to the previous year at 12,307



33% of those seeking advice were disabled or had a long term health condition



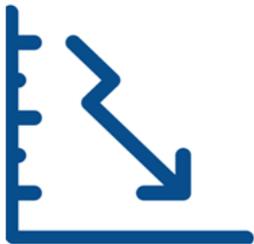
3,360 Benefit & Tax Credit issues



2,042 Debt issues



1,704 Housing issues



45% decrease in issues relating to Personal Independence Payment
57% decrease in issues relating to Employment Support Allowance
59% decrease in issues relating to Council Tax Reduction
78% decrease in issues relating to Housing Benefit

173 Issues of threatened homelessness



64 Referrals for food banks



1,156 Issues relating To employment



Outcomes

Income gain came to £476,804

Debt written off came to £1,123,499



Why we're needed

Anyone can experience a problem— We're here to help

Why we're needed

Everyone experiences problems, small or large. These can be around a problem at work, understanding your rights when renting, knowing the options surrounding benefit entitlement or if needing help to address financial difficulties.

Many people don't know how to deal with these problems and need help to overcome them. They often come unexpectedly and arise without warning such as a loss of job, death of a family member or a relationship breakdown.

Problems rarely are singular and many issues influence each other for example a problem at work will sometime result in a loss of income which will cause financial difficulties and consequently possibly the loss of the home.

Sometimes issues can be resolved with early intervention but on other occasions people can become trapped in a viscous cycle with the effect of one problem causing another; causing problems to multiply and become more complex creating more difficulties within a persons life. This can sometimes make it harder for people to take action as they struggle to think clearly causing things to get out of control.

Problems can often affect other aspects of people's lives, particularly impacting on their mental wellbeing but also affect family and friends.

Knowing how to find a way forward can be challenging and for people in these types of situations, the access to free, confidential and independent advice and support at the right time, helping them make informed decisions is vital.

Nearly 3 in 4 clients say their issues caused difficulties in other parts of their life.¹



**2 in 3
Felt stressed, depressed
Or anxious**



**Nearly 1 in 3
Had less money or escalating
financial difficulties**



**Over 1 in 5
Had to move home or
Worried about losing it**



**Nearly 1 in 3
Felt their physical health
Had got worse**



**Nearly 1 in 5
Had difficulties in their
Relationships with
Other people**



**1 in 10
Struggled to keep their
Job or find a job**

¹National outcomes and impact research, 2014, Citizens Advice

People are different

Individuals are rarely simple, singular or stationary and personal circumstances and external factors can often put people at a greater risk of detriment or require more in-depth help and support from us.

It is important that a range of different complex factors are taken into account and consideration is taken when addressing needs and vulnerability.



The nature and complexity of a person's problem



How personal characteristics and circumstances lead to disadvantage



Whether someone has the knowledge, skills or mind-set to take action



How different situations might impair someone's capacity at any given time.

Why does it matter?

We are here to help everyone who needs help. People need to be helped in a way that suits and works for them whilst meeting their individual needs. Understanding the need is crucial because it affects how we deliver our service:

Need

This can act as both an underlying cause of someone's problem as well as being a barrier to solving it.

Effort

The effort required to support someone often linked to the complexity of their problem and their capacity to take action.

Efficacy

Need can also affect the extent to which someone is able to make decisions and changes in their lives without ongoing support.

Compared to the general population, clients we help locally are more likely to:



Live on a low income



Rent their home



Be disabled or have a long term health condition



Not have access to the internet



Lack basic digital skills

We work with some of those most in need

People from all backgrounds use our services. But the people we serve are often the most disadvantaged in society with the greatest needs.

Disadvantage can result from many things. Someone's personal characteristics or circumstances can lead to situations where they suffer inequality.

Changes to the way society operates can often exclude people and cause detriment. Being on a low income, having health issues or being digitally excluded are all ways in which someone could be disadvantaged.

There are often greater hazards and costs when these individuals' problems escalate. There may be more value in helping those most in need find a way forward.

Low income and Deprivation

Our clients are almost 5 times as likely to live on a low income as the average member of England and Wales's population. This could lead to not having enough money to eat healthily, maintain adequate accommodation and participate fully in society.²

A lack of access to upfront capital or affordable credit can mean those on a low income pay an annual £1,000 'poverty premium' for essential goods and services, cutting into already tight budgets.³

This can mean living without a buffer or safety net should anything goes wrong. Having no money can also mean that it is harder to overcome problems, for example paying for a solicitor.

We see a correlation between where our clients live and areas of deprivation. As a result we focus our services and projects within these communities. On average Local Citizens Advice in England and Wales reach just over 4% of the local population but in those areas of deprivation it increases to 9%.

Bournemouth has several areas which rank in the 20% most deprived in the Country for income deprivation . Three out of six Lower Super Output Area's (LSOA) in the Boscombe West ward are within the 20% most deprived in England, the most deprived of which ranks 1,817 out of 32,844 (6% most deprived in the country). Areas within West Howe rank within the 10% most deprived for income deprivation.

Digital Exclusion

With the development of technology it is inevitable that there is going to be a move to digital delivery and we have seen this with both private and public services. The risk with this is that some people are likely to be excluded if the support is not in place.

There are many benefits to being on line; accessing information quickly and easily, opportunity to be able to access better deals and being able to communicate with people more easily. However, not everyone can take advantage of this.

Our face-to-face clients are twice as likely to lack basic digital skills and more likely to lack internet access compared to the general population.

People who are digitally excluded need practical help to complete any digital tasks necessary to access services and they may also need support to increase their skills and confidence so they can learn to do it for themselves in the future.

As a result Citizens Advice Bournemouth has done a lot of work with various different stakeholders to increase digital inclusion within the Borough of Bournemouth.

Citizens Advice populations:

England 39%



Wales 21%



Health

Our clients are more likely to be disabled or have a long term health condition.

Disabled people or those with long term health conditions have reduced access to work and social opportunities. For example there is a 33% gap between the employment rate of non-disabled and disabled people.⁵

If reasonable adjustments haven't been made to ensure equal access, disabled people can face additional barriers to being able to get or keep a job or to use everyday goods or services.

If someone has been treated differently because of who they are, this might be discrimination. Citizens Advice Bournemouth plays a vital role in helping people understand if they have been discriminated against and challenge where this has happened.

²(Citizens Advice Client Poverty Briefing – February 2015)
³(Sterlitz, Jason & Kober, Claire. (2007) The poverty Premium: How poor households pay more for essential goods and services. Save the Children)
⁴(Citizens Advice (2016) Digital capability: Results from a survey of 3,000 face-to-face network clients, using the Basic Digital Skills Framework, developed by Go On UK (now merged with doveyone))
⁵(Office of National Statistics (2016) Labour Market Statistics – May 2016)

We help people find a way forward

Everything we do shares this aim

If you came to us with a problem, we'd help you get back on track, while recognising where others might be facing similar experiences

As a service we:

- Help people overcome their problems through advice, support and education
- Campaign on the big issues when peoples' voices need to be heard
- Benefit society through the way we work

Advice & Support 	How we work 			
Research & Campaigns 		Find a way forward 2 in every 3 Clients have their problem solved	Change Lives 4 in 5 clients said advice improved their lives	Make society fairer We value diversity, champion equality & challenge discrimination.

Advice & Education

We will work with you to find a way forward taking into account all the ways your problem might be affecting your life, and finding the best next steps for you.

We will also consider if we could develop your skills to prevent a similar situation arising again.

We provide integrated advice to solve individuals' problems either directly through our local Citizens Advice services, via the Consumer Service or the Citizens Advice self help website.

Research and Campaigns

Where a systematic barrier with private or public policy and practice stops us resolving your problem, we'd look at other client experiences.

We use our data to understand the impact of policy and regulation and campaign locally and nationally for changes to solve collective problems.

So one way or another, we're helping everyone not just those we assist directly.

How we work

When you come to us with a problem you are more than likely to be helped by one of our trained volunteers, using our local knowledge supported by our national network.

We also create benefit to society through the way we deliver our services. This is in addition to the impact our principle activities have on our clients' lives and covers:

- The benefit of working with 76 volunteers
- Our support for local communities
- The power of our national network

It's what makes our service unique.

We benefit everyone

Our value is shared across society

We've used a Treasury approved model that allows us to put a financial value on a handful of key areas where we can evidence the value we create through our advice provision and from working with volunteers.

For every £1 invested in Citizens Advice Bournemouth services we generate at least:

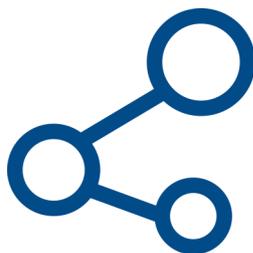


£4.48 in fiscal benefits

Saving to the government through reductions in health service demand, local authority homelessness services and out of work benefits.

Our advice benefits government and tax payer. Through helping to solve problems we prevent detriment occurring or escalating further. In many cases this saves money to the government through preventing the need to fix the issue later or reduces the demand on public services such as the NHS. In helping to keep people in work we reduce out of work benefit payments too. These all help to keep the cost down to the taxpayer and are called fiscal benefits.

Total: **£1.6million** in fiscal benefits



£24.48 in public value

Wider economic and social benefits. Such as improvements in health, wellbeing, participation and productivity.

In addition, our advice is beneficial to the wider society and the economy. For example, through helping solve problems we have significant impact on our clients' mental health and well-being. Aside from many cost savings through reduced demand on the NHS, there are benefits to society in people feeling better, more confident and able to participate. There are economic benefits too through increased productivity for businesses and reductions to time spent off work due to ill health. These are public value benefits.

Total **£8.8million** in public value.



£23.09 in benefits to individuals

Value to our clients through income gained in benefits, debts written off and consumer issues resolved.

Helping people through the advice we give also directly benefits those individuals, such as helping them with their rights at work, maximising income through claiming the correct benefits, helping them arrange to get debts written off or helping consumers get redress when they have bought faulty goods. Where we achieve these outcomes we count them as benefits to individuals.

Total: **£8.2million** in benefits to individuals.

For more information on how we modelled our financial value see: www.citizensadvice.org.uk/aboutus/difference-we-make/impact-of-citizens-advice-service/all-our-impact

What makes our advice unique?

From knowing whether to challenge an employment decision to checking an energy contract, our clients can expect the same overarching approach from us.

We're impartial:

Our primary objective is to get the best for our clients, and it is what determines the advice and options we give.

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:

Being able to access timely free advice that meets user needs is essential, so we offer advice in person, over the phone and through email.

We understand the complexity of issues that affect people's lives:

This doesn't daunt us, and we'll work with the client to understand the root cause and aim to tackle that too.

We understand that experiencing a problem affects self confidence:

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

We help redress the power-balance:

We support people to address their problem bringing our voice, credibility and experience.

What level of advice and support is needed to resolve problems?



We deal with quick simple queries



As well as everything in between



We manage complex cases

We tailor our advice and allocate our resources to meet our client's need, whatever stage their problem may have reached or level of support needed.

People come to us with quick questions: they might need us to double check a piece of information or ensure they have chosen the right course of action. After ensuring there are not any underlying issues, we're likely to support these clients through signposting or self help, enabling them to deal with their query quickly and effectively.

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 is about to be repossessed. It may have taken a lot of personal courage to decide to take action; these clients are more likely to need specialist advice and support.

The impact of our advice

Our advice solves problems and lives

Solving problems

We have robust evidence of the effectiveness of our advice provision showing that our service really works.



2 in every 3
clients have their
problems solved



78%
said that they would
not have been able to
resolve their problem
without us

Whoever you are, whatever your problem and however you access our advice locally, we're just as likely to solve your problem.

This level of consistency is testament to our advisers skill in knowing how to deliver the right advice and best support our clients, regardless of issue or circumstance.

As part of their research, Citizens Advice followed up with clients 3-5 months after receiving advice – often problems need more time to be resolved. Only 1 in 7 clients reported their problem was not resolved.

Where a problem has not been resolved, our evidence shows there are often systematic barriers or market failures which prevent problems being solved. Our research and campaigns work aims to remove these barriers by improving policies and practice.

Changing lives

Our advice does more than help solve the immediate problem: it can reduce stress, improve finances and stabilise housing or employment.

4 in 5 clients say we improved their lives – they say this even when the problems are not resolved



4 in 5
Felt less stressed,
depressed or
anxious



1 in 2
Had more money or
control over their
finances



Nearly 1 in 4
Had a more secure
housing situation



1 in 5
Had better relationships
with other people



Nearly 1 in 5
Found it easier to do
their job or find a job

⁶In 2014 Citizens Advice carried out a large scale national follow up phone survey of over 2,700 clients to find out what happened to them following advice, posing a simple question: 'What did Citizens Advice do for you?' the national outcomes and impact research was representative by problem type, channel of advice, work level and client profile.

⁷This is based on responses from clients that receive Citizens Advice support primarily. For clients that we referred to another agency as part of our advice provision, 70% said they would not have known to contact that organisation without us.

⁸Citizens Advice, 2015, A very general practice: how much time do GP's spend on issues other than health?

Citizens Advice research has shown on average, GP's spend a fifth of their consultation time on non-health matters such as housing, employment, welfare benefits and relationship issues. This leaves less time for other patients. Our role in resolving problems that impact on health may help to protect GP time.

Putting our clients' needs at the heart of everything we do

People come to us with all sorts of issues. You may be facing a crisis or just considering your options. It doesn't matter who you are or what your situation is. We will always give you free, confidential advice – online, by phone or in person.

We provide services directly

We aren't driven by a one size fits all approach

We know people need different types of support at various times in their life.

One of our greatest strengths as a service is the flexibility to deal with most issues that people bring to us.

We provide both generalist and specialist advice and understand the way peoples problems can interact and overlap.

We aim to solve problems, reduce their impact on individuals lives and improve peoples circumstances.

Putting our clients need at the heart of our decision-making means we work in partnership, and can refer clients to other organisations to get more relevant support.



Last year 1 in 50 people in Bournemouth sought our help directly.

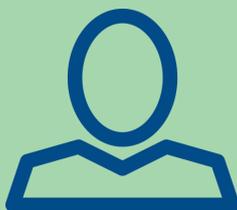


Advice by phone

Call 03444 111 444
Monday – Friday 10am – 4pm

We joined Dorset AdviceLine in June, merging Bournemouth and Dorset AdviceLine. Allowing us to deliver a more efficient service.

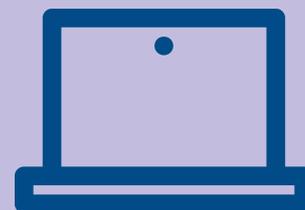
In 2016/17 27,030 calls were received, of these 13,218 were answered and over 33% were dealt with at that first point of contact and did not require further help.



Advice in person

Available in the Town Hall, Boscombe Library, West Howe Library, Bournemouth Jobcentre Plus.

We offer help and advice in person at our office in Bournemouth Town Hall but also in other community locations such as the libraries.



Advice online

citizensadvice.org.uk
Available 24/7

For trusted information. People use our online advice in a way that works for them: to self help and solve the problem themselves, or to understand their options before they seek help from us directly. It is also supported by webchat and email. We also give advice by email via the 'Contact us' page on our website bournemouthcab.co.uk

Our advice and support

We provide free advice on any topic



In 2016/17 we helped over 9,000 people face-to-face, by phone and email.



Those people sought our help for other 15,000 issues



- Fin Cap & Debt
- Benefits
- Housing
- Other
- Employment

We understand the big issues

Because the Citizens Advice service helps millions of people a year, our data enables us to have our finger on the pulse of what's happening in society. The chart above shows the main problems people have asked our help with over recent years. It

demonstrates that we are a frontline service, responding to major changes.

Our advice and support

In focus

We provide free, confidential advice on any topic to anyone in our community. This is available online, over the phone and in person as part of our core service, which is funded primarily by Bournemouth Borough Council. We also run a number of projects that focus on a specific topic or are aimed at a specific group of people.

Most of these projects work on a referral basis when a person has an additional need for support, or needs someone to manage their problem for them. These projects are mostly funded by partner organisations.

Through our core funding we deliver specialist appeals advice. This service is delivered by a dedicated part time adviser who assists in complex appeals, tribunals and overpayments.

Case study

Fred's* story

Fred came to us in great distress, as his Employment Support Allowance (ESA) had stopped and he had been deemed capable of working after an assessment.

He has severe osteoporosis as well as curvature of the spine. We talked through what he told the assessor and found that he did not provide all the relevant information for the claim.

As a result our specialist adviser was able to submit an appeal with all the supporting evidence which was successful and his ESA is back in place.

Specialist Benefit Appeals



47 people helped with **specialist appointments**



£476,804 worth of income gained for clients

Employment Law Clinic

Sarah England is a practicing Employment Law Solicitor who offers an employment clinic within the Kinson Hub to clients that have issues with whistleblowing, unfair and constructive dismissal and discrimination. Appointments are available every other Wednesday and she is averaging 8 appointments a month.



*Client names have been changed

Pension Wise

Bournemouth is within one of the local Citizens Advice partnerships who have been delivering the governments Pension Wise service for over 2 years. Launched in April 2015, Pension Wise is the guidance service set up to help people understand their options under the pension freedoms act.

Bournemouth delivers face-to-face appointments to people aged 50 and over with a defined contribution pension from a number of locations across Dorset and the Isle of Wight.

Key statistics

For 2016/17, Pension Wise Bournemouth delivered **722 appointments** across Bournemouth, Poole, Isle of Wight and the rest of Dorset.

People visiting Pension Wise are pleased with the guidance they are receiving with satisfaction rating remaining consistently high.



Case study

John's* story

John came in with his wife for a Pension Wise appointment. He was suffering from a long term heart condition so had not been able to work for the last year and they had been living off savings.

John found it hard to talk about and understand pensions, especially when contacting his pension provider. Phone calls to his provider had been difficult as John could not communicate well on the phone and the provider was reluctant to talk to his wife on his behalf.

John and his wife found it very useful that they could access Pension Wise and speak with someone about their pension options on a face to face basis.

John was hoping to take two whole pension pots out as cash and he would also have other income in retirement. John was made aware during his appointment that he may have to pay more tax than he first realised if he was to do this. John was able to explore other options on ways to access his pensions that may lower his tax bill e.g. taking cash from his pension in chunks.

Working Together

Making a difference for those most in need

Joint working with a range of different partners – from the wider advice sector, the corporate world, with other charities and local and national government – enables us to reach a broader range of client groups than we could alone.

This has obvious benefits for us and our partners as we get to capitalise on each others expertise, reputation and reach. Of greater importance are the additional outcomes we are collectively able to achieve for more people.

Money Advice

Money Advice Service – MAS DAP South West



626 people helped with specialist debt appointments



£1,123,499 worth of debt written off.

This project provides help to people who have money worries and struggle to budget their money. This is funded through Citizens Advice and the Money Advice Service and enables us to have 1 FTE to deliver specialist debt advice and casework alongside our generalist advisers.

This project is funded by MAS and will continue until March 2018.



Case study

Martha's* story

Martha is a young mother, with two children under five and a partner.

She has been struggling with mounting non-priority debts for several years and this was affecting her health and relationship.

The debt specialist helped Martha to apply for a Debt Relief Order. This has now been approved and her debts of just over £7,500 will be written off.

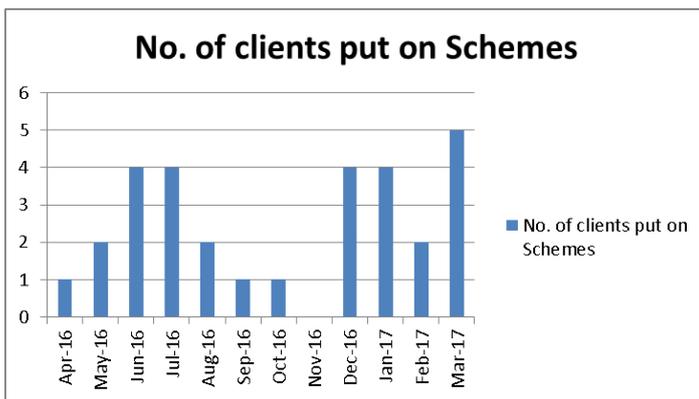
This will enable Martha and her family to have a fresh start.

Wessex Water — Hard to reach Project



33 people helped to access Wessex Water support schemes.

In partnership with Wessex Water we deliver debt advice and guidance around their support schemes available to those that are on a low income and have sewage arrears. With the 'Hard to Reach' pot of money we had an additional 'Supporting People through Water Poverty' Project which enabled us to deliver frontline worker training to those that work with those on low incomes and raise awareness of the support available to them. This project ran from January 2017 – March 2017 and we have seen a steady increase in the number of Wessex Water applications submitted.



Dorset Money Advice Forum

Dorset Money Advice Forum brings together frontline staff across Dorset and its neighbours to receive updates and information, share good practice and support each other. The forums are well attended, attracting members from a number of different agencies and organisations at each forum.

Wessex Financial Capability Forum

In partnership with Talking Money, Citizens Advice Bournemouth delivered a Wessex Financial Capability Forum, east of the Wessex area. The events are a great opportunity for frontline staff to receive updates and information, share good practice and support each other. We had the Society of Later Life Advisers and Energy Best Deal giving short presentations on how they can help people manage their money and prepare for the future.

'Stop Loans Sharks' Campaign

Due to the rise in reports of illegal money lending within Boscombe and West Howe, Citizens Advice Bournemouth supported the 'Stop Loan Sharks' campaign. Work on the campaign started in October 2016 and ended in April 2017; promoting the work of England's IMLT; warning people of the risks and illegality of unlicensed money lending.

This took place in partnership with the Illegal Money Lending Team and Citizens Advice Bournemouth. The aim of the campaign was to:

- Inform the public on what illegal money lending is and how to spot it.
- Increase public understanding on the issues and dangers of using a loan shark.
- Inform the public on their rights in taking action against illegal money lenders
- Raise awareness to the public and frontline workers of the roles and powers of England's Illegal Money Lending Team (IMLT).
- Promote Citizens Advice Bournemouth as a place for the public to discuss concerns of illegal money lending activity.
- Educate front-line workers to better equip them in helping those affected by illegal money lenders.

"The talk by the Illegal Money Lending Team on loan sharks was a real eye opener and squashed my beliefs and visions on loan sharks. It is scary that they infiltrate all levels of society and how they go about this and my new knowledge of them has improved the information I give to others..."

Dawn Williams, Faithworks Wessex

Research and Campaigns

We aim to improve policies and practices

Some problems are too difficult to solve with advice alone, often where there is a systematic issue with a market, a policy or a set of regulations. This is why our research and campaigning functions are so important.

By listening closely to the people who come to us, using our real-time data and gathering insight and intelligence from clients, consumers and frontline advisers, we spot emerging issues and policies, practices and regulations that are not delivering for society.

We then take action locally and nationally as part of the Citizens Advice network.⁹ Our local reach means we understand the issues affecting people all over the country. And our national network means that together we have a voice to really change things.

Awareness campaigns

We also run awareness campaigns and education programmes to help inform people of their rights and to create a community of informed, confident consumers. Two such campaigns we've taken part in over the past year are:

- Big Energy Saving Week—helping people know how to check tariffs, switch suppliers where needed, and make their homes more energy efficient and so cutting fuel bills.
- Scams Awareness— we work with Trading Standards to help people avoid being ripped off by dishonest traders and scammers.



1 in 8 people

Who sought our help last year had a housing problem.

Local campaigns:

'The experiences of homeless people in Bournemouth'

The main research and campaigning effort this year has been focussed on issues around housing.

Housing was first highlighted as a growing issue at the beginning of the year as it was a growing enquiry area ~This led to our report looking at the experiences of the homeless.

Reducing homelessness and rough sleeping is one of eight key aspirations which Bournemouth Borough council and as outlined in their housing strategy 2013-2020.

In Bournemouth there has been a 292% increase in street homelessness since 2010. From our data and the experiences our clients shared with us, we began to build up a picture of how affordability, the high cost of renting and changes to Bournemouth Borough Councils housing allocation policy were affecting peoples ability to provide a stable home for their families. While our research and campaigns team has been concentrating on the issues that are affecting Bournemouth, they have also had an eye on the national scene and the learning from the research and evidence collected from other local offices.

⁹This involves publishing evidence reports, expressing views through national and local media, responding to consultations, working with regulators, giving evidence to select committees and providing briefings to MPs and local councillors.



The national picture appears quite complex, with regional differences in the kinds of housing problems we face in the UK, which can make it difficult to build a coherent picture of what is going on. While most of the public and political talk is around affordability and volumes of new building, our research team were looking at what people need for sustainability too.

For this reason, we've been asking the public and other organisations about the issues and barriers the homeless are facing when they are looking for a home.

By focussing on the need for sustainability and the support needed from those usually vulnerable clients. We have presented a report to Bournemouth Borough Council about how this could be achieved and Citizens Advice Bournemouth has joined the Homeless Strategy Group enabling us to influence further moving forward.

Local Campaigns: ***Debt and Christmas Social Media Campaign***

Citizens Advice Bournemouth led on a countywide social media campaign aiming to make consumers think before getting into debt at Christmas.

Eight other local Citizens Advice all tweeted and posted key messages throughout December on social media sites including Twitter, Facebook and Linked In. We also had a weekly blog which was put onto our website as well as a press release in the local paper.



Christmas is 23 days away!

Need help with budgeting for Christmas?

Click here to use a budgeting calculator!



Christmas is 21 days away!

Taking out a payday loan to pay for Christmas could increase costs by almost £600. Spend wisely!



Christmas is 14 days away!

Check for hidden extras or any additional costs in any credit agreement or contract.



Christmas is 4 days away!

Need help Budgeting? Check out our budgeting Calculator

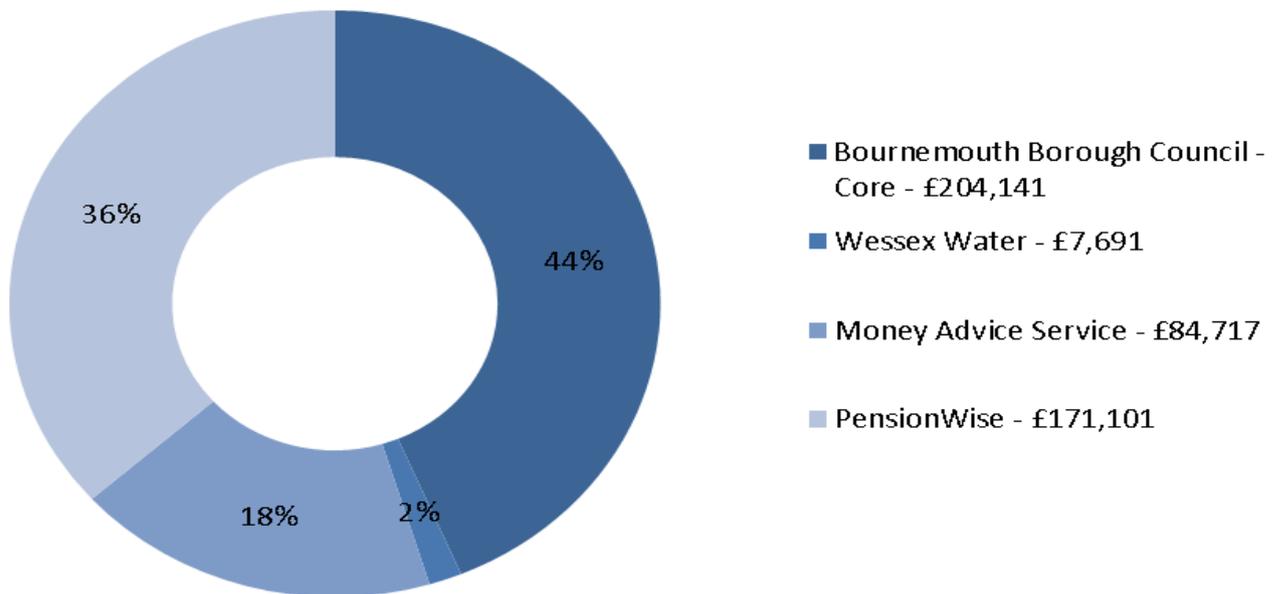
www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/



Finances

How you gave your help

Citizens Advice Bournemouth is an independent, registered charity reliant on funding from a variety of sources. Without the support from our funders and donors we could not deliver advice services to the many thousands of people who seek help each year. On their behalf... a very big thank you!



Total income for 2016/17: **£472,650**
(2015/16: £525,174)

Thank you to our principle funders:

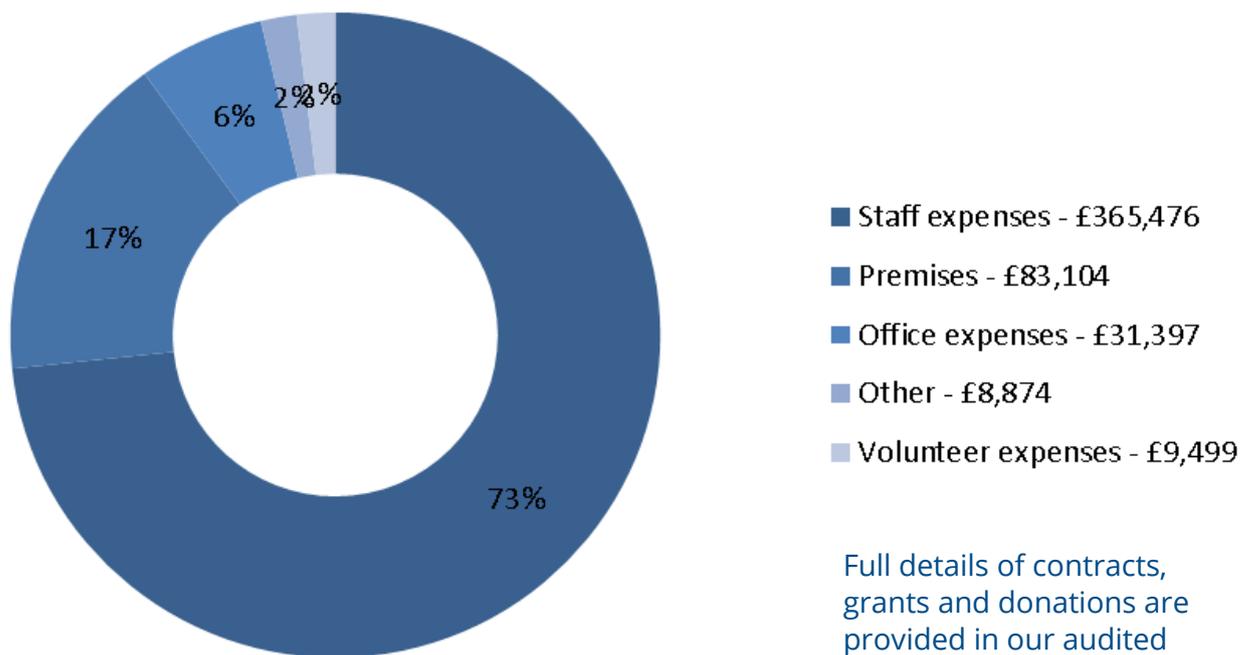


We gratefully acknowledge all funding support

Finances

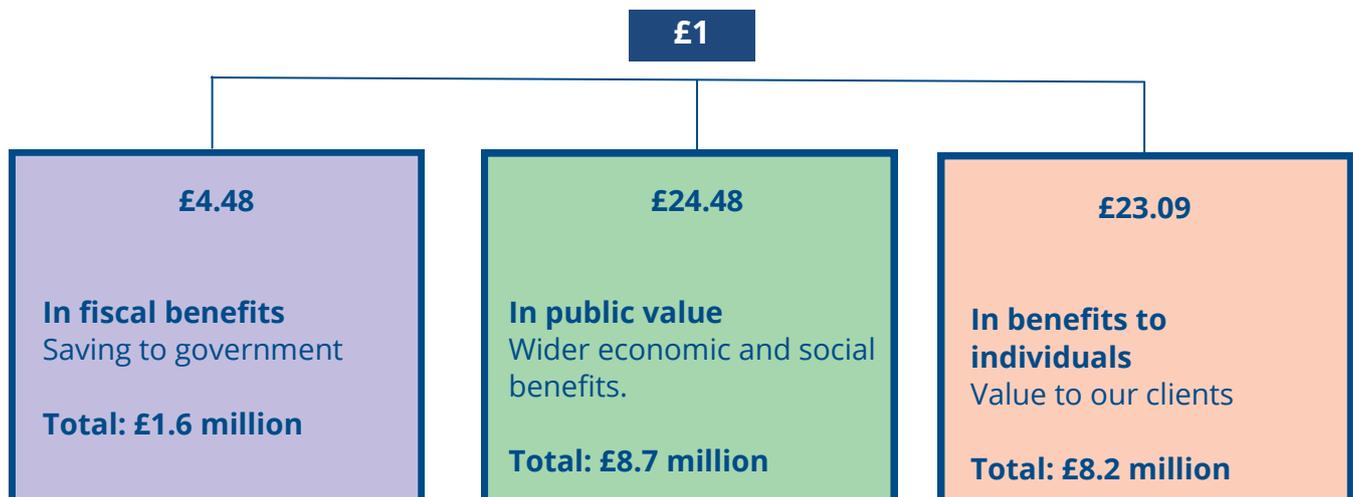
How we helped the people of Bournemouth

What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers, in the heart of the local community where it is most needed.



Full details of contracts, grants and donations are provided in our audited financial statements, which are available on request from our registered office.

Total expenditure for 2016/17: **£512,578**
 (2015/16: £492,291)



How to get involved

Whether you donate your money, time or skills, you can help us make a difference

Citizens Advice Bournemouth is a registered charity reliant on donations and funds from a variety of sources. Together from **295** other local Citizens Advice members and the national Citizens Advice Charity we make up the Citizens Advice Service.

For over 75 years, the Citizens Advice service has helped tens of millions of people to solve their problems. We help people develop skills they need to help themselves and we campaign on the issues that our clients face to bring about policy changes that benefit everyone.

Nationally over **16,500** volunteers contribute an **estimated £104million** working hours annually to the Citizens Advice service. Citizens Advice Bournemouth employs 24 people who work alongside 76 volunteers.

The demand for our services is as great as ever. Our volunteers, staff and supporters ensure we are ready with help and advice when we are needed. If you would like to work and to make a difference why not get involved?

Fundraising

From fun runs to running the London Marathon, from bake sales to sky dives – there are many ways to help us raise vital funds. To find out more contact us.

Donate

As a charity we rely on support from people like you to ensure we are ready to help with advice when we are needed. Every penny really does make a difference. To donate go to: <https://mydonate.bt.com/charities/citizensadvicebournemouth>

£311,983



The estimated value of the hours donated last year by our 74 volunteers in Bournemouth

Volunteer

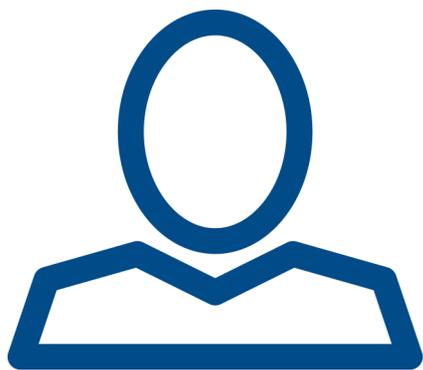
Volunteering your time with Citizens Advice Bournemouth is a rewarding way to make a real difference to the lives of people in your community. It's a great way to pick up new skills, use existing ones, make friends and feel part of an enthusiastic team.

There are many different roles to choose from; advisers, administrators, receptionists, trustees, campaigners and IT specialists. To find out more visit: <https://www.bournemouthcab.co.uk/get-involved/>



How to get advice from us

Whoever you are, whatever the problem, we're here to help – in person, by phone and online



Face-to-face Advice

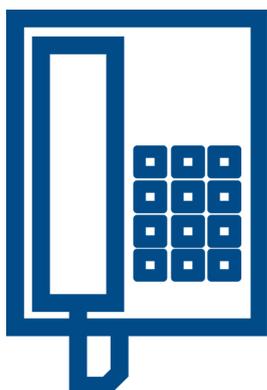
You can get advice in person at our main office or outreaches.

Bournemouth Town Hall
Bourne Avenue, BH2 6DX
Monday to Friday 10am-3.30pm

West Howe Library
Cunningham Cres., BH11 8DU
Tuesdays 9.30am – 1pm

Bournemouth Jobcentre Plus,
181-187 Old Christchurch Rd,
BH1 1JT
Wednesdays 10am – 1pm

Boscombe Library
Hawkwood Road, BH5 1EZ
Thursdays 9.30am- 1pm



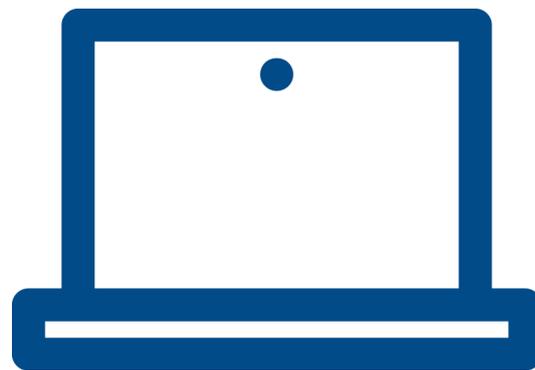
Telephone Advice

You can call Dorset AdviceLine to speak to one of our advisers

Call
03444 111 444

Lines open
Monday to Friday
10am – 4pm

Calls to this service **cost the same as calling 01 or 02 numbers.** They will usually be included as part of a mobile allowance or landline call package. Landline calls typically cost up to 12p per minute plus a set up fee of up to 19p per call. Calls from mobiles typically cost between 3p and 55p per minute. Tariffs vary and are subject to change please check with your provider.



Online Advice

You can find Self Help information on the Citizens Advice website.

Visit:
citizensadvice.org.uk

Webchat

If you can't find what you are looking for on the website, you can chat online with an adviser.

Email

You can email us for advice using our 'contact us' page on our local website.
bournemouthcab.co.uk

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.



Bournemouth