

# Free, confidential advice. Whoever you are.

We help people find a way forward with 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.

# A very local service

**[citizensadvice.org.uk](https://citizensadvice.org.uk)**



Citizens Advice Birmingham October 2016  
Citizens Advice Birmingham is an operating name of The National Citizens Advice Bureaux.  
Registered charity number 279057



**Citizens Advice Birmingham**  
Annual Report 2015/16

# Contents

## Introduction

Chief Executive's Report	3
Chair's Message	4

## Our Finances

5

## The Open Door Service

6-7

## Avoiding Homelessness

8-9

## Volunteers: The Heart of the Service

10-11

## Health and Wellbeing Support

Mental Health Project	12-13
Macmillan Project	14-15
Citizens Advice in GP Practices	16-17

## Managing Money and Avoiding Debt

18-19

## Research and Campaigns

20

## Our Trustees

21

## Financial Support

22

# Chief Executive's Report

This has been a mixed year for Birmingham CAB with both highs and lows. It started with the completion of our staffing restructure resulting in the loss of several posts. This was followed by the closure of our smaller bureaux in Northfield and Perry Common libraries as well as the drop-in service at our Tyseley office. These closures put our city centre bureau under greater pressure, which was dealt with by opening our drop-in five days per week at Gazette Buildings instead of the previous three.

We also launched two new projects this year: Our Wellbeing project is now established in almost 40 GP practices across the city, providing generalist advice services to patients of those practices and the neighbouring surgeries. We also launched our Stay Afloat project which provides debt advice, particularly water debt, in several community libraries. Our debt team has also increased the number of outreach venues it provides services from, including some job centres and a volunteering centre. So although we have lost three of our neighbourhood bureaux we are still very much a neighbourhood based service providing our much needed advice support to Birmingham's communities.

The reductions in staffing have meant that we have seen fewer clients than the year before but we have still delivered high quality, free advice to 22,606 clients this year. Whilst this was a reduction in the number of individual clients the number of enquiries requiring intensive casework continued to increase from 36% to 39%. Across our services we have seen the complexity of peoples' problems increasing, and people are having to deal with some very challenging circumstances largely as a result of austerity and welfare reform. We do our best to help as many people as is possible from our stretched resources.

My congratulations and thanks to our paid staff and volunteers for their continued

commitment and hard work on behalf of our clients. We could not achieve all that we do without the contribution of our many trained volunteers. Indeed our Volunteer Benefits Team brings invaluable expertise to the many benefit enquiries handled each day, ensuring that the people of Birmingham can access much needed advice on this matter. An audit carried out in January 2016 identified that Birmingham CAB had 51 regularly active volunteers aged between 19 and 90; this is equivalent to 15 full time staff. Without the commitment of our volunteers the service would struggle to cope with the demand. This summer we held a celebration lunch for our volunteers three of whom between them had clocked up 85 years of volunteering!

We ended the year with the news that we had successfully won the tender to provide Legal Entitlement Advice Services under a contract with Birmingham City Council. We will lead this work alongside three local partners. We have also seen our BSL Deaf advisor start to see clients as he has completed his training this year. We see this as another important service we are able to offer people, although only on an appointment basis. We constantly strive to find ways of improving the services we provide, and we aim to help as many clients as possible using the resources we have available to us. To this end we are working with Birmingham City Council and other partners to assist more people via telephone and web chat in future to save face-to-face services for those people who need them most.

Finally, this year national Citizens Advice introduced a new brand which no longer uses the word bureau. In future we will be called Citizens Advice Birmingham, we have used this and Birmingham CAB in this report but hope this will not cause you any confusion.

**Janice Nichols**  
Chief Executive

# Chair's Message

I am pleased to share with you the many achievements of the staff and volunteers of Birmingham CAB as set out in this annual report. I am always impressed with the hard work and commitment of everyone involved in the organisation often under difficult circumstances.

One of the roles of trustees is to take decisions that look after the future of the charity and its clients and not just the immediate service delivery. Which is why last year we had to take the decision to close three of our smaller bureaux in order to get our finances onto a sounder footing and reduce the level of reserves we had to use to just provide our day to day services. It was not an easy decision to make but we realised that we had to make it to ensure there was a future for Birmingham CAB in the city.

We are in an increasingly competitive environment for funding and it is important that we are able to deliver good quality, reliable advice to those who need it. Which is why we welcomed the opportunity to be part of the national Citizens Advice new Quality of Advice Audit. This has introduced a new method of monitoring the quality standards of advice which has enabled us to understand how good our service is and where we need to make improvements by addressing training and development needs in future. As trustees we welcome this new approach as it enables us to monitor the performance of Birmingham CAB and see how well we are doing on a regular basis.

As trustees we support the senior management team in their attempts to continuously strive for service improvements and make the most of our resources. We have been pleased this year to make some investment in our IT infrastructure, which should make the task a little easier. A very generous donation from a supporter has enabled us to replace a number of our computers this year, and we have also invested

in fast broadband in our offices in the city centre and at Tyseley. We see this investment as important in supporting our moving towards being able to provide more services in outreach venues and delivering more digitally in future.

I would like to record my thanks to all our staff and volunteers for their hard work and dedication to the services they provide to the people of Birmingham. I would also like to thank all of my fellow trustees for their commitment to Birmingham CAB and for sharing their knowledge and experience as members of the trustee board. Lastly, I would like to thank all of the organisations who have funded our work over the last year and to those people who have donated money or raised funds for Birmingham CAB your continued support is always very much appreciated.

**Neil Warner**  
Chair of Trustees



Photograph: Carl Murphy  
(carl@visionarylanguage.co.uk)

# Our Finances

During the 2015/16 financial year Birmingham CAB delivered a financial surplus of £132,749 (2014/15: deficit £230,166) despite income decreasing by 3% to £2,054,327, the surplus is due largely to a reduced work force. This represents an excellent performance in what has been, and continues to be, some very difficult economic circumstances.

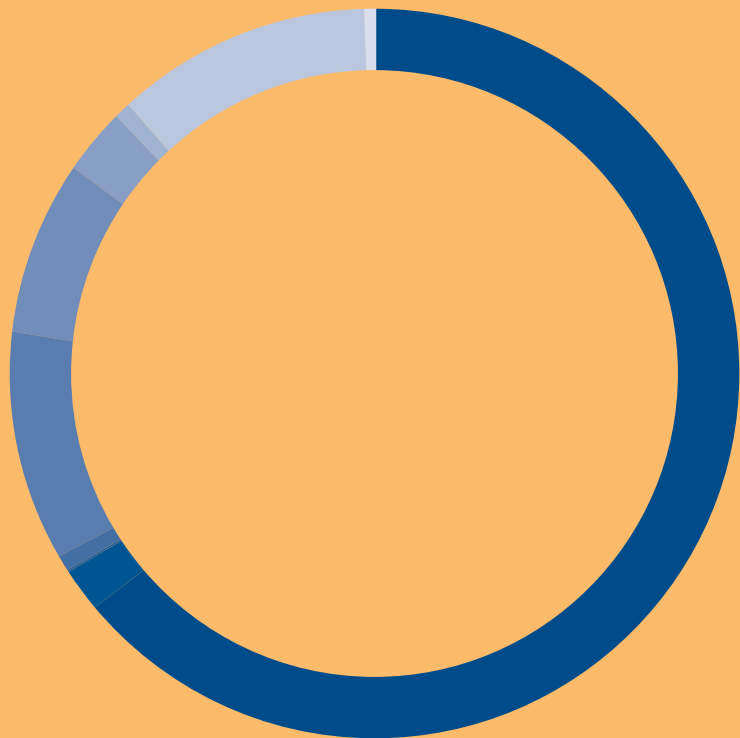
The financial challenges caused by reduced funding sources continued into this year and meant that Citizens Advice Birmingham had to undertake a major restructure of its staffing and review of its operational premises. Trustees believe they have placed Citizens Advice Birmingham on a sounder footing for the future even though the financial outlook continues to be challenging. Trustees will continue to maintain firm controls on expenditure and seek to only provide services in future that, as far as possible, are fully funded.

Demand for advice continues to outstrip the funded levels of service and the senior management team continuously review how to provide more from within existing resources, including aiding people to help themselves where they are able, and through the new Birmingham City Council LEAS contract seek to help more people via the telephone or online.

With the exception of the new two-year contract from Birmingham City Council for the delivery of a Legal Entitlement and Advisory Service much of the funding has become very short term, increasing the levels of uncertainty. The Trustee Board has recognised this and Citizens Advice Birmingham has begun to diversify its search for other funding opportunities and is already working with other local Citizens Advice and other partners to consider cost sharing options.

In summary whilst the operating environment continues to get more difficult, Citizens Advice Birmingham has responded and made difficult changes to ensure that a quality advice service is available to as many people as possible.

## Financial Stats for 2015 - 16



- Sundry costs - 9,107 (0.5%)
- Disbursements - 209,303 (10.9%)
- Legal & professional - 13,647 (0.7%)
- Depreciation & impairment charges - 54,334 (2.8%)
- Premises costs - 144,283 (7.5%)
- General office costs - 197,364 (10.3%)
- Travel expenses - 14,075 (0.7%)
- Communication & publicity costs - 1,200 (0.1%)
- Redundancy costs - 37,027 (1.9%)
- Salaries & pensions - 1,241,238 (64.6%)



# The Open Door Service: Rising to the Challenge

The past year has been a time of change and challenge within the open door service.

In May 2015, the difficult decision was taken to close our three outreach outlets at Northfield, Tyseley and Kingstanding.

This was part of a restructure that also significantly reduced the paid staff support within the open door service.

All open door drop-in advice is now delivered from the city centre office only, and this concentration of resources has enabled us to maximise our efficiency.

Although changes to open door staffing has inevitably led to a reduction in the numbers of clients seen, we are pleased to report that 13,560 clients have been assisted via the generalist service this year; compared with 16,024 in 2014-2015.

9763 clients received the service in person; with a further 3797 assisted via the telephone advice service.

As clients frequently require assistance with more than one issue, we have advised on upwards of 18,000 separate enquiries.

**Assisted Information**

Our efforts to assist as many people as possible with reduced resources have led us to explore new models of service delivery.

This year, we have increased and improved our provision of assisted information, whereby clients with less complex issues, and the ability to take action on their own behalf, are given information to assist them progress their own case.

This is an efficient process that has reduced waiting time and enabled us to prioritise a higher level of service to those clients who need it most.

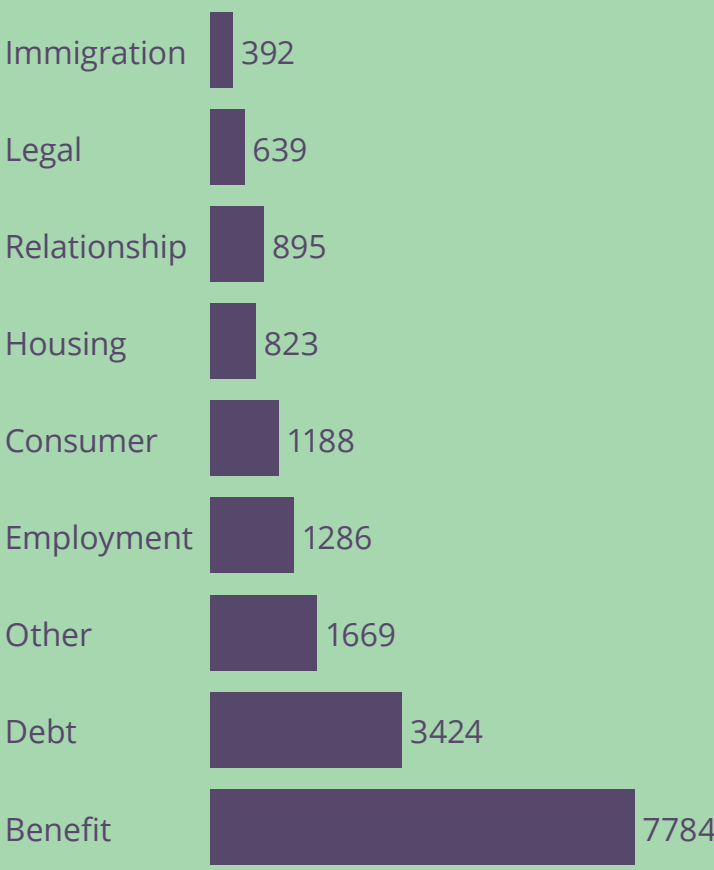
The Assisted Information service has supported 6165 clients this year.

## Enquiry Areas

Benefits remains the most frequently presented enquiry area, accounting for 43% of all issues, and a total of 7784 enquiries.

During the year, a decision was made that all debt work would be carried out by our specialist debt team. However, prior to this, open door assisted with 3424 debt enquiries, making this the second most frequently raised enquiry, accounting for 19% of our work.

‘Other’ enquiries are those that individually account for less than 2% and include: utilities, travel, tax, financial, discrimination, education, health and other (miscellaneous).



## Telephone Advice

Adviceline remains an extremely popular access channel, with a call demand of 5000 per month, making it the preferred form of access for over 80% of people who contact us.

Regrettably, with no funding to fully staff this service, we have this year on average answered only 7% of calls.

Improving the telephone service is now a key priority, and since February, through targeted recruitment to this part of the service, we have increased our volunteer Adviceline team from 5 to 15. We will continue to build on this in the coming year.

## Volunteer Benefits Team

Due to funding changes, there has this year been no access to paid benefits casework support within the generalist service.

Demand for benefits advice remains high, accounting for 43% of enquiries.

Many enquiries, such as challenges to benefits decisions are complex, and not possible to resolve through one off advice. We therefore considered the continuation of a second tier casework and representation service to be of great importance.

In February 2015, anticipating the loss of paid caseworkers, we recruited and trained a group of volunteers to become a volunteer benefits team. Their work has made a continued benefit casework service possible.

The Volunteer Benefits Team has this year:

- Provided casework support to 1107 clients
- Represented 136 clients at tribunal
- Achieved a total of £1,740,456 in additional ongoing benefit awards, and £413,006 in lump sum backdated payments
- Secured a further £360,566 in additional ongoing benefit awards, and £223,081 in lump sum backdated awards via tribunal representation.

## Partnership Work

Our service has been greatly enhanced this year through our partnerships with BRADICAL and the University of Law, who provide employment advice to our clients face to face and by telephone respectively. Their contribution has not only increased and improved the level of employment advice we can offer but has also freed up capacity within the open door service.



# Avoiding Homelessness

We represented



**1837 clients**

through the Duty Possession Scheme

With our help



**86% of clients**

avoided eviction from their home

We dealt with



**£3,503,903**

of mortgage and rent arrears

The County Court Welfare Office (CCWO) is based in Birmingham County Court where we represent clients through the Duty Possession Scheme. This service ensures that there is a Duty Adviser at court for rent and mortgage possession hearings for anyone who has not already had advice regarding the possession of their home. The CCWO is also available daily to represent clients who are trying to suspend a warrant for their eviction.

Many clients tell us that they are struggling to maintain their commitments whilst working on zero hours contracts of employment or irregular agency work and the problems this causes when making a claim for Housing Benefit.

## Welfare Reform Effects

The effects of welfare benefit reforms introduced in 2013 continue to be felt by our clients, and future reform will bite even further. Official statistics from the Department for Work and Pensions at February 2016 showed that in Birmingham the average loss of Housing Benefit due to the under occupancy charge (bedroom tax) was £16.79 per week.

The introduction of the Benefit Cap at £500 per week has affected some of our clients with children who have seen their award of Housing Benefit reduced to 50p. Whilst they can apply for Discretionary Housing Payment, it is not certain that it will be awarded. When Discretionary Housing Payment is refused, clients must then find a way to pay their rent from their other benefit income. The hardship they are suffering will be exacerbated when the Benefit Cap is reduced further in autumn 2016.

In July 2015 the allowance for 'mortgage interest payments' for clients in receipt of means tested benefits was reduced from 3.69% to 3.12%. On a £100,000 mortgage this is a reduction in mortgage interest payments of some £10 each week.

## Looking Ahead

Many social housing tenants have been subject to the under occupation charge since 1 April 2013. After children have grown up and moved away, clients remain living in properties that have more bedrooms than they previously needed. Discretionary Housing Payment is a time limited benefit to assist clients to meet the shortfall between their rent and the Housing Benefit they now receive, but this is not a long term solution. Clients tell us that they would like to move to a smaller property but they encounter difficulties in the process of 'bidding' for a new property, and in some cases their housing association landlords have told them that they cannot move whilst they have rent arrears.

From the autumn 2016 the benefit cap is going to be further reduced and it is likely that families who are unemployed with three children will suffer a reduction of Housing Benefit. Whilst they can apply for Discretionary Housing Payment it is not guaranteed. The fear is that in the future there will be an increase in the number of possession summons issued or in the number of warrants of eviction sought.

## Paul's Experience

Paul is single, he is a tenant of Birmingham City Council (BCC), and he lives alone in a one bedroom flat. Paul is employed on a full time basis and earns £1200.00 per month. Paul had rent arrears and BCC issued possession proceedings. Due to work commitments, Paul had not been able to attend court in August 2015 when BCC obtained an order for possession suspended on agreed terms requiring him to pay the current rent and £50.00 per month towards clearing his rent arrears.

Paul had fallen behind with the payments that he ought to have made to BCC and he received a writ of eviction in the High Court. However, Paul had not been served notice by BCC that they intended to apply for permission to enforce the possession order in the High Court. Paul made an application to the court to suspend the eviction.

## How We Helped Paul

We advised Paul that Birmingham City Council had followed an incorrect procedure by making a verbal request to enforce in the High Court at the original possession hearing of August 2015. We represented Paul when the court considered his application and we were granted an adjournment to establish whether BCC had complied with the rules. At the next hearing the court determined that they had not complied with the rules, that Paul had not been given notice by BCC that they intended to apply for permission to issue a writ to enforce the possession order of August 2015 in the High Court. The District Judge ordered that the application to enforce in the High Court be set aside and that the terms of the original suspended possession order continue requiring Paul to pay the current rent and £50.00 each month towards clearing his rent arrears.

Paul was extremely grateful to have kept his home, and thankful that we had been able to highlight that Birmingham City Council were incorrectly trying to enforce in the High Court.





# Volunteers: The Heart of the Service

Since the conception of the Citizens Advice Service 77 years ago, volunteers have been central to the service.

Performing a wide range of roles, from reception, to campaigning, fundraising, advice and casework; without the 22,000 people who nationally provide 7 million volunteer hours per year, there would be no Citizens Advice Service.

At Citizens Advice Birmingham, we have this year made volunteers our key focus, investing additional resources in volunteer recruitment, training and supervision. We have also more explicitly recognised their achievements, and taken steps to increase their involvement in service planning

## Our Volunteer Strategy

Early this year we formalised our approach to volunteering by creating a strategy to develop and improve this aspect of the service. The key aims of the strategy are:

- To improve recruitment and retention, so the right people are recruited to the right roles, remaining with us as long as possible.
- To improve training, support and development opportunities, to ensure volunteers are able to provide a consistently high quality service to clients, and their own volunteering goals are met.
- To increase volunteer involvement in the service, by encouraging their input into future plans.

Key to the implementation of our volunteer strategy has been the employment of a full time Volunteer Development Officer, a post funded by the Henry Smith Charity.

- Since the adoption of the strategy in February 2016 we have:
- Recruited 17 new volunteers to the service
  - Created a volunteer improvement and development committee where volunteers have contributed to service improvement planning
  - Supported 9 volunteers to gain the skills to move into paid work
  - Increased the number of volunteers staffing the telephone service from 5 to 15.



## Volunteer Fact and Figures

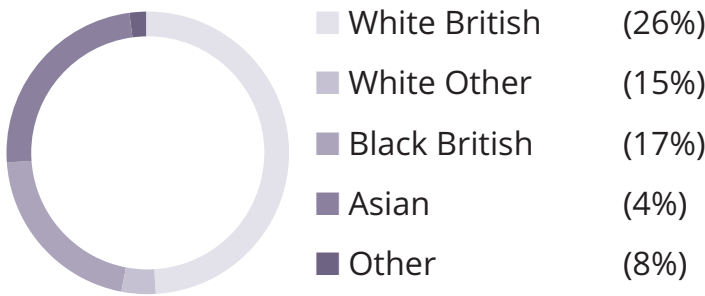
We currently have  
**47 volunteers**,  
26 female, 21 male.

**85%** of volunteers deliver advice via our Open Door or telephone service

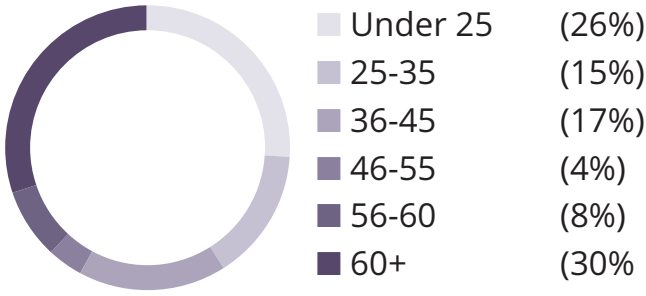
**19%** carry our benefits casework

**27%** carry out administrative functions or reception

## Volunteer Ethnicity



## Volunteer Age



## Volunteering and Career Development

Around 25% of our volunteers find the skills and experience they gain with us enables them to move into paid work.

This year we recruited 5 of our volunteers into paid roles within the service.

Sarah Jackson, a volunteer within the open door service, and recently recruited into a paid role within the Wellbeing team said:

**‘Volunteering on Open-Door at Birmingham CAB built up my confidence and taught me valuable new skills. I have become very passionate about social justice and how vital advice services are to our clients. I am now very excited to have secured a paid job as a Wellbeing Adviser with Birmingham CAB’**



Sarah Jackson, Conor Killeen and Jyrgen Ismail, previously volunteers, and now paid members of our wellbeing team.

Brenda Easy, who, along with Mary Cardell have joined the paid staff as First Tier Assistance Supervisors said:

**‘I thought I’d retired, and was happy to spend my free time as a volunteer. When I was offered the paid role I was surprised to be happy to start a second career. I love working for CAB’**

## A Lifetime of Volunteering



Betty Rourke and Joyce Harrison this year celebrated 30 years of volunteering with CAB, while Jean Bushell celebrated 25 years.

The occasion was marked by a visit from Councillor Carl Rice, Lord Mayor of Birmingham, who presented all three with certificates of recognition.

The Lord Mayor stayed for a celebration lunch, which was also attended by our other volunteers. Younger volunteers were inspired by the commitment of Betty, Joyce and Jean, who had begun their volunteering before many of them were born.





# Health and Wellbeing Support

## Mental Health Project

This service offers specialist advice to clients with severe and enduring mental health problems in securing their full benefit entitlement.

Our caseworkers see clients by appointment at designated mental health outreach sites where clients feel more confident and comfortable in a familiar surrounding that is easily accessible for them. Referrals are received from community psychiatric nurses (CPNs), psychiatrists and social workers. Clients can also self-refer.

Apart from financial gain, many clients report other beneficial outcomes after being assisted by one of our caseworkers.

## Summary of Statistics 1/4/15 to 31/3/16



92%

said they felt less worried about their finances



74%

said the advice had helped to reduce their stress and anxiety



77%

stated that they had developed coping skills following CAB assistance

In a survey

Number of clients advised

646

Welfare Benefits gained

£2,184,922

Amount of debt managed for clients:

£261,520

## Case Study

Robert is 52. He lives alone in a one bed rented property.

Robert was seen at his community mental health outreach service. He has complex and significant mental health problems stemming from a serious assault when young.

Robert is in receipt of Employment and Support Allowance and Disability Living Allowance (DLA). DLA is being replaced by Personal Independence Payments (PIP) for all working age people and Robert had been notified that his DLA award would end and he has been invited to claim PIP. He was referred by his mental health nurse for help to fill in the application form.

Robert has been receiving DLA for a number of years and is very anxious that he may lose this essential income source. Robert uses his DLA to pay for taxis so that he can attend activity sessions and workshops with his community mental health team. These provide Robert with social contact and help him to feel less isolated.

We assisted Robert to apply for PIP but unfortunately the application was unsuccessful. Robert had found the medical assessment very difficult and had been unable to fully explain to

the assessor how his mental health affected him on a day to day basis.

We assisted Robert to appeal the decision and obtained a very detailed report from his mental health nurse, detailing his behaviours, self-neglect, altered perceptions, auditory hallucinations and need for care to maintain his own safety.

Robert attended the appeal hearing and was represented by one of our volunteer advisers. The adviser was able to support Robert during the hearing, ensuring he attended, explaining questions and providing additional information to the appeal panel to show how Robert met the criteria for the benefit. The appeal was successful and Robert was awarded £104.10 per week and received a backdated payment of £1,500.

This PIP award meant that Robert was now also entitled to an extra £61.85 per week Employment Support Allowance.

Robert thanked us for our help and made a cash donation to Citizens Advice Birmingham.

He is now £719 per month better off. His benefits have been secured for 3 years and he feels better able to plan activities.



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Macmillan Project

This partnership between Birmingham Citizens Advice and Macmillan Cancer Support was launched in 2009.

Cancer can be tough on your finances. The patient may earn less if they need to stop working or reduce their hours. Daily expenses may increase through extra heating costs or travel expenses to hospital to receive treatment.

We offer a specialist welfare benefit service to people who live in or receive treatment in Birmingham, who are affected by cancer. We ensure that clients are in receipt of their full benefit entitlement and assist with grant applications to help with those extra costs.

We receive referrals direct from hospital staff and offer patients either an appointment at Queen Elizabeth, City, Good Hope or Heartlands Hospital or alternatively a telephone appointment if clients are unable to travel to our outreach sessions.

We operate a telephone helpline 5 days a week where patients can access the service without a referral.

We regularly complete client satisfaction surveys. During 2015/2016


 **99%**  
said they felt less worried about their finances following CAB advice

 **72%**  
said they were better able to heat their homes more adequately


 **73%**  
were now able to afford a more nutritious diet

 **98%**  
would recommend the Macmillan Benefit Team to others

Summary of Statistics 1/4/15 to 31/3/16



**994**  
Number of clients advised



**£4,814,299**  
Benefits gained

WE ARE  
MACMILLAN.  
CANCER SUPPORT

Case Study

Anne is 53 years old and single living in a one bedroom rented accommodation. She is liable to pay rent of £450 per month and £45.00 per week towards utility bills. Anne has been diagnosed with endometrial cancer. She has been off work for the last 3 months.

Anne has rent and Council Tax arrears. Her claims for Housing Benefit and Council Tax Support were not successful as she failed to provide the evidence requested due to ill health. Anne has never claimed benefits before, and does not understand the benefit system. She has carers coming into her home to help with care needs and her mobility is restricted.

Anne told us that when she was diagnosed with cancer she had to deal with the shock of her diagnosis on top of the financial implications of taking time off work. She found herself worrying more about her finances than about getting through treatment. After the diagnosis her income went down from her salary of £250 per week to Statutory Sick Pay (SSP) of £88.45. She still had all her usual bills to pay and her expenses had actually increased as she now felt cold all the time and needed her heating on more.

Anne was referred to us by her Macmillan Nurse. We completed a full benefit check and assisted her to claim the correct benefits.

We helped Anne to claim Housing Benefit and Council Tax Support and requested for these benefits to be backdated. The claims were successful and the benefit awarded covered Anne’s rent and Council Tax liability in full. The backdated award also cleared the arrears on her accounts.

We advised Anne regarding her eligibility for Personal Independence Payments. The adviser explored Anne’s care and mobility difficulties and assessed that there was merit in claiming. We ordered a claim form and agreed Anne would us contact once she received it.

By the time Anne received the form, her condition had deteriorated and she was no

longer able to attend an appointment with us at the hospital. We therefore arranged a telephone appointment to assist Anne with the claim forms. The claim was successful and Anne was awarded the enhanced mobility and standard rate of Daily Living. As the adviser had assessed the merit of the claim we were able to confidently advise that this was the correct rate of award. This increased our client’s income by £62.55 per week.

We also completed a claim for a Macmillan Grant for help with fuel, clothing (Anne had lost weight due to her health problems), a microwave as she was finding it increasingly difficult to manage a traditional cooker, a new mattress, bedding and travel costs. The client was awarded a grant of £525.00.

We explained to Anne that she would receive SSP for 28 weeks and that once this ended she would need to make a claim for Employment and Support Allowance (ESA). We helped Anne with the ESA forms and this claim resulted in an award of £163.60 per week.

Anne thanked us for our help and stated that she was relieved that she no longer had to worry about her finances and that she could concentrate on her treatment and aims to be back at work as quickly as possible.



Stock image



## Citizens Advice in GP Practices

There is an increasing body of evidence that people's health can be seriously affected by the worry and anxiety of coping with problems that are non-medical matters, such as housing, debt, relationship breakdown and welfare benefits problems. GPs find there are numbers of patients who attend their surgeries with these concerns, which are outside of the knowledge and expertise of GPs and their staff. For this reason Citizens Advice Birmingham started to pilot an approach with all three of Birmingham's Clinical Commissioning Groups to provide a generalist advice service to patients at a number of GP practices around the city.

At the beginning of 2015 we had wellbeing advisors based in six GP practices, and by the end of the year we were based in 36 GP surgeries across Birmingham.

This expansion of the service has allowed us to successfully recruit from our existing pool of volunteers with 3 volunteers moving into paid adviser roles.

Wellbeing advisers are generalist and have a holistic approach to clients that are referred. We have found that the majority of clients have multiple and complex needs and by offering a holistic approach we are able to explore all linked issues and provide clients with advice to allow them to improve their situation.

Research has highlighted the financial cost to the NHS when patients' problems are left unresolved and the time spent by GPs advising their patients on non-medical issues.

This service allows GP surgery staff to make direct referrals into Citizens Advice Birmingham.

Feedback from GP staff has been very positive



**95%**

think that the service has resulted in saved GP time

Comments from GPs

**'The practice is at full capacity, the CAB service helps to free up valuable clinician time'.**

**'Great to have an adviser based on site'**

**'Great service which is a natural extension of the work done by GPs in helping patients deal with their problems in a holistic way. The root cause of a patient's medical problem may not always be solely medical - it may be due to other financial or housing problems. Without dealing with these other issues is like sticking a plaster on a bleeding wound without treating the cause of the bleed itself.'**



**100%**

stated that referrals had been dealt with promptly

## Case Study

Mohammed lives alone in a one bedroom local authority flat. He is aged 74 and has multiple health issues including Chronic Obstructive Pulmonary Disease (COPD), psoriasis all over his body, angina, and arthritis.

Mohammed is severely disabled due to the combined effects of the health issues. The disability is made significantly worse by the symptoms of psoriasis. Every day activities that we would take for granted, such as: walking, washing, preparing and eating food, are either restricted or unable to be performed.

Mohammed advised us that is he very dependent on ready meals as his main source of food; which has meant he does not eat a varied diet. He also told us that he has felt an increasing sense of isolation since his wife died last year. His children do visit him regularly, however they have young families and Mohammed does not want to feel a burden to them. This has meant he is spending ever more time at home alone.

Mohammed has a limited income and is struggling to meet his household bills. These financial worries are causing him further stress, which are exacerbating the symptoms of the psoriasis.

Although Mohammed is receiving medical treatment for his health issues. The indirect impact of these multiple health issues on his everyday life is having a huge impact on his physical and mental wellbeing.

Mohammed was seen by a generalist adviser at his GP surgery.

We carried out a full benefit check. The benefit calculation helped us confirm that the client was in receipt of his full state pension and was being paid the correct rate of housing benefit and council tax support.

The adviser assessed Mohammed for Attendance Allowance and during the appointment assisted him to complete the claim form. The claim was successful and Mohammed's weekly income increased by £55.10. As a result of the Attendance Allowance

award Mohammed now qualified for an additional award of Pension Credit amounting to £61.85 per week.

Further assistance was provided by us arranging for a care and support needs assessment to be carried out. This provided considerable reassurance to the client as the care would help to reduce the difficulties he faced with managing his daily needs and would help him to retain some independence.

The adviser made a referral to health trainer services. Their assistance would help to increase the client's awareness of healthier life options such as improving diet and introducing light exercise.

To help address the issue of isolation, we sought the assistance from befriending services.

Following our assistance Mohammed told us:

**'I feel much happier, I don't have to be a burden to my family and I can concentrate on enjoying my retirement more'**

# Managing money and avoiding debt

**£ £15,265,054**  
total value of client's debts

**5071 clients**  
with 7665 individual debts

**£1,890,890**  
debt written off,  
an average of £9,315 per client

**£976,927**  
successfully rescheduled debt,  
an average of £4,054 per client

In 2015/16 we have taken a new approach with regards to the delivery of debt advice within Citizens Advice Birmingham. Historically clients have always sought debt advice through our drop-in sessions at a bureau, but following the closure of our smaller bureaux we now only have the city centre bureau in operation.

Funding from Money Advice Service and additional funding from Severn Trent Trust Fund has enabled us to deliver debt advice sessions in libraries, job centres and other outreach locations across the city. Clients who may not have normally sought advice are now able to access the service in their own communities. We have forged new links with Housing Associations, MPs offices and other charitable organisations to ensure we are visible within the city. This has given clients new avenues to access the service.

With 21%\* of people living in Birmingham being over-indebted, clients' every day financial positions have become increasingly difficult for

them to manage. This year it has been apparent that clients have very little disposable income once essential bills are paid, leaving little or no money for outstanding debts. The effects of welfare reforms introduced in 2013 have no doubt contributed to our clients' situations. Nearly half of the clients seen presented with rent arrears, of on average around £2,129 and just under a third had council tax debt with an average of £1,142 outstanding.

Our debt team are experienced advisers that assist clients with their debt issues in over twelve locations across the city. Advice is given either face to face or via the telephone to suit the client's needs. We take each client's individual circumstances and decide a plan of action that best suits their needs, whether that be Insolvency Proceedings or negotiating with creditors.

\*A Picture of over-indebtedness Money Advice Service March 2016.



## Looking ahead

As we move into a new year we realise that although our service is accessible to those who wish to seek debt advice through traditional channels, there are other groups of clients that are more comfortable with information technology. Building our digital offer is at the forefront of our agenda, giving people access to webchat and easy online tools to assist in their advice needs. We will also look to

## Case Study

### About Patricia

Patricia is single with no dependents. She suffers from depression and has severe mental health problems. She has suffered from paranoid schizophrenia for 30 years. This illness impacts on her memory and concentration and at times she becomes confused which affects her ability to deal with day to day life and her financial affairs. Patricia finds it increasingly difficult to express herself due to her mental health condition, her thought processes are constantly disturbed and as a result this affects her ability to communicate with people. Patricia's condition is so severe that she is resistant to any form of treatment.

When Patricia came to see us she had around £7,000 of non-priority debts. Patricia was extremely upset about the situation she was in, and found it difficult to discuss the issues at any length with us.

### How we helped Patricia

We drafted a financial statement with Patricia and covered all of the options that were available for her. We obtained a report from her medical professionals detailing her mental health condition and obtained credit reports to ensure that we had details of all of her creditors. Using this we wrote to the creditors requesting that they write off her debt due to her mental health issues under the Money Advice Liaison Group (MALG) guidelines. We were successful in writing off £7,000 for Patricia.

increase the number of outreach venues to ensure we are reaching those who need advice the most.

Volunteers are an important and integral part of our organisation. Currently all our debt advice is provided by paid members of staff. We recognise the importance of volunteers and will look to build a team of trained volunteers to enhance the debt advice service in future.

### A debt free ending

Patricia was over the moon that she would not have to worry about her debt any longer and has been keeping to her budget so that she does not need to rely on credit in the future

**'If I hadn't visited my local library I would never have known the help that was available through this wonderful service. I cannot believe how much money I have saved on my water bill and will be able to use the money I've saved to pay for my gas bill which I always worry about at this time of year'**

Miss D, Birmingham

**'I cannot believe that in just four weeks my whole life has changed. I have been to get advice before but have always been scared to follow the advice. My caseworker took the time to explain everything to me and was always available to answer my questions and reassure me that I was doing the right thing. I now have a Debt Relief Order so creditors can't recover their money without the court's permission and I should be discharged from my debts after 12 months I can see a light at the end of the tunnel. Thank you'**



# Research and Campaigns

The Research & Campaigns team helps Citizens Advice Birmingham campaign for change on behalf of clients who have experienced unfairness, poor service, injustice or discrimination. We monitor for trends in the advice we provide and the problems we see, and look for ways to improve policies and practices affecting our clients.

Our clients experience problems with a wide range of issues, such as debt, welfare reform, housing, and employment problems, and the cases often reveal an underlying policy or procedural issue that is contributing to or causing the problem.

Where this is highlighted, we record the cases and pass them to national Citizens Advice, who use our evidence to inform and support national campaigns. Between April 2015 and March 2016, around 750 cases were flagged with an issue for us to consider.

This year we have contributed to a national Citizens Advice report “Welfare reform and essential bills: mitigating the impact on people’s ability to pay” by putting recent clients in touch with the national research team and help them gather evidence for their study

Locally, the research and campaigns team have worked closely with the Gateway to Birmingham Advice Services (GBAS) partners to highlight more regional policy issues. We have been able to take evidence to local decision makers, resulting in improved dialogue on topics such as the under-occupancy charge and Universal Credit.

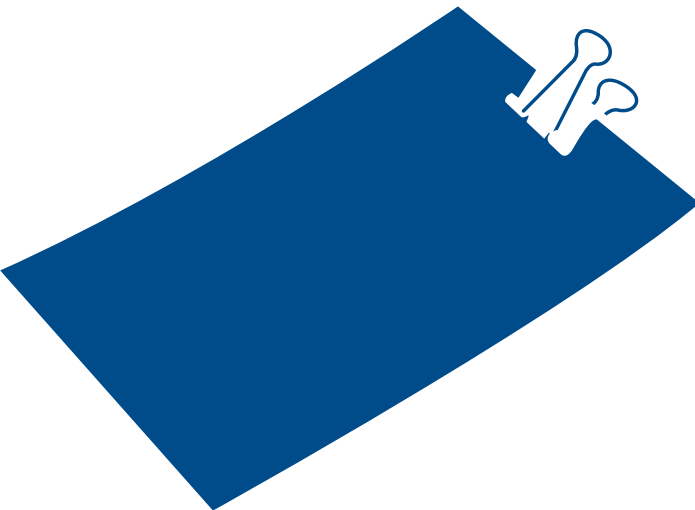
We have attended sessions with external government agents, improving our understanding of Personal Independence Payments (PIP) processes. PIP continues to be an important area of advice for Citizens Advice Birmingham so it is helpful to be able to raise issues directly with the agent involved.

The R&C team took part in Scams Awareness Month. This included supporting Birmingham Trading Standards at an outreach event raising awareness of scams with local shoppers, posting and sharing blogs on each of the weekly topics, and attending a scams awareness session with the national Trading Standards team.

Our team has recently been involved in setting up a local Research & Campaigns “cluster group” consisting of the R&C teams covered by the newly-created West Midlands Combined Authority. We are looking to work together, share best practice and support each other’s campaigns, especially as our clients may live and work in neighbouring areas.

We have expanded our use of the internet this year and post online regularly, particularly on Twitter where we now have over 2,100 followers. Being active online means we can take part in national campaign topics such as Make Energy Better and Scams Awareness, and share advice widely and easily.

We regularly highlight our drop-in debt sessions and these updates are often shared by local community groups, libraries and Jobcentres, increasing the number of people who see the information. Twitter is a useful tool for sharing what we do during the quarterly “CABLive” event and to publicise our own events such as a recent mayoral visit to the offices to mark Volunteers’ Week.



# Our Trustees

Trustees provide strategic support to the Chief Executive and her team and ensure good governance of the organisation’s resources and assets on behalf of the people of Birmingham. The trustees in 2015/16 were:

- Neil Warner** (Chair)\*
- Jill Lambert**\*
- Linden Thomas**\*
- Ravi Sahota** (Resigned 9/2/16)
- Andrew Leigh**\*
- Councillor Gareth Moore**\*
- Councillor Victoria Quinn**\*
- Helen Smith** (Treasurer) (Resigned 9/2/16)
- Elizabeth Alvey**\*
- Ajay Jagatia** (Resigned 9/2/16)
- Stephen Morrison** (Appointed 23/11/15)\*
- Peter Meckiff** (Appointed 23/11/15 and resigned 8/6/16)
- Paul Southon** (Appointed 10/6/16)\*
- Victoria Ball** (Appointed 10/6/16)\*
- Vinny Bolina** (Appointed 10/6/16)\*

\*Denotes currently serving trustees



Some people have only been with us a short while and have had to leave due to changed work or family commitments, but every single individual who has given their time voluntarily to us as a trustee has made a significant contribution to Citizens Advice Birmingham. Our thanks to all the people who have served and continue to serve as trustees with Citizens Advice Birmingham.

If you are interested in becoming a trustee with us we would be interested in hearing from you. From time to time we advertise trustee vacancies and place the details on our website [bcabs.org.uk/join](http://bcabs.org.uk/join) us, but feel free to contact us any time if you want to know more.

# Financial Support for 2015 - 16

During 2015-16 Birmingham CAB received generous support from a number of organisations to enable us to continue our work.

The table below lists some but not all of our funders:

Barrow Cadbury Trust (GBAS)	European Social Fund (GBAS)
Big Lottery Fund - Advice Services Transition Fund (GBAS)	Macmillan Cancer Support
Birmingham City Council	Severn Trent Trust Fund
Birmingham Clinical Commissioning Groups	The Henry Smith Charity
Citizens Advice (Barrier Busting with BSL)	Dumbreck Charity
Citizens Advice (Money Advice Service)	Stella Symons Charitable Trust
Citizens Advice (Pension Wise)	Sutton Coldfield Methodist Church
Colmore Business District	Legacy from Alan Caddick
	Provincial Grand Lodge of Worcestershire

Our grateful thanks go to all the individuals who have made donations to us this year, particularly those who regularly donate funds to Citizens Advice Birmingham and to those who have taken part in fundraising activities during the year to raise money for us. A special thanks to all our clients who have made a donation to us during the year, your support is much appreciated.



# Using our services

## City Centre CAB

City Centre CAB, Ground Floor, Gazette Buildings  
168 Corporation Street, Birmingham, B4 6TF

Telephone: 0121 683 6900  
Website: [www.bcabs.org.uk](http://www.bcabs.org.uk)  
(drop-in service, no appointment needed)

Monday	9.00 am – 1.30 pm
Tuesday	9.00 am – 1.30 pm
Wednesday	9.00 am – 1.30 pm
Thursday	9.00 am – 1.30 pm
Friday	9.00 am – 1.00 pm

## For Advice

03444 77 1010

Lines are open Monday to Friday from 9.30 am to 4.30 pm.

Calls to 034 numbers cost no more than calls to geographic (01 or 02) numbers

Textphone for the deaf/hard of hearing:

18001 03444 111445

Citizens Advice Consumer Service

03454 040506

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

## Our principles

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

## Our aims

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people’s lives



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