

# 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.

# Access for All

**[citizensadvice.org.uk](http://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 2016/17

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# Chief Executive's Report

I am pleased to be able to introduce Citizens Advice Birmingham's 2016/17 Annual Report without the doom and gloom of the last few years' reports. As you will see from this report we achieve a lot for the people of Birmingham and endeavour to do so as efficiently as we can within our resources, and which enable clients to access our services in ways that best suit them. Over the year Citizens Advice Birmingham has delivered high quality, targeted free advice to over 20,500 clients. Our Open Door drop-in and telephone services have helped just under 12,000 people with 19,400 enquiries on a wide variety of issues. We have seen increasing demand for telephone advice and have focused on building this service by specifically recruiting volunteers to expand our Telephone Advice Line. This has been very successful and we intend to continue to develop our phone and digital services further in the next year.

We have continued to build on partnerships formed over the last few years to develop services and share knowledge and experiences in the advice sector. The year started with the commencement of our new advice service contract with Birmingham City Council. We successfully won the tender to provide Legal Entitlement Advice Services working in partnership with three local partners: Birmingham Settlement, Castle Vale TRA (now known as Spitfire) and Freshwinds (who were involved until December 2016). Through this partnership we have been able to continue to provide advice and support to citizens across Birmingham on welfare benefits, debt and employment matters both face to face and by telephone. This work has been well received by clients and we have been pleased to work with partners to make the best of the resources we have between us.

We worked with other Local Citizens Advice in Core Cities to organise an Advice in the

Cities conference held in Birmingham in December 2016 focusing on the importance of advice to health and wellbeing, as well as to the economic agenda. Keynote speakers included Lord Kerslake and Lord Low as well as a range of experts from social policy and health organisations. The multiplier effect of advice was cited here as being of great importance – good advice does not just deal with the presenting problem but it can have a big impact on people's lives, health and mental health. Some of the case studies in this Annual Report will illustrate this only too well.

Into the new financial year we intend to work with the other West Midlands Local Citizens Advice to keep the importance of good quality, free advice at the forefront of local and regional agendas. With the growing importance of the West Midlands combined authority we want to make sure that advice services are recognised as having a key role to play in the region's future success.

Although this has been a stable year for us, funding is always a big issue for us. We have secured further funding for some of our services this year, but we are constantly having to look for new and renewed funding to be able to meet the levels of demand for services we experience daily.

**Janice Nichols**  
Chief Executive

# Chair's Message

After several years of going through restructuring exercises and change in Citizens Advice Birmingham 2016/17 has been a year of consolidation. The service teams have been able to transition themselves into working differently and getting used to the new performance management requirements of the National Citizens Advice. We were pleased to take part in the early stages of piloting the organisation's Quality of Advice Audit, and after some initial problems we have been able to achieve high standards and sustain them during this year. In March 2017 we also had an internal audit of the whole organisation; an in depth process which takes place every three years. It particularly looks at the management and governance structures of Local Citizens Advice and this year we passed through this with flying colours. This also enabled us to be re-accredited with the Advice Quality Standard (AQS) for Advice with casework in Welfare Benefits and Debt, and for the first time we applied for, and achieved the AQS for our phone services.

During this year we have started to make plans for the future. Trustees and senior managers are looking at how we can further improve our services to the people of Birmingham with the limited funding we now have. We are all committed to making our services as accessible as possible and this has led us to offering more outreach sessions in the community. We now provide debt advice in libraries, Job Centres and other community settings, all of which have enabled those people who need our services, but are unable to attend our city centre offices, to still access our service. Our Wellbeing Team have continued to provide generalist advice to patients of thirty G.P. practices across the city; again enabling people to seek advice services closer to where they live. We have also recognised that a large number of people would prefer to access our services via the telephone – this has resulted in us recruiting more volunteers to answer our Advice Line

and we are now working towards our phone service being the primary way to contact us for initial advice in future.

We would not have achieved the successful audit or made the continuous service improvements without the hard work and dedication of the paid staff and volunteers who provide our services and the back-up services behind the scenes. My thanks to all of them for their commitment to Citizens Advice Birmingham.

We are pleased to have secured further funding from the Henry Smith Trust this year to continue our recruitment, support and training of volunteers. As you will see from this Annual Report we have been very successful in helping volunteers into work – several of them within Citizens Advice Birmingham – but it means we have to have a continuous programme of recruitment and training to keep up with the needs of the service for good volunteers.

My thanks also go to all our funders, including all the individuals who have donated money to CAB over the year, without your support we could not have assisted over 20,000 people again this year. And my final thanks go to my fellow trustees who provide support and guidance to the Chief Executive and senior managers as we jointly agree the strategic direction for the organisation for the next year and subsequent years.

**Neil Warner**  
Chair of Trustees



# Our Finances

## Financial Stats for 2016 - 17

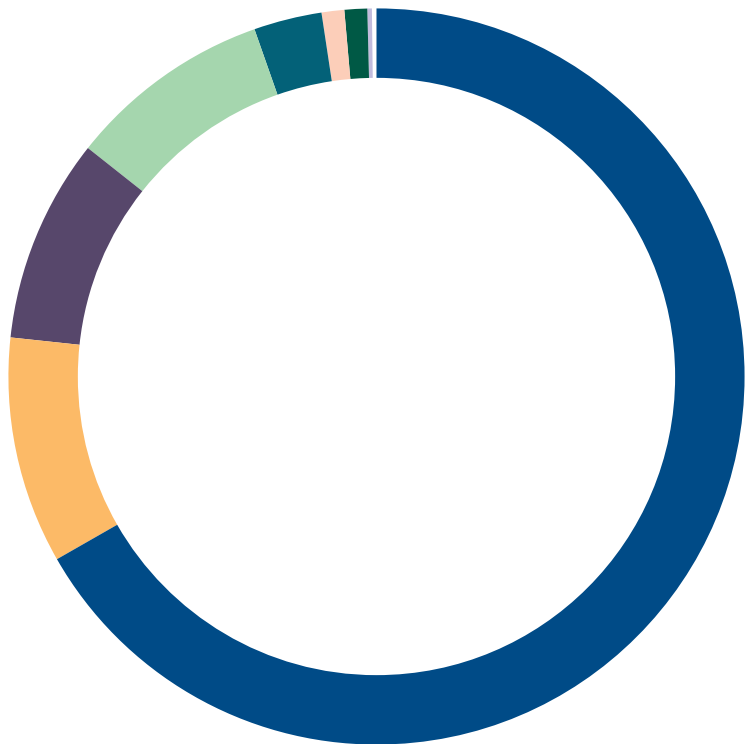
During the 2016/17 financial year Citizens Advice Birmingham delivered a financial deficit of £71,217 (2015/16: surplus £132,749) due to charitable income decreasing by 18% to £1,678,029. Despite the deficit, this is a good performance in what has been, and continues to be, some very difficult economic circumstances. The deficit is entirely due to end of year adjustments, including provisions, and the normal operating income and expenditure balanced with no deficit at the year-end.

The financial challenges caused by reduced funding sources continued into this year and has led Citizens Advice Birmingham to undertake a major review of its operational premises and the long-term shape of its future services. Trustees believe they and their management team at Citizens Advice Birmingham are working hard to ensure a continuing and comprehensive future for the charity, even though the financial outlook remains 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.

Once again demand for advice continues to outstrip the funded levels of the 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 which are being invested in to increase capacity.

Almost all of the funding for Citizens Advice Birmingham's services has become very short term, increasing the levels of uncertainty. The Trustee Board has recognised this and work has begun to diversify our search for other funding opportunities and we are 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 is responding in a timely manner and continues to make difficult changes to ensure that a quality advice service is accessible to as many people as possible.



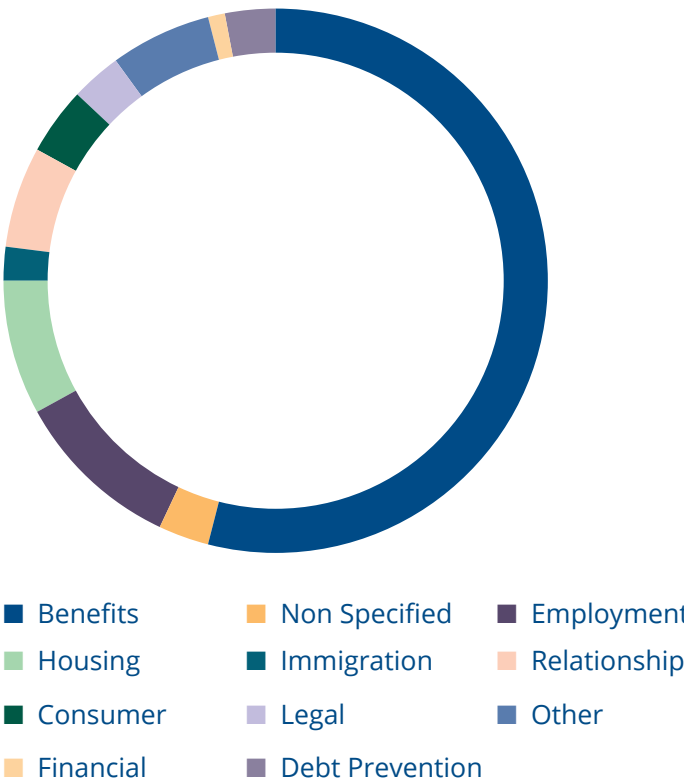
- Salaries & pensions - 1,164,110 (67%)
- General office costs - 182,690 (10%)
- Premises costs - 163,023 (9%)
- Disbursements - 149,058 (9%)
- Depreciation & impairment charges - 55,562 (3%)
- Travel expenses - 13,257 (1%)
- Legal & professional - 14,595 (1%)
- Redundancy costs - 6,785 (0%)
- Sundry costs - 166 (0%)
- TOTAL**  
**£ 1,749,246**



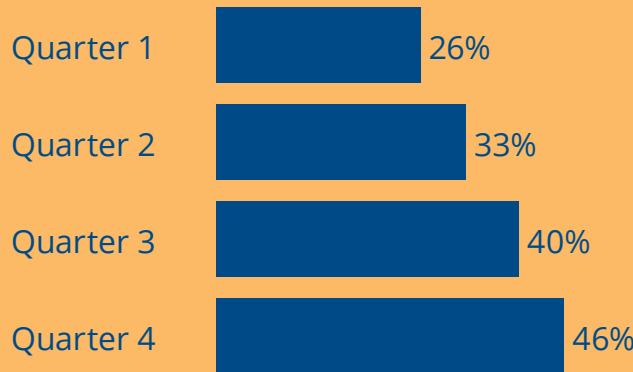
# Generalist service: Increased access for increased numbers

A key challenge this year for the generalist service has been to meet as much demand as possible with limited resources, and we are pleased to report that this year, we assisted 11,955 clients with 19,400 enquiries.

Enquiry Areas



Percentage of clients helped by the telephone service



As in previous years, the majority of clients this year 63%, were helped through face to face advice. However, the proportion assisted via the telephone has increased, reflecting this years' review of access channels.

Data from Citizens Advice shows that the telephone is the preferred access channel of more than 80% of clients trying to contact us. This growing demand coupled with our own recognition of the increased efficiency of this channel, and the very important reasons why clients may need to telephone has made improvement of our telephone and digital offer a key focus this year.

An important step was to increase volunteer staffing of the telephone, and this achieved through targeted recruitment and the introduction of a fast track training programme. By March 2017, the telephone team had increased from an average of 3 volunteers per day to up to 15 trained volunteer advisors, often supported by a similar number of trainees.

A small grant from Citizens Advice has enabled us to update our telephony equipment, providing dual screens for all call handlers, significantly increasing their efficiency.

Moving into the new financial year, we have a dynamic and busy telephone service, which is considered the heart of the generalist service, and a greatly enjoyed volunteering opportunity. We are now able to build on this and look forward to reshaping the service to more closely reflect the access requirements of our clients.

## Telephone Advice: A lifeline for many

Clients told us they choose to telephone for a wide variety of reasons. Here are just a few:

- 'I couldn't afford the bus fare into town'
- 'I'm disabled and did not have anyone to bring me.'
- 'I can't sit for long'
- 'I would be embarrassed (face to face) it's personal and I want to be anonymous'
- 'I was desperate, feeling suicidal'
- 'My partner would not let me come out'



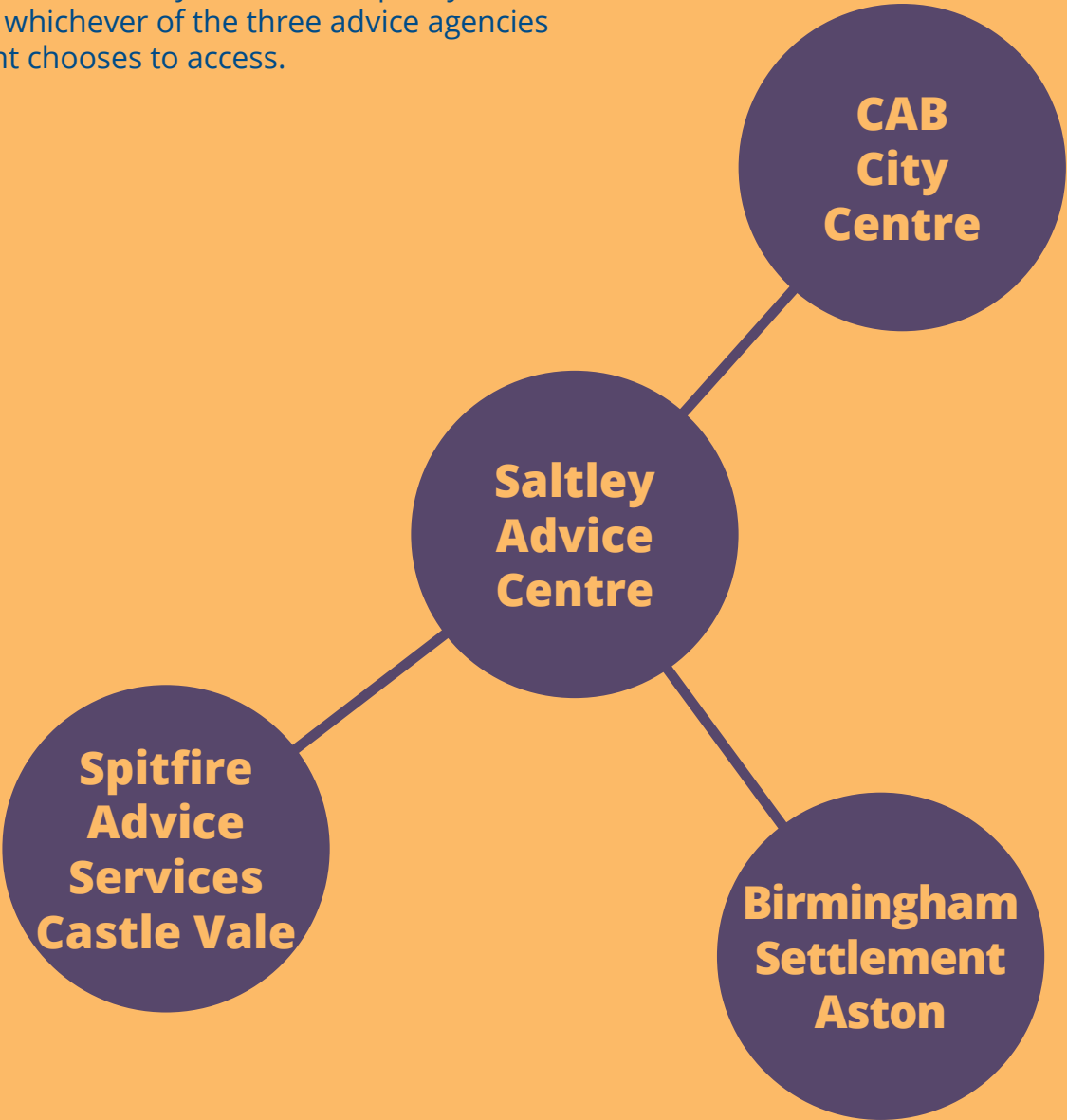
### Improving access for the Deaf community

This year, we have assisted 107 Deaf/BSL clients through our work on the Barrier busting with BSL project. Our deaf/BSL adviser has helped with benefit claims, challenges to negative benefit decisions, debt issues in liaison with our debt team, and consumer matters. The service has proved invaluable to deaf clients, many of whom not only struggled to act on their own behalf due to communication issues, difficulty with written English, but who also typically had low awareness of their rights. As a Deaf adviser pointed out, 'hearing people pick up all sorts of things from radio, TV and conversation that Deaf people don't. It's important to be really proactive to ensure Deaf people don't miss out.'



### Improving access to advice through partnership work

We deliver our GBAS LEAS contract in partnership with Spitfire advice services and Birmingham Settlement. A key benefit of this is the ability to offer a wider range of locations for face to face appointments, thus improving access. Working in partnership with two other key advice providers in the city enables us to offer a consistency in level and quality of service, whichever of the three advice agencies the client chooses to access.



We continue to maintain valuable partnerships with employment advice providers BRADICAL and the University of Law, enabling our clients to seamlessly access specialist advice.



# Avoiding Homelessness

We represented



**1652 clients**

through the Duty Possession Scheme

With our help



**86% of clients**

avoided eviction from their home

We dealt with



**£1,545,858**

of mortgage and rent arrears

The County Court Welfare Office (CCWO) is based in the Birmingham County Court and we represent clients through the Duty Possession Scheme. The purpose of the Scheme is to ensure that there will be a Duty Adviser at court to represent clients at all residential possession proceedings, and when clients have made an application to suspend the warrant for their eviction.

The Duty Possession Scheme rota means that the CCWO covers the mortgage possession lists and we are also available both mornings and afternoons to represent clients who have made an application to the court to suspend a warrant for their eviction. Very few of our

clients have been able to take advice about the possession proceedings they face before they attend court.

Clients facing possession proceedings due to rent or mortgage arrears tell us that there are many reasons for what had caused them to be in their current situation. These include job loss, matrimonial problems, ill health, bereavement, debts problems or a combination of all of these factors.

Welfare Benefit reforms continue to bite. In November 2016 the Benefit Cap was further reduced from £500.00 per week to £384.62 per week for a couple or for lone parents with dependent children and from £350.00 per week to £257.69 per week for a single person. Whilst clients subject to the Benefit Cap can apply for a Discretionary Housing Payment (DHP) to assist with payment of the rent, it is not certain that DHP will be awarded.

The Citizens Advice report 'Universal Credit and Debt' dated September 2017 identified that some aspects of Universal Credit risk causing or exacerbating debt problems. This includes the difficulties encountered due to the six week waiting period during which time a client is likely to build up rent arrears or further increase existing arrears. This may prove to be disastrous for tenants of private landlords who are able to issue possession proceedings on mandatory grounds when there are rent arrears of eight weeks.

Another concern around Universal Credit is the payment of the 'housing element' for rent directly to clients. For many this will create difficulties in budgeting as they may previously have had Housing Benefit paid directly by Benefit Services to their landlord; a consequence of this is likely to be an increased level of rent arrears and clients being put at risk of eviction.

## Looking Ahead

CCWO is beginning to see instances where possession proceedings are issued by a lender because the mortgage term has expired, but the mortgage balance had not redeemed. This may be something which we see more of in the future. There also will be instances where an endowment policy has matured but it is insufficient to pay off the mortgage at the end of the term and alternative plans have not been put into place. From the experience of CCWO, the court is making outright orders for possession in the majority of these cases

## Mary's Experience

Mary is single. She is a Local Authority tenant and lives in a three bedroom property with her non-dependant daughter, and the weekly rent was rebated to the under occupancy charge of £15.00 per week. Both Mary and her daughter have significant mental health conditions and they are both in receipt of Employment and Support Allowance (ESA).

The local authority had applied for a warrant for eviction because Mary was in default of the terms of a court order from 2014. Mary made an application to the court to suspend the warrant for her eviction

We represented Mary when the court considered her application and, at our request, the court granted an adjournment in order that we could assist Mary in making a claim for Discretionary Housing Payment. By the date of the adjourned hearing six weeks later, the weekly rent was rebated in full because Discretionary Housing Payment had been awarded and the level of rent arrears had been reduced from £750 to below £600. We represented Mary at the adjourned hearing when the warrant of eviction was suspended on payment of the rent arrears at the rate of £7.40 per fortnight, in addition to payment of the current rent, which was then being met by Housing Benefit and Discretionary Housing Payment.

Mary is a vulnerable tenant and she had been at risk of becoming homeless with a modest level of rent arrears because she had been unable to afford payment of the under occupation charge of £15.00 per week and meet all of her other financial commitments from her ESA income.

Mary said that she did not know what she would have done without the help from CCWO and that she had felt she was on the verge of a breakdown had it not been for their help



# Volunteering: Access to opportunities

This year we have provided 75 people with access to a range of opportunities available to volunteers.

A total of 23 volunteers have received training and gained experience that has enabled them to access paid employment.

**Volunteering helped me access paid work by allowing me to hone my strengths and reflect upon what my core values were - it gave me insight into what kind of work would chime with me at a fundamental level, helping me plan a route not only into paid work but into paid work that I enjoy.**

Kevin, former volunteer, now Advice Session Supervisor

**"Volunteering at Birmingham CAB has been the most valuable experience that someone like me could hope for. I see working on the telephone advice line as a gateway to working within a legal field. I am grateful for the friendliness and willingness to help from CAB team, which makes it enjoyable and productive".**

Volunteer telephone adviser

**"Volunteering at CAB gives me access to a great team. I really enjoy helping people, keeping active and being part of a fantastic group of people."**

Lili Volunteer



## Citizens Advice basic training programme

During the year 54 new volunteers joined the service and 30 volunteers have accessed the Citizens Advice basic training programme.

We offer a broad range of volunteering opportunities, and this year created new roles and training routes to make volunteering accessible to more people. These include:

- Webchat advice;
- A new role of assisted information officer that bridges the gap between reception volunteering and advice work;
- Increased volunteer roles in research, campaigns, communications and media roles;
- A fast track training programme for the telephone team that enables volunteers who do not wish to undergo lengthy training to utilise existing skills;
- Student placement opportunities arranged with Coventry University;



- Opportunities to volunteer at our new advice centre in Saltley, working alongside Birmingham City Council and our partner advice agencies.

In the coming year, we hope to further extend our volunteer offer, by providing opportunities for volunteers to work within our specialist and project teams. Volunteers will be offered roles in the Macmillan, Wellbeing and Mental Health teams, supporting the teams while acquiring further skills and experience.

All our volunteering activity has the added benefit to CAB of growing our future workforce-many volunteers are recruited by us or other Local Citizens Advice into paid employment.



## Ray Kightly

In June 2017 Ray Kightly, one of our longest serving volunteers, sadly died. Ray had volunteered with us since 1999 in a variety of roles, including telephone and face to face adviser, and as part of the volunteer benefits team. Ray was known throughout the bureau, not only for his commitment, but also for his cheerful manner and the pleasure he took in chats with colleagues, particularly about football.

As part of last years' AGM where the theme was volunteering, we asked Ray to tell us why he volunteered with us. Ray replied that he enjoyed helping people, and it gave him something to do. However, when I spoke to Ray, he also told me that what he really wanted was to make a difference. In common with all our volunteers, Ray certainly did that, helping countless clients over 18 years of service.

*Citizens Advice Birmingham is deeply indebted to Ray, and he is greatly missed.*



# Health and Wellbeing Support

## Mental Health Project

2016/17 saw a 50% cut in funding for this service and the team of 3 full time caseworkers was reduced to 1.5. Unfortunately this meant that we could no longer continue to offer a service across the existing 7 locations and this was reduced to 3 outreach sessions per week across Birmingham.

This reduction in staff led to a greater challenge this year in meeting the demand for the service which far outstrips capacity. Referrals are received from community psychiatric nurses, psychiatrists and social workers. During 2016/17 we received 663 referrals and this resulted in 356 face to face appointments with benefit gains of £810,197. The remaining 307 clients who had been referred received a telephone triage assessment and were signposted to more appropriate services.

By offering appointments to clients at a designated mental health outreach site that clients are already familiar with, we find they are more comfortable in the environment and are more likely to access the service and attend appointments. This avoids the need for them to come into the City Centre office which can be a difficult environment for a client with mental health problems to negotiate.



89%

said they felt less worried about their finances



80%

said the advice had helped to reduce their stress and anxiety

## Case study

Julie is 56 years old and divorced. She lives with her adult son in a 3 bedroom mortgaged property (the amount that is left on the mortgage is £52,000). Julie is suffering with bipolar affective disorder, COPD, and back problems, including spondylosis. She has been ill with mental health issues since 2009, and her bipolar affective disorder includes experiencing severe depression and also periods of hypomania. These conditions have a detrimental effect on her quality of life. Julie has been admitted to hospital on numerous occasions with periods of home treatment, along with being closely monitored and supported by her Consultant Psychiatrist. As a result of Julie's medical conditions, she is unable to work.

Julie is currently receiving Employment Support Allowance amounting to £125.05 per week. Previously, Julie was on Disability Living Allowance (DLA) at the higher rate for care and the lower rate for mobility. Julie was asked to move from DLA to Personal Independence Payments (PIP) and was referred to Citizens Advice Birmingham for assistance with the PIP application.

Julie was offered an appointment with us at her community mental health outreach service. We completed a full benefit check and assessed the merits of her case by interviewing Julie regarding her care and mobility needs and explaining the qualifying criteria for PIP. The information provided by Julie helped us to complete the form in detail.

Unfortunately, the initial application for PIP was unsuccessful and we supported Julie to submit a mandatory reconsideration. We approached Julie's psychiatrist for evidence to support the application. As we had a good working relationship with him and

we were able to explain clearly the criteria for the benefit, the psychiatrist prepared a detailed report that led to the benefit being awarded. This gave Julia an additional weekly income of £76.90 and a backdated lump sum of £1538.00.

**Julie told us that she had felt able to provide us with a full and honest picture of how her condition affected her on a day to day basis because she saw us in an environment which was familiar to her and as she had been referred to us by her consultant. She stated that she would not have been able to access the service without this direct referral route from her specialist.**



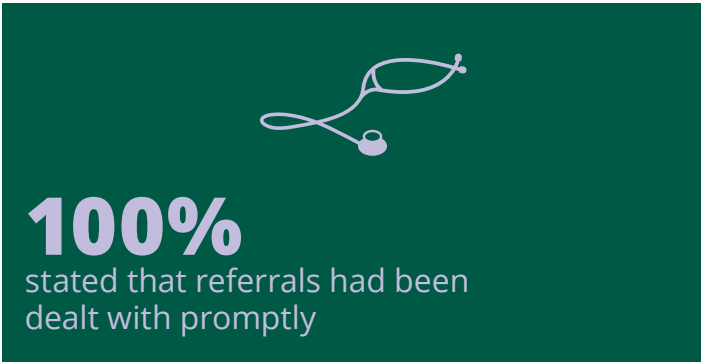
Wellbeing

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 a number of patients who attend their surgeries who have these concerns, which are outside of the knowledge and expertise of GPs and their staff.

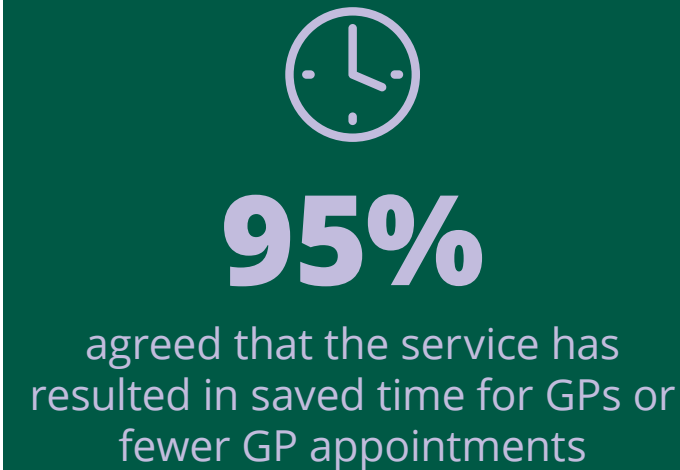
Citizens Advice Birmingham provides a service in partnership with Birmingham’s three Clinical Commissioning Groups to provide a generalist advice service to patients at over 30 GP practices around the city.

Wellbeing advisers are generalists and have a holistic approach to clients that are referred by their GP practice. Advice and support is provided with non-clinical issues in a familiar environment, freeing practice staff to focus on clinical issues.

Results from client satisfaction surveys carried out with Wellbeing clients during 2016/17 showed that:



We also surveyed GPs who had referred their patients into our service



Comments included

**‘I think it is great for my patients to access CAB within the Health Centre facility local and often easily accessible’**

**‘Excellent service, patients very pleased and happy that they can be seen locally too.’**

Macmillan Project

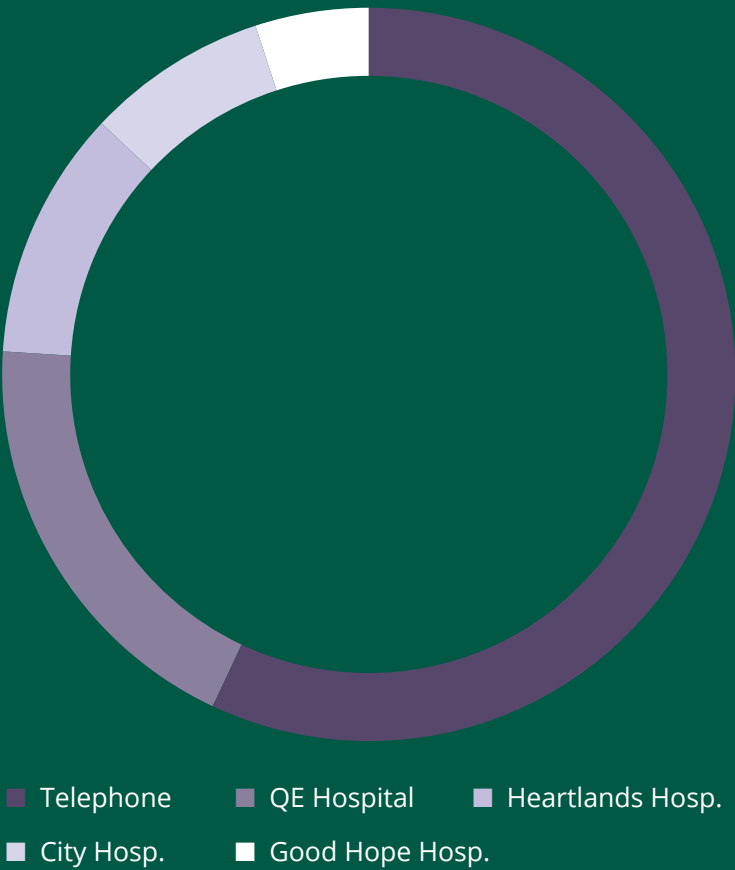
On average, cancer patients are £570 a month worse off because of their cancer diagnosis. This can be due to loss of income, unemployment due to poor health, increased heating bills, additional travel costs and new dietary requirements.

People affected by cancer often struggle to access benefit advice provision. The symptoms of cancer and the side effects of treatment mean it can be difficult to access advice through the conventional channels.

Although nurses and doctors can offer valuable guidance on financial benefits available for people with a cancer diagnosis, often specialist advice is needed with practical financial support that cannot be met during a clinical consultation

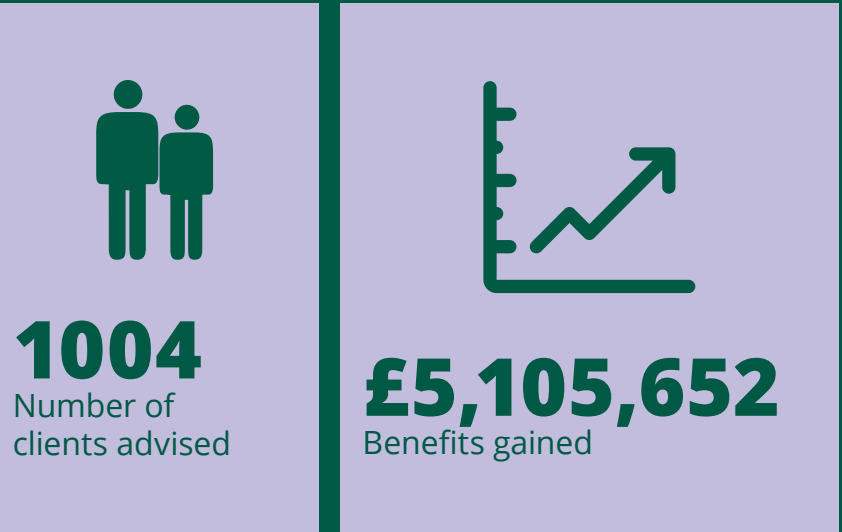
Citizens Advice Birmingham, in partnership with Macmillan Cancer Support, provides welfare benefits advice offering appointments in hospital settings to coincide with patients receiving treatment, or via telephone appointments where patients are unable to travel.

We accept referrals from clinical staff and patients can also self-refer through our telephone helpline that operates 5 days a week.



We have been successful in securing future funding from Macmillan Cancer Support to provide welfare benefit provision across Birmingham and Solihull in 2017. This will see an increase in the number of caseworkers available to provide advice, and an increase in the number of locations across the region that clients will be able to access the service.

Summary of Statistics 2016/17



**WE ARE  
MACMILLAN.  
CANCER SUPPORT**

# Debt Advice Service

 **4701 clients**  
with 5163 individual debts

 **£12,574,677**  
total value of client's debts

 **£1,711,401**  
debt written off,  
an average of £4,388 per client

 **£4,123,930**  
successfully rescheduled debt,  
an average of £6,850 per client

Following the success in 2015/16 when we extended the debt advice services in to local libraries, job centres and other outreach locations, we have continued to focus on access within local communities in 2016/17.

At the end of this year we have 16 outreach locations across Birmingham holding 428 debt advice sessions, which has meant that over a quarter of the total clients seen this year have not had to travel into the city centre.

Whilst we realise how important face to face debt advice is for our clients, we also acknowledge that it is sometimes difficult for clients to visit the bureau or an outreach location. Telephone advice has played an important role in ensuring that those clients do not suffer because of this. In 2016/17 11% of clients opted for telephone advice which we predict will increase in the coming year.

Our clients continue to struggle with essential bills such as rent and council tax. Just under half of the clients seen had on average £2,342 worth of rent arrears whilst a quarter presented with an average £1,043 worth of council tax arrears. As Universal Credit rolls out in Birmingham, the six week waiting period and rent payments made directly to clients will only increase the number of clients presenting with rent arrears, as people struggle to get to grips with managing their money.

Our 12 debt advisers are funded by Money Advice Service and Severn Trent Trust Fund to deliver debt advice to the people of Birmingham. Our experienced advisers ensure that clients are given quality advice, tailored to their situation and negotiate on their behalf if appropriate.



## Looking ahead

With clients' needs ever changing, our focus in the coming year will be on clients' access to the service via telephone, which will include the introduction of a new Debt Advice Line,

webchat and email. This will give clients direct access to our team of experienced debt advisers who can assist with debt matters in a timely manner.

## Case Study

### About Fiona

Fiona is a single parent, with 4 dependant children, living in a Local Authority property.

When Fiona came to see us at the library she had recently taken into her care her nephew, as his parents were unable look after him following an intervention from social services. Fiona had a residential order for him and was awaiting a court hearing to obtain a special guardianshp order. Birmngham City Council Social Services advised us that no financial support would be provided and that she would need to claim benefits. Fiona did this, and as a result her claim took her over the benefit cap limit and therefore her housing benefit had reduced accordingly. She had not been able to pay this and as a result had accrued arrears and been threatened with eviction from her property.

### How we helped Fiona

Due to the benefit cap, Fiona's weekly rent had a shortfall of £75.00 per week. We applied for a Discretionary Housing Payment, which was awarded and backdated. Her arrears of £868 were cleared and a credit applied to her rent account of £1200. This enabled the court process to be withdrawn and ensure Fiona could stay in the family home with her children.

Fiona was also having deductions of £20.98 per fortnight from her Income Support for her water bill. We completed a Big Difference Scheme application, which has saved her over £40 per month on her water charges.

We also applied to the Severn Trent Trust Fund as Fiona had water arrears from a previous property of £838.52 and for a new fridge freezer. The trust fund agreed to pay off the

arrears and supply a new fridge freezer.

Fiona was so pleased that she was able to remain in her current home and that her finances were now more stable than ever. Fiona commented that **"she would still be in a mess had it not been for the help received from the adviser at the library"**.

### Client quotes

**"The adviser was very helpful and supportive. He guided us through the steps we needed to take to move forward with the issue. So we thank Citizens Advice Birmingham for the help given to us, and also to Shard End library for bringing together this much needed facility to support our community"**

Mr G, Birmingham

**"I am extremely pleased with the service I have had from Citizens Advice Birmingham. Excellent advice, outstanding service and well recommnedded. Thank you very much for all your support and advice"**

Miss S, Birmingham



# Research and Campaigns

The research and campaigns team have had a busy year, raising awareness, collecting evidence and carrying out preventative work on local and national issues affecting our clients.

In April we started to see clients facing eviction due to legislative changes that permit only one month backdating of housing benefit, leaving clients with substantial rent arrears. We began the year by providing evidence of this to National Citizens Advice.

July saw consumer issues increase fourfold, and we recorded the names of traders involved to monitor trends in poor service. We also took part in National Scams Awareness Week. Working alongside Trading Standards we used social media as well as leafleting at Spring Hill Tesco to highlight common scams.

November 2016 saw the impact of the reduction in the benefit cap to £257.69 per week for a single person and £384.62 for single parents, affecting an estimated 4500 Birmingham households. We raised awareness on minimising the impact, by finding work, applying for discretionary housing payments, and seeking debt advice before rent arrears escalated.

Also in November, as part of National Big Energy Saving Week, we attended the Birmingham City Council financial inclusion partnership event at Central Library, promoting ways to reduce energy bills by comparing deals, switching suppliers and accessing discount schemes.

In preparation for Christmas shopping, Cyber Wednesday and Black Friday, we campaigned in National Consumer Week to raise awareness of consumer rights, focusing particularly on purchasing electrical goods on line.

February 2017 brought changes to local authority housing allocation, with the introduction of on line registration for housing. We worked to ensure clients knew they had to re-register on line, and how to do so. We also contributed to a Birmingham City Council survey to provide feedback on the housing options service.

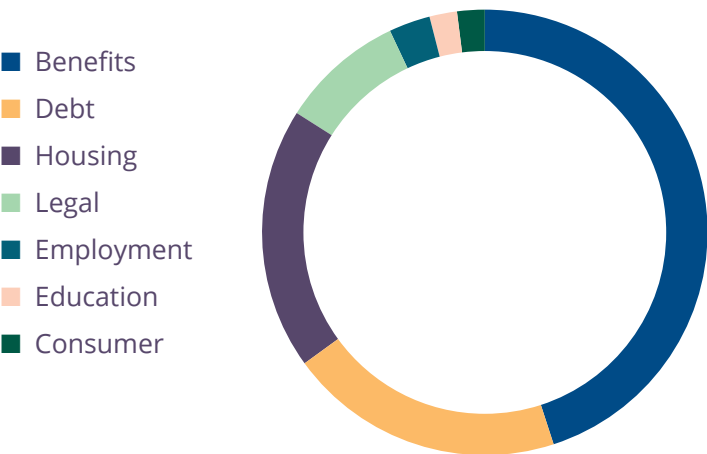
In March we took more local action, arranging a referral system to the DWP complaints resolution team after collecting evidence of clients unfairly refused Job Seekers Allowance during the Employment Support Allowance appeal process.

As research and campaigns work involves looking forward, we ended the year by anticipating our priorities for 2017/18. Universal credit will be a key focus, and we are already contributing views via Citizens Advice, who have set up a partnership intelligence team to share our insights with the government.

We have also worked hard to increase our research and campaigns team, recruiting five new volunteers. Social media will be key to our campaigning in the coming year and we will continue to use it to support national campaigns and raise awareness of local issues.

## What prompted us to seek change?

Our advisers complete evidence forms to send to Citizens Advice when they feel a client's problem is caused by policies or practise that should be changed. These are the issues that prompted us to take that extra step this year.



Benefits includes welfare reform, poor administration and appeals. Debt includes bailiff issues which were 43% of all debt issues raised. Housing includes emergency accommodation issues, eviction and repossession.

# 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 2016/17 were:

- Neil Warner** (Chair)\*
- Linden Thomas** (Vice Chair)\*
- Stephen Morrison** (Treasurer)\*
- Elizabeth Alvey**\*
- Vinny Bolina**\*
- Jill Lambert**\*
- Andrew Leigh**\*
- Paul Southon**\*
- Councillor Gareth Moore**\*
- Councillor Victoria Quinn**\*
- Victoria Ball** (Resigned on 1/8/17)

\*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-us](http://bcabs.org.uk/join-us), but feel free to contact us any time if you want to know more.

# Financial Support for 2016 - 17

During 2016-17 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:

## General Advice

Birmingham City Council Legal Entitlement Advice Service  
Birmingham Clinical Commissioning Groups (Cross City | South Central | Sandwell & West)  
The Henry Smith Charity  
Citizens Advice (Barrier Busting with British Sign Language)  
Citizens Advice (Pension Wise)  
Warm Zones

## Debt Advice

Money Advice Service: Face to Face  
Severn Trent Trust Fund  
Community Law Partnership

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.

## Benefits Advice

Birmingham City Council (Mental Health)  
Macmillan Cancer Support

## Partnership & Development

Barrow Cadbury

## Donations

Sutton Coldfield Methodist Church  
Regular donors  
Clients  
One-off donation to purchase new office chairs

## Miscellaneous fundraising: £756



# Using our services

## 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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