

Annual Report 2016 - 2017



Hambleton



Richmondshire



Selby

Celebrating the
dedication and
hard work of all
our Volunteers.



Hambleton,
Richmondshire,
Selby & District



Our service aims

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 also be facing similar experiences

Advice and education

We'd 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'd also consider if we could develop your skills to prevent a similar scenario arising again.

We provide integrated advice to solve individuals' problems either directly through our local Citizens Advice network and consumer service, or via our self-help website.

Research and campaigns

Where a systemic barrier with private or public policy and practice stops us resolving your problem, we'd look at other clients' experience.

We use our national 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 support directly.

How we work

When you come to us with a problem, you're likely to be helped by one of our trained volunteers, using both 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 principal activities have on clients' lives, and covers:

- the benefit of working with **104** volunteers
- our support for local communities
- the power of the national network.

It's also what makes our service unique.

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Comments from the Chair

Carl Les

This has been another incredibly exciting year for us. Having successfully merged two individual bureaux, Hambleton and Richmondshire, we then went on to partner our friends in Selby. Presently we are talking with colleagues in Ryedale about how our way of working could help the residents of that area.

This is good news for all the residents of these districts, and is only made possible by the dedication and skill sets of our volunteers, our paid staff and our management, ably led by Carol. A big thank you to you all, and to our band of trustees who make sure that we stay on a true path.

More exciting things are to come, an office refit in Northallerton, an office move in Selby, perhaps even “Carol`s Caravan” to allow us to reach out even further in to our rural areas. And all this is made possible by successful financial management and planning, and as a big part of CANY, we have been successful in winning funding for **five** years plus a possible extension of **two**, from North Yorkshire County Council. WOW!

Chief Executive's report

Carol Shreeve

I have been completely overwhelmed this year by how well all areas of our service and offices have coped with our merger. It is difficult for anyone to tell that this was our first year of running and that has to be down to the hard work of volunteers, staff, trustee board members and the faith and support of our funders.

In hard economic and social times, we have managed to grow to meet the developing needs and I believe that we are in a resilient position that will allow us to grow to meet the expanding demands on our service.

For me highlights of this year include the new friendship and partnerships we have made thanks to projects such as Warm & Well in North Yorkshire, the excellent audit results we have achieved and the introduction of new methods of helping clients, for example our web-chat service. We are looking forward to helping move Citizens Advice in general forward and are enjoying being part of the new membership scheme. Looking forward to the coming year we have two equally important priorities. Firstly, to embrace our role as a North Yorkshire wide service and secondly, but just as importantly to help develop and maintain our very local knowledgeable offices and services working in partnership with others wherever possible.

Thank you to all who have helped make this an amazing year.

Treasurer's report

Mark Hoggard

Despite 2016/17 being a year of considerable economic, political and social uncertainty, Citizens Advice Hambleton, Richmondshire, and Selby & District has continued to demonstrate a level of financial resilience which has enabled the bureau to provide much needed high-quality support across our community.

Of course, we must recognise and show thanks for the support provided by our funders, who ultimately ensure the provision of quality advice continues, but equally we should take this opportunity to pay tribute to the dedicated group of volunteers and staff who, under Carol's leadership and guidance, provide such a valuable service.

This year has seen the introduction of a new suite of Financial Health Monitoring Reporting across all Citizens Advice – a really valuable tool in allowing us to benchmark our performance against a number of set criteria, previous quarters and other similar bureau. Provision of this information now provides the Board with an independent, meaningful and transparent indication of our financial performance. It is pleasing to note that against all key measures of liquidity, operating expenditure and reserves we operate within agreed tolerances – providing confidence in our ongoing ability to provide much needed advice services.

The trustees have a duty to safeguard the future of the charity by building acceptable levels of reserves to manage shocks and unexpected costs, and during the course of the year the Trustee Board have re-considered and subsequently increased the amount of reserves considered to be appropriate in challenging times. We continue to exceed this revised figure.

Against this background of relative financial stability, we must be ever mindful of the continuous need to adapt. Whilst use of telephony and digital channels will play an increasingly important role, this is balanced against rural nature of our community and providing extended outreach services. I consider our ongoing financial strategy is well placed to take account these changing demands.



Our Impact 2016 - 2017

Anyone can have a problem



Nearly 3 in 4

of our clients said their problem affected their lives, including causing anxiety and financial difficulty



Almost 5 times

as likely to be on a low income, when comparing our local clients to the England and Wales population

Who we helped



9,780 people

helped face to face, by phone, email or webchat



26,989 issues

people sought our help with

How we do this



12 locations

where we provide free and independent support



130

dedicated local staff and volunteers



£271,173

worth of 15,951 donated hours by our 104 volunteers

The difference this makes



2 in 3

clients had their problem solved



4 in 5

clients said advice improved their lives, including reducing stress & improving finances

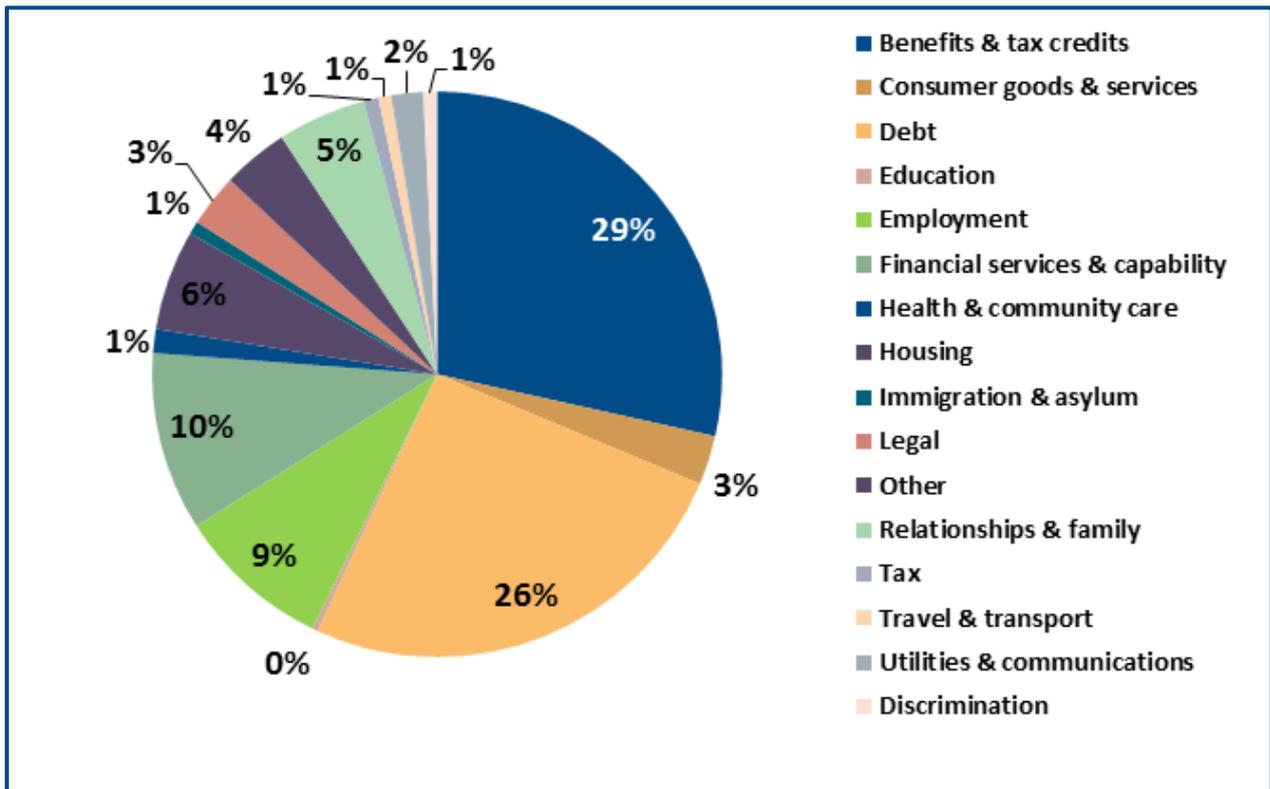


100%

of our clients reported satisfaction with the overall service

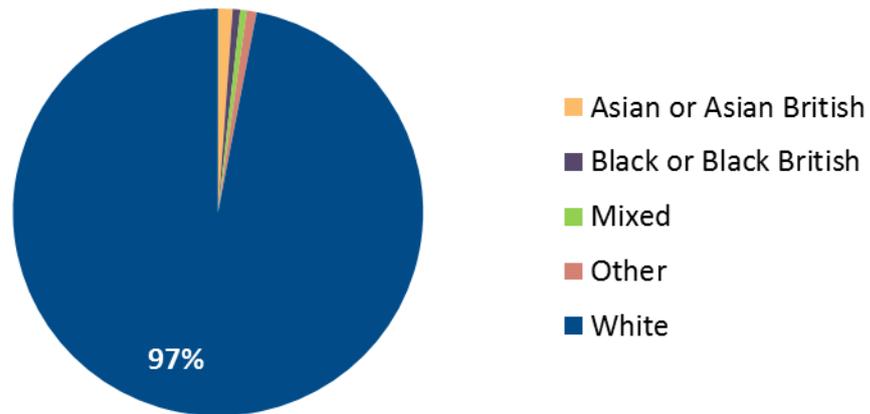
All this benefits individuals and society.

Main issues and client profiles 2016 - 2017

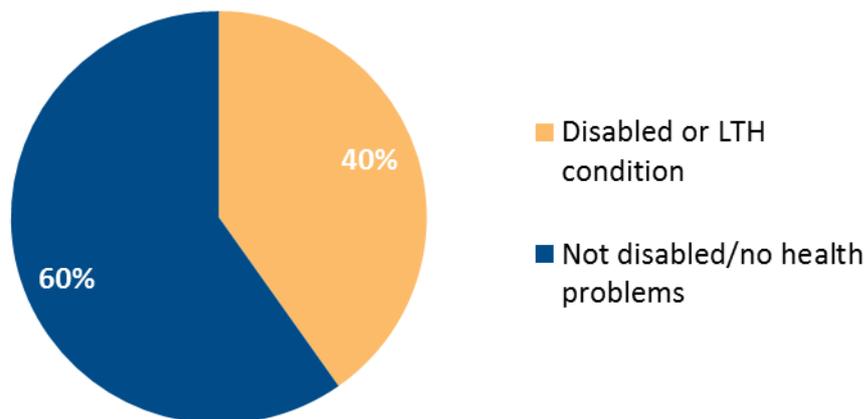


Top ten issues 2016 - 2017	Issues	% Issues	Unique Client Count	Ratio of issues per client
Benefits & tax credits	7,696	29%	3,186	2.4
Debt	6,902	26%	1,316	5.2
Financial services & capability	2,758	10%	1,084	2.5
Employment	2,369	9%	1,313	1.8
Housing	1,552	6%	1,090	1.4
Relationships & family	1,357	5%	993	1.4
Legal	811	3%	623	1.3
Consumer goods/services	759	3%	552	1.4
Health & community care	367	1%	247	1.5
Grand Total	26,989	99%	8,737	3.1

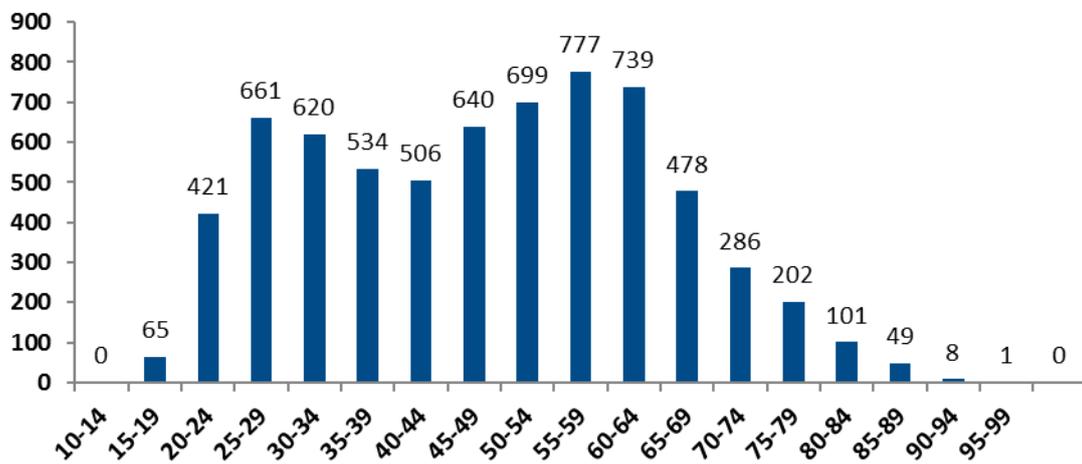
Ethnicity of Clients



Disability / Long term health (LTH)



Age range of clients



Advice service report

Lucy Ballantyne (Selby)

Simon Farquhar (Hambleton and Richmondshire)

What an exciting year! This time last year we had no real idea what our merger would mean, and reflecting on the past twelve months it's astonishing how we have adjusted to being part of a bigger team and have embraced the positives while maintaining our identity with the local community.

We have shared resources in inventive ways, saving enormous amounts of time. Meetings such as Equality & Diversity and Health & Safety can be joined via FaceTime using tablet technology, which means time isn't wasted travelling (or duplicating!) but there is good representative attendance by staff and volunteers from all offices. This applies to training and talks as well. Just this week we shared Citizens Advice Smart Meter training hosted in Selby with our Hambleton and Richmondshire colleagues joining us on their iPads. We've also introduced remote Advice Session Supervision in the same way, with our Adviceline Assessors and Generalist Advisers in Selby consulting with their Supervisor sitting at his desk in Richmond. Something of a culture shock for those of us who aren't too keen on seeing our faces on a screen, but it's surprising how quickly we adapt!

While we were borrowing an Advice Session Supervisor in Selby, we were lending our volunteer Employment Specialist to our office in Northallerton and it is this willingness to work as a team that has brought us together as one organisation, much more so than just the sharing of a very long name.



Accessing our services

In our endeavours to extend our services to as many sectors of the community as possible, this year we introduced web chat to our portfolio as part of a new national project. People visiting the national website at www.citizensadvice.org.uk are offered the facility to chat to trained assessors online. We can provide a surprisingly high level of guidance this way meaning we can usually help someone towards resolving their issue on their first and immediate contact with us. If they need more in-depth advice we can get them in touch with their local office for a face to face appointment. We started slowly in May and by the end of the year we'd done 2,508 web chats and with consistently very high satisfaction ratings from clients, so successful all in all!

All our staff, both paid and voluntary, have typically taken the changes in their stride and have risen to every challenge they have been set this year. We are incredibly proud that we have not turned away any client who presented during an open drop-in session this year, and are working hard to get our doors open more often so that there is an information service available every day of the week.

Quality of Advice

The service has consistently achieved high scores throughout the year on our Quality of Advice Audit. As we continually assess performance, the pressure increases to see more clients, record more detailed notes, evidence greater outcomes and capture the best client stories... all in less time!

Lucy and Simon would like to sincerely thank every member of our fantastic team, especially those who give up their time for free for another year in which they have done just that.

Comments from Client Satisfaction Survey

Called with no appointment and was seen to immediately.

Very well informed and friendly consultant.

I would have preferred a shorter waiting period but understand it's a much-used service.

Very helpful and valid information provided. A very positive outcome.

Very helpful - friendly service.

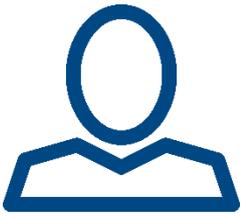
Relief that help is available.

Impressed with website.

Good information to help make informed decisions.

Didn't know we were a Charity.

Our Volunteer Team



If our volunteers were paid workers it would have cost

£226,847

for them to deliver our service.

Over the past year a team of 119 people worked for us and all but 28 volunteered their time and expertise. On top of that there were further 13 non-adviser trustees who are also volunteers.

It should be evident from these numbers just how dependent we are on volunteers who generously give us their time and without whom it would be impossible to provide the service which we do. We know from the feedback we get just how much their efforts are appreciated.

Across the year, volunteers delivered services for us in **9** different roles;

- **General Adviser**
- **Gateway Assessor**
(Face-to face, telephone and web chat)
- **Administrator**
- **Reception**

I have learned so much about the CAB, the problems people encounter across various areas of housing, benefits, employment etc.

Volunteering has given me the confidence to do things I would have otherwise avoided. This has enabled me to take on a paid role, but continue to volunteer hours when needed.

- **Employment Specialist**
- **Debt Specialist**
- **Research and Campaigns**
- **Trustee**
- **Advice Session Supervisor**



The Trustee Board, Volunteers and Staff would like to wish Ted Darwin and Roz Earl all the best for the future and express their gratitude for their dedication to the service.

Ted has been a volunteer Generalist Adviser at Richmond for 25 years and Roz has served on the Trustee Board for 17 years. Roz retired from her role as Vice-Chair Board in March 2017 and has kindly written about her experience of volunteering with us which you can read below.

Volunteering with the CAB

by Roz Earl

Looking back over the last 17 years of CAB volunteering, I am amazed at the changes and developments that we have seen and how we have adapted to each phase. The role of a Trustee may appear to be a passive role, 'not hands on'. However, for most of the people that I have worked alongside over the years this is not been the case. We are kept well up to date with the running of each section by the CEO/Manager through her reports and discussions.

The aspect that has kept me with the CAB all these years has been the continuing admiration I feel for all the personnel involved with our Bureaux. The diligent paid staff, the volunteers who deal with specific problems, the Gateway volunteers and the administrative volunteers. They all seek to help the clients in the best way they can for the particular needs and circumstances of the individual. Their zeal and enthusiasm is a much-valued response. All this, despite the ever-changing initiatives from HQ, and the Funders.

Over the years with the Trustees there has always been some new dynamic to be dealt with at our meeting table and I was always curious to find out how we were going to set about dealing with it. One of the old chestnuts to engage us was how to stage a successful fire practice, engaging as many of the staff and volunteers as possible, but also the more serious problem of where to find a new Treasurer. Thankfully we always have.

Back in early 2000 I joined the Richmondshire Management Committee, as a representative of the Rural Outreaches. At the time, outreaches were all serviced by face to face interviews. The Richmondshire Bureau at that stage had lottery funding with very tight restrictions. At the management level, our task was to assist the Manager to find and keep sources of funding over and above the finance provided by the County, District, Town and Parish Councils. I found myself helping to appoint and support the paid staff and keeping a watchful eye on Health and Safety matters.

With the growth of IT use within the bureau the ever-increasing regulations meant that we had to keep up with ensuring the welfare of all the staff and volunteers who used the machines for much longer periods, as well as the maintenance of the building itself.

By 2010 it was becoming apparent that the Funders were looking for larger bodies to bestow their monies upon. CANYY was formed for mutual bureaux support within the County with much pain and anguish to begin with.

Richmondshire CAB were approached to begin negotiations to join with the Hambleton Bureau. Many meetings later, with much crossing of 'Ts' and dotting of 'Is' this was achieved. I also found that at this stage I had been transformed into a Trustee and a Director. The joining has been a success despite the distances and has I think widened the opportunities for the paid staff and the volunteers.

The introduction of providing advice by telephone and email has increased the number of people accessing our service which has provided valuable outcomes and statistics for Funders and positive 'stats' brings smiles to the lips of Trustees. In 2016, we merged with Selby & District CAB and at last, after many years, I felt that we had a full and representative Trustee Board with some very valuable expertise on board.

And so, I decided that while the going was good it was time to retire. I now have a new role as a very shy library volunteer helping to man the Leyburn Library, trying not to upset the computer, and rubber stamping whenever I get the chance!

Volunteer recruitment and training

Jane Ferguson - Advice Co-ordinator (Selby)

Leanne Galbraith - Trainer (Hambleton and Richmondshire)

This has been a positive year for recruitment and training due to the Big Lottery Funding we were awarded for our `Advice Matters` project which included dedicated hours for recruitment and training.

In the past year, we have been able to offer additional training to volunteers including a web chat and email training workshop. In addition, all advisers have a new requirement to be accredited through the Money Advice Service to enable them to give debt advice and to do this they had to complete accredited training and assessments which we could support by providing a dedicated in-house training day.

Between 1st April 2016 and 31st March 2017, we have had 95 people express an interest in volunteering. From these, 46 applied and 45 were recruited in several different roles including admin support, reception, gateway assessors and research and campaigns. We are very fortunate that out of the 45 volunteers recruited, 7 are training to be generalist advisers, 3 of whom will help to build our small team at Selby. While 40 of new recruits are still with us, 3 left to take up paid employment, one left because of family commitments and one to take up a further volunteering opportunity in Kenya but keeps in touch via our newsletter.

Recruitment is ongoing, we attend volunteer fairs, promote volunteering along with our general service at other events and use social media and our website to publicise our volunteering opportunities and aim to reach a diverse an audience as we can. We are slotting any new volunteers into the gaps on the rota to provide as full as service to clients as possible. In Hambleton and Richmondshire all new volunteers are being trained on web chat as well as gateway and Adviceline so when it isn't busy or a client hasn't turned up they can assist on web chat instead.

For information about volunteering with us please visit the Volunteering page on our website at www.citizensadvicehrs.org.uk or telephone 01609 776551 (Hambleton), 01748 823862 (Richmondshire) or 01757 701320 (Selby).



List of volunteers and staff April 2016 - March 2017

Volunteers

Trustee Board

Members of the Board of Trustees are directors for the purpose of company law and trustees for the purpose of charity law. The members who served from 1st April 2016 to 31st March 2017 are set out below.

Carl Les – *Chair* Roz Earl - *Vice-Chair* Mark Hoggard – *Treasurer*

Rachel Allen, Christine Brown, Claire Chambers, Peter Cole, Martin Collins, Cllr Lawrence Grose, Kevin McGready, Robert Pringle, Neal Porter and Laura Tunney.

Advice Session Supervisor Simon Jones.

Generalist Advisers Martin Bottrill, Carol Budd, Ros Campbell, Anne Cox, Ted Darwin, Ann Goodburn, Adrian Hodgson, Simon Jones, John Leadbeater, Judy Long, Elaine Lynam, David McAsey, Fiona McCulloch, Janet Menzies, Jo Murray, Phil Sample, Vinathe Sharma-Brymer, David Smeed, Tim Tribe and Brian Woodley.

Gateway Assessors Sue Adsett, Olivia Barnes, Stuart Blair, Peter Brown, Andy Butler, Martin Garside, Noreen Harrison, Sue Jemison, Julie Leonard, Michael Longstaff, Kathy Marshall, Tony Martin, Ros Merritt, Shona Padbury, Clare Scott, Megan Scott, Wanda Stables, Laura Thomas, Neil Thompson, Gill Wadsworth and Ann Wallwork.

Trainee Advisers and Gateway Assessors Paul Adamson, Karen Banks, Alyson Bastow, David Boyes, Holly Calder, Marie Cartwright, Ebony Chaplin, Julie Childs, Laura Cunningham, Hilary Cullen, Nigel Dakin, Anna Derakumar, James Dixon, Peter Farrall, Mandy Fitzgerald, Sean Gallagher, Anna Golinsk, Zoe Grant, Karolina Holewinska-Suchanek, Hugh Jenyns, John Kitson, Nathan Leach, George Lonsdale, Sharmila Malla, Sumitra Malla, Jane Manson, Janet Mitchell, Cath Muir, Kath Pringle, Gerard Rees, John Rowe, Lidija Sepliakcva, Jeremy Sherlock, Audra Smith, Kathryn Stabler, Maciej Stepien, Richard Toothill and Patryk Wiczorek.

Debt specialists	Martin Bottrill, Julie Childs, Yvonne Denison and Graham Tebbutt.
Employment specialist	Steve Wykes.
Administrators/Reception	Ros Campbell, Edna Cooper, Christine Chatterton, Peter Crabtree, Malgorzata Kaczmarek, Gillian Rowland, Denise Sigsworth and Jill Whisker.
Research and Campaigns	Jack Thurland.

Staff

Carol Shreeve	<i>Chief Executive</i>
Lucy Ballantyne	<i>Advice Services Manager</i>
Simon Farquhar	<i>Advice Services Manager</i>
Carolyn Newman	<i>Finance Manager</i>
Rosalie Boyles	<i>Projects Development</i>
Rachel Hunter	<i>Advice Coordinator and Advice Session Supervisor</i>
Simon Fisher	<i>Advice Session Supervisor</i>
Sue Palin	<i>Advice Session Supervisor</i>
Jane Ferguson	<i>Trainer and Advice Session Supervisor</i>
Doreen Watson	<i>Trainer and Advice Session Supervisor</i>
Leanne Hawkes	<i>Trainer</i>
David Hatton	<i>IT Support and Administrator</i>
Suzette Armstrong	<i>Receptionist/Administrator</i>
Wendy Morrison	<i>Administrator</i>
Gillian Cohen	<i>Administrator</i>
Zillah Holmes	<i>Debt Caseworker</i>
Jackie Fielding	<i>Welfare Benefits and Debt Caseworker</i>
Suzette Armstrong	<i>Cleaner</i>
Hannah Brown	<i>Cleaner</i>
Una Atkinson	<i>Cleaner</i>

Projects	Rachel Hunter	<i>Rural Reach</i>
	Ken Dent	<i>Advice Matters</i>
	Bev Dixon	<i>MASDAP Project Caseworker</i>
	Charlotte Baker	<i>MASDAP Project Administration</i>
	Liz Foster	<i>MacMillan Support worker & Administrator/coordinator</i>
	Tom Adamski	<i>Pension Wise Project Coordinator and Caseworker</i>
	Nigel Lewin	<i>Pension Wise Agent</i>
	Pauline Ohr	<i>Pension Wise Agent</i>
	Adam Matthews	<i>Pension Wise Administrator</i>
	Zillah Holmes	<i>Pension Wise Administrator</i>

Money Advice Service

Debt Advice Project (MASDAP)

Bev Dixon, *MASDAP Caseworker*



The MAS DAP project has provided advice and support to over **400** clients in the past 12 months with a total of **£2.75 million** of debt.

Alongside providing advice, we have also secured gains of over **£500,000** for clients. This includes debts being written off in insolvency procedures (Debt Relief Order, Bankruptcy), negotiating reduced repayments and recognising unclaimed benefits for clients.

We continue to see clients where credit debt is secondary to priority debt. Rent, council tax and water arrears continue to be a big issue for many clients. Many clients are experiencing ever increasing essential living costs whilst their income remains the same. Addressing ways of saving money and reducing non-essential spending plays a big part of the debt advice role. At the same time as offering options for dealing with debt we also advise on budgeting and managing money during and after any debt solution has been agreed.

People are also coming to see us with increased debt due to delays in benefit payments. Recent changes in our area now mean clients apply for Universal Credit when making a new claim or they have had a change of circumstances. Unfortunately, this has proved detrimental to many clients, as the wait time for Universal Credit to be paid (5 to 6 weeks, even up to 12 weeks) has meant clients have found themselves unable to pay essential living costs, and this has led to indebtedness as well as anxiety and stress.

There has also been an increase in the number of clients who have had Court action taken against them to recover non-priority debts. Dealing with Court debt often requires skilled and detailed action to try and resolve the issue before further enforcement action is taken. This is essential for many clients as enforcement action can mean seizure of goods/vehicle or deductions direct from earnings.

An assessment process is used at the first point of call (either drop-in Gateway or telephone) to assess the type of advice needed (face to face, telephone or online) depending on the clients' needs. If telephone advice is suitable then we can refer the client to the MAS telephone advice service. This can be useful if it is difficult for a client to come in for an appointment or they prefer the anonymity of a telephone call.

Client stories

We have had many success stories this year including a recent one with NPower, following an investigation by the Ombudsman Service.



The client (an older woman receiving Pension Credit and State Retirement Pension) had experienced many months of high electricity costs for her one-bedroom bungalow.

She came to see us after receiving a bill from NPower even though she paid her current costs by key meter. We agreed to act on her behalf and spent many hours contacting NPower to try and resolve the problem but to no avail.

We contacted the Ombudsman Service and they agreed to take on the case. The Ombudsman Service found that NPower had acted incorrectly on several issues and should compensate the client monetarily in several areas. The client was extremely happy with the outcome and felt she could not have managed to address the situation without help from Citizens Advice.

MASDAP Team

The project is supported by 2 debt workers (Bev Dixon and Zillah Holmes), admin support (Charlotte Baker and David Hatton), and 4 volunteers (Martin Bottrill, Julie Childs, Yvonne Denison and Grahame Tebbutt).

The help and support by everyone has been invaluable and has meant we achieved our target for the year – Thank you all!

Macmillan and Citizens Advice Benefits Advice Service

Simon Fisher and Liz Foster

This year we had some major changes to the Macmillan project. Hambleton, Richmondshire and Whitby Clinical Commissioning Group (HRWCCG) continued their funding for the project for this year.

The project provides advice to all those affected by cancer and other patients with a life limiting illness living within Hambleton and Richmondshire districts, with telephone advice to patients living in the Whitby area. As well as face-to-face appointments, we also carry out home visits for those clients who were too unwell or have difficulty accessing our offices or the Macmillan Information Centre.

To establish a closer working relationship with both the Macmillan Information Centre staff and with the Clinical staff within the hospital, this year we increased the appointments available in the Macmillan Information Centre. There were two main reason for increased working within the hospital; firstly, to be more accessible for patients and medical staff for referrals and drop-ins to the centre, secondly was due to the building of a new cancer treatment centre in the hospital where the plan is to have a benefits adviser available in the centre daily.



191

NEW clients seen

£958,258

claimed in Benefits

£35,195

Debt dealt with

£11,540

awarded in Grants

£5,017

on average
gained per client
in 2016/17

Rural Reach

Rachel Hunter, *Project Coordinator*



Our Reaching Communities Project funded by the Big Lottery continued to provide advice throughout the whole of Hambleton and Richmondshire.

Volunteers provide advice on various subjects, the main ones being financial and welfare benefits, housing and employment.

By the end of March 2017, the project has established 8 outreaches (see list below) across Hambleton and Richmondshire, and are all staffed by volunteers;

- Leyburn Medical Practice
- Phoenix House Recovery Centre at Catterick Garrison
- Colburn Sure Start Children's Centre
- Homeless Unit, Colburn
- Colburn Library
- Bedale Library
- Easingwold Library
- The Globe, Stokesley (formerly Stokesley Library)

Home visits are still in demand which have mainly been to help with welfare benefit cases, with lots of form filling for clients moving from one benefit to another due to changes in welfare benefit reform.

I have also been looking to work more with other organisations, such as Horton Housing who work with travelling communities within Hambleton, in helping people in hard to reach communities to access our services and feel confident doing so.

Along with our outreach locations we have had a steady stream of volunteers joining our Adviceline service. This is a valuable service which we promote to people in rural communities who find it difficult to get to our main offices and outreaches due to lack of public transport services.

With the roll-out of Full Service Universal Credit within Hambleton and Richmondshire, and other rural issues, such as reduction of bus routes, both our outreach and Adviceline services are going to get busier. I would like to thank all the volunteers and staff who work so hard to keep these projects going. Without them, clients would not have the access to our service as readily as they do.

I look forward to meeting lots of new people and carrying on the hard work we do into the next year.

Advice Matters

Lucy Ballantyne - Project Coordinator



In July 2016, our three-year Big Lottery funded Advice Matters project was launched. The project aims to sustain our advice service through the recruitment and training of volunteers and in the provision of a specialist debt and welfare benefits service.

It also aims to improve access to advice and information in Selby District by ensuring that the Selby Advice network is supported and continues to offer 'no wrong door' to services while offering consultancy support and shared training opportunities.

We are monitoring how volunteering increases confidence levels and enables the learning of new skills and so far, 3 volunteers have reported that volunteering with us had a direct impact on them gaining employment since the start of the project.

The Specialist Advisers have also helped 173 people with unmanageable debt, 27 Debt Relief Orders have been submitted with a further 10 in progress.

The total debt written off including these DROs is £637,175.

£338,229

in confirmed benefit gains

£511,189

in estimated benefit gains

60

assisted welfare benefit appeals

(So far 21 appeals have been decided 86% were 86% successful)

95%
of people who were surveyed stated that they felt less stressed or anxious about money after receiving advice.

Our Specialists have provided consultancy support to 16 different agencies including Horton Housing, the Refugee Council, Health Visitors (NYCC), Foundation Housing, Richmond Fellowship, Together Housing, Carers Count, Selby District Vision, NYCC Mental Health Recovery Team and a local solicitor.

Jackie Fielding has also delivered training sessions on "Welfare Benefit Awareness" to the Refugee Council and to Carers Count. 100% of attendees said that they felt better equipped to advise their clients following the training.

We are looking forward to the continued success of the project which supports the service we offer in Selby to an enormous extent.

Pension Wise



Tom Adamski

Project Coordinator

In 2016-17 Citizens Advice Hambleton, Richmondshire, and Selby & District continued as one of 50 local Citizens Advice delivering the government's Pension Wise service. Launched in April 2015, Pension Wise is a guidance service set up to help people understand their options under the pension freedoms.

The centre delivers face-to-face Pension Wise appointments to people aged 50 and over with a defined contribution pension, across North Yorkshire and York. As well as on site at Hambleton, Richmondshire and Selby, the service is delivered from Craven, Harrogate, Ryedale, Scarborough, and York local Citizens Advice centres.

Coverage is spread strategically to satisfy demand across the region, which greatly increased throughout the year as we successfully promoted the service. The significant impact of Pension Wise is represented by our 100% satisfaction rating from customers in 2016 -2017.

As well as delivering appointments we developed strong relationships with local businesses. This included delivering tailored pensions training programmes for staff at Skipton Building Society head office, the Bettys and Taylors Group, and Jobcentre Plus in North Yorkshire and York.

Customer Quotes

'Absolutely delighted with my appointment - wasn't sure where to go next but I'm able now to move on.'

'Very glad to receive unbiased help and information and not have to pay too, as I can't afford financial advice.'

"It's so nice to be spoken to in a language I can understand."



Tom (second from right) at the 2016 Citizens Advice National Conference

Warm and Well

Simon Farquhar
Project Coordinator

Warm & Well in North Yorkshire

'Warm & Well in North Yorkshire', funded by British Gas Energy Trust's Healthy Homes Fund, ran between November 2015 and December 2016 with 4 objectives:

- Reach vulnerable households and people
- Raise awareness of the impact of cold homes on health
- Refer to the right service or support
- Respond to the needs of households and individuals

The project was a consortium consisting of 30 partners from the public, private and voluntary sectors, and led by Community First Yorkshire (formerly known as Rural Action Yorkshire), and was the first time many of us had worked together on this scale. Focusing on the issue of fuel poverty across a predominantly rural North Yorkshire, Warm & Well partners, including ourselves, aimed ultimately to reduce the number of cold homes, cold people, and cold deaths. By working together in a large partnership towards the same goals, we were able to achieve a wider reach than ever before into communities and households across the 7 districts of the county.

The role of North Yorkshire local Citizens Advice offices within the partnership was to help people who were struggling to pay their utility bills. This could include advice on budgeting, utility switching to find cheaper suppliers, benefit checks to increase their income, basically anything that can help someone pay for their utilities and therefore keep Warm and Well throughout the winter.

Our role was to fulfil the project aims but also to coordinate the project across all the North Yorkshire Citizens Advice offices. Working within such a large partnership had its challenges but was ultimately very successful and we look forward to new partnership agreements in the future.

You can download a copy of the Warm and Well Impact Report online at http://www.ruralyorkshire.org.uk/webfm_send/882

Two Ridings Community Foundation

We would like to thank Two Ridings Community Foundation who kindly provided us a grant from their Winter Resilience fund which enabled us to provide practical help to people with issues related to keeping themselves and their homes warm. For more information about Two Ridings Community Foundation and the work they do please visit their website at <http://www.trcf.org.uk/about/what-is-a-community-foundation/>





This year we have continued to coordinate Selby Advice which is a network of agencies and organisations from within the voluntary and community sector who work together to improve advice and information services for people in Selby District.

The Selby Advice network aims to increase the knowledge of volunteers and staff working in member organisations, allowing people to be quickly directed to the best source of help for their needs. It also provides the opportunity to share resources and training, saving network members time and money.

Selby Advice has a public website www.selbyadvice.org.uk to make it easy to find out where you can turn for any topic of advice in Selby District. All areas of the website have been made public this year so that member organisations can share news and publicise events and it receives over 1500 visits each month. There is also now the facility to make an online referral, either inter-agency or individually.

The number of Selby Advice members has grown this year to 27 and the quarterly network meetings that we host at the Civic Centre are well attended with 24 of our member organisations attending at least one meeting in the past year. The meetings provide a regular opportunity to share information and training. We are very proud of the relationship we have with our Selby Advice partners and look forward to growing the network and further improving the use of the website in the coming year.

Selby Advice members include: Citizens Advice Hambleton, Richmondshire, and Selby & District; IDAS; Selby District Council; Selby District AVS; Brighter Futures Selby; Carers Count Selby District; Chevin Housing Association; Dementia Forward Selby; Freeman Brown Solicitors; Horton Housing; Keyhouse; Kings Church Selby; Mencap Selby; MP for Selby and Ainsty; North Yorkshire Advocacy; NYCC Fire and Rescue Service; North Yorkshire Horizons; Relate Selby; Selby District Vision; Selby Parish Nurses; The Salvation Army Selby; WLCT; Yorkshire Energy Doctor; Yorkshire Mesmac.

Please contact admin@selbyadvice.org.uk if you are interested in joining!

Equality and diversity

The working group meets regularly and has now joined forces with the Research and Campaigns group. This has enabled us to have more ideas and resources to carry out the work we do.

We have started work on looking at the demographics of our area and how we can reach the harder to reach groups within it. We have an outreach established within the Selby area focusing on the Polish community and links to the travelling community in the Stokesley area via the outreach at the library.

We are a Hate Crime organisation – meaning anyone who wants help to record a hate they can visit any of our offices where an adviser will help them to make report. This is widely promoted and we work closely with local police on this.

We attend the North Yorkshire E&D Strategic Partnership, and have found this useful to help expand our knowledge and have a better understand of E&D issues within North Yorkshire. We have also established new working partnerships with other organisations, for example, our work with Horton Housing has provided valuable knowledge around travelling communities.

Research and campaigns

The twin aims of Citizens' Advice are:

- **to provide the advice people need for the problems they face; and**
- **to improve the policies and practices that affect people's lives.**

We therefore have a key role to play in speaking up for our clients, and in highlighting and campaigning to help resolve issues that affect our communities by influencing both delivery and policy makers. Our clients' experiences provide us with evidence, information and statistics that are used, anonymously, to influence beneficial change.

We use this insight to help consumers better understand opportunities, changes and new rules, to raise awareness, and to develop practical solutions to the challenges and issues faced by people in their everyday lives.

We raise issues at a local and national level, contributing to public debate and informing both public and private sector policies, practices, regulations and ultimately legislation.

Welfare reform and essential bills

Mitigating the impact on people's ability to pay



Locally our Research and Campaigns group, working with the Equality and Diversity group, gather information on local and national issues, using both internal and external data collection resources. Issues are raised with the appropriate MP, Councillor or organisation.

Listed below are some of the local and national campaigning work we have taken part over the year - campaign activities include displaying leaflets and posters, holding awareness events, surveying clients in local offices and outreaches, publicity via all our social media platforms and website, press releases to news outlets across our districts.

- Scams Awareness
- Welfare Reforms
- Hate Crime
- Talk About Abuse
- Secure Self-Employment
- Digital & Financial Capability
- Big Energy Savings Week
- Energy Best Deal
- Rural Energy
- Consumer Week

Getting the basics right

Access to basic banking in the UK



Daniel Vandenburg and Joe Lane



BIG ENERGY SAVING WEEK...

Our funders and supporters

Thank you to our main funders, sponsors and partners:

- North Yorkshire County Council, Richmondshire District Council, Hambleton District Council and Selby District Council (Core Grants and Selby Advice).
- NYCC Stronger Communities (various grants).
- Big Lottery Fund (Rural Reach and Advice Matters projects as well as various grants from Awards for All).
- HRW CCG (Macmillan Citizens Advice Benefits Advice project).
- National Citizens Advice (Core grant, Web chat project, Pension Wise and Energy Best Deal).
- Money Advice Service (Debt Advice project).
- Rural Action Yorkshire (Warm and Well project).
- Two Ridings Community Foundation (Winter Resilience fund).

Also, thank you to the following Town and Parish Councils for their continued generous support to our Core Services:

Town Councils: Colburn • Leyburn • Northallerton • Richmond Selby • Sherburn in Elmet • Tadcaster.

Parish Councils: Aldwark • Aysgarth • Barlby & Osgodby • Barton • Bellerby Bilsdale • Brafferton • Brompton • Brompton on Swale Brough with St. Giles • Burton cum Walden • Carperby Carthorpe • Castle Bolton • Eggborough • Hipswell Husthwaite • Ingleby Arncliffe • Melsonby • Middleton Tyas Newton le Willows • Preston under Scar • Scorton • St. Martins Sessay • Snape with Thorp • Sowerby • Stokesley • Tanfield Tunstall • Whitley • Ulleskelf.

Thank you also to Easingwold United Charities and Middleham Open Day, and last, but by no means least, we would also like to thank everyone for their individual donations throughout the year.

No matter how small, your donation means we can help more people in our communities who are facing problems.

Contact details

Local offices

Northallerton - 277 High Street, Northallerton, North Yorkshire, DL7 8DW.

Richmond - 23 Newbiggin, Richmond, North Yorkshire, DL10 4DX.

Selby - Rear of 4 Park Street, Selby, North Yorkshire, YO8 4PW.

Outreach locations

Bedale Library, Colburn Library, Easingwold Library, Leyburn Medical Centre, Mercury House (Richmond District Council), Tadcaster and Topcliffe GP Surgery.

Telephone

Adviceline **03444 111 444**

Northallerton 01609 776551

Richmond 01748 823862

Selby 01757 701320

Online

www.citizensadvicehrs.org.uk

www.citizensadvice.org.uk

Social media



@HambRichSelbyCAB



www.facebook.com/CitizensAdviceHambRichSelbyandDistrict/

Citizens Advice Hambleton, Richmondshire, and Selby & District is a registered charity.

Registered office: 277 High Street, Northallerton, North Yorkshire DL7 8DW.

Company limited by guarantee. Registered number 7890996 England.

Charity registration number 1146084.

Authorised and regulated by the Financial Conduct Authority FRN: 617621.