

# Our Annual Review 2015/16

**citizens  
advice**

**Fareham**



## Our core service in 2015/2016 at a glance...

**4,378 new enquiries** 

**9,669 client contacts** 

**6,430 advice issues** 

**The top five advice categories:  
Benefits and Tax Credits, Debt,  
Employment, Housing and  
Relationships**

**4.6 full time equivalent staff  
50 volunteers  
7,300 hours of advice work**

## Some highlights of 2015/16...

Five advisers were nominated for the Fareham Volunteering Awards, held on 5th June 2015. The nominated group have given a combined length of service of over 100 years of volunteer time to Citizens Advice Fareham, some of the volunteers specialising in specific areas of advice such as employment law and debt relief orders.

We made improvements to our reception area in March 2016 with the installation of a window making it more open and welcoming to our clients. This has also allowed us to ask discrete brief questions at the point of drop in to enable us to quickly understand the most appropriate route through our service and avoid long waiting times.

In June 2015 we joined up with Citizens Advice Hampshire Adviceline network to provide telephone advice to the residents of Fareham from 9-5 Monday to Friday and Saturday mornings. Fareham office has answered almost 600 calls in its first year.

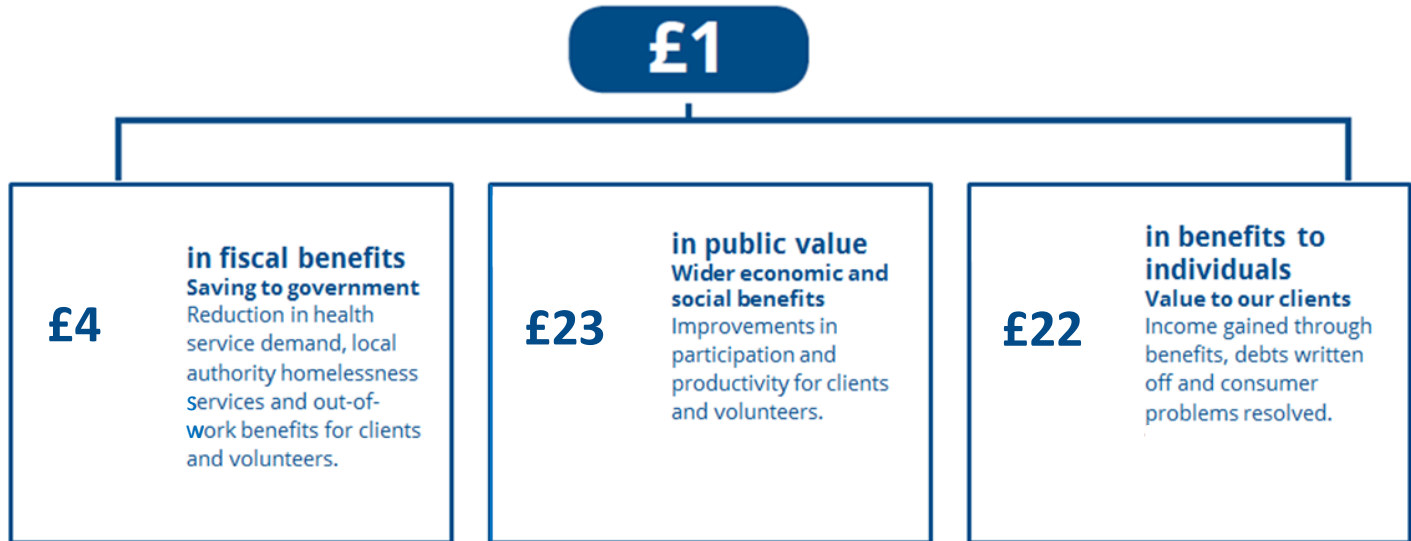
We had a visit by Suella Fernandez MP to our volunteer staff meeting in August 2015. She was pleased to hear of the issues affecting Fareham and took questions from the volunteers.

As a result we arranged for a coach of 36 volunteers and staff to visit the Houses of Parliament for a tour on October 2015. Thanks to Suella Fernandez MP and her PA, Anne Langley and staff for arranging the tour.



# The value of what we do...

For every **£1** invested in the service in 2015/16, Citizens Advice Fareham benefited its clients by **£22**, generated **£23** in public value and had wider fiscal benefit of **£4**.



Using an independent tool — the New Economy’s cost-benefit model — we can report our financial value to society in clear, simple terms, explaining what we generate in return for each pound invested. We only put a value on what we can firmly evidence. Better to underestimate than overstate our case. For most, the figures alone will be enough. But we also produce a full annex that explains our workings — a crucial part of being transparent in what we say.

## ...but what are we really worth?

It is hard to put a figure on the value we deliver to some clients who are just better able to deal with their situation having received our advice. They tell us that their emotional mental health and wellbeing along with their situation is also improved. Here's what some of our clients have said to our advisers over the past year:

"Thank you so much for listening and not judging me for the situation I'm now in".

"Please can you thank the adviser I saw last time, I know I smelt bad, I hadn't washed for days, I was in a really bad way but the adviser didn't bat an eyelid and focussed on helping me sort out my problem, I'm in a better place now and would like to say thank you to him."

"I don't like dealing with things over the phone, I would not have had the confidence to sort this out without you. I've been trying to get them to take my name off their records but they weren't listening. With an explanation of the law from you they've done it after one call. Thank you!"

"I didn't know which way to turn, I've never been in this situation before, didn't think it would ever happen to me, thank goodness you were there."

"My daughter suggested I come and see you as we cannot afford any food, I'm working all the hours I've been given but on a zero hour contract, it's not enough to pay all the bills and feed us. I was so worried you would judge me but feel so relieved to have come and will come back again to sort out my debts. Thank you."



## About Citizens Advice Fareham

Citizens Advice Fareham is a highly regarded advice agency providing free, independent, confidential, impartial and high quality advice to local people on their rights and responsibilities. Our clients are our priority and volunteers are at the heart of our organisation, being the main workforce delivering the service. We strive to ensure that our services are accessible and have a range of delivery locations throughout our community. We value diversity, promote equality and challenge discrimination.

We empower clients to help themselves by supplying excellent, accurate information and advice that can be accessed face-to-face, over the phone and online. Clients also help to make a difference by allowing us to use their evidence to influence changes in unfair policies and practices at a local and national level. Our services are free to clients and funded by local grants and fundraising.

Citizens Advice Fareham is an independent registered charity with no national core funding from either central government or the national Citizens Advice service. We are strongly supported by Fareham Borough Council. We are also funded by local grants, donations, fundraising activity and delivering projects in partnership with other organisations.

We give advice face-to-face at our main office, County Library Building in Fareham and at The Highlands Hub, by email, webchat and on the phone. We work in partnership with other organisations to ensure that our advice is part of the wider network of support available to local people.



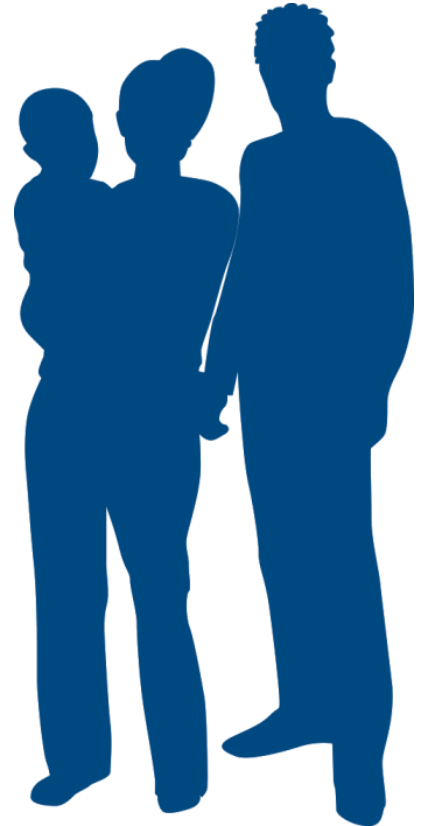
## How did we do in 2015/16?

In 2015/16 we helped 4,378 clients with 6,430 issues. The numbers of people and issues are increasing. Of our clients in 2015/16:

- 57% were female and 43% were male
- 34% classified themselves as disabled or as having a long term health condition
- A quarter of the advice given related to benefits and tax credits
- Most of our client contact was face to face – we also gave advice on the phone

When we asked our clients for their feedback in 2015/16:

- 100% of our clients are satisfied with the access to our service
- Over 90% of clients rate the service as good or very good
- 95% of our clients would recommend our services



## Our core advice services...

We tailor our advice and allocate our resources to meet our clients' needs, whatever stage their problem may have reached or the level of support and advice that is needed.

Some people come to us with quick questions: they might want to double-check a piece of information or ensure that they have chosen the best course of action. After ensuring that there are no further underlying issues, we are likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

For others their situation may rest on a knife edge. We help people who have reached crisis point and need urgent help and more in depth support and advice. They may have bailiffs due that day, their energy supply may be about to be disconnected or their home might be about to be repossessed. It may have taken a lot of personal courage to decide to seek help and some clients need very specialist advice and support. Whatever the issue we are supportive and non-judgmental and we do our best to help people find an appropriate, sustainable way forward.

**In 2015/16 we had:**

**4,378 new enquiries** 

**9,669 client contacts** 

**6,430 advice issues** 

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**“The advisor was so helpful and understanding and helped me get everything in to perspective. Thanks to the help you gave me I have managed to sort out my problem.” Citizens Advice Fareham client, 2015**

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We are a member of the national Citizens Advice network and as such are regularly and independently audited against quality assurance standards for quality of advice and organisational matters.

Our national network gives us access to expertise and knowledge with client insight at its heart. In addition to giving advice, national specialist services help people with their issues too. In 2015/16, Pension Wise had 1.96 million clients, the Consumer Helpline provided support to 550,000 clients and our Witness Service helped 180,000 witnesses.

## In 2015/16, nationally we achieved...



**6.2 million**  
issues dealt with  
directly



**2.7 million**  
people helped  
face to face, by  
phone, email or  
webchat



**36 million**  
visits to our  
website to get  
advice

## Locally we deliver projects and specialist services too...

**Debt Relief Order (DRO):** A DRO is an alternative to bankruptcy if a client does not own their home or other assets, does not have much spare income, and has debts of £20,000 or less. If a person qualifies, one of our specialist DRO intermediaries can apply to the Insolvency Service on their behalf.

**Healthwatch:** Healthwatch is the independent consumer champion created to gather and represent the views of the public. Citizens Advice Fareham delivers Healthwatch to local people. We help clients tell their stories to help influence positive change to both local and national services.



## ...we also deliver a Money and Budgeting project



Our Housing advisor helps prevent homelessness and her casework has helped keep over 50 families in their homes this year. This has saved the local Authority at least £325,000 (£6,500 per family\*) in providing accommodation in the interim. It also saved the families emotional turmoil as the human cost of eviction and homelessness is immeasurable. This is just one example of where Citizens Advice Fareham is delivering great value for money.

Our Budgeting and Debt adviser has assisted 49 families with budgeting and income maximization this year to enable them to pay their council tax. Our DRO officer has also carried out over 60 Debt Relief Orders which has written off over £1,000,000 worth of debt for residents across the Fareham Borough. This advice and help has meant people have been able to start again from a stable financial position and has enabled them to better deal with their finances in the future, budgeting more wisely which has a knock on effect throughout the Fareham Borough.



\*Shelter Reference: Shelter briefing: 'Immediate costs to government of loss of home', 2012

## A message from our Chair

This is my first AGM as both a Trustee and Chair of Citizens Advice Fareham which I think demonstrates that this year has been a year of transition and change for Citizens Advice Fareham. I will try and bring you right up to date as I have many exciting but challenging recent developments to report on.

I was appointed Chair in June 2016 along with my Vice Chair Ray Applegate and I would like to give my thanks to Jim Bullock, the previous Chair for his sterling work and commitment to Citizens Advice Fareham and for agreeing to remain on the Trustee Board. I am confident that, with the mixture of new blood, with three new trustees including myself appointed in February 2016, and wise experienced heads we are ready to meet the challenges ahead.

I am extremely grateful to all my fellow trustees who have worked very hard and given excellent support throughout the year. Mike Donegan has recently had to resign due to ill health and I should like to wish him well and express my thanks to him for all he has done during his period of office - he will be much missed as a trustee.

Our joint Chief Officer, shared with Gosport resigned in September 2016 to pursue other opportunities which gave us a further challenge but it has given us the opportunity to look at all our resources and we are now working on a plan going forward that gives us more resilience and be much more efficient in the longer term.

Very importantly, amidst all the changes, our staff and volunteers have continued to do what they do best which is to provide an excellent service to the people of Fareham and I would like to take this opportunity to thank them all for their hard work, dedication and resilience in the face of all the changes that have been thrust upon them.

This year we are particularly proud of the way they have embraced both Advice Line, which is run in collaboration with Citizens Advice Hampshire and gives clients access to telephone advice every weekday and on Saturday mornings, rather than having to attend the offices and the recently introduced Webchat which allows clients the opportunity to

obtain advice direct from an online advisor. Both these initiatives have been welcomed and of course allow us to help more people, which is our core aim.

As always we remain very grateful to Fareham Borough Council for their continuing financial support and encouragement. Their grant, together with some other income streams and prudent financial management, has enabled us to maintain the current level of our core service.

We are also grateful to Fareham Borough Council for continuing to fund the Money and Budgeting Adviser Role, which is a very important service for the people of Fareham.

Good financial governance is essential – it has become very clear what can happen when charities fail to pay proper attention to their finances and it is essential that we maintain a reasonable level of reserves and we do this whilst ensuring reinvestment into the service where we can.

A key task that the trustees set themselves during the 2015/16 year was to prepare a Business Plan for the three years to 2019. The Plan was completed earlier this year and is evolving all the time but our main objectives can be summarised as diversifying funding, increasing outreach to the people of Fareham and creating better staff resilience. We have already started to work on these and I will report on developments at the next AGM.

The coming year will undoubtedly present new challenges but I am confident that we are well placed to overcome these and take advantage of the opportunities that will arise.

Deborah Stringfellow  
Chair, Citizens Advice Fareham

## Celebrating our people...

Citizens Advice Fareham has undertaken another year of great change and I would like to take this opportunity to sincerely thank all our staff and volunteers, many of whom have been with us for more than 10, some 20 years, totalling over 400 years of experience between them. Our staff and volunteers have continued to work extremely hard for our clients whilst managing these changes. You are all so incredibly dedicated to give up your time for free to help others with increasingly complex and difficult issues. I remain humbled to be part of such a fabulous organisation which is becoming a lifeline to many people who are facing desperate situations in challenging times.

Biddy Mayo, Operations Manager, Citizens Advice Fareham



# Our finances in 2015/16

**Fareham Citizens Advice Bureau (a company limited by guarantee)**  
**Statement of Financial Activities for the year ended 31 March 2016**  
**(Incorporating the Income and Expenditure Account)**

	Unrestricted Funds	Restricted Funds	Total Funds 2016	Total Funds 2015
<b>Income</b>				
Donations and legacies	1,393		1,393	1,702
Operation of Citizens Advice Bureau	145,109	13,800	158,909	161,992
Investment income	256		256	254
<b>Total incoming resources</b>	<b>146,758</b>	<b>13,800</b>	<b>160,558</b>	<b>163,948</b>
<b>Expenditure</b>				
Operation of Citizens Advice Bureau	138,112	13,800	151,912	163,011
<b>Net income/(expenditure) for the year</b>	<b>8,646</b>		<b>8,646</b>	<b>937</b>
Transfers between funds				
<b>Net movement in funds for the year</b>	<b>8,646</b>		<b>8,646</b>	<b>937</b>
<b>Reconciliation of funds</b>				
Total funds brought forward	86,163		86,163	85,226
<b>Total funds carried forward</b>	<b>94,809</b>		<b>94,809</b>	<b>86,163</b>

All activities relate to continuing operations. The statement of financial activities complies with the requirements for an income and expenditure account as outlined in the Companies Act 2006. This statement includes all gains and losses in the year and all incoming resources and resources expended that derive from continuing activities. For a full copy of our financial accounts please contact us.

# Citizens Advice Fareham

## Fareham Office

<b>Monday</b>	10.00 - 16.00
<b>Tuesday</b>	10.00 - 16.00
<b>Wednesday</b>	10.00 - 16.00
<b>Thursday</b>	10.00 - 16.00 and 17:00 – 18:30
<b>Friday</b>	10.00 - 16.00

## Highlands Hub

<b>Tuesday</b>	10.00 - 14.00
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Contact details:

1st Floor County Library Building, Osborn Road, Fareham,  
Hampshire, PO16 7EN

Tel: 01329 237 121

Fax: 01329 550 456

Advice Tel: 03444 111 306

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

Please follow us on our website: [www.farehamcab.org.uk](http://www.farehamcab.org.uk)





## Our thanks to all of our partners, funders and supporters, including:

Fareham Borough Council  
Citizens Advice Hampshire  
Fareham Library  
Portchester Library  
The Inner Wheel  
Citizens Advice  
Hampshire County Council  
Imbizo café  
Fareham Basics Foodbank  
Our regular donors.



# Notes

# Notes



## **Citizens Advice Fareham**

### **Annual Review 2015/16**

**Citizens Advice Fareham is an operating name for Fareham Citizens Advice Bureau. Charity registration number 1142745. Company limited by guarantee. Registered number 7653014 England. Authorised and regulated by the Financial Conduct Authority FRN: 617605.**