



Mid Bedfordshire

Annual Report 31st March 2022



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Aims and Principles of our Service

Mid Bedfordshire Citizens Advice is a registered charity and depends upon local organisations for its funding. It serves the rural communities in the north of Central Bedfordshire covering seven towns and forty-three parishes.

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.

The service aims:

- **Advice (and advocacy):** We aim to give people the knowledge and confidence they need to find their way forward - whoever they are, whatever the problem. To provide the advice people need for the problems they face.
- **Policy:** We aim to improve the policies and practices that affect people's lives.

Update from the Chair - Rich Wiltshire

I am pleased to present the annual report for Mid Bedfordshire Citizens Advice for 2021-22.

It has been another challenging year for many people and our service has proved time and again to be an essential part of our community. Our staff and volunteers have worked tirelessly to meet increased demand following the easing of covid restrictions and the hardships faced by those dealing with the cost of living crisis. Despite significant challenges to our funding and with the threat of many important projects coming to an end, Jo and the team have done a fantastic job in securing our position and ensuring that we are a sustainable organisation. Our volunteers are truly second to none. The role of a volunteer at Citizens Advice is not an easy one and they show consistent commitment and dedication to helping those in need. I very much look forward to seeing some of the plans made this year come to fruition in the future, allowing us to help even more people who need us.

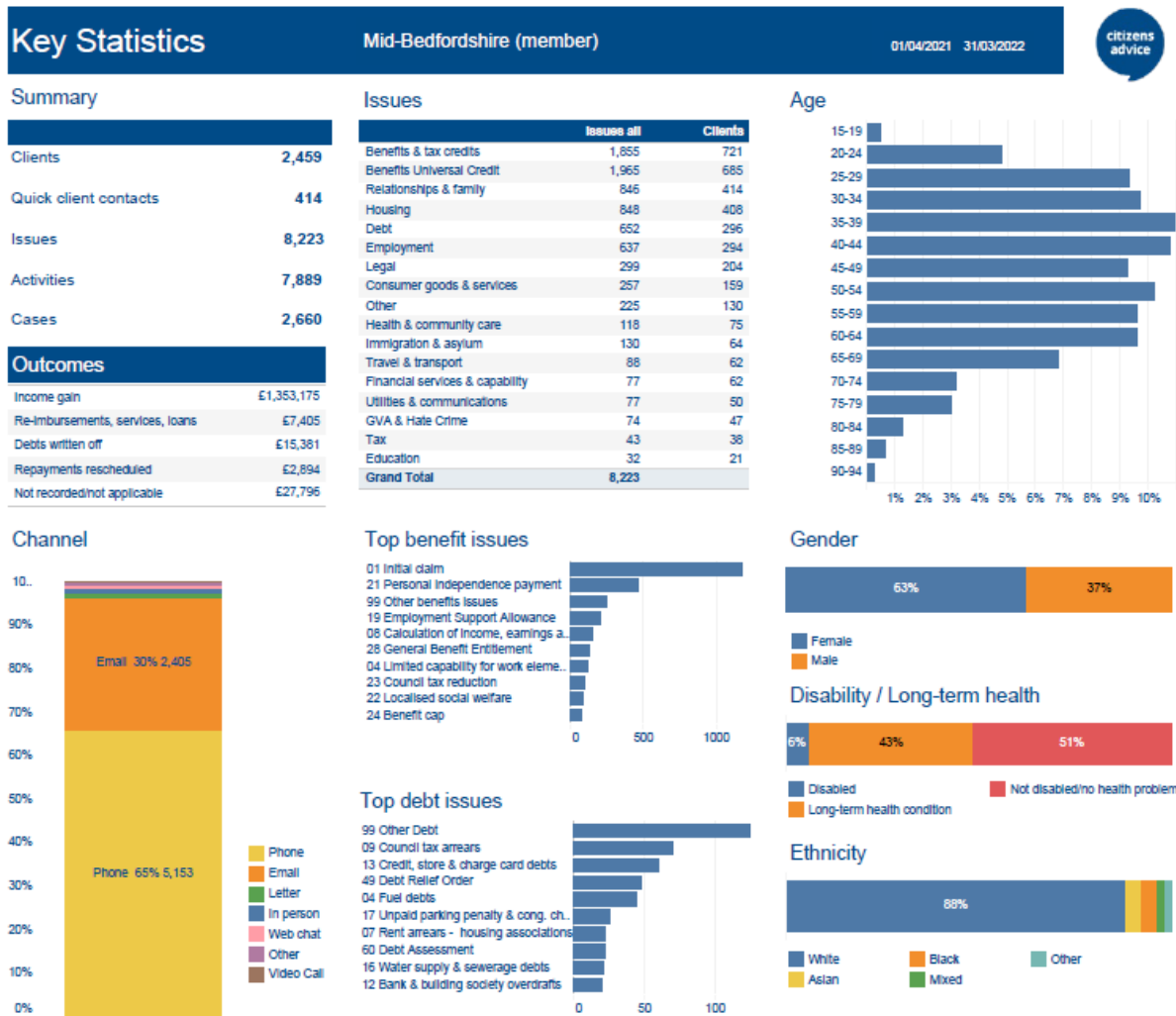
Chief Officer Update – Jo Hansen-Cole

It has yet again been a challenging year for our service. I took over the role of Chief Officer in September and started working with the teams to see how we could return to being able to offer (safely) our face to face service. I have been overwhelmed by the resilience and commitment of our team of volunteers and staff. They have been able to adapt how we deliver our service to ensure that we can continue to help our clients. As we start to recover from the impact of the COVID pandemic, we are in the midst of a cost of living crisis. This will bring further challenges to our service and our clients. We will do our best to respond to this within the resources that we have available.

What we have achieved

We have helped **2459** clients with **8223** issues securing and an estimated income gain of **£1.35 million**

Below is a summary of our key statistics



Citizens Advice Mid Bedfordshire is an operating name of Mid Bedfordshire Citizens Advice Bureau. Charity registration number 1109976. Company limited by guarantee. Registered number 5351800 England. Authorised and Regulated by the Financial Conduct Authority FRN: 617668 Registered office Century House, Biggleswade.

Project Updates

Help to Claim – Universal Credit

Hannah, Carl and Jonathan assisted a total of 446 clients this year. We estimate that we gained our clients £1 million through this service last year alone.

We have been assisting our clients with a range of queries, from quick questions about filling in the application to checking whether a client should move over to UC, through to helping a client check their eligibility and then supporting them until they have the money in their bank account (over a month's process). We very much tailor the support to the client's needs.

The national project was re-tendered last year and Citizens Advice won the national contract again, but with the inevitable changes that come about at such times.

Due to the nature of the contract and financial risks involved to us we were unable to bid to renew our contract. So, sadly, the service won't continue into 2022. We will continue to signpost our clients to the national Citizens Advice helpline which is highly regarded by the DWP.

We had a good run over the years we operated with Diane and Jo also on the team, some good laughs and fond memories of our time together.

Outreach

It has been another challenging year with the ongoing impact of the Covid-19 pandemic.

We have been able to re-start home visiting and face to face contact with clients but the majority of the contacts (80%) were still completed over the phone. We have prioritised home visits for those clients who find it difficult to engage with us over the phone and this has worked well. Again, we have been flexible in how we deal with clients and have been able to offer to collect paperwork from clients or to use the offices as drop-off locations.

The outreach service helped 127 clients with 308 different issues during the course of the year. The majority of the issues (117) were related to Personal Independence Payment. These contacts were either to help clients complete their initial applications or

to help them challenge award decisions that they were unhappy with. The second biggest number of issues (33) were enquiries regarding Employment and Support Allowance. These again involved supporting clients to make their initial applications or challenge decisions that they were unhappy with. Due to the often complex nature of clients' enquiries they have often required several appointments to resolve.

This year we have been notified of successful outcomes by 31 different clients. The majority of these outcomes relate to PIP awards and overall, we have been able to generate an income gain of £144,183 for our clients. Due to the timescales involved in appealing benefit decisions, often 6 to 9 months, many of the clients that we helped this year will not know the outcome of their appeals until next year.

The DWP continues to struggle to deal with disability benefit applications and appeals in a timely manner meaning that clients are often left for several months before receiving benefit payments. In the current financial climate this makes life extremely difficult for clients who often struggle to make ends meet. The anxiety of waiting for several months without knowing whether your claim is going to be successful is also extremely difficult for many of our clients to deal with.

Lidlington evening satellite

We have now fully re-opened our Lidlington satellite service and widened our catchment to include all Central Beds residents with a MK43 postcode. Clients from Marston, Cranfield and surrounding villages as well as Lidlington can now visit us in the evenings. Demand has been increasing recently and we've moved to booked appointments rather than the drop-in service we were offering.

Graham has recently joined our team as an adviser and joins us on Wednesday evenings from 6.30 to 7.30pm. We are grateful to Lidlington Church for offering their premises and wifi to us, free of charge.

Money and Pensions Service funded debt advice – Increasing Capacity.

As a result of the Pandemic, funding was available to join this project and we joined in November 2020. This project provides support for Clients in debt. The initial few months were focused on completing the training pathway for our Adviser, who is now fully trained and providing excellent service to our debt clients.

Many clients that come to us with help for their debts are overwhelmed by the situation and it can take our adviser numerous contacts to help move the client forward. We help clients by assessing their circumstances and debts, listing their income and expenditure and preparing a budget sheet. This gives the clients a good understanding of their available income each month after all essential expenditure has been considered. This also helps to assess the right debt solution option for a client.

We also look at income maximisation to assess if there are any benefits that a client may be entitled to, where they could be saving on their household bills and provide emergency support by food parcel referrals or supermarket vouchers.

Research and Campaigns

The research and campaigns team got back together again in October. Currently we are an extremely small team and would very much welcome new members. Our starting challenge involved providing feedback to Central Bedfordshire Council in respect to their Draft Tenancy Strategy and Draft Housing Allocation Scheme consultancy documents. Our Advice Session Supervisors helped us to identify good practice and potential gaps in the policies.

We quickly moved on to consider Casebook outcomes. Outcomes, if used, provides a means to measure the financial and “soft” impact we’re achieving for our clients. In order to ensure that any outcomes that we used would be as reliable and accurate as possible, we went through a series of stages to identify which of the many outcomes available to record on Casebook we would start to use. As a result of this process, the advice team now records financial outcomes for the issuing of food parcels, supermarket vouchers and fuel vouchers. Financial outcomes are also being recorded for disability benefit gains and in some instances benefit check gains. With this outcome information being included in with the statistical information about our local citizens advice activities, it provides an overview of how much financial gain our clients are getting, a useful tool when advertising our effectiveness.

From here, with the rising pressures associated with the cost-of-living crisis, we asked advisers if they would apply the National Cost-of-Living tag to appropriate client’s case notes. They very kindly agreed, so that in March, eleven cases were tagged and data was collected. This data having formed the start of a continued monitoring of cost-of-living issues.

The team continues to monitor and evaluate electronically recorded evidence forms created by our advisers. This extremely useful method of highlighting any unfairness, particularly at a local level, has the potential to direct where our R&C team will concentrate future activities. We report back information to all via a regular Workers Meeting Research and Campaigns report.

In conclusion, it can be clearly seen how much the R&C team relies on the support of the whole of our local citizens advice team, so on behalf of the R&C team, I thank all of you for continuing to think about research and campaigns when dealing with client issues because this action plays such a key role in local and national research and campaigns activities.

Good News

Although our service is now being delivered differently as we reintroduce face to face, we have still managed to help a large number of clients with a wide variety of issues.

We have helped clients with benefit claims and appeals, which have resulted in clients being better off, sometimes by hundreds of pounds a month. We have helped clients find housing if they are homeless, or new housing if they are soon to be homeless. We have assisted in blue badge applications, small claims and consumer issues. We have arranged many food parcels, which have an immediate impact on clients. We have advised clients on work issues and discrimination.

Feedback from Clients

Here are just some of the comments we received from clients this year:

- Great service, lovely people
- Every time I have used this service I have been very happy. They work very hard to solve your problems, they are very helpful and polite.
- Great service, thank you for help.
- appreciate all the help I get from citizens advice,
- I found Citizen Advice extremely helpful with my situation.
I would like to thank your service for all the support couldn't have done it without them.

- This service is second to none!, and I have recommended many other people with various issues to contact the CAB, and will continue to do so..
- The lady was extremely helpful and even has offered further help, when I am further down the line with my claim. Felt she truly listened and appreciated the issues I was having to deal with. Amazing lady - so very grateful!
- The lady we spoke to was very helpful and very pleasant.
- The lady who helped me at the Biggleswade office was so helpful in filling out some forms for me. i couldn't have done it on my own.
- The man I spoke to helped me understand my rights and drafted a letter for me. It was good to have someone on my side helping in this way. It took some weeks but my problem was resolved
- They are always extremely helpful, caring and listen well. Give you advice where needed.

Thanks to our funders and supporters

- Central Bedfordshire Council for their financial and moral support
- All our volunteers for their hard work and commitment, including those who have left us in the last year
- To our members for their continuing support
- Our neighbouring Bedfordshire offices for their support and friendship
- Potton Consolidated Charities
- Shefford Town Council for financial support for our Outreach project
- Langford Parish Council for financial support for our Outreach project
- Gamlingay Parish Council for financial support for our Outreach project
- St Andrews Church, Biggleswade for the use of their car park
- Biggleswade Masonic Centre for the use of their car park
- Ampthill Methodist Church for the use of their room for our AGM
- All our partners in the voluntary and statutory sectors for their support and friendship
- The Community and Voluntary Service Mid & North Bedfordshire for their general advice
- Lidlington church for use of their building and wifi

Statement of Financial Activity Accounts as at 31 March 2022

Income £	Unrestricted funds	Restricted funds	Total 2022
Donations and grants	115,662	103,924	219,586
Investment income	9	-	9
Total Income	115,671	103,924	219,595
Expenditure			
Charitable Activities			
Salaries, including pension	73,302	97,408	170,710
Cleaning	104	129	233
Rent and Rates	7,116	5,164	12,280
Repairs and Service Charges	3	2	5
Electricity and Gas	460	333	793
IT Costs	2,140	1,580	3,720
Technical support charge	-	364	364
Stationary and Equipment	151	110	261
Telephone and postage	2,170	1,810	3,980
Subscriptions	2,692	2,181	4,873
Training and recruitment	86	209	295
Insurance	863	626	1,489
Sundry Expense	332	33	365
Total Charitable Activities	89,419	109,949	199,368
Governance Costs			
Travel expenses		95	
Independent Examiner's Fee	1,500	-	1,500
Bank Charges	189	-	189
Professional Fees	878	-	878
Total Governance Costs	2,567	95	2,662
Total expenditure	91,986	110,044	202,030
Net income before transfer	23,685	-6,120	17,565
Transfer between funds	-15,695	15,695	-
Net movements in funds	7,990	9,575	17,565
Total funds brought forward	109344	2158	111,502
Total funds carried forward	117,334	11,733	129,067

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Call for Volunteers

Would you like to make a real difference to people's lives in the local community?
If so, then we would like to hear from you.

Our volunteers are of a range of ages and come from different backgrounds with varied life experiences. Our volunteer roles are varied, challenging and rewarding and our volunteers really enjoy being able to make a valuable contribution and a positive impact on people's lives.

Roles available might differ, but generally include: giving information and advice to clients; fundraising; admin and customer service; research and campaigning; media; volunteer recruitment and support.

We welcome volunteers from all backgrounds, including Black Asian Minority Ethnic (BAME) volunteers, disabled volunteers, volunteers with physical and mental health conditions, Lesbian, Gay and Bisexual, Trans and and Non-binary volunteers, to join our service.

For more information, please get in touch

Email: recruitment@midbedscab.cabnet.org.uk

Tel: 01767 601368

Information Assurance

The local Citizens Advice Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the National Citizens Advice service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.