



# Mid Bedfordshire

## Annual Report 31<sup>st</sup> March 2023



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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 2022-23.

It feels like I have said this every year, but again it was a very challenging year for Citizens Advice Mid-Beds. However, due to the hard work and dedication of our excellent team of staff and volunteers led by our incredible Chief Officer, Jo, we have delivered an excellent service to our clients and helped more people to make positive changes to their lives. This is my last year as the Chair of Citizens Advice Mid-Beds (although I will be staying on the board as the Treasurer) and I am delighted to be handing over the role to Neil McGowan. Neil was previously a trustee so understands the needs of the organisation and has some strong plans to move us forward in the future. The next few years look set to be ever more challenging for small charities across the country and ours is no exception, but I am confident that with Jo and Neil leading the organisation we will come through this difficult period as a stronger, more sustainable organisation that offers an even greater level of service to our clients.

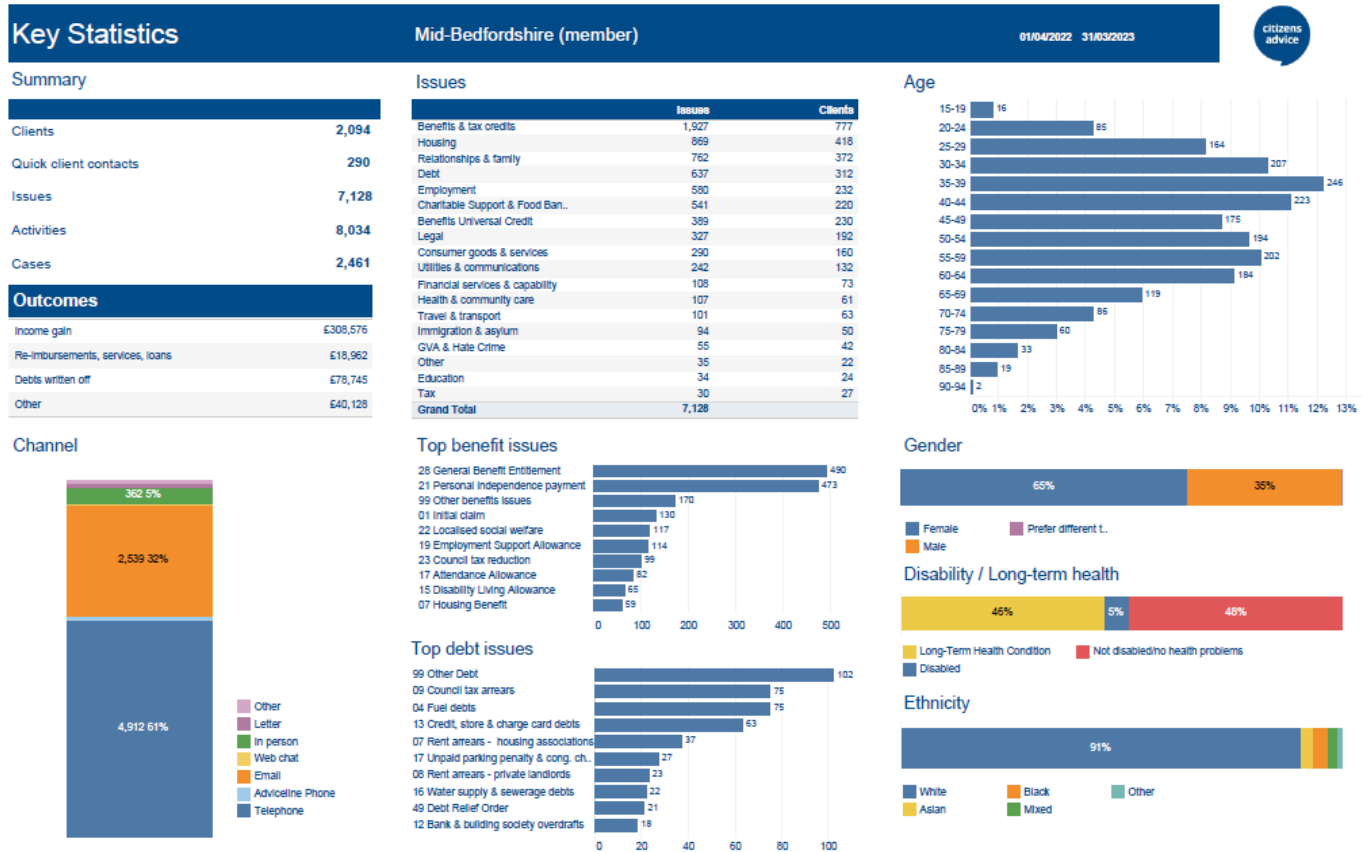
## Chief Officer Update – Jo Hansen-Cole

It has yet again been a challenging year for our service. As we begin to recover from the impact of COVID, we are hit by the challenges of the cost of living crisis. We are seeing clients coming to us with complex issues requiring more support from our dedicated team of volunteers and staff. 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 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 **2094** clients with **7128** issues securing and an estimated income gain of **£308,578**

Below is a summary of our key statistics



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## Project Updates

### Outreach

The Outreach service has had another busy year, seeing 148 different clients throughout the 12 months. Again, our interaction with clients has been split between telephone and face to face appointments. There have been 82 face to face contacts with 70 clients and 234 phone contacts with 124 clients (some clients have had contact with us via both channels).

As in previous years, the majority of clients have contacted us for help with their Personal Independence Payment applications and appeals. 89 clients have asked for help, with an equal split between support to make an initial application, completion of review forms and appeals following unsuccessful applications. 16 clients asked for support with Employment and Support Allowance applications and 16 for support to make applications for Attendance Allowance. 14 clients contacted us for advice on their general entitlement to benefits.

We have been notified of outcomes by 17 clients and in total have generated income of £113,476 for these clients. This is a significant drop since last year and may be related to the ongoing delays at the Department for Work and Pensions which mean that many clients are waiting for several months, if not a year, before being notified of the outcome of their benefit applications.

The ongoing cost of living crisis has meant that more clients are contacting us to enquire whether there are any benefits that they may be able to claim. In some cases, they will not have claimed benefits before but due to low wages and the increases in food and utility prices are now struggling to make ends meet. We are able to support these clients by providing a comprehensive benefit check and ongoing support to make any claims that they are entitled to make. We can also refer them on for specialist debt advice, if required.

## 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 (MaPs) funded debt advice

We continued to support clients within our office alongside the service provided by the Bedford office as part of the MaPS contract. This has enabled clients to write off £78,745 worth of debts. This amount is what has been recorded but the figure is likely to be higher as we do not always get feedback from clients .

## Research and Campaigns

We continue to work as a small team, so additional members are most welcome.

During the last year we have continued to focus on the Cost-of-Living Crisis, as have National Citizens Advice. Every month we recorded the number of clients receiving food parcels, supermarket vouchers and fuel vouchers. We found that the number of clients receiving these remained relatively constant throughout the year. At the start, few clients were receiving benefit checks to help ensure maximisation of income, however, these types of checks vastly increased during the year. Then, along with other added initiatives, by the end of the year clients were being helped more holistically to maximise their income.

The team was loosely involved with a piece of research undertaken for Central Bedfordshire Council (CBC) as part of their Strategic Plan 2022-27. One outcome of this research resulted in some additional funding coming for our Local Citizens Advice (LCA).

We have been monitoring, and are continuing to monitor, the number of over 65-year-olds contacting our LCA. Client numbers in this age group dropped during the

pandemic and they have failed to return to the pre-pandemic level. However, data provided by National Citizens Advice show that this age group (over 65's) are not coming to Citizens Advice for cost-of-living help as much as other age groups (with the exception of the <25 age group) and when in debt they are less likely to have a negative budget.

The team has been encouraging the creation of local evidence forms, with a positive result, on average six local evidence forms are being created per month. These forms are regularly evaluated, with a few having prompted some immediate action, but all help to direct our future Research and Campaign activities.

We continue to be a member of the Hertfordshire, Bedfordshire, Cambridge and Milton Keynes Cluster Group. One of the aims of this group is to promote a common piece of research across the area. To achieve this is challenging, but progress is ongoing.

Our LCA took part in the National Scams Awareness Campaign in June.

We provided feedback to CBC to their consolation documents, Draft Housing Allocation Scheme and Draft Tenancy Strategy, in addition to their new Council Tax Support Scheme. The new Council Tax Support Scheme, in the majority of cases, offers more monetary support to those eligible, but ongoing who knows – something to keep an eye on.

The team has regular meetings and we feedback our activities and outcomes via a Research and Campaigns Workers Meeting Report.

The team is extremely grateful for everyone's support, we need information and data to fulfil our role and you all help with this. Thank you.

## Training

After a slow start we had a surge of new volunteers at the beginning of 2023 which has boosted our gateway team who deal with initial enquiries. A couple of extra advisers have now completed their training. Since lockdown we have continued with most of our ongoing professional development at the morning briefings which has been quite successful.

## Quality of Advice

Each month a random sample of our client's cases are given to us and we conduct a forensic assessment of the quality of advice we've provided. Our scoring is then externally moderated. Last year 85% of these cases were judged as having progressed our clients "to a reasonable or extensive extent". Well done to all our volunteers.

## Supervision of Advisers and Gateway Assessors

There are always one or two supervisors on duty whenever a volunteer is dealing with a client. We were sad to see Helen Foster leave the Biggleswade team to supervise at

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another Citizens Advice office but relieved when Sue Lynch came to join us from the Wakefield office. Elizabeth, Susan and Jonathan make up the rest of the team, working across both sites.

## Good News

We continue to help and support 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 some of the comments we received from clients this year:

- The lady was patient, professional and kind, as well as giving priceless support , help and guidance . She made a difficult situation so much easier to deal with. Amazing help and forever grateful . Thank you.
- Professional service and polite telephone manner. A shining star in an ever darkening world. Britain is broken and people need you more than ever.
- The advisor was very pleasant. understanding, knowledgeable, articulate and patient. I felt at ease from the very first. I thank him very much for his help and advise and wish him all the best.
- The person I spoke with was very knowledgeable and very clear in explaining all my issues and how to deal with them. Thanks
- We have been lucky enough to be using the CAB for some considerable time for various reasons and will do again in the future if need be, top rate organisation 5 STAR.
- Great service Very helpful Knowledgeable Couldn't have done it without you
- The two people I spoke to via telephone were professional, Knowledgeable and kind. Understood my frustration. Highly recommend this service.
- They were all very helpful and so polite. I recommend them very highly.
- With out people like yourselves life would be harder than it already is, you all have time and patience, and have helped people in many different ways, you

should all take the time to pat yourselves on the shoulder perfect, help ,comfort and a good ear

- Grateful for the service and have already raised awareness to the excellent service and support I received in my friends and family.
- I can't praise my advisor enough she was absolutely brilliant and recommend the CAB to anyone who has a problem they can't deal with themselves, keep up the good work
- I cannot overstate the support and interest I felt I received
- I'm glad I got in touch. The service was very helpful and everyone I spoke to did everything they could to help me.
- Thankyou for helping me fill in my PIP reassessment form. I have now been reassessed and received enhanced rates for both parts- I couldn't have got through the form without the support. Many thanks.
- They're a fantastic group and their work is absolutely vital.
- This is such an amazing service, the people I have spoken to were absolutely fantastic, thank you so much, I honestly don't know what I would have done if I hadn't been able to use this wonderful service.

## The Life of a Volunteer at Citizens Advice – Kate Townesend

I began volunteering at the Ampthill Office in early 2013 just as we moved from the Courthouse to our current location. After I retired from teaching, I wanted to do something in the voluntary sector where I could use my brain, meet interesting people and hopefully make a difference. I would say that my role ticks all those boxes!

I started as a receptionist but quickly moved over to Gateway. I'm now working under my third manager/CEO and fourth ASS and with some other volunteers who started at the same time. Oh, and my third casebook writing system! The role has changed because technology has changed. We delve more deeply into client's backgrounds, ask many more questions than we ever did in order to make sure that the advice and support that they receive is targeted to them.

Of course the enquiries have become more complex too. Ten years ago, my colleagues and I may have spoken to and referred 6/7 clients a day. Now, 2/3 is more the norm as the initial enquiry is often just the tip of the iceberg. Technology, too, provides a much greater range of resources for us to use to give assisted information.

What remains the same are the clients. Some, who come to us as a last resort whilst others treat us like old friends who hold their hands at difficult times. At the end of every Wednesday I am exhausted but grateful. Grateful that Citizens Advice offers this

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amazing service to our community. Grateful that there are skilled and knowledgeable staff and volunteers who all play an important role in that service. Grateful and proud that I, too, can be a part of it.

## 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
- Lidlington Parish Council for financial support for our Outreach project
- Biggleswade Town Council for financial support for our Outreach project
- Wixamtree Trust for financial support for our Outreach project
- The Neighbourly Charitable Trust for financial support for our Outreach project
- Gale Family Charity Trust 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 2023

| Income £                           | Unrestricted funds | Restricted funds | Total 2023     |
|------------------------------------|--------------------|------------------|----------------|
| Donations and grants               | 175,803            | 51,714           | 227,517        |
| Investment income                  | 198                | -                | 198            |
| Other                              | 258                | -                | 258            |
| <b>Total Income</b>                | <b>176,259</b>     | <b>51,714</b>    | <b>227,973</b> |
| <b>Expenditure</b>                 |                    |                  |                |
| <b>Fundraising Trading</b>         |                    |                  |                |
| Cost of goods sold and other costs |                    | 1,536            | 1,536          |
| <b>Total</b>                       | <b>-</b>           | <b>1,536</b>     | <b>1,536</b>   |
| <b>Charitable Activities</b>       |                    |                  |                |
| Salaries, including pension        | 98,677             | 54,805           | 153,482        |
| Cleaning                           | 491                | 81               | 572            |
| Rent and Rates                     | 9,209              | 3,035            | 12,244         |
| Repairs and Service Charges        | 24                 | 9                | 33             |
| Electricity and Gas                | 1,127              | 371              | 1,498          |
| IT Costs                           | 4,232              | 1,890            | 6,122          |
| Technical support charge           | -                  | -                | -              |
| Stationary and Equipment           | 598                | 213              | 811            |
| Telephone and postage              | 3,993              | 1,307            | 5,300          |
| Subscriptions                      | 4,255              | 1,308            | 5,563          |
| Training and recruitment           | -                  | -                | -              |
| Insurance                          | 1,092              | 361              | 1,453          |
| Sundry Expense                     | 288                | 10               | 298            |
| <b>Total Charitable Activities</b> | <b>123,986</b>     | <b>63,390</b>    | <b>187,376</b> |
| <b>Governance Costs</b>            |                    |                  |                |
| Travel expenses                    | 119                | 178              | 297            |
| Independent Examiner's Fee         | 1,740              | -                | 1,740          |
| Bank Charges                       | 149                | -                | 149            |
| Professional Fees                  | 976                | -                | 976            |
| <b>Total Governance Costs</b>      | <b>2,984</b>       | <b>178</b>       | <b>3,162</b>   |
| <b>Total expenditure</b>           | <b>126,970</b>     | <b>65,104</b>    | <b>192,074</b> |
| <b>Net income before transfer</b>  | <b>49,289</b>      | <b>-13,390</b>   | <b>35,899</b>  |
| Transfer between funds             | -10,745            | 10,745           | -              |
| Net movements in funds             | 38,544             | -2,645           | 35,899         |
| <b>Total funds brought forward</b> | <b>117,334</b>     | <b>11,733</b>    | <b>129,067</b> |
| <b>Total funds carried forward</b> | <b>155,878</b>     | <b>9,088</b>     | <b>164,966</b> |

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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](mailto: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.