

Community Chest Application Summary 2016/2017

APPENDIX 18

Local Authority	St Edmundsbury Borough Council
Organisation	Suffolk West CAB
Amount Requested	<i>£182,000</i>
Total Project Cost	£434,020
Match Funding	£104,046
Partnerships	Newmarket CAB, SNAP, Garland Street Drop-In, Turning Point
West Suffolk Bid?	Yes

Key Points

- The Citizens Advice Bureau (CAB) service provides free information, advice and advocacy to all members of the local community. The aim is to provide the information and advice that clients need at the time they need it, and to target resources towards providing casework for those unable to manage their problems themselves.
- SWCAB are seeking funding to continue to provide services which are rooted in and developed from a professional organisation made up of 80% volunteers.
- The Bureau are reviewing the ways clients access services based on ensuring clients see the most appropriate agency, are enabled to help themselves if they are capable of doing so, and providing support to the remainder based on their needs.

**St Edmundsbury Borough Council
Community Chest Grant Application Form
Part A**



Community Chest funding supports voluntary and community groups who make a contribution to improving the quality of life for people in West Suffolk. The information you provide will help us consider your application. If you have any questions, please give us a call on 01638 719763. Before completing this form, we ask you to please read the guidelines, which are available on:

<http://www.westsuffolk.gov.uk/community/community-grants.cfm>

Please return your completed, signed form and supplementary documents to:
richard.baldwin@westsuffolk.gov.uk

1. Name of your organisation(s):

2. Organisation address details

Address Ln1	The Risbygate Centre		
Address Ln2	90 Risbygate Street		
Address Ln3			
City/Town	Bury St Edmunds	Postcode	IP33 3AA
Main phone	01284 767572	E-mail	Jane.ballard@swcab.org.uk
Website	www.suffolkwestcab.org.uk		

Main Contact Person		Second Contact Person	
Title	Mrs	Title	Miss
Forename	Jane	Forename	Janine
Surname	Ballard	Surname	Pinel
Role	District Manager	Role	Operations Development Manager
Daytime Tel No.	01284 767572	Daytime Tel No.	01284 767572
Mobile No.	██████████	Mobile No.	
Email	Jane.ballard@swcab.org.uk	Email	Janine.pinel@swcab.org.uk
Address Details (if different from Org address)		Address Details (if different from Org address)	
Ln1		Ln1	
Ln2		Ln2	
Town		Town	
Post Code		Post Code	

About your organisation

3. What local authority area(s) does your organisation work in?

St Edmundsbury and Forest Heath

*Community Chest funding is offered by both Forest Heath and St Edmundsbury councils. As the decision making process is different any projects applying for funding across West Suffolk, must apply separately.

4. What is the status of your organisation?

Registered charity	<input checked="" type="checkbox"/>	Charity number: 1144118
Applying for charitable status	<input type="checkbox"/>	
Company limited by guarantee	<input checked="" type="checkbox"/>	Company number: 7645392
Community Interest Company	<input type="checkbox"/>	
Part of a larger regional or national charity (Please state which one)	<input type="checkbox"/>	We are a separate charity affiliated to national Citizens Advice, which audits our quality and organisation to ensure that we meet certain standards.
Constituted Community Group	<input type="checkbox"/>	
Social Enterprise	<input type="checkbox"/>	
Other (Please specify)	<input type="checkbox"/>	

5. How many people are involved in your organisation?

Management committee	9	Service users	5582
Full Time staff / workers	1	Volunteers and helpers (non-management)	115
Part Time staff / workers	18		

6. What is the purpose of your organisation? Please briefly describe why your organisation was set up, its aims and objectives and who primarily benefits from your organisation.

The Citizens Advice Bureau (CAB) service provides free information, advice and advocacy to all members of the local community. The aim is to provide the information and advice that clients need at the time they need it, and to target our resources towards providing casework for those unable to manage their problems themselves. We aim to help clients with all the issues that result from their problems, rather than just the single reason for their contact, in order to ensure they can move forward and be as independent as possible.

The dual aim is to promote change locally and nationally through social policy work by utilising the vast network of bureaux across the country to lobby parliament/other organisations. We are also working to reduce discrimination and ensure that people are treated fairly regardless of age, gender, disability or race.

Bureaux are independent charities but work within the criteria laid down in the Citizens Advice membership scheme - quality of advice audit standards, management and

organisational standards.

We provide advice in Bury St Edmunds, Haverhill, Brandon and Mildenhall, and feel that it is important to continue to have a presence in each of these towns.

As well as information and advice across the full range of enquiries, we provide casework in welfare benefits, money advice, employment, housing, consumer and child support problems.

The bureau helps people to make decisions in their lives through providing information about their options, including better off calculations, the affordability and impact of various housing choices and the results of pension choices, for example.

We feel that preventative work is very important, and provide 1:1 budgeting advice for people who are concerned they may be falling into debt, and also for people who have had help with their debts but need to ensure they can create a manageable budget which will work long term.

We have a strong financial capability team providing money management training to community groups and front line workers in other agencies, again to try and prevent the future development of debt problems and contribute towards financially stable communities. The team also have a focus on raising awareness of choices in energy costs and saving, and how to change tariffs or switch providers, as well as promoting use of the credit union as an alternative to high interest or payday loan providers.

Our project work includes:

- MS project: providing primarily welfare benefit and money advice casework, but covering the full range of advice, with access to bureau caseworkers in other disciplines. This is about enabling clients with MS or their families and carers to have access to specific caseworkers over a long period of time, to help them to deal with in work benefits and money issues, but also power of attorney, disability benefits and any other problems such as access to pension guidance. This project is funded by two local MS Society branches, and has been running since 2008.
- 'Advice on prescription': providing advice within two GP surgeries in Haverhill, since research has shown that many of the clients through this route would not have separately sought advice from a CAB, and almost 20% of visits to GP's are generated by non-health issues for which people need practical help. This is a one year pilot project currently.
- Rural Moneysmart financial capability: working with Newmarket CAB, we are providing money management training across the rural areas of Forest Heath, including establishing connections with a wide range of village organisations and small community groups, promoting information and advice from Citizens Advice as a first port of call for people with problems, and enabling links between the groups to provide people with wider options for specific support. Following an initial year, this is in the first year of a two year project.

Suffolk West CAB works with bureaux across Suffolk, with the bureaux managers meeting regularly to determine how our services can be developed in the future. Our main project is to ensure wider access to information and advice by telephone throughout the county, with all bureaux agreed to gradually linking into a single telephone service over the next six months. This will provide a much higher level of response for all the residents of Suffolk, with backup from Citizens Advice' national call centres, than has been possible to date.

In addition the bureaux are working on a project to develop advice provision in the majority of GP surgeries across the county, a further opportunity to expand the availability of practical help at the time it is needed, since many people are still unaware of the range of free help available, or turn to bureaux at a point of crisis when their options may be more limited.

Locally, Suffolk West is developing closer links with Newmarket CAB, initially in the

provision of financial capability work in the Newmarket area, but also in supporting the bureau to train and support their own financial capability workers who will then join a joint team run by Suffolk West to enable money management training to be fully provided throughout both St Edmundsbury and Forest Heath.
 We have jointly identified the rapidly growing area of Red Lodge as one that could benefit from a regular advice outreach, and this is currently under discussion with Newmarket CAB with a view to trialling it in 2016 as potentially a shared fortnightly session at the Millennium Centre with both bureaux attending once a month.

7. What was your organisation's total income for last financial year?

8. What was your organisation's total expenditure for last financial year?

9. Does your organisation have more than six months running costs? ~~Yes~~/ **No**

10. What are your organisation's current unrestricted reserves or savings?

11. West Suffolk prioritises building resilient families and communities that are healthy and active. Please indicate which of the following areas your project contributes towards:

<input checked="" type="checkbox"/>	A thriving voluntary sector and active communities who take the initiative to help the most vulnerable.
<input checked="" type="checkbox"/>	People playing a greater role in determining the future of their communities.
<input checked="" type="checkbox"/>	Improved wellbeing, physical and mental health.
<input type="checkbox"/>	Accessible countryside and green spaces.

About your project – why are you applying for this funding?

12. What do you want the funding for? Please be specific. *Please note that 'project' is meant to describe the project for which you are seeking funding, and not your organisation. ADAPTED TO GRANT FUNDING APPLICATION*

All the information, advice, advocacy, training and outreach that Suffolk West provides is rooted in and developed from a professional organisation that is made up of approximately 80% volunteers. We have a small number of paid staff to ensure that there are proper management and financial reporting systems, recruitment and training of staff and volunteers, and supervision and support to our volunteers. We have no paid administrative staff, and have greatly reduced the number of our paid staff, so that our only paid caseworkers are money advisers, since they have to meet time requirements for their professional qualification as debt relief order intermediaries.
 Over the last few years we have responded to the changing landscape of client needs and availability of funding to ensure that we have a strong core of staff, and appropriate premises for our needs.
 We have conducted a review of our service delivery both within the organisation and externally, and earlier this year have piloted some different ways of working which we are now in the process of instituting, in order to ensure that everyone

is seen initially as soon as possible to determine the best way of providing help to them and reduce the amount of time clients spend waiting to be seen. This is based on ensuring clients see the most appropriate agency, are enabled to help themselves if they are capable of doing so, and providing support to the remainder based on their needs.

We are also changing our opening hours to enable greater emphasis on telephone advice since we are aware that in a rural area, with transport problems, an aging population and a larger number of people with caring responsibilities, immediate help by telephone is a priority.

We are continually applying for a variety of funding throughout the year, and our success can vary depending on the strength of the economy and the level of competition in a particular year. We apply for grant funding to ensure that we are able to ensure the operation of a professional core service.

Recent Citizens Advice research into the impact and benefit of individual bureaux has shown that for every £1 invested in SWCAB, we are delivering £15.79 in public value.

13. How has the project been developed out of the community's desire to improve the lives of local people? What evidence do you have that there is a need for this project? Please include sources of evidence, including any public/user/community consultation.

Every year the bureau surveys our clients across the four sites to see whether we are delivering the service they need, how easy they find it to contact us, and where else they might find help if not from us – amongst other questions. In addition last year we asked the Rural Coffee Caravan to use a similar questionnaire with people who were not already bureau clients. The results of both are:

Preferred method of contact: phone 35%, followed by face to face 21%, and email 11% (with the remainder divided between skype locally, website, etc)

Other sources of help: the majority said they did not know where else they might get this help, with a few suggesting solicitors, and a lot of single responses regarding the internet, Jobcentre Plus, other towns

Consultation with all of our volunteers identified the following consensus of opinion:

- we should be enablers rather than encouraging dependency
- we need to identify and focus on priority clients, and do more signposting to other services who focus on single areas of advice or client groups
- it is crucial for us to provide more telephone and email services
- face to face help is still very much needed

Client surveys showed that the majority of our clients are town-based, so we clearly need to address the issue of access for rural potential clients. In addition to the prioritisation of telephone advice, we are also looking at providing more outreach, to take the service to the clients, where there is sufficient need to warrant it. Local transport in some areas can be easier for people than the longer distances to the larger towns, ie. carers with limited time, or the availability of local lifts for short trips.

Universal Credit is a digital by default benefit, and various statutory bodies are becoming harder to reach by telephone (such as HMRC), so providing help with accessing information, reporting changes and form filling is increasingly needed.

The reduction in legal aid has also created greater need for legal form filling as well as advice. Redesigning our service to build in an information assistant role which will provide this help as part of our training process is one way of ensuring we can provide the service. We are also planning to provide more help with public access PC's in our reception areas, and to work more closely with the local authority in Haverhill and

Mildenhall in providing initial help and direction to clients, to reduce waiting times and avoid duplication of work.

The county draft poverty strategy outlines five aims identified through extensive research, all of which we are addressing: through improving people's financial skills, addressing people's longer term problems when they present for food/fuel vouchers (as well as providing this immediate help), improving family income levels through income maximisation checks (minimum wage/benefit checks/tax coding etc), improving people's skills and employment prospects through supported volunteering, and reducing health inequalities through our MS project and work in GP surgeries.

Welfare reform impact: benefits enquiries have overtaken debt as the single largest enquiry (34%) and the changes to disability benefits, with some further changes to assessment descriptors to come in December, mean that the depth of work required is extensive, and fewer people are able to manage this on their own. We are no longer able to routinely attend welfare benefit tribunals, unless clients are very vulnerable and have no other support, but produce detailed submissions and ensure that clients have someone to take with them. However, the training and development of volunteer benefit caseworkers is both lengthy and expensive, compared with other areas of advice.

Housing: 7% of our enquiries are about housing but they reflect a real issue with private rental, cost, availability, repairs and landlord issues, amongst other housing problems. Shelter will shortly begin delivering housing advice to legally aidable clients at our bureau, which will be very helpful.

Provision of work experience: we provide work experience for students at the upper schools in BSE and Haverhill, and also West Suffolk College, as well as the Priory School in BSE which takes students from a wide surrounding area for whom we provide support to the level required. Both the students and the bureau gain from this experience, finding it useful and valuable in terms of the availability of future references and an understanding of different career paths.

14. How will the project help local people to support one another?

The most usual reason that prospective volunteers give is that they want to help their local community. Encouraging more people to do this through our volunteer recruitment campaigns, and making more people aware of our public access website and the other sources of help available will enable more local support. As well as being valuable to the community, our volunteers gain through continuing in a professional role after retirement, and maintaining a social life through the bureau, or gaining new skills and becoming more employable, with potential references for a prospective employer. It combats loneliness following retirement, and gives people self-worth, as well as contributing over £500,000 in value to the bureau at current job market rates.

The creation of a central network of groups and resources contributes to self-reliance within local communities, with individuals contributing information, and the bureau developing community connections through projects like rural Moneysmart, but also through work in GP surgeries, where we can link into other resources such as mental health support, support for carers, and district nurses. Organisations like Homestart which are now working in this area, will also be able to link into these resources.

More outreach work will take advice to the communities, but will also hopefully demonstrate the benefits of volunteering.

15. Are you working with any other organisations on this project? **Yes / No**

If yes, please state the names of these groups and the nature of the relationship.

Suffolk County Citizens Advice bureaux – through joint strategic development

- providing a joint adviceline for the county, with each bureau joining the line at their own pace
- working on social policy campaigns jointly, particularly in consumer issues with Trading Standards to whom we supply monthly reports of consumer problems as a county, and also work on identifying and reporting scams
- submitting joint bids for funding to improve and extend our services

Newmarket CAB in particular - Working on developing synergies between our services (in addition to the joint working identified above, on financial capability and prospective joint outreach)

* Aiming to co-ordinate opening hours and telephone hours so the Forest Heath area is covered for access throughout the week

* Agreed on joint evaluation at the end of first year (2016-17) to assess community needs and the impact of service delivery changes, and agree bureaux focus for the following year

* Planning on joint work on housing to be a major focus for both bureaux (FHDC/SEBC Homelessness strategy) with Newmarket CAB attending the Forest Heath housing forum and SWCAB attending the St Edmundsbury housing forum

Solicitors within BSE and Haverhill: we have arrangements in both towns to ensure clients have access to initial free legal advice. In BSE this is through arranging appointments with solicitors in their offices, and in Haverhill we have rotas for several solicitor firms to provide monthly appointment sessions in our bureau

SNAP: this organisation provides support to clients whose housing is threatened, and they provide regular drop in sessions in Brandon, and Haverhill (soon to be re-started)

As well as the above, we work regularly with most of the statutory and voluntary agencies locally, both large and small, and through some of our project work we are building relationships with new areas for us, such as the probation service.

Garland Street drop in: we are involved in new initiatives such as this weekly Friday drop in for people to access a range of support organisations with a regular presence by the housing team.

Turning Point welcome café: this is a starting point for people with addiction problems, and since we have always worked well with organisations like Focus 12, we would like to start attending this drop in also.

16. When will the project start?

Ongoing

17. When will the project finish? or is the project ongoing?

If this is an ongoing project, how will it be funded and continue going when the funding ends?

SWCAB funding has traditionally been supported by a combination of grants from different local councils, with St Edmundsbury providing the largest element. Over the last ten years we have been increasingly sourcing additional funding from a variety of project work to supplement the growing cost of providing a service on which greater requirements are being made, both in terms of advice and meeting professional demands for management and regulation. These additional sources of funds have become more difficult since the recession and less reliable, but we continue to bid for funds to deliver either specific elements of our core service, or extensions to it. We have a good track record and in the current year the percentage of core v project funding is 71%/29%, but we have no guarantee that we will maintain any specific success rate, which means our total funding is always insecure, but we are trying to ensure that we have reliable funding for our core service.

18. Which years funding are you applying for? April 2016 – March 2017

19. How many people do you expect to benefit directly from the project on either a weekly, monthly or annual basis?

20. What results (including targets/numbers) do you expect to see as a result of the funding and how do these relate to the Community Chest funding criteria?

Changing the way in which we work with clients should result in more clients enabled to deal with their problems themselves, which will build their future capability. This should also create greater awareness of trusted sources of information, such as Citizens Advice' public advice website, and through publicising the numbers of small and specific agencies working in the area and facilitating these links, we are building independence. We will also be improving people's health through helping to resolve their practical problems which has an impact on their mental health and therefore areas such as family relationships and attendance at work.

Recent Citizens Advice 2014 survey of over 2,700 clients provides the following evidence of this:

*86% of people experienced positive change in their lives following advice
2 in every 3 clients reported that their problem was either partly or completely sorted out*

Prioritising the telephone and increasing the amount of outreach work we are doing should result in increased client numbers for advice.

Unique clients: 5628 in 14-15, *increasing to 7,000*

Enquiries dealt with: 18,544 in 14-15, *increasing to 21,500*

Expanding the financial capability team should also increase the number of money

management sessions we are able to deliver, in which we will aim to empower the following numbers of people to understand household finances and avoid debt.
Via front line workers: 72 in 14-15, *increasing to 95*

End users: 345 in 14-15, *increasing to 415*

Since we are finding that volunteer numbers are dropping (which is being experienced by many agencies reliant on volunteers) we will be continuing to run our recruitment drive to ensure that we have regular numbers of people coming through our training process. We will aim to be training the following numbers of people throughout the year:

New volunteers: 19 started training in 14-15, with 11 finishing and volunteering (74 approached the bureau expressing interest in volunteering)

Aim for 20 to finish training

We have been very successful in enabling our volunteers to move into paid work, and will be monitoring the extent that this increases over the following year. This has been one of the great strengths of our supported volunteering to build confidence and skills in people who may either never have been employed, or would like to return to paid employment after a long break.

21. What is the total cost of the project?

Please provide a full breakdown of the total cost of this project, including VAT if applicable along with any in-kind contributions such as volunteer hours.

Item or activity	Cost (£)
Salaries	275,000
Staff and volunteer expenses (primarily travel expenses)	38,000
Office expenditure	29,200
Premises costs	79,500
Governance costs	10,220
Other – publicity costs/AGM etc	2,100
Total cost of items listed above:	434,020

22. How much funding are you applying to us for?

£182,000

23. What funds have you raised so far for this project?

Source	Amount (£)
Mid Suffolk District Council	5,100
Suffolk County Council	73,600
South Cambs District Council	5,500
<p>The above councils have provided grant funding in previous years and we would hope they will continue to do so, but we do not have confirmation yet or exact figures.</p> <p>Suffolk County Council have confirmed continued funding with a percentage reduction, but have not confirmed a final amount since a cost of living increase may be added.</p> <p>Forest Heath District Council (Year 2 of a 2 year project shared with Newmarket CAB – amount listed under point 25) MS project (unconfirmed but currently anticipated)</p>	
Total fundraising:	104,046

24. What other funders have you applied to for further funding for the project?

Funder	Amount (£)	Timescale for decision
We will be applying to Suffolk County Council and other health sources for funding to continue and expand the GP surgeries advice project	24,000	February/March 2016
We will also be applying for further Energy Best Deal and Big Energy Savings Network funding for financial capability work which will be tendered later this year.	25,000	March 2016 September 2016
During the year we will be bidding for funds from: Suffolk Community Foundation (in different projects)	10,000	
Level of donations and fundraising normally anticipated during the year	9,524	
Total:	78,524	

25. What other grants and contracts has your organisation received over the past year from either Forest Heath District Council or St Edmundsbury Borough Council?

Funder	Amount (£)	Reason for funding
15-16 Rural MoneySmart project £30,000 (shared with Newmarket CAB) 2 year funding to include 2016-17, so mentioned under point 23	£30,000	To promote community services across Forest Heath, linking in local residents and community groups to create a stronger and more resilient community. Deliver community money management skills training.
St Edmundsbury BC annual grant £181,800	£181,800	} To provide free information and advice services to local residents in Bury St Edmunds, Haverhill, Brandon and Mildenhall. This includes some casework support in money advice, benefits, consumer and housing.
Forest Heath DC annual grant £39,650	£39,650	
Total:	250,650	