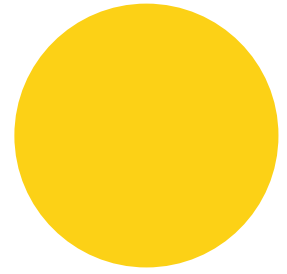
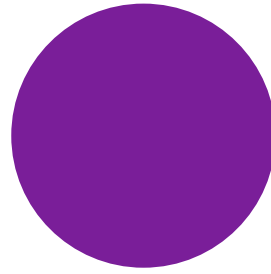
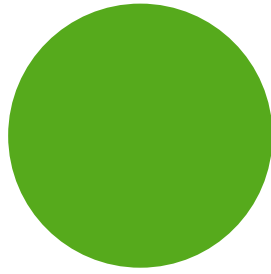
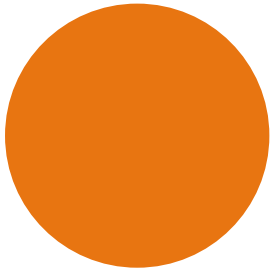
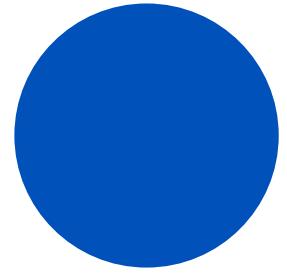
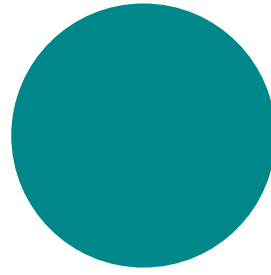
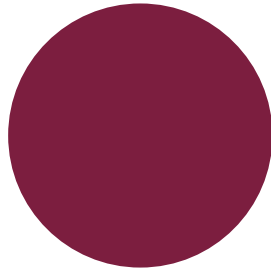
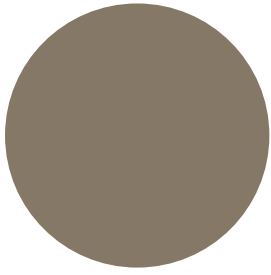
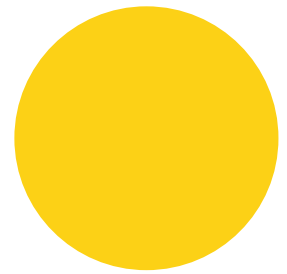
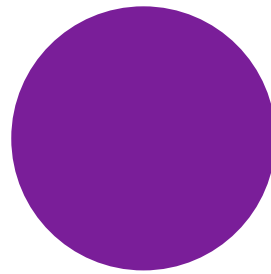
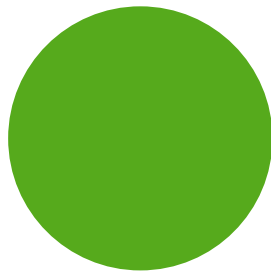
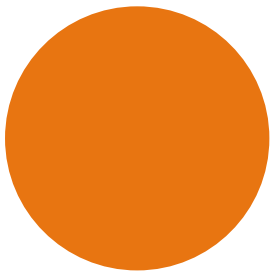
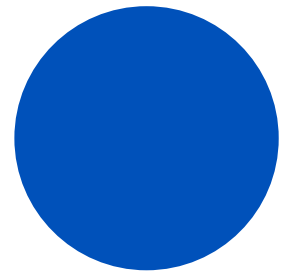


**Oxford CAB
Annual Review 2014/15**





Introduction

On 21 July this year, 150 staff, volunteers – past and present – Friends and funders gathered in Oxford Town Hall to celebrate the close of our 75th anniversary year. Oxford CAB was one of the first in the country to open its doors on 4 September 1939. A queue of people had already formed outside the original office in Beaumont Street to ask about ration books, black-outs and gas masks – the pressing issues of the day.

Throughout the succeeding decades the Citizens Advice service in Oxford has continued to be on the front line in terms of emerging problems. Over the last year we have helped tackle major issues that adversely affect the lives of thousands of people: payday lending; poor administration of disability benefits; the scandal of lack of protection for people who privately rent their homes.


In the year to come we will continue to help those who are at the sharp end of welfare reform, and workers in second choice jobs with no security of income and facing poor practice by employers, and to stand up for consumers who are paying more than they should for their mobile phone, their energy supply and even their weekly shop. Sadly it is clear that while the advice topics have changed, the underlying need for accurate, free and timely advice is higher than ever.

I would like to take this opportunity once again to thank all those who have played a part in the work of the bureau over the last 12 months: our committed team of staff and volunteers; the wide range of funders who have enabled us to make a real difference in the lives of so many clients; and all members of the board of trustees. If after reading this report you would like to know more, or perhaps support our work in some way, please do get in touch.

*Jeremy Irwin Singer
Chair of Board of Trustees*

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Aims

Oxford Citizens Advice Bureau is a local independent registered charity offering free, impartial, independent and confidential advice. We are part of a national network of bureaux which together make up the Citizens Advice service.

The aims of the Citizens Advice Service are

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

Oxford CAB helps people in many different ways. Individual problems are dealt with through face to face advice, and on the telephone. We campaign locally and nationally for improvements to services and to the law. By using the evidence we collect from the experiences of the clients we help, we can make a difference for people who may never even visit a CAB.

In the last year Oxford CAB helped a total of 6400 people deal with 16500 problems. But we're not just here for times of crisis – we also use clients' stories to campaign for policy changes that benefit everyone.

97% of people in England have heard of the Citizens Advice service and 41% say they have used a CAB at some point in their lives. The Citizens Advice service is rated 1st of 22 national charities on being helpful, approachable, professional, informative, effective, reputable and accountable.

What do we do?

Oxford Citizens Advice Bureau is an independent local charity providing free, confidential and impartial advice for the people of Oxford and the surrounding travel to work area. Oxford CAB can give information and advice on almost any subject you can think of. Our advisers are trained to deal with queries relating to debt, welfare benefits, employment, housing, consumer issues, family and personal issues and nationality and immigration. Often one significant change in our lives can trigger a raft of problems: losing a job can ultimately lead to the loss of a home; the breakdown of a relationship can lead to mounting problem debt; being ill can mean complicated benefit applications and anxiety about employment and meeting bills. The breadth of knowledge of our advisers and our specialist caseworkers means they are able to take a rounded view of the problems people face and make sure that all the different aspects are covered.

Our most recent client satisfaction survey continues to show the service is well regarded:

96% of clients were happy or very happy with the service they received
98% said they would use the bureau again

98% said they would recommend the bureau to a friend.

Informal feedback from clients through the year confirms that many report that their confidence has grown; they have greater peace of mind and feel better equipped to tackle problems themselves in future.

How the service works

When people come to us for advice, we quickly check the nature of their query, gathering enough information to assess the complexity and urgency of the issue and also how best to deal with it. We might provide information to help someone take the first steps to resolve the issue for themselves. We might be able to deal with the problem there and then in a short meeting with one of our generalist advisers. Or we might need to make an appointment, usually within two weeks, in order to deal with more complex issues requiring more time or provision of more additional paperwork. We can also make an appointment with one of the team of solicitors who give time for free to help clients with issues ranging from family law and wills and probate to personal injury and contract issues. If we think the best option for the client is to see another organisation better able to help with their query we'll make sure they are pointed in the right direction for the advice they need. This process helps us assess clients in greatest need, ensure clients are seen as quickly as possible and provide best value for money for funders.

We could not sustain this level of service delivery without the support and commitment of our very talented volunteers. They contribute to the bureau's achievements in all areas, working as advisers, keeping up with the demands of book keeping and administration, staffing our busy reception and serving as trustees. The monetary value of their volunteering effort is over £300,000 per year. Their work is essential and this report is an opportunity publicly to say thank you for their dedication.

External environment

This year's report is again written against a backdrop of ongoing substantial pressures on both household incomes and public sector funding.

The risk of people falling into debt, getting into rent arrears, failing to adequately heat their homes or feed themselves and their family properly has not diminished. Housing costs in Oxford are the second highest in the country, with only London accommodation taking a higher proportion of income. Added pressure from welfare reform, insecure employment and rising utility costs leaves households struggling to make ends meet. The gradual erosion of families' surplus income in the face of rising prices has led to the emergence of a new generation of debt problems, where households are simply not getting in enough money to cover their essential expenditure. The Citizens Advice service is on the front line as people look for help in dealing with reduced income, uncertain housing, loss of employment and lack of access to previously available statutory support.

Campaigning for justice



Oxford CAB doesn't just offer information and advice. We also campaign to make society fairer: to solve shared problems and change lives for the better. We have worked over this year to challenge poor administration of disability benefits, improve protection for private rented sector tenants, protect consumers from scams and get a better deal on energy for low income families.

Working in partnership

In the face of these pressures we have continued to prioritise strong and supportive partnerships with other relevant organisations in order to maximise the impact of our shared resources for the benefit of clients. In its second and final year, our Big Lottery funded partnership continued to strengthen a group of ten advice agencies across Oxford. **Oxford Advice Agencies – Stronger Together** includes Oxford CAB, Agnes Smith Advice Centre, Barton Advice Centre, Oxfordshire Welfare Rights, Rose Hill and Donnington Advice Centre, Asylum Welcome, Refugee Resource, Shelter, Age UK Oxfordshire and Oxfordshire Mind. Together, over the two years of the project, we have been exploring ways of increasing access to advice and developing new sources of income for advice services.

In the second year of the partnership we concentrated on finding out more about the impact of our advice for our clients and carried out an outcomes survey using a common

survey questionnaire and analysis. Headline results were that 42% of the issues clients had were fully resolved after receiving advice. A further 42% were partly resolved or waiting for others to respond or act. Overall clients were very satisfied with the service they received, with the vast majority (97%) willing to use the agency again and 98% saying they would recommend us to other people.

We have been grateful over the past year for continued support from **Oxford City Council** as our key funder. Their commitment to maintaining funding for the advice sector in recognition of the preventative benefits of timely and accurate advice is commendable. With their core grant we have been able to sustain our complement of committed and expert volunteers and also continue to provide an outreach service to 9 GP surgeries around the city. The bureau has worked hard to strengthen this relationship and also to build stronger working relationships with other voluntary organisations in Oxford for the benefit of clients. Guests at our monthly workers meetings have ranged from the Oxford Food Bank to workers from St Mungo's homelessness support team and the Oxfordshire Domestic Abuse helpline.

2014/15 was the final year of our three year grant award from John Paul Getty Charitable Trust which part funded our **longstanding partnership with HMP Springhill**. The partnership supports selection and supervision of community placements for a small number of prisoners who have reached the relevant point in their sentence and who volunteer to work in the bureau. There is a rigorous selection process followed by a period of intensive training. Depending on their skills, abilities and length of time with us, over the last year 6 Springhill volunteers have supported the work of the bureau in a wide range of roles, from helping on reception, gathering initial information from clients to improving the general upkeep of the building. One volunteer who chose to remain with us beyond the period of his community service commented that the experience had 'renewed his aspirations' and shown him he could play 'an active role (in society) with tangible social and economic benefits'. We are very grateful to **JP Getty** for one final payment as the trust winds up, part of which will enable us to maintain the partnership at a reduced level of activity for another year or so.

In addition thanks to **JP Getty and HMP Bullingdon** we completed the final year of our project providing money advice to prisoners at HMP Bullingdon. For the last three years a full time caseworker has helped offenders to identify and manage their debts, prevent debts escalating during sentences wherever possible, and worked to make sure that levels of debt are as low as possible when prisoners leave custody. The total number of clients seen over the lifetime of the project is **847** and the total amount of debt advised on is **£6.2 million**. We had hoped to be able to secure on-going funding for the project within the context of the Ministry of Justice Transforming Rehabilitation agenda but sadly this did not prove possible. The successful bidder in the competitive tendering process appears to have opted to use only an external telephone debt advice service as part of their new service delivery model.

Our **financial inclusion project for older people in Oxford** proved so successful that Oxford City Council managed to help us keep it going for a further 12 months, albeit with

reduced resource. This meant that we were able to see a further 170 clients and secure £431,079 in additional income for 93 clients – an average gain of £4,635 per client.

Financial capability volunteers have worked with young parents, drug and alcohol agencies, homeless people about to take up their first tenancy, prisoners and probation staff to build confidence and skills in managing personal finance. Thanks to **funding from OFGEM** we were also able to offer group and one to one sessions to help with getting the best deal from energy suppliers and look at other ways of reducing energy bills and deal with issues associated with problems with energy suppliers such as debt.

Thanks to ongoing funding from Oxford City Council we have been able to continue to support Oxford residents at risk of losing their homes because of rent arrears through referrals to our **housing needs debt advice worker**. In 2014/15 the service assisted 195 residents identified by the city's rents team, housing options team and homelessness staff as well as from our own drop-in service. The service helped 90% of these clients to keep their home, whether through sorting out payment arrangements with landlords, halting eviction proceedings or helping people gain control of their finances for the future. The amount of debt dealt with by just this one worker was nearly £2 million.

We have continued to run our **Consumer Empowerment Partnership** funded through a BIS grant via Citizens Advice. This brings together about 70 organisations with an interest in consumer issues. Over the year we have run campaigns to raise awareness of scams, improve the processes for ESA claimants, and warn the public about the mis-selling of mobility aids. We also ran Big Energy Saving Week in October, launched a new campaign to get a fairer deal for pre-payment meter customers and engaged colleagues in Trading Standards and Oxford City Council in work to improve rights for tenants in the private rented sector.

As well as offering a drop-in service Monday to Friday in our busy city centre office in St Aldates we also ran outreach sessions at Elms Road, and the Slade Children's Centres.

Client profile

In the year to 31 March 2015 Oxford CAB has helped 6400 **clients**. We know that at least 1800 of those clients had some form of disability or long term health condition.

Roughly 1 in 4 were unemployed

Our clients reflect the diversity of the community we serve - 50% describe their ethnic origin as other than White British and a significant proportion have English as a second language

The income profile of clients helped at Oxford CAB remains weighted towards those with least financial resource. A sample of 1800 clients who visited us in the last 12 months gave information about their income levels. Of these, 61% had incomes under £1,000 per month. 25% said their income was less than £400 per month. 81% had incomes under

£1,500 per month. These figures are in line with the corresponding figures for the previous financial year.

Volunteers in the bureau helped clients deal with over 16,000 issues. As usual the top four categories of advice requested were benefits, debt, employment and housing

Two key issues represented in our caseload are:

- delays in the assessment of **Employment Support Allowance and new Personal Independence Payments** claims continue to cause hardship. Some clients have waited 9 months for their PIP assessment, during which time they can get into serious financial difficulties.
- **Council tax arrears** continue to increase quarter by quarter and have nearly doubled in number between the beginning and end of the year. Council tax arrears is now the most significant debt issue brought to us for advice.

Other specialist projects

Our specialist projects have continued to provide a service to clients with particular needs. Our team of **Macmillan benefits funded caseworkers** based at the Maggie's Centre at the Churchill hospital secured additional benefit income of £1.3 million last year to support clients with a cancer diagnosis, their families and carers.

Benefits in practice tackles health inequalities by taking support to those least likely to find their way to our offices or make that call through a series of outreach sessions in GP surgeries around the city. The service reached 375 clients in 2014/15

Financial summary

The bureau made a small deficit of just under £3,000 for the year which is covered by funds brought forward from the previous year and held in reserve. A full set of accounts which have been subject to independent audit is available on request.

2014-2015	£
INCOME	
Voluntary income	212380
Investment income	457
Income from charitable activities	436746
Other incoming resources	51
TOTAL	649634
EXPENDITURE	
Charitable activities	642443
Governance costs	10048
TOTAL	652491
Deficit for the year	(2857)



Thanks to all our funders

We are very grateful to all our funders:

BIG Lottery Advice Services Transition Fund

Citizens Advice (making grants from BIS and Energy Best Deal)

Elms Road Children's Centre

Friends of Oxford CAB

Feoffees of St Michael and All Saints Charities

GreenSquare

HDH Wills 1965 Charitable Trust

HMRC

HMP Bullingdon Prison

J Paul Getty Charitable Trust

Lloyds TSB Foundation

Oxford City Council

Oxfordshire County Council

Public Health Oxfordshire

Macmillan Cancer Support

Slade Children's Centre

St Aldates Parochial Charity

Thanks to all our partners

Agnes Smith Advice Centre

Rose Hill and Donnington Advice Centre

OCWA

The Oxford legal community who help with our pro bono Wednesday surgery

GreenSquare

HMP Springhill

Age UK Oxfordshire

Oxfordshire Mind

Refugee Resource

Asylum Welcome

Shelter



How to contact us

Main bureau and office:

95 St Aldates, Oxford, OX1 1DA

Telephone advice line: **03444 111 444**

www.caox.org.uk

www.adviceguide.org.uk

Drop-in advice

Monday	10.00 am – 1.00 pm
Tuesday	10.00 am – 1.00 pm
Wednesday	10.00 am – 1.00 pm
Thursday	10.00 am – 4.30 pm
Friday	10.00 am – 1.00 pm

Telephone

Monday	10.00 am – 4.00 pm
Tuesday	10.00 am – 4.00 pm
Wednesday	10.00 am – 4.00 pm
Thursday	10.00 am – 4.00 pm
Friday	10.00 am – 4.00 pm

Charity registration number 1063068
Company registration number 3330267
FRN number 617691