

## Appendix 1

**CITIZENS ADVICE BROXTOWE**1. Introduction and Background

A request for grant aid has been received from Citizens Advice Broxtowe (CAB). CAB provides advice and support to the public on a variety of issues including debt, housing, welfare rights, employment and legal matters. CAB was established in 2004 following the merger of the former Beeston and Eastwood bureaux to create a district-based structure with operations that are based at the Council Offices in Beeston and the Library in Eastwood, with some funded outreach sessions also being provided at the Stapleford Care Centre.

On 2 January 2024 Citizens Advice Broxtowe merged with Citizens Advice Ashfield and Citizens Advice Sherwood and Newark to form Citizens Advice Central Nottinghamshire. The three charities have spent the last few years sharing paid roles and aligning policies and procedures. Merging whilst all three are in a strong position is really positive and enables Citizens Advice services to remain viable in the three Districts in the long term as funding challenges remain and costs of running a Charity are higher than ever before.

The continuation of funding from Broxtowe Borough Council is essential to the survival of CAB. The merged organisation will ring-fence the funding and the outcomes so the Council can be fully assured that Broxtowe funds are being spent helping Broxtowe residents. The merger is designed to help us sustain client services for the future, create permanent employment opportunities and volunteering opportunities.

CAB have retained the Citizens Advice Broxtowe name and trade as Central Notts. The other two Citizens Advice offices also retain their local name and identity.

2. Application

In the last 12 months, CAB has helped 7,633 clients on a wide range of enquiries. CAB has provided a summary analysis of the 19,536 enquiries that were handled in 2023/24. The majority of these contacts related to housing and benefits matters with the remaining enquiries being classified as debt, employment legal, relationships, financial, consumer, utilities, health, tax, other, travel, immigration and education. CAB has also assisted clients in accessing £4.2m of additional benefits, which makes a huge difference to their wellbeing as well as supporting the local economy. There has been a marked shift in type of enquiries due to the cost of living crisis following on from the pandemic resulting in unprecedented demand for CAB services than ever seen before. CAB are dealing with more benefit issues, debt issues and housing issues.

### 3. Staffing

CAB currently employs 28 paid staff. In 2023/24 CAB recruited eight new volunteers to its establishment and is currently grateful to the support of 47 volunteers who provided an estimated of £165,000 worth of volunteer hours.

Although CAB is run by trustees who serve on the management committee, the day-to-day operation is overseen by the Chief Executive and Operations Director who are assisted by a management team including an Impact and Evaluation Manager, Operations Managers, Advice Service Manager and Session Supervisors at both Beeston and Eastwood. Other paid officers include administrative support at each location; a volunteer mentor; outreach workers; part-time specialist housing workers and part-time debt workers as well as teams to run specific projects such as Early Intervention (wellbeing hub) and Financial Resilience Advisers.

The CAB remains successful in increasing funding streams and staffing has stabilised over the last three years. However, the 2024/25 budget and the predicted two year forecast all run at a substantial deficit.

### 4. Accommodation

In January 2009, CAB moved its Beeston operation into the Council Offices. The lease terms were agreed for the accommodation at a market rental of £10,000 per annum. CAB previously paid a nominal rental at their former premises and the extra rental cost of their accommodation in the Council Offices would significantly increase their overall premises costs. Having only limited financial resources, CAB is unlikely to be able to sustain this charge.

CAB premises costs within the Eastwood library building have increased substantially over the last five years.

### 5. Financial Position

CAB has provided its draft (pending final audit) income and expenditure statement for 2023/24. This is presented in appendix 2, schedule B. This shows total income for the year of £1,776,820, total expenditure of £1,133,692 giving rise to a surplus of £643,128. It is noted that, following the above-noted merger, the accounts for Citizens Advice Broxtowe alone cover the period April 2023 – December 2023 whilst the last financial quarter (January – March 2024) includes Citizens Advice Ashfield and Sherwood and Newark figures. The newly combined Citizens Advice Central Nottinghamshire anticipates a deficit of £244,963 for 2024/25.

Reserves policy is to maintain a minimum level of general reserves equivalent to around six months operating costs.

## 6. Previous Grant Awards

The Council has supported CAB for many years with the grants awarded in the past four years being as follows:

	Grant Awarded £
2023/24 (including £10,000 rent)	73,750
2022/23 (including £10,000 rent)	73,750
2021/22 (including £10,000 rent)	73,750
2020/21 (including £10,000 rent)	73,750

The grant of £73,750 awarded to CAB in 2023/24 represented 43% of the Council's overall grant aid spend.

## 7. Request for Grant Aid

CAB has requested a grant of £73,750 in 2024/25, being £63,750 towards general expenses and £10,000 towards the annual rental of accommodation in the Council Offices. CAB has already assumed grant aid at this level in its budgetary projections for the year.

As with the previous grant application, CAB has requested that the Council considers awarding the annual grant with an additional commitment to repeat the award in both 2025/26 and 2026/27. This three-year funding settlement would provide some much-needed stability for CAB and give it a platform to lever in much needed additional funds from other sources.

### Additional supporting commentary from CAB

Income for 2024/25 remains stable although the debt project is for re-commissioning this year so uncertainty surrounds future funding streams.

The CAB Management Team is actively pursuing both new funds and the continuation of some existing streams as a matter of urgency in order to maintain and expand services wherever possible. The Impact and Evaluation post together with the Senior Management Team is aimed at increasing revenue streams to ensure long term sustainability. Each year CAB produces a Funding Strategy for this purpose.

### Partnerships

CAB links with many different partners to provide a holistic service for its clients. One of the most important partners is Broxtowe Borough Council. Although it cannot list all of its partners in this report, examples of its networking abilities include the following:

- Nottinghamshire Mind

This partnership project is filling a much needed gap in service across Broxtowe to deliver mental health support to vulnerable clients. It has proved so successful that CAB has been able to obtain National Lottery funding to roll it out across Nottinghamshire. Broxtowe Borough Council funding to run this service across the district was used as match funding. This hugely successful project has only happened due to Citizens Advice Broxtowe funding the pilot and Broxtowe Council offering ongoing financial support to this project.

- Futures Nottingham and Nottinghamshire

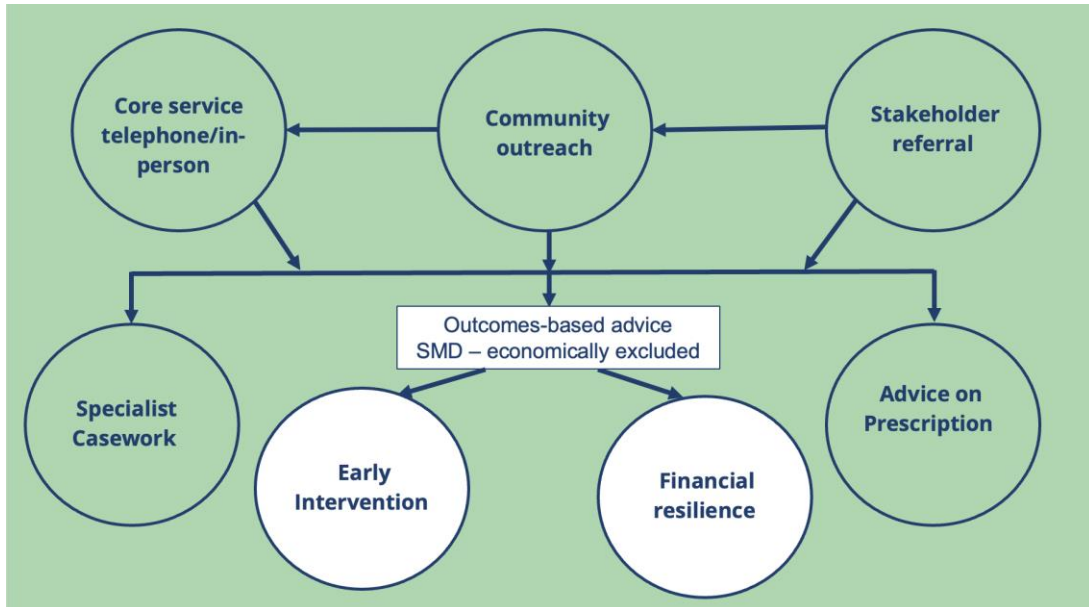
As part of the UKSPF CAB are working with Futures Nottingham in a similar way to Nottinghamshire Mind. Futures attend CAB offices in Beeston and Eastwood and work with the Financial Resilience Advisers. CAB advises and assists residents over a number of weeks and months to reduce any barriers to work and then Futures work with the same clients helping them develop skills, CVs and looking at training and employment opportunities. Really successful outcomes are being achieved as residents are familiar with the setting and have no barriers such as transport costs to accessing this help.

- Citizens Advice Local Offices across Nottinghamshire

CAB is part of a consortium with two other local Citizens Advice Local Offices working across Nottinghamshire and Nottingham City. They collaborate on funding bids, share resources and expertise and work together to gather evidence for campaign work. All offices continue to work together on joint funding streams and to ensure sustainability across Nottinghamshire.

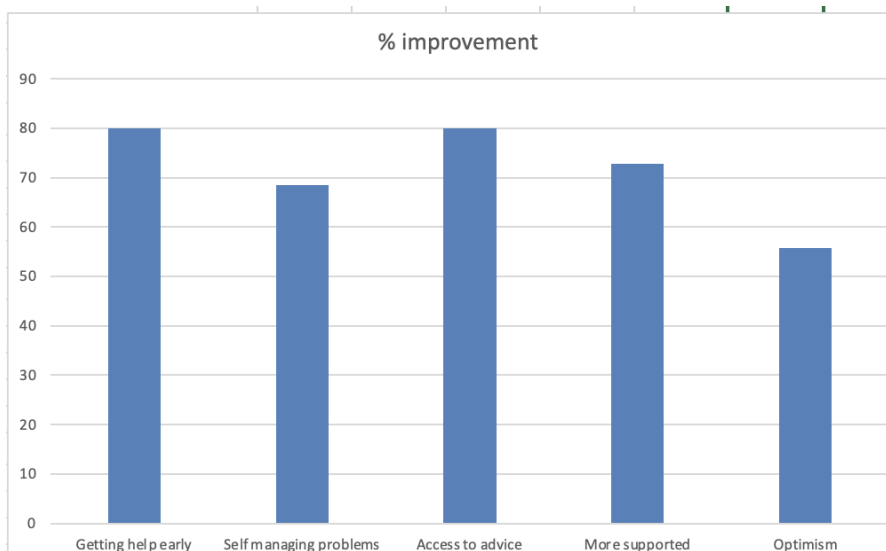
### Cost of Living Crisis and Innovation within CAB

Citizens Advice services in Broxtowe have worked hard to innovate as well as helping record numbers of people through the core service. Helping them find a way forward, the service has also recognised that some people, especially those facing severe and multiple disadvantages and those who experience financial inequality need additional support. That is why working in partnership with Broxtowe Borough Council CAB has evolved its services to help people access the right level of advice as well as accessing structured support plans that include partner organisations in the borough. The model includes the ground breaking Financial Resilience project funded within the Broxtowe UKSPF Plan. The advice pathways are as follows:



By using intelligence from the problems CAB clients face, the outcomes CAB achieve and maintaining a detailed knowledge of the community profile, the organisation attracts new investment into Broxtowe and creates jobs. During the lifetime of the current core grant CAB has raised £1.7 million in new grants and contracts for projects based in Broxtowe and countywide projects. CAB could not achieve this without the support provided by Broxtowe Borough Council in the form of core unrestricted funding.

CAB outcomes for clients are significant. CAB client evaluation, now completed by 336 clients, reveals that people feel better able to manage the problems they face, know where to access help if they need it and feel more optimistic about the future. They also suggest that people feel more supported and less isolated.



## Volunteers

Volunteers give their time freely. Last year the value of the volunteer hours was in excess of £165,000. In 2023/24 the volunteers helped clients gain £4.24 million of additional benefits. This not only makes a difference to a client's wellbeing but it also adds real value by making more money available to be spent in the local economy.

CAB act as champions and advocates for the local community and can provide a fresh and independent local perspective. CAB is in a strong position within the local area, uniquely placed and already able to call upon a powerful mix of:

- local knowledge/expertise coupled with national presence and profile
- working in the areas of greatest need with the most vulnerable
- supported by volunteers and staff from the local community
- providing evidence based services that demonstrate positive, sustainable outcomes able to adapt and respond to change while retaining trust and independence.

CAB also has the ability to reflect the local circumstances and the diverse communities that it works with and this is a fundamental strength. It is important that local authorities have a sound understanding of the vital role independent advice services have in a democratic society, enabling people to exercise their rights and responsibilities through advice, information, support and representation.

Navigating a complex maze of services and regulations makes access to independent advice essential and can have a negative impact on individuals and communities, in particular those who are already struggling to manage.

In light of the above, it is hoped that the Council will see that the award of grant aid would represent real value for money. As a brief demonstration of value, the Council's grant award of £73,750 has helped deliver:

- Over £4.24 million of additional benefits for clients which also support the local economy of Broxtowe
- Providing volunteer hours valued at £165,000
- Over £2.04 million debt handled on behalf of Broxtowe residents.

## 8. Consideration

Members are asked to consider the following when assessing this application:

- An amount of £73,750 (based on previous awards) has been provisionally earmarked towards CAB from the overall grant aid budget for 2024/25.
- CAB has requested grant aid with an additional commitment now to repeat the awards in both 2025/26 and 2026/27. The grant aid policy states that

the Council would normally only commit to fund an organisation for a single year and only in exceptional circumstances would funding be granted for longer periods.

- The grant awarded in respect of the rental obligation would have no effect on the Council's overall budget, with the potential award having been matched by allowances within the premises income budget.

In accordance with the recommendations made by Cabinet on 2 June 2009 and in response to the review of grant aid to voluntary organisations completed by the People and Places Examination and Inquiry Group, Members should:

- Determine the level of funding on the basis of the CAB's achievement against a set of specified expected outcomes, after duly considering the CAB's expenditure levels and staffing structures.
- Determine the statement of expected activities and outcomes, which might include, for example, the number of beneficiaries and any links to the Council's corporate objectives.
- Determine that a service level agreement be established between the Council and CAB confirming the grant awarded and the statement of expected activities and outcomes as set out above.

## Appendix 2

**SERVICE LEVEL AGREEMENT 2024**

Citizens Advice Broxtowe has provided the following information in accordance with the terms of the grant previously awarded by the Finance and Resources Committee in July 2021 and the Service Level Agreement for 2021-2024.

**SCHEDULE A – OUTPUT MEASURES** *(Figures for 2022/23 are given in italics)*

Ref	Outcome Area	Total (Apr-Mar)
6.1	Number of new issues (problems) dealt with	19,536 <i>(18,007)</i>
6.2	Number of clients receiving support during the year	8,177 <i>(7,000)</i>
6.3	Average amount of debt handled per client seeking debt advice	£8,108 <i>(£7,024)</i>
6.4	Estimated amount of benefits gained for clients seeking benefit advice	£4.24m <i>(£2.70m)</i>
6.5	Please list the top five advice needs and the number of new social policy issues recorded for each <ul style="list-style-type: none"> <li>• Benefits</li> <li>• Housing</li> <li>• Debt</li> <li>• Charitable Support</li> <li>• Utilities</li> </ul>	7,851 3,044 2,647 900 765
6.6	Number of staff employed as at 31 March 2024	23
6.7	Number of volunteers available as at 31 March 2024	35
6.8	Number of new volunteers recruited in 2023/24	8
6.9	Number of volunteer hours worked in 2023/24	6,784
6.10	Value of volunteer hours given 2023/24	£165,000



6.11 Breakdown of service users and volunteers by gender, age, ethnicity and disability for 2023/24:

Description	Service Users		Volunteers	
Gender				
Male	3,282	43%	22	60%
Female	4,351	57%	15	40%
Age				
19 and under	17	0.5%	-	-
20-49	3,359	44%	7	20%
50-64	2,366	31%	15	40%
65 and over	1,891	24.5%	15	40%
Not stated	-	-	-	-
Ethnicity (Number of people who consider themselves to be):				
White British	6,259	82%	32	86%
Black British	305	4%	2	6%
White Other	384	5%	-	-
Black Other	77	1%	1	2%
Asian	380	5%	2	6%
Chinese	75	1%	-	-
Other ethnic group	153	2%	-	-
Disability (Number of people who consider themselves to be):	1,492	20%	5	13%

6.13 Please provide a summary analysis of client surveys, to indicate the level of satisfaction with the services of CAB. Also tell us about any changes you have made/plan to make as a result of feedback received.

Each year CAB carries out surveys with its clients which give an indication of how satisfied they are with the service. The survey has changed during the year to fall in line with national membership of Citizens Advice. CAB is well above the national average on all the questions. The results of the latest survey are as follows:

Question	Positive Response	National average
How easy did you find it to access the service?	82%	80%
To what extent did the service help you find a way forward?	92%	83%
To what extent is your problem now resolved?	81%	73%
How likely would you be to recommend the service?	92%	84%

- 6.14 Please provide feedback from volunteers around the level of satisfaction with the training and support they have received, and any specific outcomes achieved e.g. moving into paid work:

In the last year CAB has recruited 8 new volunteer advisors. As a result of the training provided and the skills and confidence gained whilst working with the CAB, 52% of volunteers have gone onto paid work, both externally and within the CAB service. The Cost of Living Crisis has resulted in some of our volunteers having to find more working hours or to back to employment either with ourselves or other employers after retiring to make ends meet. This has had a significant impact on our ability to retain enough volunteers when demand for our service is higher than ever before. CAB continues to recruit volunteers into the service and find innovative ways to help more Broxtowe residents.

- 6.15 Please tell us about some of your work around improving the policies and practices that affect people's lives. Tell us about any changes which have been made both locally and nationally in relation to the top five advice needs:

Campaigning aims to improve the policies and practices that affect people's lives and is one of the aims of the service. As a charity and being part of the national network CAB has a huge amount of insight and data about the problems its clients and their wider communities face. Through research and campaigns, CAB uses this insight to:

- help us research issues further
- gathering evidence of problems that need resolving
- campaign to get decision makers to change policies and practices.
- prevent issues from recurring.

Over 2023/24 CAB staff and volunteers wrote 117 evidence forms. The top six issues raised were as follows -

- Queries on PIP / AA applications and how these are dealt with.

- Digital exclusion issues with forms all going online.
- Rental costs being higher than LHA rates
- Related to difficulties contacting HMRC.
- Related difficulties getting a NHS Dentist.

### Research and Campaign Plan

April to March 2025, CAB plan to:

- Continue monitoring issues relating to the cost of living crisis
- Monitor issues relating to Private Sector rental properties
- Continue to monitor issues relating to digital exclusion
- Continue to be active on social media supporting national campaigns and local issues
- Support the national campaign on Access to post.
- Continue to produce a R&C Newsletter
- Review and draft the new R&C development plan
- Get the Nottinghamshire cluster group up and running again to produce collective evidence to influence policy makers

6.18 Please provide case studies to indicate some of the outcomes achieved for clients to evidence the top advice needs:

*\*Please note that names have been changed to protect confidentiality.*

### Case Study 1 – Benefits Advice

James\* made an application for Personal Independence Payments in April 2023 but was turned down, after a telephone assessment scored no points. He could not cope with progressing through to the Appeal stage.

James has significant mental health issues, including psychosis. He struggles with communication, engaging with other people and making journeys to unfamiliar places. His speech is rapid, he has outbursts and he feels paranoid when around authority figures. His anxiety consumes him and he rarely goes out of his house during daylight hours due to fear. He is registered with a psychiatrist and Nottinghamshire Mind. Also prescribed a high dose of psychosis medication.

It was felt that there was enough evidence to justify submitting a late Appeal for the original PIP application, which was accepted by DWP. It then transpired that the client had submitted a fresh PIP claim.

Upon advice from our Benefits Specialist we advised him to stop the new claim as we believed he had a good chance of successfully appealing his original one. This could result in a backdated award, therefore financially benefiting him. James agreed with this action and we proactively contacted DWP for this purpose. They tried to persuade the client to pursue the latest PIP application but with our support the client stood firm. The DWP again directly contacted James a week later trying to persuade him to continue with

the 'new' PIP application. James came back to us and we again contacted DWP on his behalf to reiterate the plan.

With the support of a Citizens Advice volunteer James attended the Appeal Tribunal. There were no representations from DWP and James won his case. The award was higher than expected as the tribunal felt that James would not be able to navigate an unfamiliar journey by himself and therefore granted a mobility element also.

The claim amounts to him gaining **£137.25 per week**, plus a backdated **lump sum payment of £6,689.80** to the date of the original PIP application.

### Case Study 2 - Benefits, Housing and Debt

Janet\* was referred to us over a housing issue. She had damp and mould in her property which was affecting her health, we worked with the local authority to improve this. During the appointment we completed a benefit check and provided the client with a food voucher.

CAB have since supported her to complete an application for Personal Independence Payment, and to apply for council tax reduction.

Janet is booked in for further assistance with UC limited capability for work forms, and a Severn Trent, Big Difference scheme application.

She has some debts so an appointment with our money advice team has been arranged.

After CAB's assistance Janet's housing situation will improve, she will have an increased income and have support to manage her debts. Solving the housing issue combined with increased income and support with the debts have improved Janet's wellbeing and everyday outlook

**£10,301** annual benefits / **£919** debts written off.

**SCHEDULE B – FINANCIAL MONITORING INFORMATION**

In accordance with the Service Level Agreement, CAB has provided the Council with financial monitoring information. The final outturn for 2023/24 is as follows:  
(Estimated waiting for draft accounts to be compiled)

	Budget 2023/24 £	Actual 2023/24 £	Variance £	Budget 2024/25 CA Central £	Actual 2022/23 £
<u>Income</u>					
Income	638,954	1,776,820	1,137,866	1,318,924	576,915
<b>Total Income</b>	<b>638,954</b>	<b>1,776,820</b>	<b>1,137,866</b>	<b>1,318,924</b>	<b>576,915</b>
<u>Expenditure</u>					
Salaries etc.	436,955	647,993	211,038	1,276,551	451,396
Accountancy/Payroll/ Consultancy Fees	5,040	7,536	2,496	10,808	17,667
Advertising/Annual Report	1,950	2,966	1,016	9,300	0
Business Travel	950	1,903	953	4,908	1,687
Courses and Training	4,200	1,412	(2,788)	2,680	4,872
Insurance	2,000	3,475	1,475	9,164	1,878
IT Support/Equipment	10,392	16,796	6,404	16,768	8,013
Volunteers/Staff Expenses	4,560	7,758	3,198	12,986	2,535
Reference Materials/ Subscriptions /CA Membership	6,000	9,915	3,915	17,703	7,154
Post/Printing/Stationery	7,020	5,459	(1,560)	9,024	5,241
Rent/Service Charges/ Premises	14,656	10,059	(4,596)	55,344	13,680
Office Equipment	2,915	1,561	(1,354)	2,500	165
Office Central Costs			0	5,492	0
Telephone/Comms	6,901	9,275	2,374	17,508	7,613
Depreciation	2,320	6,444	4,124	4,720	4,894
Recruitment	0	135	135	0	235
Legal, Professional Fees & Governance	200	7,836	7,636	1,048	4,823
Consultant cost	17,470	14,366	(3,104)	12,190	0
Disbursements	0	15,495	15,495	0	24,175
Partner Payments	247,275	363,308	116,033	87,678	0
Misc.	1,320	0	(1,320)	7,515	965
<b>Total Expenditure</b>	<b>772,124</b>	<b>1,133,692</b>	<b>361,570</b>	<b>1,563,887</b>	<b>556,993</b>
<b>Surplus/(Deficit)</b>	<b>(133,170)</b>	<b>643,128</b>	<b>776,296</b>	<b>(244,963)</b>	<b>19,922</b>