



# **LEIGHTON LINSLADE TOWN COUNCIL**

Kash Karimzandi, Chief Officer CALL

16<sup>th</sup> November 2020

## **About us**

Citizens Advice Leighton Linlade is based in Bossard House in central Leighton Buzzard. We serve the town of Leighton Linlade (with a population of around 42,000) but also the surrounding villages.

CALL is the principal provider of independent advice in Leighton-Linslade. There are other voluntary and non-profit making organisations who give advice as part of their services. However, most only provide advice as one of a range of services to a specific client group and often limited to only helping with one type of issue. In contrast, CALL works holistically to help with whatever issue the client is facing. We can switch between topics as matters progress which allows clients to have continuity regardless of how their life might change. We believe we are unique in offering this service.

Under normal circumstances, our service is open to the public 5 days per week including one evening session on a Monday. We also hold an outreach at a local General Practice for patients of that practice, on a fortnightly basis. We also run an ad-hoc outreach at TACTIC (the local teenage advice centre).

Aside from giving advice, we also undertake Research and Campaigns work both nationally and within our local community. We regularly give presentations in the local community. We also work with the local newspaper and radio to ensure we reach all potential clients and highlight the issues that need raising for our community.

During the latter part of the financial year and carrying on into this year, we faced specific challenges arising out of the Coronavirus crisis. On 19<sup>th</sup> March 2020, we regrettably had to suspend our face-to-face service, moving our operation to one entirely delivered by telephone and email. We have also welcomed our new Acting Chair, Lynn Stuart who is working with the Board of Trustees to review our strategy so we can invigorate our service and keep it relevant to meet the current challenges and beyond.

## **Overview**

The last financial year was slightly busier than the previous year for CALL in which we saw 2,485 clients and advised on 112,128 different issues. Whilst the number of clients remains broadly like those of the previous financial year, we saw a significant increase in the number and complexity of issues our clients are seeking help with compared with last year.

Despite the challenges that Coronavirus has brought us, we continued to support and serve the community including delivering our obligations under our project funding. We have two projects - the Money and Pensions Service funding to deliver money advice and the Help to Claim project to support and advise clients on Universal Credit. Both projects' funding have continued into this financial year although their future is uncertain for 2021/2022.

These projects bring with them extra obligations as well as an administrative burden. We now have 7 paid staff, most of whom are part-time. Our volunteer team has grown despite the challenges – we now have 52 volunteers. Most of our volunteers train as General Advisers but we have other volunteers to do Administrative work, Bookkeeping and Research and Campaigns work. Two of our volunteers, including an ex-manager, provide vital support in session supervising which ensures the quality of our advice remains consistently excellent.

Our Trustee Board has also grown this year after a comprehensive recruitment campaign during the first two quarters of this year. Sadly, we said goodbye to three of our trustees at the end of 2019/20 due to work and family commitments. However, we have been fortunate enough to recruit four new Trustees in the first two quarters of this financial year. They bring an enormous amount of professional expertise and skills, which will allow us to grow our service and keep it relevant to the needs of our community.

## **Client profiles and issues**

Attached is a summary of our clients and issues for the last financial year.

The main areas we advised on were benefits and debt, and within benefits the main issues are again related to problems with sickness and disability benefits, namely Employment and Support Allowance (ESA) and Personal Independence Payment (PIP). In terms of debt, we advised most frequently on Council Tax arrears, followed by credit card debts and then Debt Relief Orders. We also advised many clients on housing, employment, relationship, and consumer problems.

Since Lockdown, as expected, we have seen large numbers of clients on employment issues given the challenges of the Furlough Scheme and the support for the self-employed. We had a spike in clients seeking support for Universal Credit, particularly those who had never navigated the benefits system before.

In 2019-2020, 53% of our client contacts were face-to-face, 23% were by telephone and 12% by e-mail or letter. As a service, we always felt very strongly that face to face was the best way to support and advise, particularly for the most vulnerable in our community. Towards the end of the last financial year and so far in this one, we have been forced into a quite different picture – 63% of our clients reach us by telephone, 31% by email and 6% by letter.

We are concerned that without the ability to give advice face to face, there are potentially people in our community who simply are not able to reach us. We've worked hard this year to publicise our service, including asking the food bank to put our leaflets in food parcels, working with the Local Authority to set up a formal referral system, working with local voluntary groups to ensure they are aware of what we can do to help. You may even have heard us on Leighton Buzzard radio and BBC Three Counties as well as read about us in the Leighton Buzzard Observer. Our Trustees are working hard to ensure we continue to reach those who need us despite the current difficulties.

## **Current Funding**

### **Core**

The Town Council has again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2019/20 was £21,627.

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). This funding was maintained in 2019/2020 at the same level as the previous year and our share of the Core Grant was circa £61,000. We also received a share of the Welfare Reform Funding Grant, our share being approximately £13,000.

### **Project**

We received circa £51,000 from the Money Advice Service (now Money Advice and Pensions Service) last year which largely cover the extra salary costs necessitated by the project as well as contributing to our overheads.

We received circa £17,000 in total from the Help to Claim project (the partnership between the DWP and National Citizens Advice) in the last financial year. This covered costs the extra salary costs for the Universal Credit Adviser as well as ongoing training for existing advisers and staff.

### **Fundraising**

Sadly, we were not able to have our Fundraising Concert in March of this year which means that our fundraising is limited to generous donations from individuals and organisations. This totalled just over £2,000 for the last financial year.

## **Future funding**

### **Core**

Unexpectedly, we were lucky enough to receive the extra Welfare Reform Funding from CBC this year; they are facing the prospect of having to cut their expenditure massively in the coming year due to the current crisis. Prior to this year, CBC threatened a 10% cut in the core grant. Whilst they have not yet clarified next year's level of funding, we are anticipating both the loss of Welfare Reform Funding as well as the 10% cut. This means that we anticipate losing nearly £20,000 from our core grant next year, which is likely to have an impact on the delivery of our core services.

### **Project**

The MAPS project continues to provide a challenge due to the extremely onerous conditions of the funder. We await news from the funder as to whether they will renew the project next year.

The Department of Work and Pensions (DWP) never intended that the Help to Claim project to carry on past the first year. Fortunately, after negotiations between National Citizens Advice and the DWP, we retained the funding this year, which meant that our dedicated Universal Credit adviser was able to stay on another year. Next year, we will almost certainly lose that funding. This means we will lose both her expertise and commitment when her contract expires at the end of this year. We do not anticipate the need for her help to cease in March 2021 and we will be relying once again on volunteer advisers to help to bridge this gap.

### **Fundraising**

Unfortunately, the current uncertainty means we are unable to plan fundraising events for this financial year.

Despite the possible reduction in funding in the coming year, we feel certain our service will continue in some capacity. However, continued funding by the Town Council would mitigate some of that loss and allow us to keep our core services available to the local community.

## **Our Impact**

An external Treasury approved model has enabled Citizens Advice to evidence the value we create through our advice provision and from working with volunteers. Using this model, they estimate that the value to our clients through income gained in benefits, debts written off and consumer problems resolved derived a benefit to individuals of more than £40 for every £1 invested in CALL. We are proud to deliver this benefit for clients, their families and to make a broader contribution to society.

At the end of the financial year, During this year we had 45 volunteer advisers and 6 Trustees who, between them, gave 300 hours a week of their time to help and support our organization in offering our vital service to the local community. This equates to a value of more than £320,000 for this year. Our volunteers are the single biggest resource we have - I would like to thank them for all their hard work and commitment to our services as well as the principles of Citizens Advice Leighton Linlode – to offer free, independent, impartial and confidential advice to everyone in our local community and to make a positive difference to the policies and practices that affect them.

We were fortunate enough to have a fantastic client survey result of 100% in the last financial year. Many of our clients tell us how valuable our staff and advisers have been in helping them deal with difficult issues. This year, our clients continue to give us wonderful feedback – in our most recent client survey one of our clients said:

***"It was great. I got referred to a volunteer with the requires specific benefit area of expertise to help me resolve my brother's problem. Thanks to you all"***

## **Case Study**

Single self-employed client with no dependents living in private rented accommodation. Client ran a successful business and was earning well prior to lockdown. Client has ongoing health issues. Lockdown effectively ended her business, and her income has stopped, necessitating an application for Universal Credit. The addition of UC to her small income meant she could cover her rent but she could no longer meet commitments she had taken on when they were affordable under higher income. Client had applied unsuccessfully for a supermarket job, minimised her outgoings as much as possible and used her business tax account to cover some outgoings.

By the time the client contacted us, she had both rent and council tax arrears as well as ongoing credit card arrears. She had put in place agreements with all her creditors but was now worried about her lack of income going forward and the possibility of her creditors taking action. She found herself in an entirely new situation and decided to seek advice from us by telephone.

A volunteer adviser undertook an initial exploration of client's situation, but the client's vulnerability meant that it was appropriate to refer the client to one of our specialist debt advisers. A paid caseworker then undertook a full exploration and helped deal with each debt separately as well as improving her overall financial picture. The client was given information on her options going forward and was sent a full confirmation of advice letter, together with relevant tailor-made leaflets and Financial Statement scenarios. We were delighted to hear from the client after she received our comprehensive letter. She said of our service:

***"Thank you, this is a superb summary and extremely useful to have. I will work through all relevant actions and refer to this email as time goes on and hopefully, my circumstances change (opening the possibility of applying for an IVA, etc). Many many thanks."***

***Please accept our thanks and appreciation for continuing to support and encourage the vital work we do for the Leighton Linslade community.***

***Feel free to speak to me on the details given below if you want to learn more about our work or even to organise a visit to our office.***

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# APPENDIX

## CALL KEY STATS 2019/20

### Key Statistics

Citizens Advice Leighton Linslade (member)

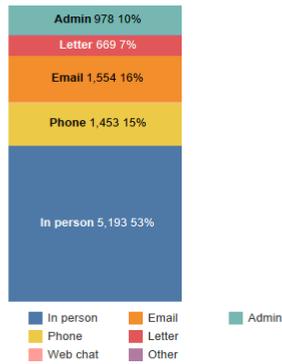
01/04/2019 31/03/2020



#### Summary

<b>Clients</b>	<b>2,484</b>
<b>Quick client contacts</b>	<b>81</b>
<b>Issues</b>	<b>12,139</b>
<b>Activities</b>	<b>9,864</b>
<b>Cases</b>	<b>2,983</b>
<b>Outcomes</b>	
Income gain	£32,661
Debts written off	£124,260
Repayments rescheduled	£36
Other	£671

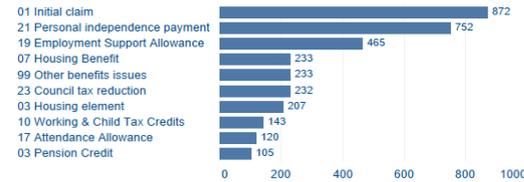
#### Channel



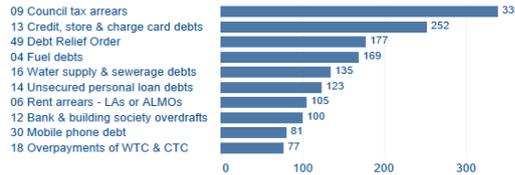
#### Issues

Issues	Clients
Benefits & tax credits	2,799
Benefits Universal Credit	1,562
Consumer goods & services	290
Debt	2,880
Discrimination & Hate & GVA	57
Education	53
Employment	935
Financial services & capability	365
Health & community care	218
Housing	829
Immigration & asylum	129
Legal	397
Other	162
Relationships & family	896
Tax	143
Travel & transport	216
Utilities & communications	208
<b>Grand Total</b>	<b>12,139</b>

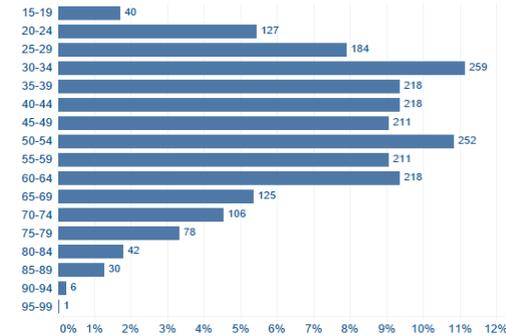
#### Top benefit issues



#### Top debt issues



#### Age



#### Gender



#### Disability / Long-term health



#### Ethnicity

