

# Making a difference

Our annual review 2019/20





**1 in every 11 households**  
in Wiltshire sought  
our advice last year

# We are Wiltshire Citizens Advice and we're here for everyone

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

Our network of over 270 independent local Citizens Advice charities offers confidential advice online, over the phone, and in person, for free.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem. We've done this for everyone, for more than 80 years.





# Foreword

**This was an exciting year for Wiltshire Citizens Advice, due in a large part to the benefits that were generated from our reorganisation during the two previous years.**

This led to a more unified approach in the way that Wiltshire Citizens Advice works across the county and specialist advisors were able to work and engage with clients, aided with a wealth of experience and input from our much appreciated volunteer group.

The most important thing was that we were able to advise more people, to help them to overcome problems that often were having an adverse effect on their lives and the well being of their families and friends, and to be more professional in the way that we have operated. We all recognise that we offer a service and that we should do this by providing the best quality of advice and best client experience.

Whilst we have this as a key objective, we also recognise the need to create a culture and work environment for all that is positive, friendly and welcoming. This is important in any organisation, so as to ensure that there is a common focus of our resources, along with

consistently high standards of training so as to deliver quality advice and assistance to our clients in Wiltshire.

Training has been the 'key word' throughout the year and will continue to be so. We recruited Karen Proudlock during the year to review our effectiveness and to work towards increasing the training, skill-base and communications within all areas of our organisation, along with other day-to-day operations.

Also we have a team of supervisors, who work closely with her to develop and deliver training to our employees and volunteers. During the same year we also had our training manager seconded to work with Citizens Advice central office in London, on quality and the national Help to Claim service.

Wiltshire Citizens Advice is a charitable organisation and our funding comes from the locality of where we operate. This includes a number of local companies, utilities and organisations, along with Wiltshire Council, who we have had an increasingly close working relationship with over past years.

Much of what we do is aimed at offering advice and assistance to people within

our locality who would otherwise need to make contact with local and national government departments so as to help with their particular issues.

Once again I offer our sincere thanks to the organisations and individuals who contribute towards our efforts and running costs. We could not continue to operate without these as it provides the lifeblood for everything that we are able to do, and to be able to deliver on the plans that we make.

Our board of trustees have actively assisted and worked with the CEO and her team throughout the year, via our various committees, so as to assist in making the right things happen quickly. Whilst governance is a key area of responsibility, our efforts are also aimed at providing leadership using the skill-sets that each trustee brings to the organisation and with the objective of optimising the effectiveness of our organisation.

During the year we were able to fund and upgrade the equipment and other resources that we need to carry out our business. This included a number of laptops and other peripherals so as to allow for greater reliability and

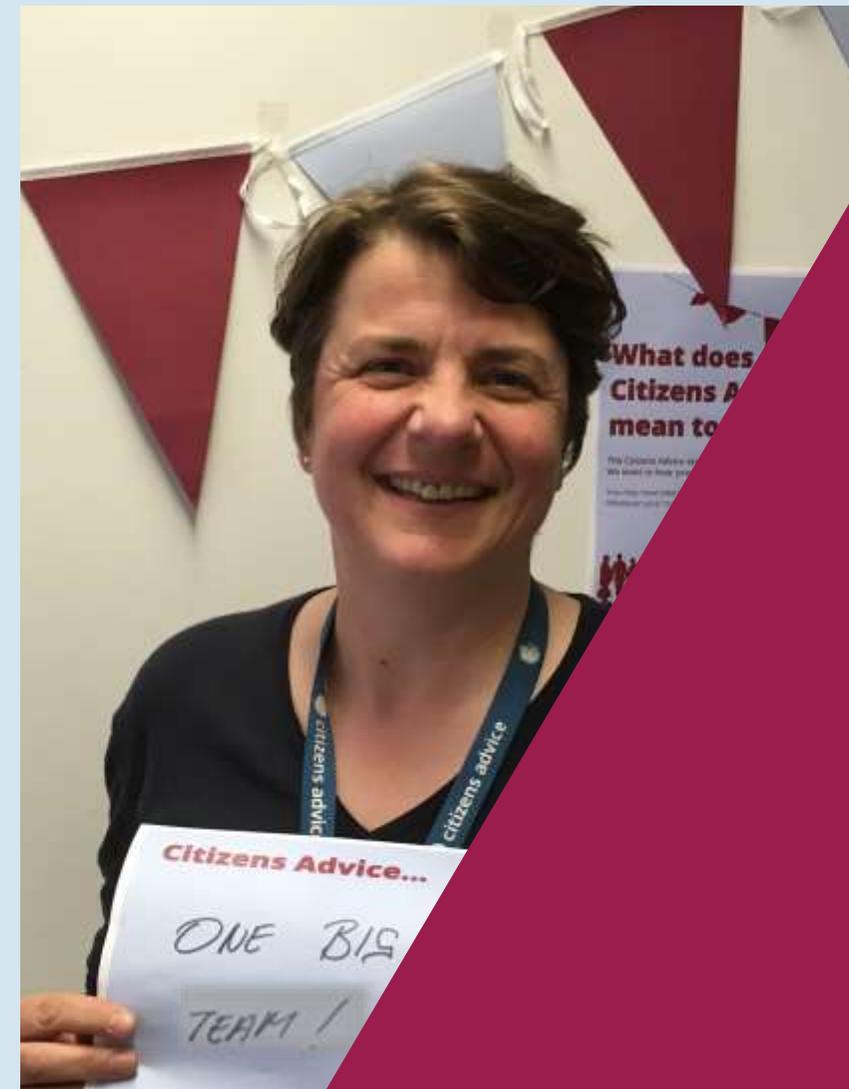
flexibility for our staff. Fortuitously this allowed us to be in a good position to extend the services that we offer during the on-set of the Covid-19 pandemic in mid-March.

This has been one of the main challenges that we faced towards the end of our financial year, and with good planning and organisation we were able to move all of our employees and many of our volunteers to working on a remote basis from their homes. At this point I would express the thanks of all our trustees in the way that our management team developed a plan of action to continue our operations and of the willingness of our staff who adapted to this need for change.

In summary, we strive to make it easy for people in Wiltshire to make contact with us and we have focused on putting a level of resource and expertise in place so as to be able to provide them with the help and support that they need.

**Barrie Driscoll**  
Chair of Trustees

**Suzanne Wigmore**  
Chief Executive Officer



# We help thousands of people every year

Whether dealing with a single issue or a complex set of problems that requires more specialist support, last year we provided advice, support or information to more than 18,500 people over the phone, by email, webchat, or face to face. Thousands more viewed our online advice pages.

## In 2019/20 alone this included<sup>1</sup>:



### 18,514 people

were helped face to face, over the phone or by email. We helped 14,690 people with full advice and dealt with a further 3,824 quick queries.



### 45,155 issues

helped with. That's almost 3,000 more than last year. 1 in 3 people who came to us for help had more than one problem.



### 261,843 visits

from Wiltshire to online advice pages on the Citizens Advice website. In addition, our local website had more than **40,000 visits**.



### 8,455 calls

were answered by our Adviceline team, almost 1,000 more than last year; and more than **2,300 emails** for advice were dealt with.



### 8 in 10

people said their problem was solved following advice.



### 9 in 10

people said we helped them find a way forward.



### 4 in 5

people said our advice improved their lives, including improving their health and finances.<sup>2</sup>



### £5.33 million

was saved by the government and public services from the advice we delivered. That's more than **£4 for every £1 we spent** on the service.

1. 2019/20 management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

2: Outcomes and Impact Research, Citizens Advice (2017).

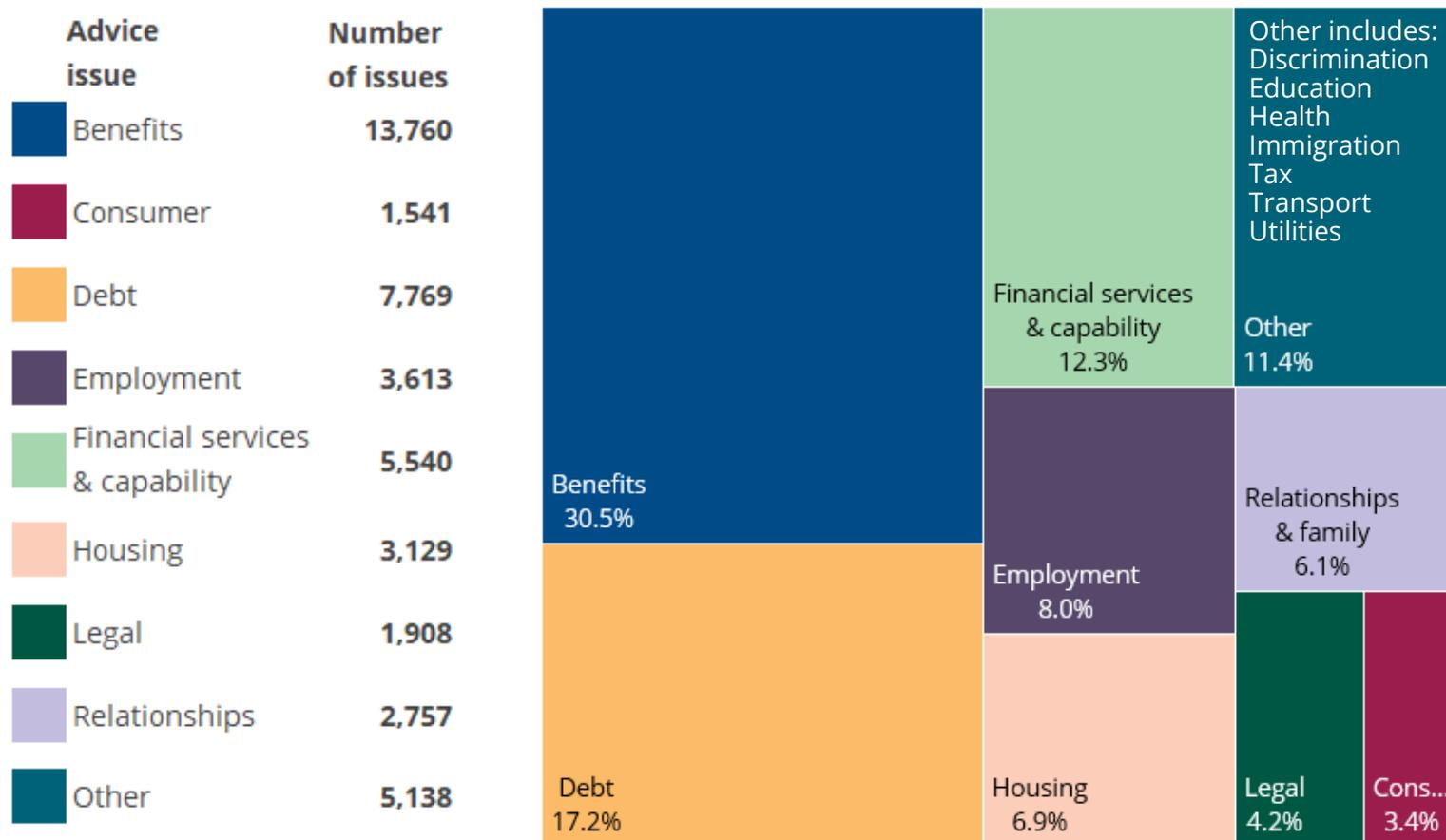
# ... with lots of different problems

Our data helps us make sure we have the right knowledge and expertise to support people whatever their problem is and however they come to us for help.

Last year we helped thousands of people in Wiltshire solve problems like these:

**“I’ve made a claim for Universal Credit but I’ve no money now and haven’t had any electric for a week.”**

**“Owe council tax and don’t know what to do”**



# The top issues people want advice on

Last year saw a further increase in the number of problems people sought help with. In total, during 2019/20, we helped people with more than **45,000 new issues**.

The main issues people have wanted advice on over recent years reflect major themes in society, or changes to policy and practice. The **10 most common single issues** people wanted advice on last year **account for more than 40% of all the issues** people sought our help with.

Following recent reforms to the benefits system many of the most common issues people seek our help with are about problems with welfare benefits. **Universal Credit, Personal Independence Payment, and Employment Support Allowance** alone accounted for more than **9,000 new problems** last year.

Alongside welfare reforms, the rising costs of household bills and stagnant wages means that for some people, the money they bring in is less than their essential outgoings each month. Helping people manage their money, whether that's sorting out their finances for their retirement (we helped with almost 5,000 pension enquiries last year) or dealing with their debts is the other major reason people seek our advice. The **main debt issues** we helped people with last year were **Council Tax arrears, Debt Relief Orders, Rent arrears** and **Water debts**.

Sadly, all this can have a big impact on people's relationships. Last year people turned to us for advice with more than **1,000 issues about divorce / separation**. **Problems** with **private rented property** continue to be our top housing enquiry area.

**Problems at work** also feature among the most common issues people wanted advice on. During the year as a whole **Pay & entitlements** was the top employment issue, with more than **750 issues**. However, the types of employment enquiries changed over the year, particularly during the fourth quarter as the Coronavirus pandemic took hold. In April 2019 **redundancy** accounted for only 3 issues we helped with that month, fast forward to **March 2020** and we saw almost a **tenfold increase** with 29 enquiries during the month, along with another **59 enquiries about dismissal**.

While outside the remit of this report, demand for our advice relating to people's rights at work has continued to soar, post March 2020. **Employment became the number one issue people sought our advice about** at double its usual levels. By **June 2020** our advisers were **helping someone every 2 minutes with a redundancy issue**.

## Adapting our services so we can help more people

As we see thousands of people every year with many different kinds of problems, we get a unique insight into the challenges people are facing. Our real-time data also shows us how these are changing over time; and this data is critical in understanding how best to help. So as the problems people face change over time, so does the advice we offer. This year we continued to meet more demand and adapt to our clients' needs.

# Universal credit



## 100 Universal credit issues helped with every week

Universal credit was the single biggest issue people sought advice on last year. More than half of those issues (2,685) related to making an initial claim.

## Help to Claim

In 2018 national Citizens Advice secured £51 million to help people manage Universal Credit across Great Britain (including working with Citizens Advice Scotland) through Help to Claim. This service was initially piloted with 14 local Citizens Advice across England and Wales between November 2018 and March 2019. In April 2019 it was rolled across the network, including here in Wiltshire.

Help to Claim gives people the support they need to claim Universal Credit - from starting an application to getting their first full payment. Our advisers help people with things like how to gather evidence for their application and how to prepare for their work coach appointment.

Help to Claim is a dedicated service from Citizens Advice. It's free, independent and confidential. The service is available online, in person, and over the phone - (freephone) **0800 144 8 444**.

[www.citizensadvicewiltshire.org.uk](http://www.citizensadvicewiltshire.org.uk)



# We know problems affect lives

Our service starts by recognising why we're needed in the first place. We help people through difficult situations they might never have faced before. The types of problems people come to us for help with often have a negative impact on their lives.

 **77% of people we help say they would not have been able to solve their problem without our support<sup>3</sup>**

## Problems can make everyday life harder

4 in 5 people we help had experienced a big life change before coming to us - with nearly half reporting a change in their health. 9 in 10 people say their problem affected their lives, including causing financial difficulty and making managing day to day harder.

## Knowing how to take action isn't always obvious

More than 2 in 3 people say they had difficulty knowing who to contact or how systems work. This is particularly important as 1 in 3 people turn to us when they have to take action urgently.

## Solving problems can also be about having the right skills

Nearly 1 in 2 people we help aren't confident about taking action on their money matters.<sup>4</sup> Nearly 1 in 3 report needing help to use online services, forms and tools.

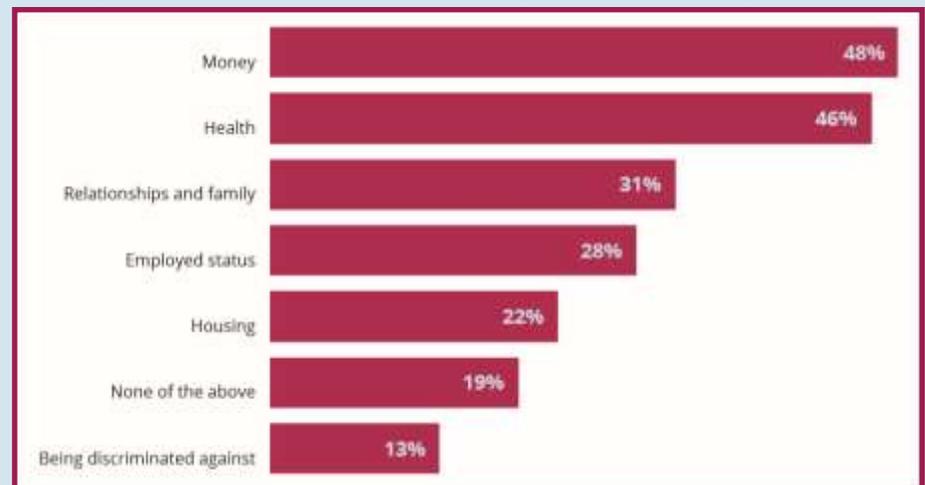
If left unsolved, these problems don't just affect the individual - they impact on local communities. Solving these problems also creates considerable value to society.<sup>5</sup>

## We help people through difficult and complicated situations

 **4 in 5 people** we supported said they'd experienced a change in circumstance or life event leading up to the problem that they came to us about<sup>3</sup>. This most often related to a change in their finances (48%) or a change in their health (46%).

 **9 in 10** told us their problem affected their lives negatively in one or more ways, including becoming stressed, depressed or anxious, having health difficulties or money worries<sup>3</sup>.

## Change of circumstances leading up to advice problem



3. Outcomes and Impact Research, Citizens Advice (2017).

4. Understanding money skills, Citizens Advice (2017).

5. Modelling the value of the Citizens Advice service - also see page 13.

# and how best to help

## What we did in 2019/20<sup>6</sup>

Last year, like every year we helped thousands of people across Wiltshire solve their problems.



### 18,514 people were helped

face-to-face, over the phone, or by email. This is equivalent to 1 person from every 11 households in Wiltshire seeking our advice.



### 45,155 new issues dealt with

Sometimes people have more than one issue they need help with and we understand the way people's problems can interact and overlap.



### 261,843 visits to our digital advice

People use our digital content in a way that works for them: to 'self help' and solve the problem themselves, or to understand their options before they seek help from us directly.

## How we did it

Around half the people we help are advised face to face in person at either one of our offices or in other community settings, such as libraries.

We also give advice over the phone and via email. Last year:

**8,455 calls were answered**

**2,307 emails were answered**

## How our advice and support helps

We give people the information and support they need to be able to make the best choices for themselves.



### 8 in 10 people

are helped to solve their problem.



### 9 in 10 people

find a way forward with their problem.

## What this means

Problems don't happen in isolation, and can have a severe effect on people's lives. Solving them stops these situations escalating.

The wider impact of advice - what we achieve as a result of solving problems and providing support - is just as important.



### 4 in 5 people<sup>7</sup>

More than 4 in 5 people said our advice had a positive impact on their lives.



### 3 in 5 people<sup>7</sup>

we advised found it easier to manage day-to-day

6. 2019/20 management information. Website visits apportioned to Local Authorities based on percentage of adult (16+) population: Census 2011 adjusted for internet use levels.

7. Outcomes and Impact Research, Citizens Advice (2017).

# Our advice changes lives

**We do more than fix immediate problems. Our advice makes a significant difference to the people we help<sup>8</sup>**

## **Our advice makes a difference to people's finances**

We support thousands of people each year to better manage their money. We provide advice on debt, benefits and consumer issues, as well as help people improve their money skills. Given that the people we help are more likely to struggle financially than on average, this can make a vital difference when money is tight. Nearly 1 in 2 people say that they had more money or control over their finances after advice<sup>9</sup>.

## **Our advice can improve people's health**

Having a problem can adversely affect someone's mental or physical health. Our advice helps. 70% of the people we help

said they felt less stressed and 46% said their physical health improved after coming to us.

This is also true for those with existing health conditions who require more support from health services as a result of their problem. 57% said they were better able to manage their condition after coming to us.

## **Our advice can make people more resilient**

3 in 5 people said they had low confidence about taking action to solve their problems before advice. After advice, 2 in 3 felt more confident to handle a similar problem in future and 3 in 4 felt more knowledgeable regarding their rights. We respond to people's needs and increase their ability to solve their own problems in future.

## **We have a positive impact on people's lives<sup>8</sup>**



### **4 in 5 people**

More than 4 in 5 people said our advice had a positive impact on their lives.



### **70%**

say they feel less stressed, depressed or anxious. They have better physical health (46%) and more money to spend (44%)<sup>9</sup>.



### **75%**

said they now know more about the issue after our advice<sup>6</sup>, so they'll be better equipped to know what to do in the future.

### **Other benefits include:**

- **3 in 5** people we advised found it easier to manage day-to-day
- Nearly **1 in 2** felt they had better relationships with other people.
- **2 in 5** had a more secure housing situation.

# Our value to society

We use an established model<sup>10</sup> to calculate the financial value of our advice and the positive outcomes it contributes to, for individuals and society. It's impossible to put a value on everything we do, and so this is likely to be a conservative estimate.

<b>In 2019/20 for every £1 invested in Wiltshire Citizens Advice we generated at least:</b>		
	<b>£4.03</b> <b>in savings to government and public services (fiscal benefits)</b> By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out-of-work benefits)	<b>Total: £5.33 million</b>
	<b>£29.09</b> <b>in wider economic and social benefits (public value)</b> Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help	
	<b>£14.41</b> <b>in value to the people we help (financial outcomes of advice)</b> As part of advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems	<b>Total: £21.72 million</b>

10. Available from New Economy. For more information on how we modelled our financial value see: [citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact](https://citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact)

# We put our clients' needs at the heart of everything we do

From knowing whether to challenge an employment decision to checking an energy contract, our clients can expect the same overarching approach from us.

Our primary objective is to get the best for our clients, and it is this that determines the advice and options we give.

## What level of advice and support is needed to resolve problems?



### People come to us with all sorts of issues:

We know people need different types of support at various times in their life. One of our greatest strengths as a service is the flexibility to deal with most issues that people come to us with and we tailor our advice to each person's needs, whatever stage their problem may have reached or level of support needed.

People come to us with quick questions: they might want to double-check a piece of information or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

Some clients come to us when problems have initially arisen – for others, their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is about to be disconnected or their home repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

We aim to solve problems, reduce their impact on individuals' lives, and improve people's circumstances. Putting our clients' needs at the heart of our decision-making means we are able to improve the ways in which people can get help to move forward.

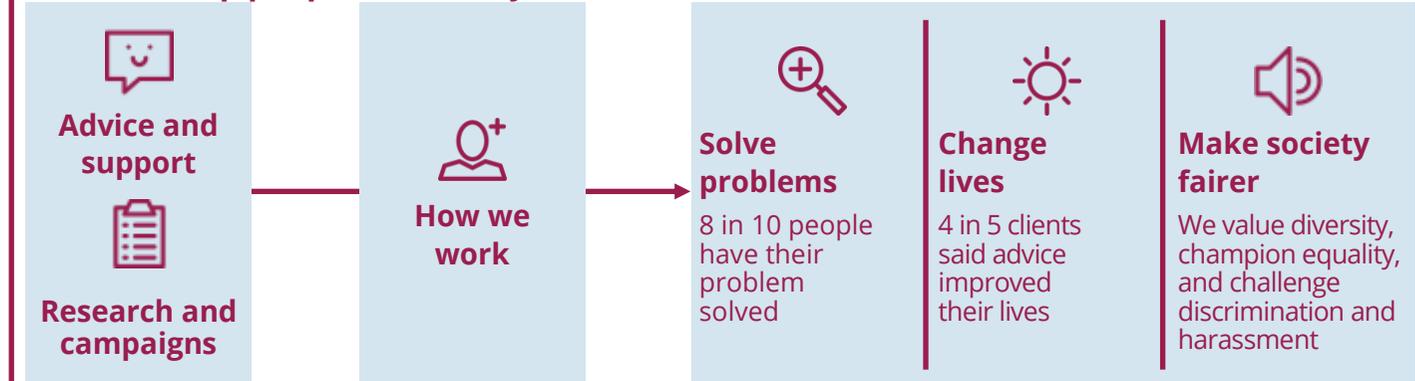
# We help people find a way forward

Everything we do shares this aim. When people come to us with a problem, we help them get back on track, while recognise others might be facing similar experiences.

## As a service we:

- help people overcome their problems through advice and support;
- campaign on the big issues when people's voices need to be heard; and
- benefit society through the way we work.

## How we help people find a way forward:



# Tackling the underlying causes

Some problems are too difficult to solve through advice alone. Our evidence shows there are systematic or market failures which stop people's problems being resolved. This is why our research and campaigns work are so important, both for our clients and the wider population. Recent work has included:



**Council Tax Reduction Scheme** – We worked with Wiltshire Council on their Council Tax Reduction Scheme, including de-minimis protection for Universal Credit claimants.



**Poverty** - Took part with clients in the Joseph Rowntree Foundation and Heriot Watt University **Destitution in the UK** survey.



**Other key highlights** - As well as through the media, we also use social media and our relationships to raise awareness, inform public debate and create change for our clients. This included work on: **Mental Health Awareness, Scams Awareness, Big Energy Saving Week, Dealing with Debt, Preparing for Brexit**, and the **impact of Coronavirus**.



**2 in 5 people**

whose problems are not solved say it's because of another organisation or system.

# Finding ways to help more people

Our advice is available online, over the phone, by email, web chat and in person as part of our *core service* in Wiltshire, which is funded primarily by Wiltshire Council.

We can also refer people to dedicated projects and services to help with specific issues, like debt advice and consumer issues. These can help improve resilience and confidence when dealing with these issues in the future.

We run several projects in Wiltshire that focus on a specific topic or are designed to help specific people.

Most of these projects work on a referral basis when a person has additional need for support, or needs someone to manage their problem for them. These projects are mostly funded by partner organisations.

Joint working with a range of partners – from the wider advice sector, the corporate world, other charities and local and national government – enables us to reach a broader range of client groups than we could alone.

This has obvious benefits for us and for our partners as we get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional outcomes we are collectively able to achieve for more people.

## Many of the problems people come to us with are complex<sup>11</sup>



**1 in 3**

people who come to us for help have more than 1 problem.



**20%**

of people who come to us with a benefit problem also have a debt problem.



**1 in 5**

people who come to us with a housing problem also have a debt problem.

## We help people find a way forward



**63%**

of people we supported said they didn't feel confident that they'd be able to take action to solve their problem without us<sup>12</sup>.

11. 2019/20 management information

12. Outcomes and Impact Research, Citizens Advice (2017).

## GreenSquare Tenants Support Project



**272 people** helped  
with **1,499 issues**



**£73,793** income gained  
**£160,384** worth of debt managed  
/ written off

This service is provided by a dedicated team that help GreenSquare Housing Association tenants with budgeting, debt management, maximising income and benefit claims.

The team works closely with GreenSquare to raise awareness of changes in legislation or policy that may affect their residents.

## Housing Associations

We also work in partnership with a number of other Housing Associations to help their tenants, often with debt and benefit issues.

In 2019/20 these included:

- **Sovereign Housing Association,**
- **Curo Housing Association, and**
- **Selwood Housing Association.**

## Syrian Resettlement Project

**£83,583 income gained**

This project provides debt and benefit advice to families recently relocated to the UK under the Syrian Vulnerable Persons Resettlement Scheme.

Wiltshire Council provides the overarching support and co-ordinates a series of agencies.

In addition to advice and casework, we administer and distribute the initial financial support available to the families.

## Financial Advice

Wiltshire Citizens Advice participates in the MoneyPlan programme, a joint initiative with the Personal Finance Society that places professional financial advisers in voluntary roles within local Citizens Advice offices.

Derek Howard volunteers his time with us, one day a month, taking both face to face and phone appointments from clients around the county. He helps people with queries on issues, such as pensions, mortgages, insurance and other related financial issues.

## Macmillan Benefits Advice Service Project



**491 people** helped  
with **1,623 issues**



**£1.5million+** in financial outcomes  
gained for clients

This project provides help to people affected by cancer, including their families and carers, in particular helping them to claim the benefits and grants that they are entitled to.

Around 3,200 people receive a cancer diagnosis each year in Wiltshire and that figure is set to double by 2030. According to research by Macmillan Cancer Support, 83% of cancer patients experience an increase in expenditure averaging £570 a month as a direct result of their illness, with those costs commonly being a mixture of travel costs, hospital parking fees, increased fuel bills, prescription charges and different sized clothing to cope with the effects of their treatment.

This project is funded by Macmillan Cancer Support and has been running for more than 10 years in Wiltshire, helping **more than 3,000 people**, gain **more than £10 million** in financial outcomes.

## MS Society Project

**39 people** helped with **48 problems**  
**£166,376 income** gained

This project, funded by the MS Society, provides benefits advice to people in Wiltshire affected by Multiple Sclerosis (MS), including their families and immediate carers.

## HMPS Erlestoke

We have been running several projects with HMPS Erlestoke for more than 10 years now. We hold a weekly session with new prisoners as part of the prison's induction programme to raise awareness of the potential issues that they may have to deal with whilst in prison - such as repayment of outstanding debt or sustaining housing. We ensure they are aware of how they can book an appointment for our fortnightly advice sessions run by our volunteer advisers.

We help prisoners to address issues and identify options for dealing with them while in prison to prevent further escalation. We also run fortnightly financial capability sessions to enable prisoners to think about budgeting and managing their money. This means that when released from prison they will be better equipped to re-enter society and less likely to re-offend.

## Wessex Water

We receive funding from Wessex Water to provide holistic debt advice, and to apply for water affordability schemes on behalf of clients who are struggling to pay their bills. Last year, on behalf of clients, we submitted almost **250 applications**.

## Carers Support Project



**364 people** helped  
with **852** problems



**£612,057** income  
gained

Our Carers Project, funded by Wiltshire Council and the Clinical Commissioning Group, works closely with Carer Support Wiltshire to provide benefit and money advice to people who are caring for someone in a non professional capacity, often a family member but sometimes a friend or neighbour.

\*client name has been  
changed

### Case study

#### Pat's story\*

Pat\* lives with his wife Sue\*, who has dementia. Sue had always dealt with the bills and their finances, with no arrears or debt issues.

Pat was not aware of how much Sue's condition had deteriorated and that, consequently, bills were not being paid.

When they received a letter from Wiltshire Council's Council Tax department saying that they had arrears of more than £1,700, Pat was horrified, and upset, as their bills had always been kept up to date.

Pat, being a full time carer for his wife, approached our Carers Project for help and advice.

We contacted the Council Tax department on Pat's behalf to explain their situation.

Then working with Pat, we produced a detailed timeline of Sue's dementia and how the arrears had occurred.

Our request to write off of the full debt was accepted, due to Sue's health; and Pat has now taken over their payment of their Council Tax.



## Case study

### Michael's story\*

Michael\* is a 55 year old single male living alone in a 2 bed mortgaged property. He lives with recurring psychotic depression and has not worked for the last two years. Prior to this Michael was in a responsible and well paid job. He has been claiming Universal Credit (UC) but had not had a capability for work assessment.

Michael was referred to us by his Community Psychiatric Nurse as his Universal Credit had been stopped and he had accrued some debts. Michael was sanctioned by the Department for Work and Pensions (DWP) several months earlier and had been living on emergency payments since then.

We successfully applied for a Wessex Water scheme that resulted in the writing off of £1,300 of arrears. Michael also owed £2,000 to his energy supplier. They had sent the debt to debt collectors which was causing him considerable distress. We contacted the utility company which resulted in him being accepted on their vulnerable client scheme and the entire debt being written off.

Reviewing Michael's UC Journal, payments had initially been correct. The sanctioning was due to a decision that he had not complied with his commitment and had failed to attend a couple of interviews. It was however, also clear he had been providing intermittent fit notes but had been given no capability for work assessment.

We submitted a Mandatory Reconsideration for his UC sanction that was successful, resulting in his payments being reinstated as well as a backdated payment. We also contacted the UC helpline who requested a UC50 form be sent to him. Michael was subsequently put in the Limited Capability for Work and Work-Related Activity group.

Michael is now managing to pay all his ongoing bills and, as a consequence, his mental health has improved significantly. He is now hopeful that in the next couple of years he will be able to get back into work.

## Mental Health Debt & Benefits Project



**179 people**  
helped with  
**429 issues**



**£495,000+**  
in financial  
outcomes

Wiltshire Council Public Health fund us to provide benefits and debt advice to service users of the Community Mental Health Centres in Wiltshire.

\*client name has been changed



## MAS Debt Advice Project



**445** people helped with **1,667** issues



**£360,000+** worth of debt written off

Citizens Advice is one of the lead agreement holders for the Money Advice Service funded debt advice project. Since August 2017, we have been funded to provide this project locally.

During 2019/20 **445 people** were helped to deal with **1,667 issues**. These included **Council Tax arrears, rent arrears** and **water / fuel bill debts**. **More than half the people** supported by the project **reported being disabled, or having a long-term health condition**.

## Pension Wise

We're one of the local Citizens Advice delivering the government's face to face Pension Wise service. Launched in April 2015, Pension Wise provides free pension guidance across the UK.

We deliver face to face appointments to people aged 50 and over with a defined contribution pension across a number of locations, including Bristol, Swindon and Wiltshire. Since 2017, we have worked together with High Wycombe and West Oxfordshire to deliver the service across a larger area as part of the Wessex partnership.

In 2019/20 Citizens Advice helped more than 60,000 people through Pension Wise.

## Wiltshire Money

We are very much part of Wiltshire Money, the lead body for financial inclusion activity within the county. It provides a strategic framework for local organisations to co-ordinate their work, develop collaborative partnerships and share lessons learnt. Wiltshire Money aims to help people make informed financial choices and be in control of their money.

Last year Wiltshire Money engaged with over **300 members** from a range of organisations. Members get together through the quarterly forums and training events. Wiltshire Money has a website and a regular EBulletin, with resources for members.

**Wiltshire Money Forums** bring together frontline staff to share good practice, support each other and receive updates and information. Based around a theme, the forums are well attended, attracting an average of **40 delegates per event**.

**Outcomes for 2019/20 include: equipping more frontline staff to enable others, targeting support for vulnerable people, improving partnership working, reducing duplication and forming strategic links.**

## Building Bridges

The Building Bridges Programme is jointly funded by the European Social Fund and The National Lottery Community Fund. It involves several dozen organisations using their specialisms to work to address issues affecting clients and constrain their ability to move into work or education.

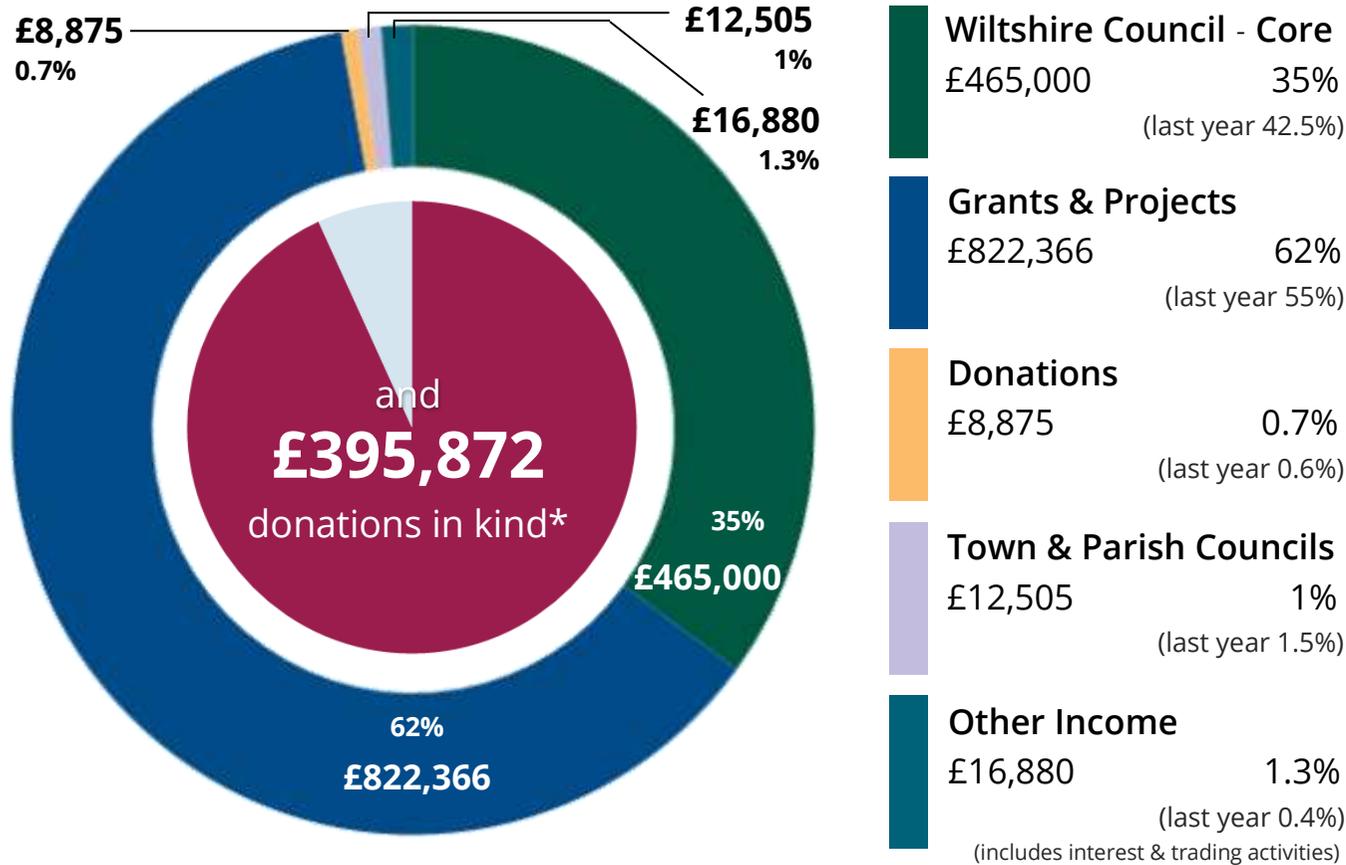
We are a Building Bridges Partner and provide advice on a range of issues, including debt and benefits. In 2019/20, the projected supported **67 people** and achieved **more than £11,000 in financial outcomes** for clients.

# How you gave your help

Wiltshire Citizens Advice is an independent charity reliant on funding from a variety of sources. Without the support of our funders and donors we could not help the many thousands of people who seek our help and advice each year. On their behalf... **a very big thank you!**

Thank you to our principal funders. We gratefully acknowledge all funding support (*also see page 23*).

## Our income



Total income for 2019/20 **£1,325,626** plus £395,872 donations in kind\*  
(2018/19 £1,176,588)



The Building Bridges Programme is jointly funded by the European Social Fund and The National Lottery Community Fund.

\* Donations in kind comprise £368,887 in respect of time donated by volunteers and £26,985 in respect of donated premises.

# How your support helped

What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers (who donate their time and skills for free), in the heart of the local community where it is most needed.

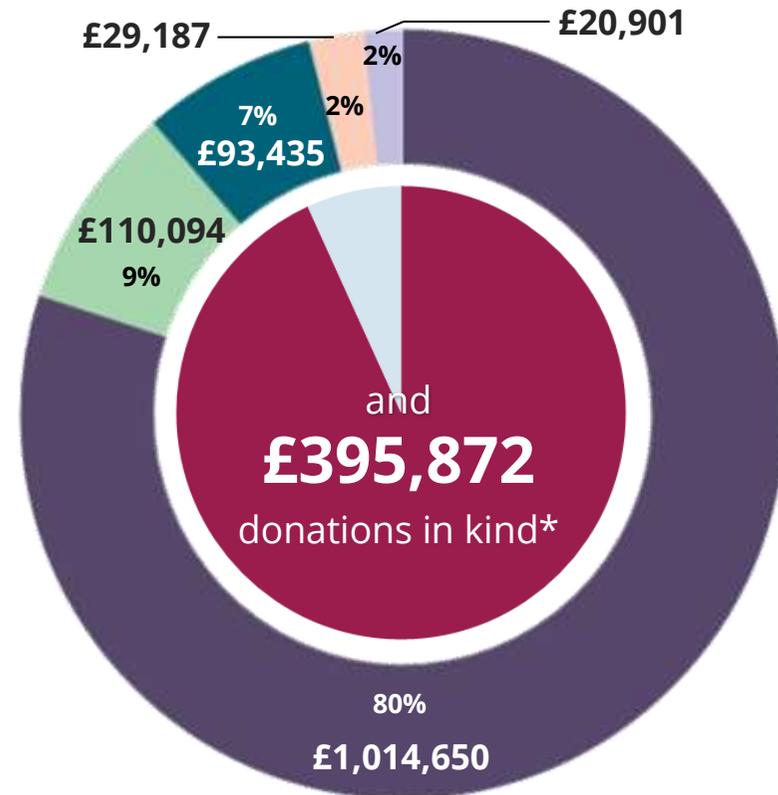


Chippenham Borough Lands,  
DWP,  
HMPS Erlestoke,  
MS Society,  
Selwood Housing,  
Sovereign Housing,  
Wessex Water,  
Wiltshire Town &  
Parish Councils.

Full details of contracts, grants and donations are provided in our audited financial statements. Available on request from our registered office.

## Our expenditure

	<b>Staff Expenses</b> £1,014,650 80% (last year 80%)
	<b>Premises</b> £110,094 9% (last year 8%)
	<b>Office Expenses</b> £93,435 7% (last year 7%)
	<b>Volunteer Expenses</b> £29,187 2% (last year 3%)
	<b>Other Expenses</b> £20,901 2% (last year 2%)



Total expenditure for 2019/20 **£1,268,267** plus donations in kind\*  
(2018/19 £1,141,517)

# How to get involved...

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with the national charity and a network of over 270 other independent local Citizens Advice charities, we make up the Citizens Advice service.

Our volunteers, staff, friends and supporters ensure we're ready to help when we're needed. If you like our work and want to make a difference, why not get involved? Visit: [citizensadvicewiltshire.org.uk/get-involved](https://citizensadvicewiltshire.org.uk/get-involved)



**£368,887**

The estimated value of the hours donated last year by 100+ volunteers in Wiltshire.

## Volunteer

Nationally, over 21,000 volunteers contribute an estimated £100+ million working hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs **50+ staff** who work alongside **more than 100 volunteers** to deliver our service.

During the year we welcomed many new volunteers into a variety of roles with the majority starting as Trainee Advisers. Others became Receptionists and some joined the Research and Campaigning team. During this same period some moved on to new challenges or retired (again). A few secured paid employment utilising the skills they had developed while volunteering with us.

Volunteering your time and skills is a rewarding way to make a real difference to the lives of people in your community. It's a great way to pick up new skills, use existing ones, make friends and feel part of an enthusiastic team.

There are many roles to choose from: advisers, receptionists, administrators, trustees, campaigners and IT specialists. To find out more visit:

[citizensadvicewiltshire.org.uk/volunteer](https://citizensadvicewiltshire.org.uk/volunteer)

# How to get advice from us

We're here to help, whatever the problem. Ways to contact us for advice



## Online advice

You can find self help information on the Citizens Advice website. Visit [citizensadvice.org.uk](https://citizensadvice.org.uk)



## Webchat

If you can't find what you're looking for on the website, you can chat online with an adviser.



## Email advice

You can also contact us for advice by email using the Contact form on our local website [citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)



## Face-to-Face advice

At time of writing, our face to face and drop in services are temporarily closed, due to the coronavirus pandemic.



## Telephone advice

You can get advice over the phone by calling our Adviceline on

**Freephone 0800 144 8848**

Lines are open **Monday to Friday**  
**9am to 5pm**

## Textphone

If you're deaf or hard of hearing, use our text relay to type your questions and get typed information back.

## Textphone:

**18001 0800 144 8884**

For up-to-date details of all our current **opening times**, visit our local website: [citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)



# Wiltshire Citizens Advice helps people find a way forward.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

**Adviceline: 0800 144 8848**

**Website: [citizensadvicewiltshire.org.uk](https://citizensadvicewiltshire.org.uk)**



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**[twitter.com/WiltshireCAB](https://twitter.com/WiltshireCAB)**



**Like us on facebook**  
**[facebook.com/CitizensAdviceWiltshire](https://facebook.com/CitizensAdviceWiltshire)**



Wiltshire Citizens Advice is a registered charity and a member of the National Association of Citizens Advice Bureaux. Registered office: Wiltshire Citizens Advice, 3 Avon Reach, Monkton Hill, Chippenham, Wiltshire SN15 1EE.

Charity registration number: 1062219.

Company limited by guarantee in England & Wales. Registered number: 03204218.

Authorised and regulated by the Financial Conduct Authority. FRN: 617798.

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