



Coventry Independent  
Advice Service

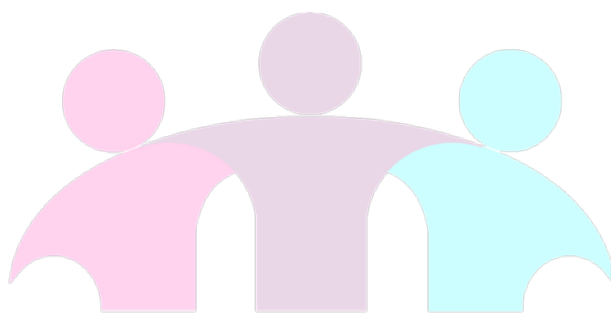
# ***ANNUAL REPORT AND ACCOUNTS 2016/17***



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## Charity information for 2016/2017

### Trustee Board

#### *Chair*

Caron McKenna

#### *Vice Chair*

John Lowe (from Jan 2017)

Kath Taylor (to Oct 2016)

#### *Treasurer*

Gavin Kibble

#### *Trustees*

Ralph Bamber

Cllr Joseph Clifford

Alan East

Mike Fell

Cllr Rachel Lancaster

Isabelle Osborne

#### *Finance sub-committee*

Gavin Kibble

John Lowe

Caron McKenna

#### *Company Secretary*

Alan Markey

#### *Accountants*

Brandon Accountancy

#### *Bankers*

Unity Trust Bank plc

Cambridge & Counties Bank

### Staff and volunteers

#### *Director of Service*

Alan Markey

#### *Senior Caseworkers*

Diane Goolding

Caroline Read (to May 2017)

Lawrence Blanc (from Jul 2017)

#### *Caseworkers*

Sharan Chhonker

Uzoamaka Edokpolo

Norman Hendry (volunteer)

Pam Junday

Magdalena Kolinska

Karen Lacey (from Apr 2017)

Alina Pedcenko

#### *Administration and support*

Rosie Keenan

Gordon Payne (volunteer)



### Partners and supporters

Aldermoor Life Centre, Stoke Aldermoor

Bell Green Library

Canley Children's Centre

Central England Law Centre

Citizens Advice, Coventry

Coventry City Council

Coventry Cyrenians

Foleshill Children's Centre

Hagard Community Centre, Willenhall

Holbrooks Community Care Association

Moat House Children's Centre, Wood End

Moat House Trust, Wood End/Henley Green

Richard Lee Children's Centre, Wyken

Spon Gate Children's Centre, Spon End

St Peters Centre, Hillfields

Tile Hill Children's Centre

#### *Registered office*

Oakwood House

Cheylesmore

Coventry CV1 2HL

#### *Contact details*

t: 024 7652 1100

e: [info@covadvice.org.uk](mailto:info@covadvice.org.uk)

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Twitter: @covadvice

Facebook: covadvice

## Message from our Chair

The main aim of Coventry Independent Advice Service (CIAS) is to make life better for the people of Coventry. We do this by employing excellent staff and volunteers, who work really hard, and by making the most of the resources that are available to us – this includes the core funding provided by Coventry City Council and the other support we receive from our ‘host’ venues and other partnerships.

The contribution of our Trustee team is outstanding. We are lucky enough to have some long-established members who bring with them knowledge and insight into the advice sector. This year, we are also really pleased to have added new trustees from other sectors, including finance and academia, who have brought with them a new perspective and new skills that are very much appreciated. We were also very sad to lose Kath Taylor, who passed away during the year. Kath worked tirelessly to support her community and was a passionate supporter of advice services. She will be hugely missed.

This has been an extremely successful year for CIAS. We have successfully consolidated our advice provision across the city and are now delivering 17 drop-in advice sessions spread across 11 different areas of the city. We are in libraries, children’s centres (soon to become family hubs) and other community venues. We have recruited extra staff, have brought in over £3 million in financial gains for clients and have done more work, for more people, than we did last year.

However, no one at CIAS is complacent. The staff, trustees and funders know that our service is still under great demand and sometimes those demands cannot be met. We are also aware that funding for services like ours should not be taken for granted and the trustees are working tirelessly on this issue and seeking ways to diversify our income.

So, I would like to thank everyone who has helped make this happen. Alan and all the amazing staff and volunteers at CIAS, all the other staff and volunteers at Oakwood House who support us (Coventry Cyrenians, the Law Centre and the Roma Project), our partners who house our drop ins, Coventry City Council and all the other groups and individuals we have worked with over the past year.

It has been a great privilege to chair the service over the past year and I am looking forward to our continued success.

*Caron McKenna*  
*Chair of Trustee Board*

## Objectives and activities

Coventry Independent Advice Service was established to offer free and confidential information, advice and support to Coventry residents. We help to identify and claim benefits, to challenge decisions, to advise on strategies for dealing with problem debt, to negotiate with creditors and to provide information and support on a range of other social welfare issues.

Our service is delivered from community outreach venues across the city where we offer a mix of 'drop-in' sessions and pre-booked appointments. Our service model is focused on reaching people where they live, in their own neighbourhoods, and in areas of greatest need.

**Quality advice** = informed choices = **empowered citizens**

Our **vision** is for a city of empowered citizens. By offering high quality advice and information services within the city we will help people to make informed decisions and choices that affect their lives. We do not seek to create a dependency on our service for assistance; instead we strive to empower people to recognise their rights and entitlements, to claim the benefits they need and to help find realistic solutions to financial problems. This will result in wider benefits for the community as increased income within communities tends to be spent locally, which has a 'multiplier effect' as that money circulates locally.<sup>1</sup>

Our **mission** is to advance the welfare of Coventry residents, predominantly by providing information, advice and support, thereby reducing inequality and improving quality of life within the city. We can also use evidence gained from our service delivery to feed into local and national policy initiatives to influence lasting change.

We seek to embed our **values** throughout the organisation and see them as of fundamental importance to everything we do. Our core values are:

- We are **professional** and accountable and we take pride in offering a high-quality service;
- We act with honesty and **integrity** in everything we do;
- We are both **proactive** and reactive;
- We are welcoming and **accessible**; and
- We treat each other, and everyone who uses our services, equally with **respect** and dignity.

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<sup>1</sup> The local multiplier (known as LM3) is a methodology that can be used to measure how spending generates local economic impact and benefit to communities. This measure is used to show how income entering an economy then circulates within it. For more information, see New Economics Foundation (2002) at <http://bit.ly/2mmlg3E>

## Our work in more detail

### Advice, information and support

We can offer advice, information and support across a range of subject areas including:

Topic	Includes
<b>Welfare Benefits</b>	Identifying entitlement and making applications for all means-tested and non-means tested social security benefits, assisting with enquiries about sanctions, overpayments, fraud, reviews and appeals.
<b>Debt</b>	Assisting with all categories of work including unsecured and secured loans, credit cards, utilities, Council Tax, income maximisation, Debt Relief Orders, bankruptcy and county court procedures.
<b>Housing</b>	General advice and information including social landlord and private sector tenancies, repairs and homelessness.
<b>Consumer</b>	General advice and information including defective goods and services, credit agreements, individual rights and personal insolvency.

Detailed or complex casework is offered in welfare benefits and debt categories only. In other categories of law, we can only offer general advice and information and the enquirer will be signposted or referred to a more appropriate agency for casework support.

At present, due to funder requirements, all tribunal representation work in Welfare Benefits is referred to Coventry Law Centre.

### Policy work

In addition to our direct advice function, we recognise the immense value of working to influence policy direction locally and to feed into discussions about national policy. Highlighting the impact on our clients of changes in the law, or on administrative procedures, is an important role of any advice service and can help to lessen the harm or distress that might otherwise result.

In the past year, we have been involved in several awareness-raising and 'take-up' focused campaigns to try and limit the impact of benefit reforms. These have included 'pop-up' shops in community venues to highlight changes to Council Tax Support and advice sessions aimed at families subject to the Benefit Cap. As part of Coventry Partnerships' 'Welfare Reform Working Together Group', we also distributed leaflets to highlight changes and



where people could access advice and support in the city. Our Director of Service chairs this group, which also provides an important link between our work and other initiatives within the city.

We take an active role in the Advice Services Coventry (ASC) social policy group that helps collate data and case studies from across the city. We report quarterly on outputs and outcomes to Coventry City Council and actively take part in local forums to share our learning more widely and exercise a responsible influence on local policy development. We link with national organisations, including the Institute of Money Advisers and the National Association of Welfare Rights Advisers, to share good practise and learning.

### Other activities

Our services address and respond to changing community needs but focus on developing awareness of rights and responsibilities, which helps to address and tackle social exclusion and economic problems within our community. We also seek to support volunteers and deliver other appropriate project-based initiatives that fit within our mission.



### Case Study: Identifying benefit entitlement

Ms P had recently had a stroke and was signposted to us by the Stroke Association. She lives alone and rents from a private landlord. The stroke had caused some mobility problems and impaired her vision. She has a small occupational pension but was not claiming any benefits and was struggling to make ends meet. She was able to contact us by telephone and email.

We carried out a full benefit check and identified entitlement to Pension Credit, Housing Benefit and Council Tax Support. We also discussed the criteria for Personal Independence Payment and advised her to make a claim for this too.

We supported her through the various claim processes. This included helping her negotiate in a dispute relating to the amount that could be paid on her Housing Benefit claim. We also helped her to successfully challenge the decision to refuse her application for Personal Independence Payment.

As a result, she was awarded Pension Credit (backdated automatically for three months) along with Housing Benefit, Council Tax Support and Personal Independence Payment. These benefits were worth approximately £13,000 a year to her, making a real difference to her quality of life and enabling greater independence.

## Case Study: Mental health

Ms S is a single person with significant mental health problems who finds it very difficult to leave her home. She had her Employment and Support Allowance (ESA) stopped because she failed to attend a medical. Consequently, her Housing Benefit (HB) and Council Tax Support (CTS) were also suspended.

Ms S already had to find 14% of her rent herself due to the 'bedroom tax'. This additional liability, combined with her low income, had led to her building up rent arrears, council tax arrears and water debt. When she approached us, she had no income at all and was reliant on foodbanks.

We assisted with an appeal against the ESA decision and submitted a complaint to the DWP, asserting that they had failed to follow their own safeguarding guidance. Ms S was clearly vulnerable and she should have been considered for home visits to carry out assessments. We asked for her ESA to be immediately reinstated on that basis. As Ms S had a significant disability that affected her ability to go out outdoors and to interact with others, we also helped her with an application for Personal Independence Payment (PIP).

We asked Coventry City Council to reinstate her HB and CTS, as she had no income, and to hold action on her rent and Council Tax accounts while we helped to sort out her benefit payments. We helped her to apply for a Discretionary Housing Payment (DHP) to cover the 'bedroom tax' shortfall and discussed the option of 'downsizing' her property. We made an application to the Big Difference Scheme for help with her water bills. We issued her with food vouchers to help her through the next few days and helped her to apply for a Community Support Grant.

Following our interventions, her ESA was reinstated without the need for her to be medically assessed. Her benefit was also backdated for the whole period where it has been stopped. The DWP agreed to carry out future assessments at her home. Her HB and CTS were also reinstated and her rent arrears were completely cleared by the award of a Discretionary Housing Payment (DHP). The DHP would also continue for a further six months, covering the 'bedroom tax' shortfall. Her Big Difference Scheme application was successful, giving her a 90% discount on her water bill and allowing her to pay £1 per month to cover the arrears.



Coventry Independent  
Advice Service

# WEEKLY ADVICE MENU



Coventry Independent  
Advice Service

## MONDAY:

**Foleshill** Children's Centre (9.30-12.00)  
**Willenhall** Education Employment and Training Centre (1.30-4.00)  
Moat House Children's Centre, **Wood End** (1.30-4.00)

## TUESDAY:

**Holbrooks** Community Care Association (9.00-11.30)  
St Peter's Centre, **Hillfields** (9.30-12.00)  
Moat House Leisure and Neighbourhood Centre, **Wood End** (9.30-12.00)

## WEDNESDAY:

**Tile Hill** Children's Centre (9.30-12.00)  
Hagard Community Centre, **Willenhall** (9.30-12.00)  
**Holbrooks** Community Care Association (5.00-7.00pm)

## THURSDAY:

Aldermoor Life Centre, **Stoke Aldermoor** (9.30-12.00)  
**Bell Green** Library, Riley Square (9.30-12.00)  
**Foleshill** Children's Centre (1.30-4.00)  
Hagard Community Centre, **Willenhall** (1.30-4.00)

## FRIDAY:

Spon Gate Children's Centre, **Spon End** (9.30-12.00)  
**Stoke** Library, The Kingsway (9.30 - 12.00)  
**Bell Green** Library, Riley Square (1.30-4.00)

FOR FULL DETAILS VISIT [COVADVICE.ORG.UK/ADVICE](http://COVADVICE.ORG.UK/ADVICE) OR TEL: 024 7652 1100

Please note: This infographic represents our current delivery - correct at 16 October 2017.

## Our beneficiaries

Our service is available to all Coventry residents and our outreach venues are in areas of greatest need, as determined by a range of social and economic indicators.

Coventry is a diverse city which brings with it many challenges as well as cause for celebration. It is a top 50 global student city and has been short-listed for City of Culture 2021. At the same time, around one-quarter of children are living in low-income households and almost 1 in 5 residents live in the 10% most deprived wards in the UK.

Here are some statistics about the city<sup>2</sup>:

- Coventry's population is approximately 345,400
- The average age of all residents is 33 (compared to a regional and national average of 40)
- 66.1 % of residents are working age and 14.3% are over 65
- 66.6 % identify as White British (79.2% regionally and 79.8% nationally)
- 17.7% have a long-term health problem or disability
- Life expectancy is 78.4 for men and 78.7 for women
- The number of people who are homeless and in priority need is nearly 85% higher than the national average
- 25.1% of children live in low income families (23.2% regionally and 19.9% nationally)
- 13% of families are in fuel poverty (12.1% regionally and 10.6% nationally)
- 18.5% of residents live in neighbourhoods among the 10% most deprived in England (16.1% regionally and 10% nationally)
- Average income per head is £13,397 per year (£15,611 regionally and £18,315 nationally)
- Nearly a third of households don't have access to a vehicle
- 23% live in households where no one is in employment (17% regionally and 15% nationally)
- The number of children looked after by the local authority is nearly 28% higher than the national average
- 4.7% of 16-18 year olds are not in education, employment or training (NEET)

In addition, there are areas of the city characterised by particularly poor health, low educational attainment, high unemployment and low income.<sup>3</sup>

- 36 of 195 Lower-layer Super Output Areas (LSOAs) in Coventry are within the 10% most deprived in England.

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<sup>2</sup> Coventry City Council (2017) Headline Statistics <http://bit.ly/2qnliYz>

<sup>3</sup> Ibid.

- Part of Henley Green/Wood End, to the north east of the city, is ranked as the 8<sup>th</sup> most deprived LSOA in England.
- Five wards have 35% of residents with no formal qualifications.

## Case Study: Tax Credits

Mr Y came to one of our drop-in sessions for advice about his application for Tax Credits. He is married and has three young children at school. He came to the UK from Libya, claiming asylum in early 2015 which was granted in the middle of 2016. The family live in a privately rented property and Mr Y works part-time at the minimum wage.

At the interview with our adviser, it was noted that Mr Y's claim for Tax Credits had only been awarded from the date his asylum claim was granted, rather than from the date he actually applied for asylum. According to the legislation, an award of Tax Credits (if all the other conditions are met) should be applied from the date of the claim for asylum, not the date that the claim was granted, as long as the Tax Credit claim is made within one month of receiving the notification.

We helped Mr Y to draft a letter to send to HMRC (who administer Tax Credits) requesting that he should be paid Tax Credits for the period from which he claimed asylum to the date this was accepted (a period of approximately 16 months).

Mr Y called us in November 2016 to say that he had received a letter from HMRC. They agreed that his claim had been processed incorrectly and awarded him approximately £10,000 for the period that he should have been receiving Tax Credits.

## DEMONSTRATING OUR



# IMPACT



### MAKING A REAL DIFFERENCE FOR COVENTRY RESIDENTS

Some people in our city are really struggling to make ends meet. Right now, some are having to choose between paying bills and feeding themselves and their children. Many are finding it hard to pay essential bills, like gas and electricity. They may have a disability, be in low-paid insecure jobs or be caring for a relative. They may have experienced a crisis. They might be just like you.



### BENEFITS FOR FAMILIES AND THE LOCAL ECONOMY

In 2016/17, we helped Coventry residents to access over £2.5 million in unclaimed benefits and to manage over £0.6 million of debts. As well as the direct impact on individuals and families, we estimate our work is worth nearly £7 million to the local economy as people spend their money in local shops and on local services.



### WORKING IN YOUR COMMUNITY

We are working in 11 Coventry neighbourhoods, offering advice and information from local venues like Community Centres, libraries and Children's Centres. Every weekday, you can 'drop-in' somewhere for advice on debt and welfare benefits. We can also offer appointments for more complicated or time-consuming matters. Your nearest advice service isn't far away!



### ADDITIONAL IMPACT

By helping people onto a more secure financial footing, we also have an impact on their general health and well-being. Not having to worry about debt, or where the next meal is coming from, can increase independence and allows greater focus on other things in life. Increased financial security increases life chances and opportunities.



### WORKING IN PARTNERSHIP

Coventry Independent Advice Service is not working in a vacuum and we realise that we cannot make changes alone. We need to work with other agencies and individuals in the city to affect lasting change. If you are interested in working with us, please get in touch. We would love to hear from you!

#### CONTACT:

covadvice.org.uk @CovAdvice  
e: info@covadvice.org.uk t: 024 7652 1100



## Some feedback from our clients

"(The DWP) gave me a long form to fill out and I really could not understand a lot of the questions without your advisers help."

"It made me feel positive to have someone to look at my issue and understand."

"It really makes a lot of difference to me and family life. Don't have to worry that much, so less stress. Thank you for everything."

"Yes, it has made a difference, yes has made my situation better."

"I was struggling and they helped us fill out forms and make phone calls."

"It has solved my problems."

"Helped me answer benefits form question in the right way."

"The adviser helped me several times and every time was very professional."

"Have never been in the situation to need benefits before. Didn't know where to start. The lady explained every single aspect and made notes for me and not once made me feel inadequate for having to claim benefits which I am very embarrassed about."

"I won tribunal on sanctions."

"The advisor was very helpful and enabled me to think through the issue in hand."

"She was such a nice and understanding young lady and made me feel comfortable from the start. At a time when I was feeling quite down she made me feel like there was hope."

"Diane was really clear and patient."

"Thank you very much for all the support you are giving to so many people."

"Thank you so much. You are always there when we need help."

"Keep it up 👍👏 very nice service."

"The service I received was fantastic such lovely people made me feel very relaxed."

"The lady whom I saw was extremely considerate and listened carefully and respectfully to me. She communicated understanding in a caring way."

"Diane was very helpful and I very much appreciate the help."

"My contact person was very helpful and sincere."

"I would like to congratulate your professional team who help me every time in difficult life situations. Thank you to Sharon & Diana & Magda 😊😊 who are professional and human. You do good job 😊."

"A polite and helpful bunch of people."

"You made me feel at ease with a bad situation."

## Achievements and performance

We recognise that the causes of poverty and deprivation are often structural. The long-term decline in manufacturing, an increase in low-paid and 'zero hours' employment, lack of investment in skills, availability of affordable childcare, welfare reform, poor housing and a range of other external factors all impact on our clients and on our service.

Our experience teaches us, however, that we can effect real change within households and communities by helping them to secure financial benefits and manage limited resources more effectively, thereby empowering them to gain more control of their lives. Increased income tends to be spent locally, thereby also boosting the local economy.

The statistics that we reported for 2015/2016 established a benchmark for the service. That was our first full year as a truly city-wide advice service. Our performance for 2016/2017 has seen us surpass the achievements of the previous year. These reflect both increasing awareness of our service, and our becoming more embedded within communities, along with increasing levels of demand as government cuts to social security benefits continue to bite.

A range of external factors are likely to influence the demand for advice services in the city. The governments 'welfare reform' programme has already seen significant changes to social security benefits and there are many more changes to come. Measures such as the benefit cap, the freeze on benefit uprating and the 'bedroom tax' have reduced the incomes of many poorer families. In Coventry, it is estimated that the impact of welfare reforms (to March 2016) took £88 million out of the local economy and had the effect of reducing the income of every working age adult by £400 per year.<sup>4</sup>

While work is often seen as the key route out of poverty, the increasing use of 'zero-hours' contracts, below inflation wage increases and lack of affordable childcare is making some forms of employment less secure and further impacting on household incomes. A recent Joseph Rowntree report<sup>5</sup> found the number of people living below an adequate standard of living had increased by four million to 19 million over the past six years. This includes six million children. Of the total number, over 11 million are at real risk of poverty.

In Coventry, it is estimated that over £2 million of external funding, including legal aid, was lost from the not-for-profit advice sector with more reductions in available grants anticipated as funding streams become more sought after. While demand for advice is

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<sup>4</sup> Beatty, C (2016) 'The Uneven Impact of Welfare Reform'. Dataset available at <http://bit.ly/2n2HtHk>

<sup>5</sup> Joseph Rowntree Foundation (2017) 'Households below a Minimum Income Standard: 2008/09 to 2014/15'. <http://bit.ly/2n2L347>



increasing, the resources to provide high quality and effective services are severely depleted.

As well as a general demand for advice, we also receive regular requests to provide advice services for other organisations and community groups. These groups will refer their service users to us but would ideally like a regular presence within their own premises. This is a gap that we could fill, but only if additional resources became available.

### Key indicators

Outputs	Financial year	
	2016/17	2015/16
People seen 'face to face' <sup>6</sup>	4213	2362
Number of new case files opened <sup>7</sup>	3721	3359
General information/signposting <sup>8</sup>	5231	1529
Benefits cases	71.8 %	67.7 %
Debt cases	14.3 %	15 %
Housing cases	3.8 %	4.2 %
Employment cases	1.6 %	1.6 %
Other cases	8.5 %	11.5 %
Items of work completed <sup>9</sup>	9672	5322
Reported financial gains	£3,168,316	£2,139,422

During 2016/17 we had over 11,500 individual contacts. This includes the people who received 'face to face advice', enquiries on the telephone and via email, and people visiting our website. We opened 3721 new case files this year. Over the telephone, we gave 'basic' advice or information, signposted or made appointments for over 4300 people. We also received over 350 enquiries to our general email address ([info@covadvice.org.uk](mailto:info@covadvice.org.uk)) and over 2500 individual visitors to our website.

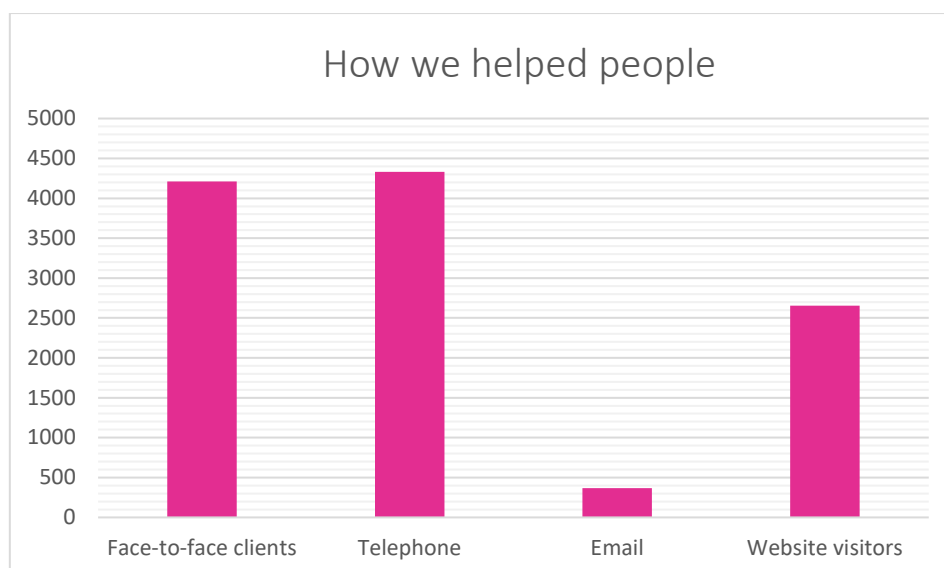
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<sup>6</sup> This figure includes people seen at 'drop-in' advice sessions and by appointment.

<sup>7</sup> This figure represents the number of new case files we opened. It does not include any further contact with the client as this is included in the 'items of work completed' figure (note 9 below).

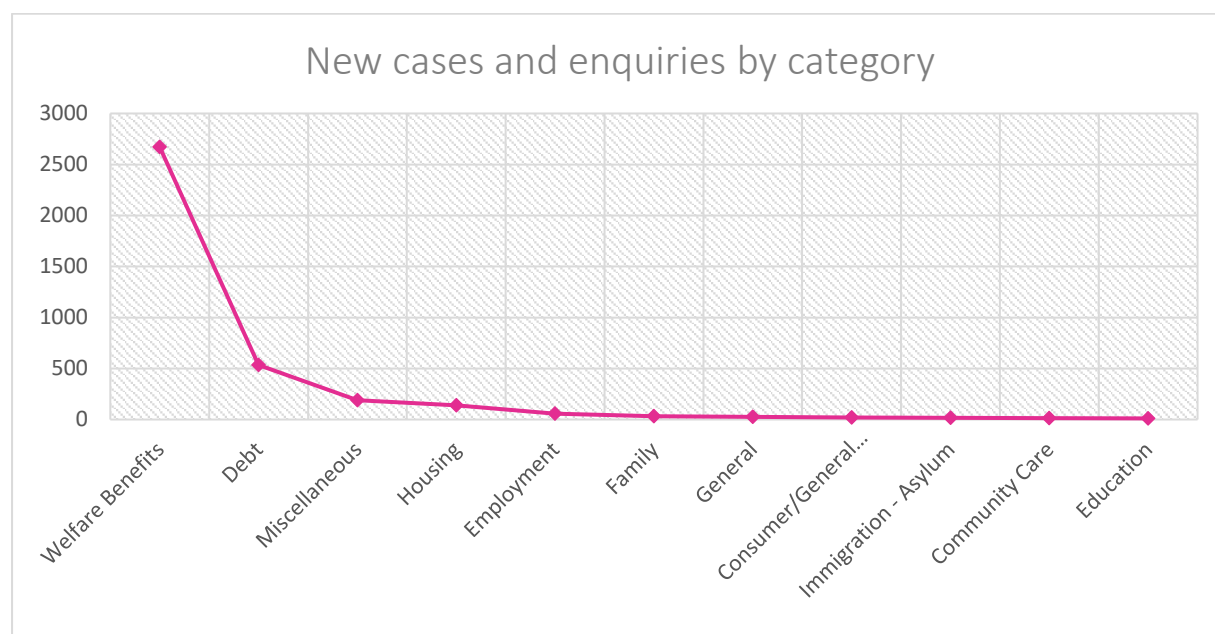
<sup>8</sup> This includes general enquiries in person, by telephone and by email. Note that 2015/16 data only represents 5 months of general enquiries to the service as data was not collected systematically until part way through the year.

<sup>9</sup> This includes all work undertaken including interviews, phone calls, letters and emails, research, referrals and general casework. It includes the face to face interviews (note 6 above) but excludes general enquiries (note 8 above). The number is an indicator of the amount of overall client work being undertaken by the service.



### What do people ask us about?

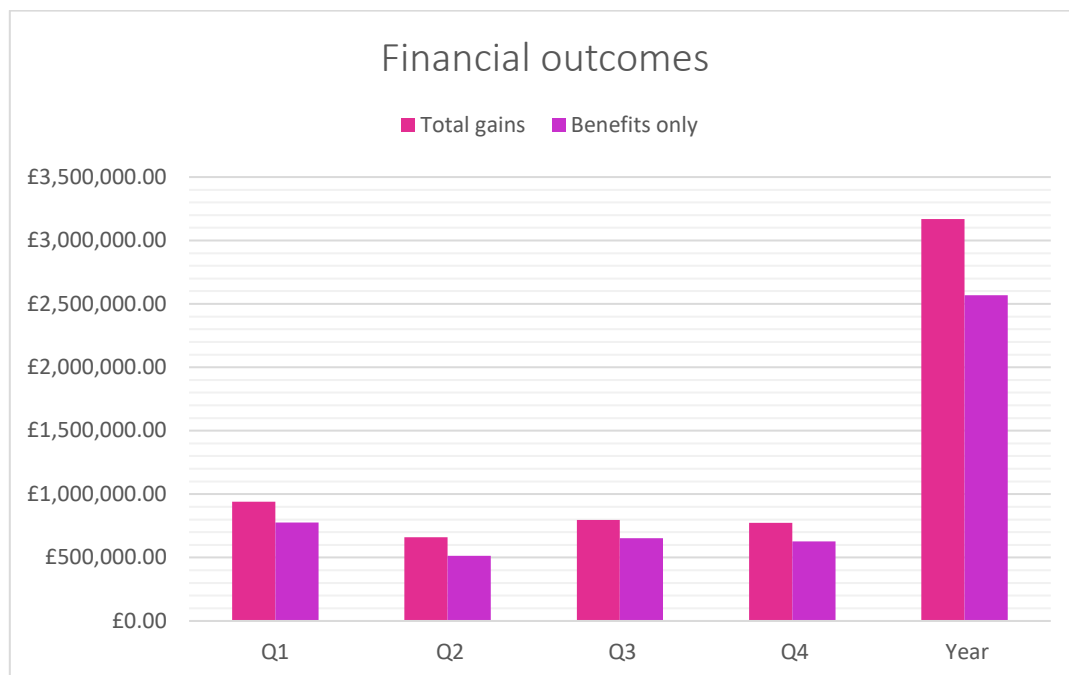
We opened 3721 new cases during 2016/17, an increase of nearly 11% on the previous year. The chart above shows that the largest enquiry area concerned welfare benefits (nearly 72% of all enquiries) with debt the second most common enquiry area (just over 14%). Of course, people often present with multiple issues and an enquiry about benefits will regularly have a debt or money management issue attached. Benefits for unemployed people in the UK are among the lowest in Europe<sup>10</sup>. High housing and utility costs mean it is not surprising that claimants find it hard to make ends meet.



<sup>10</sup> OECD (2016). Data available at <http://www.oecd.org/els/benefits-and-wages-statistics.htm>.

Where cases have been opened under the category of debt, this means that we have undertaken some casework with the client. This could range from budgeting advice and drawing up a financial statement, to negotiation with creditors, setting up payment arrangements, negotiating debt 'write-offs', through to assisting with Debt Relief Orders and bankruptcy.

### Financial outcomes for our clients



The graph above shows financial outcomes for clients of nearly £3.17 million during 2016/17. This represents a staggering 48% increase on the previous year and a direct return on investment for our funders of over 9:1. Of course, not all clients report the outcome of their cases to us and so these figures are almost certainly lower than the total financial outcomes we have assisted people to secure.

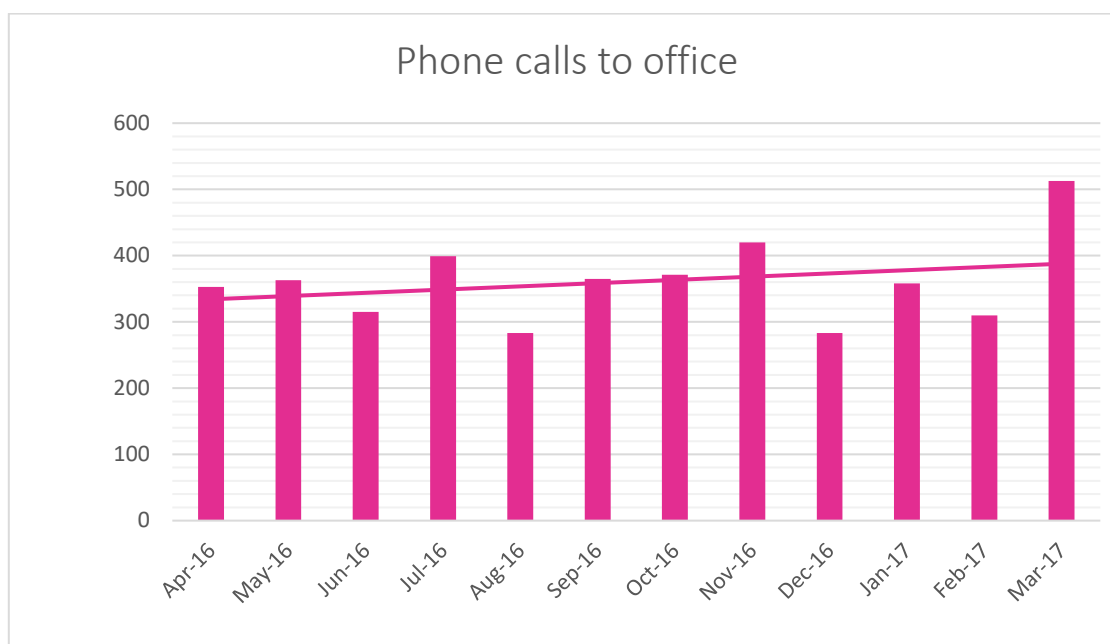
As last year, we apply the local multiplier to these financial outcomes<sup>11</sup>. We assume that 80% of money received by our clients is spent locally with businesses who, in turn, spend 40% of that money locally. This means that each £1 gained is worth £2.20 locally. Applying this multiplier gives us an estimate that this £3.17 million is worth around £6.97 million to the local economy. This increases our return on funders investment from an impressive 9:1 to a remarkable 19:1.

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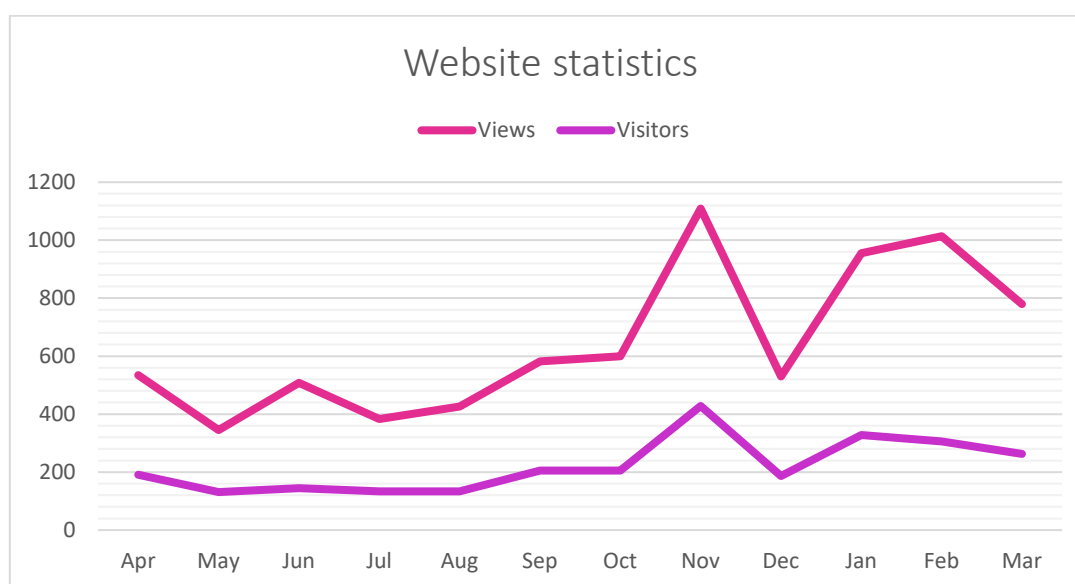
<sup>11</sup> New Economics Foundation (2002) 'The Money Trail' at <http://bit.ly/1CwQJG7>

## How do people contact us?

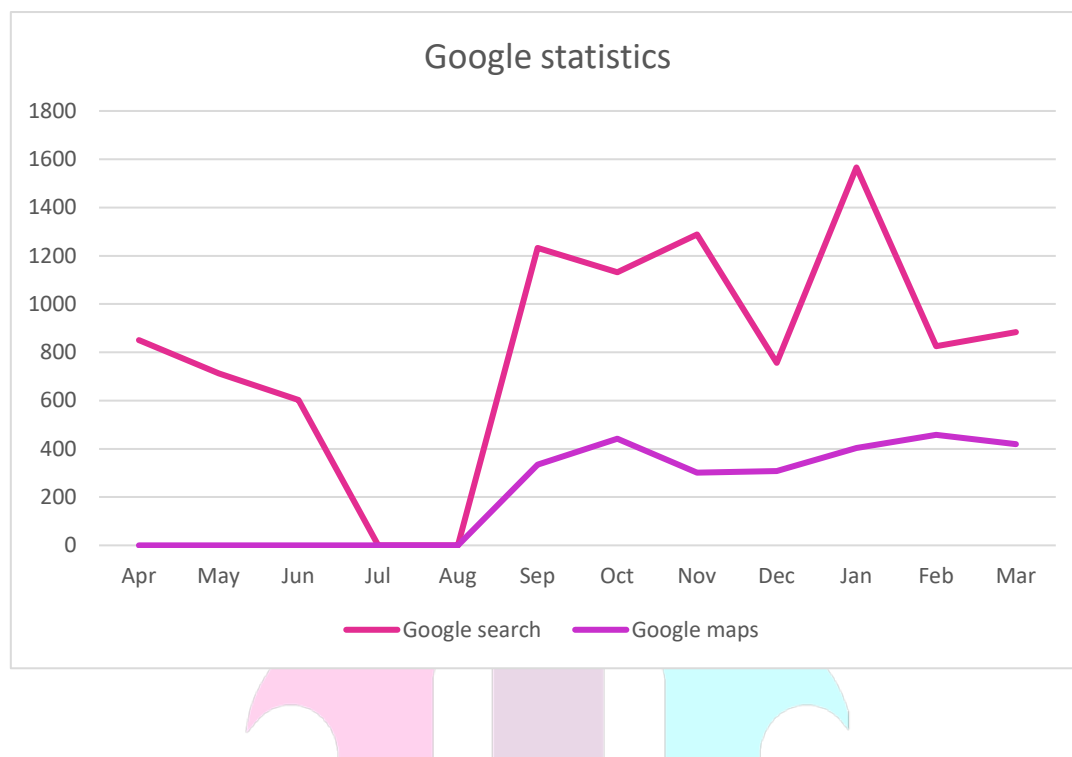
Over the past year, we answered an average of 360 phone calls made each month to our office. The graph above shows an increasing trend over the year with a peak of 513 calls in March 2017. Because of the demand, we recruited a volunteer, Gordon Payne, to help answer calls and undertake some other administrative tasks. His help has been invaluable over the past year and has taken some pressure off our advisers who are now more able to focus on their core work.



We made further improvements to our website during 2016/17 and had over 7700 views during the year. We averaged 635 website views each month, with peaks of over 1000 in November and February.



On top of this, we showed up in Google searches nearly 10,000 times during the year, with over 2500 people searching for us using Google Maps (which we started recording in September 2016). This has helped increase our reach and demonstrates the potential for using the web and other social media to increase access to our service



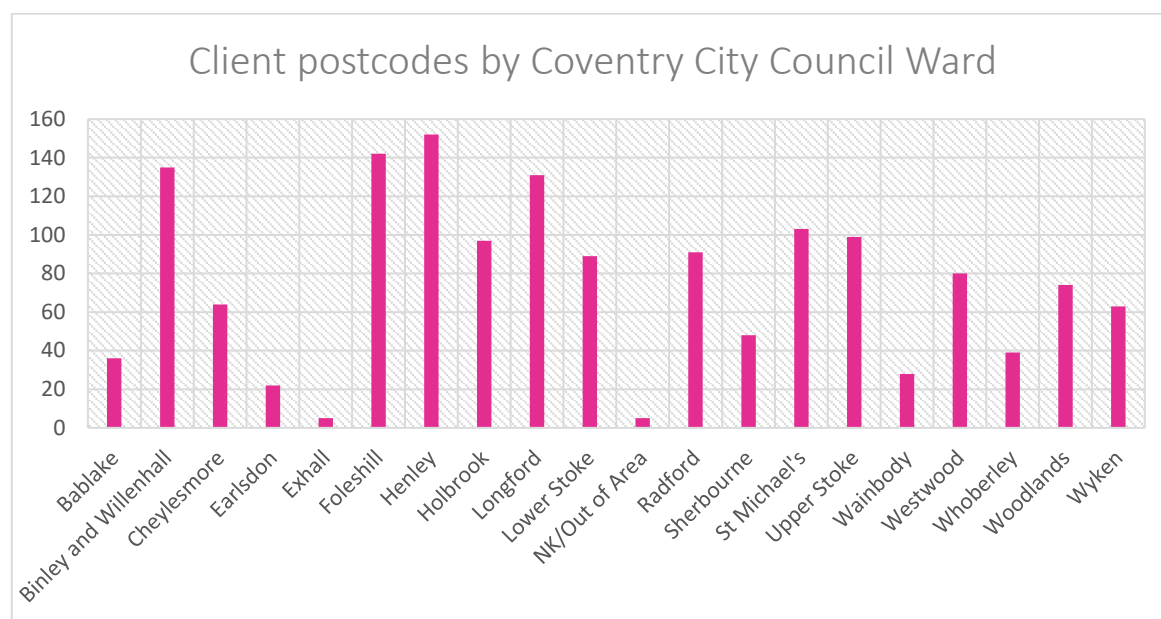
## Case Study: Benefit Cap

Ms J came to see us because she had received a letter warning her about the Benefit Cap and advising her to seek advice about the possible impact on her Housing Benefit. She has six children at home, two of them under 3 years old, and we calculated that she would lose £115 per week from her Housing Benefit because of the cap. With no other source of income, she was really going to find it difficult to make ends meet and would inevitably have fallen into rent arrears.

One of her children, who was just three months old, was born with a disability. We advised her to make a claim for Disability Living Allowance for the child and we also helped her apply for a Discretionary Housing Payment to give temporary help with the rent shortfall.

The application for DLA was successful which meant that the household was now exempt from the Benefit Cap (due to a qualifying disability benefit being in payment). This gave an additional income of £55.10 per week to help meet the extra costs of the child's disability and meant that Ms J was eligible for the £115 Housing Benefit each week that she would have otherwise lost.

## Where our clients live



The bar chart above gives a much better picture of where our clients live. It groups together client postcodes into local authority wards. The numbers in the chart represent unique postcodes.

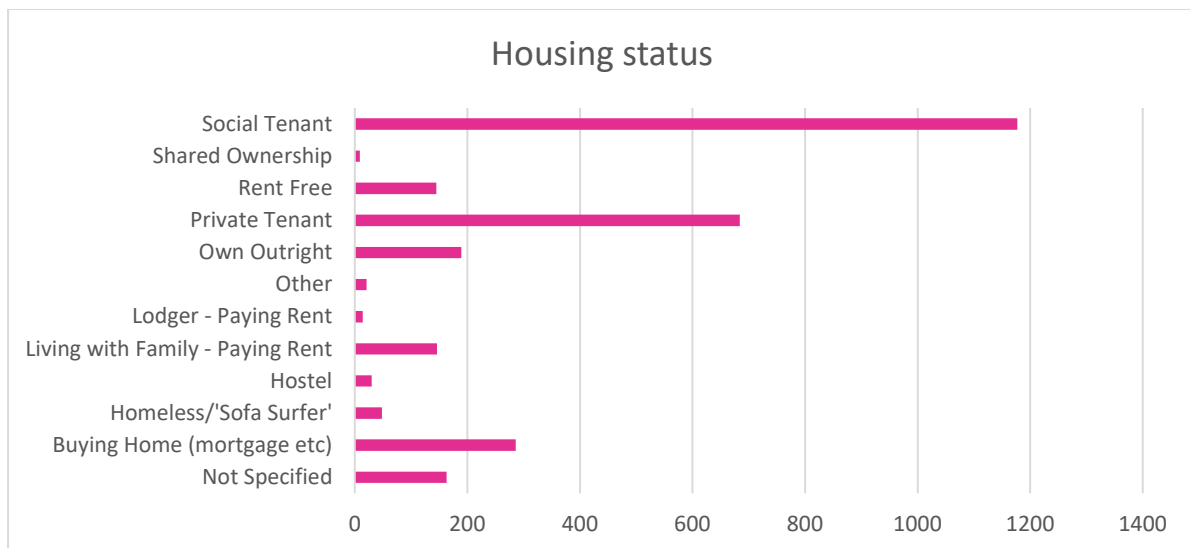
The chart indicates that most of our clients live within the most disadvantaged areas of the city. It also shows some clients are travelling to outreach venues for drop-in sessions and appointments. The tables below give more detail about the geographic spread of our clients across the city.

Ward	% of total	Rank
Bablake	2.40%	16
Binley and Willenhall	8.98%	3
Cheylesmore	4.26%	12
Earlsdon	1.46%	18
Exhall	0.33%	19 =
Foleshill	9.45%	2
Henley	10.11%	1
Holbrook	6.45%	7
Longford	8.72%	4
Lower Stoke	5.92%	9

Ward	% of total	Rank
Not known/Out of Area	0.33%	19 =
Radford	6.05%	8
Sherbourne	3.19%	14
St Michael's	6.85%	5
Upper Stoke	6.59%	6
Wainbody	1.86%	17
Westwood	5.32%	10
Whoberley	2.59%	15
Woodlands	4.92%	11
Wyken	4.19%	13

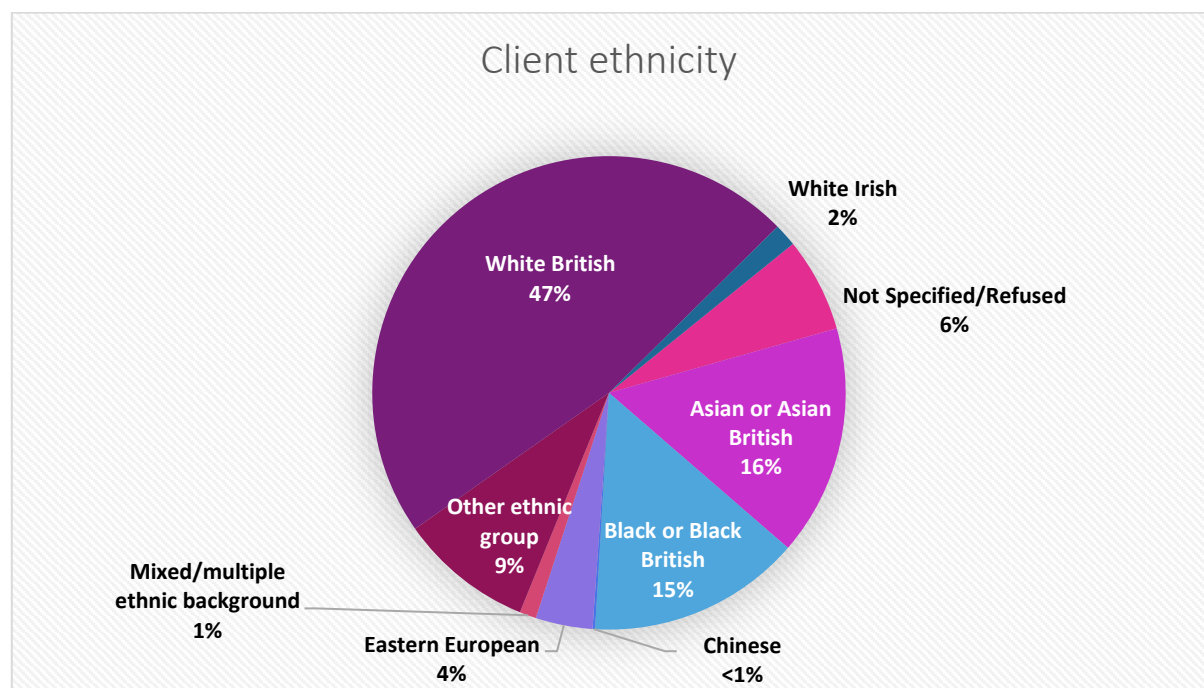
The 'top five' local authority wards where our clients live are Henley, Foleshill, Binley and Willenhall, Longford and St Michaels. These five wards account for over 44% of all our clients. Perhaps unsurprisingly, people living in the more affluent areas of the city appear less frequently but the numbers are still statistically significant.

The chart below gives a breakdown of housing status. This shows that the vast majority of our clients are renting, mostly from social landlords, but there are significant numbers who are paying mortgages or who own outright.



## Ethnicity

As last year, we can report that our client group reflects the range of diverse communities within the city. Our service is open to everyone, regardless of their race, religion or background, and we are extremely proud that our service is accessible to different communities. We will continue to monitor access and consider initiatives that raise awareness of our services among those communities where usage seems comparatively low (for example, the Irish community) compared to its size within the city.



## Issues and trends in key enquiry areas

### Welfare benefits

We have continued to help and advise clients throughout the city to deal with their welfare benefit issues. There is much scope for official error and, as advisers, we play a vital role in checking whether clients are being paid correctly and making them, and other local agencies, aware of benefit changes and where they can get help.

The service is under increasing pressure to help **sick and disabled** clients challenge refusals of **Employment and Support Allowance (ESA)** and **Personal Independence Payment (PIP)**. People claiming ESA for the first time after 3<sup>rd</sup> April 2017 are no longer eligible for extra money in respect of their incapacity to work. Now, if they are placed in the work-related activity group, they will not receive the extra £29.05 weekly allowance and will just get the same as someone who is deemed 'fit for work' and claiming **Jobseekers Allowance (JSA)**.

We see people every day who have been found 'fit for work' despite obvious health problems. The first stage of challenging these decisions, a **Mandatory Reconsideration**, is unlikely to succeed unless further supporting evidence is provided. The DWP have a (now well publicised) target of upholding 80% of their original decisions<sup>12</sup>, so for most clients the Mandatory Reconsideration stage becomes a paper exercise and just delays the independent appeal process (where they are more likely to succeed).

Clients who feel unable to sign on for **Jobseeker's Allowance** while waiting for the outcome of the Mandatory Reconsideration request are often left with no money. This means they often have to rely on friends, relatives, food banks or limited local welfare provision to feed themselves and to pay essential bills.

People on indefinite awards of **Disability Living Allowance (DLA)** are now being invited to claim Personal Independence Payment and we are seeing increasing numbers of clients who are struggling with the assessment process. They are confused and angry when their awards are terminated, despite them having long term disabilities which have frequently worsened since their initial DLA awards were made.

Among many benefit changes from April 2017, the Government's controversial '**Two-child policy**' and the loss of the family element in Child Tax Credit and Universal Credit is hitting many families who are already struggling to make ends meet. These rules limit payment of **Child Tax Credit** elements and the **Universal Credit** child element to the 3<sup>rd</sup> or subsequent child in a family if the child is born after 6<sup>th</sup> April 2017. Some exceptions apply, such as

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<sup>12</sup> See, for example, The Independent 17 May 2017, at <http://ind.pn/2ytBbGe>



multiple births or children conceived because of rape, or who are looked after by a non-parent.

Under this 'two-child policy', a family can lose up to £2780 in Child Tax Credit for each child.

**Housing Benefit** awards will only include amounts for children where Child Tax Credit is in payment so further losses can occur.

The biggest challenge over the coming year will be preparing for **Universal Credit 'full service'**, which is due to go live in Coventry from April 2018. Problems with Universal Credit have been widely reported. These include people waiting up to 12 weeks for a first payment (a claim that is processed timeously still results in a wait of 5-6 weeks for a first payment), increased rent arrears, increased use of food banks and homelessness.

Universal Credit is designed to be managed online via the client's electronic journal. Explicit consent is required for a third party, such as an advice service, to deal with the Department of Work and Pensions on behalf of a client and this change could make our jobs increasingly difficult. An essential part of our role is dealing with the benefit authorities and increased bureaucracy is likely to make the advice process more time consuming and problematic.

We will continue to learn from other digital service areas and communicate with partner agencies, to ensure that we are fully prepared to help and advise clients with their Universal Credit problems. Sadly, if experiences elsewhere are typical, there are likely to be many such problems.

*Diane Goolding*

*Senior Benefits Caseworker*

## Debt/Money Advice

I joined Coventry Independent Advice Service in July 2017 as the Senior Debt Caseworker. I work closely with Diane, our Senior Benefit Caseworker, in supporting, supervising and developing the team. I am currently working to formalise the debt advice process, making it more efficient and compliant with money advice guidelines and FCA regulations.

CIAS continues to help and advise clients with money and debt advice issues. We are seeing an increase in the number of complex money and debt advice cases. So far, in 2017/18, we are already up 31% up on 2016/17 (the year covered in this annual report).

Our Institute of Money Advisers (IMA) qualified money advisers deliver quality advice and, from the client's perspective, the advice is sound in practice. The debt and money advice process needs "tightening up" in lieu of the FCA regulations and the AQS requirements. We plan to introduce a clearer debt policy and new procedures to ensure that each money adviser always delivers a high-quality service.

The service has large successful outcomes including negotiation with creditors, debt write-offs, grants to clients and formal insolvency solutions. All industry forecasts project that there will be increase in demand in the next years for money and debt advice due to factors including wage stagnation, benefits changes and caps, falling standards of living and increased need for borrowing. Increasing demand for money and debt advice requires a high level of work and resource compared to other enquiry areas. Presently, the service is working close to capacity.

The recent changes and reductions to benefits is pushing more people into debt. The impact of Universal Credit (detailed by Diane above) is pushing people into debt by its design. The fact that, at best, it will pay the benefit after a six-week wait means that recipients are immediately in debt. The 'solution' of applying for an advance payment loan doesn't alleviate that problem as the money still needs to be repaid.

The industry reports that:

- The average debt per adult in the UK has continued to rise and now stands at £30,012, 114 per cent of average earnings.
- Total credit card debt was £68.8 billion; an average of £2,539 per household.
- Household debt is predicted to reach £2.3 trillion by 2022, an average of £86,001 per household.

StepChange Debt Charity, in response to consultation on the Money Advice Service (MAS) 2017/18 Business Plan, said *"We strongly agree that there is 'a significant and widening funding gap' for free debt advice. MAS are correct that funding is set to decrease (e.g. from local authorities) but the plan must also recognise that overall funding has been falling further behind need in recent years as free debt advice agencies provide more services to more people"*.

In this context MAS's proposal for an extra £3 million funding to secure 43,000 additional debt advice sessions, to make sure "at least part of the shortfall is met", does not seem ambitious enough. Unmet debt advice demand will grow in the short term and provision will not be on a trajectory to meet the Government's aim (in the Public Financial Guidance consultation) that MAS's successor "must continue to fund debt advice to ensure supply meets demand". We think MAS should, at a minimum, aim to fund sufficient additional debt advice sessions to grow overall capacity year on year.

Our work to achieve the Advice Quality Standard, by implementing efficiencies and making further improvements to service delivery, should enable us to apply for MAS-type contracts in future and to have a greater chance of being successful in securing them.

*Lawrence Blanc*  
*Senior Debt Caseworker*

## Our plans

We published our strategic plan in March 2017, setting out our plans for the three years to 2020. At the heart of our strategy is a commitment to reducing inequality and improving quality of life within Coventry. The coming years present a considerable challenge for us as we seek to meet increasing demand for advice while also maintaining a focus on quality and service development. The commitment of our staff, Trustees and volunteers is crucial to us meeting these challenges and realising our vision of empowered citizens.

We have identified five priority areas that we will focus on over the next three years. Each priority area has several objectives which are outlined in the table below. Our performance, measured against these objectives, will inform our work and help refine our service requirements.

Priority area	Overall objective	Specific objectives
<b>Developing accessible and appropriate services</b>	To ensure that we are meeting the needs of our communities, particularly those who are most disadvantaged.	<ul style="list-style-type: none"><li>• Provide advice across 10 priority neighbourhoods within Coventry.</li><li>• Seek opportunities to develop new services to meet specific need.</li><li>• Increased take-up of service across key demographics.</li><li>• Development of new delivery channels (for example, email and web-chat).</li><li>• Achievement of Advice Quality Standard (AGS).</li><li>• Achieve minimum of 80% user satisfaction rating (satisfied or very satisfied).</li></ul>
<b>Funding and sustainability</b>	To develop a sustainable financial model that addresses value for money, supports the evaluation of project outcomes, and ensures we are appropriately resourcing development to maintain project and programmed activities.	<ul style="list-style-type: none"><li>• Develop a fundraising strategy that seeks to diversify our funding base and enable greater service flexibility.</li><li>• Raise at least £20,000 per annum from Trusts, Foundations and other grant-giving bodies by 2020.</li></ul>

<b>Better governance</b>	To extend the skills and expertise of our Trustees to support our future development plans, whilst maintaining our local integrity and accountabilities.	<ul style="list-style-type: none"> <li>• Complete a board 'health check' exercise and use the results to develop a governance action plan.</li> <li>• Hold an annual board 'away day' to focus on governance and strategy.</li> <li>• Seek opportunities for greater user-involvement.</li> </ul>
<b>Valuing our staff and volunteers</b>	To help everyone within our service to achieve excellence.	<ul style="list-style-type: none"> <li>• Implement a robust performance management process ensuring that all staff have an annual appraisal/performance and development review and a 1:1 meeting with their line manager at least every 6 weeks.</li> <li>• Ring-fence a budget for staff training and develop a training plan, based on the annual appraisal outcomes.</li> <li>• Achieve minimum of 85% staff satisfaction rating (happy or very happy at work).</li> </ul>
<b>Working in partnership</b>	To extend our work with our existing partners and develop more collaborative working relationships to support our strategy and help us and get closer to our communities.	<ul style="list-style-type: none"> <li>• Active engagement with local partners (particularly those hosting our outreach services) and community forums.</li> <li>• Seek opportunities to work more closely with local schools and universities.</li> <li>• Enhance our role in Advice Services Coventry to ensure a joined-up approach to advice provision in the city.</li> <li>• Achieve minimum of 80% partner satisfaction rating (satisfied or very satisfied).</li> </ul>

## Financial review

Our total income of just over £334,000 was a £60,000 reduction on the preceding year (£394,000). Last year, we received additional income of £54,000 because of a transfer of funds from Willenhall Advice Centre. The remaining £6,000 difference in our income this year was the result of a small decrease in our total grant from Coventry City Council, our core funder (£333,000 this year compared to £339,000 last year). We received less than £1000 from public donations and a small amount of interest on our bank accounts.

## Expenditure

Expenditure increased slightly to £296,500 (£294,000 last year), which broadly reflects inflationary increases. Staff costs represent around 84% of our total expenditure. Our administration costs remained low, largely thanks to the continuation of our serviced office arrangements with Coventry Cyrenians and the negotiation of a new photocopier lease deal which is significantly reducing our costs over the longer term.

## Funds and investments

The transfer of funds from Willenhall Advice Centre at the end of 2015/16 meant that we could open an investment account for our reserves. We now hold £40,000 on a 100-day notice account, which means we can achieve a preferable rate of interest while having access to the funds at relatively short notice.

## Balance sheet

Our fixed assets are solely comprised of computer and office equipment. The charity does not own any buildings or other assets. We established a workplace pension scheme in January 2017, using the National Employment Savings Trust (NEST) scheme set up by government. This scheme has been awarded a 5\* rating by Defaqto. It is free of charge for us to use and does not attract any ongoing liability beyond the commitment to make regular payments while eligible staff are employed.

## Financial planning

One of the most significant challenges facing the trustees in the future is to diversify away from its single source of funding. In support of this we have secured the services of a part time Bid Writer/Fundraiser. With the imminent roll-out of Universal Credit we have also recruited an additional generalist caseworker. Lastly, we are investing in the AdvicePro case management system and the Advice Quality Standard. Around £30,000 of our reserves will be used for these purposes which will not compromise our reserves policy (see below).

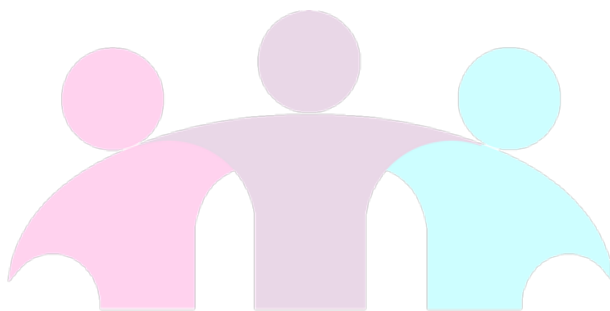


## Reserves

The trustees have set a reserves policy that requires reserves to be maintained at a level which ensures that our core activity could continue during a period of unforeseen difficulty and that a proportion of reserves be maintained in a readily realisable form. The trustees assess the required level of reserves on an annual basis, alongside the operating budget. The assessment takes account of the income and expenditure risk within the budget and the need to keep sufficient bank balances to be able to manage the day-to-day fluctuations of receipts and payments.

The reserves policy was reviewed in October 2016 and, based on the risk analysis, reserves equivalent to three months operating costs were agreed to be necessary (approximately £85,000 for 2016/17). The current level of reserves is comfortably above this level and the trustees have approved expenditure from reserves which will help close this gap (see 'financial planning' above).

*Gavin Kibble*  
*Treasurer*



## Independent examination of accounts

### *Brandon Accountancy*

Suite 2, The Koco Building  
The Arches, Spon End  
Coventry CV1 3JQ  
Telephone: 024 76 674333  
Email: jbrandon28@aol.com

#### **COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**

(A Company Limited By Guarantee with no share capital)

#### **Financial Statement for the Year Ended 31st March 2017**

Registered Company No. 02761115

Registered Charity No. 1015216

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## **COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**

(A Company Limited by Guarantee with no share capital)

### **Legal and Administrative Information for the Year Ended 31st March 2017**

<b>Trustees / Directors:</b>	Caron McKenna - Chairperson John Lowe - Vice-Chair - appointed 14th October 2016 Gavin Kibble - Treasurer Cllr. Joseph Clifford Cllr. Rachel Lancaster Isabelle Osborne Ralph Bamber - re-appointed 14th October 2016 Michael Fell - re-appointed 14th October 2016 Alan East - appointed 14th October 2016 Kathleen Taylor - deceased 9th September 2016 Rev. Fr. Nicholas Leggett - resigned 9th September 2016 Cllr. David Chater - resigned 14th October 2016
<b>Company Secretary:</b>	Alan Markey
<b>Registered Address:</b>	Oakwood House Cheylesmore Coventry CV1 2HL
<b>Registered Company No:</b>	02761115 England & Wales
<b>Registered Charity No:</b>	1015216 England & Wales
<b>Bankers:</b>	Unity Trust Bank plc Nine Brindley Place 4 Oozells Square Birmingham B1 2HB  and  Cambridge & Counties Bank Charnwood Court 5B New Walk Leicester LE1 6TE
<b>Examiners:</b>	Brandon Accountancy Suite 2, The Koco Building The Arches Spon End Coventry CV1 3JQ



## **COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**

(A Company Limited by Guarantee with no share capital)

### **Trustees / Directors' Report for the Year Ended 31st March 2017**

The trustees of the charity who are also directors for the purposes of the Companies Act, submit their annual report along with the financial statements for the year ended 31st March 2017. The trustees / directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005, in preparing the annual report and financial statements. This report has also been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006, relating to small companies and with the Financial Reporting Standards for Smaller Entities, with the accounting policies set out on page 7 and complies with other applicable accounting standards.

#### **Objects**

To pursue any charitable purpose calculated to advance the welfare of the general public in Coventry in order to improve the quality of life of said inhabitants and in particular, but not so as to limit the generality of the foregoing, by the provision of advice and information services.

#### **Activities**

The advice service delivers free advice and information on benefit entitlement, debt advice, housing and other issues at accessible community venues across the City of Coventry. The service is confidential. Coventry Independent Advice Service Limited is a member of Advice UK and advice staff are members of the Institute Of Money Advisers. Our aim is combating poverty within what are some of the most disadvantaged communities in England.

#### **Organisation**

The trustees/directors who have served during the year and since the year end are set out on page 1 and meet on a regular basis. The trustees/directors delegate the day to day responsibilities to the Director of Service, who reports back to the board. The Senior Caseworkers and Administrator report to the Director of Service and other employees report to the Senior Caseworkers.

#### **Achievements and Performance**

The statement of financial activities for the year is set out on page 5 of the financial statements. In summary, the incoming resources for the year amounted to £334,938 (2016 - £394,218) almost wholly arising from the Coventry City Council. The expenditure was £290,749 (2016 - £293,757), with the main expenditure being salaries for individuals providing face to face advice. A surplus of £44,189 is reported the year (2016 - £100,461).

We opened 3721 new cases during 2016/17, an increase of nearly 11% on the previous year. Our work this year realised around £3.17 million of our clients, representing benefits secured, debts managed and other financial gains. This represents a staggering 48% increase on the previous year and a direct return on investment for our funders of over 9:1.

Further details can be found within the annual report.

#### **Reserves policy**

Recognising that reserve represent resources that could otherwise be deployed to provide advice services the trustees/directors seek to maintain a level of reserves that is prudent to deal with any unexpected costs or volatility in income. The policy is to hold a level of reserves broadly equivalent to three months' worth of operating costs which in extremis could also be used to wind up the charity in an orderly fashion. The trustees/directors plan to invest some of the current reserves into developing the advice service to meet increasing demand and level of need, particularly considering the impending full roll-out of Universal Credit and the continuing impact of the governments welfare reforms.

## **COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**

(A Company Limited by Guarantee with no share capital)

### **Trustees / Directors' Report for the Year Ended 31st March 2017**

(Continued)

#### **Risk Management**

The trustees/directors conduct their own review of the major risks to which the charitable company is exposed. This process is periodically reviewed to ensure that it still meets the needs of the charitable company and is as follows:

- an annual review of the risks which the charitable company may face;
- where possible the establishment of systems and procedures to mitigate those risks identified.

The principal risk to which the charitable company is exposed is funding risk, given the reliance on the city council to fund the advice services. Whilst the trustees/directors do not expect the council to remove this funding, action is being undertaken to seek alternative supplementary sources of funding.

#### **Trustees' / Directors' responsibilities**

The law applicable to charities and companies in England and Wales requires the trustees/directors to prepare financial statements for each financial year which give a true and fair view of the financial activities carried out during the year and its financial position at the end of the year. In preparing financial statements the trustees/directors should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgement and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees/directors are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charitable company and which enable them to ensure that the financial statements comply with all applicable accounting standards. The trustees/directors are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **Independent Examiner**

Brandon Accountancy have expressed their willingness to continue as examiners and a resolution for their re-appointment will be proposed at the forthcoming annual general meeting

Approved by the Board of Trustees / Directors and signed on its behalf by:

Chairperson C McKenna Date 17.10.17

Print Name C. MCKENNA

## **COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**

### **Independent Examiner's report to the Trustees / Directors of Coventry Independent Advice Service Limited in respect of the year ended 31st March 2017**

I report on the accounts for the year ended 31st March 2017 set out on pages 5 to 9.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees (who are also directors for the purpose of company law) are responsible for the preparation of accounts. The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Direction given by the Charity Commission (under section 145 (5)(b) of the Charities Act), and
- to state whether any particular matters have come to my attention.

#### **Basis of the independent examiner's report**

My examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charitable company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as directors / trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

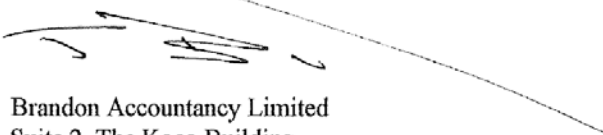
#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 386 and 387 of the Companies Act 2006 and with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice : Accounting and Reporting by Charities, have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Brandon Accountancy Limited  
Suite 2, The Koco Building  
The Arches, Spon End  
Coventry CV1 3JQ

13th October 2017

**COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**  
(A Company Limited by Guarantee with no share capital)

**Statement of Financial Activities for the Year Ended 31st March 2017**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2017 £	2016 £
<b>Income &amp; Expenditure</b>					
<b>Incoming Resources:</b>					
Coventry City Council Funding		333,252	0	333,252	339,300
Baron Davenport Trust		0	239	239	500
Other Grants		95	0	95	0
5000 Funding		24	0	24	31
Surplus Funds Acquired	12	0	0	0	54,152
Donations		624	0	624	130
Bank Interest		660	0	660	105
Other Income		44	0	44	0
<b>Total Incoming Resources</b>		<b>334,699</b>	<b>239</b>	<b>334,938</b>	<b>394,218</b>
<b>Resources Expended:</b>					
Direct Charitable Expenditure	3	268,098	1,158	269,256	264,525
Management & Administration	4	20,988	0	20,988	29,112
Publicity	5	504	0	504	120
<b>Total Resources Expended</b>		<b>289,591</b>	<b>1,158</b>	<b>290,749</b>	<b>293,757</b>
<b>Net Movement in Funds</b>		<b>45,108</b>	<b>-919</b>	<b>44,189</b>	<b>100,461</b>
<b>Fund balance brought forward</b>		<b>110,182</b>	<b>1,655</b>	<b>111,837</b>	<b>11,376</b>
<b>Fund balance carried forward</b>		<b>155,290</b>	<b>736</b>	<b>156,026</b>	<b>111,837</b>

The notes on pages 7 to 10 form part of these financial statements



**COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**  
(A Company Limited by Guarantee with no share capital)

**Balance Sheet for the Year Ended 31st March 2017**

	Notes	£	2017 £	2016 £
<b>Fixed Assets</b>	<b>9</b>		<b>1,756</b>	<b>3,500</b>
<b>Current Assets</b>				
Debtors	<b>6</b>	843	14,102	
Investment Bank Accounts		40,648		
Current Bank Account		119,125	99,221	
Cash in Hand		15	15	
		160,631	113,339	
<b>Current Liabilities</b>				
Creditors	<b>7</b>	6,361	5,001	
			<u>154,270</u>	<u>108,337</u>
<b>Net Assets</b>			<u><b>156,026</b></u>	<u><b>111,837</b></u>
Represented by:				
Unrestricted Income Fund	<b>8</b>	155,290	110,182	
Restricted Income Fund	<b>8</b>	736	1,655	
<b>Total Funds</b>			<u><b>156,026</b></u>	<u><b>111,837</b></u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2017.

The directors have not required the company to obtain an audit of its financial statements for the year ended 31st March 2017 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

- (a) ensuring the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller entities (effective April 2008).

The financial statements were approved by the Board of Directors on 4.10.17 and were signed on its behalf by:

Chairperson: C. McKenna

Print Name: C. McKenna

The notes on pages 7 to 10 form part of these financial statements

**COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**  
(A Company Limited by Guarantee with no share capital)

**Notes to the Financial Statements for the Year Ended 31st March 2017**

**Note 1 Accounting Policies**

- (a) The financial statements have been prepared under the going concern basis and the special provision of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards for Small Entities (effective April 2008).  
The financial statements have also been prepared in accordance with the Statements of Recommended Practice (SORP), "Accounting and Reporting by Charities" issued in March 2005.
- (b) The charity is a Company Limited by Guarantee with no share capital. The directors of the company are named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per director of the company.
- (c) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. The value of services provided by volunteers has not been included.
- (d) Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.
- (e) Incoming resources from investments is included when receivable.
- (f) Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.
- (g) Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful economic life.
- (h) Unrestricted funds are donations and other incoming resources receivable of generated for the objects of the charity without further specified purpose and are available as general funds.
- (i) Designated funds are unrestricted funds earmarked by the management committee for particular purposes.
- (j) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure required to meet this purpose is charged to the fund, together with a fair allocation of management and support costs.

**Note 2 Taxation**

As a charity, Coventry Independent Advice Service Ltd is exempt from Corporation Tax on income and gains falling within Section 505 of the Taxation and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

**COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**  
(A Company Limited by Guarantee with no share capital)

**Notes to the Financial Statement for the Year Ended 31st March 2017**

	Unrestricted	Restricted	2017	2016
<b>Note 3</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Direct Charitable Expenditure</b>				
Salaries and NIC	236,346	0	236,346	234,171
Pensions	5,818	0	5,818	4,233
Recruitment	695	0	695	1,005
Rent and Service Charges	12,000	0	12,000	10,836
Telephone and Communications	4,163	0	4,163	7,118
Staff Travel & Subsistence	2,920	0	2,920	2,199
Disclosure & Barring Services	58	0	58	444
Volunteers Expenses	322	0	322	72
Staff Training & Conferences	4,238	0	4,238	1,662
Client Expenses	0	239	239	500
Donations	100	0	100	0
Depreciation	1,438	919	2,358	2,285
	<b>268,098</b>	<b>1,158</b>	<b>269,256</b>	<b>264,525</b>
<b>Note 4</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Management &amp; Administration</b>				
Books and Publications	923	0	923	2,013
Stationery, Post and Print	3,244	0	3,244	2,313
I T Support, Equipment & Software	4,793	0	4,793	4,077
Management Expenses	104	0	104	135
Waste and Recycling	136	0	136	607
Storage Charges	831	0	831	838
Photocopier Lease Hire	2,664	0	2,664	6,681
Office Equipment	50	0	50	0
Insurance	898	0	898	1,257
Premises Expenses	18	0	18	1,983
Consultancy	0	0	0	276
Year End Accounts	700	0	700	1,300
Catering and Consumables	253	0	253	213
Subscriptions and Licences	4,837	0	4,837	4,924
Bank Charges	197	0	197	191
Legal Fees	630	0	630	1,620
Meeting Room Hire	270	0	270	0
Miscellaneous	440	0	440	685
	<b>20,988</b>	<b>0</b>	<b>20,988</b>	<b>29,112</b>
<b>Note 5</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Publicity</b>				
Publicity and Promotions	504	0	504	120
	<b>504</b>	<b>0</b>	<b>504</b>	<b>120</b>

# COVENTRY INDEPENDENT ADVICE SERVICE LIMITED

(A Company Limited by Guarantee with no share capital)

## Notes to the Financial Statement for the Year Ended 31st March 2017

	Unrestricted	Restricted	2017	2016
	£	£	£	£
<b>Note 6 Debtors</b>				
Subscriptions & Licences	260	0	260	2,751
Training & Conferences	310	0	310	325
Photocopier Lease Hire	0	0	0	10,712
Insurance's	273	0	273	314
	<u>843</u>	<u>0</u>	<u>843</u>	<u>14,102</u>
<b>Note 7 Creditors</b>	£	£	£	£
Salaries and NIC	5,324	0	5,324	3,194
Disclosure & Barring Service	58	0	58	0
Storage Fees	46	0	46	50
Training & Conferences	0	0	0	14
Printing, Stationery & Postage	233	0	233	156
Photocopier Lease Hire	0	0	0	888
Year End Accounts	700	0	700	700
	<u>6,361</u>	<u>0</u>	<u>6,361</u>	<u>5,001</u>
<b>Note 8 Funds</b>				
	2017	2016		
<b>Unrestricted Funds</b>	£	£		
Capital to be Depreciated	1,020	1,844		
Funds	154,270	108,337		
	<u>155,290</u>	<u>110,182</u>		
<b>Restricted Funds</b>	£	£		
Capital to be Depreciated	736	1,655		
Funds	0	0		
	<u>736</u>	<u>1,655</u>		
<b>Note 9 Tangible Fixed Assets</b>				
	Office Equipment	Computer Equipment	Total	
<b>Cost</b>	£	£	£	
As at 1st April 2016	3,116	4,590	7,706	
Additions	0	614	614	
Disposals	0	0	0	
<b>As at 31st March 2017</b>	<u>3,116</u>	<u>5,204</u>	<u>8,320</u>	
<b>Depreciation</b>	£	£	£	
As at 1st April 2016	2,493	1,714	4,207	
Charge for year	623	1,735	2,358	
Disposals	0	0	0	
<b>As at 31st March 2017</b>	<u>3,116</u>	<u>3,448</u>	<u>6,564</u>	
<b>Net book value</b>	£	£	£	
as at 31st March 2017	0	1,756	1,756	
as at 31st March 2016	623	2,876	3,500	



**COVENTRY INDEPENDENT ADVICE SERVICE LIMITED**  
(A Company Limited by Guarantee with no share capital)

**Notes to the Financial Statement for the Year Ended 31st March 2017**

**Note 10 Paid Employees**

	2017	2016
Staff Costs	£	£
Salaries and NIC	236,346	234,171
Pension Costs	5,818	4,233
Other Employee Benefits	0	0
	<u>242,164</u>	<u>238,404</u>

During 2016/17 there was 9 employees all working for the charity. No employees received remuneration above the total employees benefit of £60,000.

	2017	2016
Average Head Count In The Year		
Fund-raising	0	0
Charitable Activities	8	8
Administration	1	1
Other	0	0
	<u>9</u>	<u>9</u>


**Note 11 Board Expenses**

No trustees was paid directly during 2016/17. The only expenses paid were as follows:

	2017	2016
	£	£
Flowers for deceased trustee	50	0
Flowers for deceased employee	35	0
Parking fees for meetings	19	57
Mileage	0	36
Other	0	43
	<u>104</u>	<u>135</u>

**Note 12 Surplus Funds Acquired**

All surplus funds held by Willenhall Money Advice and Holbrooks Community Care Assoc. for advice services were transferred to Coventry Independent Advice Service Limited and shown in the year end accounts ending 31st March 2016.



Coventry Independent Advice Service offers a welfare benefits and debt/money advice service to people living in Coventry. Advice is delivered from accessible venues, based in the community and across the city, and is available both with and without an appointment. Our aim is to combat poverty within some of the most disadvantaged communities in England.

We are a registered charity (no. 1015216) and a company limited by guarantee registered in England and Wales (no. 2761115). Authorised and regulated by the Financial Conduct Authority (FRN: 628958).

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

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Coventry Independent  
Advice Service