

ANNUAL REPORT AND ACCOUNTS

2018-2019



**Coventry Independent
Advice Service**



Coventry Independent Advice Service
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Some of our fantastic staff and volunteers at a recent team meeting

Message from our Chair

Once again, I have the honour of writing the Chair's review for our annual report. Being a trustee of CIAS is a privilege taking into account the work being done on our behalf.

The management team, the advisors and our volunteers provide the communities in Coventry with invaluable advice and support when they may be at the most vulnerable times of their lives. It is our responsibility as the Board of Trustees to support this work and to ensure that the organisation meets the legal standards required by statutory bodies, such as the Charity Commission and Companies House, as well as the needs of our funders and, most importantly, the needs of our beneficiaries.

This year, the Board welcomed some new members and we also are grateful to the existing trustees who continue to show their dedication to our charity. Following last year's AGM, we immediately started to work on a new business strategy. We held two away days; one with Trustees and a second with staff and volunteers. Many thanks to Rob Allison of FACTOR Consulting for his support with these events. Trustees have gone on to reviewing our policies and procedures along with our constitution which is the subject of a Special Resolution at this year's AGM. I would also like to thank Simon Batten from VAC for his guidance and Alan Markey, our Director of Service, along with my fellow Trustees for the extra effort and time they have given.

This has been a significant year for CIAS as you will see from the report. Our staff are continuing to give outstanding advice in the community against the backdrop of cuts and division. We are generating so much more for our clients and the city than we cost to run.

We could not do this without our staff. Space does not allow me to thank them all individually here, but I do want to thank Alan Markey, who is both an excellent advocate for CIAS and for the vulnerable locally and nationally. I want to thank the amazing advice team who have taken on new projects this year. Our admin team, because without them the rest of the work might not happen. Thank you to the new volunteer team which we have been working towards creating for a long time. Norman and Gordon have been with us for many years, but they are now joined by a team of others who are supporting our work in various ways. This includes work at our drop-ins and in our main office. The volunteers offer a new and exciting dimension to CIAS and I thank them for all their work and dedication.

Finally, on behalf of the Board of Trustees I would like to thank all of our funders particularly Coventry City Council, The Henry Smith Charity and Orbit. I would also like to thank our supporters including Coventry Cyrenians, Central England Law Centre and all the organisations that host our advice sessions in the community. You all help to make our service the real success that it is.

Caron McKenna

Chair of Trustee Board

Partners and supporters

Thank you to everyone who has helped and supported us over the past year, including:

29th May 1961 Fund	Bell Green Library
National Lottery	Citizens Advice, Coventry
Pathways Family Hub, Radford	Coventry City Council
Rob Allison	Coventry General Charities
Central England Law Centre	Coventry Recycling Club
Clydesdale Bank	Foleshill Families for All Hub
Coventry & District Trust	Henry Smith Charity
Coventry Cyrenians	Life Centre Stoke Aldermoor
Dr Wendy Eades	Moat Family Hub, Wood End
Hagard Community Centre, Willenhall	Mosaic Family Hub, Tile Hill
Holbrooks Community Care Association	Orbit
Moat House Trust, Wood End	Spon Gate Primary School, Spon End
Living Wage Foundation	St Peters Centre, Hillfields
Willenhall Community Forum	Tina Wukics
Santander Foundation	W A Cadbury Trust
Stoke Community Library	Wood Side Family Hub, Willenhall



Promoting the service at Positive Images festival, Fargo Village

Charity information for 2018/2019



Trustee Board

Chair

Caron McKenna

Vice Chair

Cllr Rachel Lancaster

Treasurer

John Lowe

Trustees

Rev Simon Betteridge

Cllr Joseph Clifford

Alan East

Mike Fell

Melonie Galvin

Gavin Kibble

Isabelle Osborne

Rachel Power

Caroline Read (to Jan 19)

Staff and volunteers

Director of Service

Alan Markey

Benefits Advice Manager

Diane Goolding

Money Advice Manager

Caroline Read (from Mar 19)

Lawrence Blanc (to Oct 18)

Finance and administration

Rosie Keenan

Ed Southcott

Volunteers

Gordon Payne

Elaine Newey

Christine Allen

Upender Singh

Shukry Mulata

Lucien Istrate

Natalie Grimes

Jordan Sahunta

Volunteer Coordinator

Tina Prashar-Malley

Rosie Keenan (assistant)

Caseworkers

Uzoamaka Edokpolo

Norman Hendry (volunteer)

Sharan Khuman

Magdalena Kolinska

Karen Lacey

Karirai Nyakunu

Alina Pedcenko

Alan Thomas

Emma Hewitt

Monique Wagner

Linda Boateng

Krystyna Duszynska

Company Secretary: Alan Markey **Accountants:** McGlone Wardzynski Ltd

Bankers: Unity Trust Bank plc, Cambridge & Counties Bank, Redwood Bank Ltd

Registered Office: Oakwood House, Cheylesmore, Coventry CV1 2HL

Tel: 024 7652 1100 info@covadvice.org.uk www.covadvice.org.uk @covadvice

Objectives and activities

Coventry Independent Advice Service offers free and confidential information, advice and support across the city. 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.

In 2018, our service was awarded the Advice Quality Standard (AQS)¹, in recognition of the high standards we meet including service accessibility, effective management structures and that we employ staff with the skills and knowledge to meet the needs of our clients.



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, in areas of greatest need.

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.²

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.

¹ For more details about AQS, see <http://advicequalitystandard.org.uk/>

² For more information about the local multiplier (LM3), see New Economics Foundation (2002) at <http://bit.ly/2mmlg3E>

Advice, information and support

Our advice and casework services are independently assessed, and quality assured against the national Advice Quality Standard (AQS). We offer general advice and information on a range of social welfare issues, but we can only offer in-depth advice and casework support on welfare benefit and debt issues as identified in the table below.

In other categories of law, we may only be able to provide general advice and information and the enquirer will be signposted or referred to a more appropriate agency for casework support. We receive initial queries on a wide range of issues, which is common for a drop-in focused advice service.

At present, although we can assist with challenging all Welfare Benefit decisions and lodging appeals to Social Security and Child Support Tribunal, all requests for representation are referred to Coventry Law Centre who are specifically contracted to undertake this work.

Topic	Includes
Welfare Benefits	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.
Debt	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.

AQS accreditation confirms that:

- Files are well kept, that written records of advice are well organised and deadlines are clearly identifiable;
- Advisers are competent and have relevant practical experience that is maintained through ongoing work;
- Advice supervisors have at least two years' practical experience as well as comprehensive legal knowledge;
- Advisers have access to relevant legal material and that they keep up to date with the law through their own learning and professional development activities;
- An internal file review process operates to ensure quality of advice and that systems are in place if any corrective action is needed; and
- The service is accessible, well managed and focuses on continual improvement.

We are due to be assessed against the AQS criteria again in January 2020.

OUR IMPACT IN 2018/19



Coventry Independent Advice Service

Charity no: 1015216



Tonight, there will be children in Coventry going to bed hungry. Their parents have to choose between heating and eating. They may be in low paid work, or have a disability. They may have lost their job, fallen ill, had a relationship breakdown or experienced a bereavement. In fact, they might be just like you.

We are here to help. By helping identify unclaimed benefits, by challenging decisions, by helping people to manage debt, we can help to improve overall wellbeing in the city. We can help give these children and their parents a more secure future.



We are a registered charity offering free and confidential advice in communities across Coventry.

You can find us in Family Hubs, libraries, schools and community centres. We have 15 'drop-in' sessions each week, where advice is available without an appointment. We can also make appointments for more complex or time-consuming issues. You can contact us by phone and email too, or you can visit our website at www.covadvice.org.uk.

We can also offer a range of volunteering opportunities. Get in touch to find out more!



We hold the Advice Quality Standard (AQS) which recognises our high standards of accessibility, effective management and the fact that we employ staff with the right skills and knowledge for the job. We are always thinking about ways to improve and welcome any feedback on our service.



Funders often ask about numbers, about how many people we have helped. We are happy to shout about the thousands of people we help each year, but the real impact is in the difference we have helped make for individuals and families in the city. Not having to worry about debt, or where the next meal is coming from, can boost life chances and other opportunities.



We cannot address poverty and inequality on our own! We work with partners to build bigger changes, building evidence that can be used to influence policy and other areas. Together we try to make things better for everyone in Coventry.



Some numbers we are proud of are that 95% of survey respondents have rated our advice as excellent or good and over 90% would recommend our service to their friends and families. Thank you so much!

FINANCIAL IMPACT

Last year, we helped people to secure over £4.25 million in benefits and managed debt. We estimate this is worth over £9 million to the local economy as people will mainly spend this income in local shops and on local services.



Amount of money we have helped Coventry residents to secure, by year of operation

Case Study 1: The value of seeking advice

Mr and Mrs A are both in their late 50's. They are social tenants and live in a 3-bed property. Mrs A had tuberculosis some years ago and has osteoarthritis, anxiety and depression. She had been a patient in a psychiatric intensive care unit. Mr A has Parkinson's and experiences tremors and difficulties with speech. He also has other physical disabilities as the result of a serious accident some years ago.

They came to one of our 'drop-in' sessions as they had received notice that they had been overpaid Housing Benefit (HB) and Council Tax Support (CTS) due to an alleged failure to report an occupational pension, which they stated they had done. They provided evidence that the pensions had been considered in previous assessments.

The couple were struggling financially as their only source of income was Mr A's occupational pension. They explained that they could not afford to use their central heating, instead relying on a gas fire at their property to keep warm. They had little money for food and clothing.

Part of the reason they were struggling was because the 'bedroom tax' had been applied as they were deemed to be 'over-occupying' the 3-bed property where they have lived for many years. We discovered that Mrs A has a separate bedroom to Mr A as a result of her poor health. The third bedroom is used by their grandchildren who regularly stay with them. The couple did not want to move from their family home as this would have a detrimental impact upon their physical and mental wellbeing.

Several interventions were identified:

1. We identified grounds to challenge the benefit overpayment and the 'bedroom tax' decision. We helped make a Discretionary Housing Payment (DHP) application to help meet the current shortfall due to the 'bedroom tax'.
2. We identified that they might both be eligible for Personal Independence Payment (PIP), in respect of their mobility and personal care needs, and helped them to make claims.
4. We encouraged them to accept foodbank vouchers to provide help for a few days. They were also able to get help from the Clothes Bank as neither had a decent pair of shoes or other essential clothing.
5. We referred them to National Energy Action's [HEAT](#) project who offered them energy advice and additional support, including fuel vouchers to help with heating costs.

The appeals are still awaiting determination, but they have both been awarded PIP, resulting in additional income of at least £12,000 each year. Mrs A called us to say that they would not have coped with all this without our help and support.

Policy and networks

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.

The role of our advisers, and of others working in our communities, has perhaps never been more important as access to justice is eroded and recourse to the law is so difficult to achieve. We continue to try to change the debate and rise to the challenges being faced across our city and further afield.

We therefore take an active role in local social policy work; we report quarterly on our advice outcomes and trends to Coventry City Council and seek to share our learning more widely to exercise a responsible influence on policy development. We are involved in several networks and working groups locally, regionally and nationally. Some of our work is highlighted over the following pages.

Tackling poverty

It was estimated that £88 million was taken out of the Coventry economy by the earliest round of welfare reforms, thereby reducing the income of every working age adult by £400 per year.³ At a time that demand for advice is increasing, resources to provide high quality and effective services are severely depleted.

The UN Special Rapporteur on Extreme Poverty and Human Rights, Professor Philip Alston, visited the UK last year. Prof Alston pointed out that the UK is the world's fifth largest economy and contains areas of enormous wealth. Yet a fifth of the population, 14 million people, live in poverty and 1.5 million of those are destitute.

According to the National Audit Office, homelessness in England has increased by 60% since 2010 and the number of people sleeping rough is up by 134%.⁴ Prof Alston remarked that by “emphasizing work as a panacea for poverty against all evidence and dismantling the community support, benefits, and public services on which so many rely, the government has created a highly combustible situation that will have dire consequences.”⁵

³ Beatty, C (2016) 'The Uneven Impact of Welfare Reform'. Dataset available at <http://bit.ly/2n2HtHk>

⁴ National Audit Office (2019), Homelessness, at <http://bit.ly/2oP22ZQ>

⁵ Alston, P (2018), Statement on Visit to the United Kingdom, by Professor Philip Alston, United Nations Special Rapporteur on extreme poverty and human rights, at <http://bit.ly/2mzKVdP>

In Coventry, our Director of Service continues to chair the city's Welfare Reform Working Together Group (WRWTG) which is a key element of the work undertaken by the Partnership for Coventry.



The WRWTG brings together leaders and influencers from agencies across the city to discuss and implement actions that seek to mitigate some of the more negative aspects of welfare reform. The group includes representatives of Coventry City Council, the Department for Work and Pensions (DWP), YMCA, Midland Heart and Citizen (formerly Whitefriars Housing) as well as local advice providers and other charities.

As well as important awareness raising and practical actions, the group also serves as a valuable link between our work and other initiatives within the city.

In the past year, the group has continued to focus on the impact of Universal Credit and ensuring that comprehensive information on the new benefit is available for city residents.

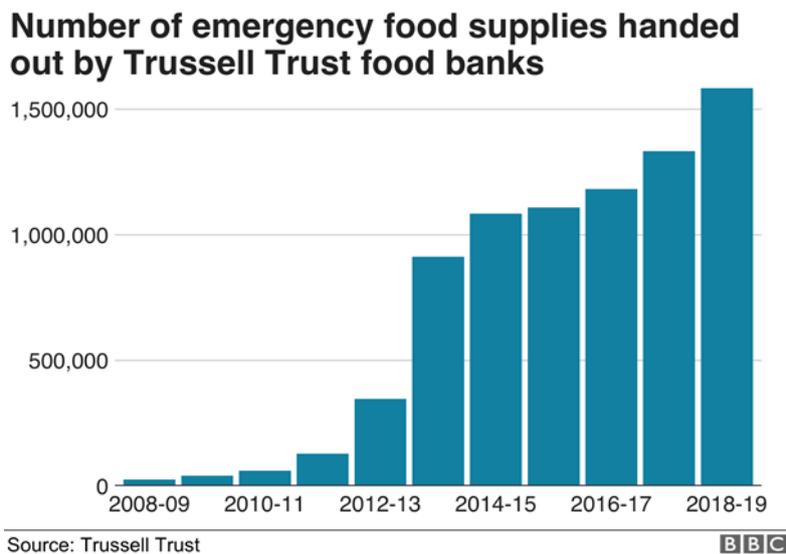
We continue to be active members of NAWRA, the membership-based organisation for social welfare advice providers across the UK. [NAWRA](#) aims to challenge, influence and improve welfare rights policy and legislation and to be a national voice for welfare rights advisers. Our Director of Service chairs the national organisation, which gives us a valuable link into policy developments and good practice, and team members have attended the conferences held in the past year, including events in Nottingham and Salford.

We are also part of the Feeding Coventry initiative, which is a charity working towards a hunger-free Coventry by 2020 and the development of sustainable and just food policies. Feeding Coventry is made up of community organisers, academics, City Council representatives and local business representatives. Our Director of Service represents us on the steering group and provides a link with the work being done by the Welfare Reform Working Together Group.

The Trussell Trust has recently announced that foodbank demand has increased by 30% in areas where universal credit has been live for 12 months and by almost 50% in areas where it has been rolled out for at least two years. In line with many other charities and campaigners, they have called for an end to the five-week wait for universal credit payments at the start of a claim.

Emma Revie, Chief Executive of the Trussell Trust recently said: "Universal credit should be there to anchor any of us against the tides of poverty. But the five-week wait fatally undermines this principle, pushing people into debt, homelessness and destitution."

Feeding Coventry works on local projects designed to prevent and relieve hunger, and to support reforms at a national level to reduce the nation’s vulnerability to hunger. In 2017, they launched the Coventry Food Charter⁶ and our charity is one of the original group of signatories. The charter sets out a vision for what we can do about food poverty if we work together.



Between 1 April 2018 and 31 March 2019, the Trussell Trust’s food bank network distributed 1.6 million three-day emergency food supplies to people in crisis, a 19% increase on the previous year. More than half a million of these went to children.

Health and wellbeing

Our Director of Service is also a member of the Marmot steering group within the city.⁷ The work of the Marmot group recognises the fact that tackling the causes of health inequalities cannot be done through health services alone. It brings together partners from across the city council with other public sector and voluntary organisations, whose decisions and activities all have an impact on health in the city.

Recently there has been a greater focus on poverty and work, alongside greater recognition of the social determinants of health inequality (e.g. where someone lives, what their financial situation is like, educational attainment, etc.) Our Director of Service has been promoting the better use of data already held by the council to more effectively address poverty within the city. We are hopeful that there will be some developments over the coming months that could help improve the lives of many Coventry residents.

⁶ <http://www.coventrypartnership.com/feeding-coventry/>

⁷ Coventry City Council, ‘Coventry: A Marmot City’ at <http://bit.ly/2mYemWG>

Housing and homelessness

The number of homeless households in temporary accommodation has increased by 186% in Coventry since 2015. Aside from the individual misery caused by homelessness, this also costs the council around £5.5 million.⁸

Our Director of Service attends the recently established Coventry Homelessness Forum which focuses on strategic issues around homelessness and homelessness in the city. With the recent expansion of the city council Housing team, this also provides opportunities for more 'joined-up' working and for greater recognition of the contribution our service has on the city councils' own strategic targets.

Our advisers also take part in the Coventry Frontline Network, a group facilitated by Citizens Advice Coventry, where workers across the city can share experience and expertise around housing and homelessness issues.

We also continue to work closely with our colleagues in Coventry Cyrenians. Our co-location with them has offered a range of benefits to both services in terms of cross-referral and shared learning.



We all rely on publicly funded services, like education, the NHS, police and railways. Benefits are a vital public service when we're struggling. (Credit: Paul Brook/Joseph Rowntree Foundation.)

⁸ Coventry Telegraph, 11 July 2019, at <http://bit.ly/2lkVp09>

Talks and events

We attended several community events during the year, including:

- Gosford Park Family Hub – a presentation about benefits and our service that was well received by parents and staff in attendance
- Positive Images Festival – we attended this annual event in Broadgate to promote the service and to recruit potential volunteers
- Sport in the Park – our volunteer team were at Edgwick part for more promotional and volunteer recruitment activities
- Coventry University Student Union – we attended Freshers week volunteer fair and had significant interest from the students
- Warwick University – we contributed to an event celebrating the work of the Law students who had taken part in the Public Legal Education projects this year, including those who produced the information now in use by our own service
- Cheylesmore Good Neighbours – two of our advisers gave a presentation on Pension Credit to this group at Cheylesmore Baptist Church and took questions
- SEND Information, Advice and Support Service – we gave a talk about benefits for children and young people with disabilities to this group at the Limbrick Wood Centre
- Forum Health Centre – our Benefits Advice manager, Diane, gave a presentation to a patient participation event organised by one of the practice GPs to discuss long-term health issues and benefit entitlement.
- GP learning event – we gave a presentation to over 100 GPs and practice managers at the Royal Court Hotel about the role of advice in healthcare settings and then held table discussions with many of the GPs afterwards.

Advice service shows its quality

Staff at Coventry Independent Advice Service are celebrating after being awarded the Advice Quality Standard (AQS), a nationally recognised quality mark for organisations providing free, independent advice to members of the public.

Coventry Independent Advice Service offers advice from community venues across the

city. They deliver 16 'drop-in' advice sessions across the city each week. The service regularly helps people facing issues like debt problems, and understand benefit entitlements.

For more details about Coventry Independent Advice Service, visit www.covadvice.org.uk or call 024 7652 1100.

Citivision, Spring 2018

Projects

In line with our strategic objectives, we have sought to develop projects and other initiatives that allow us to undertake focused pieces of work across the city. If you would like to help us to develop further projects with your support, please get in touch.

Volunteer Project

We were excited to launch our volunteer project during 2018. Initially funded for 3 years by The Henry Smith Charity, this project has enabled us to take forward our strategy of creating more opportunities for volunteers to work with our service, offering (and gaining) valuable skills and experience and becoming part of our success.



Two of our wonderful volunteers, Norman and Shukry, at Coventry Central Library.

Until the project launch, we have been able to offer opportunities for only a small number of highly valued volunteers supporting our administrative functions. These include our longest serving volunteers, Norman and Gordon, who are such an important part of our service. Thanks to the support of the Henry Smith Charity, we have been able to recruit an experienced Volunteer Coordinator who has helped us develop a range of opportunities for volunteers within our service.

At the time of writing, we have 13 active volunteers. This is a fantastic achievement within the first year of the project. Many are now supporting our advice services in the community, welcoming people to the venues and taking initial details from clients. This enables advisers to focus on their key advice tasks and aims to improve the whole client experience of our service. Volunteers are also able to undertake some survey work and help people to make phone calls or access information online, for example.

Some of the volunteers have expressed interest in getting involved in direct advice work and have undertaken training to enable them to help with some benefit claim form completion, under supervision. Demand for this service is increasing and so some of the volunteers now have appointment slots for form-filling which has helped to increase our capacity.

We are also offering opportunities for volunteers to get involved in marketing and design activities, social media and customer service work.

Tanyard Farm advice project

We are excited to announce the launch of a new project, funded by Orbit for an initial two-year period, to provide a dedicated advice and support service for residents in the Tanyard Farm area of Coventry.

We are only in the very early days of the project as this report is published. Our worker in the area, Alan Thomas, has started providing home visits to residents of the Independent Living scheme on the estate and the service will be rolled out more widely over the coming months.

The aim is for every Tanyard Farm resident to have access to a benefit check and to get support to secure their rights and entitlements. We will work closely with Orbit, and other partners in the area, with the objective of improving financial and personal wellbeing on the estate through our interventions.



Our Tanyard Farm adviser, Alan Thomas, with one of our volunteers, Monique, launching our project at the Floyds Field Family Fiesta in August 2019

Financial inclusion

Our advisers attend regional forums that focus on issues within the world of debt advice and financial exclusion. This includes the Money Advice Liaison Group (MALG) Midlands forum which brings together advisers from across the central region of England.

We are linked in with other forums and networks through membership of the Institute of Money Advisers and AdviceUK. This year we have input into consultation around the national Money Advice Strategy as well as working locally to effect change in local enforcement procedures.

This year we began work on our financial capability project, generously funded by grants from Big Lottery Awards for All and from Santander, to deliver interactive information sessions for tenants of Coventry Cyrenians. These were initially facilitated by Lawrence Blanc, our former Money Advice Manager, and are now facilitated by one of our experienced caseworkers, Sharan Khuman. The sessions have been very well received, and the Cyrenians have given additional support to the participants both before and after the events.



Sharan delivering one of our our Financial Capability workshops

By working with small groups, and with the assistance of the Cyrenians support workers, we have been able to tailor sessions to individual's needs. Sessions have included useful advice and information on topics that are relevant to people moving into their own homes, such as dealing with bills, tips on 'getting a good deal' and understanding interest rates. Working with small groups has also allowed us to test different approaches and to understand what works best for participants. We are continuing to identify opportunities to develop this work further and to make it more widely available.

Feedback from Coventry Cyrenians staff and service users has been positive. Their support workers have told us that “course delivery was perfect” and sensitive to the needs of their clients. They also learned some things themselves and now feel “better equipped to guide clients”. Participants said they had better understanding of saving, different types of bank accounts and how direct debits and standing orders work. They enjoyed the small group activity which “allowed for group chat and for the information we had learnt to sink in”. Overall, they felt that “the course was brilliant for clients and staff, you could ask questions and not feel awkward and the answers were informative.”

Case Study 2: Universal Credit and Right to Reside

Issues about establishing rights to claim benefits in the UK is a common enquiry area.

This case involves a single man in his 60s, originally from Poland, who had worked in the UK since approximately 2009 but was then made redundant. He then developed an illness that required surgery and was struggling to return to work. He lived alone and his general health and well-being were poor. He was already being supported by several agencies, including Crisis Skylight, in order to improve his situation.

He came to see us as he had been refused Universal Credit (UC), due to his status as an EU national, and was now being threatened with eviction by his social landlord. The Department for Work and Pensions (DWP) had decided that he had no ‘right to reside’ in the UK for benefit purposes. It transpired that he had tried to claim UC on several occasions, each being refused, which had complicated the situation.

We established grounds to challenge the UC decisions and submitted ‘mandatory reconsideration’ requests to DWP. We argued that he had retained his status as a ‘worker’ under the Immigration (European Economic Area) Regulations 2016. We also asked for this challenge to be escalated, due to the real threat of homelessness. Throughout the process (and with the client’s permission) we kept Crisis, his landlord and the council informed in order to reduce the risk of court action being issued.

As a result of our intervention, he was awarded UC on all the outstanding claims. He received arrears of over £1700 as well as £800 in arrears of Council Tax Support. All his outstanding rent debt was cleared and, ultimately, he was prevented from becoming homeless.



Coventry Independent
Advice Service

Registered charity
no: 1015216

weekly advice menu



MONDAY

Foleshill Families for All Hub, 454 Foleshill Road (9.30-12.00)

Willenhall Wood Side Family Hub, Middle Ride (9.30-12.00)

Wood End The Moat Family Hub, Deedmore Road (1.30-4.00)

TUESDAY

Holbrooks Community Care Association (9.00-11.30)

Hillfields St Peter's Centre (10.00-12.00)

Wood End Leisure and Neighbourhood Centre (9.30-12.00)

WEDNESDAY

Tile Hill Mosaic Family Hub, Jardine Crescent (9.30-12.00)

Willenhall Wood Side Family Hub, Middle Ride (9.30-12.00)

Holbrooks Community Care Association (5.00-7.00pm)

THURSDAY

Bell Green Library, Riley Square (9.30-12.00)

Foleshill Families for All Hub, 454 Foleshill Road (1.30-4.00)

FRIDAY

Radford Pathways Family Hub, Lawrence Saunders Road (9.30-12.00)

Spon End Spon Gate Primary School (9.30-12.00)

Stoke Library, The Kingsway (9.30 - 12.00)

Bell Green Library, Riley Square (1.30-4.00)

Sessions may be subject to change at short notice.

View our live calendar at covadvice.org.uk/advice

or tel: 024 7652 1100

This graphic represents our normal service delivery as of 26th September 2019 and is subject to change. See www.covadvice.org.uk/advice for our live calendar.

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 being a cause for celebration.

Coventry will be the UK City of Culture in 2021. It is regularly acknowledged as a great place to live and work. It hosts two world class universities, is ranked in the top 5 student cities in the UK and top 40 in the world.⁹ The student population means there is continually a large population aged 18-24.



Yet at the same time, life expectancy is lower than the national average and almost 1 in 5 residents live in the 10% most deprived wards in the UK. The 2015 Index of Multiple Deprivation ranked Coventry as the 46th most deprived local authority in England out of 326. Last year, Coventry Foodbank provided 15,415 three-day emergency food supplies to people in crisis.

According to the End Child Poverty Coalition¹⁰ Coventry has an estimated 33590, or 37%, of children in poverty after taking account of housing costs. These figures are even starker at ward level, with around 57% of children living in poverty in St Michaels and Foleshill.

Here are some other key statistics about the city¹¹ and our charity beneficiaries:

- 366,800 people live in Coventry, occupying 139,520 dwellings
- 66.7 % of residents are working age and 13.8% are over 65
- 33.4 % identify as Black, Asian or from other minority ethnic communities (20.2% nationally) with 27% of residents born overseas
- 17.7% have a long-term health problem or disability
- The average age of all residents is 32 (much lower than the regional and national average of 40)
- Life expectancy is 78.3 for men and 82.4 for women (both lower than the national average)
- 24.6% of adults are classed as 'economically inactive', with nearly 17% living in households where no one is working (higher than regional and national figures)
- 10.3% of residents have no formal qualifications
- Homelessness in Coventry is higher than the regional and national average

⁹ Coventry University (2018) at <http://bit.ly/2pAeeux>

¹⁰ <http://www.endchildpoverty.org.uk/poverty-in-your-area-2019/>

¹¹ Coventry City Council (2019) Headline Statistics at <http://bit.ly/2mmcbfA>

- The number of families placed in emergency accommodation due to homelessness has trebled since 2015.
- In the Income Deprivation Affecting Older People Index (IDAOPI), which is part of the Indices of Deprivation 2015, Coventry was ranked 31st most deprived local authority in England out of 326
- 21% of dependent children are in low income families (16.6% nationally)
- 15% of families are in fuel poverty (11% nationally)
- Average disposable income per head is £14,175 per year (£16,766 regionally and £19,878 nationally)
- 6.8% of 16- and 17-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.¹²

- 17.2% of Coventry's adult residents live in neighbourhoods that are among the most deprived 10% of neighbourhoods in England.
- 13.1% of Coventry's residents aged 65+ live in neighbourhoods that are among the most deprived 10% of neighbourhoods in England.
- 36 of 195 Lower-layer Super Output Areas (LSOAs) in Coventry are within the 10% most deprived in England.
- Part of Henley Green/Wood End, to the north east of the city, is ranked as the 8th most deprived LSOA in England.
- Five wards have 35% of residents with no formal qualifications.



(Credit: Paul Brook/Joseph Rowntree Foundation)

¹² Ibid.

Case Study 3: Change of circumstances

Mr C is retired and lives alone following the death of his wife. He receives State Pension along with a small occupational pension. He is in poor health and had been in receipt of Personal Independence Payment (PIP) and Pension Credit (PC), both as the result of a visit to our service a couple of years ago.

He came to see us again because he had been reassessed for PIP and it was decided that he was no longer entitled to the benefit. He had scored zero points on the assessment this time. He had asked for the decision to be looked at again (a 'mandatory reconsideration') but it was not revised. He now wanted to appeal to an independent tribunal.

We helped him to submit an appeal. This process took nearly 14 months to reach a hearing. In the meantime, he received notice that he had been overpaid PC as he had not reported the fact that his PIP entitlement had ceased. He did not realise he had to do that and had not known that non-receipt of PIP would also reduce his entitlement to PC. He was asked to repay over £1300 and his award of PC was also stopped. His Housing Benefit (HB) and Council Tax Support (CTS) payments were also affected and, on top of this, he was fined £50 for failing to report the change.

We contacted DWP on Mr C's behalf and requested that the fine be withdrawn, due to his failure to understand that he had to report the change. This was agreed and an affordable repayment arrangement was reached. Eventually, the tribunal heard his PIP appeal and fully revised the decision. He was paid arrears of PIP totaling over £4500.

Because the PIP was back in payment and was paid from the date it was originally stopped, the decision on the overpayment of PC was also revised, resulting in him receiving over £1300 of benefit arrears. The reductions of his HB and CTS awards were also reversed and benefit paid in full.

Thank you for your feedback!

All the comments below were received from our regular client surveys carried out in 2018/2019. We are so grateful to receive such positive feedback.

"I was so pleased with the help Karen gave us. Thanks again for the help you gave me as I know I wouldn't have got as far as I did."

"I was pleased and surprised to receive a follow up call re: progress of my case. It was much appreciated."

"The staff were really helpful and very friendly."

"Good service for the city well needed in these times of cutbacks."

"The lady was very helpful and understanding of me disabilities we won our case and our very grateful we couldn't have explained my problem on paper so really pleased with results lady so really helpful and thank you for our supporting us."

"Thank you for your help and patience. Without your help I wouldn't be able to solve the problem."

"I saw two advisers in this matter (which is ongoing) and both helped me greatly in what I had to do."

"The lady was a good listener and showed some respect and sympathy."

"I received important professional advice."

"I am extremely pleased with the advice given alongside with additional information which helped regarding my time of sickness. Follow up appointments in the case of myself much needed and being pointed in the right direction. Thank you."

"I like to say to many thanks for dear Alan adviser with one help to me sort it out all my problems. Thanks a lot."

"The lady that I spoke to was very helpful. The things that she could not help me with she looked online for me and advised me and even booked the date and time of the people she had referred me to see. Very helpful. Thank you."

"Thank you I received excellent service. And the staff were very good."

"Adviser was knowledgeable and kind."

Issues and trends in advice

Welfare benefits

This has been a challenging year for Welfare Benefits advice, due to numerous changes in legislation.

Earlier this year, new rules were issued to prevent those receiving the **Severe Disability Premium (SDP)**, an amount paid to severely disabled clients to help with their increased expenditure, from claiming Universal Credit. This left people substantially worse off. From 24 July 2019, the **Universal Credit (Managed Migration Pilot and Miscellaneous Amendments) Regulations 2019** made provision to begin compensation, in the form of transitional payments, to those who have already lost their SDP on migration to UC.

Other changes included help with the cost of children's funerals, changes to Blue Badge criteria and a Supreme Court decision affecting the 'engaging with other people' descriptor in **Personal Independence Payment (PIP)**.

The DWP is continuing its special exercise to check whether clients transferred from Incapacity Benefit to **Employment and Support Allowance** should have received an income related top up. Our advisers have been busy helping clients complete the forms sent as part of this exercise. One client has recently received **arrears of £4866** and a £16.80 increase in her weekly payment of as a result of this exercise.

From **15th May 2019**, new rules prevent '**Mixed-Age couples**' (where one is under and one over state pension age) from claiming Pension Credit, except in limited circumstances. Instead, the couple must claim Universal Credit. This change means that a couple today, required to claim UC instead of Pension Credit, would **lose £7286.32 per year** based on the standard rate of benefit for a couple.

Advisers must therefore be vigilant when advising mixed age couples, ensuring they have considered all the relevant information and that Universal Credit is the only option available. Poor advice can have huge and long-lasting financial implications.

We continue to see poor decision making by DWP for EU nationals. **The EU settlement scheme** allows EU nationals to apply for settled or pre-settled status until 30th June 2021. However, should the UK leave without a deal, the deadline is 31st December 2020.

While settled status undoubtedly makes it easier to get welfare benefits (pre-settled status, however, does not), we are unable to give anything that might constitute Immigration advice, as this is a regulated activity and we are not licensed in this area. This can be frustrating for clients and advisers, as access to Immigration advice and help with applying to the EU Settlement Scheme is limited.

We are currently helping several EU clients to challenge Universal Credit decisions, all of who have entitlement but have been subject to incorrect decision making. Despite our interventions, clients often wait an unacceptably long time for arrears to be paid, causing reliance on Food Banks and the real risk of homelessness and destitution.

Examples of issues we have challenged, in addition to EU national issues, include non-payment of service charges, payments when one member of a couple is in prison or abroad, and for disabled students.

Along with challenging decisions and making complaints, we raise issues through the **Universal Credit Liaison Group**. This brings together DWP and partner agencies to highlight problems, trends, share good practice and try and influence local and national policy.

Coventry has been a Universal Credit Full-Service area since July 2018, and we have dealt with 251 new UC cases between December 2018 (when we started to record them separately to other benefit enquiries).

Ensuring our advisers understand the key impacts of changes in the law, and have the most up to date information, is a priority. To support this, we hold monthly **in-house training** sessions and have access to on-line resources and a comprehensive library of reference books. We subscribe to Welfare Rights bulletins and attend seminars and conferences held by NAWRA and CPAG, where we can discuss trends in UC and other welfare benefits issues with advisers from across the country. This learning is then shared at our monthly team meetings.

Keeping up with the pace of change, the complexity of new legislation and the continuing demand for advice with complex benefit issues, is certain to continue to keep us busy in the coming year.

Diane Goolding

Benefits Advice Manager



(Credit: Paul Brook/Joseph Rowntree Foundation.)

Case Study 4: Debt advice and mental health

Mr F is 27 and lives alone following a relationship breakdown. He has anxiety and depression and is unable to work. He receives Employment Support Allowance (ESA), Housing Benefit and Council Tax Support. His partner used to share and manage the bills but, since they broke up, he has got behind with his rent and utility bills. He also has a couple of store cards and a catalogue he owes money to. His anxiety makes it hard for him to speak to his landlord and his other creditors, and he wants help to sort out his bills.

Our adviser originally saw Mr F at one of our drop-in sessions and, because he had a number of debts, we booked an appointment for him so we could work through a budget sheet with him. At the drop-in, we were able to offer some reassurance and to call his housing officer to explain the situation and let them know he was seeking advice.

During the interview, he told us that he was getting help from MIND and had a support worker. He was having difficulty managing his day to day needs and was also struggling to leave the house. We identified that he might be entitled to Personal Independence Payment (PIP) in light of his mental health problems and the support he needs. Income maximisation is a key part of the debt advice process and we identified a claim for PIP as a way of increasing his income and improving his quality of life.

At the appointment, our adviser helped him to complete a financial statement and went through all the options that could help him with his debts. We established that he could afford to pay something towards his rent but there was little left over for anything else.

Our adviser set up an arrangement to start reducing the rent arrears and made an application to Severn Trent Big Difference Scheme which reduced his on-going water bill and covered an amount towards the arrears. We applied to a Trust Fund and got a grant to cover his electricity bill. To help with budgeting, our adviser worked through a weekly budget sheet to help him manage his bills and work out how much he could spend on food, clothing and his phone.

After meeting his essential expenditure, he didn't have any money left over to pay his catalogue and store cards. Our adviser negotiated with these 'non-priority' creditors. One of the store cards and the catalogue company agreed to write-off the debt owed due to Mr F's poor mental health and his overall financial situation. He was able to offer a small token payment to the other store card.

Mr F is now using his weekly budget sheet to help him manage better and has set up standing orders for most other household bills. This has really helped his anxiety. He also knows where he can get advice and support about money and benefits if he needs help in the future.

Debt/Money Advice

We continue to provide a comprehensive debt advice and casework service to clients throughout Coventry. As part of the debt advice process, our advisers look at maximising income, helping and advising on priority and non-priority debts and working with clients to identify the most suitable long-term strategy.

A change in circumstances can often lead to a drop-in income resulting in problems paying bills that quickly escalate to serious debt issues. This can lead to a decline in overall well-being and the ability to resolve the problems.

Demand for debt advice in the UK is increasing and cannot currently be met by the resource available, according to a report in 2018 by Peter Wyman.¹³ His report indicates 8.3 million people in the UK are over-indebted and this level is only likely to increase. He also highlights Money Advice Service survey data indicating there is only enough free debt advice services to support 1.1 million people in the UK. In Coventry, the picture reflects these findings, and at the present time we are struggling to meet the level of demand for debt advice.

The nature of debt advice has changed significantly in recent years. Most clients present with household debt including council tax, rent and utility debts. Many clients also have several benefit overpayments. Welfare Reform has contributed to this shift towards household debts. Often this is simply as a result of clients being unable to meet essential household expenditure, but it is also due to the many fundamental problems with Universal Credit. The 'gig' economy, low wages and increases in living costs also have an impact, and this means many people in work are also struggling to meet essential expenditure.

Along with all other organisations who provide debt advice, our charity is regulated by the Financial Conduct Authority (FCA). The FCA rules mean that we need to follow specific processes. For example, we cannot advise on debt options without completing a full assessment of a client's financial situation and we are also required to advise clients about all options, whether they are suitable for them or not. In order to meet our Advice Quality Standard (AQS) for debt advice we also need to ensure that advisers offering debt advice and casework have undertaken specific training approved by the Money Advice Service (MAS) and at present this means that not all of our caseworkers can provide debt advice or casework.

The changing nature of debt has increased the complexity and time taken for debt case work. Fluctuating incomes mean that financial statements need regularly amending and this impacts on offers to creditors and the ability to identify suitable long-term strategies. Along with other agencies, we are increasingly seeing clients who have permanent deficit budgets

¹³ Wyman, P (2018) 'Independent Review of the Funding of Debt Advice'. Available via a link from Money Advice Service website at <http://bit.ly/2mTL1N6>

with no solution available to resolve this. Further debt is therefore inevitable, regardless of the advice and support we can provide.

In terms of developments in debt advice, we welcome government plans to introduce a statutory 'Breathing Space' for debt. This is due to start in 2021. It will provide those in problem debt with a six-week period to obtain debt advice. During that period, all further recovery and enforcement is suspended, interest is frozen and where appropriate a statutory debt repayment plan is then set up. Along with other organisations we particularly welcome the fact the government have confirmed the scheme will include a broad range of debts (e.g. debts owed to both central and local government and utility debts).

In terms of social policy and influence, we work closely with other organisations both locally and nationally. For example, we support national campaigns to end imprisonment for Council Tax in England and we meet with the council regularly to discuss the impact of council tax recovery policies, making recommendations to make the system fairer and less damaging to our clients.

Our key priority is to ensure we have funding to continue to provide debt advice to the people of Coventry. The new Money Advice and Pensions Service (MAPS) will be the main provider of funding for the free debt advice sector in the future and commissioning for this is due to begin in 2021. Our objective will be to fund our debt advice service through a MAPS contract.

To be successful in securing MAPS funding, and to meet the changing nature of debt advice, we will need to make some changes to our debt advice process. We have already made some progress, such as amending our appointment system so we can offer debt advice even if we have no capacity to take on casework. We are starting to look at the option of telephone-based debt advice and providing information and support via other delivery channels. We have also been working with Coventry Cyrenians to deliver a series of Financial Capability Workshops to their clients. Integrating financial capability with debt advice will be a key element of future MAPS requirements.

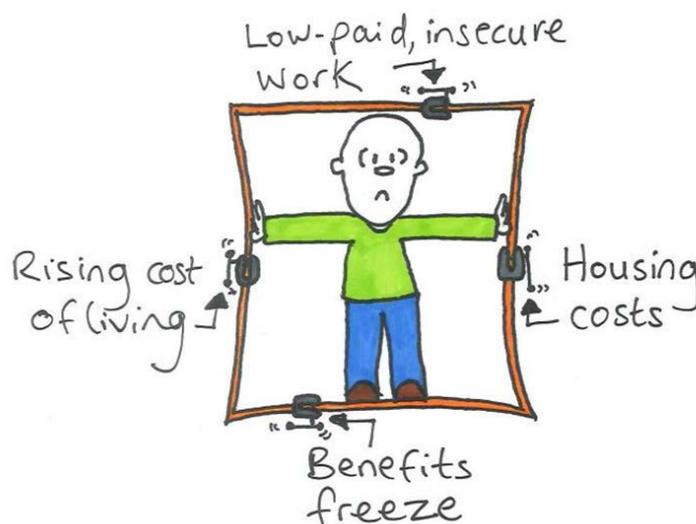
Caroline Read

Money Advice Manager

Achievements and performance

We know that we can make a real difference for the people who come to see us. We can help people to secure income that they are entitled to. We can help people to take more control of their finances. We can increase income security and stability. Our work can have wider impacts, such as improving health, self-confidence and employability.

But we recognise that we continue to operate in the wider political environment where benefits are being cut, low paid and insecure jobs are increasingly the norm and where foodbanks are replacing the security of the welfare state for many families. External factors exercise considerable influence on people's lives and their ability to understand and realise their rights. There are many systemic barriers to justice that our work seeks to address through social policy interventions as well as direct advice delivery.



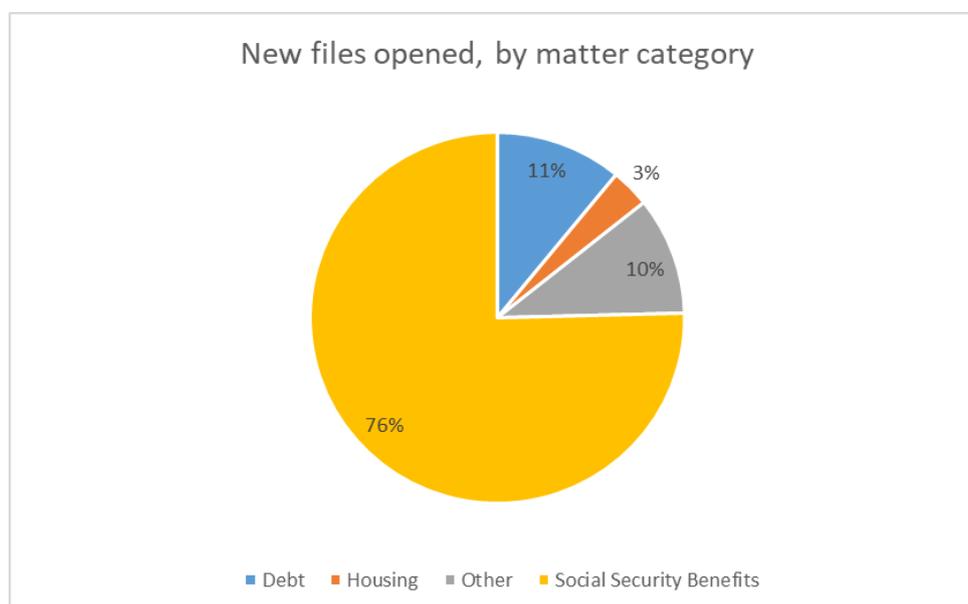
Low-paid, insecure work, housing costs, the benefits freeze, and the rising cost of living combine to lock people in poverty. (Credit: Paul Brook/Joseph Rowntree Foundation.)

Key metrics

We opened nearly 3000 new case files in 2018/19. Enquiries about social security benefits remain the highest category and have increased as a proportion of the total from last year. Problems with debt and money advice issues remain the second largest category of work.

The simple number of cases opened does not reflect the amount of work undertaken, however. Typically, for example, we might work with a client who has a debt issue for six months or more whereas some other issues might be concluded more quickly. With all debt advice cases, our advisers will offer budgeting advice and help draw up a financial statement. We may also be involved in negotiation with creditors and exploring other debt solutions, such as Debt Relief Orders and Bankruptcy.

Often, client enquiries involve multiple issues. It is typical, for example, for a benefit enquiry to also involve discussion of financial difficulties, such as paying rent, along with disability and other issues.



Outputs	2018/19	2017/18	2016/17	2015/16	4-year
Advised 'face to face' ¹⁴	3369	3876	4213	2362	13820
New case files opened ¹⁵	2939	3390	3721	3359	13409
Client contact ¹⁶	9668	11488	9672	N/A	30828
General info/signposting ¹⁷	5538	6177	5231	1529	18475
Items of work completed ¹⁸	10629	12331	9672	5322	37954
Benefits cases	75.4 %	70%	71.8 %	67.7 %	71.2 %
Debt cases	10.8 %	14.4 %	14.3 %	15 %	54.5 %
Housing cases	3.4 %	3.2 %	3.8 %	4.2 %	3.65 %
Website views	15449	11856	7766	2957	38028
Google searches	32090	19769	9850	N/A	61709
Reported financial gains	£4,262,375	£4,203,793	£3,168,316	£2,139,422	£13,773,906

¹⁴ Includes people seen at 'drop-in' advice sessions and by appointment.

¹⁵ This 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.

¹⁶ Includes all contact with clients in order to progress a new or existing enquiry.

¹⁷ Includes general enquiries in person, by telephone and by email. Note that 2015/16 data only represents 5 months data as this was not collected systematically until part way through the year.

¹⁸ Includes all work undertaken including interviews, phone calls, letters and emails, research, referrals and general casework. It includes the face to face interviews but excludes general enquiries. This figure is perhaps the best indicator of demand and the amount of client work being undertaken by the service.

Financial impact on individuals and families

Although we opened less new cases than in the previous year, reported financial gains were slightly up. In 2018/19, we helped individuals and families in Coventry to secure over £4.25 million. This means that, since we started delivering city-wide services in 2015, we have helped to secure over £13.7 million for people in the city.

We estimate that these individual financial gains are worth around £9.35 million to the local economy this year and over £30 million since April 2015. These estimates are based on applying the local multiplier to the reported financial outcomes¹⁹. If we assume that 80% of money received by our clients is spent locally, and that these local businesses in turn spend 40% of that money locally, this means that each extra £1 is worth £2.20 locally.

These figures also represent a huge return on investment for our core funders, Coventry City Council.

How people contact us

Although the focus of our service is on our drop-in advice sessions, where no appointments are needed, people do contact us in several ways.

During 2018/19:

- Our website (www.covadvice.org.uk) was visited 15,449 times, up nearly 25% on the previous year;
- Our team answered nearly 4,500 general enquiries by telephone and over 600 general email enquiries on top of the direct calls and emails to our advisers; and
- We appeared in over 32,000 Google searches, up more than 60% on last year.

These figures all serve to demonstrate the extent of our reach and increased awareness of the service we offer. It also offers further potential for new ways of delivering services utilising technology and social media.

Appointments

We were able to book nearly 1400 pre-booked appointments for people this year, over and above our availability at drop-in services across the city. Requests for appointments noticeably increased, mainly due to demand from people needing help to fill in lengthy claim forms (such as for Personal Independence Payment, or PIP) and benefit enquiry forms

¹⁹ 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>

(such as the ESA50 form that claimants are asked to complete in order to assess whether they are still entitled to benefits).

Case Study 5: Help with form completion and advocacy

Requests for help with completing benefit claim and assessment forms is another common enquiry area. Forms for disability benefits such as Personal Independence Payment (PIP) and Attendance Allowance are lengthy and can be confusing. Many people experience additional difficulty due to language, literacy or health, creating a barrier for those who might benefit most. Often further obstacles are evident, such as in the following study.

Ms D was a woman living alone. She had a rare life-long physical health condition and as well as severe mental health problems that affected her ability to get around. She had been receiving disability benefits for many years and had been asked to complete a reassessment form for PIP. We helped her with this, and she then received an appointment for a medical assessment in Birmingham.

The idea of travelling to Birmingham filled her with dread. We helped her to make a request a home visit for the assessment, providing medical evidence of her difficulties travelling, but this was initially refused. She was becoming very distressed. We then contacted Capita, who carry out the assessments, and the DWP on her behalf. We too were faced with several obstacles but eventually these were overcome, and a home visit was agreed.

After a further period, she received a phone call to say that her claim form had been reviewed, along with the medical evidence, and she had been awarded PIP without the need to be physically assessed. This was an enormous relief to her.

Ms D called us to thank us for our support. She said she would never have been able to complete the forms on her own, and certainly would not have been able to cope with all the obstacles to getting her claim assessed without the need to travel to Birmingham.

Last year we reported that nearly 7% of people who book appointments do not attend, and do not tell us that they are not attending. This results in a significant waste of resource for us, as we could be helping other people who desperately need appointments. This year, that figure has dropped slightly, to just over 6% but still gives cause for concern. All clients get an SMS reminder of appointments a few days before and we are also using some volunteers to call people to remind them. We will continue to monitor the situation.

Meeting demand

Demand for appointments outstripped availability, as in previous years. We continue to look at how we can prioritise enquiries and are undertaking a pilot of a new appointment system at the time this report goes to print. We want to be sure that we can carry out work

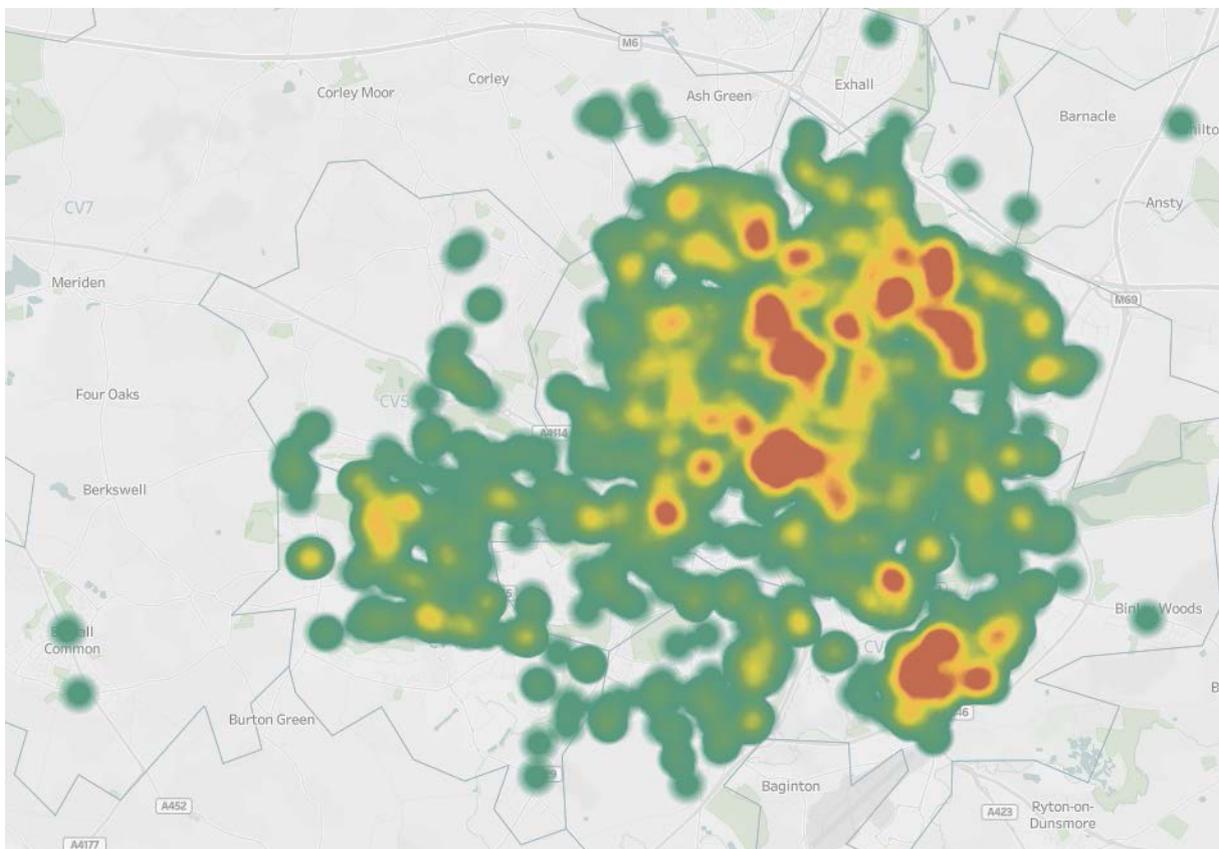
for people who we have already offered to help, while also being aware of the needs of new enquirers. We anticipate that the planned launch of a new telephone advice service will also help to manage demand for face to face advice.

We are also aware that not everyone who attends one of our drop-in advice sessions can be seen there and then. We have begun using some of our valuable volunteer team to help take some information from enquirers which better enables us to contact some people who may need our help. We do try to record 'unmet need' and we continue to seek effective ways of reporting this back to our funders and trustees.

What is clear is that demand continues to rise, along with requests from other organisations in the city for us to help meet the needs for advice being raised by their own clients. Unfortunately, without additional resources (people and finance), we are unable to expand to meet this need. That is why we continue to work on new ways of meeting demand through new services (such as telephone and 'live chat') as well as increasing public information and encouraging closer working with partner agencies.

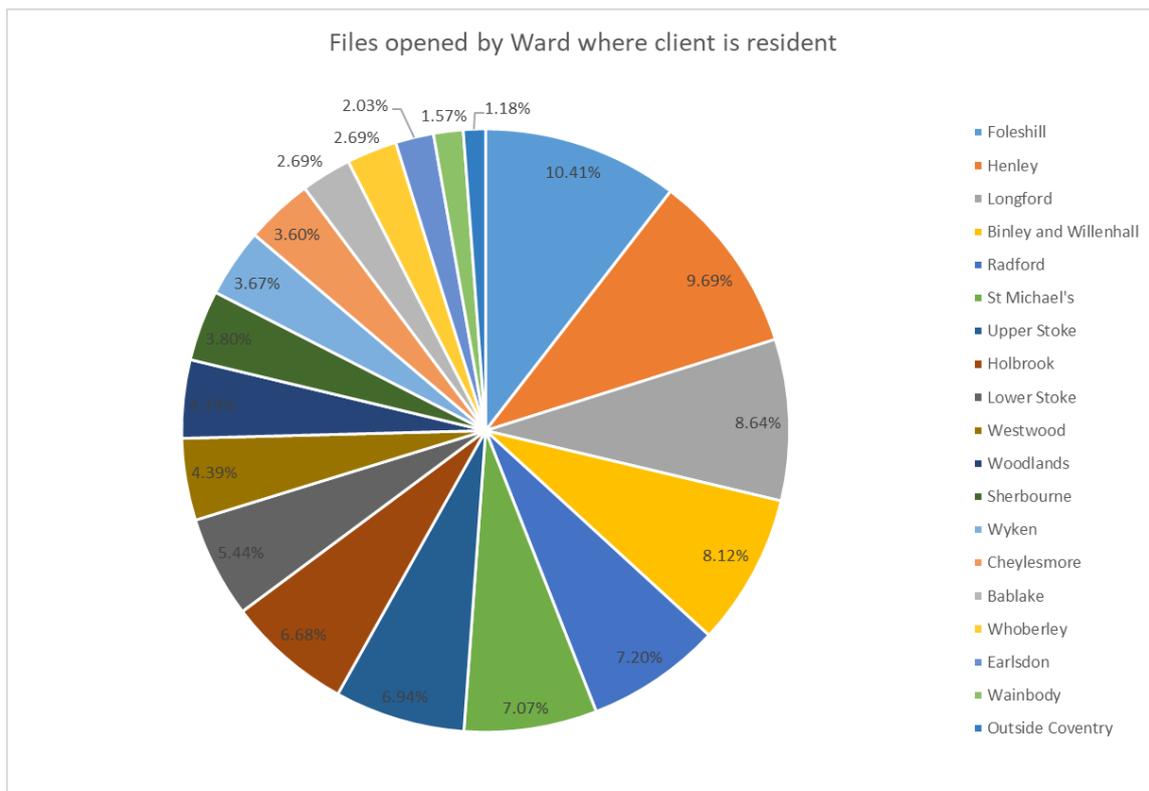
Where our clients live

The heat map shows that people across the city are accessing our advice services. The 'hot spots' show areas from where demand is highest, and these correlate with the drop-in and appointment sessions held in those areas. The heat map also shows, however, that people are travelling from all parts of the city to access our advice service.



Examining the postcode data further, we see that over 50% of our clients live in six local authority Wards. These are:

- Foleshill (10.4%)
- Henley (9.7%)
- Longford (8.6%)
- Binley and Willenhall (8.1%)
- Radford (7.2%)
- St Michael's (7.1%)



Demographic information

The facts and figures about our potential beneficiaries (earlier in this report) highlight the diversity of Coventry's population. This diversity is broadly represented in the anonymous demographic data we collect about people using our services.

On the following few pages, we have produced some charts and graphics to help illustrate this demographic data. In summary:

- Ethnicity - This year 44% of our clients, who self-selected their ethnic origin, identified with backgrounds other than 'white British'. This is a higher proportion than within the population of Coventry, recognising that our service continues to be recognised as accessible to all city residents. (See figure 1.)

- Gender - Women continue to be in the majority among our client group. This has been the case for the last 4 years, and the actual proportion is largely unchanged at 56% (57% last year). We ask people to self-declare their gender at the initial interview as part of the case recording process. A small number (currently under 1%) identify as transgender. (See figure 2.)
- Economic status - 42% of clients identified as being 'unfit for work' at the time their file was opened. 22% were working and 10% were retired. 12% were carers or looking after children. (See figure 3.)
- Age profile - As in previous years, most of our clients fall into the 35-49 and 50-64 age brackets with relatively low numbers in the younger age brackets. (See figure 4.)
- Housing status – Social tenants, predominantly Citizen (formerly Whitefriars), are the largest single group we see but our client demographics are broadly representative of the housing mix within the city. (See figure 5.)
- How clients find out about us - Over 40 different sources of 'signposting' to our service were identified in our client surveys (including everything from MPs and Foodbanks to Twitter and Facebook), but the chart shows the most common responses this year. (See figure 6.)

Case Study 6: Attendance Allowance

Mrs E is an 81-year-old retired nurse who is historically very independent, and who has worked throughout her entire life. She lives in a house that she owns and used to share with her husband who has passed away.

She has Parkinson's Disease, and her mobility has been getting less and less reliable over a long period of time. She is also now dropping things, falling over in the house, and has had to call emergency services in the past as she cannot get up when she falls.

On the advice of another agency, she approached us to make a claim for Attendance Allowance. She said she had initially been reluctant to do so, but that she had decided to claim on being reminded that it was an entitlement and that she had contributed to society for her entire life prior to retiring.

We were able to help complete the claim form with Mrs E and her claim was successful at the first attempt. She now has additional income which she can spend on services to ensure that she gets the support she needs in her retirement, and hopefully continue to enjoy it for a long time to come.

Ethnicity

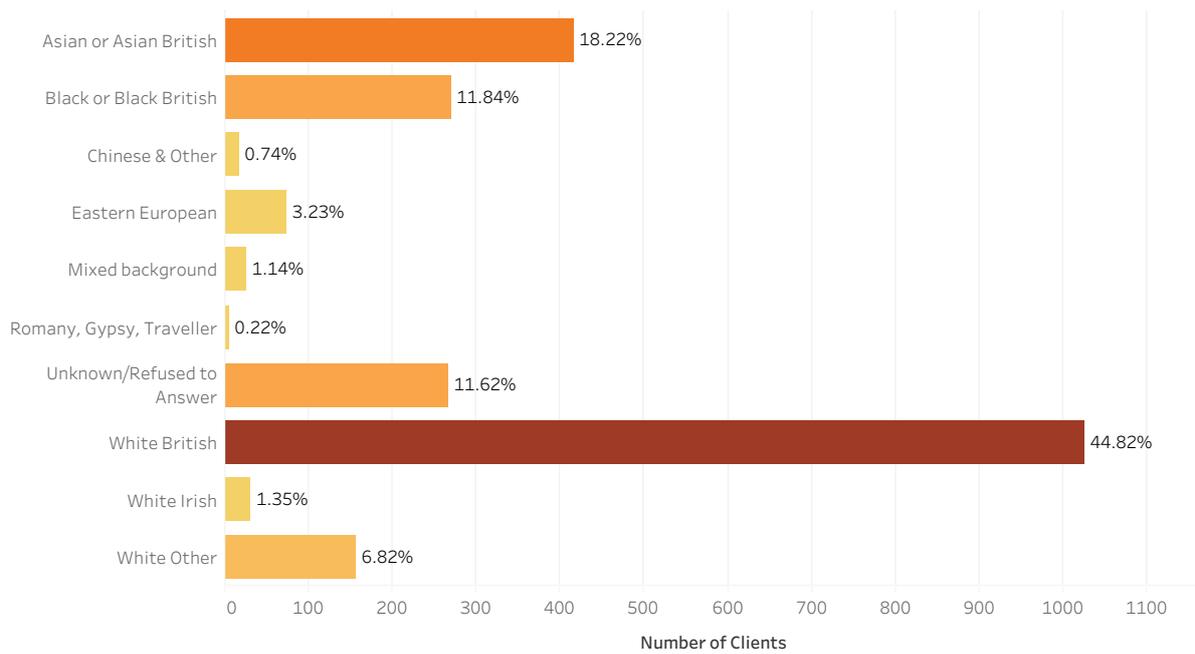


Figure 1 – Client ethnicity

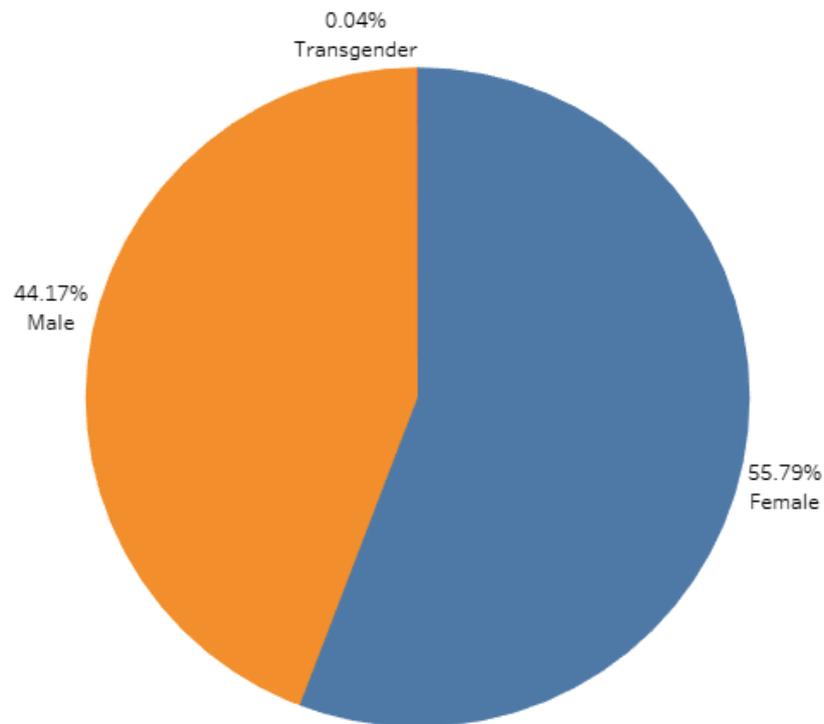


Figure 2 - Client gender

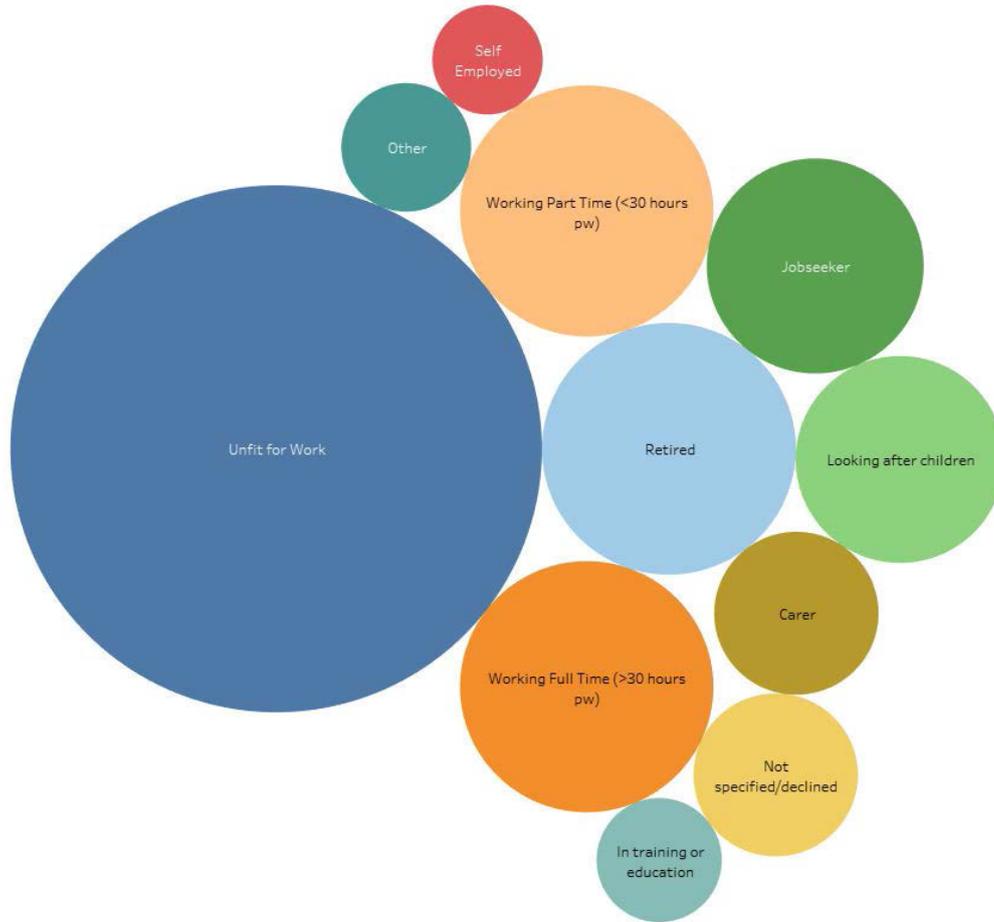


Figure 3 - Economic status

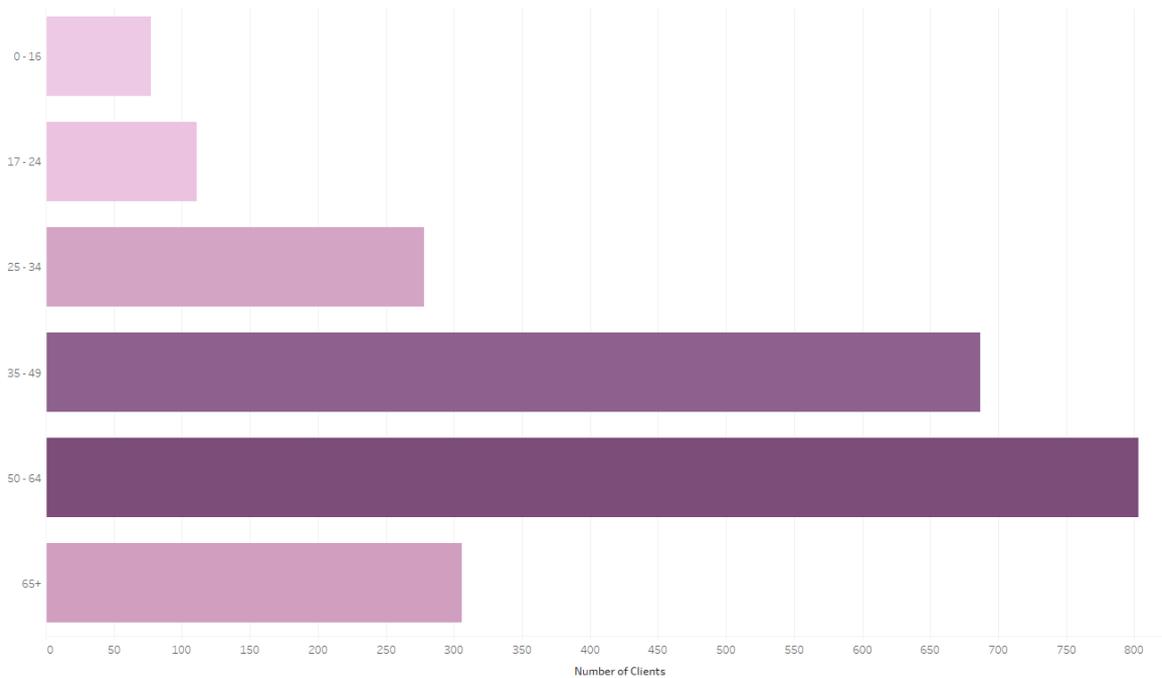


Figure 4 - Client age profile

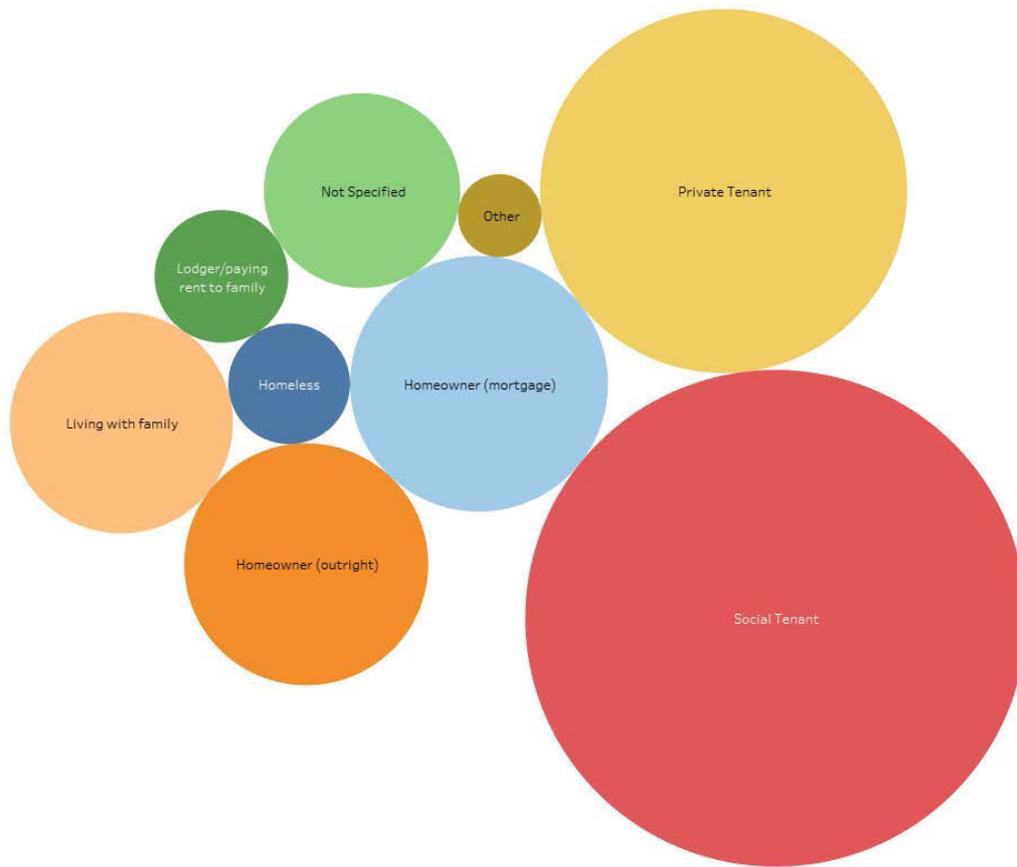


Figure 5 - housing status

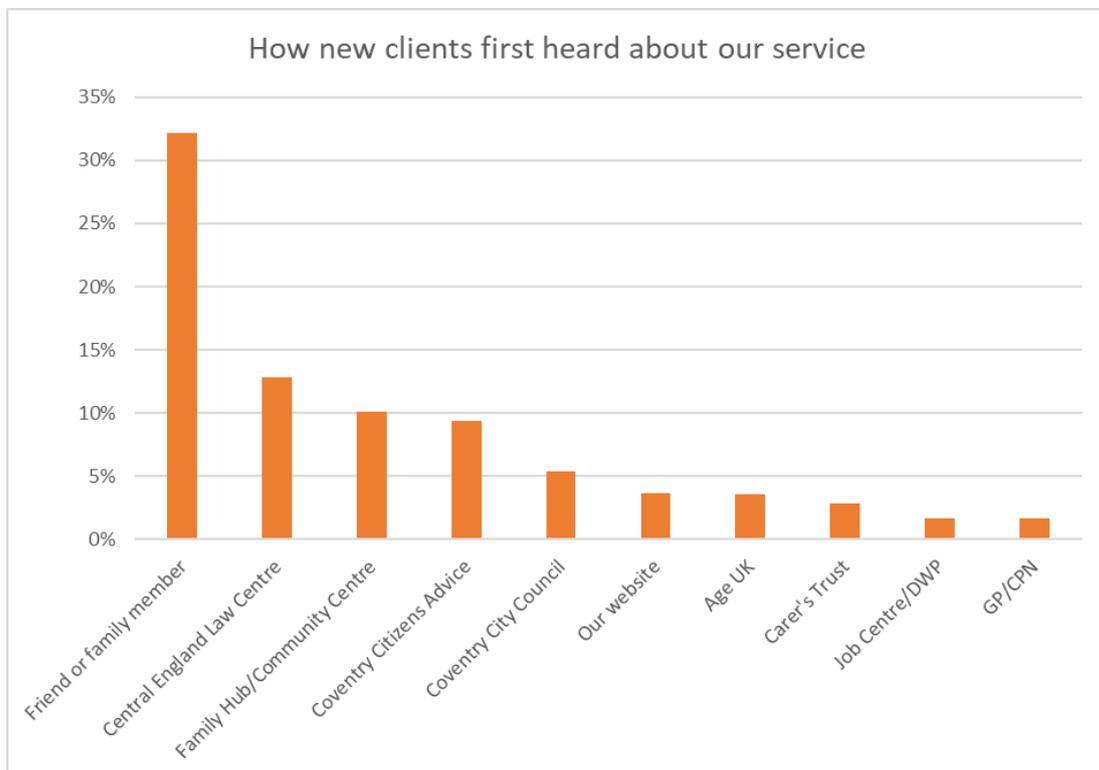


Figure 6 - How clients first found out about us

Our strategic plan

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.

We recognise that the coming years present a challenge as we seek to balance increasing demand with maintaining our focus on quality. Achievement of the Advice Quality Standard was a key milestone in our strategy, but we cannot afford to rest! The commitment of our staff, Trustees and volunteers is crucial to us meeting these challenges and realising our vision of empowered citizens.

Our strategic plan identified five priority areas that we will focus on over the next three years. These are:

- Developing accessible and appropriate services;
- Funding and sustainability;
- Better governance;
- Valuing our staff and volunteers; and
- Working in partnership

The following pages set out our strategy in more detail and include comments on our progress against the objectives up to September 2019. Our strategy will be fully reviewed over the coming months, with a refreshed three-year strategy due to be published in early 2020.



The economy we have today was designed – and it can be redesigned to work for everyone.

(Credit: Paul Brook/Joseph Rowntree Foundation)

Strategic plan objectives 2017-2020

Priority area	Overall objective	Specific objectives/KPIs	Comments (last updated Sept 2019)
1. <i>Developing accessible and appropriate services</i>	To ensure that we are meeting the needs of our communities, particularly those who are most disadvantaged.	<ol style="list-style-type: none"> 1. Provide advice across 10 priority neighbourhoods within Coventry. 2. Seek opportunities to develop new services to meet specific need. 3. Increased take-up of service across key demographics. 4. Development of new delivery channels (for example, email and live chat). 5. Achievement of Advice Quality Standard (AQS). 6. Achieve minimum of 80% user satisfaction rating (satisfied or very satisfied). 	<ol style="list-style-type: none"> 1. We deliver 15 'drop-in' advice sessions across Coventry each week. We also offer around 50 appointments each week for follow-up and more time-consuming or complex work. We launched new services in Radford this year, extending our reach into a priority neighbourhood where we had previously not had the opportunity to deliver advice. 2. Our Volunteer Project is now fully operational, and volunteers are supporting service delivery and 'back office' functions. We are working with Orbit to deliver a dedicated service for residents in Tanyard Farm. We continue to work with a freelance fundraiser to develop projects targeting 'harder to reach' groups. 3. We continually monitor and review performance against benchmarked data. 4. We are developing a telephone advice service which we aim to launch before the year end. Development of additional services is subject to additional resource. (see point 2. above). 5. We achieved AQS in January 2018 and are due to be reviewed in January 2020. We are focussed on continual service improvement. 6. Currently, over 90% of respondents would recommend our service to their friends or family (up from 87% a year ago).

<p>2. <i>Funding and sustainability</i></p>	<p>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.</p>	<ol style="list-style-type: none"> 1. Develop a fundraising strategy that seeks to diversify our funding base and enable greater service flexibility. 2. Raise at least £20,000 per annum from Trusts, Foundations and other grant-giving bodies by 2020. 3. Review our expenditure and focus on achieving 'best value' in all areas of our work. 	<ol style="list-style-type: none"> 1. We have employed a freelance fundraiser who has helped develop a fundraising strategy and is working on a range of bids. 2. So far, we have either been awarded or have committed funding of over £219k towards project work and core costs to the end of the 2020/21 financial year. The majority of this is restricted funding from Henry Smith Charity and Orbit to fund specific projects. Work on bids continues. 3. We have maintained reserves due to prudent financial management and periods where posts were vacant. We have also made cost savings on back office functions. We have decided to invest reserves to support essential advice and back office functions in the 2019/20 financial year.
<p>3. <i>Better governance</i></p>	<p>To extend the skills and expertise of our Trustees to support our future development plans, whilst maintaining our local integrity and accountabilities.</p>	<ol style="list-style-type: none"> 1. Complete a board 'health check' exercise and use the results to develop a governance action plan. 2. Hold an annual board 'away day' to focus on governance and strategy. 3. Seek opportunities for greater user-involvement. 	<ol style="list-style-type: none"> 1. Our Trustee Board adopted the new Charity Governance Code in 2017. This has informed changes to board meetings and a review of our Articles of Association, which are proposed to change from our 2019 AGM. A finance and general purposes sub-committee now meets to make recommendations to the Trustee Board. 2. Successful Trustee Board away-days have been held in 2017, 2018 and 2019. Equivalent events have also been held for staff and volunteers. 3. We have considered ways of improving survey responses, including the launch of online surveys and using volunteers to conduct face-to-face surveys.

<p>4. <i>Valuing our staff and volunteers</i></p>	<p>To help everyone within our service to achieve excellence.</p>	<ol style="list-style-type: none"> 1. Implement a robust performance management process ensuring that all staff have an annual performance and development review (appraisal) and a 1:1 meeting with their line manager at least every 6 weeks. 2. Ring-fence a budget for staff training and develop a training plan, based on the annual appraisal outcomes. 3. Achieve minimum of 85% staff satisfaction rating (happy or very happy at work). 	<ol style="list-style-type: none"> 1. All staff have a scheduled monthly 1:1 meeting with their line manager and an annual appraisal. The process will be the focus of further review prior to the 2020 appraisal round. 2. A specific budget has been identified and a central training record is maintained. Staff appraisal objectives feed into the training plan, which also includes identified service-wide training. All staff and volunteers now also complete mandatory health and safety, equalities and data protection training via iHasco. 3. The last staff survey (2018) achieved a 77% satisfaction rating. The next survey is earmarked for November 2019.
<p>5. <i>Working in partnership</i></p>	<p>To extend our work with our existing partners and develop more collaborative working relationships to support our strategy and help us get closer to our communities.</p>	<ol style="list-style-type: none"> 1. Active engagement with local partners (particularly those hosting our outreach services) and community forums. 2. Seek opportunities to work more closely with local schools and universities. 3. Enhance our role in Advice Services Coventry (ASC) to ensure a joined-up approach to advice provision in the city. 4. Achieve minimum of 80% partner satisfaction rating (satisfied or very satisfied). 	<ol style="list-style-type: none"> 1. A mailing database is being maintained and all partners receive updates on service changes. Staff and volunteers engage with several community events and networking opportunities. We have continued to work closely with Family Hubs in particular and our new Orbit funded project will give further opportunities for engagement in the Tanyard Farm area. 2. We are delivering services from one school and we have developed volunteering links with the universities. We have also worked closely with Warwick University on their Public Legal Education modules, hosting student placements in 2019 (and planned for 2020). 3. We continue to work with partners to enhance ASC. We plan to launch a new public website before the end of 2019 along with a new partnership referral process. 4. Partner surveys are now planned for late 2019.



Coventry Independent Advice Service

Coventry Independent Advice Service provides free confidential advice, information and support on social welfare issues for people living in Coventry. Our casework service for welfare benefit and debt problems is accredited by the national Advice Quality Standard.

We are a registered charity (no 1015216) and a company limited by guarantee registered in England and Wales (no. 02761115). Our debt advice service is authorised and regulated by the Financial Conduct Authority (FRN: 628958).