



Bestwood Advice Centre

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Manager and Senior Adviser

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Who we are

- ▶ We are a local advice centre been in existence since the early 1980's and in the current location for over 36 years.
- ▶ Welfare Benefits, applications and tribunal work
- ▶ Debt and money management, including insolvency options
- ▶ Case work and representation



Our Funders

- ▶ Nottingham City Council
- ▶ British Gas
- ▶ Coalfields
- ▶ Lottery
- ▶ Life After Debt
- ▶ Bestwood Partnership



An evaluation of the deprivation and of the need for advice

- ▶ Last year we worked with Nottingham University on an intern project
- ▶ We were successful in getting funding from the University for a 4-week project
- ▶ I wanted to make the most of this opportunity and decided on a research project showing the need for advice centres and the value they bring, not only to an individual but to the community as a whole.
- ▶ Sophie did some excellent research finishing with a presentation to local partners and agencies. This valuable information has been used to support funding applications.



Covid-19 and lockdown

- ▶ Primarily a face to face service with home visits
- ▶ Started using a new case recording system
- ▶ Moving to online and remote working
- ▶ Phone system diverted
- ▶ Updated signage on office front door
- ▶ Updating Facebook and our website whenever regulations changed
- ▶ Factsheets in easy to understand terminology
- ▶ Restructured the office for social distancing, with screens and PPE measures in place
- ▶ Covid Secure Policy written



Common trends

- ▶ People who have not claimed benefits previously are accessing the service
- ▶ Many are presenting with multiple issues, both benefits and debt
- ▶ Cases remain open for longer
- ▶ People needing reassurance on understanding what the tiers mean for them
- ▶ Utility companies proving difficult to deal with causing extra problems
- ▶ PIP claimants, phone assessments
- ▶ Adding emergency credit to prepayment meters for people in hardship, this causes problems down the line and works like an overdraft
- ▶ More financial education is needed, poor budgeting and financial choices
- ▶ Advisers well-being, managing expectations



Monitoring

Just under 500 clients seen in 9 months

➤ Benefit gains have achieved	£701,720.97
➤ Debt dealt with including write of	£159,955.40
➤ Charity awards	£1,332.00
➤ BDS awards	£7,665.49
➤ Fuel awards (energy switch, top up vouchers)	£4,582.00



Issues need highlighting

- ▶ People in receipt of WTC and UC are getting an extra £20pw
- ▶ Temporary increase was applied at the same time as increase in benefits
- ▶ The majority do not realise their benefits will reduce in April 2021
- ▶ Industry predictions shows there will be a huge influx of hardship and people needing support with budgeting
- ▶ Council Tax was substantially reduced because of Covid-19; people have got used to paying less
- ▶ Deductions from benefits stopped for overpayments and other debts, people got used to having more money



Digitally excluded and what we are doing to support residents

- ▶ Secured funding to start a campaign to target the digitally excluded and hard to reach residents of Nottingham
- ▶ Gummed freepost return leaflets
- ▶ Keyrings
- ▶ Distribution to support agencies and partners within the Bestwood and Bulwell wards



Other agencies and partners we work with

- ▶ Advice Nottingham consortium
- ▶ CVS
- ▶ Bestwood Partnership
- ▶ Bestop Kitchen
- ▶ Bulwell and Top Valley Foodbank
- ▶ The Archers furniture project
- ▶ Neighbourhood development teams
- ▶ Nottingham City Homes



Extra work completed during lockdown

- ▶ Have secured funding for 2 new part-time trainee advisers, who started with the service in September 2020
- ▶ Advisers needing to do online training and meetings to meet the CPD requirements
- ▶ AGM in September
- ▶ AQS Audit in November



Funding

Our main funder is Nottingham City Council, and we have had a decreasing budget over the past 5 years.

We are having to use valuable adviser time to source and access funding to support and maintain the service. With the expected increase in demand the service will be more crucial than ever.



Contact details

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▶ Any questions

