



SOUTH DERBYSHIRE CITIZENS ADVICE BUREAU GP PROJECT REPORT

For surgeries at

Melbourne, Willington, Swadlincote (Darklands Road), Heartwood, Gresleydale, Overseal, Woodville, Wellbrook (Hilton) and Newhall

Results for year 1st April 2010 – 31st March 2011

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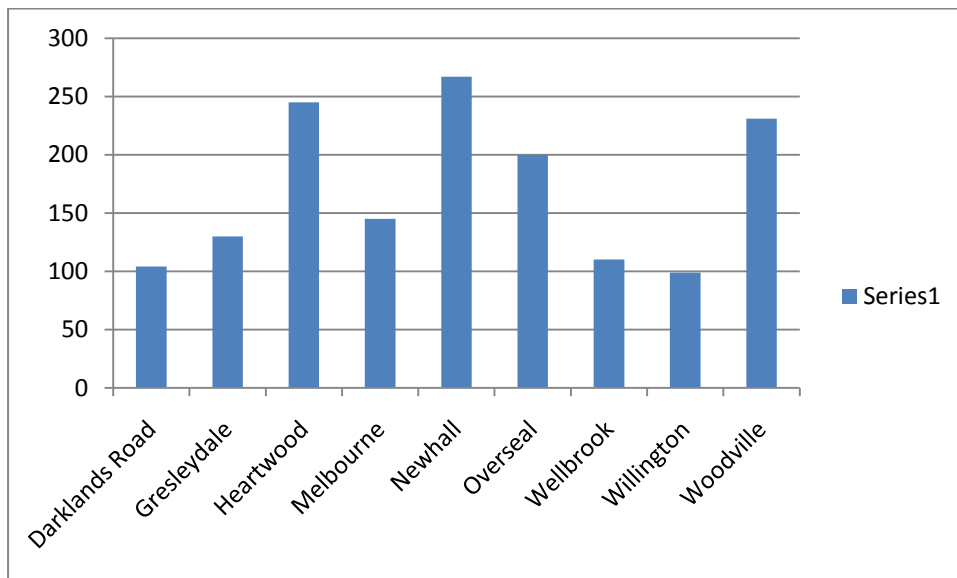
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SECTION 1

EXECUTIVE SUMMARY

South Derbyshire GP Project delivers weekly face to face advice sessions from all nine GP practices located throughout South Derbyshire. This report covers the project sites at Melbourne, Hearwood, Swadlincote (Darklands Road), Gresleydale, Overseal, Woodville, Wellbrook, Willington and Newhall.

This year has been an extremely busy year for the GP project. In February 2010 South Derbyshire introduced a patient self referral process in an attempt to fill all appointment slots throughout the locality. This initiative took a few months to get off the ground however is now fully imbedded and working extremely successfully. As a result of this new process the project has seen a 50% increase in the number of contacts received from clients this year. The majority of appointments slots are booked two weeks ahead and the number of non-attendance is low.



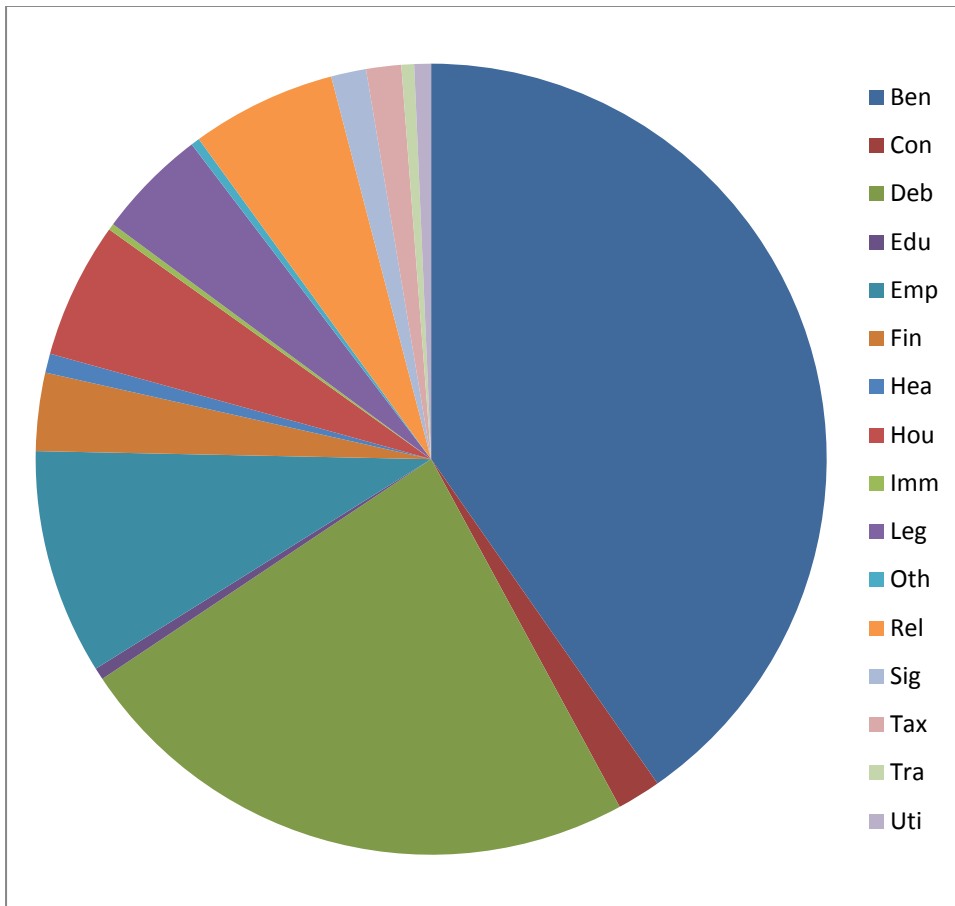
We have continued to receive regular referrals from Gresleydale, Swadlincote and Wellbrook surgeries however referrals from the remaining surgeries is sporadic. This issue is currently under review and new initiatives to improve referral rates from health care professionals will be implemented in the coming year.

As you will see from the graph above the majority of enquires received have come from clients residing in areas of high deprivation.

Caseworkers dealt with 3125 enquiries this year which is over a 100% increase on the number of enquiries dealt with last year. We continue to provide advice on a wide range of

issues however the main enquiry areas relate to welfare benefit, debt and employment advice. This enquiry profile is extremely similar to that identified last year however we have found that the levels of demand for debt advice have generally reduced slightly whilst welfare benefits enquiries have increased.

Last year the project handled 20 enquiries relating to relationship breakdown, this number has increased this year to 180. Whilst relationship breakdown is not identified as a main enquiry area the bureau is concerned to see such a dramatic increase in demand for advice around this topic area.



As demand for our service has increased dramatically this year, so has the amount of money caseworkers have generated for clients. Caseworkers have secured £850,589.13 in unclaimed welfare benefits and charitable donations and negotiated approximately £110,000 worth of debts.

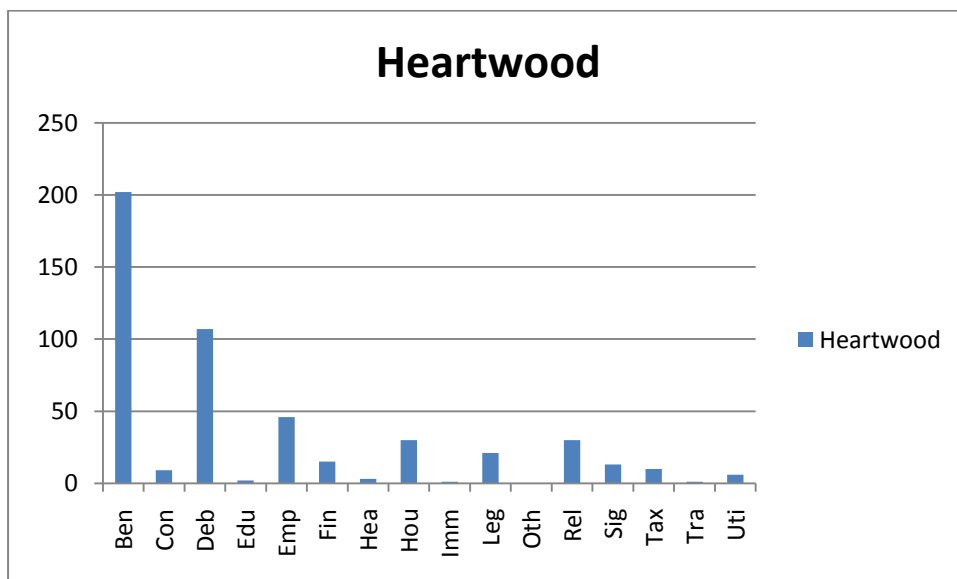
SECTION 2

Heartwood Surgery

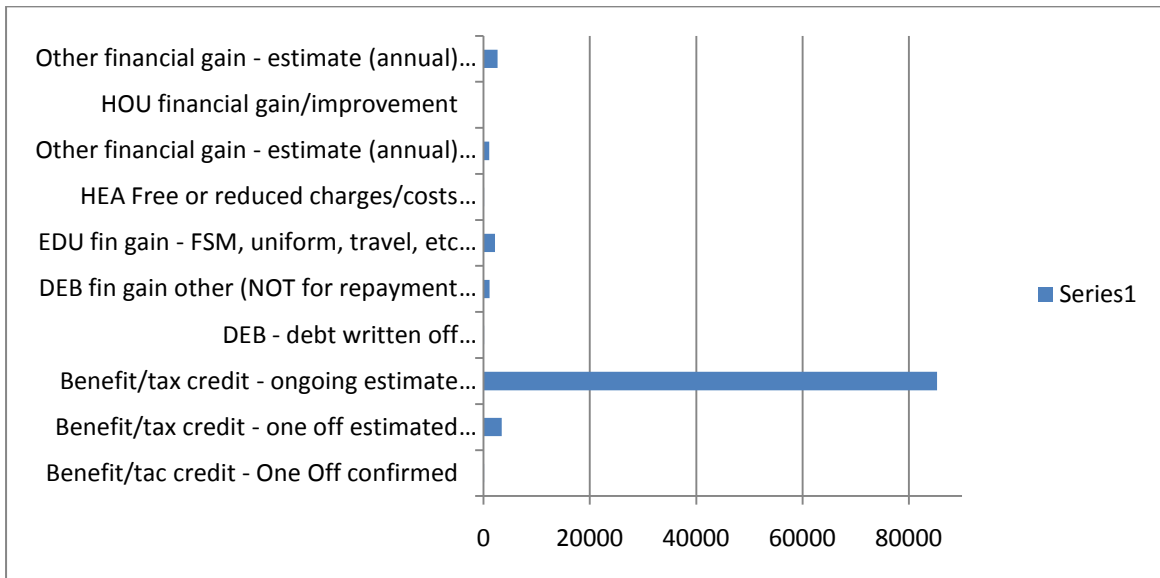
This year we have worked hard to improve our profile within the surgery by attending practice meetings, providing the surgery with CAB posters and displaying our information boards within the waiting areas. Despite these initiatives referrals from health care professionals has continued to be been low.

With the introduction of our self referral procedure we have managed to double the number of client contacts received by caseworkers this year (245). The project provided advice to 110 new clients over the last twelve month.

The profile of enquiries has been very similar to that demonstrated last year with the vast majority of clients contacting our service seeking advice around welfare benefit entitlements, debt and employment enquiries. A significant increase in clients requiring advice around relationship breakdown was identified this year, whilst debt enquiries have dropped slightly.



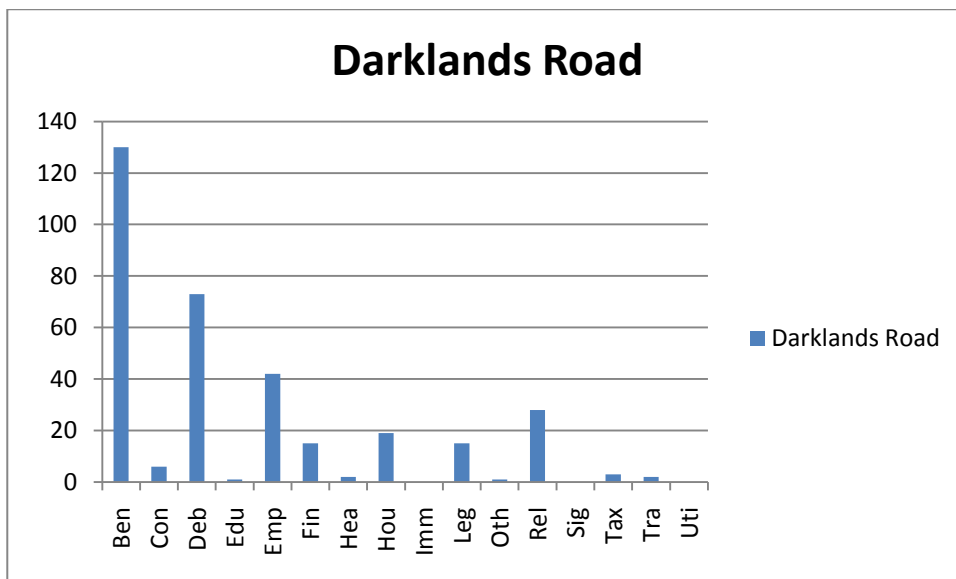
Due to the increase in demand for welfare benefit advice, caseworkers have supported clients to claim £96,007.38 worth of unclaimed benefits. Many of the clients accessing our service are elderly, disabled and people with young families who are living on low incomes. In addition we have supported clients to secure a further £5,814.10 income from a variety of charitable organisations over the last year. This is over double the amount of income generated by caseworkers last year.



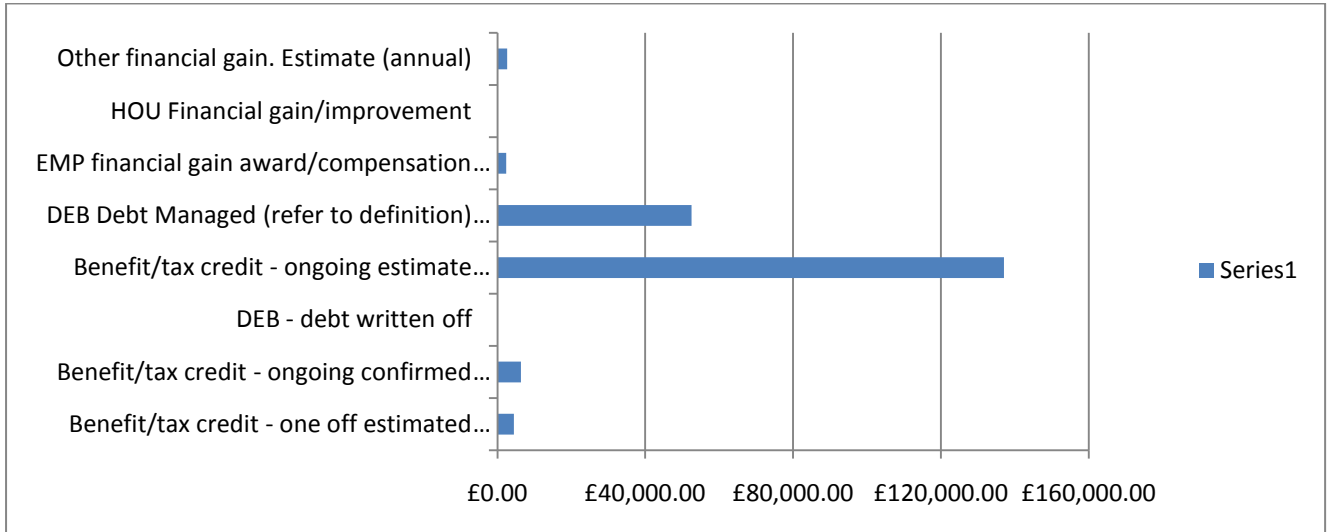
Swadlincote Surgery - (Darklands Road)

Since developing this service in 2009 this surgery has always demonstrated an appreciation of the advice services we provide. The Practice Manager and senior Doctors have supported us in our role and promoting our service within their team. This support has been extremely helpful and has resulted in many referrals being received from health care professionals over the last 12 months.

Since April 2010 caseworkers have received over 104 contacts from clients, many of whom have not accessed CAB services before. Given that this is a relatively new surgery to our project we are particularly pleased with these results. The majority of clients accessing our service require advice around welfare benefit entitlements, debt and employment advice. A significant increase in welfare benefit and relationship breakdown has been identified over the last twelve months.



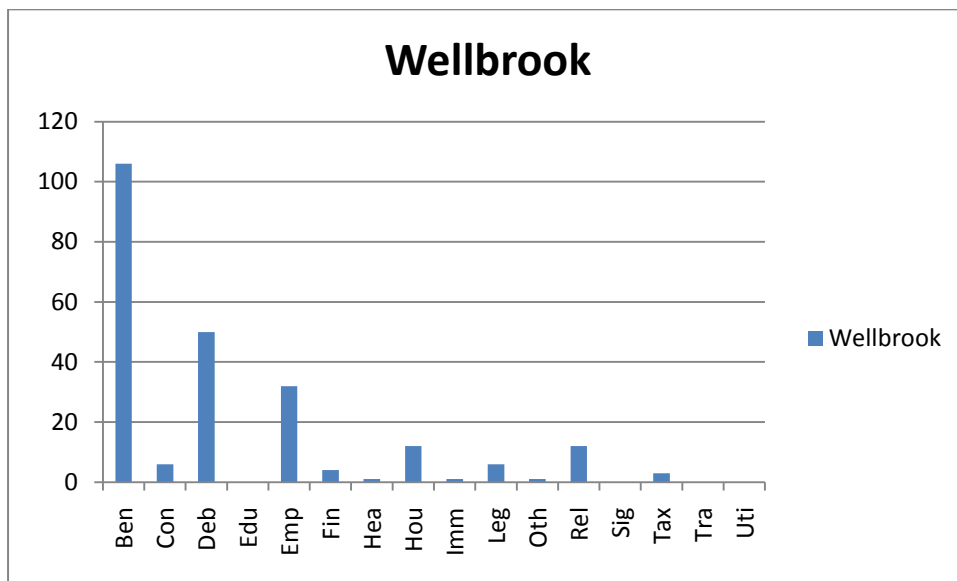
Due to the high demand for welfare benefit advice our caseworkers have succeeded in securing over £205,575.16 worth of unclaimed benefits for our clients. This figure has significantly increased since last year. As the majority of the clients accessing our service are young people with families much of the welfare benefits secured have related to child and working tax credits.



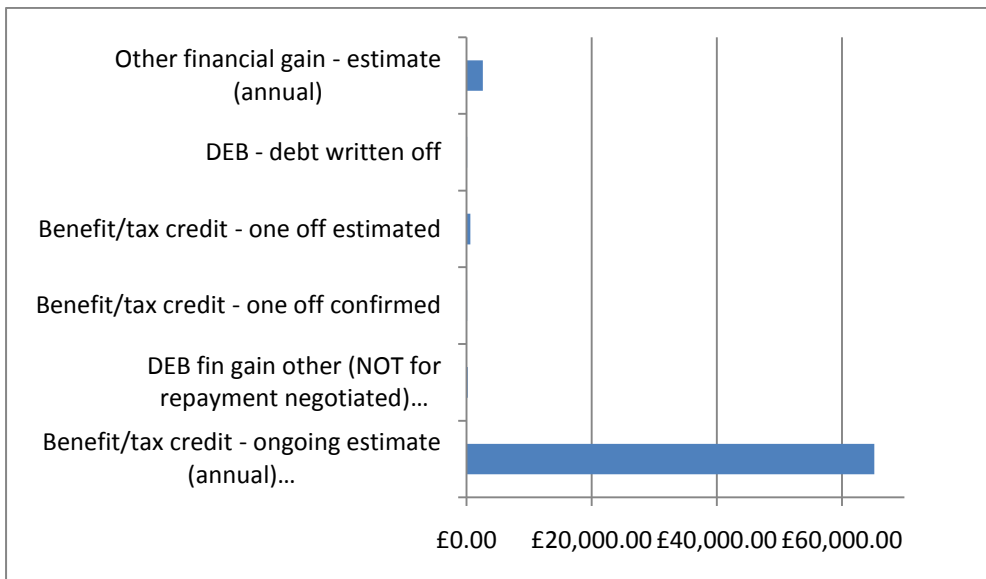
Wellbrook Surgery – Hilton

Since establishing our advice session at Wellbrook Surgery we have developed very good working relationships with surgery staff, hence, regularly receive referrals from health care professionals. As this surgery is located within a rural location we find that clients are extremely grateful to have access to CAB services within their local community.

Over the year caseworkers have received 110 contacts from clients requesting support relating to a wide range of topics. Over 80 clients accessing our service had not accessed CAB services previously. The majority of clients have sought advice relating to welfare benefit entitlements, debt and employment issues. We would like to highlight however that enquiries relating to relationship breakdown and housing issues have increased significantly over the last twelve months.



Caseworkers have succeeded in generating over £68,793.10 worth of additional income for clients accessing our services. This is approximately 50% higher than the amount secured by caseworkers last year.



Willington Surgery

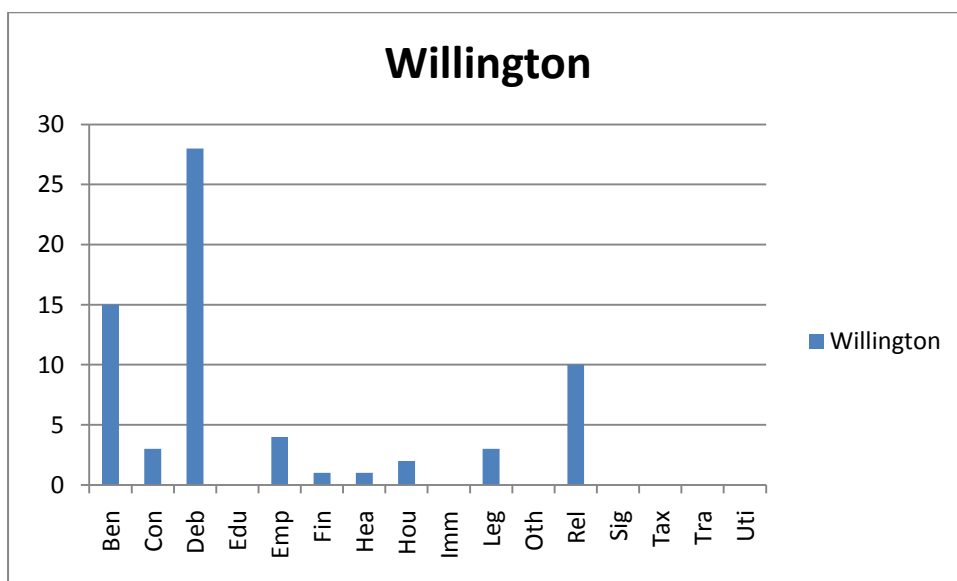
Having only just established an advice session at Willington Surgery in March 2010 it has taken us quite some time to establish this service within this rural village. Caseworkers have worked hard to promote our advice sessions over the last twelve months

Caseworkers have carried out the following initiatives:

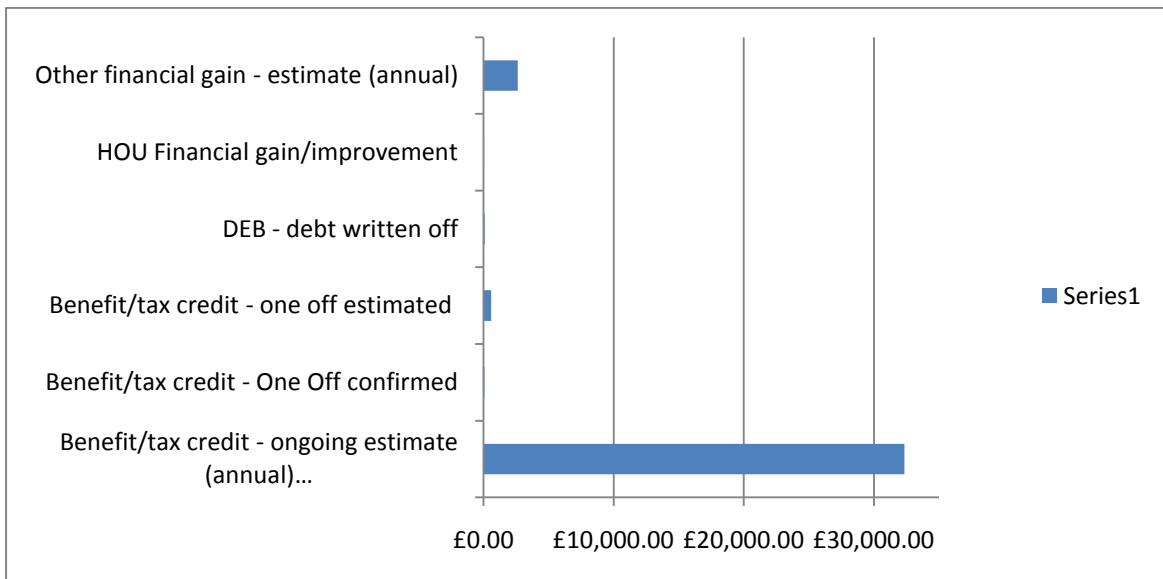
- Attended practice meetings
- Distributed leaflets
- Displayed boards in the surgery waiting room
- Made contacted with all community support groups informing them of our new service.

As a result of the above efforts we are slowly starting to see an increase in clients contacting us for advice, however, very few referrals have been received from health care professionals over the last year.

Caseworkers have received 99 contacts from clients over the last twelve months and provided advice to 48 new clients. The majority of enquiries received from clients accessing our service in Willington relate to debt, welfare benefits and relationship breakdown. Debt advice enquiries within Willington Surgery are higher than welfare benefit enquiries which is a unique trend for South Derbyshire.



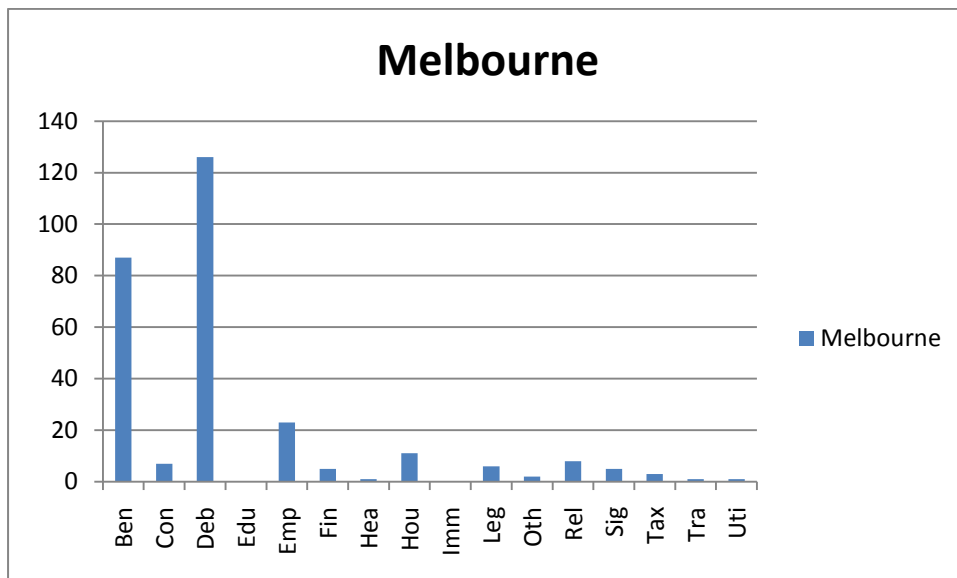
Over the last 12 months caseworkers have secured over £35,751.30 in welfare benefit entitlement for clients. As mentioned previously debt enquiries have been high in Willington with caseworkers negotiating £16,504.99 worth of debt on client's behalf.



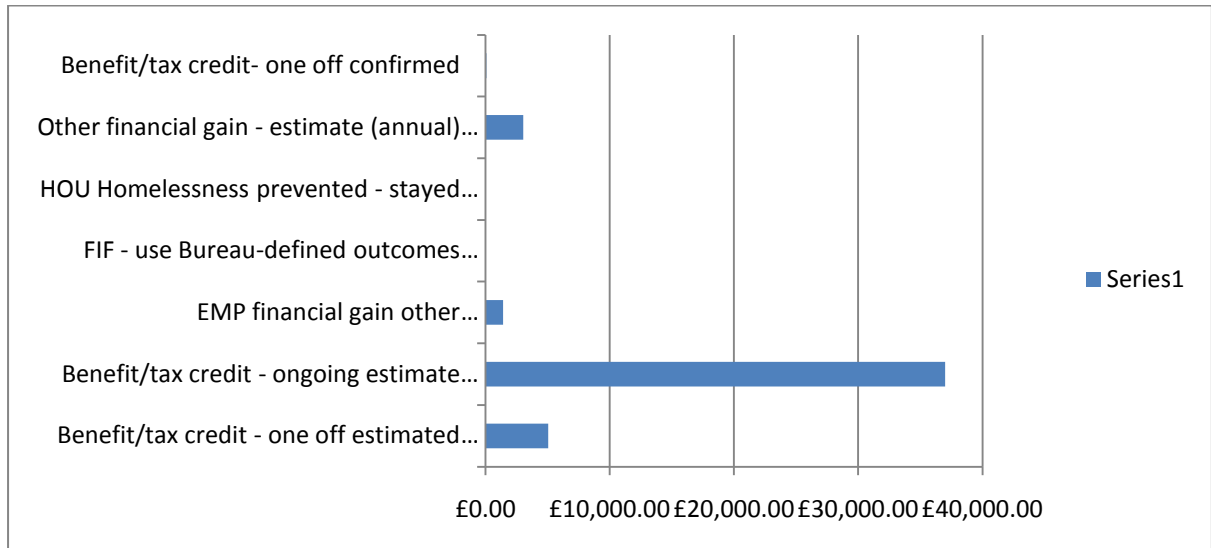
Melbourne Surgery

South Derbyshire CAB has run advice sessions at Melbourne Surgery since 2008 however we have struggled to establish ourselves within the surgery. In order to address this issue we have worked hard to promote the services we provide by carrying out extensive community development work. This has involved the distribution of posters throughout Melbourne and the contacting to every community group with the view to providing talks about CAB services.

Despite the challenges we face caseworkers have received 145 contacts from clients around a wide range of topics. The project saw 47 new clients who had never accessed CAB service before. The majority of enquiries received from clients relate to debt, welfare rights entitlements and employment issues. We have seen a significant increase in the number of clients seeking debt advice with enquiries received rising from 30 last year to 130 this year.



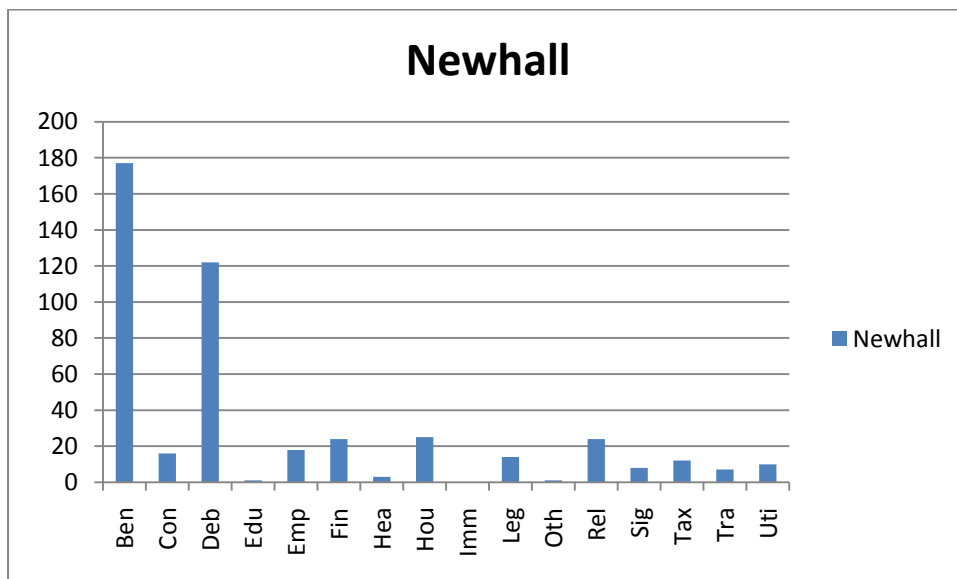
Over the last 12 months caseworkers have secured over £46,669.18 worth of welfare benefits for clients receiving advice. This is a 100% increase of the amount earned for clients last year. In addition we have negotiated £56,342.33 worth of debt for clients approaching our service.



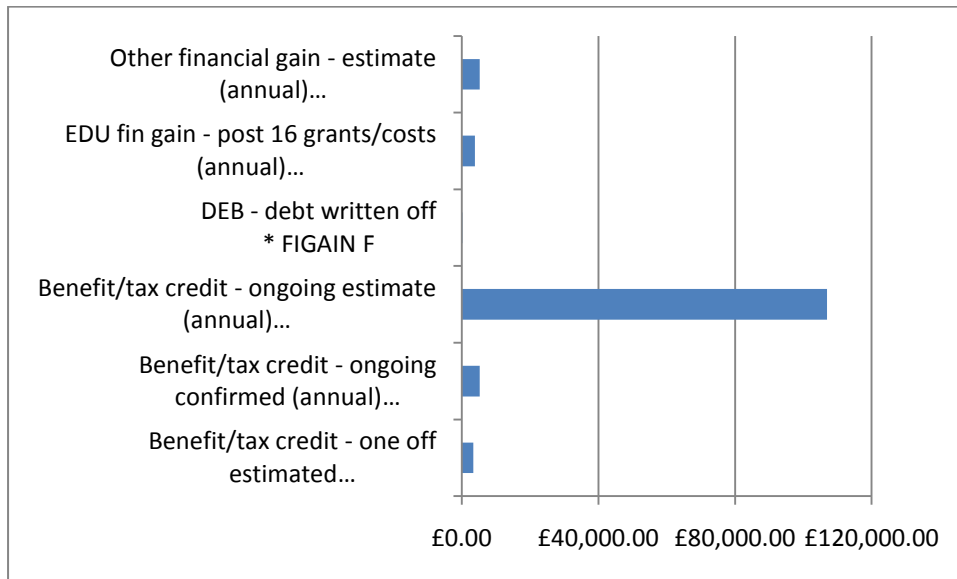
Newhall Surgery

Due to lack of space at Newhall Surgery we have run our advice sessions at the Newhall Old Post Centre since the service was established. As Newhall is an extremely deprived area we find that all appointments are booked up well in advance. Clients are aware of our service locally therefore the majority of referrals we receive are from clients contacting our service directly. As we have no visual presence in the surgery we continue to experience difficulties in getting health care professionals to refer clients to our service.

Last year our caseworkers received 237 contacts from clients and provided advice around a wide range of topics. Our project provided a service to 101 new clients who had never accessed CAB before. The majority of enquiries received relate to welfare benefits entitlements and debt issues. The number of enquiries received this year has risen significantly however demand to welfare benefits advice has become an area where demand is greatest.



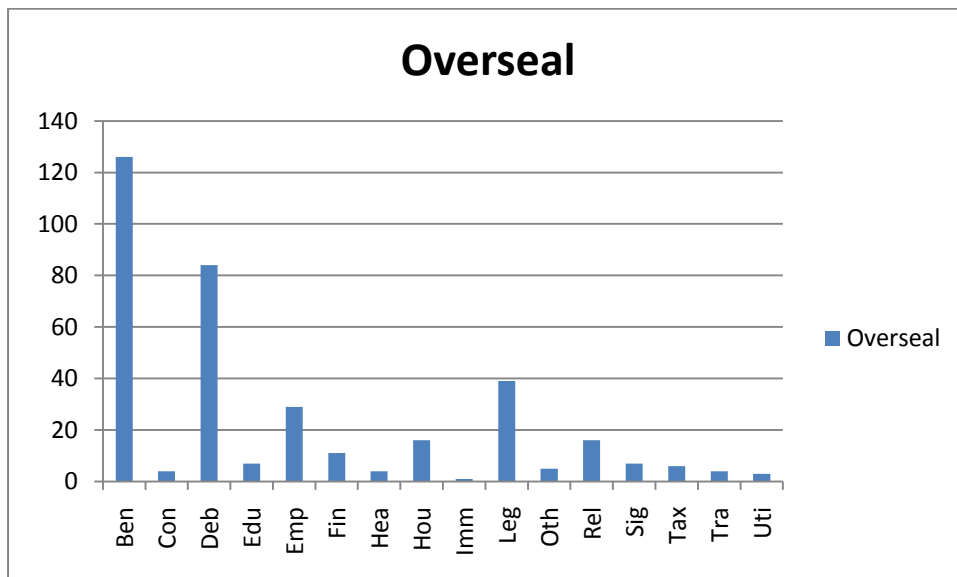
This year our caseworker has secured over £124,946.53 in unclaimed benefits for clients. This is an increase of over £40,000 on last year's results.



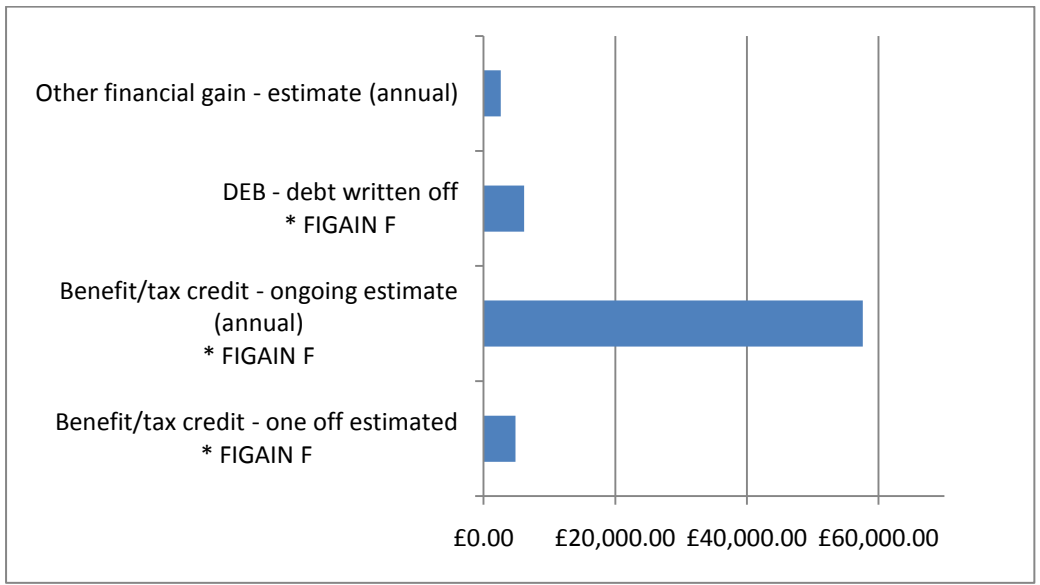
Overseal Surgery

Over the last twelve months caseworkers have received 200 contacts from clients seeking advice. With the introduction of our self referral procedure we have managed to provide advice to 74 new clients, all of whom have never accessed CAB services previously. Despite the fact that we have run an advice session at Overseal Surgery since 2008 we still do not receive many referrals from health care professionals. Over the next 12 months we will be addressing this issue by implementing a number of promotional initiatives.

As the result of our self-referral process the number of enquiries received by caseworkers last year increased by over 100%. Debt issues have reduced slightly whilst benefit enquires have quadrupled.



With the increase in welfare benefit enquiries caseworkers have succeeded in securing over £71,330.02 worth of unclaimed benefits. This amount was approximated £3,000 last year.

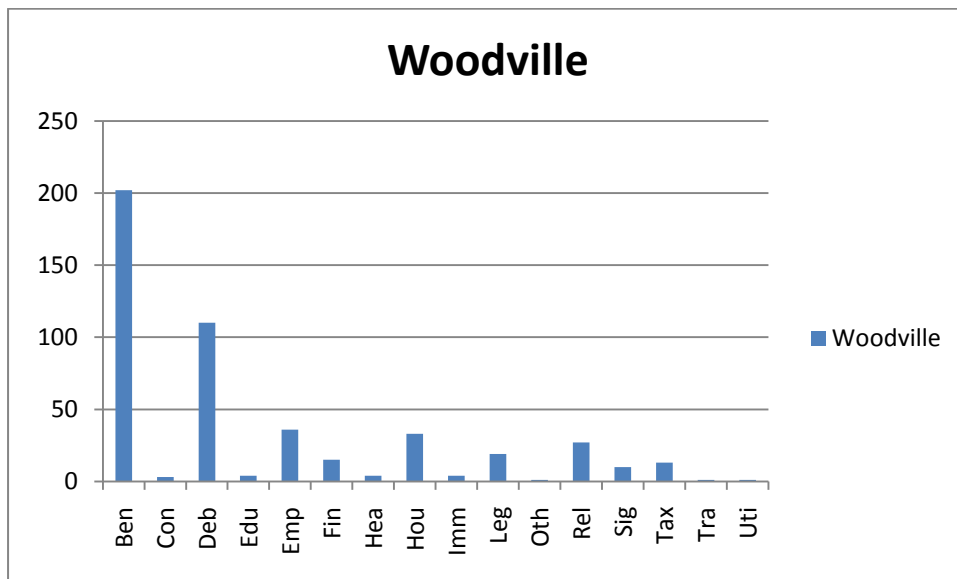


Woodville Surgery

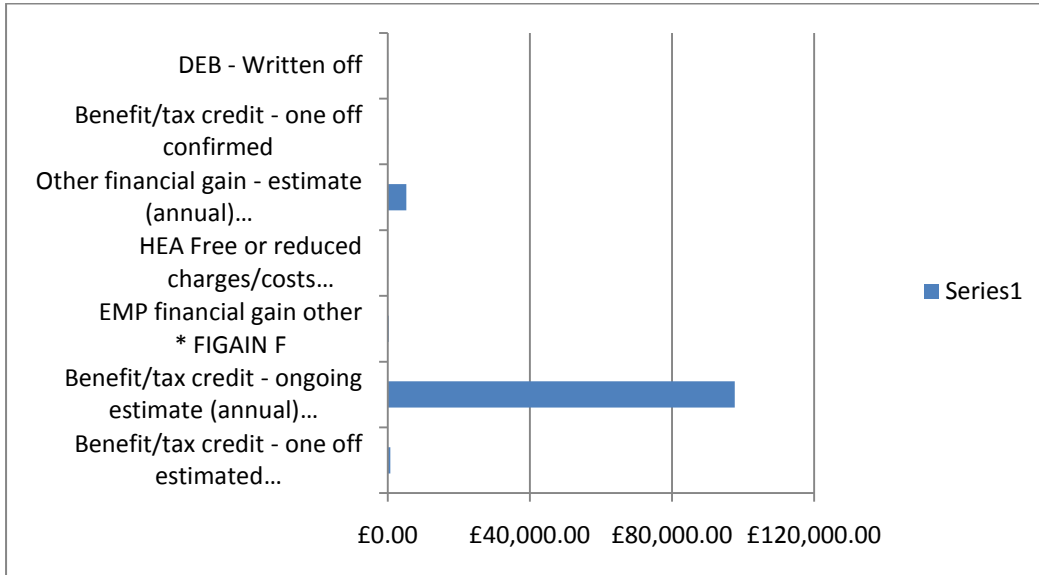
Due to lack of space within the Woodville Surgery caseworkers have been delivered their advice session from South Derbyshire District Council premises since the project was established in 2008. This arrangement creates real difficulties for caseworkers as they are unable to develop working relationships with health care professions, thus receive very few referrals from surgery staff. Over the coming year South Derbyshire CAB will be working to increase the profile of our project within the surgery.

With the introduction of our self referral procedure caseworkers have received 231 contacts from clients. A total of 90 new clients have contacted our service over the last 12 months, all of whom have never accessed CAB services previously.

Over the last twelve months we have seen the number of enquiries received from clients has quadrupled. Enquiries relating to welfare benefit entitlements and have increased by over 200% and debt enquiries by over 100%.



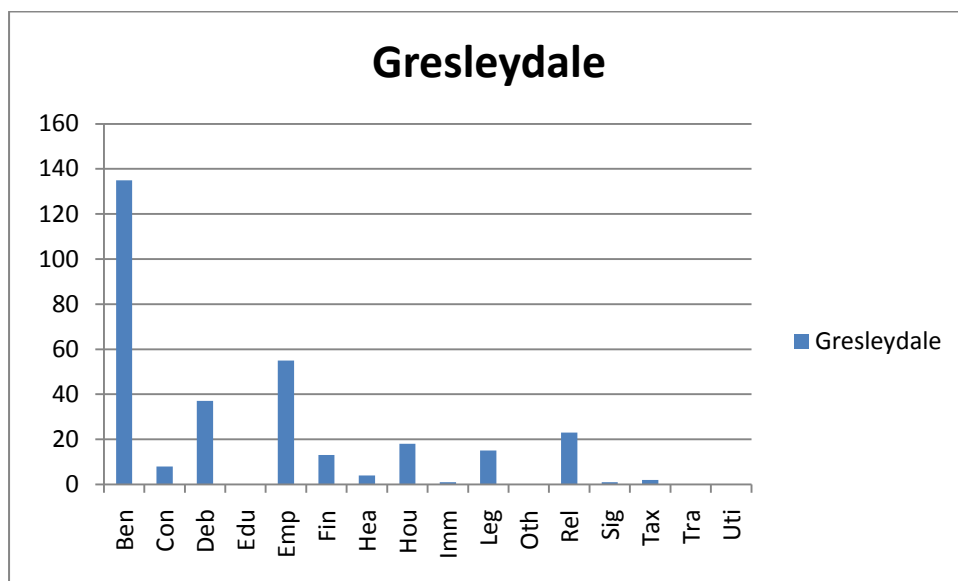
This significant increase in enquiries has dramatically increased the amount of financial gains caseworkers have achieved for clients. Since April 2010 caseworkers have successfully secured over £103,835.25 worth of unclaimed benefits and negotiated £21,488 worth of debts for clients.



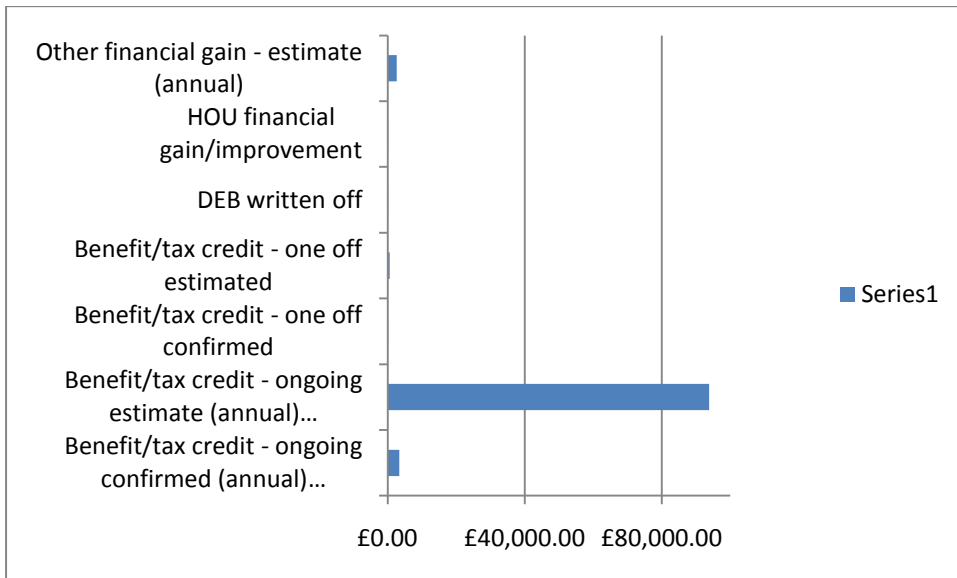
Gresleydale Surgery

South Derbyshire CAB has been delivering advice sessions from Gresleydale Surgery since they moved to their new purpose build premises in 2009. These facilities are light and airy and provide caseworkers with an excellent working environment. Over the last twelve months caseworkers have developed positive working relationships with health care staff and greatly appreciate the support being provided to the project. Health care professionals frequently refer clients to our service and assist us to promote our service whenever possible.

Since March 2010 caseworkers have received 130 contacts from clients. One 109 new clients have accessed CAB services for the first time via Gresleydale Surgery. Enquiries have increased over the last 12 months from 271 to 296 this year. The majority of enquiries continue however to related to debt and welfare benefit advice. It is important to highlight that debt enquiries have reduced by over 75% however welfare benefit enquiries increased by over 60% as well as 100% increase in employment enquiries.



As stated previously we have seen a significant increase in welfare benefit enquiries which has resulted in caseworkers successfully securing over £97,681.24 in unclaimed benefits for clients.



SECTION 3

CASE STUDY 1

Client suffered from mental health difficulties (depression, anxiety and agoraphobia).

Client lived alone in mortgaged accommodation and rarely left her home. Client had various priority debts including a possession claim on a secured loan and council tax arrears. Client had accumulated debts after losing her job due to her ongoing health problems. Client only had two years left on her mortgage to pay. Benefit Agency only paying interest element of mortgage payments therefore arrears mounted up. Client had no savings to use to pay off outstanding balance.

Client was looking at real possibility of having to sell her home of twenty years.

We carried out a full benefit check and established that client had not claimed Disability Living Allowance therefore we assisted client to claim This claim was successful and client was awarded lower mobility and middle rate care component.

We attended the court hearing on client's behalf and obtained a stay of execution followed by a time order. As a result payments to her secured loan were suspended for a 12 month period, giving client time to seek medical help for her ongoing health problems and time for her to finalise her DLA payments.

We assisted the client to set up repayment plans on her council tax arrears, water arrears, and utilities.

Client was referred to a local mental health organisation who were able to provide the mental health support required. Client was given a mentor to provide supported when she needed to go out.

The client's self-confidence and quality of life have improved greatly as a result of the support provided by our project.

CASE STUDY 2

Client referred to service by GP as she is suffering from depression due to matrimonial problems.

Client has been married for 6 years and has two small children under the age of 5. Client has joint tenancy with her husband and seeking advice around her benefit entitlements should she separate from husband.

Husband currently earns £25,000 per year and client has part-time job earning £80 per week. Client stated that she would probably stop working if she separated to support children through difficult time. Client wanted calculations carried out based on her having no income.

We confirmed that client would be eligible to claim full council tax benefit should she move out of the family home. Providing that private rented accommodation did not cost more than the local housing allowance she should get full benefit.

We discussed the pros and cons of client remaining in family home and asking husband to leave – providing stability to children. Client would be eligible to full housing benefit and council benefit should she remain in own home. Client will be entitled to £104 per week housing benefit and full council tax benefit at £1,200 a year. Client will be eligible to maximum tax credits of £8,730 per year. Child benefit will remain the same.

Calculated client's eligibility to Child Support and based on husband's income, client would be eligible to £96 per week through CSA.

Provided client with Relates telephone details in case she decides that her and her partner wish to seek professional support to resolve their differences. Client stated that she would have to consider this option.

Went through divorce procedure with client and provided Mediation services contact details. Also provided advice re distribution of asset and highlighted that it is not always necessary to involve solicitors if separation is amicable. Provided client with a contact details list of local solicitor who specialise in family law.

Client stated that she felt so much better because she now had all the information necessary to make an informed decision re her future. Client now knows that she has real options and no longer felt trapped and disempowered.

CASE STUDY 3

Client lives with partner who has income of £3,000 per month.

Client attended an outreach appointment after being referred to our service by her GP.

Client said that she has been working for her company for 28 months and has been issued with a letter giving her two week's notice of redundancy

Client said that she feels that this is unfair as no consultation has been carried out and she felt that the job is not redundant as someone else has been employed already to do her job. Client confirmed that her work was always of a good standard and that her employer has always provided her with positive feedback which had been recorded at supervision meetings.

The client was advised of the redundancy selection criteria and procedure which should have been followed by employer. Advised client that if employer has not implemented the procedure correctly then she may wish to consider pursuing wrongful dismissal via an employment tribunal. Went through grievance procedure with client and advised her of Tribunal process.

Client stated that she definitely wanted to pursue the grievance procedure and asked for our assistance to draft a letter to employer. We assisted with the drafting of a letter and asked client to return in 14 days if no satisfactory response has been received from employer.

Client returned to us 2 weeks later as requested as no response had been received from employer. After much discussion client stated that she wished to pursue her claim through an employment tribunal. We supported client to complete an ET1 form which was submitted to the Tribunal Office.

We assisted to collect evidence and advised client around formulating her bundle. One day before the tribunal client received a call from employer offering £2,000 compensation which client accepted.

The client's financial situation was also considered but it became clear that due to the income from partner she would not be eligible for any means tested benefit, however, would be eligible to claim Contribution Based JSA of £65.20 per week for 26 weeks. Client and did not have any debt issues.

Client's self esteem has improved and she has not successfully secured a new job.

CASE STUDY 4

Single mother, 24 years old, living in council accommodation with her 20 month old son. She is currently relying on benefits for her income.

Client's problems stem back to her previous relationship with her child's father. She was involved in a violent relationship with her partner being extremely controlling and abusive. To help get through this period she was regularly using drugs and became addicted to heroin. This background led to her becoming involved in regrettable situations including driving offences for which magistrate's court fines were charged. She also began to fall into substantial debt from which she is still trying to recover.

Since the birth of her son, client has really tried to turn her life around and her son has provided her with a powerful focus to change. She is no longer using heroin and is regularly meeting with AdAction to help ensure she remains drug free.

Client is no longer in a relationship with the child's father and is bringing up her son on her own. The child's father is allowed only indirect access due to his violent behaviour and ongoing drug use. However, the father of her son does not contribute towards his upbringing and is currently challenging the decision on access. Social Services are supporting client with this and do not expect the decision to be changed.

Unfortunately, client has very few friends or family connections on which she can rely for support.

Client came to Citizens Advice in October last year for help with her finances. Her debt included gas and electric arrears of £700, court fines in excess of £1100 and various non priority debts totalling £11,000. To date, she has followed our guidance in how to better manage her finances and how to begin to repay her debts. We have helped her put in place payment plans for all her utilities and are have negotiated token offers with her non-priority creditors.

We have successfully applied to charitable trusts for help with clearing her gas and water arrears. Severn Trent Water Trust has also provided her with a new cooker.

During this time, we have enlisted the support of Action Housing who is a Housing Support Charity. They are working with client through weekly home visits. They have helped her to get used to budgeting and to begin to put plans in place for returning to work. Client has recently begun courses in adult learning for both English and Maths to help her future career prospects.

In March this year, we successfully supported client in seeking remission of her court fines. Following a meeting through the fines clinic, we requested the matter be referred back before the magistrates. A supporting statement was prepared by the bureau and the client was accompanied at the hearing. The fines were written off in full in return for the client

spending the remainder of the day in court (an enforcement option suggested by the bureau).

Our client has now found employment. We are planning that the final step will be to apply for a Debt Relief Order which will clear her remaining debt in full allowing her to completely move on in her life

CASE STUDY 5

Client aged 50 years old and living with partner in rented accommodation. Client has suffered from depression and stress for the last three years. Previously client has a fully work history and paid full national insurance contributions.

Client has been Claiming Employment Support Allowance which has recently been reviewed via a medical assessment. Client found this process very traumatic and went alone without representation. Client approached bureau for support as received letter explaining that he no longer qualifies for benefit as he does not fulfil the criteria.

Assisted client to complete appeals form outlining clients disability and advised client to speak to GP to request a letter supporting his claim. Client returned one week later with letter from GP outlining the severity of client's condition which we duly sent on to the DWP.

Client returned 6 weeks later with a letter stating that his appeal had been successful and that his benefit had been re-instated and backdated. Client received over £822.60 backdated contribution based Employment Support Allowance benefit and £91.40 per week re-instated monies.

As housing benefit and council tax benefit was stopped once ESA refused we arranged for both these benefits to be re-instated and backdated accordingly.

Client has stated that he now feels less stressed and has a more positive outlook on life.