

# South Derbyshire Citizens Advice Bureau



## ANNUAL REPORT 2010/2011



We aim to: -

- provide the advice people need for the problems they face
- improve the policies and practices that affect people's lives.



Established in 1939 as an emergency war service, the Citizens Advice service has developed into the UK's largest independent advice provider.

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# CHAIRMAN'S REPORT

The operations during 2010/11 saw many changes in SDCAB and indeed it required a number of special meetings of the executive over and above the normal quarterly programme. The Bureau moved into the new headquarters and has subsequently moved to seek to purchase the building outright; it had to contend with the possibility of redundancies and the obvious effect on morale as uncertainty over funding in the wake of the recession blighted the ability to plan effectively throughout much of the year; The team needed to prepare for the CITa Quality and Operations audits that were conducted early in 2011/12; CITa were commencing with a major consultation to be better organised to respond to government initiatives to reorganise the services for debt advice and consumer protection; and The Bureau introduced an enhanced level of telephone advice service.

The move to the new offices was implemented in May 2010. Any move of this sort is a major undertaking and has an impact on operations. Jackie and the team worked tremendously hard to minimise the effect on clients and recognised that when the move was completed they needed to quickly re-establish quality levels. As I explained in my report last year it was only pressure of space that necessitated the move and we have subsequently achieved much higher performance targets. Jackie secured a grant from the Getty Trust that would partly fund the purchase of the premises outright. The Board of Trustees carefully considered this opportunity particularly regarding the current economic environment and finally approved a package of other funding to cover the balance. The legal processes to complete the deal are now underway.

I referred in my report last year to the vulnerability of SDCAB in the light of the government spending review and the bureau's higher than average dependency on project funding. This position was at the forefront of deliberations in the last quarter of 2010/11. A number of scenarios were evaluated and plans for redundancy outlined. These would have had a major effect on the Money Advice Service at a time when its expertise would be most needed. In fact a number of other bureaux have had to significantly reduce staff. A proposal was presented to the Board, and accepted, to use reserves to fund the Money Advice programmes for six months until the position was clearer. In the event this resource has not had to be used as some existing arrangements were confirmed albeit at lower levels and, significantly, Jackie also secured a number of small grant initiatives.

It is important to recognise and thank SDDC for its continued support of the core funding programme at this time.

We must recognise that we are at the beginning of the effects of the government cut backs and that SDCAB remains in a very vulnerable position. The Board, therefore, must continue to keep the position under review.

I believe that the Quality Audits conducted by CITa into the case advice and the overall bureau operations are a most important differentiation feature of the Citizens Advice Service and set it apart from other agencies. Ensuring that case actions, policies, procedures and plans are relevant, up to date and reflect best practise is key. Jackie and her team together with a number of Trustees commenced a major review of these in the operating year. Whilst the audit was not conducted until later in 2011 it is very pleasing at this time to note that SDCAB again passed both elements of the audit and on behalf of the Board I would like to congratulate the team on the performance.

## CHAIRMAN'S REPORT – CONT'D.

A number of government initiatives and the desire for organisational change has led CITa to implement a review of the CAB operations and to initiate a major consultation process. The Board of Trustees has carefully considered the proposals and provided feedback to the ongoing debate. The Trustees recognise the need to streamline the national operations; to facilitate funders access to the service; to be able to respond more efficiently to the changing environment; and to be available for new duties and responsibilities.

However, we also believe that it is essential to maintain the quality service ethos of operation where the needs of the client remain paramount and to ensure that the identification of volunteers with their local community is preserved.

Our Deputy Chair, Jane Carroll, has indicated that she will be resigning at the forthcoming AGM. Jane has been involved with SDCAB since its inception and was instrumental in obtaining the initial funding to get the organisation off the ground. She has served as Chair and Vice Chair for a number of years and has contributed her knowledge and experience significantly to all debates with clear and forthright views. She will be greatly missed and on behalf of the Board I thank her for the service she has given. We trust she may return to our fold when her other responsibilities have been completed.

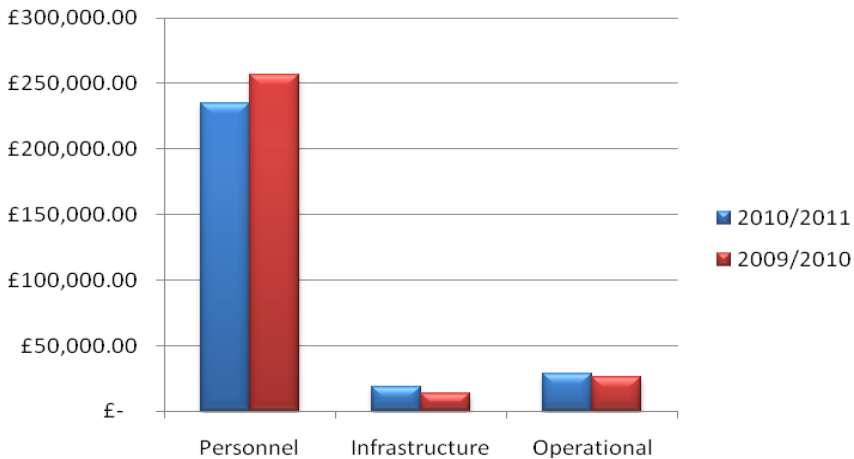
This will be my last report to the members as Chair as I will be standing down at the AGM. It has been a pleasure to hold the position and give whatever assistance I can to the team. We have been through some eventful times over the last few years and I am in continual admiration of the staff and volunteers and their selfless attitude which makes the provision of this fantastic service to the community possible. On behalf of the trustees I tender again grateful thanks for their efforts.

Malcolm A Wright Sept 2011

# TREASURER'S REPORT

The Income and Expenditure Accounts are as set out in the Financial Report; these have been approved by our auditors. We are very grateful to our Auditors, Harben Barker, and to the Accountant Robert Henry for all their assistance during the year.

This year has been quite a difficult one, with threats of reduced or no funding for some of our projects that are so vital to our successful running. To address this the Trustees put in place a proposed plan of action to safeguard the Bureau in case we should have to make redundancies and lose some of our extremely knowledgeable and skilled staff. Fortunately we have managed to pull through with care and an eye to cautious financial management.



As can be seen our major expenses are to do with staffing, though there has been a reduction from the previous year, due mainly to tightening our belt, and all our staff and volunteers working extremely hard. Operation and Infrastructure which is what would be expected since we now run our own offices, and there are the increases due to extra cost of utilities.

We would like to thank all our funders who with their financial backing help us to run our projects. The projects are discussed further in our report so I have only given a brief outline of their objectives.

# TREASURER'S REPORT

These are: -

As in previous years South Derbyshire District Council provides a core grant for services to our clients for generalist advice.

Macmillan - We provide a service for people with cancer designed to enable them to obtain good quality specialist welfare right advice to help with the cost of living with cancer.

Financial Inclusion Fund - This inability, difficulty or reluctance to access appropriate, so-called mainstream, financial services.

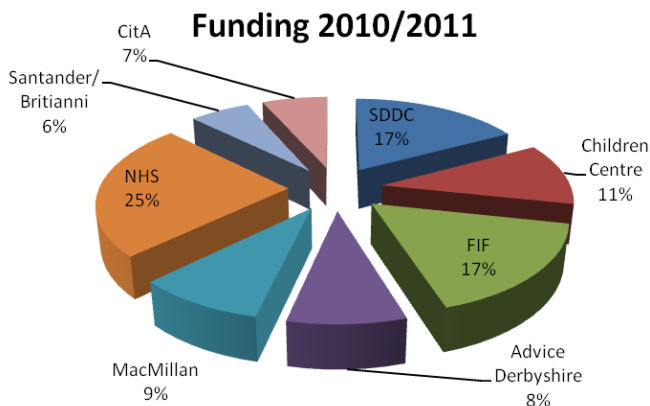
NHS OutReach - Making advice available in doctors' surgeries, health centres significantly improves people's health and well-being.

Children Centres & Derbyshire County Council - To ensure families receive debt and benefits advice to achieve a decent standard of living.

Additional Hours - funded by Citizens Advice enabled the Bureau to provide extra hours for our Generalist services during the year.

Santander/Britannia - Funded our Financial Capability Education - work to help people avoid debt, manage their money effectively and take responsibility for their own financial decisions.

Advice Derbyshire - This venture by the Citizens Advice Bureaux of Derbyshire is intended to help the county bureaux with regard to funding and promoting our services.



## TREASURER'S REPORT - CONT'D.

Looking to the future it was agreed by the Trustees that we would attempt to purchase our present offices in Church Gresley. Due to a successful bid we have been awarded a Capital Grant of £50,000 from the Paul Getty Foundation, this will enable us to consider this as an ongoing project, and it is hoped that it will be completed within the next financial year.

### Employees

We have three new members of staff, and welcome them to our Bureau: -

Andy Hopkins  
Jane Bickley  
Kelly Baker  
Chris Ambler - Advice Derbyshire

We had six leavers: -

Blossom Thompson - May 2010  
Duncan Walker - June 2010 - Advice Derbyshire  
Robert Colbourne - August 2010  
Ron Harrison - August 2010  
Sharon Kinsella - January 2011

We wish these past employees all the best in the future.

Like our Chairman, I will be standing down at this AGM. Since I started as the Treasurer over the past years it has been a great pleasure to see the growth that we have achieved. The statistics speak for themselves of the importance of this service within our district, and I do hope that the support that we have received will continue.

Elizabeth Morrow  
Treasurer, South Derbyshire CAB

## CHIEF EXECUTIVE'S REPORT

Over the last 12 months the bureau has experienced significant opportunities and threats. Contract performance has been outstanding this year whilst long term bureau financial sustainability has been an ongoing concern.

We began the year in an extremely positive way by moving to our new premises in Church Gresley. These new offices have met our expectations and have offered us the opportunity to expand our volunteer team and increased service accessibility for clients. Over the last 12 months we have successfully recruited and trained 14 new volunteers into a variety of essential roles. These new volunteers are now fully integrated within the bureau and have proven to be a real asset by enabling us to expand our Gateway Assessment Service by over 50%. Due to the uncertainty with regard to future money advice funding and predicted increase in demand we have actively recruited one money advice volunteer to our money advice team.

In October 2010 we secured a capital grant for £50,000 from the Paul Getty Trust to put towards the purchase of our new premises. This grant was awarded with match funding terms attached. As we have been unable to secure match funding from another funder, our Trustee Board agreed at the end of October to utilise £50,000 of bureau reserves to secure this grant. A small mortgage has been agreed with our bank and we hope to complete the acquisition of our new premises early next year. This is an exciting opportunity for the bureau and given the current financial climate we feel confident that this asset will provide the bureau with added long term financial security.

Since April 2010 the bureau has continued to support vulnerable sectors in the community thanks to the continued funding received from South Derbyshire District Council, Derbyshire County Council, Derbyshire County PCT NHS, Macmillan Cancer Support and Financial Inclusion Fund.

This year we have seen a significant improvement on project performance with all contract targets and outcomes being satisfied. This success was recognised by Citizens Advice agreeing to extend our Additional Hours Project from November 2010 until March 2011.

Despite the challenging financial climate the bureau has continued to develop new services for our clients. In the early part of the year we secured 12 months funding from Santander and Britannia Foundations to deliver Financial Capability Training to clients experiencing debt problems. Additionally we received funding to deliver money advice sessions from Newhall Old Post Centre.

This has been an extremely financially challenging year for South Derbyshire Citizens Advice Bureau. The effect of public sector/government funding cuts has meant that the financial stability of the organisation has been under threat with many funders being forced to pass on cuts to their budget to voluntary organisation.

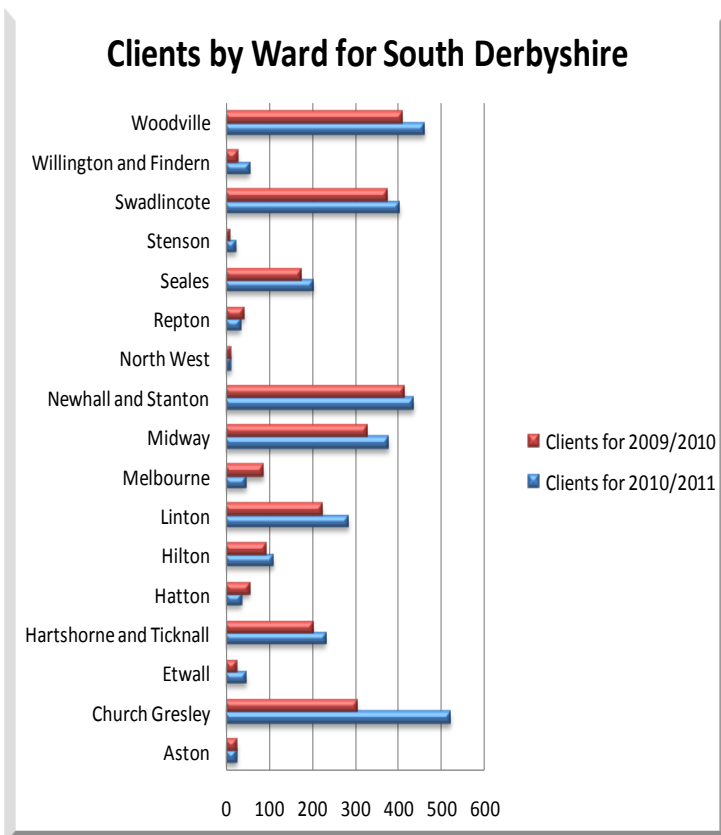
The bureau has now received confirmation of next year's funding from funders and we will sustain a £16,000 reduction in funding. Thanks to a successful fundraising campaign earlier this year, we are happy to report that no staff redundancies will be necessary and that we will be able to maintain all current services for the next 12 months. Beyond April 2012 the financial future of the bureau remains extremely uncertain.

## CHIEF EXECUTIVE'S REPORT - CONT'D

Thanks to the commitment, hard work and dedication from both our paid and volunteer teams, we have this year continued to deliver high quality services to our clients despite all the challenges we have faced.

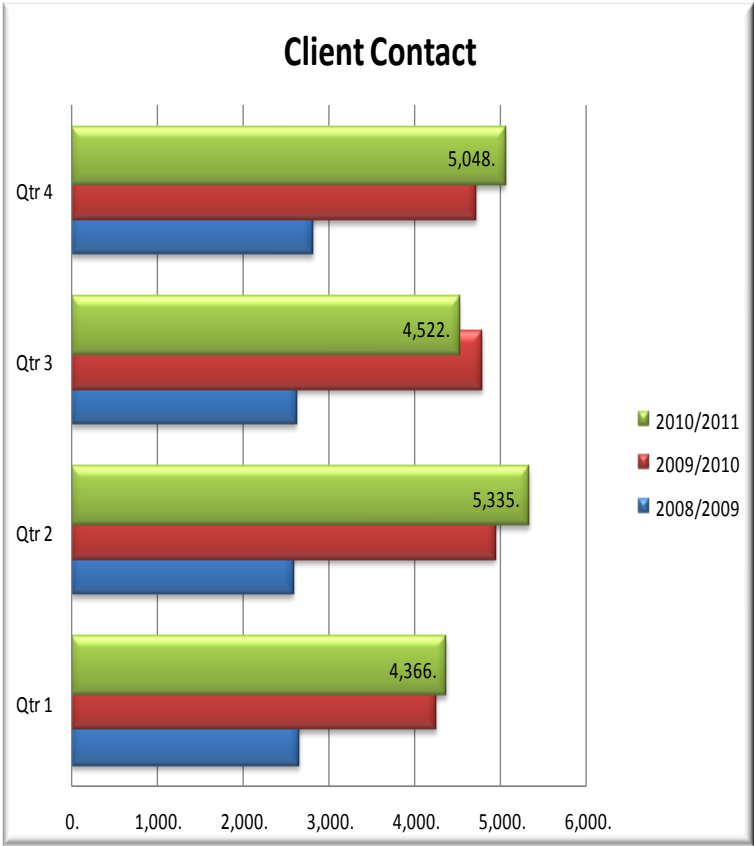
As you will see from the chart below clients from throughout South Derbyshire are accessing our services. Since moving to Church Gresley in May you will note that we have seen a significant increase in clients being supported from this area. Over the last 12 months we have provided high quality advice to 1894 clients, approximately 200 more clients than in the previous year.

Disappointingly however we have seen a slight decrease in clients accessing our services within rural localities. The bureau will be working hard to address this inequality next year.

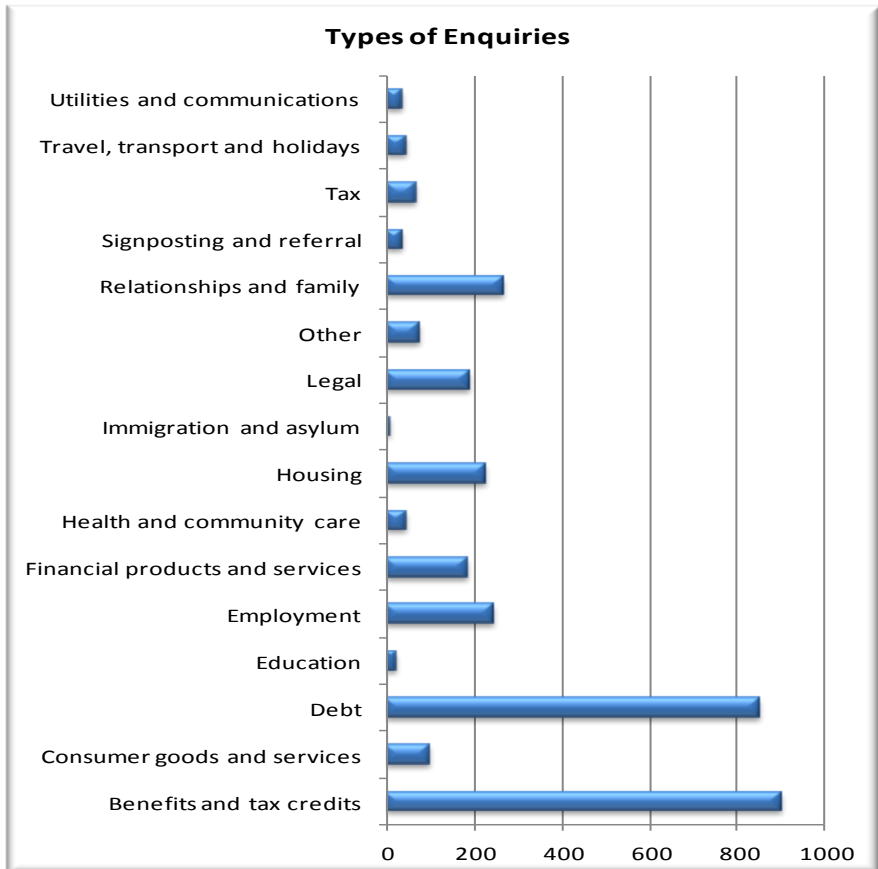


# STATISTICS FOR THE BUREAU

South Derbyshire CAB has historically recorded the number of contacts clients have with our organisation. These statistics provide a clearer picture of the amount of casework we carry out for clients. As you will see from the chart below we have continued to increase the level of casework carried out on our client's behalf by over 700 on our previous year's figures. These statistics also support the view that clients are approaching the bureau with more complex issues which require more intense advice and support from our team.



## STATISTICS FOR THE BUREAU



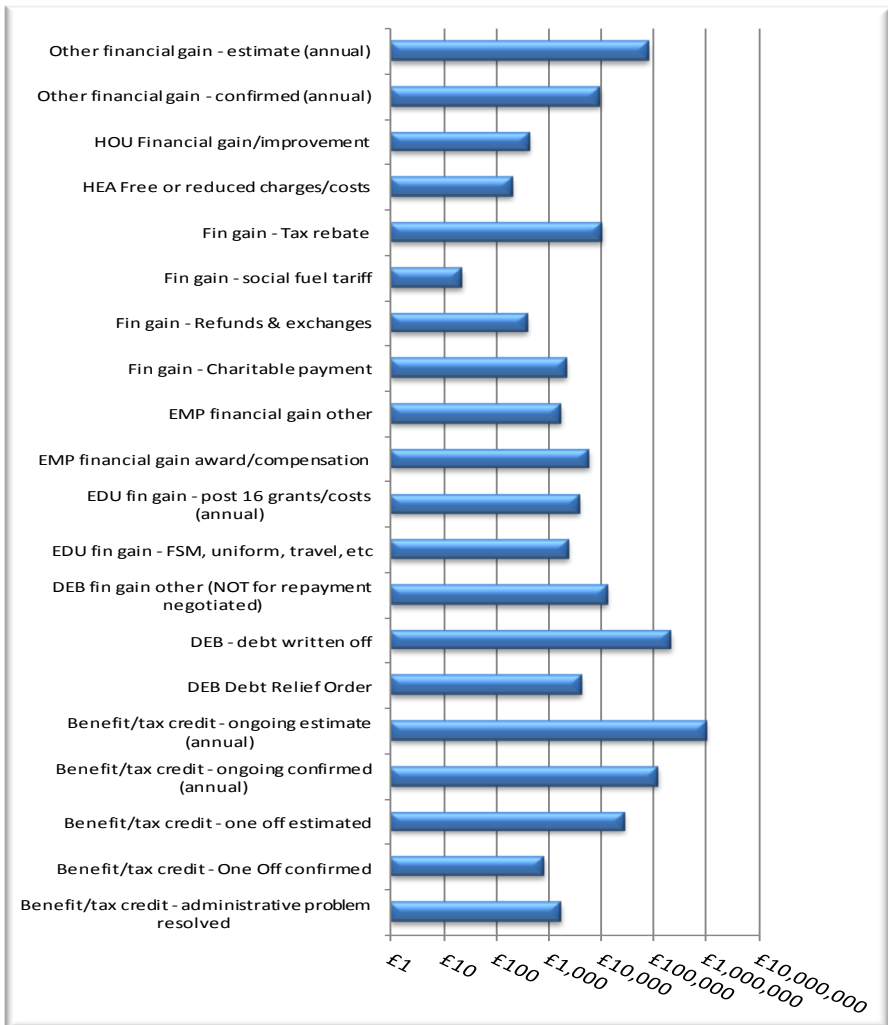
Over the last year south Derbyshire Citizens Advice Bureau has dealt with 3795 enquiries which is over 500 more enquiries than we handled last year.

This year the three key enquiry areas continue to be Debt, Welfare Benefits and Employment. It is however worthy of noting that we have seen a significant increase in the number of clients approaching us for advice around relationship breakdown. It is felt that the current economic climate may be a contributing factor to this increase in demand for this type of advice. The bureau will be monitoring this worrying trend closely and will be providing additional training around this topic area to advisers over the coming year.

## STATISTICS FOR THE BUREAU

Over the last financial year we have continued to work hard to improve our client's financial situations. We have done this in a variety of ways, we have assisted clients to claim their full benefit entitlements, appeal against DWP's decision to withdraw benefits, support clients to make charitable grant applications. South Derbyshire Citizens Advice Bureau has been successful in generating an additional **£1,293,367** for our clients.

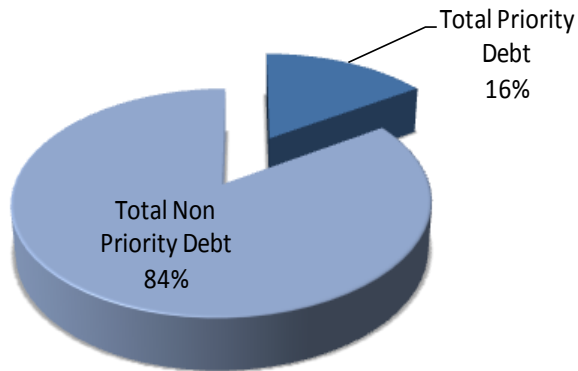
As well as supporting clients to increase their income our Money Advice Team has worked with clients to negotiate with creditors where appropriate to have debts written off. This strategy has been very successful and we have managed to get creditors to write off **£222,437** worth of debts.



## STATISTICS FOR THE BUREAU

As you will be aware our money advice team has been extremely busy over the last 12 months, managing more and more complex debt issues. This team have negotiated £605,411.56 priority debts and £3,267,221.33 non priority debts since the beginning of last year. Without our teams support many clients would still be struggling to cope with a staggering **£3,872,632.80** worth of debt.

### Total amount of debt negotiated



## **ADDITIONAL HOURS PROJECT**

Citizens Advice received funding from central government in 2009 to support the bureau to increase the number of hours we opened to the public for a 12 months period. We successfully secured funding to provide advice for an extra 10 hours per week and utilised these monies to extend our Gateway Assessment service which we introduced in 2008.

As further monies became available this project was extended on two separate occasions and finally ended at the end of this year.

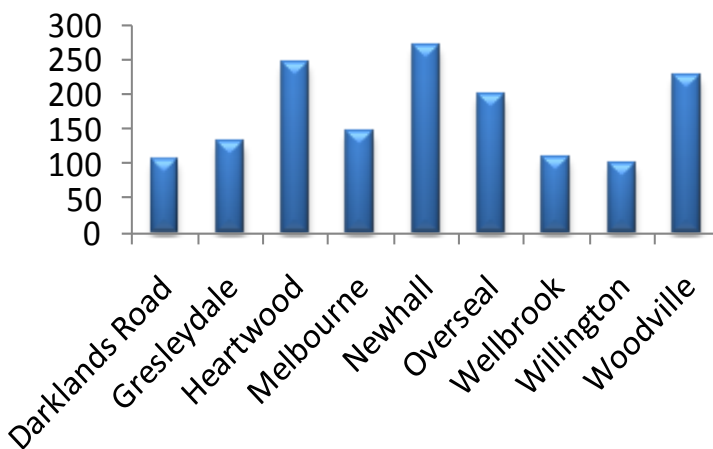
Throughout the lifetime of the project the bureau provided over 3,000 clients with an opportunity to access our services.

In November 2010 we actively recruited three volunteer Gateway Assessors to ensure that this valuable service continued long-term. All three assessors have been in post since February 2011 and delivering the service to a high standard.

## GP OUTREACH PROJECT

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, Heartwood, 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.



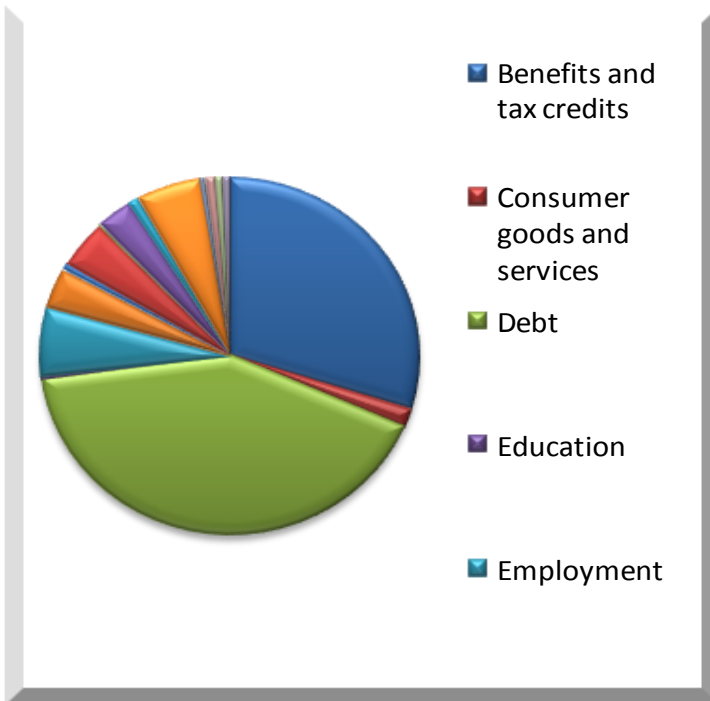
We have continued to receive regular referrals from Gresleydale, Swadlincote and Wellbrook surgeries however referrals from the remaining surgeries is sporadic. This issue is currently under review and new initiatives to improve referral rates from health care professionals will be implemented in the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

## GP OUTREACH PROJECT—cont.

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.

## **GP OUTREACH PROJECT–cont.**

### **CASE STUDY**

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 award.

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 support 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.

## MACMILLAN REPORT 2011

The Derbyshire Citizens Advice Bureaux / Macmillan Project is now in its third year.

The project is being delivered across the county and involves a great deal of partnership working with the other five participating CAB's to deliver a seamless high quality service to our clients.

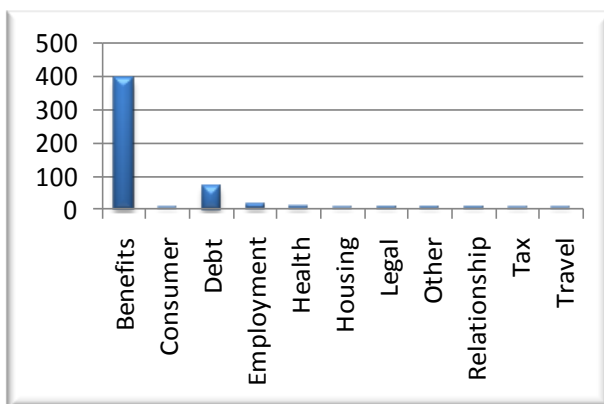
The Macmillan Project delivers a home visiting service to cancer patients and their carers. This home visiting service is particularly beneficial to our clients as we are able to fit appointments around client treatment dates, offering a flexible service.

Close links have been forged with Royal Hospital Derby and we now deliver monthly advice sessions within their Macmillan Information Centre. This arrangement works very well as clients are able to be seen in an environment which is familiar to them.

Over the years we have built up very good relationships with Macmillan Nurses at both Burton Hospital and Royal Hospital Derby and receive regular referrals from these professionals.

The project runs a CAB/Macmillan Help-line three days per week which is manned on a rota basis with all key partners participating. The Help-Line is open 10:00 to 12:30 Mondays, Wednesdays and Thursdays throughout the year. Clients phone in on this line and receive a Gateway Assessment and are then referred on to the appropriate caseworker to arrange a convenient appointment.

Over the last 12 months the project has provided advice to 130 new clients and 19 clients returned to the project for advice. A total of 506 enquiries were dealt with by our caseworker.



This statistic confirms the view that ill health impacts on so many different aspects of your life, thus clients approaching us for advice received assistance around an average of three separate topic areas.

## MACMILLAN REPORT 2011-cont.

As you might expect the majority of enquiries received from clients relate to welfare benefit entitlements. Over the last 12 months our caseworker has ensured that every client approaching our service is receiving their correct welfare benefit entitlements.

This process has generated £337,236 income for clients accessing our Macmillan Project. All clients accessing the project are asked to complete an evaluation form once their file has been closed. Results of this evaluation are extremely complimentary and clients express a great appreciation for the services we provide.

### CASE STUDY

Client (59) lives with husband (60) in his sole named mortgaged property. They have an adult family that live locally. Client rang the CAB-Macmillan Help-Line and requested a benefit check as both client and husband are employed and their joint income of approximately £346.00 is about to fall due to husband's illness.

They have claimed no benefits in the past other than child benefit.

Client works 4 x 6.75 hr shifts at National Minimum Wage (NMW) per week and earns approximately £138.

Husband has worked for his current employer for the past 15 years.

Husband was diagnosed with terminal lung cancer late June 2011. Caseworker chased his consultant regarding the appropriateness of issue of a DS1500 (a certificate issued by consultant or GP that states life expectancy is less than six months). This was finally issued and DLA completed under special rules.

Husband's chemotherapy started on late July 11 .....He was issued a sick note that day by the hospital and subsequently informed his employer thus starting the Statutory Sick Pay (SSP) process. SSP is currently £81.60

Husband also has contractual sick from his employer of £60 per week.

Client still wishes to work through husband's illness.....advised that she cannot be gainfully employed ( £102 per week) to claim Carers Allowance.....client stated that she could drop her hours but only by dropping a full shift or shifts of 6.75 hours.

$6.75 \text{ hrs} \times 4 \text{ shifts} \times £5.93 = £160.11$

$6.75 \text{ hrs} \times 3 \text{ shifts} \times £5.93 = £120.08$

$6.75 \text{ hrs} \times 2 \text{ shifts} \times £5.93 = £80.55$ .....therefore all calculations are based on this figure.

## MACMILLAN REPORT 2011-cont.

### CASE STUDY CONT.

Client claimed Carer's Allowance.

Client's Weekly Income is:

£ 80.55 Wage  
 6.00 Occupational Pension  
 55.55 Carers Allowance

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 £142.10

Husband's Weekly Income is:

£125.00 Disability Living Allowance  
 81.60 Statutory Sick Pay  
 60.00 Contractual Sick Pay  
 62.00 Occupational Pension

-----  
 £328.60 +  
 142.10 (Client's Income)

-----  
 £470.70 per week

Client stated that they have no unmanageable debts.

Advised clients re Gold Travel Card.

Advised clients re Free Road Tax & Blue Badge, these will be explained on husband's award letter re his DLA.

Client's original concern that their joint income would drop from £346 per week and would have nothing to live on, we have in fact increased their weekly income by £124.70 to £470.70.

## FINANCIAL INCLUSION FUND (FIF)

The Financial Inclusion Fund was set up by central government in 2006 following the rising levels of debt within the population. The scheme was originally funded until 2009 and was subsequently extended until March 2011.

This project provides high quality money advice to anyone who lives within South Derbyshire. Clients accessing our project come from all walks of life and find themselves in debt for a wide variety of reasons (redundancy, sickness, separation and poor budgeting skills).

Caseworkers work with clients on an individual basis to establish which debt option is appropriate to the client's circumstances. Much of our caseworkers time is spent negotiating repayment plans with creditors, representing clients at repossession hearings, supporting clients with bankruptcy forms, DRO's and IVA's. This year two of our caseworkers have become DRO approved intermediaries, which has been of great value to the bureau and clients alike.

With the development of our Financial Capability Education Project we have been able to provide a holistic money advice service. All clients accessing our money advice service have been offered the opportunity to attend our Financial Education programme. This approach allows client to gain one to one support via our caseworker approach as well as providing the practical skills to enable them to manage their own finances more effectively in the future.

Last year caseworkers assisted 173 clients with debt problems, which is a small increase on the number of clients seen last year. What is significant however to highlight is that from December 2010 caseworkers were implementing our exit strategy. This strategy involved the winding down of cases in preparation for loss of central government funding. As we are sure you will appreciate that given the circumstances the statistics produced are extremely impressive.

This year has been an extremely stressful one for our caseworkers, however, despite uncertainty around job security our team have continued to demonstrate a high level of professionalism, commitment and dedication to their clients, for this we are greatly appreciative.

Following a national campaign to save this valuable national project, confirmation of 12 month continuation funding was not received until February 2011.

# FINANCIAL INCLUSION FUND (FIF) - cont.

## CASE STUDY

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 clean. 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 debt 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 have negotiated 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 have also provided her with a new cooker. During this time, we have enlisted the support of Action Housing who are 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 and a Debt Relief Order was applied for, which cleared client's remaining debts in full allowing her to completely move on in her life.

## INCOME MAXIMISATION PROJECT (CHILDREN & FAMILIES)

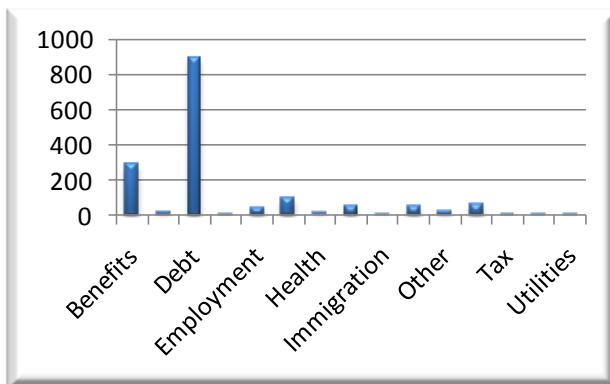
Since April 2009 Derbyshire County Council has provided funding to the bureau to deliver an advice service aimed specifically at families living on low incomes.

In order to improve access to this vulnerable group we run advice sessions within three of the Children's Centres throughout South Derbyshire (Woodville, Newhall and Castle Gresley). This partnership arrangement has been working extremely well with Children's Centre staff making regular referrals to our caseworkers.

Over the past year we provided advice to 200 new clients and 61 clients have returned to CAB for further support. Last year the project dealt with over 1000 enquiries around a wide variety of topics. Requests for debt advice has continued to be high, with the vast majority of clients accessing our project experiencing debt problems. Rising grocery, utility and fuel costs have seriously affected young families, leaving many with even less money to go round. Caseworkers have supported an increased number of clients this year to pursue DRO's, bankruptcy and IVA's.

We have seen an increase in the number of enquiries relating to tax credits and child support and have worked closely with clients to sort out very often long standing issues. The CSA and also tax credits appear to be more vigorous in pursuing arrears of maintenance, but sadly this is often not channelled down to the resident parents who are still struggling to make ends meet. As a result of an increase in welfare rights application we have generated £102,737 income for our clients this year.

Next year is going to be an extremely challenging year for our Income Maximisation project as we have been informed that £10,000 currently being received directly from Children's Centres will not be renewed. Derbyshire County Council has also confirmed that they will be reducing their grant to us by 4% next year.



# INCOME MAXIMISATION PROJECT - cont.

## CASE STUDY

Client, 30, originally came to the bureau for assistance regarding to parental responsibility relating to one of her 2 young children. Birth father was not married to mother and does see child occasionally. Client stated that the father is a drug addict.

Our client suffers from chronic neck pain and is often hospitalised and has been on a ventilator in the past. She is very worried that her ex-partner may take her daughter when he is not in a position to care for her and her now husband would not be able to do anything about this. Went through the issues of parental responsibility and what this meant for both our client, her husband and her ex-partner. Advised client fully on the process needed to obtain parental responsibility (both with and without consent of birth father). Gave client examples of the forms to show what she would need to do and outlined the nature of the court hearing that would be necessary if birth father did not consent to new husband being given rights. Client had all relevant information to make an informed decision on how to proceed following months of worrying about what would happen.

During the time client came to bureau, she indicated that she also had an additional issue relating to Disability Living Allowance. Due to client's illness she had been awarded DLA in the past but at the date of review in 2009 this was stopped. Due to an administrative error, client never received any details from DLA in connection with the stoppage. When client presented at the bureau in January 2011, she had done nothing about the DLA issue. The bureau contacted the relevant department and asked them to explain what had happened. DLA had stopped because of incorrect process and client had never been notified of the next step and file was closed.

Bureau successfully argued with DLA that it was at fault and client should be allowed to go ahead with a further appeal. The matter was been referred to Welfare Benefits Service for representation at the actual hearing.

Client also has approximately £4500 of non-priority debt. The bureau successfully challenged £3036.41 as statute barred.

## NEWHALL OLD POST PROJECT

South Derbyshire Citizens Advice Bureau was approached by Newhall Old Post to deliver debt advice sessions following their successful bid to the "Peoples Millions" fund. These sessions were to be delivered within the Newhall Old Post, which was of great benefit for people living within this deprived locality.

Advice sessions commenced in November 2010 for a 5 months period. These sessions were extremely popular with all three appointments per week being booked well in advance.

During the lifetime of this project we provided debt advice to 48 clients living within Newhall. The majority of clients accessing this service were young people with children. The caseworker supported clients by negotiating payment plans with creditors, assisting clients to pursue bankruptcy, IVA and Debt Relief Order applications.

Due to the success of this project it is our intention to continue to use the Newhall Old Post as a venue to deliver any future debt projects.

### CASE STUDY

Client separated from partner due to domestic violence in relationship, client has 1 child aged 14 living in a rented accommodation.

Client was working 16 hours and was claiming Working Tax Credit, Child Tax Credit, Child Benefits, Housing Benefits, Council Tax Benefits.

Client attended bureau as she has rent arrears of £650. We negotiated a lower payment offer that client could afford and maintain.

Client has non priority debts of £10000, all creditors were harassing client for payments, all debt was accumulated by client's ex partner.

Client was assisted to get school uniforms - client received a grant from Glasspool of £150.

Client also had Gas and Electricity arrears of £1500; we applied for a grant from NPower and client's debt was written off in full.

Client has water arrears of £700 with South Staffordshire Water; we applied for a grant via South Staffordshire Water this was also paid via in full by the charity.

All non priority debts - client agreed to make payment offer short term and when client has the funds client would go ahead with Debt Relief Order.

In November Client returned to the Bureau, Debt Relief Order obtained. Client is now completely debt free.

**South Derbyshire CAB**

# FINANCIAL CAPABILITY EDUCATION PROJECT

The Financial Capability Education Project was funded jointly by Britannia and Santander Foundations and commenced in June 2010 for a 12 month period.

With the possible reducing in money advice funding the bureau carried out a review of its money advice service at the end of last year. The review revealed that much of our resources were being tied up with supporting clients who had received money advice on more than one occasion, having failed to maintain payment plans arranged by caseworkers. This prompted the view that in order for us to become more efficient that we needed to not only help clients negotiate with creditors but to also educate and empower them to deal with their own finances more effectively.

In order to provide a holistic service to our clients we implemented a process where clients returning to the bureau for further money advice were specifically asked to sign up to attending our educational courses. This approach enabled clients to work through the education programme at the same time as our money advice worker supported them with the debt issue.

Our training programme has been delivered to clients on a one to one basis as well as on a group basis. Participants attended two, two hour sessions where we covered a variety of topics, ranging from basic budgeting skills, banking practice and an overview of the legal recovery process.

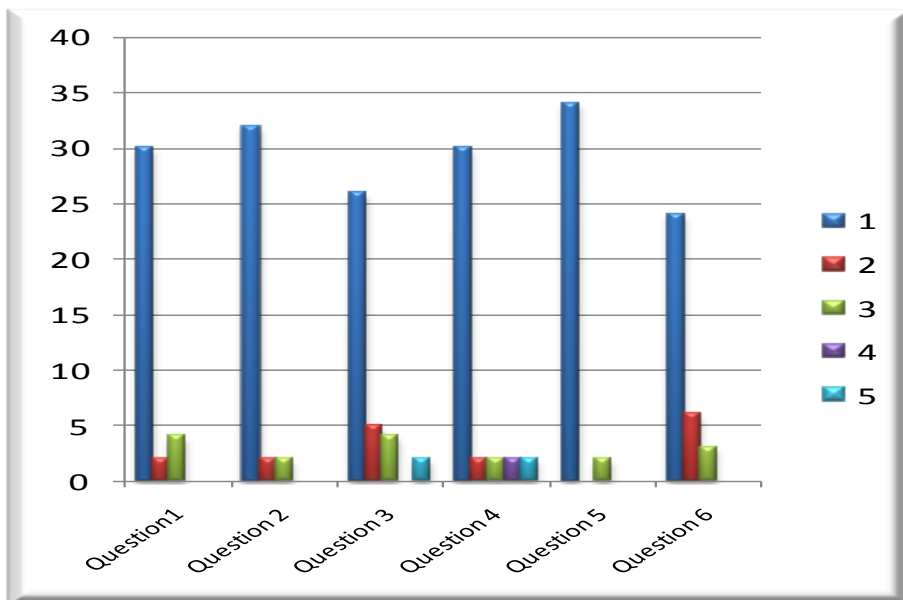
Over the last 12 months we have delivered 22 group sessions where 36 people have attended and 26 clients have received one to one training.

As a result of promoting our education session locally our project worker has been approached by five local agencies to request that we deliver our training to their frontline staff. All five of these organisations worked closely with vulnerable groups and felt that our training would greatly assist them in supporting their clients better. A minimum of 6 people from each organisation attended all these sessions.

Three organisations also requested that we deliver our programmes direct to their service users.

All training sessions have been fully evaluated with every participant completing a confidential evaluation form at the end of each course. As you will see from the graph the vast majority of people attending our sessions stated that they found them to be very beneficial.

## FINANCIAL CAPABILITY EDUCATION PROJECT—cont.



(1 excellent – 5 poor)

Question 1	Did you enjoy the session?
Question 2	What did you think of the information in the session?
Question 3	What did you think of the activities?
Question 4	Did you learn anything new?
Question 5	How did the trainer do?
Question 6	What did you think of the venue?

As this project has only been funded for 12 months we are currently exploring funding opportunities to extend this project next year.

# SOCIAL POLICY REPORT

Social Policy is one of the dual aims of the Citizens Advice Service. Social policy work enables bureaux to give a collective voice to the problems of people who may not be able, willing, or used to challenging larger systems. Social policy work also recognises the local character of bureaux and enables us to have an impact locally.

The bureau has run two major campaigns this year; save Burton County Court from closure and managing money at Christmas. Local Action Report Forms were generated in relation to both activities.

The County Court campaign was led by the bureau, but involved close collaboration with neighbouring bureaux, local solicitors and other organisations with an interest in the court. The campaign had a coordinated strategy and sought to generate as much public interest in the local impact of the proposal as possible. This was accomplished by using a FaceBook page, media coverage, and lobbying of local politicians.

Managing money at Christmas was promoted within the bureau and through an interview on BBC Radio Derby and an hour special on Phoenix Hospital Radio in Burton.

Following a sustained campaign promoting the use of eBenefits and attendance on the 'Writing Better EBenefits course by several members of staff, the number of eBenefits generated this year increased significantly on last year. An eBef is now generated for every 12 clients. The national average is an eBenefits for every 10 clients, so continued efforts are necessary to maintain our performance.

The bureau responded to a variety of consultations this year, including the Welfare Reform paper, Court provision paper, and legal aid paper.

As mentioned previously in this report Bureau naturally faced the possibility of having their Financial Inclusion Funding withdrawn. Following this announcement Bureaux joined forces throughout the county to campaign against these funding cuts. With the support of local Counsellors and MPs we were successful in securing funding for a further twelve months.

## VOLUNTEER REPORT

With the move to new larger premises we were given the opportunity to expand our volunteering team. This move was extremely timely as it allowed the bureau to review its utilisation of volunteers considering future funding cuts. For the first time we targeted our volunteer recruitment to ensure that key roles were filled and created a few new volunteer opportunities. This approach was highly successful with over 15 new volunteers being recruited this year:

- 8 Advisers
  - 1 Money Advice Worker
- 4 Gateway Assessors
  - 1 Receptionist
  - 1 IT Co-ordinator

This year we have run two volunteer induction training programmes. One commenced in April and the other in November 2010. The later programme was delivered very differently from previous courses.

Due to the high numbers of volunteers attending our training programme in November (9), we asked trainees to come in to the bureau on two separate days per week. These two groups stayed together as a unit and worked through learning journals with guidance tutor support being available on request. This approach was extremely successful as volunteers stated that they really enjoyed working as a team and guidance tutors stated that they were freed up to provide the support to individuals who really needed their help. We only lost two volunteers throughout this approach.

With the increase in volunteer numbers we are now looking to secure funding to extend our volunteer management team.

All our volunteers have worked extremely hard this year and have risen to the challenges presented to them. Many volunteers have taken on new roles and responsibilities, without which we may have had to reduce the services we provide to our clients. Our volunteers are a hard working, professional and committed bunch, without which our bureau would not function.

## QUOTES FROM CLIENTS



*“Feels like after being lost for all these weeks I have finally been given a compass.”*

**“I could tell that even when I had left the building you were still trying to find ways to help me and my situation. I am very very grateful. People don’t say thank you enough.”**

*“I could not have done this without your help, thank you for being there and not being in any way judgemental”*

*“What would we do without the CAB.”*

*“Thank you for filling the form in and explaining everything to me. Much appreciated.”*

**“I trust that I may never require your professional services again in the future, however, I can be confident in the knowledge that should they be required you will be there for me.”**

*“Thanks for all your help and understanding.”*

# STAFF AND VOLUNTEERS 2010 – 11

Sally Anderson – Volunteer Adviser  
 Guy Barrett – Volunteer It Co-ordinator  
 Glyn Bird – Macmillan Caseworker/Advice Session Supervisor/Deputy Manger  
 Ann Boddice – Administration Assistance/Gateway Assessor  
 Sarah Brown – Deputy Manger  
 Ashley Canner – Trainee Volunteer Adviser  
 Helen Child – Financial Capability Education Worker  
 Robert Colbourne – Advice Session Supervisor/Volunteer Adviser  
 Denis Elliker – Trainee Volunteer Money Advice Worker  
 Christine Evans – GP Outreach Adviser  
 Sue Freeman – Children and Families Caseworker  
 Jen Gale – Volunteer Adviser\*  
 Jane Girling-Budd – Volunteer Adviser  
 Jean Goacher – Volunteer Receptionist  
 Sharon Grundy – Volunteer Receptionist  
 Lynda Gurr – Administrative Assistant  
 Scott Hall – Volunteer Adviser  
 James Hatley – Volunteer Adviser\*  
 David Hodgkinson – Volunteer Adviser  
 Andy Hopkins – Volunteer Adviser/Money Advice Worker  
 Lynsey Hornsby – Information Officer  
 Pat Hutchinson-Clark – Trainee Volunteer Adviser  
 Harinder Khangura – Money Advice Worker  
 Sharon Kinsella – PCT Outreach Worker\*  
 John Lloyd – Volunteer Adviser  
 Suzette McNair – Trainee Volunteer Adviser  
 Michelle Moore – Volunteer Receptionist  
 Jane Needham – Administration Assistant  
 Christine Newborough – Volunteer Librarian  
 Jean Noake – Administration Assistant  
 Kay Phipps – Volunteer Receptionist\*  
 Victoria Pitts – Trainee Volunteer Adviser  
 Tracy Poyner – Volunteer Receptionist  
 Gerry Redfern – Volunteer Gateway Assessor  
 Jim Robinson – Volunteer Adviser  
 Keith Scott – Volunteer Adviser  
 Kath Sharpe – Volunteer Adviser\*  
 Chris Smith – Trainee Volunteer Adviser  
 Jackie Spencer – Chief Executive Officer  
 Jennie Stokes – Volunteer Gateway Assessor  
 Blossom Thompson – Children and Families Caseworker/Money Advice Worker\*  
 Duncan Walker – Development Manager, Advice Derbyshire\*  
 Stephen Walster – GP Outreach Adviser  
 Ken Wedgeworth – Volunteer ICT Co-ordinator\*  
 \*Left bureau during year



# BOARD OF TRUSTEES

## Elected Members

Malcolm Wright  
 Elizabeth Morrow  
 David Shepherd  
 David Moyle  
 Kevin Richards  
 Jane Carroll  
 Melanie Bridgen  
 Vicki Price

## Representative Members

### Organisation

South Derbyshire District Council  
 South Derbyshire District Council  
 South Derbyshire District Council  
 South Derbyshire District Council  
 South Derbyshire CVS

### Member

Jim Hewlett  
 Amy Plenderleith  
 Malcolm Roseburgh\*  
 Ian Hay  
 Jo Smith

\*Left bureau during year

## OPENING TIMES

### Drop in Assessment Sessions | 14 Church Street, Church Gresley

On your first visit you will receive a ten minute interview with an Advisor.

Some queries will be dealt with on the spot whilst follow up appointments will be made with a caseworker if you need extra help.

- Monday: 09.30am - 12.00pm
- Tuesday: 09.30am - 12.00pm
- Wednesday: 4.45pm - 5.45pm
- Friday: 09.30am - 12.00pm

We have parking to the rear of our offices, access to which is via Parsons Close. Please note that Parsons Close is a private road and we have access only. Please do not park on Parsons Close.

### Telephone Assessment Sessions - Adviceline Derbyshire 08444 111 308

If you experience difficulties getting through on the Adviceline Derbyshire telephone line, please use our **01283 210107** number, which is available:

Monday, Tuesday and Friday 10:00 to 3:00 pm  
Wednesday 4:45 to 5:45 pm

We do deliver Outreach Advice Sessions throughout South Derbyshire at all GP Surgeries. Contact us for more details.



# FUNDERS



South  
Derbyshire  
District Council

Britannia



The Getty Foundation

SureStart

WE ARE  
MACMILLAN.  
CANCER SUPPORT





## South Derbyshire CAB

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Company Limited by Guarantee Registered Number 5311627

**South Derbyshire CAB**