

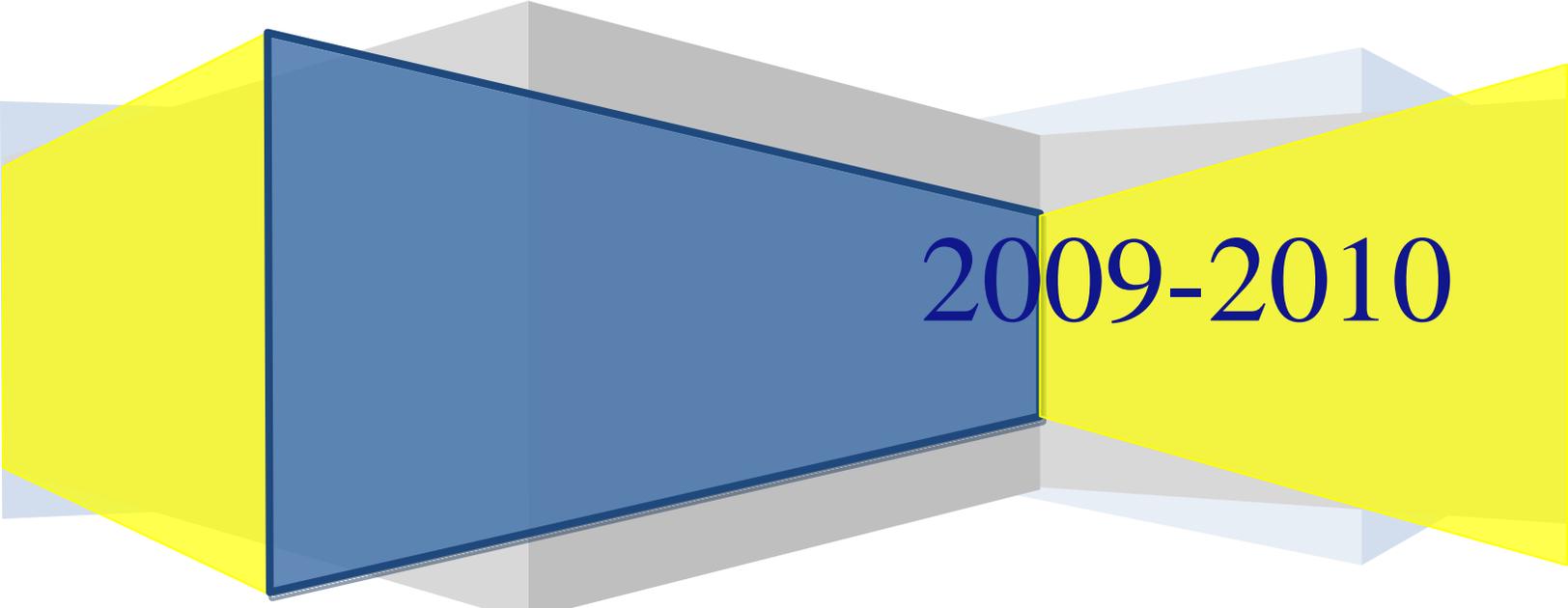
the charity for  
your community



**Bath & District Citizens Advice Bureau**

**Annual Review**

# **Fit for the Future**



**2009-2010**

## **CAB Service Aims and Principles**

**The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.**

**The service aims:**

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

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## **Chair's Report**

2009/2010 has been a momentous year for Bath and District CAB. A great deal of work has gone into preparing for our merger with the North-East Somerset Bureau and designing and testing the new telephone-based service delivery. Crucially, this work has not stopped staff and volunteers from the Bureau from carrying out the work of serving the people of Bath and District.

As can be seen in the pages of this Report, the Bureau has had to cope with an increased demand for its services and it has risen magnificently to the challenge. On behalf of the Trustee Board, I would like to give heartfelt thanks to the volunteers and staff of the Bureau who have worked so hard and so effectively through a period of uncertainty and anxiety.

Over the next few years, the Bureau is likely to face a turbulent environment. In October of this year, there will be announcements of decisions on the public spending round. In the succeeding months, we hope that there will be greater clarity on the government's apparently radical plans for changes in social policy and for the creation of a 'Big Society'. We have to assume, and plan for, very significant changes to our policy and funding environment, which will affect the kind of service that we offer and the ways in which we give that service. More importantly still, our clients are likely to be very seriously affected and still more people will be seeking our help. At the same time, we know that many people, who are experiencing problems in their lives of the kind that the Bureau can help them with, do not approach us. They may be unaware of what support we can offer, they may have difficulties accessing the service or they may feel that they have to solve their problems unaided.

All this suggests that we have to make the Bureau even more fit for the future and we will have to design more innovative ways of delivering the service and more efficient and effective methods of working.

*Nick Abercrombie*  
*August 2010*

## Chief Executive's Report

We are always delighted when our service to clients gives them access to positive outcomes and in particular when their income is enhanced. While others will report on each specific project I thought it important to show just how much we achieve in financial outcomes and what each funding stream enables us to do. Our core service is funded via a commission with the Local Authority.

During the year April 2009 to March 2010 service as a whole achieved financial outcomes for clients amounting to **£13,978,594** during the year of which **£6,216,992** was debt managed. We advised **4,740** people. The service is dependent on the high level of specialist advice provided by the volunteers, supported by paid staff, voluntary administration staff and advice session supervisors and managers. The average weekly number of volunteers is 62; their total hours committed exceeding 14,560 for the whole year.

### Legal Services Commission

The Bureau is contracted by Legal Services Commission to deliver specialist debt and welfare-rights legal casework to clients who qualify financially, and on the merits of their case, for legal help. Specialist staff are employed to deliver these services. The Bureau is proud to have been awarded the Legal Services Commission Specialist Quality Mark in "Debt" and "Benefits". The financial outcomes for this project are reflected in the figures above.

We have further projects delivering specialist advice, and one to improve our service delivery:

**Income Maximisation** – a project commissioned by BANES Council to provide benefits and basic debt advice to residents in the whole of the local authority area. Upon referral by Social Services clients are visited by a caseworker in their own home. This is very important for clients who have mobility difficulties and it gives them the opportunity to discuss their situation in detail and agree the necessary actions with an expert in income maximisation working alongside them. The financial gains accessed for clients advised by the caseworker for this project this year amounted to **£735,864**.

**Macmillan** – a project, working in liaison with the Royal United Hospital and the Macmillan team, providing benefits advice for cancer sufferers and their families. At a time when there is likely to be huge impacts on the circumstances of clients and their families it is vital that they receive timely practical advice and support regarding welfare benefits and other related subjects to complement the direct services of the health professionals. The financial gains accessed for clients advised by the caseworkers for this project this year amounted to **£1,376,923**.

**Southside Family Project** – funded by BANES to provide advice, mainly about entitlement to welfare benefits, on referral from project workers. All clients are

supported by the Southside project with counselling and family skills and we are able to provide the advice they need to improve their financial health. The financial gains accessed for clients advised by the caseworker for this project this year amounted to **£75,528**.

**Medlock** – the grant from The Medlock Charitable Trust has given us the opportunity to work in doctors' surgeries to provide advice on a range of subjects. One of our future aims is to provide further and more regular opportunities for people to access advice within their community and doctors' surgeries are a very good place to meet with them. They can either self refer or the doctor may refer them. We know that timely and sound advice has a significant and positive effect on health outcomes so it is really important that we continue to develop this work. The financial gains accessed for clients advised by the caseworker for this project amounted to **£103,776**.

**Somer Community Housing Trust** – the Bureau receives funding from Somer Housing Trust for a debt-referral scheme as part of Somer's anti-poverty strategy. The scheme enabled Trust staff to make direct appointments for tenants with rent arrears and other debts and to receive detailed case summary and management reports on the work done for referred clients. The financial gains accessed for clients advised by the caseworker for this project amounted to **£96,334**.

**Children's Centres** – we provide casework and training to all Centres in Bath & North East Somerset. Our adviser is on hand at 'Stay and Play' groups for drop in consultations and provides training for Centre front line staff. We are also able to provide budgeting or financial management skill training sessions to parents. The financial gains accessed for clients advised by the caseworker for this project amounted to **£303,591**.

**Wessex Water** – provides a fund to enable us to enhance our debt advice provision. Working with social housing tenants we are able to introduce them to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. We work with the clients to produce financial statements and realistic, affordable management plans. The amount of money we have managed within this project this year is **£113,654**.

We know the year ahead will be a difficult one and we rely on the continued, generous support of our funders.

*Jan Westrope*

## **Our team**

### **Chair of Trustees**

Nick Abercrombie

### **Vice Chair**

Paul Bailey

### **Treasurer**

Robert Wilkins

### **Trustees**

Tony Brown

Paul Bailey

Kathryn Braithwaite

Susan Callar

Marianne Vagle

Chinh Dinh

### **Paid Staff**

Clare Core - *Income Maximisation Caseworker*

Jane Daniel - *LSC Benefits Caseworker*

Sian Francis - *Training Manager*

Celia Gale - *Quality Manager*

Karen Gough - *Macmillan Caseworker*

Alana Gordon - *Project Administrator*

Judith Jeffrey - *Advice Session Supervisor*

Sylwia Jones - *Administrator*

Kevin Jordan - *Projects Manager*

Janine Kelly - *Financial Capability Caseworker*

Jackie Last - *Administrator*

Jan Letchford - *Macmillan Caseworker*

\*Graham Markwick - *Projects Manager*

Susan Norfolk - *GP Surgery and Somer Housing Caseworker*

Debra Palczynski - *Office Manager*

Louise Robertson – *Administrator*

Kate Treanor – *Administrator & Mental Health Caseworker*

Lesley Vincent - *LSC Debt Caseworker*

Jan Westrope - *Chief Executive Officer*

Paul Young - *IT Technician*

## Volunteers

<p><b>Gateway Assessors</b>  <i>*Julie A</i>  <i>Sarah B</i>  <i>John H</i>  <i>Julie H</i>  <i>Ben R</i>  <i>Lynne S</i></p> <p><b>Administration</b>  <i>Janet A</i>  <i>Nicole B</i>  <i>Ros C</i>  <i>*Estera C</i>  <i>*Nicholas H</i>  <i>*Jenny J</i>  <i>Nicola J</i>  <i>*Vicky M</i>  <i>*Kate M</i>  <i>Julia S</i>  <i>Rebecca S</i>  <i>*Jane S</i>  <i>*Shona S</i>  <i>*Hugh T</i>  <i>*Michelle T</i>  <i>*James V</i>  <i>*Nancy W</i></p> <p><b>Research</b>  <i>Bren A</i></p>	<p><b>Advisers</b>  <i>Howard B</i>  <i>Gill B</i>  <i>Isobel B</i>  <i>Ray B</i>  <i>Rowena B</i>  <i>John E</i>  <i>Katie E</i>  <i>Stephen F</i>  <i>*Diana F</i>  <i>Roger G</i>  <i>*Tom H</i>  <i>Robin H</i>  <i>Delia H</i>  <i>Stephen J</i>  <i>Alison L</i>  <i>Martin L</i>  <i>David M</i>  <i>Sheila M</i>  <i>Lidia N</i>  <i>*Gail P</i>  <i>Jenny S</i>  <i>*Alison T</i>  <i>Sarah T</i>  <i>Claire V</i>  <i>Keith W</i>  <i>Ken W</i>  <i>Arnie W</i></p> <p><b>Social Policy</b>  <i>Gill B</i>  <i>Kate E</i>  <i>*Sophie Y</i></p>	<p><b>Trainee Advisers</b>  <i>Kate A</i>  <i>Karen B</i>  <i>Elizabeth (Libby) B</i>  <i>Phillip B</i>  <i>Fiona C</i>  <i>Alison C</i>  <i>Danijela E</i>  <i>Greg H-B</i>  <i>Philip K</i>  <i>Sue M</i>  <i>Christine M</i>  <i>Colin P</i>  <i>Hazel R</i>  <i>Andy S</i>  <i>John S</i>  <i>Sarah T</i>  <i>Janice V</i>  <i>Victoria W</i></p> <p><b>Trainee Gateway Assessors</b>  <i>Vanessa A</i>  <i>Ruth A</i>  <i>Celia B</i>  <i>Regina G</i>  <i>Bernice G</i>  <i>Lisa H</i>  <i>Stephen P</i>  <i>Emma R</i>  <i>Peter W</i></p> <p><b>Volunteer Reps</b>  <i>Ray B</i>  <i>Sheila M</i></p>
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\* Left during year

## **Our Project Work**

### **Legal Services Commission**

We continue to be funded by the Legal Services Commission (LSC) to provide debt and welfare benefits advice to those who are financially eligible and in 09 - 10 helped over 275 people with often complex legal issues.

The LSC benefits franchise continues to be busy, helping people on low incomes who would otherwise find it difficult to get help to challenge adverse benefit decisions. Much of the work involves helping people to challenge a decision that they are not entitled to a benefit, or that they have been paid too much and have to pay it back.

The financial hardship caused when a benefit is suddenly stopped, or the stress caused by receiving a sudden demand for repayment of hundreds or even thousands of pounds can be overwhelming for some clients, but in many cases such decisions can be changed on appeal.

Over the past year we have seen an increase in the number of clients with adverse decisions on their claims for the new Employment and Support Allowance (ESA), often leaving really sick people having to look for work that they really are too ill or disabled to do, even if there were an employer that could take them on. Some of the criteria they have to meet in order to claim ESA bear little resemblance to the reality of holding down a job in the real world.

We continue to assist clients to apply for Debt Relief Orders and bankruptcies, which enables them to become debt free and have a new start. For others we negotiate with creditors, affordable schedules of debt repayment based on a realistic assessment of the client's income, expenditure and household circumstances.

We have been involved in negotiating a new contract with the LSC which is due to start in November 2010 and look forward to working with two other agencies as part of a consortium, and expanding the service we offer to include specialist housing advice, which often goes hand in hand with debt and benefit advice.

*Celia Gale, Quality Manager*

### **Income Maximisation Project**

The project continues to be extremely busy with the number of referrals continually on the rise and consequently exceeding targets by some considerable amount. The project has a target to see 350 - 400 clients per year but in the year 2009/10 the number of clients referred to the service was in fact 541. On the positive side this points clearly to the value of the service and to the large number of clients who are being helped. However it does mean that clients have to wait longer to receive the service as the demand grows.

The relationship between Social Services and the CAB continues to be very positive. More and more Social Services staff are making use of the service, directly referring clients but also making use of the advice available through the helpline. We are taking referrals from all the teams across B&NES with probably the highest numbers coming from the Mental Health Support Service and the Learning Difficulties team at Bridges, as well as many through the Access team at B&NES.

The service continues to support many clients in making benefit claims and ensuring that their income is maximised which of course is the fundamental aim of the project. It also supports many clients through appeal processes with regard to Disability Living Allowance or Attendance Allowance decisions as well as sickness benefits. This has led to many successful outcomes.

The project also continues to support a large number of clients with debt issues, helping them to find a way forward through affordable negotiations of payments or through Debt Relief Order or Bankruptcy procedures. This includes also offering advice on future budgeting to ensure that the client can manage more efficiently in the future.

It remains very clear how important this service is for the people living in this local authority. The project has now entered its 7th year at the CAB and has a crucial role in helping many struggling and vulnerable people improve their financial situation, and thereby having a positive impact on their emotional and physical wellbeing as well as their ability to live their lives independently.

*Clare Core, Project Outreach Caseworker*

## **Macmillan Benefits Project**

Macmillan/CAB caseworkers provide support and advice to cancer sufferers and their carers/families both during their illness and in the first few months following bereavement. A recent report produced by Macmillan stated-

- *People affected by cancer often struggle to access generic financial support and advice provision. First, the symptoms of cancer and side effects of treatment mean that it can be very difficult for people to access advice via conventional channels. Second, if people affected by cancer are able to access this advice they often find that whilst the advisers have an expertise in financial support and advice issues, the lack of understanding of cancer and its treatments means that some of the available financial help is missed.*

Our experience over the last 3 years reinforces these findings. Applying for benefits is a complex task and to give cancer patients the best support caseworkers need to be familiar with both the care/mobility needs for this specific

client group and their families *and* the benefit regulations to ensure that clients are not disenfranchised by the system.

91% of cancer patients' households suffer a loss of income and/or increased costs as a direct result of cancer. Increased costs occur as a result of higher heating costs (a known side effect of chemotherapy is that patients feel the cold), travel costs to hospital (a patient having radiotherapy may need to travel to hospital every day for 6 weeks), the need to buy new clothes due to severe weight loss.

Our role is to help the clients maximise income and minimise outgoings through ensuring they are receiving the right benefits; applying for grants; and helping them take advantage of schemes to reduce everyday expenses such as social tariffs for fuel and water. The needs of this client group continually change as they experience their cancer journey. The arrangements put in place for new clients need to be revisited on a regular basis depending on treatment, side effects of treatment, extended time off work, moving from being under 60 to over 60 (when a full review is needed), a recurrence or terminal diagnosis.

Many of our clients achieve a good recovery and wish to return to work but a prolonged absence may need a phased return - this in itself can present problems as the benefits in place have to be changed. We work with the client and employer to ensure that the client can survive financially in this transitional period. We also have requests for help from clients where employers are unsympathetic to either the cancer sufferer or their carer and we empower them by providing them with information regarding their employment rights – many clients are unaware that cancer is covered by the Disability Discrimination Act and that carers have rights in terms of employment law. In one case we identified a discrimination issue which had resulted in both financial and emotional distress to a client and by working with a solicitor were able to achieve a significant settlement from his employer.

A further challenge has occurred following the introduction of the Employment Support Allowance (ESA) which has replaced incapacity benefit for new claimants. The maladministration of this benefit in respect of terminally ill cancer patients and those undergoing chemotherapy has caused huge distress to many clients - receiving phone calls at weekends and being told that unless they complete a form/attend a medical they will lose their benefit. In one case whilst a client was in a local hospice her husband was still fielding calls regarding his wife's non-completion of a form that she was actually exempt from - but even as she was dying the benefit delivery centre was pursuing her for non-completion.

Sadly we also have clients who do not survive their cancer journey - once we know that this is a likely outcome we reassure the spouse/partner/family that we will provide support post-bereavement in terms of benefits and other issues. This is greatly appreciated as the cancer sufferer is always relieved that their loved one will be looked after. This will include claiming bereavement benefits and funeral grants which need to be claimed within three months of bereavement.

This type of benefit is a 'specialism within a specialism' and is just one of the reasons that Macmillan continues to support these advisors.

We are now more than half way through this five year project so a priority for 2010/2011 is to ensure the sustainability of this work. To the end of 2009-10 we have helped more than 1000 clients access benefits and grants to the value of £3,455,000. All of them tell us that we have made a positive difference in their lives. We cannot cure their cancer but we can mitigate the financial fallout that a cancer diagnosis brings. Our clients tell us that they cannot face their treatment until they know they can pay their mortgage/rent etc-this is supported by the recent Macmillan report.

*People affected by cancer are often unaware of health/cancer related financial support and advice services, yet many experience considerable stress around financial issues. Once the financial stress is removed, they are more able to deal with their illness and treatment.*

We continue to be humbled by our clients' fortitude in the face of serious and often life changing illness. It is our intention as one of the pioneer Bureaux in this area of work to fight to maintain this service.

*Karen Gough, Macmillan Welfare Rights Adviser*

## **Southside Family Project**

We have enjoyed another year working with the team from Southside Family Project (SSFP). We can offer practical support and advocacy in the areas we excel in to their families in crisis. Between us we hope we can provide some stability and improvement in the lives of their clients and offer our service to people who might not otherwise call in or ring us.

One such person was Natasha. Years with an abusive husband had left her with long term depression. She had neglected her own health to concentrate on caring for her 3 children and was especially worried about the middle one who was disabled and not able to run around with his siblings and do more independent things as he got older. We identified potential benefits to which she should have been entitled and helped her claim. Unfortunately she was refused, caught by a rule which says you have to show that a disabled child needs more help than any other child. We collected copious professional evidence and drew up a well reasoned legal argument on her behalf but she was still refused. The matter went before a Judge at a tribunal where we won only to discover that the other side were appealing against this. They later withdrew and Natasha was awarded the money she was entitled to 13 months after applying. She can now afford the transport and extra care her child needs and the health and well being of the whole family are vastly improved.

Unfortunately there are many other people like Natasha with different stories of abuse, ill health and poverty who would not have the energy to pursue their entitlements. We are very pleased to be able to offer them our expertise and commitment and a co-ordinated service to match the energy of the team at SSFP.

*Sian Francis, Training Manger*

## **Medlock and Somer Housing Trust Project**

The GP surgeries and Somer Housing have kept up a steady flow of clients throughout the year. Problems continue to be almost entirely related to benefits and debt. Employment and Support Allowance appeals have started to appear with increasing regularity. On the money side, Debt Relief Orders are becoming more and more prevalent as they can provide clients with a chance to start again with a clean sheet.

We continue to obtain charitable payments for clients, especially with help towards rent and Council Tax arrears which considerably eased the pressure on clients. Again we were able to advise a surprising number of clients that they should be eligible for Disability Living Allowance and assisted them in making successful claims. This enabled them to increase their income, sometimes substantially, which helps them cope with day to day living and makes it easier for them to cope with their health problems.

The GP surgeries, in particular, have expressed satisfaction with the service and the beneficial effect it has had on their patients.

One client referred from the surgeries had severe liver problems and had failed the medical for Employment and Support Allowance. Shortly afterwards he was told that he needed a liver transplant or faced a very limited life-span. He was already getting the highest rate of the care component of Disability Living Allowance. His doctor was furious that his assessment that the client was not capable of work had been rejected and provided letters of support. We helped the client to appeal the decision which was reversed on the morning of the tribunal hearing without the client having to attend. He was very happy with this result.

The doctors at the surgeries and the Somer rent officers are hoping that the services will continue well into the future as there seems to be an endless queue of problems waiting for our assistance.

*Susan Norfolk, Caseworker*

## **Children's Centres Project**

The Children's Centres project is now in its second year. The project is delivered through 2 main streams: Advice and Financial Capability sessions for parents and carers and Group Financial Capability Training programme for front line staff.

### **Advice and Financial Capability**

Sessions are held throughout the B&NES area at 14 different venues. Demand for the service has hugely exceeded the initial targets and most outreach sessions are fully utilised.

Debt and Benefit enquiries continue to make up the majority of cases, although the Citizens Advice Bureau regularly advises clients on employment, housing and consumer law.

Feedback from clients who have accessed the service through the Children's Centres have commented on how quickly they are able to get an appointment, and how clear and accessible the advice is.

Alongside the more traditional Citizens Advice Bureau service, this project aims to increase financial capability levels amongst clients. There is evidence that financial education can prevent cycles of poor financial decision making. The benefits of this aspect of the project are difficult to quantify, and likely to be long term, however, it is proven that families who are better able to manage the household budget are less likely to suffer from stress and depression.

### **Group Financial Capability Training (programme for front line staff)**

The remit for staff financial capability training has been expanded. An extensive training programme for Children's Centre, local authority and charity workers has been agreed and will be delivered over the coming months. This programme aims to better equip front line workers to deal with financial problems regularly faced by their clients. Funding is obviously a major concern with Local Authorities at present, but there is a hope that, if CAB funding is not continued, the longevity of the project will be secured through this initiative

The future of the project is uncertain, however, it is hoped that an ongoing relationship between the Children's Centres and the Citizens Advice Bureau will increase financial and legal awareness/empowerment amongst some of the area's most vulnerable clients.

*Janine Kelly, Financial Capability Caseworker*

## **Advice Plus (A Big Lottery Funded Project)**

The purpose of the Advice Plus project is to create an integrated service which meets the needs of our local community and to further develop a voice for the voluntary sector in Bath and North East Somerset (BANES).

### **Background**

A group of advice giving organisations in the area (Bath CAB, NE Somerset CAB, Age Concern, Off the Record, Bath and NE Somerset Racial Equality Council, Will Rolt Solicitors, South Wansdyke Advice Network, Bath and NE Somerset Credit Union) had been working together under the banner of the Bath & District Advice Consortium (BADAC).

The group recognised that there was a real need to not only increase the availability of advice, but also to ensure people could access the most suitable provider with minimal effort.

Given resource and capacity considerations it was agreed that Bath CAB, with the support of the BADAC members, would lead on developing and implementing the Advice Plus project with funding from the Big Lottery.

### **Key features**

- New telephone contact line: The new line will work alongside the existing partner access arrangements and offer a centralised point of contact with referral and signposting for all.
- Internet: The development of a web-based portal to access information and help from a number of advice agencies, along with an email advice service.

### **Client benefits**

- Access to a range of advice options and a variety of specialist agencies from one centralised contact centre, via a number of different contact methods.
- Access to advice will still be available, even outside of individual partner operating hours.
- Options for Clients with complex problems to get advice from multiple partners.

### **Partner benefits**

- Effective extension of operation hours.
- Increased public awareness of organisations and services.
- Training across a range of specialist subject areas.

## **Overall service benefits**

- Overlaps in service will be identified and resolved.
- Gaps in service will be identified and can be addressed.
- Improved gathering and understanding of the evidence of actual need in the BANES region.
- Finance and resources can be more effectively targeted to the most need.
- Quality assurance for advice will be maintained.
- Combining of knowledge and experiences to create a more powerful vehicle for effective social policy work.

## **Progress to date**

The Project started in June 2009 and much of the initial work undertaken was to investigate and analyse a range of possible technical solutions to support the contact centre and client referral arrangements.

A recruitment and training programme for Volunteers to deliver the contact centre service began later in the year, with a trial service going live in January 2010 – 7 months ahead of schedule.

In addition to developing the service delivery aspects of the Project, the Partner training programme has been launched. Staff and Volunteers from 5 organisations have been able to attend 23 training sessions covering specialist areas of debt, benefits, housing, charity applications and assessment interviewing.

## **The future**

The new contact centre will be introduced in November 2010 with a phased implementation of the service becoming fully operational (5 days per week 9.30am – 4.30pm) in 2011.

The website will be developed and launched in 2011. This will provide information and help on a range of advice agencies and subject areas.

*Kevin Jordan, Projects Manager*

## Money Advice Report

Over the past year there have been several new developments in the field of Money Advice. On the whole these have been helpful to our clients and advisers.

In autumn 2009 we started to use the Common Financial Statement with all debt clients. This is a piece of software which is completed electronically by the adviser when the client attends their main debt interview. It consists of a detailed budget sheet which enables an accurate picture of the client's income and expenditure to be drawn up. The programme will flag up any items of expenditure which are above a reasonable amount for the particular client's circumstances. Priority and non priority debts are then entered on separate screens. The computer programme produces a summary of this information in the form of a financial statement which then forms the basis for a discussion of options with the client. Often the statement will confirm that a client is living beyond their means and ways of reducing their expenditure will need to be agreed as well as exploring whether their income can be increased. The programme can also be used to calculate pro rata or token offers to be made to the creditors. One of the main advantages of the CFS is that creditors can have confidence that the client's expenditure is within reasonable levels and the offers are fair. Advisers have found the programme easy and effective to use.

In April 2009 Debt Relief Orders (DROs) came into force. This procedure is administered on line by the Official Receiver and can be used by clients with debts of up to £15,000 and surplus income of no more than £50 per month. The Bureau has a large number of clients in this situation and during the period April 09 – 10 we assisted 49 clients to apply for DROs as a result of which a total of £436,812 worth of debts were written off, with £8915 being the average. So we have been able to help a large number of clients become debt-free and to make a fresh start.

At the beginning of 2009 in response to the credit crunch the Government introduced a number of schemes to help home owners who were in arrears with their mortgage repayments. Throughout the year we have helped clients approach their lenders for assistance through 'interest holidays' and given information about the Government's 'Guide to Homeowners Mortgage Support'. More recently we have been able to assist people through the Government's Mortgage Rescue Scheme. This scheme is targeted at the most vulnerable households who would be entitled to re-housing under homelessness legislation. The client's house will actually be purchased by a Housing Association so that the family can remain in their home, but become tenants instead of homeowners. The aim of the scheme is to prevent homelessness and to support people to stay in their own home where this is sustainable given their financial circumstances. The scheme is not expected to be an alternative to other options open to clients with mortgage arrears. For example, the client must first have exhausted any

opportunity to clear or control mortgage arrears by maximising their income or by reducing their mortgage costs. We currently have five clients progressing towards this solution.

During the year we helped 47 clients apply for bankruptcy as a result of which £3,629,000 was written off, an average of £ 77,020 per client. We assisted 369 clients to manage their debts – the total debt for these clients was £6,216,992 with an average of £16,848 per client. We also helped clients increase their incomes by a total of £7,716,600 through benefit claims and charitable applications.

*Kathy Venning & Judith Jeffrey, Advice Session Supervisors*

## **Social Policy**

When we see in the Bureau a large number of clients with the same problem, it is our responsibility to look at the cause of the problem and see if we can do anything to change or fix it.

So it was with the number of clients coming to us because bailiffs had called to collect Council Tax arrears and were demanding unaffordable repayment schedules.

We had already contributed to the Citizens Advice research on the use and regulation of bailiffs nationally, but something needed to be done at a local level to improve our own clients' experiences of working with bailiffs, and also, it has to be said, reduce our workload in this area too. Citizens Advice and the Local Government Association had recently published a code of practice for the collection of Council Tax arrears and the use of bailiffs which we used as a starting point.

We arranged to meet the new head of revenues and benefits at the Council, following a particularly difficult case that had resulted in an official complaint. He brought along the managing director of the company of bailiffs the Council uses as well as key members of his collection team. Together we sat down and discussed numerous ways in which the Council, bailiffs and ourselves could communicate more effectively and work towards a better understanding of what we all do. We looked at the Citizens Advice/LGA code of practice and discussed how its recommendations could be implemented.

We explained the debt advice process so that there was an understanding that the offers we were making on behalf of clients to repay Council Tax arrears were based on figures that were affordable and sustainable, and arrived at after several hours work with the client and ourselves. We assured the bailiffs and Council that all our clients are made aware that Council Tax and arrears are priority debts and must be paid in full.

We investigated ways of improving communications with each other, resulting in the exchange of direct telephone numbers we can all use to accelerate the resolution of our clients' problems. And we arrange to meet regularly to discuss any issues that may have arisen in the meantime.

The result of this work has been that clients are no longer expected to repay at unaffordable and unsustainable levels, and that our financial statements are accepted by both Bath and North East Somerset Council and the bailiffs as a true reflection of our clients' circumstances.

The Council reports that a year on there has been no reduction in their collection rate performance – could this be because clients are able to pay at affordable rates rather than being asked to pay huge sums that they cannot afford?

Our joint working with the Council and bailiffs has come to the notice of the national Citizens Advice social policy officers and is often cited as an example of good practice in working together to make things better for our clients.

In addition to our work on Council Tax we have seen numerous problems with the difficulties of claiming of social fund loans and grants, and with the application of the new Employment and Support Allowance.

*Celia Gale, Social Policy Coordinator*

## **Social Policy Reports**

### ***Mandatory Tenancy Deposit Protection***

During the recession many landlords, who overextended themselves, often with “buy to let” mortgages, found that they were unable to meet repayments. This has had disastrous consequences for some tenants.

Several Bureau clients had no idea that there was a threat to their tenancy until bailiffs arrived to evict. There was at that time no legal requirement for the landlord, the mortgage company or the court granting the repossession order to inform clients that repossession had been granted and was effectively being evicted. As a result of evidence of similar cases from around the country, and pressure from Citizens Advice, the Government has brought in measures to ensure that tenants receive some warning of impending repossession so they have enough time to find somewhere else to live.

Representations to Government from Citizens Advice and housing charities over many years finally resulted in mandatory tenancy deposit protection. This provided for various schemes whereby deposits would be retained pending arbitration in the event of a dispute. However, we are still seeing clients whose deposits have not been lodged with a scheme or where the scheme has not worked as it should and are reporting such cases to Citizens Advice.

A client’s tenancy ended and their deposit of £1275 was not refunded. No inventory was taken at the start of the tenancy, although this is requirement of deposit protection. Letters were exchanged with the landlord without resolution so they contacted the “my deposits” scheme, only to be told that the deposit had been released to the landlord. The landlord was making various unfounded claims, including £512 for pest control measures for cat fleas; the tenants did not have a cat and the “evidence” amounted to photos of white hairs on the carpet from a sheepskin rug. The scheme should not have simply assumed that the landlord was entitled to the return of the full deposit and should not have released the deposit without the tenants having been informed and given an opportunity to challenge it through arbitration. The Bureau advised that, if the landlord did not pay out, the scheme should do so.

### ***Free-phone claim lines***

A client who was a severely disabled, young single parent had recently separated following domestic violence. The client was in receipt of Employment and Support Allowance (ESA) and the top rates of Disability Living Allowance. After notifying the Department of Work and Pensions (DWP) of a change of circumstances, the client's ESA stopped for six weeks and no letter of explanation was received. The client was unable to contact the DWP on the phone to ask why the benefit had stopped. On the fourth attempt on the phone the Bureau finally managed to speak to someone after 28 minutes on hold. The client only had a mobile so the cost would have been prohibitive. Unfortunately, the problems did not end there as the DWP adviser seemed to have an inadequate grasp of how receipt of the benefit entitles clients to extra premiums. The Bureau had to write to the DWP to resolve the client's problems. As the client was not receiving ESA they were running up an overdraft to meet essential expenditure and were becoming more and more depressed.

The DWP has moved towards phone-based delivery of benefits but the claim lines are not staffed by experienced advisers who can understand and deal with enquiries properly which, coupled with difficulties actually getting through and the cost of the calls, makes claiming benefits time consuming and costly. Pressure using evidence from Citizens Advice Bureaux and others has since resulted in the DWP making their claim lines free to the majority of mobile phone users

### ***Length of time to respond to claims***

Although the performance of the Child Support Agency (CSA) has improved somewhat from a very low base, clients and advisers can still meet a brick wall in trying to resolve problems. Claims should be calculated within 12 weeks but, as the example below shows, even after 48 weeks nothing had happened.

A client had applied for a maintenance assessment in February and had received no contact whatever from the CSA since. The Bureau contacted the CSA on the client's behalf several times. On each occasion, the CSA undertook to contact the client but failed to do so. The Bureau made a complaint to the Complaint Resolution Team (CRT) which has 5 working days to write to acknowledge the complaint and then 15 days to resolve it.

The Bureau was later informed that the complaint had never reached the CRT because "the case was close to resolution" and that there had been "a positive client contact". When challenged, the CSA admitted that all this meant was that they were "working on the case" and that there had in fact been no contact with the client. As a result of this the CRT had refused to accept the complaint, let alone investigate it. Of course, no one felt it necessary to inform either the client or the Bureau. The Bureau made a complaint to the Independent Case Examiner (ICE) and the CSA were ordered to carry out a proper investigation. Our client's evidence was sent to Citizens Advice nationally to add strength to their work with CSA to improve their service.

*Gill Bottomley, Volunteer Social Policy Coordinator*

## Training for new service delivery

We are very used to change at Bath CAB, often to do with changes in benefit rules; new rights at work; revamped debt collection procedures; or initiatives to help people stay in their homes.

All these keep our training schedule very busy as our volunteer advisers are kept up to date with changes in legislation and procedure.

Other changes for us have been – inevitably – those caused by the effect of the recession. The demand on the service has grown as job losses and debt rise. Our Training Service was fortunate to pilot a successful new programme with Citizens Advice: training volunteers to become Gateway Assessors, the crucial job of quickly diagnosing the nature and urgency of a particular client's problem and working out how best they can be helped further without offering in depth advice. This meant we could recruit and train quickly and respond to the increasing numbers in the waiting room and on the phones. 14 volunteers successfully trained and joined our team in this way this year and the service to the public has improved as a result – quicker, more efficient and able to respond to all those changes.

One of the first volunteers undergoing the **Telephone Gateway** training said:

“Discovering I was to be part of the new Telephone Gateway System was exciting and not a little bit scary. Being repeatedly greeted with, “I can't believe I got through at last” makes me realise that there are a lot of people out there trying to obtain advice. You never know what will be asked: “Is the Manvers Street car park open again?” might be followed by, “My partner is abusive and I'm frightened he will turn on the kids. Can I get him out of the house?” Whatever the problem, it is nice to be able to help, even if my role is only arranging for the client to see or speak to an experienced Advisor. I must agree with the client who ended his call with, “I think it's brilliant that I can just phone up and get help. It's a fantastic service.” And I am very pleased to be a part of it.”

## Volunteering at the Citizens Advice Bureau

The contribution made by our volunteers is an essential element of the CAB service.

Here are some of their thoughts on what they do:

*"I know that every day I work in the Bureau I've made a difference and you can't ask for better than that".*

*"Every time I see her she (a client) seems taller. I think she's less weighed down with the worry of her debt and more confident that she's getting back control".*

*"We get so used to what we do and then you realise how vital it is for someone when they go out of their way to thank you. The very first client I interviewed gave a donation (to the Bureau) and that helped my confidence no end".*

*"I didn't do anything really, just realised he could get Job Seekers Allowance and helped him claim. He was so pleased to be £20 a week better off. I was pleased too but it's my job to do that. However small a cog you are you can make a difference". (GH, Adviser)*

*"This is the best job I've ever done."*

*"The best feeling is when the clients realise that they have control over their lives again and you've helped them get there."*

*"I enjoy volunteering at Bath CAB as it gives me an opportunity to really help people deal with a wide variety of problems and issues that they have in their lives. I can't think of a more useful way than that to spend my time."*

*"-it's good to help others less fortunate than oneself  
-it keeps the grey cells ticking over - always learning something new  
-I meet some fantastic people"*

*"It's a tough world, and getting tougher all the time. If the CAB wasn't there to stand up for the 'common man or woman (or child)', who would be? The answer is: no one. Lawyers are usually too expensive and politicians sometimes don't appear to care, even if they say they do. And then there's the CAB: champions of our civil rights. That's what I want to do."*

Working at the CAB can help make changes in the lives of our volunteers by giving them experience and the chance of a Certificate in Advice Work.

- Lizzie is a law student doing further studies and advising with us to gain experience – *“such an eye opener. I know what I want to specialise in now”*.
- Gary is in his 30s, was made redundant and looking for a career change but unsure what to do – *“I’ve learnt so much so quickly, I didn’t know my brain could take that much in but I’ve worked hard for my Certificate and can start looking out for jobs in advice, housing or social work”*.
- Pete sold his business and retired early – *“I get all the rewards without any of the hassle. You get well prepared with the training, are always supported, lots of stimulation from solving new problems, and work with a great bunch of people”*.
- Farrah was a single parent needing recent office experience to secure a job – *“I think I got my part time admin job because of the experience at the CAB and I’m going to go back when I’ve more time. What impressed me was that they hate anything unfair and do something about it”*.

*Sian Francis, Training Manager*

***You could also be someone who wants to make a difference, keep your brain cells active, get work experience, likes interaction with people, working as part of a team challenging unfair treatment and make some changes in your life.***

***Go to [www.adviceguide.org.uk/join-us](http://www.adviceguide.org.uk/join-us) or ring 01225 303824***

## **Client Feedback**

**98% said that they would recommend the service to other people**

**99% said that they would use the service again**

**93% of clients were happy with the service they received**

These are some of the comments our clients have made:

*“Thank you for all your help and support in my recent financial crisis. I am feeling so much relief now.”*

*“The service I’ve received from the CAB regarding my debt problems has been fantastic, making what seemed to be an impossible problem into something I could face”*

*“Thank you for so much for helping me complete my DLA application – I couldn’t have done it without you”*

*“I really appreciate your help with this case – as you know I had tried many times to resolve it myself, but they (the creditors) only responded when the Bureau took it on”*

*“My life has been hell for over 2 months – sleepless nights and days of worry. Now, with thanks to the CAB I can relax a little and feel more hopeful for the future”*

*“When you’re low and someone is able to help in the way you’ve helped me, it really matters. Thank you”.*

## **Treasurer's Note**

The Income and Expenditure Accounts as set out on the following two pages have been approved by our auditors. It may be helpful if a background is given to some of the items listed.

The year started with two significant changes in service delivery by the Bureau. One was the award of a three-year Commission by Bath and North East Somerset District Council for a service across the whole Council area. The other was a five-year contract by the Big Lottery Fund for a project to integrate a single point for client contact for ourselves and several other service providers,

2009/10 was the first year of a three-year Commission on behalf Bath & North East Somerset Council (BANES) to provide both generalist and specialist advice for welfare benefits. This new Commission was for the local authority area of Bath and North-East Somerset as a whole with Bath CAB as the lead agency. Bath CAB let sub-contracts for the provision of advice services in North-East Somerset to North-East Somerset CAB and South Wansdyke Advice Network.

In common with previous years a separate grant by BANES was made for Income Maximisation advisory services. Other specialist services are provided by support from Somer Housing, the Medlock Trust, Children's Centres, Macmillan, The Big Lottery Fund and the Legal Services Commission (LSC). The LSC continued to fund the specialist debt and benefits advice unit. This latter service is VAT registered. An Additional Hours provision enabled the Bureau to provide extra hours for our Generalist services. This project has continued to be funded by Citizens Advice nationally in recognition that the down turn in the economy placed greater pressure on resources across all Bureaux.

A single Commission service across all of BANES has resulted in the two Citizens Advice Bureaux considering how the service could best be delivered. These deliberations have resulted in a decision to merge the two organisations into a single Bureau which will be responsible for serving all of the BANES area.

Details of the various projects/services are given in the Chief Executive's report.

Separate budgets are held for all income and expenditure on each of these projects/services. Transfers to, and use of, Designated Funds are a regular feature of our accounts as projects rarely run neatly over a financial year and the need to carry forward balances to fund future projects. The Medlock Trust and previously funded EDF /Somer projects are examples

The Employer's Liability Fund was set up more than 13 years ago to cover our obligations as employers including potential locum costs to cover for staff on maternity or short term sick leave and redundancy costs.

The Building Fund was set up at about the same time as the Employer's Liability Fund. The primary purpose of this fund is to provide a reserve so that we can meet our obligations as tenants to keep our premises in good order and to replace equipment in an emergency (for example, if we need to replace the central heating boiler).

We also use the Building Fund as the repository for grants from trusts and local businesses given for a specified purpose.

Funds are set aside as Designated Funds to continue the Doctors' Surgery Project and the Strategic Partnership (Big Lottery) project.

Additional funds set aside are for possible costs following the proposed merger. These included uses for Staff Development; IT Development; Premises Lighting; Service Delivery; Income Maximisation; and General Funds.

The Citizens Advice data collection system called CASE continued to be developed and integrated with the NES CAB data. This system now provides an improved reporting system for recording client services and outcomes.

*Robert Wilkins*  
*Hon. Treasurer*

**INCOME AND EXPENDITURE ACCOUNTS  
FOR THE YEAR ENDING 31 MARCH 2010**

	<b>2009- 10</b>	2008- 09	<b>2007- 08</b>
	£	£	£
<b><u>INCOME</u></b>			
Bath & NE Somerset Council-core funding grant	<b>405,000</b>	159,045	155,171
Bath & NE Somerset Council-welfare rights service	<b>0</b>	27,449	26,779
Bath & NE Somerset Council notional rent	<b>25,000</b>	25,000	25,000
Bath & NE Somerset Council-income maximisation grant	<b>43,796</b>	30,063	30,062
Bath & NE Somerset Council-Surestart	<b>30,000</b>	18,300	6,600
<b>Bath &amp; NE Somerset Council-Total Funding</b>	<b><u>503,796</u></b>	<u>259,857</u>	<b><u>243,612</u></b>
Contracts-Legal Services Commission	<b>49,844</b>	46,442	45,705
Contracts-EDF Trust	<b>10,102</b>	10,102	7,500
Contracts-Macmillan Charitable Trust	<b>49,333</b>	47,986	37,720
Grant- Wessex Water	<b>32,603</b>	21,115	21,100
Medlock trust	<b>0</b>	10,000	9,000
Big Lottery Fund	<b>81,030</b>	0	
Other Restricted Contracts	<b>17,138</b>	4,652	
Grant- Awards for all	<b>9,100</b>	11,920	
Other	<b>585</b>	355	1,072
Interest	<b>158</b>	4,264	5,950
<b>Other Income total</b>	<b><u>249,893</u></b>	<u>156,836</u>	<b><u>128,047</u></b>
<b>Total income</b>	<b><u>753,689</u></b>	<u>416,693</u>	<b><u>371,659</u></b>
<b><u>EXPENDITURE</u></b>			
Salaries, pensions & recruitment costs	<b>354,137</b>	271,005	272,348
Premises: notional rent charge	<b>25,000</b>	25,000	25,000
Post, stationery, & phone	<b>29,759</b>	18,920	19,923
IT costs	<b>9,887</b>	10,995	12,583
Premises-- utilities, cleaning, insurance etc	<b>15,579</b>	37,923	15,353
Other costs - information, training, and sundries	<b>9,698</b>	4,309	2,366
Motor and Travel costs	<b>14,046</b>	8,972	
Volunteers travel & other expenses	<b>7,311</b>	7,114	7,589
Governance - AGM costs, audit and accountancy fees	<b>15,036</b>	7,727	6,762
Depreciation of equipment	<b>8,053</b>	6,611	7,884
Legal & Professional fees	<b>198,846</b>	0	
Equipment purchases	<b>5,156</b>	773	506
<b>Total Expenditure</b>	<b><u>692,508</u></b>	<u>399,349</u>	<b><u>370,314</u></b>
<b>BUREAU (- DEFICIT) / SURPLUS FOR THE YEAR</b>	<b><u>61,181</u></b>	<u>17,344</u>	<b><u>1,345</u></b>

**BALANCE SHEET****AS AT 31 MARCH 2010**

	<b>2009-10</b>	2008-09	<b>2007-08</b>
	<b>£</b>	£	<b>£</b>
<b>ASSETS AND LIABILITIES</b>			
<b>TANGIBLE FIXED ASSETS - Equipment (lift / photocopier)</b>	<b><u>12,367</u></b>	<u>1,870</u>	<u>8,481</u>
<b>CURRENT ASSETS</b>			
Debtors	<b>16,649</b>	57,493	1,415
Cash at bank and at hand	<b><u>304,392</u></b>	<u>177,414</u>	<u>191,344</u>
	<b><u>321,041</u></b>	<u>234,907</u>	<u>192,759</u>
<b>CREDITORS (amounts falling due within one year)</b>			
B&NES: salaries payable for three months to March 2010	<b>0</b>	71,327	61,260
Other creditors and accruals	<b>130,605</b>	20,827	14,365
VAT liability	<b><u>8</u></b>	<u>3,010</u>	<u>1,346</u>
	<b><u>130,613</u></b>	<u>95,164</u>	<u>76,971</u>
<b>NET CURRENT ASSETS</b>	<b><u>190,428</u></b>	<u>139,743</u>	<u>115,788</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b><u>202,795</u></b>	<u>141,613</u>	<u>124,269</u>

## BUREAU FUNDS

### RESTRICTED ( Purpose specified by donors)

EDF Energy Trust/Somer	<b>31,244</b>	29,665	22,893
Quartet	<b>6,725</b>	0	
BANES Mobile	<b>3,333</b>	0	
Medlock Trust	<b>0</b>	0	0
Sure Start	<b>5,407</b>	5,539	2,413
Macmillan	<b>16,563</b>	16,621	13,147
Awards for all	<b>3,074</b>	10,920	1,466
Additional Hours: CitA	<b>3,938</b>	4,652	0
Legal Services Comm.	<b>2,656</b>	439	0
Big Lottery	<b>4,230</b>	-	
	<b><u>77,170</u></b>	<b><u>67,836</u></b>	<b><u>39,919</u></b>

### DESIGNATED (set aside by Trustees)

Employer's liability fund	<b>22,900</b>	22,900	22,900
Building Fund	<b>15,500</b>	15,500	25,500
Strategic Partnership	<b>15,000</b>	15,000	15,000
Doctors' Surgery Project	<b>10,000</b>	10,000	10,000
Staff Development Fund	<b>5,000</b>	0	
IT Development Fund	<b>10,000</b>	0	
Premises Lighting Fund	<b>5,000</b>	0	
Service Delivery Fund	<b>16,899</b>	0	
Income Maximisation Fund	<b>6,147</b>		
	<b><u>106,446</u></b>	<b><u>63,400</u></b>	<b><u>73,400</u></b>

## General Fund

Balance brought forward	<b>10,377</b>	10,950	13,905
Bureau (deficit) / surplus for year	<b>61,181</b>	17,344	1,345
Net transferred from designated / restricted funds in year	<b>-52,379</b>	-17,917	-4,300
Balance carried forward	<u><b>19,179</b></u>	<u>10,377</u>	<u>10,950</u>
<b>Closing Fund Balance</b>	<u><b>202,795</b></u>	<u>141,613</u>	<u>124,269</u>

The above figures are taken from the full financial statements of Bath and District Citizens Advice Bureau for the year ended 31 March 2010, which have been approved by the Trustee Board and which will be submitted to the Charity Commissioners. The Auditors, Moore Stephens, whose opinion is unqualified, have confirmed that this summary is consistent with the full financial statements which are available from the office on request

## Our Funders

We would like to acknowledge the generous support of all those who have funded our work in particular:

Legal Services Commission	Bath & North East Somerset Council
Macmillan Cancer Support	The Big Lottery Fund
Wessex Water	Somer Community Housing Trust
Medlock Charitable Trust	EDF Trust
Primary Care Trust	Batheaston Parish Council
Waitrose	

## How to Contact Us



**Bath and District Citizens Advice Bureau**  
2 Edgar Buildings, Bath, BA1 2EE

**Telephone Helpline: 0844 848 7919**

Monday: 10am - 4pm

Wednesday: 1pm - 4pm

Thursday: 10am - 4pm

Friday: 11am - 4pm

**Drop-In (no appointment necessary):**

Monday & Wednesday: 10am - 2pm

Friday 10am - 12.30pm

**Other**

Kiosk access to online resources

To find out more visit: [www.bathcab.org.uk](http://www.bathcab.org.uk) or [www.adviceguide.org.uk](http://www.adviceguide.org.uk)