

**NORTH WARWICKSHIRE
CITIZENS ADVICE BUREAU**

**ANNUAL REPORT AND REVIEW
2007**

North Warwickshire Citizens Advice Bureau

The aims of the Citizens Advice Bureau are:-

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively

And equally

- To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The service therefore, provides free to all individuals an impartial service of information, guidance and support, and makes responsible use of the experience so gained.

North Warwickshire Citizens Advice Bureau

The Parish Rooms

Welcome Street

Atherstone

CV9 1DU

Advice Line: 0844 499 4192

Fax: 01827 712852

E-mail: nwcab.advice@cabnet.org.uk

Websites:

www.adviceguide.org.uk

www.nwcab.org.uk

North Warwickshire Citizens Advice Bureau is a company limited by guarantee, company no. 5154555 England and Wales. Charity registration number 1105712

OPENING TIMES

Drop in services in Atherstone

Monday 10.00am - 2.00pm

Tuesday 10.00am - 2.00pm

Wednesday 4.00pm - 6.30pm

Thursday - Closed

Friday 10.00am - 2.00pm

Outreach Service (by appointment only)

Wednesday - 10.30am - 12.30pm
Coleshill Social Services
19 Parkfield Road
Coleshill B46 3AZ

Thursday - 12.30pm - 2.30pm
Kingsbury Doctor's Surgery
Pear Tree Surgery
28 Meadow Close
Kingsbury B78 2NR

Home visits and appointments at the Bureau's Disability Benefits Unit are available by appointment. **Please telephone 01827 712852.** Please note that this is not an advice line.

Community
Legal Service



STAFF AND VOLUNTEERS

Bureau Staff

Carol Musgrave (Manager)
Amy Harris (Deputy Manager)
Moirá André (Advice Session Supervisor)
Julie Reid (Money Adviser)
Jo Davenport (Money Adviser)
Deb Suffolk-Heath (Money Adviser)
Glen Rowley (Home Visitor)
Cherryl Green (Guidance Tutor)
Leah Hutchby (Administration)

Volunteers – Advice Service

Shelia Adamson*
Tracy Barnes
Jim Bignell*
Hilda Brookes
Bridgette Chandler
Kevin Cropper*
Lesley Curtis
Alan Downes
Audrey Finch*
David Jagger
Carol Jeffcoate
Janette Jones
Dawn Jones*
Beverley Spencer
Andrea Sharp*
Paul Tanner
David Taylor
Venessa Downes*
Christine Beckett

Volunteers – Disability Benefits Unit

Vanessa Harvey
Paul Tanner
David Taylor
Peter Dorn*

Volunteers – Administration

Chris Guyan*
Paula Haywood*
Tammy Edwards
Peter Reeves
Mark Wilcox*
Gail Jones*
Rowena Musgrave

Bureau Trustee Board

Cllr Adrian Edgington of NWBC (President)
Rachel Taylor (Chair)
John Hudson (Treasurer)
Cllr Peter Fowler (Vice-Chair)
Doreen Parkinson
Anni Shearer
Ruth Mott
Bernadette Davey
Henry Chamberlain
Michael W Davies
Cllr Raymond Payne
Bill Powell
Ken Amakye

Trainees – Advice Service

Glenda Walker*
Caroline Morgan*
Maxine Cooper*
Noreen Boland*
Sharon Mitra*
Kevin McDermott*

* Part Year

CHAIR'S REPORT

The Citizens Advice Bureau continues to provide a lifeline for some of the most vulnerable people living in North Warwickshire and the advice and assistance provided by our volunteers and staff makes a real difference to people lives.



With increases in interest rates, debt continues to be a big problem for many people in North Warwickshire. Our specialist money advice service has helped to prevent repossessions and evictions for a significant number of people.

The last year has seen improvements again in the range and quality of advice given to our clients and regular surveys of people using the service show very high levels of satisfaction.

In a rural area like North Warwickshire it is important that we constantly look to ensure the service is accessible to all members of the community wherever they live in the borough. We have continued to provide a home visiting service for people who cannot get to the bureau and also offer an appointment service in Kingsbury and Coleshill. Unfortunately both of these services are under threat this year, unless we are able to secure additional funding.

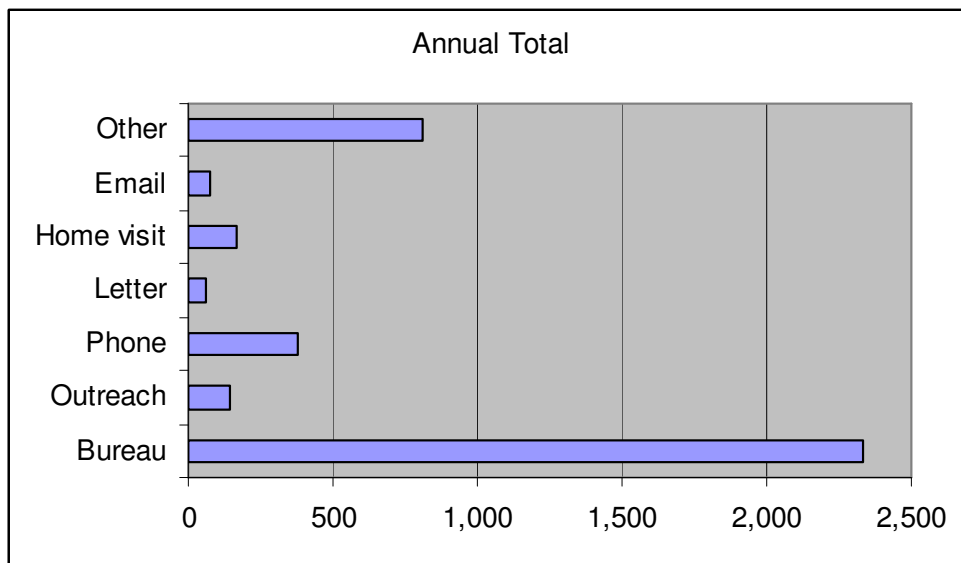
This is my first year as Chair and I would like to say a big thank you to our team of dedicated volunteers and paid staff. Under the leadership of Carol Musgrave, our manager, they continue to source funding opportunities and work tirelessly to improve the service the bureau offers to the people of North Warwickshire. I would also like to thank my colleagues on the Trustee Board for their help and support over the last year.

I ask you all now to reflect on where you would be without a helping hand or a few words of advice.

Rachel Taylor
Chair

THE ADVICE SERVICE

How did we help in 2006/7?

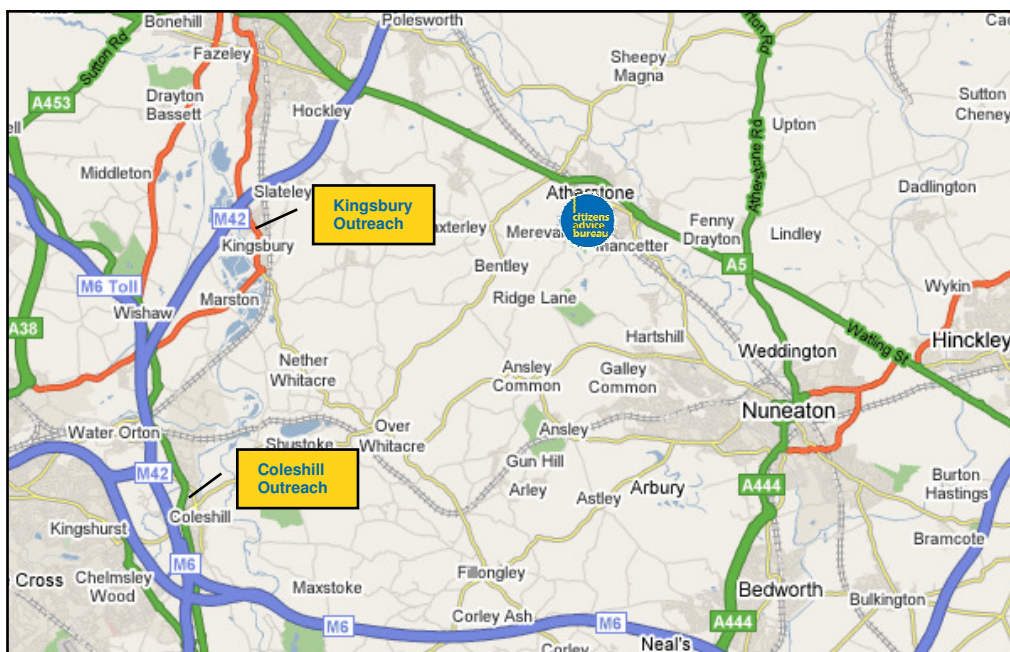


Advisors had **5836** contacts with clients and third parties. Clients presented with **11238** enquiries. Over half of these were in face to face interviews with our advisors in the bureau, at outreach sessions and home visits.

In addition to these personal contacts our automated telephone information system took **3421** calls when the advice line was closed.

Where is advice given?

Advice is available at our main office in Atherstone and at outreach sessions in Kingsbury and Coleshill.



How we work

When clients decide to seek advice they can access the service in a number of ways:-

- in person at our main office in Atherstone. No appointment is necessary and clients can drop in anytime during opening hours, with any problem or enquiry. They will be seen by a volunteer advisor who will access our comprehensive information system initially and if necessary seek support from specialist support consultancy services. Clients in need of further help will be referred to a member of our in house money advice team or to an external specialist.
- by appointment at one our outreach sessions in Kingsbury and Coleshill
- by phone – during normal opening times the phone is staffed by an advisor and out of hours we operate an automated information service which provides a good range of general information on e.g. benefit entitlement and employment law.
- by email
- by home visit. Appointments are necessary for this service as there is limited availability.
- by appointment at our Disability Benefit Unit. Staffed by volunteers the DBU deals with the completion of disability related benefit forms. These forms can be quite complex and we recommend that all clients seek help with their completion to safeguard their entitlement.

Money Advice

As a response to worrying increases nationally in levels of personal debt and soaring demand for face to face debt advice the DBERR (formerly DTI), through the Financial Inclusion Fund resourced a major programme to train debt advisors. Citizens Advice successfully bid into this fund and 146 CABx and independent advice agencies are currently delivering FIF projects via 256 new debt advisors. .

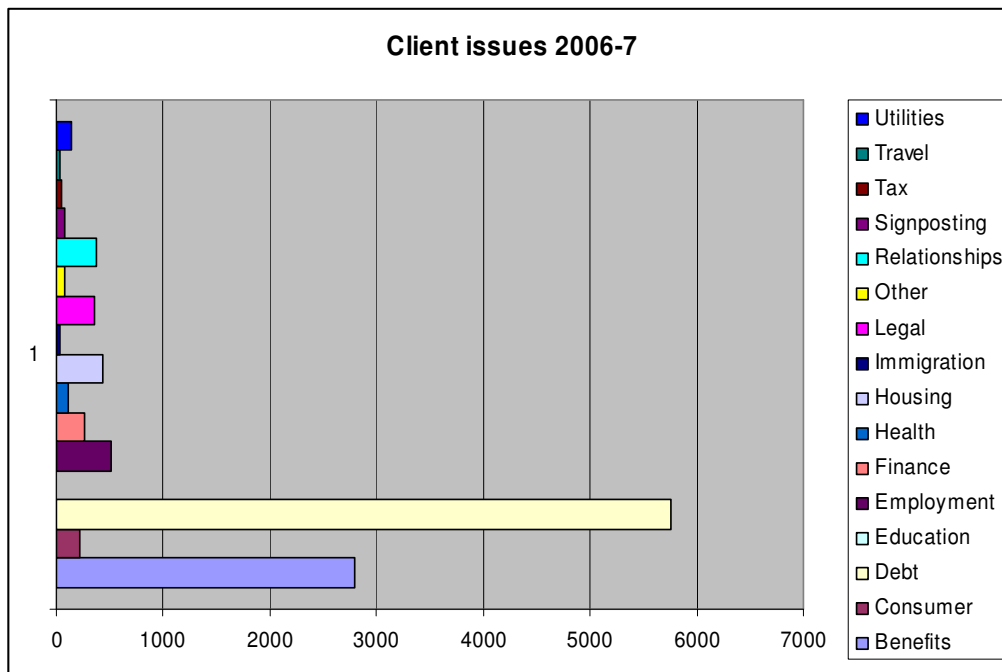
North Warwickshire CAB advisor Jo Davenport commenced training in October and in the first 6 months of the project saw 65 new clients. It has been announced that the Financial Inclusion Fund will continue until 2011, and it is hoped that current levels of funding will be maintained. As partners in the FIF Programme Citizens Advice. Bureaux and the independent advice sector need to continue to work together to demonstrate that Government funding of FIF debt advice provides value for money, is an effective mechanism for funding debt advice and the objective of increasing access to free face to face debt advice in areas of financial exclusion is being achieved.

There is already evidence emerging of much reduced waiting times and we need to build more on this early indicator of success over the next few years and enable many more people needing help to access the debt advice

Financial exclusion has a huge impact on thousands of the most vulnerable individuals and families in society. It can mean being in serious debt and not knowing how to get out, or not having a bank account, or not knowing how best to prevent financial problems. We are therefore working with North Warwickshire Borough Council in a new debt advice pilot project which is targeted at preventing homelessness by the timely provision of face to face advice. Staff at the council identify clients with housing debts who they think will benefit from the service and make a direct referral to a designated bureau money advisor, Deb Suffolk-Heath who

***.....thank you so very much for
your help, please believe me
when I tell you how grateful I am
for your efforts on my***

assists with appropriate action. In the first 6 months of the project 30 clients have been helped to avoid eviction by being helped to maximize income, prioritise payments and deal with court hearings. The majority of clients on this project are unwaged or on low wages and have very little income to spare after their priority debts are paid and low or token offers in respect of non priority debts are the usual outcome.



Disability Benefit Unit

In 2005 the DWP funded an alternative method of delivery project for 2 years. Home visitor Glen Rowley was appointed to work 3 days per week. Benefits raised during the 2 year project amounted to **£604626**. Around 250 clients were seen, some requiring a number of visits. Average client gains amounted to **£2160**

78% of benefits came from disability benefits with the remainder from Housing and Council Tax benefit, Pension Credit and Carers Allowance.

.... Just to say thank you for all your help in my application for attendance allowance. I couldn't believe it when we were successful, as I never thought I would be entitled to it. It was quite a shock when they increased the pension credit, I certainly didn't expect it.

I can assure you it won't be wasted as it will be a great help in lots of ways

We have helped carers to get breaks from caring and referred clients onto the Borough Care scheme. One client received over **£10000** when benefits were backdated.

In January 2007 Help the Aged funded the home visiting service, but with a reduction in hours to just 2 days per week. Volunteer advisor Paul Tanner joined the project, and in the first 6 months 133 home visits have been made and benefits of **£168139** have been gained.

A further 214 appointments for completion of disability benefit forms took place in the bureau.

Campaigning for change

One of the aims of the CAB service is to "exercise a responsible influence on the development of social policies and services, both locally and nationally."

The first step to effective social policy work is to identify the policies and practices that cause difficulty for clients and we do this in partnership with other CABs in Warwickshire. By working together our reports can

have a greater impact. This year's reports have covered client harassment by creditors and bad practice in selling inappropriate financial products.

We are also producing a local report on school uniform costs and the costs of activities i.e. trips, music lessons. When the reports are published they are given a wide circulation and promoted in the press.

Training

The past year has seen a change in training staff personnel. Cheryl Green was appointed as the bureau's guidance tutor in the summer of 2006.

We currently have 21 volunteer advisers, all at various stages working towards gaining their Certificate in Generalist Advice Work. On average, it takes an adviser one year to gain their certificate. All work completed by trainees is moderated internally and externally, this year we have seen a record number of learners work being taken to internal moderation meetings with 100% success rate. This is testament to the hard work that Cheryl and Deputy manager Amy Harris have put in to ensure the bureau continues to offer quality training to its advisers.

A recruitment campaign in March 2007 resulted in an intake of new volunteer advisers and they are on course to begin advising clients in October.

The bureau is also offering a level 2 NVQ qualification in IT skills, the ITQ. Cheryl and Amy are currently working towards gaining their A1 NVQ assessors award whilst gradually rolling out the ITQ to current volunteers. Interest from current volunteers and staff in ITQ is high; the feedback so far is encouraging with current learners welcoming the new skills they are gaining.

.....I really enjoyed my adviser training, it was very interesting and everything I learned prepared me for going live with clients!.....

Our monthly training sessions continue to be of great benefit to the staff and volunteer's development. During the year we have had outside speakers on: debt, benefits, Disability Discrimination Act, employment, bankruptcy, and domestic violence. These sessions have helped to give staff and volunteers a greater insight into these areas.

Thank You

The Citizens Advice service would not be possible without the unstinting support of our volunteers, many of whom come in 2 days a week or more.

They are the backbone of North Warwickshire CAB and they supply a professional service with warmth and charm. So on behalf of the staff I would like to thank all volunteer advisors, administration workers, employment placements and trustees who work tirelessly to bring a quality marked service to North Warwickshire.

Carol Musgrave

THE IMPACT OF OUR ADVICE	
Financially better off as a result of using a CAB	37%
Problems were resolved as a direct result of using a CAB	64%
Felt less anxious, stressed or had fewer health problems after using a CAB	46%
Citizens Advice/Mori 2005	

TREASURER'S REPORT

Year Ended 31 March 2007

The bureau has experienced another busy year and continues to rely on non-core funding to cover all external services plus other duties carried out at the bureau.

Our report of 31 March 2006 listed four projects which expired during the year – namely, Outreach (WCC funded), Home Visiting (DWP), Financial Inclusion (WCC) and Talking Shop (FSA). Our manager Carol Musgrave continued the onerous task of chasing up all the possible sources of finance and funding was gained for the Financial Inclusion Fund project (from the DTI), Homelessness Prevention (WCC & NWBC) and Home Visiting (Help the Aged). A new and improved contract was also obtained from North Warwickshire & Hinckley College for the delivery of advisor and IT training.



This change-around means that instead of the bureau having just one part time Money Adviser we now have one full time Money Adviser and two part-time.

On the down-side, our Home Visitor's weekly hours dropped in February by one third to fifteen per week, when the DWP funded project expired and was replaced by the Helped the Aged Project, which is aimed at the over 55s. Home visiting, therefore, remains our top priority and we shall have to examine the bureau's capability of allocating funds for that purpose if special grants can not be obtained.

As previously reported, the annual percentage increase in our core funding is less than the percentage increase in salaries and we must, therefore, repeat our warning that without the help of certain project allowances we would certainly not be able to maintain the current level of services.

We would like to thank Warwickshire County Council and North Warwickshire Borough Council for their continued support and their grants of £60,699 and £28,840 respectively.

Our gratitude is also extended to the following town and parish councils for their grants.

Polesworth Parish Council	1,000
Kingsbury Parish Council	250
Corley Parish Council	50
Grendon Parish Council	50
Water Orton Parish Council	50
Baxterly Parish Council	40
Maxstoke Parish Council	25
	<u>1,465</u>

Clients kindly donated £174

If one looks at the total of above-mentioned figures, in terms of covering staff costs, it would enable the bureau to allocate an extra 3 hours per week for home visiting. Even the smallest donations are very much appreciated as they all help towards the achievement of our aims. Donors certainly realise that is not just themselves that benefit from the help and advice that we provide.

A summary of all Restricted Funds is on page 9 of the financial statements.

Page 10 of the Financial Statements shows the amounts of our designated funds. We have increased the Operational and Running Costs Reserve by £10,000, but have left the others funds unchanged. We sincerely hope that the above-named reserve will never be needed, as it is there to cover any winding-up period in the event of the bureau closing down. The contractual reserve (which mainly covers redundancies) will be increased from time-to-time with changes in the underlying liability.

All-in-all a very satisfactory year with resources fully utilized. We shall continue to provide the highest level of service possible whilst remaining financially prudent.

THANK YOU

We acknowledge financial support from the following, with thanks:

Warwickshire County Council

North Warwickshire Borough Council

Coventry and Warwickshire Learning + Skills Council

Financial Services Authority

Department for Work and Pensions

Department for Trade and Industry

Help the Aged

***Financial support for clients has
been obtained from:***

The Severn Trent Trust Fund

The Baron Davenport Fund

The Priscilla Gent Fund

RL Glasspool Charity Trust

The Norton Foundation

Being a volunteer "I've been a volunteer adviser for about a year now & really enjoy being part of the advice sessions, I like working as part of a team. I've had the chance to develop my own skills & bring my IT skills up to date. I feel really satisfied once I've been able to give a client some advice which will improve their situation."