

**NORTH WARWICKSHIRE
CITIZENS
ADVICE BUREAU**

**The Management Committee presents its
report and statement of financial activities for
the year ended 31 March 2008**



Reference and Administrative Information

Charity Name:	North Warwickshire Citizens Advice Bureau
Charity Number:	1105712
Company number:	5154555
Registered office and operational address:	The Parish Rooms Welcome Street Atherstone CV9 1DU

Bureau Trustee Board

Rachel Taylor (Chair)	Michael W Davies
John Hudson (Treasurer)	Raymond Payne
Cllr Peter Fowler (Vice-Chair)	William Powell
Doreen Parkinson	Kenneth Amakye (appointed 21.05.2007)
Ann Shearer	Adrian Edgington (appointed 20.11.2007)
Ruth Mott	Richard Meredith (appointed 18.09.2007)
Bernadette Davey	Richard Barker (appointed 18.09.2007)
Henry Chamberlain	Secretary and Manager : Carol Musgrave
Bankers: HSBC Long Street Atherstone CV9 1AQ	Accountants: Haines Watts Sterling House 97 Lichfield Street Tamworth B79 7QF

Structure, Governance and Management

Governing Document

North Warwickshire Citizens Advice bureau is a company limited by guarantee, governed by its Memorandum and Articles of Association and incorporated on 15 June 2004. It is registered as a charity with the Charity Commission. Membership is open to people aged 18 or over and bodies corporate and unincorporated interested in furthering the charities work. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Appointment of Trustees

There is a maximum of 15 trustees, elected annually and holding office for 3 years. They may be re-elected. Trustees are nominated or co-opted by the Trustee Board. New Board members are either appointed by local organisations or approached as someone who has shown an interest in the organisation. They may also propose themselves.

Nominations by The Borough, Town and Parish Councils are subject to the appointment processes of those bodies and the guidelines on appointment to public offices as they apply to Local Government nominees.

Trustee Induction and Training

New trustees are provided with the Welcome to the Citizens Advice service pack produced by Citizens Advice, which is available on BMIS. Trustees are also given a copy of the Staff Handbook and offered an introductory session to the bureau. All Trustees are given login details for BMIS and Cablink and encouraged to use them. Trustee Learning packs can be accessed on Cablink. Trustees are given the opportunity to attend external training/development events

Organisation

The board of trustees administers the charity, meeting bi-monthly. There is a sub committee for personnel which meets quarterly and the Officers Sub-group meets bi-monthly.

A bureau manager is appointed by the board and delegated to manage the day to day operations of the charity.

Related Parties

The charity has a close relationship with North Warwickshire Borough Council and Warwickshire County Council both of whom provide essential core funding in return for Service Level Agreements.

North Warwickshire Borough Council, Polesworth and Atherstone Town Councils have representatives on the board.

Risk Management

The trustees have a risk management strategy which comprises:

- An annual review of the risks the charity may face
- The establishment of systems and procedures to mitigate those risks
- And the implementation of procedures designed to minimise any potential impact on the charity in the event that those risks materialise

Objectives and Activities

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.

This is done by the provision of a free, independent, impartial and confidential advice service in North Warwickshire. The bureau also participates in local and national social policy research.

The bureau provides a generalist advice service which is open to the public at the following times:

Monday	10am – 2pm
Tuesday	10am – 2pm
Wednesday	4pm – 6.30pm
Thursday	CLOSED
Friday	10am – 2pm

Telephone advice is also offered at these times and a 24 hour recorded information service is available.

Outreach sessions are provided:

Coleshill Social Services 19 Parkfield Road, Coleshill	1 st and 3 rd Wednesday each month 10am – 12.30pm
Kingsbury Doctor's Surgery Pear Tree Surgery 28 Meadow Close, Kingsbury	last Thursday each month 12.30pm – 2.30pm

Advice by email is available.

Home visits and appointments for the completion of Disability benefits forms can be made.

The service provides generalist advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education and discrimination related to any of these. This is provided through the open door sessions, by telephone and email as shown above.

In addition the service provides: Money advice casework

The front line service is mainly delivered by trained volunteers supported by paid staff.

Achievements and Performance

Advisors had **6065** contacts with clients and third parties. Clients presented with **12702** 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.

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 of 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

According to research published by the FSA in spring 2006:

- there were around 1.5 million people in the UK falling behind with bills and/or credit commitments
- around one third of this group (ie 500,000 people) have *"real financial problems"*
- a further three million people say it is a *"constant struggle to keep up with commitments"*.
- members of this latter group are at risk of joining the 500,000 people with "real" problems and are most likely to be affected by macro-economic trends such as rising interest rates and utility prices.

This is reflected in our statistics for 2007-8. In 2005 36% of new issues dealt with were debt. In 2007 this figure rose to 68.7%. Bureau money advisers are currently dealing with £3.2 million of debt, an average of £13805 per client and are working at full capacity.

Money advisers are reporting the following:-

- stricter recovery measures by creditors
- increases in repossessions
- higher levels of personal indebtedness
- More bankruptcies
- More pensioner clients
- More owner occupier clients
- More fully employed clients
- More users of high cost credit
- More female clients

Financial Inclusion Fund Programme

In 2006 the Government's Financial Inclusion Taskforce provided £45million of funding to enable a step change in the availability of face-to-face debt advice to financially excluded clients. DBERR is the government department responsible for administering the Debt Advice element of the Financial Inclusion Fund (FIF). Following a competitive bidding process 16 projects in England and Wales were selected to receive funding from the Financial Inclusion Fund.

The West Midlands Financial Inclusion Fund Project delivers a total of 59 additional fully trained caseworkers. The project covers the majority of the West Midlands government office region, with workers concentrated in the districts with the highest levels of financial exclusion. There is one caseworker at NWCAB.

Participants work with their local communities and a wide range of partner organisations to ensure that financial exclusion is tackled in these areas, with particular emphasis on ensuring that services are accessible to minority groups

Preventing homelessness project

Following a successful 1 year pilot project continuation funding has been received for this project from North Warwickshire Borough Council. Our partnership work with NWBC is particularly important as the need increases for pro-active work around homeless prevention, income maximisation and debt alleviation.

Disability Benefit Unit

During the year funding for the home visiting project reduced so that only 2 home visits per week are available. Following a successful recruitment campaign 2 new volunteers joined the team and 1 generalist advisor took on an additional session in order to continue the disability service appointments 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 CABx 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. A further report, in partnership with DIAL is underway regarding the difficulties of claiming disability benefits.

Training

We currently have 20 volunteer advisers, all at various stages working towards gaining their Certificate in Generalist Advice Work or undertaking sessions in the Disability Benefits Unit. 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. During the year our guidance tutor completed an NVQ Assessors award and 3 volunteers completed an NVQ in IT (ITQ).

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, housing and Council Tax Benefits, housing allocations, and Local Housing Allowance. These sessions have helped to give staff and volunteers a greater insight into these areas.

Financial review

Against the backdrop of limited financial resources and insecurities over funding it has continued to be difficult to develop services. Funding from the Financial Inclusion Fund was threatened at the end of the year but DBERR reversed an earlier decision to reduce funding at national level and the contract has now been renewed for a further 3 years.

However core funding remains a concern – below inflationary increases over a number of years is now having a serious impact on funding. The shortfall has previously been covered by reserves but Trustees have now made the difficult decision to only deliver services which are fully funded. This means that a thorough review of services will be undertaken in the new financial year in order to work towards delivering a balanced budget.

The charities principal funding sources are core funding from Warwickshire County Council and North Warwickshire Borough Council. Additional restricted funding has been obtained through the Financial Inclusion Fund, The Well Being Fund and Help the Aged.

Investment Policy

The Trustees, having regard to the liquidity requirements of operating the bureau have operated a policy of keeping available funds in an interest bearing bank account. This policy will be reviewed in the new financial year.

Reserves policy

The Trustees have established the level of reserves that the charity should aim to have and consider that these should be a minimum of 3 months operating costs but ideally 6 months. The current level of unrestricted reserves is £40000. The Trustees are aware that this reflects a shortfall in planned reserves and has adopted a strategy of continuing to build reserves through operating surpluses, while maintaining a healthy operation.

Plans for future periods

The charity plans to continue the activities outlined above subject to satisfactory funding arrangements. The charity will continue to bid into appropriate grants as they become available, particularly with a view to supporting essential outreach services.

Work is currently underway.

THANK YOU

We acknowledge financial support from the following, with thanks:

Warwickshire County Council

North Warwickshire Borough Council

Department for Business Enterprise and Regulatory Reform

Help the Aged

Atherstone Town Council

Coleshill Town Council

The Mayor of North Warwickshire Fund

Financial support for clients has been obtained from:

The Severn Trent Trust Fund

The Baron Davenport Fund

The Priscilla Gent Fund

RL Glasspool Charity Fund

The Norton Foundation