

West Berkshire Citizens Advice Bureau Annual Report 2014/15



Chairman's Report 2014/15

This is my first report as Chair of West Berkshire CAB and I am very honoured to take up this role. I would like to formally thank my predecessor Mike Harris who gave such dedicated service in this role and as Trustee for 12 years, and hope that I can fill his shoes. I would also like to formally thank Andrew Rowles, Alan Stark and Hilary Jones who are standing down from the Board this year.

I would like to mention my gratitude to Arj Arul who is my Vice Chair, since he kindly agreed to take a more active role than usual in supporting me, so that between us we can meet the demands of the Chairmanship of the CAB.

My view is that I have come to chair the CAB at a challenging time. We know that we are going through a period of austerity. For some people this creates a harsher environment, and the safety net is much smaller. Where once there was a simple answer to a problem, now our advisers are finding that the problems are more complex and the answers harder to find and more difficult to execute for the individuals involved.

As we all know in these times funding is an issue for any charitable organisation and we are grateful to our current funders for their continued support, particularly West Berkshire Council. We recognise that we need to expand our horizons and share our core skills, working in partnership with other organisations to meet the needs of our community where appropriate. I hope that we will be open to opportunity when it presents itself so that we continue to evolve.

Lastly, we are very grateful to Jo Day, one of our Trustees and the Mayor of Newbury, who named us as her charity during her year of office in 2014/15. We were delighted to be chosen since in addition to providing some much needed funds, being the Mayor's charity offered us opportunities to raise our profile in the community.

Seona Myerscough, Chair of Trustees



Management Report 2014/15

The cases that clients bring to us are increasingly complex and interlinked, with the number of issues raised by each client higher than previously. A number of factors are working together to cause hardship for the disadvantaged which include the high cost of accommodation, lack of suitable accommodation for social housing tenants looking to downsize, increased sanctions by the DWP, digital exclusion and lengthy delays in processing benefit applications. Increasing numbers of people are using our online advice resource, Adviceguide, as a first port of call. In the last quarter of 2014/15 it is estimated that there were over 16,000 visitors to the site from West Berkshire.

We continually review and improve the services that we offer. Last year we were pleased to be able to extend our services into preventative work including money management (alongside other local agencies), welfare reform training and, with Trading Standards and other local partners, raising awareness of all types of scams. From 6 April this year we were able to refer clients for pensions guidance. We are also piloting some new, more rigorous quality checking procedures that will underpin our aim to give the best possible advice to our clients.

During 2014/15 the Bureau's volunteers and staff helped West Berkshire residents to be over £620,000 better off, £203,000 of this gained by helping clients with welfare benefit claims and appeals. We know that these gains are only a small part of what we achieve since we depend on clients to report them to us and very many do not. Research by Citizens Advice shows that two out of every three people who consult a CAB have their problems partly or fully resolved and that most people feel better as a result of getting advice – of the 66% people surveyed who said that their mental wellbeing was adversely affected by their problem, 81% felt more positive after advice; similarly of the 30% whose physical health was adversely affected by their problem, 45% felt a positive impact.

The Bureau is only able to carry out its work thanks to the contribution of over 60 volunteers. We are grateful to all of them for their hard work and dedication.

Sue Mackie, Chief Operations Director & Jan Rothwell, Chief Executive Officer



Volunteer Centre West Berkshire
Recruitment Fair, 10th January 2015

Research & Campaigns

Research and Campaigns aims to tackle problems at their root cause. Using our clients' experiences, we create compelling evidence-based campaigns to bring about change for the benefit of all.

Scams

In our Bureau we have seen at first-hand how scammers can devastate our clients' lives – robbing them, not only of their money but also of their self-confidence. Sadly the majority of scams go unreported. Promoting scams awareness has therefore been a key campaign priority for our Bureau, working in partnership with West Berkshire Council Trading Standards.

Scams Awareness Month

In April 2014, together with Trading Standards, we held a scams awareness seminar for local organisations including Alzheimer's Society, Neighbourhood Watch, Sovereign Housing, Thames Valley Police and Victim Support. Participants promoted our campaign messages for May's Scams Awareness Month throughout the community.

National Consumer Week

November's National Consumer Week's theme was "Good Neighbours Stop Rogue Traders" which showed how communities can work together to tackle doorstep crime.

**GOOD NEIGHBOURS
STOP ROGUE
TRADERS!**

**National Consumer Week 2014
3 - 7 November 2014**

Come and see
**West Berkshire Trading Standards and
West Berks Citizens Advice Bureau**
at Newbury Library on
Thursday 6 November 2014 between 12 - 2 pm.
for advice on beating rogue traders
or see our library display all week.

For more information, contact your local trading standards service or
Citizens Advice Bureau or visit www.tradingstandards.gov.uk/nov2014

#stoproguetraders

Trading Standards
Citizens Advice Bureau
NATIONAL CONSUMER WEEK

Report 2014/15

Silence of the Scams

In January 2015 with Trading Standards we hosted a highly successful training event for more than 50 front-line staff including neighbourhood wardens, housing officers, police and care agency workers. Such events have enabled us to pool expertise, and ensure that if scams victims are identified, there will be resources or help available.



Jail for rogue trader:

Video evidence provided by a client helped secure the conviction of a rogue builder.

Personal Independence Payment (PIP)

Our submission to the DWP's independent review on PIP highlighted the lengthy delays and poor administration experienced by our clients.

Letting Agents Survey

Our Bureau's survey on local letting agents and their fees were included in a national Citizens Advice report *Still Let Down* (March 2015) which aims to improve the rights of tenants in the private rented sector.

Lynn Collie, Research & Campaigns Co-ordinator

Money Advice Report 2014/15

Debt constituted 20% of new cases during this period which, together with debt issues arising from other enquiries such as housing, relationships and employment, made Money Advice a busy part of the Bureau. Total indebtedness for this period was over £2M, of which credit card debt was the largest (26%), followed by mortgage and secured loan arrears (23%). Strategies for clients range from budgeting to bankruptcy. Advising clients on prioritising their payments can make the difference between, say, a secure tenancy and homelessness - with all associated implications for the client, their family and for the local authority and other agencies. We continued to work closely with Sovereign Housing and the other housing associations and have also been able to support vulnerable clients referred by Alana House.

The Bureau negotiated rescheduling of over £60,000 of unpaid debts, allowing clients to pay by affordable instalments.

We saw more clients with mental health issues. Mr A had incurred numerous debts during a difficult period in his life and came to the Bureau when these creditors started to pursue him again. We recognised that his debts were statute barred being over 6 years old and succeeded in stopping creditor action, giving the client much needed peace of mind.

Mr B also had serious mental health issues and the prescribed drugs for treatment of his condition made him very lethargic. He had lost his benefits because he was unable to open his post. It took considerable time and effort to clarify his financial situation and to unravel the very complex situation with his benefits which went back a number of years. We helped him to apply for disability benefits including backdated payments. We gained charitable payments for him towards his rent arrears and some non-priority debts and got other non-priority debts written off. We also gave the client help with budgeting skills to try to help him balance his spending going forward. He expressed enormous gratitude for the support he received and said that the Bureau had turned his life around.

Tricia Jones, Money Advice Co-ordinator

Carers Advice Service Report 2014/15

The Carers Advice Service continues to meet the challenge of helping carers and clients with disabilities navigate their way through the ever-increasing complexity of the benefit system.

The delays faced on Personal Independence Payments medical assessments and decisions have reduced over the year.

Clients informed us that our advice and specialist casework allowed them to claim £169,500 in backdated lump sums and ongoing benefits.

Mr and Mrs S moved into our area recently. Mr S was getting Disability Living Allowance (DLA) low rate care. Carers were able to identify the potential for Industrial Injury Disablement Benefit (IIDB) for an accident that had happened at work 20 years ago. Mr S was then able to successfully claim IIDB and DLA higher rate care and mobility on supersession. Mrs S was then able to claim Carers Allowance for looking after him. A benefit check showed their eligibility for Pension Credit guarantee and full Housing Benefit and Council Tax Reduction, which they successfully claimed. The clients thanked us for our help and commented that we were the only agency that had been able to give them full benefit advice.



A client says thank you with chocolates

Julie Harmer, Carers Advice Service Co-ordinator

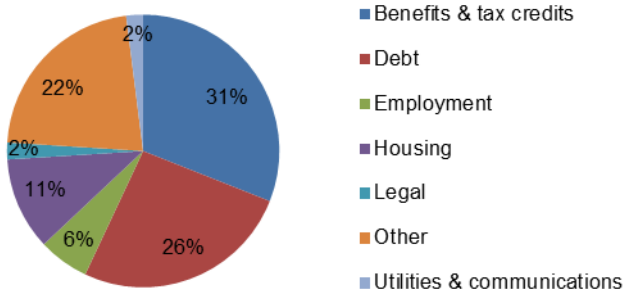
Achievements & Funding 2014/15

- We gained financial advantage for our clients of over £620,000 including £203,000 of previously unclaimed benefits. This equates to just over £2 for every £1 spent delivering our services
- Each week we had about 250 client contacts of which 70 were with new clients
- We continued to offer our clients money management sessions and also set up dedicated sessions for use with other agencies such as Two Saints, Sovereign Housing Association, Care Leavers and Probation
- Our team of over 60 volunteers gave over 28,000 hours last year which are conservatively valued at over £450,000
- Our annual Client Satisfaction Survey for 2014 told us that 96% of clients found it easy to get help with a problem, were happy with the information and advice they received and found it useful. 99% of clients would use us again and recommend us to others
- In the last quarter of 2014/15 it is estimated that there were over 16,000 visitors to Adviceguide from West Berkshire
- We offered free Welfare Reform training primarily aimed at charities. We held 6 sessions, attended by 51 front-line workers representing 13 organisations
- We have been supporting Alana House's drop in for vulnerable women
- We were trained and ready for the launch of Pension Wise on 6 April 2015
- Campaigns and Trading Standards held scams awareness training for 55 front-line professionals

We would like to thank.....	For....	Which enabled us to.....
West Berkshire Council	Year 2 of 3 year Service Level Agreement £219,890	Pay operating costs for core service
West Berkshire Council Adult Social Care	£20,414	Part fund Carers Advice Team
Sovereign Housing Association	£18,000	Part fund Money Advice team
Newbury Town Council	£17,500	Open Bureau alternate Wed eve/Sat am
Thatcham Town Council	Year 2 of 5 year Service Level Agreement £3,664	Part fund Carers and Outreach service
Greenham Common Trust	£12,773	To support our work through funding some of the office costs
Donations from Parish Councils £1,925 including: Ashampstead, Beedon, Bucklebury, Chaddleworth, Enborne, Greenham, Hungerford, Kintbury, & Stanford Dingley, most of which help fund our outreaches		
Citizens Advice	£2,000	Training prior to launch of Pension Wise
Citizens Advice Berkshire	£1,415	To provide free welfare reform training for other voluntary organisations
Shanley Foundation	£3,600	New website development
Gerald Palmer Eling Trust	£2,000	Outreach
Colefax Charitable Trust	£2,000	Outreach
West Berkshire Council Parking	Free permits	Provide free parking for volunteers

Thank you to all individuals who have made donations and supported our fundraising activities throughout the year

Outcomes by enquiry type



Our work 2014/15

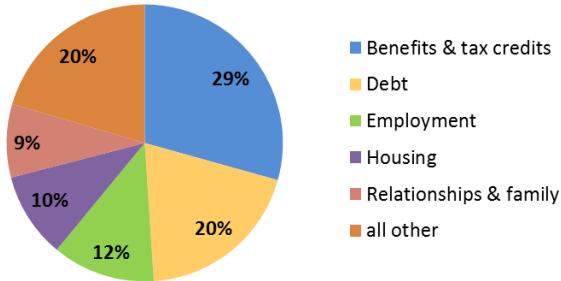
To the CAB Newbury

A massive thank-you for all your kindness, support, guidance and not judging me.

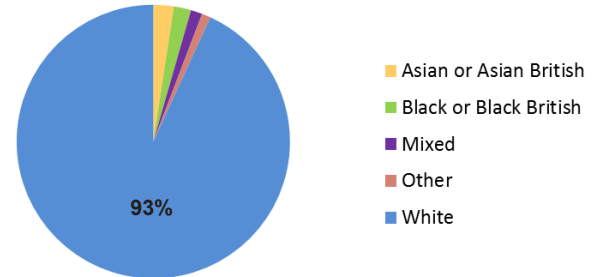
Your help has helped me beyond my belief. And I shall always be grateful for everything.



Top 5 advice categories



Ethnicity of Clients



SURVeY Time

“Very understanding and
patient staff”

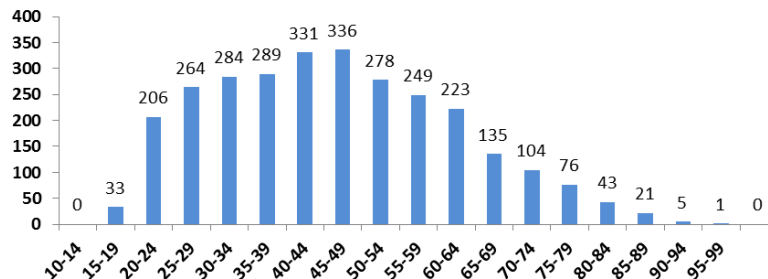
“A very professional service”

“easy to access and get
good advice”

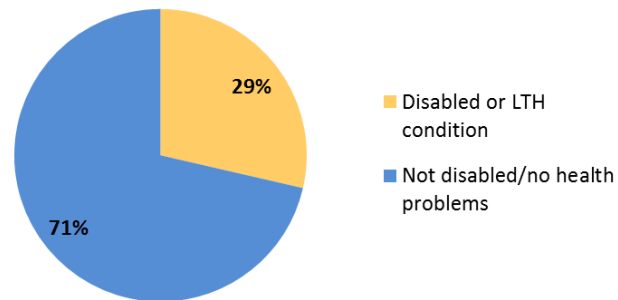
“good support and advice in
individual circumstances”

“helpful and friendly”

Age range of clients



Disability



Training Report 2014/15

This year's team training days included speakers from West Berkshire Domestic Abuse Service, Flag DV (Domestic Violence), Alana House (support for vulnerable women), Time to Talk, Salvation Army, Trading Standards and Loose Ends. Our in-house speakers have delivered sessions on welfare reform, Pension Wise and Universal Credit. The team training days have been well attended and attracted good feedback.

We recruited 5 new trainee advisers, Jane, Eva, Gill, Megan and Natasza who are steaming ahead with their training and will be starting supervised interviews shortly.

Experience of a trainee adviser:

"I have enjoyed the training sessions which have been very well run and invaluable. I have also found the opportunity to observe other advisers extremely beneficial to the learning process.

Everyone in the Bureau is very helpful and the general atmosphere in the Bureau is cheerful.

I am enjoying being a part of West Berkshire CAB and am looking forward to completing my training and becoming fully qualified to advise clients in the near future"



Last year's trainee advisers, Cathy, Julie, Mary, Nicola and Tigist, are becoming experienced advisers. Unfortunately Julie has recently relocated back to North Wales, however our loss will be their gain as she intends to carry on advising with her local CAB in North Wales. Julie thanked us and said: 'I enjoyed the training and found it to be a great format and a great team to work with in Newbury'.

Fiona Williams, Training Supervisor

Financial Capability Report 2014/15

MoneySavvy is our brand for our money management service. We offer bespoke group sessions tailored to the needs and profile of the attendees and we offer more focussed and in-depth one to one sessions particularly to help with budgeting. Financial Capability continued to grow steadily during the year with group sessions at Two Saints and with West Berkshire Care Leavers. We also delivered one to one sessions to some of our existing clients and some prospective Sovereign Housing Association tenants.



Dear CAB

Thank you so much for your time and patience.

Life now seems do-able still keeping notes of what I spend, it all appears to be running smoothly and I even appear to have a small amount leftover.

Yours gratefully

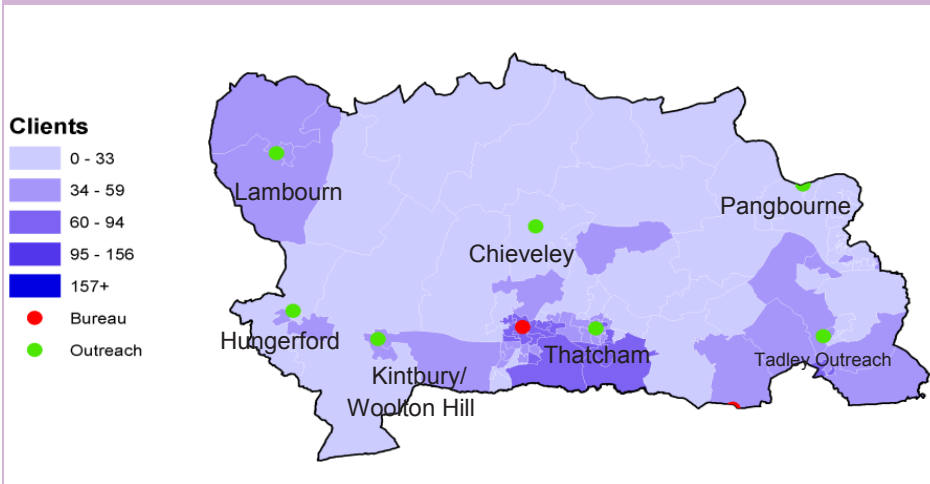
Fiona Williams, Financial Capability Co-ordinator

Outreach Report

We continue to offer advice across West Berkshire at 7 GP's surgeries. We also provide a full telephone advice service across all of West Berkshire which means that clients who can't travel to see us for whatever reason still have access to the advice that we offer.

One of our advisers identified that a client on Jobseekers Allowance was also eligible to claim mortgage interest payments which enabled him to keep his house.

Another adviser supported a client with both physical and mental health problems to get his Employment and Support Allowance reinstated, helped him with budgeting skills and negotiated with his landlord over his rent arrears.



We hope to attract funding to develop our outreach service both by looking at the way outreach works and by extending the service to other parts of West Berkshire.

Fiona Williams
Outreach Co-ordinator

Volunteers

Staff

Trustees

Barbara Huff	Hannah Bamford	Nicola Buchanan-Dunlop	Sue Mackie	Alan Stark
Becky Macfarlane	Hannah Ferris	Nigel Bravery	Jan Rothwell	Andrew Rowles
Caroline Jungels	Ian Whiting	Nina Hopkinson	Catherine Haig	Arj Arul
Carolyn Sheircliff	Jane Roberts	Pam Freeman	Chris Stead	Hilary Jones
Cathy Moseley	Jo Baker	Pat Croysdill	Diana Wortelhock	Jo Day
Chris Armitage	Judith Turner	Paul Jennings	Fiona Williams	Mark Thomas
Chris Morris	Julie Braxton	Peter Blackborow	Isabel Esperanca	Matthew Hensby
Christine Boston	Juliet Brown	Robert Antipoff	Jacqui Thaw	Mike Harris
Dave Rutherford	Keith Watson	Robert Pilsworth	Judy Kelley	Phil Cowhig
David Brown	Linda Jameson	Robin London	Julie Harmer	Pierre Hutchison
David Kiggell	Linda Madden	Ryan Jaafar	Lynn Collie	Robert Carter-Shaw
Diana Hunt	Mandar Khapli	Sarah Morgan	Rosemary Freeman	Seona Myerscough
Duncan Kemp	Margaret Blaine	Siri Rokison	Rosemary Morris	
Elizabeth O'Keefe	Mark Benians	Susan Capner	Sandra Goodyear	
Eva Catlow	Mary Bayly	Tigist Kebede	Tricia Jones	
Frank Ellis	Mary Leslie-Smith	Tracie Iglesias	Victoria Rifaat	
Geoff Tooke	Megan Rishton	Vernon Lewis		
Gillian Harris	Mike Beale			
Gill Vaughan	Natasza Hickmore			

The Service Aims

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

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

For current opening hours and information: www.citizensadvice.org.uk

or contact our telephone helpline: 0300 222 5941

Carers Advice Service: 01635 516609

Outreach Appointment Line: 01635 516605

follow us on Twitter @WestBerksCAB

We are a local independent charity and rely on donations from individuals and organisations to continue helping the residents of West Berkshire. If you want to support our work please see: www.westberkscab.org.uk or send a cheque to the address below:

West Berkshire Citizens Advice Bureau is a Charity and Limited Company registered in England and Wales.
Registered Office: 2nd Floor, Broadway House, 4-8 The Broadway, Northbrook Street, Newbury RG14 1BA
Registered Charity No 1115036. Registered Company No 05821486 www.westberkscab.org.uk
Authorised and regulated by the Financial Conduct Authority FRN: 617791