



Community
Legal Service



ASH CITIZENS ADVICE BUREAU



ANNUAL REPORT 2007-2008

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 services 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

At Ash CAB we can offer free, confidential, impartial and independent advice in a number of areas including:

- ◆ Housing
- ◆ Employment
- ◆ Welfare Benefits
- ◆ Debt
- ◆ Family relationship problems
- ◆ Consumer advice
- ◆ Immigration
- ◆ Legal Problems
- ◆ Health and Disability

You can contact us in the following ways:

Telephone 01252 315569

Drop in to the bureau between 10.00a.m. - 4.00p.m. Monday to Thursday. First come first served

Telephone 01252 341625

By Email: You can contact us via our website: www.ashcab.org.uk. We offer email advice to clients in the Guildford Borough council area only. We promise to answer all email enquiries within 5 working days.

For Online information visit our website on www.ashcab.org.uk. In addition you can access advice from Adviceguide on www.adviceguide.org. There you will find regularly updated information on a number of different subjects.

Chair's Report – Carolyn Hilliar

Welcome to the Ash CAB AGM. As we start a new year in the life of the bureau, we are pleased to announce that the bureau is alive and kicking and in good shape after our Autumn Audit.

The bureau continues to make a difference to our local community. Increasing numbers of clients access the free, confidential and impartial advice offered through personal interviews, telephone, literature, home visits and Emails. Many people have commented how grateful they have been that the CAB was there to help during their own time of crisis.

As a result of the current national financial situation, many families have found themselves needing advice due to personal debt problems, mortgage arrears, benefit problems or employment situations. It is now quite common on the TV/ Radio or press to hear the advice given, "we suggest you go to your nearest CAB"

The importance of the work of the CAB is also recognized by the agencies such as Guildford Borough Council who continue to generously fund the organisation each year. We thank the Council, our own Ash Councillors and other officers for their time and good will, not to mention annual grant!

We thank our Parish Council for the provision of office space and hope that the bureau will continue to enjoy cordial relations with the Parish staff.

I am delighted to report that the Trustee Board continues to meet regularly and I thank them for their continued support. It is with great reluctance that we bid farewell to one of our founder Trustee members, Cllr Rosemary Hall who has served, not only this committee, but also the whole community with great distinction and faithfulness. We salute you Rosemary and wish you well in the future.

Lastly, but certainly not least, I personally would like to thank Vicky and her team for their good wishes and encouragement during my recent spell of illness.

We are always looking out for more people to join the Bureau. If you think you could help, why not arrange to visit the bureau, they serve an excellent cup of coffee and a chocolate biscuit. (if you're lucky!)

**Our service would not be possible without the contribution of
35 volunteers in many roles:**

**60% as Advisers
14% as Admin/Support
26% as Trustees**

Treasurer's Report - Richard Tolley

At the time of writing this report the accounts for this period are with our Auditor, Chris Hymas, for inspection and approval. I would like to thank him on your behalf for carrying out this task for us.

Our main source of income continues to be our Grant of £26,560.00 from Guildford Borough Council, coupled with a Grant of £28,000.00 for the post of our Money Adviser. The salaries of our management team are also paid directly by Guildford Borough Council (£38,016.00). Our Bank Interest from our Charity Deposit accounts totalled £1911.71.

This year you will see that the layout of the accounts has changed. This was done at the request of the Citizens Advice Auditor, in order to bring them in line with the national requirements. The change in format shows the Management salaries paid directly by Guildford Borough Council, the grant to the Bureau, and the grant for the Post of the Money Adviser in separate columns and with a column showing variation of expenditure over budget.

You will see that the Bureau Receipts amounted to £33,555.48 with Payments of £35,387.98. This excess of expenditure being covered by the allocation to overheads from the Money advice post. The grant of £28,000 for our Money Adviser for the year 2007/2008 included the salary and related costs for this post.

The accounts show receipts from various Charities along with payments to clients. Charities include the Mayor of Guildford's Fund, John Beane's Charity and local charities in Ash. I would like to take this opportunity to thank the various Charities concerned for their help.

Significant items of expenditure for the year were for new office furniture (£1991), which was needed to satisfy health and safety requirements, telephone bill (£1902.57), travelling expenses for volunteers (£1,382.94) and the salary of our Administrator (£6,639.58), her salary being split in two with half being charged to the bureau and the other half being charged to the post of the money adviser.

The main source of information to the Bureau is Advisernet, which is produced and updated regularly by Citizens Advice and for which we were charged £2176.56 this year.

We are exceedingly grateful to the Borough for all the help it gives to us and especial thanks are due to those responsible for securing the funding of the post for our Money adviser for the coming year.

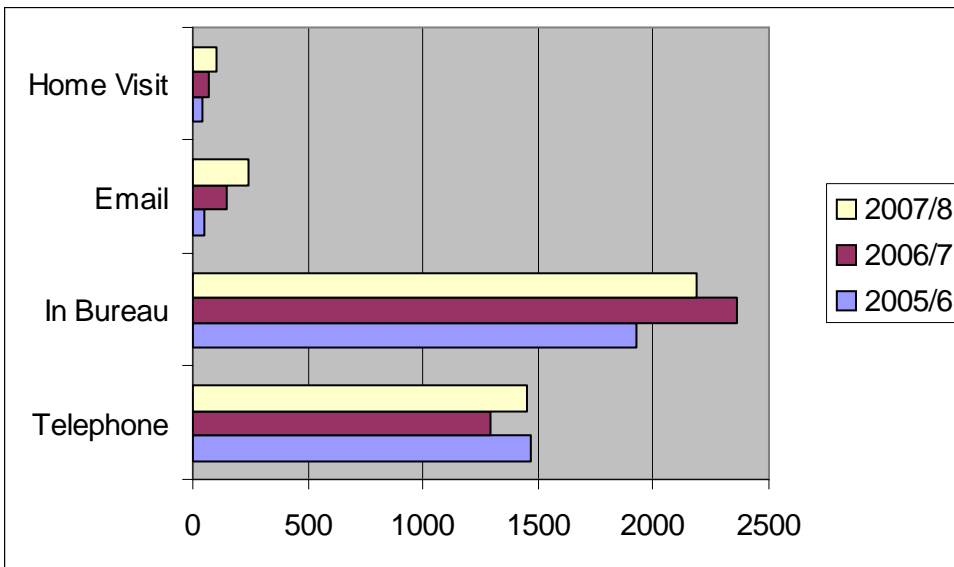
My thanks also go to Vicky Payne and her team for all their work throughout the year.

Finally our thanks go to all our volunteers for all the unpaid hours that they give to the bureau. If they were to be paid, we have estimated, using a formula created by the Institute for Volunteering Research, that it would cost the bureau approximately £137,000 p.a.

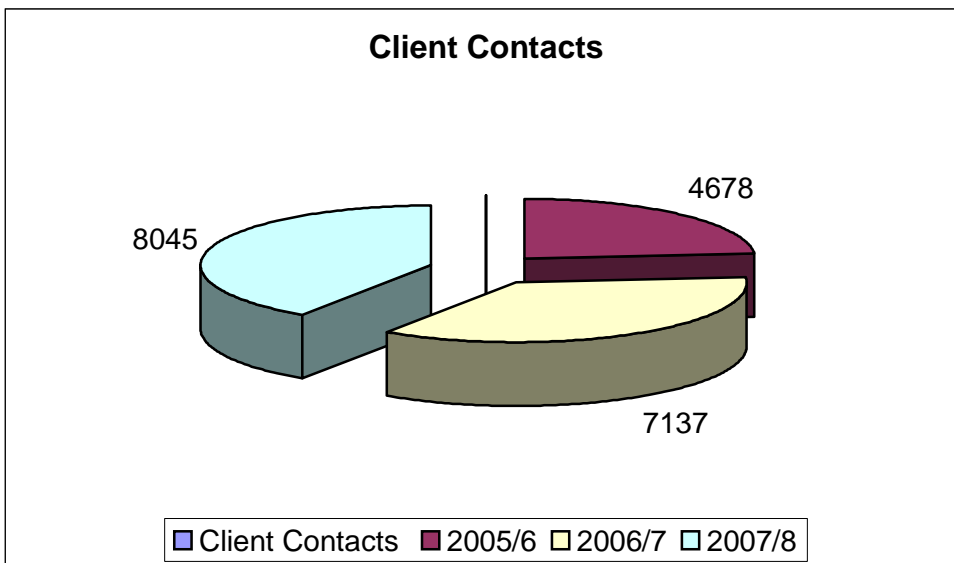
Manager's Report – Vicky Payne

“Without Ash CAB, many people would have no-one to turn to”

We have now been offering advice at the Ash Bureau for 29 years and we are feeling positive about the future with a strong team of volunteers and staff, ready to meet the challenges of the year ahead. The number of people using the Bureau has risen steadily over recent years. and this year we have seen a significant increase in people accessing advice via email which is partly due to the promotion of this service to clients on our website and also is a reflection that this is a preferred way by some clients to access advice. We continue to provide access to our free, confidential services by personal interview in the bureau, telephone, e-mail and home visits.



These statistics show the different ways that our clients like to contact us



These statistics include contacts that we make with third parties on behalf of our clients.

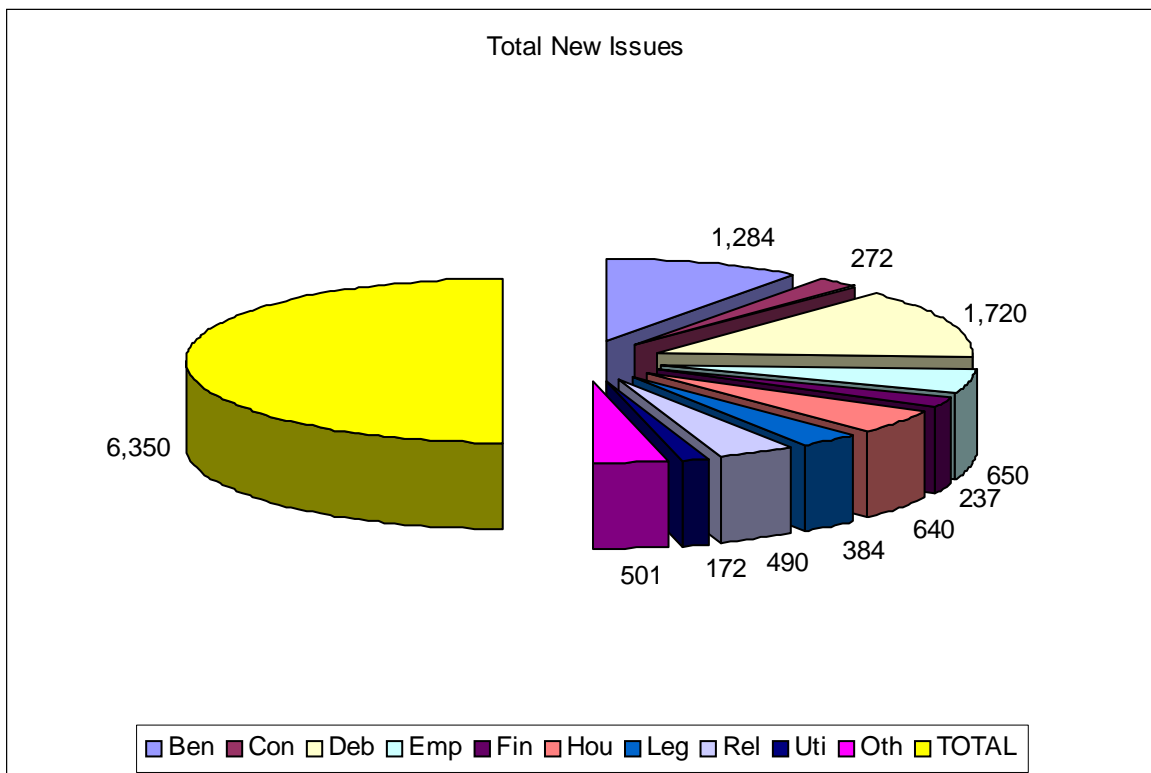
Manager's Report (Continued) Vicky Payne

Accountability and Audit

The challenge of running a successful Citizens Advice Bureau continues to grow, year on year. Clients are coming to us with increasingly complex issues requiring more casework and we have to work to exacting and evolving standards set by our national organisation, Citizens Advice.

Ash bureau went through a four- day audit last autumn and we are pleased to report that we passed and the results were very encouraging. The bureau was highly praised for the work it does and the auditor commented that he saw “ **an abundance of evidence that the bureau was reaching and helping some of the most vulnerable people in the community**”. In order to ensure that each Citizens Advice Bureau reaches the required standard of excellence, internal audits are held every three years. In every client situation there must continue to be accountability and the maintenance of high standards of advice and help. In particular there was praise for the money advice work, the social policy work and for our website which was developed and is maintained, on a voluntary basis, by a member of the Management Committee.

The main problems facing our clients



Contributing to the Local Community – A value for money service

Well-timed advice can stop a worry turning into a crisis. Not only does the bureau help individuals find ways through a variety of problems, it also makes a significant contribution to the economic health of the community and helps to reduce the costs of government agencies, consequently saving tax payers money. This year we helped clients claim over £400,000 of income through previously unclaimed and ongoing benefits. By maximizing income for our clients, this creates more money in the local community and means less debt owed to the Council. Helping clients to manage their debt repayments and in some cases to write off debt, can prevent them from slipping into social and financial exclusion. We continue to work closely with a number of local agencies, including Age Concern, Social Services, the local doctors, Shelter, the DWP and Pension Service, Carers Support and the officers and councillors at Guildford Borough Council. By working together, there is a greater degree of joined up thinking and collaboration, and we can ensure a comprehensive service where the most vulnerable people receive the correct levels of support at the right time.

The Value of our Volunteers

We are justifiably proud of our team. Against the national concern about falling volunteer numbers, we are very successful in recruiting and retaining volunteer advisers, administrative staff and trustees. Our new volunteers have brought a freshness and enthusiasm to the team, which is welcomed by our volunteers and staff. In return, our experienced volunteers are ably qualified to guide and support the new members of the team and share their knowledge and expertise, which they like to do! It is impossible to put a value on this in terms of the team spirit that it engenders and the value to clients of receiving advice from a professional and experienced team.

Thanks

I would like to thank the councillors and officers of Guildford Borough Council and Ash Parish Council for their continuing support and commitment to the work of the bureau.

Finally, I would like to thank all the members of the management committee, the volunteers and staff for the excellent work they do and for the support that they give to me. There is a lot of laughter in the office as well as a lot of hard work, which makes it a very enjoyable and rewarding place to be. I look forward very much to working with them all in the year ahead.

Why Volunteer For Us?

All sorts of people volunteer for different reasons but one thing that unites them all is that they find it challenging, rewarding and varied. Volunteering provides an opportunity to learn new skills and to develop existing ones.

- CAB Adviser training is accredited by the Open College Network and is respected and valued throughout the advice sector
- You will develop your skills in a number of areas like communications and dealing with the public, as well as increasing your self confidence
- It is a chance to put the skills and experience you already have to good use helping others
- It looks good on your CV and can help you get back into paid work
- You can help to make a difference by becoming involved in our Social Policy work

Social Policy Report – Frances Hall

Over the last few years Citizen Advice has been encouraging advisers to be more active in social policy and to involve clients in the process. Set out below is an explanation of the work and why our organisation carries it out.

What is social policy work?

Social policy is the set of rules and principles that shape the services and benefits that people rely on. **Social Policy has a major influence over the lives of the CAB clients.** These rules and principles are evident in legislation, regulations, codes of practice, other administrative guidelines and policies of service providers. Social Policy is less visible when the principles are not written down or otherwise made explicit. This is often the case in the delivery or administration of services.

Some policies affecting CAB clients will be national policies such as social security, employment and immigration. Many will be national policies administered according to local policies and practices such as housing benefit, community care, housing, health and education. Agencies such as the fuel industries, water authorities and other service industries may have policies or practices subject to local or regional variation.

Why do social policy work?

Whilst advice may benefit an individual client, it is more effective in the long run to help clients by tackling the root cause of a problem and persuading the policy maker to make a change.

If, for example, there are long delays in processing housing benefit locally, this is likely to lead to many clients contacting the bureau. If the bureau is able to help the housing benefit department understand the impact of delays, identify the problems and find solutions, this could lead to an improved service. As a result of this social policy work many people will benefit:

- Existing clients will benefit from reduced delays
- People who have not even heard of the CAB service will benefit too; this is a way of reaching the whole community
- Bureau staff will benefit by having fewer housing benefit delay problems to deal with, allowing them to concentrate on other areas
- The local authority will benefit by having fewer complaints and an improved service
- The bureau has taken practical steps to tackle discrimination and inequality.

All the above will enhance the reputation of the bureau in the local community. This could well lead to improved funding prospects and greater success in the recruitment of volunteers.

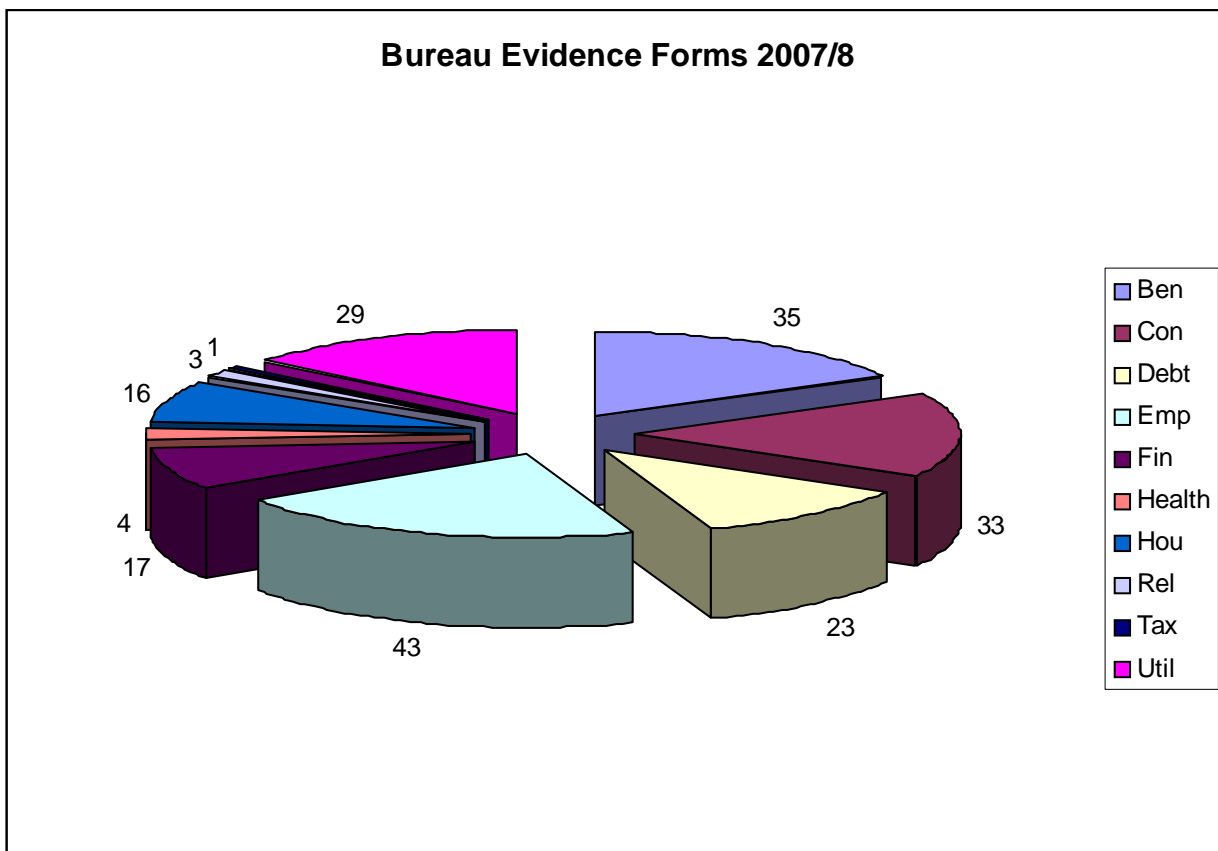
Current work

Ash CAB is actively involved in social policy work, on behalf of and in conjunction with its clients, and has the goal of 'raising awareness and informing the community' at its heart.

During the last year, the bureau has worked on a number of projects. These include problems with contacting utility companies' call centres, promoting new legislation on safe rental deposits and problems finding an NHS dentist. This work also included highlighting the issues in the local press, liaising with other bureaux, contacting our local MP, Michael Gove, and sending our findings to Citizen Advice.

The number of Bureau Evidence Forms we sent to Citizen Advice has increased a lot over the last year. We sent in 205 forms, which is a 20% increase on last year. The quality and scope of this work was recognized during the bureau audit at the end of 2007, which highly commended the work carried out in this area. The auditor also praised the surveys that were carried out by the South West Surrey Social Policy Group of which Ash is a part. Thanks go to the advisers who have participated in this important area of our work and also to Carole Holloway who assists me as social policy coordinator.

We are currently being asked by Citizens Advice to look for evidence on problems with sale and rent back agreements, bank charges and financial hardship, the Tax Credit Office and problems with backdating benefits. The bureau intends to contribute to this work and involve our clients in the process.



Some Case Studies

Case 1 – Bullying at Work

Client told us that he had been bullied at work because of his learning difficulties and health problems. He was so upset that he left the job. His employer had refused to give him pay in lieu of notice or holiday pay that he was owed. The bureau explained to client that he had rights under the Disability Discrimination Act and also that his employer had a duty of care to him to prevent him from being subjected to harassment. We wrote to the employer explaining his duties to this client and client's entitlement to holiday pay and pay in lieu of notice. Client received a cheque for the money that he was owed and was delighted with the outcome.

Case 2 – Helping Vulnerable Clients

The client was referred to us with serious rent arrears and was in danger of losing her home. This client had mental health problems and we helped her apply for Disability Living Allowance. Her claim was successful and this enabled us to help her make another claim for income support and housing benefit. Our money adviser visited this client on a number of occasions and was able to increase her weekly income three fold, thus enabling her to repay her rent arrears.

Case 3 – Preventing Homelessness

This client sought advice from the bureau because she was in danger of losing her flat as her landlord was taking court action for possession. Her Housing Benefit and Council Tax Benefit had been stopped 4 months previously, causing serious rent and council tax arrears. Client had poor health and the strain of trying to sort this out was making things worse. Her CAB adviser negotiated with the local authority and with the landlord to have the benefits reinstated and backdated and the court action stopped, thus preventing homelessness and deterioration in the client's health.

Case 4 – Benefits

Following a family bereavement this client was diagnosed with cancer. Social Services contacted Ash CAB and asked if a home visit could be arranged as the client lived alone and was unable to leave his house. An adviser visited on a number of occasions and completed an Attendance Allowance form. His pension was just above the Pension Credit level but after the award of Attendance Allowance this would allow him to claim Pension Credit. Before the award of Attendance Allowance client's income was £116 per week and afterwards, because of passporting to other benefits, client's income had increased to £307 per week.

Case 5 – Consumer

Client, aged 84, was persuaded to join a gym. He was told that he could cancel at any time, but was required to take out an annual subscription. When he tried to cancel after 3 days, the owners of the gym failed to reimburse him. The bureau first tried to negotiate a repayment over the phone and then wrote countless letters on client's behalf, stating that their literature promised a cancellation policy. We also felt that it was inappropriate to target clients who were unlikely to be able to make full use of their gym membership. After much patience and persistence by our adviser, the client received a full refund and was delighted with our help.

Some Interesting Statistics

Category	£	Total Clients
Threatened with homelessness		54
Home Visits		95
Rent Arrears	£33,000	65
Council Tax Arrears	£21,000	33
Attendance Allowance (gain for clients)	£145,000	65
Disability Living Allowance (gain for clients)	£174,000	58
Referred to Bureau Solicitor		48
Email enquiries		195
Bankruptcy Petitions(amount owed to creditors)	£1.5m	52

Our two debt specialists saw 205 clients over the past year. The total amount of debt owed by these 205 clients was £2,370,000. 99 of these clients presented with unmanageable debt and of these 52 clients petitioned for bankruptcy. Between them they owed £1.5m which works out on average as £28,000 per client.

Some Positive Feedback

“Ash CAB are the best, there is no way I would have gone through this without your excellent ongoing support and advice. It is very much appreciated”

“Resolving the problems I’ve had by speaking to CAB has improved my life and I would recommend them to everyone”

“Very impressed with the overall service. Would definitely use you again.”

“I would recommend anyone to CAB – they are helpful, good listeners, always there for advice. The service is excellent”

“Staff are extremely polite, friendly and professional” and our favourite, “Roy is the Boy!”



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

Registered Charity number: 279634

Citizens Advice Membership number: 75/005