



Community
Legal Service



ASH CITIZENS ADVICE BUREAU



Great Bottom Flash, Ash Vale

ANNUAL REPORT 2006-2007

Advice that Makes a Difference

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

By appointment only Wednesday evenings, 4.00-6.00 p.m.
Telephone 01252 341625

By Email: ashcab@cabnet.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 www.adviceguide.org. There you will find regularly updated information which helps to answer a wide range of **Frequently Asked Questions** covering a wide range of topics.

Home visits can be arranged for people who are housebound.
Phone **01252 341625**

What we can do:

Identify where the problem lies and suggest ways forward

Help with form filling, writing letters and negotiating with outside agencies.

Help people to prioritise their debts, negotiate with creditors, offer advice on bankruptcy

Represent people at courts and tribunals and refer people to specialist CAB case workers and other specialist advisers eg our legal rota of local solicitors.

Chair's Report – Carolyn Hilliar

Once more that time of the year for looking back and looking ahead has arrived. Yet again, the bureau has been busy with new faces arriving and one or two older faces retiring. At Christmas I was privileged to share a festive meal with the staff and volunteers and once again, I was struck by the calibre of our volunteers, so many different backgrounds and areas of expertise. There is such a variety of talent, no such thing as a typical volunteer! I was also impressed by the bonhomie between everyone and the sense of genuine goodwill towards each other. This atmosphere, between colleagues is infectious and must help the clients as they come for advice and help. Thank you Vicky, Frances and Barbara for encouraging such positive relationships inside and outside the Bureau. It is so important to enjoy one's work.

I should also like to thank our Trustee Board for their support and the positive spirit at each committee meeting. As many of you will know, the Bureau was opened 28 years ago in 1979. What you may not know is that we still have some of the original trustees who have remained interested, active and faithful, rarely missing a meeting. We salute you and thank you most sincerely.

We also thank Guildford Borough Council for their continued interest and funding. This funding enables the Bureau to continue working with its many clients to provide the correct advice and support for each individual client. We thank our Borough Councillors for the hard work they carry out on our behalf. Evidence of this support can be seen in the funding of the housing, debt and benefits work carried out by Allison Redit in partnership with the Housing Department at GBC. The hard work carried out by Allison is appreciated by both the Bureau and the Council.

Partnerships are vital to our work as we link up with other agencies who may be able to provide specific training or expertise and work with us for the benefit of our clients.

Many people have found a source of advice in our website which is up and running thanks to the incredible hard work of Rachel Griffiths. We are very grateful to Rachel Griffiths for designing it for us and for giving her time freely to keep it updated. Do log on and browse at www.ashcab.org.uk

Finally we thank Ash parish council for providing such wonderful premises and support on a daily basis. Thank you for attending the AGM and for your part in enabling the Ash CAB to provide such an excellent service to the residents of Ash and surrounding villages.

**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**

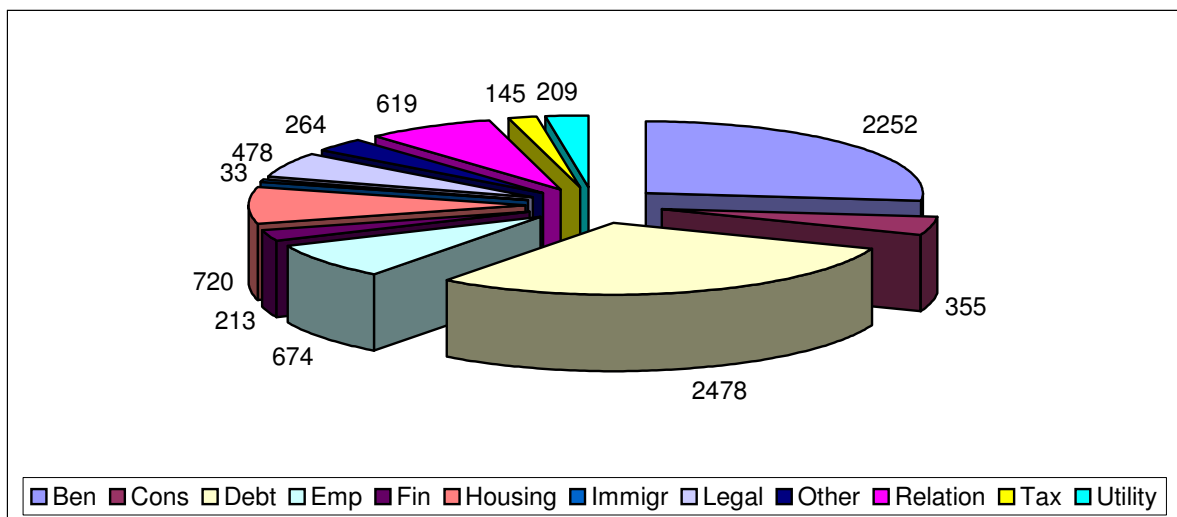
Manager's Report – Vicky Payne

I have now been working at the bureau for 16 years (is it really that long) and client numbers have increased steadily over that time. However, this year, more than previous years, I have noticed that as well as an increasing number of clients, there are a growing number of vulnerable clients, at all ages and stages, with complex needs, requiring high levels of support from our advisers. Sometimes we are supporting clients for many months with a variety of different problems. It is rewarding to see cases progressing and being able to achieve positive outcomes. More and more we are seeing the value of developing relationships with other organisations. By working together with for example, organisations such as Age Concern, Carers Support, Social Services, the DWP, local GPs and the officers at Guildford Borough Council, 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 addition of our website has added an additional means of promoting the CAB service at Ash and offering clients another way to access information and advice. On average we are having 297 hits per week.

Advice Work

Yet again this year, our statistics show that debt, benefits, and employment are our most frequent enquiry areas with debt still in the lead. We continue to see a significant number of clients seeking bankruptcy advice and there is a separate report on our work with these clients. We continue to help our clients with a range of issues and this is through email advice, home visiting, telephone and face-to-face advice and casework. This year we have seen a huge increase in the number of clients seeking advice via email. We are also up to strength with our volunteer advisers and this year we were able to extend our opening hours to offer an evening advice session. In addition, we have, over the past year, been fortunate to have funding for a paid money advice post and we have recently learnt that this post will be funded for a further year. In addition to the advice work, a major part of the bureau's work is using evidence from our clients' experiences to prevent the same problems happening over and over again. You will see more about this in our Social Policy report.



Manager's Report – Vicky Payne (continued)

Volunteers

At our AGM we make a particular point of thanking all our volunteers for the tremendous contribution they make to the community by giving their time freely for the people of Ash. We have 35 volunteers at Ash, and they include administrators, generalist advisers and trustees. This year I came across a formula produced by the Institute for Volunteering Research for working out how much value they provide in financial terms. It is interesting to note that if our volunteers were to be paid for the work they do, the cost would be almost £102,000 p.a.

We have always welcomed volunteers of all ages and backgrounds and we aim to reflect the community and to continue to actively seek volunteers from all sections of society. This year we were delighted that Rachel Griffiths agreed to join our Management Committee. Rachel brings a wealth of experience and has been very proactive in creating our website and working on Social Policy. We also welcomed Sue Jones and Suzanne Carr who have been undertaking adviser training in the bureau and are due to start advising clients in June. We have also been joined this year by Valerie McNeilly as our new administrator. We are grateful to her for introducing a number of new systems which have greatly improved the running of the office. She is ably supported by Valerie Woods who is providing valuable additional support with admin and archiving.

Thanks

I would like to mention how much we value the support we get from the specialist advisory services eg the National Housing Advice Service and the Surrey Welfare Rights Unit. As cases become more complex, these organisations provide us with vital second tier expertise, which enables us to ensure that our clients get the right advice.

I would also like to thank the management committee for their help and advice throughout the year and the councillors and officers of Guildford Borough Council and Ash Parish Council who value the work we do in the community. We are grateful for their continuing support. Finally I would like to say how much I appreciate the professionalism and commitment of the volunteers and staff. I look forward very much, to working with them all in the coming year.

Connect2u Disability Forum **www.connect2u.org.uk**

Connect2u is a website that was launched in October 2006 and designed and run by one of our volunteers, Rachel. Rachel is a wheelchair dependent Social Policy graduate who combines knowledge of her own disability with experience of working in the statutory and voluntary sectors. It is a forum for people living in Surrey and surrounding areas and is for anybody who has a disability, their carers and anyone who has an interest in disability matters. The thought behind Connect2u is that disabled people are in an excellent position to help each other from their own knowledge and experiences eg where to get things, who can help, pitfalls, what it is like to live with particular disabilities or illnesses. The website provides a forum for them to be able to do that and invites people to share their knowledge and experience through messages and articles. The website is endorsed by Lord Jack Ashley

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.

You will note that the receipts amounted to £31,066.71 with payments of £44,879.13. The excess of expenditure being covered by a pre-payment in last years accounts of £15,750.00 i.e the advance payment for the salary of our Money Adviser for the year 2006/2007 which included the salary and related costs for this post.

You will also see new items in the accounts these being receipts from various charities along with payments to clients. We have had a lot of success this year in applying to local charities for needy clients. These charities include the Mayor of Guildford's fund, the Poyle Charities, The Chest Heart and Stroke Association and the Henry Smith Charity.

Significant items of expenditure for the year were, the telephone bill of £1931.56, travelling expenses at £1643.68 and the salary of our most valuable administrator who received £5877.64. The bureau's electronic information system, Advisernet, is regularly updated by Citizens Advice to keep abreast of all the changes. Citizens Advice also provides us with other services including IT support, training and insurance. We paid Citizens Advice £1595.64 for these services.

Our Bank Interest this year totalled £1415.91.

Our main source of income continues to be our grant of £26,040.00 from Guildford Borough Council, coupled with a grant of £15,750.00 for the post of our Money Adviser. The salaries of our management team are paid directly by Guildford Borough Council and they amounted to £38,016.00.

We are exceedingly grateful to the Borough for all the help it gives us and for those responsible for securing funding for our Money Adviser for the coming year.

My thanks also goes to Vicky Payne and her team for all their help during the year.

Finally our thanks go to all our volunteers for all the unpaid hours that they give to the bureau.

Volunteers Wanted and Welcomed!

Your Bureau needs you – as a volunteer! Why not come and join our small friendly team and help to make a difference in the community. There are many ways to volunteer at the bureau if you have a bit of spare time. It might be helping out with administration, becoming a trustee board member or training to be an adviser. Please ring Vicky Payne on 01252 330080 if you would like to find out more.

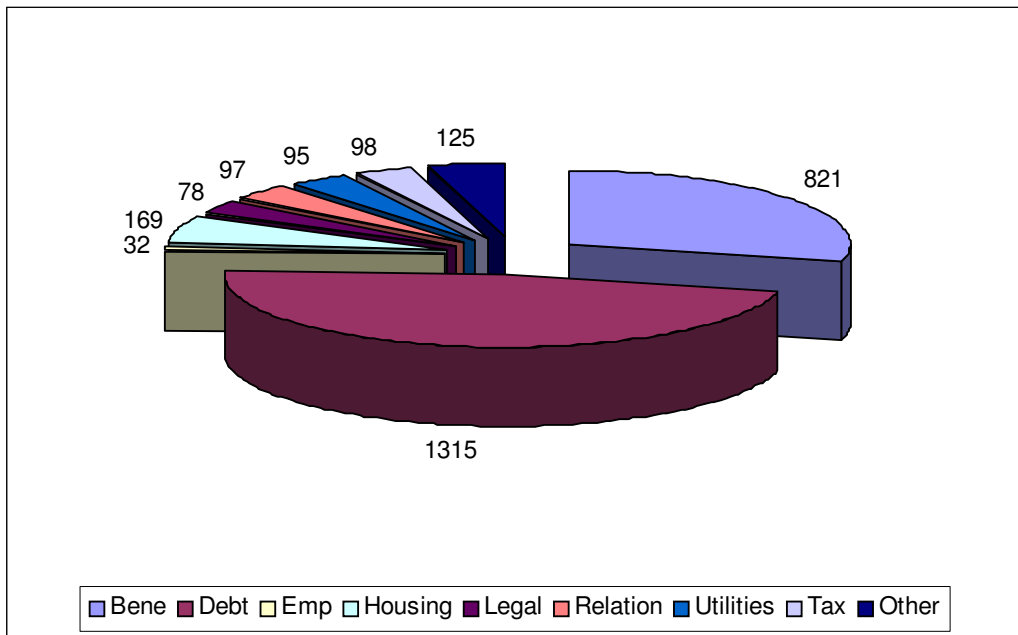
Money Advice Project – Ash and Guildford CABx

Over the past year, our money adviser, Allison Redit has seen 104 clients with total debts amounting to approximately £1,100,000. This gives an average debt per client of £10,577. Priority debts eg rent arrears, council tax arrears and utility debts account for about £290,000. 48 clients had rent arrears and were risking losing their homes. Non-priority debts eg credit card debts and bank loans amounted to £810,000.

Allison helps clients in many ways including negotiating realistic repayments with creditors, looking at ways of maximising income including a benefit check, and giving help and advice on budgeting. Allison also undertakes advocacy work and has accompanied clients to court for possession hearings. 5 of these clients avoided being evicted from their homes, on the understanding that they kept to a repayment plan and would receive ongoing money advice from the CAB.

This has been a part-time post for the past year and we are delighted that Guildford Borough Council has agreed that from April 2007, they will fund it as a full-time post. We look forward to working closely with them and Guildford CAB in the coming year.

The Chart below gives an analysis of the different issues that Allison dealt with over the past year:



Money Advice Project – Ash and Guildford CABx

The following **case study** gives a flavour of the sort of outcome that Allison has been able to achieve for her clients:

I attended a home visit with a Guildford Borough Council tenancy support worker, to establish the difficulties that our client was having. He explained that his partner had left their private rented property, leaving him with their two young children. She had taken money from their bank account that was for paying their rent. He was in full time work but had to give this up so that he was able to care for his children. The rent arrears were in the region of £2800 and he told me that he had been given an eviction notice. The children's grandfather was guarantor for the rent, but wasn't prepared to pay the arrears until our client and his children were evicted as he thought the council would then take responsibility for rehousing them.

This client had been on the council housing list for some time and should have been in a good position to be successful in obtaining a council property. However, because he had high rent arrears, I explained that this would adversely affect his ability to secure a council property. I suggested that he explain to the children's grandfather about the importance of clearing the rent arrears now, to avoid the anguish and upset of eviction for the children. I also explained that the grandfather would not incur any more debts for the rent, as the rent would now be covered by housing benefit.

It was agreed that the children's grandfather would clear the rent arrears. Our client was now in a position to secure a council property, which he successfully did. However he was worried because he was liable for rent on both properties for a month because of the need to give a month's notice to the private landlord. I was able to negotiate with the Housing Benefit team at Guildford Borough Council who made a housing benefit payment on both properties for the four-week period. I also advised and assisted this client with an application for a Crisis Loan, which did prove to be quite stressful for him as a decision should always be made within one hour, but in his case it took several days. I have taken this up as a Social Policy Issue. I was also able to write to our client's creditors explaining his current financial position and asking for minimum payments until he gets back on his feet.

We recently received a letter of thanks from him after his move to his new home, which he has given permission for us to publish:-

Dear Allison

It gives me great pleasure to write this letter thanking you personally for all of your help during what has been the most dramatic last few months for myself and the two boys It's because of people like you and Margaret at Guildford Borough Council that has helped me get through the whole situation, your professionalism is beyond reproach and your level of sensitivity was not what I expected but was, and is greatly appreciated. It has made the whole move with the boys a lot easier, and you will be pleased to note that the boys have settled down really well into their new home and way of life without their mum being here. Your help has been greatly valued and I would ask that you pass this letter on to your supervisor. In a world where it's so easy to write and complain, I felt that good services like yours should be praised. Thanks again for all your help and wishing you all the best.

John

Bankruptcy and Debt Management

The number of people seeking advice on debt repayment grows each year. We have advised more than seventy people with unmanageable debt in the past year. Of these 37 petitioned for Bankruptcy and between them owed £1.21 million. This gives an average debt per client of about £32,500.

For most of them drawing up an Income and Expenditure balance sheet enables the client to see how much they can realistically allocate to repaying their creditors. Priority debts have to be serviced first and the remaining money offered pro rata to other creditors. This is an informal arrangement and the client can deal with each of the creditors or where necessary the Bureau advisors will do so for the client.

A small proportion of the clients have what they perceive as unmanageable debt problems and are under considerable pressure from creditors. These people are very distressed and anxious when they come to the Bureau. There are often other factors also affecting their lives – the imminent loss of earnings, relationship problems, and physical or mental health issues.

At Ash we feel it is essential to deal with these clients as a high priority. The first stage is a meeting to reassure clients that there are ways forward. At this meeting the details of the client's total debts are obtained. The client has often been unable to address this without help because of stress and is amazed at the total in round figures. Where creditors are threatening action (even for home possession) we can usually obtain a short respite by contacting them and explain we are helping the client with money advice. Having done this we look at their income from all sources and whether this is likely to change in the short term. We also look at the assets the client has such as equity in a property or valuable possessions such as a car. With this information we can explain to the client their options and the merits and disadvantages of each. The options include Debt Management Plans (DMPs) Individual Voluntary Arrangements (IVA's) and Bankruptcy.

We can offer help with Personal Bankruptcy but before we do so, it is essential to evaluate the housing issues, employment issues and long term credit record effects of Bankruptcy and we do this thoroughly. Some of our clients have the Inland Revenue (HMRC) as their main creditor. These are usually Self Employed people who have failed to submit Self Assessment Tax Returns. The consequence is huge assessed tax bills plus interest and penalties. Very often these clients' affairs can be resolved by a meeting with the Tax Authorities and the client. Reducing the bills to what they should have been by helping the client prepare and submit missing tax returns leaves the client with a debt that is repayable over time. Tax Enquiry Offices at Farnham, Woking and Guildford would help the clients if they visited alone but the presence of a CAB advisor helps smooth the path and helps the client to understand what is required from them at the meeting or subsequently.

For clients who decide they wish to Petition for Bankruptcy we prepare their Petition Papers for Court with the information they provide to us. The Statement of Affairs Form is 30 sides long and clients can find this daunting. But with the help of a practised advisor the whole process is less of an ordeal for them. A small number of clients are made Bankrupt by one

of their creditors. The paperwork for this requires similar information for submission to the Official Receiver but the client does not have to Petition or pay the Fee.

Apart from preparing their Petition papers we carefully prepare them for the procedure that is Petitioning in the County Court. The process is “user friendly” and by having their paperwork in perfect order and being prepared for what will happen the clients rarely experience any hitches. It is of course an experience dreaded by the client but the feedback afterwards is extremely positive and appreciative. As well as this preparation of the client’s affairs, we provide full support to clients after petitioning especially where there are individual factors to be resolved. Again the client feedback shows they really appreciate this assured back up. Where the clients are particularly vulnerable an adviser goes to Court with them. This removes the pressure on the client and keeps the adviser up to date with current procedures at the Court. Contact with the regular Judges and the Court Staff helps ensure our clients are recognized as having been properly briefed and advised before Petitioning and this can streamline the process at Court for them.

The current Fees to Petition are £335 for the Official Receiver and £150 for the Court Fee. Clients can receive exemption or remission of the Court Fee but the £335 charge is not avoidable. We can in exceptional cases approach Charities for help for the client and Poyle Charities at Guildford have helped two of our clients during the year.

Last year we handled more than 5% of all Petitioners at Guildford County Court. Generally our clients are very satisfied with the service and support we give and we are very confident that at Ash we offer a level of expertise to our clients which is available at very few other Bureaux.

Some Interesting Statistics

- This year we did 48 home visits to complete Attendance Allowance and Disability Living Allowance forms and to carry out Benefits checks.
- Our money adviser carried out 104 home visits
- This year we responded to 180 email enquiries.
- We helped 37 clients complete bankruptcy petitions who between them owed £1.2m.
- Benefit gains. This year we have helped our clients to claim over £215,000. The benefits include Disability Living Allowance, Attendance Allowance, Carer’s Allowance, Pension Credit, Housing and Council Tax Benefit.
- We referred 43 clients to our bureau solicitors for a legal opinion
- We completed 39 Attendance Allowance forms and 22 Disability Living Allowance forms on behalf of clients.

Social Policy – Frances Hall

ONE OF THE TWIN AIMS OF CITIZENS ADVICE IS TO EXERCISE A RESPONSIBLE INFLUENCE ON THE DEVELOPMENT OF SOCIAL POLICIES AND SERVICES, BOTH LOCALLY AND NATIONALLY

The number of electronic Bureau Evidence Forms sent to Central Office by the bureau has increased again this year and Citizens Advice have reported that they received nearly 40,000 BEFs from bureaux nationally. There were particularly noticeable increases in the number of evidence forms sent to them about fuel, bailiffs, social fund, problems with creditors and debt collection agencies and telecommunications.

Part of our social policy work involves campaigning and during the last year we have taken part in Citizens Advice campaigns and campaigns organised by the South West Surrey Social Policy Group. Listed below are the campaigns/surveys conducted by the bureau in the last year:-

ATM Watch - Shortage of free cash machines	Citizens Advice
Access to Justice – Problems accessing legal advice	Citizens Advice
Mortgage & Secured Loan arrears	Citizens Advice
Save the Royal Surrey Hospital	SW Surrey Group
The Future of the Post Office	Citizens Advice
Problems with Gas & Electric Suppliers	SW Surrey Group
Tenancy Deposit Protection Scheme	Citizens Advice

Problems with Fuel Suppliers and Cost of Fuel

As a result of various complaints and comments raised by clients about problems with fuel suppliers, South West Surrey social policy group decided to carry out a survey. This also followed on from a press release from Energywatch in December 2006. This was in advance of the government's pre budget report and Energywatch called for urgent action to help three million vulnerable households struggling with soaring gas and electric bills. The aim of our survey was to establish problems with pressure from fuel companies to change suppliers, problems with transfers and difficulties contacting suppliers. We were also looking for evidence of clients experiencing difficulties with the cost of fuel. Our bureau had a good response: this was helped by the fact that we put the questionnaire on our website. This is the first time we had tried this and we were pleased that almost immediately the questionnaire was being completed online by the public. The results of our survey were sent to Energywatch and we are awaiting their response.

Work with the Media

Throughout the year the bureau has contacted the press about various issues including the Access to Justice campaign, the bid for more free Cashpoints, a New Year advice column on managing money and recently the Tenancy Deposit Protection Scheme. Also two advisers were interviewed by a BBC reporter who was involved in a 9-month investigation about bank mis-selling. Information about problems experienced by some of our clients was given to the reporter who then worked undercover in a leading British bank in the Midlands and at their branch in Guildford. The results of the BBC investigation, which uncovered lying to customers, mis-selling products, fraudulent accounts and unscrupulous sales tactics, were shown in March on the BBC 'Whistleblower' programme.

Social Policy – (cont)

Advice Column

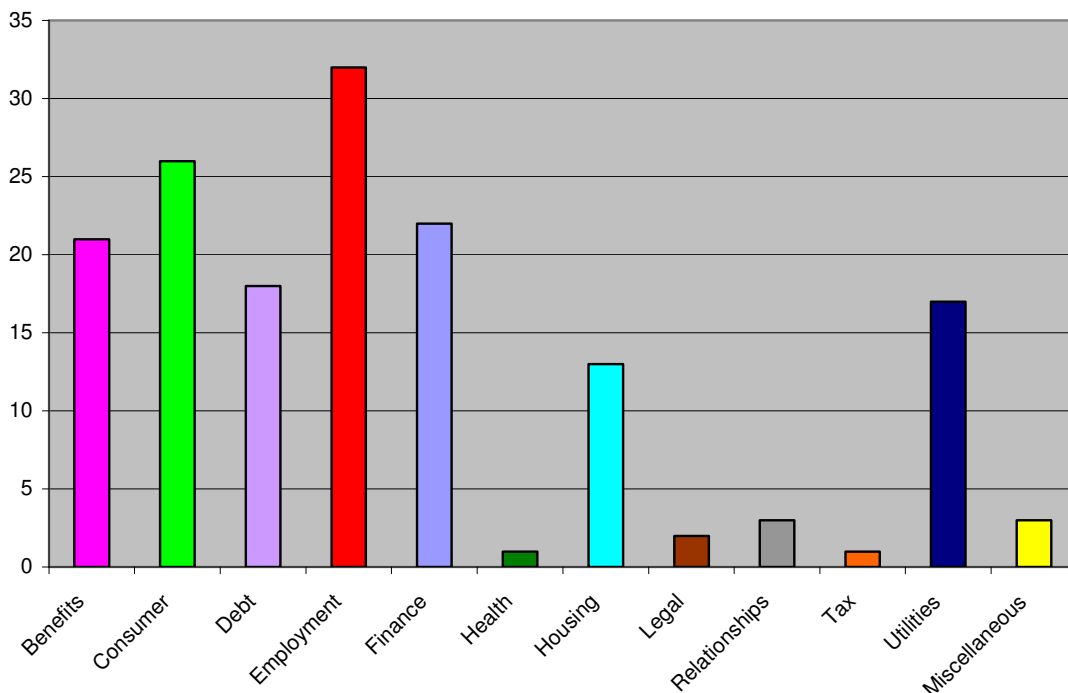
Tenancy Deposit Protection Scheme

I paid a deposit when I moved into my rented house. I have now moved out but the landlord will not return the deposit. This has happened to me before and I lost all the money. I've heard there's a new law and things have changed. What should I do?

Yes, you are right, new law came into force in April, which should have put an end to this problem. Thousands of people like yourself lose hundreds of pounds every year from landlords and agents who refuse to pay back rent deposits when tenants move out. From the 6 April 2007, the vast majority of deposits paid should be protected by the tenancy deposit protection legislation.

From that date, anyone who signed a tenancy agreement should check with their landlord or agent as to how their deposit was protected. The tenant will still have paid the deposit to the landlord or agent but the deposit should be protected through a Government approved scheme. The landlord should tell you within 14 days details of the scheme so you can check your money is protected. At the end of the tenancy, if the landlord and tenant agree about the payment, the deposit should be repaid. If there is a dispute, both parties can agree to the scheme's Alternative Dispute resolution (ADR) – it will be free to landlords and tenants.

Bureau Evidence Forms 2006/2007



Bureau Satisfaction Survey

Every year we undertake a client survey on our work and the feedback is used as a way of monitoring the service given by Ash CAB. Clients are asked what they think of the service in order that we can gauge the current quality of the service given, identify any shortcomings and look at any suggestions clients may have for improvement. 46 random clients completed the questionnaire after receiving advice from advisers. The questionnaire posed 10 questions designed to reveal clients' satisfaction levels with the service.

Overall the level of satisfaction with Ash CAB's service is extremely high with 98% of clients being very satisfied and 2% being fairly satisfied. No client expressed any degree of negative opinion, confirming an unusually high degree of satisfaction with the service. 89% of clients found the information given was very easy and 11% found it fairly easy to understand and nobody offered any suggestion about how the delivery of information and advice could be improved. On the question about how informative clients found the Ash CAB staff, 100% of clients found them to be "very good" which is one of a number of indicators suggesting that clients are extremely happy with the staff at the bureau. 100% of clients were either "certain to" or "likely to" recommend Ash CAB to others and again this high figure confirms the high level of satisfaction with the service.

The only criticisms centred around difficulties getting through on the phone, waiting times which were believed to be due to staff shortages and a wish for longer opening times. These are issues that we need to try and address.

Question 10 asked: **Do you have any further comments or suggestions that may help us to improve our service?** Clients used this space to confirm their satisfaction with the service, and several stated they hope the service continues at the high level that exists already. One person said "Your help and advice has lifted me out of the gloom and into the sunshine". Another said "I don't know what I would do without you". Others said "Incredibly helpful", "The volunteers are well educated in all their fields", and "Please carry on with the excellent service you give".

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

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

The Citizens Advice Bureau is independent and provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability



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*Community
Legal Service*



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