

**GOOLE**

**GILBERDYKE**

**BROUGH**

**BOOTHFERRY**

**2008**



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**CITIZENS  
ADVICE  
BUREAU**



**SNAITH**

**HOLME  
UPON  
SPALDING  
MOOR**

**BEVERLEY**

**Company Reg No.  
5941559**

**Charity Reg Number  
1118234**

## **CHAIR'S REPORT**

Being the chair of a Citizens Advice Bureau is, to say the least, interesting - with changes and new challenges presenting themselves on a regular basis. The CAB is an organisation which never stands still continually needing to evolve and grow in order to meet the needs of the community. Communities are invariably stronger when citizens have access to high quality advice and information.

Boothferry CAB has provided another year of excellent services to the people of Goole and the surrounding area thanks to the expertise, dedication and commitment of the staff and volunteers and Trustee Board members.

We continue to have strong support from local sources which include the East Riding of Yorkshire Council (ERYC), parish and town councils in our area, who give grants, which enable us to offer a service not only at the main bureau itself but to outlying posts and rural venues on a regular basis. This is seen as a much-needed service provided by the bureau and we are very grateful for this continued support.

Funding is the key for any voluntary organisation. This year has proved particularly difficult with a major project and funding stream ending. In addition uncertainty has been caused by the joint local authority and Legal Services Commission (LSC) initiative to set up a local integrated advice service instead of funding CAB and other organisations individually. ERYC is looking to form a CLAN (Community Legal Advice Network) with the LSC.

Finally I pay a personal tribute to the volunteers. Their role is complicated by the need to provide them with extensive and ongoing training which they accept with good grace. They are indeed the backbone of our service.

**BRENDA COCLIFF  
CHAIR**

### **The service aims:**

- **to provide the advice people need for the problems they face**
- **to improve the 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.**



## LEGAL HELP

The franchise continues to provide a county wide service for people who qualify for legal help in connection with welfare benefit and debt enquiries.

During the past year 220 clients have been assisted and some of the outcomes are as follows:-

-  16 successful benefit tribunals
-  13 county court representations
-  18 clients were assisted in filing for bankruptcy
-  86 were supported to negotiate affordable repayment plans

### CASE STUDY

*A single parent with four young children was referred by a housing organisation for assistance with both debts and benefits, The family was at serious risk of losing their home.*

*The family were assisted to claim all relevant benefit entitlements, the bureau entered into negotiations with the landlord and following a court hearing the family was allowed to remain in their home. An outstanding overpayment of benefits of approximately £18000 was successfully challenged with the decision to recover the money overturned.*

JAMES DICKINSON

#### STAFF QUOTE

*“Working at the CAB is like a box of chocolates – you never know what you will get and everyday I learn something new even after 18 years. “ JW*

#### MANAGER’S REPORT

I am proud to be the manager and after twenty years with Boothferry CAB remain as committed as ever to ensure the citizens of our area receive the best possible advice service we can provide.

Staff and volunteers work under tremendous pressure; whenever one interview is finished there is always another person waiting to be seen or a phone call that needs to be answered.

Funding is very tight at present and we have not been able to recruit any new staff for several months. It is extremely disheartening to see staff and volunteers toil away day after day with little or no prospect of additional support.

The bureau will play its part in developing partnerships, to ensure that it is in the best possible position to meet the requirements of both ERYC and the LSC in the future.

CELIA EVANS

### SOCIAL POLICY

Whilst there is no dedicated Social Policy worker in the bureau at the moment, as a twin aim of the service all workers contribute regularly to the social policy work of the bureau.

In 2007/8 Boothferry CAB submitted 126 evidence reports to contribute to national social policy work.

These bureau evidence reports are invaluable as the main information-gathering source of the Citizens Advice national social policy campaigns.

At a more local level a number of press releases were printed highlighting legislative changes which affect everyone in the community. For example the local authority changing the non direct debit payment schedules for Council Tax.

#### Volunteer Quote

*“Running services at the outreach venues is challenging and rewarding” KR*

## Volunteers

Whilst it has been a good year for interest in volunteering, of the 12 people we interviewed only 4 made it to the rota as volunteer advisers. Those who left did so for a variety of reasons, including taking up paid employment, caring for a sick relative and continuing studying.

Those who have stayed have swelled the ranks to a total of 25 volunteers though the total did reach 28 during the year.

# VOLUNTEER DEVELOPMENT REPORT

## Volunteer Quote

“Working for the CAB has given me the confidence to apply for a job.” **AC**



## Workers Meetings

We had speakers at a number of meetings who gave interesting insights into Personal Injury Claims, The Children’s Centre, the work of Homestart, the Pensions Service and the Domestic Violence Team amongst other topics and ad hoc training sessions.

Many of our visitors stayed and enjoyed lunch and a more informal chat with our workers, all of which helped to forge and strengthen links with their organisations.

## Training

CAB volunteer advisers are highly trained professionals who commit to at least three months training before they are allowed to advise a client then for at least a further three months this is under close supervision. During this period of six months each adviser needs much self motivation to complete a large amount of self study.

Citizens Advice have recently changed some of the basic learning routes to a more blended learning method. This has necessitated provision of in bureau training and support and monitoring to ensure everyone is able to access the various methods i.e. bite-size learning, e-learning, self study and taught courses.



## Volunteer Quote

“I get great satisfaction working with people and knowing I have helped.” **CA**

## Our Vision for the Future of Volunteer Development

### Introduction of Gateway Assessments/Installation of Waiting Room Kiosk

*Gateway Assessments and a waiting room kiosk for client to access advice guide independently would be one way to achieve this objective. For this to be successful we would need to recruit & train Information Assistants and Gateway Assessors and a reception assistant to help the kiosk users.*

### Increase number of volunteer specialist advisers

*Gateway assessors may need to refer clients to specialist workers within the Bureau it would therefore be necessary to support and train generalist advisers to carry out specialist work and also team leaders to coordinate their work. It will then be necessary to recruit and train more advisers to cover the generalist rota sessions.*

### Continue professional development of volunteers and staff

*All volunteers and paid staff need to continue their professional development to keep abreast on new trends and legislation. This can be achieved cost effectively by ‘cascade training where a member of staff attends a course and then passes on training to rest of the team. All volunteers need to continually practice their skills in order that their knowledge levels are maintained so regular coaching sessions and workshops are needed to achieve this.*

### Establish more outreach sessions

*This would enable clients throughout the county to access the bureau’s services more easily. Some competent advisers would need to be trained and supported to take on this demanding role.*

### Increase number of Advice Session Supervisors

*In order to provide support to the increased numbers of advisers, a greater number of Advice Session Supervisor hours will be needed, again this could be achieved by completion of the specialist training programme provided by Citizens Advice. As the base of volunteers increases it will be necessary to enlist help from the existing volunteers as Support Workers for trainees.*

## Volunteer Quote

“Being new to the area, by volunteering I have made new friends” **SJ**

**SUE DIACK & JOAN WALKER**

## Volunteer Quote

“I am reassured by the comprehensive information system we use.” **MB**

# MONEY ADVICE REPORT

The money advice team, funded by the DTI Financial Inclusion Fund and the LSC Rural Money Advice Pilot, have continued to deliver debt and welfare benefits advice to clients in Goole and the surrounding rural areas; offering regular outreach sessions in Beverley, Pocklington, Holme upon Spalding Moor, Snaith and Market Weighton. Working a total of **90** hours per week a total of **414** clients have accessed the service.

The continued professional and personal development of the team has been maintained by attending a total of **12** training events throughout the year which has enhanced and improved the work carried out with clients.



## SUCCESSES

- 25 clients were assisted with filing for bankruptcy
- 10 clients were referred for Individual Voluntary Arrangements
- A decision that a client's overpayment of **£250** Council Tax Benefit should be recovered was overturned
- £3500** of Housing and Council Tax Benefits overpayments, added in error, were written off by ERYC for one client
- An **£859** backdated payment of Incapacity Benefit was secured for a client
- £6300** of Pension Credit overpayment was written off.
- We have all successfully attended Court during the year to help many clients when faced with possible re-possession for both mortgaged and rented properties.



## EMPOWERMENT

The CAB service aims to empower clients wherever possible to enable them to deal with their own difficulties effectively. To that end, the Money Advice Team has put together a package of information to enable clients to manage their own debt problems if they wish.

In addition the money advice workers offer guidance and support to our excellent team of volunteer generalist advisers and the administration team, give assistance with preparing realistic budgets and producing typed Financial Statements, photocopying is offered where needed, and clients are talked through the process and given template letters to use.



### Volunteer Quote

"My work is varied, interesting and stimulating, with every advice session presenting a new challenge." *GW*

## CASE STUDY

Two years ago we were approached by a client with a tax credit overpayment of over **£9000**. The client has severe mental health issues and had also been through a matrimonial breakdown.

We negotiated with HMRC throughout this period to have the overpayment written off. Eventually we had to refer the case to the Adjudicators Office where subsequently HMRC agreed in 2008 to write off the debt and compensate the client for expenses incurred. This illustrates how long it takes to resolve some cases.



### Volunteer Quote

"The CAB has given me a genuine sense of belonging to a group of like-minded people and a feeling of being appreciated for the work that I do." *WG*

SUE DIACK  
LIBBY THOMPSON  
SUSIE ELLIS  
SUE WHITELEY

# THANKS TO OUR FUNDERS

**Boothferry CAB is an independent registered charity which is funded by a range of organisations in 2007/8 these were**

East Riding of Yorkshire Council  
 Legal Services Commission  
 Goole Community Warehouse  
 BERR Financial Inclusion Fund  
 LSC Financial Inclusion Fund

**Town Councils**

Goole  
 Snaith & Cowick  
 Market Weighton  
 Howden Town  
 Pocklington

**Parish Councils**

Asselby  
 Bubwith  
 Eastrington  
 Elloughton cum Brough  
 Everingham & Harswell  
 Gilberdyke  
 Hayton Newport  
 Laxton  
 Spaldington  
 South Cave



## SOME FACTS AND FIGURES

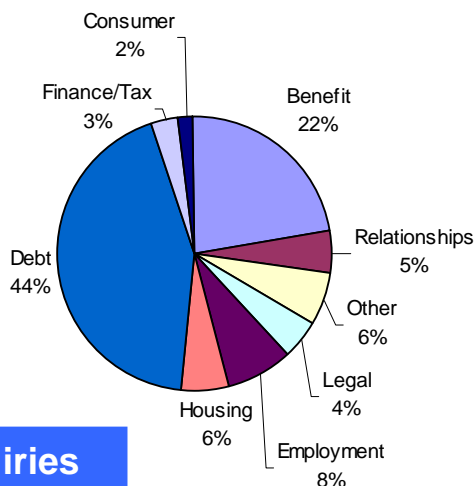
AS ALL OUR WORK IS RECORDED ON CASE OUR COMPUTERISED CASE RECORDING SYSTEM WE WERE ABLE TO EXTRAPOLATE THE FOLLOWING INFORMATION:

### HOW CLIENTS ACCESSED THE SERVICE

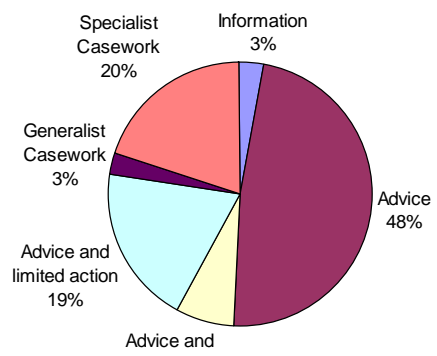
**1830** unique clients accessed the service  
 The service dealt with **2,195** new enquiries from clients  
 The service had **16,965** client and non-client contacts  
 Clients presented **8,199** new issues to the Bureau  
 Total client contacts – **7,652**  
 Total Legal Help contacts – **1,280**  
**63%** of new enquiries began Face to Face  
**24%** of new enquiries began over the telephone  
**13%** of new enquiries began by other methods (e-mail, home visit, letter)

### CLIENT PROFILE

Gender: **58%** female, **42%** male  
**12%** of clients had health problems  
**36%** of clients were employed  
**27%** of clients were unemployed  
**11%** of clients were permanently sick or disabled  
**14%** of clients were retired  
**8%** of clients were looking after the home or family members  
**31%** of clients had an income of under £400 pcm  
**45%** of clients had an income of under £600 pcm



**Enquiries**



**Work Level**

## PAID STAFF

Sue Diack – Money Advice Worker  
James Dickinson – LSC Franchise Worker  
Susie Ellis - Money Advice Worker  
Celia Evans – Bureau Manager  
Ann Kitt – Office Cleaner  
Jean Walford – Office Cleaner  
Ruth Stone – Administrator  
Libby Thompson – Money Advice Worker  
Joan Walker – Volunteer Development Coordinator  
Sue Whiteley – Rural Worker  
Jo Wileman – Administration Assistant

## VOLUNTEERS

Steve Anderson, Anthea Ayres,  
Mike Bamfield, Derk Batty  
Anthea Bean, Pam Buckton,  
Audra Constable, Dorothy Danby,  
Barbara Dawes, Veronica Dunk,  
Gillian Field, Cath Hird,  
Amanda Hughes, John Jackson,  
Susan Johnston, Jack Lowes,  
Kathy Morgan, Vi Riddoch,  
Ken Robertson, Cindy Simpson,  
Jayne Smith, Janet Spencer,  
Christine Swaine, Jessica Wong  
Gudrun Wroot, Susan Young

### Volunteers Who Have Left

Andrew Diack, Richard Harrison, Rita Henry,  
Rob Hunt, Susan Naylor, Sophie Nettle  
Viktors Nikolaievs,

## TRUSTEE BOARD MEMBERS

Brenda Cocliff – Chair  
Ann Blackburn – Vice Chair  
David Walsh – Treasurer  
Bob Haigh – Elected Member  
Christine Burton – Howden Town Council  
Susan Ward – ERYC Public Protection  
Beryl Beck-Taylor – East Riding of Yorkshire Council  
Jane Huty – Elloughton-cum-Brough Parish Council  
Greta Laughton – Snaith & Cowick Town Council  
Brian Rust – Goole Town Council  
Martha Hanson – Market Weighton Town Council

### Worker Representatives

Celia Evans  
Richard Harrison  
Janet Spencer  
Ruth Stone  
Gudrun Wroot

the charity for  
your community



Approved on behalf of the  
Trustee Board  
by Brenda Cocliff - Chair

## OPENING TIMES 2008/09

MONDAY (open door only) 9.30am – 1.00pm  
TUESDAY CLOSED  
WEDNESDAY Appointments only  
THURSDAY (telephone only) 9.30am – 1.00pm  
FRIDAY (telephone only) 9.30am – 1.00pm

**BOOTHFERRY CITIZENS ADVICE BUREAU**  
80 PASTURE ROAD  
GOOLE  
EAST YORKSHIRE DN14 6HE

TELEPHONE ADVICELINE: 01405 762054  
FAX: 01405 761035  
APPOINTMENTS BOOKING LINE 01405 720866

**CHARITY REGISTRATION NUMBER**  
1118234

## OUTREACH SERVICES AT:

**BROUGH**  
THURSDAYS  
BY APPOINTMENT ONLY

**GILBERDYKE**  
ALT THURSDAYS  
BY APPOINTMENT ONLY

**SNAITH**  
ALT THURSDAYS  
BY APPOINTMENT ONLY

**POCKLINGTON**  
FRIDAYS  
BY APPOINTMENT ONLY

**MARKET WEIGHTON**  
MONDAYS  
BY APPOINTMENT ONLY