



Narrowing
the gap

the charity for
your community



Calderdale District Citizens Advice Bureau
Annual Report 2008/9

1. Introduction

In September 2009, it will be 70 years since our organisation started to help people in Calderdale. Hebden Bridge was one of the first bureaux to open in England, opening just before the start of the Second World War in 1939. We have come a long way since then – Calderdale CAB is one of the busiest in the country, and Hebden Bridge now has one of the most effective telephone help lines.

This has been my first year as a trustee of Calderdale CAB, and what a challenging year it has been. We have seen record numbers of clients, culminating in March 2009 with our busiest month ever. The telephone advice line has been really successful, increasing the number of enquiries dealt with by 50% over last year. Whilst we hoped that this may take the pressure off the traditional offices, in fact they have been seeing more clients as well. The economic recession has led more people to our doors to help with debt, employment, housing and welfare benefit issues. We have seen a jump in the number of new clients, especially employed people in the 35 to 49 age range – people who hitherto would not have considered that CAB's help was needed.

Our funded activities have also gone from strength to strength. The Legal Services Commission contract is helping many more clients, particularly debt cases, as is work under the Financial Inclusion Fund scheme. We have also helped over 120 people avoid or delay housing repossession by representing them at court.

The reopening of Elland as a full service office (funded by additional money from central Government) has been very successful, and a credit to the hard work of the staff involved in getting it up and running so quickly.

Our work on Social Policy has been very productive, producing a number of reports and we were runner-up as Campaigning Bureau of the Year, a great achievement.

Internally there has also been much change. We have had four different Chief Executives during the year, which is unsettling for staff and our stakeholders. I am pleased to say that Rory Deighton

has now settled well into the role and will give us much needed continuity. There have also been changes to our management structure – and even decorating and re-wiring at Harrison Road.

We are very fortunate in having a great deal of support from our major funder, Calderdale Council. They, like us, have recognised that the recession will create a wider need for our services, and that the earlier we can get to people the easier it is to address the issues. Consequently we are very pleased that they have provided us with additional funding from their Economic Taskforce.

Looking forward, there is still much to do to ensure we are able to meet the increasing demands that the community will place on us, and to ensure that we maintain a sound financial base. Already we are winning new money for new projects – but each one will need careful resourcing.

I must say I have thoroughly enjoyed my first year with Calderdale CAB even though it has been a bit of a roller-coaster ride! I have been extremely impressed with the professionalism and sheer hard work of all the staff and volunteers and would like to thank everyone for their contribution.

Pat Russell Chair of the Trustee Board

2. Chief Executive's Report

2008/9 has been all about the growth and development of our service in Calderdale. From our headline statistics for 2008/9 it is clear the impact that we have had on people in our area. We've had our busiest ever year and our busiest ever single month. We've gained over £1 million in extra benefits and entitlements for our clients, and have helped them manage over £4 million in debt.

What is less apparent, however, is the development of the service internally, away from the headline figures and numbers. The depth of the service that we are able to offer clients has increased significantly in the last 12 months. In 2005/6, we completed 392 cases with funding by the Legal Services Commission. These cases are complex matters lasting over four hours, and include court and tribunal representation. In Calderdale, the decline of

solicitors' involvement in Civil "Legal Aid" has meant that the CAB has had to plug this gap. In 2008/9 we completed 877 pieces of complex advice and casework under this contract and to the benefit of people in Calderdale, up over 100%, and a trend that we see increasing next year.

Our staff also developed in 2008/9. Our management team's restructuring now places more authority in the hands of the people who deliver the service. Our staff embraced this opportunity and change of culture, and the service is now stronger as a result of this. In 2009/10 we aim to do the same with our volunteers, creating new and interesting opportunities for them to learn to become mentors, guidance tutors and service supervisors, and to give them more opportunities to take on more complex work and enquiries. We were especially pleased that four of our volunteers applied for paid posts, and have started working with us in 2009.

Our position within the wider voluntary and statutory sector has also developed this year. We have excellent working relationships with our core partners at Calderdale Council and Calderdale PCT, and have worked well in partnership with Voluntary Sector agencies in Calderdale in a co-ordinated response to the recession. We are clear that we have a duty to support our partners' agendas, to add value by working together and in a joined up way. It is unacceptable to work on our own, in isolation, in the future.

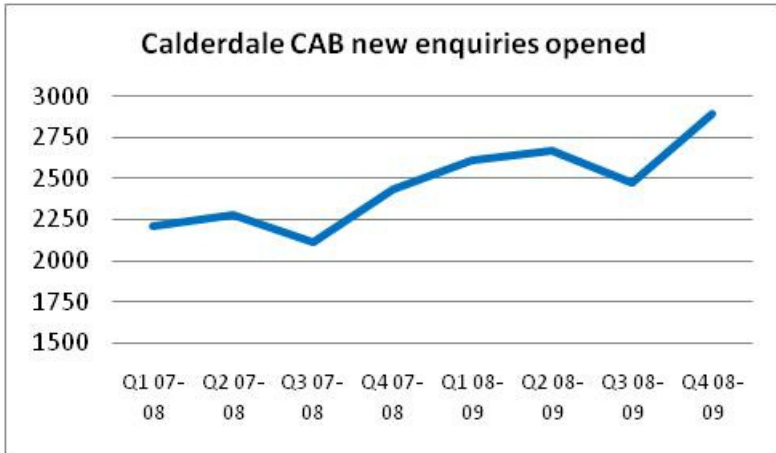
Financially, it has been a challenging year for us. Again we've had to dip into our reserves to deliver the service that the community needs, and we recognise that this trend cannot continue. In 2009/10 we will need to look for new resources to meet the ever-increasing demand for our service.

Lastly, I take no credit for what has been the best ever set of results for Calderdale CAB in 2008/9 having only been in post for 3 months of the year. The real credit goes to the staff and volunteers who have responded magnificently to the surge in demand for our services, and provide real stability and core strength for the organisation. The commitment shown by everyone involved with CAB in the past year is what makes me proud to come to work.

Rory Deighton Chief Executive

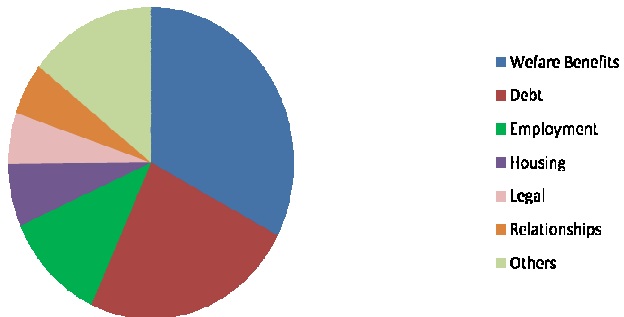
3. Our year in numbers

Demand for our services continued to grow with 11,372 enquiries opened with the service and the upwards trends of previous years continued throughout the year.

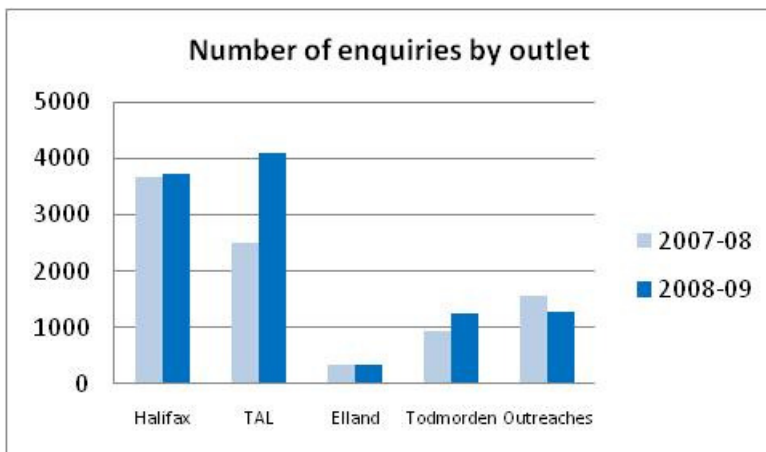


The types of enquiry that people brought to us remained similar to previous years, with 75% of all enquiries relating to people's Debt, Employment, Housing or Benefits Entitlements.

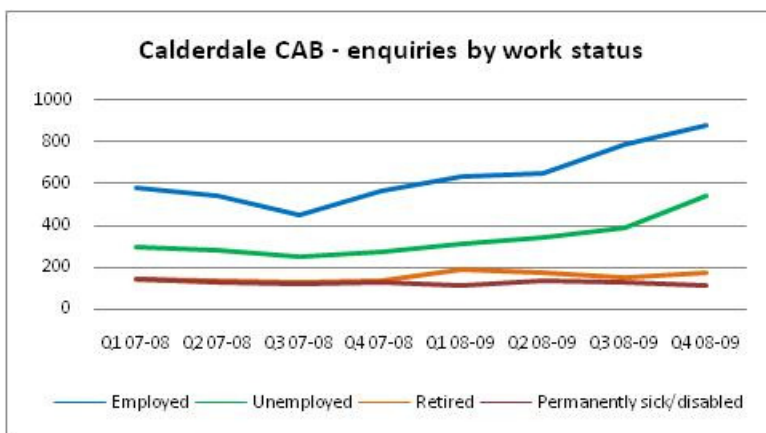
Calderdale CAB - Issues dealt with in 2008-09



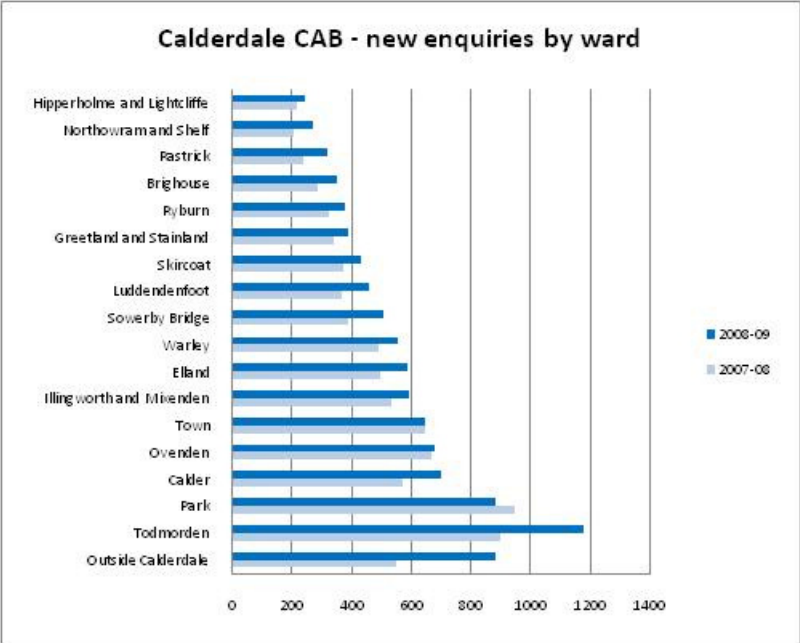
The most significant area of growth for us was the Telephone Advice Line run from our Hebden Bridge office which saw sustained growth through the year.



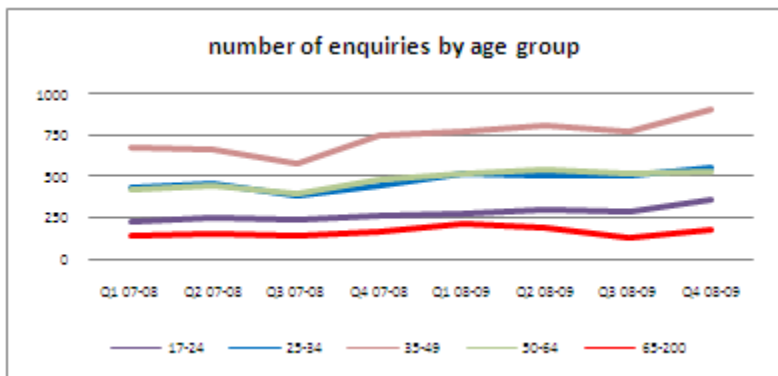
The telephone line increase was driven by an increase in the numbers of working people accessing our services. The threat of redundancy and the recession lead us to support a new group of people who are outside of our normal clients.



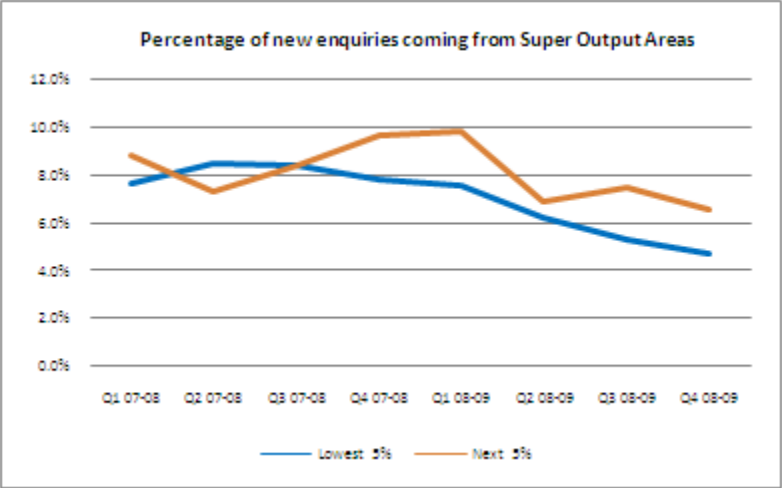
The Service in Todmorden showed strong growth in demand through the year, and demonstrates the advantage of a local neighbourhood Citizens Advice Bureau.



From an age perspective the group in the 35-49 area showed strongly, reflecting the view that it is working people, affected by the recession, who have started to access our advice services more than they ever have done before.



However, we know that whilst overall demand for our services increased, people in the most deprived parts of the community accessed our services at about the same level. We need to balance our duty towards the poorest members of the community as we work on the narrowing the gap agenda, with the support that we give to the wider community during a time of recession, and we will look to invest resources in these areas in the next 12 months.



4. Our experience of Debt in Calderdale

The demand for debt appointments throughout the year has been consistently high, with both the Financial Inclusion Fund and the Legal Services Commission casework teams working to capacity all year. We've provided appointments throughout the district, covering the length of Calderdale and were looking to extend this provision in 2009.

This year we've been witnessing a lot more people coming in after redundancy and drops in income, with the resultant housing and debt problems. This contrasts with the year before, where it seemed to be people suffering from increases in the cost of living. We've been presented with many repossession cases, and cases of high levels of mortgage arrears, but the government's new pre-action protocol, and the high profile credit crunch seems to have led to lenders giving people more time to pay and being slower to take people to court.

We've dealt with a high level of personal insolvency through Bankruptcy, and have geared up to implement the new Debt Relief Orders from April 2009. We expect demand to be high as many of our clients fall into the low income, debts under £15,000 bracket. Many clients are coming in with multiple priority issues in addition to multiple credit card and loan debt, with council tax non-payment and rent arrears being common. Often a few phone calls and budgeting advice can turn a situation around in the short-term, with further work presenting clients with the full range of options. Our provisions continue to be tailored to clients' situations and needs and we have sought to engage local agencies in co-operative working wherever possible.

Richard Hardicre Service Manager Casework



5. Our work with Volunteers

As Volunteer Recruitment & Training Worker I would like to thank all our volunteers for their valuable time, commitment and contribution they have all made to the organisation.

Quite a number of our volunteers have been in the organisation for many years and we are very grateful for their long-term commitment. As in any voluntary organisation recruitment of new volunteers is continuous and from April 2008 – April 2009 25 new volunteers have joined our organisation. Their roles vary from training to become volunteer advisers to working on reception or involved in press, publicity, IT or fundraising.

Volunteers have different motivations for volunteering; some people use it to put something back into the community, some want to make a difference to people's lives, to enhance their skills or to re-train for a change in career, to meet people, to develop confidence or to improve general well-being.

Whatever our volunteers' motivations, we welcome and embrace the time and commitment that all our volunteers give to us.

Philippa Greenwood Volunteer Recruitment & Training



6. Our Social Policy Work

Calderdale CAB came a very close second to being awarded Campaigning Bureau of the Year by Citizens Advice at the national AGM. This was an acknowledgement of the high quality of our work across many Social Policy issues over the year, for instance, work on Incapacity Benefit medical examinations. I had some input into the planning of the national social policy conference and Citizens Advice asked if they could direct other bureaux to me for help with social policy work.

A report 'Paying for a Funeral', which was put together by myself and Kamal, a Social Policy volunteer, was designed, printed, published and distributed at no cost to our bureau by Citizens Advice. It was the first time that Citizens Advice has done this for a report originating from a single bureau, I believe.

I was interviewed for Sky News, took part in a live broadcast with Radio Bristol and the report was discussed at the Parliamentary Group on Funerals and Bereavement. I was also invited to the Citizens Advice Parliamentary Reception on the Terrace at the Houses of Parliament.

We ran a survey about Tenancy Deposits throughout the bureau centres, because it was a new law and also client evidence had been produced. The information was included in a Press Release and I also fed back the information gathered into a Citizens Advice national campaign.

Over the year, I have contacted our local MPs about many issues like Tax Credit overpayments, Employment Tribunals and Retaliatory Evictions. They have been very supportive in raising those issues with Ministers.

- Press Releases sent to the media included: Post Office closures, Benefit cuts will put vulnerable at risk of homelessness and Beware bogus offers to get debt written off

- Advice Columns included: mortgage rescue – rent arrears – reputable builders – statutory sick pay – finding a will – reducing winter fuel bills – claiming Tax Credits – credit card debt – equity release – tenants and repossession – pensioners and bills – lone parents – savings and benefits

National Social Policy work is the outcome from actual client evidence received from within the bureau and could not take place without it. 192 pieces of bureau evidence were produced by advisers – which I check and process electronically and send on to our National office. I communicated with advisers and staff in Elland, Halifax, Hebden Bridge, Outreaches and our District Management Committee through over a dozen Briefing Notes and a quarterly Social Policy Newsletter. In this way, I can draw attention to current evidence needs and let everyone know what I am working on.

We have a key role in speaking up for clients, raising issues brought into bureaux, contributing to public debate and informing legislation. The aim of social policy work is to improve the policies and practices that affect people's lives.

Angie Lee, Social Policy Co-ordinator



7. Our service in Elland

A full and busy year in 2008/2009 culminated with the decision to reopen our Elland office, after a two year gap when we were only able to use the premises one day a week. This happened as a result of extra funding which the government made available to CABs due to the recession under Citizens Advice's Additional Hours of Advice Project.

We are now open three full days, offering advice in the form of both appointments and drop in sessions between 9-30 and 5 Mondays, Wednesdays and Thursdays.

We were only able to reopen quickly as a result of the flexibility and dedication of the small group of volunteers that staff these sessions. They are completely committed to making this project work and always prepared to go that extra mile both in terms of how they help the clients and our organisation. Without them, our service in Elland would be much poorer.

We are now three months into the project and we are still experimenting with opening hours and different ways of giving advice, trying to work out the right mix between face-to-face advice, telephone assessments and full interviews in an attempt to hit the targets we have been given under the contract. It's a big target, but one that I and my team are committed to in the next 12 months.

Steve Reynolds Service Manager Elland



8. Our service in Halifax

The Service Managers and Advice Session Supervisors at Halifax are going to resist the urge to stress we are 'JUST BUSY'!

This year has seen a growing number of a new type of client, - The Redundant Client - who for the first time are experiencing the joys of the Benefits System - having to live on a very small income and having to manage debt. A large number of these clients already had debt but it had little impact on their lives as working and earning enabled them to manage this debt. Some didn't even realise they were in debt as they did not see credit cards/loans as debt but as part of their overall finances.

These clients very often present to us scared as they have no idea what to do in order to obtain financial help via the benefits system. They are fearful of losing their home and for their families and for their future. Being able to offer practical assistance, information, and appropriate advice and referrals to relay some of these fears has got to be one of our big achievements this year.

We have risen to the challenge and the volunteers keep plugging away no matter what we and the clients throw at them and for this we are eternally grateful. Without them we would have no service so a big Thank You to them for their continued support.

We would also like to thank the wider team for their support - thank you Ian and the admin volunteers for all your hard work updating and replenishing of resources. Without you the service would not run as effectively as it does.

Also, thanks to the LSC team, Clare and the FIF workers for their support and expertise.

Lesley Ingham & Adele Stewart Service Managers Halifax

9. Our service in Todmorden

Giving full advice to everyone who visits the CAB and to as many people who need it means that the way advice is provided is very important.

We have been running Gateway interviews since 2003. If the enquiry cannot be dealt with in a Gateway lasting less than ten minutes, people get an appointment, either straightaway or later that week, with an Adviser or a Specialist. This system makes sure that advice is appropriate, relevant and timely. We operate a flexible system, which depends on a variety of factors such as:

- the urgency of the problem
- the complexity of the problem
- the vulnerability of the person
- the number of people waiting
- the number of volunteers available.

Trainee advisers have on the spot guidance and support from me to manage all kinds of interviews, including developing their Gateway and casework skills, which can enable them to become specialist advisers.

Our casework approach means that people often see the same adviser, giving continuity for the client and us. It means that I can delegate the case to an adviser and don't have to spend as much time on the day-to-day management of an ongoing case. Advisers regularly take on consumer, employment, debt and benefit and other generalist casework: advisers get a lot of satisfaction from seeing a case through from start to finish:



- We advised a group of 16 employees who were made redundant: sometimes in groups and sometimes individually as they obviously all had different circumstances.
- We support and enable many people to deal with their debts themselves but some people just can't. We provided financial statements for £329,683 worth of debt in total in the year 2008-2009. This work could not be done without all the advisers who do the casework, like Derek who takes two appointments a week.
- A man off work sick on full pay asked us about Disability Living Allowance. We gave him our self-help pack, we added to his claim form at a later appointment, and completed a benefit check. His claim was rejected so we appealed on his behalf. Rachel and Rod did most of the work on the case.
The claim for DLA was accepted on reconsideration, which meant that he didn't have to go to an Appeal Tribunal and his income increased by over £5,000 a year.
- We had a consumer case that concluded with our client getting a cheque for £271 from a supplier so that he could buy a new television. Joan, our adviser, was committed to getting a good outcome. This meant a lot to him, as he is sick, on benefits and living alone in a rented flat. He sent us a letter saying, "You made it happen. Thanks a lot."

Angie Lee Service Manager Todmorden



10. Our Telephone Advice Service

2008/9 saw the completion of the first year of our 'new style' telephone advice service. New because of the technology that gives us four telephones, extended hours, information options for the client and Julie Fiddymont our full time paid Adviser.

The background to the advice line is that it has evolved over more than a decade from a project run by the five Calderdale CAB before we became a district. It was answered each weekday from one of the five bureaux. We now have evolved into a mini 'call centre' with the aim of giving equal priority to clients wanting to make contact by telephone. We have the following service goals;

- To be a simple first point of access to Calderdale CAB
- To assess and diagnose the client's query to provide information and advice appropriate to their situation and personal circumstances
- To refer and make appointments for a face to face interview or to a Specialist Adviser
- To signpost to self-help and assisted information and other organisations/services.

In 2005 Citizens Advice launched their access strategy with the aim of being able to help more clients get quicker access to information and to ensure those in greatest need receive advice appropriate to them. The CitA Development Plan and Calderdale CAB Service Delivery Plan recognise a need for flexible delivery of advice that reaches those in greatest need. The telephone advice line gives a gateway to the service and contributes to achieving the goals of the access programme.

What do clients ask us? Calls vary from a simple question that can be answered quickly or by giving a fact sheet, to the more complex issues requiring the explanation of options and advice that may cross several subject areas. Since Christmas we have seen a marked increase in the number of clients who have been laid off or made redundant. They find themselves in unexpected life changing situations to which they can see no way out. It is a challenge for the skilled telephone adviser to make sure they are aware of all their

rights and options, to deliver information and to acknowledge the emotional issues affecting the client.

On a lighter note (not to underestimate the importance of the enquiry to the clients) we have been asked in a call from a campsite in France to act in the caller's absence and sort out the problem of the broken tent poles before they come home and in another call to mediate over the ownership of a parrot!

Each call is different and is answered by a dedicated team of paid staff and volunteers whose aim is to make sure the advice given is adapted to the client's personal circumstances. We continue to recruit volunteers for training but always have vacancies as we lose volunteers some to paid jobs and others who move out of the area.

Highlights of the year have been the official opening of the project and presentation of the grant from HBOS. This was attended by Chris McCafferty MP. Also in October we were featured in the Calderdale Call magazine that is delivered to every household in Calderdale.

We currently have a team of volunteer advisers committed to helping their local community and they have been fundamental to the success of the advice line. Our statistics show that the service is well used and clients continually express welcome surprise that the phone is answered by a real person and not a machine!

Advice giving does not stand still and advisers have to be prepared for and adapt to change. There are constant changes in legislation, technology, the clients' expectations and this year the current change in the economic climate. A future change is the plan by CitA in the implementation of the access programme, to move to a national single telephone number. We need to be involved and meet this challenge to ensure that the people of Calderdale do not miss out on local information and advice appropriate to their circumstances.

Liz Horne Service Manager Telephone Advice Line

11. Trustee Board Members 2008-09

Patrick	Russell	Stepped	Down
Ann	Maude	Joyce	Catterick
Susan	Russell	Muriel	Thompson
Marion	Batten	Trevor	Lewis
Eileen	Cochrane		
Peggy	Bruce		
Frances	Burns		
Catherine	Cundy		
Rachel	Smith		
Sarah	Harris		

12. Paid Staff 2008-09

Eileen	Ashcroft	Angie	Lee
Raymond	Baird	Jamaal	Naushahi
Nancy	Bayliffe	Hina	Raziq
Debra	Blacker	Anne	Reynolds
Helen	Blagg	Steve	Reynolds
Olga	Bond	Ian	Robinson
Lisa	Bond	Imtiaz	Sheikh
Rory	Deighton	Adele	Stewart
Joan	Delahunty	Susan	Thorpe
Lisa	Derome	Eileen	Wright
Julie	Fiddymont	Liz	Wright
Clare	Greenwood		
Philippa	Greenwood	Left during period	
Polly	Guest	Tahira	Akhtar
Sonia	Hall	Pia	Dalziel
Richard	Hardicre	Frances	Ellis
Ken	Hewson	Sue	Jane
Nicky	Holden	John	Nelson
Liz	Horne	Ian	Watson
Alison	Hurst	Helen	Wright
Lesley	Ingham		
Carl	Jackson		

13. Volunteers 2008/9

Aman	Ali	Bonny	Patterson
Ann	Anthon	Ian	Pratt
Jennifer	Aveyard	Jude	Ratcliffe
Dorothy	Baker	Dinah	Richardson
Nadia	Bano	June	Roberts
Candy	Barr	Eileen	Rudden
Norman	Barton	Karen	Rushworth
Derek	Bispham	Susan	Russell
Aubrey	Black	David	Schofield
Susan	Blunt	Diane	Shepherd
Shelagh	Brame	Imogen	Short
Peggy	Bruce	Rachel	Smith
Cornelia	Brutus	Lesley	Smith
Andy	Camies	Sylvia	Stuart
Karen	Cawthra	Lynn	Taylor
Jo	Chapman	Elaine	Thompson
Rene	Clayton	Jean	Thompson
Eileen	Cochrane	Muriel	Thompson
Marion	Cofield	Sheila	Towler
Diane	Coll	Diana	Tremayne
June	Cawkwell	Dorothy	Turner
Mark	Chavasse	Jane	Walker
Sarah	Crowley	Ian	Walker
Anne	Danaan	Mandy	Walker
Maureen	Davies	Margaret	White
Joan	Delahunty	Sian	Wilding
Margaret	Dennis	Rod	Winter
Lisa	Derome	Nasreen	Yasin
Wilma	Downs	Sue	Yip
Alicia	El-sarraj	Dilys	Young
Frances	Ellis	Imogen	Short
Tina	Firth	Anna	Scrine
Bernard	French		
Caroline	Fuller		
Glenda	Gibson		
David	Gorrill		
David	Greatorix		

Jane	Griffiths	<u>Left During</u>	<u>year</u>
Joan	Hall	Shazia	Ashraf
Vicky	Hardy	Lynn	Barlow
Shazia	Haroon	Salma	Bi
Louise	Harrison	Debra	Casson
Nicky	Holden	Jayne	Gardner
Denise	Holdsworth	Kathryn	Glasgow
Ann	Holroyd	Kamal	Gujral
Pearl	Horner	Naila	Gul
Carol	Howard	Lynn	Hamer
Lynn	Ingham	Isobel	Highton
Margaret	Jackson	Des	Housey
Maureen	Jackson	Sidra	Khan
Sue	Jane	Trevor	Lewis
Beverley	Jones	Stephen	Matthews
Sarah	Keates	Shamim	Parthab
Gretchen	King	Anne	Pitcher
Cyan	Kneen	Patricia	Power
Anna	Lombardi	Christine	Reynolds
Christine	Lord	John	Reynolds
Julie	Masese	Kevin	Rivers
James	Millward	Kerry	Stuart
Alec	Moore	Amanda	Swain
Freda	Morton	Linnet	Thornton
Bruce	Murray	Anna	Townsend
Sarah	Nicholls	Barbara	West
Steve	Nichol	Joanne	Williams
Naima	Noreen	Nazia	Yousaf

13. Financial Summary 2008/9

Statement of financial activities for the year ended 31 March 2009

	2009		2009	2008
	Unrestricted	Restricted	Total	
	Total	Total	Total	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
Grants and project income	355,197	242,209	597,406	632,172
Investment income	8,581		8,581	14,048
Other incoming resources	1,964	52	2,016	691
Total incoming resources	365,742	242,261	608,003	646,911
Total resources expended	411,270	262,239	673,509	659,310
Net incoming/(outgoing) resources before transfers	(45,528)	(19,978)	(65,506)	(12,399)
Transfer between funds	29,740	(29,740)		
Net incoming/(outgoing) resources for the year	(15,788)	(49,718)	(65,506)	(12,399)
Total funds brought forward	86,195	59,094	145,289	157,688
Total funds carried forward	70,407	9,376	79,783	145,289

For further details, please see the audited statutory accounts.

Our income for the year was down on the previous year, due to a fall in our core grant and several streams of special project income (Park Ward Initiative and Warmzone) not being repeated. Costs are only 2% higher than last year, despite the significant increases in the number of clients seen. As a consequence Total Reserves have fallen to just under £80,000, which is lower than the Trustee Board would like. In 2009/10 further sources of project income will be sought to ensure we can expand the help we are giving to the community, and also to ensure we do not delete our reserves further.

Contact Details

Chief Executive: Rory Deighton
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rory.deighton@calderdalecab.org.uk

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Halifax
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1. Registered Charity number 1065417
2. Company Limited by Guarantee 3434602
3. Citizens Advice is the operating name of the National Association of Citizens Advice Bureaux.