



## **Report from the Chair**

Looking back on the last year, and on re-reading my last report to you all, the organisation itself is going from strength to strength. The financial position, though far from perfect, is even stronger than this time last year. This is due to the continued management by staff and Treasurer, to whom we are all grateful. Our financial future is far less clear, with our future funding inextricably linked to the financial health of our funders. They face significant financial challenges for several years, and this will no doubt impact on our finances. We will continue to manage both current and future financial risks and opportunities.

The quality of service provided is very high and has been recognised as such in the three-yearly audit undertaken on behalf of the national parent body. We achieved particularly high scores and many positive comments from the auditor. We are addressing those areas where improvements were suggested, and will not allow this very pleasing outcome to make us complacent. I would like to add my congratulations to all of our staff – their diligence, hard work and unfailing desire to provide help for all who seek it, has brought about this recognition.

Our staff have achieved very high standards of quality against dramatic increases in demand. When we look every month at the numbers of people coming to the Bureau for advice, we are struck by the increases, particularly for those seeking advice because of personal debt. We expect these pressures to continue for some time, and must work harder as a Board to support staff and volunteers in these difficult times. I used these words last year and make no apologies for repeating them - we could not be more grateful – without them, there would simply be no service.

We would all like to thank our key funders; High Peak Borough Council, Derbyshire County Primary Care Trust, the Legal Services Commission, and latterly, the County Council, as well as the trusts and private sector organisations who have supported us periodically with grants. We thank them all on our clients' behalf.

We continue to build our partnerships with the other Bureaux across the County, as well as organisations with similar aims to our own. We owe it to our clients to make the most of the resources at our disposal, and working more effectively and efficiently with partner organisations is one way of doing so.

Finally, if you have the time and ability to volunteer, whether as a Board member, or an advisor, please give it serious consideration and get in touch with us to discuss the possibilities. Everyone who works for the Bureau in this capacity finds it very fulfilling.

Ian Bowns  
Chair

# **Treasurer's Report 2008/09**

The annual financial statements for the bureau for the year to 31 March 2009 show a relatively sound financial position with an operating surplus of £13,530 and total net assets of £52,646.

The Income and Expenditure Account for 2009 is summarised as follows:

	2009 £000	2008 £000
Income	357	406
Expenditure	344	412
Operating Surplus	13	(6)
Net Assets	53	39

Expenditure has been carefully managed to ensure that it is both affordable and effective in delivering the outcomes set by our sponsors. The bureau's ability to deliver such highly cost effective advice services, through an increasing number of outlets during the year, has also been the result of many innovative partnerships and the dedication and professionalism of its staff.

## **Balance Sheet**

Bureau reserves increased during the year but remain at a relatively low level, broadly equivalent to one month's revenue costs and therefore below the three month target set by the Board. The trustees will continue to review this exposure as a part of their regular assessment of risks facing the bureau.

Cash held on deposit has been at a historically high level during a period of considerable banking uncertainty and the

security of sponsors' funds has been a high priority for the bureau in the year. The trustees have adopted a prudent approach to treasury management and will continue to do so.



## **Future Plans**

Evidence of the increasing workload facing bureau staff is provided elsewhere in this report. The trustees will continue to monitor the demand for advice services and seek to invest in additional capacity and improved client access wherever appropriate and affordable. Although the current economic climate clearly presents a number of challenges, we feel reasonably confident in the continued success and future sustainability of the bureau. This is in no small measure due to the continued support of our sponsors for which we are always most grateful.

The financial statements included in this Annual Report have been audited by our accountants, Slade and Cooper, who have provided an unqualified opinion.

Ian Gibbard  
Treasurer

# Thank you to.....

**Our volunteers:** still the backbone of our service. Local people helping local people



**Our Board:** bringing leadership, skill, dedication and their time

**Paid staff:** for loyalty, skill, dedication and for going 'the extra mile'

**Friends of the CABx:** Our supporters, often making a financial contribution or helping in other ways



**Funders:** without whom we would not be here



## From the Bureau Services Manager

The past year has seen an increase in both the number of clients and the complexity of the issues they present with. It is not unusual for an adviser to be with a client for over an hour and for a further appointment to be made. This can be demonstrated in the figures that our electronic case recording system produces, which is useful for funders and other interested parties, but what about the all important human factor? What do all these facts and figures mean for advisers; the volunteers and paid workers who are in the forefront of dealing with clients and their problems?

As bureau manager, one of my responsibilities is supervising open door and appointment sessions at two of our main sites. I also case check a percentage of the paid workers' cases. So I have a very good overview of the human impact behind the statistics.

What do I see? I see advisers coping under pressure, and yet still working diligently for their clients, always doing that extra bit of work they do not have to, and still retaining their sense of proportion, and above all their caring attitude. As advisers say to me, it is when clients leave the interview with a smile on their face or the tears have stopped, that we know we have helped in some small way. Advisers sometimes feel that their help has been basic and insignificant, but to the client it has meant a lot. When you are struggling with seemingly insurmountable problems, the fact that an adviser offers some solutions can seem like a new life opening up.

We have devised various strategies for coping with the demand. The GP surgeries have mainly gone over to appointment only sessions. There are pros and cons for clients with this system. Sessions can get booked up weeks in advance, but on the other hand clients

know they will be seen without a long wait. We have introduced Gateway (or triage) in most of our drop-in sessions. This is a diagnostic interview of about 10 minutes where an adviser briefly assesses what the client has come in for, and whether they need an appointment either with a generalist or specialist adviser, or need to wait to be seen by an adviser that day. This enables demand to be better controlled, with clients moving through the waiting room faster. Additional appointment-only sessions have been introduced on Thursdays in both New Mills and Buxton to meet the demand from the Tuesday Gateway sessions. Advisers like appointments as they know what the subject matter is and can be better prepared.

Volunteer advisers have also been under additional pressure, particularly in Buxton, because a number of volunteers left last year with the result that more clients were being seen by fewer advisers, not a good combination. However, with additional funding we have been able to employ a training manager, which has meant that we have been able to increase the number of trainees we can take on, and the next year looks as though the pressure on the volunteers will be eased.

The future?

The way we are operating is clearly working, as in 2009 the bureau had its 3-yearly audit and we passed with a very high score, putting us in the top few bureau in the country. High Peak Citizens Advice Bureau aims to continue to provide an excellent service to our largely rural community despite all the pressures.

Elsbeth James  
Bureau Services Manager

# **Beyond Debt**

Some people are in debt because of back luck – losing a job or becoming ill, for instance. Some are in debt because the recession has stretched them to the limit. However, some are in debt because they do not understand how credit works or because their financial skills are limited. We have been working with the Britannia Foundation and Buxton Community School to address this issue.

## **The Problem**

Many of those seeking help with debts are relatively young and lack a basic understanding of credit and finance. They lack the fundamental financial survival skills to operate in our credit driven society.

## **A Solution?**

Some schemes have tried to work with adults to improve financial literacy. We decided that a more effective approach would be to work with children in school.

We are working with Buxton Community School to improve the level of financial literacy of school leavers. Teaching is being put in place that will equip young people for the financial challenges they will face when they go out into the ‘real world’. We’ve created a range of practical exercises to give pupils skills in budgeting and credit awareness, focusing particularly on the school leavers. The resources and teaching programme will be made available to other schools and relevant groups in the area.

The funding for this project has mainly come from the Britannia Building Society

## **Will it work?**

Only time will tell. It will not solve all debt problems as there are many different causes. However, children will be leaving school with a better chance of negotiating the financial maze. That can only be positive.



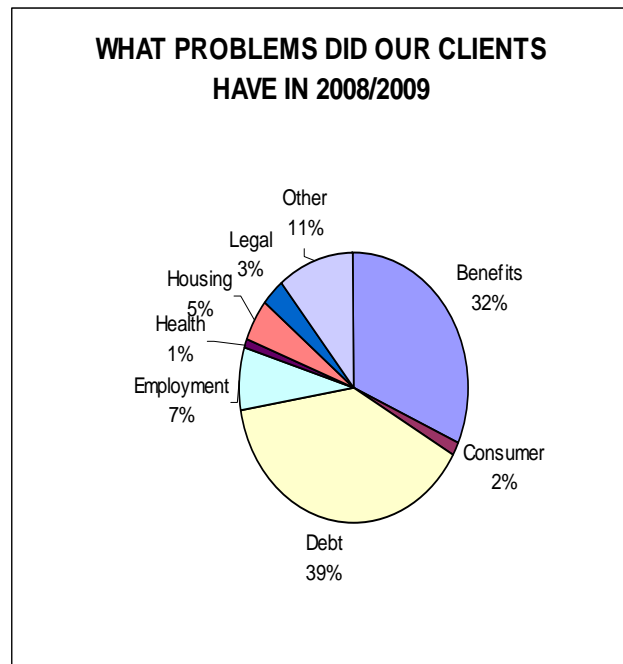
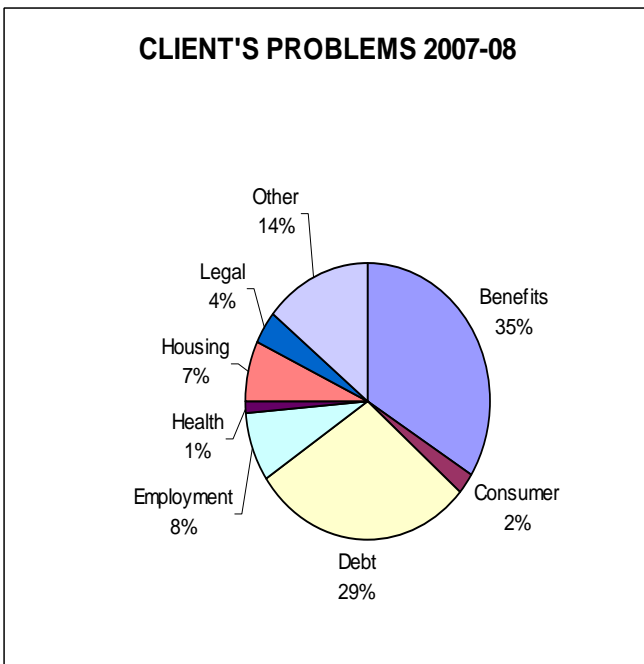
# Statistics 2008-2009

	<b>2008-2009</b>
<b>Unique Clients</b>	<b>2902</b>
<b>Client Contacts-</b> Total clients contacts	<b>14141</b>

<b>Enquiry Type</b>	<b>2007-2008</b>	<b>2008-2009</b>	<b>% increase/decrease</b>
Benefits	2886	3279	13% increase
Consumer	203	176	13% decrease
Debt	2498	4023	61% increase
Employment	682	759	11% increase
Health	101	113	11% increase
Housing	601	530	11% decrease
Legal	340	334	1% decrease
Other	1196	1123	6% decrease
<b>Total</b>	<b>8507</b>	<b>10337</b>	<b>21.5% increase</b>

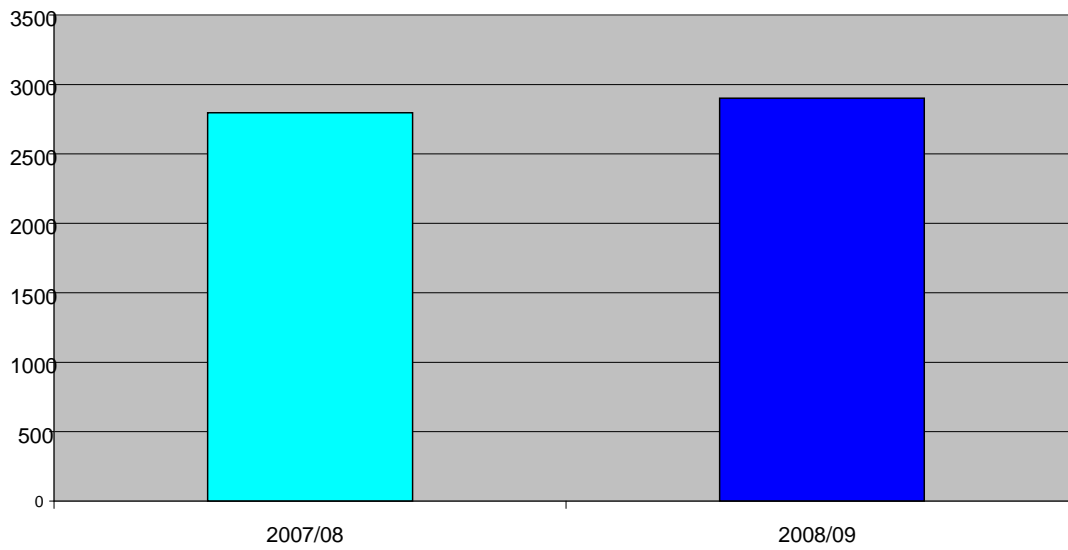
Source: HPBC case record statistics 2007/2008

Source: HPBC case record statistics 2008/2009  
Based on total new issues of 10354

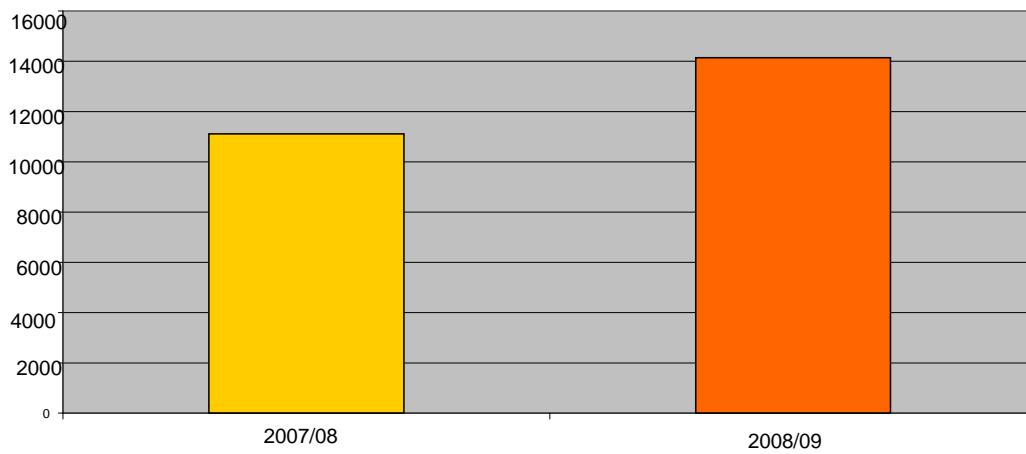


# Statistics 2008-2009

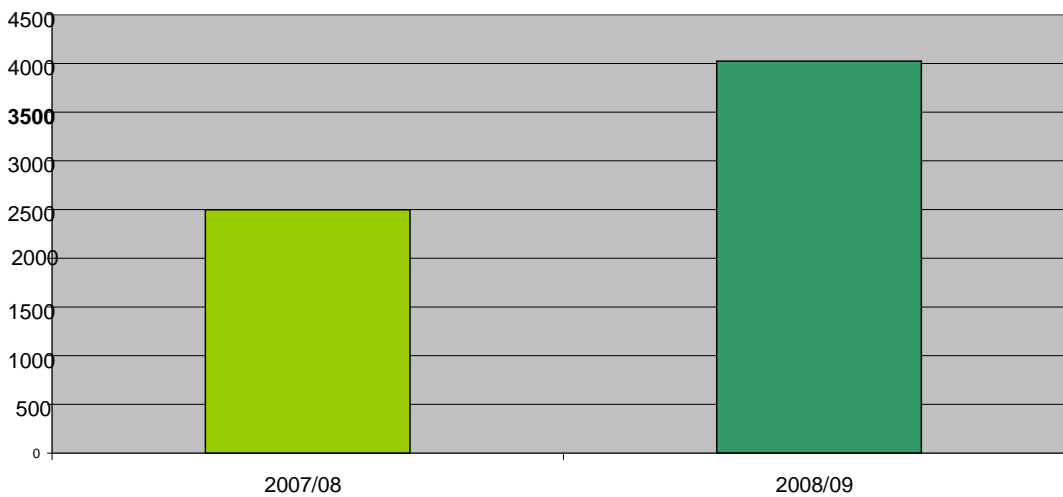
## Clients



## Contacts

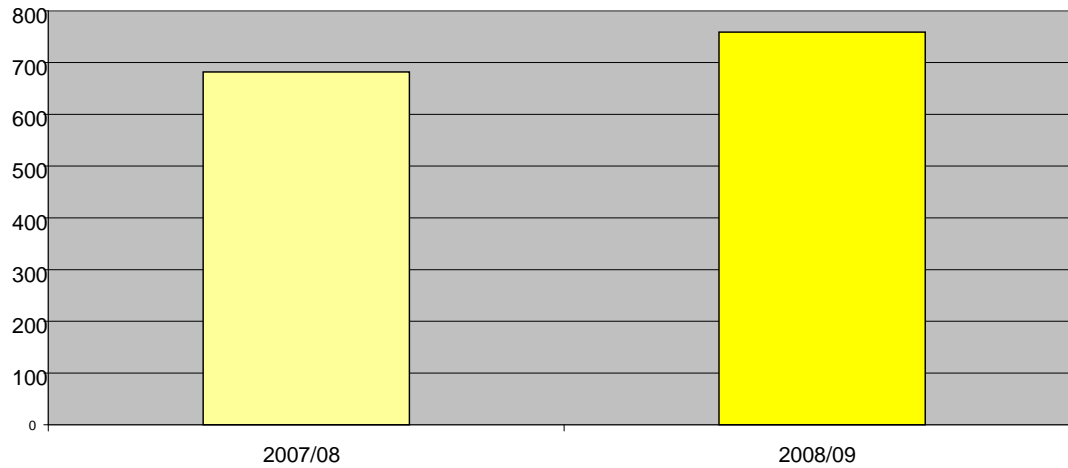


## Debt Issues



# Statistics 2008-2009

## Employment Issues



## FINANCIAL OUTCOMES FOR CLIENTS

Debt Managed	<b>£24,476,000</b>
Benefit gains	<b>£1,611,129</b>
Other financial gains	<b>£723,208</b>

## COST

Cost per client:	<b>£120</b>
Cost per contact:	<b>£25</b>
Cost per issue advised on:	<b>£34</b>

## Every year we ask our clients what they think of us.



This is what they told us this year.

### **98% of those asked were happy or very happy with the service they received**

*This figure was 100% for the last survey, which was exceptional. Complaints about the service remain very low, although we will monitor the situation*

### **98% were happy or very happy with the advice they got**

*We are happy with this figure. One or two people may not have liked the advice they received because they were expecting a different outcome*

### **100% would come back for more advice if they needed to**

*This statistic says it all*



### **98% were happy with the location of our advice sessions**

*We have 23 different locations across the area and try hard to make the service as accessible as possible*

### **6% were unhappy at the long wait to see an adviser**

*This has improved since the last survey when 12% of those asked were unhappy with the wait. Gateway (triage) is helping to reduce waiting times*

### **31% said that they had a long-term illness or disability**

*This figure is high, but not unexpected. People with long-term illness or disability are more likely to be less well-off and have other problems that they need help with*

### **46% travelled to see us by car. 30% walked. Only 7% used public transport**

*The figures for car and 'on foot' have reversed since the last survey. We are unsure why this has happened. Only 7% used public transport, which is a very low figure*



# Advice Derbyshire Partnership Contact Details & Opening Hours

## Chesterfield CAB

6-8 Broad Pavement  
Chesterfield  
12.30pm  
S40 1RP

Admin: 01246 209164  
Advice Line: 01246 283872  
3.30pm

[www.chesterfieldcab.co.uk](http://www.chesterfieldcab.co.uk)

### Generalist Drop-in Services

Mon, Tue, Fri 10am – 2pm  
Wed, Thu 10am –

### Telephone Advice

Thu 1:30pm – 3:30pm  
Mon, Tues, Fri 2pm –  
3.30pm  
Wed 10am – 12 noon

## Erewash CAB

62 South Street  
2pm  
Ilkeston  
DE7 5QJ  
Telephone: 0844 499 4196

Mon, Tues, Thu, Fri 10am –  
2pm  
(appointments only)

## Mid Derbyshire CAB

29 Bank Road  
Matlock  
DE4 3NF  
Advice Line: 08447 010101

### Generalist Drop-in Services

Mon, Tues 10am -2pm  
Wed Closed

### Appointments

Thu, Fri 9.30am 12.30pm  
Thu evening 6:30pm – 8:30pm

Tel: 08447 010101 for  
appointment

### Telephone Advice

Mon, Thu 9am – 6.30pm  
Tel: 08447 010101

## Belper Bureau

103 Bridge Street  
Belper  
DE56 1BA

Advice Line 08447 010101

### Appointments

Tue, Thu 10am – 2pm  
08447 010101 for appointment

## Heanor Bureau

Town Hall  
Market Place  
Heanor  
DE45 7AA  
6.30pm

Advice Line: 08447 010101

### Generalist Drop-in

Mon 10am – 2pm

### Telephone Advice

Tel: 08447 010101 9am –  
6.30pm

### Appointments

Wed, Fri 10am – 2pm  
08447 010101 for appointment

## North East Derbyshire CAB Drop-in Clay Cross

126 High Street  
Clay Cross  
Chesterfield  
Derbyshire  
S45 9EE

Mon to Fri 10am – 2pm

### Drop-in Eckington Library

Fri 10am – 2pm

Advice Line: 0844 848 9800  
Centre

[www.ned-cab.org.uk](http://www.ned-cab.org.uk)

### Drop-in Dronfield Peel

Mon, Thu 10am – 2pm

### Drop-in Renishaw

### Centre

Tue 10am – 2pm

### Telephone Advice

Mon to Fri 10am – 2pm  
Tel: 0844 848 9800

### Community

## South Derbyshire CAB

48 Grove Street  
noon  
Swadlincote  
DE11 9DD

### Initial Assessments

Mon 9am – 12

Tue, Fri 9am – 2pm

### Telephone Assessments

Wed 1pm – 3pm

Thu 1pm – 3pm

Tel: 01283 210107

[www.southderbyshirecab.org.uk](http://www.southderbyshirecab.org.uk)

Interviews available Mon to Fri by appointment following initial  
assessment

## Chesterfield Law Centre

44 Park Road  
1pm  
Chesterfield  
4.30pm  
S40 1XZ

### Phone In times

Mon, Thu, Fri 9:30am –

2pm –

Tues, Wed 9.30am – 1pm

Tues 2pm –

6.30pm

Telephone: 01246 550674

# High Peak CAB Contact Details and Opening Hours

## GP Surgeries

*Telephone the appropriate surgery for appointment*

### **Tideswell – The New Surgery**

Wednesday 2pm -5pm (apps only)

Tel: 01298 871396

### **Fairfield – Surestart Centre**

Wednesday 1.30pm – 4.30pm (apps only)

Tel: 01298 74895

### **Baslow – Ashenfell Surgery**

Wednesday 9.30am – 12.30pm (apps only)

Tel: 01246 582216

### **Hartington – The Surgery, Dig Street**

Wed 9am – 11.30am

Tel: 01298 84315

### **Whaley Bridge – Mechanics Institute**

Thursday 9.30am – 12.30pm (apps only)

Tel: 01298 214 550

### **Hayfield, Arden House Surgery**

Thursday 1.30pm – 4pm

Tel: 08444 994470

### **Eyam – The Surgery Church Street**

Thursday 10am – 1pm (apps only)

Tel: 01433 630836

### **The Stewart Medical Centre**

Friday 2pm – 5pm (apps only)

Tel: 01298 22338

### **Hope – Evelyn Medical Centre**

Friday 9.15am – 12.15pm (apps only)

Tel: 01433 621557

## Main Sites

### **Buxton – 26 Spring Gardens**

Tuesday (drop-in) 10am – 2pm

### **New Mills – Town Hall**

Tuesday (drop-in) 10am – 2pm

### **Glossop – Bradbury Community House**

Monday & Friday 10am – 2pm

Tuesday 5pm – 7pm

## Other Sites

### **Buxton University**

Monday 1pm – 4pm (Students & Staff only)

Term Time Only

Tel: 01332 594414

## **Children’s Fund – Early Learning & Excellence Centre, Gamesley**

Tuesday 11.30am – 3pm

Tel: 01457 728950/951 (centre number) or  
01457 858035 (appointments)

## **Glossop – Surestart – Victoria Street**

Wednesday 9am – 12 pm (apps only)

Tel: 01629 531232

## GP Surgeries

### **Elmwood Medical Centre**

Monday 9am – 11.30am

Tel: 01298 23019

### **Sett Valley Medical Centre**

Monday 9.30am – 12.30pm

Tel: 01663 743483 (apps only)

### **Chapel-en-le-Frith Centre**

Monday 5pm – 8pm (apps only)

Tel: 01298 812725

### **Buxton Medical Practice – Temple Rd**

Wednesday 9am – 12pm

Tel: 01298 23298

### **Hadfield – Manor House Surgery**

Monday 9am (apps only)

Tel: 01457 860860

### **Hadfield – Lambsgate Surgery**

Thursday 2pm (apps only)

Tel: 01457 869090

### **Howard Medical Practice – Glossop**

Monday 9am – 12.15pm (apps only)

Tel: 01457 854321

### **Buxton - Harpur Hill Children’s Centre**

Thursday 9.30am – 12.30pm – 1<sup>st</sup> week monthly

Tel: 01298 74101 (apps only)

