



Discover

the

value

of

advice

Wealden Citizens Advice
Annual Report 2007/08

Chairman's Report



*Jerry Noble
Chairman*

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.

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.

I would like firstly to pay tribute to and thank Nick Levine, my predecessor, who steered the Trustee Board through its first two and a half years as a newly formed district. After the usual teething problems of a new organisation it has been a year of settling down and moving forward.

The CAB's number one issue used to be benefits but this is being overtaken by debt which has now come home to roost in the form of the 'credit crunch'. Debts handled by Wealden Citizens Advice which totalled hundreds of thousands of pounds five years ago are now measured in many millions and this part of our service has grown significantly in the last year.

The area of concern, as always, is that of funding. I hope that those who provide our core funding will continue to do so even as finances get tougher. There is no doubt that our services are needed now more than ever. Whilst I thank all our funders I would also like to add that their money is stretched very thinly. We also look closely at innovative ways of saving money wherever we can across the district. In some cases the benefits to our clients are immeasurable – peace of mind being only one of the many.

There has recently been some disturbing news about government-backed Community Legal Advice Centres/Networks (CLACs or CLANs) being set up whereby CABs have had to bid to take part and then lost to private enterprise. This has meant that Hull CAB, for instance, could possibly close in the autumn. The commercial companies that are successful may not be able to offer the same holistic service. We cannot, therefore, be complacent as the Legal Services Commission aim to have 20 such centres operating by 2010.

In thanking everyone who participates in the activities of our organisation I realise how many people are actually involved in the smooth running of the bureaux. In particular I would like to thank Caroline Mack our chief executive. I believe that a good organisation is down to the management and manage is what Caroline does very well. She does this with good grace and humour and is an asset to our organisation.

Two of our longstanding trustees will stand down at our AGM, Bernard Trew and Tony Edwards. Both have served the Board well and I thank them for all their support. There are many other volunteers who work in the background to support the advisers, managers and trustees and in particular I would like to mention Valerie Ewens and Stephen Barnett who assist our treasurer.

Of course the key people in our organisation are the volunteer advisers, and I thank them for not only doing their job but also for responding to all the changes that are imposed on us. Please keep up the good work – you do a brilliant job!

“Debts are now measured in many millions.”

Life is full of ups and downs and sometimes
you just don't know who to turn to . . .

Wealden Citizens Advice is open to all but is especially valuable to some of the most vulnerable people in society. The CAB is unique as it is the only charity delivering free information and advice across the whole spectrum, whether it be help with benefits, employment or consumer issues, relationship breakdown, debt or something as simple as providing a bus timetable.

When advising clients we take a holistic view: after all, for many clients one problem will have an impact on something else. Often it's timely advice that prevents the escalation of additional issues. Our advisers are trained to unravel our clients' problems and help them to find the options that suit them best.

It is difficult to place a value on advice as not all outcomes can be quantified in financial terms. The family who enjoyed their first stress free holiday in years following clear advice from the CAB about how to access respite care for their disabled son, gained so much more than any financial reward could bring.

The CAB is the first port of call for many people when they are experiencing some of life's ups and downs. If the CAB weren't here to help, who could you turn to if ...

...you were struggling to make ends meet ?

...you were threatened with eviction?

...you lost your job and had a family to support?

...you couldn't resolve a consumer issue?

These are just a few of the problems clients came to us with last year and the following pages explain how we helped. Note: the stories are not illustrated by photographs of the actual clients involved.

19,000:

The number of issues dealt with by Wealden Citizens Advice in 2007/08



Struggling to make ends meet

An elderly couple visited the bureau because they were struggling to make ends meet. They owned their house but were considering downsizing and moving out of their home as life became increasingly difficult. Their small savings and an occupational pension meant they were just outside the limits for means-tested benefits. Neither of them enjoyed good health and they relied on each other to complete even the simplest domestic chores. They had to employ people to help in the garden and about the house because they could no longer manage on their own.

After confirming that they were not entitled to any means-tested benefits, our adviser arranged a home visit to help the couple complete two individual applications for Attendance Allowance hoping that at the very least they would be entitled to the lower rate. Imagine their delight when we received notification that they had both been awarded the higher rate of £67.00 per week each, giving them an extra £6,968.00 per annum. The good news didn't end there because their entitlement to higher rate Attendance Allowance allowed them to reapply for Council Tax Benefit and Pension Credit with the relevant premiums. As yet we have not heard whether these applications have been successful.

£360,823:

*The amount of benefits accrued
for clients in 2007/08*

Welfare Benefits

Benefit advice is the most requested advice topic across the district and accounts for nearly a third of all client contacts. Even in this area of high employment and perceived affluence, many of our clients rely on benefits as a major source of income.

The last year has seen huge changes in the benefits system which is becoming ever more complex as layer upon layer of amendments are imposed on an already complicated system thus making it impenetrable to some clients. Recent Government initiatives have removed the benefit advice service from Jobcentre Plus offices (apart from income replacement benefits and a few others), to telephone centres which allow customers to apply for benefits by phone rather than in person. There were major teething problems as demand way outstripped the number of trained telephone operators leading to a serious backlog in applications with disastrous delays in benefit receipt for some of our most vulnerable clients. This in turn led to a huge increase in the number of applications for Crisis Loans as clients waiting for decisions had no money to live on. The situation has improved dramatically but for some the initial delays started a downward spiral into debt from which it is proving difficult to escape.

*Jackie Wilkes
Service Manager*

Threatened with eviction

A single mother with two children living in a Housing Association rented property came to the bureau as she was facing eviction. She had rent arrears, council tax arrears, utility service arrears and a couple of outstanding loans. An accident at work meant she was unable to work again due to the injuries she had sustained. Indeed, there were some days when she was unable to get out of bed due to the severity of her injuries. When she came to the bureau she was extremely anxious that she was going to lose her home and this was exacerbated by her inability to balance her budget due to a low income in comparison to the increasing bills she was facing.

The CAB Money Advice Worker was able to apply to the utility companies for grants to pay off the arrears for her utility bills (a total of £656.00). With the assistance of East Sussex Disability Association the adviser helped the client appeal a decision on her benefits which she won. In addition to the increased weekly income that she received, she was granted a lump sum in backdated benefits which allowed her to pay off ALL of her priority debts and have some money left over.

Money Advice

Everyone will have read or heard about the ever-increasing problems that people are encountering with debt due to the 'credit crunch'. As a result, the bureaux in our district are receiving increasing levels of enquiries concerning debts which are putting enormous pressure on the general advisers as well as the money advice caseworkers.

In the last year we have provided additional debt training to all generalist advisers who have now started to handle certain debt cases themselves with the active support of the supervisors. The job they are doing is much appreciated as it allows the bureaux to help more people resolve their debt problems as well as relieving some of the pressure on the specialist advisers. The work carried out by each specialist debt caseworker is invaluable and we thank all of the money advice workers and debt administration staff for their hard work and long hours spent keeping the casework under control.

As a result of the previous work carried out, we are delighted that we have received further funding from the local Housing Associations (to help with debt work for their tenants who have rent arrears) and Wealden District Council (to help with clients who have large Council Tax and/or Rent arrears).

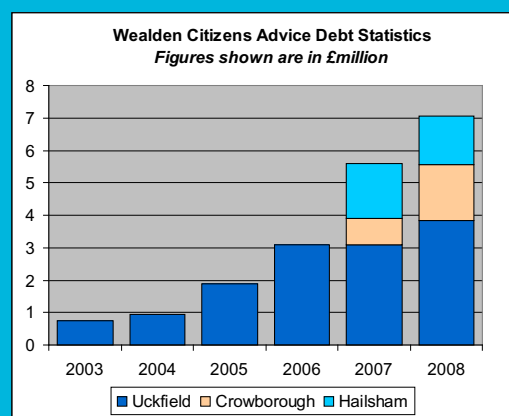
Finally, the Uckfield bureau has continued to support the Court Desk at the Lewes County Court – helping anyone who has a mortgage or rent possession case.

In the present climate, it seems clear that debt work is only going to increase and therefore our staff will continue to require help and support from new advisers and administration staff – so if anyone has a few hours to spare, please contact us.

Sandra Richards, Money Advice Coordinator

£7million:

*The amount of debt handled by
Wealden CAB Debt Advisers
in 2007/08*





Lost your job, family to support

Upon her return to work after a holiday, a client of Wealden Citizens Advice received a letter of dismissal which made false accusations and did not include the holiday pay that she was entitled to. Following a visit to Wealden Citizens Advice she was able to inform her employers that they had not followed the correct procedure, nor had they honoured the terms of her contract. The bureau provided the client with a copy of the CAB booklet ~ 'What you need to know, dealing with grievances, dismissal and disciplinary action at work' ~ which outlines the three step procedure that the client was then able to follow. An adviser further supported the client by helping with correspondence and guiding her through the employment tribunal process.

At the ensuing employment tribunal the client won her case of unfair dismissal and was awarded compensation of £2,100.

2,398:

The amount of employment issues handled by our advisers in 2007/08



Couldn't resolve a consumer issue

A distressed 82 year old woman arrived at the bureau in tears. She had been given a mobile phone by her son in order to keep in touch. Even though the son had confirmed with the supplier that the phone reception would be adequate in her area this was not the case and she could not make phone calls.

She took the phone back to the supplier as soon as she realised it didn't work but they would not cancel the contract leaving her with a useless mobile phone and a contract her son had to continue to pay for. When she visited the bureau an adviser made a call to the supplier on the client's behalf and to resolve the issue the client had to return several times. A CAB Adviser made numerous phone calls to the supplier and it was agreed that as there was no coverage nor likely to be in the future, in this case, they would cancel the contract.

730:

The amount of consumer issues handled by our advisers in 2007/08

Without the intervention of the CAB the woman's son would have been locked into a twelve month contract with no phone service. The son has now been able to purchase an alternative contract with a different supplier giving him and his mother peace of mind.

Campaigning



Citizens Advice bureaux are widely known for advice giving but perhaps less so for their social policy work of improving the policies and practices that affect people's lives. However, social policy is the twin aim of the service and, as such, we are constantly reviewing how we can improve our performance in this area. Social policy coordinators from each bureau meet quarterly to co-ordinate their campaigning efforts and to ensure that all advisers are involved. Charles Hendry MP is invited to these meetings on an annual basis and is provided with relevant statistics between these times.

Whenever advisers identify an injustice which could have implications for a wider number of people, they submit a Bureau Evidence Form to the Social Policy Department at Citizens Advice central office. During 2007/8 the three bureaux submitted a total of 253 such forms on a wide range of issues. As in previous years a considerable number of these refer to problems with the Department for Work & Pensions (DWP), Her Majesty's Revenue & Customs (HMRC) and utility companies.

253:

*The number of
social policy issues
raised during
2007/08*

During the last year the bureaux have participated in a number of national Citizens Advice campaigns as well as taking up issues at a local level. National campaigns have included promoting the new Tenancy Protection Deposit Scheme, Access to National Health Dentists, Action on Closure of Local Post Offices and Adding Up, a campaign on education costs. Another campaign we contributed to has resulted in 2.4 million people benefiting from 600 new free-of-charge cash machines. As well as submitting Bureau Evidence Forms to Citizens Advice, we have included press releases and displays of promotional materials in the bureaux. At local level, we conducted a survey on access to solicitors' offices for disabled people and corresponded with Tesco on the inappropriate repositioning of their disabled parking bays. The latter issue was resolved to our satisfaction and we like to think that our protests influenced this outcome! As a result of problems which clients were experiencing with Jobcentre Plus and Crisis Loan applications, we corresponded with the DWP and enlisted Charles Hendry's support. Our complaints were investigated at Chief Executive level and a very useful meeting was set up between ourselves and representatives of the DWP.

We have also been looking at ways of including clients more directly in social policy work as this is the direction in which our central organisation has been guiding us. Advisers are required to discuss with clients any social policy issues which arise as part of the advice process and to record that such discussions have taken place. All three bureaux now display an eye catching poster to alert clients to this aspect of our work. As part of some of its national campaigns, Citizens Advice has set up on-line-surveys which we have publicised in the bureaux. As access to the internet has increased, this has become an effective way for the organisation to obtain additional information.

*Liz Nicholson
Service Manager*

2.4 million people now benefit from free of charge cash machines

Volunteers



The majority of staff at Wealden Citizens Advice are dedicated volunteers who bring an array of valuable skills to the service in a variety of roles.

Our volunteers come from all walks of life and some train to become advisers whilst others provide vital administration/IT support, help with fundraising or campaigning or take up a post as a trustee. All these roles are vital in keeping this free service going.

Every volunteer gains something different from their volunteering, whether it's putting their

existing skills and experience to good use to help others, gaining invaluable work experience to enhance their employability, getting involved with the community or making new friends.

We are always looking for volunteers so if you are interested in training but aren't sure whether you have the appropriate skills just pick up the phone for an informal chat. After all, to become an adviser you do not need any previous qualifications, skills or experience - we just ask that our volunteers are open-minded, non-judgmental, able to listen, learn, work in a team and have basic IT skills.

"What I love about working at the CAB is that no two days are the same and listening to other people's problems certainly puts your own into perspective. As well as finding the work extremely therapeutic I enjoy the feedback from and camaraderie with my colleagues."

Training

We aim to recruit and train new advisers and to continue to support and guide existing trainees and advisers. Having received a funding cut in 2007 we have been very fortunate that our previous paid trainers agreed to carry on on a voluntary basis. For over a year now Ann Kates, Pauline Townsend and Sandra Timms have worked tirelessly with our trainees and I would like to pay tribute to them for their commitment, without which we would have struggled to provide the necessary support for trainees and advisers alike.

We have now secured enough funding to run a 20 week training course across the three bureaux and are looking to recruit up to 18 new advisers. This should give the bureaux a much needed boost in terms of numbers leading, in time, to more advisers so that we can increase our vital service even further. If you are interested in training to become an adviser please telephone **01323 440323** and ask for Judy or Ann.

*Judy Primett
Service Manager*

117:

*The number of volunteers
across the district*

"I love working at the CAB, no two days are the same"

Chief Executive's Report



Caroline Mack
Chief Executive

“Discover the value of advice” is the theme of our Annual Report this year and in 2007/08 nearly 6,000 clients in the Wealden area did just that. As a result, our 82 volunteer advisers and money advice caseworkers dealt with over 19,000 issues, helping with queries concerning debt, welfare benefits, employment, consumer, housing and many other problems. The market value of our volunteer advisers equates to approximately £417,872 across the district and yet the service offered by Wealden Citizens Advice remains **free**.

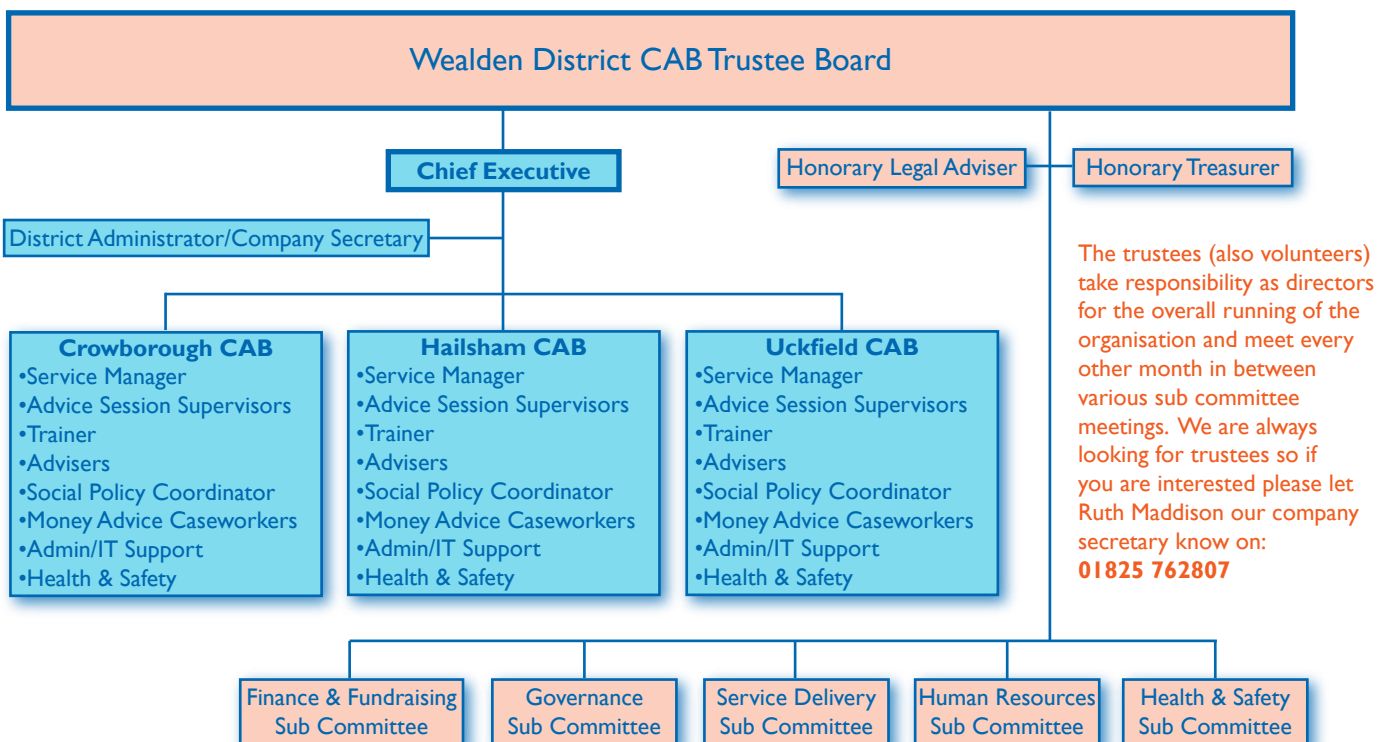
We not only have volunteer advisers but also 35 volunteers who help with IT support, training, health and safety, administration, money advice casework, updating leaflets, fundraising and serving on the trustee board as members and representatives. The market value of these volunteers equates to £178,360. Even those with a paid role within the service work much longer than the hours they are paid for. Working for CAB is more like a vocation than a job.

£596,232:

The market value of bureaux volunteers across the district

We are always looking for new volunteers and we are currently looking for someone to co-ordinate our fundraising activities. Fundraising, especially for core costs, is notably difficult in the current economic downturn. This is particularly worrying as we are already experiencing more enquiries from clients who need our service suffering from job loss, debt, and negative equity.

I am eternally grateful to all of our volunteers and 15 paid staff without whom those 6,000 clients would not have discovered the value of advice.



Income & Expenditure

The Trustees decided that the printing and postage costs of including full accounts within this report could not be justified, but they are available on request from the Company Secretary (Ruth Maddison).

Income 2007/08

Wealden District Council	134,300
Town and Parish Councils.....	51,020
Grants.....	16,440
Donations	1,454
Fundraising.....	3,695
Verifications.....	6,000
Bank Interest.....	3,072

TOTAL..... 215,981

Operating Expenses 2007-08

Salaries.....	115,526
Travel.....	5,322
Recruitment.....	481
Carers Costs.....	(144)
Rent.....	31,787
Rates	2,811
Cleaning.....	3,207
Maintenance	948
Heat & Light.....	4,682
Health & Safety	2,971
Postage	7,951
Telephone.....	7,602
Insurance.....	2,546
IT Costs.....	1,845
IT Equipment and Software	1,043
Bank Charges	123
Sundry Expenses	1,227
Citizens Advice	8,615
Audit Fee.....	1,854
Depreciation Hailsham	3,342
Refurbishment Provision	6,000
AGM & Other Meetings	273

TOTAL..... 210,011

Net Surplus..... £5,970

£670

*The value of paper
donated to the bureaux
by Sussex Freemasons*

Donate

Every little helps. As an independent charity we are grateful for all money received. If you would like to make a donation or join the 100 Clubs that operate at each of the three bureaux please contact Caroline Mack or Ruth Maddison on 01825 762807.

Our Thanks

- To Wealden District Council, whose grant covers most of the cost of paid staff, and without whose support we could not continue.
- To Crowborough, Hailsham and Uckfield Town Councils whose grants contribute towards core funding and the rent and rates on our town centre bureaux.
- To East Sussex County Council for their grant to Citizens Advice and Age Concern for providing advice and assistance for people over 60.
- To the many parish councils, organisations and individuals who appreciate the work we do and vote us money, including Arlington Parish Council, Berwick Parish Council, Buxted Parish Council, Chiddingly Parish Council, Danehill Parish Council, East Hoathly & Halland Parish Council, Framfield Parish Council, Frant Parish Council, Hadlow Down Parish Council, Hartfield Parish Council, Heathfield and Waldron Parish Council, Hellingly Parish Council, Herstmonceux Parish Council, Lewes District Council, Maresfield Parish Council, Polegate Town Council, Rotherfield Parish Council, Wadhurst Parish Council, Warbleton Parish Council, Westham Parish Council, Withyham Parish Council and Willingdon Parish Council.
- To The Friends of Crowborough CAB for fundraising and supporting events.
- To our Business Friends* including Dawson Hart, Lizard Studio and Voicecom.
- To the following who have sponsored part of the cost of producing this report:
 - Dawson Hart Solicitors
 - Vance Harris Solicitors
 - Michael Brooker Estate Agents
 - Rix & Kay Solicitors
 - Harecombe Manor Residential Home
- To Sussex Freemasons for their generous donation of paper and pens.

Special Thanks

To Dawson Hart Solicitors, who not only provided financial support for this report but also provide a venue for Trustee Board meetings, Trustee wisdom and legal guidance which has been extremely welcome this year.



* As a Business Friend an annual donation will ensure your company name is listed on a roll of honour at your local bureau and on our website www.wealdencita.org.uk which receives over 5,000 hits per month. For further information on how to become a Business Friend please phone **01825 762807**.

THANK YOU to everyone who's supported our fundraising this year!

Contact Us



**Crowborough
Citizens Advice Bureau**
Thorpe House
Croft Road
Crowborough
East Sussex
TN6 1DL
Tel: 01892 655303



**Uckfield Citizens
Advice Bureau**
Eden House
The Office Village
River Way
Uckfield
East Sussex
TN22 1SL
Tel: 01825 764940

**Hailsham Citizens
Advice Bureau**
Southview
Western Road
Hailsham
East Sussex
BN27 3DN
Tel: 01323 842336

● **Outreach Centre**
for details of opening hours
and venues please call your
local bureau.

Wealden Citizens Advice
Eden House, The Office Village
River Way
Uckfield
East Sussex TN22 1SL

Tel: 01825 762807

Advice and information: www.wealdencita.org.uk