

# Craven and Harrogate Districts Citizens Advice

## ANNUAL REPORT – April 2014 – March 2015

### Our Mission Statement

To deliver client-centred, accessible, responsive and high quality advice services throughout the communities of the Districts of Craven and Harrogate. Together we will evolve to meet changing needs, developing proactively to ensure the most effective, efficient and sustainable advice service provision and social policy campaigning.



**citizens  
advice**

### Our Merger

Craven, Harrogate and Ripon Bureaux merged to form the single Craven and Harrogate Districts bureau on 1<sup>st</sup> October 2014. The three offices continue to offer services in their respective localities but we work together on governance, finance, and strategic developments.

### Our new brand

Citizens Advice Bureau is a well known name but elements of the name were less well understood. Rather than change our outdated brand name it was decided to modernise it to broaden our appeal to more people and make it easier for people to approach us for help.

Charity Registration No.  
Company Registration No.  
Authorised and regulated by Financial Conduct Authority

1130946  
6930004  
FRN 617625

Registered office: Audrey Burton House, Queensway, Harrogate HG1 5LX

## Chairs Report

This year has been a challenging but exciting year for the Bureau with a successful merger of three Bureaux into one, Craven & Harrogate Districts Citizen Advice Bureau. The merger in October has removed duplication of management time, enabled best practice across all three offices and has opened up



opportunities to provide a better service to our clients across a wider area.

In merging the three organisations I would like to pay tribute to the three previous managers who have worked tirelessly to provide strategic direction and leadership in ensuring a professional and coordinated transition. Erica Cadbury has taken the lead as Chief Executive, Carol Barber moving to Projects Manager and Linda Marsden as Advice Service Manager. The Trustees have worked tirelessly to ensure strong governance throughout the merger process and ensure due diligence procedures were followed. Following the merger we had to say goodbye to trustees from all three offices and since the merger it is with regret we have said goodbye to Roger Nicholson the previous Chair of Craven Office and Ann Macintosh Vice-Chair; their guidance will be missed.

I must also thank Harrogate Borough Council, Craven District Council, North Yorkshire County Council, local charities, service organisations and our local solicitors for the on-going supportive and proactive relationship we enjoy. Without them our service would not continue. In paying a huge tribute to the hard work and dedication of all the staff and volunteers of the Bureau, without whom we could not continue our invaluable service to the community, all I can say is well done and a very big thank you, this year has not been an easy one.

Finally I wish the newly merged organisation of Craven & Harrogate Districts Citizens Advice Bureau, under the direction of Chief Executive Erica Cadbury, continued growth and success. **Pat Shore**

## Chief Executive Report

This is my first report as the Chief Executive of Craven and Harrogate Districts Citizens Advice. I am looking back on an incredibly busy year, working with the board of Craven to bring the merger about, while supporting the staff and volunteers in Craven to continue our advice work and then working with everyone across the three offices to develop all our new systems and integrate the old ones!

The small stuff took a long time to set up and the first few months seem, in retrospect, to have been one long tussle to get name changes, bank accounts and various contracts appearing under the right name and designations. Even now, things come out of the woodwork. But alongside that the advice work has continued, based as ever on the superb quality of advice delivered by over 80 volunteers and 20 paid staff.

I would like to thank everyone for their support and patience. First of all the volunteers who come in with good cheer and dedication and deal with the incredibly difficult challenges people face. The staff have been immensely supportive, both my former team in Craven, and the staff in Ripon and Harrogate who have put up with my inability to remember how to get into the buildings and kindly put me right over things. Linda Marsden as our Advice Services Manager and Carol Barber as Project and Development Manager have made the whole thing work smoothly and been generous with their time and support. Finally I would like to thank the board members both old and new for their willingness to take on the changes the merger brought about. And special thanks to Pat, as our chair and Sandra as our treasurer, who have been real rocks. Without their willingness to keep pursuing the vision of a new service, we would not be looking forward so positively. **Erica Cadbury**



## Our Trustee Board

Pat Shore  
Sandra Jowett  
Roy Burgin  
Kali Case-Leng

Chair  
Treasurer

Jacq Furness  
Andrew Phair  
Lesley Sayers  
Chris Tomes

## Generalist Advice Service 2014 –15

**Our three offices offer drop in, Adviceline and email services to our clients. All the front line services are staffed by our team of volunteers who number about 80 over the course of the year.**

The majority of our clients still come to see us face to face (47%) but this year has seen the steady development of our Adviceline and email service. Harrogate has the facilities for 4 telephone lines and we share the service with other centres in North Yorkshire. We are gradually building up our volunteer capacity so that we can answer all our lines. Through all our channels we saw **4688** new clients last year.

When clients come to our drop in, we offer them a quick check to find out why they have come to see us. In the last year we have refined this system to speed it up and enable people to know very quickly whether we can help them that day or whether they will need to

come back for an appointment. We are able to resolve 62% of our enquiries at this first contact.

At all three offices we can also offer longer in depth appointments with our volunteers as well as specialist appointments. This can be very detailed and stretch over several visits and include representation at court and tribunals in some circumstances.

We work in partnership with many other agencies across the Craven and Harrogate Districts with both practical support such as the Foodbanks and with advocacy support from Mental Health teams.

Our thanks go to Linda Marsden who has been our Advice Services Manager since the merger and to her teams of Advice Session Supervisors and all the volunteers who have worked so hard to help so many people.

## Research and Campaigns Report 2014 –15

The issues which have dominated Research and Campaigns work have been the delivery of welfare benefits and the drastic reduction in Legal Aid. Poverty, both for those claiming benefits and, increasingly, for those in work but with low earnings have increased, and our clients are heavily dependent on the Food Bank and Local Assistance Fund for help when they reach crisis point.

We are seeing clients who have a good claim against their employers for disability/racial discrimination or unfair dismissal but who are deterred from submitting a claim to Employment Tribunal because, having lost their jobs they cannot afford the fee and cannot face going to a tribunal alone.

Benefits claimants continue to suffer from the complicated claiming process, delays in payment and difficulty in meeting the Jobcentre's claimant commitments. It is affecting the most vulnerable, especially those with learning difficulties, mental health issues, and those with long-term health problems. We are carefully monitoring the rolling out of Universal Credit which is replacing most other benefits.

Our Research and Campaigns Group meets every 2 months to discuss strategy and following the bureaux merger, Linda Marsden has taken over the Chair, and the group has expanded.

We also attend the 2 monthly meeting at York with North Yorkshire and York Bureau and the DWP Customer Representative Group meeting at which we have a DWP up-date and the opportunity to raise the issues that concern our clients.

**SURVEYS** in which we have taken part:-

DWP Independent **Review of Benefit Sanctions** and Citizens Advice **Impact of Sanctions** review.

To both we were able to contribute the most appalling examples of unreasonable sanctions resulting in the claimants being left without food or fuel and at risk of losing their homes.

**Fit for Work** which highlighted the considerable problems experience by Employment and Support Allowance claimants and the adverse effect on their health, making it less likely for them to be able to work.

### **CAMPAIGNS**

**Scams Awareness**

**Consumer Awareness**

These campaigns are aimed at empowering our clients who have problems in these areas and providing them with the information they need.

**Audrey Altman**

# Research Projects

## The EU Rights Project

This is a legal action research project, advising EU nationals (and their advisers) navigating the benefit system in the UK. It was a full and fast-paced year for the project, not least due to the raft of changes to EU nationals' welfare rights. The specialist advice service was in enthusiastic demand nationally. With many advisers feeling at sea with the constant, complex reforms and desperate clients, the knowledge exchange events – providing training and gathering evidence – proved incredibly popular around the country.

The project gained something of a profile, with invitations to publish articles in CPAG's *Poverty* magazine, and Citizens Advice's *Adviser* magazine, a brief appearance on BBC Radio 4's the Today Programme (November 2014) to comment on changes to EU migrant access to Housing Benefit, and a more extensive interview on BBC 1 Inside Out (March 2015) discussing the problems EU migrants encounter in the benefit system and common misconceptions. The evidence gathering continues.

**Charlotte O'Brien**

## Waiting for Credit: The Delivery of Universal Credit as experienced by Citizens Advice clients in England and Wales

Craven, Harrogate and Districts CAB is co-ordinating a research project to find out more about people's experience of claiming Universal Credit. Sixteen bureaux have taken part in the research and together we have surveyed 355 clients—more than 10% of all client in England and Wales who have been given advice from the Citizens Advice service on Universal Credit. In addition we looked in more depth at the experience of twenty clients to better understand the mechanisms driving the emerging problems and the impact of these problems on our clients.

Our research examined each stage of the 'customer journey' to claim Universal Credit. A number of administrative and structural problems were highlighted by the research. We believe that unless these issues are tackled before Universal Credit rolls out more widely it will not achieve its aims and the consequences for claimants, many of whom are in situations that make them vulnerable, will be severe. We hope that our research can make a positive contribution to tackling these problems.

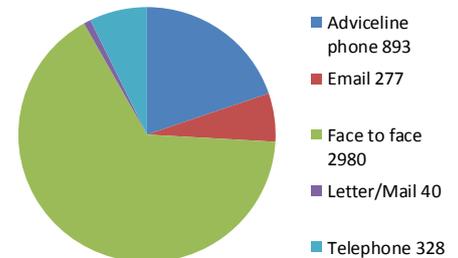
The report was circulated to policy makers in the Department of Work and Pensions in September/October for discussion and was launched in Westminster on the 18th November 2015 at a meeting chaired by the Crossbench peer, Baroness Tanni Grey-Thompson.

As the project was awarded Research and Campaigns seed funding from Citizens Advice we were also given a free place at the Citizens Advice conference to talk about the project and assist in the Research and Campaigns (R&C's) workshops. It was good to see the R&C's given such a high profile at this year's conference (and an extra bonus was winning, in a plenary session on R&C's an extra £170 for our bureau for R&C's training)

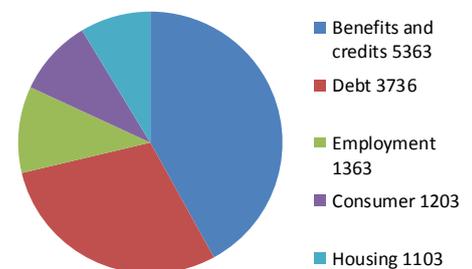
**Sue Royston**

## Statistics

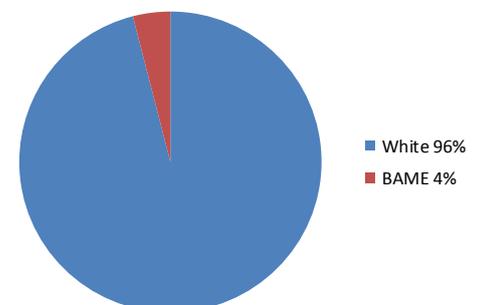
### How our clients contacted us



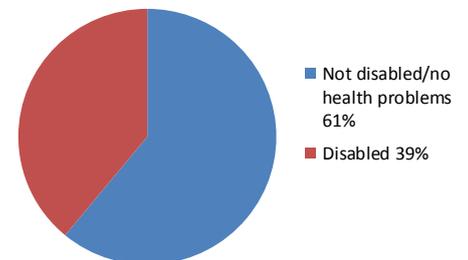
### Our top advice categories



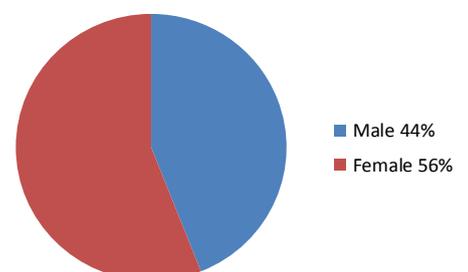
### Ethnicity of our clients



### Disability status of our clients



### Gender of our clients



# Projects Reports

## Craven –

**CVAN.** The Craven Volunteer Advice Network started in August 2013 and so its first and second years straddled the period of this report. The project continued to provide information and training to over 200 volunteers and staff in other organisations in the Craven District and introduced them to the resources available. Our directory of advice services was well used. The Craven Office provided a valuable service to some of our most vulnerable clients. Thanks to Helen Roberts, and Dee Pollitt of Craven Volunteer Bureau, for all their support and hard work.

## Harrogate and Ripon –

**Right to Know** – the project continued to offer its consultancy line and a referral service into the bureau, giving valuable advice to help both the agencies and our mutual clients. Training on Universal Credit was also delivered.

Our thanks to Heather Brock, Claire Hobbs and the other staff who supported them during the year on this project.

### **Disability Information Service North**

**Yorkshire – the DISNY** service has continued to offer advice in Craven and Harrogate to clients with physical health needs and is increasingly specialising in Community Care needs. It also offers support to other bureaux in North Yorkshire. Our thanks to Jeanette Bovo and Jon Wilkinson for managing this project.

### **Mental Health Welfare Benefit Referral**

**Project** – this project supports clients with mental health needs and works closely with Community Mental Health Teams in Harrogate District to assist mutual clients in claiming their benefit entitlement and appealing decisions where appropriate. Our thanks to Jeanette Bovo and Anne Adams for their work this year.

### **The Money Advice Service Debt Advice Project - MASDAP**

– offers clients help in managing their debts and has undergone some changes this year. We have moved into assessing clients using the Common Initial Assessment tool which identifies the best route of advice for our clients. Helen Doxey left as our admin officer in February after many years and Yvette Farrand has taken over. Many thanks to Alison Wilson, Helen, Yvette and Richard Russell.

**Welfare Benefits** – each office has continued to have a Welfare Benefits specialist. Harrogate and Ripon are now seeing clients where families are claiming Universal Credit and Craven has begun the process for single working age people. Our Research and Campaigns Reports reflect the many problems that claimants encounter and our Welfare Benefits specialists have to frequently resolve issues of a complete lack of funds, rent arrears and sanctions on benefit claims as emergency issues. Our thanks to Kate Smith-Lawrence, Jon Wilkinson and Sue Wright.

## Thank you to all those who have left our service during this year

**Trustee Board:** Janet Chapman, Nick Case-Leng, Douglas Mills, Roger Nicholson, Pat Rumbold, Ann Mackintosh, Kevin Roe (Trustees from the three original boards resigned in order to give an equal balance to the new board.

**Paid staff:** Jenny Watson, Jane Huyg, Helen Doxey

**Volunteers:** Jean Byrne, Tony Hennigan, Gillian Precious, Peter Read, David Tree, Siobhan Jose, Harriet Kendal-Greene, Cathy Kitchingman, Barbara Nicholson, Sarah Rawson, Olivia Fitzgerald, Alex Vardarnis, Bill Morris, Noel Laeser

We are especially sorry to record the deaths of our former volunteers; Rowena Londesborough and Mary Dalton, and that of Amanda May who was still volunteering with us.

**Our volunteers gave over 46,000 hours to the service. The value of their volunteering during this financial year is: £693,792**

**Thank you to all of those volunteers you have worked hard to help our clients**

## Thank you to our funders:

We are grateful for the funding we receive from Harrogate Borough Council and NY County Council. Their continued support has enabled us to maintain our core business and develop other funding partnerships. We would also like to record our thanks to the many organisation and individuals who contributed so generously to our service. These include:

Allhallowgate Methodist Church, Azerley PC, Big Lottery Fund, Bishop Monkton Parish Council (PC), Bradley PC, Carleton in Craven PC, Charles and Elsie Sykes Trust, Clapham cum Newby PC, CODA, COIF, Craven and Keighley Quakers, Draughton PC, Easyfundraising, Grantley & Sawley PC, Holy Trinity Church, Hutchison and Buchanan, Lord Barnbys Foundation, Lothersdale PC, Sharow PC, Skipton Building Society, Soroptomists, St Johns Sharow, St Mary Magdalen, Stainforth PC Two Ridings Community Foundation.

These accounts represent the income and expenditure of Harrogate Citizens Advice for 6 months and the merged offices for 6 months. Full audited accounts are available on request.

### Income

Donations	5866
Charitable Trust	23254
Interest	1004
Grants	325890
Sundry	9748
Funds transferred from Craven and Ripon	136042

### Expenditure

Trustees	512
Wages	266626
Training	2189
Travel	3660
Volunteer exp.	5357
Sundry staff costs	1496
Freehold	20253
Fixture	5426
IT	2024
Losses on sale of assets	555
Office costs	52466
Rent	7597
Other property costs	23763
Legal and Professional	2261

**Total** **501806**

**Total** **394185**

## Noel Laeser

We are also sorry to say good-bye to Noel who attended the Board as the finance officer and was a previous Treasurer of the Board in all serving 25 years. His encyclopaedic knowledge was a huge asset and we will miss him sorely.

And finally a word about **Dorothy Johnson** who sadly died in mid July. Dorothy first became involved with the Citizens Advice Service in 1987 as a volunteer and eventually she became the trustee board chair. She worked tirelessly to ensure that the Harrogate office strived to meet all the needs of the local community and we thank her for all her hard work and contribution.



Dorothy did her degree at Keele University. She had a very varied career including work in Market Research, personnel and youth employment. Whilst raising a young family in the late 60's and early 70's she did voluntary work for various organisations predominantly WRVS and the Red Cross.

She was instrumental in the setting up of Carers Time Off in Harrogate and the co-ordinator for the Red Cross and the Return Home Service to ensure people left hospital with support in place. Throughout her time at CAB, right up to when Dorothy became unwell, she continued her work with the Red Cross. She really was a remarkable lady and is greatly missed.

## OUR CONTACT DETAILS

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