Welcome from the Chair

Hello everyone and welcome to this year’s new-look Annual Report.

My grandmother always used to say that “a change is as good as a rest”. Well, here at the CAB, we must be feeling fully rested! It has been a year of transition: at last year’s AGM in Hurst Green, we said our formal goodbyes to Lesley Robinson, our Manager, and to Julie Simpson, who was also stepping down as Deputy Manager. We welcomed David Tucker and Catherine Wyncoll into their new roles.

This year has been a very busy and productive one. The staff and volunteers have worked tirelessly, which has been reflected in our recent excellent Audit results. Our Trustees and Management Committee have worked alongside them, supporting and enhancing what the Bureau has to offer.

I’d like to extend my usual invitation to anyone interested in volunteering, either on the Management Committee or as an adviser or admin worker, to get in touch with us at the Bureau.

Katherine Saunders

A Year in Profile

- 1341 client contacts, the main categories being:
  - Benefits
  - Legal
  - Work
  - Debt
  - Family
  - Housing
  - Other

- Quality of Advice - as assessed by the central Citizens Advice audit in April 2014 – rated in top 2% nationally
- 92.3% client satisfaction score
- New management team in place from July 2013
- 15 advisers (with 6 qualified as session supervisors) and a further 5 in training
- Bureau joined Surrey Consortium of CABs
Manager’s Report

This is my first annual report, having commenced as Bureau Manager from July 2013, and I thank the Trustees, volunteers and staff for welcoming me and for the smooth transition. I also give thanks to Lesley the retiring Manager, for a very helpful and thorough handover.

I was fortunate to have inherited a strong team of volunteers and staff which puts us in a good position for the future and continued improvement in our service to the public. It can take two years to train and gain the required experience to become a general adviser and then more experience and training to become a specialist (e.g. debt) adviser and case worker. We are fortunate that two senior debt advisers are now approved to prepare Debt Relief Order requests on behalf of clients. All volunteers are required to undertake continued updating of their knowledge.

During the year we’ve recruited five high quality trainee volunteers and all are progressing well with their training. We also have four applications pending from further potential volunteers due to limited training resources. We are very fortunate in having the services of Julie, the former Deputy Manager, as our Training Supervisor.

It has been a very busy time. As always with a ‘new broom’ some changes were inevitable, including our preparation for the 3 yearly audit by the central Citizens Advice Audit Department, which is a requirement for our continued operation as a CAB. We reviewed and updated our procedures, introduced a new training programme and commenced a client opinion feedback system, all with the objective of giving an improved service to the public. The audit was concluded in April and I’m very pleased to report that we had a successful outcome, including a fully satisfactory assessment for the quality of our advice. Also, the comments by clients on the anonymous feedback form have been most encouraging with high satisfaction scores in all categories.
As illustration of our activity during the year, the number of client contacts based on face to face, telephone, letters etc. is 1341 for the year ending March 2014. This is an average of 112 contacts per month with topics covering a wide range of subjects including benefits 32%, housing 14%, family/relationships 12%, debt 11%, work 10%, consumer 4%, legal 7%, other 10%. A few examples of cases we have advised on are included in this Annual Report.

We take an holistic approach to the advice we give, which takes account of the client’s circumstances. This also helps to identify issues relating to national policy or procedure as it affects our clients. In the year 2013/14, we raised 29 such examples and submitted these to central Citizens Advice on an anonymous basis.

Two new activities undertaken since April 2013 are the Surrey County Council Local Assistance Scheme and the East Grinstead Food Bank service, involving providing direct help to clients in need of emergency assistance.

Our continuing external contacts and working relations include Tandridge District Council, the LINK Porter Trust, the East Grinstead Food Bank, Surrey County Council (Local Assistance Scheme), Churches Together, Sure Start, TVSC, Next Steps and many more. We also attend the Surrey CAB Managers Group meetings to exchange news, ideas and joint working arrangements and have recently become members of the Surrey Citizens Advice Consortium. This will provide further opportunities for wider external co-operation and participation in joint initiatives, all of which aims to improve the service provided.

I give a big thank you to all volunteers and staff - without their work the Bureau would not be able to function.

We look forward to 2014/15 and beyond with confidence.

David Tucker, Manager
Examples of our Work in 2013/14

During a busy year for Oxted & District CAB, we were able to advise and support clients on a number of interesting cases.

Problems with benefits continued to be the largest single category where assistance was sought. One aspect of this related to the transition from Incapacity Benefit to Employment and Support Allowance which requires recipients to undergo a Work Capability Assessment (introduced in the Welfare Reform Act 2007). This is designed to ascertain what work, if any, a person can do despite their long-term illness. The case study below is one example where we were able to successfully help a client challenge their assessment.

Case Study 1

A lady sought advice following a Work Capability Assessment which declared her fit for work - contrary to the opinion of her physicians. She suffers constant pain leaving her unable to carry out normal day-to-day activities.

We supported this client in appealing the decision by presenting and collating medical and anecdotal evidence about the medical condition and in particular the effect that this has on daily life and the activities she is able to undertake.

The client was too distressed to contemplate giving evidence in person at the Tribunal, even though we had advised that this would give the best chance of success.

The Tribunal Judge looked at the paper submission in the client’s absence and overturned the original decision, much to the client’s relief. We supported the client throughout the 7 months this process took to complete.

Quite often a client will be faced with multiple issues affecting their finances, health and family situation. An example of this, triggered again through the withdrawal of a benefit, is given in the next case study.
Case Study 2

We were able to help a lady who had been suffering from severe depression and anxiety brought on by the trauma of a family member’s near-death car accident.

Unable to deal with her affairs during this time, payments of benefits had been stopped and the client was facing an eviction hearing at Court because of rent arrears. Such an eviction and subsequent homelessness would have led to the family being split up.

We supported this client by writing to the Judge in advance of the hearing to explain the full circumstances, and also wrote to the Local Authority Landlord, explaining the background and that we had undertaken to advise the client on how to reinstate her benefits.

As a consequence of our intervention, the Judge suspended the eviction order and additionally we managed to get our client’s benefits backdated so that the rent arrears could be repaid as well as other debts accumulated during this difficult time.

As a direct result of our advice and support, this client’s financial and housing situations are now stabilised, which is also helping the client’s recovery from depression. The family has also been kept together.

With the recession still in full swing last year, inevitably we found ourselves advising clients with a range of employment problems. It can be surprising that with pressure from the economy even large organisations may not treat employees in accordance with Employment Law.

However, if in doubt, employees can become informed of their rights and responsibilities by speaking to us at the Bureau. The case study overleaf illustrates a particularly pleasing outcome to such a situation.
Social Policy Evidence

A continuing important aspect of our work is to pass anonymous information to the central Citizens Advice Social Policy Unit of examples of when the ‘system’ is not working correctly. As a result of such ‘evidence’ provided by us and other Bureaux, Citizens Advice is able to advise the Government about the real problems being caused.

Case Study 3

This case involved a claim of constructive dismissal and possible discrimination on the basis of age.

Our client had worked part-time for more than 12 years. The client’s work had been taken over by a new company and the employees had transferred to the new employer under their existing terms of employment. The new employer expressed that they wished our client to do the early morning shift but this was not possible for our client and had not been required by the previous employer.

When the new employer still put our client on the early morning shift rota, this made our client feel very unwelcome in the new regime and considered that there was no other choice other than to resign.

We explained our client’s employment rights and suggested that a claim could be made at an Employment Tribunal for constructive dismissal, unfair dismissal and possibly discrimination on the basis of age. We advised on how to complete the necessary Court forms and how to present the case, including how to complete the ‘Schedule of Loss & Remedy’ section. We also discussed tactics for talking to the employer, as we advised that there was a possibility they may wish to settle rather than go to Court.

With our support and advice, the client was able to negotiate a substantial settlement with the employer which was more than double their original offer. The client also chose to make a generous donation to the Bureau for the help and support given by our advisers.
to citizens by inadequate implementation of well-meaning policies and thus campaign on a national level for changes or improvements. During the last 12 months we have submitted 29 Bureau Evidence Forms (BEFs) to the central Citizens Advice unit covering a number of crucial issues affecting our clients.

We continue to see a number of cases where the Department of Work and Pensions has suspended or refused claimants benefits in respect of the Assessment process as to their ‘fitness for work’. The initial assessments have often been shown as ‘inconsistent’ at best and sometimes downright unbelievable (particularly for those with mental health problems). Citizens Advice as a whole helps more people with Employment and Support Allowance (ESA) than with any other issue – so is calling on the Government to make ESA ‘fit for work’. The media has also reported the inadequacy of ATOS, the company subcontracted to do the assessments, which has this year withdrawn its services early from the contract. The Government is now determining who will take on this vital role and Citizens Advice is seeking significant change to the process.

Citizens Advice has also spearheaded a successful 4-year campaign for better regulation of the Payday Loan industry due to the irresponsible behaviour of payday lenders, who typically charge 1500% interest or more! Real-time evidence gathered by Bureaux across the country, including from our clients, was presented to the Government and Industry Regulators, together with a media campaign to raise awareness of consumer rights and highlighting that self-regulation was not working. Citizens Advice successfully influenced the introduction of new regulations in 2014 including: proper affordability checks; a restriction on the number of times a payday loan can be ‘rolled over’; a restriction on the automatic collection of repayments, and a health warning on advertising. The Regulators say they will monitor payday lenders closely and the Government has announced the introduction in 2015 of a cap on the cost of borrowing.
The Trustees would like to thank the following:

- **Tandridge District Council** – for their continuing financial support
- **Surrey County Council** – for the provision of premises and assistance with training costs
- **Parish Councils of Bletchingley, Godstone, Limpsfield, Oxted, Tandridge and Tatsfield and the Limpsfield Rotary Club** – for their grants and donations towards essential bureau items
- **The Management Committee**
- **The Staff and Volunteer Advisers** – for maintaining an excellent advice service for the local community
- **All our other Donors and Supporters** – for their continued help to the Bureau and our clients