

# EAST DORSET Citizens Advice Bureaux

er • debts • employment • legal • housing • relationships • benefits • consumer • del • employment • lega

## Annual Report

citizens  
advice  
bureau

05/06

### *Our Aim...*

*... to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively*

*... to exercise a responsible influence on the development of social policies and service, both locally and nationally.*



## Board of Directors

### ELECTED MEMBERS

#### Alan Honnor

Chairman

#### Position vacant

Treasurer

#### John Rynne

Company Secretary

#### Diann March

#### Steve Potts

### REPRESENTATIVE MEMBERS

#### Maureen Godfrey (Vice Chairman)

East Dorset District Council

#### Barbara Manuel

East Dorset District Council

#### John A Muggleton (to 16/01/06)

Ferndown Town Council

#### Mike Daymond

Verwood Town Council

#### Robin Cook

Wimborne Town Council

#### Albert Whittle

Wimborne & Ferndown Lions Club

### STAFF MEMBERS

#### Hilary Forrest

Bureau Manager

#### Maggie Pope

Deputy Bureau Manager

#### Jenny James

Staff Representative (W)

#### Eddie Hawkins

Staff Representative (F)

### AUDITOR

#### Princecroft Willis

# Chairman's Report

## Our service

The work of the East Dorset CAB continues to increase as more and more complicated legislation is enacted to confuse the public. This also requires more stringent training for our volunteer advisers and the need for a higher level of supervision if we wish to maintain the best possible level of advice to our clients, which I am extremely pleased to report we are continuing to achieve.

## Advisers

We are very fortunate to maintain the services of most of our volunteers over many years, but the level and duration of training which is now necessary has meant that it has become increasingly difficult for us to recruit new advisers, which in the longer term could create problems in maintaining the necessary staffing levels.

## Treasurer

As I reported at our last meeting, Geoffrey Partington retired as our Treasurer after seven years and, at the time of writing this report, we have been unable to find a replacement to undertake this office. While it is essential that we appoint a Treasurer as soon as possible, we have taken steps to undertake more of the general financial work 'in house' to ensure that our financial affairs remain in good order.

## Funding

We all held our breath towards the end of last year because our Lottery funding, which had enabled us to make certain salaried appointments, was coming to an end and, without further funding, we would be unable to renew contracts for these posts, which were considered essential if our ability to maintain our level of service was not to

be seriously compromised. We applied for a further Lottery grant in this respect, and the hard work undertaken by Hilary Forrest assisted by Steve Potts paid off, and I am pleased to report that further funding, albeit at a lower level, has been granted for a further three years.

## Friends

The work of our 'Friends' continues under the able Chairmanship of Diann March following the retirement of the Founder Chairman, Margaret Lewis, last year and during the current financial year they raised the magnificent sum of £7270.

This year in addition to the many fund raising events which will be organised by the 'Friends', they have been selected as one of the charities to be supported by the Wimborne Rotary Club's Annual Swimathon, which the EDCAB has supported by entering teams every year. It is hoped that the money raised by the 'Friends' will go some way to meeting the shortfall of the Lottery grant over the next three years.

## Future resources

With this help from our 'Friends' and the financial support we receive from the EDDC, the County Council, the Town and Parish Councils and local organisations such as the Lions and Rotary, some of the financial problems we have had in the past have been solved but, unfortunately for the reasons I have indicated in my opening paragraph, the work of the CAB continues to increase as does the cost of providing our service, so we cannot afford to be complacent as far as the state of our finances is concerned. I will, however, resist the temptation to thump my favourite tub regarding central government funding, as my views on this matter are well known.

# Manager's Report

## Farewell to ...

Earlier this year one of our long serving and loyal colleagues, Maggie Pope, decided to take a well earned retirement after 22 years with the EDCAB. Maggie will be greatly missed, not only for the knowledge and wide-ranging experience she brought to her role as Deputy Manager, but for the kindly and sympathetic approach she showed in all her dealings with both staff and clients, and even with the Chairman. We all wish her well, and a long and happy retirement.



## In conclusion

On behalf of my Board colleagues and myself, I would like to record our grateful thanks and appreciation to all those Councils and Organisations who continue to support us, and to all the Bureau staff, the Advisers and other volunteers and, particularly, the Bureau Manager Hilary Forrest, without whose co-operation, dedication and hard work we could not offer the very necessary service which our local community increasingly continues to require.

*Alan Honnor*

## Focus on Advisers

Advisers are the life-blood of the CAB Service and they do a remarkably taxing job with good humour and resilience, often putting in long hours. This year we have started trying to find ways to relieve the load, and are developing Advice Assistant and Supervisor Assistant roles to help both advisers and supervisors. Advisers have also risen to the IT challenges posed by CASE, the internet and so much more. They are an amazing team. We have lost several but also gained David Thompson, an experienced Adviser from Warwick CAB.

## Staff Changes

Advisers are only as good as their supervisors, and we have a superb team of these. The longest-serving is Maggie Pope who after 22 years as Adviser, Debt caseworker and Deputy Manager, retired at the end of March. She has seen many changes and has risen to each challenge with equanimity and quiet fortitude! It has been my great good fortune to have such a supportive, competent and warm colleague as my deputy: a real partnership. We will all miss her greatly as she takes her well-deserved retirement. The good news is that Pat Temple, currently Training Officer, has been appointed to succeed Maggie in the new role of Advice Services Manager.

## Developments

Much time has been spent this year on grant applications to raise further funds to replace the Community Fund (Lottery) project funding. We were delighted when the Big Lottery awarded East Dorset CAB a further 3-year development grant of £84,860 starting in April 2006. This is 75% of the total which with contributions from Lloyds TSB and EDHA leaves us with a shortfall of £15000 over three years.

## Debt

All my reports this year have referred to the increase in the amount of debt advice which has threatened to overwhelm advisers, so we have had to limit the number of appointments to 2 new debts each day! It is therefore timely that we are starting a new partnership with East Dorset Housing Association to offer a Financial Health-check for tenants from April.

## Feedback survey

The results of our survey in December were generally very positive. All 30 clients at Wimborne and Ferndown were very satisfied with the overall service and said they were treated fairly. Additional comments about access were mainly positive, however several referred to difficulties in getting through on the phone. This is an on-going issue and the answerphone messages are periodically adjusted to try and offer the best service to clients compatible with our resources.

## Wimborne roof saga

After months of leaks, buckets, avoiding drips and collapsing ceilings, we were very grateful when EDDC painted the roof with a temporary sealant. A complete new roof is now reaching completion and we even have ceiling tiles again. We are hopeful of a coat of paint when the scaffolding has gone!

*Hilary Forrest*



## Annual Report &amp; Accounts 2005/2006

2004/2005 (£)	INCOME	2005/2006 (£)
	<b>Grants and Donations</b>	
60000	East Dorset District Council	61200
0	East Dorset District Council re Welfare Benefits	8500
12809	East Dorset District Council IT Systems	7522
4700	Dorset County Council	5494
3125	Citizens Advice	2135
19394	Legal Services Commission	0
11629	Primary Health Care Trusts	11520
33547	The Big Lottery Fund	29392
8227	Friends of East Dorset CAB	7271
750	Wimborne and Ferndown Lions club	750
0	Rotary and Inner Wheel	250
0	Lloyds TSB	10000
1827	Client and general public donations	2538
990	Training and room hire fees	862
	<b>Town Councils</b>	
3500	Wimborne	3500
5000	Ferndown	5000
1500	Verwood	1500
	Parish Councils	
1000	Colehill	1000
250	Corfe Mullen	250
200	West Parley	200
150	Holt	150
300	St.Leonards and St. Ives	300
100	West Moors	0
60	Sixpenny Handley with Pentridge	60
50	Vale of Allen	0
25	Cranborne	25
169133	Sub Total	159419
5294	Bank Interest	6744
174427	<b>Total</b>	<b>166163</b>
	<b>Expenditure</b>	
104214	Salaries, Pensions, National Insurance and Other Staff Costs	106225
1806	Training	2046
7928	Travelling Expenses and Car Parking	7386
5290	Telephone	5846
3374	Postage, Printing and Stationery	3425
1531	Wimborne Premises	842
9011	Ferndown Premises	8345
2425	Insurance	2196
1882	Equipment, Repairs and Renewals	299
2697	Citizens Advice and Leaflets	3032
13625	Computer equipment	7435
430	Audit Fee	447
614	Miscellaneous	993
154827	<b>Total</b>	<b>148517</b>
	<b>SURPLUS OF INCOME OVER EXPENDITURE</b>	
21180	Increase in General Reserves	18544
-1580	Increase/Decrease in Restricted Reserves	-897
19600	<b>Total</b>	<b>17647</b>
	<b>BALANCE SHEET AS AT 31 MARCH 2006</b>	
<b>31 March 2005</b>	<b>Current Assets</b>	<b>31 March 2006</b>
75000	COIF deposit fund account	102000
21169	Cash at bank	12077
1971	Debtors and prepayments	1566
-2025	Creditors - amounts falling due within one year	-1882
96115	<b>Net Assets</b>	<b>113761</b>
	<b>Represented by:</b>	
76613	General Reserve	67628
5342	Premises Reserve	9342
0	Legal Liabilities Reserve	23528
4293	Welfare Benefits Project Reserve	3263
9867	Community Fund Advice & Administration Project Reserve	10000
96115		113761

# Finance Report

At the time of writing, the Bureaux are without a Treasurer. We welcome any offers! The income of the Bureaux is primarily funded by East Dorset District Council, Dorset County Council, the Big Lottery Fund, the Legal Services Commission, Lloyds TSB, Citizens Advice and Primary Health Care Trusts. These are supported by local Town and Parish Councils, Community Service Clubs such as the Wimborne and Ferndown Lions Club, donations from the public and funds raised by the Friends of East Dorset CAB. We thank them all for their support.

During the year ended 31 March 2006, the Bureaux achieved a surplus of income over expenditure of £17,647. This includes the grant from Lloyds TSB for £10,000 to be spent on Supervision.

During the year, East Dorset District Council increased their core funding grant from £60,000 to £61,200 in line with inflation. In addition a further £7522 of the specific grant of £25,000 from the Council's Implementing Electronic Government Grant to be spent on information technology to assist the electronic government initiative at the Bureaux was received and spent. The sum of £8500 has also been received for the Welfare Benefits Project. We would like to express our sincere appreciation to East Dorset District Council for these funds.

The year ended 31 March 2006 was the third year of the 3-year grant of £103,000 from the Big Lottery Fund. They have renewed the grant for a further 3 years at a reduced rate of 75% of our requirement. This has enabled

us to retain three essential part-time posts for Money Advice, Supervision and Administration. We are truly grateful for their support.

The current year's budget is showing a shortfall of income against expenditure even when the Friends' projected income is shown. We are therefore actively continuing to seek other sources of funding.

Princecroft Willis are our auditors and we are grateful to them for their assistance and advice.

**Lucy Campbell**  
*Finance Officer*

## Administrator

The last year has been a stable one on the admin front, with the only changes being Dorothy Kenney leaving us and Linda Gurman joining us in Wimborne on Monday afternoons.

We have spent more of the government IT grant on additional equipment, including scanners and battery back ups for the servers, and will shortly be linking the two offices by ADSL which should bring enormous benefits.

Paul Cripwell has done sterling work on the new Local Information database which has been on trial in Wimborne. We

shall soon be able to bring this to Ferndown too once the ADSL link is up and running.

Alan Hart continues to provide essential support – what would we do without you Alan? Thank you, and thanks to all the admin helpers who provide such essential work.

**Lucy Campbell**

# Social Policy

The Citizens Advice service has a duty not only to our individual clients but to try to prevent problems occurring. We call this social policy work: "to exercise a responsible influence on the development of social policies and services". It is achieved by working in partnership with other organisations locally, and through Citizens Advice regionally and nationally. When we gather evidence we involve our clients and sometimes the general public via the local press. Sometimes the effects of this work take years to be seen – as shown below. The results are long-term but it is that quiet, unseen work of the CAB service that often has the greatest impact on improving people's lives.

Issues which we worked on this year included:

## Possession Action by Social Landlords

The government produced a report which made recommendations in line with the Citizens Advice "Last Resort" campaign of 2002, supported by the Dorset CAB's "Aim to Sustain" work on the same subject. The main 2 good practice points made were 1) to establish referral arrangements to independent advice; 2) to check that HB problems are sorted out before issuing a Notice Seeking Possession. We were therefore delighted that our local Housing Association EDHA has recently established a formal programme with us so that their tenants have direct access to a financial health check at the start of their tenancy. Prevention action at its best!

## "FAIR"

This is the national Social Policy campaign to highlight the way that diversity issues impact unfairly on people. At the CAB we try to make ourselves aware of the problems of people with disabilities, different sexuality, race, different ages and anything else which makes life more difficult. We started by the collection in South West region of the newspaper reporting of Black and Ethnic Minority communities and discussed our findings in a staff meeting.

## NHS Dentists

...or the lack of them. Finding a local NHS dentist is a national problem which hurts locally. We participated in a national campaign with posters in the waiting area and by briefing advisers on collecting local evidence.

## Fee-charging cash machines

With 53,000 cash machines now operating in the UK, 20,000 charge a flat-rate fee of up to £1.50 per transaction, regardless of whether the sum involved is £10 or £100.

Citizens Advice is concerned that this has an unfair impact on people on low incomes, who often need to take out small amounts of money in more frequent transactions. It is a particular concern in rural areas, where banks are fewer than in urban areas. At East Dorset we took action on this issue by collecting evidence on the location of local machines that are free and those which charge, through in-bureau publicity and by involving the local press.

**Gillian Dawson**

# Friends of EDCAB

I took over as Chairman from Margaret Lewis in trepidation as she had done the Friends so proud and am pleased that she will continue to support us when an extra pair of hands is needed.

The Friends have had another busy fundraising year and for the second time held our own Quiz Night at Corfe Mullen Village Hall. We were very grateful to the Minster who allowed us to serve refreshments in Church House on August Bank Holiday Monday when the Minster Flower Festival was taking place and raised the magnificent sum of £590.54. Where else could you have bought a cup of tea and a piece of cake for £1! It was also an ideal opportunity to promote our profile to the visitors to our town.

Thank you also to staff members within the Bureau who organise fundraising events for us – Bridge Days, Jive Nights, Coffee Mornings in their own homes and also take up the challenge of the Rotary Club Swimathon - and these are just some of them. Without this dedication our fund-raising would be well down.

We are most grateful to our Patron, Lord Salisbury, who follows our achievements with keen interest and the Friends give special thanks to him this year as once again he offered the grounds of Cranborne Gardens to hold a Concert. Thanks also to David Lewis who kept the finances in order for 4 years.

Thank you everyone who continue to support our various events. Our present target to reach over three years is £15,000. Ideally this is £5,000 per year which we are well on the way to achieving in 2006.

If you are not already a Friend, why not become one?

*Cllr Mrs Diann March*

## Fundraising Events 2005-6

Each month	Book sale	(3rd Friday)
April	Coffee morning	(Church House)
	Open Garden	(Farr's Coach House)
June	Folk Festival	Book Sale
	Stall at Minster Fair	
July	Market stall	
August	Minster Flower Festival Teas	
September	Bridge Day	
	Advice Week	Street Collection
October	Coffee morning	(Margaret Lewis)
November	Quiz Night	
	Rotary Swimathon	Team
December	Sale of Christmas cards	
February	Jive Night	
March	Coffee Morning	(Church House)

**Total raised during the year: £7270**

## Donors 2005-6

We are most grateful to organisations and individuals who have given money and/or time to the Friends of EDCAB.

Steele Raymond, Barclays Bank, Lumiere Photographics, Minster Press, Ringwood Brewery, Davelin Purification, Somerfield plc, Dreamboats, Tivoli Theatre, Methodist Women's Afternoon Group.

Private Individuals, including present and former CAB staff.

### *Chairman*

Diann March

### *Vice Chairman/Treasurer*

Derek Gorman

### *Minutes Secretary*

David Morgan

### *Membership Secretary*

Derek Gorman

### *CAB Manager*

Hilary Forrest

### *Press Secretary*

Tess Moberly

### *Events Co-ordinator*

Don Symonds

### *Bookstall*

Pat Anderson

John Rynne

Dana Proctor

Christine Pacey

### *Ex-Committee*

### *Newsletter*

Bob Moberly

### *Newsletter distribution*

Jill Floyd

### *Sales Co-ordinator*

Pam Parker

### *Market stall*

Rosemary Rawlings

### *Bookstall*

Helen Leavens

### *Publicity*

Alastair Crompton

### *Supporters*

### *Ex-Chairman*

Margaret Lewis

### *Ex- Adviser*

Diana MacSwan

# Session Supervising

When I did my advice session supervisor training 18 months ago, we were told it was like juggling balls – the only problem was that we were not told quite how many balls were involved!

A typical day starts with the daily briefing and teas and coffees all round. Appointments have to be allocated – and then often re-allocated when appointments overrun or clients do not arrive. Account needs to be taken of advisers who have follow up work to do. Once clients have started to arrive, the supervisor supports the advisers – the level of support required varies with the experience of the advisers. The case records written up by the advisers have to be monitored to check that they meet the standard

required by the quality criteria set by Citizens Advice. This sometimes means suggesting changes.

Whilst supporting on average 4 advisers in this way, the supervisor also answers the admin phone, deals with people who drop in without appointments and makes yet more teas and coffees! You also have to keep an ear on all conversations going on in the office in case help is needed.

The unexpected invariably happens in a day. Sometimes this is more easily dealt with than at other times.

Session supervising is a great challenge and very enjoyable because of the friendly, competent and good humoured team of advisers at EDCAB. My juggling skills are improving – I'm told!

*Jane Green*

# Training

New technology is beginning to alter the way in which training is delivered to CAB advisers. This year has seen the introduction of 'e-learning' in benefits which will replace many of the tutored courses which trainees had been used to. There are many advantages to this type of learning but it is less personal and more isolating for the trainee.

All the advisers have had to learn to use Advisernet, yet another computerised advice system, the third in about five years. This new system, delivered by the internet, was slow and initially unreliable and required a great deal of patience from both adviser and client. It is fortunate that CAB advisers are very adaptable and willing to learn new skills.

In addition to learning new computer skills, advisers attended about 70 courses over the year in subjects that included employment, debt, benefits, housing and immigration at various levels of complexity. The introduction of any new legislation requires that all advisers update their knowledge in that area and so their learning is continuous.

Three of the five new advisers who began their training in January 2005 are now advising regularly having completed the basic training. Well done Ann, Rose and Ruth.

We are very pleased that several of our advisers have now completed the whole training process and will receive CAB Certificates in Generalist Advice Work this year. The work that goes in to this is huge as competence has to be demonstrated in all the key areas of advice work. They all deserve our very sincere congratulations.

*Pat Temple*

# Money Advice

The past year has been very interesting in many ways as I have been dealing with an increasing complexity in debt issues and working towards prevention rather than cure. There has been an increase in cases where clients have taken out loans that seem inappropriate for the level of their income. This has led to assisting clients in taking control of their financial situation so that the maximum level of repayments is achieved consistent with sustainable outgoings. A closer relationship with some financial institutions has been achieved so that inappropriate lending is reduced and, wherever possible, guidance is given to clients before they commit to unsustainable loans.

The number of money advice clients is rising, as well as the level of debt, and continued training is essential to keep up with the changes in legislation, attitudes of financial institutions and debt collection procedures. While those over 60 now get help with heating costs in the very cold months, an increasing number of families, particularly with young children, incur debt to keep warm. It is my intention to pursue this as a social policy issue in case it is reflected nationally.

I am now looking into more sustainable and thoughtful ways of borrowing for clients but for that you will need to watch this space!

In the ten months to January 2006 I have already assisted 93 clients compared with 92 in the whole of last year. The total amount of debt so far is £3,178,000 compared with £2,041,960 last year.

*Nora Hall*



# Welfare Benefits Home Visiting Service

**Well, what a roller-coaster of a ride this last 12 months has been with this project! Additional funding from East Dorset District Council enabled this post to continue while Lottery and Legal Services Commission (LSC) Funding was eventually secured for 2 years, to run from November 2005 across Dorset.**

We at East Dorset are working with Christchurch to share client referrals so that LSC targets are met and client services remain at a high level. We had a very lean period towards the end of last year – mainly due to the uncertainties surrounding the funding, which led to a substantial reduction in referrals from Social Care and Health (SC&H) local offices. Following presentations to various SC&H teams the referrals are now coming in – Blandford Community Mental Health Team being the most significant group to come on board, not being aware of the project's existence previously.

Amount of benefits claimed are not yet up to previous levels. I believe we may be close to 'saturation point' for two reasons:

**1** -The benefit system continues to be ever more complicated and unwieldy, especially where a multi-benefit claim is concerned, so much more time-consuming.

**2** - Now this project has run from East Dorset bureau for 4 years many old clients make direct contact with various new queries – this leads to quite an increase in work load which has to get fitted in.

Housing issues, linked to benefit claims, are now included in this project but have yet to prove relevant for any of my clients.

A huge amount of work has gone and continues to go into making this new project as successful as before – time will tell!

*Sue Lynch*

## Employment Tribunals

**East Dorset CAB was involved with 12 clients who took tribunal or pre-tribunal action this year. I would like to thank specialist advisers David Cummins and Jane Green for their dedicated hard work which this involves.**

The reasons for the tribunal claims were much more varied than in previous years. As well as unpaid wages/holiday pay/notice pay and unfair dismissal claims, we have also dealt with: discrimination claims on grounds of disability and race; a redundancy payment; and increases to claims based on an employer's failure to issue and to follow Statutory Grievance and Disciplinary procedures. The complexity of going to tribunal and the "heads" of possible claims have therefore increased significantly due to the introduction of a growing body of

new legislation in employment.

The good news is that there has been a shift in emphasis in cases away from tribunal claims to helping clients negotiate with their employer via the Statutory Grievance and Disciplinary procedures. David noticed this and pointed out that obviously this is what the new legislation in October 2004 was intended to do. This is definitely a 'win-win' situation, because tribunals are stressful and extremely time-consuming for both sides.

The other aspect of new legislation has been to 'time limit' the involvement of ACAS when an application has been made to tribunal. This has also had a beneficial effect – if people want to settle a dispute, it concentrates minds to have a time limit, and in

3 of our cases it produced an early settlement!

The statistics: 11 clients were employees, one an employer. The latter was satisfied by the tribunal result that nothing was payable. One client who only came for advice did not report the tribunal outcome, one used a solicitor to obtain acceptance of his disability, leaving 9 clients claiming money via us.

£16,921 was obtained for 8 employees of which £14,129 was awarded to 4 employees at Tribunal, whereas the smaller claims ranging from £600 - £750 for 4 employees were achieved through direct negotiation with the employer or/ and via ACAS. Only one claim was not successful at tribunal.

*Gillian Dawson*



# Client Statistics.

The following tables and charts give a breakdown of client numbers and types of work during the year.

## Total unique clients 2005/6

	Total New Clients	% New	Total Repeat Clients	% Repeat	Total Unique Clients
Ferndown	981	84.9	175	15.1	1,156
Wimborne	2,108	85.6	355	14.4	2,463
<b>Total</b>	<b>3,089</b>		<b>512</b>		<b>3,619</b>

What other activities did advisers undertake?	Total
Correspondence with Client - No Advice	260
Third Party - Correspondence	1,570
Third Party - Telephone	1,428
Third Party - Other	46
Representation - Client Present	33
Representation - Client Absent	3
Tribunals	72
Other Work On Behalf Of Client	88

How was advice delivered in 2005/6?	
At CAB or outreach site (eg GP surgery)	3,402
Home Visit	188
Telephone	3,891
E-mail	45
Letter/fax	743
Other	32
<b>Total</b>	<b>8301</b>

The above chart shows the amount of work done by advisers on behalf of clients. 1570 letters were written and 1428 phone calls made. 36 clients were represented at hearings such as tribunals, involving many of hours of work in advice, paperwork and preparation in advance.

The majority of clients were advised by telephone (47%) or in person at one of our offices (41%)

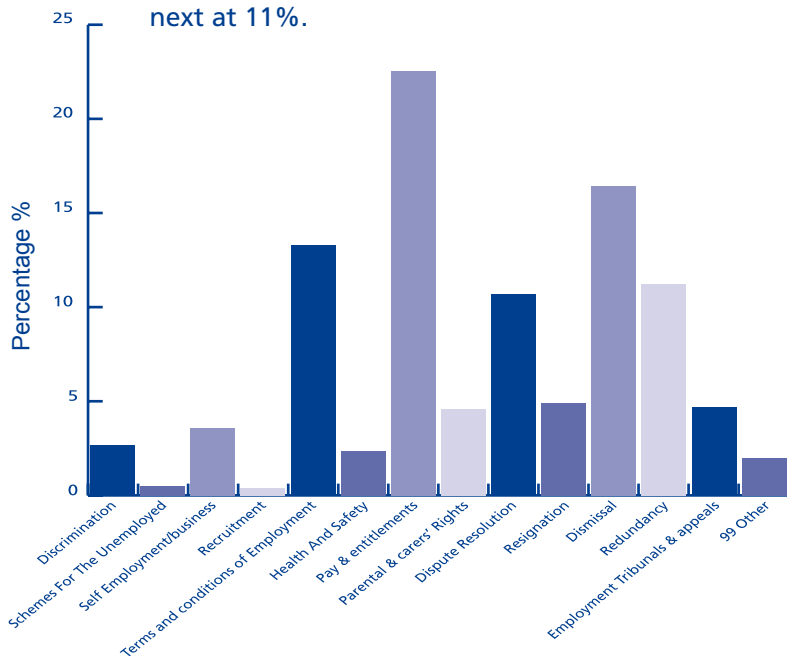
**Total number of contacts with Clients**  
**8,667**

## Analysis of Client Debts in 2005/6

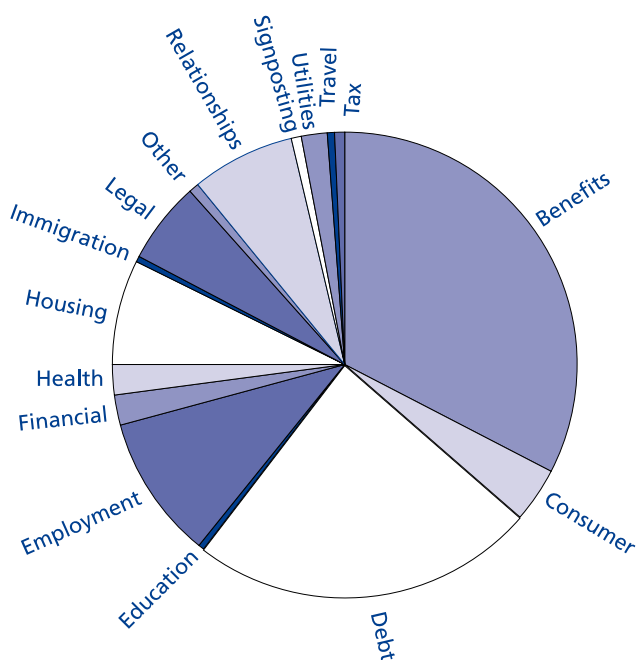
	Total	%
Hire Purchase Arrears	32	1.6
Fuel Debts	64	3.2
Telephone Debts	65	3.2
Rent Arrears-local Authority	22	1.1
Rent Arrears-housing Associations	43	2.1
Rent Arrears-private landlords	16	0.8
Council Tax Arrears	84	4.2
Magistrate Courts Fines	30	1.5
Maintenance+Child Support Arrears	12	0.6
Bank+building Society overdrafts	220	11.0
Credit,store+charge Card Debts	846	42.2
Catalogue+mail Order Debts	121	6.0
Water Supply+sewerage Debts	94	4.7
Overpayments Of Working & Child Tax Credit	32	1.6
Overpayments of Income Support/Job seekers Allowance.	8	0.4
Overpayments of Housing+Council Tax Benefits.	10	0.5
Social Fund Debts	4	0.2
Bankruptcy	190	9.5

## Analysis of employment queries 2005/6.

From the table it will be apparent that the majority of problems relate to Pay and entitlements (22.5%) followed by Dismissal, 16%, and Terms and conditions of employment, 13%. Redundancy and Dispute resolution are next at 11%.



## Total new issues dealt with by advisers in 2005/6



# Welfare Benefits Appeals Tribunals

Several advisers have helped clients at appeals during the year, including Sue Lynch, who has dealt with most, but also Peter Harvey, Sue Taylor and John Moore.

Following the national trend, the majority of appeals continue to be for Disability Living Allowance, Attendance Allowance and Incapacity Benefit. Statistics show that a favourable decision is at least twice as likely if the claimant attends an oral hearing rather than asking for a paper hearing in their absence, and even more so if they have a representative with them.

Most clients do not understand the criteria for the different levels of these benefits and the preparation of a submission, although time-consuming, can be helpful for the clients who are often very worried about the formality of the procedure. Thus, the experience of a CAB adviser can be very valuable, particularly when dealing with the more difficult members of the appeal panel, whose questioning can often cause distress to an anxious client. It is puzzling why some Department of Works and Pensions' decision makers insist on making life so stressful for such vulnerable people as well as wasting public money in the process.

Money saved for clients during the year through this process totals several thousand pounds. This gives clients the ability to pay for some extra care, but often just the recognition of their problems is equally important to the client.

*John Moore - Benefits Appeals Co-ordinator.*

## Cranborne/Lake Road Surgeries

**This outreach service has now been offered for 5 years and I am busier than ever! A lot of development has taken place in Verwood during this time and, with public transport being limited, to get to a bureau would be extremely difficult for many.**

The Practice's secretary and one of their District Nurses now oversee the area's Carer's Group, which leads to regular referrals to me for disability benefit claims and to offer advice regarding possible entitlements for carers. These referrals are often home visits. I have recently been asked to give these two ladies some guidance regarding criteria for various benefits, so they are better able to advise those with whom they come into contact – thus, indirectly, offering the CAB service to even more people!

Topics of enquiries remain varied – the emphasis naturally being on sickness/disability benefits. I have had a couple of debt queries during the past year, which is something new for this particular service. The doctors continue to refer readily and frequently – it has never been in doubt the extent to which they value the CAB service within their practice. Of course, after this length of time running this service, I now have lots of repeat visits from clients, due to change of circumstances or because their original benefit award is up for renewal.

I notice, more and more, clients request a contact number for the bureau in case they have queries in between surgery appointments. It improves the service to clients but, of course, increases work load. However, even I, as a complete technophobe, have to admit that being able to access client's records from either bureau helps enormously.

May I take this opportunity to thank Maggie Pope for her support during the past 5 years as my "Line Manager". I do hope Pat Temple is as long-suffering with me – she has a hard act to follow!

*Sue Lynch*

## Ferndown

We have had another busy year in the Ferndown office. Debt, benefits and employment have been the subjects for most of the advice issues covered. Debt has increased dramatically again with possession proceedings rising in both the rented and owner occupier sectors. The Disciplinary and Dismissal procedures brought in October 2004 have affected many of our clients who have needed employment advice.

Various changes have been made to CASE during the year. The advisers as usual have cheerfully accepted and worked with the new procedures. One long serving adviser, Mary Angus, has discontinued advice giving, but has returned from illness to join our reception team, covering holidays and sickness for Margaret and Graham. Debt adviser John Egan, who came to us from Basingstoke some years ago, has now retired.

We continue to give generalist appointments and telephone advice on Mondays and Thursdays and specialist debt appointments and general telephone advice on Tuesdays.

The Verwood library outreach started again in August 2005. It was slow to build up but the appointments are now fully booked most weeks. Four local solicitors take part in our monthly legal evenings, so that clients can be referred to discuss minor legal issues relating to their problems.

As I write this I am conscious that it will be my last annual report, due to imminent retirement. The Ferndown advisers and administrative staff, like all the volunteers in the East Dorset CAB, are so committed to the work of the bureau and I sincerely thank them for all their hard work and support. I shall be sad to leave but wish my successor, Pat Temple, well, knowing she will be taking over a happy well-motivated team.

*Maggie Pope*

# Sixpenny Handley Surgery

I've now been CAB Adviser at Sixpenny Handley Surgery for 20 months. Over this time I've become 'part of the team', made to feel welcome by doctors and everyone else. I am au fait with what the surgery staff do, and work closely and amicably with the new practice manager Bill Carter.

Client numbers over the 20 months have remained steady, and the range of subjects I deal with are varied and wide-ranging. One unusual issue in this rural area is Agricultural Tenancies; more general issues include Sickness and Disability claims, how to cope with Bankruptcy and the new procedures about Dismissal. I'm told by surgery staff and clients that the CAB's work is needed and valued.

This year the Surgery has proved itself exceptional - one of only three nationwide to secure the Quality Practice Award (QPA) for the second consecutive time. The QPA is given to GP Practices in the UK to show recognition for high quality patient care by all members of staff in the team. Once given the award lasts five years. The presentation was made just before Christmas, at the staff celebratory dinner at The Castleman, Chettle (such a delightful venue). It was given by Mr Andrew Casey, Chief Executive of North Dorset Primary Care Trust. The award recognises exceptional talents and efforts. In another regard it also means 'pressure is off', at least for a few more years.

The Sixpenny Handley contract is renewed annually and we are hopeful funding will allow us to continue across 2006/7.

*Gilly Crompton*

# Trainees

It is hard to believe that it is just over a year ago I emerged from an interview at Wimborne CAB thinking that this would be a very challenging prospect.

The initial training was really good fun. We were a group of 5, like minded and enthusiastic volunteers, with varying expectations and different time constraints. Somehow we all stumbled through the onslaught of training - tutorials, module packs, homework and computer-based training.

My first supervised interview wasn't too scary and I have come to realise that each experience builds on knowledge gained, but also highlights the gaps in that knowledge.

There is still much to learn but thankfully there is still ongoing training in the form of "away-days" which help to build confidence and provide a valuable opportunity to meet trainee advisers from other bureaux.

Each day brings its challenges, and rewards. Everyone else seems to know so much, but the support and encouragement of the more experienced advisers (and especially the invaluable Session Supervisors) is what makes it all work. It is true teamwork at its best and I am really glad and grateful to be a part of it all.

So, on behalf of Ruth, Ann and myself, I would like to thank the advisers who took valuable time to explain the advice given and processes involved, and who are always so enthusiastic, committed and positive. Without them the training programme could not work. Thanks also to Pat Temple who has guided us calmly and professionally through the initial training and continues to give vital support.

*Rose Turner*



## Tribute to Win Norcott

**We were saddened to learn of Win's death in hospital in January, having lived for 2 years in a Care Home.**

Win was a splendid advocate of all things CAB, giving 17 years' service after retirement as a volunteer at Wimborne until the age of 81. During that time she had many roles, including Minute Secretary to the Board, opening the office and the post on a daily basis, organising the Annual Report and Annual meeting, and generally keeping the Manager in order! She also came in on Saturdays with Avril Rutland (who is still with us) and others, to keep Local Information up-dated.

One of the highlights of Win's CAB career was nomination for Volunteer of the Year Awards in 1999 and attending the presentation ceremony with The Princess Royal in London.

We remember her loyalty and quiet good humour with affection, and were most touched to receive Funeral donations in her memory totalling £520.

# CONTACT US

## WIMBORNE

Hanham Road, BH21 1AS

MONDAY 10am - 3pm

TUESDAY 10am - 3pm

WEDNESDAY Debt clients only

THURSDAY 10am - 3pm

FRIDAY 10am - 1pm

Telephone

**(01202) 884738**

Monday, Tuesday, Thursday and Friday between 10am and 3.45 pm

## FERNDOWN

1A Princes Court, Princes Road, BH22 9JG

MONDAY 10am - 3pm

TUESDAY 10am - 3pm (Debt)

THURSDAY 10am - 3pm

Telephone

**(01202) 893838**

Monday, Tuesday and Thursday between 10am and 3.45pm

## VERWOOD

Verwood Library

TUESDAY 10am - 12noon

Telephone

**(01202) 822972**

During Library opening hours

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

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



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# STAFF AND VOLUNTEERS

## MANAGEMENT

Bureau Manager	Hilary Forrest	(F/T)
Deputy Manager	Maggie Pope	(P/T)
Administrator	Lucy Campbell	(P/T)
Advice Session Supervisors	Roz Watts	(P/T)
	Fiona Wilkinson	(P/T)
Assistant Manager	Gillian Dawson	(Vol)
Debt Caseworker	Nora Hall	(P/T)
GP Adviser	Gilly Crompton	(P/T)
GP/ Welfare Benefits	Sue Lynch	(P/T)
Training Officer	Pat Temple	(P/T)

## VOLUNTEERS

Advisers		Helen Leavens	(M)
Pat Anderson	(SM)	Ian Lee (on sabbatical)	(M)
Ruth Bush	(TA)	John Moore	(M)
Pat Campbell	(TA)	Judy Moore	
David Cummins	(M)	Robbie Morgan	
Jeff Davies	(TA)	Katy Norman	(M)
Jan Dobree-Carey		Christine Orange	(TA)
Dorothy Dodman		Christine Pacey	(M)
Jean Durant	(SM)	Margaret Stevens	
Kathryn Finn	(TA)	Joan Taylor	(SM)
Christine Fisher	(SM)	Sue Taylor	(M)
Anita Ford	(TA)	Patricia Temple	(SM)
John Gibbons		David Thompson	
Jane Green	(SM)	Rose Turner	(TA)
Peter Harvey (tribunals)		Ann Walker	(TA)
Eddie Hawkins	(SM)	In Training	
Chris Isaac	(M)	Jill Cullen (on sabbatical)	
Jenny James	(SM)	Resigned During the year	
Anna King	(TA)	Mary Angus	(M)
Brian Kinge		John Egan (Debt)	
John Laidlaw	(M)		

Administration (Wimborne)

Audrey Beall  
Jan Burford  
Paul Cripwell  
Linda Gurman  
Lynda Lake  
Claire Parker  
Tony & Pam Parker  
Jean Richards  
Avril Rutland  
Don Symonds  
Jill Vasey

Reception (Ferndown)

Margaret Allard  
Graham Williamson

Administration (Ferndown)

Pam Chapman  
Dorothy Cook  
Judith Ranger

IT Consultants

Alan Hart  
Steve Potts

Key: (M) = Minder (SM) = Session Minder (TA) = Trainee Adviser