

EAST DORSET

Citizens Advice Bureaux

employment • debts • legal • housing • relationships • benefits • consumer

**citizens
advice
bureau**



**Annual
Report
2006/07**

The Citizens Advice Bureau service is independent and provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.



Board of Directors

ELECTED MEMBERS

Alan Honor

Chairman

Helen Sturdy

Treasurer

John Rynne

Company Secretary

Diann March

REPRESENTATIVE MEMBERS

Maureen Godfrey

East Dorset District Council

Barbara Manuel

East Dorset District Council

Mike Daymond

Verwood Town Council

Robin Cook

Wimborne Town Council

Albert Whittle

Wimborne & Ferndown Lions Club

STAFF MEMBERS

Hilary Forrest

Bureau Manager

Pat Temple

Advice Services Manager

Jenny James

Staff Representative (W)

Ann Walker

Staff Representative (F)

AUDITOR

Princecroft Willis

Chairman's Report

When settling down to write this annual report, I took the opportunity of reading some of my previous efforts, and was a little surprised to find that this is my tenth.

Commitment

Looking back over those years we have had any number of high points and low points, but during the whole of that time the service offered by the EDCAB, to the ever growing number of clients, has been maintained due to the total commitment and hard work of all the volunteers, staff and trustees, and not only have I been impressed by their dedication, but also by the long term nature of that commitment, borne out by the number of long service certificates I am very pleased to present nearly every year.

Audit

To remain part of the Citizens Advice organisation, every Bureau has, at regular intervals, to undergo a very stringent audit to ensure that the high standards set by Citizens Advice are maintained. The EDCAB had such an audit last summer, which put us in the top band of all CABx, proving once again that my comments above are truly justified.

Funding

One problem which is always with us, despite the continuing generosity of our funders, is sufficient funds to finance the increasing demands on our service and the continual need to update equipment to keep pace with changing technology. Even the so-called global warming has set us a problem, as the long hotter summers now make it necessary for us to consider installing air-conditioning in parts of the Bureaux.

Friends of EDCAB

The shortfalls over recent years would have been worse without the help

of the Friends. Earlier this year they celebrated their fifth anniversary, and since they were formed they have raised over £36,000 for EDCAB. Again one can only admire the dedication and hard work of the volunteers who organize the various fund raising activities, some of whom are also volunteer advisers in the Bureau. The Rotary Club of Wimborne organise a Swimathon for charity every year, and I am very pleased and grateful that they decided to make the Friends one of the three main charities to benefit from the event held last November.

Financial controls

Following the resignation last year of Geoff Partington as Treasurer, we organised the general financial work 'in house', and due to the combined efforts of Lucy Campbell, Alan Hart and Denise Penny this has been very successful, and it is our intention to continue this practice in the future. This decision was no doubt a relief to our newly appointed Treasurer Helen Sturdy, who will be able to concentrate on the overall financial planning for the bureau, something she is eminently qualified to do, having had considerable financial and accounting experience particularly in the charity field.

Advisers still needed

During the past year I have sat on the selection panel for the recruitment of advisers, and have been impressed by the general high standard of the applicants, and their willingness to undertake what is now an extremely difficult and lengthy training programme. Although as I have indicated earlier, our volunteers remain with us for many years, there is a continuing need to recruit and train new advisers to meet the growing demand for our service.

Finally....

I close this report by expressing my grateful thanks to the EDDC, Dorset County Council, Parish and Town



Councils, the Lions, Rotary and all other organisations without whose continued support we would be unable to offer, what I sincerely believe to be, an essential and valuable service in the area.

Alan Honnor

Staff Meetings 2006/7

- April: Jude Harvey, EDHA Homelessness team
- May: Tony Ryan, Official Receiver
- June: CASE and Financial Statement presentations
- July: Barry Dike, EDDC – Fuel Poverty
- Sept: Employment issues – Gillian Dawson
- Oct: Keith Mallet EDDC, Andrew Robinson EDHA: Choice-based lettings
- Nov: Debt workshop – Nora Hall
- Jan: Leaflet resources
- Feb: Payplan
- Mar: Sarah Smith - First Point

Manager's Report

Interesting Times!

Nothing much stands still these days. We are in a period of change and Citizens Advice Bureaux everywhere are currently reviewing services, adjusting to cuts from the Government and re-writing the Aims of the Service.

All change

The beginning of the year saw us adjusting to being without a Treasurer, appointing a new Advice Services Manager, Pat Temple, and preparing for Audit, which however passed off well. We had been unable to recruit trainees for a year, so have been short of advisers all year. As a result we had to suspend our visits to Verwood Library. In June Gilly Crompton became Training Officer, in October we lost Steve Potts to Grantham, and eventually recruited both a Treasurer, Helen Sturdy, and six Trainees!

New Projects

We have set up two new projects, and obtained further funding from Wessex Water to expand the Debt service. The Financial Health Check funded jointly by the Big Lottery and East Dorset Housing Association has sadly had very little take-up, despite much publicity. It is very difficult to get people to seek advice before they get into money difficulties. On the other hand, the Outreach project, which started at Heatherlands in January alongside various groups for parents and children, was an instant success.

People first

People ask me how many volunteer Advisers we have. This is a further area of development. In addition to Generalist Advisers (currently 33 including Trainee Advisers) we now have two Telephone Advisers, five Telephone and/or Debt Assistants,

three receptionists, an employment specialist, a welfare benefits caseworker; and Maggie Pope who after six months' break delighted us by re-joining as a Debt caseworker. Pat Anderson is a regular Supervisor and a number of experienced advisers also take on this role on an occasional basis. The structure is changing organically, to fit the needs of the clients, and make best use of volunteers' skills. The main problem with developing this further is space. Sometimes it is difficult to find a seat or a computer to work at. I marvel at everyone's patience and tolerance in these circumstances.

Responsive service

Other changes are afoot also. We need to find ways of dealing with more clients - and more ways of dealing with them. For instance we have in-house leaflets on 20 subjects; and to help with the overwhelming demand for money advice we now have a self-service debt kit on our website www.eastdorsetcab.org.uk. We change the answerphone message frequently to reflect current circumstances, and signpost people to www.adviceguide.org.uk. We also deal with a growing number of emails.

More interesting times ahead

Owing to the cuts referred to above, we will not be able to rely on Citizens Advice providing in-service training in the future, and the computer-based training on offer must be supplemented with people-based training. To address this and other needs we need to work more closely with Dorset Bureaux, and we have started to do so. But whatever lies ahead I am sure that volunteers, paid staff and Trustees alike will rise to the new challenges we face.

Hilary Forrest

Annual Report & Accounts 2006/2007

| 2005/2006 (£) | INCOME | 2006/2007 (£) |
|----------------------|--|----------------------|
| | <i>Grants and Donations</i> | |
| 61200 | East Dorset District Council | 62750 |
| 8500 | East Dorset District Council re Welfare Benefits | 0 |
| 7522 | East Dorset District Council IT Systems | 682 |
| 5494 | Dorset County Council | 6146 |
| 2135 | Citizens Advice | 1120 |
| 11520 | Primary Health Care Trusts | 11763 |
| 29392 | The Big Lottery Fund | 37749 |
| 7271 | Friends of East Dorset CAB | 5635 |
| 750 | Wimborne and Ferndown Lions club | 750 |
| 250 | Rotary and Inner Wheel | 600 |
| 0 | Wessex Water | 7878 |
| | Local Network Fund | 6992 |
| | East Dorset Housing Association | 2000 |
| 10000 | Lloyds TSB | 0 |
| 2538 | Client and general public donations | 1798 |
| 862 | Training and room hire fees | 331 |
| | <i>Town Councils</i> | |
| 3500 | Wimborne | 4000 |
| 5000 | Ferndown | 5500 |
| 1500 | Verwood | 1500 |
| | <i>Parish Councils</i> | |
| 1000 | Colehill | 1000 |
| 250 | Corfe Mullen | 250 |
| 200 | West Parley | 200 |
| 150 | Holt | 150 |
| 300 | St.Leonards and St. Ives | 300 |
| 0 | West Moors | 150 |
| 60 | Sixpenny Handley with Pentridge | 90 |
| 25 | Cranborne | 50 |
| 6744 | <i>Bank Interest</i> | 7366 |
| 166163 | Total | 166750 |
| | EXPENDITURE | |
| 106225 | Salaries, Pensions, National Insurance and Other Staff Costs | 118144 |
| 2046 | Training | 1624 |
| 7386 | Travelling Expenses and Car Parking | 7291 |
| 5846 | Telephone | 6066 |
| 3425 | Postage, Printing and Stationery | 3845 |
| 842 | Wimborne Premises | 1657 |
| 8345 | Ferndown Premises | 10659 |
| 2196 | Insurance | 1735 |
| 299 | Equipment, Repairs and Renewals | 1013 |
| 3032 | Citizens Advice and Leaflets | 4418 |
| 7435 | Computer equipment | 930 |
| 447 | Audit Fee | 688 |
| 993 | Miscellaneous | 700 |
| 148517 | Total | 158770 |
| | SURPLUS OF INCOME OVER EXPENDITURE | |
| 18544 | Increase in General Reserves | 12626 |
| -897 | Increase/Decrease in Restricted Reserves | -4645 |
| 17647 | Total | 7981 |
| | BALANCE SHEET AS AT 31 MARCH 2007 | |
| 31 March 2006 | <i>Current Assets</i> | 31 March 2007 |
| 102000 | COIF deposit fund account | 112000 |
| 12077 | Cash at bank | 63914 |
| 1566 | Debtors and prepayments | 3884 |
| -1882 | Creditors - amounts falling due within one year | -58056 |
| 113761 | Net Assets | 121742 |
| | <i>Represented by:</i> | |
| 67628 | General Reserve | 68189 |
| 9342 | Premises Reserve | 12342 |
| 0 | IT Replacement Reserve | 3000 |
| 23528 | Legal Liabilities Reserve | 25998 |
| 0 | Wessex Water Project Reserve | 3596 |
| 3263 | Welfare Benefits Project Reserve | 236 |
| 0 | Local Network Fund Project Reserve | 5759 |
| 10000 | Community Fund Advice & Administration Project Reserve | 2622 |
| 113761 | Total | 121742 |

Treasurer's Report

The income of the Bureaux is primarily funded by East Dorset District Council, together with Dorset County Council, the Big Lottery Fund, Citizens Advice and Primary Health Care Trusts. We have also been fortunate to receive three new sources of funding this year, from Wessex Water, East Dorset Housing Association and the Local Network Fund for Children and Young People. These are supplemented by local Town and Parish Councils, Community Service Clubs such as Rotary and 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.

Total incoming resources for the year were £166,750 and the resulting surplus was £7,981. East Dorset District Council increased their core funding grant from £61,200 to £62,750 in line with inflation. In addition a further £682 of the specific grant of £25,000 from the Council's Implementing Electronic Government Grant was received and spent on information technology. This has assisted the electronic government initiative at the Bureaux.

The year ended 31 March 2007 was the first year of the 3-year development grant of £85,048 from the Big Lottery. This is funding 75% of the costs of three essential part-time posts for Money Advice, Supervision and Administration. New sources of funding this year came from Wessex Water and East Dorset Housing Association to assist with debt work, and from the Local Network Fund for Children and Young People to pay for one day a week outreach work at Heatherlands. There is a separate report on this from the outreach worker. We are truly grateful for the support of these organisations.

The Bureau is reliant on these continuing sources of external funding. When The Big Lottery Funding ends in two years time we will need to replace it. We are, therefore, actively seeking new sources of funding so that we can continue to maintain the same level of services which is vital to people living in East Dorset.

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

Helen Sturdy FMAAT MCIE

Administrator

The Bureau is fortunate to have an excellent team of 18 admin volunteers who undertake a variety of tasks including IT support, reception work, typing, leaflet ordering and updating, local information updating, book-keeping, and dealing with the mail, to name just a few.

Beryl, Rachel and Erica have joined the team since last year and have all made a significant contribution for which we thank them. Beryl and Rachel have been pioneering the newly created role of Advice Assistants which has helped to ease the load on those working with debt cases.

Graham and Margaret have retired from Ferndown reception work, and Dorothy from typing letters, after many years and we thank them and wish them well.

We had hoped to have a full ADSL link up and running between Ferndown and Wimborne to enable file sharing but other priorities have meant that this is still in its infancy and is a project for 2007-2008. Alan Hart continues his invaluable calm assistance in all matters related to IT – thank you Alan.

Lucy Campbell

Friends of EDCAB

The Friends have had another busy year fundraising and we have held a variety of different events and are always open to suggestions for new ones.



Friends' Chairman Diann March and Mayor of Wimborne Robin Cook celebrating the 5th Anniversary.

Last year the Friends served teas on three Sunday afternoons at

Roger and Mary Angus' garden in Ferndown, when they opened their garden for the time first under the National Gardens Scheme. We welcomed this opportunity not only to raise funds but also to raise the profile of the work of the CAB. We are delighted to have been asked to serve teas again this year.

We have also had a Street Collection, held another Quiz Night as well as Coffee Mornings and other events. It is also imperative that the Friends themselves attend an event without having to do any of the preparation. With this in mind, we held a Skittles Evening at Wimborne Football Club.

We are most grateful to The Rotary Club of Wimborne, who chose the Friends as one of their three Charities to benefit from the monies raised from their 2006 Swimathon and we put in three teams ourselves.

In February we held a "Drop-In" Coffee Morning to celebrate our 5th Anniversary and I was delighted to announce that the sum of £36,563 had been raised over the past five years. This is only because many Friends and other willing helpers have given up their leisure time in order that all these various fundraising events can take place. Thank you everyone who has helped and supported us, whether in a large or small way, because it is only with your dedication to our worthy cause that we continue to flourish.

Diann March

Total raised by
'Friends' 2006/7
£5,635

Friends Committee

- Chairman.....Diann March
- Vice ChairmanDerek Gorman
- TreasurerJoan Taylor
- Minutes SecretaryDavid Morgan
- Membership Secretary ..Joan Taylor
- CAB ManagerHilary Forrest
- Press SecretaryTess Moberly
- Events Co-ordinatorDon Symonds
- Bookstall.....Pat Anderson
-John Rynne
-Dana Procter
-Christine Pacey
- Ex-Committee
- NewsletterBob Moberly
- Newsletter distribution..Jill Floyd
- Sales Co-ordinatorPam Parker
- Bookstall.....Helen Leavens

Money Advice

We have had a very interesting year. Maggie Pope our ex Deputy Manager and Money Adviser has returned to give her invaluable assistance in a growing business. I work in Wimborne two days a week and Maggie and I in Ferndown one day a week.

We have our own caseloads but are able to assist each other when times are hard. I have personally dealt with new debts this year of over £2 million for Wimborne alone and over £1 million in Ferndown. That does not include the work that Maggie does and the support given by our generalist advisers who also have debt caseloads.

We have also acquired two Debt Assistants, Beryl in Ferndown and Rachel in Wimborne, who have helped with administrative tasks, such as completing budgets, surveys, and reminder phone calls. Lynda in Wimborne continues to do sterling work typing hundreds of letters.

The number of debts has risen for all sorts of reasons. It is normally for a reason that a person or family could not foresee. This could be illness, disability, redundancy or a relationship breakdown. When these situations occur, families and individuals need our support. I have found since taking up the position we can also assist other organisations who support clients with mental health or physical issues.

We offer better off calculations, benefit checks and also financial health checks. We are here with a great backup team and we want to help.

Nora Hall



Employment Tribunals

Most of the Employment Tribunals over the last 8½ years in the bureau have been run either by David Cummins or myself.

David has been a delight to work with, discussing cases and giving a specialist opinion when generalist advisers have complex employment issues. David's decision last summer to just finish these last three cases and then retire was therefore greeted with dismay by all of us. By the end of March 2007 he said that, when he has finished just these last 11 or so, he really is giving up casework, but will still be on the end of the phone to consult. So thank you David for everything.

During this year we have prepared Employment Tribunals for 12 clients. In total they received approximately £46,149 either through an award at tribunal or through negotiated agreements which avoided a tribunal. In one of these cases, the client used a solicitor to reach a settlement. The claims covered unpaid wages, unfair dismissal, redundancy pay, pay-in-lieu of notice and unpaid holiday pay. In addition, two of our clients were employers running a small business who used our advice to resolve problems with their employees without a Tribunal.

We are now seeing the effect of the statutory disciplinary and grievance procedures which became law in October 2004. We have found this legislation beneficial when using it to point out to employers and employees that they have a duty to discuss a grievance and resolve it. The problem with it has been where some legal advisers have made it very legalistic and exacerbated the situation rather than using the legislation to try and resolve an issue.

Gillian Dawson

New Trainee

When I decided to train to be a CAB adviser I knew I'd learn about benefits, debt, and employment but I didn't know I would have to learn a language, too! Yes, the CAB has its own language. We learned about BenCalc, BEFs, and Advisernet, not to mention HB, CTB, IS, and CTC.

I think I was fortunate in that we had a larger than normal group. There were five of us, each from different backgrounds. It was beneficial to hear different points of view and benefit from our colleagues' work and personal experiences. Despite this being her first group of trainees, Gilly kept us all on track and on schedule. She arranged for subject experts in areas such as benefits, social policy, case recording, employment, and debt.

We've had a steep learning curve. While six months sounds like a long time, the amount of information we covered kept us busy. In addition to

our class work, each week we spent a half day in the bureau observing advisers working with clients. This "fly on the wall" approach eased us into working with clients. From there we progressed to conducting interviews while being observed by advisers and then interviewing on our own with support from a designated adviser.

While the classroom part of our training taught us a lot, it is the friendliness and support of the advisers that has helped me the most. I've never felt left "out on a limb." I've never felt like the advisers didn't have time for me or that I was bothering them with my questions. At the end of the day, volunteers want to work in a pleasant, supportive place while providing a quality service to those who request it. I think I can speak for my group when I say that our training has provided this.

Deborah Thompson Brick

Training

In June 2006 I became Bureau Guidance Tutor taking over from Pat Temple who had been appointed Advice Services Manager.

In one sense this was a baptism of fire. Although I am a qualified and experienced teacher, and used to talking to and advising adults, my own CAB training took place in Cornwall some 13 years ago. Coming back to the programme after so long, I found it significantly changed. Faced with unfamiliar and unexpected requirements, I had to start on some serious learning before I could put together timetables and devise tutorials to pass on the necessary knowledge to six new (and very welcome) Bureau trainees.



Training Officer Gilly Crompton with trainees Deborah (on right) and Tina (on left)

The six newcomers, who included a fast-track student from Bournemouth University, started their programme in early October 2006. They are a committed and hard-working group, cheerful and enthusiastic. They have completed their basic training, attended a four-day certificate course, and have been through a number of supervised and supported interviews. I am delighted to say they are all still on board, and they are all (as I write) about to swell the numbers on the Rota. The Bureau much appreciates their arrival and I would like to thank them for the opportunity they have given me to (forgive the phrase) 'cut my tutoring teeth' on their patient forbearance.

Since the start of the year four trainees - Anita Ford, Ann Walker, Brian Kinge and Robbie Morgan - have finished training and received CAB Certificates in Generalist Advice Work - our congratulations to you all. The remaining Trainee Advisers are not far from completing their coursework, but remain for the moment under guidance.

Those advisers who have been with us for some time continue to expand their skills. Although the number of courses available to them has been reduced, they remain determined to master advanced computer skills and keep abreast of new and often complicated legislation. To everyone who helps our Bureau maintain our high standards of service, go our thanks and appreciation.

Gilly Crompton

Social Policy

All CABs use our clients' experiences to demonstrate the need for policy and practice changes. The Bureau works with other CABs in Dorset on local matters and contributes to national issues. Our clients' evidence is used by local bodies, MPs and other organisations who tell us it is vital to their work. Some examples of this year's work are:

1 ATM Watch

We participated in the national campaign for provision of 'free' cash machines where they are needed. The evidence produced by Citizens Advice was instrumental in allowing the powerful House of Commons Treasury Select Committee to successfully pressure the banks into providing more 'free' cash machines.

2 Post Offices

We took part in the Citizens Advice campaign to influence the debate on the future of post offices in the UK. Our clients enthusiastically completed questionnaires and we advertised the national website survey in the local press. The questionnaires were analysed and a report was sent to Citizens Advice.

3 Tenancy Deposit Protection

We are involved in the Citizens Advice campaign to raise awareness of the new law effective from 6 April 2007. It is the successful outcome of years of campaigning by Citizens Advice, and other charities, for tenancy deposit protection. All landlords now have to use a Government approved scheme and there are sanctions against landlords who do not comply.

All this work and more has been achieved by the fantastic addition to the social policy team of Ian Lee!

Gillian Dawson and Ian Lee

Bureau activities 2006/7

| | |
|--|-------|
| Initial Info/advice Bureau | 1,950 |
| Further - Bureau | 1,392 |
| Initial Info/advice Outreach | 162 |
| Further - Outreach | 143 |
| Initial Info/advice - Phone | 1,857 |
| Further From Client - Phone | 782 |
| Initial Letter,fax,text | 22 |
| Further Letter,fax,text From Client | 221 |
| Initial Visit To Client | 98 |
| Further Visit To Client | 107 |
| Initial - Email | 30 |
| Further From Client - Email | 65 |
| Initial Advice/info - Other | 5 |
| Further From Client - Other | 49 |
| Follow-up To Client-letter,phone,etc. | 1,768 |
| Referral To External Agency | 44 |
| Referral To Cab Specialist | 47 |
| Correspondence With Client - No Advice | 140 |
| Third Party - Correspondence | 1,083 |
| Third Party - Telephone | 1,700 |
| Third Party - Other | 71 |
| Representation - Client Present | 4 |
| Representation - Client Absent | 6 |
| Tribunals | 125 |
| E-government Service Used | 0 |
| Other Work On Behalf Of Client | 73 |

Analysis of Client Debts in 2006/7

| | Total | % |
|---------------------------------------|-------|------|
| 1 Discrimination | 0 | 0.0 |
| 2 Mortgage + Secured Loan Arrears | 62 | 2.5 |
| 3 Hire Purchase Arrears | 29 | 1.2 |
| 4 Fuel Debts | 71 | 2.9 |
| 5 Telephone Debts | 65 | 2.6 |
| 6 Rent Arrears-Local Authority | 31 | 1.2 |
| 7 Rent Arrears-Housing Associations | 50 | 2.0 |
| 8 Rent Arrears-private landlords | 21 | 0.8 |
| 9 Council Tax Arrears | 104 | 4.2 |
| 10 Magistrate Court Fines | 39 | 1.6 |
| 11 Maintenance+Child Support Arrears | 22 | 0.9 |
| 12 Bank + Building Society overdrafts | 268 | 10.8 |
| 13 Credit, store + charge card Debts | 749 | 30.1 |

| | Total | % |
|---|-------|------|
| 14 Unsecured Personal Loan Debts | 391 | 15.7 |
| 15 Catalogue + mail Order Debts | 98 | 3.9 |
| 16 Water Supply + sewerage Debts | 64 | 2.6 |
| 17 Unpaid Parking Penalty | 14 | 0.6 |
| 18 Overpayments Of Working and Child Tax Credits | 82 | 3.3 |
| 19 Overpayments of Income Support/Job seekers Allowance | 6 | 0.2 |
| 20 Overpayments of Housing + Council Tax Benefits. | 14 | 0.6 |
| 21 Social Fund Debts | 1 | 0.0 |
| 40 3rd Party Debt Collection Excl Bailiffs | 13 | 0.5 |
| 50 Bankruptcy | 190 | 7.6 |
| 51 Other Legal Remedies | 25 | 1.0 |
| 99 Other | 79 | 3.2 |

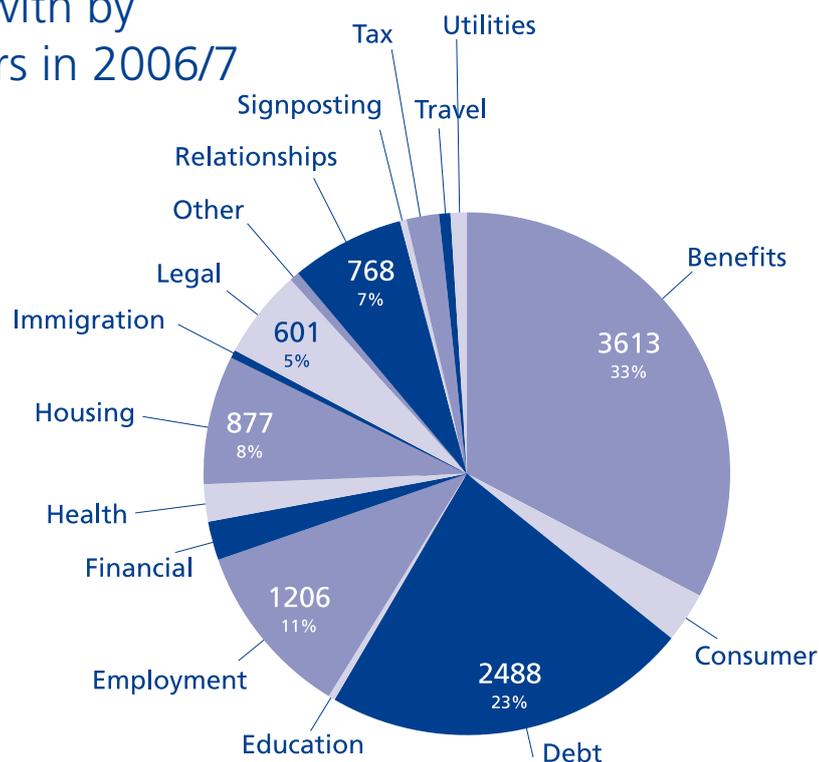
Total unique clients 2006/7

| | Total New Clients | % New | Total Repeat Clients | % Repeat | Total Unique Clients |
|----------|-------------------|-------|----------------------|----------|----------------------|
| Ferndown | 851 | 81.4 | 194 | 18.6 | 1,045 |
| Wimborne | 1,740 | 78.8 | 467 | 21.2 | 2,207 |
| Total | | | | | 3,252 |

Workload

| | Annual Total | Col % |
|---------------------------|--------------|-------|
| Total Client Contacts | 8,924 | 74.7 |
| Total Non Client Contacts | 3,024 | 25.3 |
| Total Contacts | 11,948 | - |

Total new issues (11,015) dealt with by advisers in 2006/7



Home Visiting Welfare Benefits Project

Well, here we are again folks! We are now into the sixth year of this project, with no reduction in demand for the service. During the last year I have worked alongside Christchurch bureau, with them seeing clients who qualify for legal aid – me seeing the rest. Their funding has just been reduced (hopefully temporarily) so client numbers in East Dorset are likely to increase even further. I'm still having long-standing clients coming back to me, as their circumstances change and this is really good – although often the reason for the contact is not good – i.e. bereavement. In such cases, though, I'm sure it is reassuring for these clients to have a familiar name to turn to. I'm always surprised they keep my card for so long! The other reason for clients coming back to me is re-claims, when a new claim is necessary to renew an existing award. Again, it's so nice to meet up with clients again. Referrals from Social Workers go through phases, but overall remain fairly constant.

The stats show an average of about £20,000.00 a month being claimed in benefits. Awards are mostly from initial claims, but a lot are "knock-ons" such as extra premiums on another benefit as a result of the initial award. It is a concern that, although in most cases the process works well, I am still having some that need to be pursued to achieve the correct result. Without my monitoring/chasing, the clients would lose out on extra entitlements they are simply not aware of. The on-going problem with the benefits system being too complicated remains.

Sue Lynch

Welfare Benefits Appeals Tribunals

The number of clients who have asked for representation at appeals tribunals has continued to decline this year. This is a welcome trend, considering the time and money wasted as well as the stress caused to clients. It is largely due to the excellent work by Sue Lynch and other advisers in helping clients to complete claim forms in ways that clearly demonstrate their needs to decision makers at the DWP.

In all the appeals where we have been involved, the original DWP decisions have been overturned. In some cases, a letter or submission from an adviser has persuaded a different decision maker to make a more favourable award as a 'reconsideration' before it reaches the appeal stage.

As an example, Mrs Jones (not her real name) is now 80 and lives on her own. She has been receiving the higher rate of the mobility part of Disability Living Allowance for the last twenty years on the grounds that she is 'virtually unable to walk' because of chronic back pain and osteoarthritis as well as angina. Acute bladder and bowel problems mean that she has to make frequent trips to the toilet which she finds very difficult because of her mobility problems. In her claim form, Mrs Jones unfortunately concentrated largely on the help she needs with cleaning and shopping, which is irrelevant for DLA or Attendance Allowance and so her claim was refused. She was advised to appeal and an adviser wrote a short submission which emphasized her care needs, both day and night. This resulted in a DWP reconsideration awarding her the highest rate of care, backdated nine months to the date of her claim. The appeals tribunal was cancelled.

The superficial value of this award was £62.25 a week or £3,237 a year. However, Mrs Jones' Pension Credit will now increase by £46.75 a week or £2,431 a year. Nine months' arrears gives her a total lump sum of £4,251. The award is for life so the total value depends on how long she lives. But the extra £109 a week, (2006-2007 rates), should help to pay somebody to help her in the home as well as do her shopping and cleaning; a fairly typical case which did not need an appeal.

John Moore

Congratulations...

to Gillian Dawson who was elected to the National Trustee Board of Citizens Advice, following Steve Potts' move to Nottingham. There cannot be many Bureaux which have provided two national Trustees!

Gillian represents the South West Region at a difficult time for the organisation which is facing large cuts in Government funding.

Ferndown

My first year as Advice Services Manager has been interesting and rewarding as well as very busy and I am grateful for all the support I have received from my colleagues. Maggie Pope's were hard shoes to fill as she had run the Ferndown Bureau for a long time with quiet efficiency and had been a valued mentor to many advisers, me included. She also gave enormous support to a great many clients over the years. We were very pleased to welcome her back as a debt adviser on Tuesdays.

Issues which have affected our clients are varied but problems with debt and welfare benefits predominate. We also give a great deal of advice on employment and relationship matters.

The results from the Quality of Advice Audit which took place earlier this year attested to the high standard of our volunteer advisers. We were sorry that we had to suspend our advice sessions in Verwood Library due to a lack of volunteers but we will resume this service as soon as we are able.

We were pleased to receive funding for an out-reach project on the Heatherlands Estate which has been a huge success since it began in January.

During the course of the year we were very sorry to have to say goodbye to both of our long-standing receptionists. Margaret Allard left to have a hip replacement and took that opportunity to retire and Graham Wilkinson decided that having turned eighty it was time he handed over to someone else. We miss them both and wish them well.

Mary Angus is now our receptionist for 2 mornings a week and Beryl Sinclair does the other morning and acts as an assistant to our debt advisers on Tuesday afternoons. Their help is greatly appreciated by both advisers and clients.

We were also grateful for the interim help of Diana MacSwan.



Ferndown Bureau

Cranborne and Verwood Surgeries

My time spent in both surgeries continues to be busy and rewarding. All the staff within both surgeries remain helpful and co-operative and send me plenty of clients! There is now a Tracker Nurse – Soozie – who tracks the progress of patients needing home visits, for whatever reason. Soozie now refers quite a number of clients to me – usually for benefit claims – and this of course increases demand. I often offer these clients home visits under the welfare benefits project – this way the surgeries' patients get an increased level of service and it allows for even more benefit entitlements to be claimed for residents in Dorset.

Over the past year, annual entitlements in excess of £50,000.00 have been claimed and I feel certain that, in the vast majority of cases, the claims would not otherwise have been made, either due to ignorance of entitlements or uncertainty regarding completion of forms. It remains extremely helpful to have the health professionals to call on readily when further evidence is required and they are all as anxious as I am to secure this extra money for their patients.

There are still other enquiries too, which make a refreshing change for me, as the bureau's Welfare Benefits Adviser – employment, housing, debt, to name some.

After a number of years operating this outreach service, I feel a comfortable fixture within the practice's range of services. I look forward to continuing for the forthcoming year.

Sue Lynch

Pat Temple

Sixpenny Handley Surgery

This is my third busy (but happy) year as Bureau representative at Sixpenny Handley Surgery. Handley surgery is thriving, staffed by enthusiastic professionals, who offer the local community a wider-than-usual range of services. Both as a group, and individually, they go out of their way to make me feel part of the team.

The number of Bureau clients has remained steady throughout the year. After three years I have, as you would expect, a significant number of clients I know well, and consequently I sometimes help more than one member of the same family. I know the doctors appreciate our presence, since many clients are referred to me by the medical staff. I estimate the proportions as half doctor-referred, half self-referred.

The major amount of my work deals with benefits, particularly sickness and disability claims. But the issues vary widely and have included an Employment Tribunal application and completing bankruptcy forms.

Handley Village runs a club for elderly and disabled residents, which meets once a month, run by former EDCAB adviser Pat Geddes, and her husband Ian who was a GP at the Practice.

I have given a talk and question-and-answer session to this club, about the range of help I may be able to give, and encouraged them to come and see me, or to arrange a home visit, if necessary.

Last Summer I broke my wrist, and am indebted to Joan Taylor and Mary Angus who came to my rescue. Between us we kept the surgery going until I could drive again and properly recover.

I am pleased to report the annual funding for the Handley outreach continues through 2007. Long may it last.

Gilly Crompton

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.

Heatherlands Outreach - A Local Network Fund project

At the end February the new Outreach at Tricketts Cross started a pilot project to help with the economic well-being of families with children.



There are two surgeries, Tuesday mornings and afternoons, with a return to Ferndown Bureau in between, and a much needed "consult" with a session supervisor. There is no internet or phone, just me, the laptop, pen, paper and some leaflets. There are no appointments, clients drop in or just talk while their children are playing with toys.

So far we have been quite busy: Child Tax Credits, helping to stop re-possession, application for homelessness, help filling out forms, water bill arrears to mention just a few. Time and facilities are limited so this calls for a slightly different way of advising. The clients are there most weeks and cannot wait while you look things up, so advice is posted to them. Privacy and confidentiality are offered but not always accepted - some of the problems are shared and discussed with the rest of the group. Interviews are often cut short by the arrival of the school bus or a child needing attention.

Last week the police had an "open morning" in the centre. They are very supportive of the project, as are the community leaders, and went as far as to mention our presence there on 2CR radio. Their hope is to encourage a sense of community and pride in the neighbourhood thus improving the standard of living for all.

It is early days but so far so good!

Christine Orange

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

www.adviceguide.org.uk
www.eastdorsetcab.org.uk



Supported by



Charity Registration
No. 1003456
Company Limited by Guarantee
No. 2618707

Designed and Printed
by East Dorset District Council

STAFF AND VOLUNTEERS MANAGEMENT

| | | |
|---------------------------------|------------------|-------|
| Bureau Manager | Hilary Forrest | (F/T) |
| Advice Services Manager | Pat Temple | (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 and Training Officer | Gilly Crompton | (P/T) |
| GP/ Welfare Benefits | Sue Lynch | (P/T) |
| Heatherlands Outreach Adviser | Christine Orange | (P/T) |

VOLUNTEERS

| | | |
|-------------------------------------|------|--------------------------------------|
| Advisers | | Social Policy Project Worker |
| Pat Anderson | (SM) | Ian Lee |
| Ruth Bush | (TA) | Resigned During the year |
| Dorothy Dodman | | Jeff Davies |
| Jean Durant | | Jan Dobree-Carey |
| Kathryn Finn | (TA) | Christine Pacey |
| Christine Fisher | (SM) | |
| Anita Ford | | IT Consultants |
| John Gibbons | | Alan Hart |
| Jane Green | (SM) | Advice Assistants |
| Peter Harvey (tribunals) | | Derek Geldart |
| Eddie Hawkins | (SM) | Rachel Green |
| Chris Isaac | (M) | Beryl Sinclair |
| Jenny James | (SM) | |
| Anna King | | Administration (Wimborne) |
| Brian Kinge | | Audrey Beall |
| John Laidlaw | | Jan Burford |
| Helen Leavens | (M) | Paul Cripwell |
| John Moore | (M) | Linda Gurman |
| Judy Moore | | Erica Hawkins |
| Robbie Morgan | | Lynda Lake |
| Katy Norman | (M) | Claire Parker |
| Christine Orange | | Pam Parker |
| Maggie Pope | (M) | Denise Penny |
| Margaret Stevens | | Jean Richards |
| Joan Taylor | (SM) | Avril Rutland |
| Sue Taylor | (M) | Don Symonds |
| David Thompson | (M) | Reception (Ferndown) |
| Rose Turner | (TA) | Mary Angus |
| Ann Walker | | Beryl Sinclair |
| Pat Campbell (On Sabbatical) | | Margaret Allard (part year) |
| Employment Consultant | | Graham Williamson (part year) |
| David Cummins | | |
| In Training | | Administration (Ferndown) |
| Rob Barsby | | Pam Chapman |
| Deborah Brick | | Judith Ranger |
| Tina Jackson | | Dorothy Cook (part year) |
| Lauren Levy | | |
| John Parsonage | | Key: |
| Roger Purkiss | | (M) = Minder (SM) = Session Minder |
| | | (TA) = Trainee Adviser |