

2008/9

EAST DORSET Citizens Advice Bureaux

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



The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- ✓ To provide the advice people need for the problems they face.
- ✓ To improve the policies and practices that affect people's lives.

**citizens
advice
bureau**



ELECTED MEMBERS

Alan Honor
President

Maureen Godfrey
Chairman

John Rynne
Company Secretary

Diann March

CO-OPTED MEMBERS

Graham Hall
Treasurer

REPRESENTATIVE MEMBERS

Barbara Manuel
East Dorset District Council

David Morgan
East Dorset District Council

Mike Daymond
Verwood Town Council

Robin Cook
Wimborne Town Council

Albert Whittle
Wimborne & Ferndown
Lions Club

John Muggleton
Ferndown Town Council

STAFF MEMBERS
Hilary Forrest
Bureau Manager

Pat Temple
Advice Services Manager

Kathryn Finn
Staff Representative (W)

Rob Barsby
Staff Representative (F)

AUDITOR
Princecroft Willis

Chairman's Report



Without any shadow of doubt this past year has been dogged by financial difficulties for many of the residents of East Dorset in common with others around the country.

Job security, or the lack of it, and concerns regarding the ongoing mortgage repayments or rent have been the dominant feature, in many instances disrupting family life and relationships. The East Dorset advisers have worked unstintingly to provide those seeking advice with an opportunity to review their finances and to marshal their outgoings in order of priority. This service has been provided by extended hours using additional Government funding when additional appointments have been made possible over and above those already available; an Out of Hours telephone line funded by the Big Lottery; and various outreach services out in the community. Reports on these will be found in the following pages.

Detailed knowledge of employment issues has played a great part in the day to day dealings with people and, should that not be readily at their fingertips, reference material is immediately available to them or the opportunity to signpost to other sources of assistance.

Whilst being able to recruit new advisers it takes time for them to become proficient in the ability to give advice and the Bureau is indebted to those individuals who so readily give up their time in volunteering to help others and to be able perhaps to provide some peace of mind to those who do not know which way to turn next.

Without our volunteers, the Manager and paid staff, the Bureau would not be able to operate and I know that the Trustees as well as the residents of East Dorset are most appreciative of them.

Unfortunately the Bureau's own finances are also under threat owing to the ending of the Big Lottery's grant for the Advice and Administration project, which gave such excellent support for 6 years. Efforts to find replacement funding have met with limited success as yet, but we are fortunate to have built up enough reserves to carry us through 2009/10.

However we are most grateful to our main funders East Dorset District Council, Dorset County Council and the Town and Parish Councils in the District, who along with community groups such as Rotary and Lions continue to give whatever support they can, and last but not least thank the Friends of EDCAB for their sterling work in raising funds.

Maureen Godfrey - Chairman

Front cover - EDCAB celebrates 40 years of service to the community this year. The Wimborne CAB started as an outpost from Poole, based in the Methodist Church Vestry, and became independent on 19 October 1968 when it moved into its own office at 4 Church St. The move to its present location on Hanham Road took place in November 1990, when the new premises were opened by HRH The Princess Royal. Between those dates it had established another office in Ferndown, becoming East Dorset CAB.

Advisers - Brian Kinge, Robbie Morgan, Chris Isaac;
Manager - Hilary Forrest, Friends' Chairman - Diann March;
Volunteer Adviser - Joan Taylor.

Manager's Report

Three developments have played a significant part in the Bureau's life this year, the recession; funding (lack of); and the establishment of DorCAP (read on!)

Recession

The first signs came in the summer with an increase in the numbers of problems brought by clients, and a few mortgage re-possession. Since then there has been an avalanche in the areas of employment and welfare benefits issues as well. Total client numbers for the year are up by 30%, but this is partly due to better recording facilities, and a change of focus to using 'Gateway' interviews in order to deal with more clients.

Additional Hours of Advice

The Government responded to the recession by making £10million available to Citizens Advice, who shared this out to Bureaux. As a result of our successful application (submitted in haste the week before Christmas), since February we have opened 2 more hours on Wednesday mornings in Wimborne and 3 more in Ferndown on Fridays. This funding lasts until 31 March 2010, and sadly does not solve our long-term funding problems.

Funding

Many hours this year have been spent researching and applying for funds to continue the services paid for mainly by the Big Lottery for the last 6 years. Unfortunately there are now few sources of Grant Funding available to CABx for key work such as debt advice and support for volunteers. Those agencies which previously funded this work such as HBOS have themselves been hit by the recession.

Projects

The **CARDS** (Rural Outreach Project) has continued to flourish, combining home visiting and an Out of Hours Phone Service funded by the Big

Lottery and delivered by the eight Dorset Bureaux. The Wednesday helpline, answered from Wimborne from 8.45-10am, is now dealing with up to 5 calls a session, and callers at other times can hear recorded information on many subjects.

Heatherlands outreach continues to be well-used and funding has now been obtained from East Dorset Housing Association (EDHA) Tenant Forum until December 2009.

Financial Capability workshops were run on Saving for Xmas and Best Energy Deals in partnership with EDHA and the Coastal Credit Union - two for front-line staff, and two for tenants. Nora Hall took the lead on this assisted by 4 volunteers, but the take-up was disappointing.

DorCAP - Dorset Citizens Advice Partnership

This was set up during the year between all eight Dorset Bureaux, as a vehicle for raising and holding funds and representing our interests at a strategic level. Charlie Monkcom was appointed Partnership Manager from January and in March set up a meeting with MPs and key authorities in Dorset. As a result opportunities have arisen for extending work in GP Surgeries, Children's Centres and with Macmillan Cancer Care, and Dorset County Council have agreed more funding to CABx.

The world of EDCAB

As always the backbone of the service are the volunteers who now perform myriad different roles, from reception and filing to general advice and specialist casework. This year we have lost three volunteer advisers, including Christine Orange to paid work, however she still advises at Heatherlands. Six Advisers have trained to be Supervisors, and give extra time to supporting their colleagues when cover is needed. All of these continue to receive excellent back-up from all the staff team, and two advisers recently commented that it is the most supportive working environment they have experienced. This also reflects the exceptional commitment of the Trustees who work together to ensure that the legal and financial responsibilities of EDCAB are fulfilled.

The world outside

An unexpected Public Relations opportunity arose in November with the visit by The Rt Hon David Cameron MP, Leader of HM Opposition. He was in Dorset to assess the impact of the recession on local communities. The media attention helped to publicise our funding situation, and it made for an interesting afternoon!

Hilary Forrest



The Rt Hon David Cameron MP visits Wimborne CAB, November 2008. Photo courtesy of Stour and Avon Magazine.

Treasurer's Report



The financial year that ended in March 2009 was cautiously positive.

A small surplus of £3,640 was achieved and though this is a lot better than budgeted it is still a £10,000 reduction on the previous year. Income during the year dropped by £1,000 compared with 2008 as we benefited in the previous year from a Swimathon which was not repeated and there was a reduction in income from Health Care Trusts as one of the two GP surgeries decided not to renew their contract. Expenditure, however, rose by £9,000 or 5.4%.

The coming year will certainly be more challenging as the income from the Big Lottery Fund for the Advice and Administration project (£28,687) is coming to an end and our deposit interest income will fall by around £7,000. Fortunately, through a lot of hard work by Hilary Forrest, the Bureau Manager, and her team, some new contracts have already been won that will partly close the gap but these new contracts are also based on short term funding. Though these grants have enabled us to develop new and better services for our clients, these services will remain vulnerable until they can be based on longer term and more reliable sources of income.

With over 30% of the income now coming from these time limited grants the Bureau is particularly grateful to East Dorset District Council for extending their funding commitment for three years; also to Dorset County Council and all the Town and Parish Councils, Lions and Rotary whose support is invaluable. The Friends of EDCAB have again come up trumps raising over £8,500 and other donations top this up to a total of £11,000 from fundraising and personal donations. Wessex Water have also kindly agreed to continue supporting one day of Money Advice, which is increasingly important in these difficult times.

Over the forty years that the Bureau has been in existence a small amount of reserves has been accumulated and the Board has agreed that these can be used to maintain services in the short term, but at best they will only last two or three years, so if the Bureau is to be able to continue offering the current level of services there will need to be a significant increase in more stable sources of income.

Graham Hall

Annual Report and Accounts 2008/2009		
2007/2008 (£)	INCOME	2008/2009 (£)
	Grants and Donations	
64,000	East Dorset District Council	65,300
45,544	The Big Lottery Fund	46,974
12,099	Friends of East Dorset CAB	8,552
8,068	Wessex Water	8,470
7,387	Dorset County Council	7,562
10,482	Primary Health Care Trusts	5,000
580	Training and room hire fees	2,838
1,934	Client and general public donations	2,535
	Citizens Advice Additional Hours Project	2,455
4,500	East Dorset Housing Association	2,250
	East Dorset Community Partnership	1,928
750	Rotary and Inner Wheel	1,050
	Citizens Advice Financial Capability Projects	1,000
1,000	Wimborne and Ferndown Lions club	1,000
1,354	East Dorset District Council IT Systems	598
500	East Dorset Educational Partnership	-
	Town Councils	
5,500	Ferndown	6,000
4,000	Wimborne	4,000
1,500	Verwood	1,500
	Parish Councils	
1,000	Colehill	1,142
200	Corfe Mullen	400
400	St.Leonards & St.Ives	400
200	West Parley	300
225	Sixpenny Handley with Pentridge	250
150	Holt	200
100	West Moors	150
50	Cranborne	100
-	Sturminster Marshall	100
-	Pamphill	50
171,523		172,104
10,506	Bank Interest	9,286
405	Other Income	146
182,434	Total	181,536
	EXPENDITURE	
125,612	Salaries, Pensions, National Insurance and other Staff Costs	133,218
15,207	Premises	14,995
7,693	Travelling Expenses and Car Parking	7,222
6,313	Telephone	6,606
4,775	Citizens Advice and Leaflets	4,660
2,897	Postage, Printing and Stationery	3,415
815	Fundraising costs	2,433
1,411	Computer equipment	2,172
1,309	Training and conferences	1,992
1,538	Miscellaneous	598
625	Audit Fee	575
619	Equipment, Repairs and Renewals	10
168,814	Total	177,896
	SURPLUS OF INCOME OVER EXPENDITURE	
16,068	Increase in General Reserves	9,775
-2,448	Decrease in Restricted Reserves	-6,135
13,620	Total	3,640
31-Mar-08	BALANCE SHEET	31-Mar-09
	Current Assets	
182,000	COIF deposit fund account	196,000
10,224	Cash at bank	10,294
3,723	Debtors and prepayments	1,396
-60,585	Creditors - amounts falling due within one year	-68,688
135,362	Net Assets	139,002
	<i>Represented by:</i>	
68,348	General Reserve	74,367
29,001	Legal Liabilities Reserve	32,756
12,000	Staff sickness Reserve	12,000
9,287	Premises Reserve	9,287
6,000	IT Replacement Reserve	6,000
4,557	Wessex Water Project Fund	4,918
1,458	Dorset Rural Outreach Project Fund	-326
2,988	Heatherlands Project Fund	-
1,723	Community Fund Advice & Administration Project Reserve	-
135,362	TOTAL	139,002

Office Manager

It has been another busy year with quite a few changes. Julie House joined the team last April and has covered Thursday and Friday mornings as an Admin Assistant which has been a great help. She has also been Minute Secretary to the Board.

Pam Parker, having masterminded the leaflets and reference material updates for many years, has now retired, as have Avril Rutland and Paul Cripwell who between them dealt with updating our Local Information Database. Another loss to the team was Claire Parker, our 'Thursday' typist who left to take up paid employment. We thank them all for their help and wish them well.

Gill Waine and Joy Minett joined the admin/reception team at our busy Ferndown office and we are glad to have them aboard.

Our admin procedures have become increasingly automated thanks to the IT skills of Alan Hart. In particular he has helped me get to grips with the intricacies of Quickbooks so that our accounting system produces the information we require.

As always our thanks go out to the volunteer band of admin helpers and receptionists who do such a professional job for the Bureaux. This year we would also like to thank Bournemouth University students for decorating three of our interview rooms.

Lucy Campbell



Friends of EDCAB



With the credit crunch in full swing fundraising of behalf of the Friends has become even more important if the Bureaux are going to continue offering their free services to the residents of East Dorset. The pressure is really on now that so many other organisations are chasing the same pot of gold.

The Friends held another successful fundraising year; tickets for our annual Jazz Night held in Cranborne Village Hall sold out and we are most grateful to our Patron, Lord Cranborne, for allowing us to use his car parking facilities once again. A great evening's entertainment was had by all, especially being able to wine and dine in the first half of the evening before the tables are rearranged so that dancing could commence.

We were pleased to serve tea and cakes at Roger and Mary Angus' garden in Ferndown, opened once more under the National Garden Scheme, and we also served teas at Wimborne St Giles on August Bank Holiday Monday. These are wonderful opportunities to promote the Citizens Advice Bureau as so many people who may know about CAB have no idea it is not government funded and that we rely on the generosity of our various local authorities and donations to keep the Bureaux open.

Katy Norman hosted another very successful Bridge Drive. By offering a splendid lunch the proceedings raised the magnificent sum of £645.

Pat Anderson continues to run the Book Stall in the Bureau on certain Fridays with regular help from Tess and Bob, Rosemary, Jenny, Maggie and Bill, and this made over £500. Many people continue not only to donate books but also purchase books and then give them back once they have read them so that we can resell them!

The Friends' Committee work as a team and it is only because of the dedication of the Committee, bureau staff and personal friends generously giving up some of their leisure time that we are able to hold all these events.

Diann March

Friends Committee

- Chairman.....Diann March
 - Vice ChairmanJohn Rynne
 - TreasurerJoan Taylor
 - Minutes SecretaryDavid Morgan
 - Membership SecretaryJoan Taylor
 - CAB ManagerHilary Forrest
 - Press SecretaryTess Moberly
 - Bookstall.....Pat Anderson
 - Committee MemberChristine Pacey
- ## Ex-Committee
- Barclays LiaisonDerek Gorman



We continue to give phone advice to clients and their families with Chronic Granulomatous Disorder (CGD).

As this disorder is very rare, the number of enquiries is small; just 6 in total this year. The enquiries have been concerned with disability benefits and low income due to the high costs of living with a disability.

Sue Taylor



Money Advice



We have had another busy year in Money Advice but we are pleased that we have still managed to keep the same team, with Maggie Pope and myself advising and our excellent assistants Rachel Green and Beryl Sinclair. We are now hoping to have a new addition to our team as Eddie Hawkins is keen to take on more money advice. Maggie and I thank everyone for their help over the year including the wonderful team of advisers who take on debt cases.

We advise and assist with submissions on housing issues, which are becoming more common, both in rented and mortgaged accommodation.

We have dealt with far more possession hearings both in the Public Rented Sector and Private Mortgages. The mass publicity of The Mortgage Rescue Scheme has given homeowners high hopes but not very much in the way of assistance.

We have been successful in assisting our clients in negotiating with their priority debts and this has been reflected in the number of tenancies we have managed to save and the number of homeowners that have remained in their homes.

We have also had to deal with non-priority debts for clients who, in normal situations, would be able to deal with their outgoings but when facing redundancy or short hours are finding their situation very difficult. Of course the sooner they contact us, the better our chance of a successful outcome, whether the Bureau acts for the client or enables the client to deal with it themselves.

The New Year has brought additional problems and an additional workload, with the new Debt Relief Orders which came into place on 6th April this year. Maggie and I will need to become accredited intermediaries. This will involve some time away from our normal client workload, to train and involve us in more specialist work. This is at a time when our work load has increased and funds have unfortunately decreased.

However we thank Wessex Water in particular for their continued support, along with East Dorset Housing Association and the Rotary Club of Ferndown and we will continue to do our best as will all the advisers.

Nora Hall

Profile of clients with money problems

- Nora dealt with 103 clients for the Lottery Project.
- The debts ranged from £1000 -£800,000, with a median of £24,000.
- There were 87 children in these households, of which 20% relied totally on welfare benefits.
- 34% were owner occupiers, 56% in rented accommodation, equally divided between private rented and social housing. The other 10% were in hostels or homeless.
- 13% had a disability.
- 27% had housing debts, and 87% had credit debts, the others being tax, legal and utility debts.
- A record 45% opted for Bankruptcy, however this is seen as an appropriate option where there is no possibility of a client clearing debts within their lifetime.

Rural Outreach Adviser

We have just completed 14 months of this 3 year CARDS (Citizens Advice in Rural Dorset Service) project, funded by the Big Lottery. Previously I was available to visit clients over a large area within Dorset and regularly travelled to Christchurch and North Dorset. I now visit only within East Dorset and am one of 8 advisers offering a home visiting service – Dorset is, therefore, well catered for to help those who are housebound for whatever reason.



The work still predominantly involves welfare benefit advice, but we do cover all issues. Although in practice all enquiries have always been taken on board, our remit is now to become the caseworker for all topics except complex debt. In these cases we make an initial visit, establish the details, collate paperwork and refer on to a specialist debt worker.

It was thought demand might diminish, given the reduction in geographic area. How wrong we were! I am consistently booked 2-3 weeks in advance. We have, in the first 12 months, claimed the target figure in benefits for the whole 3 years - in excess of £1.5 million, £25,000 of which was raised in East Dorset.

Amongst my clients it has not been the current financial situation that has created the demand; it is a combination of an awareness of the service increasing and the client's long-term repeat issues emerging. This could be by way of a disability benefit re-claim, a change in client's circumstances or a whole new issue that has cropped up in a client's life. It is a pleasure to remain in touch, over several years, with a client and offer help and guidance as their lives progress. I look forward to another year continuing this work.

Sue Lynch

'Challenging, stimulating, rewarding - working for CAB is all of this and more'
Shelley Tilley

Welfare Benefits Appeals

During the last year many people have been shocked when they have had to face the realities of the benefit system; for example, a weekly £64.30 for Jobseekers' Allowance to cover food, clothing, petrol, gas, electricity, water etc. The tabloids rarely tell us this, nor do they publicize the problems that disabled people have when their benefit claims are refused. Some of these people call on us to help them with their appeals and the number seems to be increasing.



The help that we give ranges from explanations of the correspondence received from the DWP, (sometimes a very confusing submission of a hundred pages or more), to helping to prepare for an appeal and finally to accompany clients and act as their representative. Most clients do not understand why their claim has been turned down, particularly when they have been receiving the same benefit for several years and their circumstances have not changed. Many are also very worried about attending a formal appeal and are desperate for help.

Statistics show that a favourable decision is at least twice as likely if claimants attend an oral hearing rather than asking for a paper hearing in their absence and even more so if they have a representative with them. We know our help is valuable. We rarely 'lose' a case. But at the moment there are only three advisers who do appeal work and we need more volunteers for this particularly interesting aspect of CAB work.

John Moore

Employment

We have had some outstanding successes for our clients this year, mainly due to the tenacity of David Cummins who refuses to retire until all his clients' cases have reached a satisfactory outcome! His work for 7 employees in the same company resulted in Employment Tribunal awards totalling £22,241 which then had to be claimed from the National Insurance fund. However another 3 clients whose cases were opened 2 and 3 years ago are still going through court processes to obtain money owed from recalcitrant former employers. Ann Walker successfully supported a client in obtaining an award of £7,000 for unpaid wages through the Employment Tribunals, although actual payment was delayed. Another long-term client finally received £1,300 from the National Insurance fund after his former employer was made bankrupt.



It is impossible to quantify exactly how much our clients receive through our work, because we give many clients the information and advice on how best to achieve their aims and we hear no more. Likewise we cannot quantify how many businesses and employees have been spared a dispute due to our advice to employees when they do not have a good case.

One worrying trend emerging with the credit crunch is the appearance of "phoenix" companies, where a company goes into liquidation owing its employees money, and then is re-formed, free of liability, to start again. Our clients in this situation are understandably aghast that this can be legal.

Employment enquiries cover a wide range of topics. We have assisted clients with unpaid wages, holiday pay, notice pay, redundancy pay, unfair dismissal, disciplinary hearings, grievances, changed contracts, bullying, sex discrimination, disability discrimination, sick pay and sickness absence, maternity pay, misconduct, retirement, age discrimination, transfer of undertakings regulations and more. We have also helped employers of a small organisation with the management of disciplinary issues. My particular thanks go to Ann Walker and Jane Green for tackling some of the more difficult cases.

Gillian Dawson

Tax Credit Overpayments

Last year there were changes in the way the Tax Credit Office dealt with claimants' change of circumstances.

Now any changes have to be entered on their system and the claim updated within thirty days of notification. The effect has been a large reduction in the number of claimants being overpaid and the bureau has seen a dramatic fall in the number of clients with overpayment problems.

Sue Taylor

"I have been very impressed by the wide range of knowledge of the supervisors and other advisers. It is very reassuring to know they are there when I need help."

Mike Lunt



Heatherlands Outreach

We are now into our second year at Heatherlands and we are as busy as ever. Thanks to funding from the East Dorset Housing Association's Tenant Forum we can now carry on until the New Year.

The renovations to the Centre are nearly complete - a new glass door, extra carpet - and with more organizations using the centre, the numbers of people coming through the door have increased. The recently appointed caretaker has brought great enthusiasm to the role. We are also in preliminary negotiations with Turbary Court to hold a surgery there during school holidays when the Community Centre is not available.

The types of problems that clients bring remain as varied as ever; benefits, debt, housing, employment and relationships still top the list, with the occasional one that requires more thought to the Social Policy Code. The illegal downloading of internet games is a case I had in mind; many thanks to Alan and Joan for their help in sorting that one out.

Thanks also to Graham for manning the bureau when I can't make it for various reasons and to Pat, Joan, Nora and Maggie for their continued support. The increase in numbers shows that there is a real need for centres like Heatherlands, not just with actual problems but helping to increase social awareness and becoming part of the community. Hopefully we can continue for some time yet.

Christine Orange

Case Study

Mr & Mrs A came to the bureau early in 2008. They had retired and received their state pension and a small occupational pension. They also received attendance allowance at the lower rate.

They have a joint mortgage on their property, the mortgage was getting more difficult to service with the increase in rates and the clients were getting into difficulties. By the time they came to us they were four months in arrears. They were making what payments they could but the arrears were increasing.

We contacted the lenders and were advised that the debt had been referred to their legal department. We discussed the clients' options and the lender's options with the clients and they decided to put their property on the market.

The clients were threatened with court action if the arrears were not repaid in full. They could now afford the normal monthly payments as the rate of interest had been reduced but they could not afford anything off the arrears. They had had some interest in the property but it had not sold. After a period the property was taken off the market.

They had a small accident claim which was due to be paid to them and the bureau negotiated that they make monthly repayments off the arrears for a period of six months and the balance would be added to the mortgage. This was agreed. The outstanding balance has been added to the mortgage and the interest rate has been further reduced. This has made life easier for our clients. The couple are still in their home and the property is back on the market but this time that is their choice.

'I have enjoyed working in such a welcoming, hardworking team at EDCAB providing administrative support and compiling the rotas.'
Julie House

Ferndown

The past year became progressively busier as the recession began and then deepened.

In Ferndown we were first aware of an increase in enquiries about employment issues and since Christmas demand for our service has increased across the range of advice areas but particularly for money, housing and relationship problems. Employment continued to be a concern for many and a new leaflet was produced for those facing redundancy.

We have been lucky in that we have gained some

excellent new members of the team and have retained most of our existing advisers. Those who have left will be missed by us and their clients.



We were pleased to recommence our Tuesday sessions in Verwood Library which are by appointment. We also continued our outreach, drop-in advice sessions at Heatherlands, which is also on Tuesday mornings.

Because of additional funding from the Government and extra commitment from the volunteer advisers and receptionists, we have been able to open on Friday mornings since February. The earlier opening time of 9.00am has proved popular with those who could not access us before because of work.

In addition to the volunteer advisers we are pleased that we have two new receptionists at Ferndown who turn their hand to just about anything that needs to be done and make life much easier for advisers and clients.

We expect the coming year to be just as busy and are grateful to those who fund us and enable us to continue to offer this service in Ferndown and Verwood.

Pat Temple

Verwood/ Cranborne GP Surgeries



It has been 9 years since this project started – client demand has in no way diminished!

Verwood continues to be the busiest surgery, but Cranborne is still a well used practice. Clients in Verwood often travel to Cranborne for advice, when the Lake Road sessions are fully booked – over the past 2/3 months this has been the case up to 4 weeks in advance.

There has, as yet, been no increase in employment or debt issues, despite the current economic climate. I see a noticeable increase, however, in marital problems – it is almost always the female partner who seeks advice, even when there is no actual dispute and the male partner knows of the CAB appointment. Interestingly, a large number of older women are facing separation/divorce after a 25/30 years' relationship. Often they have sought advice from their GP because of the difficult emotional issues they are facing. These clients are referred to the CAB for the specialist advice we are able to give, relating to their rights/responsibilities and future benefit entitlements. This holistic approach continues to prove itself to be hugely helpful and successful for our clients.

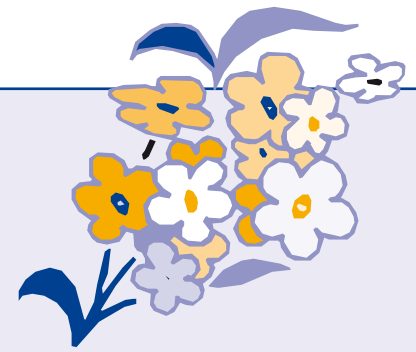
The majority of enquiries continue to be around welfare benefits - predominantly, but by no means exclusively, disability benefits. The doctors' enthusiastic support makes my life so much easier and increases the chance of a successful claim for the clients.

I look forward to completing the first decade of this very satisfactory and rewarding partnership.

Sue Lynch



Bournemouth University students, on 'Make a difference' day who redecorated 3 interview rooms.

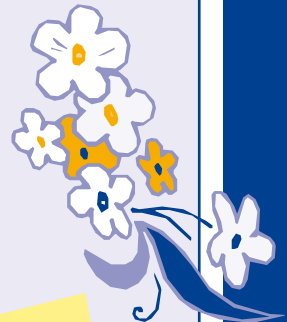


Benefits Calculator

John Moore developed a Benefits calculator for in-house use 10 years ago, which has been much appreciated by the Advisers.

He has now handed it over to Graham Paine who has up-dated and modified it in a very short space of time, much to everyone's relief, with help from Fiona Wilkinson and Quick Benefits, a commercial programme.

We are indebted to John for all his development work over the years and to Graham for picking up and running with it.



*"Dear David,
Thank you so very much for helping me to claim my redundancy pay. I received £1092.96 last Friday and was overjoyed! I want you to know I was over-awed by your attention to detail, efficiency and most of all your great kindness in devoting so much time to helping us."
(Printed with the client's permission)*

Social Policy

“To improve the policies and practices that affect people’s lives.”



Helping clients on a case-by-case basis is valuable to those individuals, but by tackling the root cause of the problem we can bring about real improvements for everyone. When our clients are affected by an issue Citizens Advice Bureaux nationally and locally try to engage with it. Many thanks to our advisers who write the evidence reports, to Ian Lee who has helped them raise the quality and to the supervisors who identify the issues. Some of this year’s examples are:

Extending Free Prescriptions

The bureau and some of our clients responded on line to a government consultation on who should receive free prescriptions. CAB client experiences show that the most in need for this are those on Incapacity Benefit/Employment and Support Allowance and Disability Living Allowance. The CAB campaign has led to Early Day Motion no. 785 in Parliament.

Employment - Unpaid tribunal awards

We contacted our three local MPs, Annette Brooke, Robert Walter and Christopher Chope OBE. Christopher Chope took up the issue with the Minister, Pat McFadden, using one of our cases involving £17,000 awarded in 2006 and still unpaid. We understand that as a result of this joint CAB and TUC campaign the government is due to make an announcement.

Local - Pub car parking fines

The operator for a Ferndown pub car park sent 7 of our clients a £75 parking fine, although they had not parked. Neither the pub nor the company would sort out the problem. The bureau contacted the local Trading Standards officer, several councillors became involved, but the problem was solved when the local TV took up the story.

Responding to East Dorset District Council requests for policy comments

We used our clients’ experiences to respond to East Dorset District Council on the choice-based lettings allocation policy; and on the proposed increased housing in Corfe Mullen.

Gillian Dawson

“I am mentally tired at the end of the day, but helping people with their problems is really worthwhile and satisfying.”
Graham Paine

‘Being a new adviser is fairly daunting and I am so grateful to my colleagues for all their help and patience; I long for the day I know as much as they do!’

Juliet Lewis



Training

I have now completed almost 3 years as Bureau Training officer. This year my role has widened, as I have been responsible not only for all training at East Dorset Bureau, but also for the basic certificate course training of volunteers at Christchurch bureau.

One new Christchurch trainee was recruited in May 08 and I went every week to Christchurch to train him and familiarise myself with that bureau. He was a conscientious and enthusiastic ‘guinea pig’ and has now successfully been incorporated into the bureau team.

Joint training of volunteers (3 from Christchurch and 2 from East Dorset) started in October. We split our time between Christchurch, Wimborne and Ferndown Bureaux. Although the 2 bureaux operate differently - Christchurch having recently introduced a Gateway approach to cope with their workload - the basic training currently remains the same for all trainee advisers. They were a pleasant and spirited bunch of people who all completed their basic training earlier this year.

We are currently in the middle of our second joint training programme. This started earlier than usual this March as both Bureaux needed extra advisers to cope with the additional opening hours that new Government funding required. East Dorset has 4 new trainees and hopefully they will be helping out on the Rota by this summer.

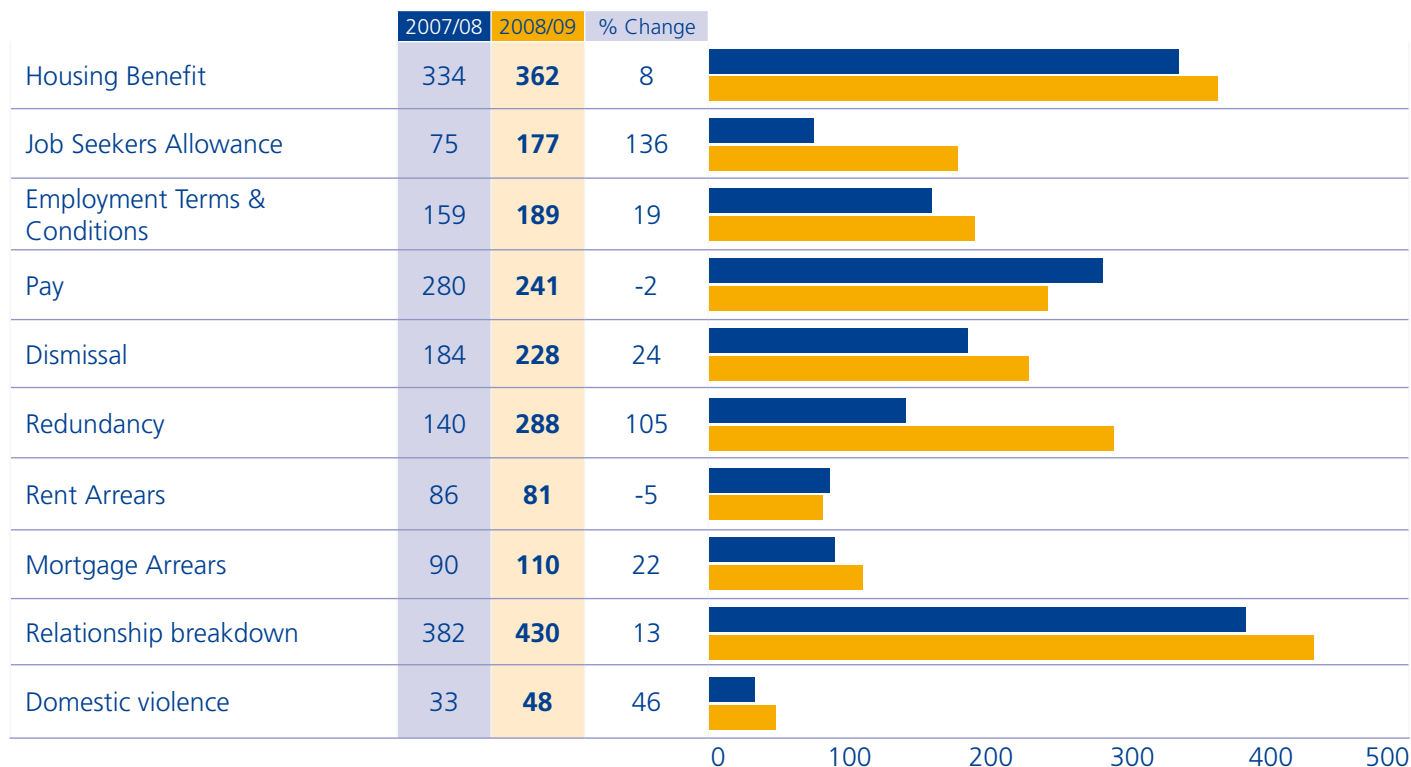
Finally, I could not do my job without the continuing help and support of all my colleagues. I would like to thank them once again for everything they do to help our new and less experienced advisers.

Gilly Crompton

'Bureau Activities 2007/8 and 2008/9 showing the effects of the recession on East Dorset'.

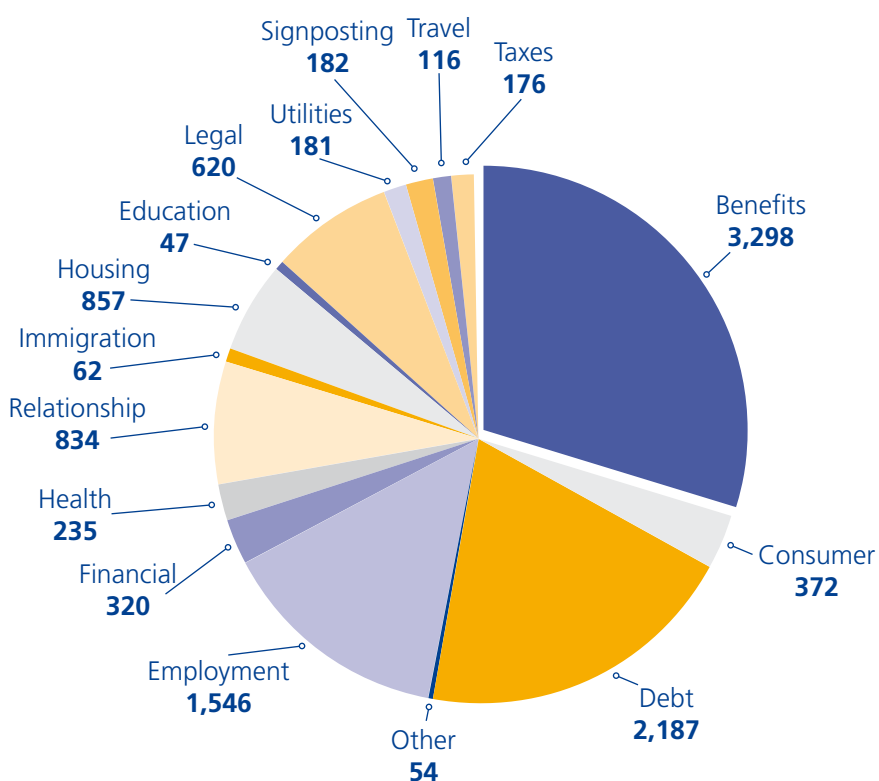
2007/08

2008/09



Total new issues

	New issues	%
Benefits	3,298	29.7
Consumer	372	3.4
Debt	2,187	19.7
Education	47	0.4
Employment	1,546	13.9
Financial	320	2.9
Health	235	2.1
Housing	857	7.7
Immigration	62	0.6
Legal	620	5.6
Other	54	0.5
Relationship	834	7.5
Signposting	182	1.6
Taxes	176	1.6
Travel	116	1.0
Utilities	181	1.6
Total	11,087	100



Clients starting a new enquiry in the period

Total new clients	% New	Existing clients	% Existing	Total unique clients
2,670	78.9	716	21.1	3,386

CONTACT US...

WIMBORNE

Hanham Road, BH21 1AS

MONDAY 10am - 3pm

TUESDAY 10am - 3pm

WEDNESDAY 9.30am - 11.30am

THURSDAY 10am - 3pm

FRIDAY 10am - 1pm

(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

FRIDAY 9am - 12 noon

(01202) 893838

Monday, Tuesday and Thursday between 10am and 3.45pm

VERWOOD

Library

TUESDAY 10am - 12 noon

Out of Hours Service:

08444 77 20 22

www.adviceguide.org.uk

www.eastdorsetcab.org.uk



Charity Registration No. 1003456

Company Limited by Guarantee No. 2618707

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MANAGEMENT & PAID STAFF

Bureau Manager	Hilary Forrest	(F/T)
Advice Services Manager.....	Pat Temple	(P/T)
Advice Session Supervisors	Roz Watts	(P/T)
.....	Fiona Wilkinson	(P/T)
Assistant Manager – Social Policy & Employment	Gillian Dawson	(Vol)
Money Adviser.....	Nora Hall	(P/T)
Training Officer	Gilly Crompton	(P/T)
GP/ Rural Outreach	Sue Lynch	(P/T)
Heatherlands Outreach Adviser	Christine Orange	(P/T)
Office Manager.....	Lucy Campbell	(P/T)
Administration Assistant	Julie House	(P/T)

VOLUNTEERS

Advisers

Pat Anderson (SM)
Rob Barsby (TA)
Ruth Bush (TA)
Krysia Cowan (TA)
Dorothy Dodman
Jean Durant (M)
Kathryn Finn
Christine Fisher (SM)
Anita Ford (M)
Jane Green (SM)
Eddie Hawkins (M)
Chris Isaac (M)
Tina Jackson
Jenny James (SM)
Anna King
Brian Kinge (SM)
John Laidlaw
Helen Leavens (M)
Juliet Lewis (TA)
Michael Lunt (TA)
John Moore (M)
Judy Moore
John Newman
Christine Orange
Graham Paine
John Parsonage (TA)
Maggie Pope (Debt Specialist)
Roger Purkiss (TA)
Margaret Stevens (SM)
Joan Taylor (SM)
Sue Taylor (Tax Credits)
David Thompson (M)
Shelley Tilley (TA)
Julie Tooms (TA)
Rose Turner
Ann Walker (SM)

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

Employment Consultant

David Cummins

Resigned during the year

Tom Clarke
John Gibbons
Robbie Morgan
Katy Norman

In Training

Patricia Attiwell
Sophie Brown
Sheila Gooden
Karen Kelly

Social Policy Project Worker

Ian Lee

IT Consultant

Alan Hart

Advice Assistants

Derek Geldart
Rachel Green
Beryl Sinclair
Sue Taylor

Administration/Reception in Ferndown

Mary Angus
Joy Minett
Beryl Sinclair
Gill Waine

Administration/Reception in Wimborne

Audrey Beall
Jan Burford
Paul Cripwell (part year)
Linda Gurman
Erica Hawkins
Claire Parker (part year)
Pam Parker (part year)
Denise Penny
Judith Ranger
Jean Richards
Avril Rutland (part year)