

East Dorset Citizens Advice Bureaux



ANNUAL REPORT 2015/16

**We're here to help.
Whoever you are.
Whatever the problem.**





Contact us...



BOARD OF DIRECTORS

ELECTED MEMBERS

Alan Breakwell, Chairman

John Rynne, Company Secretary

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Diann March, Chairman of Friends

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East Dorset District Council

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Sandra Grove, Verwood Town Council

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CO-OPTED

John Muggleton, Ferndown Town Council

Derick Smith,
Lions Club of Wimborne & Ferndown

STAFF ADVISERS TO THE BOARD

Dorne Hardyman, Bureau Manager

Pat Temple, Advice Manager

VOLUNTEER ADVISERS TO THE BOARD

Barry Watts, Staff Representative (W)

Beryl Sinclair, Staff Representative (F)

INDEPENDENT EXAMINER

PKF Francis Clark

For **new enquiries** please phone the **DORSET ADVICELINE 0344 245 1291** or from mobiles **0300 3300650** between 9.30am and 4.00pm Monday - Friday call in at one of the following places for an initial assessment...

Wimborne CAB

Hanham Road, Wimborne, BH21 1AS

MONDAY	10.00am - 3.00pm
TUESDAY	10.00am - 3.00pm
WEDNESDAY	Appointments only
THURSDAY	10.00am - 3.00pm
FRIDAY	10.00am - 1.00pm

Ferndown CAB

1A Princes Court, Princes Road, Ferndown, BH22 9JG

MONDAY	10.00am - 3.00pm
TUESDAY	10.00am - 3.00pm
THURSDAY	10.00am - 3.00pm

Citizens Advice Bureau Outreach

HEATHERLANDS

Hopscotch Pre-School (behind Heatherlands Centre)
2nd and 4th Thursday of each month
9.30am - 12.00pm

WIMBORNE

Leigh Park, Children's / Community Centre
1st, 3rd and 5th Wednesday of each month
9.30am - 12.30pm

CORFE MULLEN

Corfe Mullen Children's Centre and Library,
54 Wareham Road, Corfe Mullen, Wimborne, BH21 3LE
2nd and 4th Wednesday of each month
10.00am - 12.00pm

VERWOOD

Verwood Library, 1 Manor Road, Verwood, BH31 6DS
1st, 3rd and 5th Thursday of each month
10.00am - 12.30pm

Email us at: advice@eastdorsetcab.org.uk

Information and advice is also available at;
www.adviceguide.org.uk or
www.eastdorsetcab.org.uk



Chairman's Report

Alan Breakwell



It gives me great pleasure to introduce and commend the Annual Report. It follows the pattern of previous years giving an insight into the activities of the Bureau and the finances that support that work.

This has been my first year as Chairman having taken on the role in November 2015. It has been a challenging start with the triannual audit being undertaken by the Citizen's Advice Audit Service early in 2016. The main audit objectives were to verify compliance with the audit criteria and to recommend or otherwise continued membership of National Association of Citizen's Advice and the Advice Quality Standard. The outcome was that the Bureaux passed the audit subject to a number of actions being undertaken which have or are being addressed during the forthcoming year.

The previous year was a year of change and 2015/16 has brought greater stability with the Bureau Manager Dorne Hardyman completing her first full year. There have still been the challenges for Dorne and her team as they grappled with improving the financial information, dealing with the implications of the new membership package and taking part in a pilot project on the Performance Quality Framework as well as dealing so professionally with all our clients.

There has been change on the Trustees Board with two of the Town Council representatives standing down after serving for a number of years. Thank you to Robin Cook who represented Wimborne Minster Town Council and John Muggleton who represented Ferndown Town Council for all their support and help to the Bureaux.

A significant amount of the Bureau's income comes from the Local Authority, Parish and Town Councils as well as other organisations and a big thank you to them for their continuing support. The Friends of EDCAB continue to work tirelessly in raising funds for the continuation of this essential front line service.

The Trustees express their thanks to the Staff and Volunteers for the continuing high quality and volume of advice given to the community throughout 2015/16. I would personally like to thank my fellow Trustees for their support and together we look forward to the future challenges

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.

Authorised and regulated by the Financial Conduct Authority. FRN 61759

Bureau Manager Report

Dorne Hardyman



This year has once again had its challenges. With our clients it has been a year of increasing issues with more clients with an initial problem which has spiralled into many complex issues. From a financial point of view once again we have our challenges to ensure we get the best value for everything we do.

I would like to give a huge thank you to all our supporters, especially the District, Parish and Town Councils. Without the funding from our supporters the essential service we deliver would not be possible. The Friends of EDCA have once again been working very hard and for another year have raised a large sum of money which continues to support our work.

During the year we secured short term funding for a new specialist. This is supported by British Gas. The advisor helps and supports clients who are in fuel poverty or have health issues, which could be alleviated with help with heating and associated costs. This has been a successful addition to our team as we are now able to reach clients in rural areas who have difficulty with transport.

I would like to thank personally the team I have around me without their dedication and support it would be impossible to give the service that we do. The army of volunteers we have continues to amaze me in the time they give, the knowledge they have and the patience they show with the clients to ensure every possible help is given to them. A huge Thank You to everyone.

During the year we went through an audit by Citizens Advice to ensure the quality of our advice and governance are to the required standard. I am pleased to say after a small amount of remedial work we have passed and have been awarded the Advice Quality Standard. Citizens Advice is bringing in a new Performance Quality Framework for us to work within. This means more on going checks and work but will consistently ensure we are operating at an effective level giving clients the high quality standards we aim for. This will not come into effect until April 2017 but we have joined some of the pilots to enable us to be up to the correct standard when needed.

We have challenging times ahead with changes in the benefit system and uncertainty in the economy. This will bring a new set of challenges, however I am sure with the team I have at our office we will be able to provide the strongest possible service we can for the people of East Dorset.



Advice Manager's Report

Pat Temple



This year has been one in which we have had some breathing space following internal restructuring and the many Government imposed changes, in particular to welfare benefits, that happened in the previous year.

During this year we have tried to look out to the wider community to raise our profile and to work with other organisations which have similar aims to ours.

We gave talks to various groups including macular degeneration, COPD, a mental health support group and many others. The purpose of these talks is twofold. One is to let people know the broad range of advice and help we can give to people and the other is to let them know that we are a charity in need of support both financial and in the shape of volunteers to continue our work.

We also open our offices to people who offer help to our clients in areas where we don't have expertise. For instance this year we have been able to refer our clients to help with pensions, job seeking and cv writing, financial advice (other than debt) and to legal support with housing issues.

We are also very grateful to have the support of a rota of local solicitors who run a clinic once a month in our Wimborne office to offer brief legal advice to some of our clients.

For the future we are aware that the nature of advice needed is changing with many people able to access information on-line and wanting to access advice in the same way and at all times of the day and night.

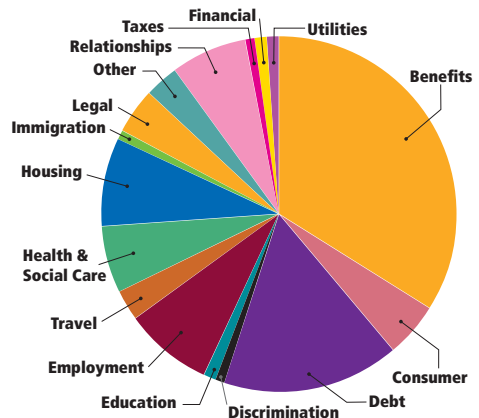
Easy access to information means that many of the clients we see are better informed but have more complex problems.

Also there are many local people who do not have access to the internet or are unable to use it. These people find that they have difficulty accessing services and benefits to which they may be entitled which are now available only on-line.

Going forward we need to retain and recruit more volunteers who are computer literate and able to research and give advice on complex and challenging issues. We have many excellent role models established in the bureau for future recruits to follow.

Bureau activities in key areas of advice 2015/16

	Total	%
Benefits	2364	34
Consumer	248	5
Debt	1091	16
Discrimination	39	1
Education	24	1
Employment	549	8
Financial	184	3
Health & Social Care	410	6
Housing	581	8
Immigration	31	1
Legal	292	4
Other	216	3
Relationships	495	7
Taxes	106	1
Travel	108	1
Utilities	108	1
Total	6846	100



Financial Report

Graham Hall



This has been a cautiously positive year financially with the new management team establishing themselves.

Income increased by £10,988, 7%, due to gaining more in short term grants than we lost from ones that had come to an end. Expenditure decreased by £4,516 due to tight control of office costs. At the end of the year we retained an increase in reserves of £16,846. Of this £10,577 was required to maintain the Legal Liabilities Reserve and £8,905 went to the general reserve, offset by a reduction in the restricted funds of £2,636. This addition to the general reserve will enable us to work on enhancing the services so we can continue to raise their quality and make them more accessible.

There is no indication that there will be any reduction in the need for our services in the foreseeable future but our funding continues to depend on short term grants that provide no long term stability. Over 40% of our income comes from East Dorset District Council which is now in discussions with the other district councils in Dorset over options to save money by merging into 2 or 3 large authorities for the whole of the county. Although our reserves will not sustain us for long they will at least give us the opportunity to restructure if required to meet this uncertain future.

The support we receive from the County, District, Town and Parish Councils and particularly the Friends is appreciated and gives us some stability during these difficult times but we will have to make every effort to increase our funding either directly or through Citizens Advice in Dorset (CAiD) if we are to avoid reducing our services at a time when local residents might need them most.

2014-15	INCOME	2015-16
GRANTS AND DONATIONS		
76,000	East Dorset District Council	76,000
14,345	Macmillan	18,720
5,894	Friends of East Dorset CAB	8,929
7,825	Dorset County Council	7,825
6,000	DCC Childrens Services	6,000
8,611	Caid For Healthwatch	5,750
4,500	Primary Health Care Trust	7,500
2,500	Heatherlands Project (EDDC Ward Budget Grant)	500
4,300	Wessex Water	2,000
719	Advice Services Fund	0
	British Gas Energy fund	2,042
0	EDDC Ward Grants	3,175
1,733	Client and general public donations	1,436
1,500	Wimborne and Ferndown Lions club	1,500
0	Pensionwise	5,500
1,500	Salisbury Pool Charity	0
1,000	Rotary Club of Ferndown	0
0	Rotary Club of Verwood	125
77	Citizens Advice	787
0	CAiD for ASTF	1,439
	Community Chest	1,000
	One off CAB Projects	900
TOWN COUNCILS		
7,000	Ferndown	7,000
6,000	Wimborne	6,000
2,000	Verwood	2,000
PARISH COUNCILS		
1,000	Colehill	1,000
1,000	Corfe Mullen	750
500	St.Leonards & St.Ives	500
250	Holt	300
200	Cranborne	300
150	Alderholt	150
100	Knowlton	200
150	Sixpenny Handley with Pentridge	150
100	Sturminster Marshall	100
200	West Moors	250
0	West Parley	0
155,154	Total	170,428
3,862	Bank Interest	1,310
2,954	Training and room hire fees	920
	Employment Tribunal Fee	300
2,000	NI Employment Allowance	2,000
163,970	Total	174,958
EXPENDITURE		
111,928	Salaries, Pensions, National Insurance	115,179
8,923	Staff Costs	4,083
17,668	Office Costs	14,195
22,848	Premises Costs	23,121
0	Other General Expenditure	0
41	Fundraising costs	0
1,220	Governance costs	1,534
162,628	Total	158,112
1,342	Surplus/deficit of income over expenditure	16,846
BALANCE SHEET		
31-Mar-15		
CURRENT ASSETS		
30,000	Interest Bearing Accounts	165,000
155,889	Current account and cash	31,808
2,861	Debtors and prepayments	6,878
(11,469)	Creditors - amounts falling due within one year	(9,559)
177,281	Net Assets	194,127
Represented by:		
2,636	Restricted Funds	0
126,979	General Reserve	135,884
17,666	Legal Liabilities Reserve	28,243
12,000	Staff Sickness Reserve	0
12,000	Premises Reserve	12,000
	Rent Reserve	12,000
6,000	IT Replacement Reserve	6,000
177,281	Total Reserves	194,127

Employment Specialist Report

Gillian Dawson



I attach great importance to my role as employment specialist because people's livelihood, and the means of keeping themselves and/or family, depends on it. There are 2 aspects to what I do:

- I advise my colleagues on any cases when they want to continue working with the client but need to discuss the case and the options for the client.
- I have my own caseload of clients who are referred from the general office when the level of work or complexity of the issue(s) requires a specialist, often when there is an Employment Tribunal as a potential part of the work

Both aspects require the foundation of a CAB training in understanding a client's feelings and their full situation. It is no help to a client if they are just told their rights. How can they try and take them forward? Is the client willing to risk their job to do that? A client who has not received paid holiday may not want to challenge the employer if the result is dismissal and no income. The same issue faces a client with mental health problems who is not given the legal requirement for 'reasonable adjustments' to enable them to perform their duties. What would you do if you were a client in that situation? The lower skilled and lower paid an employee is, the less they have negotiating power because there are comparatively more people who can replace them.

Very often a client, who has been badly treated, or dismissed, comes to discuss whether there is a case for Unfair Dismissal. If there is, I help them all the way to tribunal if necessary, but I use every opportunity to try and assist them to a negotiated settlement – which saves everyone, including the tribunals system, a lot of time and expense.

Sometimes I have to advise a client that they have no legal case. There is nothing like hearing a distraught client, who has just told you how many years s/he has been loyal to the business and helped it but who now faces redundancy, say "Thank you for the advice... now I can get on with my life".



Healthwatch is the consumer champion for health and social care services. All the Citizens Advice offices in Dorset are now part of Healthwatch Dorset. We are ideally placed to provide information and advice to the public on a wide range of health and social care issues. This ranges from simple queries such as 'How do I find a dentist?' to more complex issues like 'How do I make a complaint about my relative's care home?' All advisers and Gateway assessors are involved in this part of the project.

The biggest trends this year have been queries about paying for residential care, and applying for Help with Health Costs, which includes prescriptions, dental and optical costs and travel to hospital. We see many clients who are in receipt of means-tested benefits who do not realise that they can get help with this and it is very satisfying to see this worry taken away from them.

Our second function is to collect patient feedback on experiences within the health and social care system and this is the part that I spend most time on. We contributed to the latest Healthwatch Dorset report 'FOBBED OFF' which looks at patients' experiences of complaining about a local hospital. 59% of respondents said they didn't feel their complaint was handled fairly. HWD made recommendations to the relevant hospitals and are monitoring the situation.

I have been leading the project in East Dorset for 3 years now. It is a very varied and interesting role.



East Dorset Citizens Advice offer a job support service for unemployed people at the Wimborne and Ferndown Citizens Advice offices.

Clients can book a free one hour session with an adviser covering topics such as: where to look for jobs, how to write a professional CV and cover statement, how to approach an interview, how to deal with career change and returning to work after a break.

As well as directly referred clients, the Job Support service also works closely with the National Career Service via the Ansbury Adult Guidance Team who also refer clients and we jointly run one or more monthly workshops on CV Writing at the Citizens Advice Wimborne office.

Feedback from clients on the service and help they have received is very positive.

The statistics for 2016 to date are:

No of clients sessions	CAB Ferndown	CAB Wimborne
January	0	0
February	3	12
March	3	12
April	0	10
May	0	7
June	1	9
Location total	7	50
Annual total - all clients		57

Outreach Reach Report

Sophie Brown



At East Dorset CAB we understand that many residents of East Dorset are not able to come to either of our two local offices for advice or information.

It is possible for these people to phone Dorset Adviceline which is manned from 10am - 4pm five days a week.

For many people, however, it is not possible to receive sufficient help over the phone. This may be because of the complexity of the issue and documents involved, hearing problems or the difficulty in understanding complex issues over the phone.

To try and meet the needs of East Dorset residents who are not able to access our local offices we have a network of outreach locations mostly run on a fortnightly basis around the area where clients can be seen face to face.

Our outreaches at the Leigh Park community centre and Corfe Mullen library are run in conjunction with the Children's Centres and are funded by them.

Verwood Lake Road Surgery and Cranborne Surgery fund an outreach at their premises for their patients once a fortnight at each practice. They fund this because they are aware of the health benefits that ensue when people are able to solve problems in their life in connection with such things as housing, money and employment.

Our outreaches at Verwood Library and the Heatherlands Centre are currently unfunded but well used and appreciated by the local people there.

Our outreach adviser does a great deal more than merely give advice and information at the point of contact. She has acted as advocate and representative for many clients at benefit appeal tribunals and in other legal disputes.

It is our aim to have the resources and volunteers to be able to cover more of the inaccessible parts of East Dorset in the future.

Training Report

Fiona Wilkinson



We now recruit staff to gain experience initially as assessors then expect them to train as advisers.

We have also decided to take people on at the time they approach us, so we currently have trainees at very different stages of this process.

Skills and information training for much of this initial learning is provided by Citizens Advice.

'Welcome' to all and 'Thank you' to current staff for the huge support they give in many ways to facilitate this at East Dorset.

On-going Learning

Local courses from 'Connecting Advice in Dorset' around helping our clients with mental health issues were helpful to many, but the funding for this ceased. East Dorset Citizens Advice now contributes to a fund for local Citizens Advice training here in Dorset.

Benefits and Debt courses now run locally.

Alongside this, Shelter continues to provide housing courses for us.

We also use a bank of e-learning packages to support on-going professional development in many areas.



The Dorset Macmillan Citizens Advice Service helps people with cancer and their families. I have just started my sixth year as a Macmillan Welfare Adviser, covering a wide geographical area including East and North Dorset, Purbeck and Christchurch. Referrals come mainly through health professionals but clients can self-refer. We give some advice by telephone but the majority of clients are visited in their own homes. Over the last year I have seen around 100 cancer patients. Often they are still undergoing treatment and struggling with illness and fatigue, along with all the emotional upheaval that a cancer diagnosis brings.

A large part of our work is around benefits, assessing entitlement, and completing applications. A high proportion of clients are unfamiliar with the complex benefit system particularly with all the recent changes. It is an added burden for them at an already difficult time. Last year I attained around £390,000 in benefits for Macmillan clients in our area.

Recently we helped Mrs L who had advanced digestive cancer. She and her husband were struggling financially, having to travel to London on a regular basis for treatment. When I met them they had some debt and could not afford to buy food. I gave them a voucher for the Foodbank and was able to apply for Pension Credit, Carers Allowance and Personal Independence Payment which gave them an extra £378 a week. I obtained a Blue Badge for parking and Road Tax Exemption. I also acquired £2500 in grants.

During this last year we have continued to provide a much needed face to face debt advice service to local residents. This is particularly vital for our more vulnerable clients who would find accessing advice via the telephone or over the internet impossible.

The complexity and delays that are inherent in the benefit system cause our clients great stress and anxiety and can quickly lead to spiralling debt. For clients who have no realistic prospect of paying off their debt in a reasonable period of time the insolvency option of a Debt Relief Order is a debt solution which will give clients a fresh start and allow them to move forward by paying their on-going household expenses and budget better in the future. We have completed 17 Debt Relief Order applications for clients this year; this is an increase on last year.

We have seen an increase in the number of clients who have priority debts such as rent arrears and Council tax arrears. This often leads to court action and enforcement. So often clients come to us at the last minute in a desperate state, this requires intense support and can be very upsetting for the adviser. That said, it is very rewarding when good outcomes are achieved. For example, eviction prevented, grants obtained, benefits gained, clients better able to cope with life.

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Friends of East Dorset CAB

Diann March - Chairman



Last year we once again we were grateful that Mary and Roger Angus asked the Friends to serve teas when they opened their garden under the National Garden Scheme and Mary generously donated the money she raised through the sale of some of her plants, although they have taken a well earned rest in 2016.

John Rynne once more organised a Jive Night which was a sell-out. We are so lucky that John enjoys putting on this event and all the people he knows who not only enjoy the event but are only too happy to support such a worthwhile cause.

We served tea, coffee, cake and light lunches on the Saturday morning of Wimborne Flower Festival and, together with serving teas at Wimborne St Giles, once again kept our cake making volunteers very busy.

Thank you to those willing people who gave up their leisure time to serve the teas, take the money, wash and dry up and bake such wonderful cakes or helped in any other way.

Last but not least, a big thank you to the people who serve on the Friends Committee, although we have said a fond farewell to some who had been staunch members for a number of years, namely David Morgan, Rachel Green, Pat Anderson and Tess Moberly. Our depleted committee would welcome anyone interested who would like to join us in their place so that we can continue to support this much needed facility in our community.

Summary for period 1 April 2015 to 31 March 2016

	Total raised 2015/16	Total raised 2014/15
Subscriptions	£903.00	£879.00
Donations	£2,453.29	£1,307.40
General publicity	£0.00	£0.00
Teas @ Open Garden	£735.50	£746.67
Wimborne St Giles Teas	£551.89	£544.00
Newsletters	£0.00	£0.00
Gift Aid on previous year's donations	£587.87	£553.18
Santa Fun Run	£230.00	901.02
Wimborne flower Festival	£465.00	£0.00
Swimathon	£0.00	£192.00
Jive Nite	£2,850.32	£1,914.65
Total raised	£8,776.87	£7,037.92
Opening Balance	£3,240.88	£3,202.96
Add net income from above	£8,776.87	£7,037.92
Sub total	£12,017.75	£10,240.88
Less transfers to EDCAB	£8,500.00	£7,000.00
Balance in Bank	£3,517.75	£3,240.88

Friends of East Dorset CAB Committee List 2015/16

Chairman	Diann March
Vice Chairman.....	John Rynne
Treasurer	Chris Isaac
Minutes Secretary	David Morgan
CAB Bureau Manager	Dorne Hardyman
CAB Administrator	Amanda Willis
Press Secretary.....	Tess Moberly
Fundraiser	Jill Wilkins
Committee Members	Derek Geldart

Staff and Volunteers



Management and Paid Staff (p/t)

Bureau Manager	Dorne Hardyman
Advice Manager	Pat Temple
Advice Session Supervisors	Ann Walker
.....	Sylvie Mitchell
Money Adviser	Karen Hancock
Training Supervisor	Fiona Wilkinson
GP Adviser	Sophie Brown
Outreach Adviser	Sophie Brown
Macmillan Welfare Benefits Caseworker	Mandi Douglas
Healthwatch Bureau Lead	Mandi Douglas
Quality of Advice Reviewer	Mandi Douglas
Bureau Administrator	Amanda Willis
Administration Assistant	Julie House

Volunteers

Hilary A, Tricia A, Barry B, Christine B, Margaret B, Jan B, Mandy B, Ruth B, Brian C, David C, Marie D, Gillian D, Jill D, Jean D, Christine F, Geraldine F, Jane G, Rachel G, Alastair G, Maria H, Alan H, Helen J, Anna K, Brian K, Ian L, Helen L, John I, Rosemary L, Marie M, John M, Lesley M, Graham P, John Pa, Jane P, Denise P, Roger P, Jeannette R, Lyn R, Cheryl, Elaine S, Beryl S, Ian S, Valerie S, Joan T, Sue T, Shelley T, Rose T, Gill W, Barry W, Jill W.

Resigned/Retired during the year

Mandy Br, Eileen D, Kay T.

