

Broxbourne Citizens Advice Bureau

The charity for your community



Some of the staff at the entrance to Old Bishops College - October 2011

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Annual Report and Accounts 2010 - 2011

Registered Charity No: 1121196 Company No: 6317053

Chair's Report

This year being no exception to past years we saw many changes to the Bureau. Gateway assessment of clients is now fully embedded in and we are now part of a national telephone advice line. I would like to thank all staff who have helped us achieve these changes. Both these changes help us to manage our ever expanding client base and deal with more clients, Gateway with the shorter initial interviews and Adviceline gives clients another way of contacting us for advice. Although currently only operating on a Tuesday, from next year we aim to increase Adviceline and to offer this service alongside the hours that the bureau is open to the public.

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County wise we are progressing the formation of a county wide consortium. This will give us a greater opportunity to bid for larger contracts, and now has shadow board in place. Our new waiting room is in operation and it includes a reception area as well as a further interview room. It was officially opened in February by our MP Charles Walker and a representative of the Awards for all Lottery Grant who provided the funding for the project. It has improved conditions for both our clients and our reception team. We have the dilemma of wanting to see as many clients as possible but we must ensure that the advice given is accurate and of the highest quality. To that end we were audited twice this year by CitA. A quality of service audit and an organisational audit which were both passed. Although not scheduled we also had an informal audit of our gateway advice which had a full pass. Audits can be a bit of a nerve racking time for staff and I would like to thank all staff whose achievements and work would have made the passes possible.

Like everybody at the moment we are under pressure from increased costs and regrettably we had to issue two redundancy notices this year. Increased accommodation costs and the need to replace our telephone system, and some of our computers, has meant that we will have to undertake a full review of our staffing levels and the way we are organised.

I would like to thank Jo, the senior management team and all the staff at the bureau and my fellow trustees for all the help and assistance they have given me over the year. Our dedicated staff who no matter what changes or problems we encounter still see more and more clients regardless of the changes that are happening around them.

I would also like to thank Mike Walker and members of the council for their continued support and funding as well as the Marriott Hotel Cheshunt for sponsoring our AGM, Taylor Wessing our company secretary, Tony Ames for producing this annual report and all our partners whose continued support enables us to keep going.



BOB BICK
Chairman

Chief Executive's Report

2010-11 was a very challenging year for the bureau, its resources and particularly the staff. The staff continued to work with clients bringing with them ever increasingly complex issues often to be dealt with in a short period of time. It is therefore with a feeling of great pride and satisfaction, for which I make no apologies, that we can show the level of outcomes achieved for our clients' both tangible and intangible. Indeed this annual report is focusing on our clients' and celebrating the outcomes gained for them and our funders'.

Tangible outcomes for clients and indeed the local community are relatively easy to evidence. For example our Money Advice Team between them dealt with over £5 million pounds worth of debt during 2010-11. £2+ million were priority debt and £3+ million were non-priority debt. Priority debts are normally those that carry a penalty, such as housing costs, rent or mortgage, which may result in homelessness, Council Tax non-payment, Court Fines or Taxes which could incur legal remedies and charges for utilities because suppliers have powers to disconnect or finance companies who could repossess a vehicle. Non-priority debts are those where non-payment will not result in the loss of the client's home, liberty, essential goods and services. In addition our case-workers raised £1,283,972 additional money for the borough. £876,477 related to additional benefit income achieved and £405,782 to debts written off.

However, outcomes for people are not always tangible, they cannot always be measured with charts and graphs. By helping to stabilise clients' problems, advice interventions enable people, often the most excluded and disadvantaged, to deal with other aspects of their lives. Advice can make a difference to health and wellbeing, confidence, financial and social inclusion and improves employability and can especially enable them to move on in their lives in whatever direction they want to go. People residing within any community who live with less problems and stress contribute to greater community cohesion and prosperity.

Whilst retaining our independence, being seen as not being part of 'the system' we continue to work in partnership with a number of local organisations for the benefit of the residents of the borough. Broxbourne Housing Association, whose tenants we have assisted to gains of £73,579, similarly for tenants of Aldwyck Housing Association, the Borough of Broxbourne with whom we work under contract to prevent homelessness and who also fund the core service for the residents of the borough and Hertfordshire County Council who funded a very successful county wide debt advice project, now unfortunately ended.

Whilst we were enabling our clients to deal with their issues we ourselves had to respond to a very challenging year financially, restructuring ourselves to enable us to balance the books and sadly losing two valued members of staff through redundancy. I would like very much to thank all the bureau staff for their forbearance, support and hard work during the year and the members of the Trustee Board for their assistance and support. It is sometimes forgotten that they too are volunteers and they have had to make some very difficult decisions this year.

I believe we as a service, like our clients, will again face an equally challenging year financially in 2011-12. The squeeze on living standards; financial uncertainty; the cuts in government spending all impact on the charitable sector by increasing our workload, whilst reducing our resources. However there are some opportunities on the horizon and we should embrace them if we can. In conclusion I share with the Chancellor, George Osborne, a sense of cautious optimism.



JO ILETT
Chief Executive

Report of the Trustees

Structure, Governance and Management

The charity is a recognised charity and operates under the rules of its memorandum and articles dated 18th July 2007, which was the date it became an incorporated company. The limited company took over the operations of the trust on 1 April 2008

<p>The principal office of the charity is:</p> <p>The Old Building Bishops College Churchgate Cheshunt Herts. EN8 9XP</p> <p>The company number is 06317053</p> <p>The charity number is 1121196</p> <p>Registered address: 5 New Square, London, EC4A 3TW</p>	<p>The trustees during the year were:</p> <p>Mr B. Bick (Chair) Mr. M. Janes (Vice Chair) Mr. L. Mears (Vice Chair) Miss S. Karim (Treasurer) Mr T. Ames Mr K. Ayling Mr. J. Bunt Mrs J. Haynes Ms L. Tarpey</p> <p>Chief Executive Mrs J. Ilett</p>
<p>Independent Examiners</p> <p>HB Accountants, Amwell House, 19,AmwellStreet, Hoddesdon, Hertfordshire, EN11 8TS</p>	<p>Bankers</p> <p>HSBC Business Banking, 7B, The Water Gardens, South Gate, Harlow, Essex, CM20 1AB</p>

The trustees have assessed the major risks which have been identified and are satisfied that systems are in place to mitigate exposure to those risks. Trustees are encouraged to attend any available training and there is also the opportunity to attend regional forums where key developments in the service are discussed. The National Citizens Advice Bureau also publishes on a regular basis a journal for trustees and a wealth of information is also available to them via the National Citizens Advice Bureau website.

We are currently advertising for an additional trustee who has experience in fundraising

Objectives and Activities

The principal object of the trust is, as it has always been, to promote any charitable purpose for the benefit of the community in the Borough of Broxbourne and the surrounding areas (“the area of benefit”) by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Broxbourne Citizens Advice Bureau strives to support and serve its community by giving a quality advice service and adapting to changing needs. A recent change to our service has been the introduction of the telephone advice line called Adviceline, which has given clients another way of receiving initial advice. For all clients requiring more detailed advice we now operate an appointment scheme. Providing our service demands commitment and dedication from all bureau staff which may be paid staff, volunteer advisers, receptionists and administrators, all of them essential to the success of the bureau. It is important that thanks are passed on to the staff for the professional and caring way in which they carry out their work.

Report of the Trustees *(continued)*

Achievements and Performance

Like everybody we are also affected by the current economic situation and winning contracts and maintaining our partnerships and funding is critical to our survival. The bureau has many partnerships including the Borough of Broxbourne, Herts County Council, Broxbourne Housing Association and the Herts Community Foundation. Developing these partnerships has enabled us to deal with more specialised services for clients who have been affected by the current economic situation. The excellent service that our money advisers offer enables us to partner with Hertfordshire CABx and be part of a Legal Services Commission contract to deliver debt, employment and welfare benefits advice.

Our thanks also must go to Mike Walker Chief Executive of Broxbourne Borough Council and his team for their continued help and support, the Members of the Council and those organisations who work closely with us.

As last year we have had mixed results with our recruiting of volunteers and their training although this has not impacted on the service we give. We hold interview panels three or four times a year now as we need to increase the number of volunteer advisers, receptionists and clerical staff as our service expands.

Unfortunately we were unable to hold our annual quiz night in 2010 but look forward to seeing many of our supporters at our next quiz night on Friday 18th November at the John Warner Sports Centre.

We are always reviewing the way we work to enable us to deal with the needs of the community and will expand Adviceline to match our current opening hours. We anticipate that the Herts Consortium will be established in the coming year enabling us to bid for additional contracts and we will also be reviewing our staffing structure and the way we are organised to enable us to be better placed to face the future.

Financial Review

An increase in costs compared to the previous financial year and only a small increase in income has resulted in a larger decrease in general reserves than in previous years. The deficit in year was due to additional expenditure on staffing, rent and repairs. The bureau has continued to receive substantial support in the form of a grant from Broxbourne Council.

As a result of the deficit in this year and an expected cut in funding in the new financial year, it was with regret that some difficult and challenging decisions had to be made to try and balance the future year's budgets. The bureau was therefore forced into the position of having to make some redundancies in 2010/11. These were funded from the Personnel Reserve.

The Bureau's overall available resources remain at an acceptable level to meet any potential future liabilities and specific funds have been earmarked for development opportunities and general contingencies. The single biggest cost, and therefore financial risk, continues to be staffing costs making up over 70% of the total expenditure of BCAB.

On behalf of the Board of Trustees


BOB BICK
CHAIR

Date: 31st October 2011



SAIRA KARIM CPFA
TREASURER

Date: 31st October 2011



Independent Examiners Report

I report on the accounts of the charity for the year ended 31 March 2011 which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 43 of the 1993 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act, as amended); and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Keith Grover
for and on behalf of HB Accountants
Amwell House
19 Amwell Street
Hoddesdon
Herts. EN11 8TS



Date: 01 November 2011

Statement of Financial Activities for year ended 31 March 2011

		2010/11				209/10
		Unrestricted Funds	Designated Funds	Restricted Funds	Total	Total
	Note	General Funds £	Designated Funds £	Restricted Funds	Total £	Total £
Incoming Resources						
<i>Voluntary Income</i>						
Donations		664	-	-	-	570
<i>Activities for generating funds</i>						
Quiz Night		-	-	-	-	386
<i>Investment Income</i>						
Bank Interest receivable		97	-	-	-	98
<i>Incoming resources from charitable activities</i>						
Grants and contracts	2	282,801	-	9,993	292,794	285,656
<i>Other Incoming Resources</i>						
Sundry income		260	-	-	260	794
Total Incoming Resources		283,822		9,993	293,815	287,504
Resources Expended						
<i>Charitable activities</i>						
	3	311,020	-	9,993	321,013	272,805
<i>Governance costs</i>						
	4	1,618	-	-	1,618	2,503
Total Resources Expended		312,638		9,993	322,631	275,308
Net Movements in Funds		(28,816)			(28,816)	12,196
Gross Transfers between funds						
		7,658	(7,658)	-	-	-
Net Movement After Transfers		(21,158)	(7,658)	-	(28,816)	12,196
Total Funds Brought Forward		52,460	85,950	-	138,410	126,214
Total Funds Carried Forward		31,302	78,292	-	109,594	138,410

Balance Sheet

	Note	31st March 2011		31st March 2010	
		£	£	£	£
Tangible fixed assets	7		16,354		19,293
Current Assets					
Debtors	8	12,990		27,156	
Cash at bank and in hand	9	113,803		99,495	
		126,793		126,651	
Creditors					
Amounts falling due within one year	10	(33,553)		(7,534)	
Net Current Assets			93,240		119,117
Net Assets			109,594		138,410
Funds					
Restricted funds	11	-		-	
Unrestricted funds		31,302		52,460	
Designated funds	12	78,292		85,950	
			109,594		138,410

For the financial year ended 31 March 2011 the company was entitled to exemption from audit under section 477 Companies Act 2006. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

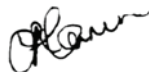
These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Approved by the Board for issue on 31st October 2011

BOB BICK
CHAIR



SAIRA KARIM CPFA
TREASURER



Notes to the Accounts

1. Accounting policies

(i) *Basis of accounting* - The accounts have been prepared under the historical cost convention. The accounts have been prepared in accordance with the Charities (Accounts and Reports) Regulations 2005 and the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (the "SORP") and with applicable accounting standards.

(ii) *Incoming resources* - Donations, legacies and other forms of voluntary income are recognised when they are receivable. Grants receivable and local authority fees are recognised in the period to which they relate.

(iii) *Resources expended* - Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

(iv) *Tangible fixed assets* - Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life, as follows: Office equipment - 25% reducing balance.

(v) *Leasing* - Rentals payable under operating leases are charged against income on a straight line basis over the term of the lease.

(vi) *Pensions* - The charity operates a defined contributions pensions scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

(vii) *Accumulated funds* - Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of designated funds are set out in the notes to the accounts.

2. Incoming resources from charitable activities

	2010/11 £	2009/10 £
Broxbourne BC	144,000	142,600
Broxbourne BC Contracts	45,335	46,163
Aldwyck Housing Association	6,866	6,866
LCS	1,061	12,097
Broxbourne Housing Association	22,305	18,933
HCC	54,488	47,954
Awards for All	9,993	-
Harlow CAB	3,789	-
HCF Routes to Work	4,957	-
CAB	-	11,043
	292,794	285,656

Notes to the Accounts *(continued)*

3. Resources Expended: Charitable Activities

	2010/11	2009/10
	£	£
Staff costs (note 5)	232,349	201,703
Subcontract wages	11,386	4,487
Staff training and recruitment	1,112	3,237
Travel expenses	5,194	7,226
Rent and room hire	28,921	17,964
Insurance	1,500	1,554
Telephone	5,652	4,693
Printing, postage and stationery	5,972	6,941
Photocopier leasing	909	6,066
Repairs and renewals	12,096	3,236
Subscriptions	6,129	5,190
Payroll and taxation fees	1,475	2,000
Legal and professional fees	291	366
Bank charges	311	289
Other expenditure	2,258	1,417
Depreciation	5,458	6,436
	321,013	272,805

4. Resources Expended: Governance costs

	2010/11	2009/10
	£	£
Independent examiners fees	1,618	2,503

Notes to the Accounts *(continued)*

5. Staff costs and numbers

Staff costs and numbers	2010/11	2009/10
Costs:	£	£
Salaries	207,556	182,242
Employers National Insurance	16,074	12,545
Pension costs	8,719	6,916
	232,349	201,703
Numbers:		
Chief Executive	1	1
Deputy Manager	2	2
Advice Session Supervisor	1	1
Advisors	10	8
Administration	2	2
	16	14

There are no employees earning over £60,000.

6. Trustees

None of the trustees received any remuneration and were not reimbursed for any expenses.

7. Tangible fixed assets

	2010/11	2009/10
	£	£
Office Equipment - Cost		
At 1 April 2010	35,652	26,752
Additions	2,519	8,900
At 31 March 2011	38,171	35,652
Depreciation		
At 1 April 2010	16,359	9,923
Depreciation for year	5,458	6,436
At 31 March 2011	21,817	16,359
Net Book Value at 31 March 2011	16,354	19,293

Notes to the Accounts *(continued)*

8. Debtors

	2010/11	2009/10
	£	£
Other debtors	4,691	27,156
Prepayments	8,299	-
	12,990	27,156

9. Cash at bank and in hand

	2010/11	2009/10
	£	£
Current account	6,512	13,340
Deposit account	107,256	86,077
Petty cash	35	78
	113,803	99,495

10. Creditors: amounts falling due within one year

	2010/11	2009/10
Creditors: amounts falling due within one year	£	£
Accruals	33,553	7,534
	33,553	7,534

11. Restricted funds

During the year a grant of £9,993 was received from Awards for All. This was given towards the work on the offices. This money was fully spent in the year.

Notes to the Accounts *(continued)*

12. Designated funds

	Funds transfer on 1 April 2010	Transfers	Funds carried forward
	£	£	£
Special reserve	60,000	-	60,000
Personnel reserve	13,950	(7,658)	6,292
Air conditioning reserve	4,500	-	4,500
Computer infrastructure reserve	7,500	-	7,500
	85,950	(7,658)	78,292

The purposes of the designated funds are as follows:

- Special reserve is held to meet three months running costs as required by the Charities Commission and by Citizens Advice.
- Personnel reserve is held to meet the potential one-off costs that may arise from the staffing requirements of the CAB and any salary increases due to an equal pay audit.
- Air conditioning reserve is held to meet the anticipated costs of installing air conditioning in the interview rooms.
- Computer infrastructure reserve is held to meet the future costs of replacement computers and printers which are required on a rolling basis.

13. Operating leases

Annual commitments under existing operating leases are as follows:

	2010/11	2009/10
	£	£
Land and buildings - Within 2 to 5 years	28,921	17,914
Office equipment - Within 2 to 5 years	909	4,711

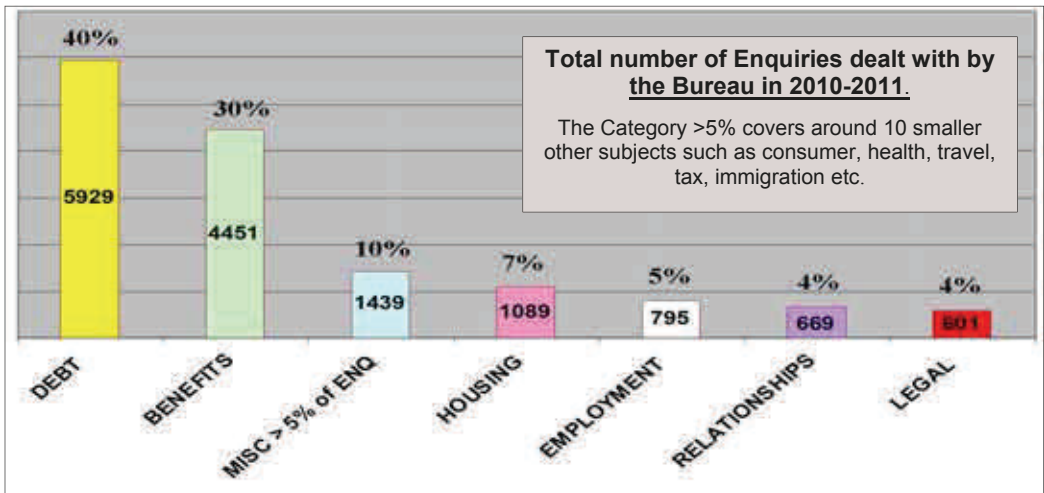
Core Activities Report & Statistics

As part of my role in the bureau I have responsibility for IT and within that role is statistical recording, analysis and the preparation of reports for the bureau and funders. The more information the bureau is able to obtain in advising the client, the better able we are able to show the work of the bureau and how vital the work is to our clients.

Funders expect us to show value for the grants we are awarded and my role is to persuade volunteers and case-workers to record that data. Once the data has been collected it can show Outcomes, numbers of clients seen and the types of enquiries. It is so detailed that information can be shown down to individual postcodes.

During 2010-2011 a new service called Gateway (diagnostic) Interviewing was established and 1859 Clients were seen through this process. This service enabled us to see more clients more quickly and to pass them through to the appropriate service for their individual needs. We expect those numbers to increase in 2011-2011 with a full year's numbers.

Our case-workers raised £1,283,972 additional money for the borough. £876,477 related to additional benefit income achieved and £405,782 to debts written off. Both of these sums realised gave hope to the clients who were assisted, in terms of additional wealth, less stress and a better home life.



As you can see from the graph above, debt at some 40% of all enquiries, is a big issue for the bureau. During 2010-2011 we dealt with

- £5,650,216 worth of personal debt.
- £2,498,873 was priority debt and
- £3,151,343 non-priority debt.

A large proportion of these debts were re-negotiated with creditors or as above written off and clients were helped to come to a balanced budget.

In finishing off I would like to thank all the volunteers and staff for giving me this information – the badgering paid off!



VERONICA BARRETT
IT Manager & Special Projects

Gateway Training

My role at the time between 2010/2011 was as an Advice Session Supervisor and Training Manager. In 2010 it was identified that the bureau needed to be able to respond to the increased demand for services. It was decided to recruit Gateway Assessor volunteers.

A Gateway interview is a process of exploring a clients needs in about a 10/15 minute interview. The Gateway assessor is then able to identify the next steps quite quickly to determine what options a client may want to take.

This could be :-

- Information taken from our Adviceguide website and/or information from various leaflets.
- Signposting to another organisation e.g. DWP.
- An appointment to see an adviser for advice.
- Referral to a solicitor for legal advice.

We welcomed to the bureau, in May 2010, nine trainee Gateway Assessors, four more in August and another four in January.

With the introduction of Gateway interviews, clients do not wait so long and a larger number were able to be seen and helped.

From June 2010 to March 2011 an average 75% of our clients was dealt with, by either, information, signposting or referral.

By having this process in place gives our Advisers an indication of what advice the client needs. It also utilises the adviser's skills and knowledge by dealing with the more urgent, pressing enquiries that have a serious impact on our client's lives.

The Gateway Assessor role had developed and has proved so successful in achieving our goals. With this new way of operating we also knew we would need extra supervision, to be able to give all assessors and advisers support to meet the required standards. Three of our very experienced advisers kindly accepted to train as volunteer supervisors to help support the advisers on the days we are open to the public.

During 2010 we had a new reception/waiting area together with an additional interview room built. We also welcomed 3 new receptionists to help and support the current receptionists, and to assist clients if they wish to use our kiosk in the waiting area.

I would like to add a big thank you to all the volunteers who have worked so hard to deliver such a great service, without your help we would not be able to operate as effectively as we do.



TERESA HUCKLE
Services Manager

Team CAB - An Olympian Effort

Val Day writes - Once a week I attend a drop-in housing themed session at Hoddesdon One Stop Shop. Ask any general adviser, they will tell you of the adrenalin rush you get when you don't know who or what problem is coming through the door next. This is what keeps me in the job. You do tend to hear some sad stories, but sometimes we can help to make a difference to the lives of the people we see. None of us here is a one man band. The best results come from playing in harmony and to continue the analogy: we have here a well tuned Olympic Relay Team. Here is an example:



Val Day continues - In January an elderly couple came to the One Stop Shop in real distress because they were living in a two bedroom privately rented property with their son. He was planning to move away and buy a house. They were receiving housing benefit towards the rent, but, as the son worked this was reduced, because he was expected to contribute a set amount towards the rent. Mr & Mrs A were not willing to ask him for this shortfall because of all the expense he was having in the purchase of his property. They were also worried that, when he moved out, their entitlement to housing benefit would reduce as they could only claim for rent on one bedroom.



Add to this that Mr A, who was 73, had a bad respiratory condition and because of this he was receiving Attendance Allowance. Mrs A was 64 and had had breast cancer and lymph nodes had been removed from under her arm, which made it painful for her to lift anything. Coupled with that she had arthritis, which made it difficult for her to walk. They had an old car, because, without that they would not be able to get out at all, but money needed to be spent on it. They could not afford this as they already had £27,000 worth of debt, which they had been trying to pay off through another company, but it was proving difficult.

In the first instance I needed to stop them getting into further rent arrears because the son was not paying his way. They needed to get him to contribute while he was still living there, because if they were evicted then he would be evicted as well. As far as the future was concerned, when he left, we advised them to claim a discretionary housing payment to make up the difference between their rent and the maximum level of local housing allowance. (This was later awarded at £40.43 pw for six months).

Then Mrs A was not well. She was a few weeks short of her 65th birthday and could still claim Disability Living Allowance rather than Attendance Allowance like her husband. I spoke with our benefits adviser, George Evans, who agreed that she needed to get an application initiated as soon as possible, because with DLA she might be able to get a mobility element which would help with paying for the car. If she waited until she was 65 she would not get this help. Unfortunately with Attendance Allowance there is no mobility element to the benefit.

On George's advice therefore, we rang up the Disability Centre and asked that forms be sent out and, if the claim were successful, the benefit would commence from that date. We also gave them one of our money advice packs and, when it was returned with the details of all their debts, the money advice team would be able to negotiate with the creditors to try to ease the strain for them. To change the metaphor again, I had run my lap and the baton was now passed on to George for benefits and then Clare for Money Advice.

Team CAB - An Olympian Effort *(continued)*

Including the client detailed in the case study below, George Evans, our volunteer benefits adviser, completed claim forms for benefits for 150 clients, an increase of 14 on the previous year. He obtained £407,618.01 during 2010-11 in benefits for 123 successful claimants.



George Evans takes the baton and continues the story.

This case was transferred to me by Val to see what we could obtain for these clients by way of benefits.



The first thing we noted was that Mrs A. was disabled because of her arthritis and as she was aged 64 it was important that we put in for Disability Living Allowance (DLA), as she would not be able to receive this once she became 65. So a claim was made, which entailed completing a claim form of 38 pages and took two hours to complete. She was later awarded DLA mid care of £49.30 per week

I completed a Quick Benefit test on clients which indicated that Mr A. should now claim Carers Allowance, which could not actually be paid because he was receiving his State Retirement Pension. However this would increase their Pension Credits by £190.90 per week (£9,926.80 per year). I also completed a Carers Allowance claim form for Mr A and as expected he later returned with a letter from the Carers Service informing that although he was eligible, this could not be paid to him because of his State Retirement Pension. This then prompted us to phone Pension Credits helpline and make a claim for Mr A for an increase in Pension Credits. In due course Mr A received the increase of £190.90 per week together with back pay of £2,212.00. Client's income is now £511.83 per week with no council tax to pay.



George now hands the baton to Clare Wilson who has been a bureau money adviser since 1997.

Mr and Mrs A. were referred to me for detailed money advice. We identified that Mrs A (Mr A already had this agreed) also needed to claim Carer's Allowance in order to receive a Carer's Premium, an additional increment to their Pension Credit, of about £23.24 per week. We also identified that they needed to apply for a Discretionary Housing Payment, which would help with their rent problems.



Our clients presented with rent arrears and multiple non-priority debts totalling nearly £50,000. On examining their finances it appeared that they had been living beyond their means for a number of years. We assisted with help on budgeting as clearly our clients needed to learn to live within their means. We advised on ways to reduce their bills for telephone, internet and television using cheaper packages/suppliers. We checked and assisted our clients to access the cheaper tariffs for gas and electricity available for clients who are older, disabled or vulnerable. We ensured that other essentials were being addressed such as rent including arrears, travel costs and TV licence. Council Tax was up to date. We were able to formulate a reasonable financial statement for our clients to work with without resorting to the use of credit. We checked their credit debts and after checking liabilities, and eliminating items which were duplicated we found that their non-priority debts were actually £36,000.

Team CAB - An Olympian Effort *(concluded)*

There was not sufficient available income after addressing essentials for our clients to make realistic offers to non-priority creditors. The options left at this point were bankruptcy or just making token offers. In view of the benefit and housing issues which were still ongoing, we suggested using token offers only at this point. Our clients agreed, not least because they did not have £900 to pay towards bankruptcy fees.

We wrote to our clients' non-priority creditors with token offers of £1 per month each and this was agreed eventually by all 13 creditors. All creditors have stopped interest accruing and have frozen the debts. The £1 payments will be reducing the debts. Previously if they were only paying 1% minimum payments to their creditors (at a cost to them of approximately £360 per month) they would not, in all likelihood, be reducing the debt because interest typically accrues at more than 1% per month on credit debts of this type.

Our clients initial application for Discretionary Housing Payment was refused but agreed on reconsideration after we wrote on their behalf with a more up to date and accurate financial statement. They were awarded £40.87 per week so their rent would now be covered in full by benefits. Their Carers' Premium was also agreed.

As they were later awarded the other benefits (c/o George) they asked me at this point if they should pay more towards their non-priority creditors. We suggested that they should not do so for the present as arrangements had only just been agreed. We suggested that they returned for further advice in about 3 months or when creditors were pressing for a review, if this was sooner. We would need to discuss which strategy was appropriate at this point.



Val, George & Clare

Clare concludes - So we have reached the finishing tape for the moment and our clients were visibly relieved and very pleased that at last they were able, at last to manage their finances properly. We will be advising them again as their circumstances change.

For my part as a money adviser I must say I frequently seek advice or second opinions from my colleagues

(Val and George in this case.) We work as a team, and that is its own reward, as well as reading the client feedback questionnaires which Lesley, our very efficient administrator, collates, and the lovely thank you cards and we receive.

Hertfordshire County Council Money Advice Project

The Money Advice Project was set up in October 2009 as a joint project between all of the Hertfordshire CAB's and was funded by Hertfordshire County Council. It was originally planned to run for a total of 24 months but due to the funding cut by central government it was cut short to 21 months. The aim of the project was to employ one full time money adviser to each pair of bureaux. I was employed to cover the Broxbourne and East Hertfordshire area with Broxbourne being the lead bureau.

The project had clear aims and objective. These were to offer full money advice to all residents or employees within the Hertfordshire area, to ensure that all clients were in receipt of the correct benefits, to lessen anxiety surrounding their debt problems and to prevent homelessness. The objective was that by enabling clients to manage their finances it would increase their spending power within Hertfordshire.

In total over the 21 months that the project run I saw a total of 240 clients, all receiving full money advice with an average of 7 hours work being spent on each client. Seven of these clients applied for Bankruptcy, three set up Individual Voluntary Agreements and I submitted fifty three Debt Relief Orders which were all approved. The clients that I saw came from all different backgrounds such as people living at home with the parents, people living in private rented accommodation, people living in Housing Association property, people living in mortgage property and some people who owned their property outright.

Miss R came to me as she had a number of non priority debts to credit card companies, door step loan companies, and a social fund loan. The client had personal issues and was a tenant of a Housing Association property, but was struggling to manage her benefit payments and her current bills. I first carried out a full benefit check to ensure that her benefit entitlement was correct which it was but she was having a social fund loan deducted and this was causing her extreme hardship. She was also paying her non priority creditors rather than her current bills. We looked at the options open to her and it was decided that she would qualify for a Debt Relief Order and she wanted to apply for this. The only problem was finding the £90 fee. I contacted a local charity and they agreed to pay the fee on the client's behalf. I went on to apply for the Debt Relief Order and it was approved. This meant that all of her creditors could not take any action to collect any payments on any of her debts for a year and no charges could be added. At the end of the year all of the debts were written off. The client later contacted me and told me how the Debt Relief Order had changed her life as she was not frightened to open the post or the door and she felt that she had left her old life truly behind her.



Mr and Mrs B were home owners with a mortgage. They both worked full time but due to Mr B losing his well paid job and having to take a lower paid job they had fallen behind with the mortgage by one month and were struggling to keep up the payments on all of the credit card bills, personal loans, and car loan. I carried out a full benefit check for them and it showed that they were in fact entitled to more Tax Credits than they were receiving. This was due to the fact that they had not informed the Tax Credit Office of the recent change in circumstances.

They received full money advice and when we looked at their budget sheet it showed that they were overspending and needed to look at way that they could make savings. We discussed their mobile phone contracts and the fact that they were paying for Sky TV movies and sport and for gym membership. They agreed that they needed to cancel the gym membership and to reduce the Sky package to a basic package. They also went away and reduced the mobile phone contracts. I negotiated with the mortgage company to allow them to pay the one month arrears off over the next year without any further charges being added. We then went on to negotiate with all the non priority creditors pro rata payments with all charges and interest being frozen. They later contacted me as some of the non priority creditors wanted a review. I advised them to write to the creditors and explain that their circumstances had not changed and they agreed to accept the payments for a further year. They now feel able to deal with their financial problems themselves as they have been shown how.



LINDA PARSONS
Money Advice Specialist

Social Policy - What's That?

You might well ask! For most people, CAB is where those having problems visit or phone us to ask for help. Our job is to listen, search all our information sources, discuss all options available, and ultimately offer advice. We will also help with form filling, write letters and make telephone calls if requested. At the end of their visit or call, Clients will have a better understanding of their individual rights and responsibilities and what they can do, or what the Bureau can do for them, to help, alleviate or resolve their problems.

A worth-while job, you may think. But there's more! A further, equally important aim of CAB is to influence policy makers and decision makers, at local or national levels. We do this by drawing their attention to the impact their policies or decisions are making upon the individuals who feel compelled to turn to CAB for help. This aim of CAB is known as **Social Policy**. The intention is to secure change, by persuading those who make policy, or those who apply it, to make changes.



How do we do this? If we consider that the same problem is affecting a number of our Clients, or is one which appears to be particularly unfair or discriminatory towards an individual Client, we can take initial action in two ways. If the problem is a local one, affecting for example a number of Clients having problems communicating with a local service or office, we make contact with that service or office to advise them of the difficulties, discuss the matter with them and hopefully seek a solution. If the problem involves legislation, we alert Citizens Advice nationally, where a dedicated team of Social Policy officers collate the evidence received from the various CABs countrywide. This information can then be used as the basis of representations made to Government Departments and to Parliament itself. On certain issues, lobbies of Members of Parliament are arranged to which CABs are invited to send representatives. Here are some examples of the Social Policy work we do at Broxbourne CAB.

Scam Survey - Citizens Advice Bureaux deal with a wide range of consumer issues, often arising in the context of debt work. Many of the issues that clients raise with us can be broadly referred to as "scams". With the major changes currently planned by government, the Citizens Advice service's involvement in support to consumers will develop substantially. In August and September this year, Citizens advice carried out research to help us develop a clearer picture of the types of scams which concern our clients. As part of this, we conducted a waiting room survey in which clients were asked to select the 3 scams or frauds of most concern to them.

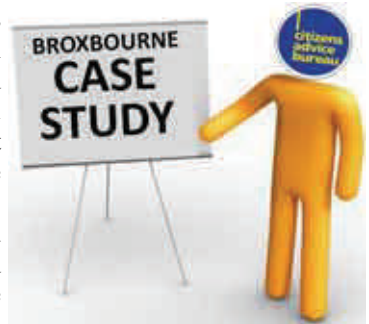
We found our top 3 scams to be Switching (23.3%) where customers end up paying more after switching gas or electricity suppliers), bogus debt advice (17%) typically given by firms that charge the client a fee but then do not actually sort out their debts and bogus prizes (12%) where clients pay fees, tax etc, but there is no prize. Our findings are broadly in line with the national findings gathered from other bureaux and CAB's on line survey which was carried out at the same time. In the course of conducting this survey, we also discovered that many people are at risk from phishing scams, particularly by fraudsters who purport to be from HMRC and who contact clients by e-mail and try to entice them into supplying bank details by telling them

Social Policy - What's That? *(concluded)*

that they may be due an income tax refund. The survey results are one possible starting point for local action to combat scams and to help educate people about scams and consumer crime as well as a way of helping us to support the work of trading standards.

In our social policy work, we often come across cases where policies or decisions which have had a profound impact upon a client.

A recent example a 63 year old widow who came to see us regarding her Disability Living Allowance (DLA). She is an owner occupier who still has a mortgage. She lives alone and was in receipt of State Retirement Pension and a small disability pension from her former employer (she has not worked for over 30 years following accident at work). She also received Council Tax Benefit. She suffers from type 2 diabetes as well as osteoarthritis, spondylosis, high blood pressure and heart palpitations. She had an indefinite award of DLA with higher rate mobility and lower rate care awarded in 2008.



She used a Motability car to get around which was her lifeline and link to the outside world as she is unable to walk. Because she had her car, she was able to keep a pet dog for company as it enabled her to drive to a local park where she would be able to sit and throw sticks for the dog to chase by way of exercise. As she was having problems at home with care needs and had been paying a lady to help her with having a bath etc but could no longer afford this, she decided to apply for the higher rate care component of DLA to help her meet this expense.

An Examining Medical Practitioner (EMP) visited our client in response to this request, and following their report, our client not only failed to have her care element increased, but had her existing lower rate care and her higher rate mobility award removed completely. It appears that our client mentioned that she “walked” her dog, and from this scant information, the EMP decided that our client is able to walk for 200 metres, so no longer qualified.

Our client, with our help, appealed to a Tribunal. She found this quite traumatic as she had been cross-examined for an hour and twenty minutes by members who came across as having little patience, empathy or understanding only to then have her appeal turned down. Because of the decision to take away her DLA, our client has now also lost her other benefits. As she no longer qualifies for the mobility element of DLA, she had been contacted by Motability who informed her they would have to repossess their car so she now has no way of getting around. However, on a very personal level, our client’s long term financial situation has forced her into selling her home. This does not represent just bricks and mortar to her, but also holds a lifetime of memories, but if this were not bad enough, in order to solve her short term money worries, this widowed lady has had to sell her wedding ring.

As a bureau, we are raising this as a social policy issue in the hope that this case will demonstrate that the system for dealing with DLA sometimes falls short of what we would expect and to outline that policies and practices have very real impact upon people and their lives. We hope that in outlining such failings, we can stop them reoccurring.

Migrant Worker Project



Irena Falcone writes - This project concentrated on creating access for migrants to services provided by CAB. The driving principle of this project was equality and diversity. It has been recognised that migrants don't have access to certain services due to the language barrier and cultural differences.

In recent years we have experienced a sudden increase in the number of people from Eastern Europe coming to the UK in search of work and a better life. Unfortunately most of the migrants do not speak English.

Migrants are employed in large numbers and therefore it is common that they don't have an immediate need to learn English as they can communicate at work and at home in their own language.

In the 18 months that this project has been running, it has been discovered that only a very small percentage of migrants are able to communicate on a reasonable level of English. Nearly all of them were not able to write or read in English. Due to this, these people never come to the CAB for help.

One might say that to work and live in this country a person should be compelled to learn the language in order to function and contribute to society and develop their lives. This is not as straightforward as it seems. Migrant workers more often than not are employed as manual labour for minimum wage and in order to maximise their earning they work overtime. It is quite common for those workers to have more than one job and they work anything between 40 to 70 hours per week. This leaves practically no time to attend a language course and let's not forget that the cost of the courses are relatively high. Therefore, sometimes migrants, after being in the UK for more than 5 years, are still struggling with the English language. If one is to consider a principle of equality and diversity, we would not deny access to services to a handicapped person unable to climb stairs because there is no way for them to get in, we would build an access ramp. This project has done exactly this, it created a platform for all those people that need help but can't access it due to a lack of linguistic skill.

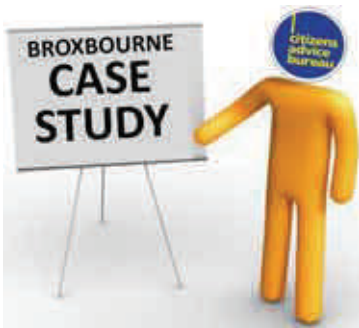
After 18 months of running this project, a clear pattern was observed when it came to what type, and in what areas, the migrants needed help most. The first area is Employment, the second area is Benefits and third is housing. It might seem that employment and benefits are two opposites on the spectrum, however it is mostly benefits that are supplementing these people's income while they are employed.

Employment issues are mostly linked to the fact that migrant workers rarely have a permanent contract of employment and many of them work through employment agencies. Their knowledge of their rights is minimal. The problems are, therefore, derive from the above two factors. The fear of losing a job that is not secure, it stops most of them from complaining or looking for help or challenging their employer when something goes wrong.

Recent riots have highlighted this, as we had 19 clients, in about two days, coming for advice and help. They were all employed through an agency working for one of the companies that was affected by riots and they lost their jobs overnight.

Migrant Worker Project *(continued)*

We had a number of clients that experienced problems at work as they were too scared and too ill informed to be able to challenge their employer when they were dismissed. For example:



Robert was employed for more than 5 years by a local employer, most of the people employed by this company are Polish nationals. Robert does not speak English very well. At one point he was accused by his employer that he was stealing from him. He was dismissed on the spot and he told us that he was also physically assaulted. A number of his friends and colleagues were dismissed in the past in the same manner and nobody ever challenged the employer. Robert was a client of CAB for sometime, he came in, in the past, with other matters for help. Robert is a member of a Union, but because his English is minimal, he has experienced problems with communicating with his Union representative and his case was going nowhere.

At CAB we helped Robert to gather all the documents and evidence with regards to his claim, and we successfully facilitated a liaison with his Union Representative. His case was presented to the Employment Tribunal and his employer offered him a large sum of money as a settlement.

Benefit issues are mainly linked to lack of information about the entitlements to benefits such as Working Tax Credit and Child Tax Credit. We have had a number of clients that have been working in the UK for a few years and never claiming the above benefits, as they were not aware that they were entitled to claim them. Having then applied for Working Tax credit and Child Tax Credit, they were treated suspiciously by the Tax Credit office and sometimes their claims were delayed by several months as additional checks were carried out. Lots of the clients, when applying for Housing Benefit, would learn for the first time that they were entitled to Working Tax credits as the local government office would ask them to provide proof of receiving it.

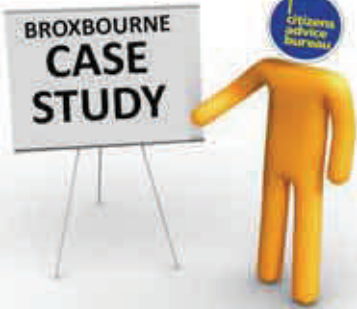
In the 18 months of running this project, I have met only a handful of people that were unemployed and from those people, two were unable to work due to an accident at work and others have lost their jobs and were finding new employment fairly quickly.

Migrants are also experiencing problems with housing; this is linked in a very straightforward way with all of the above. Due to the fact that they can't prove that they are employed permanently, lots of estate agencies will not consider them as potential tenants. Therefore their only option is to rent privately directly from a landlord.

Very often they don't have tenancy agreements and they are not aware that their deposit should be in a protection scheme.

Because they do not have tenancy agreements, it is very difficult for them to claim housing benefit. Obviously this type of private arrangement with a landlord makes them very vulnerable. They are experiencing problems with executing their rights as tenants as well as problems with claiming their deposit back once they want to move out.

Migrant Worker Project *(concluded)*



Monika is married and has two children and her husband works as a cleaner. They live in a room in a house of multiple occupations. Monica never claimed any benefits and came to the CAB only because she heard that she could communicate in her own language as she does not speak English very well. Her family has been living in the UK for the last three years. Monika came to ask if she would be entitled to any help as her husband is earning very little and this is one of the reasons why they are renting a room rather than a flat. I asked Monika why she didn't come earlier to get more information, but she said to me that she was too shy and she was convinced

that they were not entitled to anything. As far as she was aware, only people that don't work are entitled to help.

After a benefit check was done for her, she was really surprised that her husband was entitled to Working Tax credit and that they were also entitled to Child Tax Credit. She was helped to apply for both and after a few weeks she came back to tell us that she received it and she also got a backdated payment that will allow her to look for a flat to rent as she has enough money to put a deposit down.

During the course of this project, we learned that this type of help is needed as an on-going assistance because as long as we have migrants in this country the pattern of socio-economical problems faced by the minorities in this situation is going to be the same. There are no overnight solutions and one drop of water is not going to fill the glass.

IRENA FALCONE
Migrant Workers Specialist

Spotlight on our Funders, Sponsors & Partners



Girl Friday, Monday, Tuesday, Wednesday and Thursday as Well!

I was first employed to do some typing but like Topsy the job “grewed”. Originally I helped with all the correspondence for the Money Advisers and the Advice Session Supervisors as well as any thing the Manager wanted created like posters. Then a Housing Adviser was appointed and I had some extra hours to help her. After this the Benefits Adviser, not to be outdone, wanted help typing his letters! Then, as the Advisers’ work became more complex and as I was au fait with the money advice side of things, I started seeing the clients who had been issued with money advice packs to check that they have brought in all the information required by the Money Advisers.

In my spare time I do the petty cash, the stationery orders (always taking care to get the lowest prices and any freebies-biscuits or chocolates for preference) and answer the phone. I am also a telephone mystery shopper and a First-Aider, although I don’t like blood. Well what did I do in work today?

- I took a call from Housing Needs. Checked the e-mail referrals from Housing and BHA and sent out the appointment letters and wrote up the entries on the CASE recording system and updated the statistics spreadsheets for these.
- In between I answered the phone to clients who had various queries and if I could not help I passed the call over to a colleague who can. Alternatively leave a message for the appropriate person to ring back. Made a few calls in my “mystery” capacity.
- I saw someone who had come in with a debt pack and helped them complete it, and took copies of the papers needed and gave an appointment for the money adviser.
- One of George’s clients had not kept their appointment so I rang to find out what was wrong and made a new appointment. I also started a letter for another of his clients, but then another person came in with a debt pack. Then Val asked me to make a referral to Shelter for someone she had just seen and then I finished George’s letter.
- I dealt with the paperwork for the debt cases that had come in sending out holding letters to their many creditors and wrote up the notes. Then typed up an urgent fax for the Advice Session Supervisor and made some tea.

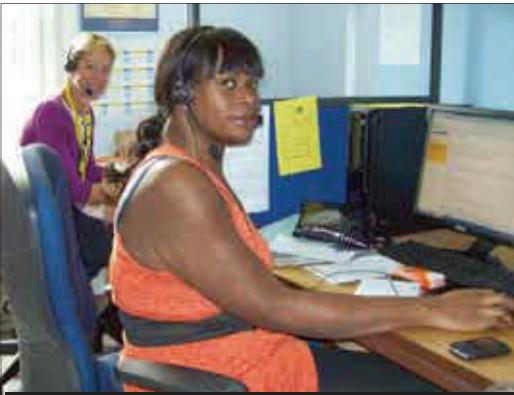


LESLEY YATES
Administrator

Picture Post



Trustee Board in session September 2011 - l to r - Lee Mears Saira Karim, Michael Janes, Ken Ayling, Bob Bick, Tony Ames - absent were Lynda Tarpey & June Haynes



Telephone advisers Susan Byles & Uju Umerah



Receptionist Dawn Sheppard greets a client



Advisers Joan Bowen & Tony Poole discuss a Case



Money Adviser Clare Wilson

Trustee Board, Bureau Volunteers and Staff

TRUSTEE BOARD

Bob Bick - Chair Saira Karim - Treasurer
 Michael Janes - Vice Chair
 Lee Mears - Vice Chair (*appointed 22/11/10*)

Members

Tony Ames Ken Ayling Jonathan Bunt
 June Haynes Lynda Tarpey

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Jo Hlett
 (overall responsibility)

MANAGER IT/ SPECIALIST SERVICES

Veronica Barrett
 Line Manager to:-

MANAGER- ADVICE SERVICES

Abi Anson
 Line Manager to:-

TRAINING MANAGER

Teresa Huckle

SPECIALIST SERVICES

BoB/BHA
 Val Day

Herts.CC MA
 Linda Parsons

BHA
 Collette Holland

LSC/BoB
 Clare Wilson

Aldwyck HA
 Mike Fase

Migrant Worker
 Irena Falcone

Core MA
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Core Welfare Benefits
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ASS

Teresa Huckle

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 Zahra Mashad
 Tanina Miragliotta
 Maria Miru
 Lynn Perkins
 Phil Sutton

TRAINEE ASSESSORS

Sanae Mbarki
 Irena Falcone

Sanae Mbarki

TRAINEE ADVISERS

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Qualified 7.10.2010

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 Roger Screech
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Linda Waterworth

ADMINISTRATORS

Lesley Yates
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VOLUNTEER ADMIN

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 Pam Emery
 Ann Riches
 Roy Riches
 Tetyana Sivachenko

Our Services - The Charity for Your Community

OLD BISHOPS COLLEGE SERVICE

Old Bishops College, Churchgate, Cheshunt Herts EN8 9XP

Telephone 08444 - 111444

	Drop-In Assessments	General Advice BY APPOINTMENT ONLY	Telephone Assessments
MONDAY	9.30 am - 4.00 pm	10.00 am - 11.30 am	-
TUESDAY	9.30 am - 4.00 pm	10.00 am - 11.30 am	9.30 am - 4.00 pm
FRIDAY	9.30 am - 4.00 pm	10.00 am - 11.30 am	9.30 am - 4.00 pm

All new enquires will need an assessment interview first to enable us to work out how best we can help you

OUTREACH SERVICES for Drop in Enquiries

One Stop Shop Waltham Cross

TUESDAY	10.00 am - 1.00 pm	General Advice
WEDNESDAY	10.00 am - 1.00 pm	General Advice

One Stop Shop Hoddesdon

MONDAY	10.00 am - 12.30 pm	General Advice
MONDAY	10.00 am - 12.30 pm	Housing Advice
THURSDAY	10.30 am - 1.00 pm	General Advice

Royal British Legion, Hoddesdon

WEDNESDAY	5.30 pm - 7.00 pm	General Advice
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We do our best to ensure we are available at the times set out above. However this is subject to volunteer availability and may need to be changed at short notice

Broxbourne CAB would like to thank and acknowledge their funders, sponsors & partners for their support throughout the year

*Taylor Wessing LLP
Borough of Broxbourne
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