

More clients
More services
More volunteers
More partners
More impact!

Bracknell & District CAB
Annual Report 2009-10

"A very well operationally managed organisation with clear systems and procedures. The organisation is good at reviewing how effective services are. All reported feeling well supported and a good working atmosphere."

External auditor March 2010





Chairman's Report

A Citizens Advice Bureau exists to provide support to some of those most in need in our community and we have continued to do so successfully. To what extent we can continue to do so depends on our ability to address the very real challenges facing us.

In the last year many residents have faced increased hardship as a direct consequence of the economic slowdown affecting jobs and household incomes. For the Bureau this has meant many more clients with debt, housing and welfare issues.

The Bureau itself has been put under pressure as finding and replacing core funding has become ever harder. Despite these constraints there have been a number of important achievements including a positive service audit, the successful introduction of "Gateway", much improved financial reporting and initial work in building a Berkshire-wide consortium.

Maintaining a quality service would not be possible without the efforts and expertise of the volunteers, staff and trustees and I would like to thank everyone for their contribution this year and pay tribute to the professionalism in dealing with every more complex legislation and problems.

There are a number of leavers and they are listed elsewhere in the report. I would like to take this opportunity to thank all our leavers for their efforts and years of service to the Bureau and clients.

To counter our leavers I am very pleased to welcome all our new volunteer advisers and trustees. I know they will continue the fine tradition of service and help us build a Bureau fit to meet the future.

I must also record thanks and appreciation to all our supporters and in particular our principal grantor, Bracknell Forest Borough Council, who have been willing partners in building a relationship to benefit the community. None of our efforts would be possible without any of these contributions whether large or small. We have also continued to find new opportunities to reach out to the community and are maintaining our successful working with new and existing partners. Partnering will continue to be an important theme for the Bureau in the future.

Our continuing challenge is to grow our resources, explore new opportunities, build new relationships and secure our financial position. In every respect we have made good progress though there will always be more to do to continue this success.

This is my fourth and last report as Chair so I would like to conclude by sending my personal thanks to everyone – volunteers, staff, trustees and supporters (past and present) – for their support and guidance in making these last four years successful and worthwhile.

Duncan McBride

Chief Executive's Report

2009-10 was the year that saw some of the greatest change and challenge in our Bureau for many years. The recession brought more clients to our door with ever-complex problems and we needed to find new ways of working that would increase our capacity without an increase in the number of advisers and management staff.

We were delighted at the offer of funding by the Government to open more hours to cope with the fallout from the recession – called Additional Hours of Advice. The Government went straight to the Citizens Advice service as it knew that Bureaux would be able to respond swiftly, effectively and cost-efficiently to deliver direct to those in greatest need on the high street and at community locations across the country. However, opening Fridays was only made possible because our kind-hearted volunteers simply offered to do more for the people of Bracknell during this difficult time – and continued to do so when it was extended into 2010-11.

Applications to volunteer in our Bureau increased and we were in the position, for the first time, of having to shortlist high-calibre candidates and create a waiting list of trainee advisers! Most of those on the list kindly waited, I am pleased to say, and have now started their training with us.

Pressure on us, as on all charities, to widen our funding base mounted as local public bodies themselves began to feel the squeeze from Government. In early 2010, we were lucky enough to recruit a dedicated volunteer fundraiser, John Moore, who began work on a new fundraising plan which he quickly put into action – with a number of early successes.

Campaigning is at the heart of the Citizens Advice service and our Bureau ran a number of local campaigns: **the use of bailiffs** to collect council tax arrears; **'Adding Up'** - the extra costs of 'free' education eg school uniforms, sports equipment and school trips; **personalisation** – personal budgets for adult care needs; and **Employment Support Allowance medicals**. The amount of evidence we contributed to national campaigns increased dramatically on previous years.

The Bureau continues to be a special place to work as a member of the paid or volunteer team and we appreciate the trust that our funders place in us to help the public resolve their problems, and recognise that their CAB sits firmly at the heart of the Bracknell community.

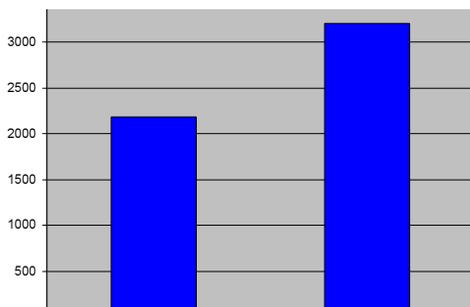
Rhiannon Stocking-Williams

3388:
*the number
of local people
we helped in
2009/10*

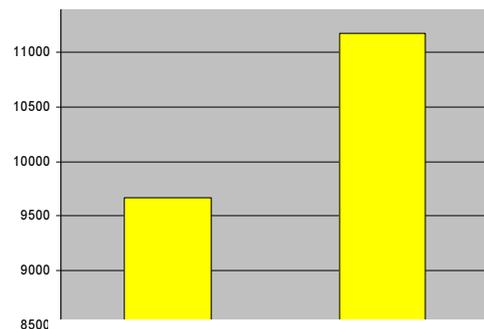
More service, more clients

As a result of a number of factors, the Bureau was able to dramatically increase both the number of clients seen, but also provide access to those *in greatest need*.

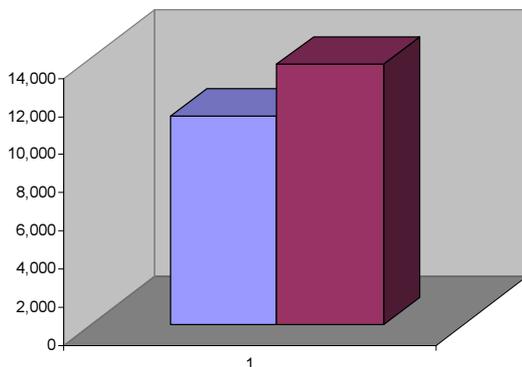
A new triage approach (we call Gateway) was introduced in July 2009 which replaced the traditional first-come-first-served way that local people get to be seen. By the end of March 2010, it was clear that this had enabled many more NEW clients to access our services, and that people were now getting the advice they needed at the right time and in the right way for them.



New Enquiries 2008-2009 **2,182**
New Enquiries 2009-2010 **3,212**



Client Contacts 2008-2009 **9,665**
Client Contacts 2009-2010 **11,170**



Total New Client Issues 2008-2009 **10,979**
Total New Client Issues 2009-2010 **13,672**

Our 2009 Client Satisfaction Survey also revealed that:

- waiting times had dramatically reduced
- clients significantly benefitted from the greater flexibility offered by the Gateway approach.

At the beginning of 2009, our Bureau successfully applied for **Additional Hours of Advice (AHA)** funding, offered by the Government's **Department for Business Innovation and Skills**, to open additional hours. Through the goodwill of our existing volunteer team, we were able to open our doors on Friday mornings for the first time in many years. A requirement was to reach a target number of clients – but by the end of March 2010, we had exceeded the target figure for the year.

106%: our performance against target for clients seen through 'AHA'

More volunteers

More services and more clients required more volunteers and more training. **Five new advisers** completed their rigorous CAB training in 2009 and **another five began the journey**. Four experienced advisers trained to become **supervisors**; two became **employment specialists**, at a time when the demand for employment advice was fast-growing, and one more adviser was trained in helping people complete the complicated **Disabled Living Allowance** and **Attendance Allowance forms**.

A full training programme for **advisers, supervisors** and **receptionists** was also needed to introduce the new Gateway system.

Fundraiser

John Moore joined the Bureau towards the end of the year as our first dedicated **volunteer fundraiser**. He developed a Fundraising Plan for the Bureau and focused on making contact with corporates and trusts and had a number of successes.

Impact Research Volunteers

The Bureau recognises the urgent need to capture the impact of our client of our work with them. At the beginning of 2010, three new volunteers were trained in undertaking this essential follow-up work – asking our clients whether we had helped them to resolve their problems. The work of these new volunteers revealed 100% positive results, with many clients reporting far-reaching improvements in their lives as a result of our help.

£260,000+:
the 'cost'
equivalent of our
volunteers' time
in 2009/10

"Quality and commitment of the people."
"The job satisfaction is fantastic."
"Lovely people to work with."
"The client comes first."

We asked our volunteers what they liked best about volunteering for our Bureau and this is what they said. Do you have some time to spare and would you like to join a very special team? We are always looking for new volunteers – **advisers; receptionists; administrators; fundraisers; researchers; trustees** – so please get in touch and ask when our next open day is:
admin@bracknellcab.org.uk

The BIG ISSUES for our

Welfare benefits

Employment and Support Allowance

What the newspaper headlines have failed to tell us is that many thousands of these same claimants have appealed against the decision to find them fit to work often with the full backing of their GPs, consultants, psychiatrists and other medical professionals who are responsible for their day-to-day care and who have advised the DWP that their patients are not fit to work. The concern of both claimants and the Medical Professionals involved in these cases all over the country is that the quality of both the medical examinations carried out and the examiners carrying out the medical exams leaves a lot to be desired, particularly in the case of people with mental health conditions.

Overpayment of Benefits and Recovery

A significant amount of overpaid benefits is a result of official error on behalf of the benefit agencies involved, HMRC, DWP and Local Authorities or by the very complicated rules and systems used for claiming benefits which many claimants are unable to understand.

Right to reside and Habitual Residence

More and more people are falling foul of the different interpretation of the legislation surrounding Habitual Residence and the confusion between UK legislation and EEA Regulations. Arguments continue in upper chambers of the Tribunal service and cases are overturned on a regular basis.

Money Advice

Bank and Building Society Overdrafts

One example to illustrate this was Esme, 90 years old, who had had a fall, was admitted to hospital, contracted MRSA and did not return home for three months. With no immediate family handling her financial affairs, the bank stopped all payments from her account and together with other creditors stopped the account and commenced legal action. The overdraft spiralled out of control and, with interest and charges, was soon in excess of £1000.00, and the client could no longer draw her pension.

Personal loans and Credit/Store Card debts

A client of ours with problems in this area was Justine, her and 9 year old daughter and partner who were threatened with repossession. Justine had been trying to fight this action for nearly a year, on her own. The circumstances had arisen because the name of the partner (who had a debt of £16k) was on the house deeds and mortgage, and the creditor wanted the money he was owed to be repaid from the sale of the family home. In depth investigation by our specialist advisers discovered that at the commencement of the relationship, a legal agreement specifying the split of the beneficial ownership of the house existed and this helped resolve the issue for this family.

Debt relief Orders

These were introduced by the Insolvency Service as an affordable alternative to Bankruptcy. The bureau has five specialist advisers qualified as intermediaries to undertake this work. To date some 38 DROs have successfully been made for qualifying Clients.

£4.8m: *the amount of debt handled by our advisers in 09/10*

£500,000+:
the amount of benefits we helped people claim in 09/10

clients in 2009-10

Employment

The year saw a dramatic increase in the number of claims being made to Employment Tribunals – 17% overall.

Redundancy

In the current economic climate, the increase in the number of clients seeking assistance where redundancy had or was about to occur, is not surprising and is likely to continue to increase in the foreseeable future. The advice needs were varied. We advised clients of the process involved in redundancy, especially the obligation on the employer to communicate and consult and to have a transparent selection process where multiple redundancies are envisaged. We helped clients understand both their statutory and contractual rights to notice and redundancy payment and any assistance the employer, depending on size should be giving to them in seeking reemployment. We increasingly assisted clients in seeking payments from the National Insurance Fund where the employer had gone into liquidation and there was no money in the company to make statutory notice or redundancy payments. We represented clients at Employment Tribunal if they had not been correctly paid or there was a case for unfair dismissal. Being a holistic service, we also often advised them on their benefit entitlements, housing and money issues.

Transfer Of Undertakings Protection Of Employment (TUPE)

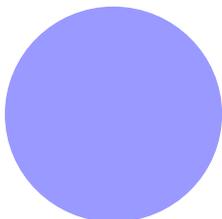
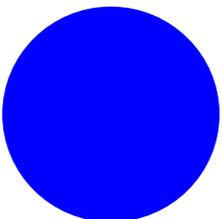
One of the most complex areas of employment law that provides contractual protection in the event of an employee being transferred from one employer to another. It became an increasing issue as companies retendered outsourced contracts (eg provision of cleaning, catering) in an attempt to minimise costs. Examples of the problems that arose were: the new winning contractor not accepting a TUPE situation and changing terms and conditions, after several transfers from one company to another, being misled and in redundancy situation difficulty in client proving length of service.

Unfair Dismissal

This continued to be the single biggest area for clients seeking advice and in some circumstances related to redundancy or TUPE as described above. The majority of these cases however related to employers not following a reasonable or, in some cases, any process in investigating problems and/or reacting in a disproportionate way to the problem by dismissing the employee.



£250,000+:
*the total of
our clients'
employment
settlements in
2009/10*



More partners

Berkshire CABx Consortium

Our drive and enthusiasm to work in partnership with other agencies continued throughout the year and saw the birth of a Berkshire Bureaux Consortium. The six Berkshire CABx have liaised with each other for many years, but it was time to formalise this relationship for a number of reasons.

"The aim of the Consortium is to maintain and enhance the advice services available to the people of Berkshire, by generating additional funds, developing the Citizens Advice service and ensuring as many residents as possible benefit."

Offering our specialist support

Our Bureau increasingly supported other local agencies by accepting client referrals from them where we have the specialist expertise to help people with complex advice needs, such as benefits appeals, employment law advice and tribunal work. Our Bureau remains uniquely placed in the borough to offer these services.

Frontline worker training

In 2009-10, we delivered bespoke training to frontline staff in a number of local organisations. This not only increased the quality of information held by frontline staff outside our own Bureau, but greatly improved the communication between us and those other organisations.

Financial capability 'MoneyTalks'

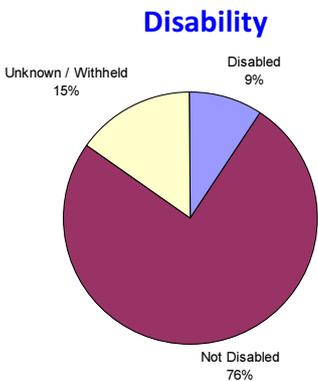
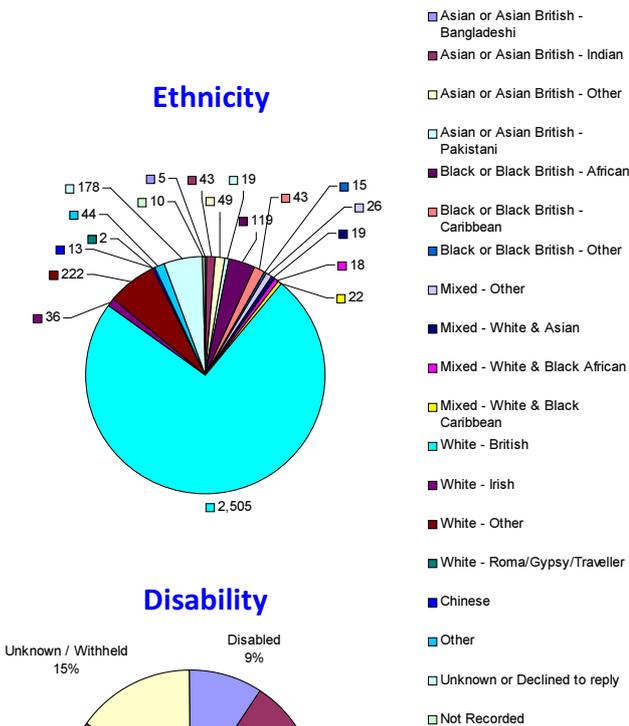
Each year, we deliver this vital preventative service to more local communities. MoneyTalks worked with 24 partner organisations during the period, including Bracknell Forest Council, PACT, Home-start, Berkshire Women's Aid, Bracknell Forest Children's Centres, Bracknell Forest Homes, Be Heard and One Housing Group. Our partnerships enabled this particular project to reach over 300 people in 2009-10.

13,672:
*the number of
new issues we
helped people deal
with in 09/10*

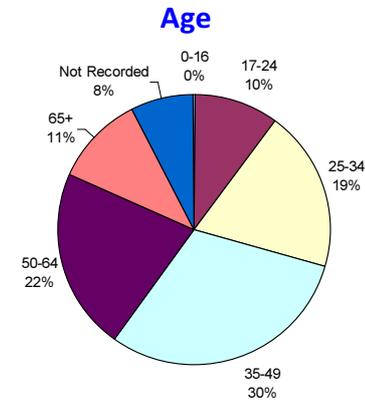
More impact

The statistics throughout this annual report clearly demonstrate the results we achieve on behalf of our clients. We receive many requests from public bodies and strategic forums to participate in and influence the outcome of consultations, reviews and planning activity because our views (from our reliable evidence base) are trusted to reflect what is happening locally.

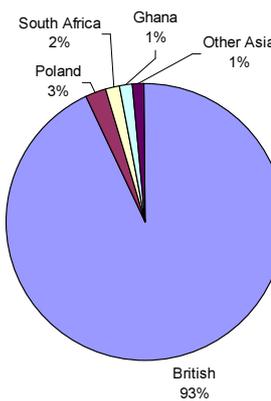
Who did we reach?



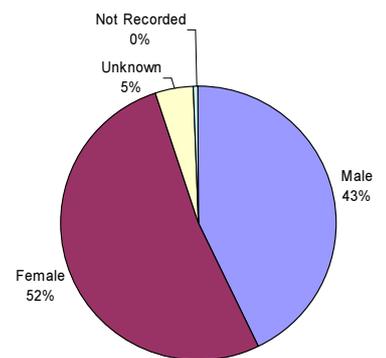
The information we gather is collected nationally and used to lobby Government departments, public, voluntary and commercial organisations to improve policies and services to the public. Our Bureau regularly reports on specific local issues and was often cited in national publications in 2009-10.



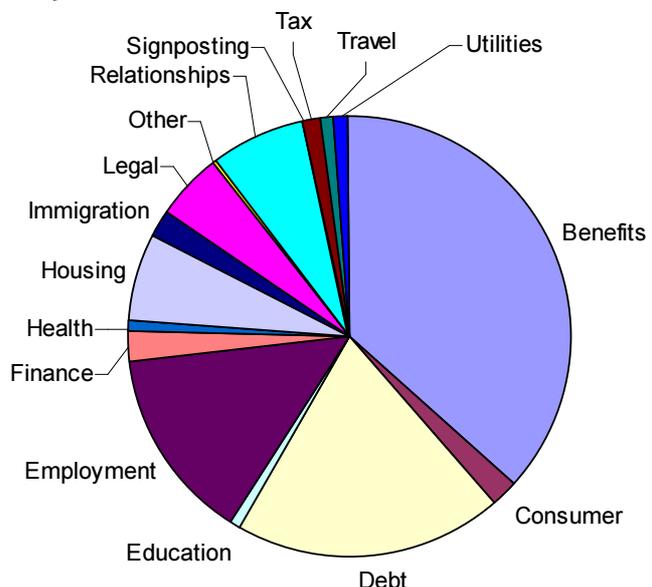
Top 5 nationalities seen



Gender



What were the issues?





The people who made it all happen this year

Bureau Staff

John Bobbitt (Money Advice Specialist), Elayne Faubel (Training Officer and Advice Session Supervisor), Anne Harding (Money Talks/ Crowthorne Adviser), Helen Harker (Community Outreach Adviser), Sheena Hillman (Admin Assistant), Jo Kelly (Broadmoor Adviser), Margaret Kempster (Welfare Rights Specialist), Clare Odds (Locum Advice Session Supervisor), Tricia Pennell (Locum Advice Session Supervisor) Rhiannon Stocking-Williams (Chief Executive), Eileen Thomas (Admin Assistant/Finance Officer), Tracy Warren (Bureau Services Manager)

Volunteers

John Baker, Styles Bennett, Gisela Brownscombe, Tony Bryant, Amanda Byrne, Pamela Cammell, Pam Carmody, Harbinder Cheema, Diane Collins, Jenni Corser, Mike Coulson, Carly Cozens, Maxim Darvell, Linda Darville, Madeline Diver, Julie Eccles, Ann Hamilton, Helen Harker, John Harman, Margaret Harman, Dash Heaver, Ethel Heyes, Carol Hopperton, Jennifer James, Phyllis Jones, Chris Joyce, Judith Lewis, David Marshall, John Mayes, Royston Maynard, Clare McMath, Vivienne Nancarrow, Stuart Nicklin, Val Pearce, Hugh Rendell, Martin Renouf, Larysa Rowland, Naresh Saksena, Leonard Scott, Lesley Simm, Andrew Smith, Rosemary Smith, Alan Strickland, Joya Taher, Andy Talkington, Irma Thomas, Yvonne Tinckler, Giles Walker, Susan Wheeler, Sheila White, Barrington Woodward-Roberts.

Trustee Board

Michael Bentley (left Nov 10), Arden Bhattacharya, Graham Ellis, John Fordham, Brian Fries, Diana Hills, Greg Kopacz (left July 09), Duncan McBride, Dory McLaughlin (left Nov 09), Sheila Mooney, Janet Russell (left Nov 10), Tony Virgo.

Rota Solicitors

Boyes Turner and Brooker, Alexandra & Speed

Surveyor

Rumsey, Tuffnell & Partners



Thank you to our funders and supporters in 2009/10



Royal Borough of Windsor and Maidenhead



Sunninghill and Ascot Parish Council



THAMES VALLEY HOUSING

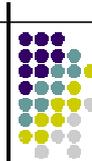
Waitrose

John Lewis



Crowthorne Parish Council

Sandhurst Town Council



- Sunninghill Fuel Allotment Trust
- Ascot Fire Brigade Trust



Warfield Parish Council



BG GROUP



West London Mental Health NHS Trust



Supported by The National Lottery® through the Big Lottery Fund



BRACKNELL TOWN COUNCIL

...and to all the clients who put money in our collecting boxes

Where to find us

0844 4994107

citizens
advice
bureau

Crowthorne, Baptist Church,
High Street, every Friday 10-12
(drop-in.)

citizens
advice
bureau

40-42 The Broadway,
Bracknell

Mon, Tue, Thurs: 10-4

Wed : 10-12.30

Sat: 10 – 12

citizens
advice
bureau

Sandhurst, Town Council offices
every Tuesday during term time,
9.30 – 11am. Please ring 01252
879060 to book an appointment or
ask at the town council reception.

citizens
advice
bureau

Sunninghill, The
Chandler Centre Ascot
Day Centre every
Tuesday 10-12 (drop-in.)

www.bracknellcab.org.uk