



citizens
advice
bureau

Annual Report 2011

Sherborne & District Citizens Advice Bureau



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Chairman's Report

Being my first full report as Chairman of Trustees, I can inform you that this year has seen many difficult financial changes and fast moving developments taking place within our Bureau.

First and foremost there has been an increase in the demand for our services, which is not surprising when you observe the current state of affairs prevailing in our nation at present. It has fallen to us to help those worst affected by the ongoing financial and social changes challenging our society today. However, this has not unsettled our Bureau in any way. The sheer determination and professionalism of our Volunteers, Management and Staff has stemmed any breaches in our operations. The team has reacted positively to the increasing demand and many changes by responding outwardly. They have focused on our clients by increasing access to advice, improving phone advice, working with GP Surgeries and the Yeatman Hospital and have started a dialogue with the Gryphon School to help students avoid the many pitfalls, both financial and social, as they progress into adulthood.

We are all aware of this ever fast changing external environment and we are very focused on best practice and delivering greater value for every pound we receive in funding. The forming of partnerships is now the best vehicle to drive through the necessary savings that we are all looking for. In West Dorset we see a partnership well underway between West Dorset District Council and the Weymouth and Portland Borough Council. Here at the CAB we have started to look at joint working with Dorchester Bureau and already in place is Richard Thorley who is now Treasurer of both Bureaux. In addition, IT is shared and we are continuing looking for additional money saving initiatives which will benefit both Bureaux.

During the year Sherborne and Dorchester Trustee Boards agreed to look at the possibility of merging and a sub-committee was formed. Both Boards unanimously agreed that there should always be a local identity but under the banner of shared ownership. This initiative has been welcomed by our main funder, West Dorset District Council, and it is hoped that Bridport and Weymouth and Portland Bureaux, with whom we are in discussions, will join us.

This will allow the Bureaux in West Dorset to sing with one voice in our financial discussions and when submitting applications to our funders. We shall however keep always in our minds our local identities and the front line operational service that we give to our respective communities will not be compromised in any shape or form.

I would like to place on record our grateful thanks to the many governmental bodies, organisations, trusts, companies and people who have donated funds to allow the Bureau in Sherborne to operate so successfully in 2010–2011 and avoid a deficit in our accounts.

Finally, I want to thank the Volunteers, Staff, Management and my Board of Trustees for all the hard work that they have put in. Not knowing what the next year will bring, I am still very positive and optimistic that the dedication and professionalism of our Bureau Team will continue unabatedly in 2011–2012 to the benefit of the local community of Sherborne and surrounding villages whom we are pleased to serve.

Michael Kay JP

Bureau Manager's Report

When I look back over my first year at Sherborne CAB my immediate thought is what a privilege it is to work with such a dedicated group of staff and volunteers. The year has brought with it many challenges and opportunities to learn in what has been a very rapidly changing external environment.

My remit has been to support and build on the excellent team here at the Bureau whilst at the same time to position us to face the harsh realities of the economic downturn. This downturn has presented two distinct challenges to the Bureau. Firstly, the demand for our services has continued to increase and we are more than ever seen as the first point of contact when the effects of the recession hit home at a personal level to the clients of Sherborne and its environs. Our second challenge was that a number of our income streams were coming to an end at a crucial time leaving us with a potentially serious gap in our ability to function and maintain the high level service that we know we can deliver.

We responded by going through a complete review of our staff structure and cost base. We re-doubled our efforts to ensure that every pound we receive is well spent and has the maximum impact in delivering good quality advice to our clients. The Bureau identified likely areas of funding and has had some success in pulling in money to West Dorset. A great example of this was securing money from the Lloyds TSB Foundation and the locally based Kitzerow Trust to provide a two year project to work with clients with mental health problems.

Our joint working with Dorchester CAB has allowed us to share good practice, learn from each other and make key efficiency savings across the board. Our initial pilot period of joint working has been a success and Trustees from both Bureaux have now agreed that, in principle, the two will merge in the medium term. The secret to maintaining a long standing Bureau presence in Sherborne will be to take opportunities at Town, District, County and National level whilst maintaining the local identity that connects us so strongly with the community that we serve.

Daniel Cadisch

Treasurer's Report

The last year has presented a series of challenges in the Bureau as a whole and this has been reflected in its financial management and structure. The main impact on finances in the year has been the ending of two significant sources of income. These were from the rural outreach contract and the funding of the additional hours project. The fact these both happened around the same time made managing costs doubly difficult. The reduction in income resulting from this forced some difficult decisions leading to the restructuring of the Bureau. This has been successfully completed with income and expenditure for the last year in balance and a stable base established for the future.

We have reduced costs in a number of areas, including telephone and IT with no reduction in quality. Sharing a strategic manager with Dorchester has been a direct cost saving but more importantly has led to the sharing of knowledge, best practice and resources with Dorchester CAB. This has included bidding for funding and training volunteers.

The continuing support of our core funder West Dorset District Council and the ongoing contributions from Sherborne Town Council, Dorset County Council and Wessex Water provide stability of the finances of the Bureau for the future. We are also grateful for donations from a number of local charitable trusts, individuals and parish councils. The successful bids for additional funding in the past six months allow us to extend our services to cancer sufferers and people with mental health problems. We have fared well, considering the current financial climate. However, we are not complacent and continue to manage carefully the resources made available to us.

In summary, the Bureau has a balanced financial outcome for the last financial year and forecasts a similar outcome for the next year.

Richard Thorley

Service Developments

Home visiting

The successful three year lottery funded Citizens Advice Rural Dorset Service (CARDS) project came to an end on January 31 and the Bureau has felt the impact of no longer being able to refer clients who need a home visit to Julie Oates, our CARDS caseworker. We are awaiting the result of a new Lottery application and in the meantime have secured interim funding from Dorset County Council for a 6 hour a week home visiting post for 6 months. This was excellent news as it will enable us once again to advise clients who are unable to access the service by attending the Bureau, by visiting those who have a disability or who are chronically ill or who are living in a rural community with no transport.

Mental Health Outreach Project

This year has seen the start of an exciting new project to enable us to assist clients with a mental health condition who may find it difficult to reach the Bureau through the usual channels i.e. by telephoning or visiting in person. Steve Pratt joined us as the outreach project worker in March and is able to see clients at a weekly drop in session at the Zest Café and by appointment at the Stewart Lodge wing of the Yeatman Hospital and at Bute House Surgery. Referrals are made by a variety of professionals working within the mental health field. We also aim to train volunteers to help staff the outreach centres and to run both internal and external training courses teaching people how to break down the barriers for those clients with mental health issues and how to advise this client group effectively. Additionally we plan to train service users how to carry out Gateway assessments.

Macmillan Project

Kathy Sayers joined us as a caseworker for the Macmillan funded project in September. This is proving very successful and the Dorset wide project has currently been able to help 123 clients securing £153,000 of benefits. She is able to offer advice to clients who are affected by cancer. Having and living with the disease can be expensive in ways you have not expected with costs you have not considered. Getting help and advice can help ease the burden at a difficult time. Help is offered on how to access a range of welfare benefits and other financial support available through the Macmillan charity. Kathy has also advised on debt and employment queries.

Financial Capability

David Whittle, our financial capability caseworker, has worked on two projects this year. One, with funding provided by the West Dorset Partnership, was to provide financial capability training for front line staff and service providers in West Dorset to raise awareness generally of the issue of financial capability and where help can be obtained if required. During the year of the project which has now ended, David delivered 12 presentations to a wide range of organisations including Magna Housing, Home Start West Dorset, Sherborne Mental Health Team, West Dorset Housing Advice Centre and others. The feedback confirmed that the presentations were considered valuable and relevant to the participants.

The other initiative, which is part of the Citizens Advice MoneyActive project, funded by the Nationwide Building Society, is providing 'one to one' budgeting training to clients who have approached the Bureau for assistance in dealing with debt problems. We have long been aware that whilst helping clients manage their current debt problems will be of immediate benefit, it often does not deal with the longer term causes of their difficulties. The project has enabled us to start tackling this problem by providing some basic budgeting education which we hope will reduce the number of clients who experience further financial difficulties.

Diana Hensher

Service Delivery

This year has seen many changes in the Bureau both in staff reorganisation and service delivery. We have endeavoured to create a more efficient working environment where we can help as many clients as seek advice, either by calling in to the Bureau or by telephoning.

Telephone advice

We have made changes to enhance the delivery of telephone advice. There is nothing more frustrating when calling a number than getting an engaged tone or an Answerphone message. To avoid this we have tripled the number of advice lines and created a new role, that of telephone receptionist, who is based in the telephone room but also 'meets and greets' clients who call in either for an appointment or a Gateway assessment. When a client telephones the call is normally transferred to a Gateway assessor but if all are busy the receptionist will take details and arrange for a call back to be made later. Telephone headsets and three sound-deadening telephone booths are now in use resulting in a far more efficient working space.

We were aware that many of our clients no longer had land lines and as calling the Bureau from a mobile was expensive we needed to address this problem. A new number was therefore introduced with prefix 0300 to be used from a mobile. The introductory message explains that the call will be charged at standard national call rate and in most instances should be included within mobile call minute allowances.

Quality of advice

We seek to maintain and improve the quality of advice offered by our dedicated team of volunteer advisors at the Bureau. All advice sessions are supervised and advisors are encouraged to seek guidance in addition to researching the presenting issue on Advisernet, the CAB information system. Case checking procedures have recently been strengthened by introducing a case checking matrix for trainee advisors. There is also a wealth of additional reference material on the Intranet, the private area of the Bureau's website which can be used by advisors.

Publicity

To publicise our services and the new number we produced flyers, posters and cards and distributed these to reach as many people as possible in Sherborne & District outlets eg in GP's surgeries, pharmacies, libraries, community noticeboards and Post Offices.

Social Policy

Citizens Advice Social Policy department relies on bureaux evidence to tell them what issues are of concern to CAB clients and to give them the material to present those concerns to policy makers. It was exciting to hear recently that our Bureau has been quoted in the Citizens Advice Submission to the European Commission 'Study of interest restrictions in the EU'. The case was reported as follows.

'A Dorset CAB saw a man who had borrowed £220 from a pay day lender in December to buy Christmas presents. The terms of the loan were that he would have to pay it in full by 3 January 2011. He was unable to do so. Because of this he became liable to pay a total of £550. This he was also unable to do. The client was shocked to learn that the payday lender's interest charges were 2,689 per cent APR. As a result the client needed help from the CAB to deal with his debts.'

Case studies

Of course our service exists to help clients and below are a few stories that illustrate how we have been able to do that over the last year.

- Mr T has a serious health problem which means that he is unable to work. He therefore contacted the Bureau for information on benefits. He had been living on savings and had very little money left. He had been refused contribution-based Employment and Support Allowance (ESA) but with our support, he was successful in claiming income-related ESA which was backdated. This award allowed him to claim Housing Benefit and Council Tax Benefit, both of which were backdated, as well as free prescriptions and dental care. He expressed his gratitude to the Bureau by offering to wave a flag for Citizens' Advice whenever possible.

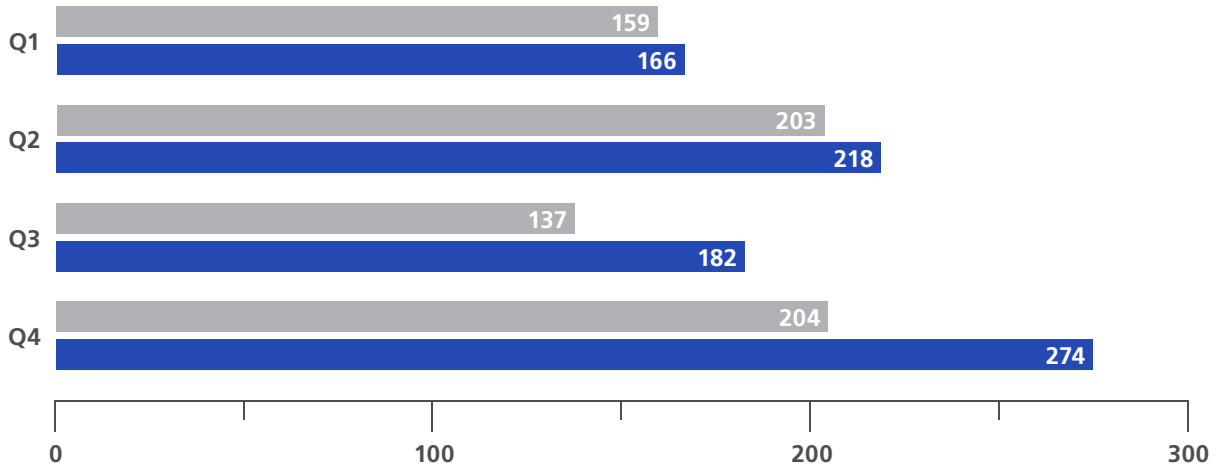
- Miss L has learning difficulties and applied for a personal loan, which she could afford to repay. However, with the insurance etc which was added on to the loan she became unable to repay and was therefore persuaded by the bank to take out a further loan. The first instance was repeated and then our client had three loans which were totally out of her ability to repay. The bank lender in question had not offered our client any alternative to further loans and had clearly not taken the trouble to explain matters as clearly as they should to someone in her circumstances. A formal complaint was made to the bank, which resulted in a repayment to our client of over £3,000.

- Mr G was suffering from pancreatic cancer and advised our Macmillan caseworker that he was in a lot of pain. She therefore arranged a home visit as he did not feel well enough to come to the Bureau. A full assessment of his income was carried out and it was apparent that his disability benefits needed to be reassessed as his condition had deteriorated significantly since his original claim for Disability Living Allowance (DLA). As a result of the work done for him the client was awarded the high rate care component of DLA thus increasing his income by £52.45 per week. Entitlement to this benefit meant that other household benefits were increased as he and his wife were now due extra disability additions in their Pension Credit calculation resulting in an extra £137.35 per week, a total gain of £189.80 per week. Additionally the client received backdated benefits of £1,269.70 as we requested that the award start from the date he was diagnosed with terminal cancer.
- Ms A had been sold a £15,000 loan nine months after she had become permanently unfit for work in January 2006. The lender was fully aware of her circumstances and yet went ahead with the sale and added Payment Protection Insurance. After making a formal complaint to the bank concerned and getting no satisfactory response, we put in a complaint via the Financial Ombudsman Service regarding mis-selling. As a result the Bank in question offered repayment amounting to £18,500, which was accepted by our client. This repayment meant that her debts are reduced to a level that she can now apply for a Debt Relief Order, which we are currently processing.
- Mrs F, suffering from terminal cancer, sought advice through the Macmillan project as she had just received a P45 from her work with no covering letter. She told us that her employer had not contacted her prior to sending it nor had she given in her notice. She was advised as to her employment rights but told us that she did not want a long drawn out battle to get her job back; equally she did not feel that she had been treated fairly. She was advised to communicate with her employer to discuss how the issue of the P45 arose. Mrs F then felt able to talk to her employer and was immediately reinstated as a result. This meant that she is able to enjoy the remaining months of her life doing what she wanted to do, working alongside her colleagues and friends.

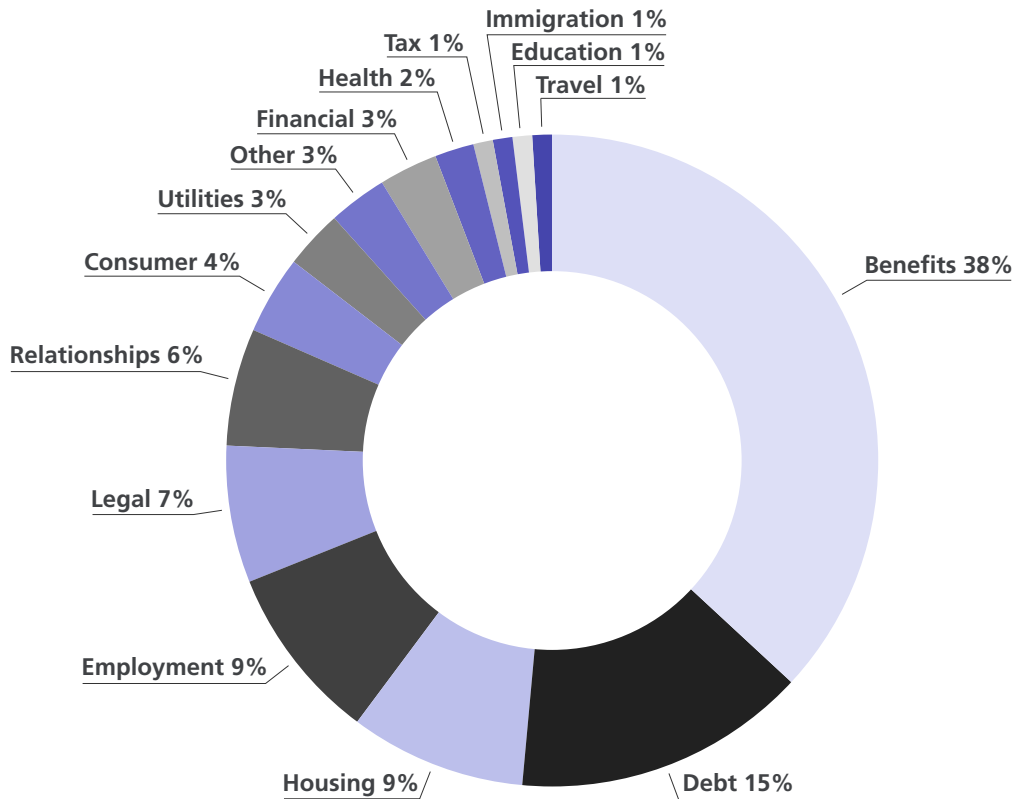
Diana Hensher

Initial information/advice given by telephone

Financial Year 2009/10 2010/11



New Enquiries by Category of Advice



Office Efficiency

Behind every good management team is a willing Office Manager...

With the ever increasing demand for our service, the prospect of joint working with Dorchester CAB forthcoming and with the ongoing recession, it was considered imperative to determine how further economies and efficiencies could be made within the Bureau. This should not be seen as a reflection on previous practice but as a necessity. Since budget cuts were to be anticipated across the entire country, in all quarters, the Bureau could not regard itself as an exception. It was also considered timely to carry out a periodic review of efficiencies and do a 'Spring Clean'. What with so many staff and clients coming into the Bureau every day of the week, the Office Manager could be forgiven from wondering where and how to begin. Golden rule ... the Bureau remains open ... so we must find a way.

The areas of particular interest to us to investigate more fully were procurement savings, investment in improved working methods, IT support changes, printing and copying strategy, website maintenance and internal communications. Owing to the degree of importance attached to this overall task, the post of Office Manager was newly created to address these issues. I was appointed to this role in January of this year. I enjoy a challenge and will make all the necessary changes if I possibly can. The staff give up their time to come in and help us and it is only right and proper that they should be given decent working conditions. We are now so stretched to capacity that our staff are having to work under really quite difficult conditions keeping their elbows tucked in when typing up because it is becoming so squashed. This main issue lurks menacingly in the background of my thoughts as I move yet another desk or piece of furniture.

Procurement savings

By combining with Dorchester CAB we aim to make significant procurement savings when placing stationery orders because the larger the order, the better the deal per item. We are also best placed to take advantage of 'BOGOF' items (otherwise known as 'buy one get one free').

IT support changes

Cost efficiencies have been made by sharing our IT support service with Dorchester Bureau. This is a key area where the benefits of joint working are apparent because we are able to access specific CAB based IT support whenever required.

Printing & Copying Strategy

We have now considered the cost effectiveness of our current printing and copying capacity. We are already in communication with regular meetings having been set up with our technical supplier to work out the way forward. This study and monitoring process is taking effect across both Bureaux with a view to obtaining the best deal in due course. It may well be that it is more cost effective to have fewer printers and focus more on a couple of higher specification models. We would also hope that a bigger contract would be more attractive to our supplier and that they would as a result treat us more favourably in their quotation.

Investment in improved working methods

By re-evaluating the Office Manager role we have already taken steps to direct more skills into this area. Significant operational decisions need to be taken to forge ahead with a more streamlined process. We now share procedures between both Bureaux to adopt best practice.

Health & Safety

The day to day responsibility for this area now rests with the Office Manager. This is such an important area and steps are constantly being taken to improve the working environment. This is a challenge because the Bureau must remain open to clients and service delivery non interrupted and yet at the same time the furniture or systems moved in a seamless fashion with a miniscule window of opportunity so as to avoid unnecessary inconvenience to volunteer advisors and clients. The number of staff within the team has increased and hence the issue of seating and suitable work stations has to be constantly addressed. A periodic review of furniture and safety aspects is currently being carried out. Grateful thanks must go to all staff that have been so willing to assist wherever necessary to re-configure the mechanics of the Bureau and help out at short notice.

Website Maintenance

Considerable attention is given to keeping our website up to date because we are finding that increased numbers of contacts with the Bureau have been made via this channel. During the year, our website was accessed by 2,211 unique visitors, an increase of 36.4% over the previous year. The actual number of times the website was accessed increased by 47.1%, showing that not only is it being used by more people, they are using it more often.

Internal Communication

We already disseminate information or updates to all staff by way of our Weekly Notices which are posted on our Intranet. This has proved to be an effective method of keeping everyone in the loop, whether regarding changes in law, staff changes, new appointments, or just social events.

We are now also working on an internal mail system so that staff will be able to leave message for each other by electronic means.

Whilst all the above work may sound somewhat tedious it is vital that we address the issues because without robust systems in place and economies made what remains very clear is that the Bureau will have difficulty in meeting the demands that lie ahead.

Alex Elliott



Training & Development

The full Generalist advisor training takes about a year to complete and is demanding both in terms of commitment and time. There are weekly tutorials for the first six months and homework in between. The trainees also attend one advice session a week when they are able to observe interviews and generally experience life in our busy general office and telephone room.

There is a large resource of learning material both in Bureau as self study packs and on line with 'e-learning' and 'Bitesize' tutorials.

The tutorials introduce trainees to the aims and principles of CAB. They learn how to search on the two resource systems, Adviceguide which is available to anyone who has access to the internet and the more comprehensive and detailed Advisernet which is only accessible 'in house'. They are also trained in how to record interviews on CASE. They learn both how to be Generalist Advisors and also Gateway Assessors, who conduct the first contact with a client either face to face or by telephone.

The main enquiry areas are covered: benefits, debt, employment, housing, family and consumer. They complete Learning Journals throughout the course and meet with me at regular intervals to have each part 'signed off' before progressing to the next stage.

They are also required to attend an Advisor Skills Training course which is two days training and another day about eight weeks later. We are now working closely with Dorchester CAB and the training course has been arranged in Poundbury, Dorchester which means less travelling than previously when the courses were only available in Exeter or Bristol.

As I write this, our five current trainees are barely half way through the initial six months of the training programme. They are working hard to complete Learning Journal 1 before next week's Advisor Skills Training course and we have just embarked on learning about the vast and initially baffling benefits system. They will shortly begin being observed interviewing clients themselves and then in a few months time they will join the rota as fully trained Generalist Advisors when each will be a very welcome member of our team.

It is important for all advisors in the Bureau to keep up to date with, for example, changes in the benefit system and therefore ongoing training is necessary. This can be achieved by arranging for speakers to attend our monthly staff meetings or for small group training sessions in the training room. We have recently completed a course of Gateway training and also in use of QBC, the program we use to calculate benefit and tax credit entitlements.

Diana Hensher

Social Events

On 9th July we will be holding an evening Concert in Sandford Orcas Village Hall in memory of Lawrie Allen, who died recently. Lawrie was an advisor and trustee. If anyone is interested in attending this event please contact the Office Manager Alex Elliott on 01935 815694 for more details.

The Bureau endeavours to hold a couple of events each year which always turn out to be great fun. Holding these events serves several purposes:

- It raises the profile of the Bureau, so reaches out not only to potential volunteers but also to clients.
- It acts as a fundraiser so is our small gesture to our funders that we too recognise the importance of fundraising.
- It is also a wonderful way of team building. With the ever increasing pressure on our volunteer advisors within Bureau opening hours, it can often be scarcely possible to have a coffee break, never mind chat to each other. A social event enables the team to get to know each other and find out 'why we help our local CAB'.

Alex Elliott

Special thanks

Our special thanks go to the following for their support over the year:

- Battens Charitable Trust
- Chetnole Flower Show
- Dorset County Council
- Kitzerow Trust
- Lions Club of Sherborne
- Lloyds TSB Foundation
- Nationwide Building Society
- Parish Councils
- Sherborne Town Council
- Simon Digby (Sherborne) Memorial Trust
- The National Lottery
- West Dorset District Council
- Wessex Water Services Ltd.

A big 'thank you' to our Polish translators and interpreters, Michael Wasilewski and Mrs Griffiths Jones. who not only help this Bureau, but other bureaux around the country, and Arek Wytrykowski.

Is this you?

Do you have a lively mind? Enjoy research? Empathetic, with good social skills? Fair-minded? Like a challenge?

If so you could be an ideal person to be a volunteer advisor at Sherborne & District Citizens Advice Bureau. Every week dozens of people seek free information or advice on a problem that is affecting their wellbeing in today's complex and challenging society. Relationship breakdown, handling debt, claiming benefits, threat of homelessness or redundancy are just a few of the topics dealt with by the CAB advisors.

If you could commit yourself to three half-days a week helping people cope with their difficulties please contact Diana on 01935 815694 for an initial chat – you will be very welcome!

Or could you help with administration or IT? If you have a few hours to spare then come and join our friendly team.

Trustee Board

On 31 March 2011

The role of the Board of Trustees is to maintain and develop the CAB service to meet the needs of the local community.

Its efforts are concentrated on fundraising and forward strategy. It is drawn from the local community and members are people representing local groups or individuals elected at the AGM.

Staff members attend Board Meetings by invitation of the Board as observers. They advise the Board on operational matters but do not vote and do not take part in decision-making.

Officers

Chairman
Michael Kay

Vice Chairman
Stella Cook

Hon Treasurer
Richard Thorley

Elected Trustees

Lauren Beasant

Robert Gould

Robert Harris

Gerry Horne

Derek Long

Karen O'Donoghue

Naomi Sexton

Malcolm Stevens

Jennie Vaughan-Jackson

Nominated Trustees

Job Centre Plus
Brenda Andrews

Sherborne Town Council
Malcolm Boustead

West Dorset District Council
Dominic Elliott

Staff Representatives

Strategic Manager
Daniel Cadisch

Office Manager
Alex Elliott

Advice Services Manager
Diana Hensher

Workers' Representative
Christine Wills

Bureau staff

On 31 March 2011

Strategic Manager

Daniel Cadisch

**Advice Services Manager
and Training Supervisor**

Diana Hensher

Office Manager

Alex Elliott

Social Policy Coordinator

Dan Davies

Macmillan Welfare

Advisor

Kathy Sayers

Mental Health

Caseworker

Steve Pratt

Session Supervisors

Janet Casely

Ryder Cowan

Trevor Rogers

Kirsty Rose

Liz Tite

Advisors

Lou Austin

William Christopher

Diana Churchill

Margaret Cressey

Patrick Durell

Andrew Oliver

Peter Shaw

Joe Sherwood-Taylor

Sue Single

Alan Smith

Malcolm Smith

Liz Tebbatt

Jill Thorley

Valerie Webb

David Whittle

Christine Wills

David Wright

Gateway Advisors

Pat Allan

Lorna Allen

Janet Briggs

Trainee Advisors

John Allan

Cheryl Ashburn

Mike Ashburn

Liz Baker

Simon Jeans

Social Policy

Joanna Clark

Reception

Brenda Harper

Ken Hart

Nick Howell

Louise Kingston

Administration Support

Ann Evans

Sue Gibson

Sarah Headlam

Kate Hill

Joanna Lowndes

Diana Sandom

Goodbye & thank you

Tom Balfour

Andy Fielding

Sam Hamblin

Doey Harris

Jackie Leask

Diana McDonough

Janet Maugham

Julie Oates

Karen Ponsford

Jaime Shaw

Peter Stickland

Val Waterfall

Jessica Winter



Opening hours

	Drop-in	Appointments	Telephone advice
Monday	10am – 4pm	10am – 1pm	10am – 4pm
Tuesday	10am – 4pm	10am – 4pm	10am – 4pm
Wednesday	10am – 4pm	10am – 4pm	10am – 4pm
Thursday	10am – 1pm	10am – 1pm 4.30–6.30pm	10am – 1pm 4.30–6.30pm
Friday	10am – 1pm	10am – 1pm	10am – 1pm

Sherborne & District Citizens Advice Bureau
Manor House, Newland, Sherborne, Dorset, DT9 3JL
Telephone 0844 848 7939
Fax 01935 815694
E-mail bureau@sherbornecab.org.uk

There is access for people with restricted mobility at Sherborne & District CAB.
Company Registration Number 6789942
Charity Registration Number 1128591