

Annual Report 2010/2011



Richmondshire Citizens Advice Bureau

REETH
RICHMOND
HAWES
MIDDLEHAM
LEYBURN
COLBURN
CATTERICK GARRISON

Reaching out across the community

Contains Ordnance Survey data © Crown copyright and database right 2011



Registered Charity Number: 1118970

The twin aims of the Citizens Advice Bureaux Service are...

To provide the Advice people need for the problems they face

To improve the policies and practices that affect peoples lives.

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice Bureaux use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

"Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers Richmondshire CAB could not continue to provide its services in Richmond and its surrounding area".

The principles of CAB Advice

Independent we will always act in the interests of our clients, without influence from any outside bodies

Impartial we don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally

Confidential we won't pass on anything a client tells us – or even the fact that they've visited us – without their permission

Free no-one has to pay for any part of the service we provide

Citizens Advice

Independent - Impartial - Confidential - Free



Did you know that...

In the last 6 years we have helped people get over

£4,304,059

in income, settlements, one-off payments
and debt write-offs?

- In the year, it is estimated that volunteers gave well in excess of **7912 hours** to the Bureau at a value of **£119,683**.
- In 2010/2011 the Bureau **helped people get a massive £1,134,766** in income, settlements, one off payments and debt write-offs.
- We receive minimal funding from central government despite the fact that many government produced leaflets tell people to “**go to their local CAB**” if they have a query about the leaflet’s contents!
- This year over 4000 letters were sent out by the Bureau in relation to debt issues.
- The extra money we **help local people** to obtain is then spent within the local economy. In fact, the money we gain for clients exceeds by far the amount it costs us to run the whole service.

Thousands of pounds would have been lost to the local economy without our interventions, to say nothing of the emotional cost savings of helping someone who doesn’t know where to turn.

For every **£1** that Social Services funds the Welfare Benefits project it increases clients incomes by over **£10**

We are an independent charity and all our general advisers are **volunteers** and not paid staff.

What do people think of us?

The following are comments from a survey of people who came to CAB in 2010

Thank you for helping and giving the advice I needed and putting my mind at rest.

Keep up the good work. It is a very important service to have access to.

Very impressed and comforted by the lovely lady's advice. Thank you

Very good and thorough service.

This is my 2nd time to use the CAB. On both occasions the staff have been extremely helpful and kind.

Keep up the good service. Found it a lot easier to access than where I came from in Nottinghamshire and less stressful. Thank you.

The 2010 survey also showed that:

- 92% felt it was very easy to **find** out about Richmondshire CAB.
- 55% were happy about the **times** we are open and 38% were fairly happy.
- 69% were happy about how long they had to wait for an **Appointment** and 39% were happy about how long they had to wait for **Drop-In** service.
- 40% of those who have used the **Drop-in** service were happy with **assessment** of 10 minutes whilst 60% were fairly happy.
- 43% who used the **Drop-in** service were very happy, 41% fairly happy and 16% were unhappy.
- 72% **expected** the CAB to give information whilst 23% expected to be told what to do and 14% expected the CAB to take action for them.
- 89% **got what they expected** and thought it was very good whilst 11% thought that what they got was good enough.
- 48% said that the adviser **understood** them and their problem very well whilst 52% said the understanding was good enough.
- 80% felt that it is important to talk to an adviser from their own **background** or **culture** and 100% felt that it was important to talk to an adviser who speaks their **main language**.
- 89% said that the **information** they got was easy to understand. 71% said that the **adviser** knew what they were talking about.
- 84% of the people who took the survey said that they were very clear about what they **needed to do** after talking to the adviser whilst 16% said that they were clear enough.
- 61% found the **advice** they received **very useful** and 39% found it fairly useful.
- 53% are **unaware** that the advisers they saw during the drop-in service are **volunteers**.
- 0% are unaware that the Bureau receives no **funding** from **Central Government**.

What did we help people with?

The Bureau handles thousands of enquiries each year covering a very wide range of subjects, from as simple as providing someone with a leaflet to representing them at a tribunal.

Some of the issues we helped with

Debt

34.2% of all enquiries



Debt advice entails assisting a client who has suffered an unexpected drop in income, perhaps through redundancy, illness or death of a partner etc. We can help negotiate realistic and sustainable repayments to creditors or represent a client in court, when faced with repossession of the home. Other issues, such as employment problems or benefits also come into this work. such as employment problems or benefits also come into this work.

Legal

3.4% of all enquiries



Deals with court procedures, problems with solicitors, personal injury and advice on eligibility for Legal Aid.

Employment

8.3% of all enquiries



Covers unfair dismissal, illegal deduction of wages, holiday pay, discrimination, the right to notice, breach of contract, safety in the workplace and employment rights for part-time workers and pregnant women.

Benefits

32.6% of all enquiries



This aspect of the Bureau's work covers giving advice on the increasingly complex benefits system. Routine benefit checks often identify additional benefits clients are entitled to. When a client is refused benefit the Bureau can assist by providing representation at Social Security Appeal Tribunals

Housing

4.8% of all enquiries



This area of work covers enquiries about local authority and private sector housing, assisting with queries regarding tenancy status and repairs. We also advise on possession proceedings, homelessness and neighbour disputes.

Relationships

4.2% of all enquiries



Breakdown of marriage, custody of and access to children, injunctions, to name a few; all come under this category. These enquiries may lead to advice about housing, benefits, legal procedures and possibly any debt that is outstanding.

Consumer

1.2% of all enquiries



Consumer advice includes advising clients who have complaints about faulty goods and services and how to redress the situation.

Utilities

1% of all enquiries

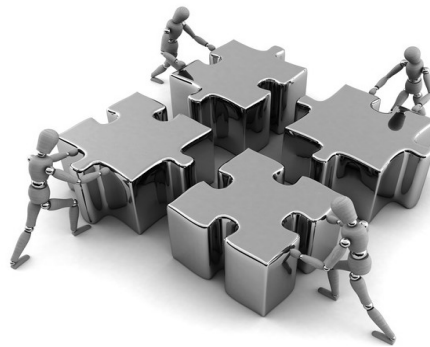
Covers the area of problems with electricity, gas and water supplies.



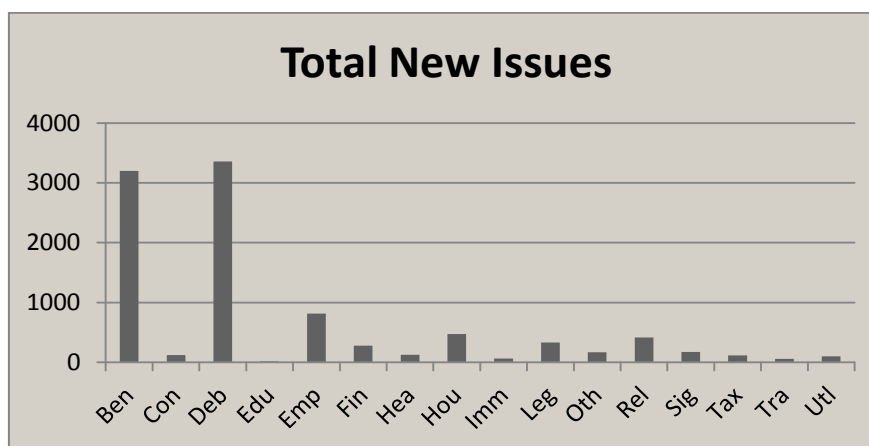
Others

This area of work covers topics such as Financial, Tax, Health, Travel, Immigration and any other topic that a client might enquire about.

This area also covers what we call Signposting, where all a client needs is a leaflet, address, telephone number or pointing in the right direction.



Breakdown of New Issues



BEN Benefits and Tax Credits - 3,202
 CON Consumer Goods and Services -119
 DEB Debt - 3,359
 EDU Education - 16
 EMP Employment - 814
 FIN Financial Services and Capability - 281
 HEA Health and Community Care - 127
 HOU Housing - 473

IMM Immigration, Asylum and Nationality - 64
 LEG Legal - 329
 OTH Other - 170
 REL Relationships and Family - 413
 SIG Signposting and Referral - 172
 TAX Tax - 116
 TRA Travel, Transport and Holidays - 59
 UTI Utilities and Communications - 102

Advice

Richmondshire Citizens Advice Bureau aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We can advise on:

Your money	Your family	Your daily life	Your rights
Benefits	Family	Communications	Discrimination
Employment	Health	Consumer affairs	Civil rights
Tax	Home and neighbourhood	Gas and electricity	Immigration
Money management	Education	Travel	Legal system

Our Advice is:

Independent we will always act in the interests of our clients, without influence from any outside bodies

Impartial we don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally

Confidential we won't pass on anything a client tells us – or even the fact that they've visited us – without their permission

Free no-one has to pay for any part of the service we provide

How to get Advice

Adviceline – the Citizens Advice telephone service
Telephone 08444 111444



01748 823862 to make an appointment



enquiries@richmondshirecab.org.uk



on-line advice guide

When are we open?

Richmondshire Citizens Advice Bureau Offers:

A **Drop In** Service in the Main Bureau at 23 Newbiggin, Richmond where clients can have a brief advice session with an adviser who will assess and advise the best way to proceed. A full in-depth appointment can then be made if required.

Appointments with an adviser can be made by calling 01748 823862

Adviceline – the Citizens Advice telephone service
Telephone 08444 111444



E-mail advice enquiries@richmondshirecab.org.uk

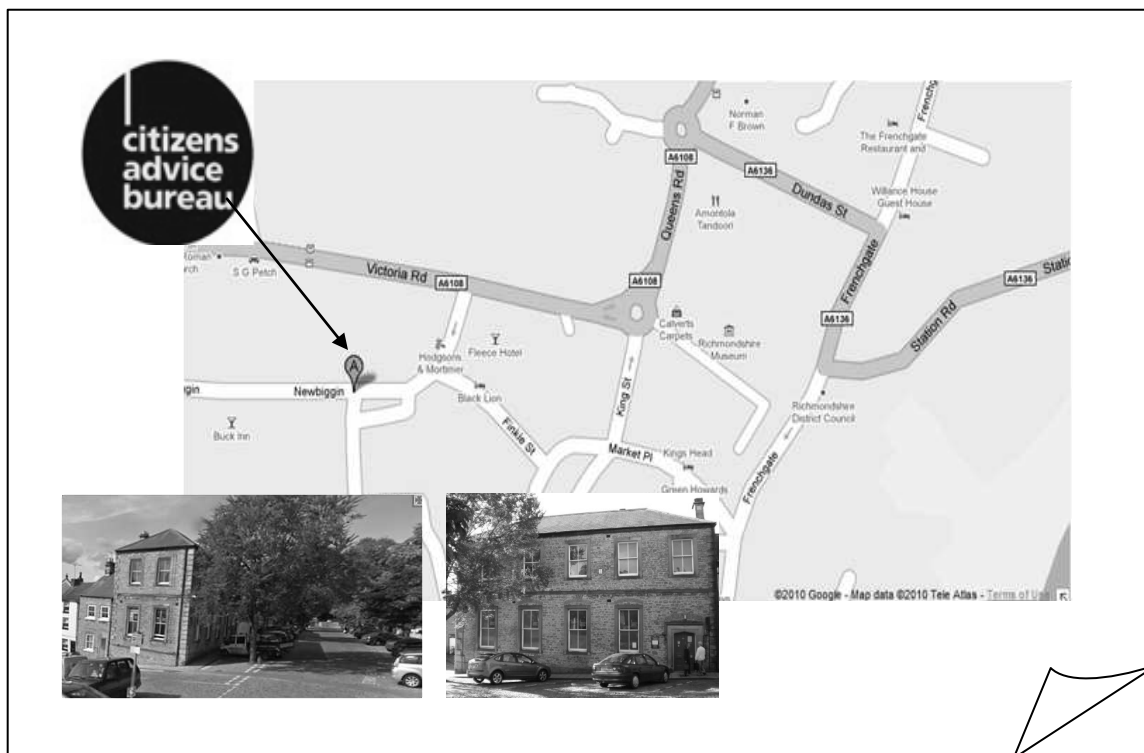


On Line Advice always available at:
www.adviceguide.org.uk

	Drop In at Main Bureau	Appointments by arrangement	Telephone Advice	E mail	Web
Monday			0930—1600	E mail at any time. A response will be sent as soon as possible	24hrs
Tuesday	0915—1600	0900—1700	0930—1600		
Wednesday	0915—1600	0915—1700	0930—1600		
Thursday	0915—1600	0930—1700	0930—1600		
Friday		0915—1200	0930—1600		

Where are we?

Main Bureau : 23 Newbiggin, Richmond DL10 4DX.



Call 01748 823862 for appointments. Also at:

- Richmond **RDC Community Office**, Dundas Street, Richmond DL10 7BP
- Colburn **Library & Information Centre**, The Broadway, Colburn DL9 4RF
- Leyburn **Community Office**, Central Chambers, Leyburn DL8 5BB
Leyburn Medical Practice - call 01969 622 391
- Reeth **Hudson House**, Reeth DL11 6TB
- Hawes **Community Office**, Community Resource Centre, The Neukin, Hawes DL10 3RA
- Middleham **Middleham Key Centre**, Park Lane, Middleham, North Yorkshire DL8 4RA
- Catterick Garrison **RBL Outreaches** - Scots Guards, Royal Dragoons, 1 Lancs, Reme/Five Support, DKH, AWS, RAF Leeming, ITC. Marne, Homeless Unit - Beacon.

Councillors' Guide to CAB Services

Councillors provide a vital link between communities and their councils, and many work in close partnership with their Citizens Advice Bureaux as champions and advocates for the local community. Bureaux experience clearly shows that good working relationships with Councillors leads to a firmer understanding of our clients and services, which in turn generates local champions for our work and on-going support.

Whether in facilitating casework – helping residents to tackle a wide range of issues including debt, employment, housing and benefits – or sharing timely information about what's happening in a local ward, bureaux provide a fresh and independent local perspective. In support of the work Councillors and bureaux do, Citizens Advice has produced a guide: **Help for helping your residents.**



The guide has been launched jointly with the Local Government Group and follows on from the highly successful MP's guide to CAB services. The Local Government Group, sponsored by the Prudential, is the umbrella organisation representing local government, and that lobbies central government on their behalf. The LG Group includes: Local Government Association, Local Government Improvement and Development (formerly IDeA), Local Government Employers, Local Government Regulation, Local Government Leadership and Local Partnerships. The easy to use format provides a practical, informative overview of bureaux services and highlights ways in which Councillors can be supported in their demanding roles.

This guide is only available in pdf format. If you would like a copy, please contact us by email admin@richmondshire.cabnet.org.uk and a copy will be sent by return as an attachment.

Who works at the Bureau?

Paid Staff The paid staff during the year were:

Angie House	Bureau Manager	Carolyn Newman	Administration Worker
Yvonne Todd	Welfare Rights Caseworker	Suzette Armstrong	Administration Worker
Janet Menzies	Debt Caseworker and Benefits	David Hatton	Administration Worker
Simon Farquhar	Advice Session Supervisor/Training Supervisor	Jayne Stamp	Debt Caseworker
Rachel Hunter	Rural Outreach Caseworker/Advice Session Supervisor	Charlotte Lawson	Debt Caseworker and Benefits
		Hannah Brown	Cleaner
		Beth Dowson	Debt Caseworker and Benefits
		Simon Fisher	MacMillan Caseworker

Voluntary Staff The biggest thank you goes to all the volunteers who so generously gave their time during the last year, they were:

Brian Woodley	Adviser in a Health Setting	Lynette Jackson Wilde	Trainee Adviser
Joyce Agar	Adviser	Tony Martin	Trainee Adviser
Ted Darwin	Adviser	Steve Wykes	Trainee Adviser
Joan Edwards	Adviser	Laura Moss	Trainee Adviser
Alister Matheson	Adviser	Jo Shorrocks	Trainee Adviser
Margot Richardson	Adviser	Jan McCormack	Trainee Adviser
Anita Wood	Adviser/ASS/CASE Checker	Serena Froggett	Trainee Adviser#
John Hall	Adviser	Jan Stringer	Trainee Adviser#
Ann Goodburn	Adviser	David Lawton	Trainee Adviser#
Lou Holliday	Adviser	Noreen Harrison	Trainee Adviser#
Sue Beeken	Adviser	Jeremy Williamson	Trainee Adviser#
Jane Hepworth	Administration	Irene Binks	Trainee Adviser+
Rosalie Boyles	Administration	Cynthia MacLachlan	Trainee Adviser+
Alistair Newman	IT	Nicholas Gray	Trainee Adviser+
Kate Dawson	Trainee Adviser		

Management Committee Those nominated by organisations such as the local councils during the year were:

Cllr Carl Les (Bureau Chair)
 Cllr Jane Branch
 WO Debbie Trowson (Senior Army Welfare Worker)
 Cllr Kevin McGready
 Cllr Rachel Allen
 Cllr Muriel Blythman

Those elected as to the committee as individuals during the year were:

Mrs Lynn Miller (Vice Chair)+
 Mr Gordon Hunter (Treasurer)
 Mr John Ward
 Mrs Melva Steckles
 Mrs Ros Earl
 Mr Rodney Kettlewell
 Mr Mark Thorpe
 Mr Atmaram Dahal

+Left during year # joined after year ended but before report was approved.

Could you volunteer?

Do you have some spare time?

We couldn't survive without our fantastic volunteers, but we always need more. We're looking for all sorts of people with different backgrounds and skills to volunteer with us for a uniquely rewarding experience.

If you are interested in volunteering at Richmondshire Citizens Advice, find out more by contacting us:



01748 823862



E-mail at training@richmondshirecab.org.uk



Or log on to www.adviceguide.org.uk

What is it like to be a volunteer adviser?

Advisers access complex information and explain it. They offer their clients as much support as they need. They spot if the problem is caused by poor policy or service, and work to get improvements made. Whatever the trouble, they always aim to make a difference.

Apart from being an adviser is there anything else?

There are other ways to volunteer as well. If you have computer and/or clerical skills, your help would be invaluable. Every CAB is a charity: if you join the management committee you can steer and support our work and funding. Some volunteers come along to help with CAB media and social policy work.

We look for people who enjoy working in a team. Age needn't matter. If you've just left college, remember we are keen to recruit more young people. Or, do you have time to spare for the first time following retirement? Maybe you are unemployed, or want to return to work now the children are at school: CAB experience can lead to paid employment.

How do I become a volunteer?

All you need to do is contact the bureau (see above) and we will send you an application form or invite you along to the bureau for an informal chat.

Chairman's Report: Councillor Carl Les

Chair's Report

AGM's and annual reports are a time to reflect on what has happened in the last year, and I start always by firstly repeating that the Bureau continues to offer a valuable service to the people of Richmondshire, and secondly acknowledging that we could not fulfil our role without the dedicated efforts of all our staff, be they paid professionals, or skilled volunteers, ably led by Angie.

We must also recognise our funding partners, either national or regional bodies, or our local authorities, from the very big like North Yorkshire County Council, through (just as financially important) Richmondshire District Council, and then the parishes, some big like Richmond Town or Colburn through to the smallest parish councils who have given us less than £100.



I think I'm right in saying that if every Parish Council in Richmondshire gave us £100 from their annual precept, this would guarantee the availability of free, impartial advice to ALL citizens in the District, including their own. We must work even harder this year to persuade all parish councils to consider this to be an important part of their precepting considerations.

It's also a time to look forward, and to recognise the new challenges we face. We continue to examine the ways we offer our service, both in terms of WHERE we deliver it, and hopefully we may be able to move soon into premises shared with the local authorities, and HOW we might be able to do this quicker, or better, or cheaper, especially as we are not immune from steps that will be taken to rebalance public spending.

We need to play our part in whatever opportunities the closer working of the two District Councils opens up for us, and we are close to making a final recommendation to merge with Hambleton Bureau or not, and indeed we mustn't limit our horizon scanning to the lines drawn on a map in 1974. We need to consider openly whatever initiatives Advice North Yorkshire offers, and continue to seek to serve our clients to the best we can.

Working together, we will succeed..

Carl



Treasurer's Report: Gordon Hunter

Treasurers Report 2010/2011

Once again another year completed with the bureau in a sound financial position at this stage. This is due to prudent financial management within the Bureau. As with all organisations the current economic climate makes it more challenging to deliver services when funders are facing cuts themselves.

However, the Bureau responds to this as a challenge, and therefore our main aim is to continue to deliver the service in Richmondshire by using diverse strategies and efficiencies.

My thanks go to the bureau manager Angie, her loyal and capable staff and to my fellow trustees. The position of Treasurer would be considerably more difficult but for the exceptional support of Carolyn Newman whose expertise helps ensure good corporate governance is in evidence.

My thanks also to Momentum Taxation and Accountancy LTD for their continued support.



Bureau Manager Angie House

I would like to take this opportunity to welcome you to our Annual Report. What you will find in this report are various stories and statistical numbers that prove that the need for Citizens Advice is critical and will continue to be so.

We have increased our capacity this last year through looking at different ways of making sure that people within Richmondshire can obtain access to advice.

- North Yorkshire Advice line has dealt with 111,377 issues of which we are part.
- We have increased our work force through recruitment of volunteers
- We have raised our awareness through networking with other organisations.
- The value of volunteers in delivering the project is crucial and last year the monetary value of these volunteers was £119,683.

- There are always new things to consider. We have been looking at how we can engage with people who use Facebook and Twitter.



- We are also looking at how to engage with our Military Personnel overseas i.e. Germany and Cyprus through the use of Skype

We continue to open up various roles of volunteering i.e. Social Policy Co-ordinator, Financial Capability Co-ordinator, Financial Capability Trainer, Financial Capability Administrator and Financial Capability Assistant.

The bureau is supported by a team of people who have been trained extensively in order to cover all generalist levels of advice and also specialise in financial capability, debt and welfare benefits. I would like to thank them for their commitment to the bureau along with their skills.

I recommend this report to you and hopefully you will see clearly what services we can provide to the people of Richmondshire. You are welcome to join the team in order to be a part of an organisation that CHANGES PEOPLE LIVES.

Advice Session Supervisor & Training Supervisor Simon Farquhar

As at the end of March 2011 I will have been with the bureau for ten and a half years but despite this I'm still waiting for my gold watch.

As Advice Session Supervisor I support all the advisers during our opening hours. The support we provide is extensive because of the complexity of the issues they have to deal with for clients.

As the recession bites even further we're finding people are facing ever increasing problems, particularly debt, benefit and employment issues. People are losing their jobs or having their hours cut. This can lead to debt problems, which can lead to losing their housing. This in turn can cause relationship problems. The majority of clients we see are facing these complex connected problems rather than simple single problems.

As the Bureau's Training Supervisor I recruit and train the volunteer advisers as well as arranging training for all the paid staff. We've been running a revised training system for a year now and finding that it works well and allows us to be more adaptable. It's still as extensive as ever though and it can take many months for a volunteer to

work through it, though staff and volunteers continue to develop their skills and experience over the years. The time and energy invested in the development of each volunteer, both by the Bureau and of course the volunteer themselves, can be quite incredible.

I also check the work of the paid caseworkers, doing periodic case reviews to make sure they're maintaining the high standards we expect.

It's a job I love doing and can only hope that we're successful in getting further funding when the current funding for my role, as well as others, expires in 2012.

Rural Outreach Caseworker, Advice Session Supervisor and Bureau Development Officer Rachel Hunter

The Big Lottery Rural Outreach Project has now completed its fourth year and things are as busy as ever. With the project moving into different locations it has been a constant developing service.



The newest outreach – Middleham serves both the racing fraternity and the local community and is being used on a monthly basis. The other well established outreaches are constant, with Leyburn being the busiest having a session once a week. Home visits have increased and I can find myself going to the far flung reaches of the shire which allows me to meet the diverse residents of the dales and enjoy the beautiful countryside to boot, but also provide that vital service to those who need it. I also see serving armed forces personnel, dependants and veterans, filling the gap of the RBL workers.



Middleham Key Centre

Issues have slightly changed, Debt and benefits are still at the top, but I'm finding employment issues are on the increase. Housing and consumer remain steady.

My Advice Session Supervisor role allows me to have my regular session with the



Hudson House, Reeth

fantastic team of volunteers. I have some well established (I'm sure they won't mind me saying that) volunteers, but I have had new volunteers join the session and this has been lovely to meet and work with everyone. Thank you to all of them for all their hard work, putting up with me, and for the laughs we have along the way.

The Development role came to an end this year, but I hope what I achieved in the year made a slight difference to the Bureau. I completed my Foundation Degree in August 2010 and I'm now in the throws of the BSc Honours final year so hopefully I will be able to contribute what I have learned into the Bureau's development but on a volunteer's basis.

Debt and Benefits Caseworker Beth Dowson



I've now worked at the Bureau for over 2 years as a Debt and Welfare Benefit Caseworker funded by the Royal British Legion and the Royal Air Force Benevolent Fund.



Every day brings me new challenges and hurdles to cross which certainly keeps my brain active!

I go to the Army Welfare Service every Thursday to see clients on an appointment basis. This is an excellent location as it is within Catterick Garrison therefore easier to access for those with no transport. These appointments are for serving personnel, veterans and dependants.

I go into the Beharry Centre within ITC Catterick every Tuesday between 1200 – 1400 hrs which is over the lunch break period for the recruits. This is a drop in clinic which can be very busy and I can see up to 5 clients within this 2 hour period. The recruits have a very busy training programme and are not allowed off the camp therefore they struggle to find time to deal with any debt issues they may have hence they find our service so useful.

I am also giving money advice presentations to the recruits with regard to budgeting and advising as to how CAB can assist them with any issues they may have.

I also have two days a week where I have available appointments in the Bureau.

Being ex-military I thoroughly enjoy working in the military environment and being able to help and advise our serving personnel, veterans and their families. With continuous tours of Afghanistan the last thing our soldiers need is to have creditors hounding them

or to be worrying about how their families will cope whilst they are away, so I feel privileged to be able to assist them.

The Beacon which is a hostel for homeless ex service personnel has now opened and we will be working with the residents to assist them with debt and welfare benefit issues.

Another enjoyable year as a Royal British Legion Caseworker.

Debt and Benefits Caseworker Charlotte Lawson



It's now 3 years and I'm still here.....the boss hasn't given me my P45 yet!!!

My job as a Welfare Benefits and Debt Caseworker funded by the Royal British Legion and the Royal Air Force Benevolent Fund advising serving personnel and their dependants, veterans and their dependants continues to challenge and reward.

I work 17.5 hours a week (Wed, Thurs & Fri) divided between the Bureau and Marne Barracks.

I attend Marne Barracks every Thursday running an appointment diary with a first come first served policy between 1 Mercian Regiment & 5th Regiment Royal Artillery. Both Regiments continue to promote and use the service efficiently.



I also have appointments available on a Friday in the bureau.

With a past military connection, (my father served 22 years with the Parachute Regiment) and having had in excess of 30 homes and approx 6 schools before attending boarding school at the age of 11, I feel a strong connection to this community and have a good understanding of some of the issues they face.

Often past and present personnel and their families have a curtailed understanding of just what's out there to help them and what they may be entitled to. Welfare benefits and Debt advice incorporates quite a range of enquiries and is a very unique job. I am passionate about helping others, particularly helping a community I feel connected to.

Working with the community I do, a sense of humour is essential, banter is good for the soul and is always within the realms of decency (Just!!)

I look forward to another year of providing this unique and bespoke service to all serving personnel, veterans and their families.

Royal British Legion/Citizens Advice/RAF Benevolent Fund Project - Janet Menzies

We are approaching the fifth year of our Royal British Legion/Royal Air Force Benevolent Fund Project.

After consistently achieving results well above those required we have every hope that the trust and confidence in our service will be reflected in a renewal of our contract.

However, we know that it is sensible for our funders to strive for best value.

Therefore there will be a tendering exercise early in 2012, in order to confirm this value.

Our team have every confidence that we can meet and exceed the quality and commitment to our client base compared to any other provider.

This would not be a hope, it would be a promise, therefore, we look forward to 2012

Categories of Support

- Debt - Civilian Debts of all categories, even those which have been subjected to Court Action.
- Negotiation with creditors to set up affordable repayments.
- Stopping interest and charges.
- Fines which are Non-Military e.g. Parking/speeding
- Deductions from pay which have/have not been agreed by the debtor
- Negotiation with CSA re arrears
- Benefit Entitlements particularly Child Benefit and Tax Credits
- Completion of appropriate forms
- Commonwealth Soldier's entitlements
- Access to financial support in times of crisis
- Access to other support systems

All advice is strictly confidential and impartial and appointments can be made either at the Welfare Office or at the Bureau in Richmond, telephone 01748 823862.

Normally permission, if needed, will be given to attend such appointments.



Debt Caseworker Jayne Stamp

Since June this year there has been a new project called Financial Capability funded by Nationwide Money Active. I am the Project Coordinator working for an extra 2 days a week alongside my Debt Case work. It has presented me with the opportunity to meet partner organisations and to promote our training courses for both front line and end user groups.

There has been a good response from the groups we have presented to so far and slowly but surely the wonderful volunteers who have to present the training are feeling more and more confident about this activity. It is a new project and we are learning and adapting all the time.



This is a project which is aimed at prevention and financial/budgeting education to everyone, no matter what their background and circumstances are. It has been very rewarding to be able to show people how to make their life easier, a slogan I picked up along the way is “Managing money well is a tool for managing a happy life”. Its not going to change peoples outlook over night but with regular reminders and a continual raising of awareness, hopefully people will begin to find they have the means to take control of their lives.

Financial Inclusion Fund – Debt Caseworker Elsa Goldsbrough

Summary

358 clients have received advice from the Financial Inclusion Fund (FIF) Project in the period April 2010 – April 2011. The total debt reaches £6,401,254. This breaks down across the outlets:

Hambleton CAB	£3,140,790	Richmondshire CAB	£929,664
Ripon CAB	£2,251,094	Stokesley Outreach	£66,406

Each client has an average amount of debt totalling £17,880.59.

FIF outreaches

The Financial Inclusion Fund (FIF) has again had a busy and successful year. The FIF worker has continued to advise clients at Hambleton, Ripon, Richmondshire bureaux, and Stokesley outreach.

Clients have also been able to seek face to face debt advice at Northallerton Prison on a productive Advice Day. The FIF worker has attended advice awareness events for the staff and offenders at the prison.

FIF partnership working

The bureau has worked well with many partner organisations and FIF clients have been referred to the bureau from Keyhouse, SOVA, Northallerton Magistrates Court, and Foundation.

FIF continues to work well with Sure Start attending three Parent Support Drop-In groups at Northallerton, two Parent Support groups and the Young Parents group at Bedale.



FIF outcomes

Clients can access debt advice which covers negotiation with creditors, bankruptcy, mortgage rescue schemes, and increasingly, debt relief orders. Clients also receive help to increase income, apply to charitable trusts, and submit complaints.

FIF submitted social policy evidence on the problems with the DRO criteria regarding pensions. FIF also submitted a case study to the Financial Inclusion Strategy group meeting on debt and eviction proceedings

FIF promotional events

FIF has continued to promote the services offered by the Project by sending out posters and letters to community groups. FIF has attended the Muker Show at Richmond, the Mortgage Rescue Roadshow with Hambleton District Council in Northallerton, and the Money Advice Day at Northallerton Library.

FIF also participated in organising the bureaux 70th Birthday CAB Celebration Open Day held at the Town Hall, helping to raise over £500 for bureau funds.

FIF bureau

The FIF workers completed training and have covered sessions on Advice Session Supervision, Adviceline, and Gateway.

The FIF worker attended CAB AGMs at Ripon and Richmondshire and the FIF workers attended the Hambleton CAB Annual Review.

Training

The FIF workers have held regular meetings to update on progress, including meeting with supervisors and Managers, and meetings with the FIF workers from other bureaux in the rural area. The FIF workers have kept staff and volunteers updated at the bureau by attending meeting and giving presentations on financial capability and debt casework.

The FIF worker helped to organise a Financial Capability Workshop at Hambleton CAB with volunteers and staff from the three bureau, and trainers from Citizens Advice.

The FIF worker has attended the Grant Thornton Seminar, 'On The Money' IMA Conference and CAB 'Money Conference' in Leeds. Training has included the Money Active financial capability training, 'Dealing with debts in the Magistrates Court', Resources for Dealing with Insolvency Options. Forums included the Yorkshire & Humberside Financial Capability forum at York, and Gypsy and Traveller Forum at Easingwold.

FIF Funding

After securing funding for 4 years, the FIF project was due to end on 31 March 2011. Due to government funding cuts, the project was not anticipated to continue after this time. It was felt that losing the service at a time when many clients were suffering the effects of the recession would be detrimental to both clients and bureaux. There was no other service available for clients to access free face to face debt advice.

Citizens Advice began a campaign nationally, and Hambleton bureau lobbied local MP's with letters and e-mails, outlining the difficulties facing clients who would no longer be

able to access free face to face debt advice. The campaign proved successful and the project has been given further funding to continue for another 12 months. The funding will only cover one full time Debt Worker position, which means a loss of one part time Debt Worker.



The project has been renamed - Face to Face Debt Advice.

Client Case Study – FIF 2010/11.

The client had an appointment at Hambleton bureau. The client is a 56 year old single man who lives alone since he split up with his ex-partner who lives with their children.

The client worked all his adult life but an accident at work prevents him from working again. He has many health problems caused by the accident which left him with a fractured skull. He now suffers with multiple injuries including shoulder blades pain, fever, depression, head injuries, headaches, and double vision.

The client manages his budget on a benefit-only income. He has low expenditure and cannot afford any luxuries. He tries to pay as much as he can towards his children's upkeep.

The client has no assets or savings to use to repay his debts as he has exhausted all funds for use on general living expenditure prior to seeking help from the bureau.

The client took out credit which he thought that he would be able to repay while he was working. Following the accident he has tried to maintain repayments to his creditors and pay them every month. Recently he has fallen behind with his payments as spiralling interest and charges, together with the rising cost of living, has made repayment very difficult.

The client sought help from the bureau as a last resort after running out of other options when family and friends could no longer offer further assistance.

The bureau advised client on the sanctions that the creditors could take if the client did not keep up with his contractual payments. The client said that this was a great relief for him as although his creditors were not unduly harassing him, he was unsure of what action they could take if he fell behind with payments.

The bureau helped the client to complete a budget sheet which the client said made his budget seem much clearer. He said it helped to know exactly what his monthly essential expenditure is and how much money he was able to spend every month on housekeeping once his utilities were paid.

The bureau was also able to help advise the client on all his options for managing his debts. The client chose to enter into a debt relief order. With assistance from the bureau the client was able to apply for his credit reference reports, and assemble all relevant paperwork, prior to submitting his DRO application.

The clients DRO application was approved and the client can now maintain living within his budget. He does not make repayments to his creditors whilst in the DRO and he says that this has much improved his quality of life.

Welfare Rights Caseworker Yvonne Todd

I could say that the wind of change is blowing through the benefits system but to do so would be gravely underestimating what is happening. Hurricane, tempest, storm do not adequately describe the maelstrom that is today's benefits system, dragging all down into the murky depths eventually to be spewed out the other side, bedraggled and beaten.

All benefits paid prior to 2008 for the inability to work are being converted to Employment and Support Allowance from April this year. Judging by the number of people coming through the door who have failed the Work Capability Assessment this is being implemented with unseemly haste and a failure, by Decision Makers, to look at all evidence available to them.

ATOS Healthcare are paid to provide these medicals, some cynics would say that the only medical knowledge required to conduct them is an ability to put a nought in the correct place. Medical evidence submitted by clients from their General Practitioners, Specialist and other Health Care Professionals who know their patients is being ignored because the ATOS examiner is a 'qualified medical practitioner who is experienced in carrying out assessments for the purposes of the work capability assessment'. At the present time the Tribunal system is trying to cope with a huge increase in appeals due to these decisions.

This is not the only radical change that is taking place. Many people in private rented accommodation are about to lose part of their housing benefit. Housing benefit used to be based on the average rent for accommodation in a given area which meant that approximately half of private rented properties would be affordable for people claiming housing benefit. For existing claimants and new applicants this is now changing to what is called the thirty percentile so in theory thirty percent of properties should be affordable. Problems may occur when people in existing tenancies find that their housing benefit is now based on a lower figure and they have to make up the difference.

These two changes are the first of a radical reform of the benefits system, no area seems to be immune. Whether these changes simplify the system as is intended, or results in penury and homelessness remains to be seen.



Citizens Advice
the charity for your community

Macmillan and Citizens Advice Bureau

Benefits Adviser Simon Fletcher

**WE ARE
MACMILLAN.
CANCER SUPPORT**

**Macmillan Annual Report
For Richmondshire Bureaux
April 2010 – March 2011**



The Macmillan and Citizens Advice Bureau benefits adviser post, began in the Richmondshire and Hambleton Districts in April 2007, as a joint project between Macmillan and both the Northallerton (Hambleton) and Richmondshire bureaux.

The project was to assist anyone affected by cancer with maximising their income and assisting with employment and housing issues.

This year, general numbers are slightly down on the previous couple of years figures but this can be put down to the fact that there wasn't an adviser in post from April 2010 until June 2010 and the new adviser, once in post, had to complete the adviser training and attend the relevant courses prior to being able to provide a full service.

Number of clients seen **110.**
Benefits claimed totalled **£183,313.12**, an average of **£1,666.48** per client.
Debts dealt with: **£20,831.83**
Grants claimed: **£3,400**

Referrals continue to come from a number of sources, though 70% of the referrals come from the Palliative Care Team, Macmillan Information Centre, and directly from the clients themselves, albeit that many of the clients were signposted to the service from other sources.

It was considered that to be more effective to the patients, earlier "intervention" was required, as the longer the time between diagnosis and assistance provided to patient finances and benefits, the more complex and time consuming it was to "sort" the situation out.

The earlier the referral was to the diagnosis, the more beneficial it was to both the patient and their family, as it enabled them to be financially stable and also ensured a peace of mind as the worries of finances and employment were being dealt with.

Advertising of the service, by targetting the GPs and hospital staff for the earlier referrals, is currently underway. The Macmillan adviser arranged to work out of the Friarage hospital on one morning a week, with a view to reaching the clients as soon as possible.

Home visits can also be offered to clients who are unable to visit the bureaux for appointments, due to their illness.

The funding for the current project is due to finish in June 2012 and liaison is underway with the Primary Care Trusts, North Yorkshire County Council and the future GP consortiums in order to procure some funding for the future of the service.

Case Studies

Case 1 - 48 year old man, who was diagnosed with terminal cancer. He was living in a shared flat and paying rent of £80 per week (including his council tax and utilities). He also had a loan he was paying off at £36.23/week. He also had to purchase his own food and clothing. Due to his illness and palliative treatment he was unable to work and his only income on visiting the benefits adviser was £79.15 Statutory Sick Pay.

Following his visit, the Macmillan Adviser claimed, on his behalf, Disability Living Allowance of £121.25 per week and Income Support of £81 per week.

The Adviser also managed to get the client re-housed in a self-contained one bedroom flat with rent, in its entirety, paid through Housing Benefit and Council Tax Benefit . An application to Macmillan for a grant of £230 for purchasing some furnishings toward the new flat, was also successful.

The outcome was that the client's income increased to £281.40 per week and he was able to pay off his loan comfortably.

Once the period of SSP was finished, the adviser was also able to assist the client with claiming Employment and Support Allowance to replace his SSP and Income Support payments.

Case 2 - 52 year old lady who lived in private rented house with her daughter. Client had been living with cancer for last 3 years, but had recently been diagnosed with secondary cancer to various sites.

She was already in receipt of her benefits, but had accrued just over £8,000 in debts which she had not been paying back as she had "buried her head and hoped they would disappear". She had received notification of court action.

The benefits adviser carried out a home visit. An expenditure sheet was carried out and debt solution options given to the client.

The benefits adviser wrote letters, on behalf of the client, to the creditors with a copy of the financial statement. The full amount of the debts were written off.

Case 3 - Couple, living in council housing. Husband was diagnosed with terminal cancer and the wife who was working needed to know if it was worth her giving up work financially to care for her husband.

Home visit was conducted and a full benefits check was carried out and "what if scenarios" provided to help the couple with their decision. Assistance was given in applying for an increase in Housing and Council Tax Benefits and in claiming Carer Allowance.

When the husband sadly died, the benefits adviser continued to advise and assist his wife in contacting and informing the correct agencies in regards to her husbands benefits.

The adviser also assisted her in claiming the correct benefits for herself, including bereavement benefits and widows payments.

Accounts Administrator Carolyn Newman

I am now entering into my 5th year of part-time employment with the CAB in a post funded in the main by the Big Lottery. As well as offering administrative support to the caseworkers I am also responsible for the day to day accounts of the bureau ensuring that all the bills are paid on time, grants have been received, expenses claims for the volunteers and paid staff are met and that there are sufficient funds in the account to cover it all. I also assist in the preparation of the budget and complete the year end prior to the accounts being sent off to Momentum Taxation for auditing.



With our two main sources of funding, the British Legion and the Big Lottery under review and our Core funding from NYCC and RDC being reduced the future of the bureau is somewhat uncertain, however we will continue to run as efficiently and effectively as our funding will allow us to do so.

In my other role, I am also responsible for the smooth running of the IT systems. We have finally managed to succeed in upgrading all our operating systems to Windows XP!

In order to give advice the advisers must be able to access up to date information from Adviceguide and Cablink and I am sure most of you reading this will be able to relate to me when I say how difficult it is to obtain information when there is no access to a computer.

As with many charitable organisations IT is not at the top of the budgeting agenda but without up to date equipment it is becoming increasingly difficult to offer the services that we need to. So if anyone out there that is reading this and could offer any suggestions or even donate an unwanted pc please do not hesitate to contact me at the bureau.



Administration Worker David Hatton

I have been an Administration Worker/Volunteer/Insect Remover at Richmondshire CAB for over 6 years. My post is mostly funded by the Royal British Legion.

At present I am paid for 25 hours and volunteer 8 or more. The work is enjoyable and varied at times.

Administration Worker Suzette Armstrong

I am in my sixth year working in the bureau. My main role is running reception and one of my responsibilities is making sure that the appointments diary for the Advisers and the Caseworkers appointments is kept up to date among the many other tasks I carry out on a daily basis.

The gateway system has been working well and this has cut down the waiting time for clients to be seen. We also have a new National Adviceline telephone number in which people can ring if they need advice over the telephone or if they are unable to call into the bureau to see an Adviser.

I have decided to do the training for the Gateway Assessor although progress is slow at the moment and I am working this around my admin work. This new skill will help me more when I speaking to clients at reception and assessing whether they need to see an adviser, have an appointment, handing out a leaflet or referring them to another organisation. Hopefully by the next Annual Report I will be some way further forward with my training!

Bureau Cleaner Hannah Brown

I have worked at the CAB for 3 years. I also work part time as a Care Assistant at Nightingale Hall in Richmond.

I have been doing this challenging but rewarding role since November 2010 in which I enjoy. It has been a busy year for me as I also passed my driving test in June.

Volunteer Rosalie Boyles

I joined the bureau in November 2010 as an administrator on the MoneyActive project.

For the first couple of months I gathered together information in order to put in procedures to run the project and when Jayne came on board as project-coordinator the project went 'live'. I enjoyed the various challenges thrown up but working together as a team with Jayne and the other volunteers, the project is now working well within both bureaux.

Recently I have been more involved in other areas of the bureau including helping to put together this years' Annual Report which has given me the opportunity to use more of my skills and further insight into how the rest of the bureau works.

I have enjoyed my time here, meeting lots of new people both inside and outside of the bureau and my experience has boosted my confidence to do things which in past I would have run a mile from!!!!

Looking forward to 2012 knowing that there will be some major changes but I will continue to give my support and help whenever and wherever I can.

Who has helped us this year?

Thanks to our Major Supporters

Our gratitude is extended to the following, our major financial supporters:

North Yorkshire County Council
Richmondshire District Council
The Big Lottery
Royal British Legion/RAFA
Richmondshire Local Strategic Partnership
NYRCC
BERR/National CAB

Donations

We also thank the Town and Parish Councils who have made donations towards the cost of running the service during the financial year:

Richmond	Bellerby	Scotton
Colburn	Carperby cum Thoresby	Melsonby
Leyburn	Brompton on Swale	Skeeby
Middleham	Hipswell	Burton cum Walden
Newton le Willows	Scorton	Catterick
Barton	Hunton	Preston under Scar

We also thank our clients for their various donations throughout the year. If any individual, council or business wishes to make a donation towards the cost of providing our free services please contact the Bureau.

Thank You to Everyone Else!

Also for their help, in kind or financial, our thanks go to the following:

Kath Heron, Citizens Advice	Headquarters Catterick Garrison
General Practitioners throughout the District	Roger Harris, SSAFA
Trading Standards, NYCC	The Galleries/SPACES
Colburn Library & Information Centre	Veterans Agency
Leyburn Community Office	Rt Hon William Hague MP
Upper Wensleydale Community Office, Hawes	ANY Advice North Yorkshire
Graham Wilkinson, Hudson House, Reeth	Richard Goode
Leyburn Medical Practice	Middleham Key Centre
Malcolm Ashman, Mental Health Support	Richmond Pharmacy
Hambleton and Richmondshire Community Addiction Service (HARCAS)	Green Howards Museum
Relate	Unit Welfare Offices—Catterick Garrison
Welfare Benefits Unit	Chris Cunningham RBL
Money Advice Support Unit (MASU)	AWS
Josie Dickinson, H&R Advocacy	SSAFA & HIVE RAF Leeming
Welfare Benefits Unit	WRVS
	HIVE—ITC
	Beresford-Pierse Lodge

We also thank the voluntary and statutory organisations that we work with for their support.

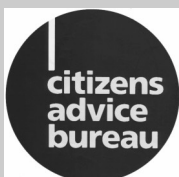
Working During Opening Hours?



Richmondshire Citizens advice bureau has an e-mail advice service. It is now even easier to get free, confidential advice.

Email:

Enquiries@richmondshirecab.org.uk



Can't
make it
through to
Richmond?



RICHMONDSHIRE CAB HAS A NEW TELEPHONE ADVICE SERVICE. CALL FREE ON 08444 111444, AND SPEAK TO ONE OF OUR FULLY QUALIFIED ADVISORS.

OPEN: 9.30AM- 4:00PM WEEKDAYS.

