

**RUTLAND CITIZENS ADVICE BUREAU HELPS
PEOPLE RESOLVE THEIR LEGAL, MONEY AND
OTHER PROBLEMS BY PROVIDING INFORMATION
AND ADVICE, AND BY INFLUENCING POLICY
MAKERS**

ANNUAL REPORT 2004/5

The Financial Year 2004/2005 has been a momentous one for all concerned in the management and running of your local Citizens Advice Bureau. It started in April 2004 with two major projects designed to improve the service we offer our community. Firstly, there was a significant upgrade to our internal and external Information Technology (IT) capability to enable staff to deal with the electronic recording and retrieval of client information. Secondly, and running concurrently with the IT upgrade, was the training of staff on how to use the newly introduced UK wide Citizens Advice data recording system known as CASE. This was an intensive 3 month training programme culminating with the service going live in May 2004. The successful introduction of CASE was in no small measure due to the excellent planning, programming and training of a highly complex package and to the drive, determination and dedication of all concerned to make the crossover seamless. The ultimate benefits are already being experienced with paper records being replaced by electronic data which is quicker to retrieve, easier to amend and update and freeing-up valuable storage space in the building. More importantly, it provides a much more efficient service to our clients and potential to expand our services.

Of equal importance was a management decision to become an incorporated company limited by guarantee whilst still retaining our independent charitable status. There were very sound reasons for moving in this direction. As an unincorporated body we did not enjoy our own legal entity. Thus it was the individual Trustee Board members who were responsible for all debts and liabilities incurred by the Bureau. With a turnover approaching £140K annually, Trustees have considerable financial responsibility. By becoming a company limited by guarantee under incorporation, a legal identity for the Bureau has been created which is separate from that of its members and Trustee Board members; i.e. a corporate body. A corporate body is considered in law as a person in its own right. All members of a limited company are, by contrast with an unincorporated association, protected by

limited liability; this sum is nominally £1.00. Moreover, if in the future we need to attract prospective Trustees, they are more likely to be attracted by an incorporated Bureau with limited financial exposure than to one where they may sacrifice everything they possess. On those two areas alone the move towards incorporation was compelling and after a concentrated six month period we formally became an incorporated Bureau on 1 April 2005.

There are new challenges for the coming year. The director, specialist advisers and volunteer advisers and have been operating in a derelict hut for the last 6 years. With the move of the Town Council there is now the opportunity to solve this pressing problem and move into the space they vacate in the upper part of the building. This will also give us the opportunity to expand the services we provide to the community. The move does create its own problems in that we now have to find a substantial rent increase from the pepper corn rent paid on the hut to a commercial rent for the new offices.

You know doubt appreciate that your local Citizens Advice Bureau is a charity working for the benefit of all Rutland residents. Our services are open to all irrespective of age, gender, race, faith, sexual orientation or wealth. The service is free to all who walk through our door and we are here to help. However, as you will glean from our financial position we are working within fine margins of tolerance. Your local Citizens Advice Bureau is worthy of any financial help you feel appropriate; please consider Supporting the Charity of your Community.

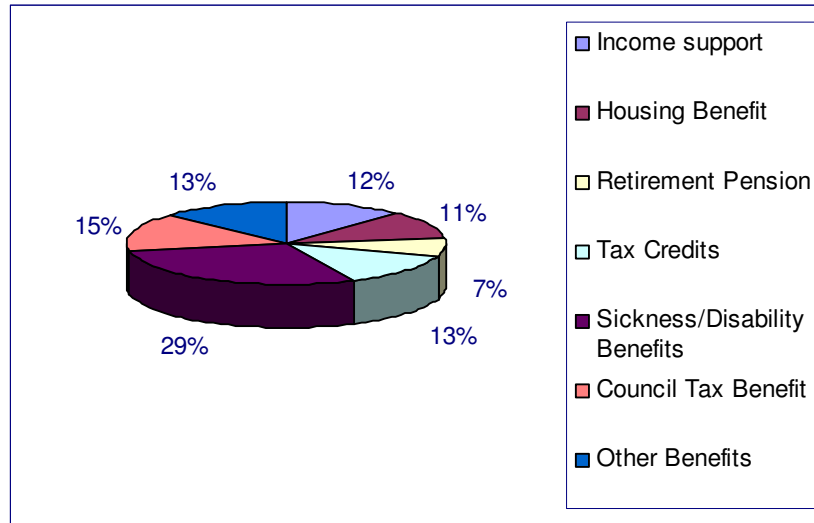
Consistently Rutland Citizens Advice Bureau solves 11,000 client problems each year. It is often difficult to measure the all the outcomes of this advice. There is no doubt that the financial gains made for clients contribute greatly to the overall well being of the community. In addition there is the important factor of providing the socially excluded with a route to full integration into the community. The client survey undertaken this year provided some useful outcomes.

Ninety eight percent of clients found the advice they had received 'useful' and 97% were clear about what they had to do next. 64% said that their problem had been completely or mostly resolved and a third of CAB clients felt less anxious or stressed after using the bureau and 14% had fewer health problems or felt less depressed.

There are now, no solicitors offering legally funded advice in Rutland and the pressure on the bureau as the only source of free, confidential, independent, impartial advice on a wide range of legal issues is bound to rise

WELFARE BENEFITS AND TAX CREDITS

Once again the bureau helped more people with welfare benefit and tax credit problems than any other single issue. This category accounts for one third of the problems solved.



There has been a substantial increase in the number of people seeking help with tax credits. Tax credits offer substantial extra cash to low income families but poor administration and system failure have plunged many below the breadline and into mounting debt. In extreme cases, CAB clients have been threatened with repossession or eviction.

Rutland CAB has helped many clients who have been faced with incomprehensible award notices, lack of response from the Tax Credit Office or overpayments and who have been unable to make progress despite spending many hours on the phone and in many cases taking time off work.

WELFARE BENEFITS - CASE STUDY

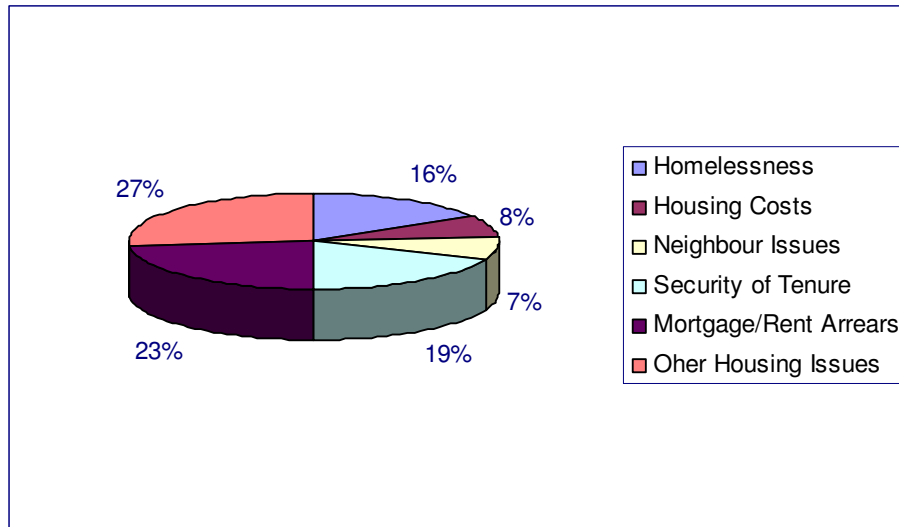
One client said 'I haven't got any fight left, I'm weary from being palmed off continuously for what seems like an eternity, banging my head against a brick wall. Without CAB help I would have given up'

Mr P came to a CAB advice session that we held at a local employers' offices specifically to tackle Tax Credit problems. He had phoned the Tax Credit Office in 2003 to notify a change in his wife's salary. Due to Tax Credit office mistakes this resulted in a series of incorrect awards and overpayments through his employer which Mr P had been unable to get stopped. The client had been struggling to pay debts and the ongoing problems and uncertainty with the tax credit awards made it impossible for the family to budget properly.

With CAB help the client was able to make a complaint and get the overpayment of over £3000 written off.

Clients bring a range of issues over the full range of benefits. The welfare rights specialist alone has gained £15,267 additional annual income for clients following appeals and tribunals particularly with disability benefits. In addition to this there are the scores of successful benefit applications made by clients following advice and completion of forms from a general adviser.

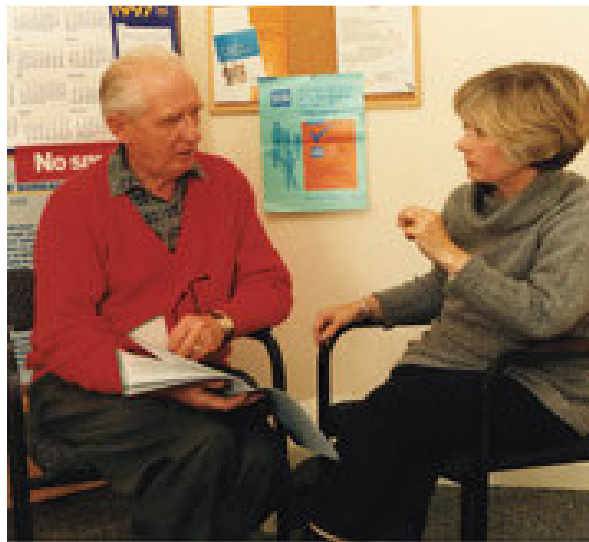
HOUSING



Ten percent of enquiries deal with a wide range of housing issues from security of tenure, threatened and actual homelessness, housing debts, housing conditions through to neighbour issues.

HOUSING OPTIONS

In addition to these types of housing issues the bureau also undertakes housing options advice for young people with learning disabilities.



HOUSING - CASE STUDY

Joe, 27 year old man with moderate learning disabilities, had been living with elderly relative. He had been looking at living in the community but did not know how this could be possible. He was adamant that he would not live in a residential care home.

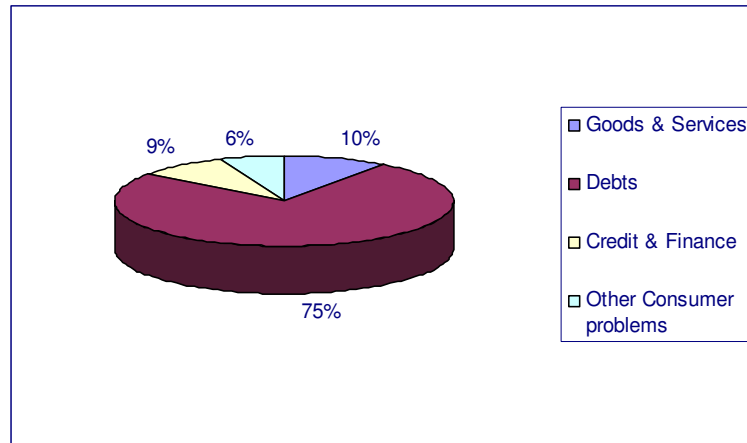
Joe was referred to the bureau by social services to look at possible options for independent living. We visited Joe and his carer on numerous occasions to discuss all his options and finally Joe decided he would like to live on his own. This accommodation would need to have support workers to enable Joe to live as independently as possible. Joe needs help with reading, handling money, cooking and cleaning and accessing leisure activities.

We helped Joe maximise his income by ensuring he applied for all benefits that he was entitled to, we assisted him to apply for housing and worked closely with his social worker to ensure his support needs would be met.

Joe now has his own house and receives support to live independently. He is learning to shop, prepare and cook his own meals as well as going to college and working for 2 afternoons per week as a volunteer. With support he regularly visits his elderly relative, enjoys social activities and has made new friends. His carer is delighted with the way Joe has adapted to independent supported living and that he is settled and happy. She says that she thought that the only option for Joe in the past would have been a residential care home which she knew he would have hated but she can now see a bright future for him.

DEBT AND CONSUMER

Debt provides the second highest number of enquiries with a consistent £1 million of new debt joining annually those cases already being dealt with. The majority of debt relates to credit cards and personal loans, caused partly by lack of



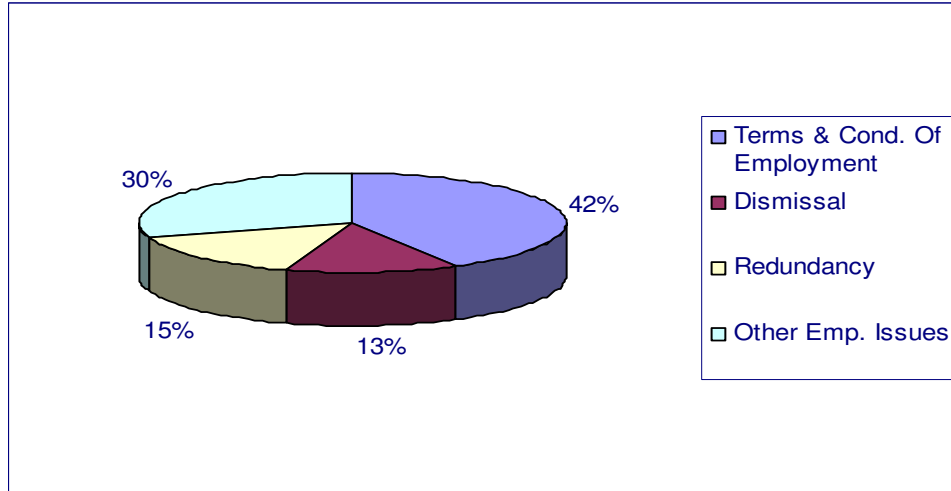
information about the consequences of taking out too much credit. When people's circumstances change and their income drops, many find their commitments are unsustainable. Substantial debts are also presented relating to housing, utilities, legal, relationships, benefits and employment.

The following case shows our holistic approach to problem solving and how debt is often the 'hidden' issue.

DEBT AND CONSUMER - CASE STUDY

A young couple expecting their first baby came to the bureau because they feared being made homeless. They would not be able to afford the rent on their flat when the woman gave up work on the arrival of the baby. They were totally unaware that they were entitled to a range of benefits immediately because of low pay and further benefits and allowances when the baby was born. The adviser also discovered that they had debts. All of these issues were dealt with completely turning round the couple's future.

EMPLOYMENT



Employment related problems have remained at ten percent, with issues relating to dismissal remaining prominent. CAB client evidence continues to show that many workers – especially low paid, non-unionised workers in small firms – are denied their existing rights at work. The following case study not only shows this but also emphasises the lack of legal advice options in the Rutland ‘advice desert’.

EMPLOYMENT - CASE STUDY

Our client, a man in his late fifties, was sacked by his employer of 15 years on a vague pretext relating to his attitude and performance. The client felt that a case had been constructed to dismiss him rather than make him redundant. The employer had not followed his own (out of date) disciplinary procedure let alone the new disciplinary or dismissal procedures recently introduced in legislation and there was an automatic case for unfair dismissal. Following negotiations with our Employment specialist, the employer offered over £10,000 to our client in compensation and pay in lieu of notice.

To finalise the arrangement a Compromise Agreement had to be signed. The nearest solicitor offering this service is in Leicester. The client was very concerned about getting to Leicester as he had not been on a bus for many years and had never been on a train in his life. Eventually, to enable him to attend, he had to pay a large sum of money for a taxi to take him there and back.

PARENT PARTNERSHIP SERVICE

This service is to enable families of children with special educational needs be aware of their rights and responsibilities with regard to their children's educations and to receive appropriate support to put their views across.

PARENT PARTNERSHIP – CASE STUDY

Mary, single parent of a 14 year old disabled child with special educational needs. had never attended a school meeting to discuss her child's education and needs. Mary had a bad experience of school herself and felt intimidated by school staff and people in authority and felt that she just could not go. Naturally, the child felt let down by her mother.

A meeting was arranged to discuss the child's move to adulthood. This involved looking at suitable college places, work experience and the family's wishes for the future, along with the extra planning and support that would be needed..

We advised Mary on what she might expect at the meeting and we would explain anything she did not understand. We offered to support her at the meeting by either speaking for her, taking notes or just by sitting with her. We assisted Mary with writing a report for the meeting setting out her views and concerns for her daughter's future.

We attended the meeting with Mary who in her own words was "terrified". Her daughter was delighted to have her mother there. The meeting went well and Mary surprised herself when she managed to put all her thoughts across to teaching and Local Authority staff. The support given by the Parent Partnership Service made such a difference to this family – the family's views were taken on board, agreement was reached on suitable college places for her daughter and Mary said that she was "stunned" that she had actually set foot inside a school. We will continue to support Mary as long as she needs this type of assistance.

ROYAL AIR FORCE COTTESMORE – OUTREACH

The Royal Air Force Cottesmore outreach continues to work well by appointment. The usual profile of consumer debt and relationship enquiries were joined this year by a considerable number of tax credit problems as already highlighted in the Welfare Benefits section of the report.

Eight per cent of our enquiries are from RAF personnel and their dependents and 10% are from the army and their dependents.

CASE STUDY

An RAF client contacted the CAB in sheer frustration at the inability of the Tax Credit Office to correct her previous award despite her repeated contacts with them. This had resulted in her tax credits being stopped altogether and the client having to make long journeys to collect hardship payments from her nearest office. CAB helped her to claim a compensation payment for the expenses incurred.

CASE STUDY

A serviceman, sought help from the bureau for dealing with debts of over £25000. Debts had mounted after he returned from a tour of duty overseas and income had dropped due to loss of overseas allowances. His wife had also given up work after the birth of their first child.

He had originally sought help from a Licensed Insolvency Practitioner who set up an Individual Voluntary Arrangement with creditors. However the monthly payment rate was beyond the client's means and the arrangement defaulted after 4 months. The client had paid nearly £2000 with all payments going towards the Insolvency Practitioners fees which would have been £9000 over the term of the arrangement. Creditors had received nothing.

The bureau drew up a realistic budget and negotiated affordable pro-rata repayments to all creditors. Creditors were happy to start receiving payments and just requested reviews at 6 month intervals.

SOCIAL POLICY - CAMPAIGNING FOR CHANGE IN THE COMMUNITY

We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping clients, to make a difference for people who may never even come to a CAB, or know how we can help. We identify solutions and communicate our evidence for change to policy makers in government and the wider public and private sector.

This year we have introduced electronic bureau evidence forms which can be 'harvested' nationally and a wider range of codes to identify reoccurring issues.

We have submitted to the national level a great deal of evidence on the shortfall of the Tax Credit system. Two of our case studies were followed up and resulted in clients speaking about their problems and the help they had received from us on Radio 4.

'A visit to a Citizens Advice Bureau for one person could lead to a change in policy or law that will affect the lives of many more'

CLIENT SURVEY

Each year the bureau undertakes a client survey to find out details of our clients and their satisfaction with the service they received from the bureau. The results show that we are reaching a good mix of the community and achieving very high levels of satisfaction.

About the Clients:

Rather more clients were female (61%) than male (39%). The majority (35%) were living with a partner, a further 26% with a partner and children, 18% were living on their own, 10% as single parents and the remainder unspecified. 21% of clients taking part in the survey said they had a long term illness or disability. Regarding employment, 34% were in full time employment, 17% were in part time work, 20% unemployed and the remainder not seeking work. 17% were or had been in the Armed Services or were dependents of service personnel. We asked about home location and 45% came from

Oakham. With regard to housing the majority (54%) were owner occupiers, 15% from rented local authority housing, 13% from the privately rented sector and the remainder from housing association properties or living with friends or relatives. As in all our previous surveys 99% of clients completing the questionnaires identified themselves as white.

About the Service:

79% of those in the survey have visited the Bureau before and most of these had found about the CAB service from public information (59%) or from friends or relations (35%). 40% of those in the survey waited for less than five minutes before being seen by an adviser and a further 22% less than ten minutes. Only 17% had to wait for longer than half an hour. 22% had interviews of up to 15 minutes in length, 66% up to one hour and 4% for an hour or longer. Preferred access to the service was by *drop in* (88%), by *telephone* (9%), *e-mail* or *home visit* (3%).

Level of Satisfaction:

The responses to these questions were very satisfactory, 92% said it was very easy to find us. 84% thought the Bureau was well located and 75% were very satisfied with the premises and facilities.

About the Results of Our Service to You:

Following their interview 94% felt that the Bureau could not have done more for them. 78% felt that the advice was very useful and 93% that they had been fairly treated. 27% had previously tried to get advice elsewhere.

About Being Understood:

85% said that the adviser had understood their problem very well. 67% thought it was important to speak to the same adviser each time, 33% thought otherwise.

About the Advice:

Regarding the question *What did you expect the Bureau to do for you?* 52% said *give me information*, 39% *tell me what I could do* and 9% *take action for me*. The last three questions in this section were about the quality of information and advice and the response to all three demonstrated high levels of satisfaction with the service. Overall 85% rated us 'very satisfactory'.

Additional comments:

There were several additional comments about the service provided, all positive. The following is just one that sums up the overall feeling of all the comments:

'This is an extremely helpful and vital service. It is very reassuring to know that help and information can be given in a courteous and efficient manner. The office is not at all intimidating and privacy was assured. I know I can call again should I need further assistance'



VOLUNTEER FOR THE CHARITY FOR YOUR COMMUNITY

Rutland Citizens Advice service would not be able to continue without the support of nearly 40 volunteers who provide a vital service in the Rutland community.

Volunteering for a Citizens Advice Bureau is a rewarding experience on several levels. The skills volunteers bring to the service are crucial to our work, and we provide a flexible training programme that gives people the confidence to both build upon, and develop new skills.

One third of the volunteers who left us did so to take up paid employment or education. We feel encouraged by the knowledge that we are helping the community by sending trained and skilled people into the local workforce.

We benefit from the skills offered by people of all ages and backgrounds. Volunteering for Rutland CAB has proven to be a good gap year experience for a 23 year old student, a way of returning to the workforce for a 34 year old mother, a way of keeping the mind active for a 55 year old executive taking early retirement. And for many trustees it is a way of using their skills in an alternative environment.

‘The Citizens Advice service challenges the social issues I feel passionate about. As a trustee, I can help redress the balance of injustice’. CAB trustee

‘You can actually make a difference for people, and you are valued for who you are’ Volunteer adviser

On the previous pages I hope we have shown how our volunteer advisers can really help make the difference to someone’s life....

Our Volunteers:
21 are advisers
9 are receptionists
2 are administrators
8 are trustees

FUNDING – SUPPORT THE CHAIRTY FOR YOUR COMMUNITY

Only 23% of the public realise that Rutland Citizens Advice Bureau is an independent charity. Spreading this message and the need for funds will be an important focus in the year ahead. We have started by giving the title of this Annual Report – ‘Support the charity for your community’ and will continue with this theme during Advice Week 12 – 16th September when we will launch our first ever street collection.

In the meantime, we would like to acknowledge the financial assistance given by all our funders which enables us to provide our service to the Rutland community; in particular Rutland County Council, the Town and parish Councils, the RAF Benevolent Fund, local charities, trust funds and our clients.

Thanks also go to all those organisations that have helped us ‘in kind’, in particular Lamin and White for preparing our annual account, Barleythorpe Management Centre for our AGM facilities and Badger Design for the Annual Report cover.

The biggest thank you of all goes to the volunteers who ensure that Rutland Citizens Advice Bureau provides an extremely cost effective service. Their time given freely to the service has been costed at £123,000 each year. Couple this with the conservative estimate of an additional £172,000 gained for the Rutland community by the additional benefits gained for clients, the cases won at Employment Tribunals and Council Tax repayment.

Rutland CAB puts into the community at least £295,000 each year.

There is no better quality or value for money in Rutland.

The CAB Service aims:

Citizens Advice is independent and provides free, confidential and impartial advice to everybody regardless of race, sex, disability or sexuality

Citizens Advice aims to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively

And equally

To exercise a responsible influence on the development of social policies and services, both locally and nationally

<u>RUTLAND CITIZENS ADVICE BUREAU</u>	Opening Times
56 High Street, Oakham, Rutland, LE15 6AL	Monday 10.00 – 6.00
Advice Line: 0845 1203705 + 24hr information service	Tuesday 10.00 – 12.00 (12.00 – 4.00 Specialist Appointment only)
Office Line: 01572 757420	Wednesday 10.00 – 4.00
Money/Welfare Rights Managers: 01572 756993	Thursday 10.00 – 12.00 (12.00 – 4.00 Specialist Appointment only)
Fax: 01572 722568	Friday 10.00 – 4.00
Email: advice@rutlandcab.co.uk	Bureau Management Team
Website: www.rutlandcab.co.uk	Jane Clayton-Jones – Director
Specialist Services available by appointment: Housing – Social Security Appeal Tribunals - Money Advice – Employment Tribunal Representation – Special Education Needs	Barbie Coulson – Advice Manager Training & Development
Outreach Service at: RAF Cottesmore – By Appointment	Sheila Fletcher – Housing Advice Manager/Parent Partnership Manager
REGISTERED CHARITY NO:1107907	Tony Otley – Money Advice Manager/IT Manager
	Rosemary Page – Advice Manager/Social Policy
	Rosemary Powell – Welfare Rights/Guidance Tutor/Finance Officer
	Jane Orchiston-Admin Support Manager
	CITIZENS ADVICE MEMBERSHIP NO: 45/D12