

annual report 2005-2006

advice@rutlandcab.co.uk

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice, and by influencing policymakers.

The Citizens Advice service 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
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Citizens Advice service is independent and provides free, confidential and impartial advice to everybody regardless of race, gender, disability, sexual orientation, nationality, religion or age. In all aspects of its work, the service recognises the positive value of diversity, promotes equality and challenges discrimination.

The need for advice

In the experience of Citizens Advice nationally and here in Rutland, people seek advice when they are experiencing or are threatened by acute or chronic hardship. This hardship is most commonly caused by the following external factors:

- Administrative problems such as delays or errors in benefits which lead to financial hardship
- Problems resulting from a major life event such as a divorce or death in the family
- Lack of awareness of entitlement to a benefit, credit or service
- Lack of knowledge of a statutory consumer or employment right
- Unscrupulous or unexplained activities by a company or trader
- Inaccessibility of forms and eligibility regulations
- Difficulty of getting through to officials who are able to resolve problems

Each time a person has a problem, they are likely to experience additional problems. One study shows that, of all those presenting a problem, almost half have more than one to be resolved and a significant number have three or more.

With no solicitors offering legal aid or specialising in the areas of law affecting the socially excluded, Rutland sits in an advice desert, the only oasis being Rutland Citizens Advice Bureau.

The impact of advice on individuals

Advice makes a difference. Bureau advisers offer quality holistic personal advice to each client, exploring not just the presented problem but any underlying difficulties such as money problems.

Advice which aids problem resolution and crisis aversion may well contribute towards the empowering of the individual resulting in:

- Increased ability to act on their own behalf
- Increased confidence, self esteem and motivation
- Increased knowledge of rights, benefits and entitlements

Maximising income

A large proportion of enquiries relate to poverty. The financial gain to individuals as a result of advice falls into the following categories:

- Reduced indebtedness
- Reduced expenditure on non-essential items
- Increased levels of benefits received
- Reduction in expenditure on fees, charges, interest and penalties
- Compensation and awards at tribunal
- Financial gain with regard to pensions and other financial products
- Decreased reliance on high interest (sub-prime) lending
- Avoidance of bad consumer deals and scams

It is proven that well timed advice is good for the health in many ways:

- By reducing stress
- Maintaining stability
- Avoiding homelessness

Case study: Although entitled, a young disabled man had not received Severe Disability Premium since claiming Income Support in 1996. The bureau claimed on his behalf and won an annual award of £2431. The bureau also made a claim for back dating the benefit which was successful and amounted to over £21,000. It also successfully argued that this capital should not impact on his entitlement for Income Support and Housing Benefit

The value of advice to communities

Rutland Citizens Advice operates because of the 30 people who volunteer each week in roles of trustee, adviser, receptionist and administrator. The highly trained volunteers provide over 100 hours of advice each week. The training all the staff receive is valuable not only to the community but also to the individuals themselves; they gain new skills and confidence increasing their employability and contribution to the local economy. The bureau also brings into the community considerable funds from outside the County both to finance the bureau and in the form of the financial gains to clients listed above.

The value of quality

During this period quality was maintained as shown by the continued award of the Community Legal Service Quality Mark at the Generalist Advice with Casework level, the Citizens Advice Membership scheme and Investors in People.

Our client survey showed that 98 per cent of clients were very satisfied with the service they received. The bureau tested the standard of service at the most pressured time of the year (January/February 2006) and the following results indicated that service delivery is on track.

CLIENT SURVEY JANUARY – FEBRUARY 2006

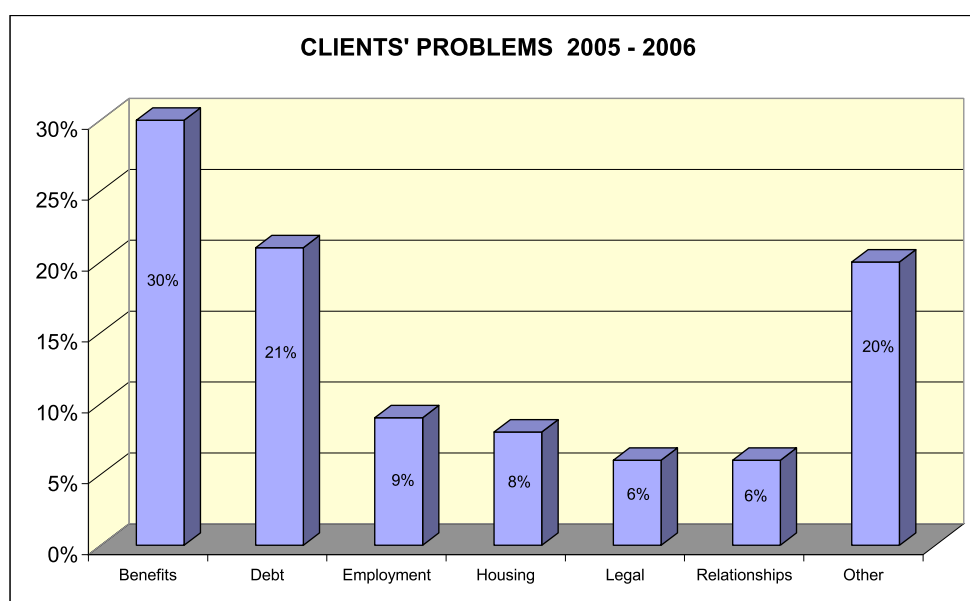
CLIENTS CALLING AT THE BUREAU	
Seen immediately	41%
Average waiting time of those not seen immediately	22½ minutes
CLIENTS TELEPHONING THE BUREAU	
Those getting through on the first call	79%
Average number of attempts of all calls made to the Bureau	1.2 attempts

The value of social policy

Campaigning Social Policy work continues to be a high priority for the bureau in our long term aim to help resolve people's problems by influencing policy makers. During 2005/06 105 Bureau Evidence forms were raised and sent to Citizens Advice in London and the local authority if relevant. The main problems related to tax credit administration exhibiting a completely unacceptable level of errors, and the lack of legal aid in the County making Rutland a classic 'advice desert' – an area of the country where it is becoming increasingly difficult to find legal representation at any price. The bureau also participated in national campaigns on both these subjects.

Major advice issues

During 2005/06 a total of 7,738 new problems were dealt with by the bureau. Welfare Benefits advice amounted to 30 per cent of all problems, 21 per cent related to debt, 9 per cent employment, 8 per cent housing, 6 per cent relationship and 6 per cent legal issues. The bureau continued to provide specialist advice for Welfare Rights, Debt, Employment, Housing and Special Education Needs.



Welfare benefits

Benefits are not confined to a minority of individuals. Over half of the UK population now receives income from at least one social security benefit. The bureau have seen an increasing number of problems relating to means tested benefits such as tax credits and pension credits. Disability benefits are now the most common issue dealt with.

Complexity and unfairness are the most common themes coming out of clients' problems with benefits.

- Tax credit administration has exhibited a completely unacceptable level of error. Many families have been subject to unforeseen, punitive claw back and have found their income is not guaranteed or seamless as promised.
- Severe delays to claims, particularly for incapacity and disability benefits, are commonly reported. Decision-making can be poor and inconsistent, increasing the number of appeals.
- £93,964 was generated by successful DLA/AA claims made by the bureau on behalf of clients.

Debt

Nationally personal debt levels in the UK have reached over £1 trillion. The proportion of total debt to income has continued to rise, reaching nearly 150 per cent of annual income in 2004. In Rutland, the bureau dealt with £1.5 million new debt-related issues last year, a figure that also includes rent, utilities and benefit debts. Debt clients have an average of £13,000 of debt when they come to the bureau.

Many of our clients end up in unmanageable debt because creditors did not check whether they could afford further lending or because of poor financial literacy skills which is an area that the bureau hopes to be more proactive in the future.

Employment

Most problems relate to pay and written particulars, followed by discrimination and working time issues.

Housing and Homelessness

These issues are some of the most common dealt with by the bureau. Problems brought include threatened and actual homelessness, neighbour issues, housing conditions, housing costs and security of tenure. Private tenants in particular still face unreasonable withholding of tenancy deposits and their lack of security means they dare not enforce their rights for fear of eviction.

Legal

No apology is made for repeating the fact that there is no legal aid available in Rutland. People with limited means and an urgent need for legal advice – including those suffering domestic abuse – do not have access to a legal aid solicitor and have to travel considerable distances to obtain the advice they need. Without access to this expertise and advice, injustices go unchallenged and rights unendorsed. The bureau gives advice predominately on legal proceedings, injury compensation, legal aid, legal debts and discrimination. Fortunately our specialists in Benefits, Debt, Housing, Employment and Special Education Needs help to bridge this gap.

Relationship Breakdown

This common category often requires the solving of a range of urgent problems from housing and income to children and divorce.

Achievements 2005/06

Several elements of the three year bureau Development Plan were achieved during 2005/06. The first was the formation of a new incorporated company operational from 1 April 2005 as planned. Many operational procedures have also been reviewed during this process. Governance has been improved with a small but more involved Trustee Board being formed with trustees taking particular responsibility for finance, infrastructure, and personnel. New members have recently been recruited who will carry the portfolio of personnel and community youth issues. A full review of personnel procedures including Grievance Policy, individual contracts and pay levels was completed.

The bureau finally managed to secure alternative accommodation for that part of the bureau previously occupying the dilapidated scout hut to the rear of the main bureau. The move to the offices above the existing bureau took place on 1 November 2005. £16,000 was raised to facilitate the move and cover costs for new equipment and necessary refurbishment. All was completed in the spring of 2006. Phase 2 of the refurbishment is planned for the coming year. Bureau development has been difficult with the lack of suitable premises and it is hoped that now that this obstacle has been removed this will improve.

Staff levels have been maintained by the recruitment of 3 new advisers and 4 new receptionists. The role of the receptionists has increased with the

introduction of CASE, our electronic case management system, and a new central telephone system which they effectively control. Currently 15% of enquiries are dealt with directly by receptionists, the percentage of which is likely to grow in coming years. Two new trustees and an Honorary Solicitor have also been recruited.

All staff have continued to receive training on a wide range of subjects to keep them up to date with current legislation. They have also dealt with changes in CASE and the information systems which have resulted in all aspects of the bureau work now being available only by electronic means.

The bureau has become a referral agency for Consumer Direct and continues to play an active role in the Consumer Support Network. The rolling benefit take up campaign has now covered 7 rural villages and in part contributed to the £93,964 generated by successful DLA/AA claims made by the bureau on behalf of clients.

The future

The most critical element of the plan yet to be achieved is the completion of phase 2 of the refurbishment which will allow further service development. The two areas of development being considered are the delivery of a financial literacy scheme primarily aimed at the young and the possible installation of a series of remote kiosks providing access to the national Citizens Advice advice guide and other useful internet sites.

The value of funding

Only 23% of the public realise that Rutland Citizens Advice Bureau is an independent charity.

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, RAF Cottesmore, local charities, trust funds and our clients. In addition Citizens Advice, Citizens Advice Rural and RCC gave additional funds to facilitate the move of premises.

Thanks also go to all those organisations that have helped us 'in kind', in particular Lamin and White for preparing our annual accounts and Barleythorpe Management Centre for our AGM facilities.

The biggest thank you of all goes to the volunteers who ensure that Rutland Citizens Advice Bureau provides an extremely cost effective service.

RUTLAND CITIZENS ADVICE BUREAU

Registered Office:

56 High Street,
Oakham
Rutland, LE15 6AL

Opening Times

Monday 10.00 – 6.00

Tuesday 10.00 – 12.00

(12.00 – 4.00 Specialist Appointment only)

Wednesday 10.00 – 4.00

Thursday 10.00 – 12.00

(12.00 – 4.00 Specialist Appointment only)

Friday 10.00 – 4.00

Advice Line: 0845 1203705

+ 24hr information service

Office Line: 01572 757420

Fax: 01572 722568

Email: advice@rutlandcab.co.uk

Website: www.rutlandcab.co.uk

Outreach Service at:

RAF Cottesmore – By Appointment

Bureau Management Team

Jane Clayton-Jones – Director

Barbie Coulson – Advice Manager Training &
Development

Sheila Fletcher – Housing Advice Manager/Parent
Partnership Manager

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

Registered Charity No:1107907 Citizens Advice Membership No: 45/D12

Company Registration Number: 5287678

RUTLAND CITIZENS ADVICE BUREAU
SUMMARY FINANCIAL INFORMATION
FOR THE PERIOD ENDED 31 MARCH 2006

INCOME AND EXPENDITURE

	2006 £	2005 £
INCOME		
Grants Received from Rutland County Council	127703	105078
Relocation Funds Received	14947	0
Donations	20243	8609
Sundry Income	3469	165
TOTAL INCOME	166362	113852
EXPENDITURE		
Staff & Volunteers	118078	111102
Building	7817	4053
Bureau Running Costs	9027	10750
Move to New Premises	8632	0
Other Costs	1987	1323
TOTAL EXPENDITURE	145541	127228
NET SURPLUS/DEFICIT	<u>20821</u>	<u>-13376</u>

BALANCE SHEET

	31 March 2006 £	31 March 2005 £
Debtors	6658	0
Cash at bank and in hand	25515	8564
	<u>32173</u>	<u>8564</u>
Creditors due within one year	2788	0
NET CURRENT ASSETS	<u>29385</u>	<u>8564</u>
Represented by:		
Unrestricted funds		
General funds	20257	-4221
Designated funds	9128	12785
TOTAL	<u>29385</u>	<u>8564</u>

This summary financial information is taken from the accounts of Rutland Citizens Advice Bureau (a company limited by guarantee) for the period from 16 November 2004 to 31 March 2006 and from the accounts of Rutland Citizens Advice Bureau (an unincorporated charity) for the period from 1 April 2004 to 16 July 2005.

Copies of the full statutory accounts are available from the Registered Office of the Company

D Wallace

Chair

8 August 2006