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Aims and Principles of the CAB service

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's 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 North Somerset CAB could not continue to provide its services in Weston-super-Mare, Clevedon, Nailsea, Pill, Portishead and Yatton.

Chairman's Report

This year has seen the celebration of 70 years of Citizens Advice. The first bureaux were established on the 4th of September 1939, the day after war was declared, to meet the needs of families affected by war, and particularly “where social disorganisation may be acute”.

Much has changed since then but the need for Citizens Advice Bureaux seems greater than ever, especially in the more complicated world we live in today. And as a Bureau we face continual changes and challenges.

And this brings to mind the centenary of another excellent movement a couple of years ago; the boy scouts. And I see a connection – never has it been more necessary for the CAB to adopt the scouting motto of ‘Be Prepared’. Being prepared is the principal duty of our director, Anne Richards, supported by the Board of Trustees.

Anne mentions in her report a number of the outcomes of this preparedness. I will mention two examples as illustrations – first, our excellent response to the needs of the Polish community, establishing the weekly Polish clinic and now with two trained Polish volunteer advisors - and then due to the Recession/Credit Crunch our rapid response to a government requirement for fast track training and providing additional advice services out of normal hours (evenings and Saturdays).

It is entirely due to the flexibility, effort and creativity of the whole team that such things are achieved, without fuss and without grumbling. But I think we are now facing some more demanding challenges, particularly with regard to the changing funding climate.

The big change coming over the horizon is that more of our services are going to be commissioned. This means bidding on a cost basis to provide particular and measurable services. We are used to monitoring and measuring on some of our contracts, but bidding is new.

All of our contracts depend upon our core service. This is the drop in advice service provided by our large team of volunteers with the technical and management and office infrastructure that supports them. This service too will soon be commissioned, but it is not so easy to measure. We support the principles of commissioning, but it sets some interesting challenges.

Being prepared cannot be just to know what to be prepared for and to rehearse what to do in those circumstances. Being prepared is very much about being able to respond creatively and rapidly to the unexpected. This requires a talented team of many skills who can work creatively together under pressure. We have such a team.

However there is always room for improving team performance, so we have this year strengthened our Board of Trustees with two new members to extend the expertise we can call on.

However I must end on a sad note. Ian Peddlesden, who was our Chairman of Trustees from 2003 to 2007, died early this year. Ian played a large part in steering us towards a more business like approach, and he helped to set us on our way to being able to respond more effectively to change. And he was always a great ambassador for the CAB in North Somerset.

Impact of the Recession on the Demand for Advice

Q: What are North Somerset CAB's clients problems?

A: Benefits and tax credits and debt make up 71% of our clients problems, but we also advise on a wide range of other issues including housing, employment, family matters, health and community care as just some examples.

Q: How many clients have we seen since the recession started in April 2008?

A: We have seen 8,761 unique clients with 28,295 advice issues, compared to 6,399 clients with 21,664 advice issues in 2007/8, a 38% increase.

Q: Where are the “hotspots”? (comparing 2007/8 to 2008/9)

A: Benefits and tax credit advice up 42%
Debt advice up 65%
Employment advice up 41%

Debt Facts

Priority debts and how numbers have increased

Fuel debts up 129%
Council Tax arrears up 42%
Mortgage arrears up 37%
Water and sewerage arrears up 66%

Consumer credit debt and how numbers have increased

Credit and store card debt up 43%
Unsecured personal loan debt up 72%
Catalogue and mail order debt up 94%

Employment Facts

Enquiries about Jobseekers Allowance up 225%
Enquiries about redundancy up 207%
Enquiries about dismissal up 30%
Enquiries about discrimination in the workplace up 88%

are dealt with through face-to-face advice, on the telephone and by email. We also campaign for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to the CAB by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice Bureau for one person could lead to a change in policy or law that will positively affect the lives of many more.

North Somerset CAB contributes to the local community in a number of ways including:

A force for economic development and regeneration by reducing poverty, benefit take-up, debt / income gain, increasing spending in local economies, bureau-raised income from regional or national sources brought in to local economies e.g. from the Legal Services Commission, The Financial Inclusion Fund and local trusts.

A force for social cohesion and development, increasing social inclusion, improving health, we are a community-led charity with trained volunteers promoting active citizenship and targeting services e.g. to the Polish community.

A mine of information and knowledge about our community to help local planning and community participation the bureau is actively involved in the Voluntary Sector Forum and the Central Ward Community Forum. We can provide useful information on community profiling and the issues affecting those communities. We can also provide access to e-government services

In 2005, Citizens Advice commissioned research by MORI into the 'outcomes' of bureau advice

- almost four in ten (37%) people who used a Citizens Advice Bureau were financially better off as a result
- 64% of respondents who had used a CAB said that their problem had been completely or mostly resolved

It's difficult to know how to measure success for a CAB. For many services an increase in the numbers of people using that service is a good indicator, but it is not so simple for a CAB. If more people are seeking help that surely says that life is getting more difficult and that can't be seen as success. There is a need to look beyond this, how has the bureau responded to that increase in need. Have we managed to increase resources to meet the demand?

- We have increased our opening hours in Weston-s-Mare and Clevedon
- We have recruited and trained more volunteer advisers
- We have a new contract with the Legal Services Commission to provide Legal Aid advice to people living in Clevedon and Portishead with debt, benefits and housing problems, employing a solicitor to help us meet this contract
- We are funded to provide an Advice Desk at the County Court for housing possession cases

There is no doubt that the economic downturn and the dreaded “R” word—recession have had an impact on people in North Somerset, as it has everywhere, this has inevitably led them to our doors for assistance. There was a moment, in February when, on one day, the bureau saw 50 people through our 5 hour drop in session at the Badger Centre, when we feared that we would not have the resources to cope with the demand if it continued for any length of time. Fortunately whilst our numbers remain high, we are, with the dedication and commitment of every single team member, meeting the demand.

The bureau has seen a significant increase in enquiries that can be directly related to the effects of the recession and unemployment. The increase in employment advice is driven by advice about redundancy rights, alongside this in an increase for advice on dismissal and employment terms and conditions. Advice about discrimination in the workplace has also increased, be it unfair selection for redundancy or disability or sex discrimination.

Financial problems leading to debt and the need for advice on how to resolve that debt as well as how to maximise income including benefit entitlement is where we are seeing the greatest impact. More people are seeing bankruptcy or the new Debt Relief Order as the only way to move forward. The CAB are accredited intermediaries and can assist people complete the online procedure for obtaining a DRO.

The bureau has been able to increase its opening hours to include two evening sessions, one in Weston and one in Clevedon, plus a Saturday morning session in Weston. We hoped that this would improve access as well as relieving the sometimes unacceptable waiting time during our busy day time sessions. This has been moderately successful, with good take up for the evening session. Unfortunately it has had little impact on the normal day sessions, it has just meant that we are able to see more peo-

Another impact of the recession is an increase in the numbers of people looking for volunteering opportunities. We have responded to this by increasing our training provision for volunteers who wish to become CAB advisers. We now have a compliment of 72 volunteers, all of whom give at least one day a week to the bureau and enable us to meet the increase in demand for advice. Their commitment to the bureau and their willingness to help the people that come to us for help cannot be overestimated, they are without doubt our most valuable resource.

Amount of
for peo

Other developments have included a partnership project between the CAB and Macmillan Cancer Support to provide benefits advice for people affected by cancer, this project is based at Weston General Hospital and offers practical advice at a time when people are feeling their most vulnerable and their future is at its most uncertain.

St Monica's Trust has funded the bureau to provide one day's advice per week for people with drug/alcohol issues aged over 55, we provide this service from Somewhere to Go and ARA. We have developed our relationship with North Somerset Council's Housing Team and now provide a once a week appointment session at their new one-stop shop in Somerset House, in addition to this we have an agreement to complete the money advice requirements of the government's Mortgage Rescue Scheme.

The other fundamental part of any CAB's work is to try and effect change by influencing policy and policymakers. We have had great success locally with this by working with the Council Tax arrears enforcement team to address the problems people were facing with their use of the bailiffs. We have an excellent relationship which means that those most vulnerable "can't pay's" are treated sympathetically and realistic arrangements can be agreed to ensure that their council tax arrears do get repaid.

Work
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My Chair has written of the challenges for the future, there is no doubt that the commissioning environment will pose challenges for us all in the voluntary and community sector. We recognise the need for economies to be made in the public sector, but we trust that the authorities will realise that as they make these cuts, more and more people will fall through the net and inevitably will land in the CAB's waiting room. We see our role as working with those that commission advice services to help them achieve their statutory duties and targets in a cost effective and professional way.

We are working with Bristol and South Gloucestershire CABs to look at the development of an area wide telephone service. We are all constantly aware of the difficulties people have in getting through to the CAB by telephone, we are sure that by pooling resources we will be

of welfare benefits gained
people in North Somerset

£1.6million

New referral protocols with

- NSC Homeless Prevention team
- NS Housing
- The Parkinson's Disease Society
- Community Stroke Survivors Service

Amount of debt being positively
managed by the CAB

£17million

Key Achievements

Working with NSC Council Tax
Repayment Team to develop new
approaches for helping vulnerable clients
pay their council tax debts

Number of cases of
homelessness
prevented

Amount awarded in settlement in
Employment Tribunal Claims

£150,000

Statistics

Who are our clients?

In 2008/2009 North Somerset CAB saw 8,761 unique clients, 8,431 (96%) of whom told us that they lived in North Somerset.

64% of these people live in the 8 Weston-super-Mare wards with the highest number living in South ward (26%), followed by Central Ward and East wards (15% each).

13% live in the 7 Clevedon wards.
9% live in the 6 Portishead wards
7% live in Banwell and Winscombe
6% in the 2 Nailsea wards
5% live in Yatton
2% live in Pill.

Client Profile

- 53% of our clients were women
- 19% were disabled or had long term health problems.

Ethnicity

- 3% came from black and minority ethnic backgrounds..
- A further 5% of clients were from “Other white background” which is mainly White European (excluding white British and Irish. Polish, other European EU and Portuguese showing significant numbers.

Age

- 11% of clients were under 25 and 9% were 65 or over.

Households with children

- 11% of households were single parents and 13% were couples with dependent children

Employment status

- 16% of our clients were in full time employment, 10% in part time employment. 1% were self employed—a total of 27% in paid work.

Housing Tenure

- 39% were owner-occupiers, 17¹⁰% were social housing tenants and 39% private sector tenants.

Where we are

Drop In Advice Services

Service	Location	Days	Times
Main Bureau	Badger Centre 3-6 Wadham Street Weston super Mare	Monday, Tuesday, Wednesday & Fridays – Drop-in Sessions	10am – 3pm
		Tuesday evening – Drop In/ Appts Saturday morning – Drop In/ Appts	4:30pm – 7:00pm 9:30pm – 12:00pm
		Polish Clinic - Monday (interpreters and Polish advisers available)	10am – 12noon
Clevedon Office	25 Old Street Clevedon BS21 6ND	Tuesday – Drop-in	10am – 3pm
		Wednesday – Drop-in and Appointments	10am – 3pm
Portishead Office	Folk Hall, High Street, Portishead BS20 6PR	Monday – Drop-in	10am – 2pm
Nailsea Office	Methodist Church Community Centre, Silver Street, Nailsea BS48 2DS	Friday – Drop-in	10am – 2pm
Pill Office	Resource Centre 4 Baltic Place, Pill	Thursday drop in	10am – 1pm
Yatton Office	Yatton Library 48 High Street	Thursday – Drop-in First Thursday in month	10am – 1pm 1pm – 3.30pm
Money Advice Centre	3 St Andrews Parade, Bournville	Monday – Friday Drop In Tuesday, Wednesday and Friday Appointments available – 0845 630	9.30am – 2.30pm Tues 9.30am –

Statement of Financial Activities for Year ended 31 March 2009

	Unrestricted Funds	Restricted Funds	Total Funds 2009	Total Funds 2008
Incoming Resources				
Incoming resources from generated funds:				
Voluntary Income:	163,699		163,699	193,442
Investment Income	3,240		3,240	3,552
Incoming resources from charitable activities				
Community Legal Services	122,307		122,307	110,211
Other grants	34,450	158,705	193,155	156,942
Local Authority Contracts	144,729		144,729	142,784
Big Lottery				11,113
Total Incoming Resources	468,525	158,705	627,230	618,044
Resources Expended				
Charitable activities:				
Direct Charitable Expenditure	470,196	140,147	610,343	551,364
Governance Costs	6,309	1,384	7,693	19,174
Total Resources Expended	476,505	141,531	618,036	570,538
Net Incoming (Outgoing)				
Resources Before Transfers	(7,980)	17,174	9,194	47,506
Gross Transfers between funds	15,675	(15,675)		
Net incoming/(outgoing) re-sources	7,695	1,499	9,194	47,506
Reconciliation of Funds				
Total funds brought forward	36,301	42,908	79,209	31,703
Total Funds Carried Forward	43,996	44,407	88,403	79,209

North Somerset CAB is supported by:

- North Somerset Council
- Clevedon Town Council
- Nailsea Town Council
- Portishead and North Weston Town Council
- Weston-super-Mare Town Council
- Yatton Parish Council
- NS Housing

- Legal Services Commission
- Financial Inclusion Fund

- Bristol Water
- Quartet Community Foundation
- St Monica's Trust
- The Bramble Trust

- Donations from Parish Councils and Individuals

Thank you

Thanks to the Team

Volunteers

Andrew Harris, Aneta Wasylewic, Anne Hogarty, Arnett McCluskey, Becky Addison, Bill Eveleigh, Bob Beale, Bob Jackson, Bridie Collier, Camilla O'Grady, Carolyn Powell, Charlotte Bray, Christopher Margetts, Con Mahoney, Cresten Boase, David Folds, David Martin, David Wood, Duncan Sanders, Ed Bridge, Elaine Buss, Fatima Harvey, Frances Northcott, Graham Rain, Helle Mugridge, Ian Wall, Jane Delom, Jane Hart, Jean Hook, Jean Lewis, Jill Hayward, Jim Shrubshall, John Hayter, Jonathan Latham, Judy Body, Justyna Pecak-Michalowicz, Karen Elskamp, Karin Haverson, Kasia Badon, Kate Knight, Keren Townsend, Les Masters, Linda Dixon, Luiza Weiss, Lynne Brewin, Margret Butcher, Martin Jackson, Maureen Brace, Michael McCrea Steele, Michelle Smith, Mike Earle, Nick Purchase, Pat Mills, Pat Radnedge, Paul Thomson, Penny Town, Peter Allington, Rae Clark, Roni Vaughan-Rain, Rosemarie West, Shane Wareham, Sharon Leet, Stephen Watters, Sue Brown, Sue Porter, Sue Reed, Sue Sayer, Susan Bidmead, Tina Buck, Vita Phillips, Wendy Fletcher

Paid Staff

Jocelyn Arreza, Adam Barnes, Amanda Farrance, Annabel Loring, Ann Sykes, Anne Richards, Anne Williams, Carol Hartley, Devyani Rao, Irene Handley, Jack Easton, Jo Lewis, Judith Howell, Karen Smith, Laura Raffil, Lisa Templeton-Browne, Liz Beaton, Michelle Hugh-Pritchard, Nikki Morss, Pauline Sherry, Sally Wadsworth, Sandy Parker, Sara Leeroth, Sue Dyer, Tim Horsman, Trish Nicholls

These people were with us for some of the year

Andro Andrejevic, Ann McLeod, Ann Orchard, Beverley Holtby, Bob Waistell, Briony Horton, Caroline Maskew, Dave Beaver, Gillian Melville, Joy Nelson, Lily Mythen, Maria Neale, Naomi McIntosh, Mike Oakley Green, Peter Harvey, Steve Corrigan, Sue Richards, Sue Tanner

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Volunteers' Stories

Wendy Fletcher

I joined NSCAB as volunteer adviser 8 years ago and was motivated by the opportunity to make a difference to people's lives. As an adviser, I saw clients seeking advice often with the same problem and realised that some situations could have been resolved before they became a 'problem'. I became aware of a wider picture where policies and practices have a direct effect on all of us. This led me to become a volunteer Social Policy Coordinator where I have the chance to collect evidence and campaign locally and nationally and make an impact on the whole community

Michael Macrae Steele


58 years old and retired early a year ago. I decided to look for an activity that would interest me, help the community and provide interaction with a variety of people. I was aware of CAB's excellent national reputation, applied and received a response the same day. I attended an induction day a few weeks later followed by an interview. After 3 months training I started advising and have enjoyed it very much. I really feel that I am helping the community, meeting people and learning at the same time. I would definitely recommend it.

Pauline Sherry

I have been a CAB volunteer for two years and have successfully completed my Certificate in Advice Work. The confidence and skills I developed made me feel that I was ready to return to work. I applied for a job as a Debt caseworker at the CAB, which I got. The encouragement for me to apply came from the fact that I was familiar with the routine of the bureau and had already made friends with colleagues—I felt very comfortable in the bureau.

The training is through courses as well as learning as you go, the same process applies to casework as it does to advising on the rota. Now that I am employed for nearly 2 years, I can say that it was a great deci-

Contact Information

 North Somerset Citizens Advice Bureau
The Badger Centre
3-6 Wadham Street
Weston-super-Mare
BS23 1JY

 01934 836200

 01934 836206

 advice@nscab.org.uk

 www.northsomersetcab.org

Appointments are available for the following services, contact 09134 836200 for more information:

- Debt, welfare benefits, housing law and employment law cases
- Welfare benefits advice for people with mental health issues
- Welfare benefits advice for people affected by cancer