



the charity for
your community



Epsom & Ewell Citizens Advice Bureau

Annual Review

2009/2010

The charity for your community

**Registered Charity No 1085779
Company limited by guarantee**

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THE AIMS OF THE CITIZENS ADVICE BUREAU 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

THANKS

Epsom and Ewell Citizens Advice Bureau would like to thank the following for their continued financial support of the bureau, without whose help we could not continue to provide the level of advice and support to the local community:

- Epsom and Ewell Borough Council



- NHS Surrey



- Lloyds TSB Foundation for England and Wales



- Rosebery Housing Association



- National Counties Building Society

supported by



- The Big Lottery Fund



- Money Saving Expert



- Smith and Byford

- AXA



- Friends of CAB, including fundraising events and donations

- The Mayor's Charity Committee

CURRENT BUREAU PERSONNEL

President

Mayor of Epsom and Ewell (ex-officio)

Board of Directors

Chair
Vice-Chair
Treasurer

Shaun Jones
Robin Cornell
David Rosen
Colin Bird
Neil Davison
Barbara Meredith
Cllr Nigel Petrie
Jeremy Slater
Michael Smith
Sebastian Taylor
Mark Tiley
Diana Unwin
Vacant
Shaun Jones

Honorary Legal Adviser
Secretary

Represented Organisations

Epsom and Ewell Borough Council
Epsom and Ewell Borough Council
Rosebery Housing Association

Cllr Ruby Smith
Cllr Alan Winkworth
Vacant

Bureau Staff

Manager
Advice Services Manager
Court Desk Administrator
Debt advisers
Guidance Tutor
Mental Health
Money Advice Co-ordinator

Nigel Dear (left April 2010)/Tom Sheriff
John Harris
Paul Wyatt
Anna Beadle and Tina Sledger
Katy Rakow
Anna Beadle and Katy Rakow
Maureen Northmore

Volunteer Advisers

Graham Bailey
Karen Baird *
Brenda Blackwell
Patricia Bleasby
Barbara Cairns
Lyndsey Collard
Maureen Collins (Advice
Session Supervisor)
Robert Dutfield
Elizabeth East
Milena Everritt
Eamon Fay
Margaret Fraser
Jennie George

Mary Hagger (Volunteers'
Representative)
John Harrison
Sarah Hayman
Bill Hobbs *
Samantha Horigal *
Bernadette Hurcombe
Colin Hutchins
Karen Johnson
Alan Jones
Sadiye Karadeniz-Dale
Martin Langham
Jennifer Lee
Bessy Markose
Elizabeth Martin

John Parsloe *
James Penfold *
Janet Perry
Susan Phillips (Advice
Session Supervisor)
Katy Ruddell
Sydney Sack
David Smithson
Colin Thomas
Barry Turley
Victoria Vassallo *
Peter Webb *
Paul Wyatt (Volunteers'
Representative)

Volunteer Support Staff

Roy Beveridge
Gordon Booth
Morag Ellison

Peter Griggs
Norman Holland
Irene Navarro
* Staff who have joined this
year

Edna Naylor
Steve Roebuck
Jenny Vincent

FROM THE CHAIR

Shaun Jones

Another Busy Year

It was another busy year. We expanded our resource of trained volunteer advisers to meet the challenges ahead, and we have taken on two specialist debt advisers whose roles are as much about education and prevention as they are about working individual cases. We managed to preserve the nucleus of our Mental Health advice service when its 6 years of Big Lottery funding came to an end, and NHS funding for that is now in place. Our County Court Desk continued to save over 80% of its clients from being made homeless on the day. My thanks go to all of the staff and trustees for their hard work and dedication. I'd also like to thank all of our funders and donors without whose support none of this would be possible.

Comings and Goings

Our Bureau Manager **Nigel Dear** retired in April 2010. Nigel did a terrific job in his short time with us and we are very grateful to him for his strategic thinking, hard work, good humour and enthusiasm. We were fortunate in being able to recruit a very able successor in **Tom Sheriff**. On the trustee board, we said farewell to **Jean Woodhead**, **John Phipps** and **Adrian Davis** who all stood down in the year, and we welcomed new trustees **Mark Tiley**, **Mike Smith**, **Neil Davison** and **Jeremy Slater**. **Cllr Eber Kington** has also stood down from the board but he continues to play a key role in driving our fundraising efforts.

New Developments

Our use of information technology is enabling us to reach people and to do things better:

- In 2009 we revamped our website <http://www.epsomewellcab.org.uk/> which is now receiving 4,000 visitors a year, of which 80% stay on the site and view several pages of information. As well as providing links to online advice the website also serves as a recruitment gateway, and we are receiving a steady flow of online applications from new volunteers through this medium .
- We installed a touchscreen information console in our waiting room for the use of clients while they are waiting to be seen.
- We have also recently set up a secure intranet for the use of trustees and management which helps us to share information confidentially and to find it again when we need it.
- Together with other bureaux in East Surrey we are moving towards implementation of a shared telephone advice service - a virtual call centre - which will be fully integrated with the national **Adviceline** service.

Looking to the Future

A key objective for 2010/11 is to secure the long-term sustainability of our successful and long running Mental Health Outreach service. Funding generally is becoming an issue of concern to the board as we look to the future. We are looking at an annual deficit of the order of £10,000 to £15,000 a year. This will not be sustainable for long and we will need to find new sources of funding to fill the gap. To illustrate the problem I have included a Financial Outlook page with the other financials at the back of this review.

MANAGERS REPORT

Tom Sheriff

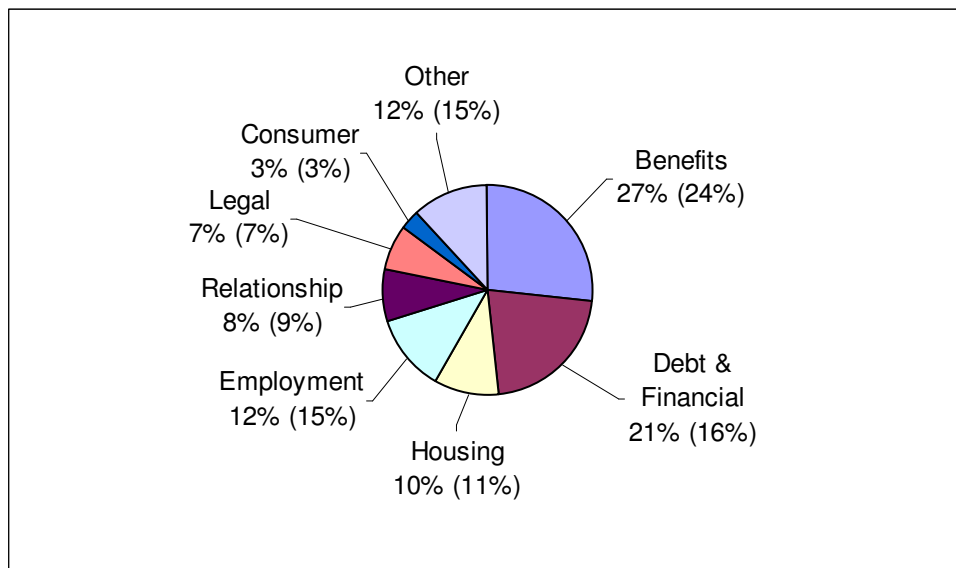
The Impact of the CAB across Epsom and Ewell in 2009/10

In 2009/10 the bureau had **8672** client contacts, a **3.1 %** increase on the previous year and this despite the temporary run down of the Mental Health Outreach service due to funding difficulties.

The annual economic value to the community of our volunteers is **£334,652** based on hourly rates supplied by Citizens Advice nationally. This represents enormous value added to our funders.

We helped clients gain **£134,281** in additional income, money available to be spent in the local community.

The main areas of enquiry are shown below with figures from the previous year shown in brackets. Benefits and Debt together have increased to **48%** of the total as compared with 40% the previous year. Debt and Benefit enquiries are usually complex and take up significant adviser resources



We have represented clients at **23** social security tribunals with **22** being successful

At the County Court, we helped **156** families avoid re-possession, thereby preventing homelessness.

96% of clients responding to our client satisfaction survey said they found the advice given useful or very useful.

Major Activity

The **Main Bureau** continues to be very busy. In order to cope with client demand, we recruited 11 additional trainee advisers, who are all now near to completing their training. We now have **45** advisers and trainee advisers. To reflect client demand, we now offer telephone advice on Thursdays in addition to our regular drop in.

After losing Big lottery Funding we wound down the **Mental Health Outreach** service after 12 years throughout the latter part of 2009. However, with the help of Lloyds TSB Foundation and Surrey NHS we have been able to revive the project and it is recovering well. We will have 1 ½ full time advisers in 2010/2011.

In 2009/10 we were able to fund two part-time **Specialist Debt Advisers**, one of which specialises in Court and Ruxley wards and the other concentrates on the rest of the borough. This has allowed us to take on more complex debt work and to carry out valuable Financial Capability work including talks and workshops in the community.

The **Court Desk** continues to be an essential community service helping to keep families in their homes.

Future Improvements

In response to client demand for shorter waiting times and improved access, there are two major developments in 2010 which will enable the bureau to advise more clients and deal with them more effectively.

1) Gateway

Gateway is a form of triage which allows clients to be prioritised after a short interview, thereby avoiding unnecessary waiting. Following the gateway interview, the client might be given an immediate interview, an appointment at a future time, provided with information or signposted to another organisation. Gateway was introduced for telephone advice in December and will be fully introduced for telephone and drop in by September 2010.

2) Adviceline

Clients want to contact us by telephone and frequently want advice on the telephone. Although we have improved, we are not satisfied with our telephone answering capability and accordingly we have joined together with bureaux in Mole Valley and Reigate and Banstead to provide a virtual call centre ('Adviceline') presenting one telephone number to the public across this wide area of east Surrey. This service will allow us to cover the telephone across most of the week and will be effective in the autumn.

We anticipate that Gateway and Adviceline will lead to improved productivity with a significant increase in client enquiries being handled. However, it will need to be carefully managed so as to avoid overload and we will need to recruit additional advisers in order to cope with the higher level of activity.

THE MENTAL HEALTH OUTREACH SERVICE

Anna Beadle and Katy Rakow

The Mental Health Outreach service has been an important facet of the bureau since 1996. Over the years funding has been one of the biggest challenges and just such a challenge was faced at the end of September 2009 when our Big Lottery funding finally came to an end.

This funding from the Big Lottery was a tremendous boost to the service, enabling us to meet the high level of demand as referrals increased year on year. At the end of the last 3 years of the funding we were pleased to submit a report showing that we had successfully met all our targets in assisting 250 clients with a variety of issues, including benefits, debt, housing and employment. This involved making over 5,300 contacts with clients and over 4,660 with third parties and dealing with 2,270 new enquiries. We also achieved gains for our clients of almost £439,000 and managed a total debt burden of nearly 1.7 million. Once again, our annual survey showed that 100% of our clients felt that the service had helped to improve their quality of life and 100% of referrers agreed.

In view of the loss of the Big Lottery funding and no firm offer of replacement funding, closure of the service seemed inevitable from October 2009 onwards. Fortunately Lloyds TSB Foundation awarded us a grant, which gave us enough money to run a temporary reduced service whilst other sources of additional funding were pursued.

With 250 clients on our books and the loss of 30 staff hours a week, careful planning was essential in ensuring that this service continued to provide assistance to the most vulnerable, whilst less severe cases could be directed to the main bureau where they could be assigned a named generalist adviser. Through working closely with the local Primary Care Mental Health Team we have endeavoured to make the best use of our limited resources, focusing on clients with the most severe and enduring mental health conditions.

Despite the reduction in hours, we were still able to provide a full specialist CAB service to 37 individual clients between October 2009 and March 2010.

In January 2010 we received the good news that additional funding from Surrey & Borders Partnership (Surrey NHS) had been secured until April 2011. This will enable the service to increase its hours from July this year. We will therefore be in a position to take on more clients and recommence our hospital outreach.

EPSOM COUNTY COURT DESK

Paul Wyatt

Over the past year a team of eleven Court Desk Advisers, all volunteers from various Citizens Advice Bureaux (eight from Epsom and Ewell, one Wallington, one Sutton, and one from Leatherhead) have continued to provide a Help Desk at Epsom County Court with the aim of helping to prevent people from losing their homes. The Bureau, working in partnership with Epsom and Ewell Borough Council, manages the administrative support, through funding from The Department for Communities and Local Government.

Over the last year advisers **assisted 185 clients** facing potential homelessness. The clients came from all the geographical areas covered by the County Court.

How Our Advisers Help

At the Court, the adviser gathers the facts from the client, and makes a quick financial assessment to identify any economies which could result in a realistic mortgage/rent arrears repayment offer. The adviser will then accompany the client into Court and speak on their behalf. The judge, if satisfied with the case put forward, may suspend repossession on the condition that the client agrees to repay the arrears at a set amount (in addition to continuing to pay their mortgage/rent).

In many cases the client will obtain further support and advice from a CAB office near their home.

The Court Desk was instrumental in **preventing homelessness for 156 clients over the past year.**

This resulted in an 84% success rate!

What our clients say

"I cannot thank CAB enough. It was bad enough being made redundant and getting into debt but when I thought we would lose our home I was desperate. You have helped prevent that. What a relief".

"I have not slept properly for weeks , ever since I learnt that my flat was going to be repossessed. I was numb with worry and had almost given up hope. The CAB have come to the rescue. I will take up your offer of debt advice at my local CAB"

POSTSCRIPT (September 2010)

Epsom and Ewell Citizens Advice Bureau is campaigning against the proposed closure of Epsom County Court. The closure will limit access to justice for residents of Epsom and Ewell and surrounding boroughs and could have an adverse impact on the level of homelessness.

SOCIAL POLICY

John Harris

Campaigning for Change

As well as advising individual clients about their problems, Citizens Advice also aims to improve the policies and practices of organisations our clients have to deal with. By making policies fairer we can help many more people and not just the clients who come to the bureau.

Evidence

Because the CAB service as a whole deals with millions of enquiries every year we are in an ideal position to report on how laws, policies and practices are actually affecting real people at the sharp end. Bureaux from all over the country therefore submit to our central office reports of individual cases of unfairness or injustice. The central social policy department then uses this evidence when lobbying government. Cases derived from CAB reports are often quoted in House of Commons debates. During the year cases from Epsom CAB were quoted in 3 Citizens Advice submissions: to Ofgem on the issue of direct debits; to the Treasury Select Committee on the issue of mortgage arrears; and to the Home Office on the issue of wheel clamping licensing.

In 2009/2010 Epsom and Ewell CAB produced 153 reports.

Example – Fit for Work?

Since a new system for assessing the fitness for work of Employment and Support claimants was introduced in October 2008 bureaux throughout the country have seen large numbers of severely ill clients unfairly found fit for work. After receiving numerous evidence forms from bureaux including Epsom, Citizens Advice produced a detailed briefing highlighting the failings of the system. This included reports of individuals with a variety of serious illnesses such as Parkinson's disease being found fit for work. The briefing was endorsed by 17 disability charities and will no doubt be useful and powerful evidence for the government who are shortly to carry out an independent review of the fairness of the system.

Local Social Policy Work

Locally we have continued with our work on the "Adding Up" Campaign on school uniform costs. This has mainly involved trying to get Surrey County Council to award uniform grants for vulnerable clients on low incomes and trying to ensure local schools offer value for money in their uniform policies. We continue to work with our local MP, Chris Grayling, and we send him quarterly summaries of the social policy issues raised in the bureau.

We are campaigning against the proposed closure of Epsom County Court, (see page 8 opposite).

TRAINING REPORT

Katy Rakow

Following the big recruitment drive in the latter part of 2008 the bureau has had to accommodate a significantly increased number of trainees in various stages of the training process. This has put an inevitable strain on all staff, especially the Advice Session Supervisors, who are to be congratulated on how they have coped with this and all the other changes that have been taking place. Change is likely to continue as there are many challenges to come with the introduction of the new gateway advice system and Adviceline together with a new modular learning programme, which replaces the old certificate programme.

During 2009/10:-

- We recruited 11 trainee advisers to start the certificate training programme.
- 1 trainee qualified as a generalist adviser and the remaining 10 will hopefully qualify in 2010.
- Most experienced advisers have undergone conversion training to become qualified gateway assessors.
- 4 new trainee gateway assessors have been recruited to start the new gateway modular learning programme from April 10.

It takes at least a year to train an adviser, longer if a trainee cannot devote the extra hours to the process. We are extremely grateful for the great effort put in by all the trainees. They are all on the rota advising clients under supervision and are providing a welcome boost in our capacity to cope with the increasing demand for the bureau's services.

The experienced advisers who have been trained as gateway assessors have already started giving telephone gateway advice. They will be an invaluable resource in addition to the 4 new gateway assessors about to start their training when the bureau introduces a full face-to-face gateway advice system later this year.

Monthly staff meetings have included regular training for all staff and we have enjoyed training sessions run by organisations as diverse as:

- Leatherhead Night Hostel
- The local Primary Care Mental Health Team
- Mid Surrey Mediation Service

Staff have also attended external courses, mostly run by Citizens Advice, to keep them up-to-date with their knowledge in the various enquiry areas.

Our thanks must go to Steve Roebuck who left in February 10 after 7 years in the post. Katy Rakow has taken over as Guidance Tutor for 7 hours a week and will do this as well as continuing her job as a Specialist Mental Health Adviser.

INFORMATION TECHNOLOGY

Steve Roebuck

During the early part of the year we further strengthened our IT set-up with the purchase of two more PCs, giving us 17 workstations in our general office and a total of 27 PCs on our network.

We have also purchased two new laptops, one for the Mental Health Outreach and one for a Debt Adviser. As these are to be used outside the bureau, they are fully encrypted and we have purchased a wireless 3G adapter and a remote Access Token which together allow our outreach workers to securely access confidential client records and information system from any location. To allow them to be conveniently used within the bureau, we have also installed a secure wireless access point in our office.

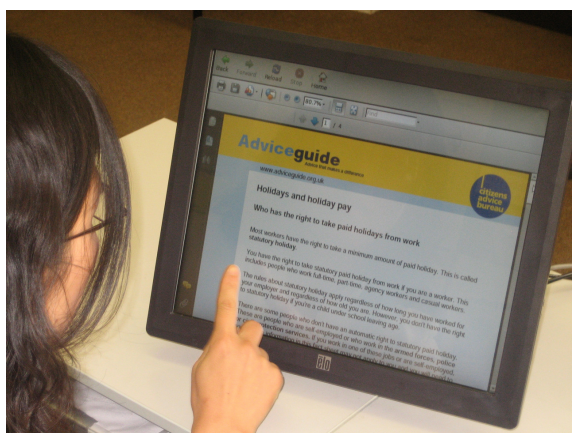
To improve the security and reliability of our back-up system, we purchased a fully encrypted external hard drive. This makes the weekly backup of all the data on our server a simpler process and gives us full cover in the event of “disaster recovery”. This is supplemented with a daily internal backup.

A new colour laser printer was purchased to enable better publicity and similar documents to be produced. Our general printing remains in monotone to save costs.

In our waiting room, we have installed a touch-screen information booth. This enables clients to see publicly accessible information such as Adviceguide, Local Authority and other useful sources of information. It is designed to need no computer skills to operate and, whilst it does not replace the need for skilled advice, it gives clients the opportunity to browse for information while they are waiting.

Since the year ended, we have created a 6th interview room by moving our photocopier to a corridor. To equip it we have removed one of the general office workstations.

We are very grateful for the generous funding grants we received from Surrey County Council and Capacity Builders which enabled the above purchases to be made.



Touchscreen in waiting room

MONEY ADVICE

Maureen Northmore

‘If you have MONEY PROBLEMS and need HELP and ADVICE go to your nearest CITIZENS ADVICE BUREAU (CAB)’

This is the frequent message from the Media and Government publications.
So what help can the RESIDENTS of EPSOM and EWELL receive from their CAB?

ADVICE

- On how to prioritise debts and negotiate with creditors
- Referral to free agencies who can manage debts on clients' behalf
- On options available to deal with debt problems e.g. Debt Management Plans, Bankruptcy, Debt relief Orders etc (15 clients identified as eligible for Debt Relief Orders)
- On how to maximise income
- On Benefits available

ACTION

- The bureau will carry out a Benefit Check
- Assistance is provided with benefit applications and appeals
- Direct action can be taken to resolve priority debt arrears (rent, mortgage, gas and electricity debts, fines etc)
- The bureau will take on the management of a debt case (if resources allow). Currently the bureau has 72 open cases with a total debt burden of over £913,000
- Assistance is given with completing Court Forms and support at the hearing if required (repossessions, summons for debt, bankruptcy)

EXPERTISE

provided by

- 8 Advisers at the Epsom and Ewell Bureau who also represent defendants at the County Court who are subject to repossession action
- specialised knowledge of the Government Mortgage Rescue Schemes (2 currently being processed)
- a network of contacts(e.g. the Official Receiver, Housing and Benefit Authorities) who can provide advice in complex cases
- knowledge of organisations who provide charitable grants
- access to specialised help for clients with limited means e.g. financial advice and tax advice.

AND

A completely confidential, non-judgemental listening ear

“I would like to give a heartfelt THANK YOU for all the help you have given me over the last year. I often wonder where I would have been today without you.”

FUND RAISING AND FRIENDS OF CAB IN 2009 - 2010

Eber Kington, Chairman of The Friends of CAB

Money raised by voluntary effort and through voluntary contributions is used to support the work of CAB and to cover those expenses not covered by grants received from Epsom and Ewell Borough Council and other public bodies.

2009/2010 saw changes to the Friends team. Robin Cornell left the Friends to focus on his work on the Board of Directors and Nigel Dear moved on following his resignation as Bureau Manager. We thank them both for their positive contributions to our fund raising work. Gordon Booth, Chuyuen Corfield, Tom Sheriff, Jeremy Slater and Mark Tyler all joined the Friends. My thanks also go to Shaun Jones, Maureen Chartres (Administrator) and Colin Bird for their continued excellent work, enthusiasm and support throughout the year.

We have recently learned of the death of Jim Barnett. Jim was a Trustee of the CAB for many years making a considerable impact on the work of the Bureau. Jim was also originator of our formal fundraising efforts helping to lay the foundation for the activities undertaken by the Friends of CAB. Our thoughts and condolences go to Jim's family.

A street collection was undertaken in September 2009 raising a total of £734.35, a record amount for this annual activity. £50 was made at the event through the sale of CAB mugs. A Curry Evening was held which raised £180.

The everyclick.com search engine, which donates money to a users preferred charity each time the engine is used, continued to provide a small income throughout the year. Supporters of CAB are encouraged to make everyclick.com their Home Page.

Last year, the Friends raised a total of £712 in donations. £729 was received in interest on the Friends account, and £112 was received by way of a tax refund.

Throughout the year we continued to seek sponsorship of CAB from local businesses and Jeremy Slater has been developing this aspect of the Friends work.

The Friends would like to thank the following for their support in 2009/2010 – National Counties Building Society, Rosebery Housing Group and Axa.

The closing Friends account balance at 31st March 2010 was £50,697.

Finally, the Friends Committee is always grateful for the work, time and effort that our supporters and the paid and voluntary staff in the Bureau give to fund raising activities. This Annual Review provides me with the opportunity to give a public 'thank you' to all of them for their valuable contribution.

EPSOM AND EWELL CITIZENS ADVICE BUREAU

Financial Outlook 2010-13

General Fund

2010 was a good year financially for the Epsom and Ewell CAB

We received a final payment of £21273 from the government for work we did several years ago under a Public Services Agreement (PSA) associated with pensions. Additionally we received £2500 from the charities set up by last year's mayor of Epsom and Ewell, and several other generous donations. Together this resulted in an increase in our unrestricted reserves of £11,894. to £82459.

This masks the true position which we will see in the next few years where we need to spend substantially more than we receive in order to maintain the level of service. Optimistically the over spend will be about £10,000 a year but with stringent economic times ahead we will rely even more on the continuing generous support of Epsom and Ewell Borough Council.

We will need to address this projected overspend in the near future but with staff costs (salaries and social security costs) at over 75% and office costs (rent, rates, heat and light) at over 13% that will be a challenge without changing the service at the point of delivery.

	£000's	£000's	£000's
Forecast for Year to 31 March	<u>2011</u>	<u>2012</u>	<u>2013</u>
Salary and Accommodation Costs – core bureau	(95)	(95)	(95)
EEBC grant	74	74	74
Training, Subscriptions, Insurances, Telephone etc	(12)	(12)	(12)
Cost Recovery from projects	<u>23</u>	<u>18</u>	<u>18</u>
<i>Funding shortfall for the year</i>	(10)	(15)	(15)
Cumulative shortfall	(10)	(25)	(40)

FINANCIAL ACCOUNTS, 31 MARCH 2010

General Fund

Income		
Actual 2008/9		Actual 31 March 2010
48,598	Grant from EEBC to help pay staff costs	49,817
14,259	Grant from EEBC to pay Rental costs	14,259
9,922	Grant from EEBC to pay service costs	9,922
13,258	Charge for management of MHO, County Court and debt advisor and extra hours projects	16,420
6,565	Recharge of expenses to outreach projects	12,409
	recharge salaries extra hours paid through EEBC and General fund	9,717
6,788	Provision written back	
9,689	Payment from CLG for PSA for data analysis and collection	21,273
2,127	EEBC Car Parking Refund	1,922
441	Donations (mainly mayor's charity 2008/9)	2,863
100	IR incentive for online submission	75
2,000	Rosebery Housing funding	2,000
171	Bank Interest	168
113,918	Total	140,845
Expenditure		
Actual 2008/9		Actual 31 March 2010
24,181	Rent and service charge for premises	24,181
58,832	Salaries	60,387
	extra hours salaries paid through General Fund	9,717
946	Travel and training less grant of £785	2,122
2,162	Staff Car Park	1,930
2,279	Subscriptions & insurance	3,063
1,771	Telephone	1,664
2,606	IT revenue costs	3,010
2,439	Postage, Stationery & Office expenses	3,414
95,216	Total	109,488
Balance		
Actual 2008/9		Actual 31 March 2010
18,702	surplus for year	31,357
13,878	General Fund brought forward	15,580
	MHO close down costs	(6,854)
(10,000)	Support for debt advisor	(10,000)
	Support for Lloyds TSB MHO fund	
	shortfall extra hours funds	(6,321)
	Overspend IT improvement- touch screen	
(7,000)	IT equipment fund	(1,000)
15,580	Balance carried Forward	22,762

Investment Funds (Formerly Friends)

Actual 2008/9		Actual 31 03 10
1,500	National Counties donation towards annual report	1,500
520	Street Collection	489
2,111	Interest	730
172	Gift Aid Tax refund	111
1,125	Events	213
888	Donations	712
6,316	Net Surplus	3,755
41,626	Investment funds Brought forward	47,942
47,942	Total Investment funds	51,697
15,580	General fund surplus	22,762
63,522	Total free reserves	74,459

County Court (Restricted Funds)

Actual 2008/9		Actual 31 03 10
Expenditure		
3,698	Salary	3,961
4,150	Line Manager's Costs	3,585
376	Travel	276
236	Pay Roll expenses	236
888	Post stationery phone	888
104	Employers Liability Insurance	104
2,532	Rental and general expenses	2,361
11,984	Total expenditure	11,411
Income		
11,984	Grant received From EEBC	11,411

Grant received after June 30

Big Lottery Fund Grant RC/1/010193032 for Mental Health Outreach Project (Restricted Funds)

Commenced 1st October 2006, ended 30th September 2009

Actual 2008/9		Actual 31 03 10
Expenditure		
39,956	Salaries and NI	33,563
396	Training and travel	35
3,698	General Expenses	1,862
4,299	Line Manager's Cost	2,223
1,132	Deferred Expenditure*	
49,481	Total expenditure excluding capital	37,683
1,347	Approved capital expenditure	663
50,828	Total expenditure	38,346
Income		
50,828	Lottery grant includes deferred expenditure written back	31,492
	MHO shut down costs transferred from General fund	6,854
Total Income		38,346

** excludes capital allowance

*Total deferred expenditure at 31 March 2009 is £5556.73

IT Systems Improvement project. (Restricted Funds)

Actual 2008/9		Actual 31 March 2010	
Expenditure			
	General expenses	51	
2,575	Equipment	5,325	
	Total expenditure	5,376	
Income			
6,000	EEBC grant received	3,425	
	Grant from SCC towards touch screen in lobby	1,000	
	Grant from Capacity Builders	6,100	
	Total received	10,525	
3,425	Net Surplus for the year Carried Forward	5,149	-

Extra Hours Project (Restricted Funds)

Actual 2008/9		Actual 31 March 2010	
Expenditure			
	Salaries and NI **	11994	
1,785	Line managers costs	3,568	
372	Training costs for project **	-	
25	General expenses	2,979	
2,182	Total expenditure	18,541	
Income			
	carried forward from 2008/9	2,204	
4,386	Grant Received from CitA	10,016	
	transferred from general fund	6,321	
	total income	18,541	
2,204	Net Surplus for the year Carried forward	-	

** training cost and salary for ASM paid as transfer to General Fund

IT Equipment Fund

Designated Funds

Actual 2008/9		Actual 31 March 2010
	Additions to Fund	1000
	Balance brought forward at 1 April 2009	7000
7,000	Transfer from General Fund	
7,000	Balance for the year carried forward	8,000

**MHO Project (Restricted Funds) Supported by Lloyds TSB for England and
Wales and Surrey NHS started October 15 2008**

Actual 2008/9		Actual 31-03-10
Expenditure		
	Salaries and NI	8,589
	Training and travel	80
	General Expenses	1,573
	Line Manager's Cost	1,700
	Total expenditure	11,942
Income		
	Lottery grant	15,000
	NHS grant	23,000
	EECAB funds	-
	total income	38,000
Net Surplus Carried Forward		26,058

First Debt Adviser (Restricted Funds) supported by EEBC

Actual 2008/9		Actual 31-03-10
Expenditure		
	Salaries and NI	14532
	Travel and training	73
	General running costs	1760
3,024	Line management costs	3,644
1,333	Other costs	
4,357	total expenditure	20,009
Income		
	Carried forward from 2008/9	11643
6,000	EEBC grant received	12300
10,000	Transferred from EE General Fund	10000
16,000	Total grants received	33943
11,643	Net Surplus Carried Forward	13,934

**Second Debt Adviser (Restricted Funds)
Supported by EEBC, Rosebery Housing, Money Saving Expert & Smith and Byford**

Actual 2008/9		Actual 31-03-10
Expenditure		
	Salaries and NI	8196
	Travel and training	107
	General running costs	1300
	Line management costs	1,700
	Other costs	
	Total Expenditure	11,303
	Carried forward from 2008/9	
	EEBC grant for 2 years	15000
	Rosebery	10000
	MSE	5000
	Smith and Byford	500
	Transferred from General Fund	
	Total grants received	30500
-	Net Surplus Carried Forward	19,197

BALANCE SHEET

	31-03-10		31-03-10	
	£	£	£	£
prepayments 1	21,201			
deferred expenditure 2	<u>144</u>		<u>2,952</u>	
Debtors & prepayments		21,345		2,952
Lloyds TSB current account	11,620		31,327	
National Counties Building Society	11,349		11,276	
Lloyds TSB investment' accounts	5,409		29,910	
Investec High 5 Business account	50,000			
Birmingham Midshires account	-		28,007	
CAF Gold account	30,027			
CAF Bank	<u>34,767</u>		<u>1,986</u>	
Cash at bank	143,172		102,506	
Cash in hand	<u>6</u>		<u>77</u>	
		143,178		
Total cash		<u>164,523</u>		<u>102,588</u>
				105,534
Sundry creditors 3	17,727		15,750	
Provision for capital expenditure				
Deferred expenditure			372	
Accruals 2	<u></u>		<u>1,619</u>	
Creditors and accruals		<u>17,727</u>		<u>(17,741)</u>
Net assets		<u>146,796</u>		<u>87,793</u>
General fund		23,762		15,580
Debt advisor project supported by EEBC		13,933		11,643
Debt adviser project 2 supported by EEBC RHS S&B and MSE		19,198		
MHO project supported by Big Lottery		-		
Investment funds (formerly Friends)		50,697		47,942
IT upgrade project supported by EEBC and Capacity Builders		5,149		3,425
Extra Hours project supported by HMG		-		2,204
IT equipment replacement fund		8,000		7,000
MHO fund supported by LloydsTSB Foundation for England & Wales and NHS		<u>26,057</u>		
Total Funds		<u>146,796</u>		<u>87,794</u>

Notes for March 2010

1. PSA £21273 owed book £76 not paid for
2. car park from EEBC
3. Salary in excess of grant owed to EEBC (£17727)

Restricted reserves	£64,337
Designated funds	£8,000
Unrestricted non designated funds	£74,459
Total unrestricted funds	£82,459

2009: 70th Anniversary of Epsom & Ewell CAB



And from across the decades at Epsom and Ewell CAB.....

- 1946 “...between February and May the number of demobilized servicemen and women calling in relation to resettlement has been very heavy including enquiries in relation to War Gratuities, Supplementary Clothing Coupons and Housing.”
- 1958 “ There is no doubt that this year and part of the last has been notable for the vast number of enquiries on the Rent Act. Many of the cases on which Notices to Quit have been served (particularly on the very old) have been pathetic.”
- 1961 “I have noted a big change of residents in Epsom and Ewell this last year - more moving than for many years and people coming from the North and Midlands seem to be shocked at the high cost of property and lack of domestic help.”
- 1975 “A high pressure salesman tackled student nurses when they first came to this country to take out insurance and they were not given the full facts.”
- 1983 “We have noted recently complaints regarding police procedures particularly with under 17s.”

Source: various Epsom and Ewell CAB reports 1946-1990



**n a t i o n a l
c o u n t i e s**
building society

active in the community

**We are pleased to support the activities of the
Epsom & Ewell Citizens Advice Bureau**

**call into our branch office
Ashley Square, Epsom, Surrey KT18 5DD
or visit us at
www.ncbs.co.uk**

Authorised and regulated by the Financial Services Authority



the charity for
your community



Epsom and Ewell Citizens Advice Bureau

The Old Town Hall
The Parade
Epsom, Surrey, KT18 5AG

Telephone: 01372 720205
Fax: 01372 732622

Website: www.epsomewellcab.org.uk

Bureau Opening Hours:

Face to face

Day	am	pm
Monday	Drop-in (10am -12pm)	Appointments (2pm-4pm)
Tuesday	Appointments (10am-1pm)	Drop-in (2pm-4pm)
Wednesday	Drop-in (10am -12pm)	Appointments (2pm-4pm)
Thursday	Appointments (10am-1pm)	Drop-in (2pm-4pm)
Friday	Drop-in (10am -12pm)	Appointments (2pm-4pm)

Telephone

Day	
Tuesday	10am -1pm
Wednesday	10am -1pm
Thursday	10am -1pm
Friday	10am -1pm

Charity Registration Number: 1085779
Company Limited by Guarantee – Registered in England 4079521