



Review of the Year 2010-11

Contents:

Chairman's report	2
Impact of the CAB in Epsom & Ewell in 2010-11	2
Our main activities	4
How we help our clients: our casework	5
Our main achievements in 2010-11	6
Our campaigning	7
Funders and fundraising	8
Financials	9
Aims for the future	10

Chairman's Report

This was a year of great progress, and also a time of considerable change in the bureau.

Our Bureau Manager **Nigel Dear** retired in April 2010 after just 18 months in post. 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**.

In this Review you can read about our successful introduction of the **Gateway** triage system which has dramatically reduced waiting times and improved customer service following the introduction of an appointment system; about our participation in the East Surrey **Adviceline** project which will eventually be part of a national telephone advice service; our launch of an **Evening Drop-In** service; our participation in **Citizens Advice Surrey**; the launch of **Outreach** services for Debt Advice; the work we have done in **Campaigning for Change**; and various initiatives in **Governance**. All of this against a backdrop of increasing need for our services and great difficulty in finding new sources of funding.

We are already working on plans for the next phase of our strategic development. It is a most exciting time.

I would like to thank all of our volunteers - Friends, Trustees, advisers, and support staff, without whom the service simply would not exist. I would also like to express my immense gratitude to those solicitors who gave pro-bono advice to our clients during the year - Aurora Bailey and Howell-Jones - and to those who have given pro-bono tax and financial advice to our clients - Ian Rankin of Ian Rankin Associates and Margaret Clarke.

The Impact of the CAB across Epsom and Ewell in 2010-11

In 2010-11 the bureau had **3077** clients starting a new enquiry, a 5% year on year increase.

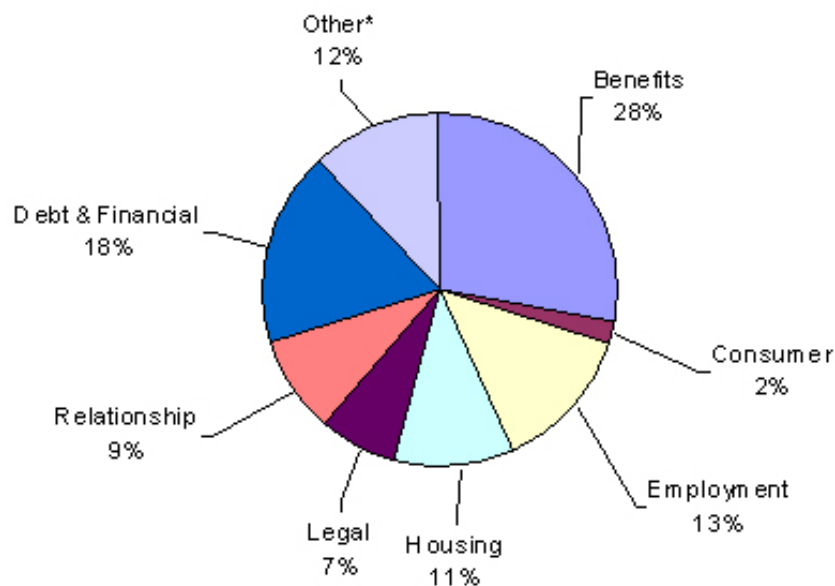
We made **10370** client contacts, a **19.5 %** increase on the previous year. This level of increase is explained partly by our switch in September to a triage system with around half of our 'drop in' clients now having a follow up appointment. The increase is also due to our expanded opening hours, recruitment of more volunteer advisers and increased telephone advice. Cases also show increasing levels of complexity requiring more client contact.

The new triage system has reduced 'drop in' waiting times and by giving clients appointments at a time to suit them, there has been a significant uplift in the standard of service.

The annual economic value to the community of our **70+** volunteers is nearly **£420,000** based on hourly rates supplied by Citizens Advice nationally. This represents enormous value added to our funders.

We helped clients gain **£377,706** in additional income, money available to be spent in the local community.

The main areas of enquiry are shown below. Benefits and Debt together have dropped slightly to **46%** of the total as compared with 48% the previous year. Debt and Benefit enquiries are usually complex and take up significant adviser resources. Debt enquiries have stabilised compared with the previous year.



We have represented clients at **41** social security tribunals with **38** being successful.

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

99% of 'drop in' clients responding to our client satisfaction survey said they found the advice given useful or very useful. The figure for those clients with appointments was **98%**. The remainder found the advice 'quite useful'.

We had **zero** complaints in the year.

Main Activities in 2010-11

General Advice: the principal activity of Epsom & Ewell Citizens Advice Bureau is the provision of **free, confidential, independent and impartial** advice and information for members of the public. Advisory services are provided through face-to-face consultations, and by telephone. We refer to this as our core service.

Mental Health: a specialist unit provides an accessible advice service for clients suffering severe and enduring mental illness who are unable to access the bureau through our core service.

Debt Advice: another specialist team provides debt advice, both to individuals and to community groups. The work of this team mainly involves advising clients who have already got into financial difficulties but our debt advisers also give talks and presentations designed to prevent people getting into serious debt.

County Court Desk: the bureau operated a County Court advice desk for persons threatened with homelessness attending possession hearings before the Epsom County Court. This advice desk was managed by the bureau and staffed by volunteers. (In July 2011 Epsom County Court closed and cases involving Epsom residents have moved to Reigate County Court, where our advice desk service continues to operate in conjunction with Reigate and Banstead CAB)

Online Advice: our external website <http://www.epsomewellcab.org.uk/> provides information and links to online advice. It also provides an online volunteering facility.

Social Policy and Campaigning: as well as providing an advice service to the public, an important aspect of our work concerns the identification of the many incidents of injustice and unfair practices that come to our attention. We identify and record specific issues, take up local issues with relevant agencies and companies; keep in close contact with our Member of Parliament; network with other Citizens Advice Bureaux to address wider issues; and work with Citizens Advice at a national level to influence government, agencies and businesses.

We primarily aim to benefit those who live and work in the borough of Epsom and Ewell. However, we will assist clients outside the borough when there is a conflict of interest. Further, as part of East Surrey Adviceline, we will take calls from other parts of East Surrey and neighbouring bureaux will take calls from the Epsom and Ewell area

How we help our clients: Our Casework

- Client declared mentally incapable helped with securing write-offs of thousands of pounds of priority and non-priority debts
- Client with severe depression with psychotic traits helped with review of homelessness application; secured permanent social housing
- Client with debilitating life threatening illness helped with successful ESA (Employment and Support Allowance) and DLA (Disability Living Allowance) appeals

- Single mother on Income Support assisted to secure an indefinite award of DLA and obtain secure social housing for her and her children
- Represented client at possession hearing at County Court to secure eviction warrant after breach of conditions of suspended possession order; warrant suspended
- Client sectioned under Mental Health Act, single mother with 3 children; obtained several thousands through a Community Care grant to buy equipment in order to run a business from home.
- Client who was in mortgage arrears with other priority and non-priority debts had been given a court hearing for possession of her property; agreement made with the mortgagee to allowed her to remain in home; situation stabilised with all the other creditors.
- Client with severe council tax arrears with the debt transferred to the bailiffs for collection; negotiated offer accepted.
- Client pursued by debt collectors and threatened with court action for outstanding gas debt which he contested; contacted gas supplier who accepted that they made a mistake, and that the outstanding balance was now nil.
- Client presented with a Statutory Demand for bankruptcy by a non priority creditor; set up a debt management plan to enable client to make regular payments to other creditors, avoiding bankruptcy.
- Disabled client who had suffered domestic violence and faced eviction; helped her claim benefits to which she was entitled including mortgage support; negotiated repayment schedule with lender.
- Client dismissed after a period of sickness; employer refused notice, sick and holiday pay and would not discuss matter; helped with employment tribunal claim; employer settled in full prior to hearing
- Client found fit for work and refused ESA despite severe depression ; ESA awarded after Tribunal following bureau seeking medical evidence and representing client.
- Client owing Council Tax after losing job; helped client negotiate repayment schedule with Council avoiding bailiffs being sent in.

Main Achievements in 2010-11

In operational terms, our main achievements in 2010-11 involved ***significant improvements in terms of both the scope and quality of service*** to the community.

- In September, we introduced 'Gateway', a triage system. All new clients, whether they 'drop in' or telephone are now given a short interview to determine the next step in their advice process. In around half the cases we are able to satisfy the query by providing information or signposting and in the remainder we make an appointment for further advice. Gateway has significantly improved the client experience – waiting times are shorter and clients are now able to access advice services via appointment at a time to suit them.
- During the summer of 2010 we introduced telephone advice at the bureau and in October we joined East Surrey Adviceline, a 'virtual' call centre operated on a rota by 5 bureaux – Redhill, Banstead, Dorking and Leatherhead in addition to Epsom and Ewell. We are now able to offer telephone advice on weekdays between 10am and 4pm
- In February 2011, we began opening on Tuesday evenings between 5pm and 7pm for both 'drop in' and appointments. This has allowed us to serve those in work who find it difficult to attend the bureau during working hours.
- To our specialist debt advisers' client service we added an outreach service at the Longmead Centre, supported by funds from Surrey County Council. This service has proved very popular with clients who for various reasons are not able to travel to Epsom.
- Having initially received notice of termination of funding from the NHS for our Mental Health Outreach project, we made a submission as part of the Equality Impact Assessment and in January 2011, the NHS Board approved continued funding. We are also grateful to Toyota (GB) who provided funding for this project.
- A further significant increase in the number of volunteer advisers and gateway assessors, resulting in greater resources to handle increased demand.
- 156 cases of homelessness avoided following our assistance at Epsom County Court.
- We continued to develop our website which, as well as providing information and links to online advice, is proving increasingly useful for recruitment, fundraising and campaigning.

Our Campaigning

Our main campaigning activities in 2010-11 were:

- Major campaign, including press and radio, opposing closure of Epsom County Court on the grounds of reduced access to justice for Epsom and Ewell residents and the possibility of increased homelessness.
- Submission to Chris Grayling, MP for Epsom and Ewell, Minister of Employment, of evidence relating to the administration of Employment and Support Allowance showing many clients, particularly those with mental health problems, were being incorrectly found fit for work. Mr Grayling announced an Independent Review which subsequently recommended changes to the way the benefit is administered including a change to some of the descriptors used in the Work Capability Assessment.
- Successfully lobbied Epsom and Ewell Borough Council to change Council Tax Demand notice as they were confusing residents.
- Wrote to a number of local GPs requesting they did not charge clients for medical reports which would be used in Appeal Tribunals. Either agreement not to charge or reduced charges made.
- Campaign to raise issue of DWP not following correct procedure in relation to benefit entitlements of EEA Nationals following relationship breakdown (ongoing).
- Wrote to Citizens Advice suggesting they make prominent to the public future reduction in interest rate support to mortgages to qualifying clients so that claimants were aware that cut was to take place and could plan accordingly.
- In addition, our evidence was included in Citizens Advice submissions to 4 public consultation exercises

Funders and Fundraising

Core Funding

Our thanks to **Epsom and Ewell Borough Council** which continues to support a large part of our management costs and which also provides office accommodation and services at no financial cost. The Council also funds the 20% of business rates which would otherwise be payable and reimburses the parking costs of volunteers.

Mental Health Outreach Funding

With underpinning funding from the **National Health Service** and the final instalment of our grant from **LloydsTSB Foundation for England & Wales**, we were able to maintain this much needed service. We are very grateful to **Toyota (GB)** for providing additional funding which will enable us to keep the service going at its current level through 2011-12.

County Court Desk Funding

Funding for administrative support is given by Epsom & Ewell Borough Council's Housing Department through a grant provided by the **Department for Communities and Local Government** towards the prevention of homelessness.

Debt Advice Funding

We have two specialist debt advisers. One is partly funded by a grant from **Epsom and Ewell Borough Council**. The other (whose focus is on Court and Ruxley wards) is partly funded by **Rosebery Housing Association**, with a contribution from **Smith and Byford Ltd**. The balance of funding for these advisers has been helped by further support from the Department for Communities and Local Government. We were grateful to receive an additional £15000 from Epsom and Ewell Borough Council to assist in the funding of our Debt Advice projects.

Fundraising

We estimate that we need to raise around £10,000 every year to maintain our unrestricted reserves at the target level. This year we failed to reach this level and we had to draw on reserves to the tune of £3,887.

Altogether we raised £5,272. We are extremely grateful to everyone who supports us either directly with donations or by engaging in fundraising on our behalf. However, it is essential that we step up our fundraising activities if we are to maintain and develop our services to the community. New fundraising ventures in the coming year include a lottery, website income generation, and the promotion of a benefit concert.

- The **National Counties Building Society** continued its generous support with a further donation of £1,500.
- **Ewell Court Residents Association** raised £550 for us from two Quiz Nights.
- **Waitrose Epsom** and its customers contributed £370.
- A collection and raffle in the **Ashley Centre** raised £460.
- A collection from a very small crowd on a wet evening at **Epsom Downs Racecourse** raised £225.
- Many other local businesses supported us through donations of money or raffle prizes, or provision of facilities, including: **Allam Motor Services, Boots, Marks and Spencer, AXA, Drift Bridge Volkswagen, Master Butchers, Blue Mint Indian Restaurant** , and **Lakeland Epsom**,

We also received a number of unsolicited donations from individuals and our thanks go to all who have given so generously

Financial Summary

The bureau's unrestricted General Fund realised a deficit of £2,138 for the year, and we set aside an additional £1,749 from that fund to cover IT equipment costs, making a total reduction of £3,887. .

The bureau's General Fund now has a balance carried forward of £70,572 in addition to which there are funds of £9,000 which are designated for IT equipment replacement. Net assets at 31st March 2011 total £127,218, of which £47,646 represents restricted funds. The bureau did not have any borrowings from any providers or other sources at 31st March 2011.

As was stated in our Annual Review last year, while the bureau has remained on an even keel in 2010-11 thanks to its main funders together with kind donations from a variety of sources, 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 overspend will be about £10,000 a year but with the government continuing to promise hard times 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. And if we are to succeed in our plans to expand our service to the community (below) the challenge becomes even greater.

Aims for the Future

Against this financial backdrop, our minimum aim is to maintain the same level of service to the community as at present. To do this, we need to generate sufficient funds and maintain sufficient staffing resource to

- keep the same level of 'drop-in' hours, telephone hours and number of appointments offered in the main bureau as currently
- continue to operate our current projects - Specialist Debt Advice (including Outreach), Mental Health Outreach and Court Desk (joint with Reigate and Banstead).

In the present funding environment, this will be a considerable achievement.

However, we would like to develop our services still further and we have adopted an ambitious long term strategic target of ***a significant increase in the number of clients that we assist over a 3 to 4 year time horizon.***

To achieve this we believe it is necessary to substantially increase our training/supervision specifically by recruiting a full-time Guidance Tutor/Casework Supervisor. This will enable us over a 3 to 4 year time horizon to take our adviser complement to around 60 (including trainees and gateway assessors), a 50% increase on the present level.

Shaun Jones

Chair

Tom Sheriff

Bureau Manager



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**

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