

Citizens Advice Mid Bedfordshire

Annual Report
31 March 2018



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Information Assurance

An information Assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets. It is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners.

In 2017-18 the team ensured an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice as defined by the ISO 27000 series of standards.

From January 2018 the team undertook the necessary preparations for the new General Data Protection Regulation (GDPR), a new data protection law that replaces the Data Protection Act (1998) from 25 May 2018.



Aims and Principles of our Service

Citizens Advice, Mid Bedfordshire is a registered charity and depends upon local organizations for its funding. It serves the rural communities in the north of Central Bedfordshire covering seven towns and forty three parishes.

It has two offices, Ampthill and Biggleswade and two part time 'drop in' centres in Sandy and Stotfold. It also has a home visiting/ benefits casework service 'Outreach' and also offers specialist money advice. Our web site is www.midbedscab.org.uk.

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 and
- To improve the policies and practices that affect people's lives.



Ampthill and Biggleswade Offices

Accessing Services

Ampthill	Biggleswade	Satellites
<p>10 Bedford Street Ampthill Bedfordshire MK45 2NB</p> <p>Office and Outreach Appointments 01525 402742 01525 841217</p> <p>Opening Hours 10.00am – 2.30 pm Monday – Friday</p> <p>Appointment booking times 9.30am-2.30pm Monday to Friday by telephone or by dropping in to the Ampthill office</p>	<p>Century House Market Square Biggleswade Bedfordshire SG18 8UU</p> <p>Office and Outreach Appointments 01525 841217 01525 402742</p> <p>Opening Hours 10.00am -2.30pm Monday -Thursday</p> <p>Internet Advice www.citizensadvice.org.uk</p> <p>For email advice go to the Citizens Advice Mid Beds website www.midbedscab.org.uk and use the online en- quiry form.</p>	<p><u>Sandy</u> Northcroft Health Centre Mondays 9.30am -12.30pm</p> <p><u>Stotfold</u> Town Council Office Greenacre Centre</p> <p>Tuesdays 10.00 – 1.00pm</p>

Our People in 2017-2018

Reception Team

Ro Collier
Pauline Henninger
Judith Ward
Jenny Wright

Gateway Assessors

Darren Beasant
Elizabeth Bonar
Alan Blight
Brenda Carpenter
Janys Chrystal
Kathy Cobb
Liz Coulson
Gary Cusack
William Davidson
Diana Dodd
Diane Fox
Lesley Glover
Helen Hodgson
Diane Lee
Jean Peall
Philip Steer (email)
Pat Squair
Kate Townsend
Tony Ward
Ros Wood

Advisers

Steve Barker
Penny Catherall
Diane Cruz
Catherine Gorvin
Annette Mcatavey
Elizabeth Mason
Tim Murray
Sally Oldfield
Christine Oliva
Jenny O'Ross
Peter Rogerson
Diane Sanbrook
John Truelove
Sue Warner
Vicki Wingfield

Support Team

Joan Barrall	Biggleswade Admin
Nick Carney	Debt Admin
Margaret Meek	Recruitment
Jenny O'Ross	Fundraising
Hannah Peall	Debt Admin/ Financial Admin/ Expenses
Jenny Pulling	Research and Campaigns and Case Checking
Alice Still	Debt Admin
Sue Warner	Research and Campaigns Coordinator

Colleagues who left in 2017-2018

Simon Baines	Mia Harding
Julie Coxall	Marilyn Horscroft
Mel Dixon	Ray Nix
Delyth Friend	Marian Picton
Susan Halfpenny	Chris Valentine

Trustee Board Members 2017-2018

Cllr Alison Graham	Chair
David Stoppard	Vice Chair
Roger Sanbrook	Treasurer
Cllr Angela Barker	Central Bedfordshire Council (resigned November 2017)
Cathy Adcock	
David Bushman	
Lesley Blundell	
Cliff Carter	Appointed 7 February 2017
Mark Smith	
Cllr Paul Downing	Central Bedfordshire Council; Appointed 14 November 2017
Steve Codling	Appointed 29 January 2018

Observers to the Trustee Board

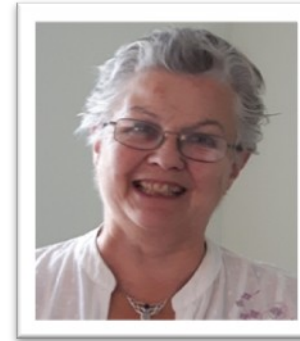
Jenny Hedges	Chief Officer
Jenny O’Ross	Clerk to the Trustee Board
Chris Martin	Observer
Philip Steer	Volunteer Representative

Staff

Jenny Hedges	Chief Officer
Sue Costin	Debt Admin Assistant
Ian Lomax	Money Adviser
Jonathan Peall	Training Supervisor and Advice Session Supervisor
Jan Roberts	Audit Implementation and Advice Session Supervisor
Susan Mitchell	Outreach and Advice Session Supervisor
Julie May	Outreach Worker
Elizabeth Mason	Advice Session Supervisor

Chair's Report - Alison Graham

Each year I begin with the words 'it has been a challenging year' but none more so than this one. Our local office has achieved major adaptations to new systems, and the trustee board has successfully adopted a new performance framework introduced by Citizens Advice.



Volunteers have come - and sadly some have gone, for a variety of reasons. Valued staff have also had to say goodbye, and I thank them here for their total dedication to providing our service to clients.

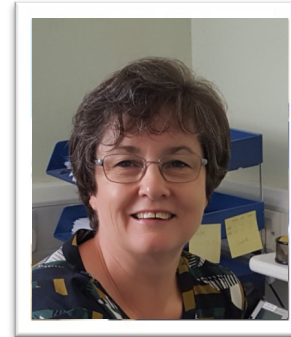
I again would like to thank Central Bedfordshire Council for maintaining our core funding for a further year. We fully understand the retrenchments that local authorities have already made, and are still having to face. We would also like to thank all other funders who have contributed to our work.

Recently Citizens Advice has developed a way to measure the impact of our service using a model developed by the Government that has been approved by the treasury. I am pleased to report that for every £1 invested in Citizens Advice we saved the government £4.35.

Citizens Advice is a unique, independent organisation. Our Mid Beds offices are a small but a valued part of this huge network. Despite the financial pressures we are under, Citizens Advice will survive. Our aim today is to continue to serve our residents with as few reductions to our service as possible. And, as ever, I want to thank our volunteers for their truly invaluable and professional work; our staff, who put in untold hours of their own time, and the trustee board for managing its ever increasing workload.

Manager's Report - Jenny Hedges

2017/18 started with Universal Credit training although we now realise that the rules and their application are still subject to constant change as it is a "live environment". For our clients, UC has much tougher challenges, always creating a payment gap from time of application to receipt of payment, frequently creating instant debt problems.



Although it now seems so familiar, this was also the year we took in a new case recording system called Casebook. All credit to our volunteers and staff and also the designers, as it was a relatively smooth transition and preferable to the one that went before it.

Volunteers on the Trustee Board and in the offices have also grappled with the new General Data Protection Regulation (GDPR), famous for clogging inboxes throughout the land with requests to keep in touch. In Citizens Advice it has meant new policies and practices to confirm the safe keeping of personally sensitive information, new rules around consent and new rights for individuals to understand what information we hold and why.

Our biggest challenge has been meeting the demand from our clients, which adds to the pressure at the rock face of the service. We are very lucky to have such a strong team of volunteers who immerse themselves in the problems of others and give up so much of their time every week.

Almost all involved say that their biggest motivation is helping people and their greatest satisfaction is when there is a good result. We could not afford to pay for the hours of time given so freely but we do know it would cost £325,900.

So huge thanks to our team in 2017/2018.

Money Advice - Ian Lomax

By the time of writing this report, we know that the Money Advice Service Debt Advice project has come to an end at Mid Beds and I am off to pastures new.

In that time we have offered the service to 1324 clients. We have given face to face debt advice to 632 clients, telephone advice to 152 and digital support to three clients. Of the remaining 537, some have been the partners of clients dealing with joint debts, some we have referred to the MAS contact centre for specialist phone advice and others have made contact but not engaged with us.



On the surface, non-attendance can be frustrating but we always recognise that we are helping people in crisis; increasingly people suffering from prolonged periods of low income; often with physical or mental health problems, sometimes both, or huge family trauma including domestic violence, relationship breakdown or bereavement.

Behind every case lies a powerful story. It takes significant staying power on the part of our clients to gather the full picture together for us to be able help them and then to adhere to a tight budget to meet repayments, sometimes for decades.

I have also thoroughly enjoyed working with a small staff and a fantastic team of volunteers at Mid Beds and in particular, my debt team colleagues, my assistant Sue Costin and volunteers Hannah Peall, Nick Carney and Alice Still. My thanks to all of them for keeping me on track for the last 3-4 years.

Outreach Project - Julie May

This is my first year working on the Outreach Project, taking over the reins in November from the capable hands of Susan Mitchell. I am pleased to say that Susan is working in the wings as my mentor to pass on her knowledge of Welfare Benefits case work. For much of the year the team has also been supported by our welfare benefits volunteer Catherine Gorvin, so my thanks to them both.



I am told that the Outreach Project is in its 22nd year and that it has, in more financially stable times, provided a 42-hour per week service to the Mid Bedfordshire towns and parishes, with two outreach workers spreading the case load.

Now the service is funded for 15 hours a week, although I expect the demand is as great if not greater than ever. For every three clients I visit in a week I could easily book for 10 more given the increasing need for help with disability benefits, reconsiderations and appeals.

I also notice that as our Outreach resources have decreased, the system for clients has become increasingly complex and the process for assessments more onerous. The forms are lengthy and assessment centres are hard to reach, particularly for clients in a rural area who depend on public transport.

In the last year the Outreach Service has helped 175 clients and we estimate that this work has generated £600,000 per annum in additional income for them over the period.

Our sincere thanks to the organisations that have funded us this year:

The Garfield Weston Foundation	Amphill Town Council
The Wixamtree Trust	Flitwick Town Council
Sir Jules Thorn Charitable Trust: (Ann Rylands Small Donations Programme)	Sandy Town Council
Waitrose Community Matters	Shefford Town Council
	Maulden Parish Council
	WH Smith Charitable Trust

Since the year end we have also received Outreach grants from Biggleswade Town Council, Arlesey Town Council and Shillington Parish Council. All are greatly appreciated.

Research and Campaigns - Sue Warner

At the start 2017-18 we completed our research looking at the cost of school uniforms and the help that is available for struggling families.

We were pleased to report back to colleagues that there was evidence of good practice examples in our area and felt that this was worth sharing and produced a report but did not feel it necessitated a campaign.



This year we have continued our work with Central Bedfordshire's domestic violence partners to understand what services are available for our clients and report back problems which we experience when trying to help victims of domestic abuse. We also attended a joint meeting with the Council to discuss and develop our working arrangements with Council appointed bailiffs.

With the advent of our new case recording system, we have started data collection to look at access to services for those suffering mental health problems. We have been encouraged by the potential of the new system to tag issues or potential issues in order to identify common problems face by our clients in particular those who suffer from mental health problems.

At the start of the year we were pleased to welcome Steven Codling, who joined the Trustee Board and took on the role to support Research and Campaigns. His professional knowledge of mental health services will help us to develop our project in Mid Bedfordshire.

On a personal note this is my last Research and Campaigns report as I am moving away from the area. This is my tenth year working for Citizens Advice Mid Beds as a research and campaigns coordinator and latterly as an adviser. I have found it enjoyable and rewarding and would like to thank all my colleagues for providing evidence to support campaigns locally and nationally. In particular, I would like to thank my research and campaigns colleague Jenny Pulling for her help and support over the past year and Jenny Hedges for her help and advice with Research and Campaigns since I started in the role.

Calling Potential Volunteers

Mid Beds Citizens Advice is looking for volunteers to join its teams of receptionists, assessors and advisers.

Citizens Advice volunteers help people with a wide range of problems including debt, benefits, housing, employment and family matters.

The first call from a new client is handled by an assessor who takes all the initial details in order to prepare for a subsequent interview with a trained adviser. Most of our volunteers start as receptionists or assessors and then decide later if they want to take on the adviser's role.

We are always looking for volunteers. If you don't want to be an assessor or adviser, there are plenty of other ways you could assist from administration to fundraising. Volunteer travel expenses are paid.

All sorts of people volunteer for Citizens Advice. For some it is the route back into work or a change of career. For others it is a role after retirement that offers the opportunity to learn new skills and to keep on learning. For most volunteers it is a one day per week commitment.

Our training is a mix of face to face tuition, on-the-job, training, online learning and study packs managed by our training supervisor Jonathan Peall.



Work Experience - Alice Racher

My name is Alice Racher, I'm fifteen years old and for my work experience I have just spent eight days working at the Citizens Advice Ampt Hill office. Here I will be describing the type of work I completed and the new experiences I had to introduce me into the world of work.



Before I started my work at CAB, I had a telephone induction from the manager, Jenny who explained the type of work I would be completing and the plan of action for my first day. This included a tour around the office, the way CAB works (phone calls come into the Gateway first and then cases come to the Advisers) and undertaking two online exercises covering confidentiality and how to keep data safe- one with an assessment and the other involving a signed agreement.

Just a few of the jobs I can recall from the previous eight days have been: counting money for expenses, recording money taken from donation pots, photocopying and scanning documents and sorting out the filing cabinets; bringing any older cases to be archived and bringing archived files downstairs to be put into the two new filing cabinets delivered during my work experience.

I understood as I applied to work at Citizens Advice that I wouldn't be dealing with any clients or giving advice myself but I underestimated how much I'd be asked to do - I thought I'd only be making teas and coffees! I'd like to thank everybody who supported me during my time; gave me help when I have needed it and gave me a taste of what the world of work will be like. Citizens Advice is a fantastic charity that supports so many people in the work they do. I have noticed that everybody here works together almost like a family and to be included in that way made me very grateful.

Alice made a huge contribution during her time with us and we hope she will come back.

Client Satisfaction Survey

Every year we undertake a survey of our clients to assess our service performance. Here are the results of this year's survey.

We are delighted to say that once again all our clients would recommend the service to others and would use us again themselves. All clients were happy with the time that they had for discussion with an adviser and all were happy overall with the service. 98% of our clients found our information and advice easy to understand. (The 2% that didn't said it wasn't our fault but it was Government policy!)

8% of our clients found the location of our offices difficult; we only have 2 bureau offices and 2 part time drop in centres within our c.500 sq km coverage area and public transport links are limited. This means that some clients who rely on public transport find it difficult to get to us.

Some clients also found it difficult to get through to us on the phone to make the initial contact and get an appointment. Funding constraints restrict our opening hours and phone lines.

Here are some of our clients' comments throughout the year.:

"My adviser was fantastic - patient, knowledgeable, thoughtful and considerate. She made it easy"

"Went out of their way to fit us in before Easter. Plenty of time to cover all points. Advice received in all areas. The adviser was amazing! "

"Had to wait a while for an appointment but it was well worth it when I got here thank you so much."

"Little to no public transport from home to site"

"Thank you for being there."

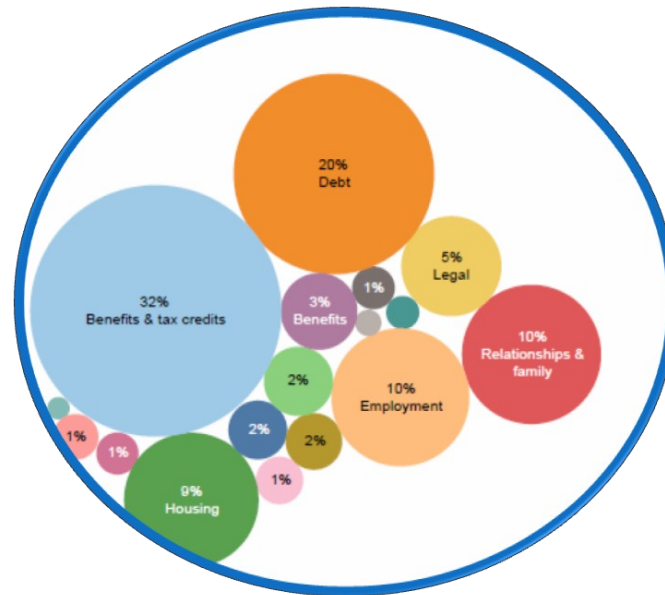
Statement of Financial Activity

Accounts as at 31 March 2018

Income £	Unrestricted Funds	Restricted Funds	Total
Donations/Grants	115,213	63,250	178,463
Investment Income	51		51
Events	1,342		1,342
Other	260		260
Total Income	116,866	63,250	180,116
Expenditure			
Fundraising Costs	289		289
Salaries and Pensions	78,575	56,347	134,922
Premises	11,923	1,775	13,698
IT Costs	1,702	4,342	6,044
Phone and Postage	2,370	1,516	3,886
Stationery etc	2,524	1,578	4,102
Training and Recruitment	1,003	2,017	3,020
Insurance	873	558	1,431
Travel Expenses	4,845	764	5,609
Finance and professional fees	2,573	0	2,573
Other	2,903	604	3,507
Total Expenditure	109,580	69,501	179,081
Net income before transfers	7,286	(6,251)	1,035
Transfers between funds	(795)	795	
Net movement in funds	6,491	(5,456)	1,035
Total funds brought forward	71,442	12,297	83,739
Total funds carried forward	77,933	6,841	84,774

Clients we have helped in 2017-2018

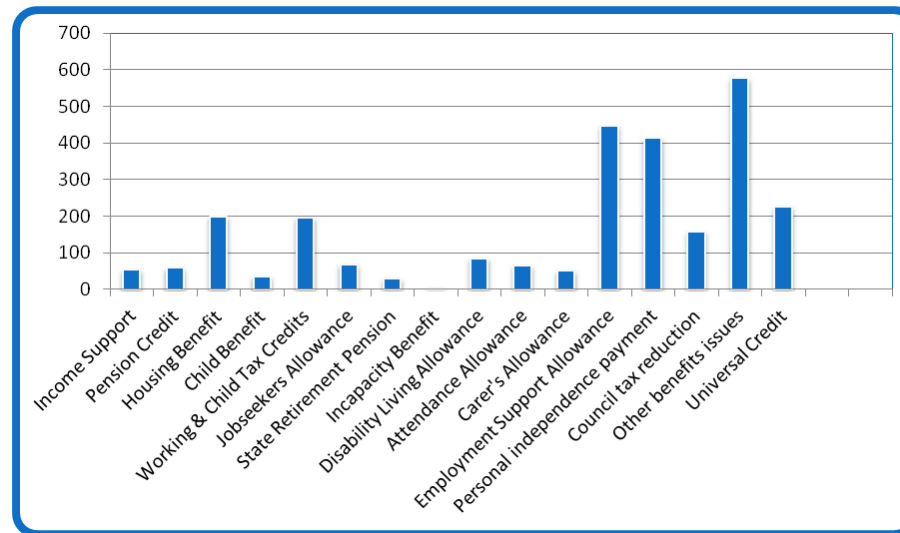
We saw 1,978 unique clients in 2017-2018 and they had a total of 7,168 issues. The main areas of concern for our clients are shown below.



Client Benefit Issues 2017-2018

As you can see from the above diagram, the largest client issues relate to Benefit and Debt; closely followed by Employment, Relationships and Housing. The 3% 'Benefits' figure relates to Universal Credit which is not yet fully rolled out in our coverage area. We expect this figure to increase as roll-out continues.

Client Benefit Issues 2017-2018

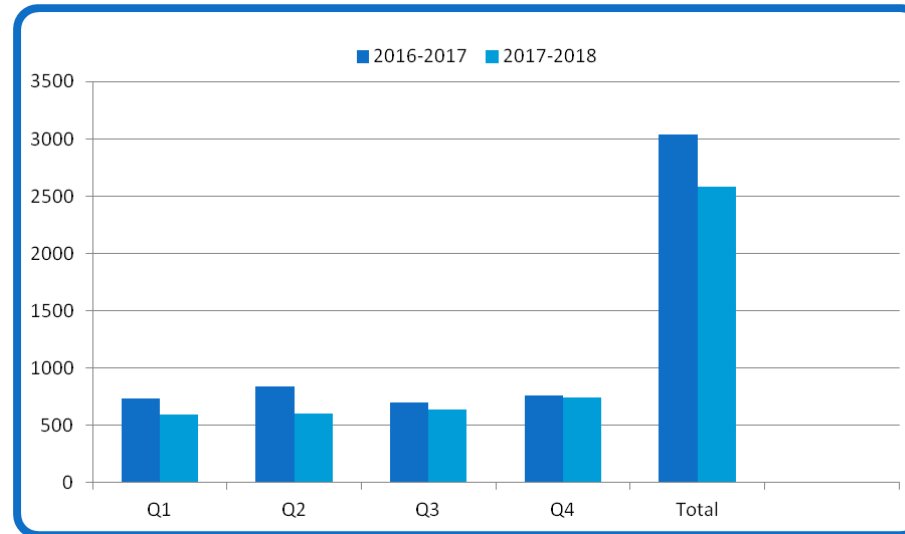


The above chart shows that the key benefit areas for clients at present are Employment and Support Allowance and the Personal Independence Payment. Both these benefits relate to sickness and/or disability, have complex application forms and involve a face to face health assessment. Clients need considerable help with all these areas.

In addition clients' needs have become more complex and many have more than one issue; for instance where relationship breakdown is involved, Housing, Debt, Child and Spousal Maintenance and Benefits may all be involved.

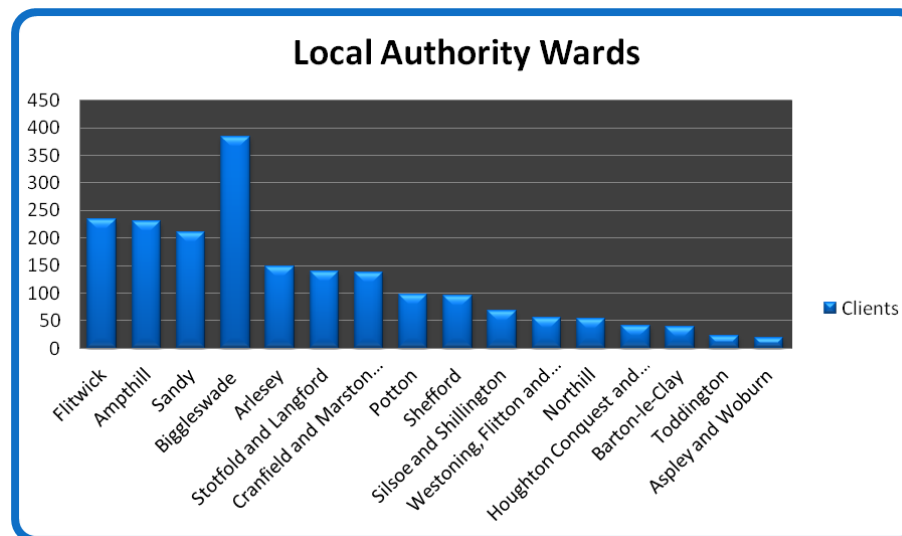
This means we see clients many times to work through their problems. Although the number of unique clients for the 12 months to 31 March 2018 was 1,978, we actually had over 3,000 meetings with these clients over the 12 month period.

Client Appointments



This chart shows that although we had 1,978 unique clients during the 2017-2018 financial year, many of them needed more than one appointment with us to resolve their issues. During the year we had 2,581 meetings with those 1,978 clients.

Where did our clients come from?



Advice Session Supervisor - Jan Roberts

Sadly Jan is leaving us after 4 years. We will miss her and wish her all the best for her retirement.



“One constant at Citizens Advice is change. Whether it’s systems or staff, the challenges to all is adapting to change. During my 4 years at Mid Bedfordshire Citizens Advice I have worked with the most amazing people, tackling head on the demands of an extremely busy service with limited funding and outside support. I would like to take this opportunity to thank all I have worked with, both volunteers and paid staff. I will no doubt miss you all and wish everyone at Citizens Advice success in helping those seeking advice and support.”



Thanks to our Funders and Partners

- **Central Bedfordshire Council** for their financial and moral support
- **Potton Consolidated Charities** for its annual contribution to our Biggleswade office
- **Amphill Fireworks Fund** for the funds to buy further IT equipment
- **All our volunteers** for their hard work and commitment, including those who have left us in the last year
- **Vicki and David Wingfield** for delicious preserves that raise us pots of money every year
- To **our members** for their support
- **Our neighbouring Bedfordshire offices** for their support and friendship
- To **Advice Central** for backing up our service and their support
- **Shefford Town Council** for use of the Town Hall for our volunteer meetings
- **Amphill Methodist Church** for use of their Upper Room for our AGM
- **St Andrews Church, Biggleswade** for the use of their car park
- **Sandy Northcroft Health Centre and Stotfold Town Council** for providing satellite facilities
- **All our partners in the voluntary and statutory sectors** for their support and friendship
- **The Rotary Club of Amphill and District** for their support and friendship
- **The Community and Voluntary Service Mid & North Bedfordshire** for their general advice
- **The Volunteer Centre** for signposting volunteers to our door
- **Citizens Advice Expert Advice Team** for their invaluable assistance
- **All our anonymous donors** - you know who you are!
- All the speakers at our monthly Workers Meetings
- **Shelley Rolfe at Machins LLP** for her monthly Family Law Clinic at Amphill
- **Philip Hunter at Hunter & Uro Solicitors** for his Family Law Clinic at Biggleswade

Photo Gallery

Roger Sanbrook ▼



Peter Rogerson ▼



Ian Lomax and
Jan Roberts ►



▲(Clockwise from top left) Jonathan Peall,
John Truelove, Jean Peall and Tony Ward

Elizabeth Mason, Liz Coulson and Jenny O’Ross ▼



Sue Costin and
Ian Lomax ►



▲(From left to right) Tony Ward, Judy Ward and Lesley Glover

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