

Citizens Advice Mid Bedfordshire

Annual Report
31 March 2017



**citizens
advice**

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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.

It aims to achieve 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.

Front cover shows our coverage area

Aims and Principles of our Service

Citizens Advice Mid Bedfordshire is a registered charity and depends upon local organisations 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 service' Outreach' and a dedicated Money Advice Service. Our web site is www.midbedcab.org.uk



Ampthill and Biggleswade Offices

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.

Our People in 2016-2017

Reception Team

Ro Collier
Mel Dixon
Pauline Henninger
Jenny Wright

Satellite Team

Julie Coxall
Gary Cusack
Mia Harding

Gateway Assessors

Simon Baines
Elizabeth Bonar
Alan Blight
Brenda Carpenter
Kathy Cobb
Liz Coulson
Diana Dodd
Diane Fox
Diane Lee
Margaret Meek
Ray Nix
Jean Peall
Philip Steer - Email
Kate Townesend
Heather Tucker
Chris Valentine
Tony Ward
Ros Wood

Advisers

Steve Barker
Penny Catherall
Diane Cruz
Susan Halfpenny
Marilyn Horscroft
Annette Mcatavey
Elizabeth Mason (volunteer and staff)
Julie May
Tim Murray
Sally Oldfield
Jenny O'Ross
Marian Picton
Jenny Pulling
Peter Rogerson
Diane Sanbrook
John Truelove
Sue Warner
Vicki Wingfield

Support Team

Joan Barrall	Biggleswade Admin
Nick Carney	Debt admin
Delyth Friend	Mentoring and training
Mel Dixon	Admin Support
Margaret Meek	Recruitment and training
Jenny O'Ross	Fundraising
Hannah Peall	Debt Admin/Financial Admin/Expenses
Jenny Pulling	Research and Campaigns and Case Checking
Sue Warner	Research and Campaigns Coordinator

Colleagues who left in 2016-2017

Elliott Claydon-Knights
Esther Durrant
Judy Flack
Ann Freeman
Maggie Goodson
Sally Hammond
Chris Martin

Catherine Gorvin
Eileen Raimbach
Sarah Stevens
Larry Stoter
Richard Sykes
Vanessa Young

Trustee Board Members 2016-17

Cllr Alison Graham	Chair
David Stoppard	Vice Chair
Roger Sanbrook	Treasurer
Cllr Andrew Turner (resigned May 17)	Central Bedfordshire Council
Cllr Angela Barker	Central Bedfordshire Council
Cathy Adcock	
David Bushman	
Tracy Bleakley (resigned Nov 16)	
Lesley Blundell	
Cliff Carter (co-opted Nov 16)	
Richard Hughes	
David Pottruff (resigned 16)	
Mark Smith	

Observers to the Trustee Board

Jenny Hedges	Manager
Jenny O’Ross	Clerk to the Trustee Board
Philip Steer	Volunteer Representative

Staff

Jenny Hedges	Bureau Manager
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 Worker and Advice Session Supervisor
David Waggott	Advice Session Coordinator and Advice Session Supervisor

Chair's Report - Alison Graham

Looking back over the year, it has been an extraordinary one, with results which have affected all of us, including our local office. Overall, the future effects of Brexit remain to be seen, but we can reasonably assume an ever greater need for our services, as changes to people's lives come into play.



In an uncertain future, it is comforting and gratifying to be able to record that our office has successfully adopted the new Citizens Advice membership agreement, with its five key strands. (Especially heartwarming was the high level of approval revealed in our first People Survey.) As a small local Citizens Advice office, with its own special service structure, we faced particular challenges in this adoption. However we were able successfully to negotiate our way through, thanks to the willingness of Citizens Advice to listen to us and reach achievable compromises.

Once again, I must record our thanks to our funders. We fully recognise the financial straits that every organisation is under in these times, and we appreciate even more their contribution, without which we could not survive. This underlines their continued support for a valued organisation. In return we are working ever more closely with our two neighbouring offices to become as lean an outfit as possible, while maintaining our high service level. Our collaboration with our Dunstable and Leighton Linlode offices will become even more vital in the coming year.

Finally, as ever, my thanks to our indefatigable and always smiling volunteers, without whom we would not exist; to our devoted, committed staff, who keep us not only on the level, but rising up! And our hard working trustee board. You all have my heartfelt thanks.

Manager's Report - Jenny Hedges

This was the year that flew by. It is a reflection of the pace and intensity of life in general, and the Citizens Advice service in particular.



As always our volunteers and staff have grappled with changes in legislation that have led to revised policies and procedures.

Inevitably training is a vital part of the volunteer's role. Debt training took centre stage for much of the year in order to comply with the new rules set out by the Financial Conduct Authority. As our Assessors were learning to use the FCA's Common Financial Assessment tool, our generalist advisers took a series of debt accreditation online tests to renew their debt advice qualifications.

No sooner than the accreditation process was complete, it was calculators at the ready to learn Universal Credit, the main strand of the Government's Welfare Reform legislation. Universal Credit is being phased in throughout Central Bedfordshire between May 2017 and August 2018.

Our volunteer trustees also faced a year of major changes as in September the network voted to adopt a new membership agreement involving a Performance and Quality framework.

While change is challenging for us, we have noticed that it is increasingly daunting for many of our clients. From the many comments we receive, we know that the work of our volunteers and their willingness to keep up with the pace of change is much appreciated by those who need our help and support.

Huge thanks and congratulations to all our volunteers and staff for their hard work and commitment over the past year.

Money Advice - Ian Lomax

We are now well into our third year of the Money Advice Service funded Debt Advice Project in partnership with Citizens Advice. I am pleased to report that the Money Advice Service has announced that the project will be extended a further six months to March 2018.



Since we started in November 2014, I am proud to say that we have helped more than 1000 people and given face to face debt advice to just under 500 clients, supporting them with a wide range of debt solutions, from debt management plans to bankruptcy.

Without doubt, the Project at Mid Beds works as a team within a team. I am fortunate to work alongside Sue Costin the debt admin assistant supported, by two excellent debt admin volunteers, Hannah Peall and Nick Carney. The administrative aspects of the project are huge, keeping track of an active caseload of 50-100 clients at any one time.

But then there is the wider team of gateway assessors and also a team of advisers who provide generalist advice. As the Financial Conduct Authority has introduced new processes for case recording in the past year, we have set up a pilot involving four generalist debt advisers to road test the new process. My thanks to Steve Barker, Diane Cruz, Jenny O'Ross and Vicki Wingfield for their work on the pilot. We look forward to extending it in 2017-18.

One thing that is constant throughout the project is the complexity of debt cases. As austerity continues to bite, this only gets worse. In most cases we are able to help and make a real difference which is the satisfying part of giving money advice.

Thank you to all my colleagues for supporting the project over the last year.

Outreach Project - Susan Mitchell

Mid Beds Outreach service has survived its 21st year and it is now two and a half years since I took over the role of Outreach Worker.

As ever its main purpose is to support people who are unable to access our mainstream service due to ill health, age, disability or rural isolation. This support is mostly helping people to claim the disability benefits they need to manage their condition and survive financially.



Our funding from local trusts and Towns and Parish Councils enables us to provide a 15 hour per week service, which although invaluable, means we struggle to keep up with demand. Since being in the post, the type of demand has also changed with a marked increase in clients approaching us for help with challenging decisions, including appeals. This type of assistance is more complex and time-consuming.

As a result we have made the tough decision to reduce the quantity of people I see in order to provide more in-depth casework for those who cannot possibly manage the appeals process. As always, our volunteers have stepped-up to assist with the completion of benefit forms, where the client is able to get into the office. I also have the assistance of Marian Picton, a former adviser, who now assists me with claims outside of the normal appointment schedule.

In 2016/17 the service dealt with more than 270 benefit issues including benefit claims and appeals and handled more than 370 contacts with clients face to face, by letter and by telephone. It achieved an estimated additional income of £492,880 for 111 clients.

Research and Campaigns - Sue Warner

2016-2017 has been another busy year for Research and Campaigns. We are essentially a team of two with Jenny Pulling working alongside me. This year we decided that we wouldn't undertake another large project but would be involved in smaller projects and national Citizens Advice campaigns.



We started the year on the national campaign to evaluate how well banks are advising their customers on basic bank accounts. This research was useful for the national picture but also provided local information for giving advice to our clients.

Our second national campaign was Big Energy Week. For this we had stalls at Central Bedfordshire offices in Chicksands and Ampthill and at Northill Community Centre to encourage people to consider swapping energy suppliers. It was surprising that many people we approached had already changed suppliers and some people just don't want to consider it, probably because of the horror stories they hear about things going wrong.

Finally this year we started looking at the cost of school uniforms and the help that is available for struggling families. To determine if there is a significant problem, Research and Campaigns leapt into the 21st century and tried an online survey. We advertised our survey in client areas in our local offices and on Facebook pages. We received a mighty 94 responses, which we are currently evaluating.

I would like to thank Jenny Pulling for her help this year and Jenny Hedges for her support. Thanks also to Vicki Wingfield for her work on the energy campaign and to everyone who has taken part in the surveys and who continue to raise Bureau Evidence Forms on our calls for evidence.

From the front line – Mel Dixon

Although a former Operations Manager in a busy theatre, ill health has meant my taking things more slowly. However my need to be actively engaged in helping others brought me, via the Bedford Volunteer Centre, to my local Citizens Advice office to work as a receptionist and in an admin support role.



As receptionist I take charge of those dropping in seeking appointments. Problems faced are diverse and can be as straight forward as someone needing help to read a letter that they have received about their housing to more complex cases relating to financial crises or homelessness.

The role requires me to keep tabs on phone calls, re-book appointments for clients at Ampthill and Biggleswade and channel referrals from our Advice Central partners. While our gateway assessors are taking calls for appointments I have to work with the team to ensure that all other contacts are processed in a fair and logical manner. Enquiries range from debt and housing queries to benefits and consumer rights.

Surprisingly some clients are quite regular in that they trust Citizens Advice with all manner of difficulties that they encounter throughout the course of their life. Most find the help they need via our advisers and it is sufficient to sort their difficulties swiftly and they go merrily on their way. The transformation from worried client to a reassured and confident person is a regular occurrence following an appointment with one of our advisers.

Tea making, filing, data monitoring and tracking outcomes are also part of my remit in my varied role. I am due to tackle the Gateway training soon to perhaps become a Gateway Assessor myself.

Thanks to all our funders

Our sincere thanks to Central Bedfordshire Council for funding our core Service.



And to Potton Consolidated Charity for its annual contribution to our Biggleswade office

For our outreach funding

The Gale Family Charity Trust and the following Towns and Parish Councils supported us in this year:

Amphill Town Council

Arlesey Town Council

Clophill Parish Council

Flitton & Greenfield Parish Council

Gamlingay Parish Council

Harlington Parish Council

Lidlington Parish Council

Marston Moretaine Parish Council

Shefford Town Council

Shillington Parish Council

Silsoe Parish Council

Stondon Parish Council

Stotfold Town Council

Since the year end we have also received outreach grants from the Garfield Weston Foundation and the Wixamtree Charitable Trust which will support the continuation of the Outreach Service in 2017/18. We have also received grants from Flitwick Town Council and Sandy Town Council.

For our IT funding

Thanks to The Big Lottery Fund for Phase 2 of the upgrade to our IT infrastructure.



And to Amphill Fireworks for funding a new shredder and laptop

Thanks to our supporters

- Central Bedfordshire Council for their financial and moral support
- Potton Consolidated Charity for its support
- Ampthill Fireworks for its community fundraising
- 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 they use to raise us pots of money every year and for their sponsored walk
- 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
- Ampthill 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 Ampthill 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.

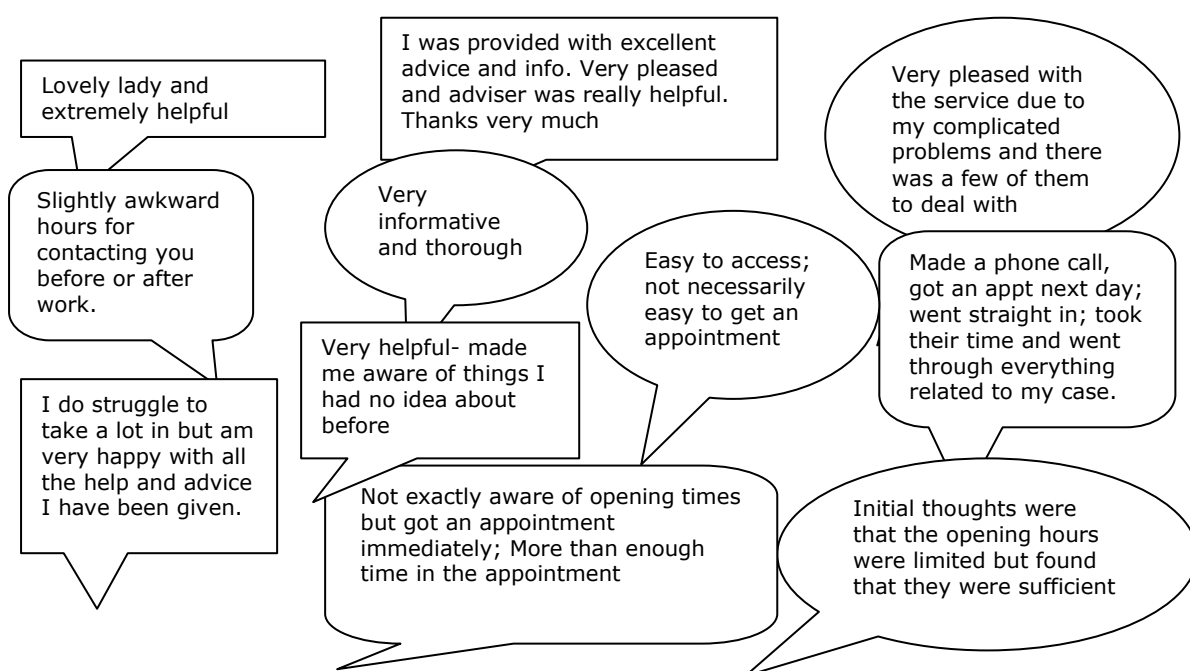
Client Satisfaction Survey

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

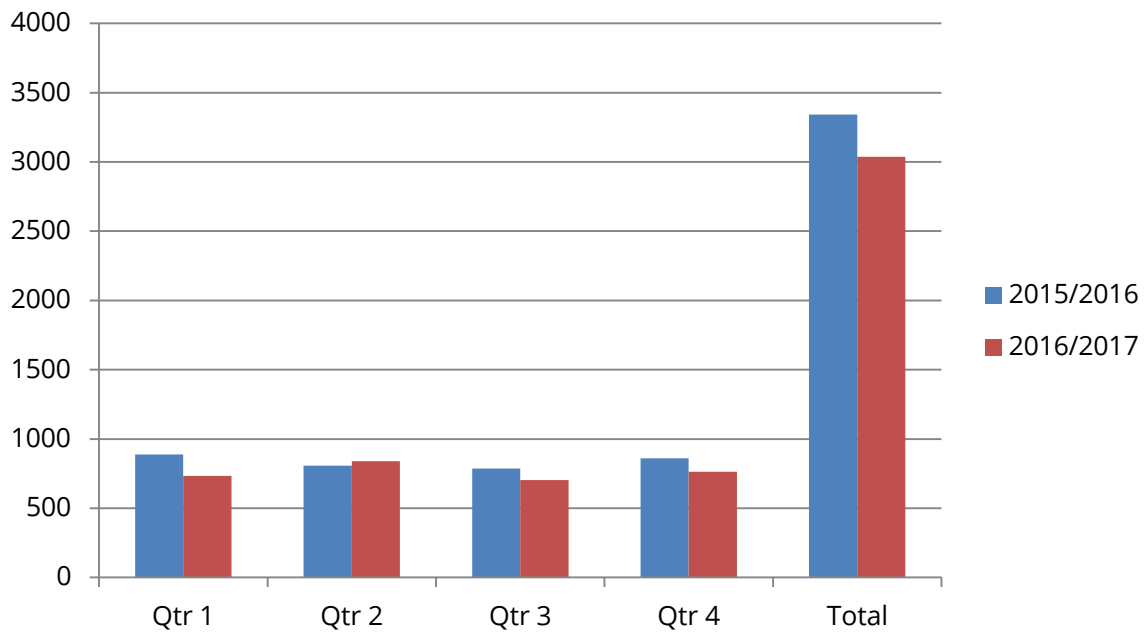
Despite being in a rural area 92% were happy or very happy with our location and 95% said they were very happy or happy with our opening times, although we recognise that the surveys are completed with people who have accessed the service. We know from some of our comments that access is still an issue for our service and we work hard to address this. Central Bedfordshire has continued to fund additional sessions this year which has helped clients to access the service.

Once through our doors 98% were happy with the waiting times to see an adviser and equally happy with the time they had for discussion. In addition 93% report that the information received was easy to understand.

We are delighted to say that 99% of our clients would use our service again and 100% would recommend it to others.

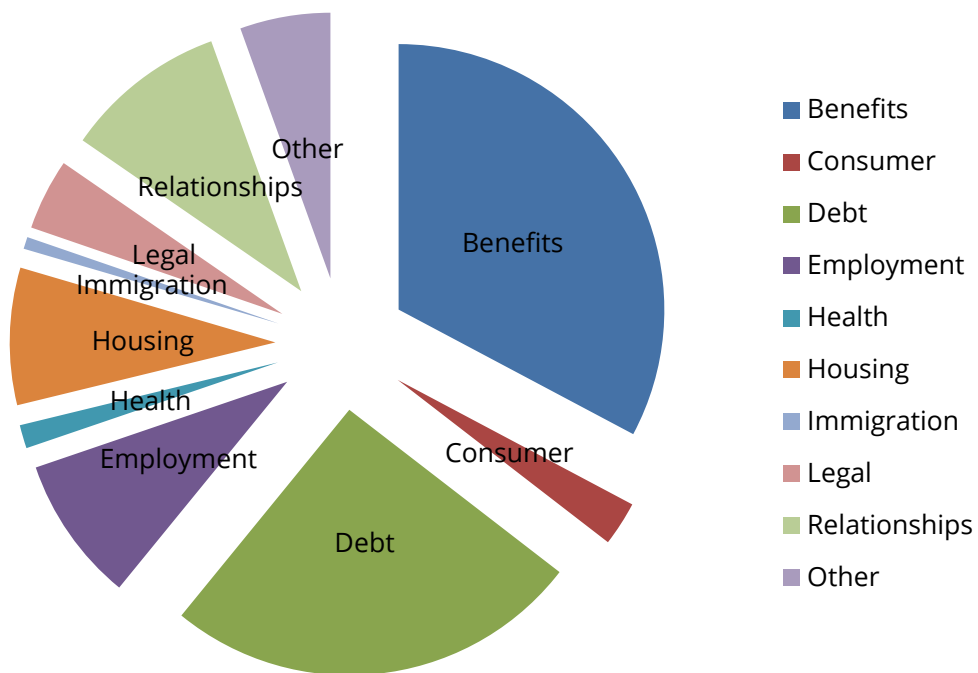


Clients we have helped



In this year we helped 3037 clients compared to 3300 in the previous year. However in this year we dealt with 8906 issues compared to 8554 in the previous year, an indication that cases are increasingly complex.

Client Issues



Statement of Financial Activity

Income	Unrestricted Funds	Restricted Funds	Total
Donations/Grants	117,314	63,083	180,397
Investment Income	36		36
Events	1,178		1,178
Other	425		425
Total Income	118,953	63,083	182,036
Expenditure			
Fundraising Costs	318		318
Salaries and Pensions	85,203	56,235	141,438
Premises	11,839	1,736	13,575
IT Costs	4,049	1,822	5,871
Phone and Postage	2,922	1,868	4,790
Stationery etc	2,935	2,045	4,980
Training and Recruitment	875	1,454	2,329
Insurance	858	548	1,406
Travel Expenses	4,934	1,077	6,011
Finance and professional fees	2,140		2,140
Other	2,770	474	3,244
Total Expenditure	118,843	67,259	186,102
Net income before transfers	(8,528)	4,462	(4,066)
Transfers between funds	(8,638)	8,638	-
Net movement in funds	(8,528)	4,462	(4,066)
Total funds brought forward	79,970	7,835	87,805
Total funds carried forward	71,442	12,297	83,739

Accessing Services

Ampthill	Biggleswade	Satellites
<p>10 Bedford Street Ampthill Bedfordshire MK45 2NB</p> <p>Appointments</p> <p>01525 402742 01525 841217</p> <p>Opening Hours</p> <p>Monday - Friday 10.00am - 2.30pm</p>	<p>Century House Market Square Biggleswade Bedfordshire SG18 8UU</p> <p>Appointments</p> <p>01525 841217 01525 402742</p> <p>Opening Hours</p> <p>Monday - Thursday 10.00am - 2.30pm</p>	<p><u>Sandy</u> Northcroft Health Centre Northcroft Sandy SG19 1JQ</p> <p>Mondays Drop in 9.30am -12.30pm</p> <p><u>Stotfold</u> Town Council Office Greenacre Centre Buttercup Road SG5 4PF</p> <p>Tuesdays Drop in 10.00am - 1.00pm</p>
<p>Appointment booking times 9.30 am - 2.30 pm Monday to Friday by telephone or by dropping in to the Ampthill office</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 enquiry form</p>	

Snapshots



Marian Picton



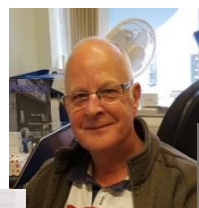
Diane Lee and Kate Townesend



Philip Steer, Jan Roberts, Susan Mitchell, Hannah Peall, Sue Warner, Alan Blight, Ian Lomax and Heather Tucker



Penny Catherall and Steve Barker



Nick Carney



Sue Costin



Elizabeth Mason



David Waggott

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 an 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, online learning and study packs managed by our training supervisor Jonathan Peall.

