

Citizens Advice Mid Bedfordshire

Annual Report
31 March 2016



Contents

	Page
1 Aims and Principles of our Service	3
2 Information Assurance	4
3 Our People in 2015-2016	4-6
4 Chair's Report	7
5 Manager's Report	8
6 Projects	9-10
7 Training for the Adviser's Role	11
8 Research and Campaigns	12
9 Quiet Bat People	13
10 Calling Potential Volunteers	14
11 Accessing Services	15
12 Client Satisfaction Survey	16
13 Statement of Financial Activity	17
14 Clients We Have Helped	18
15 Thanks to our Funders and Partners	19
16 Photo Gallery	20

Front cover shows our coverage area

Aims and Principles of our Service

Mid Bedfordshire Citizens Advice 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.midsbedcab.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 2015-2016

Gateway Team

Elizabeth Bonar
Alan Blight
Brenda Carpenter
Elliott Claydon-Knights
Rosemary Collier
Liz Coulson
Julie Coxall
Gary Cusack
Diana Dodd
Diane Fox
Ann Freeman
Catherine Gorvin
Mia Harding
Pauline Henninger
Maggie Goodson
Diane Lee
Jean Peall
Eileen Raimbach
Larry Stoter
Kate Townesend
Heather Tucker
Chris Valentine
Ros Wood
Jenny Wright

Support Team

Joan Barrall
Nick Carney
Esther Durrant
Judy Flack
Delyth Friend
Margaret Meek
Jenny O’Ross
Hannah Peall
Jenny Pulling
Philip Steer
Sarah Stevens
Sue Warner

Advice Team

Steve Barker
Penny Catherall
Diane Cruz
Susan Halfpenny
Sally Hammond
Marilyn Horscroft
Annette Mcatavey
Elizabeth Mason (volunteer and staff)
Chris Martin
Julie May
Tim Murray
Sally Oldfield
Jenny O’Ross
Marian Picton
Peter Rogerson
Diane Sanbrook
Richard Sykes
John Truelove
Sue Warner
Vicki Wingfield
Vanessa Young

Admin Biggleswade
Debt Admin
Finance and Expenses
Email
Mentoring and Training
Recruitment and Training
Fundraising
Debt Admin
Research and Campaigns and Case Checking
Email
Admin Assistant
Research and Campaigns Coordinator

Colleagues who left in 2015-2016

Cathy Adcock
Linda Bright
Anita Douglas
Gus Ghataura
Steve Gibbs
Alice Jenkins
Rabia Khatun

John Meaney
Jill Sanderson
Shirley Storey
Glynnis Tilbrook
Sara Tyrrel
Rhona Woodhouse

Trustee Board Members 2015-16

Cllr Alison Graham
David Stoppard
Roger Sanbrook
Cllr Andrew Turner

Chair
Vice Chair
Treasurer
Nominated by Central Bedfordshire Council
Nominated by Central Bedfordshire Council

Cllr Angela Barker
David Bushman
Tracy Bleakley
Lesley Blundell
Richard Hughes
David Pottruff
Mark Smith

Our thanks to Robin Francis, longstanding Trustee Board member who resigned in February 2016.

Observers to the Trustee Board

Jenny Hedges
Chris Martin
Jenny O'Ross

Bureau Manager
Volunteer Representative
Clerk to the Trustee Board

Staff

Jenny Hedges
Sue Costin
Ian Lomax
Jonathan Peall
Jan Roberts
Susan Mitchell
David Waggott

Bureau Manager
Debt Admin Assistant
Money Adviser
Training Supervisor and Advice Session Supervisor
Audit Implementation and Advice Session Supervisor
Outreach Worker and Advice Session Supervisor
Advice Session Coordinator and Advice Session Supervisor

Our thanks to Delphine Morris our longstanding Training Supervisor who retired in 2015



Judy Flack, Email and
Research and
Campaigns



David Waggott
Advice session
Coordinator



Richard Sykes,
Adviser

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.

Mid Bedfordshire Citizens Advice aims to achieve an appropriate level of compliance with the Data Protections Act, the Cabinet Office's Security Policy Framework and to Industry Best Practice as defined by the ISO 27000 series of standards.



Our Biggleswade
Wednesday Team

Front to Back:
Marilyn Horscroft
Steve Barker
Penny Catherall
Diane Fox

Chair's Report

Alison Graham



Another year and yet more changes; which Jenny has outlined for you in her report. Some aspects, however, stay constant, and one of those aspects is value. I'd like to thank Central Bedfordshire Council for valuing us as a service, which works with them to support those who need advice. The funding they have provided for us since the foundation of the new authority is essential, enabling us to continue to create that value.

Secondly, I want to highlight the extraordinary value for money that our 55 volunteers bring to the service. In 2015-16, based on the Office of National Statistics which measures time commitment against the value of the role performed, our local team's performance equated to £304,826.

I am also delighted to congratulate Sue Warner and her team for the truly excellent housing report, 'Low Income Families Losing in the Housing Race'. The report was distributed to local partners and stakeholders, including departments within the Council and received a great deal of positive feedback for being both comprehensive and constructive in its approach. It is so rewarding to see its worth recognised.

To sum up, all of these factors - the unending effort, the devotion, the time freely given and financial support, go to create, year in, year out, our strength as an invaluable life-line for the people whom we exist to support; people who trust us to give them the best, most up to date advice, and consistently sympathetic care. To our invaluable volunteers, our tireless staff and committed trustees, thank you all.



Trustees: Back Row: Roger Sanbrook, Jenny Hedges, Angela Barker, Lesley Blundell, Tracey Bleakley and Richard Hughes. Front Row: David Bushman, Alison Graham, David Stoppard, Mark Smith.

Manager's Report

Jenny Hedges



In 2015 our volunteer numbers peaked at 55 and was at a level where we faced challenges seating everyone on certain days. Although we have seen valued friends and colleagues leave for the happiest and saddest of reasons, I am pleased to say that interest in tackling the most challenging of volunteering roles remains as strong as ever.

In August our Training Supervisor, Delphine Morris, took early retirement after seven years with the service. Former volunteer, Jonathan Peall took over the reins and accelerated face-to-face training, starting with a benefits refresher course prior to Christmas and then training on Universal Credit early in the New Year. Since taking on the role he has run induction training for 10 new volunteers and is busy working on signing-off trainees. Delivering and undertaking training is a crucial part of our work and is a never-ending task for all volunteers and staff.

In 2015-16, we have also worked hard to improve access to both our offices, which must have tested the patience of our Gateway team. It has meant managing 292 referrals from our partners Advice Central as well as booking appointments for Pensionwise. We have also implemented the Money Advice Service Common Initial Assessment, which runs parallel to our own gateway assessment but is mandatory for clients seeking money advice. It has meant that new procedures have somewhat bombarded our Gateway team and I am grateful that they accommodated whatever changes came their way.

Overall client numbers increased by 7% with our volunteers and staff helping 3,342 people with 8,552 issues. As always it has been a sterling effort and my thanks to everyone involved.

Money Advice

Ian Lomax



This year our Money Advice Service Debt Advice Project (MASDAP) has reached its halfway mark. I am delighted to report that we have seen 623 clients since the project started in November 2014, of those we saw 432 people in the last financial year.

It has been a year where the project has evolved to manage client demand and improve access into the service via the main appointment booking system. I am fortunate to have the support of Sue Costin, the project's calm and very capable debt admin worker, but I am also extremely grateful to the Gateway team and to our advice teams at Ampthill and Biggleswade for being so actively involved.

People facing significant debt problems often have complex and troubled lives and so find it difficult to sustain contact with the project, but for those who have I am pleased to say that we have supported them to a variety of debt solutions including, but not limited to, write-offs, bankruptcy petitions, Debt Relief Orders and Individual Voluntary Arrangements.

Thank you everyone for your continued support of the project.



Sue Costin, Debt Admin Assistant

Outreach

Susan Mitchell



I am pleased to report that our home visiting outreach service is now in its 20th year and still helping people who struggle to access our mainstream service due to ill health, age, disability or rural isolation.

We are funded by local trusts and Towns and Parish Councils which enables us to operate a 15 hour per week service. Raising funds for the project is increasingly difficult and it is a sobering thought that just ten years ago outreach was funded for 50 hours a week and run by two outreach workers.

This means that meeting demand is a challenge. My role now is to focus on helping people with complex cases or those who are completely housebound. Most of this work is helping with disability benefit applications and appeals. This year many of our generalist advisers have undertaken training on completing Personal Independence Payment applications to provide additional support to the project for clients who can get into the bureau.

In 2015/16 the service dealt with more than 200 benefit issues including benefit claims and appeals and handled more than 300 contacts with clients face to face, by letter and by telephone. It achieved an estimated additional income of £484,000 for 109 clients. Our sincere thanks to the organisations that have funded us this year:

Wixamtree Trust
Gale Family Charity Trust
Arlesey Town Council
Gravenhurst Parish Council
Biggleswade Town Council
Sandy Town Council

Campton & Chicksands Parish Council
Shillington Parish Council
Flitton & Greenfield Parish Council
Silsoe Parish Council
Flitwick Town Council

Since the year end, we have also received outreach grants from Lidlington Parish Council, Harlington Parish Council and Stotfold Town Council.

Training for the Adviser's Role

Jenny O'Ross



I started at the CAB on a Financial Capability project which involved a team of us giving finance sessions to local upper schools (terrifying!). When that finished I moved on to the less terrifying process of seeking grants from charities and local town and parish councils mainly for the outreach service.

In 2014 I thought it was time to broaden horizons. I had watched for months with awe the Gateway Assessors who were dealing on the spot with numerous telephone calls on a myriad of different issues in a very short period of time. Could I do that? I wasn't sure.

The adviser role at least had the advantage of knowing beforehand what the client wanted to talk about and there was time to research the subject before the interview, so I asked Delphine what the adviser training consisted of. 'It's primarily self learning,' she said, 'with some courses and shadowing'. I thought 'I can do that' and so got underway with the learning route provided by Delphine.

I downloaded all the training modules. Some were easier than others. The benefit calculation module took three rainy weekends to master and then three weeks later I found I had completely forgotten it (age!) and so had to do it again.

I shadowed some great experienced advisers who let me practice writing up their notes and gave fervent thanks to the ASS's who, in addition to hauling me out of holes and providing great support, also created a relaxed atmosphere.

Two years later, I finally have my certificate. So what's the verdict? There are still huge gaps in knowledge; will I ever distinguish the difference between SMP, SSP and Maternity Allowance?

I'm still a newbie- so am slow writing up notes and finding answers. I have also found that although you have some idea of what the client wants before the interview, when you get in there, there are often other things on their mind. But I will get there eventually.

The main conclusion has been that the problems that our clients have to deal with could so easily happen to any of us. There but for the grace...

Research and Campaigns

Sue Warner



Our Research and Campaigns project for 2015-16 was to produce a report on Housing in the Private Rental Sector. In the early part of the year we carried out a survey to find out about the upfront costs and policies of letting agents, particularly regarding Housing Benefit. Thanks to the help from a very keen student, Alice Jenkins, the phone survey of letting agents was completed by the end of August and then the process of analysing the data and producing useful graphs began.

Our final piece of research was a snapshot of rents in Central Bedfordshire on one day in September. This not only showed high rental values but the relatively small number of properties available for rent.

The final report provided evidence of what we had long suspected; that for people in receipt of Housing Benefit, whether as part of a working household or a household on benefits, the picture is very bleak. Most landlords and letting agents prefer tenants who are not in receipt of Housing Benefit and if they do consider people on benefits, they put insurmountable obstacles in their way.

In January we were able to issue the report to local councillors and organisations we work with. The report was very well received and we have had some good feedback.

I would like to thank Alice Jenkins and Jenny Pulling for their help in the research and compilation of the report and Jenny Hedges and Richards Hughes for their support.

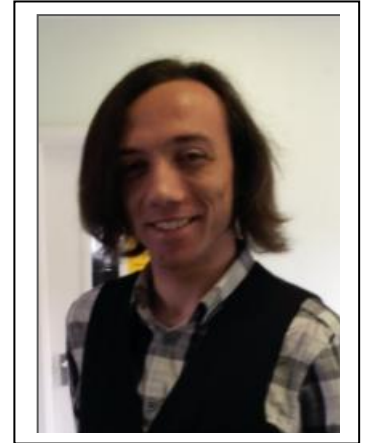


Jenny Pulling from the RAC team discussing Research and Campaigns with Gateway assessor, Ro Collier

'Quiet Bat People'

Ben Hopkinson

A Cynical Graduate's Insight



The excellent BBC political satire 'The Thick of it' coined the phrase 'quiet bat-people' as a descriptor for normal people achieving extraordinary acts of compassion and service to their fellow man. That is the prevailing feeling I've gained from my time at Citizens Advice Mid-Bedfordshire. The entire operation is a group of kind hearted, good spirited and compassionate people doing everything they can to help the people that walk through our doors.

I have been part of the CAB for a month now and the experience has been eye opening. Primarily engaged with debt clients I have reviewed a number of cases where people in vulnerable positions have been successfully managed out of their debt, going from bailiffs at the door to being able to move on with their lives. I've seen directly how our advice has lifted people out of a hopeless spiral, encouraged them to tackle their problems and allowed them to live their lives again. Nothing has been more satisfying than sending off a closing letter to a client who has had their problems resolved and no longer requires our services.

I have also been involved in Mid-Bedfordshire's latest 'Research and Campaigns' project where I visited local banks to discover their stances on the provision of valuable 'basic bank accounts' that can protect financially vulnerable clients from the trap of overdraft fees. The task was something of an adventure; while the phrase 'good morning I'm from the local CAB' wasn't always greeted with open arms, the information I gathered was definitely interesting. For those of you waiting on tenterhooks for the results, Barclays and TSB were the most helpful.

As I reach the middle of my time here at the Bureau, I'm already lamenting that I will have to leave so soon. There are so many people who, often through immense misfortune, find themselves in desperate need of information, advice and sometimes just a friendly face or warm voice over the phone. I'm confident that the Bureau's diligent staff and selfless volunteers will continue to be the everyday heroes I've witnessed, to reassure them that there is always a solution, to inform them that they always have options and to remind them that we'll always be there to help.

Calling Potential Volunteers

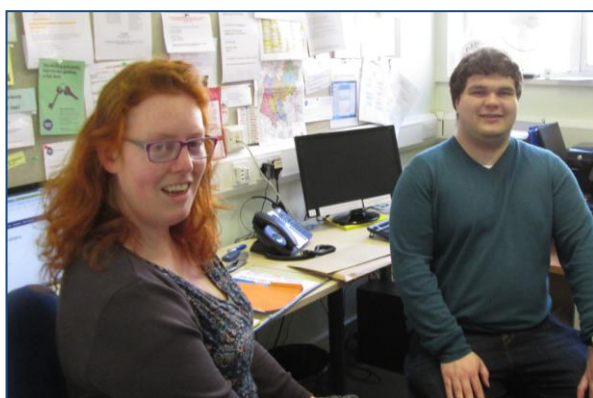
Mid Beds Citizens Advice is looking for volunteers to join its teams of receptionists, assessors and advisers. Citizens Advice volunteers help people with a wide range of problems including debt, benefits, housing, employment and family matters.

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.

We also welcome applications for the role of volunteer trustee to sit on our trustee board. The role of a trustee is to make sure the bureau delivers its charitable objectives to the community, complies with legislation, remains solvent and is well run. Our Trustee Board has members with a wide variety of skills and backgrounds and we are always looking for more. If you feel you can assist with this important role we would be happy to hear from you and detailed induction training would be provided.

All sorts of people volunteer for the CAB. 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.



Heather Tucker and Elliot Claydon-
Knights Gateway Room, Ampthill



Jan Roberts ASS and Chris Martin
Adviser, Adviser's Room, Ampthill

Accessing Services

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

Client Satisfaction Survey

Every year we ask our clients to complete a service questionnaire to find out how satisfied they are with the service and to identify areas that we need to improve. This year 105 clients completed our questionnaire.

As in past years nearly all our clients (99%) said that they would use the service again and would recommend it to others .

98% of our clients were either very happy or happy with the location of our bureaux, the times we are open and 97% were either very happy or happy with the wait to see an adviser. There were a few comments about difficulty in getting through on the phone to make an appointment and requests for longer opening times.

99% were either very happy or happy with the time for discussion, the fact that the information and advice was easy to understand and overall satisfaction with the service.

There were also some very positive comments:-

- “Whatever Richard makes, give him a raise!”
- “Very well explained; I felt listened to and relieved about my problem”
- “They really help me and do a great job I don’t know what I would do without them. Fantastic and made me calm”
- “Every time I come I barely wait at all, or 3 minutes max. So helpful and explained so clearly ; such friendly staff”
- “Didn’t feel rushed at all”.
- “Thank you to the staff for their support and understanding on my visit today”
- “I have been helped with two problems recently. Both times I have been helped immensely. I thank you very much”



Gary Cusack, Stotfold
Gateway



Brenda Carpenter
Ampt Hill Gateway



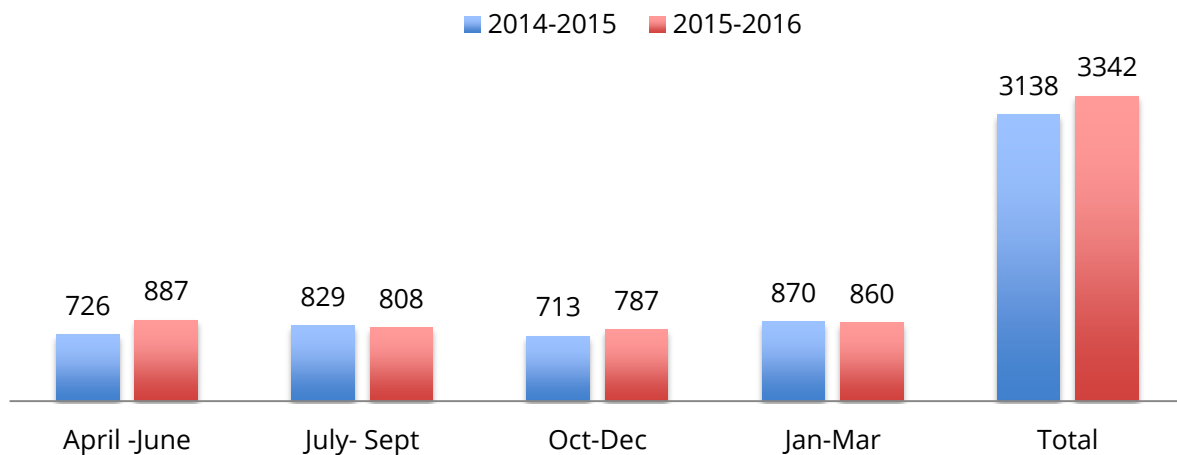
Jenny Wright
Ampt Hill Receptionist

Statement of Financial Activity

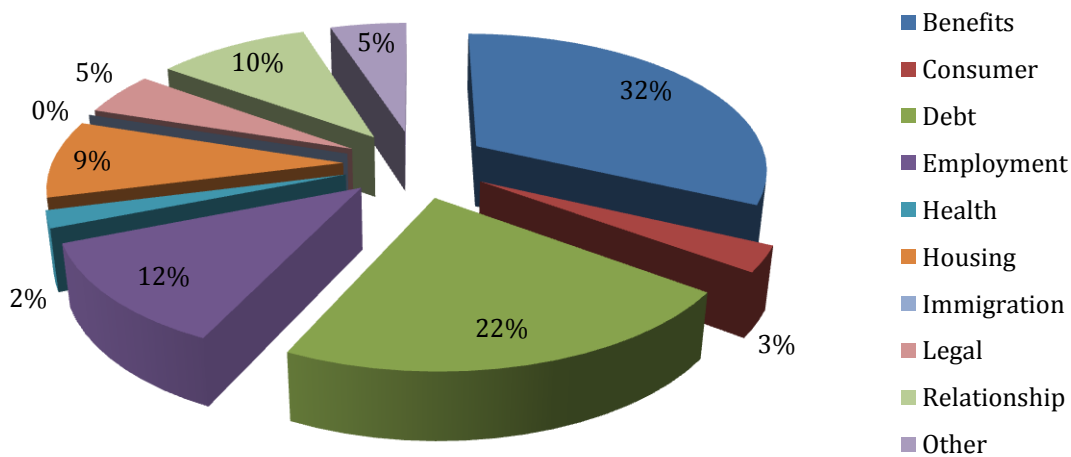
Income	Unrestricted Funds	Restricted Funds	Total
Donations/Grants	123,462	60,914	184,376
Investment Income	57		57
Events	1,285		1,285
Other	2,548		2,548
Total Income	127,352	60,914	188,266
Expenditure			
Fundraising Costs	519		519
Salaries and Pensions	84,865	55,510	140,375
Premises	11,601	1,620	13,221
IT Costs	3,515	1,682	5,197
Phone and Postage	1,108	725	1,833
Stationery etc	3,992	1,958	5,950
Training and Recruitment	1,714	644	2,358
Insurance	800	525	1,325
Travel Expenses	5,301	721	6,022
Finance and professional fees	2,114		2,114
Other	1,691	1,145	2,836
Total Expenditure	117,220	64,530	181,750
Net income before transfers	10,132	(3,616)	6,516
Transfers between funds	(6,126)	6,126	-
Net movement in funds	4,006	2,510	6,516
Total funds brought forward	75,964	5,325	81,289
Total funds carried forward	79,970	7,835	87,805

Clients we have helped

Client numbers



Enquiry areas in 2015-2016



Thanks to our Funders and Partners

- Central Bedfordshire Council for their financial and moral support
- Potton Consolidated Charities for its contribution to our Biggleswade office
- Ampthill Fireworks fund for the finances to buy further IT equipment
- All our volunteers for their hard work and commitment, including those who have left us in the last year
- To our members for their continuing support.
- Our neighbouring Bedfordshire bureaux for their support and friendship
- To AdviceCentral for backing up our service and their support
- Shefford Town Council for use of the Town Hall for our volunteer meetings
- Ampthill Town Council for the use of their Chamber 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 Specialist Support Unit for their invaluable assistance.
- All our anonymous donors - you know who you are!
- All the speakers at our Workers Meetings.



Liz Coulson and Alan Blight from the Friday team of gateway assessors. Alan is trying out the new dual screens funded by Ampthill Fireworks

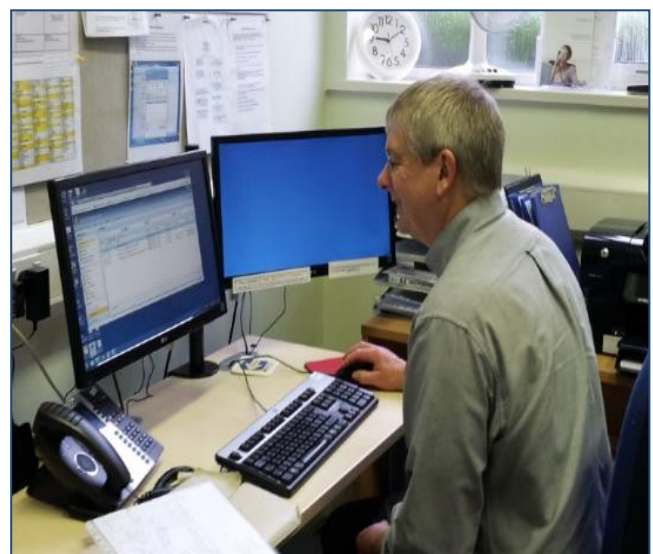


Photo Gallery

Our congratulations to Diane Sanbrook for serving 25 year as a CAB volunteer



A family affair: Jonathan Peall, training supervisor and Jean Peall, gateway assessor

Gateway Assessors Diane Lee and Kate Townesend attend a monthly workers meeting

