

**Annual Report
2014-2015**

**Mid Bedfordshire
Citizens Advice Bureau**



Ampthill & Biggleswade



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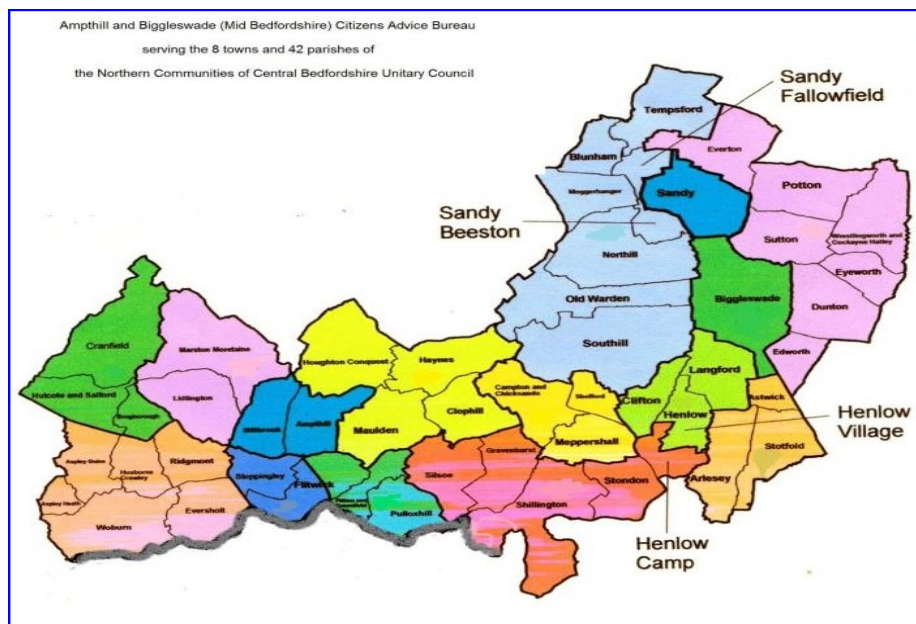
Front cover picture shows our Bureaux:

- ◆ **10 Bedford Street, Ampthill**
- ◆ **Century House, Market Square, Biggleswade**

Registered Charity Number:1109976

Aims and Principles of our CAB Service

Mid Bedfordshire Citizens Advice Bureau is a registered charity and depends upon local authorities, organisations and trusts for its funding. It serves the rural areas in the north of Central Bedfordshire covering eight towns and forty two parishes.



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.

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. The bureau 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.

2. Our People 2014-2015

Advice team

Steve Barker
 Penny Catherall
 Diane Cruz
 Steve Gibbs
 Susan Halfpenny
 Sally Hammond
 Marilyn Horscroft
 Annette Mcatavey
 Elizabeth Mason
 Chris Martin
 Jenny O’Ross
 Jonathan Peall
 Marian Picton
 Jenny Pulling
 Peter Rogerson
 Diane Sanbrook
 Jill Sanderson
 Richard Sykes
 Sue Warner
 Vicki Wingfield

Gateway team

Elliott Claydon-Knights
 Rosemary Collier
 Liz Coulson
 Gary Cusack
 Diana Dodd
 Ann Freeman
 Del Friend
 Maggie Goodson
 Pauline Henninger
 Rabia Khatun
 Diane Lee
 Julie May
 Margaret Meek
 Jean Peall
 Larry Stoter
 Kate Townesend
 Heather Tucker
 Glynnis Tilbrook
 Ros Wood
 Rhona Woodhouse
 Jenny Wright

Debt Advice Service

Nick Carney
 Brenda Carpenter
 Diane Fox
 Philip Steer
 Shirley Storey
 Sara Tyrrel

Support Team

Cathy Adcock; Recruiter
 Joan Barrall, Admin at Biggleswade
 Esther Durrant; Accounts
 Judy Flack; Research and Campaigns
 Jenny O’Ross; Fundraising &
 Financial Skills trainer
 Sue Warner; Research and Campaigns
 Coordinator.

Colleagues who left in 2014-2015

Tom Backhouse
 Hannah Peall
 Theresa Gilby
 Emma Lee
 Sandie May
 Ralph Sewell
 Kelvin Thompson
 Rodney Tabona
 Kath Marchant
 Hayley Wright
 Portia Hill-Chalmers
 Louise Howie
 Paula Davis
 Nan di Mkushi

Elizabeth Mason formally retired as our longstanding Outreach Worker but we were delighted to welcome her back as a volunteer.

Trustee Board Members as at 31/3/2015

Cllr Alison Graham	Chair
David Stoppard	Vice Chair
Roger Sanbrook	Treasurer
Cllr Nigel Aldis	Nominated by Central Bedfordshire Council
Cllr Angela Barker	Nominated by Central Bedfordshire Council
Robin Francis	
Cllr Mark Smith	
David Bushman	
Lesley Blundell	

Observers to the Trustee Board

Steve Barker	Volunteer Representative, Biggleswade
Dave Berry	Citizens Advice
Jenny Hedges	Bureau Manager
Chris Martin	Volunteer Representative, Ampthill.
Jenny O'Ross	Clerk to the Trustee Board

Staff

Jenny Hedges	Bureau Manager
David Waggott	Advice Session Coordinator
Delphine Morris	Training Supervisor
Susan Mitchell	Outreach Worker and Advice Session Supervisor
Jan Roberts	Advice Session Supervisor
Ian Lomax	Money Adviser
Sue Costin	Debt Admin Assistant

Trustee Board Meeting left to right: Jenny Hedges, David Bushman, Dave Berry, David Stoppard, Chris Martin, Roger Sanbrook and Alison Graham.



Chairs Report Alison Graham



They say that the only constant thing is change and once again our bureau has been changing over the year to accommodate new services. Both volunteers and staff have adjusted to these shifts, as professionally and efficiently as always.

Despite the pressures, these changes have brought new skills into the bureau and improved access for our clients, and so have raised the quality and scope of service that we offer. Delighted as we are to welcome new staff and volunteers to our team, space has become an issue for us at both sites. On certain days we are bursting at the seams!

Funding as always is tight but we are fortunate to have strong support from our core funder, Central Bedfordshire Council and we are very grateful to local trusts, towns and Parish councils and small organisations who keep our outreach service alive.

Lastly, I must most gratefully thank both the volunteers, whose experience and commitment money could never buy, the staff, whose unpaid hours would probably stretch as far as the moon, and the trustee board itself. As we look forward to welcoming new board members, with their additional and vital experience, I must say how grateful I am to my colleagues who are contributing so much of their own professionalism and commitment to assist the work of the bureau. We live to face another year; and to keep our doors open for all those in need of our care, support, and professional expertise.

Alison Graham

Manager's Report

For the second year running we have seen our client numbers increase by 10%, thanks to the hard work of the 50 volunteers at our two offices and satellite locations. Most of our clients are seeking help with benefit and debt problems but this year we saw a 26% increase in the number seeking help with housing, in particular access to social housing and private rented accommodation.



One of the biggest changes this year was the funding to set up a Money Advice Service Debt Advice project. This allows us to offer clients specialist money advice and debt casework. In November we welcomed Ian Lomax, our new debt adviser, and recruited Sue Costin from our gateway team, to set up the new service. The project is also supported by a newly recruited volunteer debt admin team but bedding in the new service has been a bureau-wide endeavour, involving all our advisers and assessors.

2014-15 came to an end with a veritable storm of change as we started to take referrals from the newly formed Advice Central, trained for the new Pension Wise service and grappled with a new phone system. My sincere thanks to our volunteers, staff and trustees for rising to all the challenges in this year.

Jenny Hedges

An Adviser's tale.

I took early retirement in the summer of 2011. Six weeks of glorious weather, mostly spent on the golf course, and then my wife looks across the breakfast table and says 'You've enjoyed your well-earned rest, now go out and find something useful to do'. Off to the Bedford Volunteer Centre. Two cups of tea later and I have identified five opportunities, CAB in the top two.



Short, but meaningful, interview with Jenny and Delphine and I am signed up for an eight week training session for Gateway (sort of triage nurse I believe). On Gateway duty in the Court House, nine months later, when I am just getting to think I know what I am doing, I suddenly find Delphine standing behind my chair. 'Ever thought of being an advisor?' says Delphine and I find myself on the training course.

Harder this time, although Delphine tries hard to walk me through benefits. My first few cases as trainee adviser were easy, I think I see Elizabeth's handiwork there, but then the more difficult ones start. Reach for AdviserNet, it is all in there somewhere. A year of hands-on and theoretical training and I finally get my piece of paper and a badge.

We have now moved on to our bigger offices in the centre of Ampthill but I miss the old court house crew, Rodney and Tony – although I still get to see Diane, Jonathan and Elizabeth.

After four years I still find the benefit cases difficult and never stray far from AdviserNet but it is always worth checking as things can change very quickly. If I am tempted to go astray, a picture of Delphine with a cattle prod comes to mind – a trick I used to get me through the benefits training.

Chris Martin

Outreach Service

After six years our Outreach worker Elizabeth Mason retired to spend more time travelling, although we are delighted that she has stayed on in the bureau as a volunteer adviser between trips.



In February we welcomed Susan Mitchell one of our former volunteers who stepped into Elizabeth's shoes. Susan joined the bureau six years ago as a benefits trainer. After a recent break she has returned to run our 19 year old home visiting service providing information and practical support to people who are unable to access the bureau due to ill health, age, disability or rural isolation.

In 2014/15 this service helped 250 clients, achieving an estimated £700,000 additional income for them. These visits were followed up with further contact by telephone, post and email. As we now only have funds for a 15hour service It has been a very hectic year.

We would like to thank the following organisations for their valuable support for the service:

Bedfordshire and Luton Community Foundation
Broom South Quarry Liaison Group
The Gale Family Charitable Trust
Wixamtree Trust
Arlesey Town Council
Ampthill Town Council
Aspley Guise Parish Council
Aspley Heath Parish Council
Biggleswade Town Council
Clifton Parish Council
Cranfield Parish Council
Flitton & Greenfield Parish Council

Flitwick Town Council
Gravenhurst Parish Council
Langford Parish Council
Lidlington Parish Council
Maulden Parish Council
Meppershall Parish Council
Northill Parish Council
Shefford Town Council
Shillington Parish Council
Stotfold Town Council
Westoning Parish Council

Research and Campaigns - Sue Warner, Coordinator

During the past year Social Policy has changed quite radically and the first change is the name. Our work in challenging systems, policies and practices that are unjust is now called Research and Campaigns.

With the new name comes a change in emphasis on how we work. Our new focus is directed at local campaigning, which can be something as simple as picking up the phone and talking to a member of Central Bedfordshire Council about a process which does not seem to be working properly through to being involved in a large campaign about a local issue.

We will continue to submit evidence to our national organisation when it calls for evidence on specific matters and we will support Citizens Advice to identify trends, where we feel there is a need for them to consider a particular campaign.

Due to the increased workload for Research and Campaigns we have recruited more people to the team. We had a lot of interest within bureau and all the new team members are current bureau volunteers. I would therefore like to welcome to the team Jenny, Judy, Pauline, Ro and Ros.

During the year a total of 109 evidence forms were drafted, 70 have been submitted to the national team, with a further 39 being logged for further use. We have also participated in the national campaign Fair Play for Prepay by collecting signatures for the petition and asking clients to complete the surveys which were then submitted to Citizens Advice.

Research and Campaigns co-ordinator Sue Warner (right), with three of the new team members (left to right) Judy Flack, Jenny Pulling and Ro Collier



Money Advice Service Debt Advice Project

I joined the bureau in November 2014 to set up and implement a new specialist debt offering to the local communities of Mid Bedfordshire through the Money Advice Service Debt Advice Project (MASDAP). The aim of MASDAP is to deliver face-to-face debt advice services targeted at clients living in rural parts of England. Six months into the project we are already seeing the unique challenges in rural areas faced by clients in their financial situation and their ability to access financial services.



Whilst the project remains focussed on face-to-face delivery through offering appointments at Biggleswade and Ampthill bureaux, we are also developing partnerships to deliver services at outreach locations; for example, it is recognised that a large minority of clients may be helped through alternative channels ranging from telephone to digital based services. In this way, the objective is to further extend the reach of the project to clients in smaller, more rurally-isolated communities.

Although the problems facing clients and the project targets are challenging, I am enjoying my move from a large town bureau to work in a more rural office. The most noticeable difference is working more closely with volunteers to pick up client referrals. Gateway assessors and advisers have absorbed all the system changes for the project and I have been made to feel very welcome.

Thank you everyone for your continued support of the project.

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 that you could assist from administration to fundraising. Volunteer travel expenses are paid.

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 Delphine Morris.

Volunteers: Diana Dodd, Brenda Carpenter and Jenny Wright



Accessing Our Services

Amphill	Biggleswade	Satellites
10 Bedford Street Amphill Bedfordshire	Century House Market Square Biggleswade Bedfordshire	<u>Sandy</u> , Northcroft Health Centre Mondays 9.30am -12.30pm
MK45 2NB Bureau and Outreach Appointments 01525 402742 01525 841217	SG18 8UU Bureau and Outreach Appointments 01525 841217 01525 402742	<u>Stotfold</u> Town Council Offices Tuesdays and Thursdays 9.30am - 12.30pm
Opening Hours 10.00am – 2.30 pm Monday – Friday	Opening Hours 10.00am -2.30pm Monday -Thursday	<u>Debt ‘Drop In’</u> Southfield House Southfield Shefford SG17 5AT 1.00pm-3.00pm Wednesday

- ◆ Appointment booking times 9.30am - 2.30 pm Monday – Friday or by dropping in to the Amphill Bureau.
- ◆ Internet advice: www.citizensadvice.org.uk
- ◆ For email advice go to Mid Beds CAB website and use the online enquiry form.

Client Satisfaction Survey

Every year we ask clients at both our Ampthill and Biggleswade offices to complete a satisfaction questionnaire in order to find out their views on the service. This year we also had some responses from our Sandy 'drop in' service. We had 63 responses from our Ampthill Office, 29 from Biggleswade and 9 from Sandy making 101 in total.

All who completed the questionnaire said that they would use the CAB service again and recommend it to others.

81% of clients were 'very happy' and 18% 'happy' with the location of our bureaux. 67% were 'very happy' and 26% were 'happy' with our opening times.

99% of clients were either 'very happy' or 'happy' with the time they waited to see an adviser and the time that they had for discussion with an adviser.

91% were 'very happy' that the information was easy to understand and 8% were 'happy'. 90% expressed themselves very happy with the overall service and 8% were 'happy'.

Once again there were some very nice comments including:

' I could not have coped with this problem without your service'

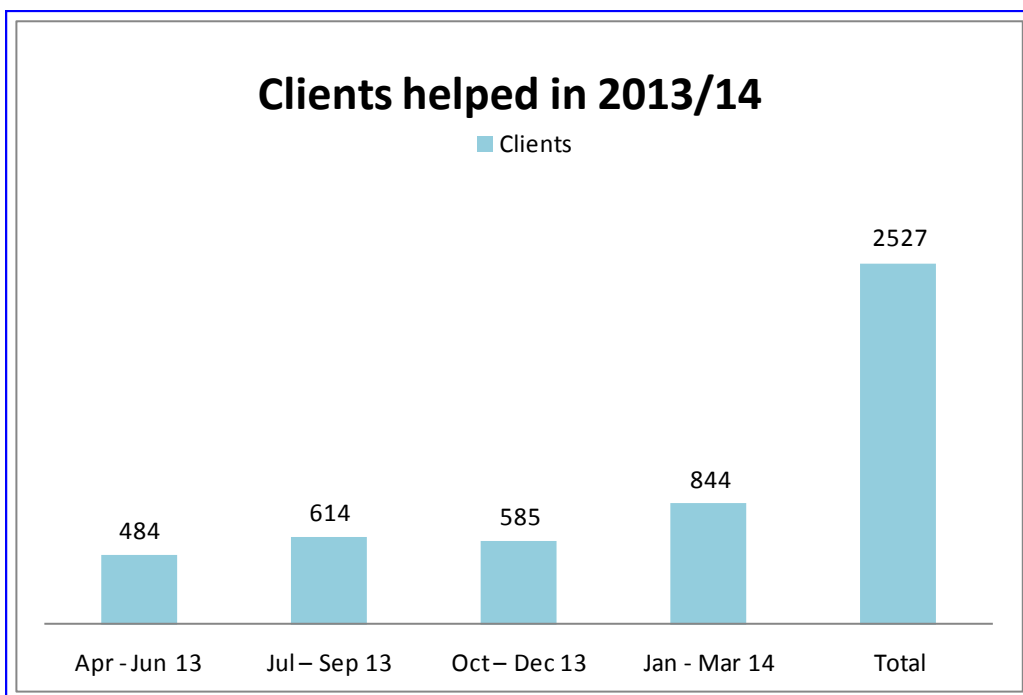
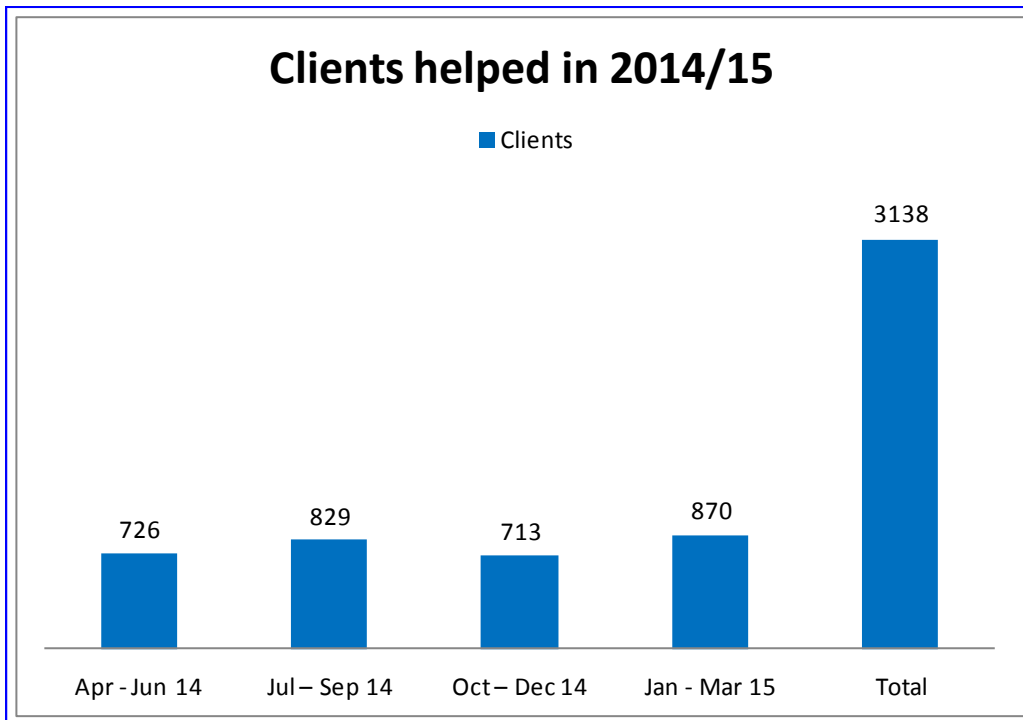
'I am walking away very happy with the advice you gave me, thanks again'

'Really helpful and discussed everything I asked and didn't understand. I left with a clear mind and knowledge of what info I needed.'

'Polite and very helpful to help us solve our problem'.

As in previous years the main areas of concern were the opening hours but the worst comment was 'fairly happy' so our increased opening hours are no doubt assisting here.

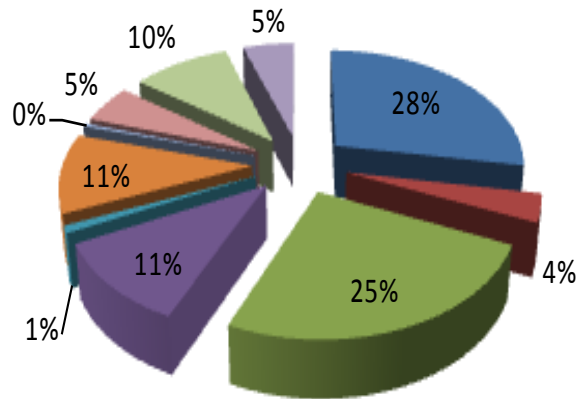
Clients we have helped this year



Additional Council funding to increase our hours of opening, coupled with the Money Advice Service debt advice project, has helped us to increase the number of people we helped this year, with client numbers up by 24%.

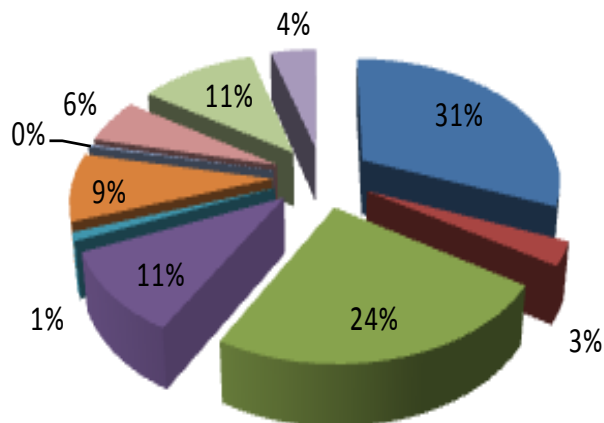
Enquiry Areas on 2014/15

- Benefits
- Consumer/Utilities
- Debt
- Employment
- Health
- Housing
- Immigration
- Legal
- Relationship
- Other



Enquiry Areas in 2013/14

- Benefits
- Consumer/Utilities
- Debt
- Employment
- Health
- Housing
- Immigration
- Legal
- Relationship
- Other



Financial Statement for the year ending 31 March 2015

Income	Unre- stricted Funds £	Re- stricted Funds £	Total £
Donations /grants	118,716	48,754	167,470
Investment income	46		
Events	1,862		
Other	3,298		
Total Income	123,922	48,754	172,676
Expenditure			
Fundraising costs	545		545
Salaries & pensions	75,760	28,546	104,306
Premises	10,576	2,174	12,750
IT costs	5,389	6,836	12,225
Phone and Postage	3,305	900	4,205
Stationery & other office costs	5,787	5,957	11,744
Training & Recruitment	1,647	106	1,753
Insurance	1,343	352	1,695
Sundry	463	(45)	418
Travel Expenses	4,639	1,049	5,688
Finance and Professional Fees	2,055		2,055
Total Expenditure	111,509	45,875	157,384
Net Income before transfers	12,413	2,879	15,292
Transfer between funds	-1,514	+1,514	
Net movement in funds	10,899	4,393	15,292
Total Funds brought forward	65,065	932	65,997
Total Funds carried forward	75,964	5,325	81,289

Thanks to our Funders and Partners

- ◆ Central Bedfordshire Council for their financial and moral support throughout the year.
- ◆ The Big Lottery Fund 'Awards for All' programme for the funds to upgrade our IT equipment at Biggleswade and Ampthill.
- ◆ The Steel Charitable Trust for a grant of £3,500 to enable the Bureau to upgrade its telephone system at Ampthill.
- ◆ Potton Consolidated Charities for its contribution to Biggleswade Bureau.
- ◆ Ampthill Fireworks fund for the funds to buy IT equipment for our debt drop-ins and printer at Ampthill.
- ◆ The Money Advice Service for funding the Debt Advice project.
- ◆ All those who have funded our outreach service.
- ◆ All our volunteers for their hard work and commitment, including those who have left us in the last year.
- ◆ Vicki Wingfield for the sale of jams and chutneys in aid of the bureau.
- ◆ To our members for their support to the Bureau.
- ◆ Our neighbouring Bedfordshire bureaux for their support and friendship.
- ◆ Shefford Town Council for their generosity in the 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.
- ◆ Aragon Housing Association for use of their Community Cafes for our 'Debt Drop Ins'.
- ◆ 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 for its support , particularly the Specialist Support Unit for their invaluable assistance.
- ◆ All our anonymous donors - you know who you are!
- ◆ All the speakers at our Workers Meetings.

Photo Gallery



Above; Heather Tucker and Elliott Claydon-Knights at Ampthill Bureau.

Below; Diane Cruz at Biggleswade Bureau



Above; Liz Coulson at Ampthill Bureau

Right; Gary Cusack of the Stotfold 'Drop In'



Above; Jill Sanderson, Jenny Hedges and Jonathan Peall at Ampthill.



Vicki Wingfield, Elizabeth Mason and Joan Barrall test out the new IT equipment at Biggleswade funded by the **Big Lottery Fund 'Awards for All'** programme.