



Guildford CAB Annual review

2008-2009



Guildford Citizens Advice Bureau helps people resolve their legal, money and other problems by providing free information and advice and by Seeking to influence policy change

Guildford CAB is an independent charity. We are a member of the national association 'Citizens Advice' Charity Number : 1061067

Many thanks to Alliotts Accountants for their help in printing this brochure.

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OUR PRINCIPLES

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.

OUR AIMS

To provide the advice people need for the problems they face.
To improve the policies and practices that affect people's lives

CAB TODAY

Guildford CAB was established in 1939.

The Citizens Advice service continues to help people resolve their money, legal and other problems.

Advice is still free, impartial, confidential and provided by trained volunteers.

We help people to deal with over 11,000 new problems a year and 95 per cent of the public has heard of us (MORI 2005)



WHO DID WE HELP?

We helped **4,426** new users last year with **11,045** problems.

That's an increase over last year of **17%**
with **11045** problems which involved
12,509 contacts with our users.

7,359 contacts with third parties such as Benefits agencies,
council or banks for our users to help sort out problems

WEEKLY

that is:

240 contacts with users per week

141 third party contacts

212 unique problems per week



WHAT DO WE HELP WITH?

The CAB is a problem solver and helps with problems of:

HOUSING

EMPLOYMENT

WELFARE BENEFITS

DEBT

FAMILY RELATIONSHIPS

CONSUMER

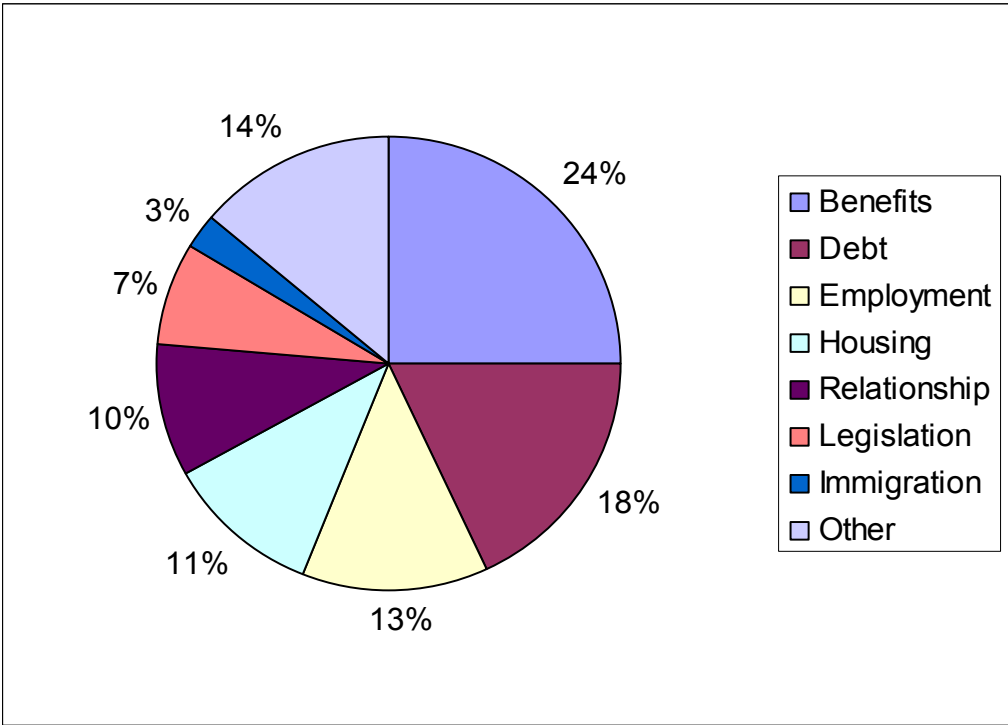
IMMIGRATION

LEGAL PROBLEMS

CAB advisers can write letters and make telephone calls to companies and service providers, help people to prioritise their debts, negotiate with creditors, represent people at courts/tribunals and refer people to specialist CAB and external case workers.



WHAT KIND OF PROBLEMS



11045 individual problems

The problems often involve clusters of issues such as benefits, debt and housing.



IMPROVING OUR SERVICE

One of the principal challenges for us in 2008/09 was to provide easier and faster access to quality advice and information for more people. This has been achieved by:

- Focussing more resources on improved phone access, from December 2008 telephone advice was extended throughout the week day opening hours.
- Since December 2008 we have adopted a gateway model of triage interviews to prioritise casework help on those in greatest need.
- Reviewing processes and using technology to improve efficiency and services.

These steps have been taken to improve our service to clients by:-

- Enabling more people to be seen
- More referrals to be made to our specialist case workers
- Whilst at the same time reducing the waiting times for appointments

Working in partnership with other organisations to provide more specialist advice in specific areas, notably with:

- Macmillan cancer support for people affected by cancer
- Guildford Borough Council to increase the take up of benefits and provide debt advice.
- Surrey Primary Care Trust for services to people affected by mental health problems.



INCREASING DEBTS IN 2008/09

Benefits, employment, housing and debt remain the highest area of concern to our users and represents 68% of all problems upon which new advice was sought.

Users were beginning to be affected by the recession in the latter part of the year. Problems associated with debt and employment in particular are still increasing.

In the first three months of 2009, 50 people were helped to become bankrupt and 42 were helped with the Government's new debt relief orders, whereas in the year to 31 March 2008 the bureau helped 154 people become bankrupt.

In the first three months of 2009 the bureau helped with 80 redundancy problems, the same number as in the whole of the previous year.



MONEY ADVICE

During the year two advisers became authorised to complete the new debt relief orders for people with debts under £15,000.

Guildford and Ash bureaux worked in partnership with Guildford Borough Council as the debt advice agencies for people who may qualify for the new Mortgage Rescue Scheme.

The bureau volunteer team all deal with multiple debt but the specialist debt adviser alone helped 98 people with 587 debts, which required 1,387 contacts with those users, and 2058 contacts with creditors and other third parties on behalf of users.



HOW WE RAISE THE INCOME OF OUR CLIENTS

We help users to maximise their incomes. Sometimes this could be in the form of accessing a benefit they'd been unaware of or unfairly refused. Other times it could be through enforcing employment or consumer rights.

In total the amount gained for users annually amounts to
£1,159,864

Case Study

A single man of 53 with lung cancer was off work due to the illness and was only receiving statutory sick pay of £75.40 and had claimed no other benefits.

CAB helped to apply for Disability Living Allowance, Housing and Council Tax Benefit and later Employment Support Allowance.

His weekly income was increased to £390.23

We also had a £1300 debt written off.



SEEKING TO INFLUENCE POLICY CHANGES

The CAB aims to influence policy changes by using people's cases to point to problems in all areas of life. As part of our commitment to changing unfair practices, we sent 118 evidence forms to CitA during the year. This information gives them grass roots information they need to lobby for change and is used in a number of ways.

Our client's experience with a rogue furniture remover was quoted in CitA submissions to the Office of Fair Trading.

Guildford CAB evidence relating to the treatment of a prisoner in labour was used in the CitA submission to the Equality and Human Rights Commission.

Evidence is also used to improve local issues.

We realised that the local council was wrongly calculating benefits due to a disabled. They agreed that their computer program was wrong. They checked all claimants with similar profiles and were able to improve benefit payments to others in Guildford. The computer software company has made other councils aware of this problem and so claimants in a similar position elsewhere should also have had their benefit increased.

We noticed that the local Courts were sometimes asking for unnecessary information when dealing with requests for financial help with court costs. Our advice to the Court has made life easier for both claimants and court officials who have to deal with these requests.

We discovered that one of the Benefit Delivery Centres (part of JobCentre Plus) was sending out letters to clients with incorrect telephone numbers. Our links with the JC+ Regional Management team meant we were able to speak to a senior manager quickly which led to improved training being given to staff about the importance of checking that information sent out to claimants is correct.

We meet regularly with our colleagues in other bureaux working together on issues of common interest. We have recently published our third annual survey on issues about NHS dentists. We are also working with Voluntary Action SW Surrey to collect evidence on other issues of concern to local people. This project is of considerable interest to Citizens Advice who are working on pilot schemes elsewhere.

We have been interviewed by the local press and radio on a number of issues including debt, mortgage repossessions and charging orders. This raises the profile of issues which are of concern to us and our clients.

Visit our Campaigning page on the Guildford CAB website for further information on social policy issues and our campaigns.



HOW WE DEVELOP OUR STAFF

Guildford CAB would not exist without the dedication of its volunteer team. Each year we train and support volunteers to continuously develop their advice skills.

Generalist Volunteer Advisers

Training takes one day per week for about 15 months, to achieve competency in accordance with Citizens Advice standards.

We recruited 7 new people as trainees in 2008/9 who have progressed to the Trainee Adviser stage whereby they can interview under strict support and supervision.

Four people who started the year as Trainee Advisers have now qualified as Generalist Advisers and have received their accredited certificates from the organisation.

- We need around 12 new volunteer advisers every year
- The CAB certificate in generalist advice work is equivalent to NVQ level 3
- CAB volunteers get free training, ongoing support and expenses paid
- It takes about 250 hours of learning to become a fully competent CAB generalist adviser
- Law students who train as CAB advisers can get up to six months off their solicitor training contracts

Training and Development

The introduction of the new Gateway system meant that advisers, managers and receptionists had to train to be able to make the whole system work effectively and efficiently in the bureau. A 10 week training and implementation programme was developed.

Undertaking the training necessary required a huge commitment of time and energy by our staff. Volunteers gave time over and above their usual one day per week in the bureau.

I would like to take this opportunity to offer a huge *THANK YOU* to all our volunteer staff for their marvellous attitude and sheer hard work in making the Gateway system a reality.

All advisers and managers undertook ongoing training including new employment and support allowance and new grievance and disciplinary procedures



THE VALUE OF VOLUNTEERING

There are over **89 volunteers** at Guildford CAB, and we could not provide the service without them.

- 45 volunteers are trained advisors
- 31 volunteers give their time as receptionists, admin officers, IT support, marketing and fundraisers
- 13 are Bureau Trustees who are responsible for the management of the bureau.

During the year these volunteers contributed 26,363 hours of voluntary work. Using the hourly rates in the Government's annual survey of hours and earnings for the south-east in 2008, and 20% on costs gives the value of their time as **£363,280**.

The full time manager and 7 part time staff support 8 paid caseworkers and the voluntary team.



HOW WE PLAN TO DEVELOP - IMPROVING ACCESS

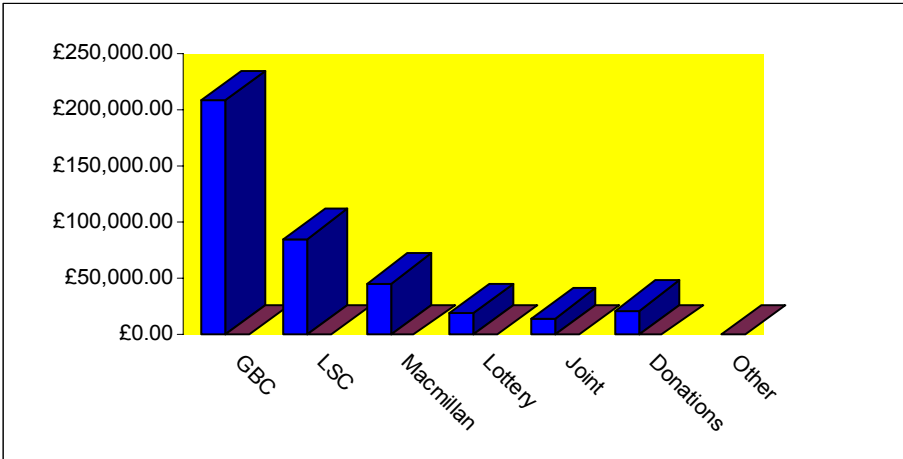
One of the principal challenges for us in 2009 and 2010 is to:

- Increase the opening hours from 35 to 40 hours per week by changing the opening time from 10am to 9am Monday to Friday
- Increase number of volunteer advisers to meet growing demand
 - To meet extended hours
 - To assist specialist projects
- To continue to develop working in partnership
 - With Ash CAB
 - With other Surrey Bureaux and agencies



HOW WE WERE FUNDED

Guildford CAB is a registered charity, reliant on the support of a wide range of funders including Legal Services Commission, Macmillan Cancer Support, Big Lottery Fund, Waverley Council, and the major funder Guildford Borough Council who provided just over half of the bureau's total funding and also funded Ash Bureau.



The majority of GBC funding is via direct payment of rent, services and salaries and a general running costs grant which is administered by the bureau .

LSC funding is at the same level for the seventh year.

For each £1 of GBC funding we have achieved £7.61 for users

Total income for the year was £400,526 and the bureau just managed to break even in this financial year due in no small part to the efforts of our fundraising team.



WHO ELSE FUNDED US

The Board saw the need for an active fundraising programme both to seek additional funds and raise the bureau's profile as a charity. The team raised

£28,869

through fundraising activities and grants.

We are very grateful for the donations and practical support of the following agencies:

Poyle Charity, Guildford
Surrey Community Foundation
Surrey County Council Local Committee

Greenoak Housing Association
Downland Housing Association

Home Housing Association
Holy Trinity Housing Association

Holy Trinity Parish
Albury Parish Council

Worplesdon Parish Council
West Horsley Parish Council

Barlow Robbins

Julia Frimond

Guildford Cathedral
Guildford Lions
HSBC
Tesco
Ye Old Ship Inn
Everyclick

Baker Tilly
Rotary Club Guildford District
Kall Kwik
Crabtree & Evelyn
St Catherine's Village Assoc

Staff fundraising and client donations



HOW TO ACCESS US

Mental Health Service

Based at Farnham Road Hospital for inpatients and day treatment users and people with mental health problems based in the community.

Tel: 01483 443703

Send Prison Service

Housing advice sessions fortnightly for prisoners.

Canterbury Centre

This is a drop in centre for people with Mental Health problems - monthly sessions.

Macmillan Service

For people affected by cancer, at home or hospital visits.

Tel: 07881 436 169

Home visits

By appointment for sick or elderly vulnerable people in debt.

Tel: 01483 576699

Repossession Court Hearings

Voluntary advisers from Guildford and surrounding bureaux provide advice at each Monday hearing.



HOW TO CONTACT US FOR ADVICE

VISITS AND PHONE

When you come to the bureau or telephone us we will carry out a short interview to identify your problem, then decide with you the most appropriate next steps. This may be to offer you an appointment, to arrange to ring you back with advice, to send you advice by letter or email or, if you are housebound or a carer to offer you a home visit.

You can contact us for an initial interview, either in person by phoning
01483 576699 from

- 9am—4pm Mondays, Tuesdays, Wednesdays and Fridays
 - 9am—6.30pm Thursdays
- 10am—11.40am Saturdays (in person only, no telephone service)

You may also be able to find some basic information about your problem on
www.adviceguide.org.uk or

WEBSITE www.guildfordcab.org.uk

EMAIL Request email advice via our website

GUILDFORD CAB 15-21 Haydon Place, Guildford, Surrey GU1 4LL

