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# SOUTH STAFFORDSHIRE CITIZENS ADVICE BUREAU

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## Annual Report 2010 - 2011

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Providing Free, Confidential,  
Impartial, Independent Advice

Registered Charity Number: 1118794

Company Number: 6051595

Community  
Legal Service



Staffordshire  
County Council



South  
Staffordshire  
Council



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# South Staffordshire Citizens Advice Bureau



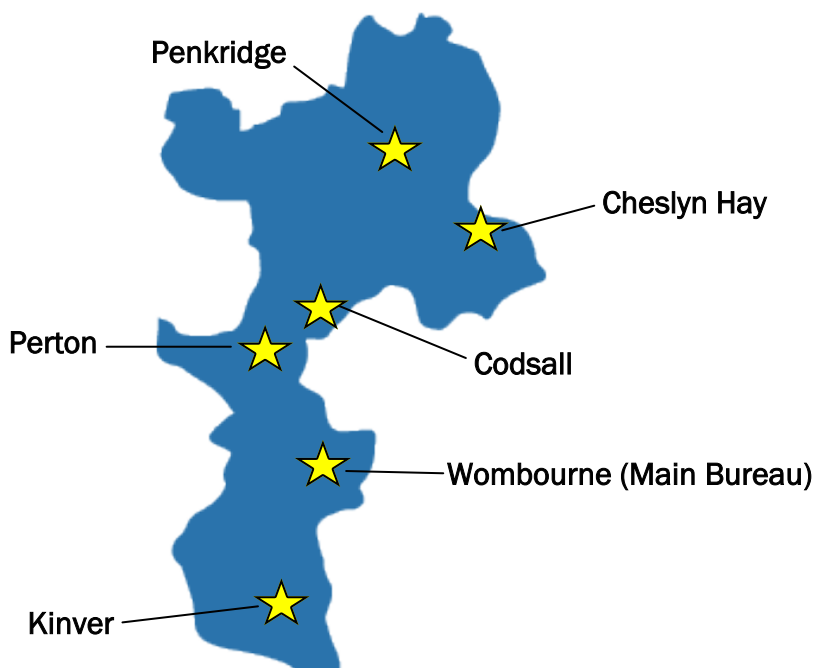
## Aims and Principles

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

## Description of the Service

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice Bureaux use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone. Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers the CAB could not continue to provide its services in South Staffordshire.

★ South Staffordshire CAB Advice Sessions (see page 18 for full details)



# Chairman's Report



The new financial year started with the run-up to the UK General Election, and the standing down of our MP of 40 years, Sir Patrick Cormack. By early May we had our new local MP, Gavin Williamson, in post, a hung parliament (Conservative/LibDem) and immediate announcements about severe cuts in public sector funding. This was destined to be a year of anxiety and uncertainty about the future scale and shape of all Third sector organisations, including all local CABx, and our national parent body CitA.



Chairman, David Hough meeting new MP Gavin Williamson

It was seen as crucially important by the Trustee Board that we should quickly establish a strong working relationship with our new MP, and that we should take every opportunity to liaise closely with our main funding body, South Staffs Council. It came as a great relief to find that Gavin Williamson had been a CAB trustee at some time in the past, and that he was entirely supportive of our role in the community. Our work in 'Social Policy' enables us to feed-back valuable information, trends and intelligence via our MP to decision makers at government level. Our Manager, Social Policy Coordinator, and myself accepted an invitation to Westminster where we spent almost 2 hours with Gavin, and a very healthy, ongoing, two-way exchange is now firmly established.

Uncertainties about the future viability of CABx, brought about by government funding policy, led to a flurry of activities nationally, regionally and locally. The creation of a 3rd Sector Commissioning Partnership, aimed at streamlining the funding and contracting process, plus increased activity by the CAB County Steering Group led to lots of county wide meetings. Outcomes of these deliberations remain to be firmly established, but by the end of the current Financial Year several restructuring models were under consideration. As far as we are concerned in South Staffordshire, our coverage of scattered rural communities puts us in a unique position, which means that we wish to continue operating as a stand-alone CAB.

Although our financial position is now quite sound, with almost 25% operating costs in reserve, it is our intention during the next Financial Year to establish a funding sub-group in an effort to secure additional, or replacement, finances for the future.

It is very pleasing to note that, despite the turbulence which we are going through as an organisation, all staff and volunteers have, without exception, continued to perform with great spirit, enthusiasm and professionalism. The high quality of management and supervision of the CAB is greatly appreciated by the Trustees, and we are particularly pleased with the influence and contribution of our new Advice Session Supervisor who we recruited last year.

**David Hough**  
Chairman

# Manager's Comments

The bureau has had a settled, stable and happy year in contrast to the changes and challenges presented during 2009/10. However, we will need to brace ourselves yet again in order to respond robustly to a further wave of change coming our way in the form of reduced funding opportunities for the Third Sector and the consequent calls to restructure the Citizens Advice model of service.

Our staff and volunteers continue to provide and support an advice service to be proud of to the local community. They are all to be commended for the hard work, dedication and commitment they have demonstrated throughout the year. This is reflected in the many positive comments we receive from clients and again in our regular client satisfaction surveys where over 98% of people state they are happy or very happy with our service.

The work load carried out by the service is reflected in the figures for the year 2010/2011. There were 5,500 total contacts and 7,724 enquiry issues. This compares to 5,533 and 8,084 respectively for 2009/2010. Debt and benefits continue to be the main areas representing 30% and 35% respectively of all enquiries. The period of severe weather in the run up to Christmas and national publicity highlighting reductions in the CAB service nationally has had an impact on footfall.

Congratulations are in order for Maddie Taylor who is now a fully fledged adviser after completing her certificate course. During the year we warmly welcomed two new volunteers, Jon Taylor and Marie De Martigny, who have settled in very well indeed. We also extend our appreciation to both long serving volunteer Jeremy French who retired from the bureau after 9 years' excellent service and John Saunders, our dedicated administration assistant, who had to leave us through long term ill health.

The bureau has raised its profile throughout the district this year and has established connections with various groups and partners who, like us, work hard on behalf of the people of South Staffordshire. These include the Housing & Benefit Departments of South Staffordshire Council, our MP, Gavin Williamson, South Staffordshire Community and Voluntary Action, Social Services, South Staffordshire Housing Association, Bromford Housing Association Floating Support, South Staffordshire Job Clubs and the Families Information Service.



Cathy Barlow and volunteer June Hale at a Volunteer Celebration event organised by SSCVA

We are now looking to the future and are liaising collaboratively with South Staffs Council, Citizens Advice and our neighbouring Staffordshire bureaux to plan ways to maximise use of resources and delivery of the service in economically challenging times.

**Cathy Barlow**

**Bureau Manager**

# Key Achievements 2010-2011



- 98% + of our clients expressed overall satisfaction with our service
- 7724 enquiry issues dealt with.
- Handled £6.1 million of debt on behalf of clients.
- £2.8m financial gains achieved for clients (including negotiation write offs, reduced payments and debt rescheduling.
- Dealt with 5500 total contacts.
- 87% score achieved for Quality of Advice and Management and Governance, putting us amongst the top achieving bureaux in the Country.
- Submitted more than 100 bureau evidence forms for Social Policy issues.

## Clients' Comments

*"Excellent service—could not have been bettered."*

*"Thank you so much for your help and guidance during a difficult time."*

*"I can't thank you enough for what you have done for me."*

*"Very good and caring service."*

*"Outstandingly good service."*

*"I found out things that I didn't even enquire about."*

*"Marvellous service – cannot thank Citizens Advice Bureau enough."*

*"My wife and I would like to say a big thank you for your help and kindness you showed to us when we came to you for help when applying for benefits."*

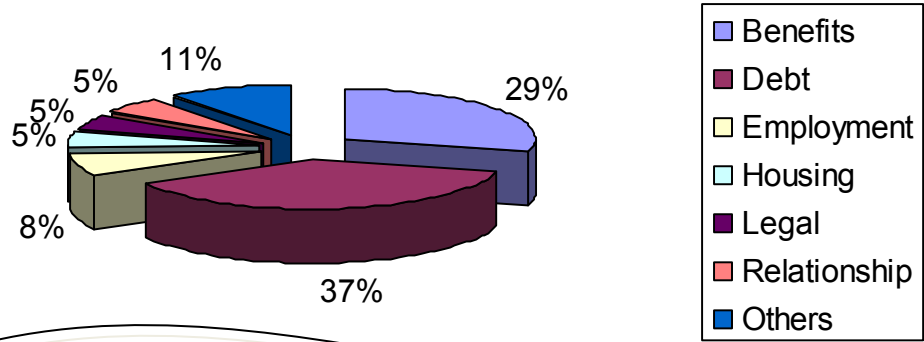
Client called to say how impressed he was with the work carried out by the adviser on his behalf - "It has made a real difference".

Client stated " an excellent service—it has been a great comfort to me and a huge weight has been taken off my shoulders".

# Wombourne

Monday & Friday  
 9.30am - 12.30pm  
 The Civic Centre, Gravel Hill,  
 Wombourne.

Enquiry Type - %

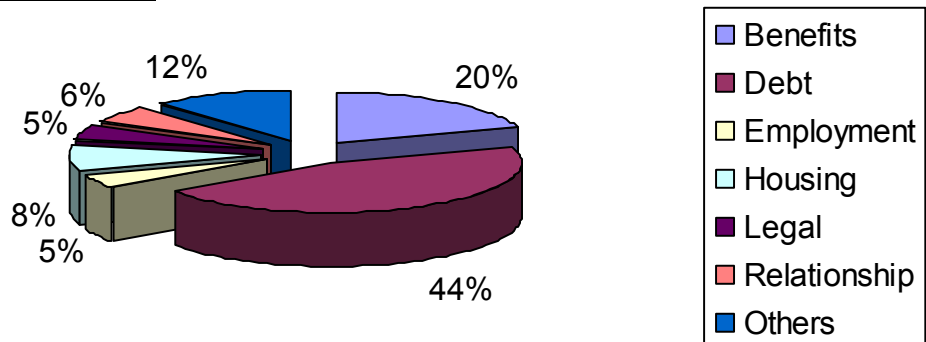


Total Contacts: 3733  
 Total Issues: 3509

# Kinver

Tuesday  
 9.30am - 12.30pm  
 The Senior Citizens Club,  
 Kinver

Enquiry Type - %

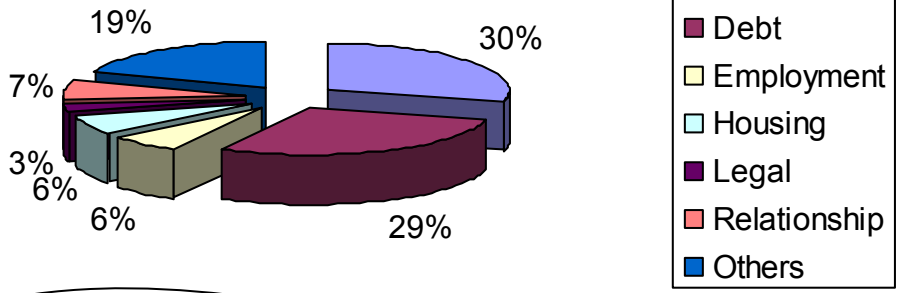


Total Contacts: 160  
 Total Issues: 393

# Cheslyn Hay

Wednesday  
 10.00am - 4.00pm  
 The Village Hall, Pinfold Lane  
 Cheslyn Hay

Enquiry Type - %

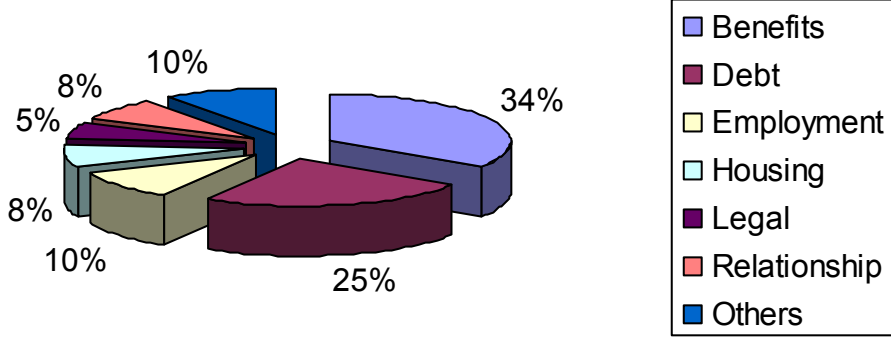


Total Contacts: 386  
 Total Issues: 848

# Perton

Wednesday  
 9.30am - 12.30pm &  
 1.00pm—4.00pm  
 Community Centre, Church Road,  
 Perton

Enquiry Type - %

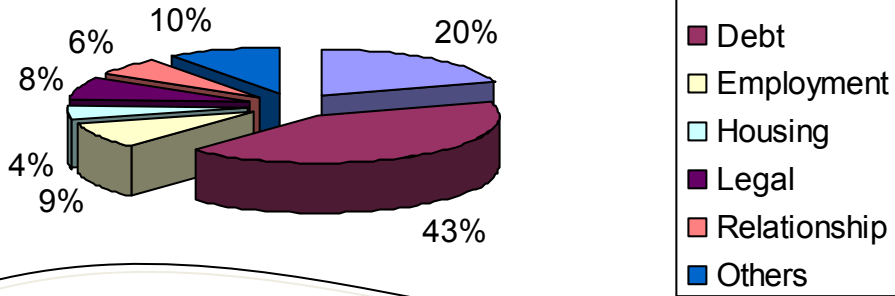


Total Contacts: 395  
 Total Issues: 857

# Penkridge

Thursday  
 9.30am - 12.30pm  
 The Haling Dene Centre,  
 Cannock Road, Penkridge.

Enquiry Type - %

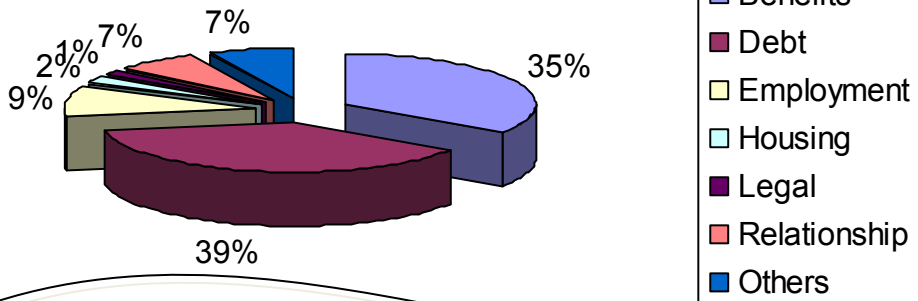


Total Contacts: 288  
 Total Issues: 702

# Bilbrook

Previously Wednesday  
 10.00am - 1.00pm  
 Lane Green School, Bilbrook Road,  
 Bilbrook.  
 Sessions discontinued  
 w.e.f. 31.3.2011

Enquiry Type - %

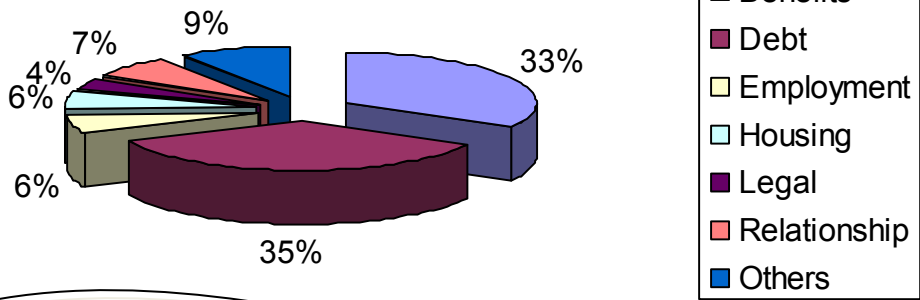


Total Contacts: 149  
 Total Issues: 404

# Codsall

Thursday  
 10.00am - 1.00pm  
 Codsall Village Hall,  
 Wolverhampton Road, Codsall

Enquiry Type - %

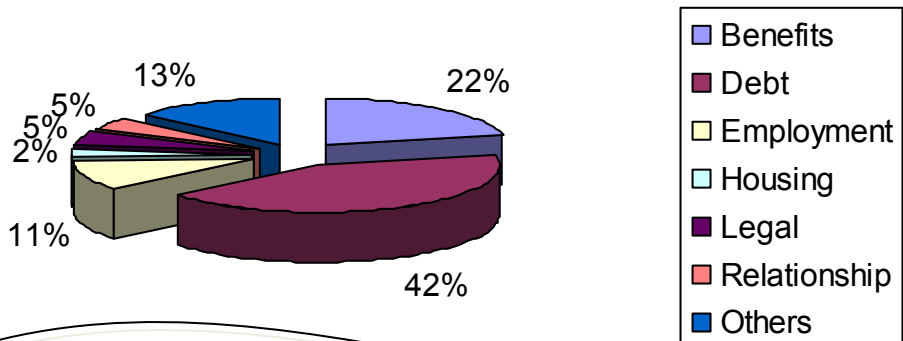


Total Contacts: 286  
 Total Issues: 802

# Featherstone

Previously Tuesday  
 10.00am–1.00pm  
 Featherstone Children’s Centre,  
 The Avenue, Featherstone.  
 Sessions discontinued w.e.f. 31.3.2011

Enquiry Type - %



Total Contacts: 103  
 Total Issues: 209

£££

# Debt Report



Money advice continues to represent the highest proportion of all enquiry types that clients seek help with. General debt enquiries rose from 2557 in 2009/2010 to 2774 in 2010/2011. Many of these are dealt with at first contact but 204 new clients were taken on for specialist help during the year. The amount of debt presented to us by clients, totalled some £6.1 million. Financial gains achieved for clients amounted to £2.8 million. This amount was gained from negotiation write offs, reduced payments and debt rescheduling.

Two money advice specialists are employed and give a combined total of 36 hours debt work each week. Debt clients are usually seen within 2 weeks.

Debt cases are referred from generalist advisers for specialist help, during advice sessions, by Social Services, Bromford and South Staffs Housing Associations, Healthnet and South Staffordshire Council's Housing and Benefit department.

Once referred, debt specialists obtain the full details of a client's financial circumstances and then offer the client appropriate options to resolve their problems. Options include Bankruptcy, Debt Relief Orders (DRO), Administration Orders, Individual Voluntary Arrangements (IVA) and rescheduling debts. Advice relating to mortgage rescue, retirement and relationship break-downs is also given. During the year we completed 70 DRO's and 20 Bankruptcies.

## CASE STUDY

*Mrs F, a single parent with 4 children had been in a stable relationship until soon after her twin daughters were born and since then has struggled to make ends meet. Mrs F works part time as an auxiliary nurse for the NHS, but suffered a serious injury when walking to work in snowy conditions and has had several operations since and lost a good deal of work time and income. Mrs F is a member of the NHS pension scheme which excluded her from a DRO as the value exceeded the DRO criteria. We negotiated reduced payments with her creditors which she could afford. We helped to campaign against the inclusion of the pension fund value in the DRO criteria and the law was subsequently changed to exclude pension value.*

*We were then able to clear Mrs F's debts with a successful DRO application. Mrs F has expressed her relief from the stress that she had endured for several years.*

Clients' abilities vary widely, those that are able to carry out some self help are assisted with self help packs tailored for their needs. In some cases we help a client to construct a Financial Statement that they can use to make offers to creditors themselves and we are working with a self help system called *CASHFLOW* where this is appropriate.

One problem we observe repeatedly is the high cost of Bankruptcy (£700) where this remedy would be appropriate but the client simply is unable to find this amount of money. In several instances, we have approached charitable organizations on behalf of such clients and obtained the full amount required as a grant and have enabled the bankruptcy to proceed.

#### CASE STUDY

*Mr J formerly a MOT inspector lost his job of 25 years when his employer ceased trading. No longer able to find a similar job, Mr J is now a bus driver but his earnings are less than half that he was accustomed to. Unable to meet his obligations, Mr J was unable to find the required funds to enable him to petition for bankruptcy. We applied to a charitable organization that helps with past workers in the motor trade and successfully obtained a grant for the full cost of the bankruptcy. Mr J is now free of debt and able to manage on his reduced income.*

Negative equity in clients' homes continues to be a problem, as does the rise in mortgage costs when discounted 'fixed term' mortgage rates end.

Graham Mason

Money Adviser

#### DEBT RELIEF ORDERS (DROs) - KEY POINTS

- Qualifying Conditions
  - \* Total debts not to exceed £15,000
  - \* Available income is £50 per month or less
  - \* Assets not to exceed a total of £300
  - \* Car to be less than £1000 value
  - \* House owners are excluded
  - \* Cannot get DRO if current or pending Bankruptcy/IVA
  - \* No transactions at undervalue or preference to have been made in last 2 years
- DROs are individual - not joint
- No payments required and debts written off after 12 months
- Any significant changes to income or assets must be reported in first 12 months
- DRO cost is £90 - fee paid to the Insolvency Service
- Affects credit references for up to 6 years



# Social Policy Report

During the twelve months covered by this report, two events have occurred which will have an impact on our Social Policy work now, and in the years to come. There has been a change in government and a new member of parliament has been elected to represent South Staffordshire.

The new government is committed to introducing reforms which will have an impact on the lives of virtually all of those we try to help. There will be changes to health care, education, access to justice and welfare benefits. After many years representing South Staffordshire, Sir Patrick Cormack retired at the last election; the new MP for the constituency is Mr Gavin Williamson.

Our Social Policy work falls broadly into three categories; firstly, providing evidence to support actions taken by central office on national issues, secondly, lobbying our MP to bring our concerns to the attention of the government, and thirdly taking action either as an individual bureau or in conjunction with other bureaux in the county on local issues. Examples of each are given below.

Central office is undertaking major, on-going work for Professor Harrington, who is reporting to government on the administration of the working capability assessment - we had the opportunity to meet Professor Harrington at the National Social Policy Conference in March. WCA is the test used to determine whether an individual is fit for work and hence to which benefit he is entitled; it is administered by a commercial enterprise, ATOS. We submitted two case studies to be included in the body of evidence.

Our evidence was used to support attempts to change the Debt Relief Order rules relating to pensions, and the practice of local authorities to continue making deductions from benefits to recover overpayments after a DRO has been granted. We have been successful regarding the pension rules, at the time of writing, local authorities are appealing against a judgment on the legality of recovery.

We are concerned about the availability of advice, particularly for low paid workers, when making decisions on pension provision. The need for such advice will increase dramatically in 2012 when auto-enrolment in works pensions will begin. We are also seeing clients experiencing difficulties with HMR&C when they retire and have more than one source of income. We have submitted evidence on both these issues and discussed them with the relevant central office staff at the National Conference.

In November we were invited to visit the Houses of Parliament and spent some time with our new MP, giving us the opportunity to make Mr Williamson aware of our current concerns.



Visit to Westminster – from left: Gavin Williamson MP, Ken Dean (Social Policy Coordinator), Cathy Barlow (Bureau Manager), Jeremy Lefoy MP and David Hough (Chairman).

The government has embarked on a major reform of the welfare benefits system. While in principle we are in favour of simplification, the special needs of minority groups, such as those with disabilities and their carers, should not be overlooked. As the Welfare Reform Bill started its passage through parliament, we wrote to Mr Williamson with comments on specific issues; he passed these to Sir David Freud the minister for welfare reform. We have received a written reply.

There is a policy in all branches of national and local government services to *encourage* users to access services online. Work by a group of bureaux in the south west showed that 40% of their clients did not have internet access at home. We attended a training course at South Staffordshire Council, where their online system for claiming benefits was demonstrated. It soon became apparent that, a claimant would only have all the information necessary to make a claim when at home. In its present format, it would be very difficult to make a claim at for example a library or a bureau. South Staffs Council has been made aware of our concerns.

A meeting was attended with South Staffs Housing Association to discuss their policy of referring clients to ourselves for help when assigning tenancy rights. We also had concerns about their standard letters for pursuing rent arrears. As a result of the meeting, we have established a link to a solicitor to provide, without cost, the legal help required when assigning a tenancy. South Staffs Housing Association has agreed to amend some of their standard letters.

An effective piece of social policy work, which we undertook, was with one of our elderly clients who had suffered numerous fraudulent withdrawals from her bank. Callers from abroad had persuaded her to divulge details of her account. She was unable to remember her security details so it was impossible to resolve the problem by telephone. We visited the bank with the client; a member of their staff agreed that the most effective solution would be for the client to destroy her debit card and make all payments by cheque.

A bureau evidence form was submitted to central office and used to support work they were doing. The banks, who had decided to withdraw cheques facilities in the near future, have now agreed to abandon this policy.

More than 100 bureau evidence forms have been submitted during this period. While, in general, debt comprises the largest proportion of enquiries, in social policy, the agencies responsible for welfare benefits ( DWP/ JobCentre Plus, HMR&C and local authorities ) give rise to largest number of problems.

**Ken Dean**  
**Social Policy Coordinator**



# Funding Report

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In a year when all charitable organisations have had concerns about current and future funding sources it is pleasing to state that South Staffordshire Citizens Advice Bureau has continued to receive support under its Service Level Agreement with South Staffordshire District Council and also from Staffordshire County Council to support the money advice service provided for our clients.

Within the year contributions have been received via by the following councillors from the Staffordshire Local Community Fund and these are utilised for specific costs including rent, equipment and telephone expenses:

- Councillor V Downes
- Councillor B Edwards
- Councillor M Lawrence
- Councillor M Perry
- Councillor R Reade

Contributions and donations from other local sources as listed below have also been received:

- Blymhill & Weston Parish Council
- Bobbington Parish Council
- Codsall Parish Councils
- Hatherton Parish Council
- Hilton Parish Council
- Kinver Parish Council
- Lower Penn Parish Council
- Pattingham & Patshull Parish Council
- Saredon Parish Council
- Clients (4)

Occasional accommodation has been kindly provided for meetings, including AGM, interviews, etc, by:

- Wombourne Parish Council

Accommodation provided for outreach services within their respective areas by the following:

- Bilbrook (Lane Green) School
- Cheslyn Hay Parish Council
- Codsall Village Hall
- Featherstone Children's Centre
- Kinver Senior Citizens Club
- Penkridge Parish Council
- Perton Parish Council

The Trustee Board are grateful for all the support we have received and express our thanks to all the sources mentioned above.

In the year to 31<sup>st</sup> March 2011 the total incoming resources for the year were £122,558 (2009/10 - £125,673) of this total £25,736 (2009/10 - £33,001) was due to restricted activities.

Overall the surplus for the year was £5,885 (2009/10 £8,177) this is made up of a surplus on the unrestricted fund of £9,582 and a deficit on the restricted funds of £3,697. In future years the work covered by the restricted fund which is currently Money Advice will need to be supported from the unrestricted funds.

One of the objectives of the Trustee Board has been to bring the reserves of the Bureau up to a level of a minimum of 25% of annual expenditure and this has now been achieved with a total of £29,058 unrestricted reserves being held.

As a new treasurer I express my gratitude for all the work of my predecessor Mrs Carole Yates who performed the task of treasurer so well for many years and for the help and advice she has extended to me while in a steep leaning curve. In addition I am mindful of the support extended to me by the Bureau manager Cathy Barlow and for the control she applies to expenditure in particular and to the hard work of the Bureau Administrative Officer Mrs Helen Evans who has implemented the new accounting system so well.

**Bryan Richens**  
**Treasurer**

Further detailed accounts  
available on request or by  
visiting the Charity  
Commission website

# Staff and Volunteers

## EMPLOYED STAFF

Bureau Manager:	Catherine Barlow
Advice Session Supervisor:	Stephanie Brown
Money Adviser:	Graham Mason
Money Adviser:	Dafydd Barnes
Case Worker:	Sarah Preston
Administration Officer:	Helen Evans



## VOLUNTEERS

### GENERALIST ADVISERS

Tina Anslow	June Hale
Michael Burt	Pauline Taffley
Ken Dean	Jon Taylor
Jeremy French *	Madelaine Taylor

### ADMINISTRATION DUTIES

John Saunders \*

\* Volunteers who have left during the year.





# Trustee Board Members

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## SCHEDULE OF MEMBERS

**Chairman:** David Hough

**Part One** (Individual Nominees)

Mr Peter Wilkinson  
Mrs Carole Yates  
Mr Mike Lynch  
Mr Bryan Richens (Treasurer)  
Mr Malcolm Harris (resigned Feb 2011)

**Part Two** (Nominating Organisations)

Cllr Robert Reade South Staffordshire District Council  
Cllr Roger Lees South Staffordshire District Council  
Mrs Ena Ray South Staffs Parish Council Association

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### Website

South Staffordshire CAB Website:  
<http://www.citizensadvice.org.uk/sscab.htm>

Staffordshire CAB Website:  
[www.citizensadvicestaffordshire.co.uk](http://www.citizensadvicestaffordshire.co.uk)

# SOUTH STAFFORDSHIRE CITIZENS ADVICE BUREAU

## FREE CONFIDENTIAL ADVICE



### OPENING HOURS

(Excluding Bank Holidays)

#### MONDAY

9.30am – 12.30pm at  
Civic Centre, Gravel Hill, **WOMBOURNE**, WV5 9HA  
Telephone: 01902 897757

#### TUESDAY

9.30am – 12.30pm at  
The Senior Citizens Club, High Street, **KINVER**, DY7 6HL

#### WEDNESDAY

10.00am – 4.00pm at  
The Village Hall, Pinfold Lane, **CHESLYN HAY**, WS6 7HP  
Telephone: 01922 413338

and

9.30am – 12.30pm and  
1.00pm – 4.00pm at  
Community Centre, Church Road, **PERTON**, WV6 7PD  
Telephone: 01902 745667

#### THURSDAY

9.30am – 12.30pm at  
The Haling Dene Centre, Cannock Road, **PENKRIDGE**, ST19 5DT  
Telephone: 01785 716767

and

10.00 am to 1.00 pm at  
Codsall Village Hall, Wolverhampton Road, **CODSALL**, WV8 1PW  
Telephone: 01902 843412

#### FRIDAY

9.30am – 12.30pm at  
The Civic Centre, Gravel Hill, **WOMBOURNE**, WV5 9HA  
Telephone: 01902 897757

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**County Wide Telephone Advice: Staffordshire Advice Line: 08444 111 444**

Open between 9.30 am – 4.30 pm Monday to Friday

*(Excluding Bank Holidays)*