

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Annual Report and Unaudited Accounts  
For the Year Ended 31 March 2010**

**Charity number: 1045169**  
**Company number: 3029999**

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**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

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**For the Year Ended 31 March 2010**

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**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Legal and Administrative Information**

**Charity Registration Number** 1045169

**Company Registration Number** 3029999

**Registered Office and  
Operational address** The Winchester Centre  
68 St George's Street  
Winchester  
Hampshire  
SO23 8AH

**Directors** Mr P Ladds  
Mr D Marklew  
Mr P Broome  
Mr N Baxter  
Mrs N Bryant  
Mr N J Campbell-White  
Ms J Everett  
Mr R Johnston  
Mr J Ormiston  
Ms E Richards  
Mrs S Lambert  
Mr J Weighill

**Company Secretary** Mr P Broome

**Accountants** PWP Accounting Services Unit 235 2 Lansdowne Crescent  
Bournemouth Dorset BH1 1SA

**Bankers** CAF Bank Limited 25 Kings Hill Avenue Kings Hill West  
Malling Kent ME19 4JQ

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Directors' Report**  
**For the Year Ended 31 March 2010**

**REGISTERED NUMBER** 3029999

The directors present their report together with the financial statements for the year ended 31 March 2010

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The Winchester Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its memorandum and articles of association

**Organisational Structure**

A Trustee Board manages the company which since the AGM in 2002 has been independent of both management and volunteers. All the Directors are also members of the Trustee Board. The Bureau Manager and Deputy Manager attend but are not members of the Trustee Board. An Executive Committee under the direction of the Chairman meets to provide management support and direction to the Bureau Manager on a more frequent basis.

The Bureau Manager has responsibility for the day to day operational management of the bureau including individual supervision of the staff and volunteers and also ensuring they continue to develop their skills and working practices in line with good practice. The company is heavily reliant on the time and support provided by volunteers to be able to meet its aims and objectives.

**Method of appointing directors**

All of the directors provide their time and skills voluntarily. When a vacancy arises a replacement volunteer is sought who can add to the Board's overall skill base. Directors are formally appointed via approval at the regular board meetings.

A number of the directors have been nominated by various interested or sponsoring organizations as detailed below.

**Directors**

The directors who have served during the year under review were:

✓ Mr N Baxter	Nominated Winchester City Council
✓ Mr P Broome	Honorary Treasurer
— Mrs N Bryant	Nominated Relate
✓ Mr N J Campbell-White	Nominated Winchester District Association of Parish Councils
— Mr S Bowers	Nominated University of Winchester Students Union
✓ Ms J Everett	Honorary Solicitor
✓ Mrs C Hope-MacLellan	
✓ Mr R Johnston	
✓ Mr P Ladds	Chairman
— Mrs S Lambert	
✓ Mr D Marklew	Vice Chairman
✓ Mr J Ormiston	Nominated Winchester Area Community Action
✓ Ms E Richards	
✓ Mrs S Sundstrom	
✓ Mr J Weighill	Nominated University of Winchester Students Union

**Risk management**

The directors have considered the major risks to which the charity could be exposed and have reviewed the systems established to mitigate them. They are not aware of any irregularities, fraud involving management, employees or volunteers, or of any instance of actual or possible non-compliance with laws, regulations, contracts or agreements that might result in the charity suffering significant penalties or other loss.

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Directors' Report**  
**For the Year Ended 31 March 2010**

**Related Parties**

The company is a member of Citizens Advice the National Association of Citizens Advice Bureaux (NACAB) adhering to their principles and policies. The company also subscribes to NACAB for information services.

**OBJECTIVES AND ACTIVITIES**

**Objectives of the charity**

The company is established for the charitable purpose of benefiting the community of Winchester and surrounding district by the advancement of education, protection and preservation of health, and the relief of poverty, sickness and distress.

The charity 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

These are achieved through trained volunteers from all walks of life giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from prior years.

**Furtherance of charitable purpose for the public benefit**

The directors have referred to the Charity Commission general guidance on public benefit when reviewing the Bureau's objectives and planning future activities. Whilst there is an inherent geographical restriction in place encompassing Winchester and surrounding district, it is considered there are no restrictions to any individual within that community in either seeking or being provided with help by the Bureau.

**ACHIEVEMENTS AND PERFORMANCE**

The objectives and aims are reviewed each year in the light of what has been achieved in the previous 12 months. The review looks at the success of each activity and the benefits they have provided to the people the Bureau is intended to help. The review assists the directors in maintaining focus on the Bureau's stated purpose. The directors are satisfied with the achievements in the year. The Bureau has to provide services within the financial limitations set by local government, and the directors are satisfied they have been utilised in an effective and efficient manner.

**FINANCIAL REVIEW**

**Review of the financial position**

The directors are pleased to report that the Bureau has fulfilled its objectives during the year within the resources made available to it in this and earlier years. The financial statements comply with statutory requirements and show a total restricted funds surplus of £4,914 and an unrestricted fund surplus of £19,807, an overall surplus of £24,721 for the year (2009 deficit of £7,044).

The overall balance of funds has increased in the year, largely due to additional restricted funds being made available which have absorbed more of the overall core costs of running the Bureau. The directors are acutely aware that such funding will not always be available, and surpluses such as that made in the year would soon be eroded. The Bureau therefore still maintains its tight cost controls at the same time as acknowledging the continuing generosity of its sponsors.

Management action has been taken to control on-going costs and the funding reserves allow for full coverage of risks within policy.

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Directors' Report**  
**For the Year Ended 31 March 2010**

**Reserves policy**

The cumulative unrestricted funds surplus was £88 291 as at the year ended 31 March 2010. The trustees have determined that Winchester CAB should retain reserves which at a minimum cover

- The previous 3 months expenditure plus the
- book value of fixed assets less any realisable value

This policy is principally to enable the bureau to

- continue operations whilst awaiting the receipt of grants
- pay contractual liabilities in the event that grants were discontinued or significantly reduced whilst services were realigned to new levels of income
- recover the potential loss on fixed investments in the event where continued funding was withdrawn

As at 31 March 2010 our policy requires £79 416 in unrestricted reserves which is lower than our actual reserves. We remain grateful to Winchester City Council for its support upon which the company is almost entirely dependent to provide core services.

**Business Plan**

In February 2010 the business plan for the period ending March 2014 was reviewed and approved by the Board. The plan was also reviewed on the Citizens Advice Bureau audit visit. This review confirmed the basic objectives of the company.

- Identify/prioritise potential clients
- Develop and agree its funding strategy
- Maintain training standards
- Ensure sufficient numbers of trained volunteers
- Provide appropriate rewards for staff
- Ensure premises/equipment are adequate
- Meet Citizens Advice and Community Legal Service (CLS) quality and standards requirements

**Pension Scheme**

Membership of the Hampshire County Council defined benefit scheme is available to those full-time and part-time permanent employees who were in the scheme as of 31 March 2008.

A full evaluation of the scheme was carried out as of 31 March 2007. At this time the actuarial evaluation of the Schemes assets was £2 918 Mill. This represents a shortfall against the funding target of £891 Mill. In order to restore the funding ratio to 100% using a recovery period of 25 years from the Valuation Date the aggregate employee Employer contribution is calculated to be 19.4% of Pensionable Pay. The comparable figure at the 2004 valuation was 17.3% of Pensionable Pay.

For those full-time and part-time employees eligible for pensions from 1 April 2007 individual stakeholder pensions are available through Scottish Widows. The contribution to this is a matching of employee contributions up to a maximum of 5% of Pensionable Pay.

The company has decided not to comply with the reporting requirements of FRS17 given the small number of employees participating in the Pension schemes and the additional reporting costs involved.

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Directors' Report**  
**For the Year Ended 31 March 2010**

**Directors' responsibilities**

The directors are required under Company law to prepare annual accounts which give a true and fair view of the state of affairs of the company as at the balance sheet date and of its incoming resources and application of resources including income and expenditure for the financial year. In preparing those accounts the directors are required to

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the company will continue on that basis

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the company at any time and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006. The directors confirm that with the exception of compliance with FRS 17 as indicated above the accounts comply with the statutory requirements and the Statement of Recommended Practice – Accounting and Reporting by Charities (issued in March 2005).

Approved by the directors on 15 June 2010 and signed on its behalf by



Peter Broome – Secretary

Dated 15/6/2010

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Accountants' Report to the Directors**  
**For the Year ended 31 March 2010**

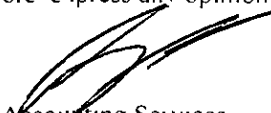
In accordance with our terms of engagement dated 3 November 2006 and in order to assist you to fulfil your duties under the Companies Act 2006 we have compiled the financial statements of the company for the year ended 31 March 2010 which comprise the Statement of Financial Activities the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us

This report is made to the company's Board of Directors as a body in accordance with the terms of engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile report to the company's Board of Directors that we have done so and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law we do not accept or assume responsibility to anyone other than the company and the company's Board of Directors as a body for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England and Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of the financial statements.

You have acknowledged on the Balance Sheet for the year ended 31 March 2010 your duty to ensure that the company has kept adequate accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason we have not verified the accuracy or completeness of the accounting records or information or explanations you have given to us and we do not therefore express any opinion on the financial statements.



PWP Accounting Services  
Unit 235  
2 Lansdowne Crescent  
Bournemouth  
Dorset  
BH1 1SA

Date 22/07/2010



# Winchester Citizens Advice Bureau

## Statement of Financial Activities (including Income Expenditure Account) For the Year ended 31 March 2010

	Notes	Unrestricted funds 2010 £	Restricted funds 2010 £	Total funds 2010 £	Total funds 2009 £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated income</b>					
Voluntary income	2a)	7 084	-	7,084	9,634
Activities for generating funds	2b)	9,437	-	9,437	11,248
Investment income	2c)	303	-	303	4,855
<b>Incoming resources from charitable activities</b>					
Grants	3	138 494	137 880	276,374	200 124
<b>Other incoming resources</b>	4	-	-	0	2 134
<b>Total incoming resources</b>		155 318	137 880	293,198	227,995
<b>RESOURCES EXPENDED</b>					
Charitable activities	5	131 766	131 048	262,814	218,183
Governance costs	5	2 486	1 113	3,599	3,582
Other resources expended	5	1 259	805	2 064	13,274
<b>Total resources expended</b>		135,511	132 966	268,477	235,039
<b>Net incoming/(outgoing) resources</b>	9	19 807	4 914	24 721	(7 044)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		68,484	4 363	72,847	79,891
<b>Total funds carried forward</b>		88,291	9 277	97 568	72 847

The statement of financial activities complies with the requirements for an income and expenditure account as outlined in the Companies Act 2006. This statement includes all gains and losses in the year and all incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements.

**Winchester Citizens Advice Bureau**  
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**Balance Sheet**  
**31 March 2010**

		<u>31 3 2010</u>		<u>31 3 2009</u>	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	10		12 297		12 574
<b>CURRENT ASSETS</b>					
Debtors	11	13 147		2 681	
Cash at bank		<u>97 963</u>		<u>85 913</u>	
		111 110		88 594	
Creditors Amounts falling due within one year	12	<u>(25,839)</u>		<u>(28 321)</u>	
<b>NET CURRENT ASSETS</b>			<u>85 271</u>		<u>60 273</u>
<b>NET ASSETS</b>	13		<u>£97,568</u>		<u>£72,847</u>
<b>UNRESTRICTED FUNDS</b>					
General fund			88 291		68 484
<b>RESTRICTED FUNDS</b>	14		<u>9,277</u>		<u>4,363</u>
<b>TOTAL FUNDS</b>			<u>£97,568</u>		<u>£72,847</u>

These accounts have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

For the financial year ended 31 March 2010 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 and no notice has been deposited under section 476

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts

The accounts were approved by the directors on

Mr P Ladds- Chairman

and signed on their behalf by

Mr P Broome- Secretary

Notes to the Financial Statements  
for the Year Ended 31 March 2010

1 ACCOUNTING POLICIES

a) Basis of accounting

The accounts have been prepared on an accruals basis under the historic cost convention. The accounts have been prepared in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

b) Recognition of income

Incoming resources represent the amounts receivable for services provided by the charity, investment income, grants and voluntary income by way of donations.

Rental and investment income are credited to income on a receivable basis.

Voluntary income is credited to income on a receipts basis.

Revenue grants are credited to income on the basis of the period to which they relate. To the extent they are not fully expended, they are held in reserves and carried forward into future years.

c) Resources expended

Resources expended include direct costs of employees and volunteers providing charitable services as well as management, information, training and establishment costs. Costs are allocated between charitable activities, governance costs and fund raising as appropriate.

d) Tangible fixed assets and depreciation

All assets (or groups of associated items) costing more than £100 are capitalised.

Depreciation is provided at rates calculated to write off the cost less the estimated residual value of each asset over its expected useful life as follows:

Computers and electronic equipment	25% straight line
Other office equipment	15% reducing balance
Fixtures and fittings	15% reducing balance

e) Pension contributions

The pension costs charged in the accounts as expenditure represents the contributions payable by the charity during the period. The charity does not report pension liabilities in accordance with FRS 17 given the small number of scheme members and the cost of actuarial reports.

f) Donated services

Legal services are provided free of charge. The value of these services and the related donation is determined by reference to the commercial fee that would otherwise be charged.

g) Fund accounting

Funds held by the charity are either:

i) Unrestricted funds, which can be used in accordance with charitable objects of the company at the discretion of the directors.

ii) Restricted funds, which can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by particular donors. A further explanation of each restricted fund is included in the notes to the accounts.

**Winchester Citizens Advice Bureau**  
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**Notes to the Financial Statements**  
**for the Year Ended 31 March 2010**

**2 INCOMING RESOURCES FROM GENERATED INCOME**

a) Voluntary income

	Year ended 31 3 10	Year ended 31 3 09
	£	£
Court desk	2 050	2 400
Donated professional services	-	1 500
Donations and gifts	<u>5 034</u>	<u>5 734</u>
	<u>7 084</u>	<u>9 634</u>

b) Activities for generating funds

	Year ended 31 3 10	Year ended 31 3 09
	£	£
Fund raising events and activities	4 569	7 071
Prison visiting contributions	668	747
Charges made for room hire	<u>2 629</u>	<u>3 430</u>
	<u>9 437</u>	<u>11 248</u>

c) Investment income

	Year ended 31 3 10	Year ended 31 3 09
	£	£
Bank interest receivable	<u>303</u>	<u>4 855</u>
	<u>303</u>	<u>4,855</u>

**3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

a) Grants- Unrestricted funds

	Year ended 31 3 10	Year ended 31 3 09
	£	£
Winchester City Council for core service operational costs	132 944	132 944
Other grants received from City and County councils	<u>5 550</u>	<u>-</u>
	<u>138 494</u>	<u>132,944</u>

b) Grants- Restricted funds

	Year ended 31 3 10	Year ended 31 3 09
	£	£
Macmillan Cancer Trust	45 397	7 071
GP Surgeries	2 540	1 581
Home Visiting Big Lottery including Capital Grant	2 018	23 788
Home Visiting Parish Councils	-	1 680
Winchester Housing Association for a Money Advisor	12 525	12 161
Winchester City Council for a Money Advisor	21 210	20 059
Additional Hours Project	24 567	840
Additional Hours Training	875	-
HCC Innovations	9 876	-
Hampshire County Council for a Mortgage Advisor	18 833	-
Rotary Club- balanced released	<u>39</u>	<u>-</u>
	<u>137,880</u>	<u>67 180</u>

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Notes to the Financial Statements  
for the Year Ended 31 March 2010**

**4 OTHER INCOMING RESOURCES**

	Year ended 31 3 10 £	Year ended 31 3 09 £
FSF- Abbey	-	1,694
Other income	-	440
	<u>-</u>	<u>2 134</u>

**5 TOTAL RESOURCES EXPENDED**

	Unrestricted	Restricted	Year ended 31 3 10 £	Year ended 31 3 09 £
Employment costs	59 554	108 660	168 214	126 818
Other staff costs	1 471	5 076	6,547	4,721
Establishment costs	34 738	17 542	52,280	63 763
Volunteer expenses	12 060	1,320	13,380	12,034
Office costs	11 739	7 357	19,096	5,742
Depreciation	2 852	445	3,297	5,105
Governance	2 486	1 113	3,599	3 582
Subsidies	9 352	(9 352)	-	-
Other costs	<u>1 259</u>	<u>805</u>	<u>2,064</u>	<u>13 274</u>
Totals	<u>135,511</u>	<u>132,966</u>	<u>268,477</u>	<u>235,039</u>

**6 DIRECTORS AND RELATED PARTY TRANSACTIONS**

During the year none of the directors received any remuneration (2009 none) Expenses re-imbursed to the directors amounted to less than £1 000 in both years. None of the directors are members of the retirement benefit scheme. The company indemnifies the directors from losses arising as a consequence of their neglect or default as well as indemnifying the company from such actions. This policy was purchased from NACAB.

**Winchester Citizens Advice Bureau**  
(A company limited by guarantee)

**Notes to the Financial Statements  
for the Year Ended 31 March 2010**

**7 EMPLOYEES**

**Number of employees**

The average full-time equivalent number of employees per month was

	Year ended 31 3 10 £	Year ended 31 3 09 £
Management and administration	31	25
Restricted projects	<u>41</u>	<u>30</u>
	<u>72</u>	<u>55</u>

**Employment costs**

	Year ended 31 3 10 £	Year ended 31 3 09 £
Salaries	151,155	112,918
National insurance	10,744	7,496
Pension contributions	<u>6,315</u>	<u>6,404</u>
	<u>168,214</u>	<u>126,818</u>

There were no employees during the year who received emoluments greater than £60,000 (2009 none)

**8 TAXATION**

As a charity, Winchester Citizens Advice Bureau is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have therefore arisen in the year.

**9 NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR**

Net outgoing resources are stated after charging

	31 3 10 £	31 3 09 £
Reporting Accountants' remuneration	450	423
Depreciation	<u>3,297</u>	<u>5,105</u>

**Winchester Citizens Advice Bureau**  
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**Notes to the Financial Statements  
for the Year Ended 31 March 2010**

**10 TANGIBLE FIXED ASSETS**

	<u>Fixtures and fittings</u>	<u>Office and Computer equipment</u>	<u>Totals</u>
	£	£	£
<b>COST</b>			
At 1 April 2009	12 587	56 385	68,972
Additions	<u>279</u>	<u>2 741</u>	<u>3 020</u>
At 31 March 2010	<u>12 866</u>	<u>59 126</u>	<u>71 992</u>
<b>DEPRECIATION</b>			
At 1 April 2009	6 668	49 740	56 398
Charge for year	<u>1 217</u>	<u>2 080</u>	<u>3,297</u>
At 31 March 2010	<u>7,885</u>	<u>51 820</u>	<u>59,695</u>
<b>NET BOOK VALUE</b>			
At 31 March 2010	<u>4 981</u>	<u>7 306</u>	<u>12 297</u>
At 1 April 2009	<u>5 919</u>	<u>6 655</u>	<u>12,574</u>

**11 DEBTORS AMOUNTS FALLING  
DUE WITHIN ONE YEAR**

	31 3 10	31 3 09
	£	£
Prepayments and accrued income	<u>13 147</u>	<u>2,681</u>
	<u>13 147</u>	<u>2,681</u>

**12 CREDITORS AMOUNTS FALLING  
DUE WITHIN ONE YEAR**

	31 3 10	31 3 09
	£	£
Accrued expenses and deferred income	<u>25 839</u>	<u>28 321</u>
	<u>25 839</u>	<u>28 321</u>

**13 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<u>General Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
Tangible fixed assets	11 419	878	12 297
Current assets	92 919	18 191	111 110
Current liabilities	<u>(16 047)</u>	<u>(9,792)</u>	<u>(25 839)</u>
Net assets at 31 March 2010	<u>88 291</u>	<u>9,277</u>	<u>97,568</u>

**Winchester Citizens Advice Bureau**  
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**Notes to the Financial Statements  
for the Year Ended 31 March 2010**

**14 RESTRICTED FUNDS**

The income funds of the charity include restricted funds comprising the following unexpended balances of grants donations and gifts held on trust for specific purposes

	Balance at 1 4 09	Incoming Funds	Funds expended	Balance at 31 3 10
Capital Equipment	2 346	0	0	2 346
Macmillan Cancer Support	383	45 397	45 394	386
Additional Hours Project	-79	24,567	24 558	-70
A2Dominion Money Advice	-196	12 525	11 480	849
WCC Housing Department	2 278	21,210	22,522	966
Home Visiting	-190	2 018	1 828	0
Rotary Club - Client support	-39	39	0	0
GP Surgeries	-139	2 540	2 401	0
Additional Hours Training	0	875	817	58
HCC Innovations	0	9 876	10 015	-139
HCC SP Mortgage	0	<u>18,833</u>	<u>13 951</u>	<u>4,882</u>
<b>Total Restricted Funds</b>	<u>4 363</u>	<u>137,880</u>	<u>132 966</u>	<u>9,277</u>

Citizens Advice Hampshire in partnership with Macmillan Cancer Support appointed Winchester CAB as the lead bureau for support in the vital area of follow-up and visits to those in need. This was terminated in December 2009.

The Bureau was successful in its application for government funding by opening longer hours in the Additional Hours project. This has been made possible by the increased efforts of both the volunteers and the paid staff.

The A2Dominion Housing Association Money Advice Fund supports the provision of services for referrals from the Winchester Housing Association relating to clients in the area with rent arrears issues who could be facing possession proceedings.

The WCC Housing Department Fund provides monies to employ a project worker in order to deal with referrals from the Winchester City Council Housing Department.

The Home Visiting Service was financed through the Big Lottery grant and through grants provided by Parish Councils. It supports the provision of services to housebound elderly and disabled people living in Winchester and the surrounding area. The funds received were used to employ a project adviser together with associated overheads. This terminated in June 2009.

Alverstoke GP Surgery outreach – A grant from certain Parish Councils received in 2009-10 allowed this project to continue to enable support given to local communities.

The negative balances on certain funds are deemed to be immaterial and are expected to return to positive balances in the coming year. Any permanent negative balances shall be subsidised from the general fund.

**15 COMMITMENTS**

The company occupies premises within The Winchester Centre under a licence agreement with Winchester Area Community Action (WACA). The annual rental was £50 630 (2009 £48 509) and is payable quarterly in advance. The licence is cancellable by either party with 3 months notice.



**Winchester Citizens Advice Bureau**

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[www.winchestercab.org.uk](http://www.winchestercab.org.uk)

Open for face to face or telephone advice and information on any subject

We are independent and give advice in an unbiased way We don't charge, we don't judge and we don't tell

**Aim:**

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

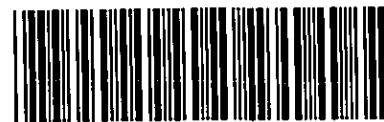
The service aims

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

**FOUR PRINCIPLES OF THE SERVICE:****Free****Confidential****Impartial****Independent****SERVICES AVAILABLE - WINCHESTER CITIZENS ADVICE BUREAU**

- Advice and information on any subject
- Face to Face service
- Telephone advice line
- Home-visiting service (until June 2009, by arrangement thereafter)
- Debt counselling and supported debt management
- Representation at Employment Tribunals
- Representation at Social Security Appeal Tribunals
- County Court Representation and Advice Desk at possession hearings
- Free legal advice session (via referral by bureau – until December 2009)
- Specialist Money Advice/Benefits Adviser (A2Dominion Housing Association)
- Specialist Money Advice/Benefits Adviser (Winchester City Council)
- Specialist Mortgage Money Advice Adviser (Hampshire County Council Supporting People)
- Outreach to H M Prison, Winchester
- Outreach to Alresford GP Surgery (until December 2009)
- Lead Bureau for Hampshire Macmillan Citizens Advice Line (from March-December 2009)
- Additional Hours Project (from March 2009)

MONDAY



A80

\*AV9IFPWW\*

13/12/2010

39

COMPANIES HOUSE

## Chairman's Report

Phil Ladds

This is my last AGM as Chair and I am pleased to report another successful year in which we continued to make progress as a Bureau. Costs were well managed, as usual, and some unexpected sources of income were identified and secured to enable the books to be balanced. A big vote of thanks to all those involved in making it happen once more. The future continues to represent a challenge for us as our anticipated grant income does not fully cover the costs of running our basic service. Fortunately we are in the position where projects running alongside our core service directly contribute to our costs since we share them across a wider base. This is also a risk for us as we could see a significant rise in core costs as and when these additional projects come to an end. We will maintain our efforts to raise additional funds, respond to opportunistic initiatives and use our reserves appropriately when needed.

The impacts of the economic slow down continue to affect people within the district as the chart below shows. There has been yet another increase in issues being brought to us with an emphasis on those of a financial nature: debt and benefits.

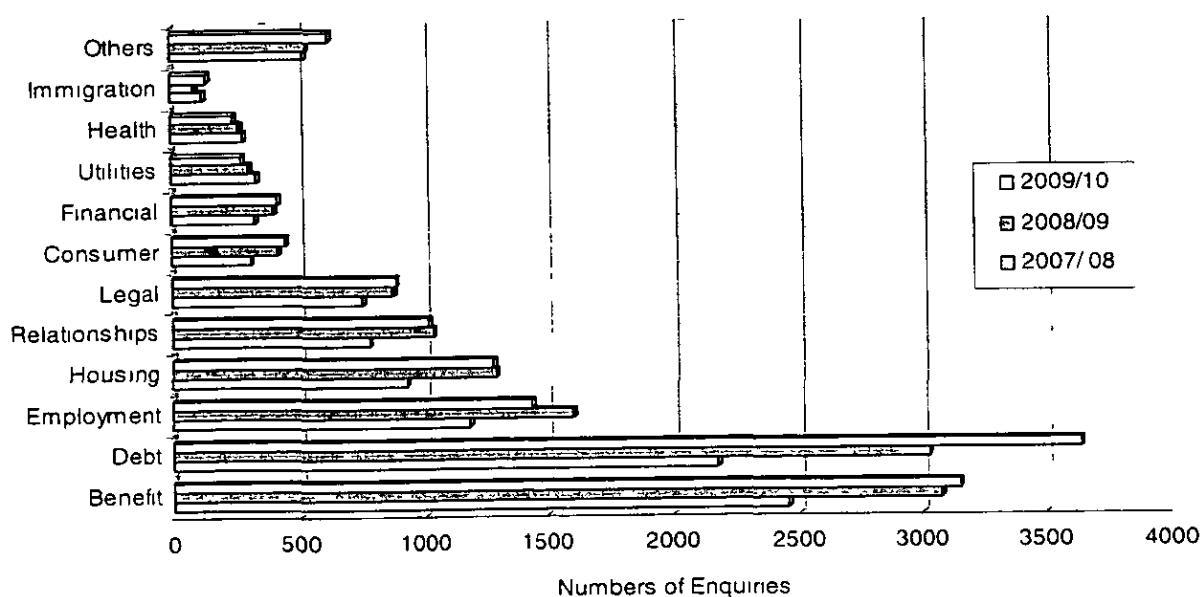
Sadly the Alresford Outreach clinic was finally discontinued due to lack of matched funding. On a more positive note, a local initiative has now been started to raise sufficient money to enable us to restart at some stage in the near future. We continue to support the Macmillan Cancer Support project under the Citizens Advice Hampshire umbrella, although we relinquished the lead role when the project manager left during the year.

During the year we had two audits by Citizens Advice. One focused on quality of advice and the other on operational issues. We passed both audits with some corrective actions required, which have now been completed.

Our staff, volunteers, trustees and sponsors continue to provide a strong level of support, energy and commitment to the Bureau. This is what enables us to deliver a highly valued community service within the Winchester District and without them we would be unable to continue. I would also like to recognise Anna Pickles, our young volunteer of the year, who recently received an award from the Mayor at the Volunteer recognition event. A great vote of thanks and appreciation is due to all of those who have contributed to our achievements. We can all look forward to yet another challenging and evolving year ahead.

Phil Ladds, Chair, Trustee Board

Comparison of Enquiries Over Three Years



## Manager's Report

Jenny Meadows, Bureau Manager  
Fiona Brett, Deputy Manager/Guidance Tutor

This year has been both eventful and full of opportunity

Both the Manager and Deputy celebrated 10 years with the bureau during the period of this report. Fiona started as a volunteer at Winchester and then took various paid positions before becoming Deputy Manager. Jenny started her advice career as a volunteer in Bishops Waltham bureau in 1988 and, after a period as paid Deputy Manager at Winchester bureau in the early 1990s, returned to the bureau as Manager in June 1999.

This consistency has continued within the volunteer workforce with very little movement and a full complement of staff.

**STAFFING** We have been delighted with our retention of staff which, of course, provides consistency and stability. Once again we are at full staff capacity for the size of our bureau for both paid and volunteer workers. This results in "hot desking" but we aim to make the best use of our space and resources.

With the increase in the number of projects accommodated in bureau, a snapshot in March 2010 showed 12 paid staff (6 full-time equivalent). The core staff team remains at 3 full-time equivalent - managing and servicing 17 Advice Session Supervisors, 11 Generalist Advisers, 16 Trainee Advisers and 2 Trainees, 8 Receptionists and 10 Admin/Clerks including social policy, other advice one and leave of absence one. We are receiving volunteering requests from individuals almost on a daily basis. This year we have received a particularly high number of offers from law students/graduates looking for work experience. We are able to offer opportunities around admin and reception work and, although we have a core of very dedicated volunteers who do this work, we do have more of a higher turnover in this area. We continue to have a waiting list for volunteers wishing to be advisers.

We are delighted that we have been able to provide personal development to our staff. Denise Cox was offered the Hampshire Macmillan Citizens Advice Service Caseworker post in house as a suitable alternative to redundancy from the Big Lottery Home Visiting Project and had continuous service with a 1 July start in her new role. Kate Gedye was offered the HCC Innovations Advice Worker post in house as a suitable alternative to redundancy from the Big Lottery Home Visiting Project and had continuous service with a 1 July start in her new role. Anna Pickles started 2½ hours per week as Citizens Advice Hampshire's Training Administrator accommodated in bureau from 1 September 2009. Sandra Burrows and Les Little, volunteer advisers in the bureau, applied and were successful as a job share application for both the HCC SP Mortgage Money Advice Worker and Admin role. Lesley Rose resigned from her 4 hour role as Alresford GP Outreach Advice Worker. This role was taken on a paid casual basis by Pauline (Cookie) Cook, a volunteer adviser until 31 December 2009, when the outreach terminated. Anna Pickles is using her very part time hours as a way back in the workplace and we were delighted that projects came along enabling us to offer suitable alternative employment to Denise Cox and Kate Gedye from their Home Visiting Service project to their new roles within Hampshire Macmillan Cancer Service and HCC Innovations Project. Cathy Wallis, our IT Co-ordinator and job-share Office Manager, left for another job in September 2009 and her Office Manager job share partner Maggie Schofield decided to retire at the same time. Due to the uncertainty about funding for the year 2010-2011 it was agreed to offer the Office Manager job on a casual basis to our volunteer IT Co-ordinator Si Beckett until December 2009. We were then able to recruit an internal candidate, Sharon Young, to work along with Si (who continues as our paid IT Co-ordinator). We were sorry that Jay Pryor, who had joined us in March as the Hampshire Macmillan Cancer Service Line's Project Manager, resigned and left the service in December 2009.

**Student Placement** Riz Chaudhry from Southampton, who is doing a law degree at the University of Bournemouth, joined us for a 40 week placement as part of his degree. He has done his CAB training fast track but also joined in with the volunteers during their training programme.



**Young Volunteer of the Year** We were delighted when one of our volunteer receptionists, Anna Pickles (pictured receiving her award from Mayor of Winchester, Dominic Hiscock), won this award at the annual Winchester Volunteer Awards ceremony. Anna started with us as a volunteer receptionist and has learnt new skills helping us with our administration. We are pleased that this will support her on her way back into the work environment.

**PROJECTS** In previous years we reported that a great deal of the Manager's time is spent in trying to attract funding and negotiating the start up and continuation of projects. These projects provide services to vulnerable clients and provide some management costs to support the core bureau activity. This continued to be the case. Three projects terminated within the year: **Big Lottery Home Visiting Service**, **Alresford GP Surgery Outreach** and **Hampshire Macmillan Citizens Advice Service (Lead Bureau)**. Two new projects started: **Hampshire Macmillan Citizens Advice Service (Caseworker)** and **Hampshire County Council Supporting People Mortgage Money Advice**. Also during this year we started managing and accommodating the **Citizens Advice Hampshire Training Administrator** (see below).

The **Additional Hours Project**, **HCC Innovations Advice Worker** and **A2Dominion Money Advice Worker** all have limited project life (see below).

**BIG LOTTERY HOME VISITING SERVICE** This project, funded for 3 years by the Big Lottery, was extended for three months until June 2009 due to underspend at the beginning of the project. Unfortunately no alternative funding was found and the project terminated. Fortunately the two members of paid staff were successful in applying to other paid posts available within bureau. Home visiting is now partially covered by the **HCC Innovations Project** (see below) and from volunteers within bureau.

**ALRESFORD GP SURGERY OUTREACH** This year grants from New Alresford Town Council and Alresford Pigs, together with support from other parish councils and subsidy by the bureau, allowed this service to continue until December 2009 at which time it had to terminate after 7 years due to the lack of secure ongoing funding. However, we are pleased to report that an attempt is being made by the Alresford community to start up a "Friends of Alresford CAB Outreach" and it is hoped this will allow the outreach to recommence in the future.

**HAMPSHIRE MACMILLAN CITIZENS ADVICE SERVICE (Lead bureau)** This project funded by Macmillan Cancer Support and under the umbrella of Citizens Advice Hampshire had two strands accommodated in bureau. Winchester acted as Lead Bureau managing the Project Manager. We recruited to this post in March 2009 but unfortunately the employee resigned her post in December 2009 at which time the bureau decided to terminate its agreement as Lead Bureau with Citizens Advice Hampshire. It keeps the Caseworker element. See below.

**HAMPSHIRE MACMILLAN CITIZENS ADVICE SERVICE CASEWORKER** From July 2009 the bureau accommodates a Caseworker. Denise Cox was one of our job-share home-visiting advisers and after interview with the funders was offered the caseworker post as suitable alternative to redundancy. The service has 9 caseworkers across Hampshire bureaux, who provide a virtual call centre to enable patients suffering or recovering from cancer to access income and benefits advice. Our worker also hosts a weekly outreach at Royal Hampshire County Hospital, Winchester and gives face to face appointments in Winchester and Andover bureaux and home visits when required. This project is fully funded until July 2012 and is part funded for a further two years. It is not a full cost recovery project.

**HAMPSHIRE CITY COUNCIL SUPPORTING PEOPLE MORTGAGE MONEY ADVICE** This project came about due to the credit crunch. The Winchester District Strategic Partnership Housing Board identified that there was a need to prevent homelessness during the "credit crunch". Funding was applied for from the Supporting People pot and a two year project to support clients with rescue schemes commenced in September 2009 (see report below).

**CITIZENS ADVICE HAMPSHIRE TRAINING ADMINISTRATOR** The bureau applied for this post and was successful with a September 2009 start. The administrator supports the Service Development sub-committee of Citizens Advice Hampshire. The administrator collates the identified training needs and commissions trainers to deliver training to experienced CAB advice workers. The agreement is for one year due to terminate in August 2010.

**ADDITIONAL HOURS PROJECT** The bureau met its target of seeing (a minimum of) an extra 20 clients per week and opening an extra one hour per day. The funding for this supported an extra 10 hours per week of paid Advice Session Supervisor time, mostly spent undertaking checking the quality of advice given by our volunteers.

We were successful in our run on bid and the extra hours will continue until November 2010.

**HAMPSHIRE COUNTY COUNCIL ADULT SERVICES INNOVATIONS PROJECT** (see full report below)

**A2DOMINION HOUSING ASSOCIATION MONEY ADVICE PROJECT** We are delighted that the Housing Association, although a much bigger entity than when this project started some 11 years ago, has continued to fund our money advice worker. Unfortunately for the last few years this has been a year on year service level agreement and it is not known if this will continue for the future as this is the only such project within the association. The local estate managers tell us they like the project very much and appreciate the support it gives, particularly to vulnerable clients who may face eviction (and do) without the support of the project. Please see report below.

**WINCHESTER CITY COUNCIL MONEY ADVICE PROJECT** This is in the second year of its second 3-year service level agreement. Please see report below.

**INFORMATION COMMUNICATION TECHNOLOGY** The bureau has 25 computers and 5 laptops and is totally reliant on ICT to function. We received a "BAITS" audit, an internal audit carried out by Citizens Advice on ICT, which confirmed that our risk on ICT issues is low.

A new server was commissioned in April 2009. We continue to upgrade our equipment on a rolling programme.

CASE, our interview recording software provided by Citizens Advice, received further upgrades which caused us a few problems but generally proved stable across the year. CASE Money, the debt management element of CASE, was introduced in bureau this year. PGDebt, which has been our software programme for many years, has been phased out. CASE Money is well liked and although PGDebt is missed, it is not hankered after.

The Manager sits on a national Citizens Advice IT Focus Group, which informs the Citizens Advice Trustee Board of how IT issues are affecting local bureaux.

**COUNTY COURT DESK** A CAB desk for housing repossession hearings has been held at Winchester Combined Court Centre on a bi-monthly basis since 2001. Since 2006 we have worked in partnership with Shentons Solicitors to run this desk, via the Community Legal Service, as an outreach to Shenton's housing franchise. We receive a small remuneration for each client we represent.

We have a good working relationship with the County Court, which encourages defendants to seek our help by mailing them a flyer about the court desk along with possession hearing papers. Some defendants then come to see us in the bureau before their case comes to court, others seek help at the desk just before the hearing takes place. 41 clients were advised and represented by us in total during the year by volunteers from the Winchester bureau. The majority of these clients are in rented accommodation but we continue to see a significant increase in the number of mortgage repossession hearings listed. In the great majority of cases we are able to prevent clients being evicted as a result of the court hearing, and we can help to sustain this by providing a full debt management service to the clients we represent.

**TRAINING** Our new trainees continue to learn their advice skills through a combination of self-study, tutorials, e-learning and observation work in the bureau. Experienced advisers are encouraged to develop their skills through regular attendance at external training sessions and

events, as well as specific training organised in-house when it is identified that a larger group may benefit

The 6-month initial period of training, before starting to interview clients, commits trainees to 3 half-day sessions each week. This incorporates working on self-study packs and a weekly programme of tutorials with the Deputy Manager who takes the Guidance Tutor role, observation of interviews during advice sessions, attendance at monthly Workers' Meetings as well as regular progress review meetings with the Guidance Tutor and work at home or in the bureau on their Records of Learning. Three advisers started training in September 2009, in addition to a law student on a placement from Bournemouth University who was fast-tracked through the training programme. Three of these volunteers are interviewing and one did not continue his training.

Nine advisers achieved their Certificate in Generalist Advice Work this year and 18 further Trainee Advisers continue to work towards their Certificate. The Certificate usually takes 2-3 years to achieve as Trainee Advisers undergo additional training, gain experience working in the bureau and complete their Records of Learning. After being awarded the Certificate in Generalist Advice, a willingness to continue updating knowledge through additional training is central to being an effective and successful adviser.

As well as our regular monthly workers meetings, our volunteers attended 50 (and our paid workers 31) individual training opportunities this year. In addition, Generalist Advisers use the e-learning programme to update their skills or as a refresher. We also held in-house group sessions for all our advisers to enable them to carry out Gateway Assessment interviews both face-to-face and on the telephone. As Gateway is still a relatively new interview process, the audit assessment of Gateway in December 2009 could not be included in our final mark. However, we were pleased to hear from our auditor that we are already achieving a high standard.

All of the paid staff attended a training Awayday in December 2009 in order to build on their team-working skills.

Our Office Manager is responsible for the training of our volunteer Receptionists and Administration staff. Largely due to the recession, we have been overwhelmed with requests for people wishing to volunteer with us and, although we would like to offer opportunities for all, we are only able to find work for a limited number.

**SERVICE DELIVERY - GATEWAY ASSESSMENTS** Due to the overwhelming demand for our services and the requirement of the Additional Hours project (see below), we introduced the gateway assessment approach to service delivery in June for face to face clients and in September for telephone clients.

The three-stage process

- ensures that **information** is readily available to those who are able to use it to resolve their own problem(s)
- undertakes a **time-limited assessment** of the presenting problem(s) in order that the next step(s) that needs to be taken can be determined
- enables the **next step** to be taken
  - Information provided or highlighted
  - Another agency signposted or directed to
  - Advice provided or casework undertaken by appointment with a CAB adviser or by referral to another agency

Appointments might be made as

- A face-to-face interview
- The client to be called back at an agreed time
- The start of an email dialogue

This was a major change in the way of working in the bureau and was a challenge for both advisers and clients. However, it has bedded in well and both clients and the overwhelming majority of advisers feel that it provides a better service. It reduced our waiting times dramatically and about fifty per cent of clients obtained the information they required at their first visit. If they

needed a full advice interview that was either provided on the day or a forward date arranged, when they came better prepared for an adviser to help them (bringing relevant paperwork etc)

Concern has been raised that we are supporting clients from outside our area but local CAB Managers tell me that they have the same issue so it is believed that this balances out in the end. Follow on appointments are therefore only given to clients who live and/or work in the Winchester City Council area. There are bureaux in each of the surrounding local authority areas and clients are referred to them if they do not live or work in the Winchester district.

## AUDITS

**Quality of Advice Audit** Every bureau receives an internal audit by Citizens Advice. This year we received our Quality of Advice Audit and our operational audit. In previous audits the bureau had passed its QAA at 82% and 80%. This year we achieved 75%. Due to our previous high scores, we only received an audit on 10 cases instead of the usual 30 cases. The bureau had expected that if the magic number of 80% had not been achieved, a further 20 cases would be audited with the anticipation this would support us. Unfortunately a change of working has meant that this did not happen. We have, therefore, undertaken an action plan to ensure our quality improves and this has been done.

**Operational Audit** Our auditor commented that the positives were

- 1 "A very well operationally managed organisation with clear systems and procedures
- 2 A range of projects which aim to meet particular needs in the community, including the capacity for some casework
- 3 Training procedures and take-up of courses
- 4 All reported feeling well supported and a good working atmosphere "

However, we had some corrective action to undertake and this has been done and we are now compliant.

These audits passport us to the Community Legal Service Quality Mark for General Help and with Casework in Welfare Benefits and in Debt.

**DEBT RELIEF ORDERS** One of the new areas of needed expertise for our advisers is preparing a client for a Debt Relief Order, a form of mini-bankruptcy launched by the Insolvency Service in April 2009. Thanks are due to our ex-Deputy Manager Mary Barnard, who has been returning to the bureau on a monthly basis in a voluntary capacity, to carry out the role of official Intermediary for the Insolvency Service. The Deputy Manager, Fiona Brett, has recently completed her training as an Intermediary so that we now have the capacity to carry out this role in-house.

## WINNALL COMMUNITY CENTRE – SPARKLE CHILDRENS CENTRE

At the request of the Children's Centre we were asked to continue our monthly outreach where a free crèche was available to allow clients to access our services. Both Judith Trayhurn and Karen Dunford delivered this service. However, it was not very well used and the arrangement has been made that the Children's Centre can make active referrals to us using our ex directory contact if necessary.

## PUBLICITY

**Seminars/Workshops/Information events** the bureau set up shop at 3 such events this year.

**Talks** Various members of staff gave talks to 9 different groups.

**Radio** The manager gave a radio interview on mortgage arrears.

**Media** We continued our regular monthly advice column in the local News Extra newspaper and we also had 3 further articles in local newspapers.

**LEGAL ADVICE SESSION** This service, which had been in place for 23 years or so, terminated at the end of December 2009. We were very fortunate that John Lunt (now retired) and more recently Nick Bell from Shentons took on the organisation of the three weekly rota. Unfortunately at the end of December only two local solicitors, Shentons and Dutton Gregory, were prepared to offer a pro bono solicitor to staff these sessions and a new arrangement was put in place where

the bureau can get a first free interview by referral from the CAB for our clients or access for quick telephone advice for advisers with solicitors from Shentons or Dutton Gregory

**PRISON** A major change took place this year when responsibility for our service within the prison was moved to the BETA Resettlement team (Benefits, Employment, Training and Advice) This has been a benefit to our advisers who now have offenders brought to them instead of them having to organise this themselves Some of our advisers have retired from this prison work but still advise in bureau Further volunteers have come forward and we remain with our 4 adviser team who do the service on a rota basis each Monday afternoon (except Bank Holidays) at the prison The service is now in its 22<sup>nd</sup> year

**WINCHESTER WELFARE CHARITY** The Manager is a trustee as the CAB is the main user of its "emergency relief" fund The bureau has access to £250 and uses this for things like transport to job interviews, transport to funerals and particularly second hand white goods and furniture when no other charitable or statutory funds are available

### FUNDRAISING

The bureau undertakes its own fundraising activities

- **Bridge Tea Afternoon** this year we held a Bridge Afternoon Tea at Wolvesey with the kind permission of the Bishop of Winchester, organised by our volunteer Sarah Le May
- **Christmas Cards** Once again we give our thanks to Cathy Wallis for organising this and particularly to Trish Spink, one of our ex volunteer advisers, who produced another local Christmas card for the Winchester bureau to put on sale at the yearly sale of charity Christmas cards at Winchester Guildhall



- **Sky Jump** The 70<sup>th</sup> anniversary of Citizens Advice gave us an opportunity to nominate a volunteer to undertake a sponsored sky jump on behalf of the service but with the majority of the sponsorship going to Winchester bureau Ann Burr, one of our volunteer advisers, offered to do this and raised a marvellous £2250 With gift aid this contributed nearly £3,000 towards bureau funds It was agreed that this money should be ring-fenced to provide an upgraded telephone advice environment within bureau, which will benefit both advisers and clients

**Ann Burr (62), tandem sky jump in aid of Citizens Advice 70<sup>th</sup> anniversary on behalf of Winchester CAB**

### FUNDING

**Donations** This year we have been extremely lucky in receiving donations from St John Baptist Church, Alresford £250 and £1000 Alresford Pigs £1000 for our Alresford GP Surgery Outreach

**Parish Councils** We have been fortunate to receive grants from our local parish councils Badger Farm £350, Bighton £25, Bishops Sutton £50, Bramdean £100, Cheriton £50, Crawley £100, Hursley £100, Itchen valley £30, Kings Worthy £250, Littleton £50, Micheldever £110, New Alresford £1,000 (towards the Alresford GP Surgery Outreach), Old Alresford £100, Olivers Battery £300, Owlesbury £150, Twyford £100, Wonston £100

**Hampshire County Councillors** This year we received funds from Cllrs Bailey and Porter from their designated County Councillor grants

**FORUMS** The Manager is a member of Domestic Violence Forum, Winchester District Inclusive Housing Forum, the Inclusive Society Group and Older People's Partnership Other members of



staff attend other networking opportunities such as the Carers' Forum and the Older People's Information Exchange

**COMPLAINTS** No formal written complaints were received this year

**CLIENT SATISFACTION** Our client satisfaction questionnaire, undertaken before we started our new Gateway assessment way of working, once again achieved high results with both telephone and personal callers saying they were 100% happy with the service they received, that they would use the CAB service again and would recommend us to their friends

We asked personal callers *"As a result of our help, are your stress levels ?"*  
31% said much better, 50% said better, 19% said the same with none of the respondents indicating a bit worse or worse

*"Convenient and very helpful and professional Very grateful for service provided "*

*"I have found using the CAB very useful as I have had issues with Child Benefit and because of this service I got my Child Benefit quicker and less stressful than I managed to over the last 20 weeks or so "*

*"Your people are a lifeline, thank you "*

*"The staff are welcoming and polite, they are thorough with their advice and help The Winchester CAB is exceptional and I find no faults with the service they have given me Thank you."*

**THANK YOUS** From our suggestion box or from letters/emails:

*"Great. Had nowhere else to go Your people to put it bluntly saved my Great work"*

*"The CAB did excellent work for me sorted out my car insurance problem in a very calm and professional manner and I am most grateful "*

*"Just wanted to thank all concerned for your help and advice on a matter It has now been successfully resolved using your system I think it would have been a 'stalemate' otherwise "*

*"Your staff are very helpful "*

*"Thank God for the CAB Had I been younger and not too proud to seek advice I don't know where I would be now I was at my wits end, and being brought up as I was 'you don't wash your dirty linen in public' I will be eternally grateful for the help and advice I received."*

*"The practical help given has been very beneficial for me I would not have coped with my illness without your help It has been very appreciated Thank you so much "*

*"All information free and willingly given You do good work and help "*

*"Friendly and helpful, made you feel relaxed, that someone cared I want to thank you very much for all the help received I hope you will always be there to help older people, we couldn't do without you "*

*"The lady was very professional which gave me confidence from the outset The fact I was unable to drive had stopped me seeking proper advice and help, which led to stress and worsened my heart condition I had been discharged two days previous from hospital due to heart problems The lady helped me solve all the issues I had The service helped me sort my life out really That just about sums it up "*

## SOCIAL POLICY

Lesley Rose, Advice Session Supervisor and Social Policy Co-ordinator

Advisers submit bureau evidence electronically on e-befs (electronic bureau evidence forms) have two volunteers, Bob Young and Rachel Bailey, who help with the processing of e-befs ensuring accurate evidence reaches Citizens Advice Head Office in good time

**Local Social Policy** Winchester Bureau continues to submit evidence relating to local NHS service provision. We are currently monitoring at local level the impact of the Tenancy Deposit Protection legislation introduced in April 2007.

We have representation in the Mid-Hants Cluster group where ideas to work in collaboration with other bureaux are discussed. The cluster intends to run a short survey questionnaire on access to free help line telephone numbers for those people on low incomes and/or who may be vulnerable.

### **Evidence this year has come from the following areas of work:**

**Debt** – the majority of evidence related to benefit overpayments and council tax arrears. Notably there was an increase in evidence submitted regarding fuel debt.

**Benefits** – the majority of these were concerned with the administration of benefits.

**Employment** – this category saw clients needing advice about pay and entitlements as well as a range of other issues such as redundancy.

**Housing** – as in the previous year, the main area of enquiry concerned repairs and maintenance of rented property.

**Relationships** – most evidence concerned financial settlement following a relationship breakdown.

**Legal** – most e-befs in this category concerned County Court and High Court processes.

**Consumer** – the majority of enquiries in this category concerned quality of work carried out by engineers or contractors.

**Finance** – by far the majority of e-befs submitted in this category concerned unfair practices by financial institutions.

**Utilities** – this category saw two defined strands of evidence being submitted:

- 1) Utility companies either overcharging by mistake, or general high charges causing financial difficulty,
- 2) mobile phone companies' sales techniques and admin services were highlighted as being poor.

**Tax** – most enquiries in this area concerned HMRC and the administration surrounding income tax issues.

**Travel** – in this category we dealt with enquiries concerning timeshare and vacation clubs.

**Education** – all e-befs in this section concerned the costs of education.

Most evidence collected was in the category of **debt** and primarily the overpayment of certain benefits. This was closely followed by **benefits** where the poor administration of Jobseekers Allowance and Employment and Support Allowance in particular attracted the most attention.

## Home Visiting Service

Denise Cox (25 hours)/ Kate Gedye (12 hours), Home Visiting Advisers (job share)

This project continued for 3 months past its 3 year agreement due to underspend at the beginning of the project and was terminated in June 2009. The two members of staff saw the project through from the beginning. The expected outcomes of the project were

- to increase the financial wealth of elderly and disabled people through work done by the project
- through home visits and follow up work, to promote and increase independent living for disabled and elderly people

The service used to undertake home visits to people in Winchester and the Northern parishes of the Winchester District who were unable to access the bureau for reasons of age, disability, caring responsibilities or transport difficulties

The bureau is able to refer home visiting clients to our HCC innovations project if they meet the age and geographical criteria and, if not, the bureau (on an ad hoc basis) can arrange for two volunteers to undertake home visits if clients are unable to attend the city centre bureau

A client satisfaction questionnaire was completed in this quarter. Fifty questionnaires were sent out and 28 returned. **96%** of clients said they were very satisfied, the remaining **4%** were satisfied. **85%** said the service helped them cope better

### CASE STUDY

Client in 70s had been in receipt of Disability Living Allowance for some years but it had been withdrawn as her condition had improved following surgery. However, her condition deteriorated again and a new application was made. She was able to reapply for DLA rather than Attendance Allowance as it was within a year. This was important because there is no mobility component or low rate care component in Attendance Allowance. She was given wrong information and a decision on Attendance Allowance by the DWP. She was helped to appeal the decision and it was overturned without going to a tribunal. She is now £67.75 per week better off

## Alresford GP Surgery Outreach

Lesley Rose (until Sept) and Pauline Cooke from Sep-Dec 2009)

The project was funded for 9 months this year from New Alresford Town Council, other parish council donations, a donation from Alresford Pigs and a subsidy from bureau funds. However due to no ongoing funding being identified, the project had no option but to terminate in December 2009. However, we are hopeful that the community will start up a "Friends of Alresford GP CAB Outreach" to allow it to reopen in the future

During the last months of the project the outreach was used on average 2.7 people per session

**99 client contacts, 22 non-client contacts, 263 issues**

## **A2DOMINION GROUP MONEY ADVICE PROJECT**

**Lesley Rose, Money Advice Worker (10 hours per week)**

This project has now been running since 1997 Lesley Rose took over the project in September 2008 until March 2010 and in May handed it on to Sandra Burrows, already a money advice worker within this bureau

Referrals are made by A2Dominion in Winchester Tenants are usually referred when they fall into significant rent arrears and are struggling to organise their finances They are often vulnerable which may mean they have mental health problems, learning difficulties, or it may be due to age

Many clients who are in rent arrears also have associated problems such as benefit overpayments or underpayment, and general debt management difficulties The project worker can assist with challenging overpayments, claiming benefits, appeals, the preparation for possession hearings, and advise on all issues that form part of the client's overall financial situation

### **Client contacts**

The project handles up to 30 cases at any one time A total of 523 client contacts have been recorded for the past year Eighty three percent of the issues dealt with were debt and benefits

The majority of tenants appearing in the statistics were either ongoing cases or tenants who were previously assisted by the project Some of the new referrals that were made did result in clients not engaging with the project Some did not show for their initial interview and some did not respond at all to the offer of support A small number of clients had literacy problems preventing them from managing their debts due to inability to read letters etc This is not a new a problem and continues to remain a challenge to resolve All clients are informed of the aims of the project and what it expects of the tenant

### **CASE STUDY**

The client came to us in significant distress She was coping with a very sick husband and had been signed off from work with stress as a result The client was in rent arrears and had other priority debts, plus a few non- priority debts We assisted the client with setting up a debt management plan As the client had military connections, we assisted with communications to SAFFA who contributed a sum of money to help alleviate the client's debt We also negotiated with the utility companies, finally organising for meters to be fitted and set to collect the arrears at a rate manageable by the client Following the death of the client's husband we were able to discuss payment terms with A2Dominion prior to the possession hearing This meant the client did not need to attend court at what was a very difficult time for her and her family

The client is now back at work and managing her debts We continue to assist with an historic tax credit dispute

## **HAMPSHIRE COUNTY COUNCIL INNOVATIONS PROJECT**

Kate Gedye (12 hours pw)

This project began on 1 July 2009 and is funded by Hampshire County Council

The Innovations Project is a joint partnership between Hampshire County Council, the PCTs, district councils and the voluntary sector. It aims to promote the well being of older people who are at risk of losing their independence and live in the Winchester Area (St Michael, St Barnabas, St Bartholomew, St Luke, St Paul and St John and All Saints wards) plus Harestock, Littleton, Kings Worthy, Badger Farm and Oliver's Battery who are not already receiving care from Social Services. The current Innovations Team consists of an occupational therapist, support worker, social worker, nurse and development worker. Referrals are made direct to the CAB adviser from the Innovations Team and other agencies, for example sheltered housing scheme managers. In addition, clients who contact the CAB and fit the criteria will be referred.

The majority of our work is help with benefits (primarily Attendance Allowance) but may include any subject area dealt with by the CAB (for example debt, utilities and travel). Our aim is to ensure that our clients are receiving their full benefit entitlement and any other information/advice to help retain their independence. A full CAB service is provided in the client's home with the CAB information system on a laptop computer. A client satisfaction questionnaire found that 89.5% of clients were very happy with the service they received and 79% felt the service helped them cope better at home.

The majority of clients live alone and are over 80.

### **CASE STUDY**

Client aged 81 living alone. Recently discharged from hospital following a fall. Attendance Allowance was applied for and awarded at the higher rate. She was already on Pension Credit and was now entitled to a Severe Disability Premium. Client needed support in claiming this from the Pension Service and reassurance that all the amounts paid were correct. Her total income increased by £123.20 a week as a result of CAB intervention. This increase enabled our client to purchase additional care. She was also able to pay someone to do her garden, a service not covered by social services.

- £51,065 in benefits gained for clients
- 38 new referrals
- 409 contacts
- 61 visits to new and existing clients
- 80% of new issues about benefits

A further year's funding has been awarded until 31 March 2011 for a 12 hour per week CAB adviser.

## Winchester City Council Money Advice Project

Meg Chant, Money Advice Worker (20 hours per week)

This project has been running since 2003. It was originally a 10-hour project and due to its success was extended last year to 20 hours per week. Referrals are made from the Area Housing Officers at Winchester City Council. The main criteria for the referral is that a tenant must have rent arrears and be vulnerable in some way, maybe because of age or learning difficulties or mental health problems. The project worker is able to give advice on all debt issues but also spends much of her time dealing with benefit issues, e.g. exploring clients entitlement to benefits, helping them claim the benefit, as well as sorting out problems with backdating or overpayment and can represent a client at an Appeals Tribunal, if required. Referrals are also made automatically for any Introductory Tenants who are in rent arrears or have other problems such as anti-social behaviour or nuisance problems. The aim is that these problems can be sorted out in order for the tenancy to convert to a Secured Tenancy after they have been in the property for a year. A financial statement is prepared for the client and all priority debt payments are negotiated with the creditors. These include items such as rent, council tax, utilities and court fines. If there are sufficient funds left over, an arrangement is made for the client to pay their non-priority creditors on an equitable basis. Sometimes, due to lack of income, a token offer of £1 per month is all that can be made, which is generally accepted by the creditor for a period of time.

### Client Contacts and issues

The project averages a caseload of 50 ongoing cases. There have been a total of 787 client contacts for the year which represents an increase of over 25% on last year's figures and double the Service level Agreement of 400 contacts a year. There were 1089 new issues dealt with, such as rent arrears, general debt problems and benefit issues. However there has been an increase in utility debts such as gas and electricity as prices were continuing to increase until recently. One client was put in fuel poverty because his electricity supplier was deducting £19.30 per week directly from his JSA of £65.45, leaving him insufficient money to live on.

Another main issue this year concerned bank charges but unfortunately the Supreme Court ruled in favour of the banks with regard to unfair bank charges. This has prevented clients reclaiming penalty charges imposed on their accounts.

### Court Representation

There were 15 cases on the Project that needed to be represented in Court this year. This is a huge increase on last year when there were 7. Only one of these was evicted because he refused to pay his rent and he stopped engaging with both the CAB and the City Council.

**CASE STUDY** Client is a single parent with two children. Client already had a Possession hearing date when she was referred onto the project, which was adjourned to enable the project worker to prepare a Financial Statement and make an offer to the City Council. Client went into rent arrears due to her £13,000 loan with a well-known bank and they were taking deductions of £326 per month from her account to pay for this. She was also getting substantial bank charges for being overdrawn on her current account. The project worker advised client to cancel her direct debit for the loan in order to stop her current account being constantly overdrawn and to open a Basic Bank account elsewhere and arrange for her wages to be paid into this new account. The arrears at the time of referral were £512 and client could now start to clear these arrears instead of paying the bank. By the time client had to return to court, the arrears had been cleared. Therefore no order was made but client did have to pay court costs – initially of £219.50 but these were reduced to £150 with agreement from Winchester City Council as the client had made a real effort to clear her arrears before the hearing.