

Citizens Advice 1066

citizens
advice
bureau



Annual Review 2008 – 2009

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STATEMENT OF PURPOSE

Citizens Advice 1066 is a company limited by guarantee and a charity that provides free, independent, confidential and impartial advice to everyone regardless of race, gender, sexuality or disability.

Citizens Advice 1066 has two aims:

To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available, 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.

We primarily meet these aims through the provision of quality marked advice services to residents across Hastings. We also engage in lobbying campaigns to change practice and legislation that adversely affects our clients.

We will aim to provide services that add value and through our work we will seek to contribute to the development of inclusive and sustainable communities.





CHAIR'S REPORT

It was on the 4th September 1939 that people in Hastings and the surrounding area were first able to access the services of Citizens Advice. The Bureau in Hastings was one of the first in England to be established and later in the year we shall be celebrating 70 years of providing advice services to our community. Throughout its history the Bureau has always been ready to respond and meet the needs of the time and this past year has been no different in what has become an increasingly challenging environment in which the voluntary sector as whole needs to operate. This past year has seen us continue to progress a programme of change that has seen us:-

- 1 Completely review our arrangements for Governance so as to ensure that we are able to demonstrate that as a social business, we are fit for purpose and provide value for money in the services we provide
- 1 Establish arrangements for a more open business planning process that involves external agencies, clients, volunteers, staff and Trustees
- 1 Restructure our staffing and volunteer establishment so as to make the delivery of advice services more effective and efficient
- 1 Plan within the limitations of our current office space improvements that have made our facilities more accommodating for our clients and staff
- 1 Increase our telephony and IT capacity

I am pleased to say that the changes we have made to the way in which we administer and manage our services have led to our services being more accessible by:-

- 1 Providing outreach services in Children's Centres, Hastings Ethnic and Minority Advice Service, and more recently Tesco's
- 1 Providing an outreach service in schools as part of the Citizenship curriculum
- 1 Extending our opening hours
- 1 Providing telephone advice both during the day and on Wednesday evenings
- 1 Adopting a Gateway a method of assessment that enables us to deal more quickly with those seeking advice
- 1 Introducing an e-mail advice service (www.citizensadvice1066.co.uk)

The outcome of the improvements that we have made to the accessibility of our services has led to an increase in the past year of 76% in the number of new enquiries that have been made to the Bureau. Critical to our ability to deliver our services is our particular dependence on the number of volunteers that we have at any one time. I am pleased to say that in the last year we have seen an increase of 20% in the number of qualified advisers that we have and an increase of 80% in the number of new trainees. This gives us a total of some 55 volunteers compared with some 25 a year or so ago but we can always do with more. With the increase in the number of volunteers we have been able to increase the number of advice hours that we provide from 114 to 144 a week. Despite this increase we believe we may still only be reaching approximately 40% of those who have advice needs.

continued overleaf ...

Chair's Report continued ...

We have established and furthered our partnership working with other agencies including the Hastings Trust, the Hastings Credit Union, Shelter and Hastings Advice and Representation Centre (HARC) which has led to the establishment of the Hastings Advice Partnership Board in which this Bureau plays a prominent role. The establishment of this partnership was necessary and critical in order for us and our partners to successfully gain a commissioned 2 year contract with Hasting Borough Council for the provision and delivery of advice services.

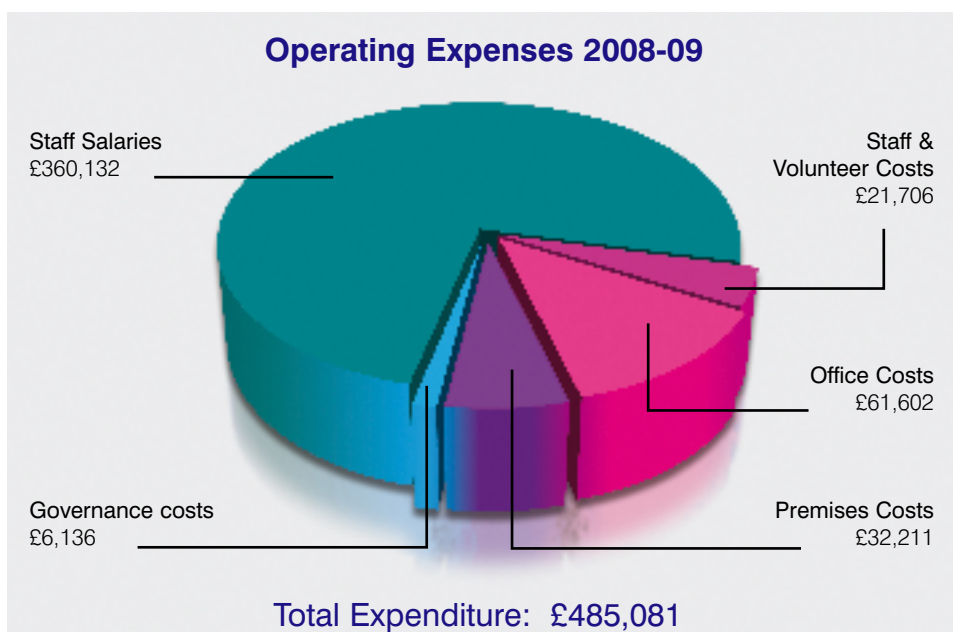
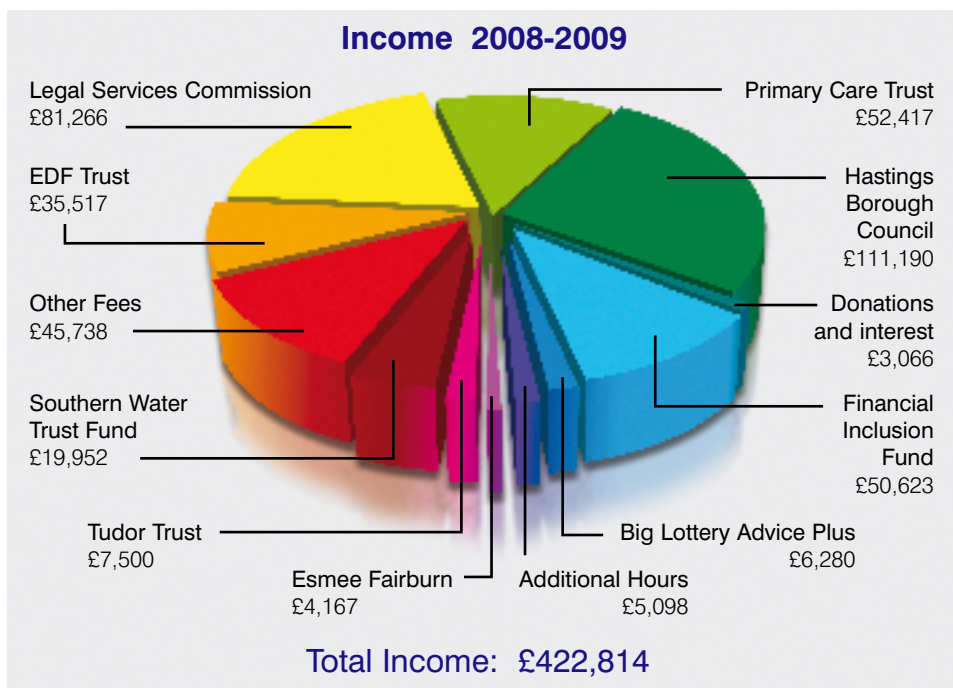
One important and significant change that was made was to the name of our Bureau so as to reflect more appropriately the area in which we provide services and to make our service more recognisable when people phone in for advice and hence the name that was agreed upon was Citizens Advice 1066. Not only was it an honour for the Bureau but also a great pleasure for us to have Princess Anne to perform the official renaming ceremony in April. Her visit was seen as a great success and the interest which she showed in the services we provide was very much appreciated.

This will be my last annual report as Chair and I would like to take this opportunity to thank all of those organisations, funders and individuals who support the work that we do. I would like particularly to express my sincere thanks to our volunteers and staff for the untiring work that they do and for the way in which during the year they have committed themselves to help in bring about the changes to the way in which in which we now deliver our services. Finally I would also express my thanks to my fellow Trustees of the Board and for the support, help and wise counsel that they have given to me during the past six years.



SUMMARY OF ACCOUNTS:

In setting the budget for 2008-09 the Board of Trustees took the decision to use reserves during the year to support the upgrading of the bureau and to support a programme of change in order to be better able to respond to a big increase in demand. The Board of Trustees agreed a target to maintain an unrestricted reserve above £70,000. At the end of the year, despite a deficit £62,398 the Bureau had unrestricted reserves of £82,518, £12,518 above the planned minimum target. During the year the bureau completed a programme of change that involved the introduction of a new telephone gateway service and an upgrade of the bureau with an increased volunteer capacity which led to a 76% increase in clients seen.



Fund Balance as of April 1st 2008:		
Unrestricted balance		£82,518
Restricted balance		£23,113
Total		£105,631

STATS & FACTS FROM 2008-09

	2007-8		2008-09		Total increase	% increase
	Number of new enquiries	% of new enquiries	Number of new enquiries	% of new enquiries		
Benefits	834	10.4	1764	12	930	111
Consumer	230	2.9	409	3	179	77
Debt	4384	54.6	6635	47	2251	51
Employment	612	7.6	1436	10	824	134
Housing	649	8	1112	7.8	463	71
Legal	319	4	797	1.5	478	149
Relationship	367	4.6	517	1.5	150	40
Tax	38	0.5	112	0.3	74	194
Utilities	100	1.2	270	0.7	170	170
Other	1023	6.2	1144	5.2	121	12
Total:	8033		14196		6163	76.7

As the above statistics show we responded to 76% more new enquiries in the past year.

CITIZENS ADVICE 1066 GENERAL ADVICE SERVICE

Key priorities in developing the Citizens Advice 1066 General Advice Service are:

- 1 To continue to increase numbers of Volunteer Advisers
- 1 To consolidate Gateway Assessment process and Phone Advice Service
- 1 To build and further develop outreach services and work in local schools

During 2008-09 the Citizens Advice 1066 General Advice Service:

- 1 Bought a new phone system and have moved towards a focus on phone advice along side adopting a Gateway Assessment process. This together with an increase in demand has seen us able to respond to 76% more enquiries
- 1 Successfully recruited new volunteers. During 2008-09 we increased the number of trained volunteers by 20% and the number of trainees by 80%. We have just received two year funding from Lloyds TSB Foundation for a three day a week Guidance Tutor post and we are in discussion with Train to Gain and other partners to increase our capacity to recruit and train more volunteers
- 1 Delivered 48 outreach sessions at local Children Centres. We have also recently started an outreach at a local "Tesco Extra" and in July we will start an Outreach Service in partnership with Hastings Ethnic Minority Advice Service
- 1 Were successful in being granted some additional funding through Citizens Advice to extend our hours of Advice which enabled us to start the outreach at Tescos and to open an hour extra each day and on Wednesday evenings. We are also developing an e-mail Advice Service
- 1 Ran sessions in 5 local schools for years 9, 10 and 11 to raise awareness about rights and responsibilities. We are searching for funding to maintain and extend this programme
- 1 The main funding for our General Advice Service is provided by Hastings Borough Council. This year funding was awarded through a commissioning process

CITIZENS ADVICE 1066 MONEY ADVICE SERVICE

The Citizens Advice 1066 Money Advice Service is staffed by 11 staff and specialises in advice and casework support in complex debt issues. The Money Advice team includes a full time Money Advice Manager, a full Time Money Advice Session Supervisor, 5 Money Advice Caseworkers and 4 Admin support staff.

The Bureau also has a project specifically to provide debt, and more general advice, to members of the public who are experiencing mental health issues.

47% of the new enquiries to Citizens Advice 1066 relate to debt and last year we supported 1050 clients to manage debts of over £13.5 million.

The specialist money advisers of Citizens Advice 1066 deal with complex and multiple debt problems and generally see approximately 70 new clients each month who need extensive casework support.

Key Priorities of the Citizens Advice 1066 Money Advice Service in 2008-09 was:

To continue to build capacity to provide Debt casework and financial literacy training targeted at the most deprived communities of Hastings.

During 2008-09 Citizens Advice 1066 Money Advice Service:

- 1 Provided casework support in managing over £13,500,000 of debt
- 1 Successfully delivered two Legal Service Debt contracts
- 1 Successfully delivered a Financial Inclusion Fund programme that provided debt advice to tenants of Social Landlords
- 1 Participated in a Community Banking Partnership
- 1 Delivered an EDF Fuel poverty advice project
- 1 Delivered a Southern Water Trust Fund project that provided Debt Advice and Financial Literacy Training to single parents in partnership with local Children Centres

Key priorities for the Citizens Advice 1066 Mental Health Programme in 2008-09 were:

- 1 To continue to strengthen the programme in Hastings
- 1 To extend service provision to the rest of East Sussex
- 1 To pilot a volunteer advocates programme in Hastings

During 2008-09 the Citizens Advice Mental Health Programme:

- 1 Provided debt casework and advice to clients with Mental health problems
- 1 Ran outreach advice sessions at two crisis centres and a well being centre
- 1 Provided home visits and appointments to clients referred by Mental Health professionals

The Citizens Advice 1066 Mental Health programme was initially funded by a three year grant from the Big Lottery. Last year the programme was funded by Hastings and Rother PCT. At present we are struggling to identify ongoing funding for this programme. So far we have funding to continue a reduced service until March 2010 through funding provided by East Sussex County Council.

CITIZENS ADVICE 1066 CITIZENSHIP WORK IN SCHOOLS

Although “Citizenship” became a statutory subject for secondary schools in 2002, the actual content for the course has never been clearly decided. Some schools focus on the constitutional angle and dig out old history books to give classes on “The Institutions of Central and Local government” - not very gripping. Other schools focus on the issue of identity, and use website curricula such as BBC Citizen X which asks questions like, “Which country did most asylum seekers coming to the UK, in 2002, come from?” and “What is the definition of a refugee?”

Our Bureau felt a better approach to “Citizenship” was one which emphasised all the similarities between us rather than the differences; the fact that we’re all bound by the same laws whatever our race, sex, religious beliefs, ethnic origins, etc. We also wanted to offer accessible, practical advice on day to day living which often gets missed between learning at school and life at home, such as -

- 1 Does a student have to have a television licence?
- 1 Who pays National Insurance and Income Tax, and what are they used for?
- 1 Can you take a faulty item back to a shop if you bought it in a sale?
- 1 What does it really cost to live in a bedsit on your own?
- 1 When do you have to pay Council Tax and why?

So we began by identifying key and recurring issues on three topics - The Cost of Living; Consumer Problems; and Employment - and then we put together a series of lively and entertaining lessons using quizzes, debates, interactive drama sketches, and question and answer sessions, for our volunteer teachers to deliver in school. We subsequently approached several secondary schools across Hastings and Rother, including those with pupils having learning difficulties (who might be particularly vulnerable in some circumstances) and asked whether the schools would appreciate our involvement in their Citizenship Programme – the response was tremendous.

Every school we contacted immediately recognised the value of our lessons and invited our participation, and their pupils showed equal appreciation, irrespective of their academic or intellectual abilities; enthusiastically joining in with all the exercises and activities that we presented to them. Even the simplest of exercises provided a life long valuable lesson,

“Sign this attendance form” , we would say; very few noticed the small print at the bottom which made the pupil promise to buy us all a burger lunch! The lesson learnt?...

Never sign anything you have not completely read!

The result of our participation to date is that at least 750 pupils now know if they keep turning up late to work, even if it’s because their bus is late, their employer has the right to sack them; that living on benefits is never a lifestyle choice if you’re well enough to work because the income is just too low; that whatever the shop keeper says it’s they who have to compensate you for faulty goods not the manufacturer; and a myriad of other vital pieces of information we all wish someone had told us, so we hadn’t had to learn the hard way!

Children all across the constituency now know what Citizens Advice Bureau does, where our main site is, and how to contact us by telephone or email. They have personally seen the value of volunteering in their community through the C.A.B. teachers coming into their schools, and have learnt that every citizen has rights and that with every right comes a responsibility.

In our view all this gives our young people the true meaning of Citizenship.

PERSONNEL



Chair

David Turner

Deputy Chair

Marilyn Nicholson

Directors

Robert Sorrenti, Jacky Everard,
Cheryl Davis, Simon Corrello,

Nominated Representatives

Mary Saint (workers),
Cllr Terry Fawthrop (Hastings Bor. Council),
Cllr Terry Soan (Hastings Bor. Council),
Graham Deaves (Law Society),
Cllr Jim Carroll (Rother District Council)



Chief Executive

Geoff Brown

Finance and Office Manager

Chris Whelan

**General Advice Service
Manager**

Amanda Morton-King

Money Advice Manager

Dina Christodoulou

Advice Session Supervisors

Alison Freeland, Kim Shoesmith
Mark Mulcahy, Nicola Merrick

Money Advice Supervisor

Nicola Phillips

Money Advice Caseworkers

Beverley Kirwan-Gunn, Andrea Brown,
Symon Hewish, Pam Austin



**Mental Health Programme
Co-ordinator**

Karennina Page*

Social Policy Co-ordinators

Tim Furlonge, Mary Saint*,
Richard Shoemaker*

Volunteer Development Officer

Nicola Merrick

**Reception and Administration
Supervisor**

Zola Thomas

Money Advice Admin Support

Jenny Vincent, Elaine Fountain,
Wendy Clark

**Money Advice Logistical
support officer**

Jason Scoulding



Volunteer Advisers:

Richard C, Zena, Nicola, Mary, Pam, John S, Evan, Wendy, Ian*, Kim,
Penny, Mark, Linda*, Richard T, Julie*, Julie, Daniel, Deborah, Andrew*,
Anita, Shiva, Anne, Marian, Louise, Duane*, Liz, Paul, Jayne, Georgina,
Leanne, Mary, Hetty, Mo, Mustafa, Philip, Sarah, Anne, Edwin, Gemma, Gill,
Ian, Jayne, Sam, Sasha, Sue, Tom, Zena, Cordelia, Ann, Anne.

Volunteer Administrators:

Bessie*, Ann K, John M, Val, Wendy C, Mary, Shane, Michael*, Barbara,
Chiara*, Lisa, Jordon, Jessica, Janet, Alyssa.

Cleaner:

Nikita

Maintenance:

Alan

* Left during the year.



SOCIAL POLICY

Whilst processing Social Policy, we have found that with the introduction of Gateway it has become more difficult to identify cases which provide evidence of significant issues. Apart from a cursory review of a problem, Advisers are diverting clients to other authorities such as HARC or Shelter, and matters of Social Policy may be missed. The problem has been discussed by the Regional Social Policy Group and has yet to be resolved and is probably a major factor in the number of reports submitted this year which have been reduced from 60 to 46.

Our examination of the failure of the Government to recognise the degree of reliance on mobile phones by the disadvantaged was recognised by CitA and a survey was conducted by the Leeds Cluster Group. Their report which contains identical findings to ours has now been published and given wide circulation.

We have examined the activities of a number of inter-related loan sharks who respond to queries about their advertised unsecured loans by demanding banking details of applicants as verification of their financial status. Within fifteen minutes "Administration Fees" of up to £500 are then extracted from the applicant's account irrespective of whether the loan is negotiated.

We discovered that TV Licence Inspectors can recommend the imposition of a fine on any watcher of an unlicensed TV set. The decision to prosecute then rests with the Authority who could direct the imposition of a fine. We had an example of a seventeen year old student being fined £400. This has been referred to the MP.

Tim Furlonge continues to represent East Sussex on the Regional Social Policy Group(SEAL) and participates in the Cluster Group.

Citizens Advice East Sussex

The Bureau sees Citizens Advice East Sussex (CAES), the consortium of Citizens Advice Bureaux in East Sussex as key to the long-term development of the organisation.

From April 2008 the Chief Executive of Citizens Advice 1066 has undertaken the role of Coordinator for Citizens Advice East Sussex. This is funded through a contribution from each of the 5 member bureaux. From April 2009 East Sussex County Council will be matching this and the role will be extended to two days per week.

In April 2009 Citizens Advice East Sussex started to implement a programme funded by the Big Lottery Advice Plus II funding stream, "All together for better Advice". This will focus on increasing access, raising quality standards and building partnerships to provide a more joined up and comprehensive advice service. A key output of the Advice Plus programme will be an Advice Strategy for East Sussex.

The Chair of Citizens Advice 1066 is also the Chair of Citizens Advice East Sussex.

Priorities for Citizens Advice 1066 in 2009/10

Citizens Advice 1066 is committed to working with the volunteers, paid staff, partners and wider community over the coming years to strengthen and develop the service the Bureau is able to provide. Whilst we can be proud of the service that is offered, it is clear that there is much more that needs to be done!

Demands on the services provided never diminish and the problems on which clients seek advice are becoming increasingly more complex and time-consuming. We are committed to continuing to build our capacity to provide debt advice, strengthen financial capability and literacy, in particular to those in the most deprived wards of Hastings and to groups where it is of particular critical importance, such as the mentally unwell.

Over the coming years our key strategic aims and priorities are:

- 1 To meet the needs of as many people as possible through the provision of high quality, accessible and innovative advice services, with a particular focus on meeting the needs of those from deprived communities where the need is greatest.
- 1 To influence and effectively feed into policy at a local and national level
- 1 To obtain adequate sustainable secure funding
- 1 To maximise opportunities for strengthening the bureau and extending the service it provides through participation in Citizens Advice East Sussex, a consortium of the five Citizens Advice Bureaux in East Sussex.
- 1 To secure appropriate bureau premises prior to the expected demolition in 2012 of the building the bureau is currently located in.
- 1 Strong governance and management of the bureau
- 1 To raise the profile of the Bureau

We will continue to strengthen and extend the capacity of our General Advice Service, Money Advice Service and Mental Health Programme. The key emphasis will be on increasing access and the advice services we provide, in particular to deprived communities, through:

- 1 Increased capacity
- 1 Innovative new services
- 1 Developing outreach
- 1 Building and maximizing the possibilities of partnership working

Key Priorities are:

- 1 **General Advice:** Continue to increase numbers of Volunteer Advisers; Strengthen Gateway system and Phone Advice Service; build and further develop outreach services and work with local schools.
- 1 **Money advice:** Continue to build capacity to provide debt casework and financial literacy training targeted at the most deprived communities.

CITIZENS ADVICE 1066 IN APRIL 2009

Citizens Advice 1066 is governed by a Board of ten volunteer Trustees that meet bi-monthly. The Bureau has 17 paid full and part time employees, 24 trained volunteer General Advisers, 10 admin volunteers and has a further 16 volunteers training to become General Advisers.

- 1 The General Advice Service** which is mainly staffed by a team of around 40 volunteers, deals with the majority of issues presented to the Bureau, and as such is the main point of contact for most clients.
- 1 The Money Advice Service** which specializes in complex debt issues, deals with cases where clients have a large number of creditors, or those that involve difficult legal matters. e.g. mortgage shortfall debts. In addition to two Legal Service Commission Debt contracts, the Money Advice Service has a programme that works with tenants of Social Landlords, participates in a Community Banking Partnership and is running an EDF Fuel poverty advice project, and runs a Mental Health programme that provides debt advice for people who are experiencing mental health problems.

Contact Details:

24 Cornwallis Terrace, town centre, opposite Hastings Station.

General Advice: Phone Gateway Service and Appointments Monday - Friday, 09:30-16:30. Tel 01424 721420

Money Advice: by appointment Tel 01424 721386

Current Outreach:

Mental Health Programme: Home visits and outreach at Westwood House and Woodlands.

Money Advice: Hasting Trust / Credit Union, 1066 Housing Association

General Advice: 4 Children's Centres and Tesco's Extra

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