

# Changing Lives, Changing Society

*Bristol Citizens Advice Bureau Annual Review 2009-10*



**citizen  
advice  
bureau**

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Bristol Citizens Advice Bureau is an independent local charity and is a member of Citizens Advice. The bureau aims to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

The Citizens Advice service continues to provide a free service regardless of whether the work we do with clients is straightforward or time-consuming. The service is confidential and clients' personal information will not be passed on to anyone outside the service. Citizens Advice is completely independent of any other organisation. We are impartial and open to everybody, regardless of gender, race, age or belief.

**citizens  
advice  
bureau**



*We would like to thank Rolls Royce for printing this document and for their ongoing support of Bristol Citizens Advice Bureau.*

**The bureau has expanded in a number of ways during 2009/10. We have significantly increased the number of clients who have benefitted from our services by 21% from 5,849 (2008/09) to 7,120 (2009/10). A majority of the issues dealt with by our advisors were around debt, with benefit issues being a close second. Many clients had multiple, interlinked and complex issues which required advice, support and information – in total clients presented 30,593 issues, which clearly demonstrates the role that the bureau plays in the city.**

The range of services has also expanded during the year with the launch of an exciting new partnership between the bureau and Macmillan Cancer Support, which provides advice to people suffering from cancer, and also to their families. The service operates from a number of different locations including all the main hospital sites in the city and a number of health centres. As Bristol is a regional centre for cancer treatment the team of advisors are also helping families from outside Bristol.

Physically the bureau has expanded and we have now moved into the top floor of the Broad Street premises which was previously sub-let to another organisation. This has enabled us to have additional office space for the management team, a separate office for the Macmillan team, and a new, larger and fully-resourced training room. We have also implemented a centralised administration function based in the old training room which will improve the effectiveness and efficiency of the administration of the bureau's core and project work.

The financial position of the bureau has also improved significantly over the year. Income increased from £501,366 (2008/09) to £704,953 in 2009/10 partly due to the launch of the partnership with Macmillan Cancer Support, the impact of a full year of the Royal British Legion and The Royal Air Force Benevolent Fund which was launched midway through the previous financial year.

We were also fortunate enough to receive two significant legacies and one donation this year which have contributed to our improved financial health – we anticipate using part of these funds to develop the new Bristol Advice Point on Quay Street and to fund a new website. Total reserves have increased from £107,908 (2008/09) to £257,527 (2009/10), of which £194,798 are unrestricted reserves – this is in line with the trustees aim of increasing reserves to a minimum of the equivalent of 3 months operating expenditure.

The Board of Trustees and management team of the bureau are acutely aware of the current economic climate and the resultant pressure on public sector finances to deliver services more efficiently and cost-effectively. As a result the Board has agreed to make a significant change in the way we deliver advice services to the Bristol's residents.

Plans are in place to open a new 'high street' advice service in new premises in Quay Street where a full 'gateway' service will be provided. The 'gateway' service, effectively a triage system where cases can be quickly



*Phil Parry, Chair*

## Chair's Report cont.

assessed and prioritised, will transform how advice services are accessed. Clients can be quickly directed to the most appropriate source of help for their particular enquiry – this could be through an appointment with one of our volunteer advisers, access to on-line information at computer terminals or the provision of leaflets which will enable a large number of clients to help themselves.

We anticipate the new service will increase our capacity to provide advice to an additional 500 - 1000 clients annually, and equally importantly clients will have their enquiry dealt with much more quickly. We will also provide space for other organisations to use the new outlet to provide support to their client groups. The new service will open in the summer of 2010.

Finally, I would like to thank the staff and volunteer team who have coped admirably with the changes the service is going through whilst still providing a quality advice service to an increased number of clients. I would also like to take this opportunity to show our appreciation and thanks to all our funders, donors and supporters without whom the achievements mentioned above would not have been possible.

*Phil Parry, Chair*



*Bristol Citizens Advice Bureau, Broad St.*

## Bristol CAB Team

**The Citizens Advice Bureau is a local independent charity. Overall responsibility for the bureau falls to the Trustee Board who meet every 6 weeks to scrutinise finances, determine strategic direction and monitor progress against an agreed business plan.**

**The Trustees for the year were:** Phil Parry (Chair), Simon Cookson (Treasurer), Ben Hume (Vice-Chair), Catherine Cox (Vice Chair), Gwyn Bassett, Merlyn Ipinson-Fleming, Amelia Leung, Arthur Massey, Daniela Nickols, Brenda Massey and Hazel Britton.

**The bureau paid staff team increased over the year with the introduction of new projects. The staff team were:** Abib Mohamed, Alice Tempest, Andrew Bridges, Andy Steward, Caroline Blake, Cathy Pritchard, Chris Gutsell, Christine O'Leary, Christopher Marks, Dani Lock, Debbie Fuller, Ellen Cronin, Emma Stanley, Emma Williams, Jane Sheppard, Jo Goldsworthy, Joy Shepherd, Judy Porter, Ken Edmondson, Ken Pickering, Lucy Hunt, Margaret Murphy, Marika Ireland, Mary Smith, Mia Jamrozy, Nicola Connolly, Patrick Rundall, Paul Young, Rosemary Cashin, Ruth Illston, Sadie Hedges, Steve Crozier, Sue Ingham, Susan Elvidge and Sylvia Philips.

The bureau has a dedicated team of over sixty volunteers who make a major contribution to the delivery of advice, administration, social policy and reception services.

During the year a number of paid staff and volunteers left the bureau. We would like to thank them for their support and hard work and wish them every success for the future..



### **Bristol City Council**

The grant for core funding from Bristol City Council plays two important roles: it delivers the main drop-in service at Broad Street and Southmead and outreach in GP surgeries. More importantly, it provides the staffing and infrastructure which then enables the bureau to work with the funders listed below.



### **Financial Inclusion Fund**

FIF is a contract with the Department for Business Innovation and Skills, which funds specialist debt work. The contract is delivered jointly with a range of other advice providers in Bristol. Over the year the clients have been seen at outreach location in Easton and Southmead as well as at the main bureau in the centre of Bristol. Total debts managed by the project was £5.25million.



### **Single Parents Action Network Money Advice**

This project brings together two leading charities in Bristol, SPAN and CAB to deliver debt advice to single parents. As well as engaging with and empowering single parents and families, the project has also contributed to our campaign work, gathering evidence to assist change in policy. Over the year the project helped clients with £2.1million of debts.



### **Royal British Legion Money Advice**

The Royal British Legion and RAF Benevolent Fund provided Bristol CAB with funding for a specialist welfare rights and money advice caseworker. The project offers advice to anyone who served for seven days or more in the UK armed forces, including National Service and the TA, or their dependents. The project has helped over 156 clients during the year. As a result of the advice given, clients received £98,211 in benefit entitlement and were helped with £1.4million of debts. £430,675 of these debts were dealt with via bankruptcies and Debt Relief Orders.



### **Macmillan Cancer Support**

MacMillan have funded a major new initiative, enabling the bureau to employ 3 full time benefits caseworkers plus 1.5 admin posts to deliver outreach advice services to clients diagnosed with cancer. The project began in August 2009 and by the end of the financial year over £200,000 of benefit entitlement had already been claimed by clients. The benefits enable the clients to access additional care and support needs.



### **Primary Care Trust**

Joint funding with Bristol City Council enable the bureau to deliver outreach in GP surgeries in Easton, Hartcliffe and Knowle. As a result of this advice, clients received £274,100 in benefit entitlement – mainly health and disability benefits.

## Projects and Funding

### Refugee Support Project

It was a great disappointment that new funding could not be found for this project when the Community at Heart funding came to an end in June 2009. The bureau will continue to seek new sources of funding to provide support to refugees and new arrivals.



### St Monica Trust

The St Monica Trust funds Bristol CAB to provide welfare and benefits advice to residents in their various sites across the city. Our adviser helps clients to make claims for benefit entitlement and gives advice on financially supporting their care needs. As a result of this advice, clients received £68,111 in benefit entitlement – over four times the actual cost of running the project.



### Wessex Water and Bristol Water

With support to Bristol CAB and a range of other advice providers in Bristol, the water companies have played an important role in enabling advice agencies to deliver debt advice to clients. In addition, this year Bristol Water also supported the introduction of gateway assessors to improve access to the main bureau services.



### Additional Hours of Advice

This funding was a response to the recession and enabled the bureau to see an additional 1,217 clients during the year.



### Knightstone Housing Association

A joint project with BDAC and Knightstone has led to further contracts with Redland and Sovereign Housing Associations.



### Tomorrows People

A new partnership was formed with Tomorrow's People which enabled the bureau to deliver generalist advice to TMP clients. The partnership seeks to reduce barriers to employment.



### Citizens Advice

The national charity provided a grant to help the bureau to commit to new premises which will form a new Gateway centre in 2010. A number of other funders have contributed to this project including the John James Foundation and Capacity Builders.



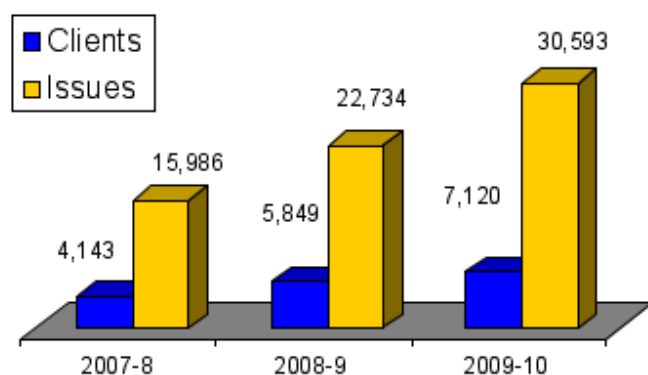
### Quartet Community Foundation

A new training room was developed with funding from Quartet for computers.



### Clients and Issues

For the third year running the number of clients seen by the bureau increased. A rise of 1,271 clients on the previous year, which represented a 21% increase. Each client on average has four issues. The total number of issues, for the first time rose to over 30,000.



### Issues

Once again the main areas of advice were debt (36.8%), Benefits (27.5%), Employment (10.8) and Housing (6.4). Whilst these four enquiry categories dominate the work done by the bureau, we should not forget that nearly a fifth of all enquiries were on a wide range of subjects including: relationship breakdown, consumer issues, immigration and utilities.

Benefits	27.5%
Consumer	1.8%
Debt	36.8%
Employment	10.8%
Finance	2.4%
Housing	6.4%
Immigration	2%
Legal	3.9%
Relationship	3.4%
Utilities	1.7%
Other	3.3%

### Debt managed for clients

For the past 4-5 years debt has dominated the work of the bureau. In 2009-10 the bureau helped clients manage over £18million. Of this 2,132,900 were priority debts.

Priority Debt	Non-Priority Debt	Total
2,132,900	16,416,561	18,549,461

## Facts & Figures

### Financial Outcome

The bureau was able to confirm with some clients the level of financial benefit of the advice given which amounted to £1.9million.

Financial Outcome	Total £	Clients	Average £
Benefit/Tax Credit - One off	180,065	111	1,622
Benefit/Tax Credit - Ongoing	1,624,391	136	10,926
DEB Financial gain - NOT for repayment negotiated	5,701	6	950
EMP Financial gain - Award/Compensation	398	1	398
EMP Financial gain - Other	1,271	2	636
Financial gain - Charitable payment	31,221	48	650
Financial gain - Refunds/Exchanges	47	1	47
Financial gain - Tax rebate	119	1	119
Other financial gain - Confirmed (Annual)	54,371	11	3,336
<b>Total</b>	<b>1,897,585</b>	<b>317</b>	<b>5,986</b>

### Gender

The client profile did not change greatly on the previous year. Slightly more women than men accessed the service – this figure rose in the outreach locations.

<b>Female</b>	52%
<b>Male</b>	48%

### Age Groups

The majority of clients (93%) were aged 24-64 with the largest grouping aged 35-49. Only 7% of clients were aged 64+ and we believe this is largely to do with limited access routes in to the advice service.

Age band	Percentage of Clients
17 - 24	12%
25 - 34	28%
35 - 49	33%
50 - 64	20%
65+	7%

### Long term health issues

Long term health problems	Percentage of clients
<b>Yes</b>	11%
<b>No/Unknown</b>	89%
<b>Total</b>	100%

### Disability

Likewise, the number of people describing themselves as disabled (15%) or having a long term health condition (11%) is less than we would expect.

Disability	Percentage of clients
Disabled	15%
Not disabled	58%
Unknown/Withheld	27%
<b>Total</b>	<b>100%</b>

For a number of years the bureau has been trying to improve access to bureau services. Many clients believe the only way to get advice is to arrive very early and queue. Demand for face to face advice has generally meant that resources are taken away from the telephone service to deal with the numbers in the waiting room. 2010 - 11 will see two major initiatives; the opening of a new gateway and information centre and a gateway advice line. We believe these changes will begin to address this issue.

### Client Income Profile

The bureau continued to reach those in most financial need. 55% of clients were either unemployed or retired. Only 28% worked full time. More worrying is the client income profile which shows 67% of clients living on less than £1,000 per calendar month.

Occupation hrs - p/w	Valid percent
Employed > 30	28%
Employed < 30	14%
Student	4%
Permanently sick/disabled	7%
Unemployed	31%
Retired	9%
Self-employed	3%
Carer-children	2%
Other	2%

Income profile £ pcm	Percentage of clients
<400	29%
400 - 599	15%
600 - 999	23%
1,000 - 1,499	19%
1,500 - 1,999	7%
2,000 - 2,499	4%
2,500 - 2,999	1%
>3,000	2%

## Case Study - Macmillan

Nearly every day the bureau has a positive story to tell about help for clients. Space has restricted us to a snapshot of these cases. The Macmillan Project was probably the most important new project of the year and has already made a significant impact. Valerie and Bill have kindly allowed us to print details of their experience:

Valerie and Bill used the service recently. Valerie was diagnosed with breast cancer this year and the couple have found that living with cancer is very expensive. Valerie and Bill are pensioners and have struggled to meet the hidden costs of cancer, such as new clothes as Valerie's weight has dropped and increased heating bills. The couple are mostly housebound and can't afford to heat the whole house or get a landline phone. They have one mobile phone which is very old and Valerie has found hard to use as the buttons are very small.



Valerie and Bill

One of the Macmillan caseworkers, Chris, met with the couple at their home. He talked them through their options and identified that the couple were entitled to Attendance Allowance and a Carer's premium to top up their benefits. These claims increased the couple's income by about £5,000 a year. Chris also applied to Macmillan Cancer Support for a grant to help towards some essentials they really needed. Macmillan awarded them £200 towards the heating bills, buying some clothes for Valerie and a new phone which would be easier to use.

Bill said: "Chris sat with us and worked out what our options were. He helped us to apply for the money we desperately needed and even helped us get a new phone. He has made a huge difference to our lives and reduced the pressure on us enormously".

***"It's quite surprising what a difference a full benefit check can make to a client. It is not unusual for us to be doubling their income through unclaimed benefits. The figures speak for themselves, with many of our clients being, on average, £100 per week better off."***

***This is not just in increased benefits but also in charitable grants, providing vital money for clients to cope with the hidden costs that a cancer diagnosis can bring"***

**Chris Marks, Macmillan**

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**

## Case Study - Royal British Legion



***“We would like to thank you for your invaluable help. You truly have helped us at one of the lowest times we have encountered. Life is now a little happier... Many thanks!”***

Mr and Mrs Smith were originally seeing a debt caseworker, as part of the Financial Inclusion Fund (FIF) project. During the interview, they said that Mr Smith had served in the Army. This made them eligible for help from the bureau's Royal British Legion/RAFBF project. The project can help with benefits and debt advice for ex-service personnel and their families.

The Financial Inclusion Fund caseworker continued to work with Mr and Mrs Smith regarding their debt issues whilst the Royal British Legion caseworker, Andrew Bridges, provided detailed support with their welfare benefit. The couple, at that time were only receiving incapacity benefit, which was £210 per fortnight.

The couple had been separated for a time but had recently got back together. Mr Smith made a claim for income based Jobseekers Allowance. Meanwhile Mrs Smith's tax credits had been reduced as soon as her husband returned but her other benefits had not been increased to compensate.

The DWP had refused Mr Smith's claim for JSA because of his wife's claim for Incapacity benefit. This decision left them in a very difficult position with insufficient income to meet their basic needs.

This was quite a complex issue which required considerable contact with both the DWP and HMRC but it led to a very positive outcome with all the benefit issues resolved, including a new claim for Disability Living Allowance. As a result the couple's income increased from £105 per week to £415

In total they were awarded the following benefits:

- Child Tax Credit
- Long Term Rate Incapacity Benefit
- Disability Living Allowance Low Rate Mobility, Middle Rate Care
- Housing Benefit
- Council Tax Benefit

In addition their debts were addressed and they are now in a much improved position with an element of financial stability.

The couple were so delighted with our service they sent us a Thank You card!



**Bristol CAB has witnessed the hardship experienced by families as a result of the recovery of tax credit overpayment. Many of these overpayments were due to administrative errors back in 2003-2005.**

Local MP Doug Naysmith signed an Early Day Motion in the Commons and addressed a very well attended CAB campaign meeting to have these overpayments written off; in particular where the repayment was causing hardship. Citizens Advice Parliamentary Officer, Bethan Collins, also spoke powerfully in support of the campaign.



*Doug Naysmith MP, Bethan Collins and Phil Parry*

In many cases writing off the debt could be done without loss to the exchequer and in other cases the cost of unravelling the case would be greater than the debt owed. The campaign continues and has had some success. In January, the Government announced that overpayments arising from late reporting of relationship changes will now be off-set against money to which households would have been entitled if they had reported the change on time. The bureau was also involved in raising other local concerns with MPs including:

- The impact on tenants where their landlords houses have been repossessed because of mortgage arrears.
- The costs of using mobile phones to contact government departments.
- Difficulties in enforcing Employment Tribunal awards.

As more services become available via the internet, we are concerned that this will disadvantage some of the most deprived members of society. A survey was carried out which revealed that almost 30% of people seeking help from Bristol CAB do not have access to the internet.

**Bristol CAB has approximately 50 dedicated volunteers working as advisers and in other roles which support the Bureau. We rely on these volunteers to be able to provide the vital services to the Bristol community. Volunteering can be a very fulfilling and challenging commitment and we would like to thank all the volunteers that give their time to the CAB.**

Volunteers are the bedrock of the advice services provided by Bristol CAB. Over the last year volunteer advisers have provided support and advice to nearly 5,000 clients experiencing a range of problems, including increasing levels of debt cases and problems with welfare benefits as the effects of the recession begin to bite across the city.

Advisers are there as a source of free and impartial advice when people feel they have nowhere else to turn. They often have to deal with very challenging problems and are there to support people through some of the most difficult times they will experience in their lives.



### Volunteering at CAB

“I have really enjoyed my time as a CAB social policy volunteer and I am glad that I was able to fit volunteering around my University Degree. Although I could not train as an advisor due to the training clashing with the teaching of my degree, I am pleased that I joined the social policy team. The variety of tasks that I have completed in nearly two years as a volunteer has made me feel like I have made some difference, as well as opening my eyes to some of the problems that people face in their everyday lives.

“I have been able to access CASE records to find relevant cases to a number of issues including problems with Employment and Support Allowance (ESA) and the Job Centre plus, and have produced Bureau Evidence Forms on a number of social policy issues. I also helped Morag McDermott with finding relevant research participants for her study on Employment Tribunals. It gave me the opportunity to hone some skills such as my telephone manner and data organisation skills.

“The tasks you are given are not always straightforward and are time-consuming but you are made to feel like an important member of the team. This was reinforced by attending social policy meetings involving other bureaux. I may not have been able to fully participate but it helped give me knowledge of how a team meeting worked and the variety of social policy issues that exist in the Gloucestershire and Bristol area.

“I have felt extremely valued as a volunteer and am grateful that I was given the opportunity to compile some research on School Clothing Grants that will potentially be used across the citizen’s advice network. I would recommend volunteering at CAB to anyone who has the time”.

*Alice Miles*



"I've worked in learning support and for a homeless shelter so volunteering with Citizens Advice was right for me. The training has been really thorough and I'm excited about starting advising."

*Mark, Trainee adviser*



"I'm about to finish a law degree and thought this would be a really valuable experience to use my knowledge. The cases are really exciting, I can't wait to do it for real!"

*Olga, Trainee adviser*



"I support the volunteers by making sure they have all the resources they need. I find the work really enjoyable and varied."

*Linden, Volunteer administrator*

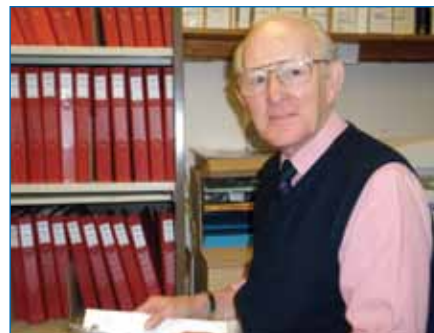
### Volunteer Training

**Volunteering with the CAB can be very rewarding and an exciting opportunity to build your knowledge and confidence in advice giving. All advisers receive a thorough training programme which is accredited by Citizens Advice and is an excellent grounding for advice work. Our training is highly regarded by employers and many volunteers move on to other work in advice, improving individuals' portfolio of experience and enriching the whole community.**



"I came from a support background and wanted to be able to do more for people and empower myself through training and personal development. I love knowing that my city is going to be a better place because the people that live in it are empowered to assist themselves and know their rights and responsibilities. It's great to see people coming into the Bureau in distress and leaving without the weight of the world on their shoulders and a smile on their face."

*Jane, Volunteer Adviser*



"I've been volunteering with the Bureau for nine and a half years now. The people here are such a good bunch, they give so much and are really nice people and I love being part of it."

*Brian, Volunteer administrator*



"As a social policy volunteer, I pick up on the issues reported by advisers and write reports which are sent to the national office where they are used as evidence to alter social injustices for the future. I find the work really interesting and varied and there is always something new."

*Geva, Social Policy Volunteer*

**If you would like to find out more about volunteering at the Citizens Advice Bureau tel 0117 946 2559 or email [admin@bristolcab.org.uk](mailto:admin@bristolcab.org.uk)**



**Bristol Citizens Advice Bureau Statement of Financial Activities  
including income and expenditure account**

**For the year ended 31 March 2010**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2010 £	Total 2009 £
<b>Incoming resources from generated funds</b>					
Donations and legacies	2	57,946	-	57,946	-
Investment Income	3	992	-	992	6,617
		58,938	-	58,938	6,617
Incoming resources from charitable activities	4	235,628	410,983	646,611	498,543
Other incoming resources	5	7,665	-	7,665	2,470
<b>Total incoming resources</b>		<b>302,231</b>	<b>410,983</b>	<b>713,214</b>	507,630
<b>Resources expended</b>					
<b>Costs of generating funds</b>					
Costs of generating donations and legacies	6	8,261	-	8,261	6,264
<b>Charitable activities</b>					
Provision of advice and information		194,875	356,717	551,592	498,359
Governance costs		3,741	-	3,741	3,450
<b>Total resources expended</b>		<b>206,877</b>	<b>356,717</b>	<b>563,594</b>	508,073
<b>Net income/(expenditure) for the year/</b>					
<b>Net movement in funds</b>		<b>95,354</b>	<b>54,266</b>	<b>149,620</b>	(433)
Fund balances at 1 April 2009		99,444	8,463	107,907	108,351
<b>Fund balances at 31 March 2010</b>		<b>194,798</b>	<b>62,729</b>	<b>257,527</b>	107,908

*The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006*



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