

Ash Citizens Advice Bureau

How did we do?

2011/2012

The Charity For Your
Community



The CAB aims:

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

The Impact of the recession

The need for our advice services has increased in these tough economic times and the pressures on our funders have led to cuts in our funding. However Ash CAB continues to provide a generalist drop in service and **also runs a number of projects** to provide more in depth support to some of the most vulnerable people in our borough: those at risk of homelessness, people unable to pay their bills, people with chronic health problems, the housebound and we have developed a new outreach service for young parents at the West Surrey Foundation.

Outcomes of advice for our clients

We believe that investing in advice services not only saves money, but also attracts money into the Borough. By keeping people in their homes, identifying benefits, helping them with their finances and in many other ways, we ensure that the most vulnerable in the community get the help they deserve before reaching crisis point. Failure to provide prompt assistance from the CAB would inevitably result in escalating costs to the Borough and County.

We record outcomes for our clients and use this data to assess the effectiveness of our advice and identify areas of unmet need. Our clients often report improvements in their health and feel more in control of their situation and better able to cope, and with the support and advice we give, they tell us they spend less time worrying about their situation.

'Thank you Ash CAB! I have been so worried and stressed about my situation – I could not have got through this without your help.'

- Total number of new clients 2187
- Approximately £428,800 of Welfare benefits entitlement identified (£302,000 last year), a 42% increase.
- More than £1.5 million of debt written off. 70 bankruptcies and Debt Relief Orders completed (23% increase on last year).
- £160,000 charitable and other financial gains achieved for clients.
- 94 (52 last year) households prevented from losing their homes. An increase in funding from Guildford Borough Council this year enabled us to work with more clients at risk of losing their homes.
- 33% of our clients come from Ash Wharf ward which scores highly on the National Indices of Deprivation.



Contribution made by Volunteers

The volunteers at Ash CAB donate their time (amounting to 218 hours per week) at an estimated market rate of approximately **£170,000**.

40 people volunteer at Ash CAB in many different roles from trustees to advisers to admin workers. All of our volunteers receive free role specific training, ongoing support and expenses. Volunteering provides new experiences, a path into work or education or a career change. Our volunteers often say that this enables them to put something back into the community.

Helping influence policies and lobbying for change

This is a key role for all CABx and the Ash bureau works with other CABx in West Surrey to join the nation-wide network to provide the evidence, collected from our clients, and helps to bring about **real positive change**.



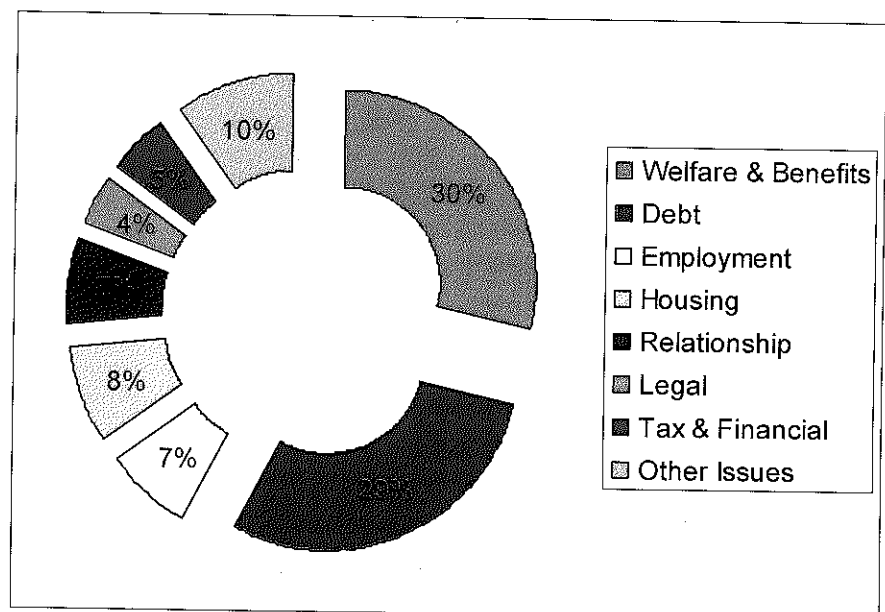
Some Case Studies

1. Client had serious health problems and was incapable of work but had failed to return a questionnaire to the Department of Work and Pensions. This resulted in all her benefits being stopped. The adviser did a home visit to the client and successfully negotiated with the DWP to have the benefits re-instated and backdated. Client received £4531 in backdated benefits and qualified for an annual entitlement of £11,696.

2. Client was working 30 hours per week and receiving the minimum wage. She had been coping with all her bills but when her job was re-located and she had to pay train fares, she started to get into debt. Our money adviser worked closely with her, giving her advice on budgeting and approached local charities for help with essential items.

Breakdown of issues our advisers handled in 2011 - 2012

SUBJECT ISSUES	ISSUES
Debt	3098
Welfare & Benefits	3037
Housing	866
Employment	785
Relationship	769
Tax & Financial	562
Legal	443
Other Issues	1053
TOTAL	10,633



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