



Community  
Legal Service



# ASH CITIZENS ADVICE BUREAU



## ANNUAL REPORT 2009 - 2010

## **The Aims of the Citizens Advice Bureau are:**

**to provide the advice people need for the problems  
they face and**

**to improve the policies and practices that affect  
people's lives**

At Ash CAB we can offer free, confidential, impartial and independent advice in a number of areas including:

- ◆ Housing
- ◆ Employment
- ◆ Welfare Benefits
- ◆ Debt
- ◆ Family relationship problems
- ◆ Consumer advice
- ◆ Immigration
- ◆ Legal Problems
- ◆ Health and Disability

### **How to contact us for Advice:**

**Drop in** to the bureau- Mondays and Thursdays. 10am – 4pm, Tuesdays and Wednesdays 9.30am – 4.30pm and Fridays 10am – 1pm (telephone only).

**Telephone advice: 01252 315569**

**Email:** We offer email advice via our website: [www.ashcab.org.uk](http://www.ashcab.org.uk) , to clients in the Guildford Borough Council area only. We endeavor to answer all email enquiries within 5 working days.

**For Online information** visit our website on [www.ashcab.org.uk](http://www.ashcab.org.uk) or Adviceguide on [www.adviceguide.org.uk](http://www.adviceguide.org.uk) where there is regularly updated information on a number of different subjects.

**Home Visits** for the housebound and their carers

## Chair's Report – Carolyn Hilliar

Welcome to the 2010 Ash CAB Annual Report.

As usual it has been an exciting, stimulating year with new initiatives and additional volunteers who offer their experience and expertise to our highly professional, experienced team.

We now have over 43 volunteers performing a variety of roles. It is impossible to put a value on this in terms of the team spirit it engenders, and the value to clients who receive advice from a highly professional team.

Volunteering is increasingly being seen as an indicator of the health of an area. This is confirmed by the decision to establish participation in regular volunteering as a national indicator for Local Strategic Partnerships. Volunteering:

- Empowers individuals, building confidence, skills and experiences that may lead to formal training and employment
- Contributes to strong communities – to increase community cohesion and trust
- Adds value to the delivery of public services.

The increase in our CAB volunteers has meant that we have been able to cover additional opening hours and help over 3,500 clients with over 17,000 problems since the start of the recession. As we all contemplate severe financial challenges, we are indeed very grateful to our major funders, Guildford Borough Council, and we thank all the councillors and officers involved. We also thank Ash Parish Council, with whom we have signed a new lease, for the excellent facilities and accommodation it provides for Ash CAB.

We continue to work alongside Guildford CAB and recently Vicky Payne and I attended a meeting where we discussed possible joint initiatives. We look forward to working with Guildford in the coming year.

As we look forward to the year ahead, I would like to thank Vicky for her inspired leadership and her deputies, Frances and Barbara, for their commitment to the bureau.

Thank you Ash CAB, for without you, Ash and Ash Vale would be poorer and less inspired communities.

**OUR THANKS GO TO ALL OUR VOLUNTEERS FOR ALL THE UNPAID HOURS THAT THEY GIVE TO THE BUREAU. IF THEY WERE TO BE PAID, WE HAVE ESTIMATED, USING A FORMULA CREATED BY THE INSTITUTE FOR VOLUNTEERING RESEARCH, THAT IT WOULD COST THE BUREAU APPROXIMATELY**

**£170,357**

## Manager's Report – Vicky Payne

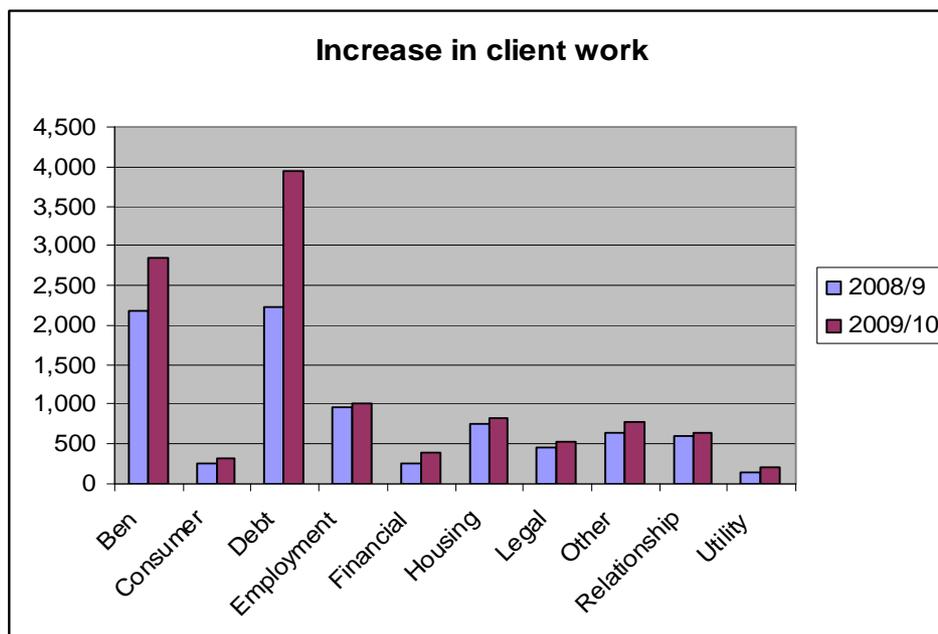
Over the past year we have continued to see the impact of the recession on many of our clients and many people are facing new and complex problems. The CAB service has never been in so much demand and our experience at Ash over the past few months has shown that there is a considerable increase in the need for help and advice.

No one is exempt from experiencing problems – they're indiscriminate. Some people don't know how to begin to tackle them. Others start but give up because they feel out of their depth. When people decide to seek outside help we're often the first port of call. In this time of unprecedented demand for advice, we have to work harder and become smarter at making our services more accessible to the people who need them.

Over the past two years, an upward trend in enquiries began. Both the volume and nature of client issues were changing, and it was soon apparent that the recession was going to have a palpable impact on the advice sector. People had started to lose their jobs – sometimes unfairly, they were slipping into debt, needing help to access benefits, and being threatened with repossession.

### Who did we help?

Since the beginning of the recession (April 2008) the bureau has helped over **3,500** new clients with over **17,000** different problems. The problems often involve clusters of issues such as **housing, benefits, debt and employment** as the loss of a job, for example, has such an impact. In fact over 75% of all problems on which new advice was sought, concern these 4 types of enquiries. Our records show that this year we advised about **120 clients a week**, and **35%** of these clients come from our most deprived ward, ie Ash Wharf. This is a **16% increase** on 2008/9.



## **OUTCOMES ACHIEVED FOR THE LOCAL COMMUNITY**

We pride ourselves on the quality of service we are able to provide, and we measure our success against positive outcomes for our clients. In the majority of cases, we are able to help our clients by enabling them to obtain a satisfactory outcome to their problems and even when the outcome is not what the client is hoping for, we try to ensure that they go away better informed about the options available to them.

We help clients to maximize their incomes. Sometimes this could be in the form of accessing a benefit they'd been unaware of or unfairly refused. Other times it could be by helping them to enforce employment or consumer rights. This year we helped clients claim **over £447,000** of income (£276,000 for 2008/9). Maximizing income for our clients helps them to pay for essential expenditure and it is also a way of generating more money in the local community. User surveys show the effect on clients of maximising income, in particular being able to afford their priority expenses eg housing and heating costs and reducing anxiety which of course can directly affect health.

## **NEW INITIATIVES AND PARTNERSHIP WORKING**

- ❖ New telephone system.

Our telephone system was beginning to fail (it was over 15 years old) and in September we upgraded to a new digital system. This has provided better accessibility for clients as the system provides two public lines on the same number, doubling the chances of clients getting through on the phone. As the phone is the preferred way of contacting a CAB, this is a great improvement for clients.

- ❖ New computer network. We purchased 14 new pcs, replacing ones that were over 5 years old and having problems. A reliable IT system is obviously essential to providing a professional service to our clients.

Both the telephones and new pcs were partly funded by donations from the Surrey County Council Local Committee.

- ❖ Extending opening hours. From March 2009 we increased our opening hours to an additional 5 hours per week. This is continuing until November 2010 and we hope to extend it.
- ❖ We recruited more volunteers – 5 new trainee advisers in the year, and 5 new admin volunteers.
- ❖ Extended outreach sessions at Ash Children's Centre
- ❖ Wider Surrey CABx collaborative work. We are in discussions to form a Surrey wide telephone advice service utilizing a virtual call centre model to extend phone access to users.
- ❖ We have developed a web-based email advice service

## **WORKING WITH GUILDFORD CAB**

- ❖ Working together to standardise procedures eg triage 'gateway' access for initial users. Ash to introduce in July 2010.
- ❖ Developing a joint telephone service

## **WORKING WITH GUILDFORD BOROUGH COUNCIL:**

- ❖ Housing Benefit – Ash CAB are authorised to witness and stamp original documents for clients making benefit applications.
- ❖ Council Tax – joint initiative for CABx to discuss ways in which we might help them collect council tax revenue from clients who have difficulty paying. Letters are sent to all those clients with significant arrears offering money advice from Ash and Guildford CABx.
- ❖ Housing Team and Prevention of homelessness team work closely with Allison Redit (Money Adviser).
- ❖ Mortgage Rescue – Ash CAB provide money advice.
- ❖ Benefit take-up for GBC tenants.

## **MONEY MATTERS FOR EVERY CHILD**

- ❖ Together with Woking, Walton, Waverley CABx and Surrey Welfare Rights Unit, we are operating a child poverty campaign for families - '**Money Matters for Every Child**'. The project is funded by HMRC as they are aware that there is very poor take up of Child and Working Tax Credit in Surrey. Ash CAB has been involved in giving talks to local organisations on budgeting and benefit entitlement.

## **VOLUNTEERS**

Ash CAB would not exist without the dedication of its volunteer team. At our AGM we make a particular point of thanking all our volunteers for the tremendous contribution they make to the community by giving their time freely to help our clients. This year I want to single out **our admin team** for a special mention as we would be lost without them. There are so many tasks that they perform behind the scenes which are vital for the smooth running of the bureau. We have estimated that this year, between them, our admin volunteers have given over 1700 volunteer hours to the bureau. A big thank you to Jean, Val, Diane, Brenda, Gill, Ian, Basia and Lee.

This year we trained 8 new volunteer advisers (3 of these were trained on behalf of Camberley CAB). We are delighted to welcome Caroline, Michelle, Alan, Nisha and Sally into our team. They are now all seeing clients with support having completed the 26 week in-house certificate course under the guidance of Barbara Kemp, our guidance tutor.

## **CONCLUSION**

I would like to thank all those who are involved, in one way or another, in the work of the Bureau. Our funders, Guildford Borough Council, advisers and administrative volunteers, IT support, paid staff and members of the Management Committee. They are all committed to ensuring that the local community receives the best advice we can give.

We have a very strong team at Ash and I would like to say how much I appreciate the professionalism and commitment of the volunteers and staff. I look forward very much to working with them all in the coming year.

## Volunteering at Ash CAB

### SALLY'S STORY

Having been a stay at home Mum, I suddenly realised that my children had grown up and didn't need me so much any more. I was considering getting a part time job when I saw that my local CAB needed volunteers and I thought that it sounded interesting. I registered my interest online, a bit on the spur of the moment really, and soon had a call back, asking me to go along to the bureau to have a chat with the manager.

I started training in September 2009, just two mornings per week at the bureau, followed by a four day course in Guildford in April this year, after which I began advising. The training was excellent, so many things to think about that would never have occurred to me before. I have learnt so much and also that things are not black and white; two people may have the same problem but for completely different reasons.

I cannot begin to say what I like best about it, there are so many aspects. Being able to help somebody to sort out a problem by giving them the information they need to be able to do it, seeing a client who was really down when they came in, leave with a smile on their face and from a personal point of view, meeting such a great group of people at the bureau.

The bureau has recruited and trained a number of new volunteers in the last year. It is an experience that I would recommend to anyone who would like to make a valuable contribution from a few hours of available time. I would encourage anybody that is thinking about joining the CAB to go ahead and do it. The people that I have met, both during my training and in the bureau, are all very friendly and you can be assured of a warm welcome at the Ash bureau.

## Why Volunteer For Us?

All sorts of people volunteer for different reasons but one thing that unites them all is that they find it challenging, rewarding and varied. Volunteering provides an opportunity to learn new skills and to develop existing ones.

- CAB Adviser training is accredited by the Open College Network and is respected and valued throughout the advice sector. It is equivalent to NVQ Level 3.
- You will develop your skills in a number of areas like communications and dealing with the public, as well as increasing your self confidence.
- It is a chance to put the skills and experience you already have to good use helping others.
- It looks good on your CV and can help you get back into paid work.
- You can help to make a difference by becoming involved in our Social Policy work.

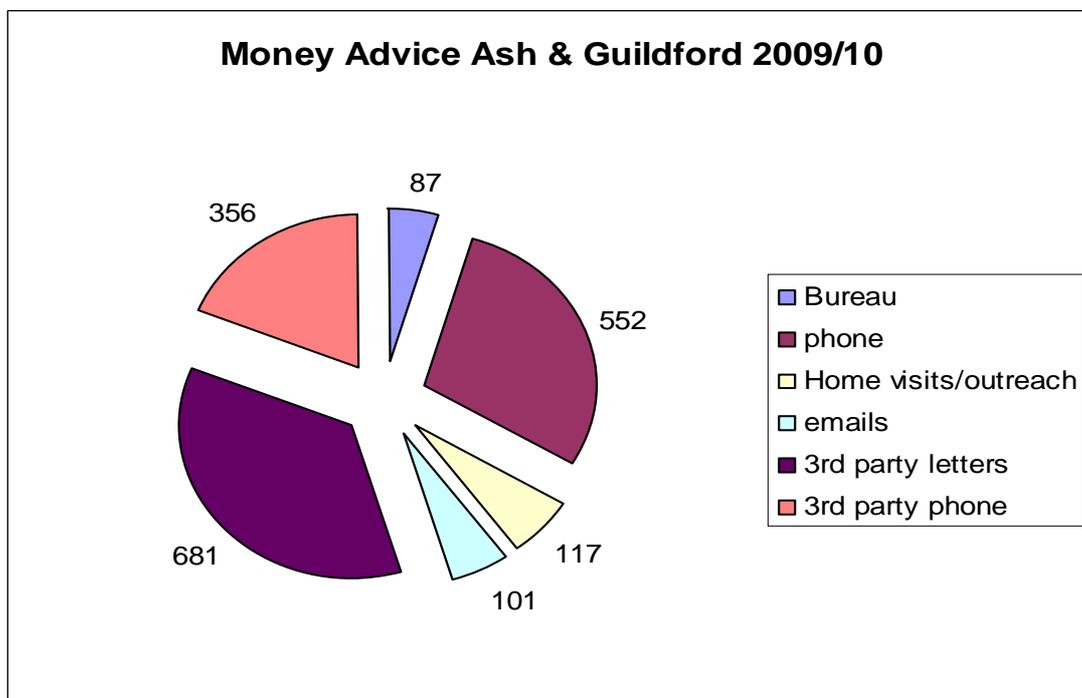
**IF YOU ARE INTERESTED IN VOLUNTEERING, PLEASE CONTACT  
VICKY PAYNE ON 01252 330080**

## Money Advice and Prevention of Homelessness

Ash and Guildford CABx have a full time paid money adviser, Allison Redit, and this post is funded by Guildford Borough Council to support work that prevents homelessness.

Allison's work involves a lot of home visiting and outreach work. Over the past year she saw **117 new clients** (93 last year), whom she helped with budgeting advice, writing letters to creditors, benefit checks, advising on rent and mortgage arrears and other debts. Allison saw 35 clients who were threatened with homelessness and her input helped prevent them losing their homes.

The chart below and case study are good illustrations of the amount of work she does and the outcomes she can achieve.



### CASE STUDY

Client is aged 39 and a wheelchair user. Her husband had to give up work to become her carer. She was referred to Allison from GBC with rent arrears and council tax arrears, mainly caused by the fact that client had had difficulties with claiming sickness benefits because of her health problems. The delay and confusion had impacted on her and her family's entitlement to other benefits. Allison contacted the relevant departments at the DWP and GBC and established that client was eligible for help. The benefits were backdated and reinstated and all the arrears were cleared, additional benefits were applied for and court costs prevented. The outcome for the client and her family totalled over £25,000 (which includes benefits due to them this year). Client is understandably delighted with the help she received and the improvement in their circumstances and gave permission for us to use her case for this report.

## More Case Studies

A single woman, aged 48, with cancer was unable to work due to the illness and was only receiving Statutory Sick Pay of £75.40 per week. The CAB helped client to apply for Disability Living Allowance and Housing and Council Tax Benefit. Her weekly income was increased to £380.50. We also got a debt of £1500 written off.

Client aged 86 with severe disabilities had installed a shower in his bathroom and asked if he could have help with the cost. He had served in the forces from 1941 – 1944 and we approached the Royal British Legion on his behalf. The request was at first refused because the work had already been undertaken. We also helped the client to apply for Attendance Allowance. Following further discussion with the British Legion, they reviewed their decision and paid £2500. Our client was also awarded the higher rate of AA and a severe disability addition of £52.80 to his pension credit. Client's weekly income was increased by £124.20 per week.

Client was living in shared accommodation and had learning difficulties, health problems and debts following separation from his wife. He required help negotiating with creditors, sorting out benefit problems, including overpayment of Tax Credits, negotiating with the Child support Agency and general help with budgeting. This client was seen by the money adviser on 25 occasions.

## Some positive feedback

**Thank you for helping me get my disability allowance – I would have almost certainly given up if it wasn't for your kind help"**

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**"My mental health has improved; I am determined that I am not going back into hospital or back on drugs. The staff at Ash CAB have restored my faith in humanity"**

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**"Your adviser explained everything to me very well and was willing to help whenever required. She is a credit to the CAB"**

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**"We cannot thank you enough for your hard work concerning our case. You are one in a million and I personally want to thank you for believing in me and having faith in me"**

## U.K. Adviser of the Year - Roy Fairhead



### **ROY FAIRHEAD - WINNER OF UK'S ADVISER OF THE YEAR**

One of our volunteers, Roy Fairhead, a debt adviser, beat 14,000 advisers across the UK to win the Citizens Advice Adviser of the Year award at a ceremony to celebrate the Citizens Advice 70<sup>th</sup> anniversary at the Dorchester Hotel on 19<sup>th</sup> January 2010. Roy, who is 70, joined Ash CAB 4 years ago, is overwhelmed at winning the award. He was nominated by some of his clients, one of whom wrote: "When I met Roy, I was very vulnerable. I suffer with mental health issues and a lot of problems were making me very ill. Roy spoke to me very kindly and was very caring. He understood what I was going through. Roy saved me and has given me a fresh start. I think if I didn't meet Roy, I would be in a psychiatric ward for a long time. He really deserves this award"

Vicky Payne, Manager of Ash CAB said, "it was very moving to see Roy win this award which was very well deserved and I am immensely proud of him. He puts in many hours with his clients and nothing is too much trouble for him. He is passionate about what he does and helps to take away the clients' stress by reassuring them that there is a way forward. When they have so much debt, it's really valuable for someone to help them see that their problems can be dealt with.



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**MEMBERS OF ASH CAB AT A RECENT FUNDRAISING EVENT**

**The Citizens Advice Service provides free, independent, confidential, impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination**

Registered Charity number: 279634  
Citizens Advice Membership number: 75/005