

Bexley Borough Citizens Advice Bureaux

Annual Report 2012 - 2013

Trustee Board Report

During the past year two of the pillars of Bexley CABx have left the service. Brian Rodmell was forced to retire due to ill health after 18 years' service as a volunteer; Brian worked originally as a volunteer adviser and latterly as a Social Policy coordinator. Brenda Starkey retired after 26 years as deputy manager at Erith Bureau; they are both sorely missed. I would like to thank them on behalf of the Board for their years of loyal service.

I would like to congratulate the staff and volunteers of both Bureaux on successfully completing their Citizens Advice membership audit., this includes our

Over the last year we have seen the withdrawal of Legal Aid for most subjects, the introduction of the Bedroom Tax and the Council Tax Reduction Scheme, the start of Personal Independence Payments(PIP) replacing Disability Living Allowance(DLA) and latterly the introduction of the Benefit Cap. It is hard to tell what impact these have had on the Bureaux workload as the Bureau are working at full capacity and within current resources cannot help any more people.

The Bureau are currently involved in negotiation with the Council with regard to moving premises, it is hoped that both Bureau will move within the next 12 months and this will be a strain on both human and physical resources.

I am however happy to report that the Bureaux has successfully secured continued funding from Bexley Borough Council and The Money Advice Service(via Capitalise) for this financial year at the same level as last financial year and we will be able to continue to provide a quality advice service to the residents of Bexley.

The Trustees and I would like to thank the London Borough of Bexley and The Money Advice Service for their continuing generous support. I would also like to thank the volunteers who are the backbone of our service, they generously give up their time because of their belief in the invaluable work the Service does. Without them the Service would not exist, and finally I wish to thank the Bureau staff for their work in the past year

Colette Permal (Trustee Board Vice Chair)

The Citizens Advice Service helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.

the charity for
your community



Summary of Annual Accounts

As at 31st March 2013

<u>Income</u>	£s
Bexley Council Grant	191314
Bexley Council Debt Advice	68000
Capitalise (Money Advice)	53250
Other Income	409
Donations	174
Bank Interest	749
Total Income	313896
<u>Expenditure</u>	
Staff Costs	275687
Establishment and	
Volunteer	28716
Total Expenditure	304403
Net movements of funds	9493
Reserves B/Fwd 2010/2011	80152
Closing Balance @	
31st March 2013	89645

A full set of the examined accounts is available on request from the registered office

Feedback

We always welcome feedback from our service users. Each year we carry out a user satisfaction survey. In our most recent client survey, 80% of clients were very satisfied with the overall level of service and 92% would certainly recommend and 11% likely to recommend our service to others in need of help or advice.

When asked if they would use our services again 90% stated that they would use our services again. The vast majority of those surveyed wished that we were open more, and that we were able to offer in depth help on a wider range of subjects.

Volunteering

Over 80% of our advisers are volunteers trained and supported by paid advisers. We can give volunteers a ' Career ' progression that helps maintain their interest.

There are many roles for volunteers within a CAB, including working as an adviser, a gateway assessor, on the reception desk, helping with general office duties, doing social policy work and publicity work.

Volunteering with the CAB is a great way to pick up skills, make friends and feel part of an enthusiastic team. Last year the Citizens Advice service helped 2.1 million people with 7.1 million problems. But it is not just worthwhile, volunteering can also be fantastic fun and hugely rewarding. However, it is only with the commitment and support flexibility of our dedicated volunteers we are able to provide a service to the local community.

Trustees Wanted

Every CAB is a registered charity, each has its own board of trustees. Some trustee roles require specific skills but bureaux welcome people of all ages, backgrounds and experience to their trustee boards. Because trustee boards tend to meet in the evenings, you can fit this around a full time job or study. As a trustee you would:

- manage and plan the bureau's overall strategic direction
- act as employer for paid staff
- manage the bureau's finances
- ensure the bureau complies with the law.
- be responsible for premises, insurance and equipment.
- Comprehensive training is available

For information contact
Tina Hayter 01322 357936

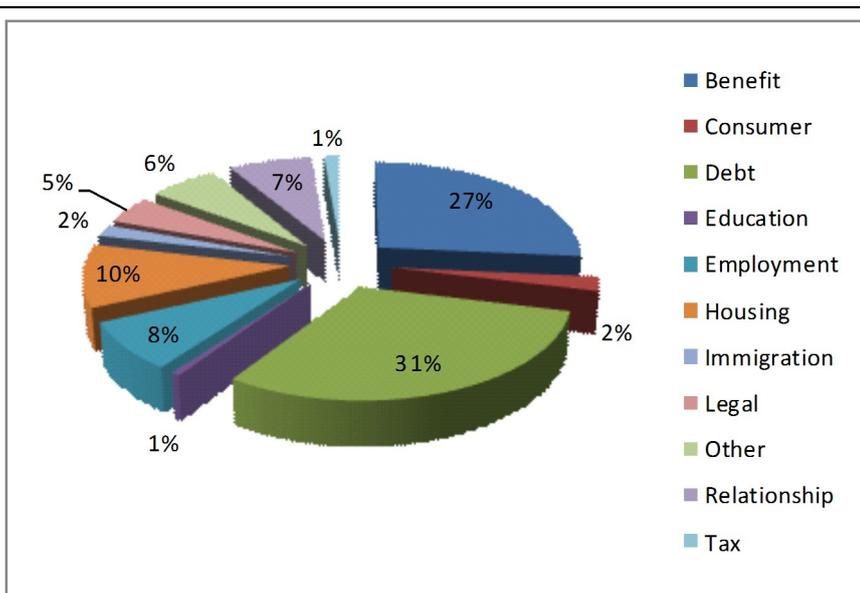
Welfare Reform And Legal Aid

Over the past year there have been two major factors which have had an effect on the Bureaus', they are both to some extent a product of the recession and the governments need to save money. The reform of the legal Aid system essentially withdrew legal aid from most areas of law. The one which seems to have most impacted on the Bureau is family law. Legal Aid is now only available for family law if there has been violence. We are seeing an increasing number of clients who want help with access arrangements for children and complex forms to do with distribution of assets and property issues on divorce. The CAB has basic information on these issue but we really do not possess the skills to act as a replacement for family lawyers.

The Welfare Reform Act is the greatest reform to the Welfare Benefit system since its inception, although different elements of it our still being rolled out, we saw some of its effects this year. The introduction of Universal Credit is still a little time away. The two changes that have effected our clients the most are; the Under Occupancy Charge (bedroom tax) and the Benefit Cap. The Bedroom Tax applies to tenants of Local Authorities and Social Landlords, the effect is that if a person has more bedrooms than they need they have to pay 14 or 25% of their rent, in the majority of cases these are people on benefits with no spare cash. This is causing Social Landlords' level of rents arrears to shoot up and will inevitably lead to evictions for rent arrears, we have not quite reached that stage yet as the change was only introduced in April, it effects 1400 households in Bexley. The Benefit cap is a cap on the maximum amount of Benefit a non working household can receive. It effects 400 households in the borough some of whom are losing up to £500 a week.

Activities

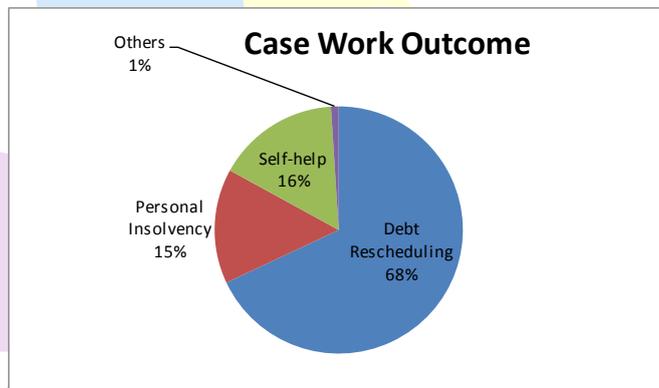
Bexley Borough Citizens Advice Bureaux record the number and nature of enquiries received from clients. For the period April 2012 to March 2013 the combined statistics for both bureaux show the total number of enquiries was 17,828 made by 11,718 clients. This mean that the Bureaux helped roughly 20% of the households in the Borough. The figures show a very slight decrease in the number of clients seen on last year, both Bureaux are working and capacity and nothing can be read into this, the complexity of cases reduces the number of clients that we are able to see



Debt continued to be the Bureaux main area of enquiries from clients. The Bureaux is the only source of Money Advice open to all in the Borough sadly these figures only show half the picture. With the cessation of legal aid the complexity of cases and clients expectation of what the Bureaux can provide has changed. Previously for family law we could refer people to solicitors this option only now exists for people who can self fund.

Money Advice Report Femi Adedayo

Our Money Advice Case workers, Femi Adedayo, Sandra Baxter, Andrew Bialek and Ray Wells continue to provide assistance to new and existing clients who are either living or working in the London Borough of Bexley with their debts issues. In the year under review, between them they were able to negotiate voluntary payment arrangements for 68%, while 15% were dealt with under personal insolvency arrangement (Debt Relief Order and Bankruptcy). Following advice, support and empowerment clients continue to deal with 16% of the debts by themselves.

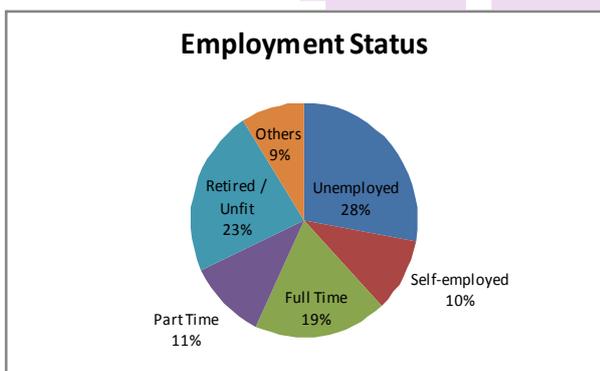


Unemployment can be said to be a major challenge that is facing debt clients at present. Only 19% of our debt clients are working full time while 28% were registered unemployed, 21% worked part-time or in self-employment and 23 % were either retired or unfit for work. This in turn results in poverty followed by increasing burden of debt with 39% living on a household income of less than £15,600 while 64% living on an individual income of less than £14,000 annually.

More than 50% of our debts clients lived in rented accommodation (social and private tenants) while 33% of clients were owner occupiers (mortgage).

We continue to provide independent Money Advice to homeowners wishing to apply for Mortgage Rescue Scheme (MRS) or to seek more general advice about their mortgage debt. This is being achieved through one day a week outreach sessions at the Bexley Council Civic Centre.

The rate of repossession has continued to fall and it's clear that lenders are more sympathetic to other available options such as mortgage rescue scheme in dealing with mortgage arrears. In Bexley for example, out of twenty mortgage rescue applications put forward only three were rejected.



In the coming year, the challenge ahead for the Money Advice Case work can be identified as follows:

First, in the light of the introduction of the Universal Credit, our challenge is to broaden the Money Advice beyond debt rescheduling and personal insolvency solutions and to include financial education. This will enable the bureau to proactively work in conjunction with the Council to help people of the borough especially those that are

adversely affected by the legislation from getting into financial difficulties.

Second, is to explore strategies and means to help improve clients' attendance to Money Advice Appointments. The higher proportions of non-attendance to appointments are due to long-waiting periods and lack of communication from the clients

