



SOUTH KESTEVEN CITIZENS ADVICE BUREAUX ANNUAL REPORT 2007-2008

THE CHARITY FOR YOUR COMMUNITY

STAMFORD



Image taken by Gordon Darley © 2003

GRANTHAM



Photo courtesy of SKDC Community Portals

WORKING IN THE HEART OF YOUR COMMUNITY

BOURNE



Photo courtesy Rex Needle

MARKET DEEPING



Photo courtesy of SKDC Community Portals

Charity Registration 1095544

Company Number 4399556

THE SERVICE

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

The CAB is a community led charity with trained volunteers.

The service aims:

- To provide the advice people need for the problem they face
- To improve the policies and practices that affect people's lives
- Working to implement equal opportunities

*The cost of printing the Annual Report was met by a donation from
Bird & Co (Solicitors), Grantham*

ANNUAL REPORT 2007-2008

The Charity for your Community

Working in Partnership for the Local Community

Over the last year, South Kesteven Citizens Advice Bureaux have both improved and increased its services to the local community.

We have made strenuous efforts to both raise our profile so that more people are aware of our services and also to strengthen our links with other local services to work in partnership with them for the benefit of the community.

We participate in the Domestic Violence forum, the Lincolnshire Homelessness forum, the South Kesteven Housing forum and the Private Landlords forum.

Primary Care Trust and Local Doctors' Surgeries

In partnership with the Lincolnshire Primary Care Trust, we look forward to adding yet another service from 1st April 2008 to take referrals from doctors' surgeries for vulnerable or elderly patients or those with difficulties to ensure they are given the best advice regarding benefits, management of finances and general advice.

Increased Access to Our Advice Service

At the beginning of 2008 we introduced a **new email service** which will enable people who cannot get into our offices to see an adviser to be given advice by email. Setting up this service involved the purchase of new computers and software and training more advisers to cope with the increased demand. We recognised that many people who live in rural areas find transport a problem and people who are at work find our opening hours limited, so this new service should help many more people in South Kesteven.

We have also increased our outreach service to include sessions at the Children's Centre, Bluecoat School, in Stamford and the SureStart Centre in Grantham.

Everybody Benefits

In partnership with Lincolnshire County Council, we attended the Methodist Church in Bourne to give benefit advice to elderly Bourne residents to make sure they were claiming all their entitlements, such as pension credit and the heating allowance, as part of the "Everybody Benefits" initiative.

Lincolnshire Police

When Lincolnshire Police took their mobile unit into the villages to publicise their work, South Kesteven CAB also went along to let people know how they could contact us and make better use of our services.

Use of our Premises

We have made our Stamford and Grantham offices available for Specialist Tax Advisers to see people over 60 on low incomes to make the most of their income.

We are also used by Lincolnshire Mediation Service who are able to see their clients at a more convenient location than having to travel to Lincoln.

Disabled Facilities

We made a successful application to the Lottery (Awards for All) for money to bring into use a downstairs interview room at Stamford. The money not only paid for refurbishing the room but also for a new computer so that people who are not able to access the other interview rooms up the stairs can enjoy the same facilities as the rest of our clients.

Future Funding

Although we have made so many strides forward and so many successful applications for project funding, we do not forget that this is all underpinned by the amount of "core" funding received from both South Kesteven District Council and Lincolnshire County Council. Without this core funding, we cannot go on to gain further funding for the community for the many special projects we do. We therefore thank both the District and the County Councils for their support in the past and trust that this will continue in the future for the benefit of the whole community.

Margaret Ogden BA FCIH
District Manager

OUT AND ABOUT



PC David Cross with District Manager, Margaret Ogden, with Mobile Police Unit



Lincolnshire Homeless Strategy Meeting
Margaret Ogden and display

VOLUNTEERS AT THE BUREAU

Although we have a hardworking and dedicated staff of nine, without our 49 wonderful volunteers we could not exist. Volunteers are the lifeblood of Citizens Advice. They give freely of their time week after week, with their only reward being the satisfaction of knowing they have helped and advised thousands of clients each year and the enjoyment of working alongside so many other like-minded people.

Volunteers come from different backgrounds. They bring to the Bureau many different skills and experience to fill the various jobs within the Service. We have six volunteers who serve on our Trustee Board and ensure the Bureau fulfils all the obligations of being a charity and being a member of Citizens Advice nationally.

We have other volunteers who help with our administration, answering the telephone, reception, stationery ordering, keeping computer records, accounts, IT and the countless other tasks that are required in a busy office.

As well as our many highly trained advisers, we also have several trainee advisers. It takes around nine months to train an adviser at a cost to the Bureau of approximately £1,500 each, plus ongoing update courses and expenses. We employ a Guidance Tutor who splits his time between the Stamford and Grantham offices, giving help and making sure the trainees are coping with the training.

It not only takes dedication to train as an adviser but also commitment. After all the months of training, a qualified adviser would then be expected to attend at least one or two advice sessions a week. Obviously, we do not hold volunteers to a specific number of holidays and we realise there are sometimes other demands on their time, however, many of our advisers regularly do more than one session a week, for which we are very grateful.

Here is an interview with one of our latest recruits:

NEW POLISH SPEAKING ADVISER FOR SOUTH KESTEVEN CITIZENS ADVICE BUREAU

The charity SKCAB has just recruited Ewa from Poland as a trainee adviser for the Stamford Bureau.

Thirty-four years old Ewa came to Stamford six years ago after she saw an advertisement in her local paper offering a language course in the town. She originally only intended to stay for the duration of the course but loved Stamford so much she decided to stay. She met her husband in the town and they married two years ago.

Ewa said, "I love living in Stamford because the people are all so friendly and the town is so lovely. If it had not been so nice I would not have stayed but gone back to Poland as soon as my course ended."

Working as a waitress while gaining a Masters Degree from Leicester University, Ewa now wants to put her legal knowledge to use. She knew about the work of the CAB when she came as a client when first arriving from Poland.

"Although I am now looking for a job more relevant to my qualifications, volunteering for the Advice Bureau will allow me to help people while at the same time gaining valuable work experience.

Every day you meet different people with different problems and you can never be bored. It is also a great opportunity to make new friends by being a member of the team.

I believe you should always try your best to achieve what you want in life and never give up. Always be positive and you will be rewarded.”

Margaret Ogden, District Manager of the Bureau said, “We were delighted when Ewa volunteered. We need more people like her at the Bureau. All our volunteers are from different backgrounds but the one thing they have in common is their enthusiasm and dedication in working to help the people of South Kesteven.”

VOLUNTEER FOR THE TRUSTEE BOARD

All our members of the Trustee Board are volunteers. They play a crucial role in setting and monitoring goals for the development, funding and management of the bureau to make sure it meets the needs of local people and runs efficiently. Trustee Boards look after the finances, set recruitment and fundraising priorities and oversee the general management of the bureau.

CITIZENS ADVICE SOCIAL POLICY WORK

Citizens Advice Bureaux are helping millions of people who have never set foot in a bureau, telephoned or emailed one of our advisers or visited www.adviceguide.org.uk, our online advice site.

By spotting trends in problems that people bring to them, bureaux identify areas in which law or policy is ineffective or unfair and help Citizens Advice nationally to campaign for changes, as well as campaigning locally and regionally themselves.

Here are just a few of the campaigns during 2007:

Post Office Campaign

Citizens Advice used the findings of our Post Office surveys with CAB advisers and Advice guide survey to compile a detailed response to government.

Citizens Advice received an invitation from the Managing Director of Post Office Ltd welcoming the input of Citizens Advice Bureaux into the planning process. Bureaux have the ideal opportunity to provide local intelligence on their local area to Post Office Ltd to help them assess where services are in most need.

School Costs

For many years the CAB Service has been concerned about the costs faced by parents when sending their children to school. All children should be able to participate fully in school life but not having the money to buy the correct uniform, extra kit to participate in school sports teams or to go on school trips, marks them out as being 'poor' and can lead to them becoming isolated within the school. In addition, parents may experience high levels of distress and frustration due to not being able to meet the seemingly unending demands for money from schools.

In 2005 we formed a coalition with eight other major charities in order to highlight the impact of wider school costs.

We have had significant successes in getting recognition of cost issues with guidance around costs and charging policies included in New Schools Admissions Code 2007 and further strengthened following our consultation response.

The Code, published in Spring 2007, applies to all maintained schools and Academies when setting their admission arrangements for September 2008 onwards.

Electricity Pre-payment Meters

Consumers with prepayment meters are often charged more by suppliers, yet they remain a popular option for low income households. This is because these meters provide a way of avoiding debt by using energy on a 'pay as you go' basis.

At the start of 2006, around 40% of all electricity repayment meters in Britain were old style token meters. These had to be manually reset by a visit from the energy supplier each time energy prices changed. A series of major price rises in 2006 meant that these consumers (1.45 million) were at significant risk of falling into debt because suppliers failed to reset meters quickly after each price rise. When meters were reset customers were "back-charged" for the arrears that had accrued. In some instances recalibration had not taken place for years, resulting in a debt of hundreds of pounds which had come about through no fault of the consumer.

Evidence from bureaux describing the impact that this practice was having on clients was used when writing to the suppliers calling on them to change their policies. Following pressure from Citizens Advice and Energywatch, Ofgem was eventually moved to intervene. More widely, Citizens Advice will continue to press fuel suppliers to replace antiquated prepayment meters with modern meters that can be recalibrated remotely so these problems become a thing of the past. In addition, Citizens Advice will continue to campaign with other organisations to make sure that prepayment tariffs do not unfairly penalise those who can least afford to pay over the odds for their fuel.

Putting Bailiffs on the Spot

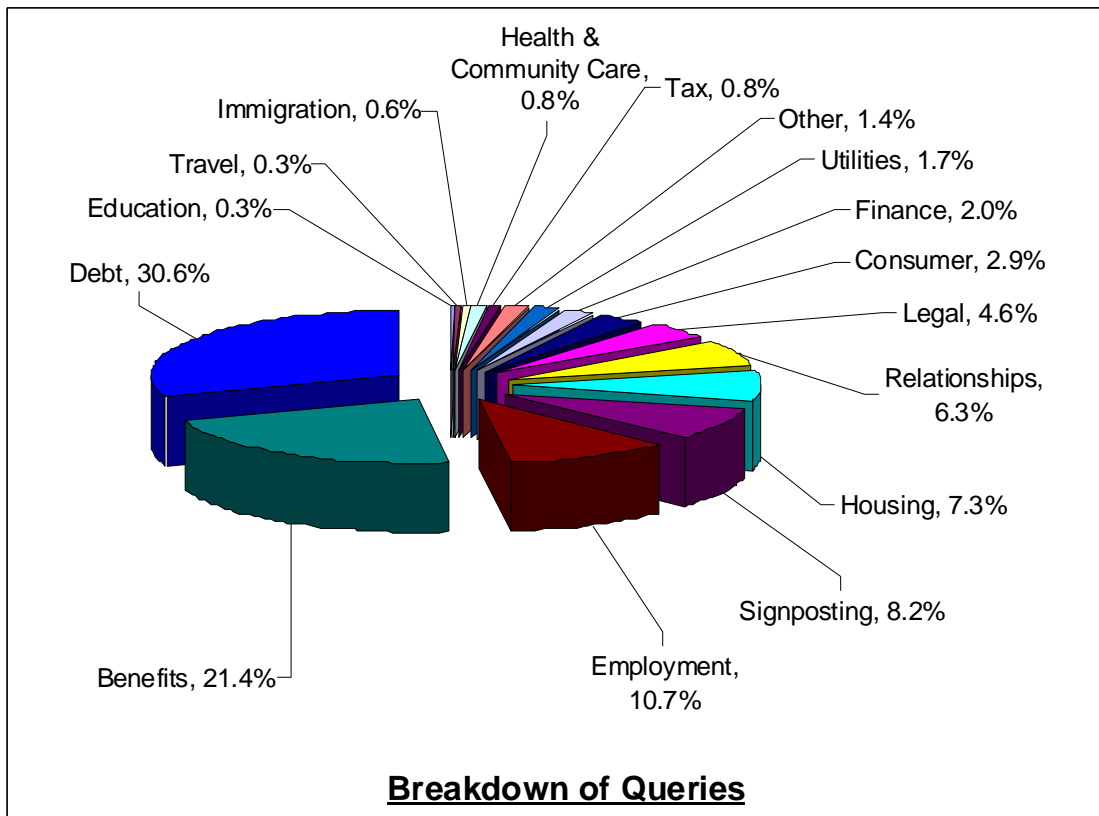
Citizens Advice Bureaux have, for many years, been reporting problems experienced by clients as a result of bailiff activity. Harassment and intimidation, misrepresentation of powers, refusal to negotiate ... bureaux up and down the land had chilling tales to tell about bailiff behaviour. Not even the beloved pets of elderly and vulnerable clients were exempt from the attentions of some. The widespread use of bailiffs by local authorities since the introduction of the community charge and its successor the council tax added to a weight of evidence pointing to the need for reform.

A high profile campaign was needed to lobby for changes to the bill. As a large proportion of the evidence bureaux received on bailiff problems related to council tax arrears it was decided to concentrate on bailiffs recovering this specific debt. The result was Putting Bailiffs on the Spot launched at the 2006 conference in York and coinciding with a BBC Whistleblowers investigation into some of the worst bailiff practices.

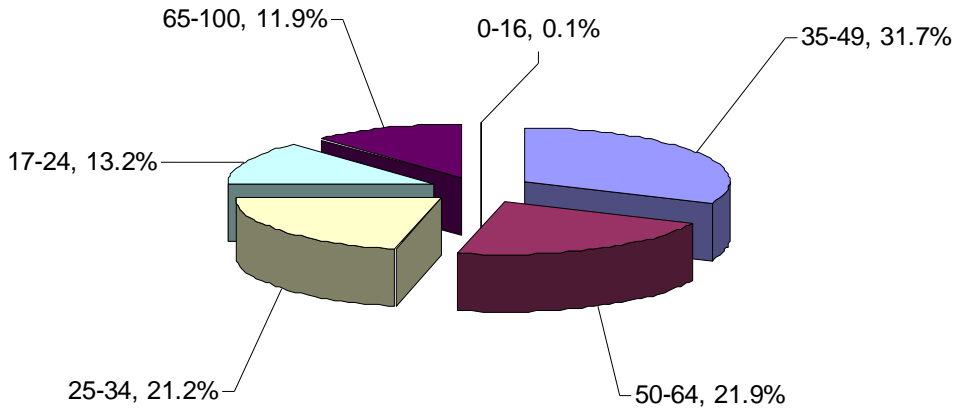
The government has agreed to reintroduce plans for bailiff regulation and proposals recently went to consultation. They announced better safeguards on the extended power of forced entry and this will not come into force until regulation is in place. One for the animal lovers - domestic pets will be exempt from seizure in future!

1810 unique clients came into the bureau and opened one or more new enquiries during the first six months of 2007/08 year (clients are counted once only), an average of **14** clients a day.

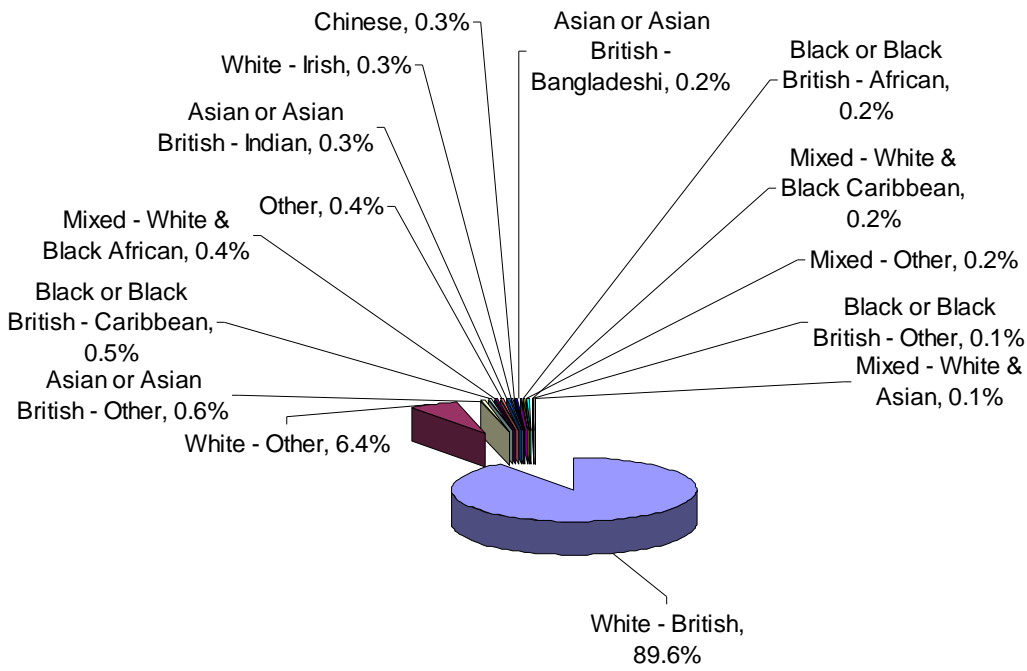
In the first six months of the financial year 2007/08 the bureau handled **5569** client questions, an average of **43** questions per day.



Age Range

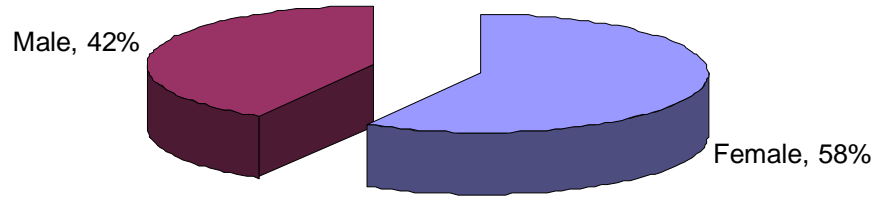


CLIENT PROFILE

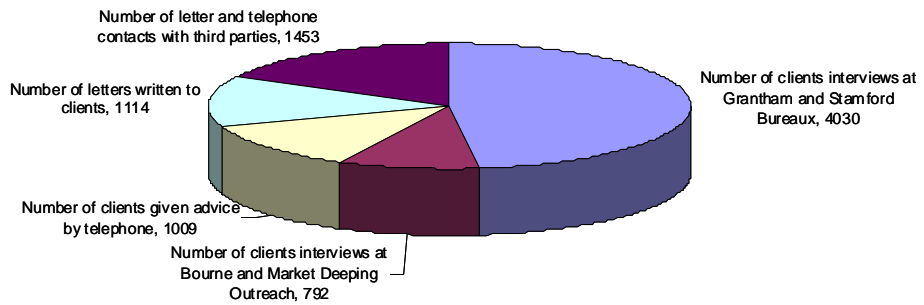


Ethnicity

Gender



Work Carried Out By Advisers During Year 07/08



CASE STUDIES

UTILITIES

Martin had left a flat to re-locate in Grantham. He read all meters and paid bills as presented.

Several months later he received a bill from the water provider at his previous flat for an amount far in excess of the readings that had been taken. Despite numerous telephone calls and assurances, verbal and in writing, that he had no outstanding amounts, the bills kept coming in. The problem escalated until there was, without Martin's knowledge, a judgment made for double the original water bill.

We tried to negotiate with the water supplier, sending them their letters acknowledging that our client did not owe anything. They failed to respond to more than 14 letters and telephone calls so we helped Martin to prepare a request to have the court judgment set aside.

At the last minute the water authority went to court to withdraw the previous claim. We then claimed the court fee and a sum for all the telephone calls made by the client to the water authority.

The payment was made to the client's satisfaction.

Grantham Adviser

DEBT

Following the breakdown of his marriage, Charles was left with responsibility for four dependent children and the management and running of the family home. His wife had always taken responsibility for all financial management of the household and the client felt incapable of taking this over.

He had a mortgage with a sub-prime lender which was already three months in arrears. The payments had risen by £300 per month as a special arrangement previously negotiated by his wife had ended. Charles also had another loan secured on the property and numerous other debts.

Charles was receiving treatment for depression and, although finding it difficult to cope, had managed to continue his job, working shifts. He could not, however, work overtime because of his parental responsibilities and this reduced his income significantly.

We helped him to maximise his income by applying for various benefits. We also set up sustainable payment plans with the utility companies ensuring maintenance of supply.

He was still unable to afford the contractual mortgage payments plus an amount towards the arrears, so it was impossible to avoid repossession but we did negotiate time for him to vacate his property. Working alongside SHELTER we then ensured that he was re-housed in suitable accommodation.

During this time we were discussing the various options Charles had for managing his other debts. He decided that he needed a fresh start and that bankruptcy was the solution for him. We explained the implications and then assisted him with a successful petition for bankruptcy.

We provided him with advice and information on divorce and custody issues which gave him the confidence he needed to move forward.

Charles later told us that he was very grateful for our help and support as he would not have got through this without our help.

Grantham Caseworker

DEBT

Rachel, a manic depressive, attended the Bureau with her psychiatric nurse. Following a prolonged spell in hospital she had accrued priority and non-priority debts.

Her utility debts were particularly urgent and we successfully applied for grants from both British Gas and Anglian Water. We arranged for meters to be installed to facilitate her budget management. The repayments for her non-priority debts were negotiated to a manageable amount and some contracts were cancelled without penalty to the client.

Rachel also needed help to purchase a new bed and to have her back garden cleared. With our assistance she was successful in securing a community care grant and the local council agreed to clear the garden for her.

We helped her to apply for Disability Living Allowance which has increased her income by £62.25 per week. This has also had the effect of adding disability premiums in the calculation of her other benefits, thus increasing her income further.

After her initial visit, Rachel attended the Bureau on her own and now says that without our assistance she would not have moved forward and been able to live her life with such confidence and in such security. She is delighted.

Grantham Caseworker

IMMIGRATION

A European husband and South African wife brought their five year old foster child into this country to settle. The child had been with them from birth and they had all the relevant paperwork permitting them to bring the child. They intended to adopt him as soon as permitted but a child must be eight years old for this to happen according to law in the mother's country.

They applied to the Home Office for a new visa, enclosing paperwork permitting them to reside in other countries with the foster child. The Home Office turned down their application, saying the child must return to his own country as the clients had not proved a relationship with him. The child had no living relatives there.

We helped the parents to prepare a dossier showing they both had employment, a home for them and the child and a letter from the child's school stating how well he had settled and integrated into school life. We sent this with a covering letter to the Home Office asking them to look again at their decision.

Eleven months later, following numerous telephone calls and reminder letters, they gave the child a residence card. The parents were delighted and could not thank us enough.

Grantham Adviser

EMPLOYMENT

Mrs M had been employed for four years by a local business as office manager. She had been off sick for less than a week when she received a letter stating that she was to be given a written warning for misconduct. On her return to work she was invited to a disciplinary meeting, the outcome of which was her summary dismissal. Client approached the bureau for advice about her options as she had never been subject to any form of disciplinary procedure.

Client was advised to appeal against the dismissal which she did and was invited to a meeting with her employer and another person known to employer. Mrs M was not re-instated after this meeting and returned to the bureau for further advice. After discussing the background to our client's dismissal and her previous employment history with the business, it was suggested that she could have grounds to take the matter to an Employment Tribunal.

Mrs M was assisted to make an application to the Employment Tribunal and was supported by an adviser throughout the process right up to the hearing. Despite efforts that were made to achieve a settlement prior to a hearing, the matter had to be decided by the Tribunal who found in our client's favour that she had been unfairly dismissed. Mrs M was awarded a substantial sum in compensation by the Employment Tribunal.

Stamford Adviser

CONSUMER

Our client, a widowed pensioner, lives alone in a sheltered housing complex. She and other residents were invited to a "road show" put on by a company specialising in mobility products. Client having seen the products demonstrated decided that she would purchase a rising and reclining chair and settee for which she paid £2250.

After a month the items of furniture were delivered to the client but there were a number of different lengths, the width of the seat not as ordered and the design being different to the one demonstrated. Mrs J complained to the supplier but was told that she did not have cause for complaint and that she was not entitled to a refund. She then approached the bureau for assistance.

An adviser contacted the company on the client's behalf but was unsuccessful in negotiating a full refund to which the client was entitled. It was then suggested that the client should obtain an independent report from Qualitas Furnishing Standards that could then possibly be used to achieve a satisfactory result for Mrs J. The Qualitas report, prepared by an independent consultant, showed that our client had legitimate cause for complaint but the supplier continued to refuse a refund. Mrs J was then advised to take legal recovery action, which she did with the assistance of her adviser. Judgement was made against the trader and eventually the client received a full refund of the purchase price.

Stamford Adviser

During 2007/08 we undertook a random survey of clients to assess satisfaction with the service. These were the results:

<u>Main Problem</u>		<u>Location of Bureaux</u>	
Benefit/Tax Credit	6%	Very unhappy	0%
Housing	31%	Unhappy	0%
Debt	38%	Fairly happy	46%
Other	25%	Very happy	54%

<u>Opening times</u>		<u>Waiting time</u>	
Very unhappy	0%	Very unhappy	0%
Unhappy	0%	Unhappy	7%
Fairly happy	54%	Fairly happy	45%
Very happy	46%	Very happy	48%

<u>Amount of time spent with adviser</u>		<u>Information/advice given</u>	
Very unhappy	0%	Very unhappy	0%
Unhappy	0%	Unhappy	0%
Fairly happy	23%	Fairly happy	31%
Very happy	77%	Very happy	69%

<u>Standard of service given</u>		<u>Result/outcome</u>	
Very unhappy	0%	Very poor	0%
Unhappy	0%	Could be better	7%
Fairly happy	31%	Good enough	62%
Very happy	69%	Brilliant	31%

<u>Would you recommend CAB?</u>	
No	0%
Yes	100%

**MEMBERS OF THE TRUSTEE BOARD
OF
SOUTH KESTEVEN CITIZENS ADVICE BUREAU
2007-2008**

John Gleeson

Chair

Christine Hurrell

Treasurer and Company Secretary

Paul Cummings
Sameena Alladin
Karen Levesley
Stephen Potts
Jon Poznanski

SKDC Council Representatives:

Cllr Alan Davidson
Cllr Trevor Holmes
Cllr Bob Sandall

Stamford Town Council Representatives:

Cllr Maureen Riley
Cllr Bill Turner

In attendance:

Margaret Ogden

District Manager

Volunteer / Staff Representatives:

Maureen Pring (Stamford)
Peter Poultney (Grantham)



ANNUAL REPORT 2007-2008

ACKNOWLEDGEMENTS

- Funders:** South Kesteven District Council
Lincolnshire County Council
BERR - East Midlands Money Advice
East Midlands Regional Housing Board
Market Deeping Town Council
Deeping St James Parish Council
Stamford Town Council
Welland Transport & Accessibility Fund
Lincolnshire Trading Standards
Lloyds TSB Foundation
- Donations:** Awards for All (Lottery)
RAF Benevolent Fund
Amicus
Rotary Club of Stamford Burghley
Rotary Club of The Deepings
Rotary Club of Grantham
Castle Cement
Client donations
Freemasons (Chapter of Rose Croix)
Deeping Lions
- Donations in Kind:** Bird & Co Solicitors – service at Grantham and Stamford
Morrisons Supermarket – parking space
Len Pick Trust
Terrells Solicitors – service at Bourne and Market Deeping
DC Collins – Stamford Cricket Club - advertisement
Bourne Corn Exchange

The biggest vote of thanks goes to the staff and volunteers who ensure that SKCAB provides an extremely cost effective service. Volunteers time, freely given to the service, has been costed at an estimate of over £130,000 each year. Together with the amounts gained for the community by the additional benefits gained for clients, there can be no better quality or value for money in South Kesteven.

**Community
Legal Service**



WHERE TO FIND US

STAMFORD - 39 High Street

Drop-in Sessions

Monday, Tuesday, Friday 10.00 am – 1.00 pm

Specialist Appointments

Wednesday 10.00 am – 1.00 pm

Email: bureau@stamfordcab.cabnet.org.uk (not for advice)

GRANTHAM – 1A Castlegate

Drop-in Sessions and Specialist Appointments

Monday, Tuesday, Thursday 10.00 am – 1.00 pm

Email: bureau@granthamcab.cabnet.org.uk (not for advice)

MARKET DEEPING – Community Centre, Douglas Road

Drop-in Sessions

Wednesday 10.00 am – 1.00 pm
plus solicitor appointments by arrangement

BOURNE – Corn Exchange

Drop-in Sessions

Thursday 10.00 am – 1.00 pm
plus solicitor appointments by arrangement

Also:

TELEPHONE ADVICE: 08444 99 41 99
Monday to Friday 10am – 3.30 pm

WEB ADVICE: www.adviceguide.org.uk

EMAIL SERVICE: www.southkestevencab.co.uk