

# Wyre Forest Citizens Advice Bureau

## ANNUAL REPORT

For the year ended 31st March 2008

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# Who's Who at Wyre Forest CAB

## Board of Trustees

Mr. John Gordon . Mr. Peter Picken

Mr. L. Barton Mr. Peter Copsey

Mr. Peter Carter Mrs Kate Bennett

Mr. Toney Sabey Mr Tony Watt

Cllr John Champion Cllr Jim Stevens

Mrs Fiona Law Mr Reg Edwards

Cllr Don Giles Mrs Tanya Wakefield

Cllr Jill Fairbrother-Millis, Mrs C. Pathirana

Cllr Derek Killingworth

## Volunteer Advisors & Admin Staff

Lois Atkinson, Roger Gittins, Maureen Lewis

Debra Beedle, Maria Gualano, Cassie Shutts

Pauline Hall, Graham Simpson, Margaret Burley

Vince Harrison, Janet Murray, Tony Watt

Olaf Da Costa, Daphne Nealon , Tony Wainwright

Colleen Dunn ,Julie Hawker, Ann Evans

Anne Rendell, Roger Jones, Monica Read

Agnieska Ford, Ian Mcleod, Amy Jackson,

Malgorzka Kryszan, Sue Feathers, Stewart May,

Janice Evans, Lisa Whitehouse, Kim Bennett,

Jo Ringshall, Michael Whyley , Linda James ,

Allison Potter, Carrie Wright, Helen White

## **Paid Staff**

Bureau Manager - Kate Bennett

Deputy Manager—Jennifer Jester

Money Advice—Teresa Cooper, Darryl Madeley,

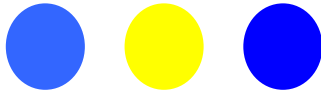
Jenny Oliver, Anne Evans, Anne Rendall

Advice Session Supervisor—Christine Lewis

Admin Manager—Elaine Lowe

Admin Staff—Michael Attwood, Julie Hobin,

Cleaner—Trudi James



# Wyre Forest Citizens Advice Bureau *Opening Times*

## *Main Bureau Office*

21-23 New Road , Kidderminster DY10 1AF

Monday 10.00 am–4pm

Wednesday 10.00am – 1pm

Thursday 10.00 am– 4pm

Friday 10.00am–1pm

Outreach Locations

## *Stourport Office*

Stourport Methodist Church Parkes Passage

General Advice Drop In Tuesdays

9.30am–12.30pm and 1.00 pm – 4pm

Money Advice Drop in on Wednesdays

9.30am–12.30pm

## *Bewdley Outreach*

Bewdley Medical Centre, Dog Lane

General Advice Drop -in –

Friday 2.00pm–4pm

*Telephone Advice Line : - 01562 823953*

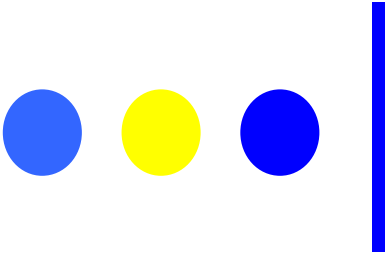
*Monday 10.00 am–1.00pm*

*Tuesday 4.00 pm–6.00 pm*

*Thursday 10.00 am–1.00 pm*

*Advice is also available via the*

*“ SOUND ADVICE “ pages in the Kidderminster Shuttle and on our website at [www.wyreforestcab.org.uk](http://www.wyreforestcab.org.uk)*



## CHAIRS REPORT 2007/2008

The other day at our Forward Planning Workshop one of our volunteers remarked that she was utterly surprised by the sheer diversity of queries that CAB has to deal with. She said she expected money and employment advice but the varied workload was the thing that opened her eyes to the importance of CAB to the community.

Indeed if CAB didn't exist someone would have to invent it.

This broad spectrum of advice is provided absolutely free by our volunteers and staff. We are a registered charity and not part of a national organisation or a government department. As a local charity we need to raise funds like any other charity and this presents many challenges particularly as there are a number of misconceptions about where we get our money from.

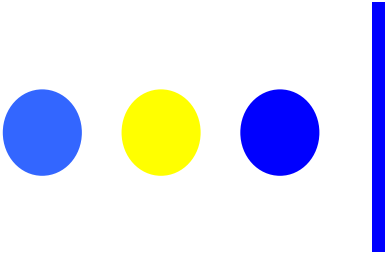
Everyday we see letters and hear presenters on TV and Radio say "contact your local CAB for advice". This gives the impression that we are centrally funded out of our taxes. Nothing could be further from the truth, our existence is precarious, we depend mainly on our core funding. This core funding is mainly provided by Wyre Forest District Council and Worcester County Council, and to a lesser extent Stourport and Bewdley Town Councils. Any reduction in this funding seriously jeopardises the quality and amount of service we can provide for the people of Wyre Forest.

We are constantly audited (and quite rightly so) to see that we give good value for money. It is essential that this core funding not only continues, but improves so we can consolidate our current level of service, plan for a secure future (debt is going to massively increase) and improve the service so badly needed by our ever increasing client base.

This organisation not only depends on our staff and volunteers, but is governed by our Board Members. We are eager to expand our Board and we are looking for at least three active individuals who can lend their expertise to guide us through our proposed business plan.

Thanks to everyone who has supported CAB during the last twelve months, your continued help means so much to so many people.

John Gordon



## MANAGERS REPORT 2007 – 2008

On a particularly busy afternoon one of our volunteers slumped into a chair and said “thank goodness for something simple, all he wanted was a sex change” This surprising comment brought home to me what a very special group of people our volunteers are.

The work of a CAB advisor has changed enormously over the last ten years. We now find that our role is more one of problem solving.

Often people have had a life changing event and need guidance to find a way forward. Others are just not able to cope with the way the world is changing. Many people have pay as you go mobile phones and cannot access services through call centres.

Passwords are fine for those who are able to remember them and websites are fine for people who can use computers, but increasingly there are numbers of people who are being left behind by technology.

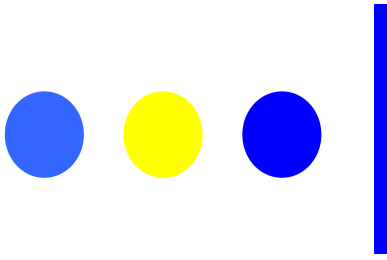
The increase in the number of people seeking help for whom English is not their first language has also had a major impact on service delivery.

National figures show that we have a work force of 16, 700 volunteers delivering service from a total of 3,300 locations across the country including prisons, health centers, women’s refuges and mobile units as well as the conventional offices. The demand for services continues to grow - last year nationally we dealt with over 4 million clients.

We ask a huge amount from our volunteers and every year they deliver. The role is challenging and often very demanding and yet still they continue to offer the high quality level of service without any other reward other than a thank you. It has been a privilege to work with such a dedicated group and Wyre Forest should be very proud that it has such people in its community.

Thank you to you all.

Kate Bennett



## TREASURERS REPORT 2007 – 2008

Following another successful year we are continuing to expand our service.

We have taken on a new contract to provide a caseworker to offer support to people going through the palliative care process and those who have life threatening illnesses. My role is getting much bigger now as we have more paid staff and it would be impossible to do my job without the electronic payroll system and on line banking.

The internet has enabled us to move to an online banking service specially set up for charities and will enable us to get higher rates of interest on monies in our current account. We have the remainder of our funds in a high interest deposit account which is again especially for charities and we have been very pleased with the amount of interest that we have received.

Although it seems that we have a lot of money in the account most of this is earmarked and so it does not mean that we are amassing a large amount of reserves.

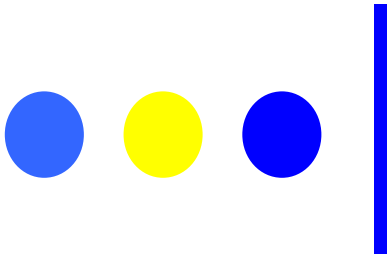
We need to keep £15,000 for redundancy costs and a further £10,000 for 3 months running costs as suggested by the Charities Commission.

In addition we have set aside £25,000 towards the cost of the proposed new building in the garden and £15,000 for internal alterations and building work related to the extension. A further £5,000 has been allocated for alterations and equipment for the proposed new offices in Bewdley including rent for the next few years.

My thanks go again this year to all the hard working staff at the office who make my work such a pleasure.

Leonard Barton  
Honourable Treasurer

**Summary of Accounts – Receipts & Payments - Year Ending 31<sup>st</sup> March 2008**



## Wyre Forest Community Housing Report

This is now the seventh year that the service has been running and we have assisted over 100 tenants during this time. This does not include all the people who come to the bureau as a result of intervention by Estate Officers.

Tenants are able to choose whether they are seen at their Estate Office or at the main Bureau office in New Rd Kidderminster. We also represent tenants at County Court where appropriate.

Tenants facing possible court action will sometimes make “panic offers” which staff at the Estate Offices understand. In these cases a direct referral is made to meet with the tenant in order to draft an income and expenditure statement to make a more sustainable offer.

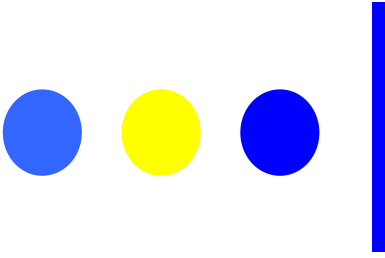
In the past year I have assisted tenants with rent arrears totalling £30,242.69 and other priority debts of £26,672.15. As well a further £178,354.37 of non priority debt such as credit cards and unsecured loans.

Reducing rent arrears is also tackled by checking clients benefit entitlement and assisting them. I also help with requests to back date claims.

This year £1,161.66 of Housing Benefit has been added to the rent accounts.

Tenants have also received charitable grants of £4,144.43 including a grant from SSAFA to clear rent arrears.

Over £1,500 has been paid by Severn Trent Trust Fund direct to water bills which has enabled tenants to pay more towards rent arrears. The trust fund has also purchased fridges and washing machines to the value of £584.06.



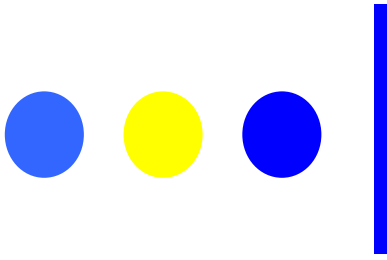
Local charities Kidderminster Aid in Sickness, Astley and Arley Kings Sick Fund and Kidderminster Lions have again helped tenants with grants.

Tremendous support has also been received from occupational charities such as the Furniture Trade Benevolent Fund. They and other charities connected to the carpet industry, have provided grants of £1,095 for items as varied as bed linen and crockery to assistance with a funeral bill.

The project continues to be a success because it is a direct referral point for many organisations within the Wyre Forest district, and importantly because it has the continued on going support of the tenants, staff and Board of Wyre Forest Community Housing for which my thanks are extended once again.

Darryl Madeley

Money Advice worker



## CAB PALLIATIVE CARE ADVISOR REPORT 2008

In September 2007 a CAB Palliative Care Advisor was appointed, to offer an exciting new service to the patients, carers and families of Kemp and Primrose Hospices. The Service is to help them manage practical issues and problems arising from the diagnosis of life threatening illnesses.

The service covers all of North Worcestershire and appointments can be arranged at the hospices or at the client's home. Appointments are also arranged to coincide with other hospice visits.

Advice is also given over the telephone and this has been very useful for patients who are working and also for carers who may have many other commitments. I am also on call on some days at each hospice to help resolve issues that arise which may prevent the need for a further appointment

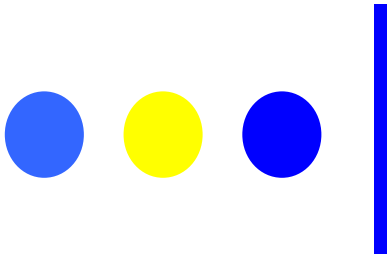
Often after having spent time with the client I will be able to feedback other information to professionals and work as part of the care team.

I have also given talks to support groups and to professionals, to enable them to have better understanding of issues such as benefits and employment rights, as well as promoting the service.

The service is in great demand with a total of 99 new referrals during the first 6 months dealing with over 241 issues.

Some patients only need information and advice but many patients have far more complex needs resulting in ongoing support and advocacy needing many appointments. Patients will also need future support as new issues arise and some have returned to access the service.

Following the devastating news of a cancer diagnosis, patients and families face uncertainty and major changes in their lives. At a time when they are least able to deal with it, money worries become critical and the advice service is essential.



## FACTS AND FIGURES

£2,500 per week of new benefits

Payments of arrears and lump sums that total £4,500.

Charitable grants awarded total over £5,000.

Pensions traced

Lump sum pension payments of over £10,000 and annual pensions awarded.

*All in just six months!!!!!!!*

### Case Study

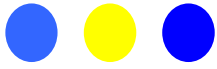
Our client had a poor prognosis. She was still employed and off sick but her salary was about to halve. Her central heating had broken down and she had no hot water or heating. She had a mortgage and significant debt and was being taken to court by one of her creditors. Her sister had terminal cancer and she was also still trying to care for her elderly mother.

She had no carpet in her hall, stairs, landing and bathroom. Her sister's condition had deteriorated and she wanted to visit her in Cornwall but could not afford to. She also wanted to write a will but had no money for this either.

A check of benefits revealed the client was not receiving all of her entitlements. We contacted the debt management company dealing with her debts and court action was resolved.

The family discussed her mother's care and a relative took over and has claimed carer's allowance. A Warm Front grant was able to replace the central heating system at no cost to the client. A Macmillan grant helped with the travel and carpets and she saw a solicitor at the day hospice to write her will.

Ann Evans  
Palliative Caseworker



# CAB NEWS

February 2008

## MONEY ADVICE CLINIC AT NORTHUMBERLAND HOUSE

### NEW DEBT SERVICE TAKES OFF

In January 2007 Wyre Forest Citizens Advice bureau launched a new service providing help to people with money worries at Northumberland House doctors surgery.

It has been recognized that there is a clear link between worries about debt and peoples health, ranging from low level depression to suicide.

Funding from the Financial Inclusion Fund has enabled the CAB service to be extended to new locations such as GP surgeries, Women's Refuges and Children's Centres to assist people who have previously been unable to access the service.

Many people feel more comfortable seeking help in familiar surroundings. One lady confided that she had not told her husband about her debts, and that she was able to seek help because he thought she was going to see her doctor.

The service at Northumberland House offers four appointments one afternoon per week and although initially take up was slow, regular appointments are now being booked.

Initially the funding was due to end in April, however the successful outcomes showing a clear need for the service nationally, mean that we are hopeful that this is going to continue until 2011.



### Fantastic Outcomes Achieved

Since the service started last year a number of people have been helped by a specialist case worker.

Overall the values of debt dealt with is £277,185.67 with £16,680.56 in priority debts.

Homes have been saved from repossession and realistic payment plans have been set up for many clients, bringing about peace of mind and enabling people to see an end to their problems.

### HOW TO GET HELP

If you would like help with any debt issues you can ask at reception about making an appointment.

We currently hold a surgery every Thursday from 1pm–4pm or you can access the service at Kidderminster and Stourport bureau by calling 01562 60194 and request an appointment with the FIF Money Advice Caseworker.

## Northumberland House patients £££'s better off

When people seek debt advice we first check that they are getting all the benefits that they are entitled to.

The benefits system is complex and people get state benefits from many different departments who do not always share information with each other. Sometimes people assume that they are not entitled due to misunderstandings or misinformation from friends and relatives.

Of the people that we have seen some were found to be entitled to

help with both their council tax and rent.

We have also been able to secure grants from local charities for a number of clients. This has enabled clients to buy washings machines, school uniform and other household goods.

The caseworker has also negotiated with creditors to successfully write off debts for some clients.



### Homelessness prevented

Mrs and Mrs A were struggling to pay their mortgage. They were worried about becoming homeless because they were in arrears.

They also had many other debts which they were struggling to pay besides. They were under constant pressure from their creditors by phone and letter every day to pay back money that they just could not afford.

Working with the caseworker it became apparent that they could not afford to keep their home and that it would be better to sell the property and rent somewhere else.

They have now sold their house and paid off a large amount of their debts with the money from the sale of their home and have set up a payment plan for the remaining debt.

Although they have had to sell their home they now know that they will be debt free in three years. The relief that this has brought to them is enormous and they are now thinking about a long awaited holiday

Living in their rented home they are now able to enjoy a comfortable lifestyle again rather than worrying about losing their home.

### Fresh Start thanks to local charity



Mr J had severe mental health problems and there were serious concerns about his health particularly as another family member had committed suicide.

He was unable to come into the offices in Kidderminster and we had to see him in familiar surroundings.

Due to his poor mental state he often entered into financial

agreements which he had no understanding of and which he could never afford.

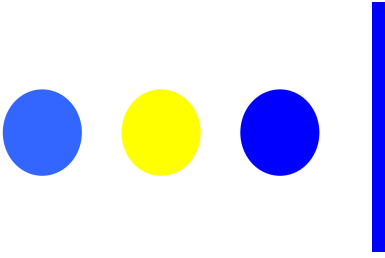
The constant pressure from creditors was causing his health to deteriorate and he withdrew into himself.

With the help of a grant from a local

charity we were able to help him petition for bankruptcy.

It was a drastic step but due to his declining mental state we felt the need to take drastic measures.

His health has improved so much that he bought some chocolates into the offices.



## Money Advice Service

In the Seven years since the first specialist money advice workers started at the bureau there have been a number of changes. We now have the equivalent of three full time debt workers funded from different sources.

Much of our work focuses on homelessness prevention and support of vulnerable people, those on low incomes and those with mental health problems. We offer a comprehensive service at a number of locations to enable people to easily access our help.

Even so, for some of these clients, bankruptcy is the only answer. This is not an option that is taken lightly and each of the advisors will consider all options before assisting a client with an application. Bankruptcy can have a major effect on people's lives and they need to ensure that all avenues are explored.

Rather than produce individual reports we felt it was appropriate to combine the reports for the whole service. Between the different contracts last year we helped 649 people and in total they owed in excess of £7,098,058, an average of £10,937 for each of those clients.

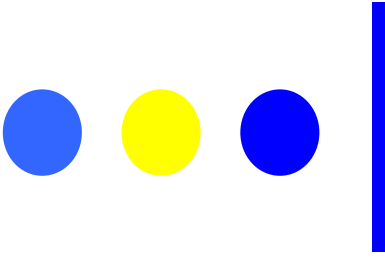
Below are some case studies which illustrate the depth of work that we offer and the wide range of support that we give.

### LSC

The Legal Services Commission funds a full time caseworker to provide assistance to people on low incomes.

Mr and Mrs B had a mortgage and also a secured loan as well as other credit card debts. The first lender and second lenders were pressing for possession, a warrant for possession had been served, and one of the credit card companies was pursuing a charging order.

I was able to vary order for their mortgage arrears repayment through the court and the warrant was suspended, the charging order was granted but on an affordable payment plan.



The client's were found to be eligible for Pension Credits, and will be entitled to help with their mortgage costs as well.

A debt to British Gas meant that a pre payment meter was installed. The engineer condemned their heating system and fire and disconnected them. We immediately referred them to Warm Front and they have had central heating and Cavity wall insulation fitted at no charge. This has also helped to reduce their heating costs enabling them to pay more of their income to their housing costs.

### F2F

BERR (formerly the DTI) set up the financial exclusion fund to provide face to face (F2F) help to people in debt who were not currently accessing services or were prevented from doing so because of their personal circumstances.

### CASE STUDY F2F

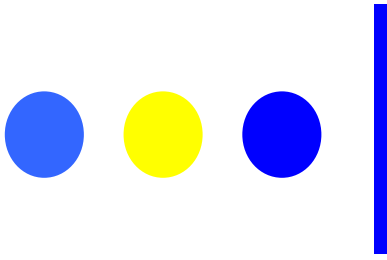
Mrs B is confined to a wheelchair and needs a carer three times per day as well as the assistance of her husband and family. Her disability means that she is virtually housebound. She had incurred debts from a loan and various credit cards and creditors were calling at all hours demanding to speak to her. Her benefits were being paid into her bank account and being taken to pay debts to the bank causing further hardship. Our first advice was that she moves bank account so that she could decide how her money should be spent.

After visiting her and her family at home we decided to petition for bankruptcy as she was so ill and there was no prospect of her circumstances improving.

Normally a client would have to attend court but we were able to get evidence from her GP and I agreed with the court's manager that she and a bailiff would be able to attend the client's home to swear the affidavit. I spoke with the Official Receiver and they also agreed to a home visit.

I completed the bankruptcy petition and liaised with the court and the Official Receiver's office and her husband was allowed to speak on her behalf.

Our client can now relax at home without fear of answering the telephone and has control over her much needed benefits to ensure that she has the best possible quality of life.



## Homelessness Prevention

Our client was in hospital after cancer returned following a long remission period. His wife resigned her job to care for him and their teenage daughter. They were surviving on Statutory Sick Pay and Income Support and they had fallen behind with the rent payments.

I helped them apply for Disability Living Allowance, Child Tax Credits, Housing and Council Tax benefits. I was able to work closely with the clients Estate officer to arrange a payment plan for the outstanding arrears once the Housing Benefit was in place.

We applied for a Macmillan grant to help with decorating a bedroom and new bedroom furniture so that the vulnerable client could return without risk of infection. A grant from Severn Trent Trust fund cleared their water debt and purchased a new washing machine and a further grant of £200 from Arley Kings and Astley Sick Fund enabled them to purchase other household items.

Once we were able to fully assess the situation we arranged an affordable repayment plan for the families' debts and ensured that the client could enjoy returning home without fear of losing it.

We are grateful to have received much needed financial assistance for our clients from charities such as Severn Trent Trust Fund, Energy Trust, Astley and Arley Kings sick fund, Kidderminster Aid in Sickness, SSAFA and many more. This help goes a long way to putting the client back in control.

Creditors are looking to recover their debts more actively and proceeding with recovery action more aggressively than a few years ago. In the last few months there has been a marked increase in the number of charging orders applied for. This effectively has turned what was a non-priority debt such as a credit card into a charge on the property and in the case of a missed payment, could result in the possession of clients home.

For our clients these are troubled times but hopefully continued collaborative work and the generic approach that Citizens Advice can bring to the job, will make life a little easier.

*THE MONEY ADVICE TEAM*

## VACANCIES

Wyre Forest Citizens Advice Bureau has the following vacancies

### TRUSTEE BOARD MEMBERS

You can help with the running of a local charity using your skills and experience in areas such as Marketing, IT and Training. Helping to support the management team you can provide valuable input and expertise making a difference in a less structured way than conventional volunteering.

### IT TECHNICIANS

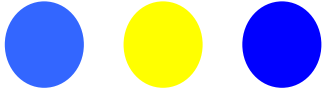
Your IT experience is badly needed to help out with the running of our network of desk tops, laptops and printers. We need your expertise as a technician as well as strategic advice on equipment applications and programmes.

### ADVISORS

We are always looking for people from all backgrounds to train as advisors. No experience is necessary as free full training is given. If you have 6 hours per week to spare and think you could help please let us know.

### TERMS AND CONDITIONS

No salary, some long hours, no lunch hour, no paid holidays, challenging and demanding work, sometimes not even a thank you. Working with a friendly dedicated team helping some of the most vulnerable people in the district. Oh and free tea and coffee.



# Wyre Forest Citizens Advice CAB A very BIG THANK YOU

*Special thanks to everyone who has supported us during the past year.*

*Bewdley Medical Centre,*

*Bewdley Town Council*

*Dr Richard Taylor MP*

*Financial Inclusion Fund*

*Kidderminster Shuttle/Times & News*

*BBC Hereford & Worcester*

*Kemp Hospice*

*Legal Services Commission*

*Northumberland House Surgery*

*Primrose Hospice*

*Stourport Town Council*

*Stourport Methodist Church*

*Worcestershire County Council*

*Wyre Forest Community Housing*

*for their continued support of the CAB*

*Astley & Arley Kings Sick Fund*

*British Gas Energy Trust Fund*

*Furniture Trade Benevolent Fund*

*Kidderminster Aid in Sickness*

*Severn Trent Trust Fund*

*Sidney Simmonds Charity*

*SSAFA*

*For their continued support of our clients*

*To Wyre Forest District Council who provide our grant as well as our premises free of rent and council tax.*

*To all those who made donations, however small.*