



**Fareham Citizens
Advice Bureau**
FREE CONFIDENTIAL IMPARTIAL INDEPENDENT

Annual Report 2009/2010

Registered charity number 265158

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Chair's Report

Without the excitement of the previous year's office refurbishment activities, the past year could be looked on as uneventful. However, there has been no let up in demand for CAB services.

In a year which has, again, been dominated by the effects of the credit crunch, debt-related problems and their consequences continue to form the most significant caseload for the Bureau.

Last year, a government initiative to help people affected by the credit crunch made funds available through Citizens Advice to allow us to open the Bureau on Fridays. Although client numbers were lower than we had estimated, the service has proved valuable and Citizens Advice has agreed to extend the funding beyond the initially-planned year. This, along with some money from Bureau reserves, means that we will continue to open on Fridays for another year. During this time, we will be looking for ways to maintain the service when the current funding comes to an end.

Another initiative last year was the funding, by Fareham Borough Council, of a debt advisor, Sarah Chittenden to help people who were at risk of losing their homes. These clients are referred to us by the Housing Department. This has been a demanding role dealing with, often, complex and long running cases which has certainly proven its value to those affected.

One of the often-overlooked objectives of Citizens Advice is to highlight cases which might identify broader social problems. These are summarised, anonymously, and reported to Citizens Advice who review them for trends and use them to raise awareness amongst those people who can influence and effect changes in policies, behaviours and legislation. In the Fareham Bureau, Maureen Heasman has been extremely successful in raising the level of activity in this area and has provided regular reports to Mark Hoban MP and to Fareham Borough Councillors highlighting problems brought to us. Her approach has been recognised nationally and we are grateful to Maureen for this excellent work.

At previous AGMs, we have spoken of our intention to proceed with incorporation of the Bureau as a company limited by guarantee. We intended to do this by taking advantage of changes in the 2006 Charities Act to allow Charitable incorporated Organisations (CIOs) to set up without the overhead of registration at Companies House. Unfortunately, the necessary legislation is not yet in place and Citizens Advice have indicated that they will require bureaux to incorporate in the coming year as a condition of membership. Consequently, we now expect to proceed with incorporation through the existing mechanism in the coming months.

As ever, there have been joiners and leavers during the year.

Firstly, we said farewell to Frances Mary Tooke, Jill Spicer and Agnes Banjo as well as one of our trustees, Adrian Baskerville – our thanks to them for all they have done during their time with us.

Secondly, we welcome Ian Currie to the Trustee Board and Sarah Chittenden as our new Money Adviser. Sara Hill, Alan Fielon, Karen Moore, Pat Pinnegar, Bob Poulton, Ann Beadle, Sandra Green, Geoffrey Hounslea, Margaret Masters and Helen Thomas who have joined our team of volunteers We are very fortunate in being able to find people who are willing and able to give their time to help others in this way.

Finally, thanks to all the staff and volunteers without whom the work of the Bureau would not be possible. Their hard work and dedication are what make the Bureau successful and I know their contribution is appreciated by everyone they help. I know they can be relied upon to continue to give generously of their time to help those who need it in and around Fareham. Thank you all very much.

Keith Anderson
Joint Chair

Manager's Report

When I first realised that writing this report meant that I had been with the Bureau a full year I was amazed, my first year has sped by.

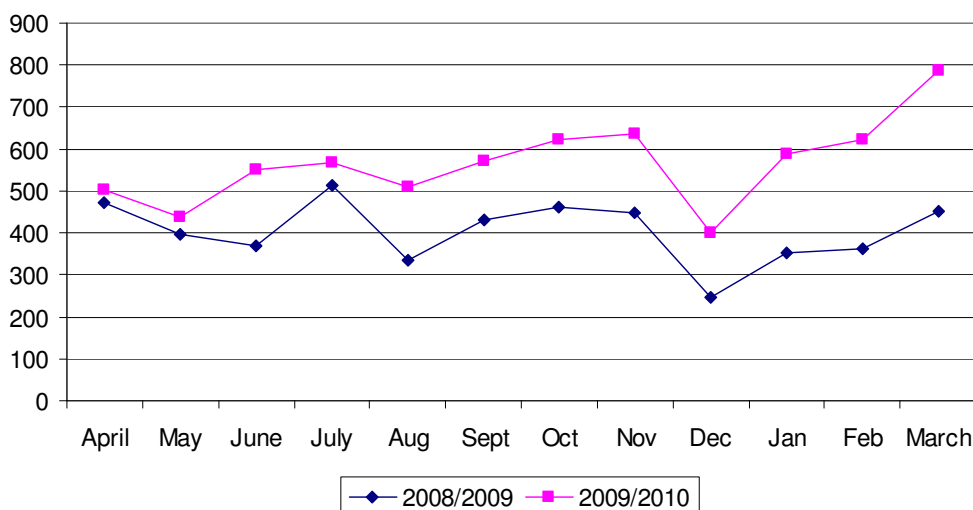
I have marvelled at how vast the range of queries our advisers are posed, and how adept they are in answering them – the only one I know of that threw an adviser was a client who came in to ask whether or not he felt it would be a good idea for her to move in with her boyfriend – not a good question to ask any father with daughters! I have also watched how our trainee advisers have grown in confidence and assurance as they have taken their first solo flights and realised how well the lengthy training that they have undertaken has equipped them for offering the diverse advice that is required – full credit to our guidance tutor Sue Brown who has the art of teaching and motivating down to a fine art.

I have also been filled with admiration for the time and care given so willingly by our volunteers. Becoming a volunteer with the bureau is not a casual experience it is a serious commitment. They become part of a team that offers a front line service, always stretched to the limits. It only is due to the high level of commitment given by our dedicated volunteers that the service can operate.

In 2009 Citizens Advice was allocated new funding from Government to support the expansion of local advice services in England and Wales. Individual Bureaux were invited to bid for this funding and Fareham identified this as a way of once again opening on Fridays albeit for only a year. The bid was successful and we re-opened on Fridays from the beginning of April 2009. Between April and March 2010 there were 6805 client contacts from Monday to Friday an increase of 1962 on the same period in 2008/9; of these 982 were seen on a Friday.

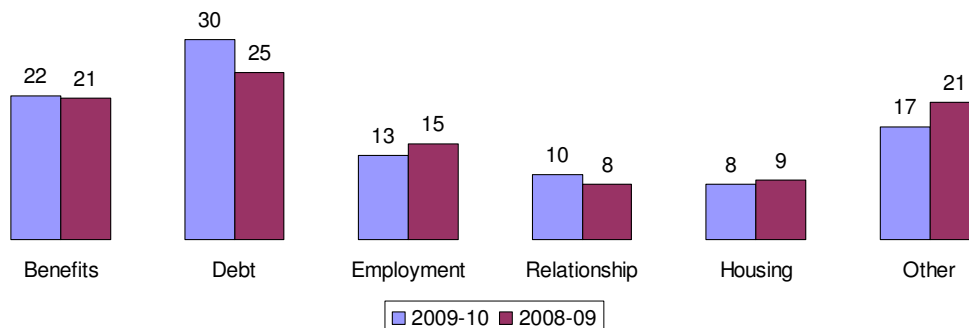
The figures above clearly show how the additional opening hours have contributed to our ability to support the ever increasing number of clients needing our advice. The increase in client numbers is showing no signs of diminishing (see chart below) and this raises serious concern about the clients we would not be able to see if we were unable to continue to open on Fridays due to lack of funding. We were therefore delighted when the Government funding was extended for a further 8 months and this, along with some money from Bureau reserves, means that we will continue to open on Fridays for another year.

Client Contacts 08/09 and 09/10



The effect of the recession is also reflected in the ratio of enquiry topics (see below). However, when you then take into account how much higher our client numbers were over 2009/10, the increase in actual enquiries is marked: 77% increase in debt enquiries, 48% increase in benefit enquiries, and 54% increase in relationship enquiries.

Social Policy Topics by %



We were able to offer an additional service to our clients from September last year when Debt Relief Orders (DROs) were introduced. DROs give clients on a low income with debts of below £15,000 and assets of less than £300 a cheaper, alternative option to bankruptcy. This 'low cost to client' remedy was primarily introduced to bring debt relief to those who would ordinarily be trapped making nominal offers to creditors for numerous years and prevented from petitioning bankruptcy due to unaffordable fees. One of our volunteer advisers (Ted) trained as an approved Intermediary last summer and has not looked back. During the period of September 2009 to March 2010 he successfully supported 14 clients with DROs to clear £108,033 in debt so allowing them to move on without debt.

Our Social Policy co-ordinator Maureen Heasman (also a volunteer) has performed miracles on raising the profile of the impact of Social Policy with our advisers (see Maureen's report following). Maureen has also raised the profile of Social Policy externally with both Fareham Borough Council and our local MP Mark Hoban. This has led to recognition by National CAB, from printing our case studies in their Social Policy bulletins to being invited to Westminster to share best practice with newly elected MPs on how to work with CABs to address Social Policy issues. I would like to thank both Maureen and our advisers for the work they have done over the past year on this vital agenda.

**Kate Rayner
Manager**

Social Policy

This year has seen a substantial increase in the number of social policy reports raised by Advisers – 210 compared to 84 the previous year. Although this may be partly due to an increase in the number of issues, there is little doubt the main reason is that we have successfully raised the profile of social policy amongst Advisers and they are finding time to complete reports on more occasions. The main topics for reports are debt and benefits, each around 22% of the total, followed by employment issues at 14% and the rest spread fairly evenly across other topics.

Earlier in the year we asked Fareham Borough Council to consider using a good practice protocol, produced by Citizens Advice in collaboration with Local Authorities, on the use of bailiffs in Council Tax recovery. We had a constructive meeting with council officers and reached agreement on this. The Bureau has participated in a number of national campaigns, inviting clients to contribute their experiences to Citizens Advice policy campaigners, and we have also responded to several local surveys about social issues in the area.

Our summary of social policy reports is now compiled every month and goes to Fareham MP Mark Hoban and to Fareham Borough Councillors who have asked for a direct copy. Mark Hoban has picked up on issues raised in the summaries, including obtaining a response for us from the appropriate minister on the subject of debt relief orders. A number of our reports have been used as evidence in national publications and campaigns. This, and the active response from our MP and Councillors, demonstrates the benefits of completing social policy reports and their role in helping to get changes and improvements to policies and processes which benefit everyone, including people who have not come to the Bureau.

Maureen Heasman
Social Policy Co-ordinator

Financial Report 2010

Our independently examined Financial Statement shows the financial position of the Fareham CAB at 31 March 2010.

We received core funding of £100,757 from Fareham Borough Council, which is our main source of funding for our advice services and upon which we are heavily reliant. We are grateful to the council for their continued support. In addition, FBC gave £20,000 this year towards the cost of funding the new post of a money advisor. Hampshire County Council gave Hampshire Bureaux a grant to support the increase in debt enquiries; from this grant, we were awarded £1,496 which we used to support the sharp increase in telephone enquiries. Central Government also allocated funds to National CAB to distribute to Bureaux to support extended opening hours, and we were awarded £15,357 which enabled us to open on Fridays. Other income, including bank interest amounting to £1,472 and individual donations of £2,724, amounted to just over £5,000 in total. We are grateful to all who have supported the bureau financially.

Expenditure on the core service has been in line with expectation.

Our reserves at the end of year were £59,509 of which £23,718 is designated in accordance our Business Reserves Policy to cover the cost of bureau closure should that ever become necessary.

The bureau continued to participate in the South Hants Access Project and to hold and manage the budget for the project as requested by Citizens Advice. At the end of the year the balance of the project funds was £4,781 and this appears on our Statement as a Creditor.

Ian Currie
Treasurer

Citizens Advice Hampshire

Citizens Advice Hampshire (CitAH) has been busy developing new services and campaigning for change that will benefit all the residents of Hampshire.

In September, it elected an independent chair, Diane Wooldridge. Diana is now representing CitAH at several county forums including Hampshire Senate.

Hampshire County Council has continued its strong support. As well as continuing its grant to allow CitAH to provide specialist support and training for advice services in bureaux, the council awarded an additional grant to help bureaux provide additional debt advice to residents affected by the recession.

December saw the public launch of Hampshire Advice Plus, a three year project which aims to improve access to quality advice for the most vulnerable people and communities in Hampshire. An early move has been to give bureaux in Hampshire access to interpreting and translation services including British Sign Language for deaf and hard of hearing. The project is moving on with development of a county wide telephone service for clients, Hampshire Adviceline.

Hampshire Macmillan Citizens Advice Service, the new county wide service for people affected by cancer, has been fully operational since September 2009. Nine caseworkers work from bureaux around the county, and have had 3,735 contacts with clients in the first six months.

CitAH has continued to look for other funding opportunities. It successes include a grant from Futurebuilders to pay for consultancy to support bureaux bidding in for LSC social welfare law contracts which went to competitive tender in April.

CitAH continues to be a valuable forum for the Hampshire bureaux.

John Keating
Trustee at Fareham CAB and Citizens Advice Hampshire