



SUDBURY & DISTRICT



ANNUAL REPORT FOR THE YEAR ENDING 31ST MARCH 2011

Registered Charity No: 1123466, Registered Company Number 6051096

Where to Find Us

Belle Vue
Newton Road
Sudbury
Suffolk
CO10 2RG
Tel: 01787 374671
Fax: 01787 881564
E-mail: admin@sudburycab.cabnet.org.uk

Opening Hours

Monday, Tuesday, Thursday
10.00am – 1pm drop-in
10.00am – 3pm telephone

Wednesday and Friday
Specialist appointments
Solicitors (one Friday each month)

Bureau Staff

Ann Furlonger	Manager
Liz Bramhill	Advice Session Supervisor (resigned November 2010)
Liz Bramhill	Guidance Tutor (resigned October 2010)
Teresa Patrick	Advice Session Supervisor
Alan Harris	Advice Session Supervisor
Ian Burnett	Advice Session Supervisor
Ken Freeman	Money Advice Caseworker
Frances Korabik	Administrator

Volunteer Advisers

Malcolm Burge • Gladys Nott • Marilyn Burpitt • Christine Nichols (resigned Sept 2010) • Margaret Clapp** • Mike Reeves • Teresa Patrick • Brian Waghorn • Maureen Greenin • Merian Davis • Michael Glumart

Volunteer Outcomes Administrator

John Duck

Volunteer Money Advice Administrators

Penny Paley • Sandy Mitchell Paley • Pauline Lightbourne • Kirsty Maxim

Volunteer Trainee Advisers

Charles Bridge • Brigid Makau • Gillian Horn • Flavia Popescu-Richardson • Kirsty Ranson (resigned June 2010) • Anita Floodgate • David Thompson • Jane Cockram

Volunteer Social Policy Co-ordinator

Fred Taylor (retired November 2010) • Jane Cockram • Sue Cresswell • Flavia Popescu-Richardson

Volunteer Administrator & Clerk to the Trustees

Margaret Keyse

Volunteer Administrator

Hilary Drain

Volunteer Disability Living Allowance, Attendance Allowance and Blue Badge Administrators

Ingrid Geelmuyden · Ian Sutton

Volunteer Researcher

Alex Pickett

Receptionists

Francesca Mecklenburgh · Terri Stevens · Lyn Judge (resigned November 2010) · Madeline Boon · Asha Sarda · Kirsty Maxim ·

Trainee Gateway Assessors

Valentin Sarlov (resigned Feb 2011) · Mo Huggins · Lorraine McVey (resigned May 2011) · Samantha Wheeler · Daynore Cameron (resigned February 2011) · Vilian Zhekov

Volunteer IT Co-ordinator

Gabriel Okanlawon · Daniel Matei · Paul Barnes

Volunteer Recruitment Co-ordinator

Jean Waite

Volunteer Business Development Co-ordinator

Peter Tatum

Volunteer Bankruptcy Administrator

David Taylor

** Representative that attends Trustee Meetings

Trustee Board

Jeremy Osborne	Director, Elected (Chair)
Jenny Antill	Director, Elected (Vice Chair)
David Carse	Director, Elected (Honorary Treasurer)
Elizabeth Wiles	Director, Elected
Richard Jarvis	Director, Elected (Bookkeeper)
Helen Korfanty	Director, Elected
Chris Hicks	Co-opted February 2011
Rex Thake	Nominated Observer (Babergh District Council)
Nigel Bennett	Nominated Observer (Sudbury Town Council)
Richard Kemp	Nominated Observer (Suffolk County Council)
Marion Press	Nominated Observer (Great Cornard Parish Council)

Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers Sudbury & District CAB could not continue to provide its services in 2011/12.

The Sudbury & District Citizens Advice Bureau aims:

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

The bureau aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

To meet these two aims we deliver a range of advice and information services direct to the public across the district of Babergh and beyond, face-to-face, on the phone, by letter and e-mail.

Funding

Thanks to our Sponsors and Partners: Suffolk County Council (Core funding); Babergh District Council (Core funding, and Money Advice project funding targeted at clients facing rent and/or Council Tax arrears)

We also thank the following Parish and Town Councils for their continued generous support to our Core Services:

Hadleigh Town Council • Sudbury Town Council • Acton Parish Council • Polstead Parish Council • Groton Parish Council • Monks Eleigh Parish Council • Chilton Parish Council • Belchamp St Paul & Belchamp Otten

We also thank many clients that have made donations.

Sudbury & District Citizens Advice Bureau Press Coverage for 2010/11

Date	Publication/ Organisation	Title/Description
22/04/2010	Mercury	Anger at street light outside bedroom
03/06/2010	Suffolk Free Press	CAB warns on job courses
10/06/2010	Mercury	Beware scams, Citizens Advice warns jobless
22/07/2010	Suffolk Free Press	Expansion Work Starts
Summer 2010	Cornard News	Homeowners Mortgage Support Advice column
5 & 6/09/10	Suffolk Radio	Expansion of Bureau & school uniform issues
Autumn 10	Cornard News	Debt Collectors Advice column
30/09/2010	EADT	Expansion of bureau
01/10/2010 & 2/10/2010	Suffolk Radio	Expansion of Bureau
07/10/2010	Suffolk Free Press	We desperately need more help says charity
14/10/2010	Suffolk Free Press	Appeal results in volunteers
21/10/2010	Suffolk Free Press	Cut price energy deals scam
08/11/2010	Suffolk Radio	Interview about changes to benefits
10/12/2010	Suffolk Radio	Interview about fuel price rises and fuel poverty
30/12/2010	Suffolk Free Press	Government plans to slash Legal Aid
23/12/2010	Suffolk Radio	Interview to run over the Christmas period about what to do if you get into debt
28/01/2011	EADT	Funding cuts inspire action across town
03/02/2011	Suffolk Free Press	Park Investment is great news readers letter mentions about us taking on additional space means that Belle Vue doesn't need to be demolished
03/02/2011	Suffolk Free Press	Group look to joint efforts to overcome cuts
03/02/2011	Mercury	Cuts inspire action
10/03/2011	Mercury	Groups in sharing pact to forge closer links
Spring 2011	Cornard News	Success of the Sudbury CAB
03/03/2011	EADT	Groups in sharing pact

Key facts about the Sudbury & District Citizens Advice Bureau

What does the Sudbury & District Bureau do?

- We help people resolve their legal, money and other problems by providing advice and information, and by influencing policymakers.

How and where do the Sudbury & District CAB make advice available?

- The advice and information provided by the Bureau is free, independent, confidential, and impartial.
- We provide advice through face-to-face, telephone and email services, and online via the self help website www.adviceguide.org.uk
- Face-to-face advice is available at Belle Vue, Newton Road, Sudbury and once per month at Babergh District Council offices in Hadleigh
- Bureau advisers can write letters and make phone calls to service providers on their clients' behalf. They can help people prioritise debts and negotiate with creditors. They can also refer clients to specialist case workers, who are able to represent people at court and tribunals.

What subject areas do the Sudbury & District CAB advise on?

- As part of the UK's largest advice provider we are equipped to deal with any issue, from anyone, spanning debt and employment to housing and immigration plus everything in between.
- During 2010/11 the Bureau advised clients on 4647 new problems as well as clients undertaking an additional 430 enquiries using the Advice Kiosk situated in Babergh District Council offices in Corks Lane, Hadleigh.
- These included debt problems, problems with benefits and tax credits, and employment problems.

How does the Sudbury & District Bureau influence policymakers?

- Every client that comes into the Bureau with a problem is a first hand example of policies or practices going wrong.
- We use our clients' stories anonymously to campaign for improvements to these policies and practices.
- This involves publishing evidence reports, responding to consultations, giving evidence to select committees and providing parliamentary briefings for MPs.
- By campaigning for change we improve the lives of everyone, including those who have never used a CAB.

Who works for the Sudbury & District Citizens Advice Bureau?

- 6 paid staff and 41 volunteers.

- During the financial year 2010/11, **6507** volunteer hours were given to the bureau, which is a staggering rise of 1013 hours on 2009/10, so thank you.
- Volunteers perform all sorts of roles from advising, to administration, IT support, press relations, and trusteeship.
- Sudbury & District Citizens Advice Bureau volunteers benefit from free training, ongoing support, and expenses.
- Nearly a third of volunteers who leave us go on into paid employment.
- If you are interested in volunteering call 01787 378204.

Who is Sudbury & District Citizens Advice Bureau for?

- We are here to help everyone, whoever you are, and whatever the problem.

Three great reasons for Citizens Advice Bureaux to exist

- They make people happier and healthier: forty six per cent of people felt less anxious, less stressed, or had fewer health problems after receiving help from a CAB (MORI, 2005).
- They take the strain off other local services in many ways, for example by preventing homelessness, avoiding legal action, and helping people to fill in official forms correctly.
- They contribute to the local economy by helping clients to manage their debts and maximise their incomes

CHAIRMAN'S REPORT

Over the last year the demand for our services has continued at a very high level, and we received no less than 4,647 new enquiries. Whilst Sudbury and Cornard represent 65% of our clients, we are mindful of the fact that we are Sudbury and District CAB and will do all we can to provide an effective service to the 35% of our clients from Hadleigh, Long Melford, Glemsford, Lavenham and the outlying areas of Babergh. With the well documented problems of public transport in our area, we will continue to explore other means of helping clients, such as through the installation of the kiosk in Hadleigh, and through telephone and e-mail contact.

The expansion of our premises at Belle Vue that I referred to last year was duly completed and we began to make use of the additional rooms from October onwards. The working environment has been transformed for staff and volunteers, and the reception area for clients has been improved out of all recognition. During the construction period we continued to offer a full service, and the Trustee Board is grateful to the Manager, staff and volunteers who coped with the additional workload and inevitable disruption so effectively. We also received valuable support from Babergh District Council throughout the project.

Babergh continues to be extremely supportive in every way, and with Suffolk County Council provides our two main sources of income. Funding from these two organisations has held up well for 2011/2012, but we are only too well aware that all budgets will come under increasing pressure from March 2012 onwards. Because of this, when we have recently been updating our Business and Development plan for the period April 2011-March 2014, we have felt it prudent to have a contingency plan in case we have to cope with a fall in revenue, which would mean we would have to cut back on our services. We will be doing all that we can to make up any shortfall from other sources of revenue, and will be increasing our efforts to raise funds from parish councils, and from the business community and other sources identified by our recently expanded Fund Raising Committee.

We also received valuable contributions from Sudbury Town Council and Great Cornard Parish Council in particular.

During the year we co-opted an additional Trustee, Christopher Hicks from Lavenham, onto the Board, and saw John Sayers replaced by Rex Thake as the Babergh District Council Observer. John knows the Bureau well, and his support and advice has been greatly appreciated and will no doubt continue informally.

Cuts in grants from Central Government have forced Citizens Advice nationally to reduce staff and consider radical plans for restructuring the service. A major consultation is underway and we have fed our views into that process. To some extent we had anticipated changes through joining with other Bureaux in the west of the county to form the West Suffolk Citizens Advice Bureaux consortium, as reported last year. Co-operation in various areas such as staff training has continued to develop, although there has been less progress than anticipated partly because three of the bureaux involved – Bury St Edmunds,

Haverhill and Brandon & Mildenhall – have been preoccupied with implementing a full merger, due to become effective in October this year.

We are also in contact with Mid Suffolk CAB (based in Stowmarket) now that Babergh and Mid Suffolk are working more closely together, even if the full merger is not proceeding.

Each year we seem to report increased activity, but this past year has been exceptionally demanding with the number of clients remaining at a high level, with the expansion of the premises, with a major audit of our services by Citizens Advice and with the recruitment of more volunteers now that we have more space to house them. The manager's report will say more about the audit and the increase in volunteers.

The Manager, staff and our increasing band of volunteers have shown the level of commitment that we have come to expect from them but certainly do not take for granted, and I would like to record the thanks of the Trustee Board to all of them for what they have achieved in sometimes difficult circumstances during the building work as well as at other times. We will continue to need the full support of staff, volunteers and funders if we are to maintain and hopefully enhance the level of service that we provide in what promises to be a challenging but rewarding environment in the next two to three years.

Jeremy Osborne
Chairman, June 2011

Why Train to be a Gateway Assessor or General Adviser?

Volunteering at the CAB is a challenging and rewarding experience. Every year people living within Suffolk and Essex approach us looking for volunteering opportunities. For many people, the best thing about volunteering for the Citizens Advice Bureau is getting to meet a wide range of people. There is a real team spirit at Sudbury & District Citizens Advice Bureau and we provide a supportive environment to make sure that you get the most out of your time with us. We constantly recruit new Volunteer Advisers and Gateway Assessors. Other volunteering opportunities include reception work, administration, and social policy. Above all, volunteering at the CAB is a chance to make a real difference in our community. By volunteering for CAB, you'll be playing an active part in improving many people's lives and influencing the development of national and local policies and services.

Would you like to find out more about volunteering for the Bureau? Please contact Jean Waite on 01787 378204 for further details.

TREASURER'S REPORT

The Bureau continued to benefit from the support of its main sponsors, Babergh District Council and Suffolk County Council, during the year. Apart from core funding, Babergh District Council agreed to provide financial assistance for the refurbishment of the Bureau's enlarged premises at Belle Vue, which has had a significant positive impact on service delivery. Generous support was also forthcoming from other local councils, including Sudbury Town Council; however, other sources of funding were lower than in the previous financial year. Interest income remained low and the income due from room hire continued to decline (and recovery of the amount due is in doubt). Reflecting an increase in grant income and a number of special items, total income rose to £130,955 compared with £118,027 in 2009/10.

On the expenditure side, the cost of premises (at £20,791) was higher than in 2009/10 reflecting a full year's rent and service charge under the new lease for Belle Vue. Staff costs remained at around the same level as the previous year (about £72,000). Within non-recurring expenditure, the main item was £24,742 for the refurbishment of the additional office space at Belle Vue. This major project was completed largely on budget. In addition, £6,653 was spent on a new telephone system, which has been capitalised in the accounts and depreciated in line with the Bureau's normal accounting policy.

Because of the increased cost of premises and their refurbishment, total expenditure rose to £133,782 from £107,372 in 2009/10. As a result, the Bureau recorded a deficit of £2,827. Notwithstanding this, the Bureau's financial position remained reasonably healthy at the end of the financial year. Cash balances amounted to around £55,000 with a further £23,309 in outstanding amounts due to the Bureau at the end of the year (including the final instalment of the annual grant from Babergh District Council, which was received in April). Against this, £2,858 was payable to Babergh in service charges, which were invoiced after the end of the financial year and have since been paid.

During the year, the trustees agreed a new reserves policy for the Bureau. This provides for financial reserves to be set aside to ensure that the Bureau can continue to operate and meet the needs of clients in the event of unexpected contingencies including a cessation or interruption of part of its funding. In addition, the Bureau needs to be in a position to meet its contractual commitments to staff in respect of their employment. Towards this end the trustees consider that it would be prudent to maintain a reserve of at least three months' operating expenditure (calculated on the basis of the current budget). In addition, the trustees have decided that unrestricted funds should be internally designated to provide for: a contractual commitment reserve; an equipment reserve; and a premises reserve.

In addition to the above, the Bureau will maintain restricted reserves where funds are restricted by the donor or funder and cannot be used for the general purposes of the Bureau. Following a review conducted during the year, the trustees decided that the remaining small amount held in restricted funds no longer met the relevant criteria for inclusion and should be transferred to the general fund.

Sudbury & District Citizens Advice Bureau
Financial report for period ending 31st March 2011

<u>Income</u>	<u>2010/11</u>	<u>2009/10</u>
Babergh DC	58,978	58,839
Suffolk CC	48,427	43,090
Babergh rent	4,850	4,850
Sudbury TC*	3,200	0
Hadleigh TC	200	50
Great Cornard Parish Council	0	750
Other Parish Councils	565	809
Babergh DC office refurbishment	10,000	0
DWP refund for staff equipment	2,120	0
Fundraising events	960	2,987
Legacy	0	4,465
Other donations	563	940
Room hire	675	1,168
Bank interest	36	19
Miscellaneous	381	60
Total	130,955	118,027
General fund	80,569	82,821
Restricted funds	0	575
Total	80,569	83,396
<u>Expenditure</u>	<u>2010/11</u>	<u>2009/10</u>
Cost of premises	20,791	14,896
Staff costs	72,101	72,067
Advertising and recruitment	0	1,550
Citizens advice	2,820	4,528
Postage, stationery, telephone etc	3,212	3,090
Equipment hire	700	561
Independent examiner	481	494
Office refurbishment	24,742	0
Specialist staff equipment	2,375	0
Computer systems	537	6,961
Bad debts	675	0
Depreciation	3,867	1,426
Miscellaneous	1,481	1,799
Net movement in funds	-2,827	10,655
Total	130,955	118,027
Fixed assets	5,833	2,377
Current assets	78,467	83,953
Current liabilities	-3,731	-2,934
	80,569	83,396

David Carse
Treasurer, June 2011

MANAGERS REPORT

This has certainly been a year of immense change – additional rooms to use following the building work; lots of new volunteers to train with new roles created; having a meeting room that can be hired out to other organisations, as well as business as usual for all of our clients.

The 31st of August 2011 marked one of the biggest changes for the bureau to date – this was when we could finally start to make full use of our additional rooms. The building work was just about complete, bar a few finishing off items, and the new rooms ready. Our volunteers came in to help get things organised. I had a meeting in one of the existing rooms, and when I emerged it was just as if a team of locusts had been about, as so many things were destined to have a new home in different rooms. I think the most frequent phrase I heard was “have you seen the....., it used to be in theroom?”

The creation of a reception for clients to wait for an advisor has been very well received. It's light and airy, and we have a dedicated receptionist for nearly all the days of the week now, so we've been able to make some minor changes to how we do things, giving our advisers more time to see clients. We have also introduced Gateway Assessments, which enable clients to have a short interview with an assessor who can identify next steps more quickly, which means there is less of a risk that we won't be able to see all the clients that come for advice at least briefly, if not fully when they first come to the bureau.

We were very fortunate to receive a donation of desks, chairs and cabinets (amongst other things) from a local business that no longer needed them – it meant we could renew some of our older items as well as making empty rooms into ones where there is space for a family to receive advice whilst the young ones play with toys from the toy box.

One of the items donated was quite a large bookcase, and it's been put to very good use in the reception area. It now holds books, DVD's and videos, which members of the public can purchase with all proceeds going to help keep the bureau accessible for clients. It's been very interesting for clients to see that we are a charity, needing to raise funding to keep our doors open, and this is a way of helping us to do that by selecting something from one of the shelves.

My immense thanks goes to all of our volunteers for supporting the bureau and advising clients through another busy year, as they are the mainstay of the bureau, as well as our small team of paid staff that support and advise. I have tried to be very flexible when recruiting new volunteers, which has meant we have been able to break down barriers for some volunteers who like to take extended breaks especially over the summer period. I give heartfelt thanks to all of the volunteers that have given that little bit extra, by coming in to cover for their colleague's extended holiday, as this has meant we've been able to carry on advising, even though a number of volunteers are having a break.

Ann Furlonger
Manager, June 2011

THOUGHTS OF A NEW VOLUNTEER

One cold day in January 2010, I popped into the Sudbury bureau just to find out some information about volunteering. I was briefly between trips - I had retired the previous August and was doing my best during the following months to see the bits of the world I had missed during my working life due to lack of time, money etc; so there I was sitting in a dingy waiting room trying to find out what I needed to know. An hour later, I was out, clutching an application form and information about the CAB and so fired up by the conversation I had had with the Bureau Manager that I went straight home and filled in the forms: even though I couldn't do anything before July as I had travel plans!

From that frantic start, I did notice how slowly things went from there, not that it caused me a problem as I wanted to wait. I was offered two roles; financial administration and a new volunteer role of recruitment co-ordinator. July came and I started.

The bureau expanded over the summer into its new greatly improved set of rooms (no more dingy waiting room now). This gave me time to think that I didn't actually want to do financial administration and after talking with the Bureau Manager, I started the recruitment role. This had been a job the Bureau Manager had fitted in as and when she could together with a multitude of other commitments.

Having been through the recruitment process myself with the bureau, I could see that there were many things I wanted to improve - speeding the whole process up so that volunteers maintained that first buzz of excitement and expectation they had of joining the bureau; keeping them informed of what was happening to their application; making sure that volunteers were given a sound induction so that they knew the what, when and where of their training/work pattern and life in the bureau; giving them a face to whom they could ask all the questions that arise. Since starting my role I've been able to streamline the bureau's recruitment process and I have included the procedures in the Volunteer Policy I've updated, which the bureau abides by.

There are secondary things I want to improve most of which I have made a start on: things such as updating the interview questions; changing the reference forms; sending for references as soon as possible after the interview and then getting the volunteer started quickly. Hopefully these changes will help make new volunteers' experiences very positive.

As things have gone well, the Bureau Manager has given me the flexibility to develop my current role to include the oversight of training paths for specific volunteer posts and the core induction for all new volunteers. There is more work to be done in this area to make sure it runs smoothly for all volunteers, which will also benefit our clients. I am finding the job I do satisfying and rewarding when we appoint the appropriate new recruits and they are able to progress as they should. It's also very good to be able to keep up with how they are progressing and to be able to put names to all the new faces!

Jean Waite
Recruitment Co-ordinator, June 2011

SOCIAL POLICY REPORT

We have been very fortunate in recruiting more volunteers to support our Social Policy work, and have now set up a new Social Policy team, following the retirement of Fred Taylor, who had carried out the Social Policy coordinators' role for a number of years. Our new team consists of the introduction of a Social Policy researcher role, together with two new Social Policy coordinator roles. Despite the changes to the team we have been able to send 115 Bureau Evidence Forms to Citizens Advice as social policy evidence during the year. Below are a couple of examples of how these have been used to change policy.

Bureau evidence was used to support the Citizens Advice submission to the OFT (Office of Fair Trading) about the scope of their market study into the supply of energy to consumers who are not connected to the main gas grid. Our evidence helped to demonstrate the impact of suppliers of domestic heating oil or LPG (Liquefied Petroleum Gas) insisting on payment of large sums of money before delivery on people on low incomes, many of whom are vulnerable:

“A client’s wife left him and their two school age children. Since the client injured his hand, he had been off work and was now not intending to return to work, in order to care for his children. This had resulted in him having no money to support his family, or to pay for oil to heat his home. The oil company would not deliver without prepayment. While there are a number of benefits that he could claim, it would take a long time for payment to be made – in one case he had been quoted 16 weeks. In the meantime, he and his children were desperate for food and heating.”

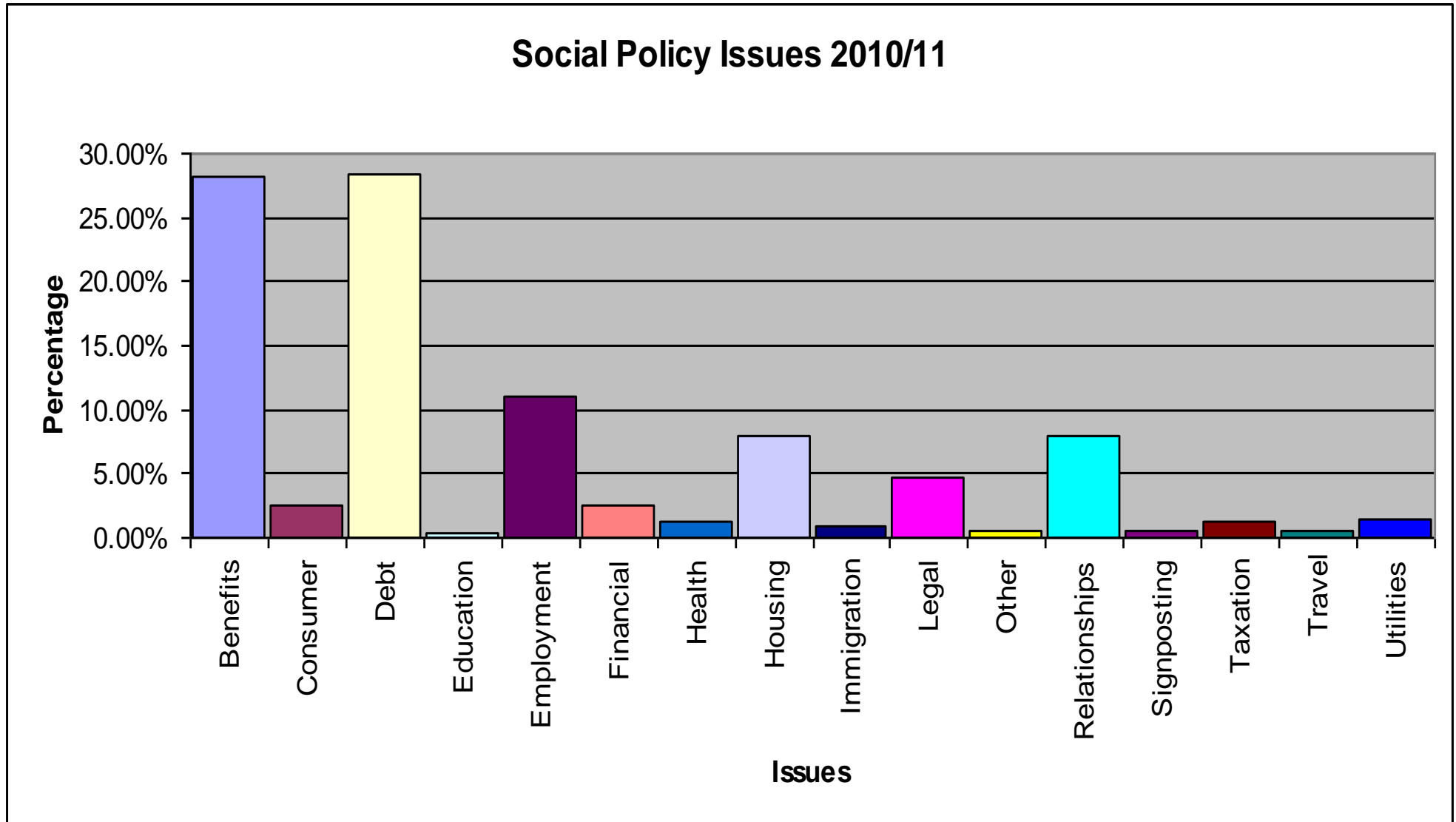
Many clients rely on a mobile phone to phone government help lines and face amongst other things significant delays and excessive costs. Frances Korabik and Ann Furlonger collected evidence for the 'Hung Up' survey about calling government help lines from a mobile phone, which was used in the Citizens Advice national response to a consultation by OFCOM (The Office of Communications) on the issue of non-geographic numbers, to call for free calls from mobile phones to 0800 help lines.

With the current difficult climate and increasing changes to government policies, clients are facing many more issues that will need our support over the coming year.

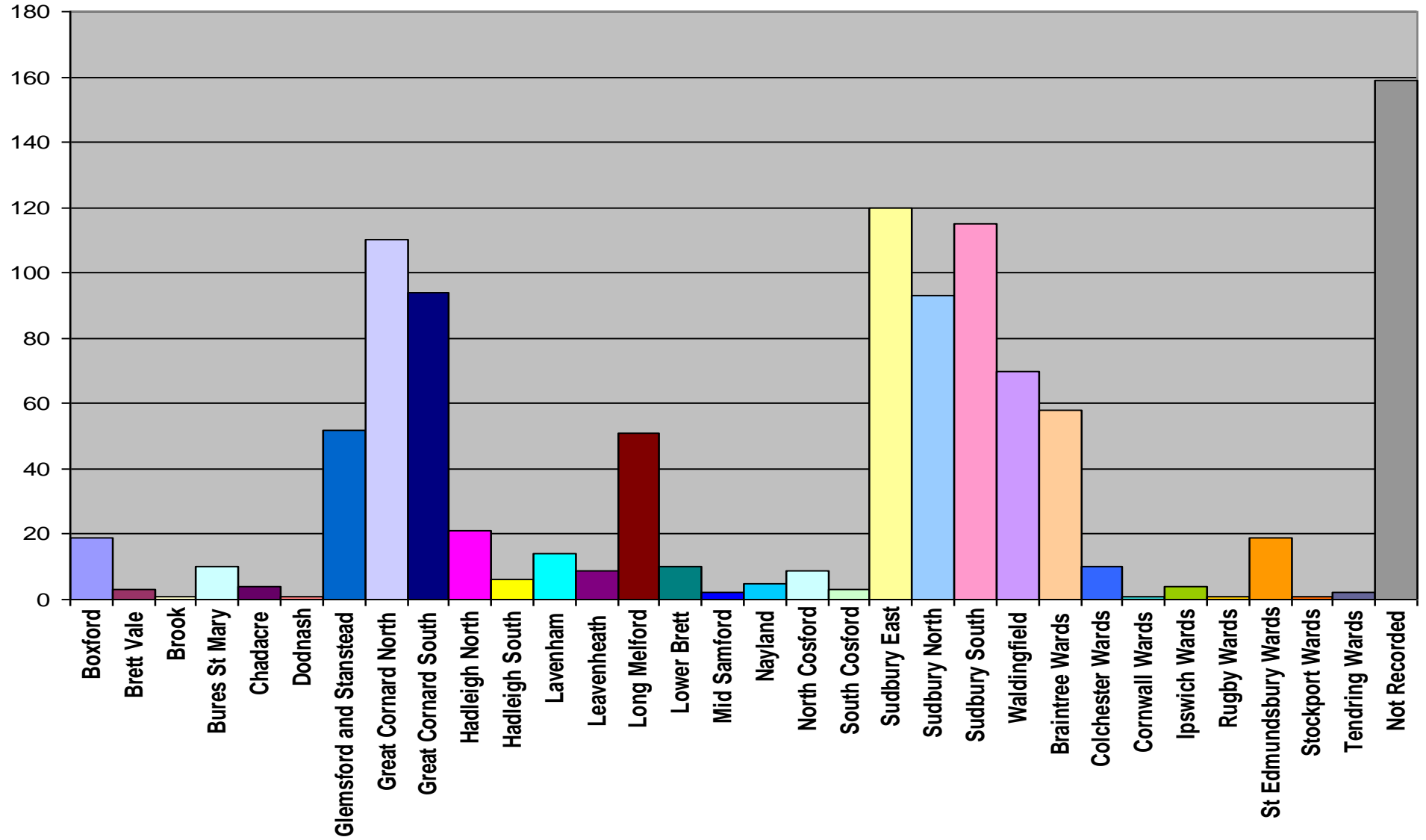
Jane Cockram
Social Policy coordinator, June 2011

BUREAU STATISTICS 2010/11

Client Issues



Number of clients by Ward



Client Satisfaction Survey 2011

Introduction

The Sudbury & District Citizens Advice Bureau, hereafter referred to as the Bureau, undertakes a client survey annually, and aims to rotate the months the surveys are completed, to help diversify client response. During 2011, the surveys were carried out during the months of March and April.

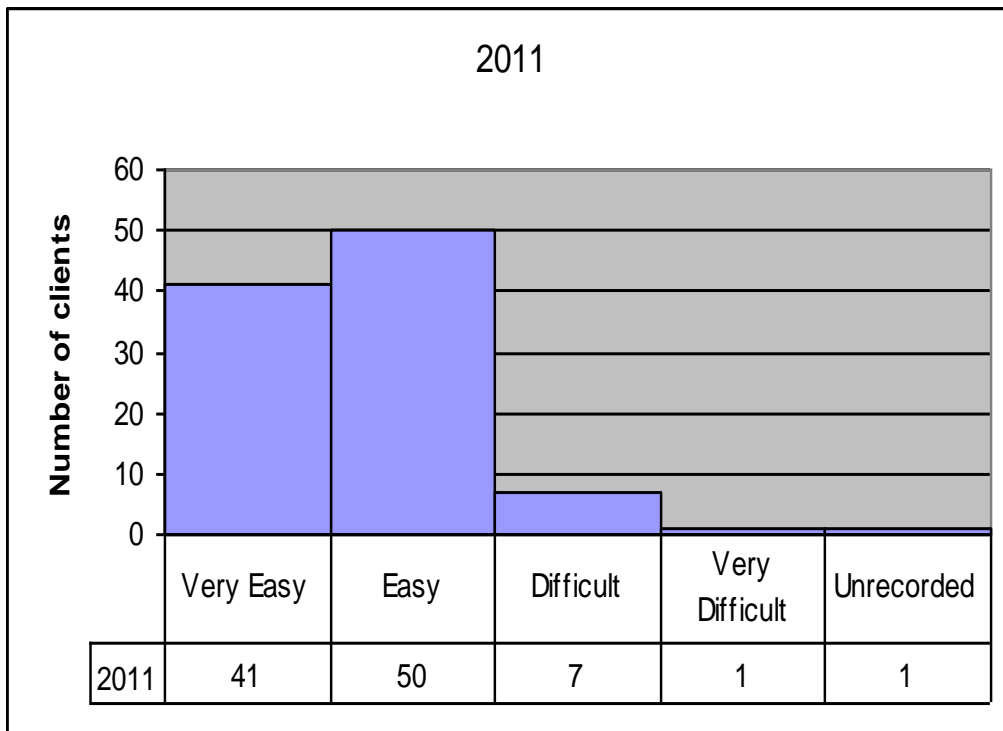
Survey Contents

The survey for 2011 consisted of 8 Questions:

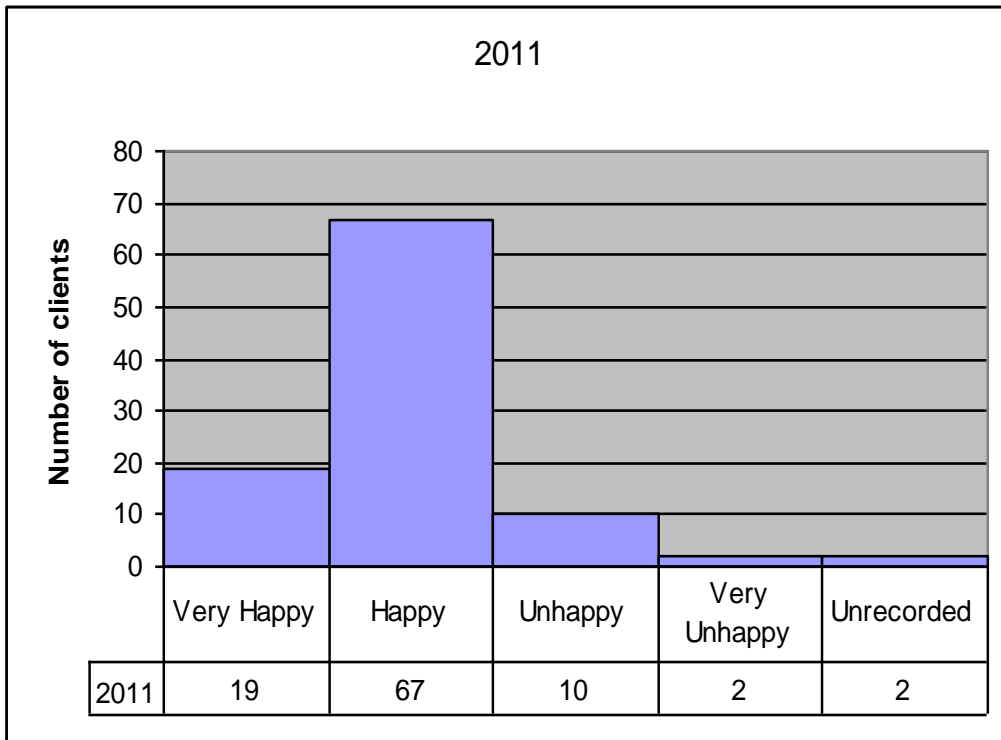
1. How easy did you find it to access our service?
2. How happy are you about the times we're open?
3. How happy are you about how long you have had to wait in total?
4. How happy are you about the time you had to discuss your problem?
5. How happy are you with the information and advice you have received?
6. Overall, how happy are you with the service that you have received?
7. Would you use the CAB service again?
8. Would you recommend using the CAB service to others?

Survey Results

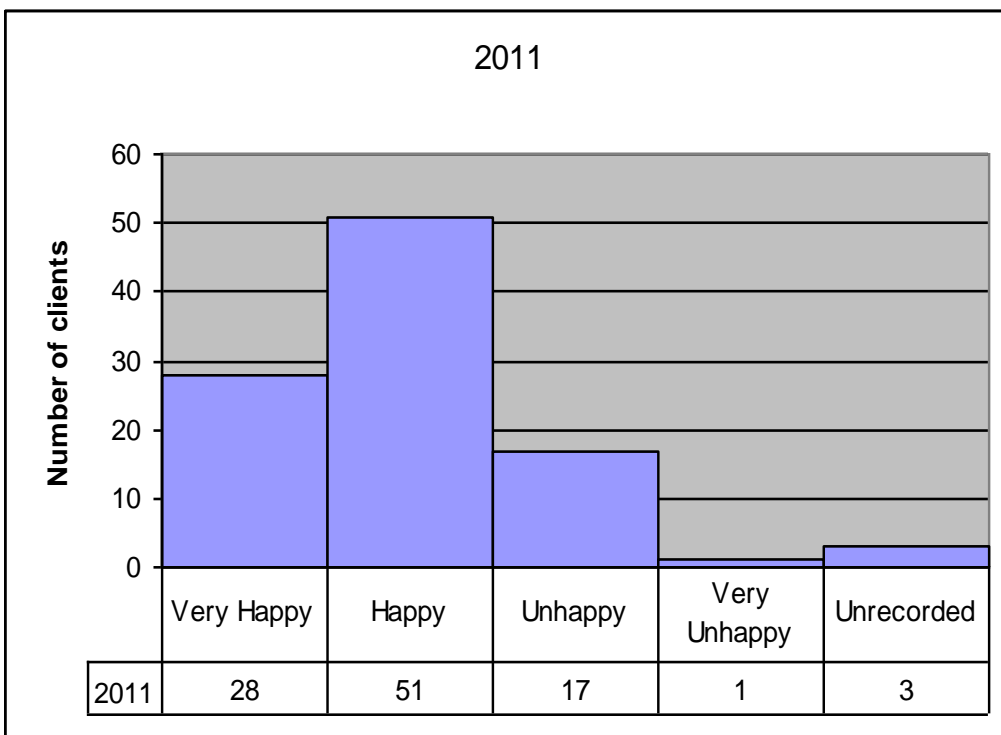
Question 1: How easy did you find it to access our service?



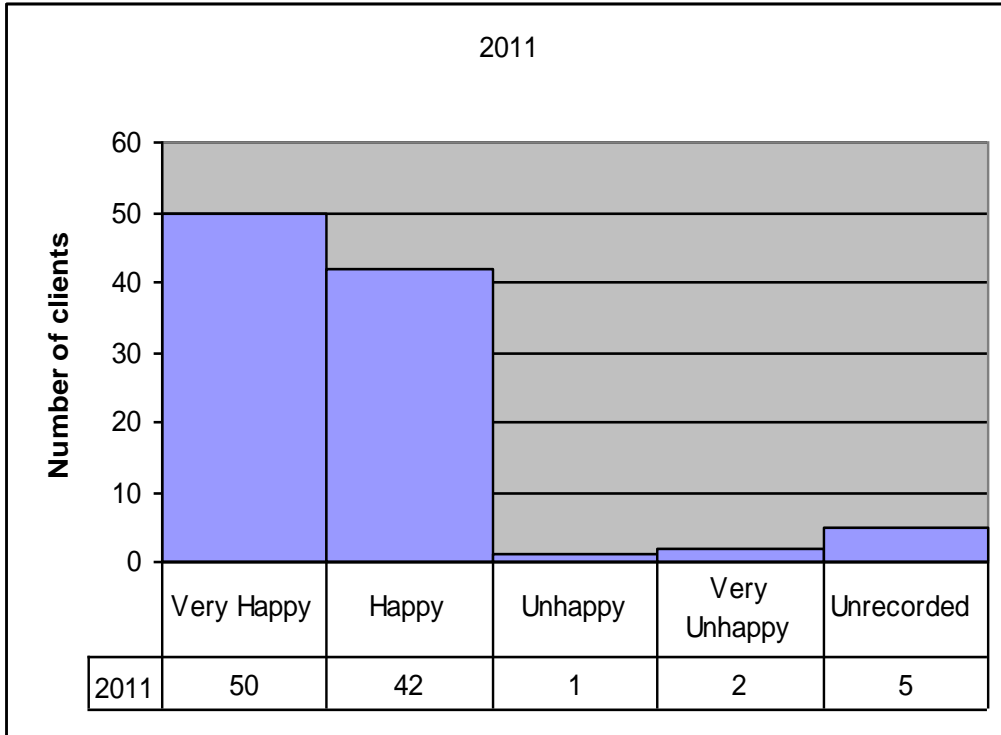
Question 2: How happy are you about the times we're open?



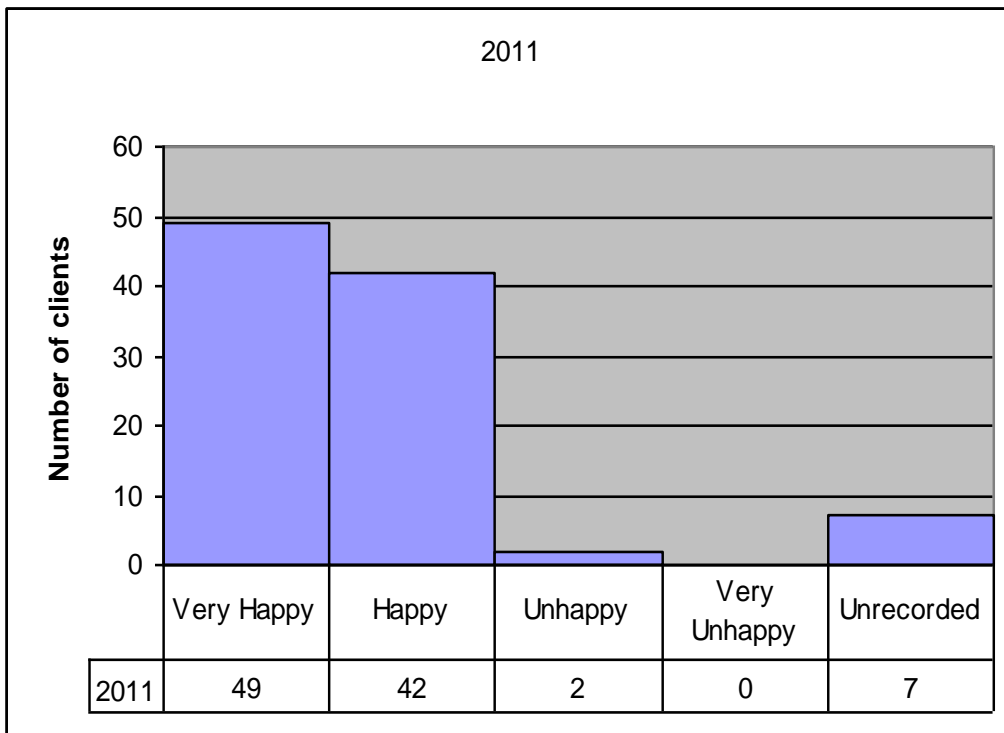
Question 3: How happy are you about how long you have had to wait in total?



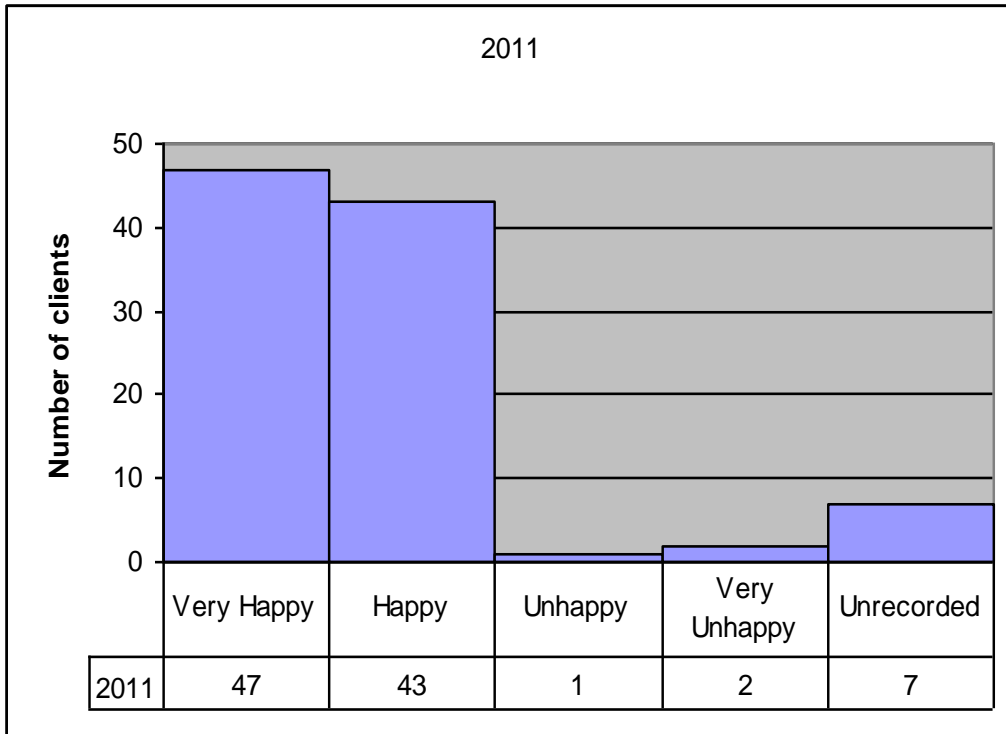
Question 4: How happy are you about the time you had to discuss your problem?



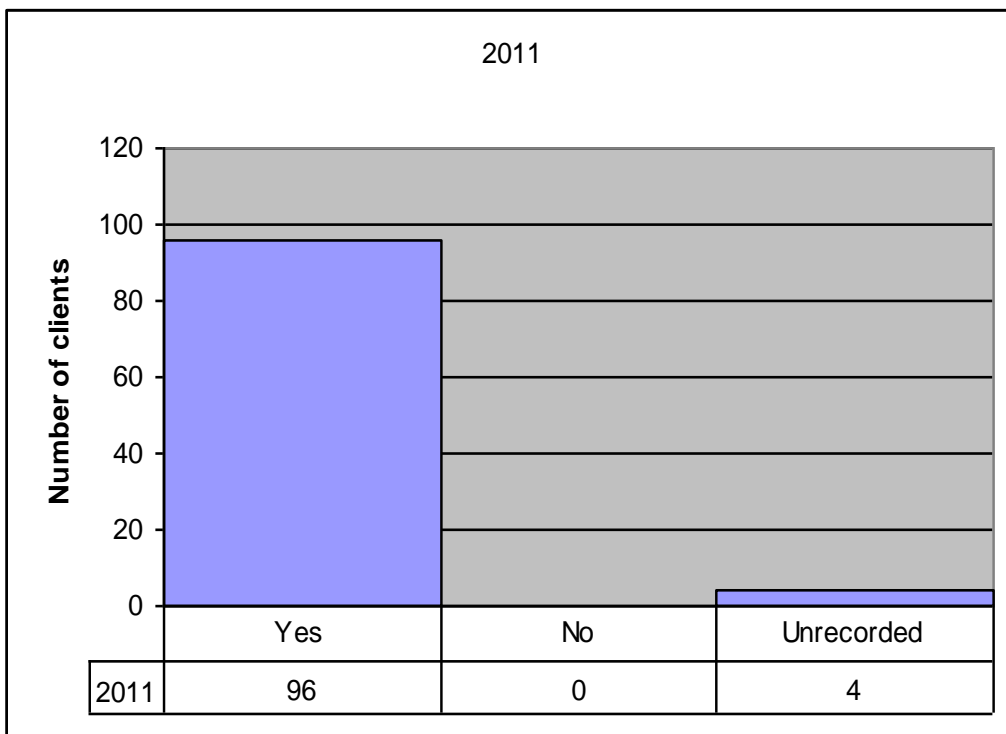
Question 5: How happy are you with the information and advice you have received?



Question 6: Overall, how happy are you with the service that you have received?



Question 7: Would you use the CAB service again?



Question 8: Would you recommend using the CAB service to others?

