

BRAINTREE, HALSTEAD & WITHAM CITIZENS ADVICE BUREAU



Annual Review 2014/15



You may recall that the final paragraph in my report last year was an appeal for new Trustees. I am pleased to say that this was a successful exercise and I welcome three new Trustees bringing additional skills to the Board. They are: Brenda Baker - Manager of George Yard and Chair of Braintree Chamber of Commerce; Kelly-Marie Thompson - a past President of Braintree Lions, and Student Engagement Officer at Colchester Institute; Keith Brownlie - recently retired as Board HR Director of a top 250 media company.

Collectively they will strengthen the Trustee Board with their unique skills. The process will continue and I expect to add more Trustees in the coming year.

A second achievement of the year was the successful relocation of the Braintree Office to new premises at 17 Coggeshall Road, Braintree. The move was essential as the lease for the old premises in St Michael's Road was nearing its end and our landlord (BDC) also wished to terminate their own lease. A search for new premises had been on-going for some time, without success, when almost by accident, I learned that the Physiotherapy Clinic (the previous occupier) was expanding and moving to larger premises nearby at the end of June. Needless to say a substantial amount of work was required to modify the building to suit Citizen's Advice purposes. This was time-consuming and costly as only one small grant could be obtained to assist the process. In one case an application was rejected on the basis that the move was not a sufficient community benefit. Hard to believe as the new premises are nearer the centre of town, has better access for disabled clients, and provides some parking for staff and disabled clients (St Michael's Road had none).

The actual move took place in April and I congratulate the staff and volunteers, with support from Citizen's Advice UK, who put in a great effort in facilitating the move and battling considerable technical difficulties to get everything up and running again. One difficulty lay in the loss of telephone services for over a week due to a BT fault. A lesson was learned through the identification and necessary disposal of more than a ton of confidential waste which had accumulated over many years in the attics of the St Michael's Road premises. A more orderly disposal process is now in place.

It was with regret that I learned in November that Paul Hart (District Manager) had decided to leave and return to private industry. Paul had successfully led the Bureau for almost 9 years and I am sure that we all wish him well in his new career. This of course initiated a recruitment process which commenced in January with national advertising. A number of candidates were interviewed but none were judged, for varying reasons, to be suitable. As a result the process will be re-run in the forthcoming year. (Note - completed successfully in June).

To ensure the continuity of operation in the Bureau the Board engaged an Interim CEO - Tim Clark for 3 months between January and March. Tim had previously been CEO at Barnet CAB and brought in many years of Citizen's Advice experience and I am very grateful to Tim for all his work in 'holding the fort'.

Of course while all of the above management distractions were being dealt with our service delivery to clients was continuing through the efforts of all our staff and volunteers. During the year, some 3702 clients were helped, requiring 18,445 actions, with a +99% satisfaction level. At the same time their voluntary efforts contributed over £300,000 of work equivalent to the local economy. Although we are not always informed of client outcomes we can report that a minimum of £862,456 was gained for clients through intervention by this district bureau.

It is especially pleasing to report that the annual membership audit on quality of advice assessment by Citizen's Advice produced a very successful result of 80% - an outright pass. A similar pass was achieved in the organisational audit. I would like to congratulate all the staff and volunteers on this achievement and thank them for their never-failing efforts to ensure the continuity of such a high level of service delivery.

It almost goes without saying that none of the above would be possible without the support of our funders (mentioned elsewhere in this document). As a small charity we are entirely dependent on their support and I would like to thank them and all those who gave private donations for their support.

Lawrence Duncan, Bureau Chair

Registered Office:

Collingwood Road, Witham,
Essex CM8 2DY

☎ 01376 515235

☎ Fax: 01376 502190

✉ email: bhw@withamcab.cabnet.org.uk

📄 Company No: 4740710

📄 Charity Registration No: 1099232

Opening times:

BRAINTREE

17 Coggeshall Road,
Braintree CM7 9DB

Drop-in:

Mon, Wed & Fri - 10.00 - 13.00

HALSTEAD

The Ramsey Academy, Colne Road,
Halstead, CO9 2HR

Drop-in:

Tues 10.00 - 13.00

Appointments:

Thurs 10.00 - 13.00

WITHAM

Collingwood Road,
Witham, CM8 2DY

Drop-in:

Mon, Tues, Thurs & Fri 10.00 - 13.00

Appointments:

Mon, Tues & Thurs 13.00 - 16.00

TELEPHONE ADVICE

(All offices)

Mon - Thurs 10.00 - 16.00

Fri 10.00 - 13.00

The aims of the Braintree, Halstead & Witham CAB are:

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



☎ 0844 4994719

Please note telephone charges will change in July our telephone number will be changing to:

☎ 0344 4994719

🌐 www.bhwcab.org.uk

🌐 www.citizensadvice.org.uk

OUR TEAM

VOLUNTEERS ADVISERS

Colin Baldock
Terry Bard
Jane Casement
Beth Cornish
Tony Court
Rose Cowles
Eva Chrispin
Linda Dunlop
David Hodgkinson
Teddie Huggan
John Johnston
Davina Maguire
Elizabeth Maxted
Leslie Mitchell
John Parker
Barbara Richardson
Yvonne Robinson
Peter Scorah
Brenda Smart
Lynda Thomas
Lorna Titchener'
Stella Todd
Heather Wallace
Elizabeth Wood

DISABILITY OUTREACH ADVISERS

Lesley Beckett
Sheila Gosling
Cathie Joyce
Ursula May
Myra Tew
Gillian Trerise

TELEPHONE GATEWAY TRAINEES

John Bloxsome
Mair Godle
Bernie Keasley
Steve Nuttall
Hilary Robinson
John Staplehurst
Angela Zaveleta

ADMIN

Maureen Hynes
Linda Lewis
Shirley Lott
Hilary Robinson
Karen Stevens

SOCIAL POLICY CO-ORDINATOR

John Wood

TRUSTEES

Phil Barlow
Brenda Baker
Keith Brownlie
James Dodson
(Co. Secretary)
Lawrence Duncan (Chair)
Miall James
Richard Jones (Treasurer)
Suzanne Walker
(Vice Chair)
Steve O'Keeffe
Don Smith
Kelly-Marie Thompson

STAFF

Betty Anderton
Jane Barton
Greg Deery
Karen Duckmanton
Sue Farmer
Wendy Fong
Caroline Halfacre
Frances Harpe
Paul Hart
Prathiba Nair
Linda Steer
Coral Valla

FAREWELL AND THANKS TO:

ADVISERS

Beth Cornish
Eva Chrispin
Elizabeth Maxted

TELEPHONE GATEWAY TRAINEES

Bernie Keasley
Angela Zavela

ADMIN VOLUNTEER

Karen Stevens

SOCIAL POLICY CO-ORDINATOR

John Wood

TRUSTEES

Miall James

STAFF

Paul Hart

THANKS TO OUR SPONSORS AND DONORS

BRAINTREE DISTRICT COUNCIL



WITHAM TOWN COUNCIL



ESSEX COUNTY COUNCIL



Essex County Council

ESSEX COMMUNITY FOUNDATION



GREENFIELDS COMMUNITY HOUSING



HALSTEAD TOWN COUNCIL



CIRCLE HOUSING SOUTH ANGLIA



GEORGE YARD SHOPPING CENTRE



PARISH COUNCILS AND OUR CLIENTS



"CELEBRATING US" was the theme at our AGM in October 2014 which marked the 10th Anniversary of Braintree, Halstead & Witham Citizens Advice Bureau. After the formal AGM we had a Tea Party to thank all staff and volunteers (past and present) for all their hard work, time and dedication to the Bureau and clients.



On display were bureau archives and photographs, displays of arts of crafts from staff and volunteers. Frances gave us a wonderful dance demonstration composed by Miall James, Trustee. A good time was had by all!

IF YOU, OR SOMEONE YOU KNOW, WOULD LIKE TO VOLUNTEER

Opportunities Include:

Advisers & Assessors
Research & Campaign Co-ordinator
(formerly Social Policy)
Admin Support
Social Media Co-ordinator

For information please contact us at the registered office, or email to:
admin.office@bhwcab.org.uk



CLIENT FEEDBACK

Thanks to our clients who completed feedback forms



100% of clients were happy with the service and found the advice given very useful.

"Form filling made easy for Disability Living Allowance (DLA) for autistic child"

"Financial advice taken and finances getting sorted out."

"Due to now receiving Attendance Allowance (AA) he feels able to be in a position to ask his family for more help as he can make a small payment to them."

"Enabled me to fill in a form correctly."

"Frances has made a big difference to my life as she has helped me to claim for PIP and ESA which has been very difficult to do on my own and having fibromyalgia it is not always classed as a disability but Frances made them realise the pain I suffer daily - obviously the extra cash has also helped me to get the help from others if needed."

"I didn't have to worry about filling the form in myself."

"Once again very helpful, without this organisation people like my husband would live in a deep depression and unhappy life."

"Without the help from you my husband would probably not receive the benefit that he now receives. He is assessed yearly at the moment and this causes him great anxiety and depression."

"I am very grateful for the help C and his colleagues are/have provided me with. I could not do this on my own as my mental health is a barrier. The effort C has put into helping my case is extremely appreciated."

"I was at a loss as to how to proceed with my appeal against DWP"

Financial Benefits

Ensuring individuals and families receive the Welfare Benefits they are entitled to is particularly important for those families living in the most deprived area of Braintree District especially in circumstances where children have been identified as living in poverty. There is a strong correlation between wards identified in the Braintree District Profile as experiencing child poverty and those with the greatest number of bureau clients; 57% of clients live in eight of these wards. Generating income for the most vulnerable people in our community not only helps individuals and families but also supports the local economy through increased spending power. BHW CAB generated £854,238 for clients in 2014-15, mainly related to Welfare Benefits and a further £8,218 in reimbursements for services and loans.

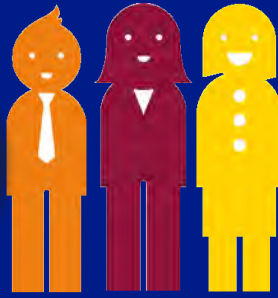
In addition, £137,481 of debt was written off for clients, resulting in reduced stress and improving general health and wellbeing.



Value for Money

Citizens Advice* the national umbrella body for local bureaux, has undertaken research into the value of each £1 invested in the Citizens Advice service.

Each £1 invested from Funders	£'s generated
Fiscal Benefits – reduction in health service demand, local authority homelessness services and out-of-work benefits for clients and volunteers.	£1.51
Public value – Improvements in participation and productivity for clients and volunteers	£8.74
Benefits to individuals - Income gained through benefits, debts written off and consumer problems resolved.	£10.94



What is happening at Braintree?

3,702 clients living in Braintree local authority area were helped last year (April 2014 to March 2015) with 9609 problems by the Citizens Advice service.

Top 6 problem categories were:

Benefits & tax credits	3,612
Debt	1,855
Employment	1,003
Relationships & family	855
Housing	693
Legal	380

Top 6 issues within debt were:

Council tax, comm. charge arrears .	277
Credit, store charge card debts . . .	201
Debt relief order	168
Unsecured personal loan debts . . .	152
Rent arrears, housing association . . .	93
Water Supply+sewerage debts	90

Top 6 issues within benefits were:

Employment Support Allowance.	552
Housing Benefit	371
Disability living Allowance	352
Personal independence payment	350
Attendance Allowance	313
Working & Child Tax Credits	301

Top 6 issues within employment were:

Pay & Entitlements	201
Dispute resolution.	171
Dismissal	169
Terms & Conditions of Employment	135
Redundancy.	53
Resignation	44

Top 6 issues within housing were:

Private sector rented property.	208
Threatened homelessness	114
Housing association property	92
Environmental neighbour issues	61
Owner occupier property	52
Actual homelessness	41

Benefits Outreach (Disability) Service

Outcomes: The project has achieved financial gains for clients which outweigh the cost of its provision more than twenty fold. These have resulted from supporting and/or making new, additional or repeat benefit claims and for the year are:- £487,613. (This figure represents the benefit gains known by or reported to the bureau with many being notified only to the respective client, therefore this figure in reality, is likely to be much higher).

We feel that the project not only provides excellent value for money in the true sense, but is invaluable in its provision of assistance, support and general health and well-being to the residents of Braintree District. Individual example:

83 year old client contacted bureau to check entitlement to pension credit and had savings queries; client was sight impaired so a home visit was undertaken during which it was noted the client also suffered from vertigo. Although the client was claiming carers allowance for wife, it was felt that they would be entitled to attendance allowance themselves so a claim was made for this and was successful, together with a claim on behalf of the client's wife for underlying carers allowance. The client was also assisted with claiming severe disability addition to their pension credit and council tax support resulting in an additional weekly income of £183 plus help with costs to travel to/from hospital for regular appointments required for their sight condition.

I joined the CAB Board as a trustee in November 2014 and spent a day at the old Braintree office in St Michaels Road, learning what CAB was all about. What struck me was the teamwork and professionalism at the Bureau. The total focus on helping the clients impressed me as I had recently come from industry and managing volunteers was a totally new concept for me.

The ethos of CAB as a volunteer organisation is at the heart of what we do and we must never take our volunteers for granted.

My introduction to gateway was in the capable hands of Teddie Huggan. Teddie made me very welcome and with 22 years of service as a volunteer she is ideally placed to comment on CAB and what it means to her and everyone at the Bureau. She has a wealth of knowledge and likes using it to help her clients.

Keith Brownlie, Trustee

Social Policy

John Wood, our Social Policy Co-ordinator, retired in December 2014 and we have faced a tremendous challenge in replacing him. Some of the issues reported in his Social Policy Newsletters during the year. The FCA imposing tough new regulations on pay day loan lenders; the Consumer Rights Bill and Welfare Reform. In the summer of 2014 Citizens Advice press release picked on the main issues, chiefly the new pensions arrangements set out in the Budget, affordable child care and zero hours contracts.

There was news of a new approach to Social Policy Bulletin which is broken down into sections reflecting the activities of 4 Social Policy teams covering Families, Welfare and Work, Consumer and Public Services, Citizens and Democracy and Partnership and Intelligence. In the autumn John reported that "Cablink has begun to set out what the new Research and Campaigns function, replacing Social Policy. Outlining the new approach to collecting the details of clients cases, with less reliance on Bureau Evidence Forms (BEF's) as the format source and much more use of alternative methods, e.g. mystery shopping, keeping diaries and in-depth interviews.