

How to contact us

Telephone

our assessment team on 0844 499 4126
Monday - Thursday 9am - 3pm

Email

our assessment team at
public@wokingham-cab.org.uk

Online

advice available at
www.wokingham-cab.org.uk and
www.adviceguide.org.uk

Wokingham

Wokingham CAB
26-28 Market Place
Wokingham
RG40 1AP
Monday - Thursday 9am - 3pm
Friday 9am - 1pm
Admin line 0118 978 7258

Woodley

Woodley CAB
Headley Road (next to library)
Woodley
RG5 4JA
Monday & Wednesday 9:30am - 3:30pm
Admin line 0118 969 9006

Reading County Court

Reading County Court
160-3 Friar Street
Reading, RG1 1HE
Monday & Thursday 9:30am - 12:30pm
Drop in advice

Crowthorne

Crowthorne Baptist Church
Baptist Church
High Street
Crowthorne
RG45 7AT
Friday 10am - 2pm
Drop in advice

Swallowfield

Swallowfield Medical Practice
The Street
Swallowfield
RG7 1QY
Thursday 10am - 1pm
Appointments only, telephone 0118 988 3134



the charity for
your community

citizens
advice
bureau

Wokingham & District Citizens Advice Bureau Annual Review 2009/2010



Thank you to...

Our Rota Solicitors: Biggs & Co • Clifton Ingram • The Head Partnership • Herrington & Carmichael • M C Bryan • Ratcliffe Duce & Gammer

Our Accountants: Chantrey Vellacott DFK • Keal & Associates

Our Funders and premises suppliers: Wokingham Borough Council • Wokingham Town Council • Woodley Town Council • Earley Town Council • Parish Councils • Citizens Advice • Client and Volunteer donations • Swallowfield GP Practice • Crowthorne Baptist Church • Reading County Court

All volunteers and bureau staff

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

The Service aims:

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

Wokingham & District CAB:

- dealt with **16,000 new enquiries** during the year, an increase of 9% on the previous year.
- helped **5,389 individual clients**, an increase of 18% on the previous year.
- generated **£1.6 million of extra benefits** for clients.
- helped clients with debts totalling **£14.7 million**.

Chair's Report

Paul Adams

Since this is my first full year as Chair, I would like to thank the whole team for making me feel welcome. Thanks in particular to Judith Scott, the previous Chair, for her leadership over the past five years and for making the hand-over so painless. Thanks to John Ferguson and his team for bringing me up to speed and of course to all the volunteers for continuing to give so freely of their skills and time.



One of the notable events of my first year was taking part in the Organisational Audit and Quality of Advice Assessment. This was challenging and it is a credit to Wokingham CAB that we passed with such positive feedback. It also enabled me fairly quickly to get a comprehensive view of how the bureau is performing. It was greatly satisfying that the auditor mentioned the bureau's strengths: a large pool of volunteers with a skills range that allows all levels of service delivery; accessible premises with an air of professionalism; social policy and liaison work.

Last year saw one of the worst recessions in three decades and the bureau needed to gear-up for a significant increase in demand from clients across all the major advice categories. Fortunately, the increased capability resulting from the introduction of the Gateway telephone service has helped to satisfy this increased demand.

Another important effect of the recession is the risk to our funding over the next few years. We receive the majority of our funding from Wokingham Borough

Council, and while this is secure for 2010-2011, there will be great pressure on councils across the country to cut spending, and we have to be prepared for that. To mitigate this risk we are making plans, along with the other Bureaux in Berkshire, to seek new sources of funding.

The next few years will be tough going both in terms of achieving the necessary funding and in creating the efficiencies to expand our services for our clients, so good luck to all involved.

Bureau Manager's Report

John Ferguson

This year we saw a total of 5,389 individual clients and helped them with 16,105 separate new enquiries. Our work over the year has centered on ensuring that the high quality of our existing services is maintained and also on developing our services to improve access to advice, particularly to vulnerable people who need advice the most.

We continued to run our Money-plan service and our Volunteer IFA, David O'Connor, won the "Citizens Advice Money Planner of the Year 2009" award.

We had our 3 yearly audit by Citizens Advice during the latter part of the year which we passed with flying colours.

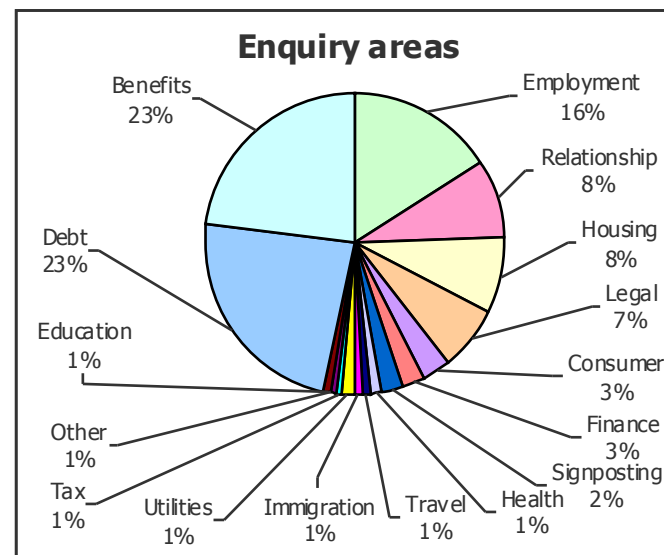
We continued to run the out-reaches at Swallowfield and Crow-

thorne. Many thanks to the volunteers who attend these.

Our generalist advice service, funded mainly by Wokingham Borough Council, remains our 'core' activity - being an essential service for the diverse communities and individuals who live or work in the borough. Our specialist help service in debt and employment matters has continued to provide an important service to clients during the year. During the year our employment specialists, Tony Hall and Tony Franklin, saw around 270 people and helped them gain around an extra £126,000.

Our plans for the coming year include introducing gateway assessments throughout all methods that people use to access us. At the same time we will be ensuring that the high quality of our services is maintained.

In achieving all that we have done this year I would like to thank our funders and, very importantly, our staff and volunteers. The commitment and dedication shown by everyone involved in achieving our aims and objectives is remarkable and I would like to extend a heartfelt thank you for all their hard work and support.



Finance Report 2009 / 2010

Overall there was a surplus of £2,857 (2009: £4,108). We are pleased to have produced a surplus once again through strict budgetary controls. This success is down to the hard work and competence of our management team. The balance sheet continues to show a relatively low level for the Bureau's reserves based on the amount required to cover any Terminal and Operations Reserve. Below we set out some summarised financial information that has been extracted from the Annual Financial Statements upon which an Accountant's Report has been received. Full copies of these financial statements are available from the Wokingham office.

Raj Gulati, Charity Secretary

Statement of Financial Activities for the year ended 31 March 2010

	2010 Unrestricted funds £'000	2010 Restricted funds £'000	Total £'000	2009 Total £'000
Incoming resources	194	25	219	202
Outgoing resources	188	28	216	198
Surplus for the year	6	(3)	3	4
Transfer to Designated Funds	(5)	-	(5)	-
For the year	1	(3)	(2)	4

Balance Sheet - 31 March 2010

	2010 £'000	2009 £'000
Net current assets	51	45
Less: Creditors payable within one year	(17)	(14)
Total assets	34	31
Represented by:		
Restricted Funds	1	4
Unrestricted Funds	3	2
Designated Funds	30	25
	34	31

Who's Who

Bureau Staff

Bureau Manager John Ferguson • **Advice Service Managers** Gill Cobau • Sylvia Haslam • Fiona Dorman • **Local Manager** Charlotte Lloyd-Williams • **Development Manager** Peter Huitson • **Training Manager (& Woodley ASS)** Tina Marinos • **Money Advisers** Rachel Morrell • Sue Cornish • **Administration Manager** Nicole Perkins

Wokingham Volunteers

Advisers Alan Norbury • Amy Jackson • Andrew Pearce • Barbara Hamilton • Carol Montague • Cassie Raman • Chris Driver • Christine Holland • Daniel Kakonge • Danny Latham • Dave Vaughan • David Brasier • David Hunter • David O'Connor • Ed Morton • Emma Livesey • Ewart Davies • Geoff Wilde • Glynis Duckitt • Gordon Smith • Hermione Lewis • Hugh Dempster • Jane Cops • Janet Baggott • Janet Clark • Janet Forfar • Jennifer Lloyd-Jones • Jenny Tang • Joan Jennings • Joan Vidler • John Reader • June Stevenson • Kate Meadows • Kathy Reid • Laura Dawe • Lesley Roberts • Liz Shilham • Louise Baker • Marc Singh • Margaret El Kheir • Martin Brailey • Melanie Moodley • Mike Davis • Mike Pears • Natasha Shotunde • Neil Wastell • Nicole Perkins • Pam Hall • Paul Edwards • Roland Mear • Rosalind Walsh • Sarah Sheppard • Siobhan Sanctuary • Sue Pinnell • Suzanna Mayer • Terri Chafer • Terry Enright • Tom Aplin • Tony Franklin • Tony Hall • Trish Shaw • Trish Tuffield • Vivienne Brown

Admin Support Devika Luchooman • Heather Scott • Ivy Hannibal • John Griffin • Mary Buck • Michele Roberts • Nancy Rist • Ros Croy • Sherry Steers • Sue Lane • **Social Policy** Graham Keates

Woodley Volunteers

Advisers Alan Welham • Anne Hills • Carol Grant • Claire Oughton • Doreen Osborne • Jane Fiennes • Jean Collin • Linda Martin • Pat Gordon • Phil Swallow • Robina Turner • Sandra Harding • Victoria Gornall-King •

Admin Support Averil Oxley • Beryl Wood

Trustees

Chair Paul Adams • **Vice Chair** Gill Powell • **Treasurer** Raj Gulati • **Trustees** Ann Potts • Barbara Bench • Bob Wyatt • Celia May • Chris Gibson • Geoff Hilton • Judith Scott • Julian McGhee-Sumner • Kirsten Dalton • Marilyn Young • Stuart Holden • Tony Mattingley • **Staff Reps** John Ferguson • Charlotte-Lloyd Williams •

Volunteer Rep Alan Welham

Woodley

Charlotte Lloyd-Williams

We have experienced a few changes in the past year. Tina Marinos is now our Monday Supervisor. The new Lidl supermarket and two new doctor's surgeries, with flats above will almost certainly increase our number of clients as the number of people passing our door increases.



Woodley has had another busy year. We helped clients cope with debts of over £2.7 million, identified annual benefits of over £300,000 for clients and helped clients claim over £37,000 from their employers in redundancy payments, pay in lieu of notice, holiday pay and sickness pay.

We have managed to provide home visits when necessary and also represented clients successfully at Social Security Tribunals. We are lucky to have such a dedicated team of volunteers who are prepared to give up so much of their time to make everything possible. Our next challenge is to implement Gateway Assessments at Woodley.

Extremely helpful advisers

Training

Tina Marinos

Over the time I have been the Guidance tutor the bureau has trained 18 advisers many of whom are still with us either in Wokingham or Woodley. We have decided that, for the next year, our priority in training must be for telephone assessors and accordingly we have recruited five new trainee assessors. This training programme comprises six weeks in bureau followed by a first external training day and then a return to develop their hands on experience answering the telephone in the bureau. We intend to run another similar course for up to 6 assessors in October.



Citizens Advice has suffered funding cuts and this in turn has meant a reduction in the provision of training materials to bureaux. Coupled with the increase in training workload in the bureau this has had a significant impact on us, including increased photocopying, updating of computers and more supervision of trainees.

We have also run numerous training sessions on calculating benefits and on producing effective social policy evidence forms. It is a tribute to all our volunteer advisers that they put in additional hours to attend either training in the bureau or courses outside of the bureau.

Case Study

The client, aged 38, suffers from rheumatoid arthritis, asthma, fibromyalgia and depression. It is often difficult to make a successful disability benefit claim in cases like this when the client has some good days and other very bad days. We first saw the client in August 2009 when a claim for Disability Living Allowance (DLA) had been turned down. Due to her depression the client had not approached her GP for support with the claim.

The Adviser went through the original claim and helped the client to identify the areas that needed clarification. Although the time for an appeal had passed we contacted the Tribunal Service and explained that the client was suffering from depression and had many family problems, including the death of a family member who had been the client's main carer, and they agreed to accept an appeal.

The Adviser completed the appeal form and explained the process to the client. We made sure that the client enlisted the help of her GP in preparing the submission to the Tribunal. We requested a written statement of why the original application was turned down from the DWP to help with the preparation of the case.

The Adviser accompanied the client to the hearing but the Tribunal decided that they needed further medical reports. The Tribunal contacted the GP and arranged for an independent doctor to make an examination.

The Adviser, again, accompanied the client to a new tribunal hearing and presented the client's case. This resulted in the client being awarded the lower rate mobility component and the lower rate care component of DLA. The payments were backdated to the date of the original claim – some 10 months earlier.

Advice Service

Sylvia Haslam, Gill Cobau, Fiona Dorman



Our advisers work hard keeping up with the complexity of our clients' problems and their efforts have been rewarded with a good result in the Quality of Advice Assessment.

This year we have had very good volunteer retention, but also had to say goodbye to some of our friends in the bureau including Sylvia Haslam. Sylvia had been with the bureau for 13 years, sharing the ASM role with Gill Cobau since 2007.

The adviser team has grown by 12, with 8 receiving their advice certificates. Of these, a number are law students from Reading University who bring a younger perspective to the work we do. We thank Alan Norbury, who advises here and co-ordinates this project. Two of our experienced advisers, Siobhan Sanctuary and Terry Enright have trained as Advice Session Supervisors.

Development

Peter Huitson

This year we launched the first phase of our Access Program, an initiative to make the Bureau more accessible to everyone in the Wokingham community. We began with 10 minute assessment interviews over the telephone and for clients dropping in to the Wokingham office after 2pm. This was backed up by a new appointment system for clients whose problems need more detailed advice. This has proved successful and popular with clients and we now plan to extend the principles across the Bureau. In the coming year we will:



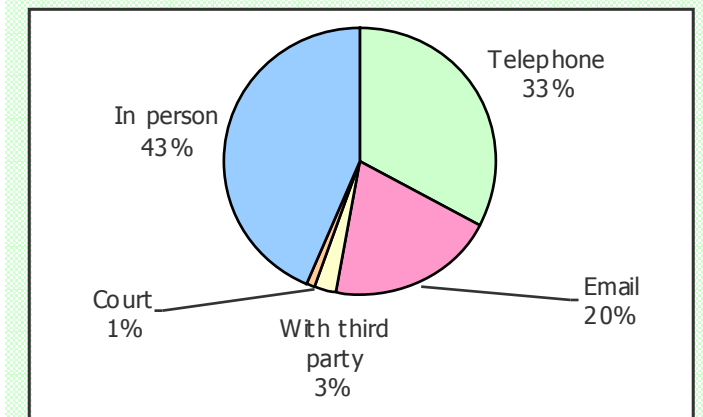
- expand the telephone service to offer a Borough wide assessment service.
- offer all clients dropping in at both offices a short assessment interview.
- move to a system based on scheduled appointments.
- streamline our email service.

What the stats say...

Helping our clients and the wider community is what we are all about. We have tried to organise our service so we can give the best advice possible to the most number of people possible as well as continuing to challenge the policies and practices that affect our clients.

By introducing our telephone assessment system we answered 61% of clients telephoning us in 2009-10 compared to 12% in 2008-09.

Of all our clients, we were able to help 33% over the phone and 20% over email, saving valuable resources for the 43% of clients who needed to be seen in person at the bureau.



What our clients said...

*Very quick and efficient
 Very polite lady and understanding
 Thanks to your very helpful interviewers
 Had to wait half an hour but I was kept informed
 Friendly, nice reception area, made very welcome
 I'm so grateful for this service, it has helped me so much, in a really difficult period of my life
 Our adviser, Chris, has been very supportive
 Great, I can sleep a bit better
 Thank you so much*

82% of clients who took part in our satisfaction survey said they were very happy with the information and advice they have received, the remaining 18% were fairly happy.

99% would use the CAB service again.

Nicole Perkins Administration Manager



Case Study

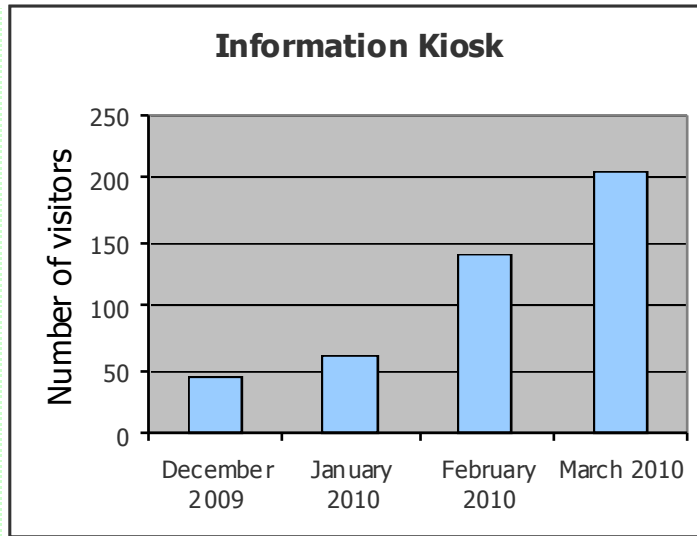
The client is 62 years old and had lost his job due to having a serious heart condition and needing several operations. His wife suffers from multiple sclerosis. His wife has a state pension and a small private pension, along with the mobility component of Disability Living Allowance (DLA). This gave them only £194.35 per week to live on. They have a £100,000 mortgage which they cannot afford to pay. They are also having problems with paying Council Tax and other debts.

After carrying out a benefit check, the Bureau identified that the clients had the following immediate entitlements:

- **Employment and Support Allowance (ESA).** This is a benefit for people with limited capability for work because of ill health and/or disability. This is a complex benefit based on either National Insurance contributions record or is means tested – or both. Because the client had a good contribution record he qualified for a fixed amount of £64.30 per week.
- **State Pension Credit (SPC).** This is a means tested benefit for older people. The couple qualify because their income is below a specified amount.
- **SPC also provides for Support for Mortgage Interest (SMI).** This is means tested, and a payment is based on the size of the mortgage and a standard interest rate. These 2 components of SPC brought in an extra £105.82 per week
- **Council Tax Benefit.** This is based on a client's means. They were eligible for full benefit of £23 per week.

The Bureau explained the benefits and conditions and guided the clients through the applications. The result was an immediate increase in the couple's weekly income of £193.12, to £387.47.

We also helped the client's wife to apply for the middle rate care component of Disability Living Allowance. This gave her an additional £47.10 per week plus it entitled them to an additional premium of £29.50 on their State Pension Credit. This increase in their income to £464.07 per week eased their anxiety over financial problems.



Social Policy

When talking to clients all of our advisers look out for injustices being suffered. Many of these injustices may also affect a number of other people. Anonymous evidence forms are sent to head office. We also consider whether there is anything we can do locally to raise awareness or carry out a campaign to try to put right a wrong.

Last year we sent 134 detailed evidence forms and acted on a number of them locally.

We identified difficulties for many clients living locally who needed to get to Reading or Bracknell Jobcentre Plus to claim benefits but could not afford the travel costs. We raised awareness of this and managed to secure an 'emergency client fund' from The Haines Hill Trust to help clients in situations like this.

We also raised awareness of issues with local agricultural workers' pay and conditions, the behaviour of local bailiffs and the lack of help and support for homeless people aged over 25.

Additional Hours of Advice Project

This project was set up with funding obtained from Central Government as a reaction to the recession. We ran this for 13 months to 30th March 2010. We saw the opportunity to provide extra telephone hours and evening appointments. These extra hours were staffed by volunteers and paid staff.

During the project:

- the total number of extra telephone hours provided was 103.

- the total number of extra appointment hours was 168, which allowed 321 extra face-to-face appointments to be held.
- 796 individual clients were helped.
- telephone assessment clients used 288 of the appointment slots.

Money Advice

Sue Cornish and Rachel Morrell



During 2009-2010 we saw over 460 new clients who had serious debt problems. This was an increase of 20 clients on the previous year. Many of these clients needed to be seen multiple times.

The total debt seen in Wokingham and Woodley in 2009-2010 was £14,695,788 compared with £12,794,861 in 2008-09.

We helped over 60 clients with detailed advice on bankruptcy. We have processed two Debt

Relief Orders, but considered many more. Unfortunately, most of our clients do not meet the stringent criteria, which includes having less than £15,000 debt.

Our partnership with Wokingham Borough Council regarding Mortgage Rescue Scheme has been much more successful and we have been able to help several clients stay in their homes using this scheme.

We would both like to thank all our dedicated volunteer advisers who show a surprising enthusiasm for debt work.

I could not have asked for better, clear understanding of the problem, with clear and specific advice

Court Help Desk

Wokingham and Reading CAB jointly manage a drop in help desk at Reading County Court on Monday and Thursday mornings.

Advice is available on mortgage and rent arrears and on possession proceedings. We help clients prepare their defence for possession hearings by drawing up budgets to show what a client is able to pay towards their arrears, assessing whether one of the mortgage rescue schemes would be suitable, negotiating with the lenders and landlords and accompanying clients into the hearings. We can also represent clients if they wish.

Last year the Wokingham CAB court team helped 141 clients at the Court Help Desk.

