



Citizens Advice Bureau 45th Annual Report 2010/2011

Chairs report

Yet again the bureau has had a busy year, it sadly ended with the loss of the Advocacy Contract for Older People that we have held for 15 years and with the threat of cuts and redundancies not witnessed for many years. Fortunately with the help of the local authority who maintained our level of core funding and through prudent spending (as can be seen from this years reduced report) and through the flexibility of our staff in agreeing to reductions in working hours, we have been able to enter another year in a financially sound and efficient position.

The management team have implemented procedural changes and cost saving proposals throughout the year and yet have managed to sustain and often improve the level of service to the residents of Tameside. To end my short report I would like to thank all staff, volunteers and trustee board members who have freely given their times throughout the year so that we could provide the service and to look forward, perhaps, to better times ahead.

Norman Mackie
Chair of the Trustee Board

Treasurer's report

Thankfully we have survived the first stage of the worst recession and threat to our bureau for many years. We are warned of worse to come and have endeavoured to prepare for the future by seeking to secure current funding streams and constantly seek new avenues. Our thanks go to Tameside council, St Peters People, New Charter, Irwell Valley and Citizens Advice and BIS for their continuing financial support without which our service could not continue.

We have reviewed all our expenditures from postage to telephones and even small savings have been gratefully sought and the management team and trustee board have scrutinised every item of expenditure. The non renewal of the Advocacy Contract by Social Care and Health cost the bureau in excess of £30,000 in redundancy and pension strain payments, a pitfall of entering into long term contractual agreements!

We know it is going to be a difficult year but I think that we are in an excellent position to progress into the future and sustain our services. Thanks to Christy, who has left after many years service preparing the accounts and to Gemma who has taken over. Our accounts have been prepared again by John Simpson and are available for inspection at our business address.

Managers report

It is difficult to fit into the reduced report this year our expressions of gratitude to the staff, volunteers and Trustee Board for their forbearance and assistance in getting the bureau through such a difficult period. Although the total threats of redundancy did not materialize it was a heart rending time when we sent out the letters stating it was a possibility and the fact that we had to end the advocacy contract after 15 years and make Bob Hillson and Kath Machin redundant after so many years of outstanding service, it was indeed a very sad time. We not only have an obligation to our clients but also to our staff and we thank them wholeheartedly for their flexibility, without which we would not have been able to

avoid an even higher level of redundancies. It's been a busy year, procedural changes, seeking and fighting for funding, attending meeting after meeting, dealing with crisis after crisis but thankfully we have emerged the other side in a stronger position, ready to face the new challenges ahead. We are constantly seeking new direction and opportunities in order to sustain our Bureau as the centre of advice in our community. Thanks again to everyone for their assistance during the year.

Susan Riley
Nigel Morgan
District Managers

Core Service

The Citizens Advice service provides free, independent, confidential and 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 and to improve the policies and practices that affect people's lives. Contact from clients can be made by attending our open door drop in session, reception, by appointment, by telephone or written enquiry, our generalist advisers are presented with a range of issues and frequently multiple enquiries per client, ranging in nature and complexity. We empower clients through advice about their options and increase knowledge of their rights, often enabling clients to take action to achieve desired outcomes themselves. Where clients cannot take action we take on cases and pursue the outcome the client seeks. Clients largely arrive through the open door service for a triage interview with one of our Gatewayers, who consider

which of the bureau's range of services are appropriate for each individual client. Generalist advice may be needed, assisted information, a referral or signpost. This year we received funding from the government to increase our opening times. We ran Additional Hours Advice from April 2010 until the end of March 2011 and seeing 1170 additional clients due to increased opening times. For 2010/2011 the core service dealt with 7606 new issues. The main areas being debt, benefits employment and housing. In addition to the advice from our advisers, Tameside CAB host a number of specialist advice sessions in the bureau allowing the people of Tameside quick and easy access to specialists in the field of family and matrimonial law, welfare benefits, employment, housing, debt, immigration, community care and insolvency. Our huge thanks go to our volunteers without whom we would be unable to provide the service at the level we do. Our team gave 4973 hours of their time to provide Tameside clients with service, high in quality and comprehensive in nature.

Employment

During 2010/2011, we dealt with 123 new employment clients. We deal with all areas of employment law, and matters dealt with by the Employment Tribunal and Employment Appeal Tribunal. Clients can come to the Bureau with what they believe is one issue but which in fact can relate to a number of potential claims. For example we had one client who came in with what he described as a "holiday pay" issue. In fact he turned out to have potential claims relating to TUPE (Transfer of Undertakings (Protection of Employment) Regulations 2006), unfair dismissal, disability discrimination, and contract. With our help a Tribunal claim was lodged and we assisted the client in negotiating a financial settlement.

Choice

Choice the One Stop Information Shop, funded by Social Care and Health, provides information on Care Options for Older People. Located at 206 Stamford Street, Ashton, the shop, now in its 13th year of operation continues to be a valued resource for both service users and professionals. Clients not only access the service by shop contact but also accessed a variety of information on our web pages including; Care Home information leaflets, Home Support and Personal Care information leaflets and our Annual Report. We provide free and impartial information on care homes, support providers and sheltered accommodation in Tameside.

Main Sources of Income 2010-2011

TMBC inc Adult Services	£277,498
BIS in partnership with citizens advice	£104,261
Additional Hours of advice through CA	£23,781
Droylsden and Denton Partnerships	£20,450
St Peters People	£12,317
New Charter Housing Association	£11,435
Irwell Valley Housing Association	£3750
Other	£26,714
Total	£480,206

Jacqui Fieldhouse
Honorary Treasurer

FIF

The FIF Debt team has had another successful year, offering debt advice to a total of 397 clients. The advice project is funded through the Department of Business Innovation and Skills and, following a period of uncertainty, we were delighted when it was announced funding would be made available to maintain the current contract until March 2012. Clients requiring Debt advice continue to be referred to the team from our reception, core service and outreach sessions using an appointment system. Demand for specialist debt advice is high, with clients being offered an appointment as soon as possible after the referral is made. Over the past twelve months we have seen changes in people's circumstances. We have seen a high proportion of clients who live in mortgaged properties seeking advice. We have also seen an increase in the number of older people seeking debt advice. We continue to see people in financial difficulty due to wide ranging issues including ill health, redundancy and relationship breakdown.

Social policy

Whilst advice may benefit an individual client, Social Policy work aims to tackle the root cause of a problem by persuading policy makers to make change. Evidence submitted by bureaux to Citizens Advice, results in case histories building into focused campaigns. We campaign locally, regionally and nationally to improve the policies and practices that affect people's lives

This year 68 Electronic Bureau Evidence Forms were submitted. Evidence from our bureau, with permission of the individual clients, was used by Citizens Advice for National Campaigns and quoted in the following 3 submissions:

- A submission to the Department for Business, Innovation and Skills: Consumer Rights Directive: allowing contingent or ancillary charges to be assessed for

unfairness. Citizens Advice believes it is important that Consumer Rights Directive should not create or leave any loopholes for businesses to exploit through unfair terms.

- A submission to the Financial Service Authority: Mortgage Market Review – Responsible lending. Citizens Advice has been calling for better regulation of mortgage lending practices for a number of years .
- A submission to Ofcom: Code for online copyright and infringement. In May Citizens Advice responded to the BIS consultation on cost sharing. It was emphasized the need for access to the tribunal system to be free for consumers. None of the above would be possible without the hard work of our advisers providing us with client's stories so we would like to take this opportunity to thank them for their hard work, and our MP's who have supported our campaigns.

Recruitment and Training

This year we have continued to provide opportunities to adviser and gateway assessor training. Funding from Future Jobs Fund (FJF) secured our first group of Gateways.

This year we recruited and trained over 30 volunteers. The biggest change in our training for 10 years came into effect from April 2010. The new training programme includes core training for all roles (adviser, gateway assessor, reception and information assistants) which will allow volunteers to follow the same initial path and then

to branch off into their chosen area. It incorporates a conversion programme so it is possible for someone to move from one role to another without having to complete a separate learning programme. The structure combines a course over several weeks in Tameside with a CAB tutor; observation of interviews; self-study packs; skills course in Manchester, followed by supervised interviews.

Our volunteer impact survey in July 2010 told us that volunteers were 100% satisfied with access to training, support and supervision in bureau.

Outreach

This year we expanded our outreach provision to 12 locations across Tameside. The policy of taking advice into the community has been much appreciated by residents, saving them financially and making it easier for families

with other commitments to access the services. Thanks to New Charter, Irwell Valley, Regenda, St Peters People, HBWA, and Broadoak Community Centre for their financial contributions and to Droylsden LARA and WAC for their assistance throughout the year.

ACCESS THE BUREAU

Monday to Friday between 9 am and 5 pm when you can contact us in person

	Face to Face ADVICE no appointment necessary		Phone Advice (0161 330 2156)
MON	9.30 am to 12.30	MON	Phone advice - limited to staff availability
TUES	10 am to 12.00	TUES	Phone advice - limited to staff availability
WED	10 am to 2 pm	WED	Phone advice not available
THURS	10 am to 12 noon	THURS	Phone advice not available
FRI	9.30 am to 3.30 pm* <small>* Advice on BEN/DEBT/EMP/IMMIGRATION/ HOUSING on Fri</small>	FRI	Phone advice not available

CLOSED All Bank Holidays and Public Holidays . . . Closed between Christmas and New Year

Advice sessions also held in these areas:-...

No appointment needed, or enquire at Reception about appointments.

- **DENTON:** Yew Tree Centre, Circular Road, Denton, M34 6EY **9am-1pm Mondays**
- **ASHTON:** St.Peter's People, 42 Bank St. Ashton, OL6 7DN **9am-5pm Tuesdays, by appointment**
- **DENTON SOUTH:** Haughton Green Health Centre, Tatton Rd, Denton, M34 7PH. **Weds 9am-12noon**
- **CHILDREN'S CENTRE, RIDGEHILL:** School Cres, Ridge Hill, Stalybridge, SK15 1EA **Weds 9.30am -1pm**
- **NEWTON, HYDE:** New Charter Community Building, Acresfield Road, Newton, Hyde. SK14 4NB **9am-12noon Thursdays**
- **DUKINFIELD:** Outreach Office: 73 King St, SK16 4NQ. **9am-11.30am Thursdays**
- **HATTERSLEY:** Hattersley Community Centre: Hattersley Rd East, SK14 3EQ. **9am - 12 noon Fridays**

"Choice"

(One Stop Shop Information on Care Options for Adults)

206 Stamford St, Ashton under Lyne OL6 7LP 0161 339 5355 [Mon. to Sat. 10 - 2]



Disabled Access & toilet facilities.
& access to Signers for Hearing Impaired.
Interpreters service available



Trustee Board and Staff

as at 1 April 2010 to 31 March 2011

Membership of Trustee Board

M. Ashraf, <i>Equality & Diversity Centre</i>	N. Morgan, <i>Hon. Secretary</i>
Cllr W. Brelsford, Tameside MBC	S. Riley, Tameside CAB
G. Clarke	E. Rothwell
M. Dale, <i>Vice Chair</i>	S. Routledge, <i>Hon. Legal Adviser</i>
J. Fieldhouse, <i>Treasurer</i>	M. Sharples OBE
D. Lomas, Ashton Rotary	Cllr E. Shorrocks, Tameside MBC
N. Mackie, <i>Chair</i>	

STAFF

Joint District Managers: Nigel Morgan; Susan Riley
Advice Session Supervisor: Dawn Mackenzie
Office Manager: Jean Hall
Reception/Admin Assistant: Gemma Cardey
Accounts Assistant: Christy Lau
Trainee Mentor: Emily Thurrell
Admin Assistant: Clare Parker
Advocacy: Kathryn Machin, Julian Bartolomeo, Bob Hillson
Choice Shop: Louise North, Emily Thurrell, Lynda Grundy
Employment: Kosar Nzeribe
Financial Inclusion Fund: Kimberley Ward, Helina Dowuona, Debbie Lee, Marie Evans, Clare Parker, Bob Hillson
Outreach Generalist Advisers: Margaret Ashworth, Julian Bartolomeo, Pauline Davis, Floyd Dodoo.
Gateway: Stephen Shawcross.
Cleaner: Denise Dunning

VOLUNTEERS

Advisers and Trainee Advisers:

Margaret Ashworth, Joe Arden, Alex Dunlop, Beryl Kenny, Liz Law, Ted Lewis, Shamim Miah, Trish Phillips. Anwar Ali, Terry Ebbs, Karen Harwood, Sam Hudson, Kwan Lau, Pamela Mackin, Meera Mistry, Shem Ngunjiri, Derek Pattison, Andrew Sherratt, Linda Thomas, Julie Woodhead, Joanna Wright.

Gateway and Trainee Gateway Assessors :

Sam Hudson, Paul Kitchen, Stephen Shawcross. David Chapman, June Evans, Tony Lawson, Paul Lund, Mohammed Mojid, Zenon Moklak, Barbara Piech, Juliana Stewart.

Admin Assistants:

Margaret Gregory, Nimmi Kollimada, Rhiannon MacKenzie, Harry Paver, Suhail Safdar.

In addition the following persons retired or left the service during the year:

Adam Almond, Lesley Ayres, Neeki Begum, Davy Clitheroe, Julia Davidson, Ronnie Francis, Lynda Grundy, Alex Guinan, Bob Hillson, Hayley Jones, Gugu Khumalo, Leanne Kiely, Kwan Lau, Ted Lewis, Kathryn Machin, Jaya Mardania, Derek Pattison, Josephine Peters, Neil Redfern, Karin Reed, Ted Salmon, Michael Thompson, Christopher West, Fleur Whitehead, Maureen Whittaker.

We thank Tameside Council our main funders, M.P.s, and local Councillors for their support of Tameside CAB during these difficult times.

Tameside Citizens Advice Bureau

9 George Street, Ashton under Lyne, OL6 6AQ Telephone: 0161 330 2156 ● Fax: 0161 344 2139

Tameside CAB website: www.tamesidecab.org.uk

CAB information on a website at www.adviceguide.org.uk

