



Advice in Our Communities

Tibshelf
 Shirebrook Langwith
 Holmewood and Heath
 Shirebrook East
 Wingerworth
 Renishaw
 Pilsley and Morton
 Barlow and Walton
 Elmton-with-Creswell
 Shirebrook South East
 Gosforth Valley
 Coal Aston
 Clowne North
 Shirebrook North West
 Dronfield South
 Ashover
 North Wingfield
 Eckington South
 Sutton
 Unstone
 Barlborough
 Pinxton
 Ridgeway and Marsh Lane
 Killamarsh East
 Brampton and Walton
 Ashover South
 South Normanton West
 North Wingfield Central
 Bolsover North West
 Dronfield Woodhouse
 Dronfield North
 Dronfield North
 Bolsover West
 Tupton
 Whitwell
 Grassmoor
 Scarcliffe
 Killamarsh West
 South Normanton East
 Shirland
 Blackwell
 Clowne South
 Eckington North
 Bolsover West

From Our Chair

This year has been our busiest ever with over twenty three thousand enquiries coming from local people. Our advisers helped people claim over £2.5 million of benefits/tax credits and handled almost £8 million of debt.

Funding continues to be a challenge but we have been able to continue with our projects as noted in this report and have attracted some new funding from The Police and Crime Commissioner to work in partnership with Derbyshire Trading Standards and Age UK Derby and Derbyshire to launch Derbyshire Scamwatch. This has highlighted the problems around Social Isolation and we will be looking to attract additional funding to enable us to carry on this work. We will also be looking to cover an expected loss of £50,000 in our funding streams over the next 12 months.

We have also been involved with our National Association's consultation over a new Membership Agreement which will be decided at their AGM in September.

The work that we are able to carry out is only possible because of the dedication of our volunteers, staff and trustees and I wish to record my thanks to each and every one of them.

I need as well to thank our funders whose support enables us to be able to carry out this valuable work with our local communities.

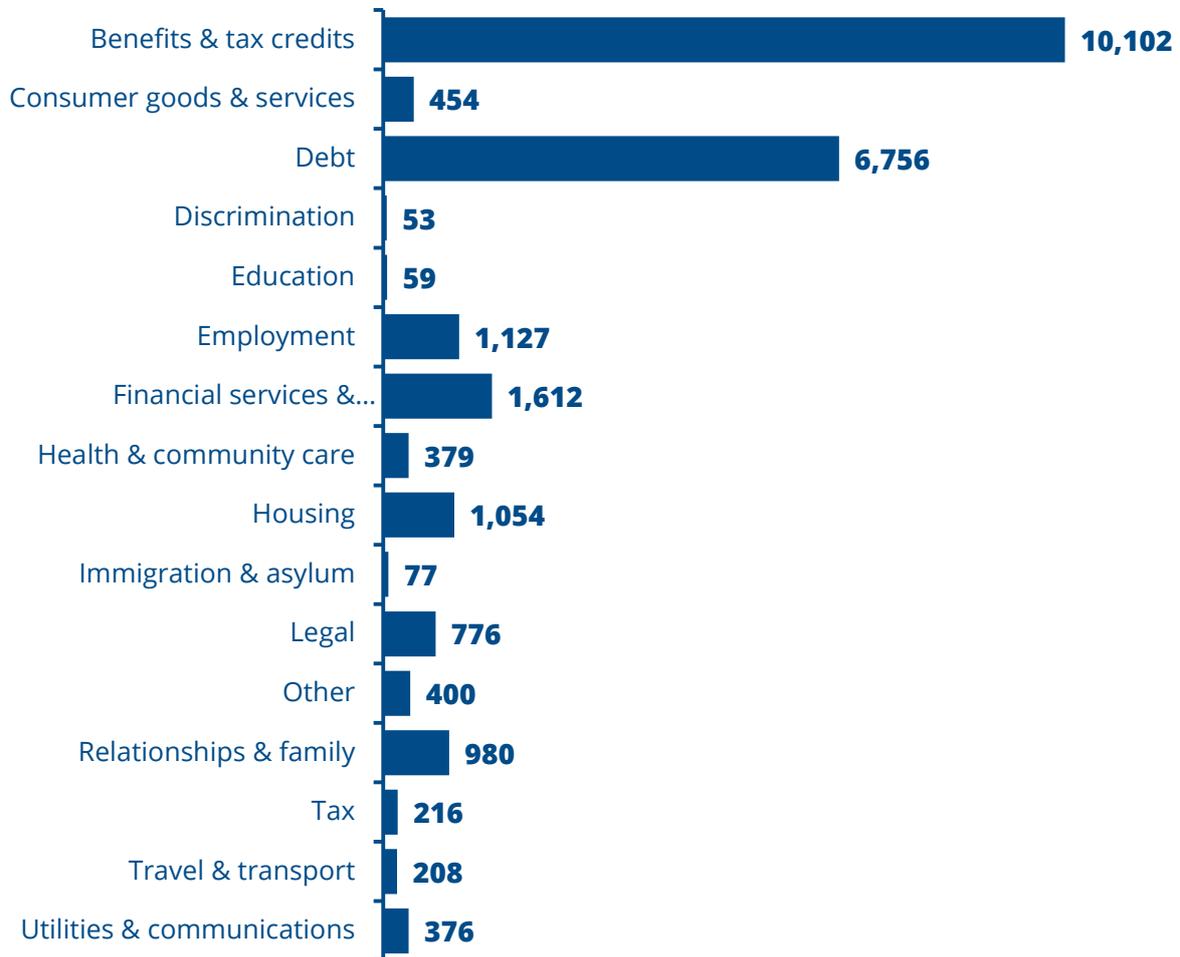
Finally, this is my final report as chair and so I would like to thank all those who have supported me over my term at the helm and to convey my hope that the Bureau continues to flourish over the coming years.

Judy Derricott

Our Partners

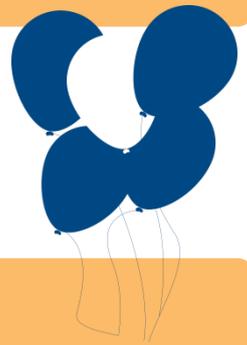


The Problems Faced By Our Local Communities



Enquiry Explosion!

Last year was one of our busiest yet with an increase in enquiries of over 27%. We actually dealt with 24,629 enquiries. Benefit enquiries were up by over 2,500, debt enquiries by over 1,000. Meanwhile enquiries around financial services and financial capability were up by almost 1,000.



Audit Success

We were pleased to have passed our membership scheme and Advice Quality Standard Audit during the year. This means we hold an Advice Quality Standard for our generalist work and for our casework in Welfare Benefits and Debt.



Local Case Study - Clare's Story (name changed to protect privacy)

Clare is a single parent with two dependent children and one adult child still living at home (unemployed). She and her husband separated earlier in the month. Clare lives in private rented accommodation. She works part time and receives Tax Credits and Child Benefit. Clare had rent arrears of £400 and a number of small non-priority debts which totalled £8,630 (loans, credit cards, water arrears, mobile phone debt) that she was no longer able to pay following her husband leaving the marital home. The stress from the debt was having a negative effect on her health and she admitted that the stress was impacting on her whole family.

Clare was having problems with a neighbour and hastily found another property to rent and paid a deposit to the new landlord (which resulted in her getting behind on her current rent). Clare came for advice because she realised that financially she would struggle to move and that she had good support from her other neighbours and so wanted to stay. However, Clare felt that she was now committed to moving and was afraid to contact the new landlord.

At CAB we were able to negotiate with the landlord at the new property to return the deposit paid. Fortunately she had not signed a tenancy agreement and so she was not tied into the tenancy. Clare was able to use the refunded deposit to clear her rent arrears (a priority debt). We supported Clare with a complaint to the local authority regarding anti-social behaviour from her neighbour and advised Clare on how to deal with any potential further anti-social behaviour.

We carried out a benefit check and identified that Clare should be receiving housing and council tax benefit and we assisted her to apply for these.

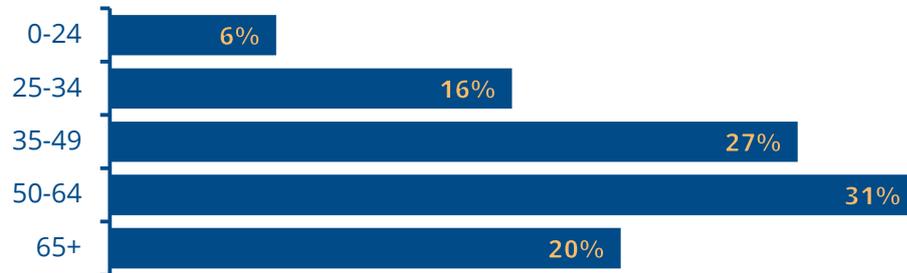
After discussing all options with Clare for dealing with debts, she opted for a Debt Relief Order. This is a formal arrangement set up through the Insolvency Service to clear all qualifying debts after a one year moratorium. North East Derbyshire CAB are an approved intermediary and set up the DRO for Clare, this involved making background checks and gathering information in order to process the DRO. The DRO was granted and Clare's debt of £8,630 was written off giving her a fresh start with managing finances as a single parent. As part of our advice we also provided budgeting advice to help prevent Clare from needing to rely on credit again in the future.

Outcomes:

- Debt written off: £8,630
- Rent arrears of £400 paid in full
- Housing and Council Tax Benefit gain £47.32 per week

Working In Our Communities - The Local People We Help

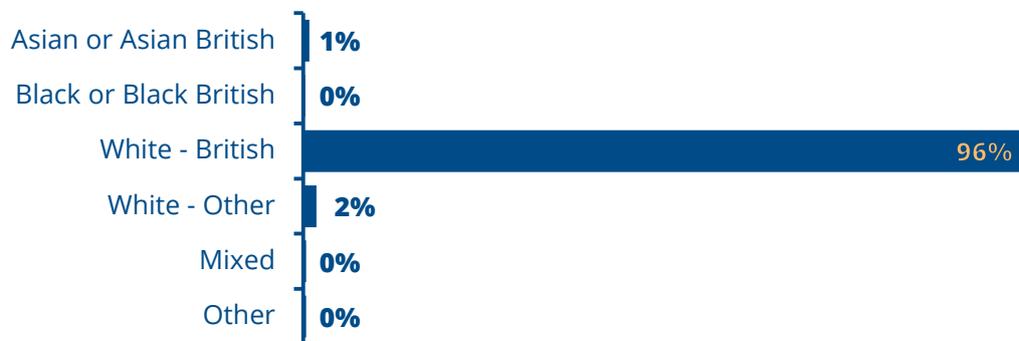
Age Range



Gender



Ethnicity



Disability



Local Case Study

Ryan's difficulties began seven years ago when his marriage broke down and his wife left him. He struggled to pay the household bills and he started to suffer from depression. He explained that he felt that he had nothing to live for and struggled to get by each day. It was at this point he turned to drugs as he felt that this helped him to ease the pain and turmoil that he was in.

The drugs took hold, he was struggling to finance his habit, struggling to go to work, and eventually he lost his job as a quarry supervisor. He fell further into debt and relied on credit to pay some of his household bills, however when he had maxed out his credit cards his mortgage soon got into serious arrears. The property was repossessed.

Now homeless, Ryan moved in with his new partner into her local authority housing, she had two children; however his depression and addiction were not under control. They fell behind with rent payments and were evicted. Social services became involved; Ryan and his partner nearly risked the children going into care. Prior to this point Ryan had not sought advice. Had he come to Citizens Advice earlier we could have possibly prevented the repossession and the eviction.

They moved in with parents and started to engage with services. We helped Ryan to explore all of his options. He felt that Bankruptcy would be his best option; however he could not afford the fee. We made an application to the British Gas energy Trust and were successful with a grant for £525 which covered the petition fee.

Ryan said that removing the worry of his debt which used to remind him of his past, has enabled him to look to the future and make plans. He is now on a methadone reduction programme and attending work programmes through Job Centre Plus.

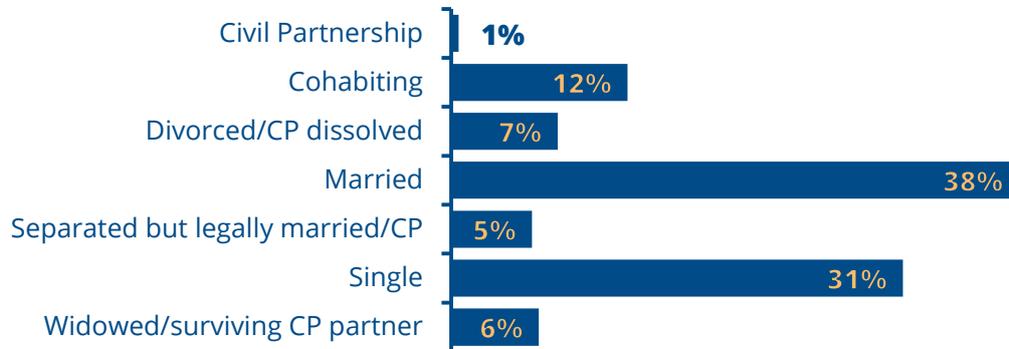
He and his family plan to stay with his parents until is able to find fulltime work, he feels able to manage his finances as a result of the budgeting work that we have done with him.

Financial gain:

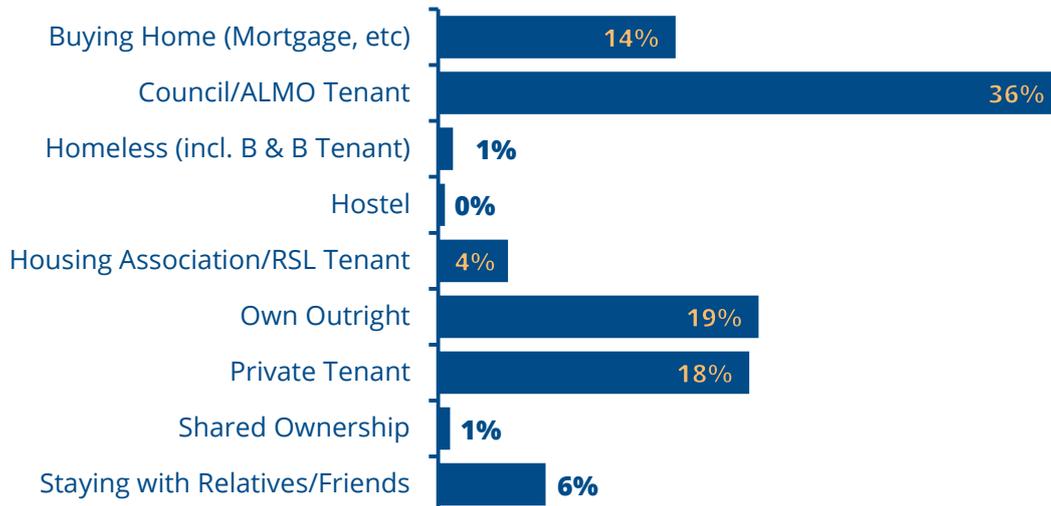
- £59,000 debt written off

Working in Our Communities - The Local People We Help

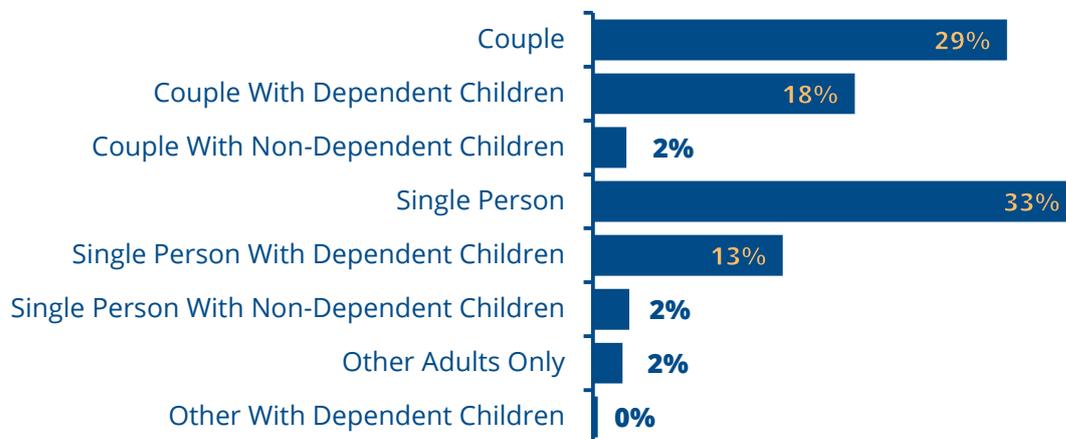
Marital Status



Housing Tenure



Household Type



Working in Our Communities - GP and Children's Centre Projects

Thanks to funding from Derbyshire County Council we are able to offer generalist advice in 23 GP Practices and 16 Children's Centres across North East Derbyshire and Bolsover.

Last year our advisers in these projects dealt with over 10,000 enquiries.

Research carried out nationally indicates that advice does have a positive effect on people's lives.



In a recent survey of people we saw in GP settings:

- 100% said the service was very easy or easy to access
- 83% said they were very happy with the advice they received whilst 17% said they were fairly happy
- 78% said the advice they received made a lot of difference to their situation, 22% said it had made some difference.

"I am not as anxious and stressed and my fears have been alleviated by coming to CAB"

"Fantastic service and friendly"

Local Case Study

Ronald and his wife, Hazel, both aged 79, sought advice from CAB after receiving a letter from the Department of Work and Pensions (DWP) about a pension credit overpayment of £5,132.40.

The decision that they had been overpaid came as a shock to them and was causing stress. They also confessed that upon receiving the overpayment decision they now felt like criminals, and after being law abiding their whole lives found this hard to cope with. They reported that it was having a negative effect on their health.

Both of them are in receipt of Attendance Allowance, however last year Ronald came off Attendance Allowance as his condition improved and so he did not renew his claim. He was diagnosed with a new health condition recently and is again now in receipt of Attendance Allowance but for 10 months he did not receive it. When two people of the same household receive Attendance Allowance often they are entitled to an additional premium within their pension credit entitlement called a severe disability premium. In Ronald and Hazel's case this amounted to £122.20 per week. For the 10 month period that Ronald was not on Attendance Allowance they were, wrongly, still paid the severe disability premium which caused the overpayment.

Firstly, through a benefit check, the CAB worker established that they were missing out on carer's premiums within their pension credits (as they both provided care for each other) and assisted them to apply. They were awarded an additional £68.40 per week. Straight away this helped their financial situation.

The CAB worker reassured Ronald and Hazel that they had not broken the law or done anything wrong and assisted them with a mandatory reconsideration of the decision to recover the overpayment on the basis that it was not their fault that the severe disability premium continued to be paid, as it should have automatically been removed considering it was automatically added to begin with (Ronald and Hazel did not claim it, it was just automatically added). The decision maker at DWP agreed that the decision was unlawful and agreed that they would not have to repay the money.

Financial Gains

- Debt written off: £5,132.40
- Weekly benefit gain: £68.40 per week

Working in Our Communities

Limiting Long-Term Health Project

In partnership with our colleagues at Citizens Advice Chesterfield we offer a casework service in welfare benefits and debt for people suffering long term or life threatening illnesses. We also offer a service offering representation at benefit appeal tribunals. This gives added value to our GP project in particular. The project is funded via the Big Lottery Fund.

Pennies to Pounds

This project allowed us to target specific money advice to people over the age of 60. The project was delivered in partnership with colleagues from Age Concern, Derbyshire Unemployed Workers Centre, Derbyshire Law Centre and Citizens Advice Chesterfield. Unfortunately the project, funded by Comic Relief, comes to an end this year.

Information Kiosks – Advice in the Communities

We have developed information kiosks for a range of partners. These give access to a whole range of topics and links to consumer information, council services, Job Search, benefit calculators and partner websites.

Money Advice

We are able to offer specialist debt advice through the Money Advice Service funding via our partners East Midland Money Advice (EMMA). We have a team of four dedicated debt advice workers although we have six members of staff that hold the Certificate in Money Advice Practice (CertMAP) qualification.

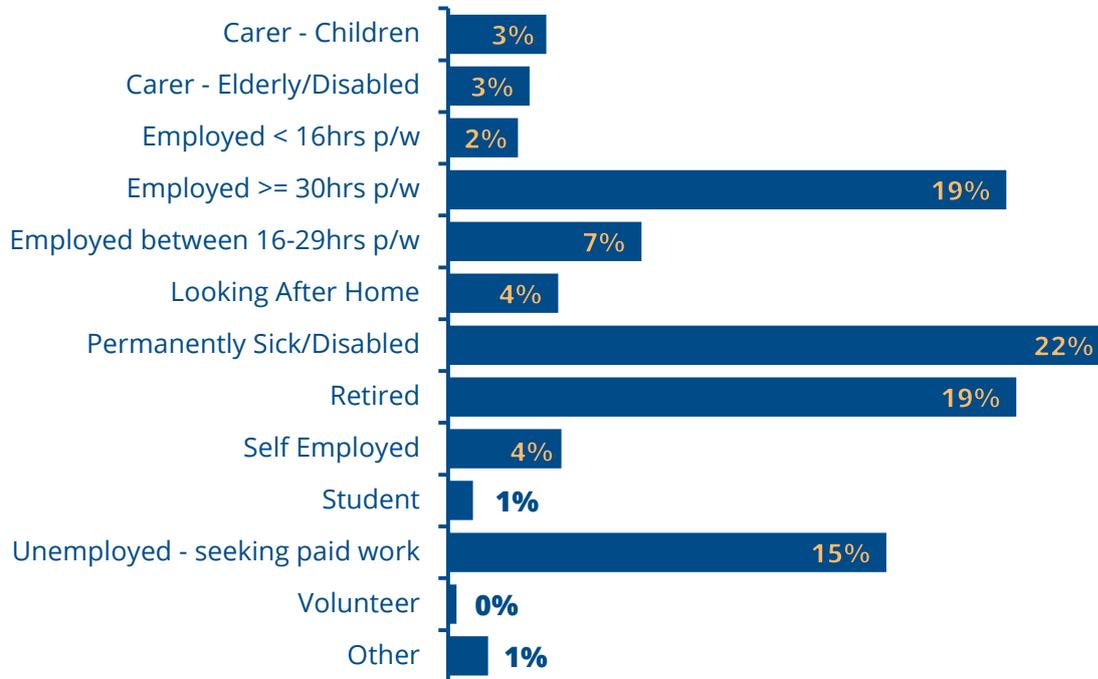
Last year our advisers dealt with almost £8 million of debt.

We also have a website that enables people to look at the options for dealing with their debts and a resource to help people manage their own Debt Management Plan – nedcab.cabmoney.org.uk

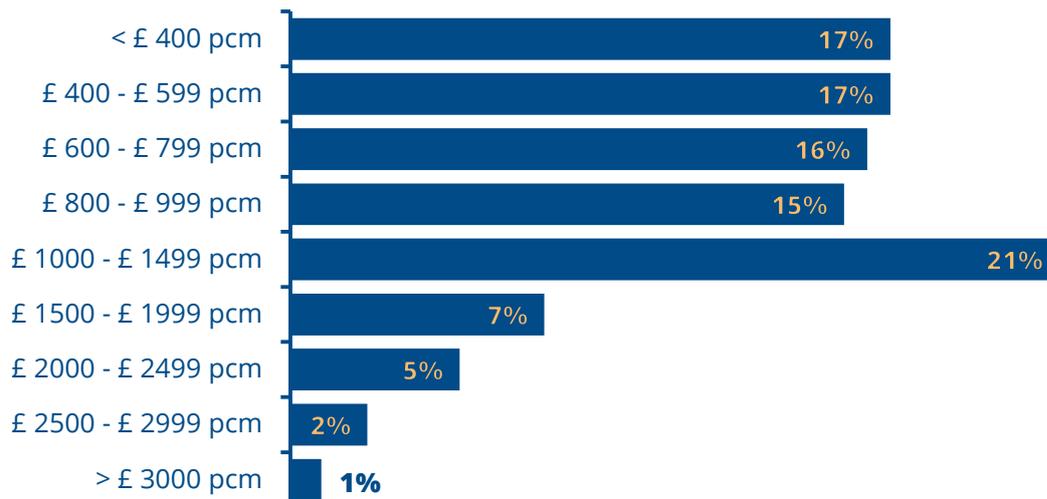


Working in Our Communities - The Local People We Help

Occupation



Income Profile



Derbyshire Scam Watch

Derbyshire Scam Watch is a project funded by the Police and Crime Commissioner for Derbyshire. Our other partners on the project include Trading Standards, Age UK Derby & Derbyshire and the Police.

The aim is to raise awareness, particularly amongst older residents, of the potential harmful effects of mass-marketing, internet, doorstep and telephone scams and to provide one to one advice and support where potential scam/fraud victims are identified.

In Derbyshire the typical target is aged 74 and lives alone.



**Telephone
Scams**



**Mail
Scams**



**e-mail
Scams**



**Doorstep
Scams**



**Pension
Scams**

Scammers buy a mailing list with your details on it, or you have responded to a survey, tempting letter, phone call or advertisement. Scammers then make a list of all the people they have tricked. These lists are called 'suckers lists'.

Whilst raising awareness of the numerous scams we have been able to visit a number of people who have been scammed and help them set up services to prevent unwanted mail and telephone calls through the telephone and mail preference services and in extreme cases arrange for call blockers to be installed.

Our main message is

**IF IT LOOKS
TOO GOOD TO BE TRUE
IT PROBABLY IS!**

Derbyshire Scam Watch - Case Study

Anne is 76 years old. She was most happy with the follow up visits following her initial contact from Trading Standards. During the visit she admitted that she had been receiving a number of catalogues and letters from companies promising free prizes and being entered into free prize draws, she told us that she had ordered goods on a number of occasions, due to the promise of the prize draw entry. In December 2015 alone she spent £110 on goods with the hope of winning the prize.

We explained that while there is a legitimate market for promotional mailings, and the majority are run responsibly and within the law, there are some companies who don't treat consumers fairly. Instead, they use misleading tactics to make an illegitimate profit and the entry into the prize draws is a prime example of this. We explained that we could take away the mail and make a referral to Trading Standards to write to the companies and ask that her details are taken off the mailing list. She was very happy that her details would be removed from their lists.

As a result of our intervention, Anne will no longer receive unwanted mail / catalogues from bogus companies and feel pressured into buying goods at inflated prices just for the promise of being entered into free prize draws.

This intervention saved her over £2,000 per year.

Anne confirmed that following our visit she feels confident and able to recognise scam mail, and take appropriate action. She will also feel safe in her home following an agreed home safety visit from Derbyshire County Council.

For further information take a look at our website

www.derbyshirescamwatch.org.uk

Derbyshire SCAM Watch

IF IT LOOKS TOO GOOD TO BE TRUE IT PROBABLY IS!

Derbyshire Scam Watch

Derbyshire Scam Watch is a project funded by the Police and Crime Commissioner for Derbyshire.

The aim is to raise awareness, particularly amongst older residents, of the potential harmful effects of mail-order, internet, doorstep, and telephone scams and to provide one-to-one advice and support where potential scam/victim victims are identified.

Telephone Scams

Mail Scams

E-mail Scams

Suckers List

Scammers buy a mailing list with your details on it or you have responded to a survey, sampling letter, phone call or advertisement. Scammers make a list of all the people they have tricked. These lists are called 'suckers lists'.

What do scammers do with their 'suckers lists'?

They sell them to other scammers all over the world.

What happens if my name gets put on a 'suckers list'?

Your criminal mail and phone calls will start to increase as more scammers try their luck at getting their hands on your cash.

What other tricks do scammers use?

Scammers are very crafty people. They know how to get into minds. Someone whose mind has been 'dozzled' will become excited and start to focus on the prize, rather than the fact that they are being asked to send cash or personal details to claim it.

Below are just a few words and statements that scammers use:

- Won the lottery
- Scams to Scammy
- Time Sensitive
- Unclaimed Prize/Award
- Guaranteed Profit

Derbyshire Scam Watch

Well done Louise

Thanks to BBC Radio Derby for inviting me along here to raise awareness regarding scam

Research and Campaigns

At our recent audit, conducted by Citizens Advice, one of the strengths of our organisation was our research and campaigns work.

“Local Research and Campaigns activity is prioritised”

However what exactly is this activity?

As a service we hold a huge amount of insight and data about the problems our clients and their wider communities face.

We can use this insight and data to do several things:

- To help us research issues further.
- To influence decision makers to change policies and practices.
- To campaign to get decision makers to change policies and practices.

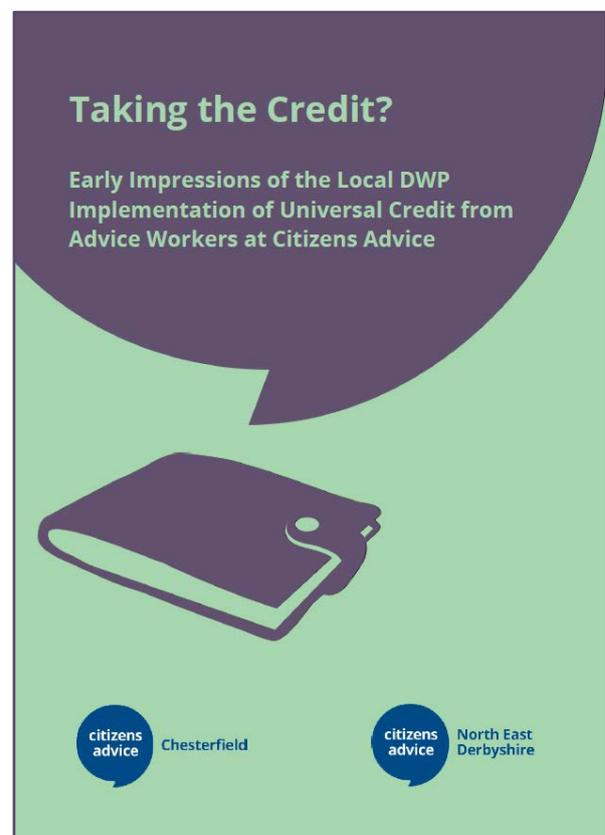
Local offices know the most about what issues our clients are facing and what policies or practices aren't working.

This year we have collaborated with other local organisations to highlight local issues that affect our communities. We recently produced a report with Chesterfield Citizens Advice to look at the early impact of the roll out of Universal Credit in our area.

We have also looked at local practises surrounding rent arrears and formal debt solutions.

We are currently looking at water charges and local authority tenants.

This year we have been very lucky to have a volunteer who has dedicated herself to producing evidence forms for us which we then send to Citizens Advice to add to its body of evidence to help to lobby and influence change. A big thank you from us.



Helping Your Local Community Through Volunteering

Our volunteers come from a wide range of backgrounds, including young people, professionals who want to broaden their horizons and retired people who want to give something back – and we offer a range of support services to meet the needs of our disabled volunteers. Our commitment to value diversity and promote equality means we can encourage individuals who might not otherwise volunteer.

Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff-run. They take on a range of roles from assessing and providing advice, supporting the running of bureaux, campaigning in the community and acting as trustees.

Each volunteer receives training and ongoing support specific to their role. This investment of time and resources ensures that each volunteer is fully prepared for their role, and that our clients receive quality advice and support.

Playing an active contribution to the day-to-day running of a local Citizens Advice office can develop volunteers' practical skills, such as problem solving, communication and team work, as well as boost their confidence and belief in their abilities. This improves employability, presents career development opportunities, and can help those currently unemployed to move into work.

CAB volunteering can also develop an individual's softer skills, resilience and other personal attributes. This can have a positive impact on how people feel about themselves, how they respond to others and their capacity to manage life's challenges.

CAB volunteering does not just have an impact on individuals, it benefits their communities too. Our volunteers are local people, and through volunteering, they increase their knowledge about community issues and build relationships with their locality. This creates stronger communities, with engaged and active members, and more social action.

We acknowledge the hard work and dedication that our volunteers bring to us each week. Most of our volunteers stay for several years with us and we offer our heartfelt gratitude to them, the many that have gone before and the ones yet to join our magnificent team.

You can access our services

At our assessment centre
1 Bridge Street, Clay Cross (by the Bus Stop)

Mon - Fri 10am - 2pm

Or at a large number of outreach locations
including most GP Practices and Children's Centres

By telephone 0300 456 8347 Mon - Fri 10am - 2pm



See our website for full details of all our services

www.nedcab.org.uk



@NEDerbyshireCAB



www.facebook.com/NEDCAB

Registered office: 126 High Street, Clay Cross, Derbyshire, S45 9EE

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