



North East Derbyshire Citizens Advice Bureau

Working in the Communities of
N E Derbyshire
&
Bolsover

2008/09

Every Citizens Advice Bureau is an independent charity

N E Derbyshire CAB is registered as a charity number 1118194 and is a company Limited by Guarantee
Registered in England & Wales with Company number 5933725

The Citizens Advice service is celebrating 70 years of life changing advice

In 1938 when the prospect of a world war loomed, the National Council of Social Services, the forerunner of today's National Council of Voluntary Organisations, established a group to look at how to meet the war-time needs of the civilian population. The group recommended that Citizens Advice Bureaux be established, particularly in the large cities where 'social disorganisa-



tion may be acute'. War was declared on 3 September 1939 and the first 200 bureaux opened on 4 September. Arrangements for bureaux varied wildly; one even operated out of a horsebox. Seven decades later we are, each year, advising million clients on six million problems from 3,300 locations.

North East Derbyshire CAB was established in 1972 in Clay

Cross. At that time it was staffed by a part time organiser and a handful of volunteer advisers. We now have a staff of 24 and over 30 volunteer advisers and operate from a variety of community venues, including community centres, libraries, G.P. Surgeries across two districts N E Derbyshire and Bolsover. The original advisers resource, a



paper system which over the years came to fill a large filling cabinet has been replaced by a computerised system which enables us to provide up to date quality advice much more efficiently.

Our Service

The Citizens Advice service provides free, confidential and impartial advice.

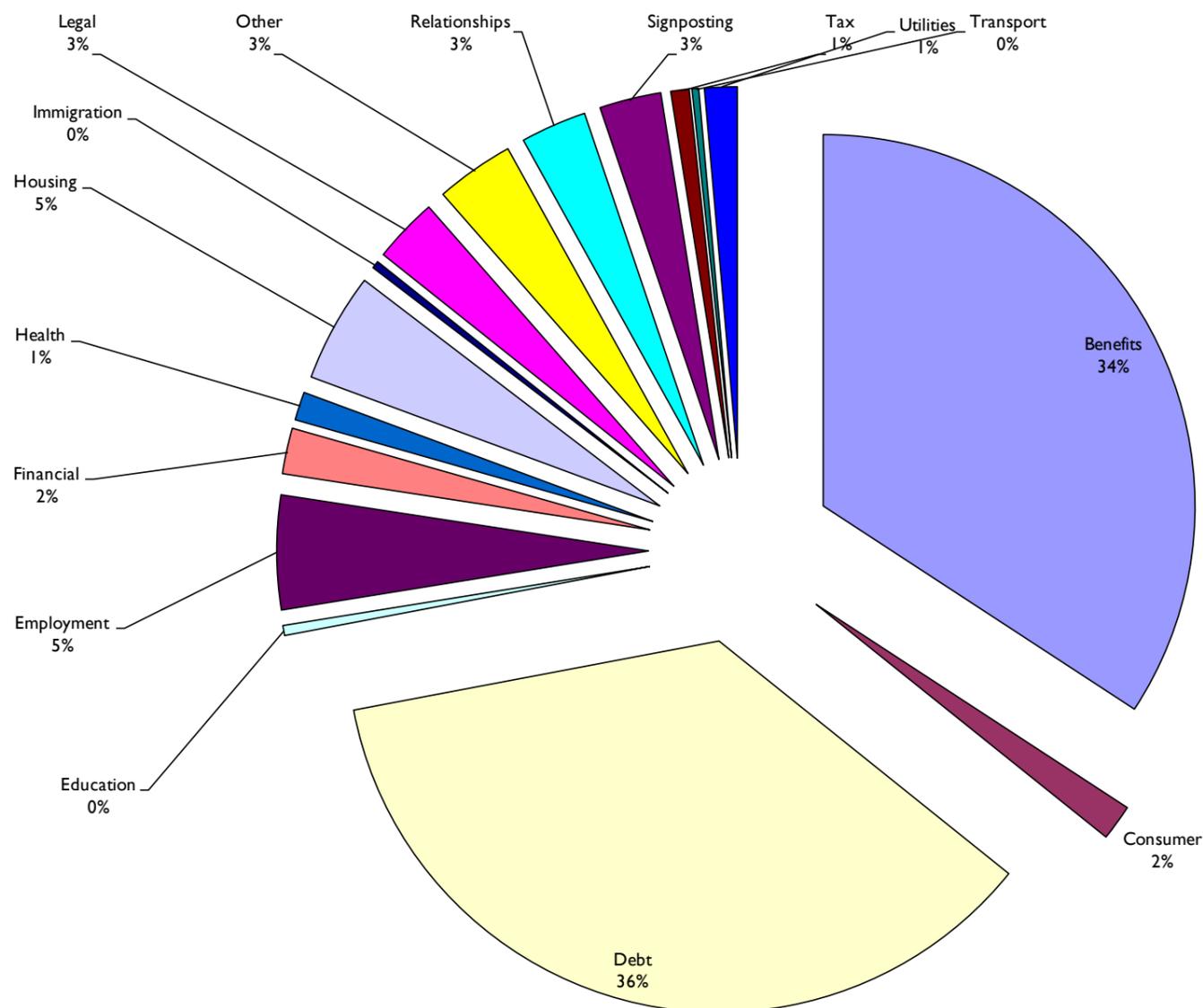
We are the UK's largest advice provider and can deal with a myriad of issues ranging from debt, employment, housing, consumer, welfare benefits and anything else in between.

We help people with their immediate need but we also campaign for policy change using real clients stories and experiences anonymously to change the lives of others without them even realising!

Every CAB is a registered charity reliant on trained volunteers and funds to provide these vital services to local communities.

Our Core Work

With much appreciated funding from North East Derbyshire District Council and Bolsover District Council we provide face to face and telephone generalist advice and case work in debt and welfare rights. In total we dealt with over 17,000 enquiries an increase of over 40% on last year for almost 5,500 clients (an increase of 23%). The range of enquiries is shown below.



As can be seen our work is dominated by debt and welfare rights.

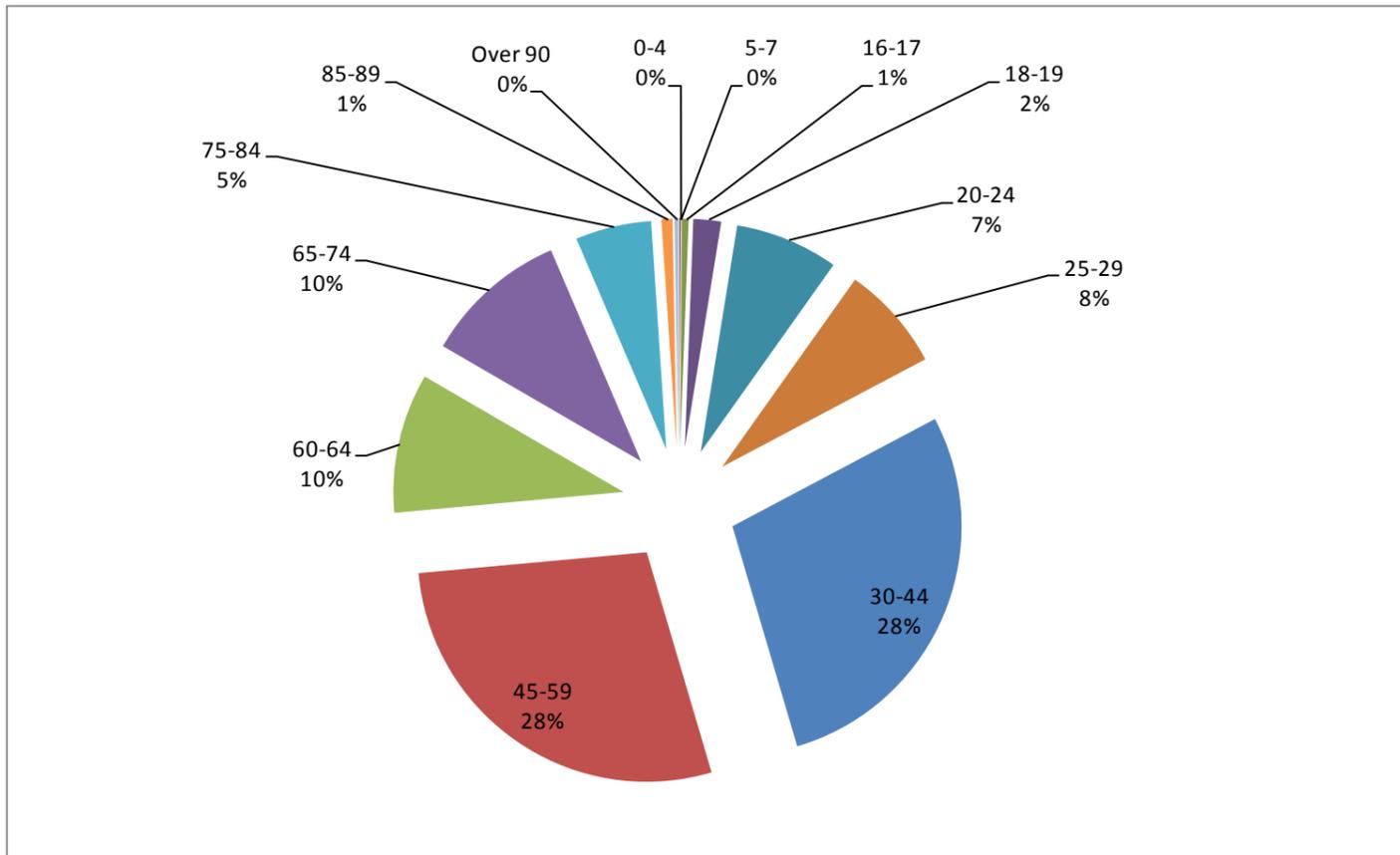
Given the economic crisis it is not surprising that **DEBT** is such an issue. Personal, consumer and unsecured debt has featured heavily and personal bankruptcy has also reached an all time high for this bureau. In all we have dealt with over 5000 debt issues and rescheduled over £8 million of debt.

In **WELFARE RIGHTS** cases this year we have 5,328 individual benefit issues covering a wide range of differing benefits. A high population have been concerned housing benefit and council tax benefit. These benefits do seem to cause people real problems as the administration and communication between other departments seems unnecessarily complicated and unfathomable to claimants. In 2008/9 we made a £14,000 weekly gain in benefits. We also received £116,818 in lump sum payments for local people. In total that means almost an additional £1 million has been put into the local economy.

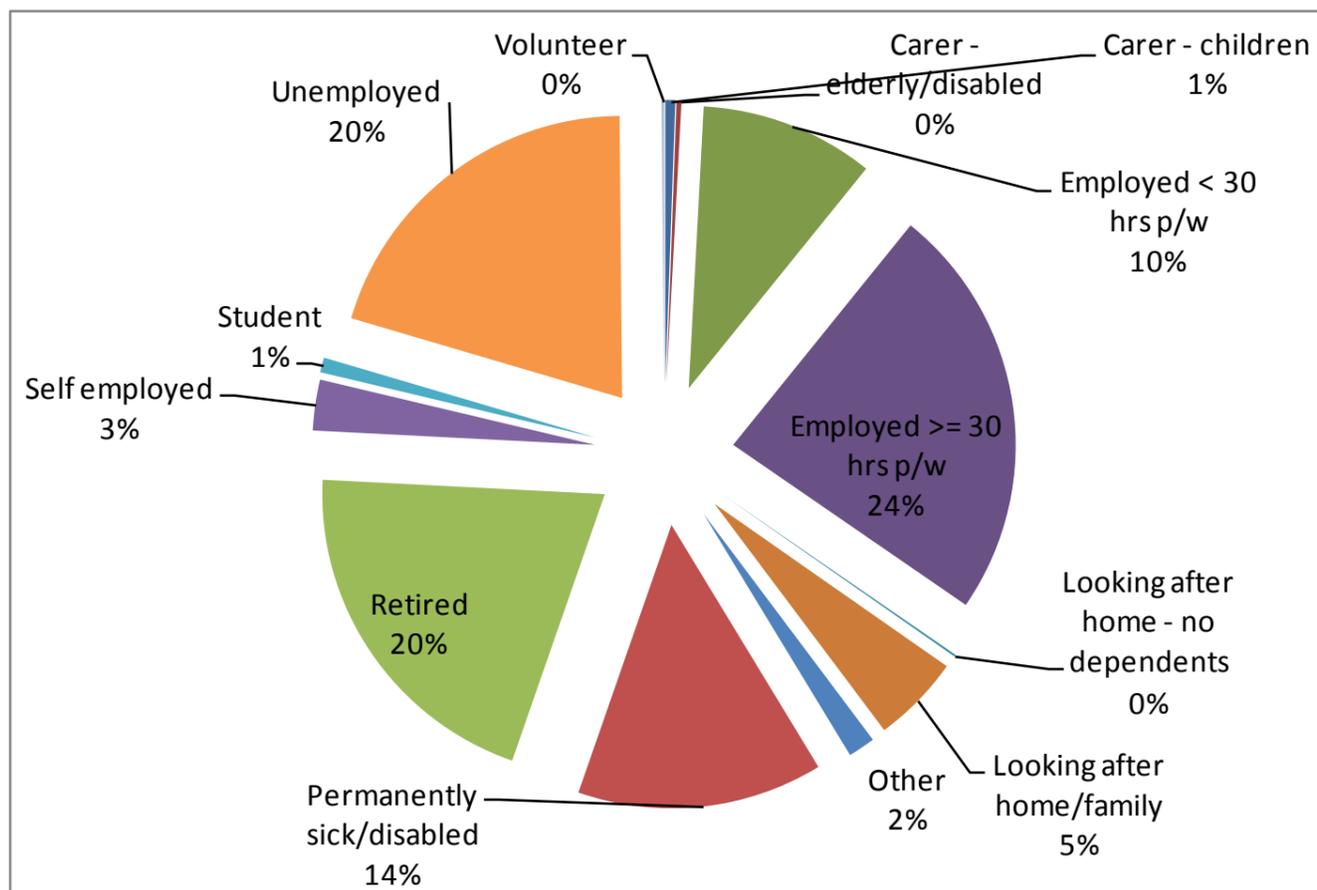
Our Clients

We do see a good mix of clients. 58% of those seeking our help are women.

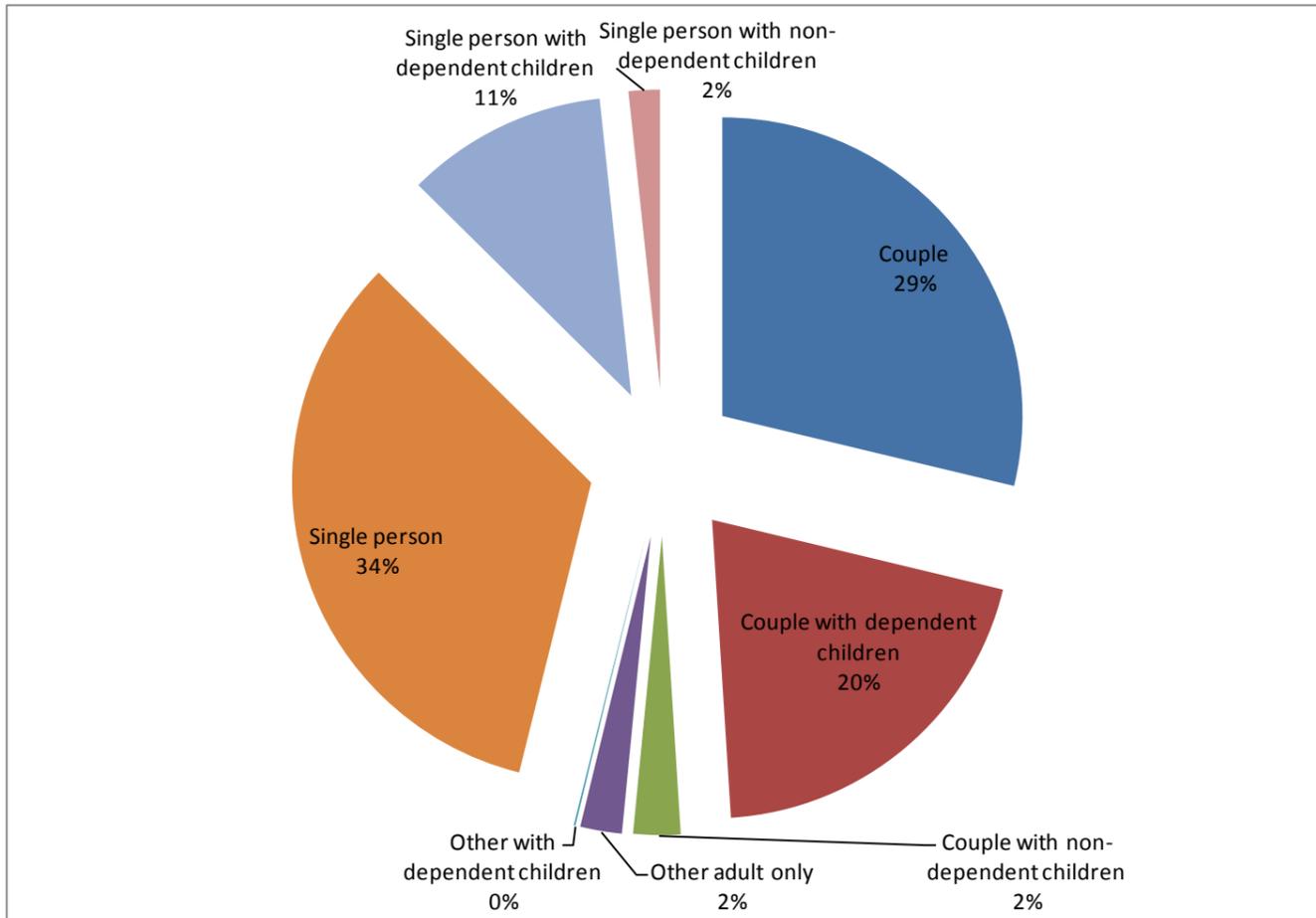
Age range of clients



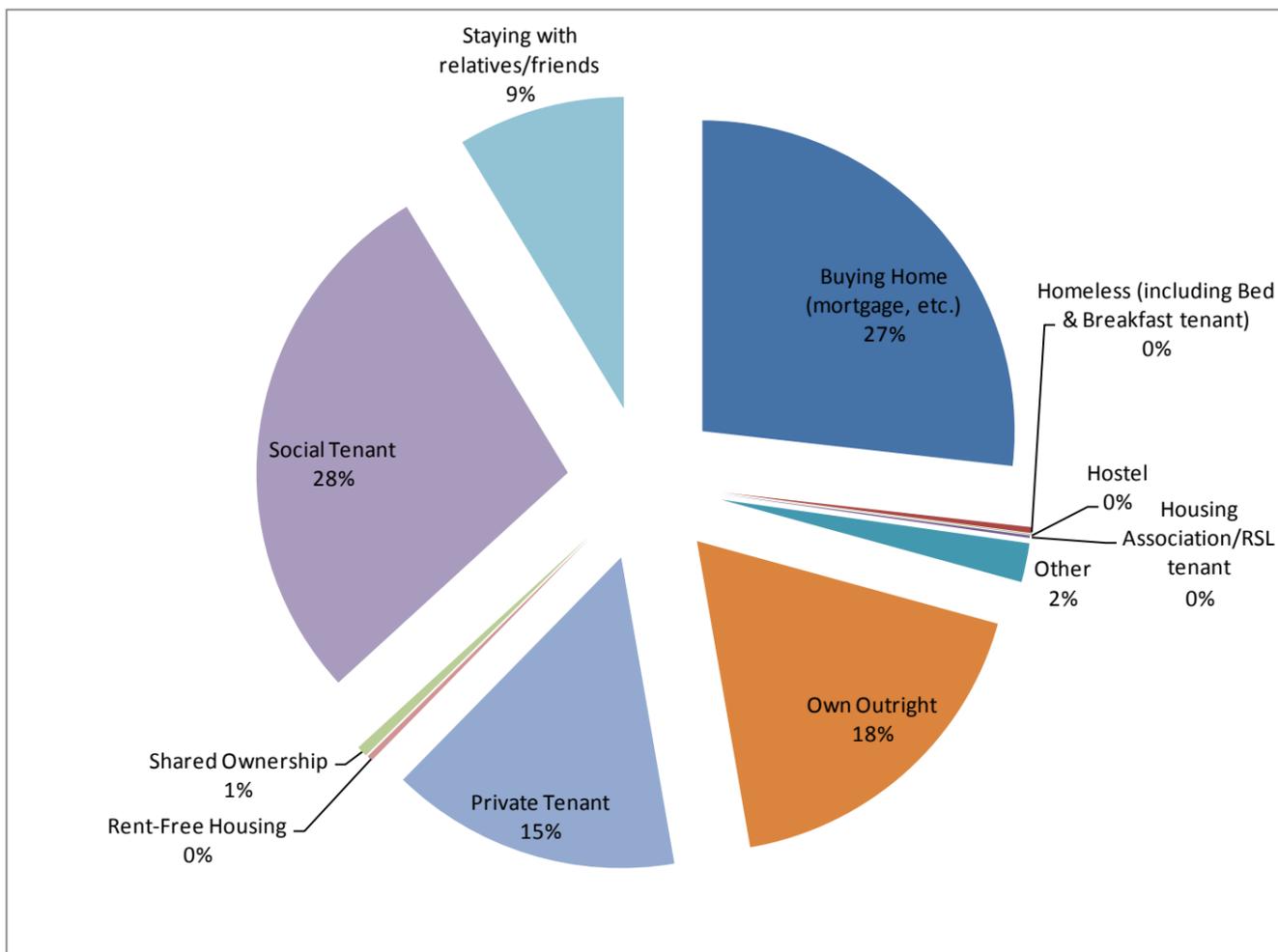
Employment Status



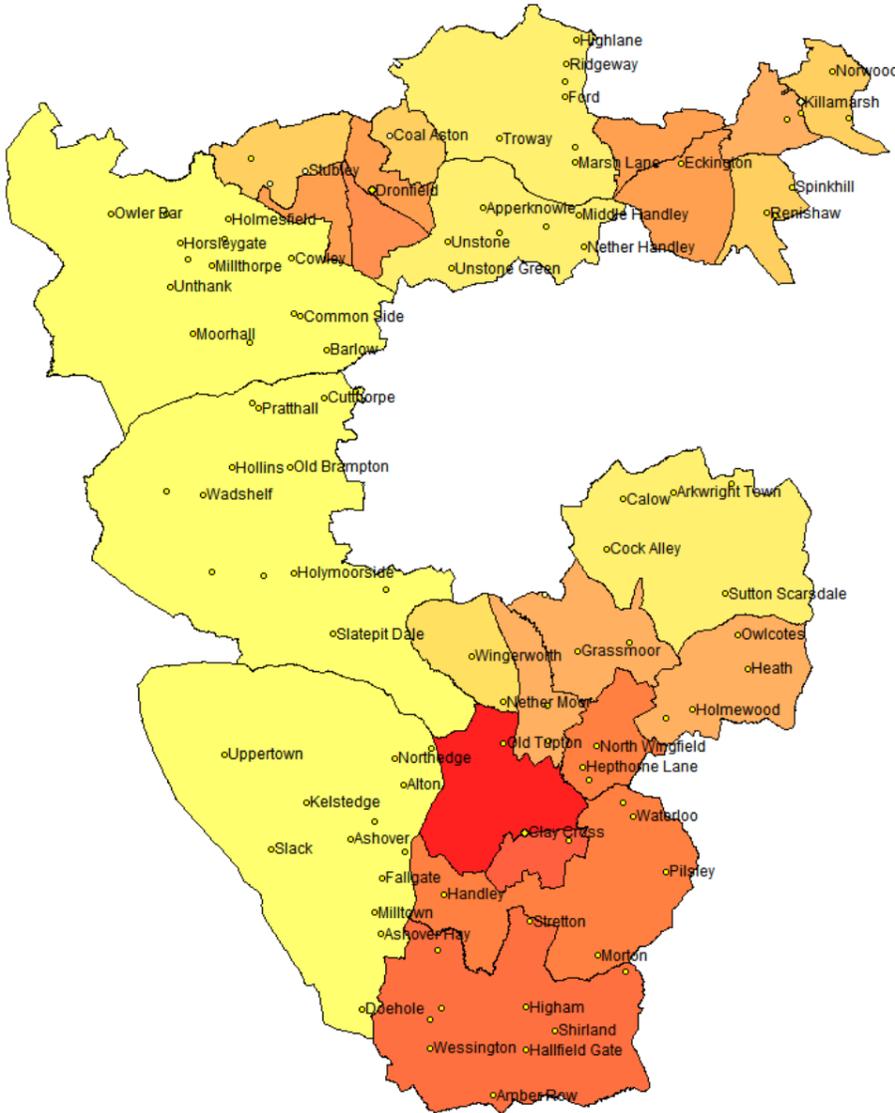
Household Type



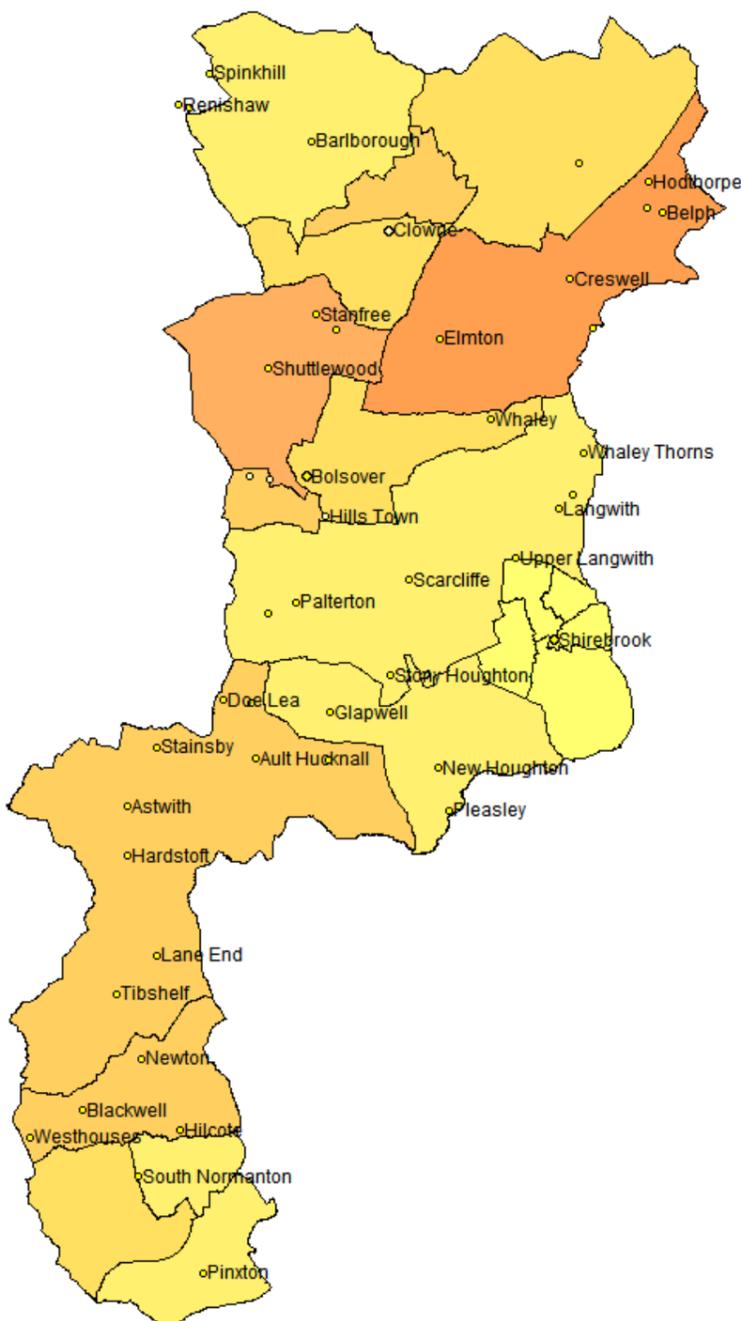
Household Tenure



Where our N E Derbyshire enquiries came from
The darker the colour the more enquiries received.



Where our Bolsover enquiries came from



Where to find us

Main Bureau - 126 High Street, Clay Cross
Open Mon - Friday 10am - 2pm

Clowne Community Centre Outreach
Open for drop in enquiries Thurs 10am - 12 noon

Dronfield Outreach - The Peel Centre
Open for drop in enquiries Mon & Thurs 10am - 2pm

Eckington Library Outreach
Open for drop in enquiries Fri 10am - 2pm

Renishaw Community Centre Outreach
Open for drop in enquiries Tues 10am - 2pm

Via appointment at the following G.P. Surgeries

Ashover Primary Care Centre Thurs pm

Castle Street Surgery, Bolsover Fri

Friendly Family Surgery, Bolsover Weds am

Springs Health Centre, Clowne Tues am

Gosforth Valley Surgery, Dronfield Tues pm

Staffa Health, Holmewood Weds pm

Staffa Health, Pilsley Mon pm

The Village Surgery, Pinxton Tues pm

The Village Surgery, S Normanton Thurs pm

Staffa Health, Stonebroom Thurs pm

Staffa Health, Tibshelf Weds am

Appointments for all these venues should be made via the surgeries.

Killamarsh Clinic (not the surgery) Mon pm
Book appointments on 01246 868843

We will also soon be operating from

Barlborough Medical Practice

Oakhill Medical Practice, Dronfield

Shires Health Centre, Shirebrook

Please check our website or the surgery noticeboards for further details.

Telephone advice is available on 0844 848 9800 (Calls charged at 5p per minute)

See our website for further details and for basic advice and a range of self help materials

www.ned-cab.org.uk

Our Website - www.ned-cab.org.uk

The website is going from strength to strength and received over 91,000 hits last year.

The debt section is proving particularly popular with over 45,000 pages being accessed and is obviously providing a valuable resource judging by the comments left on the site.

Debt Section Feedback

found the bankruptcy petition hard to understand this site helped me to fill the forms in correctly. thankyou :-)

makes it really easy to fill in

It's really helpful for everybody to fill correctly.

I found this web site extremely useful. Thank you!

very helpful thanks very much

These are very helpful pages, many thanks for making them available.

brilliant thanks!

I have been so depressed regarding my debts until I went to your web site thank you so much.

Very helpful thank you

very useful

superbly helpful, thank you very much

Wonderfully helpful, thank you.

I was completely lost within the legality of the wording. This explains very clearly what to do. thank you.

I found it very useful and more positive than some sites

Fantastic easy to follow just fill in the spaces and it works it all out. Creditors can see at a glance the state of our finances and that we are not trying to "get away without paying". Thank you so much CAB for all your hard work. It's nice to know that help is at hand when things start to go wrong.

excellent!

very helpful

Thankyou.

Perfect assistance throughout whole document, not just this page. Thank you very much. Making a very difficult and challenging time, a little less fraught.

Excellent. This information contains everything I had been looking for. The example documents are very helpful. Thank you.

very helpful

Helped me to identify exactly where our money is being spent

I was unsure how to answer some of the questions, but now reading this example, it makes more sense to me now.

Didn't know how to fill in form, told me everything I needed

a great help

The layout through the entire form was of tremendous help to me. Thank you very, very much

Absolutely first class site, easily understood, and very, very helpful indeed.

Other Funders

Our core funding is augmented with funding from a range of sources

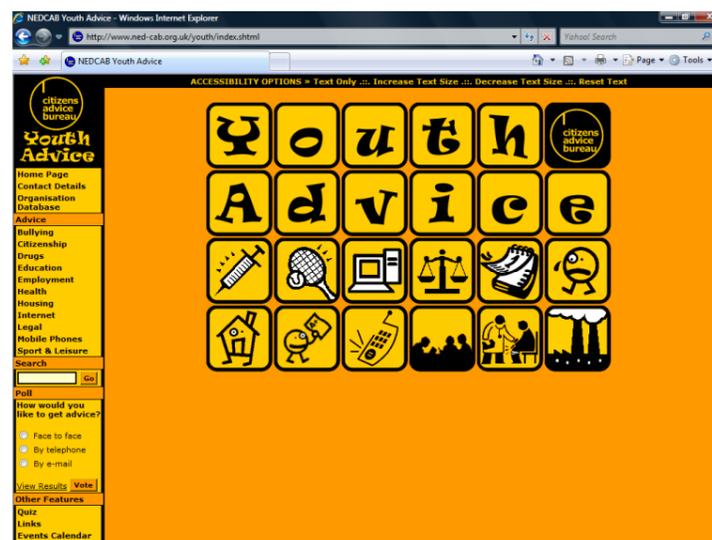
The Department of Business, Enterprise and Regulatory Reform (BERR) formally the Department of Trade & Industry (DTI) provide funds across the Country for additional debt advice. We are part of a consortium East Midlands Money Advice (EMMA)



which provides funding for 2 caseworkers in our bureau. This funding is a great help to us but in the current climate our debt casework service is completely overwhelmed. We are able to offer face to face help to those in greatest need e.g. with mental health problems, literacy or language difficulties, the vulnerable but we are also looking to enable people through the use of a self help pack which we have developed ourselves alongside some of our debt clients. The pack has also been made available on our website.

We have also been successful in securing 2 tenders with **Derbyshire County Council** one for Signposting with CVS colleagues in other parts of the County and the other for an Income Maximisation service with other Derbyshire CABx. We operate these services across our 2 Districts working with families with young children linking in with Surestart Children's Centres and Social Services Departments. A great deal of that work involves benefits and debt.

As part of that service we have also developed a Youth website which gives access to information such as Bullying, employment issues, health, citizenship etc.. We are also piloting the use of a kiosk in the Children's Centre in North Winfield which provides access to a range of information for parents.



We are also grateful to Derbyshire County PCT for supporting our telephone triage centre, based in Bolsover. Additional funding from them enables us to employ 2 part time advisers in the centre. The triage centre deals with all the advice requests made by telephone across our 2 Districts. This provides a valuable alternative to the drop in sessions at our bureau and outreach sessions and the appointment systems operating at the G.P. Surgeries.

Another major piece of work we are involved with at present is Financial Inclusion, briefly this involves looking at access to free debt advice, access to affordable credit for those who are excluded from the main stream lenders and the promotion and provision of financial education. We are working with the groups in N E Derbyshire, Bolsover and at County level. N E Derbyshire are looking to work with Chesterfield Credit Union to assist them in developing their services as a priority. Bolsover District Council commissioned the Community & Voluntary Partnership (CVP) to work with partners to draft a Financial Inclusion Strategy for the District. The strategy has now been agreed and the Council have put out to tender the work to develop that for the District. We are part of a consortium with the CVP to submit a bid for this work. At County level we are part of the steering group looking to develop a strategy for Derbyshire (excluding Derby City). We have held a series of successful half day conferences and a draft strategy has been circulated to partners representing a wide range of organisations. Much of this work is also supported by the local

Financial Inclusion team who are part of a wider Government initiative.



Project Work

In addition to the essential and valuable core work we carry out a range of project work in partnership with a number of funders.

GP Project

Thanks to funding from the Derbyshire Primary Care Trust we are part of a Countywide project to provide advice in GP practices. There has been a number of studies that show that early intervention which such as money advice can have a positive effect on someone's health and obviates the need to see the GP and require medication. Across our 2 districts this project has developed considerably. Currently we have two caseworkers covering 12 practices and offer home visits where appropriate. With the innovative trainee posts we have created we hope to increase the caseworkers to four and consequently offer our service to many more practices. We have dealt with 295 people, again debt and welfare rights have provided the bulk of the work. Because we work with people through their GP's we have reached a different and potentially more vulnerable client group. This has proved to be extremely challenging and rewarding for our caseworkers.

CASE STUDY

Susan is aged 51 and lives alone in local authority housing. She has schizophrenia and learning difficulties. Susan's mother had died a year ago and after her death Susan regressed and her mental health deteriorated. She attends services at the Community Mental Health Team for monitoring her anti-psychotic medication.

Susan has extreme paranoia. She has a poor relationship with the rest of her family and she does not trust anyone. She thinks that her neighbours constantly spy on her and the Community Mental Health Team talk about her to other service users. She was referred to our service via her GP, whom appears to be the only person she trusts. She wanted assistance with gaining an increase in her award for Disability Living Allowance. Her CPN had got her an appointment at another advice agency but again Susan did not trust the team and refused to attend. Fortunately at CAB we were able to build a trust with Susan due to our independence of the other services and as she trusted her GP she felt that a service in the surgery was suitable.

Susan had been in receipt of DLA for many years, her last award 2 years ago was for low rate care and low rate mobility. She had been having an increase in delusional thoughts and she felt that her mental health had got worse since her mother passed away.

We assisted Susan with a revision of her DLA. Her award was increased to middle rate care thus increasing her entitlement to Income Support. During appointments we discovered that Susan had an incontinence problem, she required a new bed, mattress, bedding and protective sheets. We assisted with an application for a Community Care Grant and upon review Susan was awarded £400.

Susan struggled to manage her finances and was behind with her gas and electricity bills. British Gas were threatening legal action to obtain a warrant to disconnect. We applied to the British Gas Trust Fund whom agreed to clear her fuel debt and through Job Centre Plus we assisted Susan to set up Fuel Direct (direct payments from her income support for on-going fuel consumption).

We encouraged Susan to speak to her GP about her deterioration and incontinence and we reassured her that the Community Mental Health Team would not be talking about her to other service users due to strict confidentiality rules. We offered an open door for Susan to return for support if needs be.

Actual Weekly Benefit Gained

£27.10 Increase from lower to middle rate care (DLA)

£50.35 Increase in Income Support (severe disability premium)

Total: £77.45

Lump Sum

£400 Community Care Grant

£1092 British Gas Trust Fund Grant (cleared fuel debt)

Total: £1492

Royal British Legion & RAF Benevolent Fund Project

This project is part of a nationwide project and we host the service for Derbyshire & Nottinghamshire. It has been running for 2 years during which we have seen 550 people. Most of these have been visited at home throughout Nottingham and Derbyshire. We have been involved with ex service personnel and their families, serving soldiers and their families at Chilwell Barracks and ex-Servicemen in prisons in Derby and Nottingham, We have gained over £900,000 in unclaimed benefits and re-scheduled over £1.1 million of debt and secured grants to individuals of over £250,000. As already noted there are Royal British Legion/Citizens Advice Bureau projects running nationally and North East Derbyshire Citizens Advice Bureau British Legion Project is one of the most successful in terms of numbers of clients helped and financial gains secured.

CASE STUDY Taken from the Nottingham Evening Post with the clients kind permission

HE knows what he wants to say. But somewhere between Michael John knowing the answer in his head and being able to share it, lays a murky morass of cognitive tripwires. As you watch his hesitations, his face straining with the effort, his mouth attempting to shape the sounds, you can see words fighting to escape. "Sometimes, they get stuck", is how he puts it. Eventually, he asks if he can borrow my notebook and write it down. He has to balance the book carefully against his paralysed right arm and write with his still-functioning left. He's not a natural left-hander, although practice has made pretty good. Painstakingly, in neat capitals, he writes JEAN and PETER: the names of his parents. The names he has spent the best part of 10 minutes struggling to pronounce. "Sometimes I'm very quick thinking, but saying it is another thing," he explains. Michael's quick wit is part of his charm.

When I arrive, announcing I'm from the Evening Post, quick as a flash he says: "That's your problem!" All his Army days' banter is still intact, even if Michael himself wasn't quite so fortunate. Michael, 49, was an 18-year-old private serving in Londonderry in Northern Ireland with the Duke of Wellington's Regiment when he was shot in the head at point-blank range while manning a checkpoint. The bullet left Michael facing a host of problems including slurred speech, unstable movement and occasionally confused thought processes.

Yet Michael was still allowed to take up loan after loan with Lloyds TSB over five years. This left him with crippling debts, which Lloyds only wiped out last week when the Evening Post contacted them about Michael's story after being helped by The Royal British Legion and Citizens Advice. The British Legion has looked out for Michael since 2006. Initially, he'd approached them because he couldn't afford to buy a lawnmower. But the Legion has learned the most trivial-seeming inquiry can reveal more serious problems to unravel. When Paul Mulingani visited Michael's West Bridgford home to discuss the matter further, he slowly realised something was wrong. "As I looked around, I noticed the house was clearly in need of re-decoration. When I asked him why he hadn't done it, he said he couldn't afford it. It was then I started to ask him where all his money was going."

Paul asked Michael for permission to let David Martin (BMA Caseworker) to look into his bank accounts. He was shocked when he saw Michael's finances were reeling beneath the weight of massive loan repayments.

Yet, as recently as 2003, Michael's financial position had been comfortable. He had bought his £93,000 home outright in 1990, using his £119,000 Army compensation. In addition, he had £16,000 in his bank account. However, in 2003 Michael took out a £50,000 loan with Lloyds TSB. "It's not clear why the loans were offered or what they were for. The following year he met a bank manager to consolidate his accounts; resulting in a further loan of £25,000. Then in 2005 he got another £21,000 loan. All three loans were secured against Michael's home. In 2006, he got another loan of £10,000, then another of the same amount in 2007.

By the time the British Legion discovered what was happening, Michael was paying nearly £1,200 to Lloyds TSB out of his £1,600 a month, almost 75% of his income. However, since TRBL/CAB approached the bank, Lloyds have decided to write off Michael's debts. A spokesperson for the bank said its staff had worked closely with Michael to put the situation right. The spokesperson said: "Following the subsequent medical information that has been made available to us, we have taken the decision to refund the credit agreements made with Mr John." A spokesperson for the British Bankers' Association adds: "It isn't common that people with capacity issues are granted loans but I'm not saying it never happens. Where it does happen, it shouldn't"

"Michael had over £120,000.00 written off by Lloyds TSB. He also received all his bank charges and loan insurances back. We still visit him every month to check he is dealing with his income and sort out any problems he has".

Macmillan Project

This is a countywide project that has been running since September 2008. N E Derbyshire CAB is the lead bureau but part time caseworkers operate from each of the 7 bureaux across the County & City. In this short time we have assisted 719 people and dealt with 3062 enquiries. The total amount of benefit gains for Derbyshire residents has been £1,534,993.35. We have also secured over £30,000 from Macmillan and other charitable sources to ease the lives of people affected by cancer.

CASE STUDY

John is 71 and was diagnosed with lymphoma cancer in august 2008, and has been undergoing chemotherapy and radiotherapy on his right side lung.

John is retired and lives with his wife. John was referred to our service by his Macmillan nurse Helen who identified John was struggling financially.

John said " I was struggling financially due to the extra costs incurred from travelling to hospital and paying for higher fuel bills, I was using lots of taxis as I could not get anywhere due to severe breathlessness. I had to employ someone to do the garden as I was unable to do it myself anymore. We had to cut our daily budget to pay these extra costs and we were using our savings"

John was already in receipt of his state pension as was his wife and they received saving credit of £17 pounds a week. We immediately did a benefit check and an application for attendance allowance was submitted with a supporting letter provided from his consultant. This claim was successful.

We then helped with an application for carers allowance and council tax benefit . As a consequence John is now in receipt of Attendance allowance of £70.35 per week.

He receives pension credit of £33.64 per week and gets full council tax benefit of £1108 per year. We helped John to apply for a Macmillan grant for fuel and clothing and he received £350 pounds.

John was asked how he benefited from the service

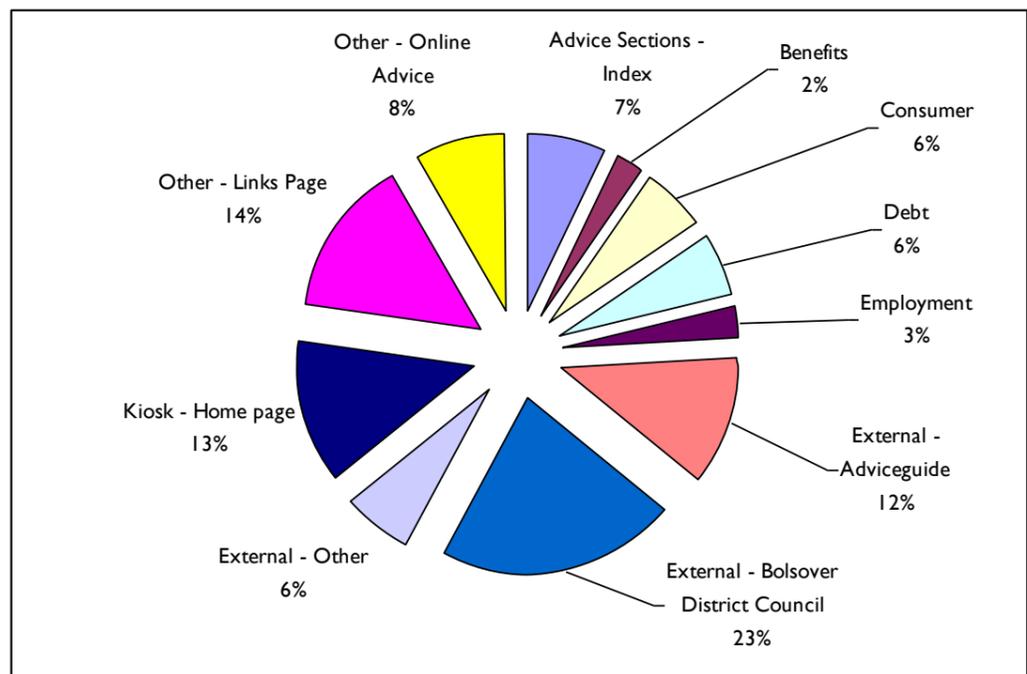
"I have had all the pressure financially eased of me since receiving benefits and had wonderful advice from the Macmillan service. They have kept me very positive whilst I have been undergoing treatment and given me wonderful support throughout.

The Macmillan grant has paid for clothing as I have lost weight and paid my extra fuel costs and paid towards the cost of having my system serviced.

I would recommend the service to anyone as it took all the work and pressure of me when I most needed it "

Kiosks

With funding from Bolsover District Council we have also developed our own advice & information kiosks which are placed in a number of community buildings in Bolsover to date almost 6500 pages have been viewed via these kiosks.



Our Innovations

Apprenticeships and Trainees

We have realised for a long time that all the good, trained advisers have already got jobs so it makes recruitment for new staff quite difficult.

Therefore in conjunction with the PCT we have recruited 2 trainees to go through the programme with a view to taking on GP casework. This has enabled people who could not have considered going through our volunteer system the opportunity to train in advice work and to change completely the direction their lives and careers had been going in. We think that it very far sighted of the PCT to recognise the need for this opportunity and hope that we can continue.

Another avenue we are exploring is **APPRENTICESHIPS**. The government is committed to providing apprenticeship opportunities for young people. This programme is now being rolled out to include the advice sector. We are exploring this initiative on two levels. One, to investigate whether it is feasible for us to take on some apprentices to train to advise and secondly see if it is possible to provide the training required under the scheme.



Advice Derbyshire is a consortium of all the Citizens Advice Bureaux in the county (excluding the City) Chesterfield Law Centre and Derbyshire Unemployed Workers Centre.

This consortium aims to co-ordinate advice giving in the county and provide a centralised contact point for clients to be directed to the most appropriate service. A development worker is in place and is looking to co-ordinate the work of the partnership. The partnership has also been successful in obtaining a Big Lottery Fund grant to develop the 'Access to Advice Project' the name given to our One Stop initiative. A project manager is now in place and we are looking at the various options available to us.

Social Policy

We regard social policy as one of our priorities and like to work in different ways to try and highlight issues. We regularly broadcast on Peak FM. We also contribute to reports. Most notably one about the miss-selling of Individual Voluntary Agreements (IVA's) which was launched at a well attended financial inclusion conference.

All our specialist caseworkers engage in social policy activities, making known inadequacies of policies or systems which affect clients. We have been very vocal over concerns about recovery of overpaid tax credits and have met with our MP Natascha Engel to specifically point out to her how badly HMRC are dealing with the administration of these vital credits which when paid correctly make such a positive impact on people's lives.