

The Trustee Board and Bureau wish to thank all those who have made grants, donations or given facilities and those who have placed contracts with us between April 2010 and 31st March 2011:

Stroud District Council
Legal Services Commission
Royal Forest of Dean College
Zurich Community Trust
Nationwide Foundation
The Lions Club of Dursley
Albert Hunt Trust
Stroud Rotary Club
Dursley United Charity
Gloucestershire Housing Assoc

Sanctuary Housing
Gloucestershire County Council
Citizens Advice Additional Hours of Advice
Dursley and District Round Table
Jack Lane Charitable Trust
Cotswold Tyndale Rotary Club
Charles Irving Charitable Trust
Susanna Peake Charitable Trust
Littleworth Methodist Church

Berkeley Town Council
Dursley Town Council
Nailsworth Town Council

Stonehouse Town Council
Wotton-under-Edge Town Council
Stroud Town Council

Parish Councils

Alkington
Bisley with Lypiatt
Brookthorpe
Cainscross
Cam
Chalford
Cranham
Frampton on Severn

Haresfield
Hillesley & Tresham
Kings Stanley
Leonard Stanley
Longney & Epney
Minchinhampton
North Nibley
Nymphsfield

Painswick
Pitchcombe
Rodborough
Randwick
Sheepscombe
Slimbridge
Uley
Whiteshill & Ruscombe

Friends of Stroud & District CAB
The Cooperative Society
Neil Carmichael MP
Stroud Song
The Soul Destroyers

Waitrose
AES Winterbotham
Frampton Fair Committee
Renishaw

We are also grateful for other private and anonymous donations.

Also our thanks to:
BPC Partners Ltd:
Mr T Powell:
Zeta Printing Services:

Chartered Accountants and Registered Auditors
Honorary Publicity Consultant
Printers



Stroud and District Citizens Advice Bureau

Annual Report 2010 - 11



BUREAU STAFF 2010-11

Carla Evans	Bureau Manager
Clea Davis	Advice Services Manager
Philip Pankhurst	Money Advice Manager
Judy Dauncey	Welfare Rights Specialist
Sheila Orson	Training Officer
Veronica Buckingham	Administration Officer

Specialist Support Unit: Gavin Lindsay*, Elaine Colborne*

Volunteer Advisers

David Ashworth	Paula Howell	Stewart Price
Roger Bagley	Wendy Hogg	Simon Read
Jill Barker	Andrew Kambites	Jane Rowe
Hilary Beale	Jo Kirk	Elizabeth Rowley
Robert Beale	Helen Lyons	Ann Selby
Fern Bratby	Beverley McGowan	Gwyneth Simpson
Jane Burt	Malcolm Mitchell	Sylvia Steer
Elizabeth Cheyne	Stella Mulligan	Danny Stradling
Keith Chittenden	Frances Neale	Shelagh Utley
Vera Clouston	Gillian Ogle	Karen Wheeler
Barry Dawson	Tom Potts	Jan Wilkes
Joan Hicks	Julie Pullen	Jon Wonham

Trainees and Trainee Advisers

Dave Beaumont	Jane Mace	Frances Paterson
Kathy Chapman	Judith Boniface	Lesley Wagstaffe*
Wendy Gerard	Maggie Cornock	Roy Richards
Sue Johnstone	John Ellis	Ann Chandler

Administrative Volunteers

June Blackmore	Beryl Frith	Jacky Postlethwaite
Jeanette Carter	Peter Goodman	Jack Rose
Pauline Chidlaw	Dareth Guthrie	Pauline Shill
Sarah Clifford*	Rod Hamston	Amarjit Singh
Christine Darwent	Brenda Hitchens	Sandra Staddon
Perdita Dawson	Shelagh Hulme*	Raquel Terry*
Amanda Devine*	Maggie Jordan	Marilyn Timmins-
Sharmila	Peter Keevil	Goode
Dhamarlingham*	Judy Kelly	Tracee Williams*
Brenda Ecclestone	Kate Kus*	Sylvia Woods
Marta Ellis*	Wendy Livall*	Joyce Woodward-
Tasnim Esmailji	Judith Newman	Hughes

I.T. Support

Neil Richardson

* denotes left during the year

STROUD AND DISTRICT CAB TRUSTEE BOARD 2010-11

HONORARY OFFICERS AND BOARD MEMBERS As at 31st March 2011

Daniel le Fleming	Chair (Elected)
Peter M Rowe	Vice-Chair (Elected)
Roger Ogle	Honorary Treasurer (Co-opted)
Nigel Cooper	Stroud District Council
David Drew	Stonehouse Town Council
Sally Thorpe	Nailsworth Town Council
Jane A Ball	Dursley Town Council
Gwen Belcher	Elected
David Little	Elected
Geoff Wheeler	Co-opted
Paul Smith	Elected
Geoffrey Stokes	Elected
Ann Horner	Elected
Garry Strudwick	Elected

Volunteer representatives:

Bob Beale
Gill Ogle
Jo Kirk

In addition, the following were Board Members during the course of the year: John Bratby, Pat Carrick, Roger Carter, Greg Holba, Joanna Scott and David Wride.

Honorary Life Vice Presidents:

June Cordwell, Maureen Stone and Janet Wood

We are sorry to note that Ken Hall (Honorary Life Vice President) died this year. He made a large contribution to the Bureau over many years.

TRAINING AND RECRUITMENT OF VOLUNTEERS

The Citizens Advice Service has been at the forefront of “The Big Society” for over 60 years, and today Stroud & District CAB is proud to have 41 volunteer Advisers, with a further 6 in training, and 26 volunteers on Reception, Admin, IT, and other work. Maybe it is because of our government talking up “The Big Society”, or perhaps to do with our publicity drive this year, that we have seen a substantial increase in the numbers of people wanting to volunteer with us.

Our Volunteers come from a diverse range of backgrounds, take as an example our most recent intake of Trainee Advisers. In this group we have someone who previously worked in the Space Industry, a property law Solicitor, a former Engineer, someone who works in NHS mental health services, and a former volunteer who, having spent several years with a Home Improvement charity, has now returned to re-train with Stroud CAB. We were particularly pleased to recruit a Polish speaker this year to better meet the needs of our clients and we are delighted that we continue to attract volunteers from a range of ethnic backgrounds, both able-bodied and disabled, to act for the community.

This year we have concentrated on starting volunteers in Receptionist / Administrative roles, which provides experience in working with clients and our bureau procedures. Some have then progressed on to train as Advisers, and the experience gained in the bureau proves invaluable in their training. In the coming year we intend to train volunteers to be Gateway Assessors, in order to increase the numbers of clients we can help on the telephone and face-to-face.

Many applicants come to us via the Internet, some have become interested in volunteering through knowing someone who works with a CAB, and others knock on our door to enquire about volunteering at the bureau. All our volunteers have a strong sense of wanting to help people in the Stroud Community, to give something back to society whether in retirement or as part of their working week, as well as maintaining their own grey matter!

Sheila Orson, Training Officer

WHO WE ARE

Stroud and District Citizens Advice Bureau Limited is an independent charity, first registered as a charity on 6th March 2003 – Charity Registration Number 1096398. (It was previously registered as a charity known as Stroud and District Citizens Advice Bureau on 4th June 1962 – Charity Registration Number 205438.) It is independent of both central and local government. Since 7th March 2002 the Bureau has been a private company limited by guarantee (company registration number 4389411) and is governed by its Memorandum and Articles of Association, but it is not a profit making commercial entity and has no shareholders. Its income is made up of grants, a contract with the Legal Services Commission to give debt advice to the public, and private donations. It also depends on unpaid voluntary work.

Stroud & District Citizens Advice Bureau is a member of the National Association of Citizens Advice Bureaux (“Citizens Advice”). Every CAB within Citizens Advice is a separate registered charity but all have the same aims and principles, all are bound by the membership agreement as members of Citizens Advice, and all are independently audited as to their operation, including the quality of advice, by Citizens Advice.

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 aims of the Stroud and District Citizens Advice Bureau are:

- To provide the advice people need for the problems they face

- and equally

- To improve the policies and practices that affect people’s lives.

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ADVICE SERVICES

Telephone Advice Line: 08444 111 444

Telephones are answered on weekdays from 10 a.m. to 4 p.m. dependent on staff availability.

Gateway Drop-In sessions for assisted information, referral to other agencies, and to book in-depth appointments with the bureau:

Unit 8, Brunel Mall, London Road, STROUD, GL5 2BP

Monday, Tuesday, Thursday and Friday 10 a.m. to 1.45 p.m.

Dursley Library, May Lane, DURSLEY

Mondays and Fridays 10 a.m. to 12 noon, and Mondays only: 1 p.m. to 4 p.m.

Civic Centre, Gloucester Street, WOTTON-UNDER-EDGE

Tuesdays 10 a.m. to 1 p.m.

Town Hall, Salter Street, BERKELEY

Wednesdays 1 p.m. to 3 p.m.

Town Hall, High Street, STONEHOUSE

Thursdays 10 a.m. to 1 p.m.

All Pulling Together Centre, Park Parade, STONEHOUSE

Thursdays 1 p.m. to 3 p.m.

Appointments and home visits:

We give appointments for further help after a Gateway Assessment interview. Appointments and home visits are made by arrangement on weekdays between 10 a.m. and 3 p.m.

Electronic advice:

We do not give advice by e-mail; however, visitors to our website at www.StroudDistrictCAB.org.uk can find links to electronic advice provided by Citizens Advice at www.adviceguide.org.uk

MONEY ADVICE REPORT

Another year passes at the speed of light and it is time to reflect on what has been achieved in the constantly changing world of money advice.

New to the Bureau this year is a three-year project funded by Zurich to provide money and benefit advice to clients of Headway, the head injury charity, at their Gloucester office. The Nationwide Foundation is generously funding a one year project to increase our advice services to older clients.

On the debit side, changes to Legal Services Commission funding has meant the loss of a Stroud contract for legally aided debt clients although the service presently continues provided by Gloucester CAB. Unfortunately Shelter no longer provide face to face advice in Stroud on housing matters and clients must travel to Gloucester to receive specialist housing advice.

Debt Relief Orders, available to those with debts under £15,000 and little disposable income, continue apace. The application software has been improved, a rare example now of a Government computer system that actually works. The initial DRO frenzy has abated, but eligible clients are still coming forward in numbers and at £90 the fee compares favourably with the £700 now required to file for bankruptcy.

The year's main preoccupation has been the Mortgage Rescue Scheme, a scheme devised by the last government whereby indebted families or vulnerable clients do not lose their homes through mortgage arrears but instead become tenants of housing associations. In most cases unexpected personal misfortune was the initial cause of the problem and since its inception some 16 local families have sought help through Phase One of the scheme.

The Bureau's part has been to determine eligibility and refer clients to the Housing Advice team at Stroud District Council, who make the final decision. We have then provided 'before and after' money advice to show how the problem arose and how a rent might be afforded when a mortgage was not. This information is then passed to a specialist team at South West Homes in Torquay, who find a registered social landlord to buy the property. As 'piggy in the middle' it has fallen to the Bureau to resolve the multitude of problems which always accompany buying and selling houses. This has meant protracted negotiations with mortgage lenders and their solicitors and numerous appearances in Court seeking adjournments and fighting repossession, happily with complete success.

There has also been the need to support clients through a traumatic period in their lives. There has been little in the way of support or sources of advice on mortgage rescue and each case has taken many months to complete – in one case 14 months, but the outcome is that each family remains together and will celebrate Christmas 2011 in their own home.

Regrettably, the Mortgage Rescue Scheme Phase One was summarily ended in February 2011. In a much reduced Phase Two of the scheme, the Government is allowing just one case per local authority area in 2011/12.

Philip Pankhurst, Money Advice Manager

WELFARE BENEFITS

The life of a Welfare Benefits Manager is never easy and the programme of benefit reform has presented significant additional challenges. Already we were helping clients whose benefits had been scrapped or reduced. This continues, as do the changes.

CAB advisers spend considerable time trying to solve apparently simple problems – why a benefit stops, is delayed or what a letter means. Too often benefit correspondence is at best difficult to understand, at worst contradictory or without any apparent relevance to the client in question. Sometimes to the delight of everyone concerned, a problem can be resolved by a quick phone call. Sometimes it cannot, particularly when several agencies are involved. It took nine months to sort out a Pension Credit claim for Mr X, a widower with cancer. Delays or inaction were attributed to other offices; documents were lost or not recorded; information was inaccurate. This work requires patient investigation by CAB volunteers and my thanks are due to the volunteers for their goodwill and stamina.

Employment and Support Allowance (for those who are sick and unable to work) has once again loomed large. Unfortunately ESA is poorly designed to assess work capability and consequently large numbers of sick people are refused benefit. Stroud CAB submitted information on such clients to Professor Harrington who produced a highly critical report on ESA in November 2010. The government accepted Professor Harrington's recommendations, but any changes do not appear to address the benefit's fundamental flaws. 2011 saw the start of the transfer of Incapacity Benefit claimants on to ESA and a further tightening of the criteria and so ESA will continue to absorb much of our time.

The increase in benefit refusals has produced a huge rise in the number of appeals. Nationally, the Tribunal service expects to receive 410,000 social security appeals in 2011 – a 69% increase on the 2008/9 figure. Locally (Wales and South West) the Tribunal service heard over 46,500 appeals in 2010. Viewed in this context, the help we gave to about 40 clients is minimal. However, our success rate is over 83% which is well above the average success rate at appeal. Our clients included people with heart problems, emphysema, cancer, arthritis, spinal problems, head injuries, depression and learning disabilities. Among those we helped were Mr B, a profoundly deaf paranoid schizophrenic and Ms K who had suffered from hyperthyroidism, arthritis, prolapsed discs and paresthesia in the leg and hands; both had to go through the appeal process to be awarded Disability Living Allowance. A further fifteen clients started the appeal process but were awarded benefit on review by the DWP after CAB had intervened and/or submitted additional evidence. Seven clients were referred to the specialist unit at Gloucester CAB.

Benefit reform aimed at simplification, efficiency and transparency must be welcome. However the proposed reforms are widespread and ambitious, and 2011/12 will therefore be another very busy year.

Judy Dauncey, Welfare Rights Specialist

CHAIRMAN'S INTRODUCTION



This has been another busy year for the Bureau, during which we managed to see more clients than ever and increase our volunteer base. Now we have for consideration new proposals for restructuring our service, with regional 'hubs' working with a network of local bureaux across each region. These proposals are still at an early stage. But we believe the future of our Bureau is likely to include some degree of collaboration or joint working with other bureaux in our area, particularly in undertaking contracts to provide advice.

New requirements laid down by the Legal Services Commission meant that we were unable to continue our contract to provide debt advice for legal aid clients in Stroud District on our own. But we are pleased that we have been able to establish a joint working arrangement with Gloucester CAB which has enabled us to continue providing debt advice to clients in Stroud, as well as making referrals for specialist advice in appropriate cases.

The difficult economic climate which we are now experiencing means the demand for our services is ever-increasing, and we are doing all we can to meet this. As my predecessor mentioned last year, our biggest challenge is financial. We are extremely grateful to our main funders, Stroud District Council, for their support, and to the other local authorities who help to fund us. But the lottery and similar funding which has sometimes been available in the past is increasingly difficult to find.

I would like to record our thanks also to our manager, Carla Evans and her team, to our volunteers, and to our trustees for all the good work they have done to ensure the success of the Bureau in the past year.

We would not be able to survive without the generous support and help we receive from our friends across the District. If you feel you could help us, whether with time as a volunteer or trustee, or financially with a standing order or donation, please do get in touch with us.

Daniel le Fleming, Chairman

BUREAU MANAGER'S REPORT



Thank you for reading Stroud and District's Citizens' Advice Bureau annual report. We hope that it serves to give an insight into the work of the bureau and the difference we are able to make for the benefit of the local community.

The ethos of the CAB service is about helping people – no matter who they are – to exercise their rights and to obtain fair treatment under the law and thereby improve their lives.

Ensuring that individuals do not suffer through lack of knowledge can sometimes simply be about giving information, but is often also about helping clients explore their options and then when necessary, giving practical help and support to achieve the individuals' goals. In response to demand, we have developed particular expertise in the fields of welfare benefits, personal debt and, to a lesser extent, employment, consumer law and housing law. We may also refer clients to other specialist organisations who can help.

The Past Year:

2010/11 has been firmly focussed on trying to raise sufficient funds to secure our future into 2011/12. A number of significant funding streams were coming to an end in 2010/11, including Additional Hours of Advice and the Legal Services Commission contract. Our grant funding (already frozen for several years and therefore eroded by inflation) was also at risk as a result of current financial pressures. We have therefore made concerted efforts to raise our profile and financial situation within the community to win support for standing orders and one off donations and we are very grateful to Stroud News and Journal for their publicity and to the local community for their support. We are delighted to still be here in 2011/12! We are looking to continue this strategy over the coming year and are grateful for the generous support of Coventry Building Society who will match the funding we receive from new standing orders in 2011/12. We depend on the generous support from local councils, and in particular Stroud District Council without whose support we would be unable to continue.

SOCIAL POLICY REPORT:

IMPROVING THE POLICIES AND PRACTICES THAT AFFECT PEOPLE'S LIVES

Over the past year we have raised 106 Social Policy Reports to central Citizens Advice, using client cases to raise issues of concern about laws or systems that create hardship or injustice. Central Citizens Advice collates these Social Policy reports from Bureaux across the country and campaign when regular patterns emerge. The majority of social policy issues sent to Central Citizens' Advice relate to benefits, highlighting the alarming frequency of miscommunication and maladministration by the Department for Work and Pensions and their contractors – especially poorly executed medicals for Employment and Support Allowance (ESA) claims. These issues occur with such frequency that rather than exclamations of surprise and raised eyebrows, they provoke groans and the rolling of eyes within the bureau. Just because the problems occur routinely does not make the effects any less time-consuming, distressing or humiliating for our clients.

Several anxious clients with disabilities complained to us that they had been called to ESA medicals and then were turned away upon arrival, on the grounds that they wouldn't be able to descend the stairs with sufficient rapidity in the case of fire. It is almost inconceivable that assessments for fitness to work would be planned for a location unsuitable for those who struggle to walk. Our clients' medicals were then rearranged and took place either in Bristol or at home. However in one Kafkaesque instance, a client advised us that they had been telephoned shortly in advance of the medical and told not to attend because of their mobility difficulties, but then subsequently had their benefit stopped as a sanction for unreasonably failing to attend the medical. We raised the unsuitability of the premises with our local MP. A ground floor room has since been found for undertaking ESA medicals.

Tenancy Deposit Scheme

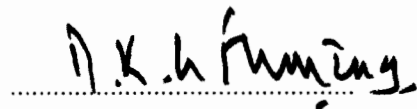
The Tenancy Deposit Protection Scheme was set up to safeguard a tenant's deposit. It was introduced to make it easier for tenants to get back their deposits at the end of a tenancy, if they were entitled to it. The scheme works so that if the tenant disagrees with a landlord's decision, the tenant can apply to a free alternative dispute resolution (ADR) service to try to resolve the matter – but the landlord must agree to participate. Unsurprisingly, we are finding that those landlords who are unreasonably withholding a tenant's deposit are also unreasonably refusing to participate in ADR. In these instances the client must apply to the scheme with a statutory declaration stating why, and how much of, the deposit is owed. It costs £5 to get a statutory declaration plus legal fees, as the declaration must be witnessed by either a qualified solicitor or commissioner for oaths. One of our clients was expected to pay £65 (the cost of the statutory declaration and solicitor's fees) in order to get back money he believed he was entitled to. If our clients are still having to pay legal fees in order to get back money which is rightfully theirs, the system is not working. Unscrupulous landlords are still getting away with not returning deposits to tenants who are entitled.

Clea Davis
Advice Services Manager

Trustees' statement

These summarised financial statements contain information from the Statement of financial activities (incorporating the income and expenditure account) and the Balance Sheet for the year ended 31 March 2011, but are not the full statutory report and accounts. This summary financial statement may not contain sufficient information to allow for a full understanding of the financial affairs of the charity and is not a substitute for reading the full annual financial statements. For further information please consult the full unaudited financial statements, approved by the Trustees on 20th July 2011, which will be submitted to the Charity Commission and Companies House. Copies of the financial statements may be obtained from the Bureau manager on request. The Independent Examiners' Report on those financial statements contains an unqualified opinion.

This report was approved by the Trustees on 20th July 2011 and signed on their behalf by



D le Fleming
Chairman of Trustees

Independent Examiner's Statement to the Stroud & District Citizens Advice Bureau Limited

I have examined the summarised financial statements of the Stroud and District Citizens Advice Bureau Limited for the year ended 31st March 2011 which comprise the summary Statement of financial activities (incorporating the income and expenditure account) and the summary Balance Sheet.

This report is made to the charity's trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the charity's trustees those matters that I have agreed to state in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees, as a body, for my work or for this report.

Respective responsibilities of the Trustees and the Independent Examiner

You are responsible as trustees for the preparation of the summary financial statements. I have agreed to report to you my opinion as to whether or not the summarised statements are consistent with the full financial statements.

Opinion

In my opinion the summarised financial statements are consistent with the full annual accounts for the year ended 31st March 2011.

M A G Bull FCA
BPC Partners Limited
Chartered Accountants
1 Rockfield Business Park
Old Station Drive
Cheltenham
GL53 0AN

Date: 13/07/2011

We have been successful in obtaining a number of small grants for specific projects in particular for increasing services for older people, for promoting financial capability, for providing services to Sanctuary Housing tenants and for advice services for clients of the charity 'Headway' who have suffered a head injury. These projects will enormously benefit the particular client groups, but of course make very little headway on supporting our core services - the bread and butter of advice and social policy work upon which the broader community rely.

We were delighted to finally bring Wotton Under Edge office in line with our other outreaches, and we can now access the internet there so that case recording and checking is computerised, obviating the need for paper records to travel backwards and forwards. We thank Wotton Town Council for facilitating this.

We said Goodbye to Sarah Clifford, Tracee Williams, Racquel Terry, Sharmilla Dharmalingam, Michelle Salter and Kate Kus from the volunteer team, and Gavin Lindsay and Elaine Colborne from the LSC team. We are very grateful to all of them for their contribution to the bureau, but are lucky to still have Gavin operating from the Stroud office while employed by Gloucester CAB. We welcomed the following new volunteers: Dave Beaumont, Kathy Chapman, Wendy Gerard, Sue Johnston, Jane Mace, Judith Boniface, Maggie Cornock, John Ellis, Lesley Wagstaffe and Roy Richards, June Blackmore, Anne Chandler, Perdita Dawson, Marta Ellis, Tasnim Esmailji, Sheelagh Hume, Sandra Staddon and Jacky Postlethwaite. We are delighted to have reached our target of 40 trained advisers and are very dependent on our fantastic team of receptionists, many of whom go on to train as advisers.

Future Plans:

In May 2011 we joined Adviceline which is a national Citizens Advice phone service with a single national telephone number, giving a more comprehensive telephone service and opportunities for the caller to receive other sources of advice where appropriate, before even talking to an advisor. We will be working with other Gloucestershire bureaux to ensure that Gloucestershire callers receive a telephone service covering the full working day.

The national Citizens Advice computer system for recording case records called CASE has become increasingly cumbersome for bureaux working more closely together through schemes such as Adviceline. A new system to replace CASE, called PETRA, is being introduced in the autumn. To support this new system we will need to update our IT infrastructure and will be renewing many of our older PCs.

Last year we had sought funding to support a project offering additional support to vulnerable clients who find it difficult to follow through and act upon advice given. Although unsuccessful, we will continue to try and facilitate this project, while continuing to deliver the various projects outlined above where funding was successful.

We continue to look for ways to improve our accessibility, and in May this year began operating from the new community offices in Park Parade 'All Pull Together' in Stonehouse with a trial service on Thursday afternoons.

However, we will need to secure new funding just to maintain the service. There is likely to be further pressure on the service as a result of changes to the welfare benefits system and as a result of anticipated cuts to Legal Aid. We invite you to join us in finding supporters for the bureau into the future.

Carla Evans, Bureau Manager

OUR STATISTICS – WHAT DO THEY MEAN?

Our advice records are computerised. We have four main measures of performance – individual clients, enquiries, contacts and policy issues.

1. Clients

The individual clients' measure records the number of people who sought advice at any time during the year. If Mr Smith rang us up, then he is one individual client, no matter how many times he rang or how many problems he had. Previously we were not able to measure this number and had to rely on the number of contacts, which can be misleading if people need to contact us many times to resolve a problem. In 2010-11 we advised 3,716 unique individuals, and you can see from the table in the following pages how many came from each ward in the District.

2. Enquiries

All clients have at least one enquiry. Some however will return within the year with another enquiry. Further, in some cases the client's problem may involve more than one area of law – for example, a person with a housing benefit problem may also have rent arrears. Generally in the latter case we would only classify it as one problem because the two matters are so interlinked that the case record becomes hard to follow if we have to keep flipping between two sets of notes. However, if the two elements each involve a lot of separate ongoing work – for example if the client had both a benefit appeal and legal proceedings for rent arrears – it may be easier to follow developments if the two elements are separated out and the workload is more realistically represented as two enquiries.

Our clients had 4313 enquiries last year, that is, an average of 1.2 enquiries per individual client. In the following pages you will find a breakdown of the number of enquiries per quarter and the work levels involved.

3. Contacts

All clients contact us at least once. Some enquiries require many more meetings, and they often also require contacts to be made with third parties such as creditors. We had 10,288 contacts with clients in 2010/11 in the bureau, 898 contacts under the LSC scheme (i.e. prior to the contract ending November 2010) and a further 1943 contacts with third parties. In the following pages you will find a breakdown of the methods people used to contact us, showing that personal callers to either bureau or outreaches remains the most frequent contact method. However, we are pleased at the progress made in increasing the contact by phone and we hope to build on this further with 'AdviceLine' in 2011/12.

4. Policy issues

We try to define the sort of problems our clients have according to the area of law that is involved. We call these areas "Social Policy Issues". An enquiry about Jobseekers' allowance would, for example, come within the Benefits Social Policy area. Many enquiries involve a plethora of different policy areas: for example, a client may have an enquiry involving separation, housing, debt and claiming benefits. Even if we treat this as one enquiry, we would record it under all the different policy areas rather than arbitrarily assigning it to one subject area. Even within one area such as Benefits, a client may be advised about entitlement to several different benefits simultaneously. Our figures show that benefits for the first time are now our largest single area but that debt remains a strong second.

5. Other measures

We also measure the depth of the work we do on each enquiry. The pie chart shows that 40% of enquires needed at least some advice [as opposed to just information] and that a further 20% also required action by the bureau on behalf of the client.

Summary Balance sheet as at 31 March 2011

	2011	2010
	£	£
Fixed assets		
Tangible assets	2,842	3,007
	<u>2,842</u>	<u>3,007</u>
Current assets		
Debtors	13,603	7,277
Cash at bank and in hand	121,964	71,478
	<u>135,567</u>	<u>78,755</u>
Creditors: amounts falling due within one year	<u>(33,373)</u>	<u>(36,160)</u>
Net current assets	102,194	42,595
Total assets less current liabilities	<u>105,036</u>	<u>45,602</u>
Net assets	<u>105,036</u>	<u>45,602</u>
Funds		
Restricted income funds	1,000	8,959
Unrestricted income funds	104,036	36,643
Total funds	<u>105,036</u>	<u>45,602</u>

Summary Statement of financial activities (incorporating the income and expenditure account)

for the year ended 31 March 2011

	Unrestricted funds £	Restricted funds £	2011 Total £	2010 Total £
Incoming resources				
Incoming resources from generated funds:				
Voluntary income	19,698	-	19,698	13,487
Activities for generating funds	39,241	-	39,241	8,128
Investment income	544	-	544	-
Incoming resources from charitable activities	183,560	27,719	211,279	229,394
Total incoming resources	243,043	27,719	270,762	251,009
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income	7,727	-	7,727	7,370
Charitable activities	172,906	28,019	200,925	253,812
Governance costs	2,281	395	2,676	2,679
Total resources expended	182,914	28,414	211,328	263,861
Net incoming resources before transfers	60,129	(695)	59,434	(12,852)
Transfers between funds	7,264	(7,264)	-	-
Net income for the year	67,393	(7,959)	59,434	(12,852)
Total funds brought forward	36,643	8,959	45,602	58,454
Total funds carried forward	104,036	1,000	105,036	45,602

Client Profile in 2010/11 by Age, Disability, Sex and Ethnicity

Disability

Age profile group	With disability	Unknown/W ithheld	Not Disabled	Total
0 – 16	3	1	2	6
17 – 24	25	29	334	388
25 – 34	57	87	565	709
35 – 49	167	104	911	1182
50 – 64	224	105	681	1010
65 – 74	50	37	169	256
75 – 84	40	27	75	142
85 +	15	13	9	37
Not recorded	28	206	59	293
Total	609	609	2805	4023

Gender

Age profile group	Female	Male	Not Recorded	Total
0 – 16	4	2	0	6
17 – 24	238	150	0	388
25 – 34	403	306	0	709
35 – 49	661	519	2	1182
50 – 64	507	503	0	1010
65 – 74	125	131	0	256
75 – 84	68	74	0	142
85 +	23	14	0	37
Not recorded	177	113	3	293
Total	2206	1812	5	4023

Ethnicity

Ethnic Origin	Clients	%
White	3862	96.0%
Mixed Race	19	0.5%
Asian or Asian British	29	0.7%
Black or Black British	30	0.7%
Chinese or other ethnic group	20	0.5%
Not Recorded	63	1.6%
Total	4,023	100.0%



Stroud and District Citizens Advice Bureau
Clients by Local Authority Ward
2010-11

	Individual clients	% of Total
Amberley and Woodchester	28	0.8
Berkeley	119	3.6
Bisley	32	1.0
Cainscross	278	8.3
Cam East	103	3.1
Cam West	133	4.0
Central	117	3.5
Chalford	150	4.5
Coaley and Uley	46	1.4
Dursley	289	8.7
Eastington and Standish	38	1.1
Farmhill and Paganhill	102	3.1
Hardwicke	74	2.2
Kingswood	24	0.7
Minchinhampton	105	3.1
Nailsworth	180	5.4
Painswick	80	2.4
Randwick, Whiteshill, Ruscombe	45	1.3
Rodborough	144	4.3
Severn	92	2.8
Slade	107	3.2
Stonehouse	340	10.2
The Stanleys	97	2.9
Thrupp	74	2.2
Trinity	102	3.1
Uplands	92	2.8
Upton St Leonards	32	1.0
Vale	21	0.6
Valley	131	3.9
Wotton-under-Edge	166	5.0
TOTAL	3,341	100.0

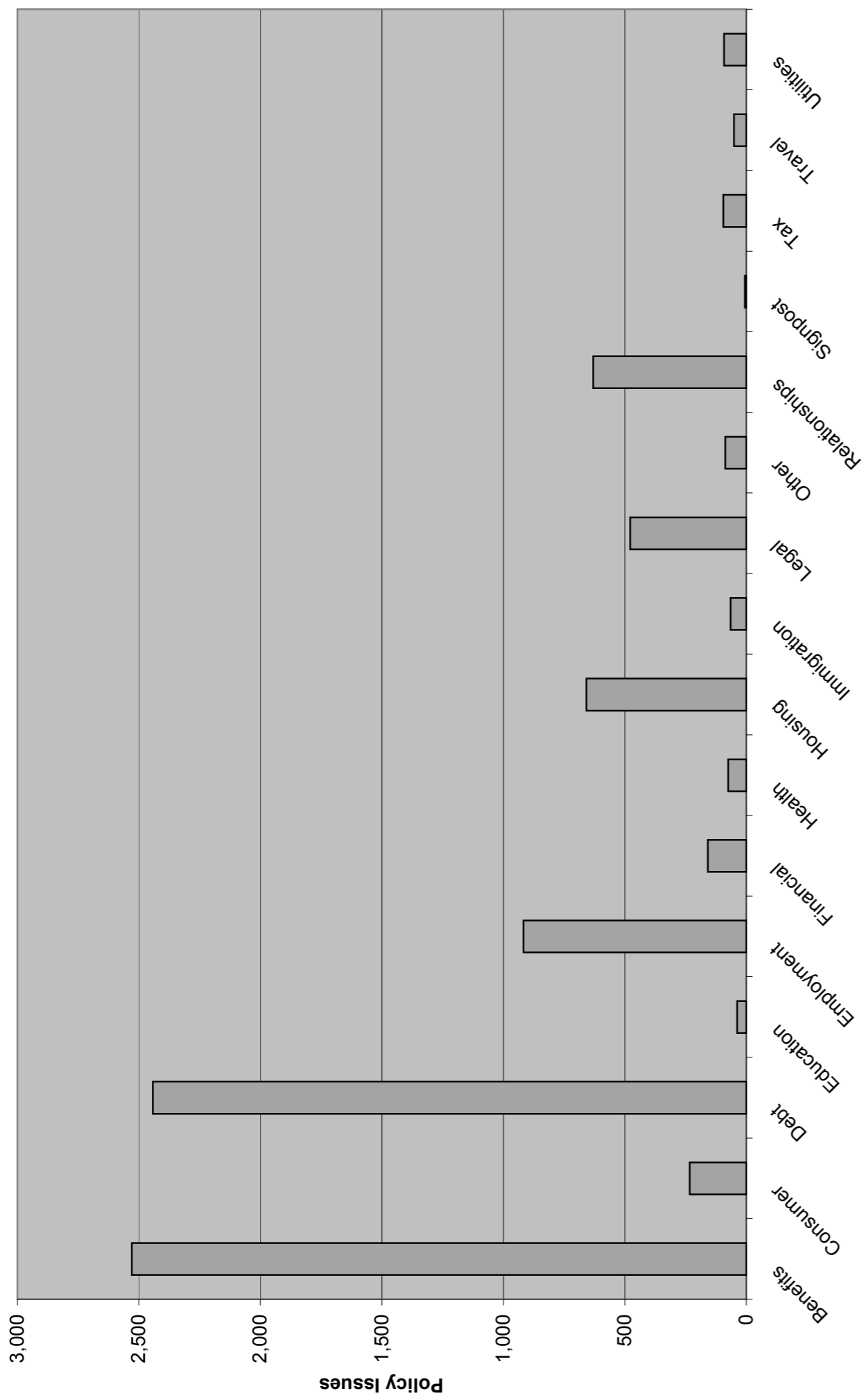
BUREAU CONTACTS - CLIENT AND THIRD PARTY

Contact Type	Annual Total	%
Initial Info/advice Bureau	2,611	19.9
Further - Bureau	1,854	14.1
Initial Info/advice Outreach	789	6.0
Further - Outreach	421	3.2
Initial Info/advice - Phone	1,105	8.4
Further From Client - Phone	721	5.5
Initial Letter, fax, text	13	0.1
Further Letter, fax, text From Client	428	3.3
Initial Visit To Client	40	0.3
Further Visit To Client	31	0.2
Initial - Email	1	0.0
Further From Client - Email	7	0.1
Initial Advice/info - Other	32	0.2
Further From Client - Other	29	0.2
Follow-up To Client-letter, phone, etc.	2,107	16.0
Referral To External Agency	13	0.1
Referral To Cab Specialist	10	0.1
Correspondence With Client - No Advice	17	0.1
Third Party - Correspondence	1,003	7.6
Third Party - Telephone	818	6.2
Third Party - Other	63	0.5
Representation - Client Present	19	0.1
Representation - Client Absent	9	0.1
Tribunals	63	0.5
Other Work On Behalf Of Client	27	0.2
Legal Help - Non Client	109	0.8
Legal Help - Client	789	6.0
Total Contacts	13,129	100

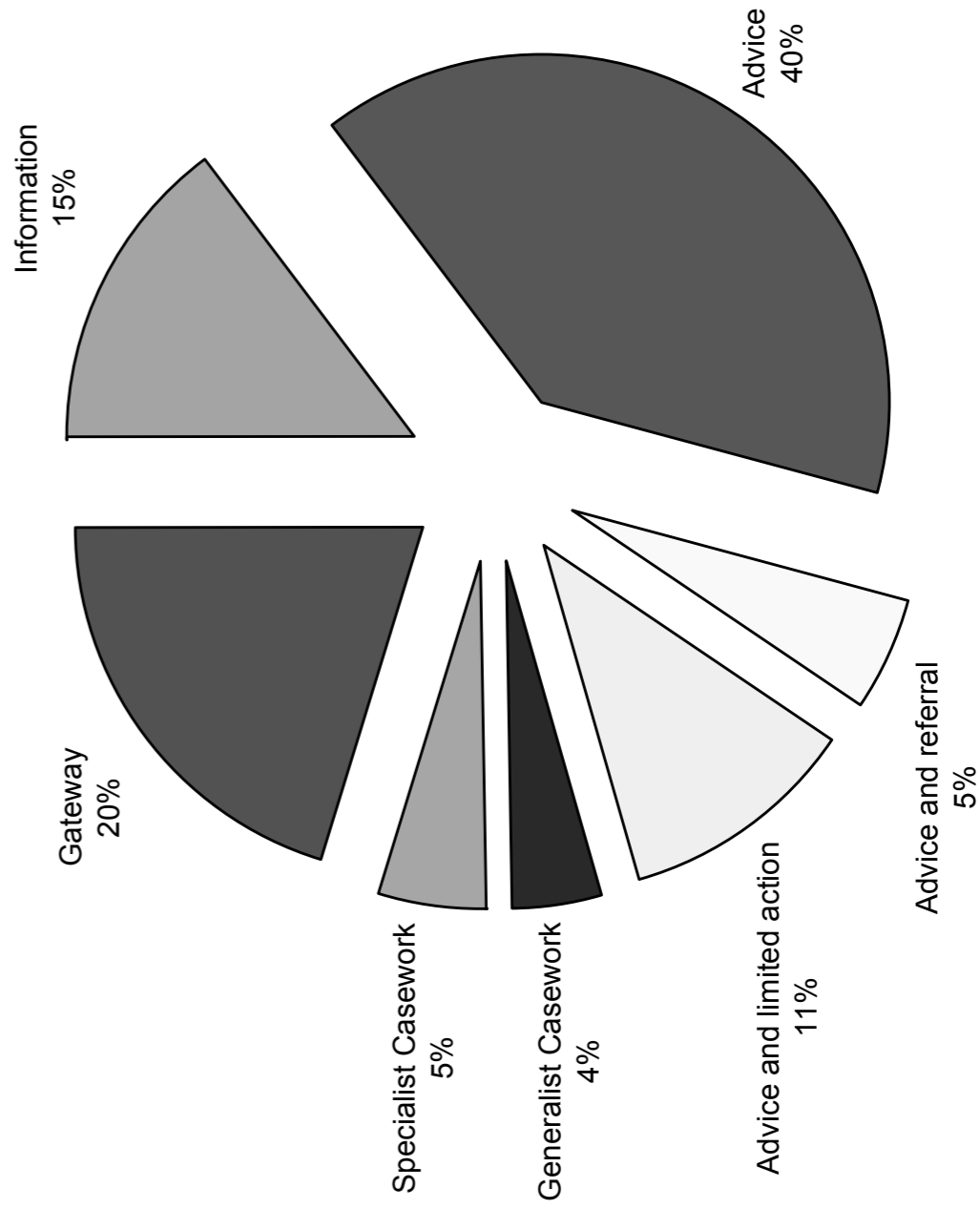
An additional 449 individuals either had no recorded parish [including anonymous enquiries] or were from out of the District

The total of clients in this report (3790) is not exactly the same as the figure for 'clients starting a new enquiry in the year' (3716) because clients starting a second enquiry at a different outlet are recorded twice for the purposes of this report.

Policy issues raised during New Enquiries 2010-11



Workload Percentages: Chart showing levels of advice



Stroud and District Citizens Advice Bureau New Enquiries by work level 2010/11

Work Level	Q1	Q2	Q3	Q4	Annual Total	Col %	Clients	Ave Enquiries
Information Advice	152	195	123	160	630	14.6	620	1.0
Advice and referral	423	478	391	410	1,702	39.5	1,604	1.1
Advice and limited action	91	56	43	44	234	5.4	229	1.0
Generalist Casework	118	124	100	140	482	11.2	466	1.0
Specialist Casework	36	34	51	48	169	3.9	167	1.0
Gateway	78	81	43	19	221	5.1	211	1.0
Total	1,050	1,151	954	1,158	4,313	100.0	3,717	1.2



Stroud and District Citizens Advice Bureau Issues Raised during Client Enquiries

	2009/10	2010/11	% Increase +/-
Benefits	2,607	2,529	-3.0
Consumer	227	233	2.6
Debt	3,147	2,442	-22.4
Education	41	38	-7.3
Employment	1,015	917	-9.7
Financial	172	158	-8.1
Health	90	75	-16.7
Housing	551	658	19.4
Immigration	67	65	-3.0
Legal	416	478	14.9
Other	30	87	190.0
Relationship	586	630	7.5
Signposting	6	6	0.0
Taxation	74	95	28.4
Transport	37	51	37.8
Utilities	136	92	-32.4
Total	9,202	8,554	-7.0

We are unclear as to the reasons for the significant drop in debt issues. We suspect that it may be for the most part a recording issue, where we have this year not recorded as full a breakdown of the different kinds of debt that a client owes.

