





Yare Valley and District Citizens Advice Bureau



Annual Report
2010 – 2011

Contents

	Welcome to our Annual Report for 2010/11	3
	Reflections from the Chairman	3
	The Service	4
	Projects	5
	Youthnet – www.thesite.org	5
	Netmums – www.netmums.com	5
	Macmillan	6
	Welfare Rights	6
	Money Advice	7
	Training	8
	Training Volunteers	8
	Training outside the Bureau	8
	Volunteering	9
	Quotes from two of our younger volunteers	9
	Future Jobs Fund	9
	Our client's problems - some statistics	10
	Social Policy - HELP US HELP YOU	12
	Working within YOUR community	13
	The Trustee Board of Yare Valley and District CAB	14
	And, as always, thanks to	16
	A date for your diary	16
	Gift Aid Form	17
	Accounts	19

Aims and Principles of the Service

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



This report is available in a large print version and as a .pdf file on a cdrom. To obtain a different version contact the Bureau.

This publication was designed and printed within the Bureau.

**WE ARE
 MACMILLAN.
 CANCER SUPPORT**





Welcome to our Annual Report for 2010/11

"When you can't change the direction of the wind, adjust your sails"
(H Jackson Brown)

I have now been in post for 12 months and the "honeymoon period" is certainly over!

This year has seen the conclusion of four projects and the funding that went with them. We face a challenging future in trying to serve an increasing number of clients and issues with less income - a story that is being repeated all over the Voluntary Sector. The Legal Aid funding for our debt and welfare benefits work looks likely to cease within the next 2 years, which will leave a significant gap in provision of that advice and specialist casework.

I continue to be humbled by the expertise and calibre of our volunteer advisers. The commitment they show in completing their training and in giving their time every week demonstrates "volunteering at a professional level" in my opinion. The CAB would not exist in our communities without them. We always need more advisers, particularly in Great Yarmouth, so if you are reading this and thinking ..."I could do that" ...then do get in touch.

Our brand name is a double-edged sword. On the one hand we are nationally trusted and respected for quality, impartiality, confidentiality and free advice. It is said that the CAB is the second best known brand in the UK after Marmite! However, the downside is that many of the public think we are funded by central government and they have little idea that every Bureau is an independent charity seeking to find income from a mixture of local government funding (County, District, Town and Parish Councils), charitable donations, community fundraising, as well as defined (but often time-limited) projects such as the one we had with Macmillan Cancer Care during the last 5 years.

We are lucky in that our local councils continue to be supportive of what we do and have mostly maintained their funding to us - unlike some councils in other parts of the country. We are grateful for this support. However, it is only one part of the story. The other elements of our income are diminishing and becoming harder to find. In order to survive we need to "adjust our sails" and tighten our belts - seeking out new and creative ways of working and funding our service.

Judith Bell.
Chief Executive

Reflections from the Chairman

In this, the 2011 edition of our Annual Report, I am very pleased to have the opportunity to formally acknowledge the commitment of our staff, volunteers and Trustees. Without the combined efforts of all concerned, the Yare Valley and District Citizens Advice Bureau would not be the successful organisation that it is. More importantly, without this dedication our local communities would not have such a valuable resource so readily available to them.

Over the last year we have seen a number of significant changes and developments.

On the positive side, we continue to run efficiently and to provide an excellent range of services. Our solid performance was confirmed following the recent and successful audit by Citizens Advice with, as always, areas identified for further improvement sitting alongside our many key strengths.

2010/2011 has, unfortunately, also seen a number of our funded contracts come to an end or be reduced in value. These changes, coupled with doubts over the continuation of some of our remaining contracts, are requiring the organisation to review its existing structures and costs. This will not be an easy task to complete but it is essential if we are to maintain the success of the Bureau over the longer term. Work has now started to ensure that the professional skills and expertise of all involved in the Bureau are used to best effect as we move forward during these times of "economic downturn".

In terms of the Board of Trustees, Judy Watson stood down as both Chair and Trustee at the end of 2010 with other Trustees also leaving/joining the Board throughout the year. Whilst all Trustees make a valuable contribution towards our success, Judy deserves particular recognition given her tireless work in bringing about the creation of the Yare Valley and District CAB and then, following the sad death of Lesley Jones, for taking on a workload far greater than would otherwise had been expected of her. For my part, I am very pleased to have taken up the role of Chair from January this year and look forward to a successful, if challenging, future.

Finally, I would like to end with a sincere “thank you” to all staff, volunteers and Trustees for their hard work on behalf of the Yare Valley and District CAB – the positive difference the CAB makes to the lives and circumstances of so many in our communities is something, rightly, of which we can be very proud.!

*Kirk Lower
Chair*

The Service

During the year we have seen a large increase in the number of clients accessing our services, particularly in Great Yarmouth.

In order to respond to the extra need, we have introduced a system of short 10 minute assessment or “gateway” interviews. During these interviews a trained assessor takes details of the client’s situation and determines how we can best serve the client. This can take a number of forms, by signposting the client to another specialist agency, by giving the client information to take away, thereby empowering them to take action themselves or, when necessary, moving them onwards within the office to a full interview with an adviser.

By introducing this system we have been able to ensure that the advice given to the client has been targeted to their specific needs, ensuring that they receive the most efficient service possible.

We have also seen a large increase in the number of people looking to receive advice by email. In the past year all advisers have been trained to give advice in this way, which has expanded the knowledge base of the volunteers and means that people who might not have been able to access the service are now able to get the advice and information they need.

As a member of the National Association of Citizens Advice we are subject to a regular and thorough audit process which took place during the year. The audit looks at both the quality of the advice given, and the governance of the bureau.

The Bureau successfully passed both parts of this process. The auditor drew particular attention to the strength of the operational management, the Senior Management Team, our Social Policy work and our email advice work.

With the start of the Legal Services Commission contract (Debt & Welfare Benefit advice) we have been able to extend the service to provide outreach work for Diss & Thetford and Dereham, Watton and Holt Bureaux.

Throughout the year we have consolidated the service across all 3 offices and increased the opening hours in both Wymondham and Attleborough. We have also introduced an appointment system, to complement our drop in service, which operates very effectively.

*Marie Peck
Advice Services Manager*



Advisers who were presented with their certificates at the 2010 AGM and went on to work with clients in 2010/11

Projects

Youthnet – www.thesite.org

This has been an ‘interesting’ year for Youthnet as a result of changes to the way in which Google listings are ordered. As a result Youthnet’s sites (including www.do-it.org) slipped down the list and therefore the number of questions we have been answering has reduced.

The ‘techs’ at Youthnet have been trying to rectify the situation with the Google ratings and in certain areas this seems to have helped but the increase in numbers has been slow.

We have noticed that the type of questions have become more complicated than previously and the number of questions about benefits and employment have increased reflecting the situation in the country following the changes in the economy.

This year there seems a clear pattern in the number of questions regarding benefits, particularly in relation to the Jobcentre, and sanctions that have been applied. This seems a worrying trend, as these questions come from all over the UK. We have raised this with our Social Policy co-ordinator and we will monitor this to see if there is any evidence of a trend.

The Partnership organisations that work within Youthnet consist of Shelter, Brook, 42nd Street, BSS, Mind, Addaction, to name but a few. It has been at the forefront of real partnership working, has grown to incorporate the do-it.org website, and provide support for the last 10 years. We are proud to be involved with this organisation.

*Pete Eldridge
Caseworker*

Netmums – www.netmums.com

Our initial contract finished in June this year but that has now been extended until 2013.

The number of questions we’re answering is fairly steady every month with the majority of the questions being about various relationship issues plus issues relating to relationship breakdowns such as benefits and housing issues.

Most of the questions are too long to publish, some are too private, most are emotional, and show how isolated a lot of new Mums (and Dads) are. Many of the issues remain the same, relationship breakdown and where to go from here, how to navigate the maze that is the Benefit system, and whether or not to give or seek to gain child contact. We also answer questions about the day to day worries of Mums, particularly where a child has a disability, and some very difficult situations where there has been an abusive relationship.

It may seem surprising to many to read some of the things written, as they can be very personal, but it’s also a great comfort in the amount of support other Netmums users give. Pete has had to focus on being more emotionally aware – a great challenge, but is doing an absolutely admirable job!

Netmums can be extremely challenging, as it operates on a very emotional level, however it’s incredibly intimate and allows real communication with people who would not otherwise be able to have the information and support they need. The Team at Netmums are professionals from organisations such as CAFcass, Relate and ACE, they are also Social Workers, Health Visitors and Solicitors to name just a few.

*Wendy Murray-Smith
Pete Eldridge
Caseworkers*



Macmillan Citizens Advice Bureau Service

The Macmillan contract was awarded for a fixed period of 5 years, which enabled us to provide specialist benefits advice to cancer sufferers and their families, largely in their own homes in the South Norfolk and Breckland areas.

We have been able to remove the burden of multiple page form filling, letter writing and telephone calls to government departments, to claim the many benefits these clients were entitled to, but were too unwell to cope with the bureaucracy. We even took some cases to appeals tribunals, when the Jobcentre told clients they were capable of work, whilst receiving cancer treatments. This was at a time when their greatest need was for rest and more time with their loved ones.

We raised £594,000 in benefits and grants for more than 350 cancer patients in our area. We were also able to offer additional specialist advice, which was available via our Wymondham bureau, for debt, housing and employment issues.

Peggy Meredith, the Macmillan Development Manager for the Anglia region added:
"The Macmillan Citizens Advice Service has made a real difference to the lives of people affected by cancer over the last 5 years".

The Benefits Advice Service, funded by Macmillan Cancer Support, came to an end in April 2011. We had hoped to secure additional funding from other sources to enable the service to continue but sadly, this was not possible. We continue to be able to offer debt and welfare benefits advice and casework under our Legal Services Commission contract to eligible clients. However, this is means-tested and therefore not available to everyone.

I would like the last word about this project to go to all the clients and their families that I have come to know during the past 5 years; without exception, they managed their illness with stoicism, optimism, dignity and good humour. They were, and continue to be a real inspiration.

*Hilary Pattison
Caseworker*

Welfare Rights

We are seeing many more ESA appeals and Marie (Advice Services Manager) gave a BBC interview on Look East on this topic. We are suffering from the same ATOS medical report failures as other welfare rights units all over the country. There is general unrest which is finally being heard by government and the GMC.

The Tribunal Service are getting a grip of the avalanche of appeals and are turning round cases with greater efficiency.

Hilary and I are going to Diss, Thetford, Dereham, Gt Yarmouth as well as Attleborough and Wymondham to provide Welfare Benefits casework funded by our Legal Services Commission (LSC) contract. Our contract 'targets' for the number of case starts is proving challenging to achieve.

We are dependent on the volunteer advisers, who are great at making referrals with most paperwork sorted as requested.

Life has become considerably easier since Mary has taken over the repetitive administrative task of producing LSC required letters for us, leaving us to get on with the case work. We are also very happy with the efforts of Ted and Rachel who manage DLA application forms with great skill and to good effect.

We do wonder if we will all still be here next year as LSC funding is expected to stop but I have heard mutterings at government level that to lose Welfare Rights advice would cause trouble and other funding may be found by another name.

*Nicolette Hallett
Caseworker*

Money Advice

I started as the Debt Team Supervisor on Sept 2nd 2010 and it's been a challenging year.

First we thought we were going to lose the FiF (F2F) funding and it was only a last minute reprieve from the government that saw that particular funding continue for a further 12 months.

The LSC contract, that started with great hopes in October 2010, floundered quite quickly with the number of clients for the 'Rest of Norfolk' (RoN) not materialising in sufficient numbers. The Great Yarmouth numbers were overwhelming but as we were only given 100 New Matter Starts there, the contract completed by end-July 2011! The team are now concentrating on F2F and the RoN part and the numbers are rising, hopefully hitting targets soon.

The requirements of LSC make the work arduous but the introduction of paperless files has allowed for a more efficient system, allowing easier reporting.

We have also expanded into outreach centres at Thetford, Dereham, Holt and soon we will be visiting Wayland Prison.

With the LSC contract likely to end in October 2012 it is unclear how money advice will continue. However, as one of the most experienced caseworkers in bureaux, I have been asked to be part of the committee looking at how it will change and a report will be going to The Money Advice Service before the New Year with our proposals. What is obvious at this stage is that volunteers will be a big part of the delivery and funding will depend very much on the quality of service being given. In their words, it needs to be 'quick and slick'.

Whatever the options are, I'm sure Yare Valley CAB will be at the forefront of pilots as usual.

Bob Johnson
Debt Team Supervisor



Tug of War (from netmums) Help! I've split with my partner, and he's been a very hands on Dad and his parents have the kids through the week whilst we have been at work, I have very little support from my family and that won't change, I have just moved house to a very remote place and I don't know anyone. His parents are very supportive of their son and so it feels as if it's me against 3 people. He wants to have the kids live with him (and his parents), and I obviously want the kids to live with me, it's so hard to not see them for one night, and he feels exactly the same.

How do we sort this out? What do people do? I've suggested I have the kids every other night, or maybe I have them one week and he has them the next etc. He wants them all the time and me to have them every other weekend, and he threatens to go for custody all the time. I am happy to be as fair as possible and split the time as fair as 50/50 we can as I know how close his bond is with them, as it is with me. I feel that they have the stronger power as the kids go to his parents every day regardless.

It gets trickier as if I change it for the kids to be at a childminders 3 days a week, then he won't pay a penny towards that. He has no money and is not on benefits (and cannot get any money off him through CSA as he is self employed less than one year etc). long story but getting money from him is not an option. I am not eligible for child tax credits. I don't think I can sort the money situation, but if I could at least work out the best way to get to have my kids that would be great help. Ideally I want them living with me, and him to have access, but I feel powerless against him & his parents. Do I have any rights as being mother? Do I need to go to court to get it official? thanks

Training

Training Volunteers

Volunteers are trained to carry out more than one role. The development of the initial Gateway Assessment for all clients has meant that volunteers have needed to review the skills they use, to assist a client when they first visit the Bureau. The Gateway Assessment is short, and requires the assessor to use focused questioning skills to unravel the problem quickly and find a way forward.

All new trainees and those who have been advising for sometime are trained to undertake Gateway Assessment, as well as full interviews.

Another development has been the introduction of the Virtual Call Centre "Adviceline". This is a new first point of contact for clients via a regional number 08444 111 444 which directs callers to their nearest Bureau. An assessment of the client's needs is carried out and the next steps agreed.

Adviceline works well alongside volunteers who give full advice by telephone.

All part of the rich mix of roles that attract people to volunteering with the CAB!

*Marion Morse
Training Manager*

Training outside the Bureau

Yare Valley has a history of providing training to outside agencies, including other Bureau, we are particularly fortunate to have the experience and skills of three particularly valuable members of staff in Marion Morse our Training Manager, Marie Peck our Advice Services Manager and Bob Johnson our Debt and Money Advice Unit Manager. All of whom provide training outside the Bureau, mainly in areas such as Debt, Money Management, and Benefits.

We also have a rich source of knowledgeable and experienced staff, who provide training within their own areas such as Welfare Rights and Employment.

Our offices in Gt Yarmouth have rooms in which we are able to hold training sessions and meetings. In Wymondham we have a room specifically designed to hold small training sessions for groups of up to 20 people.

If you would like information on any training we may be able to deliver for your agency, or you think you may be able to contribute towards training or informing our staff, please contact Marion Morse on mmorse@yarevalleycab.org.uk

If you are interested in booking our Training room, please contact Wendy Murray-Smith at wm-s@yarevalleycab.org.uk



The Wymondham training room

Volunteering

This year we have been delighted to have a number of younger volunteers, often who have an interest or degree in Law, looking for the practical experience of working with clients. This has proved particularly successful as Marion has developed a training programme that allows for the needs of the individual to work at a pace suitable for them.

The young people's enthusiasm, interest and knowledge has delighted experienced volunteers – as anyone who has ever worked within a Bureau will know, we love to be challenged!!

We are seeing an increased demand for our service. If you believe you have skills that you could use to help, in administration, reception, email advice or telephone advice, or you think you may be interested in training to be an advisor, please contact Marion Morse, mmorse@yarevalleycab.org.uk alternatively you may use our website to download an application form.

Quotes from two of our younger volunteers

Zina

"I started volunteering for the CAB in July 2011. I chose the CAB because of my legal studies; I thought volunteering for the CAB would be the perfect aid to my professional legal career. My progress has been fast paced and the level of support has been great. I have been able to participate in gateway assessments at an early stage and I have loved every minute of it! The buzz you get from helping others is superb and the confidence you get from dealing with the public is invaluable."



Nick

"Having graduated from university last year, apart from some temporary jobs, I had no real work experience. As someone aspiring to enter the legal profession, the Citizens Advice Bureau seemed a perfect place to start; enabling me to gain practical experience in all the areas I had studied at university and more. I would definitely describe volunteering at the CAB as a real eye opening experience! No two clients let alone days are the same and not a day has gone past that I haven't learnt something new. My office has a good range of people, from all walks of life. Everyone is friendly and the office humour is pretty good. All in all I receive regular one-to-one client contact, high quality training and get to help my local community in the process. What more could I want from a commitment of one day a week!"



Future Jobs Fund

This fund enabled organisations, such as CABx, to employ a young person, who had been registered as unemployed for more than 6 months and give them a chance to experience the working environment and to develop their skills.

We were able to recruit someone under this scheme. He arrived in September 2010 and left at the end of the placement in February 2011. In that time he played a full part in the running of the Bureau in Great Yarmouth, looking after our busy reception, updating and rationalising our administration systems, as well as supporting the Advice Session Supervisors in their role. He also re-furnished one of the rooms, creating a much needed space for staff to take a break from advising and have some lunch.

He made a tremendous difference to our working lives, always cheerful and positive, with a 'can do' attitude that belied many of the misconceptions held about young people.

Was it a positive experience for him? When he arrived he was:

Shy and withdrawn, didn't join in conversations and sometimes found it difficult to make eye contact. He was very demotivated because of his long period of unemployment and wasn't sure what skills he could offer.

When he left:

He had a positive view of himself and what he could do. He worked as part of the Bureau team and also without supervision. He formed strong working relationships with everyone in the Bureau. He was flexible, adaptable and came up with lots of good ideas for us to use in the future running of the Bureau. One of his many achievements had been the running of our busy and often challenging reception area. In the end he was confident enough to train his successor in the role.

Sadly the Future Jobs Fund no longer exists, so we won't have the benefit of working with other young people in this way. A lost opportunity for us as well as them.

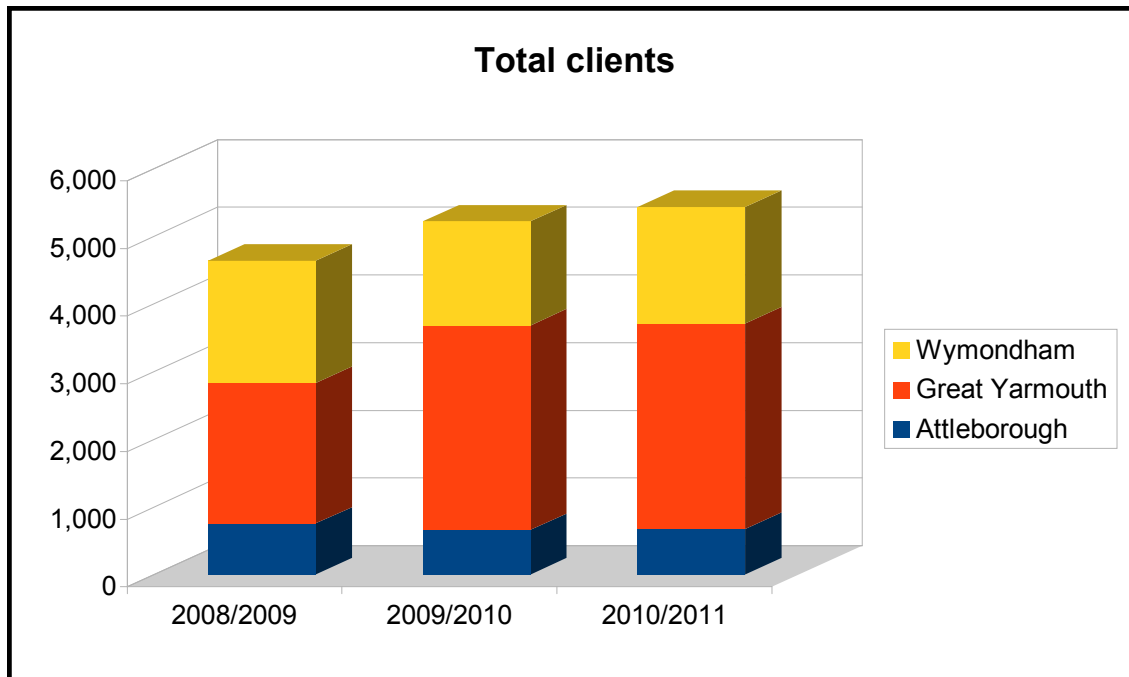
*Marion Morse
Training Manager*

Our client's problems - some statistics

Proportion of issues in each category

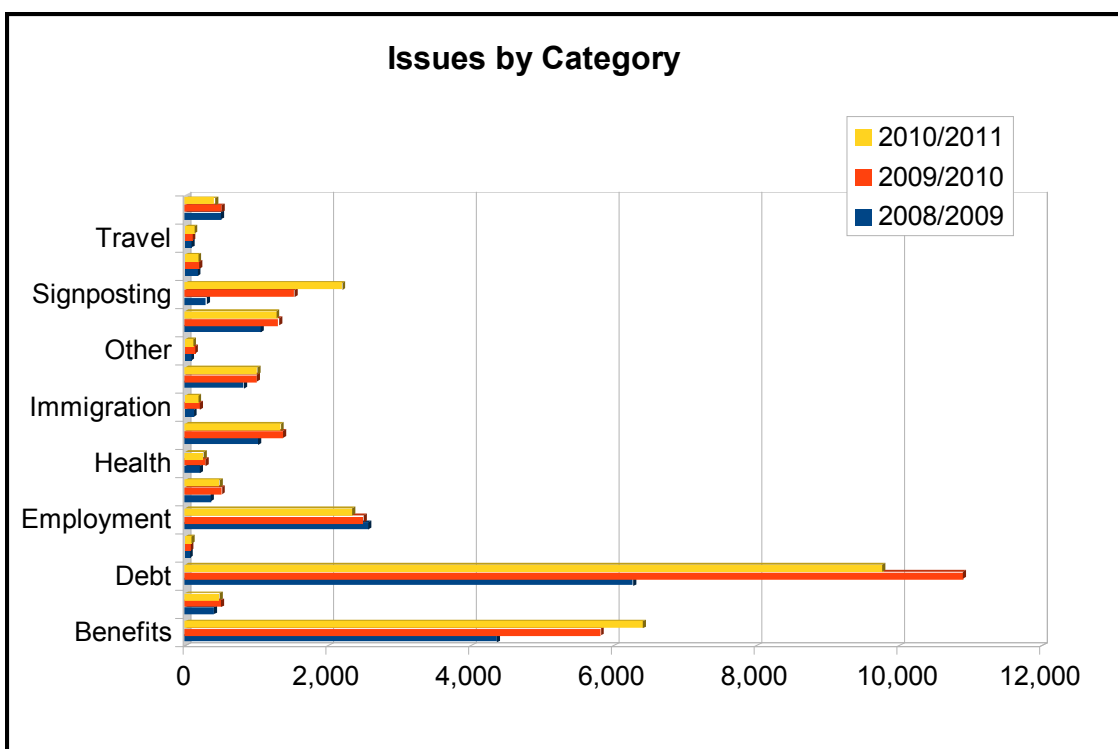
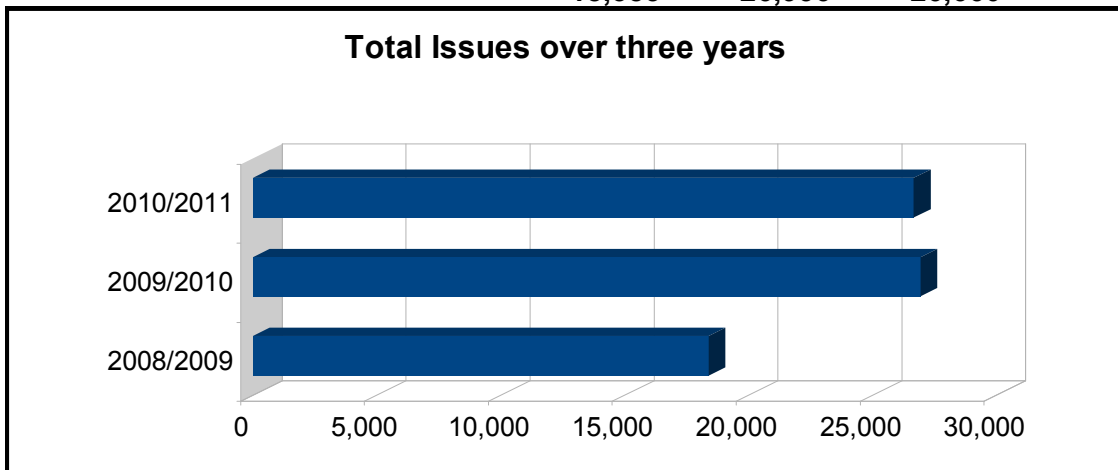
Total Clients by site

	2008/2009	2009/2010	2010/2011
Attleborough	754	660	674
Great Yarmouth	2,073	3,022	3,033
Wymondham	1,808	1,534	1,723
Total	4,635	5,216	5,430



Issues by Category

	2008/2009	2009/2010	2010/2011
Benefits & tax Credits	4,365	5,821	6,407
Consumer Goods & Services	398	499	482
Debt	6,271	10,890	9,763
Education	66	72	87
Employment	2,564	2,497	2,337
Financial Products & Services	358	514	480
Health & Community Care	205	284	260
Housing	1,021	1,370	1,339
Immigration, Asylum & Nationality	118	205	182
Legal	821	1,003	1,011
Other	82	137	108
Relationships & family	1,053	1,314	1,276
Signposting & referral	301	1,530	2,198
Tax	173	192	182
Travel, Transport & Holidays	89	99	128
Utilities & Communications	498	509	420
Total	18,383	26,936	26,660



Social Policy - HELP US HELP YOU

Last year I closed my social policy report with a note that we would consider what more we might do, as a bureau, to help our national organisation with their campaigning effort.

The comprehensive agenda of the Coalition Government provides Citizens Advice with an opportunity, by way of evidence, briefings, responses to parliamentary select and bill committees and departmental committees, to try to influence the direction of policy as it develops. Bureaux like ours are contributing the evidence to underpin Citizens Advice's responses. During 2010/11 we produced 127 notifications to help them with evidence for existing and continuing campaigns.

Campaigning: It is worth looking at four campaigns more detail:

Justice for All — This is the name of the umbrella organisation, which includes Citizens Advice, that is campaigning against the Ministry of Justice plan to reduce the legal aid budget by £350 million and take issues and clients out of the scope of the legal aid scheme. If this reduction takes place it will mean legal services providers no longer being funded to help clients with their problems, particularly at the less costly, early intervention stage. We believe that there is scope for improvement in the way the current scheme operates but we do not think that intervention only at the crisis stage is appropriate. Citizens Advice has now produced briefing to inform those working on the Bill in the House of Commons this autumn. At bureau level we have provided a copy of our briefing to our local MP and responded to the Ministry of Justice consultation paper. To help us help you, to keep up the momentum, look at www.justice4all.org.uk or sign our bureau petition if you do not want this funding and bodies like ours to disappear.

Fair Welfare and the Welfare Reform Bill — The aim of this legislation is to streamline the benefits system into one Universal Credit which will ultimately incorporate means tested benefits and housing costs. Whilst we agree that the current complicated system needs to be overhauled we think the proposals will be brought in too quickly. We are also concerned about the intention to limit aspects of contributory employment support allowance to a 12 month maximum. We are also concerned about proposals to transfer social fund type payments to local authorities. We have already sent out views to MPs and will be considering next steps. For more details see www.citizensadvice.org/campaigns.

Fuel and Provision of Domestic Heating Oil — Citizens Advice is concerned about fuel poverty in general and the provision of domestic heating oil in particular. Whilst gas and electricity can usually be paid for quarterly in arrears or monthly by direct debit there are rarely such arrangements for the purchase of domestic heating oil. Usually customers purchase a minimum number of litres and payment is required immediately. We are looking at the market locally in south Norfolk and Great Yarmouth and will tell national Citizens Advice who will be considering their approach to the industry nationally. If you would like to take part in our survey see: www.citizensadvice.org/campaigns, or contact criccardi@yarevalleycab.org.uk for access to a questionnaire.

Scams and Fraud — Dodgy deals and fraudulent offers cost unsuspecting people billions of pounds every year. Citizens Advice, working with Trading Standards, has started a campaign to thwart scammers who carry out such fraud. Citizens Advice are inviting the public to take part in a quick survey to identify which scams are causing people locally the most concern .

Access to the survey and further information can be made through www.citizensadvice.org/campaigns.

In the coming year we will be looking at rural public transport , enforcing employees rights and tax and pensioners. It will be a busy one!

Cecilia Riccardi
Social Policy Coordinator



Working within YOUR community

The amalgamation of Attleborough, Wymondham & Great Yarmouth Bureaux has enabled us to share our staff and expertise, enabling more people within each community to be helped.

The number of clients visiting us during the past year has grown considerably. We have extended opening hours across all three Bureau and increased e-mail and telephone advice.

It is an essential part of our work within the local community, that we can receive and reciprocate referrals from other agencies. Without inter-agency co-operation, we could not provide level of care and quality of service that we do.

Who refers clients to the Bureau

Often it is the clients themselves who come to us, but initially they may be referred by a friend, family member, Doctor, Employer, Funeral Director, Housing association, Support group... the list is endless.

Once we have seen a client, they will often return at later periods in their life when they need help, information or support.

More and more we have seen our role as advisers becoming a supportive role. The reduction in care and support workers has increased the dependency of many clients on the bureau. This has obviously had an impact on the number of clients we have seen.

Here is an example of some of the groups we have worked with, either directly by providing a service or training, or through referrals from these groups. As you can see, it is essential to work on a local basis, this enables us, and others to provide a holistic approach to helping clients.

Attleborough	Wymondham	Great Yarmouth
Breckland District Council	Ashcroft	Brandon Lewis MP
Community Groups	Diss, Thetford CAB	DIAL
Diss & Thetford CAB	Doctors Surgeries in	EHRC
Doctors Surgeries	Wymondham and	Employers
George Freeman MP	Hethersett	Gorleston Library – Outreach
Norfolk County Council	Employers	Gt Yarmouth Borough
Orbit Housing	Funeral Directors	Council
Parishes	George Freeman MP	GYBC – Mortgage Rescue
Shelter	Local Banks	GYROS
St Matthews	Norfolk & Norwich	Homestart
Stonham Housing	Hospital	Jobcentre
	Norfolk County Council	Julian Housing
	Parishes	Leeway
	Shelter	NCC
	South Norfolk County	Norcas
	Council	Northgate Hospital
	StarThrowers	Parish Councils
	Stonham Housing	Salvation Army
	The Matthew Project	Shelter
		Stonham Housing
		The Benjamin Foundation
		Trinity Childrens Centre –
		Outreach in Martham

Hello. I lost my jobseeker allowance, can you tell me how can I apply for a jobseeker allowance under hardship provision?

*What benefits are there if one person your partner is working 20 hours and the other is working?
and
Will I still be able to claim housing benefits if I start an apprenticeship?*

The Trustee Board of Yare Valley and District CAB



Kirk Lower (Chair) became a Trustee in early 2010. Kirk is the Director of Workforce and Estates at the James Paget University Hospitals NHS Foundation Trust, based in Gorleston, near Great Yarmouth. Kirk has extensive management experience across the public sector in local government, further and higher education and healthcare. Kirk is an HR management professional and uses this experience as a Trustee to support the bureau. Kirk has a track record of supporting voluntary groups and organisations, for example as a Princes Trust Young Persons Mentor, as a School Governor and currently as a member of the newly formed Lowestoft 6th Form College Corporation Board.



Ian Baker "I joined the Trustee Board in 2011. I have over 30 years experience in banking working for Barclays across East Anglia. During that time I have worked in partnership with businesses and the public sector to help organisations realise their ambitions and plans for the future. I have lived in Wymondham since 1999 and am an active member of the local community."



Mike Bush "I was born and grew up in North Cornwall, and I have lived in Wymondham since 1993. In the late sixties, I attended Agricultural College in Devon and then spent several years in farming before joining the Ministry of Agriculture. Having followed a 30 year career as Health and Safety Inspector in the agriculture and construction industries, I retired in 2003. Through contacts as a member of Wymondham Rotary Club, I became a Trustee in 2005, B3initially with The Wymondham, Attleborough and District CAB and then, following the merger with Great Yarmouth, with The Yare Valley and District CAB. I see the work of the CAB as very important and necessary in the community."



John Clegg "I am a Physicist specialising in Control Systems Engineering. I spent 26 years in the Health and Safety Executive regulating high hazard plant both onshore and offshore. Following the Piper Alpha disaster in the North Sea in 1988, in which 164 people lost their lives, I helped set up the Offshore Division in the HSE and ran the Topsides Process Safety Unit in Liverpool and subsequently the Southern North Sea Operations Unit based in Norwich. In 2004 I was invited by the Australian Federal Government to set up and run the National Offshore Petroleum Safety Authority regulating the offshore petroleum industry in all Australian waters. I was based in Perth Western Australia. I have now retired and returned to my house in Wicklewood Norfolk which I have owned for the last 14 years. I am committed to working with the Yare Valley & District CAB to ensure it is a good employer and provider of quality advice to local people."



Ros Finon (Treasurer) "I have been Treasurer and independent trustee since spring 2002. I am an accountant, still working full time, and also an independent board member of a Housing Association. I have lived near Wymondham for over 25 years and still have not had the time to sort out my garden."



Andrew Glynne "I am a solicitor living and working in Norwich. I joined the Trustee Board shortly after the merger but have been involved in the legal surgery at Wymondham for many years. My interests include music (writing, playing and listening), art, travel and cooking."



Peter Howkins "I have lived in Great Yarmouth for most of my life. I am an antique dealer and jeweller with 60 years experience in the trade and am still working. I have had shops in Great Yarmouth, Lowestoft and London. I am a director of two property companies and a Freeman of the City of London. I became a trustee for Great Yarmouth CAB over 25 years ago as the Rotary nominee and held the chair for a year or two. I have, also, been chairman of a local arts centre. My recreational interests are sailing and rugby."



Charlotte Land "I was born and educated in Norwich. I have spent 26 years working in the area in business and education. I teach at City Academy Norwich and sit on the Governing Body. I have one son aged 12. It was through my time serving as Parish Councillor on Hethersett Parish Council that I became involved with Wymondham and Attleborough CAB becoming a trustee in 2003. I felt that the skills and knowledge gained from my background in business and teaching would help shape and add value to the strategic decision taken by the board of Trustees. I was aware of the excellent service the Bureau offered however it was not until I spent a day shadowing a member of staff that I truly appreciated the quality and standard of service the bureau offer. I am fortunate to work with like minded trustees who are focused on the future of the Bureau and the service it gives to everyone."

My husband has been told he has to go to the job centre for a interview, but he is a very ill man and is constantly at the hospital and is under investigation for many of his illnesses he's in a mess medically and I don't know what to do.

I am under contract with Vodafone for my mobile phone and I have been charged what I consider to be an unreasonable amount on my bill the contract is for £10 a month but it got to £75 due to going over my allowed usage, I do not dispute the fact I went over my limit but I was not informed at all that I had done so, what can I do?

I have had my jobseekers stopped because I missed an interview, I have been told I cant claim again until November. I tried to claim hardship allowance but this was refused because I can't prove hardship. How can I survive with no money, I have no chance of finding work now. No money for travel or even postage... I have appealed but again been turned down. They say I have not paid enough contributions but the period they used to come to this decision is when I was at school...I am getting desperate, what can I do?

This is about student finance really. I failed my second year of university, re-took it part-time and failed again. But now I am thinking about going back and finishing my degree. I have had 2 years full student loan and one year's worth of part-time student loan. Do you know if I'd be able to get any funding to go back to university for my third year?

And, as always, thanks to:

local solicitors and financial advisors for supporting our specialised surgeries
the GP practices for their support
our funders
Citizens Advice Area Office for their help and support
the many Friends and supporters of the CAB who gave generously during the year
the staff, the volunteers and, of course, the clients – for waiting patiently, for hitting the re-dial button. We will continue to get to you as quickly as we can.

A date for your diary

SATURDAY 28TH JANUARY 2012
A BURNS NIGHT CEILIDH

(an event organised in conjunction with Wymondham Rotary Club)
at the Central Hall, Back Lane, Wymondham NR18 0QB

BACK BY POPULAR DEMAND!

DANCING ONCE AGAIN TO HAPPY FEET

tickets and details will be available from Wendy (wm-s@yarevalleycab.org.uk) in December

Firstly may I say it's my first post and I'm not actually sure whether men can post in here? If not then please accept my apologies and discard this post.

Basically my question is that I'm recently divorced and have moved back to my parents. I have the 2 children from my marriage on an equal basis as my ex wife (sometimes more when she goes on holiday or into town partying). When i moved out the ex wife kept all the benefits due to her being a student and unable to pay the utility bills etc. Her father bought me out of my share in the house and they equally own the house 50/50. When we went to court to finalise the divorce the ex wife included the benefits as part of her income. I have now asked for half the benefits due to the fact I have the children an equal share and find it hard to afford everything. Am I entitled to it? I've said can we not claim for one each but she says she'll not be able to afford her bills.

About 3 years ago I was stopped on the street in London, by a Police Support Officer for smoking a joint (cannabis). He verified my name and address. He took the rest of the joint (the one I was smoking) and advised me not to smoke on street but at home. I did not sign any papers. My employer will soon be doing an Enhanced CRB Check on me. Will this incident be defined as a caution or warning. I am anxious that the local police may have a record of this incident and it may appear on the CRB check. Please advise. Thanks.

giftaid it

Gift Aid declaration

Name of charity or CASC _____

Please treat

- The enclosed gift of £ _____ as a Gift Aid donation; **OR**
- All gifts of money that I make today and in the future as Gift Aid donations; **OR**
- All gifts of money that I have made in the past 4 years and all future gifts of money that I make from the date of this declaration as Gift Aid donations.

Please tick the appropriate box

You must pay an amount of Income Tax and/or Capital Gains Tax for each tax year (6 April one year to 5 April the next) that is at least equal to the amount of tax that the charity or Community Amateur Sports Club will reclaim on your gifts for that tax year.

Donor's details

Title _____ Initial(s) _____ Surname _____

Home address _____

Postcode _____ Date _____

Signature _____

Please notify the charity or CASC if you:

- Want to cancel this declaration
- Change your name or home address
- No longer pay sufficient tax on your income and/or capital gains.

Tax claimed by the charity or CASC

- The charity or CASC will reclaim 28p of tax on every £1 you gave up to 5 April 2008.
- The charity or CASC will reclaim 25p of tax on every £1 you give on or after 6 April 2008.
- The Government will pay to the charity or CASC an additional 3p on every £1 you give between 6 April 2008 and 5 April 2011. This transitional relief for the charity or CASC does not affect your personal tax position.

If you pay Income Tax at the higher rate, you must include all your Gift Aid donations on your Self Assessment tax return if you want to receive the additional tax relief due to you.

Accounts

The page numbers in this section were set by the Auditors.

Yare Valley & District Citizens Advice Bureau Limited

**Summary Financial Statements
for the year ended 31st March 2011**

**Registered Charity No. 1123397
Company No. 6534098**

Contents

	Page
Statement of financial activities	1
Balance sheet	2
Expenditure	3
Grants and donations	4 - 5

The summaries are extracted from the financial statements of Yare Valley & District Citizens Advice Bureau Limited for the year ended 31st March 2011 and 31st March 2010.

M Proctor ACA DChA of Lovewell Blake LLP has issued an Independent Examiner's report on the unaudited accounts of Yare Valley & District Citizens Advice Limited.

Copies of the full financial statements for the year ended 31st March 2011 can be obtained on request from the Yare Valley and District Citizens Advice Bureau Limited, Griffin Court, Off Market Street, Wymondham, Norfolk NR18 0GU.

Yare Valley & District Citizens Advice Bureau Limited
Statement of financial activities for the year ended 31st March 2011

	Note	Un- restricted funds £	Restricted funds £	Total funds 2011 £	Total funds 2010 £
Incoming resources	1 (b)				
Voluntary Income	2	152,141	281,321	433,462	447,270
Activities for generating funds	3	33,427	-	33,427	16,311
Investment income	4	199	-	199	391
Total incoming resources		<u>185,767</u>	<u>281,321</u>	<u>467,088</u>	<u>463,972</u>
Resources expended	1 (c)				
Charitable expenditure	5	167,067	278,927	445,994	447,909
Governance costs		2,717	-	2,717	2,350
Total resources expended		<u>169,784</u>	<u>278,927</u>	<u>448,711</u>	<u>450,259</u>
Net incoming resources for the year	6	15,983	2,394	18,377	13,713
Transfer		5,012	(5,012)	-	-
Net movement in funds		<u>20,995</u>	<u>(2,618)</u>	<u>18,377</u>	<u>13,713</u>
Balance brought forward	11	<u>121,169</u>	<u>2,618</u>	<u>123,787</u>	<u>110,074</u>
Balances carried forward as at 31st March 2011	11	<u>142,164</u>	<u>-</u>	<u>142,164</u>	<u>123,787</u>

There are no recognised gains or losses in the period, other than those included in the statement of financial activities.

All incoming resources and resources expended derive from continuing operations.

Yare Valley & District Citizens Advice Bureau Limited

Balance Sheet as at 31st March 2011

	Note	2011 £	2010 £
Fixed assets			
Tangible fixed assets	8	18,303	30,920
Current assets			
Debtors	9	40,395	24,411
Cash at bank and in hand		<u>127,229</u>	<u>134,812</u>
		167,624	159,223
Creditors - amounts falling due within one year	10	43,763	66,356
Net current assets		<u>123,861</u>	<u>92,867</u>
Net assets		<u><u>142,164</u></u>	<u><u>123,787</u></u>
Represented by:			
Funds of the charity			
Unrestricted funds	11	142,164	121,169
Restricted funds	11	-	2,618
		<u>142,164</u>	<u>123,787</u>

Independent examiners statement to the Trustees of Yare Valley Citizens Advice Bureau Limited

In our opinion the unaudited summary financial statements are consistent with the full unaudited annual financial statements and the Trustees' annual report of Yare Valley Citizens Advice Bureau Limited for the year ended 31st March 2011.

M Proctor ACA DChA
Independent Examiner
Lovewell Blake LLP
Chartered Accountants
Sixty Six
North Quay
Great Yarmouth
Norfolk
NR30 1HE

Yare Valley & District Citizens Advice Bureau Limited
Financial statement extracts for the year ended 31st March 2011

Resources expended

	General Bureau activities £	Project activities (restricted funds) £	Total 2011 £	Total 2010 £
Staff costs	90,886	206,503	297,389	314,249
Post telephone and fax	6,414	4,592	11,006	15,758
Premises	35,670	24,339	60,009	59,325
Printing, photocopy and stationery	2,804	2,122	4,926	6,702
Information, books and subscriptions	5,437	3,573	9,010	14,626
Travel	9,572	8,337	17,909	18,155
Training and professional fees	4,650	5,119	9,769	3,986
Office equipment and maintenance	2,022	2,297	4,319	4,142
Depreciation	8,025	4,592	12,617	8,476
Sundries	1,587	16	1,603	2,490
Bad debt provision	-	17,437	17,437	-
Total charitable expenditure	<u>167,067</u>	<u>278,927</u>	<u>445,994</u>	<u>447,909</u>
Governance costs	2,717	-	2,717	2,350
Total resources expended	<u><u>169,784</u></u>	<u><u>278,927</u></u>	<u><u>448,711</u></u>	<u><u>450,259</u></u>

Yare Valley & District Citizens Advice Bureau Limited
Financial statement extracts for the year ended 31st March 2011

Grants and donations

	Total 2011	Total 2010
	£	£
County and District Council grants		
Norfolk County Council	65,709	64,420
Great Yarmouth Borough Council	30,500	30,500
South Norfolk District Council	37,489	36,935
Breckland District Council	10,500	10,500
	<u>144,198</u>	<u>142,355</u>
Town and Parish Council grants		
Wymondham Town Council	3,000	3,000
Attleborough Town Council	-	1,200
Hethersett Parish Council	-	750
Hingham Town Council	600	460
Bradwell Parish Council	150	-
Carlton Rode Parish Council	60	60
Tacolneston Parish Council	60	55
Wrenningham	50	75
Ashwelthorpe	50	-
Potter Heigham	20	15
Other	-	975
	<u>3,990</u>	<u>6,590</u>
Project funding		
Other grants	3,953	-
	152,141	148,945
Other Grants		
County Court Scheme	3,021	4,691
CitA various schemes	6,298	950
Other grants	8,000	1,500
Training and work done for other organisations	4,056	2,499
Rental income	2,108	705
Fundraising	2,878	1,789
Gift Aid and other donations	5,892	3,967
Buy.at WADCAB	20	24
Other income	1,154	186
	<u>33,427</u>	<u>16,311</u>
Bank Interest	199	391
Total unrestricted income	<u><u>185,767</u></u>	<u><u>165,647</u></u>

Yare Valley & District Citizens Advice Bureau Limited
Financial statement extracts for the year ended 31st March 2011

Restricted funds received

	Total 2011	Total 2010
	£	£
Project funding		
Legal Services Commission	90,033	60,213
Macmillan Cancer Support	35,938	21,305
The site.org (Youthnet)	30,503	36,911
Financial Inclusions Fund	53,316	50,721
EHRC	22,500	28,995
CitA additional hours project	23,746	34,265
Breckland IMAS	15,000	9,700
Netmums	10,285	3,830
Norfolk County Council financial inclusion	-	31,000
CitA EEDA	-	2,355
<i>Wymondham Premises move</i>		
South Norfolk District Council	-	12,535
Private donations and fundraising	-	6,495
Closed projects	-	-
	<u>281,321</u>	<u>298,325</u>

Yare Valley and District Citizens Advice Bureau

serving the communities of Attleborough, Great Yarmouth and Wymondham

Registered Head office:

6 Griffin Court, off Market Street, Wymondham NR18 0GU

Tel: 01953 713614 Fax 01953 713620

Company Registration Number:6534098

Charity Registration Number:1123397



website — www.yarevalleycab.org.uk

For advice call 0844 111 444.

The bureau operates from three sites.



Attleborough:

Tuesday & Thursday 10.00 – 4.00pm

Wednesday 10.00 – 4.00pm (for appointments only)

Premises within Attleborough Town Hall,
Queens Square, Attleborough, NR17 2AF



Great Yarmouth

Drop in — Monday to Thursday 09.30 – 12.00

Appointments — Monday to Thursday 12.00 – 2.00pm

2 Stonecutters Way, Great Yarmouth, Norfolk, NR301HF



Wymondham

Monday & Friday 09.30 – 3.30pm

Wednesday 09.30 – 6.30pm

6 Griffin Court, Wymondham, Norfolk, NR18 0GU