



WAKEFIELD DISTRICT CITIZENS ADVICE BUREAUX

ANNUAL REPORT 2008-2009

THE SERVICE AIMS:

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

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.

District Office, 1st Floor, 27 King Street, Wakefield, WF1 2SR
Email: districtoffice@wakefelddistrictcab.co.uk
Website: www.wakefelddistrictcab.co.uk

Charity Number: 1058086;
Company Limited by Guarantee number 3229045

FOR CONFIDENTIAL ADVICE AND APPOINTMENTS

Telephone **0844 499 4138** Monday-Friday, 10-5pm

INTERNET SERVICES

For DIY problem-solving visit www.adviceguide.org.uk

MONEY ADVICE:

For an appointment ring the telephone line or call in to an Information Centre for a self assessment form. We have outreaches throughout the district.

DROP IN TO ONE OF OUR INFORMATION CENTRES

Pontefract Office, 1st Floor, Horsefair House, Horsefair, Pontefract WF8 1NX

Monday	10 am – 1.00 pm
Wednesday	10 am – 1.00 pm
Friday	10 am – 1.00 pm

South Elmsall Office, Westfield Resource and Enterprise Centre, Westfield Lane, South Elmsall, Pontefract WF9 2PU

Tuesday	10 am – 1.00 pm
Thursday	10 am – 1.00 pm

Wakefield Office, 27 King Street, Wakefield WF1 2SR

Monday	10 am – 1.00 pm
Wednesday	10 am – 1.00 pm
Thursday	10 am – 1.00 pm

Normanton Outreach, Normanton Town Hall, High Street, Normanton WF6 2DZ
Monday 10.15-1.00pm

Featherstone Outreach, The Old Town Hall, Wakefield Road, Featherstone WF7 5WW Tuesday 10.15-1.00pm

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Chair's Report

It is 70 years since the Citizen's Advice Bureau opened to the people of Wakefield District offering help in time of war. It is a great achievement that the doors of the Citizen's Advice Bureau have remained open throughout the District for 70 years in an unbroken chain. Much has changed since those first days but not all.

- We are still an independent charity focused on supporting people through the provision of information and advice. Money will always be a challenge and we are very grateful to all our Funders for their support especially Wakefield Metropolitan District Council who continue to provide our core funding.
- Volunteers remain key to the delivery of our service. Without their commitment and hard work the service would not have grown as it has. I would like express my thanks to all the volunteers who give so freely of their time and energy.
- The CAB brand which has become one of the most recognised and trusted across the UK and something we can rightly be proud of.

There have been many changes over the last 70 years and the last year has been no exception.

- As well as offering services at the three bureaux and two GP practices, we now have eleven outreaches across the District including a new one in Featherstone.
- Innovation in our work with NHS Wakefield District to provide information and advice to patients in GP surgeries.
- Expansion with increased access to our telephone helpline through longer opening hours.
- Partnership with The Springs Advice Unit, Kirklees Law Centre and Switalskis, Solicitors allowing us to deliver specialist advice under one roof to our clients.

There have been many challenges over the year including funding, increasing specialist services in the fields of employment and benefits and maintaining a training programme which sees many volunteers go and obtain paid employment. We have also been working towards the provision of the Community Legal Advice Service for the people of Wakefield.

Demand for our services has increased sharply in the last year and we have risen to the challenge but there is so much more we can do and will do reflecting the commitment of our staff and volunteers. Onto the next 70 years.



Chief Executive's Report

I hope you enjoy our 'new look' Annual Report which will enable you to browse your particular areas of interest. Our management team has outlined the year's achievements for the generalist service, money advice unit, projects and partnerships and social policy work. I have been impressed with how our generalist volunteers and money advice caseworkers have endeavoured to meet the unprecedented demand for our services as a result of the economic downturn.

Comparison of demand 2007/8 with 2008/9

	Unique Clients	Separate enquiries	Total number of client contacts
2007/8	3,870	8,032	20,279
2008/9	5,454	10,637	27,535
% Increase	41%	32%	36%

In addition to this, almost 4,000 clients dropped in to one of our information centres.

The numbers of clients advisers are seeing has increased in all areas of advice, particularly issues which relate to the economic situation. For example:

- Jobseekers' Allowance increase from 185 to 338
- Redundancy increase from 126 to 377
- Mortgage arrears increase from 524 to 785

We have participated in some excellent partnership working this year forming close working relationships with the Springs Advice Centre for housing advice, Kirklees Law Centre for employment advice and Switalski's solicitors for welfare benefits advice. We have also had West Yorkshire Family Mediation Service and immigration specialists, Paragon Law, operating from King Street. It is very good that our clients can access these services from CAB premises. We can also offer CAB services (generalist and specialist debt advice) from a total of 15 different outreach locations throughout the district in addition to our 3 bureaux. I am particularly excited about the GP pilot project which we hope will be rolled out to more practices this year.

In the section on volunteers I was interested to read that almost half of the volunteers who left the service during the year did so because they had found paid employment. I feel the quality of our training and the numbers of people we assist in to employment is an untapped area of potential funding and certainly one of my future plans for the district. CitA is currently piloting the 1 year NVQ in Legal Advice in partnership with the Open University and Wakefield will be participating in that.

I cannot write a report without mentioning the Community Legal Advice Service (CLAS) for the Wakefield District. 2008-9 was another year of uncertainty for the organisation, not knowing whether or not we would have to tender competitively for our funding. It does seem as if we will be operating as part of a CLAS in the near future although, at the writing of this report, the timetable has been delayed again. I wonder if any of our competitors will be able to include the following in their bids:

- In 2008-9 we brought £341,500 of additional funding in to the district and will continue to secure other trust funded projects & public sector contracts
- Our Money Advice Unit advised clients with a total debt amounting to £16,103,623
- We had over 100 volunteers working for us throughout the year
- Wakefield District CAB is a holder of the Community Legal Services Quality Mark in generalist advice (Quality Mark level 3) and in specialist debt advice (Quality Mark level 5)
- We have 70 years experience of delivering advice in the Wakefield District. We started in 1939 to help people through the war years.
- 96% of people in the UK have heard of the CAB and recognise our logo. 42% have used a CAB at some point in their lives.
- 97% of Wakefield district clients surveyed said they were very or fairly happy with the service, 100% would use us again and 100% would recommend us to a friend
- We belong to a huge network of bureaux – 426 in total at 3,200 locations advising 1.9 million clients on 5.5 million issues! (Not including the 7.3 million visits to www.adviceguide.org.uk)

Finance Director's Report

The general economic downturn had a major impact on the year ended 31st March 2009, which was characterised by an increase in people seeking our advice and uncertainty around the funding of our operations. It is pleasing to report that, despite these pressures, the team continued to provide a quality service.

On behalf of the Trustees, I would like to thank all our funders, who were:

- Wakefield Metropolitan District Council (annually)
- Normanton Town Council & Featherstone Town Council (annually)
- Legal Services Commission (annually)
- Financial Inclusion Fund (to March 2011)
- GP Pilot Project (to December 2009)
- Citizens Advice "Save Xmas" campaign (to March 2009)
- Citizens Advice "Energy Best Deal" (to March 2009)

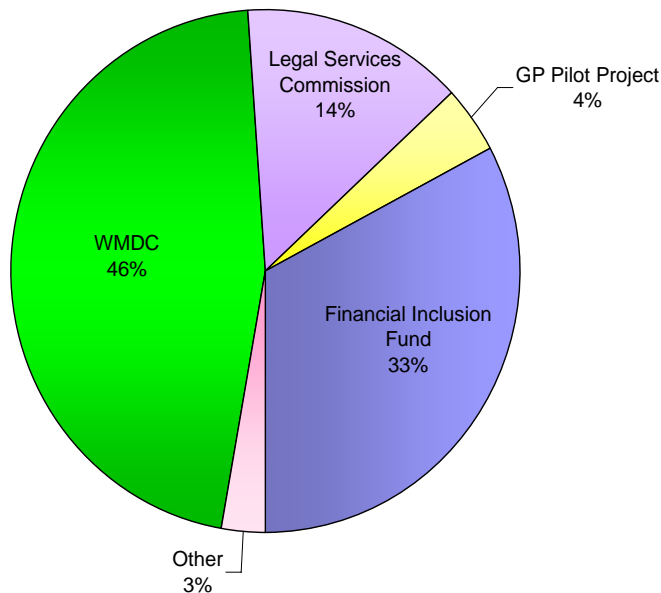
During 2008/09, the bureau incurred a deficit of £10.9k, compared to a surplus of £112.5k in the previous year. The drop was mainly due to total Income falling by £118.8k to £634.0k. The table below compares income in 2008/09 with income in 2007/08:

Income (£k)

	Year ended		Increase/(Decrease)	
	31/03/2009 £k	31/03/2008 £k	£k	%
WMDC	292.5	325.0	(32.5)	-10.0%
Legal Services Commission	89.8	85.8	4.0	4.7%
Healthy Living Centre	0.0	15.2	(15.2)	-100.0%
GP Pilot Project	27.0	0.0	27.0	-
Financial Inclusion Fund	206.8	224.1	(17.3)	-7.7%
LSC Skills Fund Training Project	0.0	56.4	(56.4)	-100.0%
Other	17.9	46.3	(28.4)	-61.3%
Total	634.0	752.8	(118.8)	-15.8%

The graph below shows our main sources of income during 2008/9.

Income (£k) by Source Y/e 31/03/09

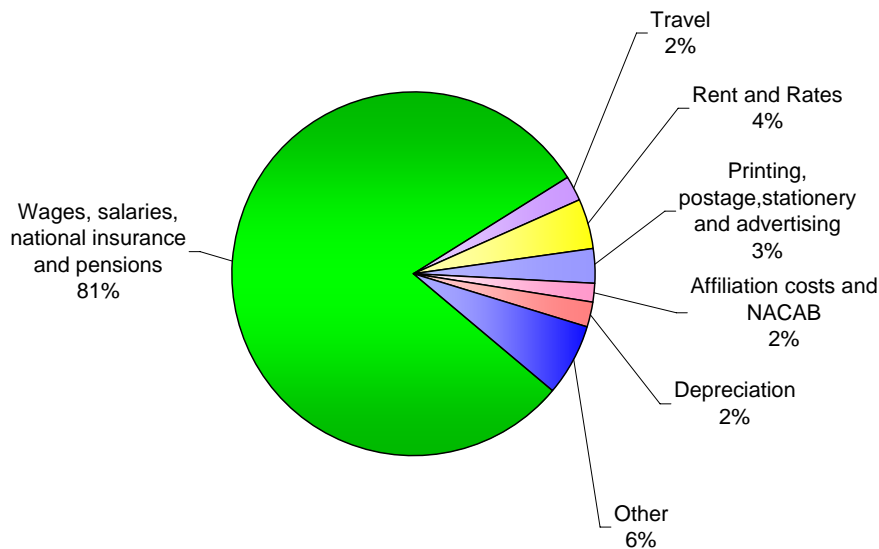


The FIF grant was extended for a further three years to 31/03/11 and a pilot project for GP Surgeries, amounting to £27.0k, was agreed.

Interest from a Co-op Guaranteed Investment Bond will be received in 2009/10, following a decision to invest for one year (before interest rates dropped yet further). Following a nomination by one of our volunteers (who wishes to remain anonymous), we received a grant of £100 from the Yorkshire Building Society.

Expenditure during 2008/09, at £644.9k, was kept to within 1% of the previous year, through careful management. Depreciation of £13.2k was £6.8k higher than last year as a result of a one-off adjustment, following a review of fixed assets values. The graph below gives a break-down of expenditure in 2008/09.

Expenditure (£k) by Type Y/e 31/03/09



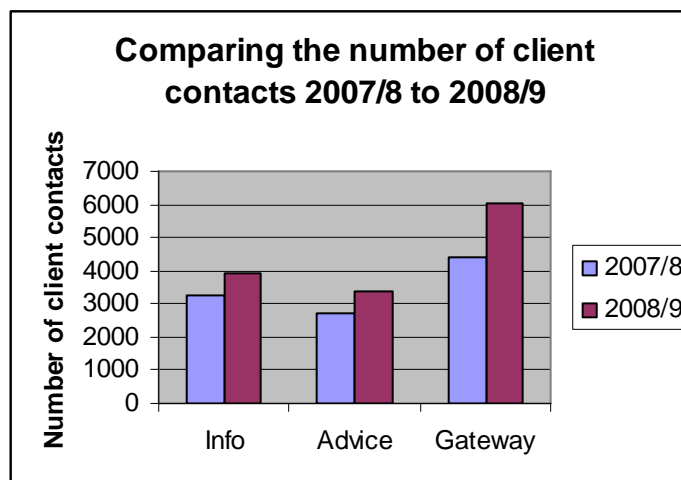
The Bureau's financial position is reasonable. However, times are uncertain and our future depends on our ability to compete for business whilst continuing to maintain high standards of service provision. We are ever mindful of the need to form strong strategic alliances and to manage finances carefully.

Generalist Service

Clients can access our service either by dropping into one of our information centres (in Wakefield, Pontefract, South Elmsall, Normanton and Featherstone) or by ringing our telephone advice line which is open from 10am until 5pm every day.

The charts below compare the number of client contacts from 2007/8 to 2008/9. Each client may be seen several times during the course of the year, and also for more than one issue.

	Information	Advice	Telephone Assessment
2007/8	3268	2696	4413
2008/9	3914	3351	6011
Percentage increase	19.7%	24.2%	36.2%



The charts above show that in 2008/9 we have been able to substantially increase the number of client contacts in all three areas of the service. We have been able to achieve this due to the increased number of volunteers available to deliver the service to clients.

Projects

GP Pilot

This project is funded by Wakefield District Primary Care Trust for twelve months and started at the beginning of February 2009. It is based at The Tieve Tara Medical Centre in Airedale and The Grange Medical Centre in Hemsworth. This service is for patients of these medical centres. The pilot will monitor how patients benefit from receiving advice in their own medical centres. Clients can make appointments at their medical centres and also be referred by a medical practitioner.

Gateway Additional Hours Project

This project was funded by Citizens Advice for twelve months to increase the number of hours the Bureau is open to the public. The project started at the end of March 2009 and has increased the opening hours of the phone line from 10am-1pm to 10am -5pm Monday to Friday. We have recruited the two staff from our existing volunteers.

Lloyds TSB Welfare rights casework

We have received funding from Lloyds TSB to run a two year welfare rights specialist project. This will enable us to provide specialist welfare rights casework for our clients, including representation at tribunals and mentoring volunteers completing disability benefit forms. The project will start at the beginning of May 2009.

CRT Income Maximization Project

We have received funding as part of a CAB consortium bid from the Coal Field Regeneration Trust. This is to carry out benefit checks, better off in work calculations and redundancy calculations. The service will be delivered from outreaches in Eastmoor and Castleford as well as from our main offices. The project will start at the beginning of May 2009.

Partnership working

Housing advice - Springs Advice Centre

The service started in July 2008 at our Pontefract office, with advisers from Springs Advice Centre offering appointments to our clients on a fortnightly basis. Clients can be referred by our generalist advisers, from our telephone advice line and information centres. Clients receive specialist advice on any housing related matter including housing debts and benefits. 68 clients were referred during the year.

Employment advice - Kirklees Law centre

This service provides specialist employment advice and started in October 2008 and was initially fortnightly on a Wednesday at our Wakefield office. Due to demand for the service it is now being held on a weekly basis. Clients can be referred to the outreach in the same way as the Springs Advice service. Initially the outreach saw employment discrimination cases as well as clients who qualify under the legal services commission. Unfortunately the discrimination funding has ended and only clients who qualify under the LSC have a full appointment. 101 clients have been referred.

Welfare Rights – Switalskis Solicitors

This service started in January 2009, and provides specialist welfare rights advice to clients who qualify under the LSC contract. The outreach runs fortnightly on a Thursday at our South Elmsall office. Again clients can be referred from our information centres, generalist service and telephone advice phone line. 11 clients have been referred.

Client Satisfaction Survey 2008-9

97% of those surveyed were very or fairly happy with the service, 100% would use again and 100% would recommend to a friend.

Comments included:

- *A wonderful helpful service thank you !*
- *He told me what I didn't want to really hear, but he said it sympathetically and professionally. He seemed very knowledgeable in his field, almost put me right straight away, but rang back to confirm in 1 hour.*
- *I went over the time allocated because the lady was very helpful going and finding lots of information for me and never rushed me.*

Case study 1

The client is a 73 year old lady living with her husband in their own bungalow. The client has been suffering from several serious illnesses and wanted help to complete an attendance allowance form. Client also wanted information about how to get a disabled toilet key.

The client was given information on how to get a radar key so that she can access disabled toilets. The attendance allowance form was completed on behalf of the client. The client contacted the bureau to say that she had been successful in her claim for attendance allowance.

Case study 2

The client had employed a builder to provide and install a kitchen and bathroom in her flat. The client had paid £3800 in cash for materials. The builder has completed some of the work putting in cupboards and bathroom equipment but has not yet completed the work. There is no cooker and the water is not on. The builder had said the work would be completed in three weeks but now he has stopped working on the job. Two months have now gone by the client has photos of flat in current state.

The client came into one of our information centres and was given help to contact consumer direct who sent her a draft letter to send to the builder. Client sent the letter but did not receive a reply. Client came back to the bureau for a full appointment where the adviser explored what further options the client had to resolve her problem.

The bureau received a thank you letter from the client to say that she has now fully resolved her problem thanks to the advice she had received from the bureau.

the charity for
your community



Money Advice Unit Report

2008/09 was an extremely busy and challenging year as the recession hit, nationally we saw a barrage of media reports on the 'credit crunch', the collapse of banks and changes to borrowing, in turn affecting the housing market and employment along with other areas of peoples' lives. Credit conditions tightened for both companies and individuals, inflation declined and interest rates went to an all time low in March 2009 to just 0.5%.

Nationally

2008 saw an increase in individual insolvencies – 106,544 applications were made for either Individual Voluntary Arrangements or Bankruptcy which equated to 1 in every 400 adults in the UK entering into insolvency, the latter being up 4.6% on 2007.

Source: Insolvency Service and Office for National Statistics

Mortgages in arrears



Source: Council Mortgage Lenders

What did this mean for us?

- **Our debt service** was needed more than ever, demand increased by 23% per month in comparison to 2007/08.
- **We dealt with** £16,103,623.00 worth of debt across the year, an increase of £5,653,695.00 on 2007/08 figures.
- **We were able** to advise and assist 1,537 clients across our Legal Services Commission and Financial Inclusion Fund projects.
- **We saw** a shift in a number of clients seeking advice at an earlier stage in the debt process; i.e. before arrears had accrued.
- **Our caseworkers** had to undertake further training in the numerous options that became available for owner occupiers – mortgage rescue packages were introduced from January 2009 with more expected to be rolled out from April 2009.
- **Our caseworkers** had to train and prepare for the introduction of the new Debt Relief Order; due to commence in April 2009.



Our achievements

- Our caseworkers continued to deliver an excellent service to clients and continued to meet their project targets comfortably which secured our future funding for the coming 12 months.
- We successfully moved the entire casework service from one casework management system to another. All records became centralised making access easier across the district.
- 5 members of the Money Advice Team achieved approval to become registered Debt Relief Order intermediaries.
- We welcomed Wayne and Sarah to our Money Advice team, successfully recruiting these 2 new trainee caseworkers from our volunteering staff.
- We welcomed Stacey, our new volunteer worker, to our Money Advice administrative team.

Other Activities

2008/09 saw the Money Advice Unit develop into the delivery of financial capability sessions. We successfully obtained funding to deliver sessions to front line workers within other agencies, such as Childrens Centres on the:

- Xmas Save Campaign
- Energy Best Deal Campaign

Partnership Working

We continued to look at ways of developing our Money Advice Unit to ensure easy access for clients whilst balancing this with the needs of contracts with our funders.

Our Money Advice team continued their outreach work, proving to be very popular.

- Lupset Healthy Living Centre
- Lupset Waterton House
- Airedale Health Centre
- South Kirkby Family Centre
- Castleford Five Towns Centre
- White Rose Credit Union – Hemsworth
- Chesneys Centre – Featherstone
- Normanton Town Hall
- Maypole Childrens Centre – Gawthorpe (ceased February 2009)

We would like to thank all of the above offices for their continued support in offering the use of free office space and facilities to both our staff and clients.

We continued to accept direct referrals from agencies across the district, including Wakefield District Housing, Social Services departments and Mental Health Teams to name but a few. This allowed direct access to the Money Advice team for clients saving them time and crucially getting the right advice earlier.

"I would like to take this opportunity to thank you for the help given to [client]. [Client] has understandingly been very anxious before the visit and you put her at ease immediately with your friendly and approachable manner, I felt you showed [client] great sensitivity and patience. You were willing to spend time explaining things in an uncomplicated way so that this could be understood. It is rare to find someone who has the expertise to help/communicate with someone who has a learning disability, without being condescending or patronising. If in the future I needed advice on a debt problem for a client I would not hesitate to come to you, I have informed other professionals in our team of your willingness to help"

Source: Letter received from NHS Trust

In addition we participated in inter-agency meetings with:

- Job Centre Plus Partnership
- Wakefield District Housing/Advice Service Liaison
- Financial Inclusion Partnership 'Stop Loan Shark' Team (Yorkshire & Humber)

Money Advice Unit Client Satisfaction

An important aspect of our work is to ensure our service delivery is of a good quality and makes a difference to the lives of those people that we advise and assist. Every client that is assisted via our casework service is given opportunity to give their feedback on the experience they have had from the outset through to the end of their case, this is done via an anonymous questionnaire system.

- Overall we have had a 21.07% return of questionnaires from clients assisted via our Money Advice Unit.
- 97% felt they were treated fairly at all times, the remaining 3% made no comment.
- 88% would definitely recommend our service, whilst 7% are likely to.
- 60% felt the outcome of their case was better than advised at the outset of their case whilst 36% felt it was the same as advised at the outset.

'Just keep up the good work, your service is very friendly and non-judgemental, just so helpful'

'My case was dealt with very professionally and I am satisfied with the outcome'

'You should be top priority on any government list of those needing assistance, staff are a lifeline to those unfortunates in need of proper advice, a greatly needed lifeline, grateful thanks'

'Excellent service..... thank you so much for your help'

Source: Client Satisfaction Survey – Wakefield District Citizens Advice Bureau: Money Advice Unit 2008/09.



Case Study 1

50 year old woman, resident in WDH rented accommodation. Client was visited in her home after the bureau was contacted by the Physical Disability Team. Client needs 24 hour care which is received via professional bodies and family. Client had total debts of £4,041.77, consisting of 8 non-priority creditors. Family had been assisting client in making payments to these creditors, however, due to increased care requirements this could no longer happen.

On examining both financial circumstances and personal circumstances of the client it was clear that the best option would be to get debts written off. Medical evidence was obtained, along with details of clients care plan, all submitted to the bureau free of charge. Copies of these were issued to creditors along with an overview of clients circumstances in a letter requesting accounts be written off. All creditors eventually agreed the write off.

Impact of this outcome was enormous for client and her family who struggled for a long time to manage these debts as best they could, often impacting on ability to meet essentials.

Case Study 2

Single man, initially homeless, staying with friends or sleeping in his car until he is able to get re-housed. Client on long term incapacity benefits with debts amounting to £12,500.00, non-priority apart from council tax at £350.00 approx from previous home/s. Client also had 3 parking fines with Magistrates Court amounting to £310.00. Client reliant on benefits, no savings and at the point of contacting bureau no bank account.

Caseworker advised client on debts both priority and non-priority. Contacted creditors which subsequently led to all parking fines being remitted (including costs). After considering all options, taking account of short/long term prospects, client subsequently decided to proceed into Bankruptcy.

Caseworker was able to obtain monies for client from charity to cover cost of Bankruptcy fees. Assisted client with petition/s and arranged appointment at court. Advised client on banking, client now has a bank account. Budgeting advice also given (towards end of case client was due to be re-housed) on things such as paying for essentials, budgeting for household bills and ensuring all benefit entitlement in place.

Client can now look forward and is hoping to move into employment in the future.





Volunteers

Recruitment

It has been a very strong year for recruitment with 50 new Volunteers being recruited to the following roles:

Assisted Information Providers (AIPs)	- 24	Volunteers
Advisers	- 23	Volunteers
Admin support Workers	- 3	Volunteers

Further development of Volunteers

Additional training of our existing Volunteers also took place, as follows:

- 10 Advisers undertook 'in house' training to achieve competence as telephone Gateway Assessors. Advisers undertaking this role have contributed substantially to the improvement of client access to our services.
- 1 Volunteer has received training and coaching to develop as a specialist employment caseworker which has enabled us to offer specialist employment advice 'in Bureau' for the first time in many years. Our thanks go to Steve Collins from Kirklees Law Centre for his help with this endeavour.

Skills gained as a Volunteer have led in some cases to paid employment

Of the 38 Volunteers who gave up their volunteering role for the Bureau during the past year, 16 Volunteers (42%) did so because they had gained paid employment. This is higher than previous years where 20% of those leaving the Bureau did so because they had gained paid employment.

Two of our Volunteers leaving us for paid work tell their story:-

"All in all the training I have had at the CAB has been invaluable. The people, the training, the support, even the dreaded feedback on cases, have all contributed to who I am today and have given me the confidence to believe in myself. I am very sad to be leaving my colleagues and fellow Volunteers but am also looking forward to the new opportunity that has been given to me. Without the CAB I would still have been in my old familiar job dreaming of a new career – instead I am living the dream"

"I started training as a volunteer at the CAB 2 years ago, previous to this I had attended college and gained qualifications. When I started looking for paid work I soon came to realise that most employers required work experience and this was something I didn't have as I had been bring up my three children.

By volunteering for the CAB I found that the training was excellent, it enhanced my communication skills and I found that it was something I really enjoyed doing. I have learnt so much by being a volunteer at the CAB not just about helping people but also about working together as a team. All the other staff and volunteers are very supportive and help each other when the need arises.

If I hadn't made the decision to volunteer for the CAB I really don't think I would have been able to find employment as I didn't have the confidence to apply for jobs and always felt they were out of my reach. Because of the experience I have gained at the CAB I have now got a job that I really enjoy doing and I feel that I am making a difference to other people's lives"

A Volunteer's Story

I applied to join the CAB around July 2008, was accepted for training in August 2008, started as a Volunteer in September 2008 and became an employee of the CAB in September 2009.

I first became aware of the CAB approx 2.1/2 years ago when I heard a man who I later learned was from the CAB, speaking on a breakfast TV programme. He was speaking about Banks and Loan Companies acting irresponsibly in the way they were giving loans to people who were clearly not capable or in a position to repay them. I remember sitting down to listen to him and being completely captivated and engrossed in not only his obvious depth of knowledge on the subject and his ability to put many so called experts in the shade, but also the way he managed to combine his technical knowledge with empathy for the individuals concerned, without at any stage sounding patronising. I decided at that point that I would like to become involved with the CAB at some stage in the future. This opportunity occurred much sooner than I expected when six months later I was informed by my employer that the manufacturing site where I worked was to close with the loss of all jobs.

In 2008 I spent the final months of my employment at the site helping my colleagues in HR assist employees with advice on seeking employment and generally helping them come to terms with the shock of un-employment; as many of them, me included had worked for the company from leaving School. I felt more fortunate and better equipped to cope than many of my colleagues because my job had taken me around other sites within what had been a large group of Companies, where I had gained a degree of experience in managing change plus I knew straight away what I wanted to do which was to join the CAB.

My first actual contact with the CAB was at a presentation given by Pete to would be volunteers looking to join the Wakefield District CAB. I was immediately impressed by Pete's enthusiasm for the work of the CAB and his presentation which gave a good insight into the workings of the CAB. Pete did a good job in his presentation of pitching it just right in terms of making everyone aware of the commitment required as a volunteer, whilst not making it sound so onerous as to frighten everyone off. Although the applicants who were accepted as volunteers soon found out that the training was maybe more intense than everyone thought.

The initial training delivered by Pete supplemented by observing the interview process was well structured and the content of the training material to a very high standard. It was always stressed that it wasn't about remembering the information but more about being able to determine what the client wanted, finding the information and presenting the information in a structured way, to enable the client to make an informed decision. Pete was well supported in the training by the Service Managers and experienced volunteers who we observed during interviews. Everyone was very patient and prepared to help, which I believe stems partly from the fact that everyone had been there themselves at some point and knew what the trainee volunteers were experiencing.

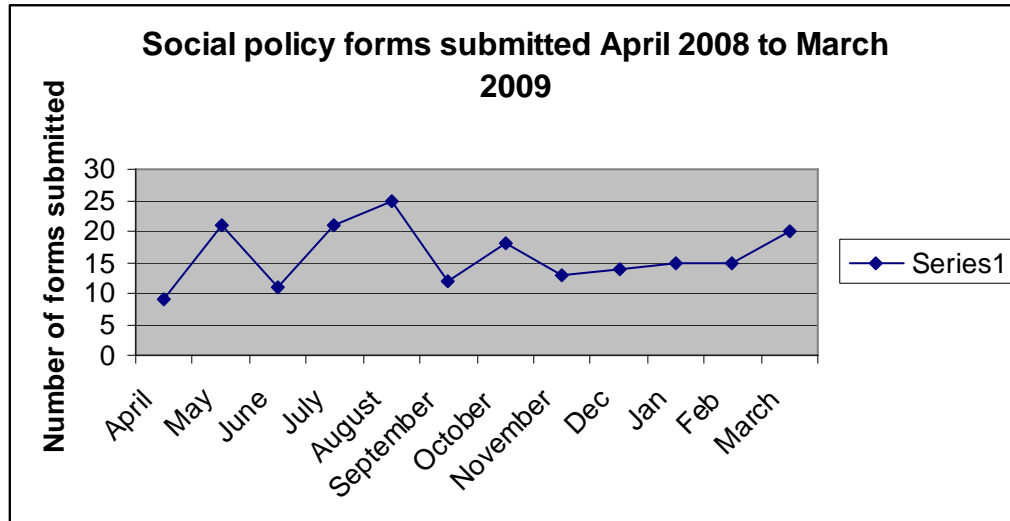
The external courses we attended enabled us to meet volunteers from other CAB offices within the region from Newcastle to Sheffield, Bradford to Hull, enabling us to exchange experiences and gain an insight into other Bureaux. This interaction with volunteers from other areas also enabled us to compare the level of training and support provided by Wakefield with other areas. Whilst we all appeared to be working to the same standards in terms of the training content, the support provided to Volunteers by Wakefield was much more visible, this support certainly made me feel I wasn't alone or exposed at any stage of my training. I think this is the most important point I would make on my training, that feeling of knowing the support is there is so important and gives us the confidence to go on and provide an excellent service to our clients.

The rest as they say is History and I'm now here as an employee, working in a great team within a great organisation.

Mike Goodworth

Social Policy

The chart below shows the number of social policy evidence forms sent to Citizens Advice in London from April 2008 to March 2009.



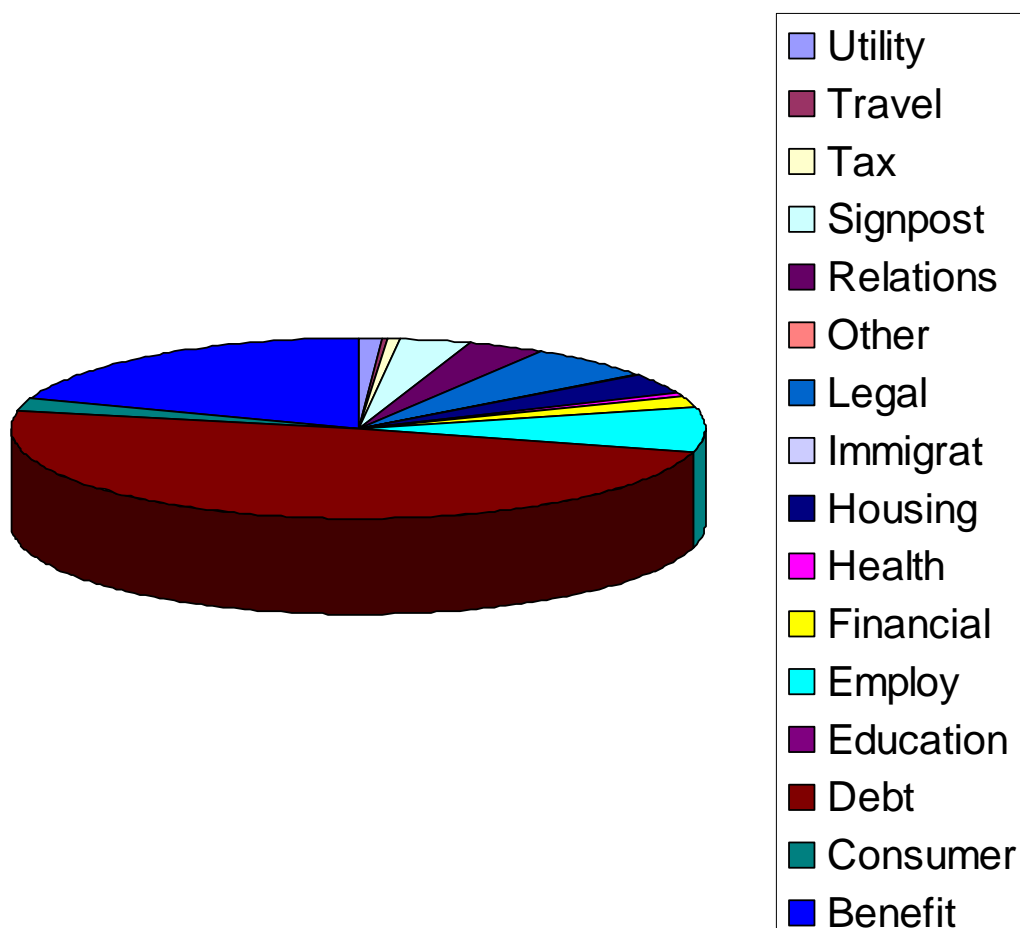
A major part of our work is to provide evidence to our national social policy department which is used to improve the policies and practices that affect our clients' lives. We average 16 evidence forms per month. The forms are completed by staff and volunteers from all parts of the organisation.

We regularly have entries in the monthly national CAB evidence report. These include examples of harassment by creditors, bailiffs, utility suppliers, as well as good practices by organisations. Examples from Wakefield District CAB include:

- In November 2008 a new 'pre-action' protocol for mortgage possession claims was published. This sets' out what mortgage lenders must show they have done before issuing possession proceedings. Evidence submitted by the Money Advice Team highlighted a contravention to this protocol by a major High Street leader. Subsequently our evidence was included in the Citizens Advice report to the Ministry of Justice.
- Numerous evidence forms have been submitted to our national team with regards to irresponsible lending:
 - Client in private rented accommodation; 2 small children, in receipt of Income Support and Disability Living Allowance. Door step loan companies gave loans, repayments so high client could no longer afford essential utility payments. No affordability checks carried out at point of application.
 - Client was allowed to take out an interest only mortgage product over a 34 year term; client will be 88 years old before the term of the mortgage finishes.
 - A major high street bank offering 'managed' consolidation loans if other accounts such as overdraft or credit card go into default. Loan offered to client would have taken them 12 years to clear the debt off.

- Evidence was provided of mortgage properties being sold then rented back from companies for a national campaign:
 - Client sold property to one of these companies, to avoid repossession. Client then rented the property back from this company; however, they never received any money from the sale of the property.
 - Client sold his home to another company. Client did this prior to seeking advice as he thought it was the only way he could sort out his non-priority debts > debts total £35,000. Housing company withholding £30,000 until client leaves property (10 year tenancy given).
 - Couple aged 67/71 years old: In receipt of benefits, sold their home to the same company for £53,000; home valued at £90,000. Some monies withheld until client leaves property. (10 year tenancy given).

Social policy issues 2008-2009





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**Denotes left during year*

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Pontefract Office,

1st Floor, Horsefair House, Horsefair, Pontefract WF8 1NX

Monday	10 am – 1.00 pm
Wednesday	10 am – 1.00 pm
Friday	10 am – 1.00 pm

South Elmsall Office,

Westfield Resource and Enterprise Centre, Westfield Lane,
South Elmsall, Pontefract WF9 2PU

Tuesday	10 am – 1.00 pm
Thursday	10 am – 1.00 pm

Wakefield Office,

27 King Street, Wakefield WF1 2SR

Monday	10 am – 1.00 pm
Wednesday	10 am – 1.00 pm
Thursday	10 am – 1.00 pm

Normanton Outreach,

Normanton Town Hall, High Street, Normanton WF6 2DZ
Monday 10.15-1.00pm

Featherstone Outreach,

The Old Town Hall, Wakefield Road, Featherstone WF7 5WW
Tuesday 10.15-1.00pm

FOR CONFIDENTIAL ADVICE AND APPOINTMENTS

Telephone **0844 499 4138** Monday-Friday, 10-5pm

MONEY ADVICE:

For an appointment please ring the telephone advice for a self assessment form. We have outreaches throughout the district.

INTERNET SERVICES

For DIY problem-solving visit www.adviceguide.org.uk



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