



**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2014**

**12 Constitution**

The Bureau is limited by guarantee and has no share capital. Every member of the Bureau undertakes to contribute to the assets of the Bureau in the event of it being wound up while he is a member or within one year after he ceases to be a member, such amount as may be required not exceeding £1.

**13 Capital commitments**

At the year end, there was no capital expenditure contracted for but not provided in the financial statements.

**14 Commitments under operating leases**

At 31 March 2014 the company had annual commitments under non-cancellable operating leases as follows:

	Land and buildings 2014	Other 2014
Expiry date:-	£	£
Within one year	3,900	450
Between two and five years	-	12,014
In over five years	-	-
	<u>3,900</u>	<u>12,464</u>

**15 Related party transactions**

Of the grants received from local authorities detailed in note 2, £285,284 was received from the West Sussex Consortium, an entity with two Trustees in common at the beginning of the financial period.

**Chairman**

**Glenda Sellens**



At the risk of sounding complacent this has been an excellent year for Arun & Chichester CAB. We have achieved a full pass for our Organisational Audit and we achieved 81% for our Quality of Advice Assessment carried out by Citizens Advice Nationally.

This is something quite exceptional as around only 18% of bureaux in the country achieve 80% and over. We have received a clean audit report from Spofforths, our external auditors, and our average cost per client on our generalist core work is £21. Citizens Advice nationally are recording £23 per client, so not only are we giving the highest quality service for our funders, we are doing it at a prudent price.

Every year we are trying to achieve a surplus in order to reach our reserves target so that we can ride any storms and invest in our future. We are nearly there and with prudent financial management in the forthcoming year I anticipate our reserve levels will have reached target.

I need to say thank you to our funders, in particular West Sussex County Council and our local authorities Arun District Council and Chichester District Council who provide us with our core funding. I also wish to thank our local Town and Parish councils who also provide funding which makes a considerable addition to our core.

Our Project Funding is now approximately half of our total funding and by its very nature short term, with most projects lasting up to a maximum of two years. With such competition now in the Charity Sector we are constantly looking and bidding to keep project funding flowing in.

As funders you have enabled us to survive in a difficult economic climate and to provide the best possible service to our clients.

Our staff are committed, dedicated and highly qualified. They treat their work as a vocation rather than the modestly paid job it is.

Our volunteers have expert knowledge in such areas as debt, welfare benefits and employment, for which they receive no remuneration at all and yet work to the highest standards for our clients. I believe that achieving this professionalism and commitment usually stems from the very top, and therefore I want to personally thank Carol Groves our CEO.

Our Board of Trustees has developed considerably during this last twelve months. We now have 10 committed trustees each with different areas of expertise at the highest level.

The future unfortunately does not look so rosy. We have Universal Credit around the corner and its impact will be considerable. We need to be able to meet the increased demand that this will bring, however we will do our utmost to rise to this challenge and look after the people in Arun & Chichester.



Call us or drop in for free confidential advice.



## Chief Executive Officer Carol Groves



Looking back on 2012/2013 a great deal has changed. At that time we were anticipating real problems due to the loss of legal aid funding and the upcoming changes to the benefits system. It seemed as if our resources might shrink while the demand would increase which is a difficult combination for everyone concerned – clients and staff alike. There was also the uncertainty around the departure of some of our staff whose contracts were coming to an end with the cessation of the Legal Services Commission funding. We were concerned about losing our specialist caseworkers.

However, we were fortunate in obtaining the Big Lottery Transitional Funding which enabled those staff to continue, although in slightly different roles. The aim of this project is to support our volunteers with additional training in welfare benefits, debt and employment as well as taking on a small amount of complex casework. To read more about the success and sustainability of this project, please read Ray's report on page 4.

The welfare reform changes are taking effect and these will continue for the foreseeable future. Most of the publicity focuses on Universal Credit, and although we don't yet know when this will be implemented in West Sussex, we are anticipating it could be by the end of 2015. Our clients are already feeling the impact of changes to Housing Benefit, Tax Credits and Employment Support Allowance all of which create stress and anxiety for people on low incomes often suffering from ill health. Our advice in these areas has often made a huge difference to people, changing incorrect decisions and ensuring people's financial support is maintained when they need it most.

We want to make it as easy as possible for people to find the advice they need to move forward. While we are still best known for our 'high street' presence, which includes our three advice centres and our seven outreach venues, the demand for our countywide telephone service is growing.

I would commend you to read all the reports in this annual report which go into more detail about our important project work such as Healthwatch, Big Lottery and our Local Assistance Network. Our core generalist work and our projects work very much in unison to support our priorities and to meet the needs of those more vulnerable, particularly targeting marginalised and deprived areas.

Over the years I have been required by our countywide funding board and project funders to provide more detailed statistical information. We are fortunate to have our Petra Information System but it is very time consuming so I have been very grateful to have the addition of Gary Basset 2 days a week to support the management team with various statistics as and when required. In addition Gary has been able to monitor various issues such as Domestic Violence, Homelessness etc. This evidence has enabled me to provide more information to existing funders and support new initiatives.

As a member of Citizens Advice nationally we embrace one of our aims which improves the policies and practices that affect people's lives. We have worked hard this year to enlarge our very active social policy team, and I have been thrilled by the local and national evidence and campaigning that they have undertaken. It is very empowering for a client to know that their problem can be taken forward as evidence to help others and ultimately in changing policies.

I would like to thank all the staff and volunteers for their commitment and hard work during this last year. It has been challenging, but as an organisation we are going from strength to strength. I owe a special thanks to the management team, Debbie, Ray and Tracy. We have a small management team but can always stand in for one another when needed, and however busy there is always time for humour. I would also like to thank the Trustees for their support, and particularly our Chair Glenda and our Vice Chair Rodney whose support has been invaluable.



## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2014

### 11(a) Restricted funds

The purpose of the restricted funds is as follows:

- **Home Visiting**  
For the vulnerable and elderly in our rural areas who cannot access one of our centres.
- **The Royal British Legion**  
Joint project with Central and South Sussex CAB for service and ex- service men and women, offering advice and support.
- **Court Desk Lloyds TSB Foundation**  
Court representation for small claims and charging orders for vulnerable clients who do not have representation.
- **Surrey & Sussex Probation Trust**  
Countywide Outreach advice at probation offices for debt advice.
- **Sussex Community Foundation – Surviving Winter**  
A fund from Sussex Community Foundation to provide payments to clients to pay towards their utility bills.
- **Energy Best Deal – Citizens Advice**  
Additional funding to record how many clients are fuel poor and give additional advice on different methods of fuel savings.
- **Utilities Project – Citizens Advice**  
Training advisers on fuel debt enquiries and helping identify clients that are "fuel poor". Assisting clients with advice to reduce their fuel bills.
- **Big Lottery**  
To provide paid staff to train and "upskill" volunteers
- **Arun District Council - Warm homes Healthy People (WHHP)**  
Countywide project with Central and South Sussex CAB offering benefit checks through referrals by Climate Energy, to make sure older people get the right help and support to keep warm.
- **Healthwatch**  
First port of call for all clients with health and social care enquiries.
- **The Local Assistance network (LAN) Project 1**  
Working with other organisations to support clients since the cessation of the Crisis Loan.
- **The Local Assistance network (LAN) Project 2**  
To support clients with budgeting skills and money awareness support with the additional resource of a financial capability worker.

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2014**

**11 Restricted funds**

The income funds of the Bureau include restricted funds comprising the following unexpended balances of donations held, to be applied for specific purposes:

<u>Movement in Funds</u>	<u>Balances 01.04.13</u>	<u>Incoming Funds</u>	<u>Expended Costs</u>	<u>Volunteer in kind</u>	<u>Apportioned</u>	<u>Transfer between Funds</u>	<u>Balances 31.3.14</u>
Home Visiting	-	8,500	6,471	201	1,485	-	343
The Royal British Legion	9,110	34,387	36,424	2,400	4,242	431	-
Court Desk Lloyds TSB Foundation	14,604	11,700	21,046	1,620	3,709	(71)	-
Sussex & Surrey Probation Trust	-	25,581	23,818	915	1,016	(168)	-
Sussex Community Foundation - Surviving Winter	492	-	-	-	-	492	-
Energy Best Deal - Citizens Advice	462	-	-	-	-	462	-
Utilities Project - Citizens Advice	248	-	-	-	-	248	-
Big Lottery	-	103,352	88,938	-	12,870	-	1,544
Arun District Council - WHHP	2,865	2,972	2,255	500	890	2,192	-
Healthwatch	-	51,150	18,220	13,890	19,050	-	(10)
LAN Project 1	-	71,000	57,610	8,258	3,435	-	1,697
LAN Project 2	-	32,542	12,861	-	3,829	-	15,852
<b>TOTALS</b>	<b>27,781</b>	<b>341,184</b>	<b>267,643</b>	<b>27,784</b>	<b>50,526</b>	<b>3,586</b>	<b>19,426</b>

**Expended Costs**

Costs where monies are paid out by or to other organisations or clients, direct salaries and direct expenses against the project.

**Apportioned costs**

Costs are based on allocating expenses for Salaries, Office/IT and Premises costs on the ratio of employees directly managing each project compared to the total number of full-time employees.

**Volunteer in Kind**

Volunteer costs were apportioned to each project and the "cost in kind" taken based on Administrators £10 per hour Advisers £16 per hour

**Operations Manager**

**Debbie Dawe**



Arun & Chichester CAB have many projects within the three Centres, some of which can be read about in the rest of the Annual Report. At our AGM last year we showed a video of some of the publicity that had been

going on around the County of our new and very important venture Healthwatch West Sussex, which began in April 2013.

Healthwatch England's aim is to take the local experiences of care - such as a stay in hospital, care given in a care home, or after care at home as a result of an operation - and use them to influence national policy. It provides a spotlight on health and social care issues.

Central Government created the Local Healthwatch within the Health and Social Care Act 2012. Each part of the country has its own local Healthwatch, and Arun and Chichester CAB is fortunate to be part of Healthwatch West Sussex. Healthwatch is community based and monitors health and social care services on behalf of their local communities.

An independent board 'Healthwatch West Sussex' holds the contract and Arun and Chichester CAB work in partnership with Central and South Sussex CAB and Help and Care, to collect clients' stories and experiences of health and social care.

Because of our 'high street' presence we are in an excellent position to collect people's stories and experiences of these issues. Using our extensive information systems we help people, should they wish, to make a complaint about a health or social care issue. We are able to support members of the public in writing letters of complaint, should this be necessary. We can also refer them to ICAS, the Independent Complaints Advocacy Service who are based within the Central and South CAB who will work with the client to navigate the complicated complaints system and try to get a resolution of their issue. This gives a seamless journey for clients from something fairly simple like requesting a list of National Health Dentists to more complex issues where there is a complaint against the NHS.

Every client who comes through our doors is given the opportunity to feedback, anonymously, about any experience of health and social care through completion of a short survey form. This information is collated to enable us to track trends, which is then presented to the Healthwatch West Sussex Board. In addition our trained Healthwatch Champions will ring back a percentage of those who have completed the forms to get a fuller picture of their experience. We look out not only for areas that can be improved, but also for good stories, areas where health and social care have made a positive impact on people's lives. Our trainers have also implemented an additional training section on 'Healthwatch' for our Gateway Assessors and Generalist Advisers.

We are also able, with the help of our electronic case recording system, to collect statistics of all health and social care issues which are also sent to Healthwatch West Sussex for collating with the statistics from our two partners. Through the evidence that we provide, our local Healthwatch West Sussex can build a true picture of services in our area, which goes towards helping identify areas that need improvement.

All of the above would not be possible without the huge help our volunteers have given to this project. Starting a new project is exciting, but also very time consuming. I would like to take this opportunity to thank the Healthwatch Champions in the Centres, without whom we would not be in such a strong position today. In particular I would like to thank Roger Kinrade for his enthusiasm and attention to detail, Roger has worked with me to ensure the success of Healthwatch within the Centres. Sue Viney and Betty Smith have also worked extremely hard and made a huge contribution to the growth and ongoing work involved in this project. Thanks also to Anne Evans and Zoe Wren our other Healthwatch Champions and Kath Harding our administrator who ensures everything runs smoothly. We have a very good Healthwatch team within our Centres and I look forward to building further on what we have already achieved.

## Operations Manager Ray Fowler



In our CEO's report in the last annual report mention was made of our successful Big Lottery bid in respect of a transitional funding project, which began on the 2nd September 2013. The main aim of the project is to up-skill our volunteers by offering training in the various disciplines and although this training was not mandatory, it was something that through one-to-one assistance from our trainers, has proved very beneficial to our volunteers. The value of the project to our volunteers and ultimately our clients was quickly recognised by all in the Bureau. Training needs request forms were circulated to each volunteer and analysed. The needs were then identified and training courses put in place which have proved to be so popular that extra sessions had to be introduced to meet the demand.

As lead partner in the project we set up a steering group involving our partners Age UK West Sussex, whose remit is in respect of home visiting, and Shelter who deliver training on housing with some specialist casework. This has proved to be very important in helping us to meet a further objective of the project terms of forming ongoing and sustainable partnerships within our sector.

*"In my role as Shelter Service Manager I have been involved with Arun & Chichester CAB since 2010 under the Community Legal Advice Service consortium and now work in partnership under a Big Lottery Advice Service Transition funded project. I have always appreciated their professional inclusive approach to their partners. They have very strong lead partner skills, are well organised and highly effective at communication. I always feel that Shelter is valued as a partner"*

*"On the working together priority I think we make a case to demonstrate that partnership working has been a very successful and an enjoyable experience that has certainly benefited the clients of Age UK West Sussex"*

### Welfare Benefits

The Welfare Benefits team consists of Andy Lambert & Teresa Waugh, covering training and casework for our Bognor, Chichester and Littlehampton centres and partner agencies.

The remit of the trainers is to use 25% of their time on casework and the remaining 75% on training. The training of staff and volunteers takes place through a variety of different methods. These include full training courses with course handouts, one-to-one training using course materials, one-to-one mentoring on actual cases, and informal training on particular issues. Staff and Volunteers are encouraged to contact the Big Lottery Welfare Benefits Team should they require training or assistance via these methods.

From the beginning of The Big Lottery funding on 2nd September 2013, to date at least one form of training on Welfare Benefits has been provided - so far to 95 people who are staff or volunteers of the Bureau as well as members from Shelter and Age UK West Sussex

In total, during those dates, there have been 255 separate training inputs. 118 have been informal training, 11 were more structured one-to-one training sessions, 33 were training through mentored cases, and 93 through formal structured training.

Links have also been made with West Sussex Carers Association, Stonham Outreach Service, Selsey Works, Chichester Foyer, Selsey Carers Association, where they have been provided with some training, or been invited to join in our training on Welfare Benefits. These links, both externally and internally, help to meet all four of the Big Lottery's Themes, creating vibrant communities, addressing disadvantage, working together and creating a stronger sector.

The whole of the Bureau team have been trained on DWP appeals process and detailed courses on Personal Independence Payments have been run, with more expected to follow.

## ARUN AND CHICHESTER CITIZENS ADVICE BUREAU

(A Company Limited by Guarantee)

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2014

<b>7</b>	<b>Debtors and prepayments</b>	<b>2013/14</b>	<b>2012/13</b>	
		£	£	
	Debtors	13,134	42,911	
	Prepayments	18,520	1,991	
		<u>31,654</u>	<u>44,902</u>	
<b>8</b>	<b>Creditors: Amounts falling due within one year</b>	<b>2013/14</b>	<b>2012/13</b>	
		£	£	
	Trade creditors	20,463	5,068	
	Taxation and social security costs	9,847	13,787	
	Accruals and deferred income	42,809	8,499	
		<u>73,118</u>	<u>27,354</u>	
<b>9</b>	<b>Funds</b>	<b>Restricted Funds</b>	<b>Unrestricted Accumulated Fund</b>	
		£	£	
	As at 1 April 2013	27,781	102,983	
	(Deficit)/surplus for the year	(8,355)	71,989	
	At 31 March 2014	<u>19,426</u>	<u>174,972</u>	
<b>10</b>	<b>Analysis of net assets between funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
		£	£	£
	Current assets	247,325	20,191	267,516
	Creditors: amounts falling due within one year	(72,353)	(765)	(73,118)
		<u>174,972</u>	<u>19,426</u>	<u>194,398</u>

Restricted fund assets are held in an appropriate form to enable each fund to be applied in accordance with the restrictions imposed. (See note 11)

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2014**

4 Staff Costs	2013/14 £	2012/13 £
Wages and salaries	351,484	381,213
Social security costs	22,121	24,433
Pension costs	2,185	2,184
	-----	-----
	<u>375,790</u>	<u>407,830</u>

Staff costs include Salaries, Employers National Insurance Contributions and Employers Pension Contributions. The average monthly number of employees during the year; calculated on a full-time equivalent basis: -

	2013/14 Number	2012/13 Number
General /Admin Staff	11.41	9.50
Legal Services Commission staff	0.21	4.78
Macmillan Staff	-	0.81
Royal British Legion Staff	-	0.67
Court Desk	0.50	0.32
Probation	0.29	0.56
Big Lottery	2.00	0.00
Home Visiting	0.49	0.00
LAN 1 & 2	1.10	0.00

There were no employees whose emoluments exceeded £60,000. No remuneration was paid, or other benefits received by any trustee or any person connected with any trustee.

**5 Pension Scheme**

The Bureau makes pension contributions to one employee on a defined contribution basis, and at the year-end nil was due to the scheme.

6 Governance	2013/14 £	2012/13 £
Audit fees	2,625	5,753
Other	848	496
Bank Charges	282	271
Legal and Professional fees	167	280
Trustee Expenses detailed below:-	554	268
	-----	-----
Total	<u>4,476</u>	<u>7,068</u>

Trustees:-					
Alan Laybourn	Travel	£9.60	General		
Andy Monks	Travel	£130.60	Healthwatch		
David Parsons	Travel	£201.50	Healthwatch and strategy		
Dave Willis	Travel	£58.05	CITA training		
Glenda Sellens	Travel	£45.45	Strategy		
Paul Coton	Travel	£75.60	General		
Trustee Away Day		£33.15	General		

The training on offer also covers sitting in on and mentoring real cases or providing assistance 'long arm' to advisers dealing with client issues that they come across, either in person or over the phone. The ability at times, for trainers to sit in on advice sessions or Gateway sessions, helps the clients and enables the advisers to improve their knowledge.

Efforts have also been made to promote the work we do with new staff trained as gateway assessors, the aim being that they will feel able to make contact with the team and be interested in pursuing their knowledge further with the training on offer.

The purpose of the project is to implement different methods of training, to up-skill and to keep those who deal with clients' benefit issues within the bureau fully informed and up-to-date. Links with other agencies, and close working with our partners such as Shter, provide opportunities to share information and, at times, the ability to collaborate on cases. Thus ensuring that appropriate advice and support for both housing and benefit needs are met.

The ability to undertake some casework with the Big Lottery funded work allows a gap to be bridged after the loss of almost all legal aid funded benefits work. Clients without the ability to manage their own appeals, or understanding complicated benefit law are reliant on others to take on the case for them. Where legal aid funding provided this support, the Big Lottery Funding has allowed experienced caseworkers to take on certain cases to represent clients, in situations where the client would not have managed to do this on their own. This enables Big Lottery caseworkers to address disadvantage.

An example is a client with four children who came to Chichester CAB because her Income Support and Housing Benefit had stopped, because it was deemed that her working husband was living with her. A fraud investigation had also started, with the risk of the client being prosecuted for benefit fraud. The DWP had evidence that his post was sent to the client's address, and that he paid for some of the bills in the property, during the period she was claiming Income Support as a single parent, that he was deemed to be living with her. The client strongly denied this, stating that they had separated, and that he was using her address against her will, and because he was a traveller, he had no fixed abode of his own.

In addition to this, the client was unable to read or write and as such did not understand any of the paperwork that was sent to her. The CAB, through casework funded by The Big Lottery helped her to challenge the decisions of Income support and Housing benefit stopping, and challenged the overpayments that she was expected to pay back. It turned out that the DWP had not researched their evidence thoroughly as they had missed other evidence that suggested that she is likely to be single. After providing the evidence that would indicate the client was single, this was eventually decided by a Tribunal, and the appeal was allowed. The advice and casework managed to get over £22,000 of overpayments written off, it also allowed for Tax Credits, Income Support, Housing Benefit and Council Tax Reduction to restart, and allowed benefits that had stopped to be backdated. To date, this has benefited the client in financial terms to the tune of £55,652, and more arrears are expected to follow.

This case is an example of what the Big Lottery Fund has allowed the CAB to do. It is clear that in this work we helped to address the significant disadvantage this client faced. Without the Big Lottery Funding, this client would wrongly have been assessed as a part of a couple with a working husband. It is very likely she would not have been able to appeal this on her own or in time, she would very likely have had to pay this money back, she would have been investigated and even prosecuted for benefit fraud and would have struggled to claim benefits as a single person after this.

Through the casework that has been done, further links with charitable organisations have been established and fostered, e.g. with Richmond Fellowship, Family Mosaic and others.

**Debt**

The Debt team consists of Sandy O'Neill and Danni Colclough, covering training and casework for the Bognor, Chichester and Littlehampton advice centres and partner agencies which include Age UK West Sussex and Shelter. The remit of the trainers as with welfare benefits is to use 25% of their time on casework and the remaining 75% on training.

Report continued overleaf.....

The training of staff and volunteers is through structured group sessions with smaller catch up sessions being offered for those unable to attend the scheduled ones. The team have also advertised ourselves as available to offer one to one training and support to advisers with debt cases upon request.

#### Casework as of 31.03.2014

- Cases opened via Big Lottery as at 31.03.14 –14 cases and approximately a further 20 supported cases.
- Estimated value gained for these clients is - £133,023.34.
- One notable financial outcome for a client in respect of a supported case was an amount of £65,192.

#### Training as of 31.03.2014

- Number training inputs – 116
- Informal training inputs – Approx 75
- Total number of training inputs – 191

Another part of the remit for the Debt Team was to create and implement new procedures for gateway, generalist and casework in debt as well as new Debt Relief Order procedures. This has been done and all centres have received training in relation to these new procedures.

The debt team have also updated and enhanced the debt pack which is the main tool in Arun and Chichester CAB for debt advisers to use. A template has been created with letters for advisers and caseworkers to use as well as lists of resources, checklists and guidance procedures.

#### Courses/Workshops Delivered

Principles of Debt advice  
Working with Debt Clients  
Exploration  
Budgeting and maximising income  
Financial Statements  
Options and Strategies  
Creditor Relations  
Casework  
Resources

#### Case study 1

The bureau had been seeing a client who was suffering from mental health issues. The client found it difficult to leave the house without the support of a friend as she had been subjected to domestic violence.

We arranged an appointment with a generalist adviser, and the client was then referred to the Big Lottery team who were able to write to the client's creditors as well as explaining all the options to the client. Because of her mental health issues and stressed state the client needed time and support to enable us to help her.

The client's case was complicated but after we were able to trace her occupational pension details and ascertain it was an approved pension, we were able to complete a Debt Relief Order Application form for our client. At the last meeting with our client, she told us of her relief from the stress of the debt which had enabled her to reduce her medication and find a job for 10 hours per week. A fresh start without the shadow of debt was a turning point for this client and the difference from her final appointment to her original visit to us was staggering.

#### Case study 2

The bureau had been seeing a client for about a year in relation to some complex debt issues and a pending court case. The client herself was in around £70,000 of debt and her partner about £14,000.

The client, her partner and the couple's daughter were all named parties in a claim made by a creditor.

The family was referred to the Big Lottery team for more experienced support. During the first meeting with the family there were a lot of tears and the client particularly was in a very distressed state.

After two appointments we had arranged a hearing for the client at Brighton court for a bankruptcy and the clients' entire debt was included. The team completed all the bankruptcy forms for the client and prepared a pack for her to take to the court on the day which included everything that would be needed.

### ARUN AND CHICHESTER CITIZENS ADVICE BUREAU (A Company Limited by Guarantee) NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2014

3	Resources Expended	Unrestricted £	Restricted £	2013/14 £	2012/13 £
	<u>Charitable activity</u>				
	Salaries, NI and Employer's Pension contribution	240,301	118,141	358,442	267,085
	Staff and volunteer costs	16,659	25,918	42,577	33,924
	Office plus premises expenses	25,384	10,008	35,392	97,911
	Other direct payments CASCAB, Shelter etc	4,822	113,576	118,398	61,301
	Nominal Rent	26,000	-	26,000	26,000
	Allocation of central overheads apportioned	-	50,526	50,526	-
	Volunteer in kind costs	-	27,784	27,784	31,982
		<u>313,166</u>	<u>345,953</u>	<u>659,119</u>	<u>518,203</u>
	<u>Legal Services Commission</u>				
	Salaries, NI and Employer's Pension contribution	17,348	-	17,348	140,745
	Staff and volunteer costs	98	-	98	160
	Office	-	-	-	647
	Premises	-	-	-	2,500
	Other	-	-	-	489
		<u>17,446</u>	<u>-</u>	<u>17,446</u>	<u>144,541</u>

**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU  
(A Company Limited by Guarantee)  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2014**

2. Incoming Resources from Charitable Activities	Unrestricted £	Restricted £	2013/14 Total £	2012/13 Total £
<b>Charitable activity</b>				
Grants and other funding:				
Grants:-				
Local Authorities and Councils:				
West Sussex County Council (WSCC)	108,084	-	108,084	108,084
WSCC - Warm Home Healthy People	-	2,972	2,972	28,727
WSCC LAN Project	-	71,000	71,000	-
WSCC LAN 2 Financial Capability	-	32,542	32,542	-
Arun District Council	110,400	-	110,400	110,400
Peace of Mind	-	-	-	5,000
Chichester District Council	59,900	-	59,900	59,900
Chichester District Council - Outreach	6,900	-	6,900	6,900
Chichester District Council - Court Desk	-	5,000	5,000	10,000
City, Town and Parish	20,130	-	20,130	19,010
Notional Rents - Benefit in Kind	26,000	-	26,000	26,000
	<u>331,414</u>	<u>111,514</u>	<u>442,928</u>	<u>374,021</u>
Grants:-				
Other Grants	27,535	-	27,535	37,030
Restricted Funds and Grants:-				
Healthwatch	-	51,150	51,150	2,000
Royal British Legion	-	34,387	34,387	57,698
Macmillan	-	-	-	31,528
Court Desk Lloyds TSB foundation	-	6,700	6,700	22,000
Surrey and Sussex Probation Trust	-	25,581	25,581	11,252
Big Lottery Fund	-	103,352	103,352	-
Home visiting	-	8,500	8,500	-
	<u>358,949</u>	<u>341,184</u>	<u>700,133</u>	<u>535,529</u>
Consortium Contract Closure LSC	7,003	-	7,003	14,702
Legal Services Commission	21,725	-	21,725	129,654
	<u>28,728</u>	<u>-</u>	<u>28,728</u>	<u>144,356</u>
	<u>387,677</u>	<u>341,184</u>	<u>728,861</u>	<u>680,885</u>
Other Incoming Resources:				
Rent and room hire	3,996	-	3,996	7,341
Salary Secondment	5,205	-	5,205	10,222
Volunteer in kind costs	-	-	-	31,982
	<u>9,201</u>	<u>-</u>	<u>9,201</u>	<u>49,545</u>

Where appropriate, the rent and grant income figures include the value of free or subsidised accommodation.

The clients' partner is in the process of writing his entire debt off in a Debt Relief Order. Our specialist litigation adviser took on the job of defending the court claim and whilst this is not yet concluded we are confident this will be successfully defended.

On our last meeting with the client she stated that the life of her family had been totally transformed. The freedom from creditor contact and the feeling that they all had a fresh start had enabled her to improve her mental health and cope with everyday life again.

### Housing

The housing aspect of the Big Lottery project is delivered by Shelter's Tim Nightingale.

### Shelter report to 31 March 2014

#### Cases

Shelter took on 25 clients for direct casework during the period. Of which:

19 were referrals from the CAB,  
6 were previous Shelter clients.

#### Training

#### Number of contacts via mentoring/assisting advisors with cases - 66

Of these contacts:

24 were from Bognor CAB.

23 were from Chichester CAB.

18 were from Littlehampton CAB.

1 was from Age UK.

#### Number of people trained to date via courses:

The training on Part VI of the Housing Act went ahead as planned, as did new advisor training.

**Informal training input:** There has been some other informal (and not case specific) discussion of housing issues with advisors and supervisors asking more general questions. These have been used to inform our decisions about what training to offer.

#### Courses / Workshops

We are preparing to offer training on some other aspects of housing such as deposit protection and dealing with street homeless clients.

### Big Lottery Housing Case Study

Case of Kitty, a 16 year old girl whose mother had recently, and suddenly, died; leaving her alone in a three bedroom, housing association property. She was still in full time education in sixth form at school.

She was told by the housing association that they weren't going to rush her out, but that she couldn't stay there long term. Reasons cited were that she was only 16 so couldn't legally become a tenant, and that she wouldn't be able to get Housing Benefit. Kitty was then given notice to quit.

A relative had been in touch with social services, and Kitty seemed to have been assigned a social worker, but had been told there was nothing they could do to help her.

Kitty had also been in touch with the DWP and had been told she could not get any benefits because she was a student.

With the help of her relative, she arranged an appointment with the Citizens Advice Bureau (CAB). Her reason for visiting the CAB was to find out about how she could find new housing. She was seen by a gateway assessor who recognised that the situation was so wrong and complex that there was likely to be merit in referring it to specialist advisors. Initially, the assessor approached the Shelter advisor Tim, who agreed to see the client as an emergency referral.

The Shelter adviser was able to advise the client Kitty and her relative about the duty owed to her by Children's Services, her probable eligibility for Income Support and Housing Benefit, and her legal rights in terms of remaining in the home; both in the short and long term. As a result of this meeting, the client's relative contacted Children's Services, who immediately started to provide financial support to Kitty. She was able to insist on the DWP accepting her application for Income Support, and an interview was arranged for this at the local Jobcentre Plus. She attempted to get an application form for Housing Benefit but was told she could not apply because she was not the tenant, so Shelter intervened and the council sent out a form by post.

Tim then wrote to the housing association and was able to calm some of their fears about Kitty's ability to take on the tenancy, and to advocate about her right to succeed to a tenancy held for her on trust. The Income Support application was not decided quickly, and the client agreed to a referral on to a specialist benefits advisor, Andy, from the CAB. Andy was able to use his knowledge and experience of such claims to get things moving again.

Report continued overleaf.....





**ARUN AND CHICHESTER CITIZENS ADVICE BUREAU**

(A Company Limited by Guarantee)  
**BALANCE SHEET**  
AS AT 31 MARCH 2014

Company registration no. 04787378

	Notes	2014 £	2013 £
<b>Current assets</b>			
Work in Progress		-	17,590
Debtors and prepayments	7	31,654	44,902
Cash at bank and in hand		235,862	95,626
		<u>267,516</u>	<u>158,118</u>
<b>Creditors: amounts falling due within one year</b>	8	<u>73,118</u>	<u>27,354</u>
<b>Net current assets</b>		<u>194,398</u>	<u>130,764</u>
<b>Net assets</b>		<u><u>194,398</u></u>	<u><u>130,764</u></u>
<b>Funds</b>			
Restricted funds	9	19,426	27,781
Unrestricted accumulated fund	9	174,972	102,983
		<u><u>194,398</u></u>	<u><u>130,764</u></u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the board and authorised for issue on 3 September 2014 and signed on behalf of the board by:

Glenda Sellens  
- Trustee

David Willis  
- Trustee

**Local Area Network (LAN)**

**Teresa Waugh**



Since April 2013, the Government changed the way it helped people in crisis situations. Emergency Crisis Loans and Community Care Grants were no longer available from Job Centre Plus.

West Sussex County Council introduced a new scheme to support local people called the Local Assistance Network.

It provides practical assistance to local people who are going through crisis and have no other means of help. Any assistance that is offered is discretionary basis and it assists the following clients who:

- live in the Chichester and Arun district;
- are on a low income or in receipt of benefits;
- are facing an unforeseen emergency or disaster that puts them or their family at risk;
- need help moving into or remaining in the community.

The assistance covers a range of basic needs in most cases from charitable sources involving help to access appropriate goods and services. The goods and services can vary depending which organisation people contact but they all follow the same principles:-

- no cash or financial assistance provided
- no help available to meet housing costs or other costs.

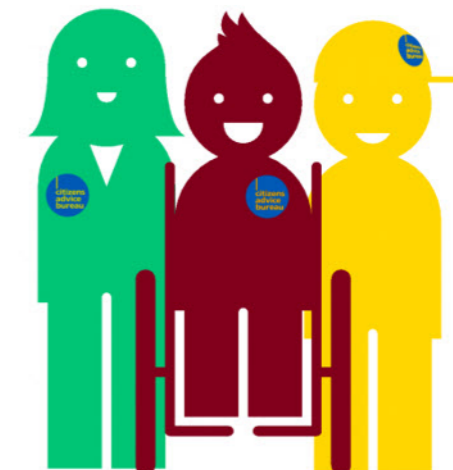
The types of goods and services that the Network can support people with have included food from food banks, vouchers to get personal and household goods like cooking equipment etc, nappies, clothes or help with fuel top-ups.

Arun and Chichester CAB have been the major integral organisation within the network. We assess the client's needs/situation by a gateway interview and from this we determine the best options forward for the client i.e – alleviating the immediate emergency / crisis by giving assistance in the form of a food/ store voucher or being signposted and referred to another provider for assistance with other services like furniture and white goods.

We encourage clients to attend further appointments to investigate why the crisis occurred and prevention for the future involving budgeting advice with clients.

So far our Local Assistance Network scheme has, as a whole, spent £1.03 million for 2013/2014. Also there was only 3% of clients who had assistance declined. The DWP spend in 2011/2012 was £1.6 million and 23% were declined. The feedback that has come back from all the LAN partners has indicated that the LAN has brought more people to the attention of the services than was previously the case which has meant more people are getting help and getting the most appropriate support for their circumstances.

While it has been announced that the Local Assistance Network will no longer be funded by central government beyond March 2015 it is hoped that this decision will be reversed or that funds will be made available from the county council's main government grant. With the roll out of welfare reform changes continuing over the next couple of years the demand for assistance will increase and we will be working closely during the coming year with our local authority in order that this important fund is maintained to enable us to continue to support our most vulnerable of clients.



## Training

### Philippa Owen



It's been a busy year for the training team. Making sure that our volunteers feel confident in finding the right answers to the wide range of problems our clients have, can document interviews clearly **and** capture a clear picture of injustice (social policy) is like road maintenance - you fill the pot holes and sit back to enjoy the smooth ride, only for the frost to do its work and more holes to appear.

Our volunteers show huge commitment to our clients in the work and time they give to completing the Citizens Advice Certificated programmes and to keeping their knowledge up to date. This is supported by the Training Team.

New advice volunteers join the Gateway Assessor programme to learn triage skills. The 7 half-day sessions take place once a week in our training facility and cover the principles, procedures, skills and areas of expertise that they need for the important Gateway Assessor role. They bring a wide range of life experiences and with up to 8 people on one course, there is always much debate and discussion in the classroom.

To bring the classroom learning to life they also spend ½ a day in the Bureau each week, supported by existing volunteers and Session Supervisors who all play an important part in bringing them on board by encouraging and sharing their own experiences in Bureau. For many newly qualified volunteers providing this support is often very rewarding and they also become aware of their own progress.

But this is not all! Citizens Advice training is much in demand and well respected amongst advice organisations. Central Office provides comprehensive and up to date e-learning materials, videos and booklets which trainees complete as "homework" every week. As I said, it takes real commitment to complete the programme, and we make sure applicants are aware of this during recruitment.

The support continues beyond the course as the trainees build and record their experience. When they have reached competency the training team check their work before recommending them to the Trustee board at which point they receive the Citizens Advice Certificate in recognition. Over 25 people enrolled on the programme this year.

Some then choose to go on and to train for the Generalist Adviser role. Once again, the backbone of this training is provided in structured weekly in-house classroom sessions over six months. We ran the course twice this year, upskilling 16 volunteers which enabled us to continue to offer appointments to clients needing support to help them to solve their problems. Our 3 Training Supervisors (each based in a different Bureau), take it in turns to run the courses in our Training facility.

They also make sure everyone in Bureau is up to date with the changes that affect them in their role, whether it be to the areas of advice, the tools we use or the procedures we follow. This year has seen fundamental changes to many areas of advice - Benefits, Housing, Employment, Bailiff law to name a few – as well as the bedding in of the Petra database system.

Once again, Citizens Advice Central provide relevant materials to ensure a consistent approach across all Bureaux and the Training team work with these, recording when training has been completed as well as developing training when these central materials are not available. We also arrange visits to local organisations (e.g. County Court sessions and Job Centre +), to help our volunteers understand the practical implications for our clients.

So it has been a busy year in training but a good one to look back on. The road has been smoothed in a number of areas. The skills of our volunteers enabled us to achieve a really satisfying score in the November Audit. The challenges of the increasing complexity of client issues and the sweeping reforms in a number of areas – child maintenance, employment tribunals, and welfare benefits carry forward into next year.

People move on for a number of reasons, and one of the most satisfying parts of the training role is to see how their experience with us forms a springboard, either to build on their knowledge to continue to study or to find employment. We need new volunteers to replace them.

## ARUN AND CHICHESTER CITIZENS ADVICE BUREAU (A Company Limited by Guarantee) STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account)

FOR THE YEAR ENDED 31 MARCH 2014

	Note	Unrestricted Funds £	Restricted Funds £	2013/14 Total £	2012/13 Total £
<b>Incoming Resources</b>					
<b>Incoming resources from generated funds</b>					
Voluntary Income		6,533	-	6,533	5,003
Investment Income					
Interest receivable		80	-	80	46
<b>Incoming Resources from:</b>	2				
Charitable activities		358,949	341,184	700,133	536,529
Legal Services Commission		28,728	-	28,728	144,356
<b>Other Incoming Resources</b>	2				
Other income		9,201	-	9,201	49,545
<b>Total Incoming Resources</b>		<b>403,491</b>	<b>341,184</b>	<b>744,675</b>	<b>735,479</b>
<b>Resources Expended</b>					
Charitable activities	3	313,166	345,953	659,119	518,203
Legal Services Commission	3	17,446	-	17,446	144,541
Governance costs	6	4,476	-	4,476	7,068
<b>Total Resources Expended</b>		<b>335,088</b>	<b>345,953</b>	<b>681,041</b>	<b>669,812</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>68,403</b>	<b>(4,769)</b>	<b>63,634</b>	<b>65,667</b>
<b>Transfers between Funds</b>		<b>3,586</b>	<b>(3,586)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>71,989</b>	<b>(8,355)</b>	<b>63,634</b>	<b>65,667</b>
<b>Fund Balances brought forward At 1 April 2013</b>		<b>102,983</b>	<b>27,781</b>	<b>130,764</b>	<b>65,097</b>
<b>Fund Balances carried forward At 31 March 2014</b>		<b>174,972</b>	<b>19,426</b>	<b>194,398</b>	<b>130,764</b>

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ARUN AND CHICHESTER CITIZENS ADVICE BUREAU

We have audited the financial statements of Arun and Chichester Citizens Advice Bureau for the year ended 31 March 2014 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

### Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement set out on page 1, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

The trustees have elected for the financial statements to be audited in accordance with the Charities Act 2011 rather than the Companies Act 2006. Accordingly we have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

### Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Directors' and Trustees' Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Directors' and Trustees' Report is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2014, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended; and
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to smaller entities); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Spofforths LLP  
Statutory Auditor  
A2 Yeoman Gate  
Yeoman Way  
Worthing  
West Sussex  
BN13 3QZ

Date: 29th September 2014

Spofforths LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

## Social Media Kirsty Hollands



The rise and importance of social media has not gone unnoticed by Arun & Chichester Citizens Advice Bureau. We see social media as a fantastic means for us to connect with our clients and other agencies, advertise our services and events, get new volunteers and demonstrate our value. We also aim to empower people by providing current and up to date information on subjects that affect our clients in their day-to-day lives. In short, it has become a hugely important part of what we do.

I also view our social media as a way to keep our own staff and volunteers informed, with a mix of current news topics related to the work we do (debt, benefits, consumer, family and relationships, work, tax, healthcare and education to name a few) and information about the community activities we have been involved in.

Back in May I was tasked with managing our social media accounts on Facebook and Twitter. Since then things have gone from strength to strength. One of our tweets (below) was even picked out by Citizens Advice as 'tweet of the week', which has made me immensely proud (and raised our profile)!



I am thoroughly enjoying my new role, sometimes a bit too much (I have been known to tweet and post to Facebook well into the evening and at weekends)! It helps that I am so passionate about our role in the community. Our advice and services are now accessible to all, whether that be face-to-face, on the telephone, via email or via social media. With social media we are even able to reach those who wouldn't otherwise turn to us for assistance!

Follow us on Twitter at:

[www.twitter.com/ArunchiCAB](http://www.twitter.com/ArunchiCAB)

Follow us on Facebook at:

[www.facebook.com/ArunchiCAB](http://www.facebook.com/ArunchiCAB)

## Advice Session Supervisor Anne Reynolds - Chichester



To be an advice session supervisor, one has to be good at multi-tasking. The job description describes the job as 'ensuring the quality of advice to clients, providing support and guidance to gateway assessors, bureau workers and trainees.' However, there is so much more to it.

The day starts with checking the rota and the appointments list in the diary and if there is a last-minute adviser shortage, either re-arranging appointments to free up the day, or making desperate phone calls to local advisers asking if they can step up to the plate.

Then I check the queue of appointments requested by Central and South Sussex CAB from our Adviceline, I read each accompanying gateway note and make the appointment if I deem it necessary. Often, I find I can answer the query myself with reference to Adviceguide and thus save the client an unnecessary journey to the bureau. This, of course, then involves writing up some more notes!

Once the volunteers start to come in to the centre, and I have a quorum, I try to ensure that they have all read their weekly briefing and up-date them on any national or local issues which I think are of specific value.

During the day, in-between fielding phone calls and correspondence re other cases and doing the attendant follow-up work, I support all advice-giving staff. This can range from ensuring that they are using the correct research tools, through reading up and approving their case notes, to providing emotional support if they have listened to a harrowing story. At times, I will be called into the waiting room to calm down an aggressive or disturbed client.

There are days when there is no admin back-up, and I am covering the reception work, answering the phone, giving IT support and franking the post! Although the job poses many challenges and can be very stressful at times, I find the role very fulfilling and at the end of the day it is good to know that you may have changed someone's life for the better.

## Social Policy Lucy Birkinshaw



Alongside the provision of advice to meet people's needs, an equal aim of the CAB service is to "improve the policies and practices which affect people's lives". Over the last 12 months, the management at Arun and Chichester CAB has been actively building the capacity of the organisation to undertake Social Policy and campaigning work to do this. When I began volunteering in December 2013, I was asked to take up the role of Lead Social Policy Coordinator overseeing this work at all 3 of our advice centres, to drive the Social Policy agenda forward.

In the last 4 months, I have seen a great increase in activity and enthusiasm around our Social Policy work. We have recruited volunteers to work specifically on Social Policy so we now have a strong and experienced team. The team has successfully provided training on Social Policy at staff meetings and at Gateway training sessions. This has been backed up with a revamp of the information boards. There are now prominent, dedicated Social Policy boards providing up-to-date information on our work. Progress has also been made on having dedicated Social Policy areas in the public waiting rooms to raise awareness of our policy and campaigns work amongst our clients.

Increasing our participation in local and national campaigns to improve services has been an important goal of the new emphasis on Social Policy. We have signed up to Citizens Advice "Fit For Work" campaign to improve how the Employment and Support Allowance process operates. In March we undertook a successful survey of all GP practices in the Arun & Chichester area exploring their charging policies for providing medical evidence for ESA claims. The results of this survey were fed into the national report produced by Citizens Advice.

We were also one of only a dozen CAB to participate in a Childcare Mystery Shopping exercise. This looked at the price and flexibility of Childcare provision in the local area. We have now produced a local report on our findings and hope to publicise this locally in the near future.

Our national input has been recognised by Citizens Advice with mentions in the national campaigns newsletter and a letter of thanks for our participation in strategic meetings in London.

Locally, we are building links with local MPs and other voluntary organisations by publishing a bi-monthly Social Policy newsletter. This will inform MPs of the problems clients are facing as well as the work we are doing to address these. We also continue to work with other local CABs through our attendance at the West Sussex Social Policy Cluster Group meetings.

### Future Social Policy

For 2014-15 we aim to build on the positive steps we have taken in the last 12 months by undertaking more partnership work with local voluntary groups in identifying and taking forward local campaigns. With the development of our new website we will be able to highlight our campaigning work and successes more effectively to a wider audience. We will also be doing further work on both Employment Support Allowance and Childcare costs national campaigns. We will continue to build the Social Policy knowledge and expertise within the bureau by instigating a system of feedback to assessors/advisers on their evidence forms and by simplifying the process of reporting issues.

I would like to take the opportunity to thank the Social Policy team, the management and the staff and volunteers for all their support, hard work and enthusiasm in progressing the Social Policy work within the bureau, especially over the first 4 months I have been in post. I look forward to making even more progress in the coming year.



## ARUN AND CHICHESTER CITIZENS ADVICE BUREAU (A Company Limited by Guarantee) ANNUAL REPORT 2013/2014

### Trustees' Report

The Trustees present their report together with the unaudited financial statements for the year ended 31 March 2014.

### Status and Administration

The Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2014 the Bureau had 10 members. The Bureau is governed by its Memorandum and Articles of Association as issued on incorporation on 4 June 2003 as amended by certificate of incorporation on change of name dated 24 September 2009 and 3 November 2009.

### Decision Making

The Bureau is governed by its Board of Trustees who set the policy of the Bureau. The policies are implemented by the Trustees. Bureau members also take part in the policy making activity of the Bureau by passing resolutions at the Annual General Meeting. The Trustee Board consists of elected Trustees and appointed Trustees. Elected Trustees are elected at Annual General Meetings and appointed trustees are appointed at an Ordinary meeting of the Trustee Board. The Trustee Board meets at least 6 times a year.

### Trustee training and induction

Potential new trustees are sent details of the charity and a short Charity Commission brochure explaining trustees' responsibilities. New Trustees are provided with an induction pack which includes a fuller Charity Commission brochure and details of the charity. The Board looks to recruit Trustees who have particular skills helpful to the charity and offers training as required.

### Review of Financial Position

At 31 March 2014, the Bureau held reserves of £194,398 (2013: £130,764) of which £174,972 (2013: £102,983) were unrestricted, representing the charities free reserves. Unrestricted funds are funds raised, or grants awarded, to the Bureau with no restriction on use other than they must be used in furtherance of the Bureau's objectives and comply with the Bureau's normal financial management requirements.

### Reserves Policy

The Trustees' policy is to hold a level of reserves sufficient, at least, for the Bureau to meet its statutory liabilities in the event of the cessation of its activities. The Trustees are committed to increase the level of unrestricted reserves equivalent to three months expenditure.

### Risk Management

The Trustees are in the process of assessing the major risks to which the Bureau may be exposed. This involves identifying the types of risk and putting systems in place to ensure that significant risks are recorded for subsequent monitoring. In the meantime, the trustees remain satisfied that all insurable risks have been identified and adequately dealt with and that the Bureau's exposure to other risks is kept at a minimum by good working practice by the management team, paid staff and volunteers.

### Public Benefit

The current activities of the charity are detailed in the annual report. The Trustees confirm that they have referred to the guidance contained in the Charity Commission guidance on public benefit when reviewing the charity's aims and objectives in planning future activities.

### Trustees' Responsibilities

The Trustees, who are also the directors of Arun and Chichester Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Disclosure of information to the auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

The report of the Trustees has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and was approved by the board on 3 September 2014 and signed on its behalf by:

Glenda Sellens

- Chairman

## Board of Trustees 2013/2014

From April 1st 2013

Howard Ewing - **Chair** *resigned 12/3/14*

Glenda Sellens - **Vice Chair** *Elected*

David Willis - **Treasurer** *Elected*

Claire Armstrong *Co-opted 1/5/14*

Rodney Clare *Co-opted 15/1/14*

Paul Coton *Resigned 30/10/13*

John Galtrey *Co-opted 3/6/14*

Taff Gidi *Co-opted 20/3/14*

Alan Laybourn *Elected*

Andy Monks *resigned 6/11/13*

Geoff Palmer *Co-opted 15/1/14*

David Parsons *resigned 13/5/14*

Ken Poupart *Elected*

Louise Spong *Co-opted 12/3/14*

### Representatives

Cllr Alan Gammon



Arun & Chichester Citizens Advice Bureau is a Company Limited by Guarantee, Registered in Cardiff. Company No. 4787378 and is a registered Charity, No. 1099640

Registered Office: 14/16 Anchor Springs, Littlehampton, West Sussex, BN17 6BP

Accounts audited by - Spofforths Chartered Accountants, A2 Yeoman Gate, Yeoman Way, Worthing, West Sussex BN13 3QZ

### ADVICE SESSION SUPERVISOR

**Sandy O'Neill**



#### A day in the life of an... 'ASS'

I often get asked what ASS stands for and I always try to think of a witty alternative to Advice Session Supervisor. Suffice to say it never goes unnoticed that the acronym is not very complimentary. One day, when I had a little time spare, (for the benefit of management - spare time is very, very, very rare). I carried out the following Google search:

'What does the acronym ASS stand for?' this supplied an assortment of results as follows:

**Acronym Specialists Society** (slightly ironic)

**A Sensitive Senior** (that sounds more like our administrator Shirley)

**Always Stay Sweet** (I try)

**Accuracy, Speed and Style** (I like to think this sums up the qualities of an ASS perfectly).

The beginning of my day always contains the same routine. Open up, turn on the lights, computers, shredder, photocopier, open the blinds, unlock filing cabinets, turn on the phones etc. etc. I always intend to have a cup of coffee at this point but this depends on whether Shirley has made me one. (I don't hold my breath; coffee making is not one of her many strengths).

As the volunteers start to arrive a few stories re the weekend activities or the TV from the previous night are shared. When everyone is in I read Rays (Operations Manager) carefully prepared words of wisdom (the weekly briefing), allocate the day's appointments, emails and client budget sheets for entering on our system, then the very willing and hard working team are fully prepared for the day ahead...

#### **Who am I kidding!**

... once we turn that sign on the door from closed to open, all routine, predictability and calm disappears and the day descends into a tumultuous cascade of stress, frustration, challenges, successes and satisfaction.

I thought the best way to get across what an ASS does would be to keep a diarised record of one of my ASS days from the moment we turn that sign around until we close up for the evening - so here it is...

#### **Thursday 6th February 2014**

Today we have Jenny on reception, Shirley doing the admin, Catherine advising, Jan, John and Jenny covering the gateways.

We also have Tomi (outreach worker), Carol (CEO) and Ray (Operations Manager) based here today. We were expecting another adviser in but unfortunately she is unwell.

We have two appointments to see and a queue of clients awaiting a gateway assessment. I have several emails and a couple of budget sheets that need to be addressed also.

My first dilemma of the day is that I have two generalist appointments booked in for a 10am appointment and now I have only one generalist adviser. Luckily, Tomi, our lovely outreach worker volunteers to see one of the clients for me. That's what I love about our team everyone is always so willing to go the extra mile.

And so it begins...

There will now be a constant flow of queries to my desk, several from our lovely receptionist asking if clients need a gateway? How many can we see? Do we have a leaflet for this or a phone number for that? How long do you think the wait will be for a gateway? Our receptionists are amazing and are so keen to help our clients in any way they can. The white board in front of me where we list the people waiting to be seen is growing rapidly; I must remember to keep an eye on it in order to ensure we avoid keeping clients waiting too long. This involves a tricky balancing act, we try desperately to see everyone who needs us but I also have to try not to overload my volunteer assessors.

We have a trainee assessor in today; keen to learn, she is asking lots of questions which is great. The questions require in depth answers and I must ensure I answer them fully and take the time to ensure the information has been understood. We are about an hour into the morning and we have already answered queries on care fees, relationship breakdown, employment, consumer and debt. We have had to deal with a complicated research issue into benefit entitlement when capital is involved and we have had to try and convince a bailiff to return our clients fine to the court so we can try to arrange a resolution that protects our clients' goods from being seized.

Report continues overleaf.....

I have assisted the adviser by showing her how to research in the relevant reference books. Some quick tips on how to successfully negotiate on the phone follow and our adviser manages to secure the desired outcome, brilliant.

Every gateway assessment is discussed with me before the client leaves in order to ensure we have given full and correct information, so, I am often dealing with two or three enquiries at once. In between the client based queries I have also had to give three quick IT tuition's in relation to our case recording software as every interaction with a client has to be carefully noted.

I am thinking a coffee would be nice and wondering if Shirley will notice how thirsty I look. No! she is too busy answering the phone, arranging appointments and typing letters so I decide to wait until she looks less harassed.

An hour later and I have dealt with a call from Ford prison asking me to arrange for two of our London based Bureaus to send them details of local family solicitors. I have checked whether two clients who are without food meet the food bank criteria and confirmed that vouchers for food parcels can be dispensed. I have shown our adviser how to record the successful outcome with the bailiffs on our computer system and have popped to the shop to top up our tea, biscuits and COFFEE supplies (we can't have our lovely volunteers going thirsty and the biscuits are essential to keep their sugar levels up!) I, on the other hand, have still have not had time to make a coffee.

While I am still dealing with the steady flow of enquiries to my desk I am also checking the write ups that our advisers and assessors have completed. Advisers and Assessors have to carefully record all information and advice that has been given and carefully note all the relevant details regarding the client and the enquiry. It is my job to ensure this is all correct, check for any missing information. If there is any issue with a write up I discuss this with the relevant assessor/adviser, offer training where needed and, most importantly, I contact the client to ensure they are fully informed.

I receive a phone call from a specialist working from home who would like me to look up some information for him. I do this and then ring him back. At 1PM we have to sign into our phone system and start covering clients' enquiries on the phone as well as face to face. Today Jenny volunteers for the shift.

The phone desk is right behind me and I have mastered the art of hearing what is being said on the phone at the same time as dealing with the many enquiries at my desk. That way when the phone assessor has a query for me I have already grasped the issue from listening in so it does not take as long to relay the information and we do not keep our poor client waiting too long on the phone.

At this point I need to ensure all advisers and assessors take a reasonable lunch break and stagger them so we still have adequate cover for the clients waiting to be seen.

I have just had to take over a gateway as advice was needed as a matter of urgency and we had no free advisers. I had to make several phone calls to the local authority to try and get a homeless client suitable accommodation. This was successful and our client has just gone down to the local authority to find out where he is going to be accommodated.

I phone our benefit specialist to arrange for two of our assessors to receive form filling training so we can assist more clients with filling out the complicated disability benefit forms. I need to ensure this is booked on a day where the two assessors will not be missed too much off of the rota.

I receive a phone call from another supervisor asking for confirmation of one of the insolvency rules.

We have a moment of calm and I ask Shirley to come over and read this report to see how she thinks it is coming along. I specifically point out the part about coffee and STILL she seems blissfully unaware of my need for refreshment.

A client has just popped in and asked for the name of the assessor that she had seen as she wanted to write her a thank you note, it is always lovely when our volunteers get positive feedback from a client, it makes volunteering feel so worthwhile for them. I take a short break and make myself a coffee. Clean the tea dribbles off the bin and change the toilet roll (home from home).

I remember I need to phone the electrician to remind him to come and fix a broken light in the main office. We have a query in reception as to where number 2 Anchor Springs is, discussion ensues. I think it is Allied Care but Shirley thinks Age UK, we look it up and Shirley is right!!! This is very rare so I suggest we celebrate with a cup of coffee – did not work.

Another calm moment so I take the opportunity to record the receipts for today's shopping in the petty cash book and check the queries from Shirley in relation to today's post.

## Our Services and Opening times

**Bognor Regis** -Monday, Tuesday, Thursday & Friday 10:00 am - 4.30 pm

Wednesday 10.00 am – 7.00 pm

**Chichester** - Monday - Friday 10am - 4.30pm

**Littlehampton** - Monday to Thursday 10.00 am – 4.00 pm

Friday 10am - 1pm



**Tel - 0344 477 1171** - Our Advice Line is open Monday to Friday 9.00am – 4.30 pm

**Mobile Advice Line: 0300 3300 650**

**Website/Email Advice** - [www.arunchichestercab.org.uk](http://www.arunchichestercab.org.uk)



Follow us on Twitter @ArunchiCAB



ArunchiCAB

### The CAB service is based on 4 principles

**Independent** – we will always act in the interests of our clients, without influence from any outside bodies.

**Impartial** – we do not judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally

**Confidential** – we don't pass on anything a client tells us – or even the fact they've visited us – without their permission.

**Free** – no-one has to pay for any part of the service we provide.

Putting these principles into action enables us to provide a vital service to the people who turn to us for help each year.

Our advice centres offer 'drop in', appointments, telephone and email advice. In the first instance a client will be given a 'Gateway' assessment, (triage process). The adviser will decide the next step for the client, i.e. an appointment may be necessary if the client has to bring in additional paperwork.

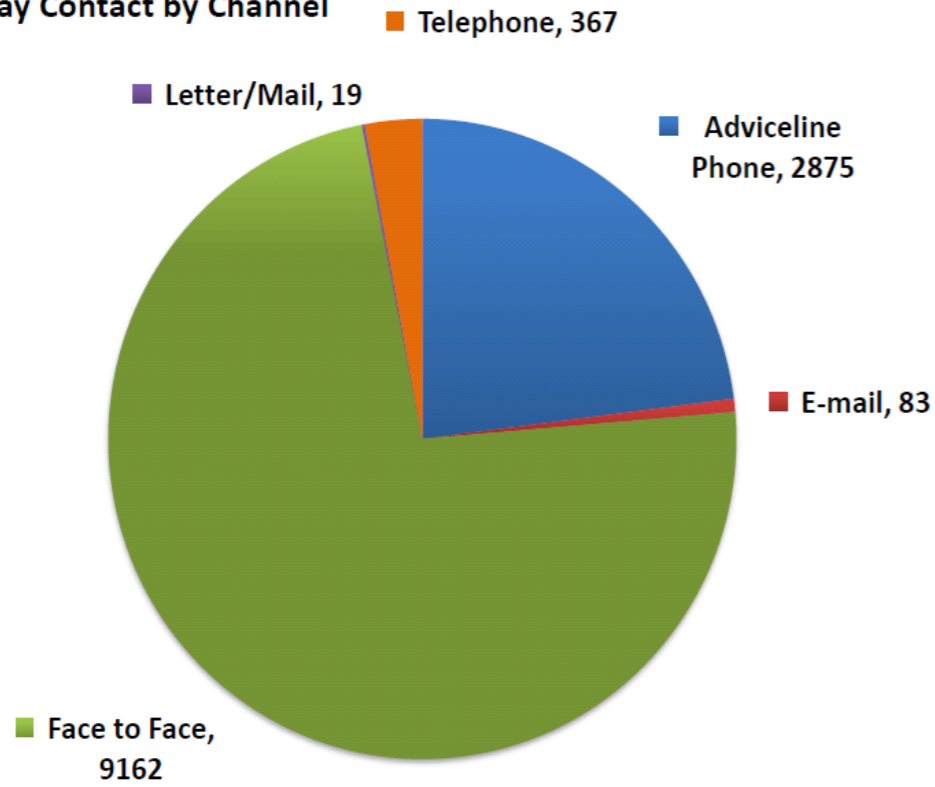
Sometimes clients do not need to go further than the 'Gateway' stage, and print outs from our advice guide web site is sufficient.

Alternatively a client has several issues, such as debt, housing, welfare benefits etc. If this is the case they will be able to see more than one of our specialists.

**Arun & Chichester CAB - Clients Seen**

April 2013 - March 2014

Gateway Contact by Channel



I arrange a couple of appointments with our resident employment specialist and ensure she is fully informed of the appointments by sending her an email.

At this stage in the day I try and be more alert to the general body language of the assessors and advisers to ensure I pick up if any are finding something hard or being overworked or are getting bored (rarely) but I am sure they live in hope.

The afternoon is drawing to a close so it is time to start locking up, shutting down computers etc. I like to make sure each and every volunteer is thanked as they leave so they know they are appreciated.

I finish checking the days write ups, go through the locking up procedure, ensure the alarms are set and head for home. More often than not my journey home is accompanied by a real feel good factor because I feel like the day has been really worthwhile.

At the end of today I did ask Shirley if she would like to add anything about ASS's and the job they do, she responded with the following poem:

*When asked what an ASS means to me  
As a lowly member of staff  
At first I thought it was a joke and  
Immediately started to laugh*

*But then I took it more seriously  
And gave the question some thought  
'How could I manage my job without them?'  
When the bureau days are so fraught*

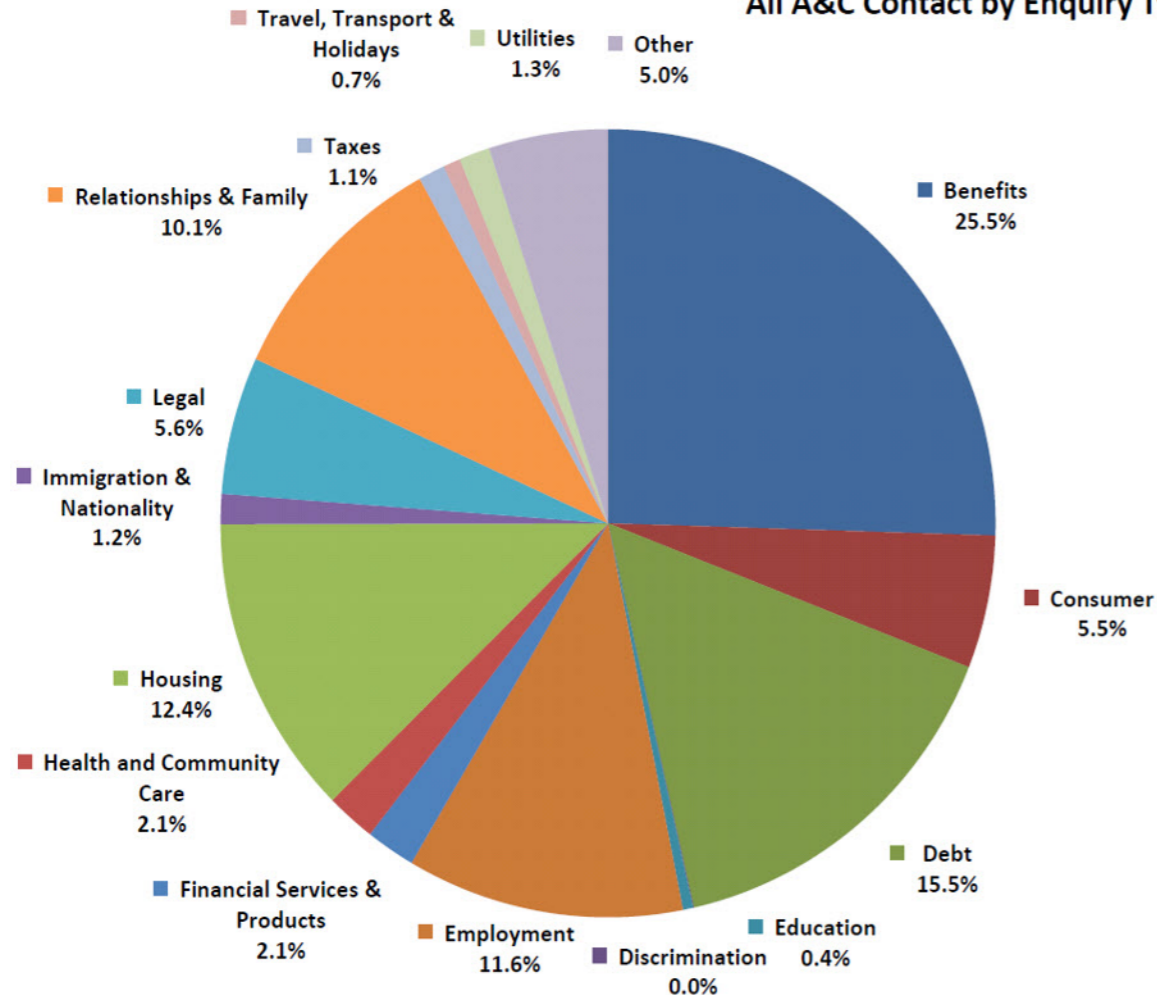
*Days when there are queues outside  
With not enough volunteers to cover  
Days when the public need so much from us  
Because of all the injustices they suffer*

*I would never knock the good old ASS  
They are worth their weight in gold  
So I will always make them cups of coffee  
Without having to be told.*

**Arun & Chichester CAB Gateways & Enquiries**

April 2013 - March 2014

All A&C Contact by Enquiry Type



### Each CAB is an independent charity

There are more than 500 Citizens Advice Bureaux across England, Wales and Northern Ireland delivering advice from over 2000 outlets and dealing with around 6 million problems every year. Each Bureau is an independently registered charity responsible for its own governance and fundraising but in order to be recognised as a CAB it has to meet the stringent quality standards set by the national association, Citizens Advice.

### Our volunteers are the backbone of the service

The bureau could not operate without the contribution of the many people who give their time freely in order to help others. Volunteers account for around 85% of the Citizens Advice Service. Arun & Chichester CAB is fortunate to have the services of around 150 volunteers, without whose energy, expertise and commitment the Bureau could not operate.

### Our aims and purpose

**The Twin aims of the Citizens Advice Bureau are -**

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

The CAB service provides free, confidential and impartial advice to everybody regardless of age, ethnicity, religion, gender, disability or sexual orientation.

### Help at the heart of the community

Arun & Chichester Citizens Advice Bureau helps many thousands of people per annum, dealing with a wide range of matters including debt problems, benefits issues, employment, consumer, housing, immigration and relationship breakdown. Many of our clients come from the most excluded and deprived sections of the community for which the Citizens Advice Bureau is the final safety net in getting the help they need.

### This years headlines...

**Estimated value of volunteering - In excess of £760,000**

**Abused client with small child forced to leave home with mortgage and debts valued £104,000. Bureau facilitated write off total debt.**

**Client assisted with release of bank loan liability amounting to £65,192**

**Research and campaigning on key social policy issues: -**

- Initiated with local organisations AgeUK, Shelter, Mind and Carers Support a Local Action Forum in order to tackle local social policy issues.
- Worked with Central & South Sussex CAB to submit a response to the DWP review of the Personal Independence Payments (PIP) benefits.
- Produced a report, acclaimed by Citizens Advice nationally, based upon the results of a mystery shopping exercise to assess the costs & flexibility of childcare provision within the Arun & Chichester area.
- Action with client involvement in respect of Employment and Support Allowance Work Capability Assessments and mandatory reconsiderations.
- Instrumental with other bureaux in achieving a voluntary code of conduct for payday lenders.