



the charity for  
your community



**Ely & District CAB**  
Annual Report 2010

## Chairman's Report



Earlier this year I was invited to take up the post of Chair of the Trustees and I was delighted to take on this role. I have long been impressed by the professionalism of the staff and volunteers of the Bureau; they bring a dedication to their work which has won the respect of the local community and has made a real difference to the lives of many.

Over the past year the Bureau has continued to provide help and advice to a growing clientele. Difficult economic times have left many struggling with financial problems; easy access to practical, accurate advice has enabled those who have sought help to face their anxieties with greater confidence and in many cases to find solutions.

The coming year for the Bureau, however, poses great problems. There is every chance that funding upon which the organisation has come to depend will no longer be there or at best will be severely reduced. The challenge to the Board of Trustees is to ensure that the work of the Bureau continues and so fund raising throughout the community will be our first priority. We cannot allow the work done by CAB to be compromised because of lack of funding.

I must, of course, take this opportunity to thank all those who have supported the work of the Bureau over the past year and urge everyone involved to join us in tackling the challenge of the coming months.

**Chris Phillips**  
Chair

“ The challenge to the Board of Trustees is to ensure that the work of the Bureau continues and so fund raising throughout the community will be our first priority. ”

# WE HAVE ANSWERED MORE QUESTIONS THAN EVER BEFORE

This year we answered almost **11,000** questions representing a **9%** increase on the previous year. We covered a wide variety of issues but the main areas of concern for our clients are debt, benefits and employment advice.

April 09 - Mar 10

Category	New Issues
Benefits	3,693
Consumer	168
Debt	3,529
Education	40
Employment	1,152
Finance	110
Health	92
Housing	509
Immigration	59
Legal	404
Other	48
Relationships	496
Signpost	200
Tax	135
Travel	68
Utilities	69
<b>Total Issues</b>	<b>10,772</b>



## More Volunteers

During 09/10 we have attracted more volunteers than ever before. Our standards are high and successful applicants are highly trained to give the best quality of advice possible. Our volunteers are from a wide background and perform a variety of roles including giving advice, administration, reception, IT, publicity, and trusteeship.

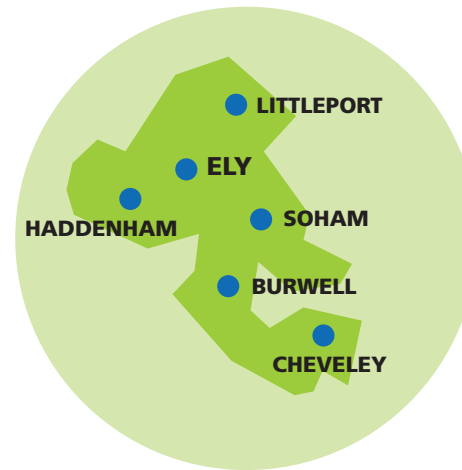
Training results in an accredited qualification which, along with the experience of volunteering itself, helps people develop skills beyond the bureau.

Volunteering for a CAB gives tremendous benefit to the local community. Our volunteers in Ely contribute in excess of 177 hours per week which equates to over £142,000 per annum given free to the community.

## Located in the Heart of Your Community

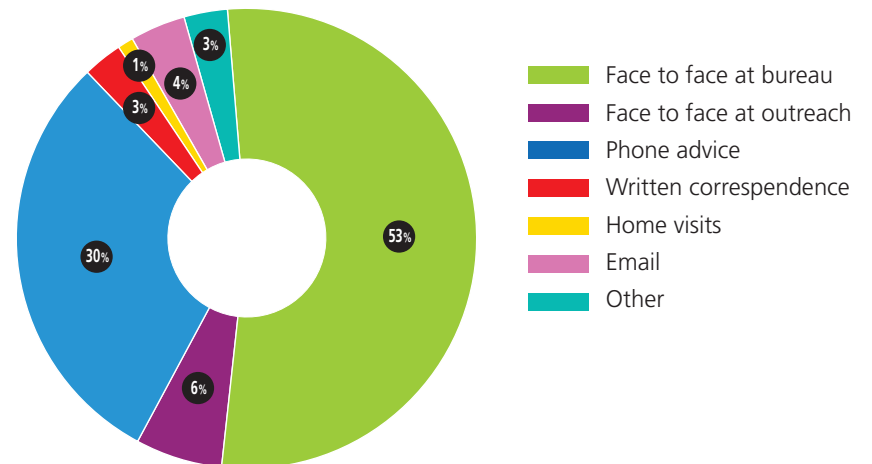
Ely & District CAB helps anyone that walks through its door or contacts the Bureau and most of its clients live or work in East Cambs. Many of our clients live in Ely but equally there is a large demand for our services in many of the towns and villages around the district, particularly Littleport and Soham where there is a high demand for our services.

## Service for our community



Bottisham	6
Burwell	43
Cheveley	2
Downham Villages	207
Dullingham Villages	1
Ely East	261
Ely North	392
Ely South	185
Ely West	315
Fordham Villages	59
Haddenham	233
Isleham	33
Littleport East	328
Littleport West	182
Soham North	225
Soham South	334
Stretham	167
Sutton	203
The Swaffhams	4
<b>Total Clients</b>	<b>3180</b>

## How our clients access our services



“

Many thanks for a wonderful result, you have been brilliant. Without you and your colleagues I don't think it would have happened.

”

**THIS YEAR WE HAVE  
INCREASED OUR  
OPENING HOURS SO  
THAT WE ARE  
ACCESSIBLE  
5 DAYS A WEEK...**

- We now offer telephone advice Monday to Friday 9.15am – 1.30pm
- We have a drop in service on a Monday, Wednesday and Thursday in Ely
- We offer a drop in service in Littleport, Burwell and Soham
- Specialist and follow on appointments are offered at the Ely office Monday to Friday from 9.00 am until 4.00 pm.
- We have opened additional premises for staff at Central Hall in Ely so that we can provide more interviewing space for clients.

# SPECIALISTS IN ADVICE

Apart from the core service provided we have 5 adviser's who offer specialised advice in debt, benefit and employment.

## Employment

Our volunteer employment specialist has been busier than ever before. With recession comes the pressure for companies to make cut backs which are not always applied fairly. We helped over 35 clients with Employment Tribunal cases and gained an additional £114,000 in awards for our clients.

However getting financial awards is never our first aim and where possible we try to negotiate with the employer. In one particular case a young man with severe mental health issues suffered a clear case of discrimination. While a financial settlement was likely to be considerable, it was considered by his parents to be in their son's best interests to have him re-instated. Our Employment Specialist negotiated this and the parents have the reassurance that if there are future problems we will be there to support him.

## Debt

With funding from the Financial Inclusion Fund and legal Services Commission our Debt Advisers helped 462 clients negotiate their debt problems and deal with £8.2 million of debt. Many clients have been so badly affected by debt that family relationships have broken down or their health has deteriorated.

### A client wrote to us to describing her experience:-

“My medication means that my understanding and concentration makes it difficult for me to deal with my money problems. Thank you for all your help in putting together realistic repayment plans and dealing with those companies who apply horrible pressure, and not interested in my situation. Your intervention helped me more than I can say. **Thank you.**”

“

Thank you for all your help and couldn't have coped without it. A big thank you and I am sleeping now and so is mum.

”

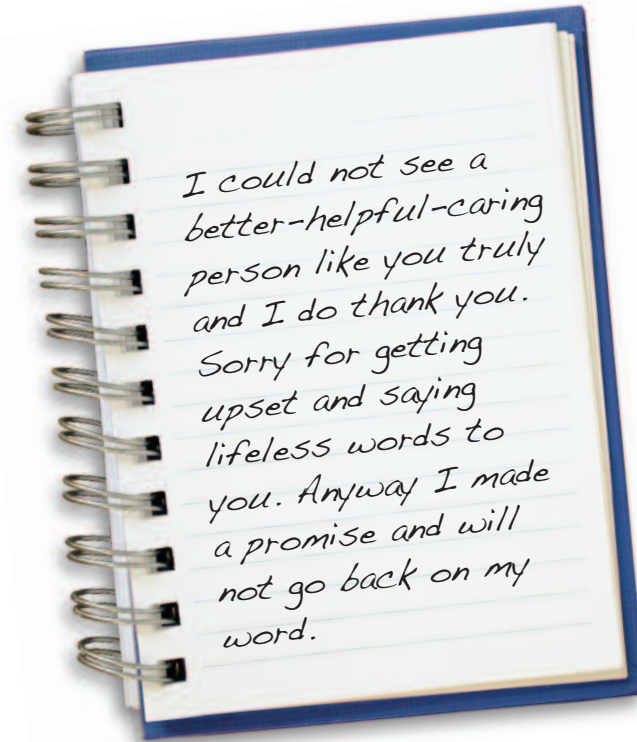
## Benefits

We deal with a large number of elderly, disabled and other vulnerable adults who are prevented from claiming benefits due to lack of information or inability to complete the necessary forms. Through funding from the LPSA we are able to provide a benefits service that completes complex forms and sorts through the maze of the benefits system helping people pay for things such as extra care in their home to maintain independent living.

## Last year we helped 588 such clients claim £1.3 million in additional benefits

However the real benefit of the project could only be seen at an individual level. One of the clients was feeling their life wasn't worth living after having their benefits stopped. They were diabetic and had no money for food. Our benefits adviser got a £100 grant for food and the benefit re-instated.

The client wrote to say:



Unfortunately since July 2010 funding for this project has been suspended pending the government spending review. We have continued to provide this vital service through funding from our reserves. This is not sustainable in the longer term and if alternative funding is not found we will have to cease providing this service.

## Campaigning for Change

Our social policy work identifies issues that affect a lot of people and we campaign for change. During 2009/10 we submitted 65 reports to central office highlighting problems faced by many of our clients including issues on:-

- Job Centres and claiming benefits.
- Access to services for rural clients
- Unethical bailiff practises.

## Treasurer's Report

Income from grants and donations increased this year by 25%. By very careful controls over expenditure, costs were restricted to an increase of just 18%, giving a surplus (after the revaluation of investments) of £36,258. This surplus, which equates to approximately two months of running costs, is vital to ensure that ongoing costs can be met in the next financial year, as we are facing funding cutbacks.

Five major projects are either under review or have ceased since March of this year. 'Weathering the Storm' and 'Additional Hours of Advice' ceased in March and the LSC Debt Advice will end in October 2010. In addition Benefits Advice via the LPSA has been suspended subject to the government spending review this autumn and any renewal of the 'Financial Inclusion Fund' which ends in March 2011 will also be subject to this review. These five projects contributed £186,000 of the £270,000 total funding for last year.

In the coming year the manager and trustees will be focusing on the need to raise much needed additional income in addition to continued budgetary control over expenditure. Through this we hope to be able to maintain the outstanding service and advice that our staff and volunteers provide to the most vulnerable members of our society.

### Julie Sholicar BA ACA Treasurer

SUMMARY OF FUNDING		
FUNDER AND IT'S PURPOSE	YEAR ENDING MARCH 10	YEAR ENDING MARCH 09
East Cambs DC - Core funding (inc £8000 notional rent)	61,025	59,232
Cambs County Council - Core funding	5,772	5,659
Sanctuary Hereward Housing - Debt Advice	6,000	6,000
CIAC - County Court Help Desk	-	770
Parish Councils - Core funding	5,840	6,740
LEADER + Programme for England - Benefit Take Up	-	3,465
Cambs County Council - Weathering the Storm	20,206	4,533
Citizens Advice* - Financial Inclusion Fund	100,170	102,081
LSC via Fenland CAB	22,080	12,446
Citizens Advice* - Additional Hours Advice	14,473	2,412
LPSA - Benefits Take Up	29,954	7,495
Various - Donations	4,339	4,314
COIF - Investments and Interest	900	1,484
<b>Total Income</b>	<b>270,759</b>	<b>216,631</b>
<b>Total Expenditure</b>	<b>240,073</b>	<b>202,447</b>
<b>Surplus</b>	<b>30,686</b>	<b>14,184</b>

\*Government funding distributed by Citizens Advice

# HOW OUR CLIENTS RATE OUR SERVICE

Every client is given a questionnaire each time they visit us to provide feedback on how they rate our service. We use this information to change and adjust our service to meet our client's needs

Results show from our survey:-

## ACCESS ISSUES

- 93%** found us easily, **100%** like our location.
- 84%** are happy about the times we are open.
- 97%** were happy with the time allocated to discuss their problem.
- 96%** were happy with the time they had to wait.

Clients clearly feel we are accessible but would like us to be open more, and we work towards this goal.

## QUALITY OF ADVICE

- 95%** got the advice they expected
- 95%** felt the adviser understood their problem.
- 100%** felt the information they were given was easy to understand.
- 98%** felt the adviser knew what they were talking about.

These results demonstrate the high regard our clients have for the advice they received from our volunteer and specialist advisers.

## OVERALL

- 100%** were clear about what they need to do next.
- 100%** rated our service good or excellent.

A fantastic achievement of which we are very proud but we will not take for granted and we will continue to look for improvements.

We were also pleased that our clients feedback was backed up by the Citizens Advice audit that rated our quality of advice at 89%, which puts us in the top 10% of bureaux nationally.

## Summary of year's key achievements

- **100%** of our clients expressed overall satisfaction with our service.
- Negotiated **£8.2 million** of debt on behalf of **462 clients**
- **9%** increase in the number of questions answered on behalf of clients
- Over **10,700** individual queries answered.
- Gained **£1.3 million** of additional benefits for **588 clients**.
- Represented **35 clients** to employment tribunal stage and gained over **£144,000** in payment awards
- Attracted **£5** additional funding for every **£1** spent by the local authority, with specialist projects that further support our clients.
- Taken on **new premises** to further expand our service and support our clients.
- Rated in top **10%** of bureau nationally for Quality of Advice and Management and Governance.

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### Ely & District Citizens Advice Bureau

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**[www.elycab.org.uk](http://www.elycab.org.uk)**

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