

the charity for
your community

citizens
advice
bureau

Ely & District CAB

ANNUAL REPORT 2007



Chairman's Report



What happens to you if you get sick, or have an accident and are no longer able to work? How will you pay your mortgage, your

Council Tax, your bills? What benefits are available to you? What rights do you have regarding your employment? These are questions faced by many ordinary people, not elderly, disabled or in some other way disadvantaged but by people who are otherwise in control of their lives. Where do you turn for help?

The CAB service is not just for the elderly, the vulnerable, those on low incomes, the disabled or for minority groups; it is for everyone. There are no rules as to who we will help, no categories to fit into – we are here to help anyone and everyone. One day it could be you.

Last year we dealt with 7617 new issues. We helped people in East Cambridgeshire claim benefits worth nearly £600,000 per annum. We negotiated debts on behalf of our clients amounting to £5.5 million! Our statistics are useful in showing the financial outcomes but they do not show the less tangible results of a client visit or telephone call to our office. This is that we find an answer. We support and we enable. We do not judge. In short – we help.

As ever, without our wonderful volunteers none of this would be possible. Our thanks go to the advisers and staff as well as to the volunteers serving on the Trustee Board. Also to those in the wider community who support our organisation through their membership and to our funders: East Cambridgeshire District Council (who provide the majority of our core funding), Hereward Housing Association, Cambridgeshire County Council, City of Ely Council and the local Parish Councils.

Coralie Green
Chairman



Aims and principles

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Description of the service

The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice Bureau use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers Ely & District CAB could not continue to provide its services in East Cambridgeshire.

Our Charity

- CAB core service from Market Street, Ely. Premises open Monday to Friday 9.15am to 5.00pm. In addition drop-in services available Monday and Wednesday 9.15am to 12pm.
- Specialist Debt Advice from Ely including County Court representation.
- Money advice clinic available Tuesday 1pm to 3pm.
- Benefits outreach service at 'The Barns', Ely, Littleport and Soham.
- Employment Law advice including Employment Tribunal representation.



Our Community

East Cambridgeshire covers approximately 650 square kilometres and is essentially rural in nature with three market towns at Ely, Littleport and Soham. The character of the area is mixed with the southern area around Newmarket being relatively prosperous whilst some parishes in the north of the district form part of the Fens Rural Development Area. The City of Ely with its outstanding cathedral is an attraction for national, and international tourists. The district has a total population of 74,600 and has seen a population increase of 36% between 1981 and 2001. This compares with a 5% increase in the population of England and Wales.

Manager's Report



This year we have achieved some major successes in partnership working. Significantly the Access Project, which involved four of the Cambridgeshire Bureaux working collaboratively to improve access by

providing a single number for telephone access. This proved extremely challenging in terms of our differences in procedures and unfortunately the combined resources of the bureaux were not enough to meet the demand.

However, we greatly improved our understanding of each others needs, which has led to a number of projects. We successful led a bid for Financial Inclusion Funding that provided two new debt advisers to cover rural Cambridgeshire. The project is a great example of partnership working for Ely, Huntingdon and Fenland and hopefully will lead to more collaborative working across the bureaux.

Following an audit by Citizens Advice the bureau was commended for it's good working practices and good governance.

It has not all been good news however, funding has ceased for the very successful Income Maximisation project, which provides benefits advice and a form filling service at Soham and a home visiting service. The aim for this year is to replace this funding to ensure that this essential service continues.

As always our volunteers and staff have been brilliant and high levels of client satisfaction reflect the dedication and commitment given by everyone.

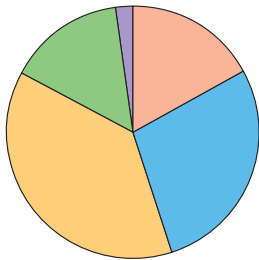
Bureau Performance

The past 12 months have seen a 13.5% rise in the number of new clients (that is clients who we have not seen before).

Total new clients	
2006/7	2005/6
2722	2399

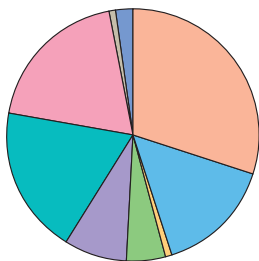
New enquiries for new and existing clients		
	2006/7	2005/6
Benefits	2264	2574
Consumer	316	285
Debt	1712	1322
Education	41	53
Employment	875	915
Finance	149	144
Health	123	117
Housing	433	414
Immigration	82	88
Legal	420	427
Other	162	64
Relationships	634	580
Signposted	71	74
Tax	144	127
Travel	36	43
Utilities	155	117
Total	7617	7344

How advice was given	
Bureau – face to face	39%
Outreach – face to face	5%
Phone advice	21%
Correspondence	4%
Follow up advice – by phone or face to face	30%



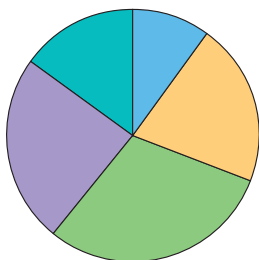
Clients by housing tenure

- Own outright (17%)
- Buying home – mortgage etc. (28%)
- Shared ownership (0%)
- Social tenant (38%)
- Private tenant (15%)
- Rent-free housing (2%)



Employment status of clients

- Employed more than 30 hours (30%)
- Employed less than 30 hours (15%)
- Student (1%)
- Permanently sick/disabled (5%)
- Looking after home/family (8%)
- Unemployed (19%)
- Retired (19%)
- Self-employed (1%)
- Other (2%)



Age profiles of clients

- 0-16 (0%)
- 17-24 (10%)
- 25-34 (21%)
- 35-49 (30%)
- 50-64 (24%)
- 65+ (15%)

Helen receives weekly positive feedback on the Pension Plus service. Here are some examples:

“If I need advice or help again I wouldn’t hesitate to contact yourselves, for practical understandable advice and patience shown to myself whilst manoeuvring through the minefield of paperwork.”

“Helen did a good job and I was surprised at the level of benefit I received and how quickly it was sorted out.”

Social Policy Work

Our social policy work identifies issues that affect a lot of people and campaign for change. Various projects have continued through the year as a direct result of the bureau’s social policy work.

Migrant workers



The bureau has recruited volunteer translators for Polish, Lithuanian, Russian and Portuguese to help the many migrant workers who have moved to the area.

A media campaign also highlighted the plight of many exploited workers.

Possession is the Last Resort

A grant from Hereward Housing for £5,500 helped vulnerable clients avoid eviction. A money adviser supports these clients to work out a budget, prioritise debts and maximise their income to ensure they are receiving their rightful benefit entitlements.

Where necessary Trust Funds are applied for to prevent eviction. During the year the project helped 73 clients with £757,068 of debt.

Pension Plus



The Pensions Plus campaign sponsored by East Cambs District Council and European Funding has helped 142 pensioners to get £370,516 per annum in benefits.

The project enables pensioners to gain the financial support they need to live independently in their own homes.

Partnership Projects

Financial Inclusion Fund (FIF)

We successfully led a bid for funding from the DTI for a 'Financial Inclusion' project, which enabled us to provide face to face debt advice for clients across rural Cambridgeshire (Ely, Fenland and Huntingdonshire). A debt caseworker was employed which enabled us to see an additional 175 clients in 9 months for debt casework with nearly £4 million being negotiated on behalf of clients. A further debt caseworker was employed in April and we are looking forward to helping even more clients with this growing problem.

Feedback from clients using the service stated:

"We have found the help given to us by Sarah outstanding. She could not have been more helpful, kind and understanding."

"Just to say thank you for all your help and support. I was in a dark hole and you have helped me when it felt like I was totally on my own with no one to turn to."

Added value services at Ely CAB

- Tax Help for Older People – providing face to face tax advice for people over 55.
- Bridge – providing drug counselling support for clients.
- Trading standards – providing specialist consumer advice.
- Shelter – offering specialist housing advice.
- Alternative office for DWP – able to verify savings and benefit claims.



Debt Specialist

By working in partnership with Fenland CAB the bureau has been able to gain funding from Legal Services Commission for a

Money Advice Specialist. Under this project we have seen 71 clients for debt casework.

Income Maximisation

Through partnership working with Cambridge CAB, Cambridgeshire County Council had funded a project to maximise families income. Outreach sessions were set up at Soham and 'The Barns'. The project has been extremely successful and we have helped 153 clients claim approximately £226,000 in benefits. Unfortunately the funding for the project ends September 2007.

Future Plans

- Find additional office space.
- Find funding to support benefits form filling service at Soham and home visiting service.
- Continue to improve access through volunteer recruitment and training programme.
- Collaborative working with other bureau and partner organisations.

Treasurer's Report



I am pleased to report that the excellent work of our staff and volunteers has enabled the bureau to fulfil all of its charitable objectives and end the year to 31 March 2007 with a net operational surplus of

£21,411 (2006 – £7,759 surplus). This exceptionally good result has arisen through our ability to attract additional funding for special projects. This project funding has been used to cover normal overheads, as well as additional direct costs, which has resulted in a better overall result for our general operations. Future funding for such projects is inherently uncertain and, as always, we remain heavily reliant on East Cambs District Council for our core funding.

Through the good results of the last two years, the trustees are now able to follow Charity Commission best advice on reserves retention, and we have established a separate designated reserve in the accounts equivalent to 6 months of general operating costs (£29,000). Since the year-end, £30,000 has been transferred from COIF deposit account into more suitable COIF investment funds, to physically separate and 'ring fence' this money. This money is earmarked for unforeseen future expenditure or to bridge an unexpected reduction in funding. It is expected that the bureau will operate in the future on a balanced budget.

 Ian Piper

Sources of Funding 2006/7		
Income	Total 2007 (£)	Total 2006 (£)
East Cambs District Council Core Funding	46180	49052
Cambs County Council	5404	5404
Hereward Housing Association (Last Resort Project)	5500	4150
Cambridge Independent Advice Centre	420	610
Parish Councils	3575	4535
Citizens Advice in partnership with DWP	-	4224
Fens Leap Leader (European Funding) – Benefits Take Up	7326	7225
East Cambs District Council – Benefits Take Up	7326	7225
Income maximisation (Cambs County Council via Cambridge CAB)	22593	11563
Financial Inclusion Fund (Citizen Advice in partnership with DTI)	44826	-
Debt Specialist (LSC via Fenland CAB)	10429	5776
Access Project	837	1190
Migrant Workers Project	-	2000
Donations	139	1110
Contribution to Office Costs	-	600
Interest Received	1156	885
Total Income	155711	105549
Expenditure		
Total Expenditure	134300	97790
Net Surplus	21411	7759



Ely & District Citizens Advice Bureau

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www.elycab.org.uk