



ANNUAL REPORT

2010-2011



Felixstowe & District CAB
2-6 Orwell Road
Felixstowe
IP11 7HD

Registered charity number 1141766.

AIMS OF THE SERVICE

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

PRINCIPLES OF THE SERVICE

The service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

It values diversity, promotes equality and challenges discrimination

- **Free**
No-one has to pay for any part of the service we provide
- **Confidential**
We won't pass on anything a client tells us – or even the fact that they've visited us – without their permission
- **Independent**
We will always act in the interests of our clients, without influence from any outside bodies
- **Impartial**
We don't judge our clients or make assumptions about them.
Our service is open to everyone, and we treat everyone equally.

CHAIRMAN'S REPORT



This will be the last report that I will be writing in my capacity as Chairman of the Trustee Board. I have held this position for 6 years and they have been interesting, fulfilling and challenging years.

However, I hand over the reins of the position to the new Chairman knowing that she will carry on the good work that has been achieved in the past by all those involved with Felixstowe CAB.

Debt advice continues to top the requests for help that flood into the Bureau and our debt advisers do their utmost to assist everyone who seeks their help.

Funding, as always, has been an issue for the Bureau again this year. The County Council maintained their contribution at the same level as last year, but the District Council made a reduction in the funding this year. Fortunately, Barbara has been able to bring in funding from other sources which has covered the shortfall for this year, but we have been warned that a further reduction will be made in 2012 to our funding – and it grows ever more difficult to find funding streams with so many other charities in a similar position. The good news is that we can continue to provide the services that are vital to our customers this year in the same way that we have in other years.

One other problem we had to confront this year has been the renegotiation of our Lease of the Orwell Road premises. It was not a straight forward process and involved a great deal of expertise. However, thanks to my Vice Chairman, Richard Foyster who put in a fantastic amount of work we have been successful in obtaining a Lease for a further 9 years. As you can imagine the uncertainty that ensued whilst negotiations were taking place put a lot of strain on the staff and Barbara in particular as it looked at one stage as though we might need to find new premises.

Nationally there are rumblings about changes to the way in which Bureaux work together, on the horizon. We continue to respond to consultations as they come to us and await outcomes to these in due course. The essential thing is that the daily work of the Bureau continues despite these proposals.

The Friends of the CAB continue to raise funds for the Bureau with the popular quizzes and last December a super concert by the Ipswich Hospital Band. We held the concert during the afternoon, and this clearly is a more popular time to hold this event than a Saturday night when it is cold and dark. Grateful thanks to everyone involved in these events.

And finally a huge thank you! To all the volunteers who work so hard and efficiently at giving advice across a wide spectrum of problems. Their worth is huge and without them there would be no CAB service.

To our wonderful and hard working Manager Barbara Rose and her Deputy Jane London who continue to bear the weight of responsibility of the management of the Bureau and do it with expertise and efficiency. Thank you all for everything.

Well that's it! My last Annual Report. I know that the Chairmanship is going onto a very safe pair of hands.

Doreen Savage
Chairman of the Trustee Board

MANAGER'S REPORT



Not many people, these days, can say that it is a pleasure to go to work? Well after 8 years I can still say that I enjoy everything about my role at the Bureau and look forward to being there. The reason for this is, of course, that I share the Bureau with a wonderful team of volunteers and staff and their support and commitment is what makes it such a great place to work.

We had many very different challenges during the year several of these are already detailed elsewhere in this report. The main areas were:

- The introduction of Gateway assessments in August, involved Jane in providing a great deal of training in preparation for this new way of working.
- Searching for funding to continue the Bureau's work. We were successful for 2010-2011, but our funding has been reduced for 2011-2012.
- Negotiating a new lease with our landlord.
- Changing the Bureau to an incorporated charity.

The statistics for the amount of debt we are dealing with are detailed on page 7. These figures show how vital our Money Advice service is to our clients and how deep the recession is biting. However on the positive side we have assisted clients to achieve over £339,000 in extra benefits, tax refunds, debts waived etc. which will also benefit the local economy.

We are indebted to Richard Foyster and Ashton Graham Solicitors for their pro bono work on the lease and incorporation.

Our work experience programme is gathering pace, we are involved with Orwell and St Albans schools and we also offer places to law students throughout the year. The local solicitors who give up their time to advise clients at our regular legal sessions are always happy to include these students in their sessions.

We are very grateful to Suffolk County Council for recognising the value of the Suffolk Bureau and continuing with our grant in full for 2011-2012. Unfortunately Suffolk Coastal District Council decided to reduce the grants for Felixstowe and Leiston Bureau and we were also unsuccessful in our request for a further revenue grant for 2011/2012. We have however been very fortunate in the support given by the Mrs L D Rope Third Charitable Settlement and the Suffolk Foundation, which eases the position for another year.

There are so many people who contribute in many different ways to the work and development of the Bureau, I will try to mention them all, but please forgive me if I miss anyone out.

The local solicitors who advise at our monthly legal sessions: Jackaman Smith & Mulley, Fairweather Stephenson and Ashton Graham and Attwells solicitors who also hold employment and matrimonial sessions every month.

The Trustee Board who are themselves volunteers and have supported me and the Bureau throughout the year, especially Doreen, who is always available to discuss problems when I need her.

The team of paid staff who work so professionally to ensure our clients receive the very best advice and assistance in money advice, at outreach sessions and by overseeing the quality of the advice that we give. Very few, if any, voluntary advice organisations have such a strict audit.

A special mention must go to our IT administrators who ensure the smooth running of our computers and telephones throughout the year and have answered every cry for help so quickly and patiently. We could not operate without their continued commitment.

Our new Social Policy coordinator who took up the reins from Tony during the year and embraced the role so enthusiastically, Tony was a hard act to follow, but I am so grateful we were able to find someone so capable to carry on this vital work.

I must also mention Jane our deputy manager and training supervisor, who manages the running of the Bureau so efficiently. I know she is always under tremendous pressure to organise advice sessions, guide the trainees, make sure there are enough seats to go round and answer questions on any subject you can imagine, thank goodness she is here.

Finally I would like to thank the people who make the whole thing possible, the volunteers. Advisers, receptionists, administrators and session supervisors you give your time so willingly to help our clients and in turn our community, you are all amazing.

Barbara Rose
Bureau Manager

TRAINING REPORT



As mentioned in my report last year, we were in the middle of introducing Gateway Assessments in the bureau and I was busy preparing a Conversion Skills training day for our advisers.

Thankfully implementation of Gateway went well and now all clients are offered an initial assessment to determine the nature of the issue and decide the best way to address it. This will often involve offering an appointment for a full interview in the bureau with an adviser, but clients may also be referred or signposted to another organisation or given self help materials.

This has resulted in our being able to manage work loads more efficiently and cuts down on waiting times for the client.

As our attention was on preparing for and implementing Gateway, recruitment of volunteer advisers was put on hold for the first part of the year. However we did take on a new administration assistant for Janet and some new receptionists and have had three new advisers recently go on to the rota advising clients.

Currently there are six trainees who will all be ready to advise by the end of the year and we are building up a waiting list of new recruits who we hope to start in August.

The bureau has volunteered to be a Pilot bureau for the implementation of a new client database called Petra. The pilot goes live at the beginning of June and as I write this report we are busy learning the system and putting together training for all advisers. The advantage of being a Pilot bureau is that we get massive support from Citizens Advice in the early stages and have already had three visits from Citizens Advice staff to assist in the testing and training for Petra. Hopefully by the time you read this all the hard work will be over and the new system bedding in nicely.

As always I must thank all our volunteers for allowing the trainees to observe them when working with clients, for their patience in answering questions and being so generous with their time and knowledge. I would not be able to train volunteers to such a high level without their input.

Jane London
Deputy Manager and
Training Supervisor



Mike & Alex setting off on their walk to Lowestoft CAB

MONEY ADVICE REPORT



Yet another year has passed by where the topic of debt continues to dominate the headlines. Reports that more than four million people fear being made redundant show that they fear their job is under threat and that the worst is yet to come. Those aged between 25 and 34 are particularly the most worried.

We continue to deal with clients experiencing difficulties with priority debts such as rent/mortgage arrears, fuel and Council Tax arrears. Enforcement action by bailiffs for Council Tax arrears is on the increase and also applications for Charging Orders by creditors wishing to secure non priority debts against the equity of a debtor's home. Fortunately, in these difficult times, we have not dealt with any creditors trying to obtain an Order for Sale after obtaining the final Charging Order. The statistics for the priority and non priority debts the bureau has been dealing with can be found later in this report.

Super Complaint – Citizens Advice

In last years report I mentioned the growth in the number of clients who were using fee-charging debt management companies and that Citizens Advice had expressed its concern at the lack of regulation and the fact that many people end up deeper in the red. In April this year Citizens Advice lodged a “super complaint” with the Office of Fair Trading (OFT) calling for a ban on cold calls offering credit or debt management services and a ban on up-front fees. Evidence was provided from Bureaux across the country which described how victims of the recession are being targeted by firms who telephone or text out of the blue offering to help those with a poor credit history or who are on low income or in financial difficulty. The OFT have been asked to launch an immediate investigation with a view to banning cold calls and up-front fees as inappropriate.

Social policy success – Debt Relief Orders and pensions

On 9 November, the Insolvency Service announced that from April 2011 the debt relief order (DRO) rules will be amended so that all people with private or occupational pensions in approved schemes of all sizes will be able to apply for a debt relief order as long as they satisfy all the other DRO eligibility rules. This is an excellent result and we are grateful to our local MP, Therese Coffey, for listening to our concerns about this issue when she came to visit the bureau last year and raising it as an issue with parliament for legislative change.

This bureau is one of twenty three which sent in evidence and completed the model consultation response to the Insolvency Service. Apparently the twenty three bureaux that sent in responses to the consultation boosted the number of responses from the advice sector by 70 per cent. This change to the rules means we can now help a further 18 clients who were previously ineligible. This year the amount of debt written off for clients who have had Debt Relief Orders approved is £164,629.

As always, I would like to thank Mike Doughty and Val Hardy for their dedication and hard work during this year. Also, thanks to Barbara, Jane and all the volunteers for their invaluable support to ensure the smooth running of Money Advice delivery to our clients.

Julie Waters
Money Advice Team

DEBTS DEALT WITH BY THE BUREAU 2010-2011

PRIORITY DEBTS	2010-2011	
	No. of debts	Total Value of Debts
Business debt	1	£6,584.00
Cable/Satellite/Digital TV (essential)	2	£245.00
Child Support/Maintenance arrears	8	£75,138.00
Council Tax arrears	128	£80,914.00
Electricity	54	£23,873.00
Gas	47	£14,587.00
Hire purchase/Conditional Sale	3	£18,325.00
Income Tax/NI arrears	22	£60,890.00
Magistrates Court fine	8	£3,289.00
Mortgage arrears	29	£272,691.00
Old Category	39	£31,610.00
Other	113	£114,419.00
Rent arrears	47	£35,180.00
Secured loan arrears	15	£149,355.00
Student loan company/fees	1	£315.00
Telecom packages (TV, phone, internet)	0	0
Telephone (essential)	1	£179.00
Totals	518	£887,589.00

NON-PRIORITY DEBTS	2010-2011	
	No. of debts	Total Value of Debts
Benefit overpayment	25	£36,270.00
Business debt	13	£45,616.00
Cable/satellite/digital TV	9	£997.00
Catalogue/Mail Order	241	£147,743.00
Credit card	676	£2,334,185.00
Credit union loan	8	£12,776.00
Debt to friends or relatives	4	£5,949.00
Former tenancy arrears	4	£5,856.00
Hire Purchase/Conditional Sale	17	£63,315.00
Income Tax/NI arrears	6	£13,353.00
Mobile Phone	49	£16,859.00
Mortgage shortfall debt	6	£12,776.00
Old Category	32	£5,949.00
Other	217	£5,856.00
Overdraft	309	£63,315.00
Parking/traffic penalty charges	2	£13,353.00
Social fund loan	6	£16,859.00
Store card	106	£86,651.00
Student loan company/fees	1	£15,380.00
Telecom packages (TV, phone and internet)	25	£4,314.00
Telephone	84	£28,863.00
Unsecured loan	421	£2,205,529.00
Water rates arrears	23	£16,633.00
Totals	2284	£6,040,669.00



OUTREACH PROJECTS

As usual the Outreaches at Walton Surgery and Haven Health have been busy.

Although any matters can be discussed at these sessions it is benefits that create the most problems as The Department of Work and Pensions tighten up the criteria for passing the Work Capability Assessment for Employment and Support Allowance (ESA) even further.

As I mentioned last year there are huge discrepancies between what clients tell us about what they are asked at these medicals and what is documented in the Health Care Professionals report. Fortunately this has been recognised by Citizens Advice and we are providing evidence as mentioned in David's report.

When clients appeal to the Independent Tribunal they have to remain on basic benefit until their appeal is heard. The knock on effect is that the Tribunal Service are inundated with appeals and it can take over a year for these appeals to be heard.

In 2010, 70,000 disabled people were successful in overturning the Work Capability Assessment at a cost of £8 million to the Tribunal Service (this excludes DWP costs)

It is extremely worrying that our resources are being cut as this client group is very vulnerable and is only set to become larger as the Department of Work & Pensions start to migrate clients who have been on long term Incapacity Benefit over to the much stricter regime of ESA.

Jane and I attended a presentation at The Disability Alliance AGM where we were walked through the transition process. Our main concern is that clients will not open the scary brown envelopes or pick up the calls that display "private number" calling so will not come to us until their benefits are stopped.

At Martlesham Parish Rooms, I have been working closely together with Suffolk Coastal and SNAP (a housing support team) to provide a joint service to clients. We are running this for a trial period with consent from our clients. Sue from SNAP and I, support many of the same clients so have developed a good working relationship.

Again the Doctors at the surgeries have provided excellent support in the way of advice and letters free of charge. My success rate might not be as high without them.

The outreach at Suffolk Coastal Seafront offices remains busy. I have been told that their visiting service is to cease and we were aware that the Local Pension Service have also cut back on home visits which means it is essential that we are able to continue with our home visiting service.

I have been extremely fortunate to have had a law graduate, Charlotte, helping me with my administration for part of this last year. She very quickly grasped our case note system and has been a great asset. Because I run the sessions at Walton Surgery on a Tuesday afternoon and then at Haven Health on a Wednesday morning there are times when I can have at least six cases to write up before I can catch up with messages from clients. Having Charlotte to write up my notes means we can provide a more efficient service.

Lastly thanks to Ian and the other wonderful volunteers who cover my sessions when I am on holiday or at meetings

Janet McGregor
Outreach Worker

HMP HOLLESLEY BAY



I took over from Ann Colvill at the beginning of August last year since when we have seen 76 clients over 17 sessions.

We continue to advise across the spectrum of advice work although Debt and Benefits [on release] are the major areas of concern.

We do however get some quite strange requests - How do I get my Birth Certificate from The Commonwealth of Dominica – Can I get a large lump sum out of money held by the Public Guardians Office so my wife and I can buy a house? – I tried to Tax my car to keep it legal while in Prison only to find that I was not the Registered Keeper any more, what can I do? – All of these cases we have been able to assist the clients with, although not always to their total satisfaction.

We have also moved accommodation within the Prison, from the Visitors Centre to a nice office in the Hoxon Induction Unit. This has also enabled me to run regular Induction Sessions [only about 10-15 minutes] with new prisoners to make them aware of what we can offer in terms of advice and information. It has also allowed us to develop closer relations with Prison Staff who now encourage Prisoners to attend our sessions, as they can see the benefits to them.

Ian Burnett
Outreach Worker

FRIENDS OF FELIXSTOWE & DISTRICT CITIZENS ADVICE BUREAU

Our friends have been very active again this year organising two quizzes and the annual Christmas Concert at the Spa Pavilion. This year we were very grateful to David Wardle, who again coordinated the event. It was decided to hold the concert in the afternoon rather than the evening and this proved to be the right decision. David Leney arranged for a local school choir to perform and they stole the show.

Alan Miller continues to write the articles for the local papers and these help to remind the community of our services.

The Bureau is indebted to:

Mary Davies,
Lis Goddard,
Edna Stukey,
Peggy Osborne,
Pam & John Cole,
Tony & May Horrocks and
Alan & Margaret Miller
for all their support
throughout the year.

Barbara Rose



Judy & Phil — two of our Session Supervisors



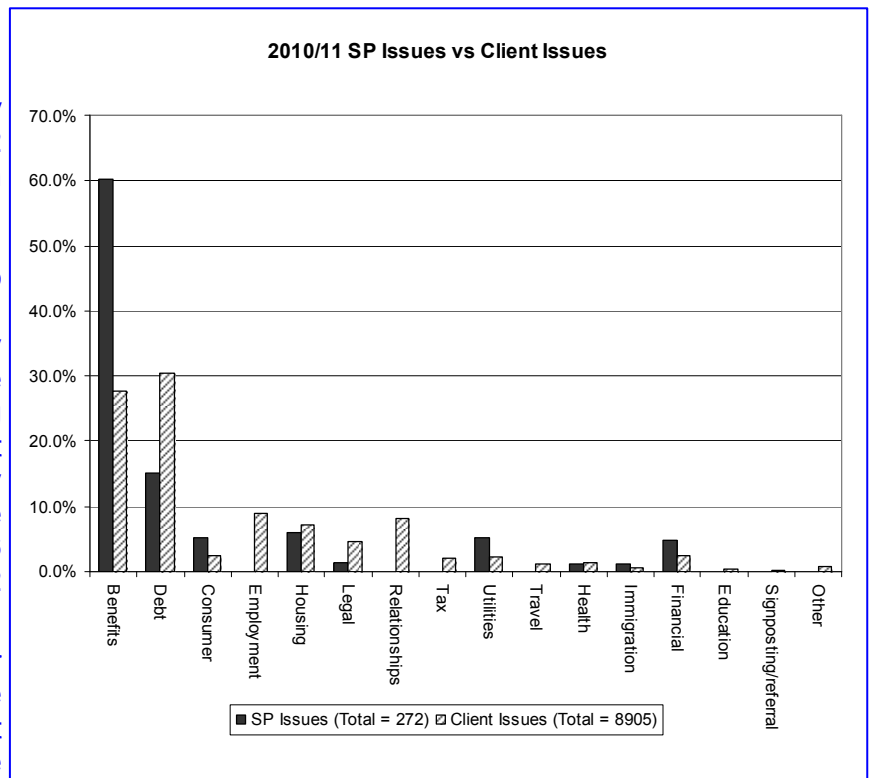
SOCIAL POLICY

At the end of September 2010, Tony Horrocks who had been an adviser and Social Policy Coordinator for the bureau for a number of years retired. Our thanks to Tony for the many years of excellent service to the bureau and my personal thanks to him for helping me take up the 'reins' of Social Policy Coordinator.

The introduction of the Gateway interview system in quarter 2 resulted in a reduction in attention on Social Policy (SP) issues and consequently the number of Bureau Evidence Forms (BEF) submitted to CAB Central Office.

However, this was only a temporary issue and as in previous years, the bureau ended the year achieving the 'well-performing bureau' target of identifying 1 SP issue for every 100 client contacts (there were 10,572 client contacts and 106 BEFs were submitted covering 272 SP categories).

The graph shows for the full year the type of SP issues that were highlighted against the issues that caused our clients to contact the bureau.



It is interesting to note:

- Benefits, consumer, utilities and finance generate twice as many SP cases in proportion to the number of client queries.
- Whilst the highest number of client queries concerned debt, only 50% of these client contacts generated an SP issue.
- A number of enquiry areas including employment, relationships and tax generated no SP issues.

Other Social Policy Activities

Lobbying MP: The bureau was an active participant in CAB's success in getting the eligibility rules for DRO changed. The bureau wrote twice to Therese Coffey, MP providing evidence on how the rule about client's having a pension pot greater than £300 unfairly barred them from applying for DRO. The bureau also wrote to Therese Coffey about a number of proposals in the Welfare Reform Bill, including the proposal to reduce housing benefit (HB) by 10 per cent, where a claimant had been in receipt of jobseekers allowance (JSA) for over 12 months. This proposal was withdrawn before the bill was published.

Hung Up Campaign: The bureau participated in Central Office's 'Hung Up' short survey to see if clients are deterred from contacting helplines due to call charge costs. The evidence from this survey is being used by CAB to respond to the Ofcom a consultation regarding consumer concern and confusion over the cost of calling businesses and other organisations on numbers such as 03, 08, 09 and 118. The CAB evidence will be used to support the consultation proposal that **calls to 0800 numbers will be free from mobiles** (it can currently cost up to 40p a minute).

Calls for Evidence: in response to Central Office's request, the bureau provided evidence on cases concerning clients being pursued for compensation for illegal downloading or file sharing online and problems with the accuracy of medical reports for eligibility assessment for ESA benefit.

David Davies
Social Policy Coordinator

THOUGHTS FROM A VOLUNTEER



Never volunteer! This was advice given to me at an early age by my mother.

However, my day to day activities took me to a Citizens Advice Bureau AGM.

After listening to a talk on the outstanding work, for those often in need, by both the CAB and the Salvation Army I was really impressed. Chatting to Barbara Rose bureau manager, I mentioned that if there was anything I could do, I would be willing to help.

Shortly afterwards an application form, to become a CAB adviser arrived in the post. After completing a short questionnaire I was called for an informal interview. The interview went well and I was honest about my strengths and weaknesses.

It's always questionable whether to highlight significant weaknesses but I had to admit, based on considerable feedback from my wife, that I wasn't the world's best listener. But I managed to persuade my interviewers that this was a skill I was keen to develop. Training commenced and this was extremely comprehensive. As an adviser it's possible to be confronted with an enquiry on almost any subject and I was a little concerned that there would be an awful lot to learn. It's a relief to discover that you're not expected to remember anything. In fact, it's considered to be very bad practise.

The CAB database is one of the most comprehensive information systems that I have ever come across. You can type in anything from **A**-Levels to **Y**oung offenders and there you will find everything you need to know plus a little more besides. Unfortunately there's nothing about **Z**oos. But there is a volume on benefits which is probably greater in bulk than Tolstoy's War and Peace and even more difficult to follow. I was relieved to hear recently that a spokesman for the Department of Work and Pensions announced on the radio that they were not entirely sure how many benefits there are themselves.

So the training is based around gaining a broad understanding of key areas such as benefits, housing etc. and where to find the information. There is also a structured model on how to deal with enquires and it was during role play training on this aspect of advising that I had a most unfortunate experience. I was taking part in a role play with a colleague and in my eagerness to try to get everything right I was concentrating more on the process than the listening.

I hadn't really understood the problem properly or really established whether or not (he) was a male or female for the purpose of the training. This was exacerbated, by the fact that, the whole point of the exercise was to establish without prejudice or pre-judgement whether or not his or her partner was the same sex or not.

I'm a reasonably confident chap and thought I could bluff my way through, but things just went from bad to worse and I'm sure my colleague was helping me to dig my way more deeply into the carefully prepared hole I'd made for myself. I was getting more and more frustrated as he became increasingly more unhelpful. I hadn't noticed that the whole room had become focused on our beleaguered interview. Whilst it brought a great deal of fun to those watching it had the most salutary effect on me and certainly highlighted the pitfalls of failing to listen and understand. Although I'm bound to admit that my wife claims that she hasn't detected any discernible improvement.

Anyway it did the trick and I have to say that the whole experience has been very worthwhile. As an adviser you learn a lot about life in general, and often a great deal about yourself. I'm now a qualified adviser, and for this, a great deal of thanks has to go to Jane the training manager whose patience and goodwill I've probably exhausted.

Having the privilege of working with people from a range of backgrounds and with such a wealth of experience to draw on, is a rewarding and satisfying experience.

Oh and if you happen upon a certain Barbara Rose, think carefully before asking, "Is there anything I could do to help?"

Derek Jacobs



TREASURER'S REPORT

In strictly financial terms the year ending 31st March 2011 was very successful in that actual income and spending was exactly in line with the net budget that had been set for the year. This result is satisfying to me as Treasurer but as usual the bare facts do not by any means describe the actual situation.

The year was always going to be a challenge and this proved to be the case. The number of clients requiring debt advice continued to rise sharply and we were only able to meet this demand by continuing to employ a second full time debt adviser. We managed to support this post despite the fact that Suffolk County Council were not able to fund 50% of the cost of the post for a second year. Fortunately Suffolk Coastal District Council did maintain its contribution of an additional £9,000 and a generous grant of £5,000 from the Mrs. L. D. Rope 3rd Charitable Settlement secured the funding of the additional post for the whole year.

There has been a significant increase in the number of people who come forward to help as volunteers. This has been very encouraging indeed although it has increased the cost of the travelling and training by some £2,600 over the previous year.

It is very pleasing to report that several volunteers have elected to forego their travelling expenses and return them as a donation to our funds. I would like to thank them for this thoughtful gesture.

We remain indebted to our two principal core funders. Suffolk Coastal District Council's core grant at £63,960 remained the same as in 2009/10 whilst the core grant from Suffolk County Council of £32,349 included a 1.5% increase from the previous year.

The role played by the Friends of the Bureau will continue to increase in significance as the government's austerity measures begin to influence the sums available from our two main funders. This year the Friends have contributed £5,500 from its fund balance which is its highest contribution to date.

It is especially gratifying to report that a sum of £13,000 has been received from the Mrs. L. D. Rope 3rd Charitable Settlement to help finance the second debt advice worker in 2011/12.

Though these are very uncertain times for any charity treasurer to endure, I take great comfort from the enormous support I receive from Barbara and all her staff, from the other trustees and all the volunteers that I meet – a dedicated team that it is a pleasure to be a part of.

Beatons Ltd., our independent examiners, have once again waived their normal fee and we are most grateful for this support.

Finally I must say a grateful thank you to Doreen for her unstinting support to me during her six years as Chairman which have simply flown by.

David Wardle
Hon. Treasurer

FELIXSTOWE CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2011

	General Fund	Designated Contingency Fund	Friends of Fel CAB	Rope Trust Funds	Total 2011	Total 2010
	Unrestricted £	Unrestricted £	Unrestricted £	Restricted £	£	£
INCOME AND EXPENDITURE						
Incoming Resources						
SCDC Grant	72,960	-	-	-	72,960	72,960
SCC Grant	32,349	-	-	-	32,349	41,838
Leiston/Saxmundham CAB	1,681	-	-	-	1,681	-
Felixstowe Town Council	1,000	-	-	-	1,000	1,000
Parish Council Grants	400	-	-	-	400	100
Suffolk Foundation Grant	2,000	-	-	-	2,000	4,000
Abbey National Grant	-	-	-	-	-	1,500
HMP Hollesley Bay	-	-	-	-	-	1,000
Other Grants	1,659	-	-	-	1,659	600
Other Donations	2,706	-	-	-	2,706	2,815
Friends Fund Raising	-	-	3,238	-	3,238	4,086
The Rope Trust - Grants	-	-	-	6,870	6,870	420
Sundry Income	76	-	-	-	76	189
Bank Interest Received	209	200	100	-	509	1,099
Total Incoming Resources	115,040	200	3,338	6,870	125,448	131,607
Resources Expended						
Administration Expenses	121,838	-	696	5,000	127,534	127,174
Depreciation	1,897	-	-	-	1,897	1,836
Grants Made	-	-	-	1,870	1,870	420
Total Resources Expended	123,735	-	696	6,870	131,301	129,430
Net Incoming Resources for the year	(8,695)	200	2,642	-	(5,853)	2,177
Fund balances brought forward at 1 April 2010	8,128	24,711	11,646	650	45,135	42,958
Transfer between funds	6,500	(1,000)	(5,500)	-	-	-
Transfer for purchase of fixed assets	1,113	(1,113)	-	-	-	-
Fund Balances carried forward at 31 March 2011	7,046	22,798	8,788	650	39,282	45,135

FELIXSTOWE CITIZENS ADVICE BUREAU

ADMINISTRATION EXPENSES FOR THE YEAR ENDED 31 MARCH 2011

	2010/11 Totals £	2009/10 Totals £
EXPENDITURE		
Salaries	82,503	84,538
Travelling Expenses	7,081	4,599
Training Costs	1,763	1,640
Furniture & Equipment	592	1,243
Repair, Maintenance & Cleaning	3,245	3,183
Rates	1,165	1,103
Rents	9,875	9,875
Insurance	1,935	1,930
Heat & Light	1,816	1,878
Telephones	2,698	2,460
Printing & Stationery	2,868	3,725
Subscriptions	3,897	3,809
Postages	2,456	2,214
Professional Fees	1,340	800
Photocopier Lease	1,503	1,557
Sundry Expenses	2,797	2,620
TOTAL EXPENSES	<u>127,534</u>	<u>127,174</u>

FELIXSTOWE CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2011

	2011		2010	
	£	£	£	£
FIXED ASSETS				
Tangible Assets		8,575		9,359
CURRENT ASSETS				
Prepayments	1,986		1,826	
Cash at Bank and in hand	<u>63,523</u>		<u>58,251</u>	
	65,509		60,077	
CURRENT LIABILITIES				
Accruals and deferred income	<u>(34,802)</u>		<u>(24,301)</u>	
NET CURRENT ASSETS		30,707		35,776
TOTAL ASSETS LESS		<u> </u>		<u> </u>
CURRENT LIABILITES		<u>39,282</u>		<u>45,135</u>
REPRESENTED BY FUNDS				
Unrestricted Funds				
Friends of Felixstowe Citizens Advice Bureau		8,788		11,646
Designated Contingency Fund		22,798		24,711
General Fund		7,046		8,128
Restricted Funds				
Rope Trust		650		650
		<u> </u>		<u> </u>
		<u>39,282</u>		<u>45,135</u>

The table below shows the work we do in the Bureau & at our Outreach sessions and home visits including letters and telephone calls for our clients

Contact Type	2010-2011
Initial Info/advice Bureau	1,546
Further - Bureau	2,513
Initial Info/advice Outreach	114
Further - Outreach	366
Initial Info/advice - Phone	749
Further From Client - Phone	1,401
Initial Letter,fax,text	5
Further Letter,fax,text From Client	603
Initial Visit To Client	10
Further Visit To Client	47
Further From Client - Email	27
Initial Advice/info - Other	11
Further From Client – Other	35
Follow-up To Client-letter,phone,etc.	3,150
Referral To External Agency	116
Referral To Cab Specialist	13
Correspondence With Client - No Advice	367
Third Party - Correspondence	4,637
Third Party - Telephone	1,446
Third Party - Other	237
Representation - Client Present	1
Representation - Client Absent	2
Tribunals	1
E-government Service Used	22
Other Work On Behalf Of Client	147
Total	17566

FUNDERS

The Bureau gratefully acknowledges
funding/donations from:

Suffolk Coastal District Council

Suffolk County Council

SCDC Revenue Grant

Felixstowe Town Council

Rotary Club of Felixstowe

Cavendish Community Association

Trimley St Mary Parish Council

Kirton & Falkenham Parish Council

The Suffolk Foundation

The Mrs L D Rope Third Charitable Settlement

Beatons Group

Mrs Levine & Mrs Dix for the Gift Fayre

Maddy Rhodes, David Wardle & Trianon Music Group

And many other donors who wish to remain anonymous

THE CURRENT BUREAU TEAM

BOARD OF TRUSTEES

Elected Members

Richard Foyster (Vice Chairman & Legal Adviser)
David Wardle (Treasurer)
Mary Dixon
David Leney
Don Smith
Susan Robinson

Representative Members

Doreen Savage (Chairman) Suffolk Coastal District Council
Joan Sennington Suffolk Coastal District Council
Nick Barber Suffolk County Council
Steve Mecrow Advisers' Representative

PAID STAFF

Barbara Rose Manager
Jane London Deputy Manager & Training Supervisor
Julie Waters Specialist Debt Adviser
Mike Doughty Debt Administration
Janet McGregor Outreach Worker
Ian Burnett Outreach Worker
Judy Humphreys Quality of Advice Administrator

VOLUNTEERS

Advisers etc.

Elizabeth Aldous (Adviser)
Geoff Bingley (Adviser)
Ian Burnett (Adviser & Session supervisor)
Ann Colvill (Adviser)
Pam Dangerfield (Adviser)
David Davies (Adviser & Social policy coordinator)
Margaret Durrant (Adviser)
Phil Holmes (Adviser, Session supervisor & IT)
Judy Humphreys (Adviser, Session supervisor & IT)
Derek Jacobs (Adviser)
Peter Loosemore (Adviser)
Stephen Mecrow (Adviser & Adviser representative)
Peter Phillips (Adviser)
Maddy Rhodes (Adviser & Session supervisor)
David Smith (Adviser, Session supervisor & IT)
Pat Stephens (Adviser)
Amika Swarup (Adviser)
Wendy Taylor (Adviser & Session supervisor)
Don Wallace (Adviser & Session supervisor)
Chris Welling (Adviser & Session supervisor)

Trainee Advisers

Ann Bagert
Joy Collicott
Christine Coulson
Susan Cowans
Chris Haesler
John Harrison
Liz Marley
Ann McNair
Janet Perry

RECEPTION & ADMINISTRATION.

Alison Christian Samuel Williams
Anne Dance Darren Kemp
Mary Davies Margaret Knights
Marion Dix Debbie Mayes
Val Hardy Wendy Webb
Charlotte Nicholls

CONTACT DETAILS

Felixstowe & District Citizens Advice Bureau
2-6 Orwell Road
Felixstowe
IP11 7HD

Telephone 01394 275958

Fax 01394 275325

OPENING HOURS FOR DROP IN CALLERS & TELEPHONE

Monday 10am - 1pm & 3.30pm - 6.30pm

Wednesday 10am - 1pm

Thursday 10am - 1pm

Friday 10am - 1pm

OPENING HOURS FOR APPOINTMENTS ONLY

Tuesday 10am—4pm

Thursday 1pm—4pm

The Bureau has a disabled WC & full wheelchair access.

A hearing loop system is also available in the bureau

ADDITIONAL ADVICE SESSIONS

Walton Surgery, High Street, Walton

Every Tuesday 2.00pm – 5.00pm

Haven Health Centre, Grange Farm Avenue, Felixstowe

Every Wednesday 8.30am – 11.30am

Martlesham Parish Rooms, Felixstowe Road, Martlesham

The First Thursday of every month 9.30am - 12.30pm

Suffolk Coastal District Council Offices, Undercliff Road, Felixstowe

Every Monday 9.30am – 11.30am

Framfield Medical Centre, Ipswich Road, Woodbridge

Every Thursday 10.00 – 12 noon

(jointly with Leiston CAB)

BY APPOINTMENT ONLY - Legal clinics and home visits