





## Chief Executive's Message - Yvonne Davies

This year has been a strange year in many ways. We succeeded in securing the highest level of funding in the history of the organization – over £3 million pounds in income. We expanded significantly into employment related advice funded by the Working Neighbourhood Fund and jointly worked successfully with Birmingham City Council (BCC) to ensure that unemployed - seeking work - or newly employed people were able to better understand their finances and how to make the most out of their income. We won an award for our Working Age Dementia project, which demonstrated successfully that partnership working within a health setting brings advantages for both partners as well as for people using the services.

Unfortunately it was also the year that BCC informed us it was cutting all of our open door funding and we faced closing all the bureaux. Whilst we had been expecting a cut to our funding for the open door we did not expect to lose all of the £600K of funding from April 2011. Additionally much other funding was also cut causing the service to experience serious disruption with the loss of some staff and volunteers as a result.

Whilst we were pleased with being able to do more for the people of Birmingham during 2010/11, this was inevitably overshadowed by the knowledge that in the forthcoming financial year we had no income secured for our core generalist open door advice and this service would therefore contract significantly. Thankfully due to an overwhelming response from our supporters we were able to gain sufficient funds to continue the open door service. At this moment in time we await the outcome of the procurement process that will determine whether we are able to keep our doors open to the communities we serve, and deliver our generalist advice services at the bureau outlets alongside the specialist services that a wide range of funders continue to support.

Birmingham Citizens Advice Bureau Service (BCABS) continues to put the people of Birmingham at the heart of our service and we will work to ensure that people continue to have access to good quality advice to assist them in today's society with its complex array of rights and responsibilities.

## Chair's Message - John Orchard

I would like to thank all of the staff and volunteers who have delivered yet more achievements during 2010/11, and wish everyone a prosperous and happy new financial year for 2011/12.

2010/11 has been a very unusual year for (BCABS). On one level, it has been a year of outstanding success. We increased our income to a total of £3.2m; the highest ever and making us easily the largest CAB in the country. On the other hand, as we knew at the time, many of these elements of funding were time limited and due to expire at the end of the year. There were doubts about replacement funding for these projects and, for the last half of the year, the main concern of the Trustee Board and Management Team was uncertainty over the budget for the 2011/12 financial year. At one point, we faced losing over £1.2m funding and this gave the Trustee Board no option but to commence a redundancy exercise to reduce staffing levels to match the reduced funding that we could be certain would be available.



We hoped that the Government's enthusiasm for The Big Society and apparent encouragement of contributions from the Third Sector toward this, along with Birmingham City Council's commitment to its Compact with grant funded voluntary sector organisations, would secure recognition of the value of our community based services with trained volunteers at the heart of our service delivery model. At a time when Local Authorities in the surrounding areas managed to prioritise the maintenance of funding support to their local CAB service, in Birmingham we have been presented with a difficult present position and an uncertain future. There have been significant challenges in our operating environment, with regard to the funding of advice services. Central Government, after much delay, agreed new three year Legal Services Commission contracts which commenced on 15th November 2011. However, when received the Service Level Agreement (SLA) was for one year only. It was then announced the size of these contracts would be reviewed before expiry. The Financial Inclusion Fund grant from central Government via national Citizens Advice was given a one year extension just a matter of days before the end of the financial year (when the grant was due to expire).

Birmingham City Council, having rolled over its 2006 three year Service Level Agreement for the bureaux open door advice service for twenty-one months, finally gave ninety days notice of termination of the SLA early December 2010. They announced that bids would be sought for a revised advice service with a lower total amount of funding available, but which would not start until August 2011. In the last quarter of the year, BCABS actively lobbied and campaigned to secure replacement funding, but the Trustee Board deeply regrets that it was necessary to make 19 staff redundant. Delays in announcements about funding and uncertainty over the number of staff we would be able to employ meant that there were some employees who were within days of completing their ninety day redundancy notice period before we were able to tell them that their jobs were safe for another year. All of this obviously has had an adverse impact on staff and volunteer morale and on service delivery.

In spite of all these difficulties over the last few months, BCABS:

- Is committed to working as constructively as it is allowed with central and local government and will continue to make every effort to develop firm and effective relationships with all of its funders;
- Is in the process of transforming its business model in order to expand its reach across the city of Birmingham and sustain an advice service network that is accessible to local communities both as clients and as volunteers; and
- Will continue to make the case for the provision by Birmingham City Council of a cost effective high volume generalist advice service; accessible on a drop in basis; delivering face to face; telephone and email advice; and serving all sections of the communities in Birmingham.

## **BCABS**

The Trustee Board is very grateful to all staff and volunteers of BCABS who have continued to work to meet the advice needs of Birmingham residents through very difficult times. The Board is also grateful to the Chief Executive and Management Team for the hard work and effort they have put into ensuring the survival of BCABS with a wide range of advice services as possible in the new financial



## Birmingham CAB Service History

**September 1939:** BCABS was set up as a charity in September 1939, the day after the second world war broke out and was run entirely by volunteers.

During the organisation's first decade, it's main focuses were war-related - tracing missing relatives, helping families re-establish a home after the bombing raids, sorting out problems with rationing, and helping to evacuate mothers and children.

**From the 1950s through to the 1970s:** the service remained in place and busy, with the emphasis in terms of areas of advice shifting to suit needs - notably housing and consumer issues.

**1980's:** Debt was firmly on the agenda by the 1980s, with two recessions causing debt and benefit inquiries in Britain to double as the unemployment rates soared.

**21st century:** Into the 21st century, demand for specialist money advice mushroomed; the credit boom led to rising numbers of people presenting increasingly complex debt problems.

Throughout this time, BCABS has seen a change in the problems that people face ,but definitely no decrease in the number of people that need our service.

The service has gradually seen more public demand as the years have progressed and BCABS now has for many years maintained bureaux bases providing open door services. Currently there are bureaux in Birmingham City Centre, Handsworth, Kingstanding, Northfield and Tyseley, and also deliver services at a wide range of outreaches across the city. We continue to depend on volunteers with around 150 people giving their time for free.

The future for the CAB services in Birmingham, in the face of relentlessly increasing demand for our service, should be for our services to be available in every ward in the city, working in partnership with the Neighbourhood Offices to serve people of Birmingham.

The Citizens Advice service provides advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.



### The service aims:

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

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 that 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 Services at a glance...

- ◆ Debt
- ◆ Benefit
- ◆ GP
- ◆ Open Door
- ◆ Macmillan
- ◆ Mental Health
- ◆ Get it and keep it (GIKI)
- ◆ Royal British Legion
- ◆ County Court
- ◆ HMP Winson Green
- ◆ Children's Centre's





## Our Volunteers

Volunteers are the lifeblood of Birmingham Citizens Advice Bureau Service (BCABS). Without them, we would not be able to deliver anywhere near the same amount of quality of service to the citizens of Birmingham.

We are always looking to increase our Volunteer Unit, as the more people we can train, the more people we can deliver a great service to. Whilst our volunteers are “giving something back” to their communities, they are also supported in gaining a wealth of brand new skills that help towards improving their employability, confidence and eventually, quality of life.

Volunteering with BCABS is a satisfying and enriching experience for those who apply and complete their training successfully. Individuals make the decision to become volunteers for various reasons. They may be retired and want to support their community, following a satisfying career, or after having a personal experience with the BCABS whereby they were a client.

BCABS likes to support all volunteers and share its strong community ideals by holding regular events to enable volunteers from all five bureaux to get together. This year volunteers were invited to a “big lunch” at Tyseley bureau to encourage new and existing volunteers to get together and share their experiences.

*“I learn something new every day. It is very rewarding to help people who quite often have very difficult lives.”*

[A retired Managing Director, who became a volunteer to give back to the community]





## Our Volunteers

Birmingham CAB Service (BCABS) prides itself on its diverse volunteer group. We aim to represent the community we serve making sure that we have a role suitable for any person that wants to give their time. There are no qualifications or experience required to volunteer for BCABS.

All of our volunteers are provided with intensive training which ensures that the time spent with BCABS is one in which they can deliver a high standard of service.

Training of volunteers is hugely expensive in terms of finance and time, costing on average £1,500 over 12 months per volunteer. However through this process people, who otherwise would not have the necessary skills, are able to move into advice work. Our volunteers are very diverse and their contribution to the service is greatly appreciated. Our in-house training enables people from all communities to give back and help others when they need it most. Many go on to secure paid employment, directly as a result of the high quality training and development they receive as a result of volunteering with BCABS.

There were 166 volunteers within the service last year including trainees, who delivered around 21,500 hours of advice. This level of activity clearly supports and strengthens our ability to meet the variety of needs of the clients who come through our open door service.

### Our volunteer roles

- ◆ Gateway Advisor
- ◆ Advisor
- ◆ Information Assistant
- ◆ Receptionist
- ◆ Administrator
- ◆ Social Policy
- ◆ IT Coordinator
- ◆ Fundraiser
- ◆ Interpreter/Translator
- ◆ Trustee

*"I have been able to add to the communication skills I had already developed. The atmosphere in the bureau is both supportive and nurturing. Learning and skill development is encouraged and praised. Volunteers are made to feel valued."*

[From a volunteer of four years, a former Special Needs Co-ordinator]



## Open Door

Being the largest CAB service nationwide, our five open door 'drop-in' outlets receive an unparalleled number of clients and deal with a vast array of enquiries ranging from benefit and debt issues to housing, employment, immigration and consumer advice.

We operate a free, independent, confidential and impartial service and rely on supervised volunteers to provide an initial 'gateway' assessment followed by the appropriate in-depth appointment, referral or self-help information factsheets and/or leaflets.

### CITY CENTRE BUREAU

Ground Floor  
Gazette Buildings  
168 Corporation Street  
Birmingham B4 6TF

Tel: 0121 683 6900 (ADMIN ONLY)  
Fax: 0121 683 6909

Monday	9.30am to 4.00pm
Tuesday	9.30am to 6.00pm
Wednesday	9.30am to 1.00pm
Thursday	9.30am to 6.00pm
Friday	9.00am to 3.30pm

### KINGSTANDING CAB

392 Kingstanding Road  
Kingstanding  
Birmingham  
B44 8LD

Tel: 0121 244 1090 (ADMIN ONLY)  
Fax: 0121 384 9947

Monday	9.30am to 2.30pm
Tuesday	9.30am to 2.30pm
Wednesday	9.30am to 1.00pm
Thursday	CLOSED
Friday	9.30am to 2.30pm

### NORTHFIELD CAB

734-740 Bristol Road South  
Northfield  
Birmingham  
B31 2NN

Tel: 0121 683 5767 (ADMIN ONLY)  
Fax: 0121 683 5766

Monday	9.30am to 2.30pm
Tuesday	CLOSED
Wednesday	9.30am to 1.00pm
Thursday	9.30am to 2.30pm
Friday	9.30am to 2.30pm

### TYSELEY CAB

744-746 Warwick Road  
Tyseley  
Birmingham  
B11 2HG

Tel: 0121 683 5696 (ADMIN ONLY)  
Fax: 0121 683 5691

Monday	CLOSED
Tuesday	9.30am to 2.30pm
Wednesday	9.30am to 1.00pm
Thursday	9.30am to 2.30pm
Friday	CLOSED

### HANDSWORTH CAB

171 Churchill Parade  
Birchfield Road  
Handsworth  
Birmingham B19 1LL

Tel: 0121 687 5323 (ADMIN ONLY)  
Fax: 0121 687 5303

Monday	9.30am to 2.30pm
Tuesday	9.30am to 2.30pm
Wednesday	CLOSED
Thursday	9.30am to 2.30pm
Friday	CLOSED

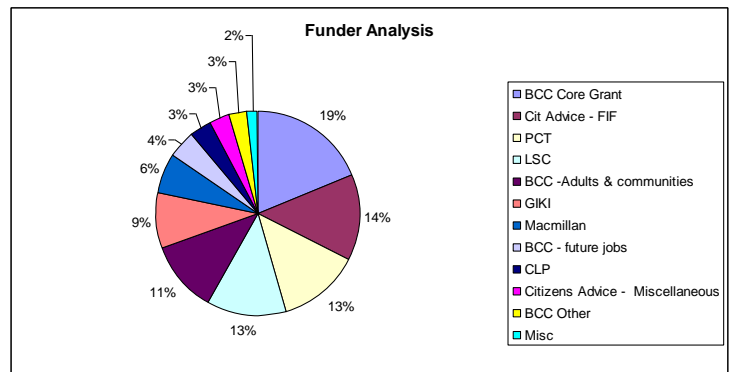
**50,000** people were assisted by **Birmingham Citizens Advice Bureau Service** in 2010/11. We provide free, impartial, confidential and independent advice on people's legal rights and responsibilities and we offer specialist casework on debt and benefit issues.



## Finance

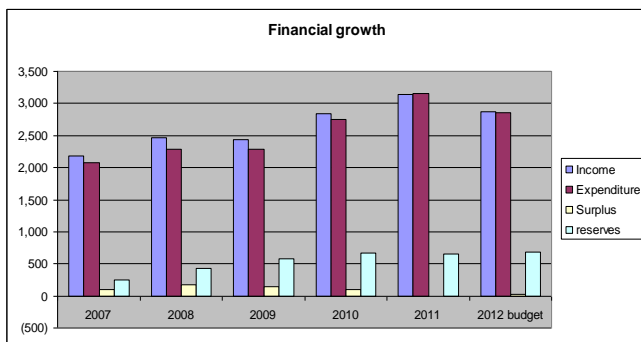
BCABS successfully increased its turnover during 2010/11 to £3.2million. This was a major step in developing and diversifying funding streams. With this increased turnover BCABS has been able to develop several new projects based around helping the long term unemployed back into work.

Further financial efforts have gone into further improving efficient working within all that BCABS does, from improved ICT resources to investing in traineeships, Future Jobs and graduate placements. This financial year has not been all good news. Unfortunately the prediction in funding has now come although no one could have predicted the level of reduction to the generalist advice funding. BCABS core funding ended on the 31<sup>st</sup> March 2011, and this meant that many hard decisions had to be made and it was a difficult period for all staff and volunteers.



Although this year has been difficult it was made easier by good planning and management in the preceding years, giving BCABS a strong financial base in order to meet the current and future difficulties. It has been difficult especially for staff who have had to go through redundancy procedures and currently have very little job security, although BCABS has tried to make the most of limited resources to maximise staff remunerations. These improvements have come in the way of parking fee reductions, health schemes, child care and eye test vouchers as well as a small bonus at Christmas. These benefits to staff have been carefully managed to ensure the best for staff while maintaining low costs. Prudent management has meant that the current financial hardship caused by funding reductions were planned for, hence a reduction in spending on facilities in comparison to the previous year. Investing has been made to maintain our current facilities such as IT resource and buildings without overspending on facilities that may not be needed in the future. This has

meant saving cash which has enabled BCABS to retain the maximum staff possible ensuring capacity to advise the citizens of Birmingham. There was one item of large expenditure. This was the purchase self help advice kiosks. BCABS intends to improve its ability to provide advice to the hardest to reach communities by placing these kiosks into various community centres across Birmingham where we would not normally be able to provide our services. Overall it has been a difficult year filled with difficult decisions and hard work. This year would not have



been so successful if it was not for the hard work of all staff volunteers and trustees who have put in the extra effort to ensure BCABS success moving forward



## Debt

BCABS Debt team are based in various locations around the City. The debt team give specialist advice to clients that are referred from all areas of the service. This year the assisted 2988 clients and has negotiated £34,036,626 of debt.

The debt team can assist clients in a number of way to help them deal with their debt issues by providing support to clients with bankruptcy, individual voluntary arrangements (IVA's), Debt Relief Orders (DRO's), negotiating with creditors, challenging liability and other debt relief remedies. Since legislation changed in 2009, members of the debt team have been able to assist clients directly and manage them through the debt relief process on behalf of the Insolvency Service. Over the past year the team have successfully assisted 200 clients through the DRO process, enabling those clients who cannot afford Bankruptcy fees to access a cheaper form of debt relief.

Looking back at 2010 the Debt Team has had many highlights; Robert MacConnell was awarded "Money Advisor of the Year" by the Institute of Money Advisers and the team was highly commended in 'The Debt Team of the Year' category.

The team successfully delivered a pilot project run by FIF to train generalist volunteers in specialist debt casework. The project has enabled volunteers to increase their knowledge and improve their skills in relation to case work. This in turn has made specialist debt advice more accessible to the general public.

With Birmingham having one the highest rates of unemployment and deprivation in the UK the need for debt advice will continue to increase. The debt team will continue to look for innovative ways in which they can reach those clients that may not be able to access the service by the traditional open door service.



Robert MacConnell at the IMA performance awards 2010

***With Birmingham having one the highest rates of unemployment and deprivation in the UK the need for debt advice will continue to increase***



## John's story....

After being in continuous employment during his adult life, John 49, had to give up work due to illness, an illness which resulted in him being moved to a secure psychiatric hospital and detained under the Mental Health act. He still had the responsibility of a mortgaged property with his wife, Mary. John made the decision to visit BCABS due to his inability to repay his debts and his fear of the consequences. We received a letter from the hospital stating that it was likely John was to remain in hospital for a considerable length of time. Issues surrounding debt collection were proving detrimental to John's health and recovery. John has 8 non priority debts including:-

◆	HSBC	£8748
◆	HSBC	£4875
◆	HSBC	£1524
◆	HSBC	£154
◆	B.T.	£350 Disputed Debt
◆	Halifax	£1346
◆	Capital One	£2335
◆	MBNA	£749

As John was hospitalised and was unable to offer repayments of his debts, BCABS contacted all creditors to request the debts were written-off or a moratorium put in place, using MALG guidelines. Our request was ignored by Halifax and a "write off" would not be considered as this is not a Halifax policy. Following this, a complaint was made by BCABS to Halifax and, as the outcome was not positive, we then took the complaint to the Financial Ombudsman.

### Outcome

HSBC:- removed the Charging Order from the property and agreed to "write-off" all the debts.

Capital One and BT agreed to "write-off" the debt. MBNA:- agreed a moratorium and will not sell the debt to other agencies. Halifax:- after making a complaint to the financial ombudsman have now agreed to "write-off" both loan and credit card debts.

These results were greatly received. The impact of our service has been immense. Whilst John continues to recover in hospital he now has the added peace of mind that his house is no longer at risk and that bailiffs will not be harassing his wife. After the dramatic upheavals in both John and Mary's lives, they can now concentrate their efforts on John and getting him back home.



## Welfare Benefit Team

BCABS Welfare Benefit team are based in Birmingham City Centre Bureau and currently consists of 2 supervisors, 5 caseworkers, 3 trainees and 1 volunteer caseworker. The team give specialist advice to clients that are referred from all areas of the service.

This year the benefits team assisted 1199 clients and have dealt with £1,037,219 of benefit gains.

The team provides a specialist legal advice service to clients covering all aspects of eligibility and entitlement of Welfare Benefits including appeals, entitlement in respect of right to reside and habitual residency issues, overpayments, challenging Tribunal decisions and assistance with completing Disability Living Allowance, ESA50 and Community Care Grant forms.

Predominately the team deals with appeals, where clients have been refused benefits. This can be an extremely difficult time for a client as they face a period of living on a reduced income or without any income at all. Currently a large proportion cases are Employment & Support Allowance appeals where clients who are unwell or have a disability have been advised that following a medical assessment they have been assessed as fit for work.

Many clients feel that due to their health and disabilities they are not capable of work. The team assist them by submitting an appeal to challenge the decision and gather medical evidence to support their cases. A detailed and comprehensive written submission is then prepared explaining how the client meets the criteria to be eligible. Unfortunately due to funding restrictions Birmingham CAB is unable to represent clients at their tribunal hearings.

The team is having many successful Employment & Support Allowance appeals and are finding that their success rate is increasing. Dealing with many Disability Living Allowance appeals has also resulted in a very good success rate, achieving financial gains for clients which result in them having extra funds for the additional costs of their disabilities.

*This can be an extremely difficult time for a client as they face a period of living on a reduced income or without any income at all*



## Case studies

**Jean** visited the bureau when she was faced with an overpayment of Tax Credits amounting to £59,000, a substantial figure which Jean was not in a position to repay. This notification was causing Jean considerable grief. The overpayment occurred due to a misinterpretation of the claiming procedure. Jean should have claimed as a couple rather than as a sole claimer, which she informed us she was advised to do by a staff member at Job Centre, due to her husband having no recourse to public funds and no right to work in the UK. With BCABS assistance, an appeal was launched against the decision to recover the payment, which was initially refused. BCABS persisted in our appeal and it was through the perseverance of a second letter that the Tax Credit office agreed to write off the whole of the overpayment resulting in our client no longer being liable to repay £59,000 and therefore alleviated of the deep stress this had caused.

**Doris** an elderly client in receipt of Pension Credit, came to BCABS in need of a new cooker to replace her own, which had recently broken, and for new winter clothing and shoes to help her keep warm during the colder weather. Working alongside Doris, BCABS were able to advise her in applying for a Community Grant Application, assisting her in the completion of her application, which she would not have been able to do alone. The results were even better than the BCABS had originally anticipated. Doris received the higher than requested amount of £307, enabling Doris to purchase the essential items she needed to ensure she stays warm this winter.

**Helen** a lone parent and currently studying at university, approached the BCABS with concerns regarding her housing and council tax benefit which had recently been cancelled. During the summer vacation, she successfully claimed Income Support, and therefore eligible to receive maximum benefits, however due to certain information not being provided to the Benefit Service, Helen's claim for housing and council tax was cancelled. As a result, rent arrears were accruing for which her landlord had begun possession proceedings leaving Helen deeply distressed that she would be unable to maintain her payments whilst continuing to study and receiving limited support. Helen would have greatly benefited from her benefits being backdated and therefore, working alongside Helen, an appeal was launched, The appeal was successful. Helen received £2454 in housing benefit which significantly reduced her rent arrears and enabled her to focus on the important tasks of caring for her child and her studies.

Due to changes in legislation regarding the rights of EEA nationals who have children in education, BCABS have had a number of successful results in challenging decisions that our clients do not have a right to reside and are not entitled to benefits. The results BCABS benefit team achieve for their clients can have a significant and positive impact and greatly improve the quality of their lives both emotionally and financially.



## County Court Welfare Office

2010/11 has been another successful year for the County Court Welfare Office (CCWO). They have continued to assist increased numbers of clients at court as part of the Duty Possession Scheme, and again targets were met for the Homelessness Project. The Duty Possession Scheme saw 1332 clients helping them to gain £170,666 in benefits and negotiate £7,355,174 in debts. Whilst the Homelessness prevention saw 400 clients, dealt with £162,380.00 of benefit gains and negotiated £1,081,827 of debt.

This last year has been an important one for partnerships both new and those that already exist. The new partnership between BCABS and Shelter has meant that the team have been able to continue to be a part of the Duty Possession Scheme (DPS) at the Birmingham County Court.

CCWO is available to assist anyone attending court trying to suspend a warrant for their eviction due to rent or mortgage arrears; the team are also on rota during each month to assist clients at mortgage possession hearings. Their participation in the Duty Possession scheme is also one of the established partnerships with Community Law Partnership solicitors who manage the scheme.

The DPS is important because it means that for those people facing loss of their home, there will always be an adviser at court to represent them. We are able to quickly take details of clients' circumstances, assess what realist payment proposal they can make, give advice to our client of their options and the likelihood of them being able to retain their home.

Birmingham City Council (BCC) Housing Department funds the Homeless Persons Office (HPO), and through our casework with clients the team are able to assist those clients at risk of homelessness. Through direct casework, the team have been able to assist all but 92% of these clients to avoid the loss of their home.

Our partnership with BCC Housing Department for the Mortgage Rescue Scheme ended June 2010. Of those Mortgage Rescue Scheme cases that we had assisted, a total of 36 had been successfully rescued by March 2011.

***The new partnership between BCABS and Shelter has meant that the team have been able to continue to be a part of the Duty Possession Scheme (DPS) at the Birmingham County Court***



## Rachel's story

Rachel approached the BCAB deeply alarmed by the possibility of losing her home whilst caring for three young children as a lone parent. Her distress was as a result of mortgage arrears of £4356 with GE Money Home Lending Ltd. An initial agreement had been made with GE Money Home Lending, after an adjourned hearing, that Rachel would pay the current monthly instalment plus £190 per month towards the arrears. However, few enquiries were made into Rachel's income and her ability to make these payments, in addition to failing to accept payment offers which would clear her arrears in longer than 2 years. Rachel had a remaining term of 23 years. Rachel was deeply distressed about losing her home and felt pressured into agreeing to a suspension on her current mortgage instalment plus £190 per month.

Working alongside Rachel, the CCWO helped her to complete a budget sheet which showed that she could afford a maximum of £50 per month towards her mortgage arrears, which would take 7 years and 4 months to clear. Rachel was advised by a caseworker that the court could consider offers of payment towards the arrears which would mean they were cleared within the whole of the term remaining on the mortgage. In Rachel's case this would be 23 years.

Rachel grew increasingly anxious about the imminent court hearing, together with the fear of impending homelessness, but was supported by her caseworker who reassured her that they will be her representative at the hearing. Prior to this hearing the lender's agent was contacted by Rachel's caseworker to inform them of the revised offer but would not agree to a lesser payment.

After the considerable stress that Rachel's situation would have understandably caused, it is great to report that the hearing was successful, resulting in a suspended order made on terms that Rachel pays £50 per month towards her arrears, a figure she can realistically afford. It was with the support of the CCWO, that Rachel now feels more confident in managing her arrears. If Rachel had not contacted the BCABS, she would have continued to struggle meeting her mortgage payments, resulting in losing her home, and her family being made homeless.

It is in cases such as Rachel's that highlights the importance of the work that the BCAB does in helping people in today's society receive the guidance and knowledge they need in understanding their rights and responsibilities. The service provides a strong and supportive voice for all those who are vulnerable seeking help in times of distress and uncertainty.



## Get It Keep It Project

In January 2010, BCABS were awarded funding as part of a new initiative by Birmingham City Council and the Working Neighbourhood Fund to work with people living in Birmingham's super output areas. There are approximately 187 Super Output Areas in Birmingham which are characterised by high levels of deprivation and unemployment. The aim of the project was to help remove some of the barriers for people who are unemployed or 'newly' in employment, to help them gain and/or sustain employment – we called this the Get It & Keep It (GIKI) project.

For many unemployed clients, being unaware of what benefits they would be able to claim while working deterred them from entering employment. For employed clients, the current economic climate often resulted in a reduction in working hours and earnings which causing previously manageable debts to become unaffordable.

The GIKI team aimed to address this via a team of 6 caseworkers and a supervisor specialising in debt, benefit and financial capability, who provided 'one to one' appointments at our Citizens Advice Bureaux across the city. The multi-disciplinary and multilingual team also adopted new ways of working including making out of hours calls and appointments, particularly useful for reaching employed clients unavailable during normal office hours.

Between January 2010 and the end of the project on 31<sup>st</sup> March 2011, the GIKI team assisted 1097 clients with 363 of these clients being in employment. During this time the team dealt with **£1,892,985 of debt** and assisted clients to gain **£168,327 in unclaimed benefits** and other positive financial outcomes such as debts written off or grants awarded.

The project also provided guidance on personal finance, tailored to the individual needs of the client and helped them to identify ways to make the most of their money. The team delivered "financial capability" advice, helping clients to make informed decisions about their borrowing, saving and spending, and, most importantly, how to manage their own money by drawing up and living to a sustainable budget. This resulted in the delivery of financial capability workshops to approximately 250 people during the course of the project.

By the end of March 2011, the GIKI project had exceeded its targets, demonstrating a high level of demand for its service. It is anticipated that this type of preventative and holistic approach will underpin future projects which aim to assist entry and sustainability in employment.



## Ahmad's Story

Ahmad's story is one which highlights the gift of knowledge that the BCAB provides to all sectors of society and the benefits this can bring. Ahmad is an Iranian national who, after a prolonged spell of unemployment, has been successful in finding employment as a part time software engineer. He currently lives alone in a rented Midland Heart Housing Association (MHHA) but is unaware of the procedure in providing the relevant updates to his council/benefit service now his circumstances have altered. During a consultation with a caseworker, it was learnt that Ahmad did inform Job Centre Plus (JCP) of his recent employment who stopped his JSA claim as a result, however failed to notify the council/benefit service. As a result housing benefit (HB) and council tax benefit (CTB) continued to be credited to Ahmad, resulting in a £2000 overpayment demand, leaving him deeply fearful of how he is to make these extra payments.

Prior to him meeting his GIKI caseworker, Ahmad had already written a letter to the benefits service accepting his debt but stating that he was unable to pay the total sum. A caseworker was assigned and, working alongside Ahmad, a benefit assessment was carried out to ensure he was in receipt of the correct "in work" benefit entitlements. His caseworker also informed him of the single person discount for council tax and the targeted discretionary housing payment (TDHP), which can assist with rent payments for up to 12 weeks for people who are claiming JSA prior to starting work, both of which Ahmad was not aware of prior to this meeting. Future options were also discussed with Ahmad in order to avoid problems of this nature reoccurring, so for example, if he were to increase his hours from 20 to 30 hours per week, he may be eligible for working tax credits (WTC). This proved invaluable as Ahmad believed this to be possible, so a tax credit calculation was carried out to learn that he would be able to claim WTC of approximately £52 p.w, amounting to £2,708 per year.

The BCAB works hard to not only inform their clients of their benefit entitlements but also for them to gain an understanding of how to manage their finances. This often follows the format of a financial statement which the caseworker completes alongside the client. In Ahmad's case, it highlighted that his monthly expenses exceeded his income by £258. Money saving solutions were devised for Ahmad to follow in order to save money, including switching utility providers and using public transport rather than running his own vehicle, saving him over £547 per month.

A follow up appointment was made for Ahmad, so that his caseworker could assist him further by helping him to fill in his WTC claim pack and how to deal with his HB & CTB arrears once a reply had been received from the benefits department. Ahmad has gained an understanding, as a newly employed citizen of his rights and responsibilities and renewed his confidence in his ability to manage his finances.



## GP Team

BCABS recognises that an accessible, equitable advice service is not just about opening our doors and helping those who can make it into bureaux. Some people within the community, such as those who are ill, disabled, carers, or with child care commitments find it very difficult to get to our offices and, as such, can miss out on their entitlements and the support they require.

With funding from the Primary Care Trust, and partnerships with GP surgeries and family centres across the city, the GP outreach team has been able to take our service out to those who cannot get to us.

By delivering our service from a GP surgery or family centre, we not only provide a convenient point of access for people who would struggle to get to bureau; but are also able to provide assistance to those identified by health and social care professionals as most in need of our help. The team provides debt and benefits advice, and are able to help with matters relating to healthcare such as Disability Living Allowance, Attendance Allowance and Carers Allowance, as well as a whole host of other benefits. In addition, if you are in debt, the team can help to negotiate with clients creditors to reach affordable repayment plans. If clients find themselves in tough financial circumstances, either through a recent illness/accident or a non-health related problem (unemployment etc), our team can offer you their services.

*Given the link between poverty and ill health, and the proven success of advice in alleviating poverty, our service makes a significant contribution to the holistic health of the community.'*

Taking referrals from around 50 GP's, and from 5 family centres, the team have this year provided advice to 1307 clients, resulting in £1,664,475 of debt brought under management, and £1,239,473 additional money brought into the community from previously unclaimed benefits.

Given the link between poverty and ill health, and the proven success of advice in alleviating poverty, our service makes a significant contribution to the holistic health of the community.'



## Lena's Story

Lena's story addresses the issues of coping with the pressure of single parent families, unemployment and serious health problems. She is on a low income which she derives solely from state benefits and suffers from arthritis of the spine, a disc pro-lapse, asthma and high cholesterol. Each of these factors are severely detrimental to her ability to raise her family single-handedly, placing her under exceptional pressure. Lena sought the support of the BCABS regarding a Community Care Grant to enable her to buy essential household items needed in order for her to support her family.

The BCAB supports families in dealing with not only severe financial issues but to also alleviate the stresses of day to day essential provisions which often causes the client deep distress. In Lena's case, she very rarely enjoys a proper night's sleeps because her bed is in such poor condition. This only worsens her back condition and leaves her drained during the daytime so she is unable to perform daily household tasks. Therefore, the provision of an orthopaedic bed and mattress would alleviate her back pain and help her care for her family's daily needs. Lena's initial application for this grant was unsuccessful. With BCABS assistance, a review letter was written on the client's behalf, requesting the initial decision be changed. Following the submission of the Community Care Grant review letter, Lena has now received a Community Care Grant to the value of £510. Lena is very satisfied with this outcome, as the financial award will enable her to purchase the essential household items her family needs, such as a cooker, a bed and an orthopaedic mattress. These items will significantly improve the quality of Lena's and her young family's lives.





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## Mental Health Project

The BCABS Mental Health team have successfully assisted clients with severe and enduring mental health illnesses in securing benefits such as Disability Living Allowance, Employment and Support Allowance, housing benefit and income support. Thus improving their economic and mental well being. The team has also improved clients living conditions and quality of life through community care grants for essential household items.

Clients are seen at the mental health outreaches by appointment, as they feel more confident and comfortable in familiar surrounds and the outreaches being far more accessible for them. Caseworkers are able to put clients at ease and reassure them, quickly building up a rapport in order to obtain the essential and often personal information needed to assist them with their benefit and debt issues.

Debts have been successfully written off by creditors, thus again improving the mental health of the clients. The team obtained **£2,081,989 in benefits** and **dealt with 290 separate debts totalling £1,100,920** during 2010/2011 through the specialist casework service provided.

## Royal British Legion Project

The Royal British Legion (RBL) Benefits and Money Advice (BMA) service is a working partnership between the Royal British Legion, the RAF Benevolent Fund and Citizens Advice Bureau to support and advise armed forces personnel, veterans and their dependents and carers.

The team consist of 2 part time caseworkers who work a total of 39.5 hours a week to give a holistic benefit and money advice service by maximising their clients income and ensuring they are receiving their full benefit entitlement. The majority of the work is done via the phone – complex benefit forms such as Disability Living Allowance, Attendance Allowance and financial statements are completed via the phone.

The Birmingham BMA service during 2010/11 secured **£194,921 in benefit outcomes**, plus **£32,858 in RBL grants**. It also dealt with **£250,120 worth of debts** (made up of **£67,512 priority debts** and **£182,608 non-priority debts**). 251 cases were opened, far exceeding the annual RBL target of 180. The service has thus been proven to be extremely successful, making a huge difference to the lives of many armed forces personnel, veterans and their families.

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## Macmillan Project

The Macmillan Project was launched in April 2009. The service was set up following research into what affects patients most significantly following a cancer diagnosis. Financial concerns came second only to physical pain. Having cancer can be expensive. You may have to pay for the cost of treatment, a potential special diet, child care, higher heating costs or additional travel to hospital. Most often the patients income often decreases. Many patients and their relatives have little idea about what they are entitled to. Claiming benefits and increasing income can be difficult, especially with added stress of actually coping with the cancer. The Macmillan team offer patients, their carers and relatives a free, confidential benefits advice service, to ensure that the people who desperately need it are not lost in the system. The service is available at Queen Elizabeth Hospital, City Hospital, Good Hope Hospital, Heartlands Hospital and also via telephone support. Last year the Macmillan Team helped 1281 clients claim more than £3m in benefits.

Gemma was one of the first clients assisted by the Macmillan Team. She visited us at Good Hope hospital while she was having chemotherapy following surgery for breast cancer. Her husband Dan had been made redundant around the time that she was diagnosed and with three small children he did not feel as though he could look for another job when he was needed to care for Gemma and the children. Since then Gemma and Dan have been active and generous supporters of our service. Gemma came along to our open day at Heartlands Hospital earlier this year, and Dan has given up his time to serve on the project's Steering Group contributing Gemma's insight and ideas to the development of the service. Gemma and her caseworker worked together to appeal against a decision on her claim for Disability Living Allowance which resulted in an award of (at the time) £47.10 a week.

Almost a year later, Gemma came back to see the team and was thinking of going back to work. Her caseworker discussed the options and advised her about the extra money available as part of Working Tax Credit for people in her situation returning to work. This is called the 'Disability Element'. Gemma told her caseworker that her employers were helping her to return and were discussing suitable hours and the types of work that she could manage. Gemma returned to work for 16 hours p.w. and claimed Working Tax Credit which was awarded but without the Disability Element as HM Revenue and Customs ('the Revenue') said she did not satisfy the complicated requirements. Gemma's caseworker explained that the Revenue had interpreted the rules incorrectly and helped lodge an appeal against the decision. At first they acknowledged the appeal but said that they would not be dealing with it for almost 6 months. This was shocking at a time when the family really needed the extra money (worth almost £50 per week) to get themselves straight. Gemma's caseworker wrote a letter of complaint which appeared to work as they looked at the argument put forward and awarded the Disability Element. Happily Dan has now found a new job and Gemma is almost at the end of the long and difficult process as she completes the reconstructive surgery. The family are now looking to the future. In a recent e-mail from Dan he said: "Gemma and I are fine and getting our lives back to normal. Getting back into a routine again has been difficult but good."



## Working Age Dementia (WADS)

WADS project started in March 2010 — targeted to people under the age of 65 with Dementia. The team also provides service to their families, friends & carers.

WADS advise on :

- ◆ Benefits
- ◆ Debt
- ◆ Employment-including volunteering
- ◆ Carers Rights
- ◆ General information on various other issues that Citizens Advice bureau can help with.

Referrals are made from the WADS team to the BCABS Working Age Dementia advisor. During the past the team has seen 126 service users and their carers/families/friends and the financial gain is £170,577.

The service users have not only benefited with financial gains but some of them have started volunteering, paid work or received help from Birmingham City Council for direct payments and grants etc.

## Residential Care

Residential Care project is for clients living in care/residential home and also for someone living in the community and thinking of going into care, we also provide our service to their carers/ family members or friends.

We advise on:

- ◆ Benefits
- ◆ Debt
- ◆ Financial capability
- ◆ Carers Rights
- ◆ General information on various other issues that Citizens Advice bureau can help with.

The team receives referrals from Adults & communities' team, Alzheimer's Society & open door Citizens advice service.



The Residential Care team have made financial gain of £44,237.00. Clients are advised on their benefit entitlements in care/residential homes and also the impact of change in their circumstances to their family home/property.

## Dean's Story

Dean is a 49 year old male suffering from MS. He is a divorcee living in a care home, with his father acting as his appointee, with the power of attorney to act on his behalf. His father approached the BCAB for help and assistance regarding Dean's disability benefit eligibility. Dean had been in receipt of Disability Living Allowance middle rate of care and high rate of mobility and Income Support/ Incapacity benefit, all of which ceased after he moved into a care home.

Dean's father was finding it increasingly difficult to cope with Dean's finances, especially after the withdrawal of his benefits. He came to BCABS confused and in need of clarification as to why his son's support had ceased. The effects of this withdrawal were severe; his health was being affected and he was now battling depression. A caseworker was assigned to the case and the BCABS were able to intervene and assist in helping Dean reinstate his benefits to an increased rate. The BCABS are pleased to report that Dean is now in receipt of Disability Living Allowance high rate for care and mobility, Income Support backdated for 8 months, including all the premiums he was entitled to.

Dean's father was delighted and relieved with the outcome. "The additional income has made things so much easier for me. I was worried about Dean's financial situation and couldn't understand why his benefit had stopped. Our caseworker helped me understand and the relief was enormous. I don't know what I would have done without this help."

The BCABS prides itself on the high level of service we strive to deliver. Our aim is to help clients, such as Dean and his father, gain a greater understanding of why their present situation may have arisen, not solely how they can get out of it, in hope they will develop the confidence to cope and manage if they were faced with a similar situation in the future. We work hard to help our clients gain the confidence and knowledge they need in order to gain the best possible results out of their circumstances.



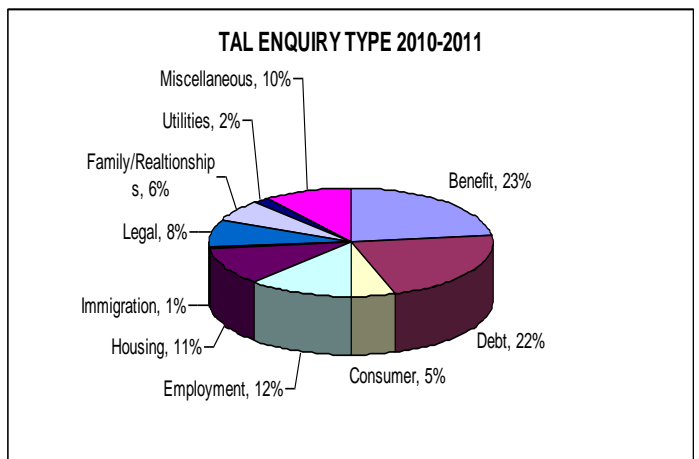
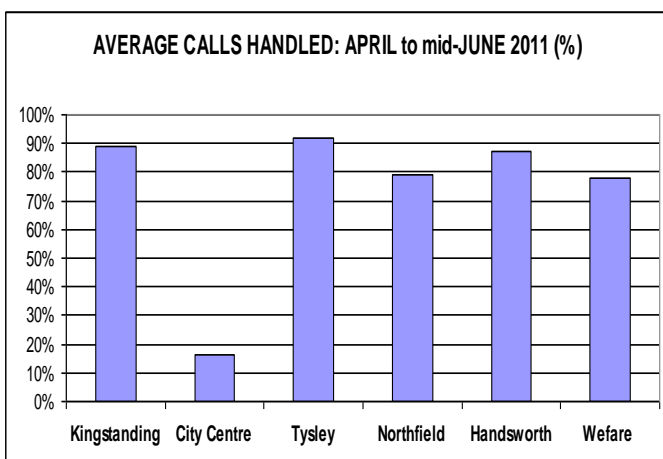
## Telephone Advice Line : 08444 77 10 10

During this past year we sought to improve our telephone and email advice provision. We recognised that access to our service was poor outside of our open door provision and many people who preferred to access us by telephone or email were simply not able to access us at a time to suit them. It is hoped that the continued focus on improving our telephone advice will result in real gains for those clients who cannot visit our outlets and which better meets their needs.

We joined the national Citizens Advice's Adviceline project which sought to improve telephone access to all CABx across the country.

All casework staff and bureaux open door staff are expected to provide 1.5 hours of telephone advice each week.

New developments are coming on stream currently such as the provision of a dedicated Telephone Adviceline Supervisor with the aim of providing a more comprehensive, concentrated approach across the service. The service will also monitor performance of supervisors and their teams and develop ongoing training provision to ensure we are fully utilising additional volunteers to provide extra telephone services.





## Social Policy & Campaigning

As the largest Bureau in the country and given its location in a city with some of the most deprived wards in the UK, BCABS has garnered a lot of press attention since the advent of the economic downturn and ensuing recession. This has been at a local and national level and has involved print, radio and TV media engagement. Historically responsibility for providing the journalist with case study/client involvement or interview material has fallen to whoever is either contacted by the journalist or by Citizens Advice press office.

Whilst BCABS has been able to maintain good relationships with various media outlets any involvement has always been reactive. In a sense we have been 'lucky' that Birmingham was so severely hit by the economic downturn and that it has been the host city for 2 Tory Party conferences as this has kept the media at our door.

Because we have always responded to media requests in the past this has meant that requests are often at the 11<sup>th</sup> hour and leave us little time to source a client or case study that is story specific.

In order to better respond to media requests it was decided that all media contact (including those that come via Citizens Advice) would be handled by the Development Team (then Flo Betts and Sarah Worrall). This was to centralise the approach, provide consistency for the press and alleviate the pressure the requests put on other members of staff. It was decided that the Development Team would be more proactive in relation to local press engagement and promoting our reputation as a 'campaigning bureau'. The team will link social policy and media work moving forward. Press releases in the local media will be driven by the issues affecting local people – we would therefore have the evidence necessary for the story and it would constitute 'news' as it was current and important to Birmingham citizens.

BCABS is confident that it will win big at the national AGM Social Policy awards and has put itself forward in every category.



## **Vision Statement - The year ahead and beyond**

Whilst no one would deny that since January 2011 Birmingham CAB has been through a very difficult period as a service it is important to resist the temptation to sit back and lick our wounds. Although reflection is a useful tool our focus must be on looking ahead and planning for what is sure to be a challenging immediate future.

Big Lottery money, through transitional funding allows us the opportunity to develop a stronger volunteer base for the future, streamline our current practices and decrease our reliance on paid staff. This will be essential if we are to continue to meet the needs of the people of Birmingham with the lower levels of funding suggested by Birmingham City Council. In order to achieve this aim we need to improve and increase our channels of communication, identify common goals and take greater ownership of our future development.

This vision statement outlines some of the necessary strategies and requirements that are key to us achieving these common goals. It also seeks to promote a stronger dialogue with staff and volunteers about where we are heading as a service. We will need a strong surge forward in terms of volunteer recruitment, levels of capability and volumes of work undertaken if we are to respond positively within the new economic regime we find ourselves operating in.

### **Volunteer recruitment and training at BCABS**

We need to ensure we bring in new volunteers at a faster pace and support them through their training and development programme in order to achieve a consistently high level of capability on a larger scale. By March 2012 we aim to have at least 300 more trained volunteers delivering key roles across the service. Our investment in paid Volunteer Mentor roles will ensure that volunteers will have even more technical support on a case by case basis.

In order to deliver our ambitious strategy we need to concentrate effort on the development and support of our volunteers. With this in mind volunteers will be given additional training each Wednesday afternoon. Managers will be expected to incorporate training into worker meetings. There will be at least two Development Days per year for all volunteers. Attendance will be expected and because these days will be key to maintaining focus and coherent communication across the service. Development Days have proven to be a valuable way of listening to the needs of staff, volunteers and our client base and we intend to continue to promote this moving forward.

### **Open Door Advice**

We need to ensure that we are ready and able to operate out of other locations to spread our provision beyond our current premises. By March 2012 we will have identified 10 outlets with other partners that we can provide with surgeries for Open Door style advice on a regular basis. In the



medium term we will need to use fully trained paid/volunteer Session Supervisors/Volunteer Mentors to support peripatetic volunteers to service this essential provision.

### **Telephone Advice**

We will need to ensure all casework staff continue to provide 90 minutes of provision a week (FTE) alongside growing a team of 20 volunteers operating the Adviceline on a rota basis. Volunteers will be supported by a paid Adviceline specific Volunteer Mentor, whose role will be to ensure quality of advice and resolution of IT issues across the BCABS Adviceline service.

### **Social Policy**

Moving forward, our social policy strategy will focus on identifying which topics are generating the highest number of Electronic Bureau Evidence Forms (EBEFs) and therefore which issues are the most important social policy issues faced by the people of Birmingham. BCABS will then take up these local issues and act as campaigning champions. We will liaise with external organisations and engage strategically to effect tangible local change for those who most in need. If necessary we will use our media contacts to highlight particular injustices and raise our profile as a 'campaigning bureau'.

We will be recruiting more social policy volunteers who will be able to pursue outcomes. They will be responsible for finding social policy evidence and will work with senior staff in order to set out and contribute to BCABS strategic direction.

### **FIF Debt and Benefit Open Door Provision**

Paid Volunteer Mentors will work with all volunteers to enable them to undertake some casework in benefits and debt. Each Volunteer Mentor will be responsible for a team of 10 volunteers and they will support them to undertake at least 2 casework cases per week. This means that the outcomes for the Open Door will be delivered as well as bringing some support to the LSC contracts. These volunteers will be in addition to those being supported directly by paid caseworkers.

### **Specialist Projects**

We need to ensure that the projects have as much capacity as possible. Each project needs at least 3-5 volunteers within the team contributing to overall delivery. Volunteers can contribute to social policy, administration, case studies, casework support and newsletters. Adviceline needs to be a gateway into the service and not a gateway out. Projects should see the Adviceline as an additional referral mechanism into specialist projects. In the future Adviceline may be a client's main entry point into the service. It will therefore be crucial to ensure that at least 2 calls are referred into specialist projects each session.

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