

the charity for
your community



Cheadle Citizens Advice Bureau



Annual Review 2014 - 2015

Free, Independent, Confidential and Impartial Advice

Cheadle Citizens Advice Bureau

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Meet The Team

Staff Members

Julie Billingham - Interim Chief Officer
Angela Brownsword - Advice Services Manager
Therese Davall - ASTF Project Co-ordinator/Trainer
Dawn Keates - MAS DAP Caseworker
Tom Castle - MAS DAP Caseworker
Matthew Frost - ASTF Administrator
Bianca Pedder - MAS DAP Administrator
Janine Cresswell - ASTF Adviser
Lyndsey Mollison - Business Development Officer
Kathryn Bentham - Training Assistant

Volunteer Advisers/Gateway Assessors

Wendy Tipper	Elaine Beardmore
Brenda Fry	Barbara Rothwell
Jane Keeling	Gillian Smallwood
Frances Mulholland	Bob Loach
Robert Sunderland	Clive Shakeshaft
Elizabeth Purslow	Michael Smolarz-Lambert
Neil Johnson	Rosemary Thomas

Trainee Volunteer Advisers/Gateway Assessors

Kim Taylor	Angela Weston
Maria Myklebust	Gerald Edwards
Diane Sharman	Linda Kocierz
Stephen Haines	Michelle Penaluna
Sarah Longley	Denis Ashton

Volunteer Administration Workers

Brenda Riley	Brenda Philps
Zoe Ashley	Alan Greatbatch

Last year the value of our volunteers was £107,104

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A Year in Numbers

1

- We celebrated our first year in our new premises by holding an open day on the 22nd October 2014 .
- The event was well attended. In particular, it gave members of the public valuable insight in to the work of the Bureau and its partners. My thanks go to Support Staffordshire and Cheadle Food bank for providing information stands and to the staff and volunteers for making the day a success.

7

- We also celebrated 7 decades of Citizens Advice.
- Born on the eve of the Second World War to be "at service of any citizen in difficulty" by offering advice on housing, food and debt. Seventy-five years later, the Citizens Advice Bureau (CAB) is still true to that founding principle.
- One of our Barbara Rothwell was one of a handful of volunteers selected nationwide to attend the parliamentary reception in the House of Commons to celebrate this special anniversary.

25

- The number of volunteers at the core of our service last year including 7 new volunteers undergoing extensive training for their roles. Last year our volunteers gave 5460 hours of their time to assist others. The estimated worth of this time was £107,101.
- For the staff and myself it is a pleasure and a privilege to work alongside them every day. Thank you volunteers.

303

- We helped 303 people under our debt contract funded by the Money Advice Service
- We helped write off £303,752.07 through Bankruptcy, Debt Relief Orders and write off

1025

- Individuals or households helped to move their problems forward by Cheadle Bureau last year. The value of income maximised through the take up of benefits was £563,792.44.

Julie Billingham - Interim Chief Officer

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Advice Services Manager

As Advice Services Manager I supervise the staff and volunteers and the day to day running of the bureau advice sessions ensuring quality standards are met. The bureau receives funding from several sources and I am responsible for ensuring targets are reached and monitoring reports are completed. Below are examples of a range of enquiries we have dealt with this year.

Client needed to renew his Blue Badge application online, however he needed assistance with this. An adviser completed the online application with the client, offered to scan relevant information and explained the claiming process and documents required. The Blue Badge was renewed and the client was very grateful for our help.

Client's mother has been admitted to a care home and he is living in her house that she owns. He has been told by the local authority that the value of the house would be disregarded initially for 12 weeks and would be disregarded completely if he was aged 60 or over, or incapacitated. He is worried that he may have to sell his mother's house to pay the care home fees. Client is age 56 and working part time, however he has serious problems with his hips and is awaiting an operation, he has also suffered a heart attack. We referred him to our ASTF benefit adviser to apply for Personal Independence Payment which, if awarded, meant he would satisfy the criteria of being incapacitated and the value of his mother's house would then be disregarded.

This year Cheadle Citizens Advice Bureau...

- ▲ Gave advice to 1,025 individual clients with 1,633 enquiries**
- ▲ In the 12 month period we had 2986 contacts with clients**
- ▲ Helped local people with 5,759 issues**

Client was referred to Cheadle bureau through the Staffordshire Advice Line as she was being threatened with repossession by her mortgage lender. She was living with her child in the ex-marital home following a divorce however her father had been subsidising her mortgage payments as she was on a low income but her father had been taken seriously ill and could no longer support her. We referred her to the local authority housing department and prepared a financial statement that showed she could no longer afford to live in the property. The local authority has accepted a full duty to house her as she was threatened with homelessness and in priority need. She was placed at the top of the housing waiting list until a suitable house became available on the housing register.

In June 2013 our client claimed ESA but the DWP said he had insufficient NI contributions so benefit was not paid. He successfully appealed the decision proving he had sufficient NI contributions however by then his claim had been closed and he received no ESA payments. He complained to the DWP but then started work again in December 2013 and still had not received ESA payments for the period when he was sick, despite sending GP sick notes and completing the ESA50 capability for work questionnaire. He complained to his MP who took up his case however he contacted us in January 2015 and we intervened with the DWP on his behalf and he received £1000 of back payments of ESA. **Angela Brownsword - Advice Services Manager**

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Benefits Advice Work

Mr and Mrs P were both in receipt of Retirement Pensions and lived in a bungalow which they owned. Mr P was in receipt of Attendance Allowance (AA) due to his disabilities. Mrs P also suffered with a health condition for many years and had recently been diagnosed with bowel cancer and had significant care needs. We advised and assisted her to make a claim for AA and the benefit was awarded at the Higher Rate.

We carried out a full benefit check and advised that if both Mr and Mrs P claimed Carers Allowance for looking after each other they would not receive a weekly benefit payment due to being in receipt of retirement pension which is an overlapping benefit, but would retain an underlying entitlement to carers allowance which would increase their applicable amount when calculating other means tested benefits.

Our clients became entitled to Pension Credit and council tax benefit and the awards were backdated for 3 months. The ASTF Advice worker assisted our clients with completion of several forms including AA, Carers Allowance, Pension Credit and Council Tax benefit forms. The casework involved took over 20 hours and the clients benefit gains were £121.83 per week and they received a backdated lump sum of £934.40.

Client was in receipt of high rate mobility Disability Living Allowance (DLA) and his health condition had worsened over the past 5 years due to diabetes, bladder and bowel cancer. He now needed help to get in and out of the bath and had suffered a number of falls. We advised him that he could ask for a supersession of his DLA award to include the care element but warned him that his DLA mobility element would also be reviewed so there was a risk to making the application. Our client was awarded high rate care DLA £81.30 per week and a lump sum arrears payment of £406.50 and retained his DLA high rate mobility.

Angela Brownsword (on behalf of Janine Cresswell - ASTF Adviser)

This year Cheadle Citizens Advice Bureau...

- ▲ Dealt with 2,107 benefit issues equating to 36.83% of all issues**
- ▲ The main benefit dealt with was Employment Support Allowance**
- ▲ Assisted local residents to claim benefits worth £543,751.44 in annualised payments and almost £20,041.00 in backdated payments/lump sums**



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Cheadle Citizens Advice Bureau Open Day

The Bureau held an Open Day on Wednesday 22nd October 2014. The Open Day gave us a chance to celebrate our recent move and showcase our new premises. The Open Day was an opportunity to celebrate the work of the wider Citizens Advice service, which has been campaigning to make society better for 75 years since it was founded at the outbreak of the Second World War in September 1939.

A Selection of Photos from the day



We are pleased to report that the Open Day was a great success! Thank you to all the Staff, Volunteers and members of the public who helped make the day a great success.

Special thanks should also go to Cheadle and District Foodbank and Support Staffordshire for holding stalls on the day and to Asda and Morrisons in Cheadle for their kind donations.

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Social Policy

Social policy is one of the two main aims of Citizen's Advice. It is about trying to help individuals and communities by identifying problems and issues that impact on them, seeking to raise awareness of these issues and where possible, trying to change them.

Client aged 85 with health problems, was having to live without hot water and heating. His boiler had broken down and was unrepairable. Client had a service plan with Npower and thought that would mean they would replace the boiler if necessary. However, Npower's terms and conditions said that they would not replace boilers over 7 years. As a bureau, we lobbied Npower who should inform their customers when their boilers are no longer fully covered by the service plan.

Client aged 69 has suffered a long term illness which suddenly deteriorated to the extent she had immediate care needs but under current legislation had to wait for at least six months before their award can begin. This was causing severe hardship as she was unable to manage their personal care needs, such as washing, bathing, dressing, preparing and cooking food, and had insufficient income to meet the cost of obtaining a carer in a private capacity. We have asked decision makers to make changes to legislation.

Client had recently been diagnosed with an aggressive form of Breast Cancer which had resulted in a surgical procedure and 6 months of intensive Chemotherapy and Radiotherapy, leaving my client unable to work. Client entered into a Hire Purchase agreement with RCI Financial Services for a Renault Clio Hatchback that she purchased. They had researched their financial agreement with RCI Finance and it was clearly stated on the Renault website that Accident and Sickness cover is included. After several frustrating phone calls to Bristol Street and RCI Finance made by our client and us on separate occasions my client was told that she did not have Payment Protection Insurance included in her finance agreement, and more concerning we were informed that RCI Finance hadn't included PPI in their finance agreements since 2005 and that this was a marketing error on the Renault website. We asked that Renault review their current PPI information on their website. We suggested that the information be removed or amended to clearly explain if PPI was included in other types of financial agreements on offer. This would hopefully help to avoid any further misunderstanding for people in a similar situation to our client.

Client was on a fixed price contract with E-ON for a year. E-ON proposed that when that contract ended the client should revert to a variable fixed contract. When spoke to E-ON they confirmed that other tariffs were available. If client had not contacted E-on, she would not have known about the other tariffs available. We requested as a bureau that energy companies to make it clear to clients that there are possibly cheaper tariffs available when proposing new contracts.

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Barbara at the Parliamentary Reception

As a volunteer for the Citizens Advice, based in Cheadle, I was both surprised and delighted to receive an invitation to the Parliamentary Reception to celebrate 75th birthday of Citizens Advice. Not knowing what to expect, or more importantly, what was expected of me, I gave some thought to this aspect during the two hour journey to London, contemplation which did not help to alleviate my feeling of apprehension.

It was a grey and damp day. However, on arriving at Euston station, the weather became insignificant, for I was soon caught up with the colourful array of people, the hustle and bustle of the London streets, and the challenge that lay ahead of me, not least in reaching my destination, the headquarters of the CAB, where I was to join other invited guests for lunch.

Upon arrival, I was formally introduced to the other four volunteers who were representing the north and east of England, all committed to their individual roles within the organisation. I had not envisaged the premises to be so large, or for such a large number of people to be employed there, all of them busy at their workstations. The organisation was based in an open plan office occupying a complete floor of a large, magnificent and modern building. There were row after row of desks, all supporting computer workstations with their operators intent on the task in hand. This I thought, is the engine that drives the many branches of the Citizen Advice Bureaux across the United Kingdom. One could not help but be impressed!



We were greeted and made to feel welcome by Ashley Scarfield and her supportive colleagues, particularly Clare who gave us a conductive tour of the premises and who was responsible for ensuring we followed the timetable of the day. Lunch in itself ran over time, as we discussed the activities of our respective Bureaux and compared notes, particularly the diverse issues we were faced with on a day to day basis.



However, we arrived at the Houses of Parliament at the given time, 4.00 p.m. where a truly wonderful buffet tea was provided to mark the occasion; this being possible due to the financial support of HSBC.

The Host, Stephen Lloyd MP in his opening address emphasised the importance of the organisation and the invaluable and professional help and support offered by highly trained and professional staff from across the UK, together with the 22,000 volunteers who work alongside them. A free service, offered to their respective local communities, covering a wide range of issues which, without Citizens Advice would not be available to them. The Guest Speaker, Jenny Willott MP, Employment Relations & Consumer Affairs Minister followed Mr Lloyd's address. During her speech, Jenny stated that she had long been associated with the CAB for many years, her Mother had been a volunteer, and she was still her first port of call should she need of advice.

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Citizens Advice 75th Anniversary

The Chief Executive of CAB, then outlined the future plans for the organisation and emphasised the importance of preparing for the incoming generation, pointing out that we are in the 'Digital Age' and as such it was necessary to make progress so that the modern and high level of service could be maintained. To meet the future development in this respect, Citizens Advice was to receive a substantial grant to facilitate this.

There were approximately fifty people present at the Reception consisting of Members of Parliament, the House of Lords and staff of CAB. Of the parliamentary members I conversed with, all were interested in the workings and the broad range of services we undertook on a day to day basis. They seemed sincere in their offers of assistance and in the promotion of Citizen Advice

as a charitable organisation. I seized on the opportunity to discuss with them some of the social policies I had been faced with as an adviser, in particular the waiting time before a claim can be made for Attendance Allowance. I was able to bring this to the attention of Baroness Thomas of Winchester who, and after detailed discussion, stated that she would 'Table A Question' to the House of Lords, with the intention of this being remedied.

In discussion with another Parliamentary Member I drew his attention to the anomaly in current legislation, whereby the National Insurance Fund, where a company had ceased to trade but had not gone into liquidation, staff eligible but had not received redundancy payments were not able to claim from the fund. Thus, making it necessary for them to enter into Court proceedings against the employer, which could be costly, and with no guarantee of success.

On my return journey home, I reflected on the day's event; I felt privileged and honoured to have had the opportunity to join all those present and involved in Citizens Advice in its 75th birthday celebrations, glad to have attained a greater understanding and insight of the organisation as a whole and happy to have been able to share this experience with other volunteers, with whom I hope to maintain contact.

My day out of the office had proved to be a useful and pleasurable experience and I looked forward to sharing this with the 'ground troops' when I next reported for duty. Finally, I hope that in a very small way, by grasping on the opportunities offered by attending the function, I may have made a difference. I do hope that Baroness Thomas is successful in her endeavours. The wheels of government turn very slowly.

Barbara Rothwell - Volunteer Generalist Adviser



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Advice Services Transition Fund

In 2013 Cheadle CAB were successful in securing funding from the Big Lottery to run a two year project which aimed to improve partnership working between multiple agencies across Staffordshire Moorlands. The partnership also includes Leek CAB, Age UK (North Staffordshire), Your Housing and Support Staffordshire.



The project objectives were: -

- To have better trained, unified workers offering consistent advice and information over a wider area
- To improve quality of advice
- To have more influence on relevant policy and practice that affects clients lives
- To review availability and methods of service delivery
- To provide IT and support in outreach areas
- To improve relations with Local Authority
- To have a greater awareness of services for signposting
- To strengthen relationships with member organisations
- To have more diverse funding from a broad spectrum of funders and the ability to bid for public service contracts together as a partnership

18 months into the project, significant progress has been made in all of the above areas.

During 2014/15 the Staffordshire Moorlands Advice Partnership in has...

- ▲ **provided advice and guidance to 1,960 clients across Cheadle, Leek and surrounding area**
- ▲ **recruited and are currently training 7 additional volunteers**
- ▲ **received approval from Skills for Justice to set up as an approved Assessment Centre enabling us to deliver nationally recognised qualifications in Legal Advice.**
- ▲ **held 23 training sessions benefitting 246 advice staff and volunteers**
- ▲ **secured £15,000 from Staffordshire Police Crime Commissioner to provide advice to victims of crime for 12 months**

The remaining six months of the project would be focused on securing additional funding to enable us to continue the excellent work we have started.

Thérèse Davall
Project Co-ordinator & Training Officer

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Advice Services Transition Fund

In April 2014, I was delighted to receive a telephone call from Thérèse Davall to confirm I had been successful in my interview and was being offered the part-time position as a Business Development Officer under the ASTF Project. My role amongst some has been to provide a 'pro-active' approach to developing partnerships and relationships within the voluntary sector and across sector boundaries, encourage the sharing of knowledge expertise and skills, Identify and apply for funding opportunities.

The role of increasing business opportunities within the voluntary sector and developing cohesion between partners has never been so significant as to what they are now to ensure sustainability of the organisation. This has been my first position within the voluntary sector and it has been a truly eye opening experience. I have seen first-hand how austerity measures nationwide have impacted on the finances in the charity sector. This has not deterred the passion showed by volunteers and staff at Cheadle CAB. Who have demonstrated their resilience to increasing pressure in the voluntary sector and passion for their role within the bureau.

As part of the ASTF team, an aspect of my role has been to identify funding opportunities and look for new innovative areas to develop the income stream. I was particularly pleased when Cheadle CAB won a bid with the Police Crime Commissioner to obtain funding and to train a staff member as a Victim Specialist. Through the completion of training, the Bureau can offer specialist advice and signposting services to clients who have been a victim of any type of crime. To work in partnership with the Police in this way is a milestone service and reflects the benefits to the community when organisations work collaboratively together.

I am proud to have had a significant contribution to the current Business Development Plan 2015-2017 for the Bureau and delighted to have been part of a team who has provided tremendous support to Cheadle CAB and worked hard to ensure the ASTF project has been successful this year.

Lyndsey Mollison
Business Development Officer

Congratulations to Michael Smolarz-Lambert and Neil Johnson for completing their Generalist Adviser certificates and Kim Taylor for completing her Gateway Assessor Certificate.

Our volunteers work extremely hard to achieve their certificates, so we thank them for their efforts and recognise the time and dedication they commit to the bureau.

We aim to:-

- ▲ Provide the advice that people need for the problems they face and**
- ▲ Improve the policies and practices that affect people's lives**

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Debt Advice Work

Case 1

Mr. M. is aged 37 and has had drug and alcohol misuse issues for many years and as a result suffers from physical health problems including Hepatitis C, stomach ulcers and mental health problems. His medication includes methadone and diazepam – these further inhibit his mental functions.

He has lived in a Rethink 'supported' property since October last year and he has a designated support worker who is helping him to maintain the tenancy. When she had visited him one day she found that he had no food and no money to buy food with. On discussing with him why this was he told her this was because he had no money left after paying his debts.

The support worker contacted the Bureau asking for assistance for Mr M. and he was given an emergency appointment with a generalist adviser. When he came to the appointment 'urgent' issues were identified and dealt with i.e. hold put on collection of council tax. He was given a food bank voucher so that he could obtain sufficient food to enable him to manage until his next benefit payments was due. He was referred to a specialist debt adviser who then assisted him to set up payments arrangements in respect of 'priorities' i.e. Council Tax, Magistrates' Court fine and T V Licence and assisting him to take action in respect of 'non-priority' debts. He was also given advice on how to budget.

This year Cheadle Citizens Advice Bureau...

- ▲ Dealt with 2,384 debt issues equating to 41.62% of all issues**
- ▲ The most common debt issue dealt with was Council Tax Arrears**
- ▲ In total we dealt with £4,188,589.46 of debt**

Case 2

Client lived with his partner in a property in respect of which he had a mortgage in his sole name. He told us that due to employment issues he had defaulted on mortgage payments in past years and in 2013 his mortgage lender had obtained a Possession Order which had been 'suspended' on terms of contractual payment plus a monthly payment towards the arrears. However, the client had been made redundant from his full time job 4 months before he came to Bureau and since then had been doing agency work which was mostly part-time. He had therefore suffered a reduction in income and he had been unable to maintain the mortgage payments. His lender had therefore applied for an Eviction Warrant. Client and his partner were at risk of being made homeless. Client also had council tax arrears which had been passed to Bailiffs for collection.

Fortunately client had just started a full time job and we were able to assist client to prepare a financial statement and make an application to the court (N244) which resulted in the Eviction Warrant being 'suspended' on terms. We also negotiated an affordable repayment arrangement with the bailiffs which stopped further costs being applied and enforcement action being taken. We also negotiated affordable repayment arrangements with client's other creditors.

Dawn Keates - MAS DAP Debt Caseworker

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Volunteer Story

I have been at Cheadle CAB since September 2014, and originally offered my services because firstly I had retired from work due to ill health but felt that I needed a worthwhile occupation to fill the hole that paid work had left.

Secondly, and more importantly, I joined because after finishing work I had cause to use the bureau in obtaining assistance with benefits advice. Therefore I feel that I am in a position to reflect on both sides of the coin as it were. Firstly I have to say that I was unprepared for the amount of knowledge base required to offer my chosen position as an advisor. Fortunately due to my previous employment I was used to training and educational development, and although feeling reasonably comfortable with going back into theory based practice, I have found it an “uphill” struggle to understand the basics of advice.

I have been amazed by the theory required by those already trained and also have the highest admiration for their skills in putting that theory into practice, and there have been times when I have thought “I shall never be able to do this”. However I feel that I am slowly starting to understand not only how advice is given, but also the way in which it is given.

Much of this has been learned and taught through the observation of qualified voluntary advisors seeing clients as they walk into the drop in. Clearly they have no previous knowledge of what the problem that person is facing and more often than not the angst to which that client has reached. Therefore their initial contact with a client is one of many skills that often cannot be taught, but that has either come naturally or has developed over time. The main one of these has been an advisors empathy, sympathy, and non-judgement for that client, regardless of how they have come to be in that position.

During my time I have found everybody welcoming, warming and supportive. Time has been spent with me teaching me the ropes at my pace. I have never felt rushed or impatient as a result of my ineptness to complete a task, however small, and this goes for all the staff, voluntary or paid, involved in making the Bureau a seamless and crucial service for the public. Lastly it only remains to be said that I thoroughly enjoy my time at the Bureau and it more than makes up for the hole left by my employment.

Stephen Haines - Trainee Generalist Adviser

Quality of Advice Audit

Bureau staff and volunteers continue to provide an excellent service to our clients as proven by the recent Quality of Advice Audit in which we scored an outright pass of 84%. We are audited every 3 years and we have consistently met Quality Standards set by Citizens Advice which is testament to the hard work and commitment of everyone involved in the management and day to day running of the Bureau.



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Recruitment and Training report

This has been a very busy and successful year from a trainers perspective. We have been lucky enough to recruit 7 additional volunteers as follows: -

Trainee Advisers - Sarah Longley, Gerald Edwards, Stephen Haines, Linda Kocierz, Diane Sharman and Denis Ashton and also **Gateway Assessor** – Michelle Penaluna

With thanks to the ASTF and PCC funding we were able to run 7 additional training sessions this year which included social policy work, advice and support for victims of crime and a detailed look at Universal Credits. This year we opened up some of our courses to staff and volunteers from other advice agencies. We found many advantages to this as advice staff were able to share knowledge and experience with each other of the subject area and how it affects their particular client groups.

On 28th August 2014 we received approval from Skills for Justice to set up as an SFJ Assessment Centre. This means that we will now be able to offer staff and volunteers nationally recognised qualifications in legal advice. The qualifications we will be able to deliver in-house are: - Level 3 Certificate In Providing Initial Legal Information and Advice (QCF), Level 3 Award In Providing Initial Legal Advice (QCF), Level 2 Certificate In Supporting Legal Advice Provision (QCF) and Level 2 Certificate in Supporting Access to Legal Advice (QCF). We currently have 5 volunteers enrolled on the QCF qualifications and we wish them all luck.

Of the 1633 enquiries dealt with last year: -

- ▲ 52.96% were dealt with at the gateway stage
- ▲ 33% were dealt with through general advice
- ▲ 11.69% were dealt with by a specialist caseworker
- ▲ 1.53% required information only
- ▲ 0.82% required advice and referral

Client Feedback

Your service is exemplary, stress reducing and I am grateful for the help

The willingness to help and the information and support was outstanding.

Coming to the CAB has taken a lot of worry and sleepless nights away. Very satisfied

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Management Committee

Members of the Trustee Board

Timothy Halliday (Chair)	Ron Locker
Jacqueline Patel	Ian Plant
Margaret Locker	Alan Banks
Gillian Burton	Peter Siddley
Belinda-Jayne Gordon	Dave Sargeant
Amanda McDonald	Mark Valentine
Colin Rothwell	Neil Plant

Last word from the Treasurer

The companies accounts provide a summary of the Bureau's operating activities throughout the financial year, the Trustees Report (pages 1-6) sets out not only the trustees legal responsibilities including its structure and governance but also the principles and activities which the Bureau has adopted and operated under during the financial year. Those accounts have been subjected to an independent examination by our duly appointed auditors, the Curtis Partnership.

Our financial position at the end of the 2013/2014 financial year identified the Bureau holding £142,351 in current assets, of which £34,339 was set aside to cover amounts falling due within the next financial year. £108,012 being carried forward to the Bureau to be used for charitable activity including being kept as duly authorised reserves to cover any contingencies or winding up of the organisation.

The Bureau raised an income from contracts, grants, service level agreements, bank interest etc. totalled £264,992. £61,219 of which was paid to our sister Bureaux in the Staffordshire Moorlands and Staffordshire as a whole in order for them to provide specialist services to residents of Staffordshire.

The remaining £233,178 being utilised for the provision of both generalist and specialist advice provision from our Bureau and from the Bureaux in Biddulph and Leek.

At the end of the financial year the Bureau held £141,476 in assets of which £12,456 is restricted giving an unrestricted balance of £129,020. The Trustee Board is already well aware that this money may be needed to cover the redundancy costs of a number of staff who, through changes to funding and the ending of contracts will unfortunately be leaving us during the coming financial year.

Copies of the accounts are available from the Bureau or alternatively from the charity commission website (www.charity-commission.gov.uk).

David Sargeant - Treasurer

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Thank you to our Funders

We are extremely grateful to all of the following organisations and individuals whose generosity enables the Bureau to help those most in need in our community.

Cheadle Citizens Advice Bureau received funding and other support in 2014/15 from: Staffordshire Moorlands District Council ▲ Cheadle Town Council ▲ Staffordshire County Council ▲ Office of the Police and Crime Commissioner Staffordshire ▲ the Money Advice Service ▲ Big Lottery Fund ▲ Energy Best Deal Extra

We have also received kind donations from a number of private individuals.



We would also like to thank  and  for their kind donation towards our Open Day

How to contact us

Cheadle Citizens Advice Bureau

Rear of Lulworth House, 51 High Street, Cheadle, Stoke-on-Trent, ST10 1AR

Drop in (no appointment necessary)

Mondays, Tuesdays & Wednesdays 10.00 am to 1.00 pm

Staffordshire Adviceline

03444 111 444

24 hour internet advice

<https://www.citizensadvice.org.uk/>

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@cheadlecab



<http://www.citizensadvice.org.uk/cheadlecab.htm>