



citizens advice bureau

The training covers a wide range of advice areas and as well as study packs and e-learning modules, the trainees have to complete a series of practical sessions with clients including shadowing experienced advisers and being observed as they interview clients. The whole process from initial application to fully qualified adviser can take 18 months. 'I really felt becoming an adviser would give me an opportunity extra to get my teeth into, a chance to use my knowledge to make a positive difference for other people in the community...at times it has been a challenge, but always interesting and rewarding.'

Quite simply the Bureau would not exist to help clients were it not for the team of committed and highly skilled volunteer advisers.

In relation to the advice training, volunteers apply to become advisers for a number of reasons. Some are looking to develop new skills and knowledge that can be useful for their own personal and professional development. Others simply want to 'put something back' and provide practical and emotional help to those in need.

The bulk of the generalist advice service at Doncaster CAB is delivered by volunteers, local people from all backgrounds who undertake intensive training and then give up their time each week to help people coming to the Bureau who need assistance. Most volunteers are trained advisers or are undergoing training to become one. A number of volunteers are client receptionists and a further group deliver the financial capability programmes. It has been estimated in monetary terms that the volunteer skills and time combined are worth over £225,000 per year.

**The Advice Service and the Bureau Volunteers**

**Important Facts & Figures for 2010-11**  
**Income from DMBC - £190,750**  
**Total Bureau Income - £696,350**  
**Total Client Benefit Gain - £1,543,393**  
**Gain through Bankruptcies, Debt Relief Orders and Debt Write Offs - £11,398,957**  
**Number of Unique Clients - 5,883**  
**Client issues/enquiries - 41,117**  
**Percentage of issues debt related - 49%**  
**Percentage of issues benefits related - 27%**



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 Helping people to manage their finances Financial Capability funded by Nationwide	 funded by doncasterndc
 Doncaster Metropolitan Borough Council	 LOTTERY FUNDED
 Legal Services Commission	 Northern Refugee Centre
 Business Innovation & Skills (Financial Inclusion Fund)	 Department of Communities & Local Government (Migrant Impact Fund)
 Macmillan Cancer Support	 Lloyds TSB Foundation Trust
 Doncaster NHS Primary Care Trust	 Coalfields Regeneration Trust
 St Leger Homes of Doncaster Ltd	 Doncaster Advice Services Partnership

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**Aims & Objectives of the Service**

This has been a challenging year for Doncaster CAB and three important advice projects were lost. Despite these reverses, everybody concerned with the Bureau has worked really hard to continue to meet the extra demands for advice as a result of the sustained economic downturn. I would like to thank DMBC for their continued financial support and look forward to further partnership work with a variety of local and national agencies. A huge thank you to all the staff and volunteers who have contributed so much to the Bureau over the last year.

**Chair's Comments**



The period 2010-2011 saw the Bureau continue to deliver a range of advice services aimed at helping the Borough's most deprived families and communities. Nearly 50% of all our enquiries that clients needed help with were debt related. This level of demand for our debt advice services shows little sign of diminishing and reflects the current economic situation affecting the UK as a whole. Many of the bureau's clients requesting debt advice were those who had recently lost their jobs or had their hours reduced as well as clients involved in small businesses. Unfortunately, we do not anticipate any let up in this need for quality debt advice as we approach 2012. All clients whatever their advice needs receive an initial face-to-face diagnostic interview to help determine the next best step. We have found that this 'triage' approach enables us to help many more clients whether they require just basic information or specialist casework support. Even with the initial diagnostic work, the bureau struggles to meet the continuing demand. As well as debt, the specialist welfare benefits service continues to provide access for clients to make complex benefits claims, pursue appeals if benefits have been refused and receive the necessary assistance with preparation for tribunals. The Bureau continued to identify specific advice needs and work with other organisations to develop funding opportunities to provide project services to meet those needs. Doncaster Advice Services Partnership [DASP] represents a key partnership for the Bureau in terms of improving the structure and procedures regarding the delivery of all advice services in the Borough. We continued to work with deprived and marginalised client groups including people affected by mental health concerns, migrant workers and their families; people affected by serious illness and life-limiting conditions such as cancer as well as Doncaster residents living in some of the poorest areas affected by unemployment and fuel poverty. We have also developed our financial capability programmes for groups of people to raise awareness around money issues. But 2010-11 also saw the end of funding for the Doncaster New Deal for Communities project, the Home Visiting project and the Refugee/Asylum Seeker project. As we consider the next couple of years, we are acutely aware of the uncertainties concerning many of our other funding strands and how this will affect the Bureau's capacity to continue to deliver quality advice to those families and communities most in need.

**Director's Overview**



# Doncaster Citizens Advice Bureau Annual Report 2010|2011



# Examples of the Bureau's Work

Diane came to the bureau accompanied by her mother. She has learning disabilities, mental health concerns and long-term alcohol and drug abuse. She had also been involved in a relationship with a violent and abusive partner. H.M. Revenue & Customs [HMRC] were pursuing Diane for an overpayment of child benefit amounting to £1,675. She also needed help with her Disability Living Allowance [DLA] claim. The specialist welfare benefits adviser negotiated with HMRC regarding the overpayment and they agreed not to pursue Diane for the money given the circumstances of her overall vulnerability. With regards to her DLA, the adviser helped her apply to have her weekly payments increased so that she now receives the middle rate for care and the higher rate for mobility. This represented a significant increase in her income amounting to an extra £2,000 per year. The extra money helped enormously with Diane's complex needs and the outcome had a positive effect on her general health and well-being.

**The Specialist Welfare Benefits Service funded by the Government's Legal Aid Scheme gained approximately £720,000 in benefit awards for nearly 300 clients.**

Geoff came to the Bureau seeking help and advice regarding several different debts that in total amounted to £2,500. As well as these debt issues Geoff revealed that he had alcohol and drug problems and was suffering from depression. Previously, following an altercation with an associate, Geoff was admitted to hospital for treatment to his injuries, but unfortunately, his mental health deteriorated sharply and he had not taken any action to deal with his debts. Over a number of appointments, the bureau adviser carefully took Geoff through the possible options. Eventually, he agreed that a Debt Relief Order [DRO] would be his best option and an application was made. Geoff became much more active regarding his case and contacted various creditors to explain the situation. The DRO was accepted by the Insolvency Service and this enabled Geoff to make a fresh start regarding his finances and just as important, he told us that his health was greatly improved following our support.

**The Bureau's specialist debt team assisted over 1,000 clients to tackle their debt issues in 2010-11. The total amount of debt that clients presented to the Bureau was nearly £23m. £11½ m worth of debt was removed through Bankruptcies, Debt Relief Orders, Individual Voluntary Arrangements and debts written off.**

Jane was a patient at the Adult Mental Health Unit located in St. Catherine's Hospital and sought advice from the CAB project adviser regarding her benefits. Due to her severe mental health problems, Jane was helped to successfully apply for Employment & Support Allowance. This meant an extra £3,510 per year. Additionally, Jane was also concerned about the state of her home as it suffered from extensive damp and although she had reported the problems, the repairs were still outstanding. With Jane's consent, the adviser contacted the Council's Safeguarding team and a Social Worker was assigned to her. After an inspection of Jane's home, urgent repairs were carried out and Jane was able to leave the Unit and return home.

**The Adult Mental Health Unit project works intensively with patients that have difficulties understanding and accessing their benefits and housing entitlements. The project helps towards reducing the time patients have to stay in the Unit.**

Susan was referred to the Community Psychological Therapies project suffering from stress and anxiety, following a dispute with the local authority over her daughter Katy's personalised budget. Susan, in the role of carer and Katy's appointee felt that she had reached an informal agreement with the Council to spend the money on a motorcycle and driving lessons for Katy. However, the Council subsequently claimed that they had not agreed to the money being spent in this way and requested that Susan repay £3,500. The project took up the matter with the Council on the basis that they had failed to draw up a proper support plan and that Susan was entitled to feel that she had been given the go ahead to spend the money on the bike and lessons. Eventually the Council agreed not to pursue Susan for the money.

**The Community Psychological Therapies advice project helped over 200 clients last year – many needing several appointments with the adviser.**

Chris is a 38 year old self-employed painter & decorator, married with three young children. He was diagnosed with Lymphoma and the intensive treatment required in hospital meant that he could no longer work. His family were also concerned at the costs of transport to the hospital. As self-employed he was not eligible for statutory sick pay and the Macmillan Benefits project helped Chris to apply for Employment & Support Allowance. The ESA meant that Chris' family was awarded over an additional £105 per week. Their child tax credits were increased and the family qualified for full council tax benefit. The project was also successful in applying on behalf of Chris for a Macmillan grant in relation to the transport costs.

**The Macmillan Benefits project generated over £500,000 in benefit gain for clients in 2010-11.**

## Social Policy Work

Where our advice work throws up important issues that affect individuals, or where a particular client group is being unfairly treated, the bureau strives to highlight matters through its social policy work. In 2010-11 Social Policy Areas of work have included:

- Discussions with Job Centre Plus regarding their delays and blocking of benefits claims with regard to people affected by mental health concerns.
- Raising awareness with DMBC regarding the allegation of unfair practices of various employment agencies and local firms as experienced by Migrant Workers in the Borough.
- Raising concerns at a local and national level regarding fuel providers and their billing practices and use of pre-payment meters to reclaim client debts – as well as the more general issue of fuel poverty and how it affects residents in deprived areas.
- Liaising with and informing local M.P.'s as to the implications for the withdrawal of Government funded debt advice and the loss of legal aid funding for social welfare law categories.
- Highlighting cases where clients have failed the 'capability for work assessment' under the new Employment & Support Allowance rules, but then have this decision reversed on appeal.
- Working with Citizens Advice to highlight the problems that clients face from involvement with commercial debt management companies where hidden fees are charged