

# ANNUAL REVIEW 2014/2015

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**Paul Adams**  
*Chair, Trustee Board*

## Chair's Report

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Once again thanks to the advisers, trustees and John's core team for working so hard throughout the year to deliver a first class advice service. The nature and methods of delivery of advice are constantly changing and it's a mark of our quality that we not only keep up to date with these developments but, in many cases, take the lead, particularly in adoption of IT enhancements.

Without the core funding we receive from Wokingham Borough Council we could not continue to operate at the current level and I'd like to thank them for their continued confidence in our ability to offer an efficient advice service to individual clients and contribute to the economy and wellbeing of the local community. Thanks also to the Town and Parish councils and individuals who contribute personally or through fundraising activities.

As a board and as individual trustees, a significant part of our work is ensuring that the necessary resources are in place to support the charity's key objective of delivering quality advice to anyone who needs it. After discussions with our current funders and business plan reviews we are hopeful that we can meet existing and future planned commitments for the next three years.

In addition to advice, the charity's other key function is supporting our Research and Campaigns (Social Policy) effort and I'm encouraged by the success that everyone is making at generating evidence reports to support this. Given the level of welfare reforms and other government initiatives, we have a key role to play in assessing the impact at grass roots in our community and, where necessary, advocating change.

Thanks again for your excellent support.

## Clients

**4,429** people came to us for help with **7,753** problems:

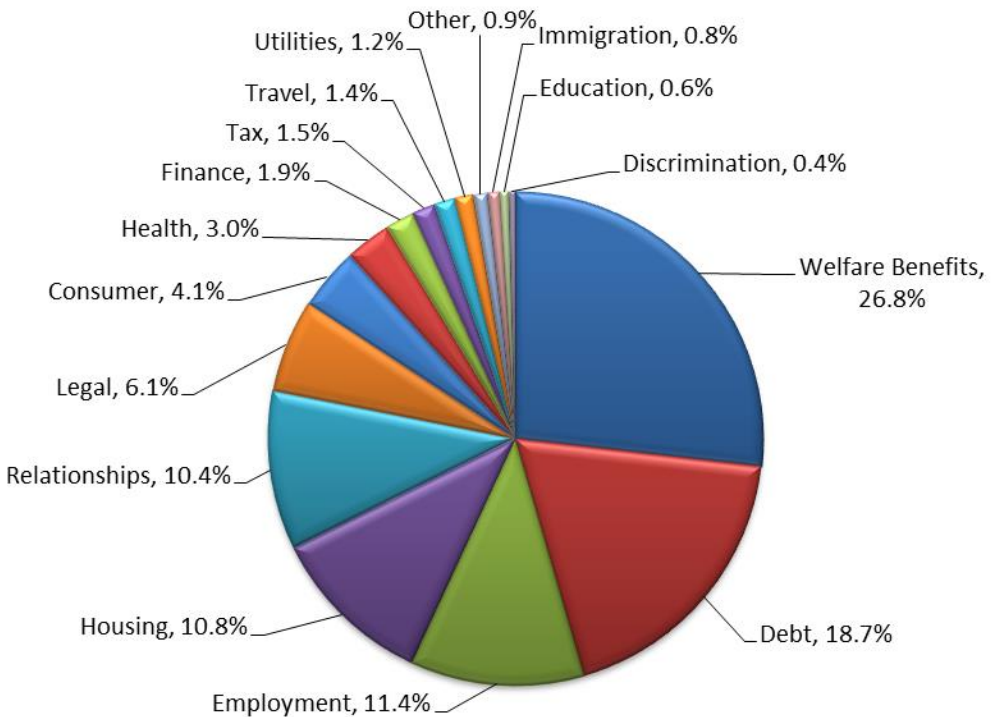
- **10%** of these people were aged **over 70**
- **375** had no home
- **253** had a permanent disability
- **838** had a significant health problem
- **163** had a mental health problem
- **9.3%** were unemployed
- **18.7%** had a household income below £800 per month

We answered **2,124** telephone calls

There were **46,809** 'hits' on our website:

[www.citizensadvicewokingham.org.uk](http://www.citizensadvicewokingham.org.uk)

## Enquiry Areas





**John Ferguson**  
CEO

## Chief Executive's Report

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This year is our 38<sup>th</sup> Anniversary - 38 years of our volunteers ensuring that people are treated fairly, have the knowledge they need to exercise their rights and are not discriminated against.

This is a fantastic achievement and our volunteers are held in very high regard by everyone associated with the bureau and especially by all the people they help. Problems have gradually become more difficult and volunteers cope with new challenges every week. Their work is now so complex that a strong, effective team is needed to provide support. We have that in our volunteer supervisors and paid staff. This year the entire CitizensAdvice service is changing. We have just started the process and from very soon we will be known as 'Citizens Advice Wokingham' and will have a new logo, accompanied by a whole range of pastel colours for use in leaflets and posters.

Our move in April 2014 has made a difference. No longer are we in an otherwise empty building. The new premises are much more pleasant and 'user friendly'. We even have parking for all our volunteers at nearby car parks – thanks to the generosity of Wokingham Borough Council who are providing us with permits.

We are joining the national phone advice service – Adviceline – in October 2015. We now need to get the phones sorted out, more volunteers recruited and trained and off we go – part of a large co-operative effort comprising Hampshire and half of Berkshire – an area stretching from New Milton in the New Forest up to Windsor and Maidenhead. When we go live, people calling Adviceline will be answered by the nearest Local Citizens Advice with an Assessor free. If none are they will be answered by one of the national contact centres. If they are from Wokingham Borough and they need to see someone we will know about it and will contact them to make the appointment.

# Research & Campaigns

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**Celia May**  
*Research &  
Campaigns Co-  
ordinator*

Advisers and Assessors compile evidence forms on client cases which they feel represent an issue which needs to be highlighted or campaigned on. Successful campaigns have included improvements to rules governing pay-day lenders, raising awareness about scams and fraud and raising the difficulties that tenants face in the private rented sector.

Locally, we have highlighted the issue of homelessness because we are concerned about the number of particularly young single people who are coming to us with nowhere to live. We have regular meetings with council officers and we discuss and try to resolve housing and homelessness issues. We are also part of the Homelessness Forum which brings a number of agencies working in the Borough together. We all recognise that the lack of affordable housing and high rental costs in Wokingham Borough make it difficult for anyone on limited means to find a suitable place to rent. However by working together we feel we are able to make a contribution by highlighting the acute difficulties some of our clients face.

Communicating with government departments such as the Department for Work and Pensions (DWP) or HMRC continues to be raised by clients as a serious problem. Generally this relates to the time taken to get through on “helplines” or the difficulty of finding a knowledgeable official to speak to in person. We share these frustrations and we are working with the various departments to try and make access for people easier. We are also working to find out whether closing down local offices has really cut costs or increased efficiency.

# Client Services & Development

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**Jean Rathbone**  
*Bureau Services  
Manager*

Having now been at Citizens Advice Wokingham for over 2 years I can fully appreciate what a great team of volunteers and paid staff we have, all working together to provide the best possible service to our clients. We have now settled into our new premises and it provides a more pleasant environment for working and for clients. We are involved in referring clients to the Citizens Advice Rushmoor Pension Wise

service. They are using our Woodley office to interview local clients.

For many years we have been offering a telephone assessment service. This provides our clients with the information they need to solve their problem straightaway or an advice appointment to explore more complex problems. This service has proved so popular that many clients have to ring 2 or 3 times in order to speak to someone. This is not acceptable. So later in the year we are joining with a number of other local Citizens Advice offices in Berkshire and Hampshire to offer a region-wide Adviceline service. Our goal is to ensure that as many clients as possible are answered the first time they call.



**Peter Huitson**  
*Development  
Manager*

During the past year some of our volunteers have left. Some retired after many years' service and some took up paid work. Another left to work at a Citizens Advice nearer to home. One retired due to ill health and our law students left to pursue their legal careers. Fortunately, we have had several new arrivals. Some have become receptionists and others are training as advisers and

assessors. We currently have two law students, one at Wokingham and one at Woodley.

Claire Oughton, our Woodley Supervisor, is returning from maternity leave in September. Victoria Gornall-King has done a great job in covering the post during the past year delivering the service with a small but dedicated team.

The delays in Personal Independence Payments have reduced, but we are still concerned about the quality of the assessments for this benefit and for Employment Support Allowance. We are seeing more clients with no home of their own who are either sleeping rough or “sofa surfing” with friends and family. There is a lack of social and affordable housing in Wokingham, clients cannot access hostel accommodation outside the area and increasingly private landlords are reluctant to rent to tenants on low incomes, even those in work. We have had several cases recently where mothers have been at risk of being parted from their children due to homelessness. We continue to help clients challenge these decisions but the options for them are decreasing.



**Louise Corbett**  
Office Manager

## Comments from client surveys

*The adviser was very kind. He seemed to know about all the details of my claim. All the advice I have received has been helpful to my case*

*Friendly,  
understanding, helpful  
and non-judgemental*

*Very  
helpful*

- ❖ Very good
- ❖ The adviser was very professional
- ❖ Didn't feel rushed at all
- ❖ What a lovely lady to talk to!
- ❖ Very professional, helpful and courteous, thank you
- ❖ Please thank the adviser; I'm really grateful to her for her kindness and support.



**100% of clients surveyed would recommend our service to others.**



**Rachel Morrell**  
Money Adviser

## Money Advice

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Debt advice continues to be very much in demand and we have seen another busy year.

We have noticed an increase in the clients whose budgets are stretched to such an extent by the cost of living in this area that we have struggled to manage to find sufficient funds, even for token

offer payments to creditors. Our clients are increasingly reliant on help from foodbanks and charitable sources as more of their available income is being used to pay the high cost of accommodation and fixed outgoings.

We have found the Debt Relief Order to be a very useful tool to administer as a debt solution but only if clients can find the administration fee of £90.

This is becoming increasingly difficult for some to find. Even their friends and family, who may have provided assistance for the fees, are often in a difficult financial position themselves.



**Sue Cornish**  
Money Adviser



For clients with a higher value of indebtedness, bankruptcy fees of £700 are usually out of their reach. All we can do in this situation is to hope that a creditor petitions for bankruptcy. Unfortunately, this is a rare occurrence.

Token offer payments are often the most likely option for clients, although this does not provide a resolution in the same way as a Debt Relief Order or Bankruptcy does.

We are very grateful for the support provided by our volunteer advisers who spend so much time in helping clients to gain better control over their financial situation and advising on possible debt solutions.

	<b>Total Debt</b>	<b>Number of clients with serious debt problems</b>
2013-2014	£8,618,172	471
2014-2015	£5,247,367	382
<b>Average Debt: £13,737</b>		

## Debt Case Study

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A client was threatened with court possession proceedings by her landlord for non-payment of rent. She had a disabled child and was desperate not to lose her home as she needed to provide continuity for them in familiar surroundings. She was very stressed and anxious and was on medication for this from her GP.

We were able to examine the reasons for non-payment of rent, which was due to her giving priority to her credit card payments. We performed a benefit check which showed that she should be entitled to Housing Benefit and prepared a financial statement for her. We liaised with her landlord's solicitors and accompanied her to the court hearing.

We were able to show that she had sufficient income from her part-time job and housing benefit to make payments of her rent in future and clear her arrears within a reasonable time. This was acceptable to the court and the client was able to remain in her home. The client is now making token payments to her credit cards and we will continue to review her financial circumstances regularly with her to ensure she is on track to becoming debt free.

## Benefits Case Study

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The client was faced with an overpayment of housing benefit and council tax benefit going back for more than 10 years. The council alleged that she had been cohabiting with a man who had occupied a spare room in her house. Our client was very upset, as he was simply a lodger as she had always declared.

With the support of her family we wrote a detailed appeal against the council's decision. The council refused to change the decision so the case was sent to the Independent Tribunal Service for resolution.

We helped the client prepare a detailed statement of her case including witness statements from those who knew of her household arrangements. The tribunal found in favour of our client, overturning the council's decision and thus removing overpayments of over £70,000.





**Tina Marinos**  
*Training Manager*

## Training

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We are changing the way in which our service is accessible to more clients through Adviceline which we will be joining in October. Clearly there will be some additional training for this assessor role but we are on track with our current strong team of assessors. We will be working in a group with other local Citizens Advice offices and this should enable us to provide access to our clients across a wider geographical area. Clients will be able to get through to any local Citizens Advice within this group and have a telephone assessment and if appropriate an appointment will be scheduled with their nearest Local Citizens Advice. It will be good to work as part of a much larger team.

This past year we have delivered Pension Wise training and had regular in-bureau training on a wide range of enquiry issues. The training has been attended by volunteers from both Woodley and Wokingham. Our major training project looking forward will be Universal Credit. We have also had speakers from Wokingham Borough Council on the work of Trading Standards and also on how to access their website on social care for the elderly.

We currently have several new trainee advisers and are recruiting additional assessors to strengthen our service. Our new trainee advisers have also experienced the assessor role through a conversion course and extended their advice areas from debt and benefits to include housing and employment. Wokingham volunteers can feel that they are in the forefront of exciting changes with adequate training and support to meet all the challenges they face. The new changes to our service are more than just a new logo!

## Woodley News

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**Victoria  
Gornall-King**  
*Woodley Supervisor  
(Temporary)*

The Woodley extension remains as busy as ever, with clients from Wokingham Borough and also from Reading using the service, often client travel from Reading because they cannot access Citizens Advice Reading.

Claire Oughton, Woodley Supervisor, has been on maternity leave since July 2014, and will be returning to work on 7<sup>th</sup> September. Victoria

Gornall-King has provided very able cover and kept the service on track throughout this period. Some of the small team left during the past year, Clare, Pat and Sandra and some new assessors have joined, Deborah, Hayley and Jess, and Piers a Law student from Reading University. Despite the small team Woodley have been successful in maintaining the service to the community and have achieved positive outcomes for clients in particular in benefit and debt cases.



**Claire Oughton**  
*Woodley Supervisor*

There remains a need for new advisers and we are actively recruiting to start training in the New Year. In the meantime we have 3 advisers from Wokingham willing to help cover the rota on a regular basis and others who will cover occasionally.

## Outreach News

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We have a small but dedicated team of volunteers who cover our outreaches in Crowthorne and Swallowfield, a very popular fortnightly drop in service, and a monthly appointment only service. We are very grateful to our volunteers for their help in providing this valuable service to the local community.



**Rosaline Croy**  
*Local Healthwatch  
Adviser*

## Healthwatch

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Citizens Advice Wokingham offer a Drop in and Telephone Assessment Service for Healthwatch Wokingham Borough.

Citizens Advice works in partnership with Help and Care and the independent complaints Advocacy Service - SEAP. All cases are entered onto the Help and Care CRM in an anonymised format.

We are now in the final year of a 3 year contract which commenced in April 2013.

Although Health and Community Care issues are recorded as 3% of calls overall, up to and including August 2015 we have helped 278 Clients with Health and Community Care related issues.

The main trend of concerns and questions about Residential Care Home charges reflect the aging population in Wokingham Borough.

With the Introduction of the CARE Act 2014 which came into force April 2015, it is anticipated that Clients with Caring Responsibilities for both children and adults will increase.

Other main areas of concern are, NHS Complaints, Community Care - Mental Health, and Quality of Care/Diagnosis and Treatment.

## Healthwatch Case Study

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The client had serious concerns about the medication given by GP, hospital treatment received by her mother and care received when she was subsequently admitted to a care home. The client had made complaints to the organisations in question, without receiving a satisfactory answer. Citizens Advice assisted client with referral to Independent Complaints Advocacy SEAP who are now supporting her with her complaints.

# The Team

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## Employees

Gill Cobau, Supervisor • Louise Corbett, Office Manager • Sue Cornish, Money Adviser • Rosaline Croy, Local Healthwatch Supervisor • John Ferguson, Chief Executive • Victoria Gornall-King, Supervisor • Peter Huitson, Development Manager • Tina Marinos, Training Manager/Supervisor • Rachel Morrell, Money Adviser • Claire Oughton, Supervisor • Jean Rathbone, Bureau Services Manager

## Trustees

Paul Adams, Chair • Parry Batth, Borough Mayor • Shadi Brindley • Nick Campbell-White, • John Connor, • Kirsten Dalton, • Chris Gibson, Vice-chair • Rajinder Gulati, Treasurer • Celia May, • Ann Potts, Founder Trustee • Marilyn Young

## Volunteers (Wokingham)

Lesley Ayres • Rob Barnard • Paula Barnard • Sheila Bailey • Carolyn Bell • Sara Bowring • Kate Brown • Vivienne Brown • Janet Clark • Jane Cops • Susi Cornish • Rosaline Croy (Supervisor) • Diane Darling • Hugh Dempster • Glynis Duckitt • Paul Edwards • Terry Enright (Supervisor) • Amy Fennell • Janet Forfar (Supervisor) • James Forster • Tony Franklin • Julie Galuszka • Allan Gibson • Beverly Gribble • Tony Hall • Christine Holland • Sandra Hooke • David Hunter • Anne-Marie Hutson • Roland Mear (Volunteer Representative) • Sidney Miles • Carol Montague • Bob Moore • Chidinma Nwahiri • David O'Connor, (IFA) • Geoff Ogston • Andrew Pearce • Sara Readman • Rebecca Reed • Nancy Rist • Lesley Roberts • Rachel Roberts • Bruce Robertson • Tom Rojas • Klara Rupietta • Carolyn Ryder • Siobhan Sanctuary • Heather Scott • Rosalind Shakespeare • Julie Sheffield • Elizabeth Shilham • Gordon Smith • Jenny Smith (Supervisor) • Jane Spicer • Sherry Steers • Sue Steers • June Stevenson • John Totman • Nick Tuggey • Rosalind Walsh • Neil Wastell • Phillip Williams • Sophie Williams

## Volunteers (Woodley)

Penny Casewell • Jean Collin • Jane Fiennes • Piers Gatton-Becque • Pat Gordon • Carol Grant • Sandra Harding • Clare Heffill • Hermione Lewis • Linda Martin • Doreen Osborne • Hayley Rowland • Deborah Tindall • Jess Wong • Beryl Woods

### **Our Funders and Premises Suppliers:**

Wokingham Borough Council ▪ Wokingham Town Council  
▪ Woodley Town Council ▪ Earley Town Council ▪ Parish  
Councils ▪ Client and Volunteer donations ▪ Swallowfield  
GP Practice ▪ Crowthorne Baptist Church ▪ Reading County  
Court ▪ Berkshire Community Foundation ▪ Wokingham  
Lions ▪ Rotary Club of Wokingham ▪ The Earley Charity

#### **Additional thanks to:**

Berkshire Masonic Charity ▪ Swallowfield Horticultural  
Society ▪ P.J. Hickman ▪ IBM

#### **Our Accountants:**

Moore Stephens LLP  
Keal & Associates

#### **Our Rota Solicitors:**

Clifton Ingram  
Martin Chambers  
CP Law Solicitors

## **Information Assurance**

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The bureau trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The bureau aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

## How to contact us (details updated for 2016)

**Tel:** Adviceline 0300 330 1189

**Email:** [public@citizensadvicewokingham.org.uk](mailto:public@citizensadvicewokingham.org.uk)

**Online:** [www.citizensadvicewokingham.org.uk](http://www.citizensadvicewokingham.org.uk)

**Admin line only:** 0118 978 7258

### Wokingham

2<sup>nd</sup> Floor

Waterford House,

Erfstadt Court

Wokingham

RG40 2YF

Mon - Thu 9am - 3pm, Fri 9am - 1pm

### Woodley

Headley Road (next to library)

Woodley

RG5 4JA

Mon & Wed 9:30am - 3:30pm

### Reading County Court

160-3 Friar Street

Reading

RG1 1HE

Mon & Thu 9:30am - 12:30pm - **Drop in only**

### Swallowfield Outreach

Medical Practice

The Street

Swallowfield

RG7 1QY

Once a month, Thu 10am - 1pm

Telephone the Medical Practice: 0118 988 3134 - **Appointments only**