



ANNUAL REVIEW FOR THE YEAR ENDING 31 MARCH 2009

**Ipswich and District
Citizens Advice Bureau**
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A Company Limited by Guarantee with charitable status:

Company Registration No. 3438957
Registered Charity No. 1064862

NB. This review is separate from the Annual Report and Accounts prepared for Statutory Purposes and is intended solely to provide narrative information about the Bureau

1. THE CITIZENS ADVICE BUREAU SERVICE

Ipswich and District Citizens Advice Bureau (CAB) has two aims – one to provide free confidential and impartial advice, the other to influence social policy. We do this by providing information and advice to help people resolve their legal, money and other social welfare problems and using evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

2. SERVICES AVAILABLE

Ipswich and District CAB provide advice at two levels - general advice which covers an extensive range of social welfare, family and other civil matters and more specialised case work on particular aspects of social welfare law including

- Specialist Debt/Money Advice and Negotiation with Creditors;
- Specialist Employment Rights Advice;
- Specialist Welfare Benefits Advice. .

3. OVERVIEW OF THE YEAR

Not surprisingly, the recession has placed considerable pressures on the bureau. Last year we provided advice to **5,180** people; this represents over 5% of the entire population of Ipswich who have an entitlement under social welfare legislation.

At the same time, our partners have also been facing additional pressures and this has resulted in our overall funding levels remaining static. It is fair to say that our systems, that have been in place for years, are now creaking under the pressure. As well as resulting in long waiting times it also places pressures on our volunteer advisers who are continually conscious of long waiting queues of people anxious for advice.

However, we are responding to these pressures by revising and adapting our procedures to increase our efficiency. A great deal of our time has been spent planning the introduction of a gateway service and we expect that when the system is fully introduced in January next year considerable more people will be able to access our service. This will involve considerable change for staff and volunteers in the Bureau but is expected to produce a smoother path enabling us to more effectively meet demand by providing advice to a greater number of people.

Despite the added demand and pressures, clients' experience of the Citizens Advice Bureau is extremely positive. Our annual customer satisfaction survey reported that 98% of our clients were satisfied with the service they had received and would use us again.

4. STATISTICS

Below is an analysis of the number of new enquiries we have had in relation to each of the areas we advise on.

New Advice Categories

| | 2007/8 | 2008/9 |
|---------------|---------------|---------------|
| Benefits | 6,036 | 6,470 |
| Consumer | 539 | 462 |
| Debt | 8,949 | 8,413 |
| Education | 104 | 105 |
| Employment | 3,003 | 3,127 |
| Finance | 750 | 671 |
| Health | 253 | 236 |
| Housing | 1,796 | 1,649 |
| Immigration | 419 | 360 |
| Legal | 1,751 | 1,742 |
| Other | 104 | 59 |
| Relationships | 1,931 | 1,887 |
| Signposting | 264 | 525 |
| Tax | 176 | 206 |
| Travel | 211 | 214 |
| Utilities | 584 | 490 |
| TOTALS | 26,870 | 26,616 |

The following details the number of contacts we made both directly with individuals clients and also with agencies on their behalf.

Number of contacts made on behalf of clients

| | 2007-08 | 2008-09 |
|---------------------------|---------|---------|
| Total client contacts | 17,130 | 17,061 |
| Total non client contacts | 9,731 | 10,057 |
| Total | 26,861 | 27,118 |

Client satisfaction

Every year, Ipswich & District Citizens Advice Bureau conducts a client satisfaction survey. A copy of the survey is given at Annex 2.

The overall level of satisfaction was very high with **98%** of clients saying that they were happy or very happy with the service they received and that they would use the service again.

| | | | | | | |
|---------------------------------------|--------------------------|----------------------|---------------------|--------------------|---------------|------------------------|
| Summary of Client Satisfaction | Access to service | Opening Times | Waiting Time | Advice Time | Advice | Overall Service |
| | Q.1 | Q.2 | Q.3 | Q.4 | Q.5 | Q.6 |

| | |
|------------------|------------------|
| Use Again | Recommend |
| Q.7 | Q.8 |

| Percentage % | | | | | | | |
|---------------------|--------------|-----|-----|-----|-----|-----|-----|
| 4 | Very Happy | 72% | 61% | 43% | 87% | 85% | 84% |
| 2 | Happy | 26% | 35% | 45% | 2% | 1% | 13% |
| 3 | Unhappy | 0% | 1% | 8% | 0% | 0% | 0% |
| 1 | Very Unhappy | 2% | 2% | 4% | 11% | 14% | 2% |

| Percentage % | | |
|---------------------|-----|-----|
| Y | 98% | 98% |
| N | 2% | 2% |

| Total | | 81 | 83 | 83 | 83 | 81 | 82 |
|--------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|
| 4 | Very Happy | 58 | 51 | 36 | 72 | 69 | 69 |
| 3 | Happy | 21 | 29 | 37 | 2 | 1 | 11 |
| 2 | Unhappy | | 1 | 7 | | | |
| 1 | Very Unhappy | 2 | 2 | 3 | 9 | 11 | 2 |

| | 83 | 84 |
|---|-----------|-----------|
| Y | 81 | 82 |
| N | 2 | 2 |

| | | | | | | |
|---|------------|------------|------------|------------|------------|------------|
| Satisfied (against responses only) | 98% | 96% | 88% | 89% | 86% | 98% |
|---|------------|------------|------------|------------|------------|------------|

| | |
|------------|------------|
| 98% | 98% |
|------------|------------|

Complaints

Out of over 5,000 people seeking advice, we received 4 formal complaints between April 2008 and March 2009. All of these were resolved at the initial stage.

Equality and diversity

Below is the detail of the ethnic background of the clients we have helped during the year and a comparison is made with the overall ethnic mix of Ipswich based on the Suffolk Observatory.

| Ethnicity | % CAB | % Ipswich |
|---------------------------|--------------|------------------|
| Asian or Asian British | 3.7 | 1.8 |
| Black/Black British | 5.6 | 1.8 |
| Chinese | 0.2 | 0.4 |
| Mixed | 2.6 | 2.3 |
| White British | 72.0 | 90.0 |
| White Irish/other | 7.4 | 2.6 |
| Other | 1.2 | 0.3 |
| Unknown/declined to reply | 6.7 | 0 |
| Total | | |

The figures show that we are reaching the ethnic minority communities in Ipswich. The reason why there is an over representation of ethnic minority communities and an under representation of White British is probably explained by their being a greater propensity of ethnic minority communities being in deprivation. The New Policy Institute reported some groups having considerably high poverty rates - Bangladeshis (65%), Pakistanis (55%) and black Africans (45%) have the highest rates; black Caribbean (30%), Indians (25%), white Other (25%) and white British (20%) have the lowest rates.

Income profile

The table below shows the income profile of the clients who use the service.

| Income range (£)/month | No of clients | % |
|-------------------------------|----------------------|----------|
| < 400 | 1034 | 29.0 |
| 400 - 599 | 565 | 16.0 |
| 600 - 999 | 268 | 21.1 |
| 1,000-1,499 | 554 | 15.7 |
| 1,500 – 1,999 | 391 | 14.5 |
| 2,000 – 2,499 | 73 | 2.1 |
| 2,500 – 2,999 | 22 | 0.6 |
| > 3,000 | 23 | 0.6 |

Over two-thirds of the clients who sought advice from the bureau had incomes of less than £1,000 a month. This is below the average wage and quite clearly, although the Citizens Advice Bureau service is open to anyone the take-up is markedly quite distinctly skewed towards those at the lower end of the income bracket.

One aspect that is not apparent in the above figures is that the largest increase from the previous year was for those with incomes of between £1,000 and £2,000 a month. It would seem that the recession has meant a lot of people who previously thought themselves secure are now having to seek advice.

Enquiries by local authority ward

The following table shows the distribution of enquiries by local authority ward in Ipswich.

| Ward | No. enquiries | % enquiries |
|--------------|---------------|-------------|
| Alexandra | 326 | 8.9 |
| St Margarets | 171 | 4.6 |
| Bixley | 98 | 2.6 |
| Castle Hill | 130 | 3.5 |
| Westgate | 367 | 10.0 |
| Rushmere | 144 | 3.9 |
| Whitton | 190 | 5.2 |
| Holywells | 191 | 5.2 |
| Sprites | 191 | 5.2 |
| St Johns | 216 | 5.9 |
| Stoke Park | 218 | 5.9 |
| Priory Heath | 248 | 6.7 |
| Whitehouse | 262 | 7.1 |
| Gainsborough | 270 | 7.3 |
| Gipping | 316 | 8.6 |
| Bridge | 336 | 9.1 |

There is a direct correlation with the distribution of older people in deprived household as reported in the '*Ipswich Borough Ward Profiling*' report. The three wards where most enquiries come from (Westgate, Bridge and Alexandra) are the same three wards where it is reported that income deprivation is over 27%.

5. GENERAL ADVICE SERVICE

The advisers in the general office have worked extremely hard to try to meet the needs of the community by offering advice and assistance in a large range of issues. The areas in which advice was most sought were debt, welfare benefits, employment and housing.

Below are two examples of problems that clients sought help with over the last year.

A man in his mid-seventies received a phone call from a company that offered, for a fee, to help him recover bank charges. The man did not understand what he was being offered, he didn't believe he had accepted their proposal and he didn't remember providing the company with any bank details. However, when he next checked his bank balance he noticed that £98.98 had been taken from his account which he could not account for. When he checked with his bank he found that it was the company that had contacted him that had made the withdrawal. The bank also informed the man that he did not require the company's services as he had never incurred any bank charges. Following this the man wrote to the company on several occasions but did not receive a reply. In desperation he went to the police for help. They suggested that he went to the

CAB for further assistance. We contacted the company on his behalf and explained the situation. They said that they would look into the situation. Within a week the man had received a full refund and an apology.

A client came in to see us as he had been off work sick and was struggling financially. He had worked for his employer for 3 years and had been on sick leave for four months. His employment contract specified he would receive 4 weeks sick pay per year, he had in fact received full pay 7 weeks during his absence from work. His wages then stopped although he had provided sick notes for the required periods. He came to us to see what, if anything, he could claim. On checking his pay statements and employment contract, the adviser discovered he had not received any statutory sick pay. The client was given advice on SSP, on how long he should receive it, how much he should be paid etc and advised to speak to his employer. Empowered by this knowledge, the client successfully claimed all SSP due to him from his employer.

6. MONEY ADVICE

The Citizens Advice Bureau saw a total of 568 new clients, an increase 7.5% on the previous year and dealt with over £9 million in debt.

The recession also brought new initiatives which have had an impact on training and service development.

In late 2008, the Government introduced the Mortgage Rescue Scheme aimed at assisting owner-occupiers in mortgage arrears. This is a scheme operated by the Local Authority with a money advice input to assist with assessment for eligibility. Initially, clients had to have 25% equity in the property: this effectively excluded the many potential clients in negative equity and this was later amended. The MRS was followed by the Homeowners Support Scheme and by the Mortgage Repossessions Fund. Each of these schemes has different criteria and, nationally, they have been slow to progress. It takes time to identify any weaknesses in any initiative; at present it seems they have not been developed with reference to a typical debt client – that is, most clients have significant debt with loans and credit cards in addition to mortgage arrears. The schemes only allow for token payments to those secondary creditors and therefore do not allow for a long term resolution of the problem. In addition, these schemes may be short lived (probably two years) and it is likely that the majority of repossessions will occur when the economic climate improves, property values rise and lenders have more prospect of recovering their lending through repossession.

Also in autumn 2008 we began preparing for changes in insolvency proceedings which were due to become law in April 2009. All four money advice staff completed the training. Staff did this at home by e-learning and then went on a day training course. We have four qualified intermediaries who can process applications for Debt Relief Orders on line. These DROs are available to clients on low incomes with debts less than £15,000. Many bureau clients have continued to pay token or small offers to creditors over long periods as they have not been able to raise the cost of bankruptcy. Token offers do not resolve the debt problem. Creditors repeatedly ask for

reviews of payment arrangements even though clients may be elderly or in circumstances which are unlikely to change. This has meant clients still have the anxiety of their debts without a resolution in sight, whilst the creditors have the costs of administering payment arrangements which will never repay the debt.

We were therefore looking forward to the opportunities provided by DROs to finally close some old cases and provide a quicker resolution to new ones.

Some typical case examples include:

Mrs A was very anxious about separating from her husband. She moved to private rented housing with her children. She was advised about claiming benefits to support her part time income and token payments were set up with her creditors. This case remains open for periodic reviews at creditors' request.

Mr L is in his 70s and a home owner with a low mortgage. He has more than £30,000 debt on credit cards which he used during a period of severe depression. He is paying his creditors under a payment plan, with interest suspended, while waiting for sheltered housing, when he intends to sell his home and settle the debts. This is an open case, with periodic reviews.

Ms B was a LA tenant with secondary debts of £45,000, some joint with her partner. She was advised about bankruptcy but was initially reluctant to go ahead and payment arrangements were set up with creditors. She found it difficult to organise her payments, and decided bankruptcy was a better option. She was helped to make her application. Her partner is now also saving for the bankruptcy fee as the joint debts passed to her sole liability.

7. LEGAL SERVICES COMMISSION

This has been the first full year under the Legal Services Commission's fixed fee contract, 508 matter starts were opened during the year, an increase of 37 on 2007/2008. This represents a considerable achievement, particularly as there was a caseworker vacancy for part of the year.

As well as dealing with specialist appointments in Money Advice, Welfare Benefits and Employment referred by General Office advisers, we accept direct referrals from organisations, such as other bureaux, the Bangladeshi Support Centre and SNAP (a consortium providing support for vulnerable single-people and families in Suffolk). We have to confirm clients meet the eligibility criteria (e.g. low income and capital). The biggest challenge has been closing sufficient files to claim the fixed fee (and occasional exceptional fee payments) to fund the service.

Factors preventing file closures revolve around securing details of proof of income (many of our clients have been denied the proof of income to show their eligibility) and delays in organisations such as Tax Credits Office or Jobcentre Plus responding to enquiries. In some cases decisions following Tribunals where we succeed are delayed as the DWP request written reasons

for decisions. Delays in hearings being listed, late postponements of Employment Tribunal hearings and receiving responses from creditors have also caused problems.

We aim to continue to provide a high standard of advice, while working towards meeting this contractual target. Thanks for everyone's support for this valuable service to the community, needed now more than ever.

8. WELFARE RIGHTS

Yet again the value of monetary awards for our clients has increased over the last year resulting in annualised benefit awards amounting to £717,801.06. Of this sum £110,055.62 represented arrears and one off payments.

During the year we had 538 cases ongoing and of these 346 were cases newly opened in the year. By far the largest number of enquirers during the year were White British representing 70% of callers with 10.97% being White Other. Of the total number of enquirers that were non white 6.5% were from the Bangladeshi community and 4.9% were of the Black Caribbean community. Women were the largest users of the service by Gender but only marginally. 60% of our new clients were disabled.

In terms of new clients the welfare benefits service has seen an increase in new cases of 9.1% over the previous year and in terms of financial gains an increase of 56.45%. Whilst this can be highlighted as a success for us it paints a poorer picture in respect of the service offered by local authority benefit services and the DWP.

April 2008 saw the introduction of the Local Housing Allowance which applied to those renting in the private sector. A common problem that we have come across is that where rents exceed the local housing allowance rate the restricted level of rent is applied straight away in respect of new claims rather than delaying the restriction for the first thirteen weeks of the claim. This unnecessarily adds to the number of individuals who have a shortfall in their ability to pay rent causing unnecessary hardship.

Also during the last year the service experienced severe delays in having housing benefit/council tax benefit reviews/appeals dealt with.

October 2008 saw the introduction of the Employment and Support Allowance which replaced Incapacity Benefit. The new benefit raises the threshold for qualification. Although the 'Limited Capability for Work Assessment' is to some extent clearer in application it is far tougher than its predecessor. It is intended that all those currently in receipt of Incapacity Benefit will be migrated onto the new benefit and it is expected that there will be a greater fall out of claimants from the benefit and as a result the number of appeals is expected to increase in the coming months the first such appeal was lodged on 1 April 2009.

One of the major difficulties experienced by claimants and ourselves is that problems cannot always be dealt with quickly. This is due to the fact that

people are unable to deal with problems face to face. In the case of the Department of Work and Pensions benefits are now processed in benefit delivery centres which are far removed from the individual. Contact is by phone and lines are often busy, overloaded. When contact is made the front line staff pass on messages by email which often does not identify the cause of the problem. Dealing with matters by correspondence adds days to the delay as paperwork takes time to reach the right section. Correspondence officers reply stating the time in which a reply is to be expected and these target times are often not met. This problem is further exacerbated by the onset of recession.

The vast majority of our clients do come from the IP1 – IP4 areas but 15% of our clients do come to us from outside the area, with some from Essex and Norfolk.

Case examples.

A woman in rented accommodation with her nephew being the landlord – the Local Authority considered the tenancy to be contrived designed to take advantage of the benefit scheme and also that the property was being let on a non-commercial basis. An appeal against the decision was lodged at a Social Security Appeal Tribunal. It was argued before the tribunal that the rent although a low rent did not mean it was non-commercial and that rental agreement had not been contrived to take advantage of the housing benefit scheme.

A man required to attend a New Deal Training programme - He attended for one day and left considering that the training offered was of quality. He was disqualified from benefit on the basis that he had left the training course without good reason. He was re-referred and did not attend on the basis that he felt he should not attend whilst the outstanding appeal was under consideration, whereupon his benefit entitlement was again sanctioned. He continued to sign on although he did not receive any payments. His appeal was eventually heard and his arguments were put forward before the tribunal along with evidence highlighting concerns over the standards of training at the time. The tribunal found in the clients favour. Arrears have been paid some 24 months after the original sanction however these have been found to have been calculated incorrectly and steps are currently being taken to ensure that the correct amounts are awarded.

A man initially purchased a property by way of a mortgage. The property was also subject to a service charge. As an owner-occupier he received help with the mortgage costs and also the service charge. However the amount awarded was based in the first instance on an estimated charge and then when the actual charge was calculated the amount of award was revised. As a result of increasing debts the individual sold the property and then rented the property under a tenancy agreement from the new owners. Following the sale the individual claimed Housing Benefit to meet his new rent but also claimed through Income Support the outstanding service charge. His claim to Income Support to meet the charge was presented to Jobcentre Plus but was rejected on the basis that as he was no longer an owner-occupier the service charge could not be met. Job centre Plus had sought guidance from its own specialist housing costs that suggested that it may

be possible for the service charge to be met but still payment was refused. The decision was challenged and at the appeal evidence was presented highlighting how the charge was calculated and the period to which it related. The tribunal found in favour of the individual.

9. EMPLOYMENT

During the year, we were unfortunately only able to offer specialist appointments to clients eligible for CLS funding. In previous years we had valuable support from volunteer Employment solicitors.

In early January 2009, two drop-in sessions were held (on Wednesday afternoons) with seven clients receiving advice. This is an experiment that could be repeated, particularly if specialist support for non-eligible clients becomes available.

Unsurprisingly, the recession has led to an increase in redundancy related enquiries. Recurrent problems have been caused through employers ceasing trading, owing money to clients, but not becoming formally insolvent. This means that the Redundancy Payments Office (RPO) are unable to pay out money for wages, notice or holiday pay. Another concern has been a trend for some ex-employers to fail to pay out awards, or even amounts agreed through settlements. I anticipate the demand for employment advice will continue to increase. Thanks again to all who contribute to maintaining this service.

Statistical Summary 1 April 2008 – 31 March 2009 (figures for 2007/08 in brackets)

57 (30) clients attended appointments with Employment Manager. 33 (20) assisted to obtain award/settlement. 6 (6) represented at Employment Tribunal hearings with a further 4 (4) being assisted to represent themselves at hearings. Out of these (8) (8) clients received a Tribunal award.

15 (7) settlements were agreed through ACAS with a further 6 (8) settlements made direct with employers. 1 (1) client was reinstated and 1 (0) received payments from the RPO without needing an Employment Tribunal Judgement.

| | | |
|----------------------------------|------------|--------------|
| Tribunal awards | £30,298.53 | (£18,648.19) |
| ACAS Settlements | £31,732.95 | (£15,075.00) |
| Settlements direct with Employer | £ 4,462.30 | (£ 5,547.73) |
| Direct RPO payment | £ 1,361.33 | |

Total financial benefit to clients increased significantly to £67,855.11 (from £39,270.92) with average financial benefit per client £2,056.22 (£1,963.55).

10. SOCIAL POLICY

Introduction

One of the twin aims of the bureau is “to improve the policies and practices that affect people’s lives”, otherwise known as social policy.

Since March 2009 the duties of Social Policy Co-ordinator have been shared between Pippa Dissanayake, one of the session supervisors, and Liz Gilles, one of the generalist adviser volunteers. It is fair to say that in the past social policy has not had a high profile within the bureau, however since 2006 Sharon Rushbrooke-Snell, Stephen Sharman and Richard Ilsley have worked hard to raise the profile of social policy to increase the number of Ebefs (previously known as Green Tops) raised. The principal task of Pippa and Liz therefore is to devise further ways of increasing everyone’s interest and involvement in social policy issues.

Bureau evidence reports

The most important social policy requirement is to ensure that “Systems are in place to ensure that, where appropriate, social policy issues are identified and explored with clients in interviews and Bureau Evidence Forms completed”. Indeed, this is so important that a bureau will automatically fail an audit if the requirement is not met. The simplest test for this is whether the bureau reaches the stated benchmark of submitting one evidence form for every 150 client contacts; in the first quarter of 2009/10 this bureau had 2261 client contacts and submitted 50 evidence forms, just under one for every 45 contacts.

However, even though we have surpassed the benchmark for completing evidence forms by a factor of three, it is less clear that we are meeting the requirement of issues being “identified and explored with clients in interviews”. There are two areas of concern: first, some social policy issues are only identified by the session supervisors when they are checking the Case report, indicating that in these instances the adviser has not recognised the issue; and secondly, when the adviser has recognised the issue, it is not necessarily clear from the Case report that he or she has talked to the client about it and about what we might do to change things for the better. If we can raise awareness within the bureau, both for generalist advisers and specialist advisers, this situation should improve.

Of the evidence forms submitted by the bureau, welfare benefits provided by far the largest area of concern (40% of the total) with debt coming second (14% of the total).

As a bureau we also participate in Citizens Advice-commissioned campaigns and monitoring exercises on specific issues on a regular basis. Citizens Advice sends out “calls for evidence” on a bi-monthly basis, asking for evidence reports on specific issues, to monitor areas of interest. The calls for

evidence are circulated to all bureau advisers so they can keep these issues in mind when seeing clients.

Local action taken

Leeds CAB has produced a report on the expense and difficulty of using benefits helplines for clients who only have access to a mobile phone (most of these lines are free for landlines but not for mobiles). We have sent copies of the report to our four local MPs with a letter asking them to support an early day motion to change the helpline numbers so they are free to mobile phones users. We have not yet received any responses.

We have written letters to Ipswich Borough Council on two issues: first, concerning a lack of effective communication with a vulnerable client at a time of crisis, as a result of which she was unaware that she was building up rent arrears; and secondly, to point out that two companies acting as collection agents for the council are misleading debtors as to their powers by using the word "bailiffs" (a word which strikes terror into the hearts of many of our clients) on their headed paper. In addition we have written to the Trading Standards Office about a local case of mis-selling by a letting agent.

Prospective local action

There have been a number of instances recently of inefficiency and misinformation from Ipswich Borough Council concerning claims for housing benefit leading to financial hardship and possible eviction for clients. We are in the process of putting together an approach to the council and the DWP with a view to working together to tackle the problems we are seeing in the bureau. We are hoping to increase this kind of activity within Requirement 6 i.e. contact with MPs, local councillors and local agencies to improve local action.

Working with other organisations

Working with other organisations on joint campaigns has not, until recently, had a very high profile in bureau. We are working to redress this: Pippa Dissanayake represents the bureau at the Suffolk Social Policy Forum which meets quarterly and campaigns jointly on local issues (for example a recent Child Benefit maladministration campaign being brought to the attention of MPs). Pippa also represents the bureau at the Citizens Advice Social Policy Action Group (SPAG): a regional organisation which meets quarterly to tackle regional issues (for example a campaign to persuade major banks to engage with Cabx within the context of debt advice).

One requirement that the bureau is not currently meeting concerns contact with the media and the local community. One way of improving this would be to have a weekly advice column in the local press, reaching more clients and raising social policy issues.

Conclusion

Currently the bureau is more than meeting the most important social policy requirement in its most obvious and easily measured form, the number of evidence forms submitted, but with a note of caution about whether the “systems in place” really do “ensure that, where appropriate, social policy issues are identified and explored with clients in interviews”. Pippa and Liz, however, are planning to address this point with a drive to raise general awareness of social policy within the bureau. As a starting point, CitA’s regional Social Policy consultant is coming to our Workers’ Meeting in September to run a training session for all advisers to raise the profile of social policy and look at better ways of working with clients and local organisations for effective campaigns.

11 Thanks

Many people and bodies must be thanked for their practical and financial support in keeping the Bureau running. These include

- The Local Authority funders:- Ipswich Borough Council, Suffolk County Council, Suffolk Coastal District Council and Babergh District Council
- The Legal Services Commission
- Ipswich Amateur Boxing Club
- Hadleigh Town Council
- The Masons - Albert Victor Lodge
- Grundisburgh and Culpho Parish Council
- Burgh Parochial Church Council
- W Campbell
- S Begum
- C Booth

(we believe this to be a definitive list, but apologise if there are any omissions)

- Anonymous donors
- The Ipswich CAB Team listed at Annex 1, most of all the volunteer advisers, receptionists and clerical workers
- Jackaman Smith and Mulley Solicitors, and Attwells Solicitors, for the free first Interviews

12. REVIEW CONTRIBUTORS

Steve Snell, Liz Corbishley, Jonathan Parratt, Jarek Kopec, Pippa Dissanayake, Liz Gillis, Bob Blythe.

ANNEX 1

THE IPSWICH CITIZENS ADVICE BUREAU TEAM AT 31 MARCH 2009

Salaried staff

| | |
|-------------------------|---|
| Ian Burnett | Manager |
| Karen Bushell | Welfare Benefits Manager / Deputy Manager |
| Cathy Stafford | Admin Manager |
| Jan Cobb | Training/IT Manager - until August 2008 |
| Helen Dennis | Guidance Tutor – Aug 08 until Nov 08 |
| Sharon Rushbrooke-Snell | General Services Manager - until December 2008 |
| Sharon Rushbrooke-Snell | Guidance Tutor/Advice Session Supervisor from January 2009 |
| Liz Corbishley | Money Advice Supervisor |
| Heather Carmichael | Welfare Benefits Caseworker – until July 2008 |
| Jarek Kopec | Welfare Benefits Caseworker – from Sept 2008 |
| Jonathan Parratt | Employment Manager/Money Adviser |
| Steve Snell | Advice Session Supervisor – until December 2008 |
| Steve Snell | General Service Manager - from January 2009 |
| Pippa Dissanayake | Advice Session Supervisor – from January 2009 |
| Phil Shaw | Money Adviser |
| Charlene Forster | Money Adviser (FIF Project) |
| Angela Thomas | Admin assistant/typist – until May 2008 |
| Barbara Winn | Admin assistant/typist – from April 2008 |
| Carol Creswell | Admin assistant/typist |
| Carol Carter | Admin assistant/typist |
| Wendy Holmes | Admin assistant/typist (FIF Project) |
| Nigel Stafford | Cleaner |

Volunteer Advisers

| | | | |
|-------------------|--------------|--------------------|---------------|
| Margaret Anderson | until Dec 08 | Barbara Howard | |
| James Armstrong | | Adrian Hewlett | |
| Rosemary Brown | until May 08 | Richard Ilsley | until Mar 08 |
| Brian Cartwright | | Jodi James | until May 08 |
| Lisa Chambers | | Mary Johnston | |
| Stephen Cooney | | Ismini Katsadouri | |
| Hilary Davidson | until Aug 08 | Stephen MacAweaney | |
| Christine Deacon | | Mick Miller | |
| Tessa Dent | | Peter Mills | |
| Anthony Elliott | | Margaret Mortimer | |
| Janet Elliott | | Neville Moss | |
| Jan Fanshawe | | Keith Moxon | |
| Peter Felton | | Jo Roy | |
| Rita Fitch | | Peter Rains | until Sept 08 |
| Michael Fogarty | | Holly Sadler | |
| John Frew | | Stephen Sharman | |
| Dave Gilbey | | Bill Warren | |
| Susan Hansen | | Diana White | until Dec 08 |
| Asha Hirani | | Judith Whiting | |
| Anne Hood | | | |

Trainee Volunteer Advisers

| | | | |
|----------------------|--------------|--------------------|--------------|
| Helen Askew | | Jacqueline Hayward | |
| Rachel Baker | until Feb 09 | James Howard | |
| Rachel Barritt | | Marie Humphries | |
| David Brotherton | | Jeremy Hunt | |
| Christopher Field | | Patricia Kemp | |
| Peter Freeman | | Sunita Mena | |
| Marion George | | Sonia Pina | until Oct 08 |
| Elizabeth Gilles | | Tracy Priestley | |
| Agniewsxka Grabowska | | Stephen Proffit | until Jan 09 |
| | | Rebecca Richardson | |

Volunteer Fundraiser

James Howard

Volunteer Receptionists

| | | | |
|-----------------|--------------|----------------|--|
| Brenda Baskett | | Joan Ferguson | |
| Janet Bell | | Diane Lockwood | |
| Eileen Clarke | | Angie Miller | |
| Elizabeth Crean | | Terry Morris | |
| Ann Elsworthy | until Oct 08 | Janet Reynolds | |
| Anne Ettlinger | | June Thorpe | |
| Margaret Farish | | | |

Volunteer Clerical Workers

Marian Saker

Volunteer IT support workers

Tim Elliott; David Davies

Directors/Trustees and Participant Observers

| | |
|------------------------|----------------------------|
| Mr David Hampson | Chairman (resigned Oct 07) |
| Mr Procter Naylor | Chair (until May 08) |
| Ms Jean Shilson | Chair (from May 08) |
| Ms Jean Shilson | Treasurer |
| Mr Russell Hall | Vice-Chair |
| Mr A K M Alam | |
| Mr Sandy Martin | |
| Mr David Fleming-Brown | |
| Mr Hugh Rowland | |
| Mrs Chris Pratt | |
| Cllr Martin Grimwood | SCDC Rep |
| Cllr Nadia Cenci | IBC Rep |
| Cllr Gerald White | BDC Rep |
| Mr Ian Burnett | Manager |
| Mr Mick Miller | Staff Representative |

ANNEX 2 – Client Satisfaction Survey

Our service to you

We want to make sure that we give you a good service. To help us do this, please answer these questions as honestly as you can. (Please tick one box only)

1. How happy are you about where you come to see us?

Very unhappy Unhappy Fairly happy Very happy

Any comments:

2. How happy are you about the times we're open?

Very unhappy Unhappy Fairly happy Very happy

Any comments:

3. How happy are you about how long you have had to wait to see an adviser?

Very unhappy Unhappy Fairly happy Very happy

Any comments:

4. How happy are you about the time you had to discuss your problem?

Very unhappy Unhappy Fairly happy Very happy

Any comments:

5. How happy are you that the information and advice was easy to understand?

Very unhappy Unhappy Fairly happy Very happy

Any comments:

6. Overall, how happy are you with the service that you have received?

Very unhappy Unhappy Fairly happy Very happy

Any comments:

7. Would you use the CAB service again?

Yes No

8. Would you recommend using the CAB service to others?

Yes No

THANK YOU VERY MUCH FOR YOUR HELP