

# **Citizens Advice Bournemouth**

## **Annual Report**

**October 2015 - September 2016**



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# Citizens Advice Bournemouth

Citizens Advice Bournemouth is an independent charity that provides information, education and advice services to help people resolve problems. Citizens Advice Bournemouth is part of a national network of over 300 individual charities that deliver advice across England & Wales overseen by a national framework provided by Citizens Advice.

Citizens Advice Bournemouth is one of the busiest advice agencies in Dorset, delivering services from 2 locations: in the centre of the Borough we are based in the West Wing of the Town Hall, where we deliver a large amount of our face to face services and then in the North we are located in the Kinson Hub from where we deliver our AdviceLine.

All of our services are delivered from these sites and other regular and ad hoc locations around the Borough according to the needs of the various projects and to improve access for clients and residents.

## The service aims:

To provide the advice people need for the problems they face.

To improve the policies and practices that affect peoples lives.

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

Registered Charity Number: 1074727

Company Number: 03537836

Citizens Advice Membership Number: 85/0053

Citizens Advice Bournemouth is authorised and regulated by the Financial Conduct Authority  
FRN: 617515

Citizens Advice Bournemouth is a Company Limited by Guarantee



## Chair's Introduction



Following our 75<sup>th</sup> anniversary celebrations last year Citizens Advice Bournemouth has continued to provide a strong service to the people of Bournemouth and the surrounding area. Our core service has continued to help people face to face, by phone and email. The need for our service remains as strong as ever and with local councils under increasing budgetary pressure it is as important as ever that we are on hand to help mitigate the effects of the cuts the local authority will have to make.

This year we said goodbye to our manager Samantha Whiting. Sam did an amazing job in transforming the bureau over the last few years and has helped make us a beacon of excellence within Citizens Advice nationally.

It is this transformation that made us the first choice to deliver projects like 'PensionWise'. We have been able to secure funding from a range of services which has helped us to maintain and develop the services we provide.

However, there is no time to rest on our laurels. In the coming years we will continue to face a tough economic climate. Against this background it remains our aim to both maintain and develop our service. There is a great deal more we can do to help the people of Bournemouth, with housing, employment, debt and benefits problems together with a myriad of other issues.

I look forward to working with our new chief executive Zoë Bradley, to make sure that our service remains as strong and successful as possible in the coming years.

I would like to finish by thanking the staff and volunteers including my fellow trustees for their hard work and commitment over the past year in making Citizens Advice Bournemouth a success. I trust that in the year ahead we will be able to continue to make a major contribution to the wellbeing of the people of Bournemouth.

**Matthew Moore**  
Chair



# Joint Interim Chief Officer's Report

2016 has brought many changes with it, one of them being the departure of Samantha Whiting, our Chief Officer at the end of May after five years of service.

As a result of this, Emma Lee, Advice Services Manager and Shirley Wright, Administration Manager, have been pleased to stand in as Interim Chief Officers while the recruitment process was under way. We have both found this enormously satisfying and although we think it's fair to say that we have met a few challenges during this time, Citizens Advice Bournemouth continues to move from strength to strength and we feel very proud of our team who have helped us to achieve this.

We have looked forward to welcoming and working with our new Chief Executive Zoë Bradley, who joined us this September and wish her all the best for the future with us at Citizens Advice Bournemouth.

## Chief Executive



I am delighted to have been appointed as Chief Executive of Citizens Advice Bournemouth and relish the challenges of leading the organisations' future developments.

I started within the role on 12<sup>th</sup> September! In my second week Shirley, Emma and myself attended the National Citizens Advice Conference at Warwick University which was an excellent opportunity to meet many other people from within Citizens Advice nationally. I gained a great insight to the organisation and the on-going exciting changes, development and challenges occurring within the service. Bournemouth Citizens Advice is a vibrant organisation with a dedicated team of Trustees, staff and volunteers who have made me extremely welcome.

With our dedicated team and by working in collaboration with partners we can all work together for the people of Bournemouth to develop and enhance our services.

**Zoe Bradley**





## Advice Services Manager

As always, change is never far away from Citizens Advice and this year has been no different with the need to prepare for the new membership scheme and in particular the new advice framework.

We have dealt with 12,299 enquiries and helped 9,729 clients over the past year which is a great achievement and we wouldn't have been able to do this without the hard work, patience and dedication of our volunteers.

However, demand has been relentless and we have seen the need for services rise. As a result we have had a working party made up of volunteers and paid staff from across the service to review some of the changes that National Citizens Advice has suggested through the new membership to the advice framework. The changes will enable us to deal with clients more efficiently allowing us to help more clients by carrying out short and sweet initial checks.

To help deal with this demand we have also merged our AdviceLine with Dorset AdviceLine and as a result we have been working closely with the other Dorset offices to ensure that there is uniformity across all the offices ensuring that Bournemouth residents are getting a consistent service no matter who they speak to.

Looking forward to an exciting 12 months.

**Emma Lee**

## Administration Manager



With the forthcoming changes with the new advice framework starting in October, this was seen as an excellent opportunity for us to review our service and see how it could be improved for our clients and help speed them on their way with a more efficient service.

The client journey begins with reception and first impressions count. Therefore, we are very pleased to have been able to reintroduce a paid receptionist, to assist us to provide continuity for the client. Along with this is our valued team of volunteer receptionists who provide support, in particular, during busy times.

The management team are extremely grateful to all of the paid staff for their hard work and commitment and the volunteer team who give their time freely and help us to provide an excellent service to our clients.

**Shirley Wright**





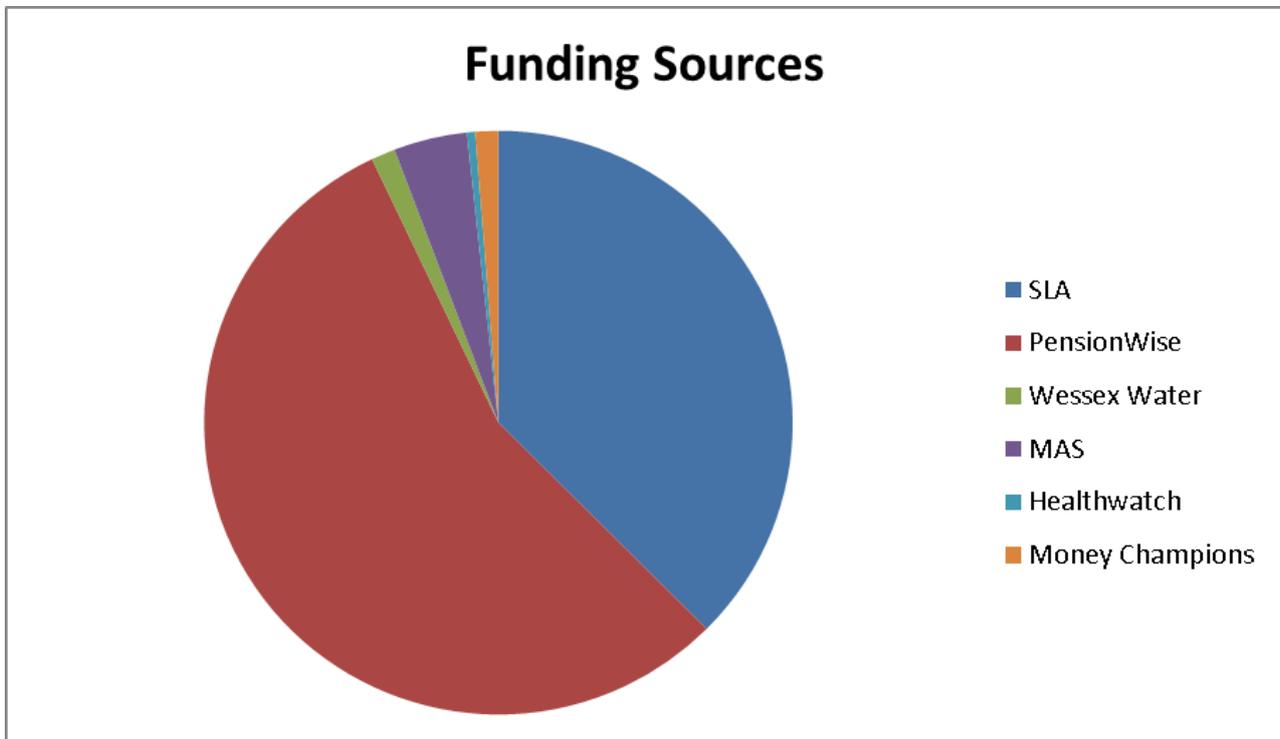
# Finance Directors Report

Citizens Advice Bournemouth remains principally financed from funding provided by Bournemouth Borough Council, specific project funding, donations and fundraising activities.

The total income for the year ending 31st March 2016 increased significantly to £525,174 (2015 £367,576) due to a full year of the Pension Wise project. Tight cost control operated by the Management Team continued and a surplus for the year of £30,164 was returned with increased unrestricted reserves carried forward of £140,439 (2015 £83,973).

Looking ahead, Citizens Advice Bournemouth continues to identify potential new funding streams to mitigate the risk of reduced income from traditional sources. However, the financial year ending 2017 is expected to be challenging to assist in achieving the current strategic plan, the use of reserves may be necessary to support this in the short term.

**Ian Blanchard**



# Training Supervisor



I am now in my sixth year as training supervisor and still enjoying the role. It is always very rewarding to facilitate the learning of the volunteers and to see them develop into competent assessors and advisers.

Between October 2015 and September 2016 we recruited 68 volunteers, an increase of 28 from the previous year. Volunteers were a mixture of University students, mostly law students who want to extend their experience, retirees and those looking for work.

We offer placement opportunities to undergraduates from Bournemouth University with two from this years intake going on to paid employment once graduating.

This year in-house training has increased as a result of the recruitment of a Training Officer. Lyndsey has instigated a programme of 10 tutorials that ensures trainees have a basic grounding in the main enquiry areas. Although it has increased the work-load of the training officer it will hopefully improve the retention of volunteers and the service we give to clients.

We have continued the group interactive interviewing process as a means of ensuring that volunteers have a meaningful understanding of the work they will be involved in. It reduced attrition initially but it is still high. However perhaps a rate of 40% is to be expected given that we recruit a large percentage of students, who of course move on, and those who are looking for work who as a result of volunteering for Citizens Advice Bournemouth gain employment.

In April Citizens Advice introduced a new method of training based on skills rather than roles. The current trainees are responding well to this method.

**Beryl Ratcliffe**

## PensionWise

It's hard to believe that the Pension Wise project has now been running almost 18 months. From our humble beginnings in February 2015, the team has developed into a highly skilled efficient unit that is frequently commended for its technical knowledge and friendly delivery style.

From projection inception to the end of July, 2016, we've helped clients with an astonishing total that is now in excess of 75 million pounds of pension funds, and conducted over 900 successful appointments. We have seen an incredibly diverse array of clients all over the length and breadth of Dorset, East Devon, and the very busy Isle of Wight.

The Pension Wise contract for Citizens Advice to operate the service was renewed for a second year until April 2017. Indications have been made that this will continue until April 2018, when it has been proposed, via the Public Financial Guidance Model to bring guidance provided by Pension Wise, MAS and TPAS under one new pension guidance body in 2018, which will be an exciting development and a potential expansion of the service that we offer.

Looking to the future, a main thrust of Pension Wise's focus is to continue to raise the profile and brand awareness of the service on a local and national level, both through Citizen Advice, and wider radio, television and social media.

**Roland Wood**



## Research and Campaigns

Research and Campaigns submission of Bureau Evidence Forms to Citizens Advice has increased to 1151 this year, from 1084 last year.

BEF's are now submitted nationally in response to calls for evidence from Citizens Advice Nationally or when a client has been seen whose case is a powerful example of the impact of unfair policy and practice or it is an example of something new.

Examples of evidence submitted are clients experiencing difficulties moving from Disability Living Allowance to Personal Independence Payment; poor practice by HMRC and DWP as debt collectors and poor employment contracts relating to zero hours and tied housing. Records are also being kept to watch for any local patterns that might develop, for example, rogue traders.

Locally, there was very successful participation in the Big Energy Savings Week with a 'pop-up' house being a useful tool to raise awareness of energy loss. We also highlighted the potential problems of student housing by attendance at Fresher's Fairs and the distribution of leaflets via Student Union Bournemouth.

Once staffing issues are resolved, it is anticipated that Research and Campaigns will go from strength to strength over the coming year allowing us to do bigger and better campaigns.

### Tee Stokes

## Money Advice Service Project

We are into our second year of our Money Advice Service (MAS) Debt Project which is going from strength to strength.

The introduction of this service has been of huge benefit to Citizens Advice Bournemouth and our clients as it has enabled us to build and develop the services we are able to offer clients in relation to their debts and financial capability at both a generalist and specialist level. Since the project started in October 2014 we have helped 1,352 clients that required help with their debts.

Our project is held in high regard by Citizens Advice nationally and we are regularly being contacted by other offices who deliver the project to discuss how we exceed our targets and provide a high quality service to clients.

The project is very target driven and we are consistently excelling and this year we have hit our target by 184%. This is down to the hard work and commitment of our generalist advisers who are always open to ideas to help develop and change the way the service is delivered and continuously carry out training. As well as our debt specialists, Nicki Juniper and Beth Masterson, who are constantly striving to deliver a high quality service to a range of clients in sometimes difficult circumstances.



## Student Placement



Studying Law at Bournemouth University stood out compared to the many other Universities, as you were required to complete a mandatory placement year in the legal industry. This appealed to me as I would have a year of work experience behind me when I finished my final year at university, as well as giving me the chance to improve my skills necessary for my professional future.

I chose to come to Citizens Advice Bournemouth due to the abundance of positive comments I had heard from friends who had done a placement year here, as well as those who volunteered one day a week whilst at university. They would tell me that you “never know what problems you will be helping a client with” and “no two days are the same”. They were not wrong!

Halfway through the placement all students went back to University for a review, this is when I spoke to friends and fellow students about my placement as well as theirs and it seems that my placement was amongst the more hands-on and client-facing.

The depth and variety of the knowledge that I have learnt during my time as a placement student is immense. This is evident by the sheer number of clients that I have helped. I have covered a diverse and varied list of subject matter; topics including: benefits, housing, debt, employment, legal, family and relationships, consumer as well as immigration. I have completed almost 250 initial assessments and over 100 advice appointments, which go further into the issue that the client is facing. This could mean writing letters or making phone calls on behalf of the client, or assisting the client with resolving the problem they are facing.

The skills that I have learnt and improved upon are plentiful, including my writing skills due to the letters and the notes that are written up after every client contact, and my face to face people skills, such as how to gauge whether a client is vulnerable as well as how to communicate through language barriers.

Working within a not-for-profit organisation amongst like minded people, both paid staff and volunteers, I feel has a different job satisfaction compared to that of a for profit organisation. Here the focus is on the client and how we can best help them as well as empowering them with information and resources. We can go the extra mile and take extra time with vulnerable clients when appropriate and in my opinion; we are helping the most vulnerable members of society.

Little did I know when I started how beneficial my time at the Citizens Advice Bournemouth would be for my academic studies, my professional future, as well as socially making great friends along the way. I am grateful for the opportunities and experiences that I have had during my placement year here at Citizens Advice Bournemouth, and I look forward to the opportunities which will arise as a result of this.

**Melissa Parsons Mahon**



## Our Supervisors...

The Supervisors provide a key function in the bureau of support and supervision of both volunteers and paid staff. They ensure that the advice and information we provide is correct and appropriate to the clients.

We would be lost without them!

We asked them what they love about being a Supervisor?

'Retirement at 55 seemed like a good idea, but perhaps I did it too early. CA has given me an interest, a purpose, and practically new career. It's a privilege to be in the position of supporting people in their time of need, and working with such a diverse and enthusiastic group of colleagues. Beats daytime television any day!!'

**George Scuffham, Advice Session Supervisor**

"Having worked at Citizens Advice Bournemouth for more than five years, it is a great privilege to be trusted with managing great teams of volunteers, all dedicated to helping supply essential advice and information to Bournemouth residents, as well as working to recruit new volunteers to continue the essential service".

**Nigel Clarke, Assistant Advice Services Manager**

"I have been here nearly a year and I find the role challenging but incredibly rewarding and the time has flown by. Having volunteered at another Citizens Advice, I already believed in the work we do, and feel privileged to be employed in such a positive environment with great people, together making a real difference to people's lives. "

**Lyndsey Trinder , Training Officer**



**9,660 clients with 12,299 problems were helped by Citizens Advice Bournemouth last year (April 2015 – March 2016)**

Part 1	Number of Advice Events	% Issues
Benefits & tax credits	2,407	20%
Consumer goods & services	648	5%
Debt	2,256	18%
Education	62	1%
Employment	1,355	11%
Financial services & capability	1,501	12%
Health & community care	228	2%
Housing	1,516	12%
Immigration & asylum	250	2%
Legal	574	5%
Other	154	1%
Relationships & family	953	8%
Tax	139	1%
Travel & transport	102	1%
Utilities & communications	77	1%
Discrimination	83	1%
<b>Grand Total</b>	<b>12,305</b>	<b>99%</b>

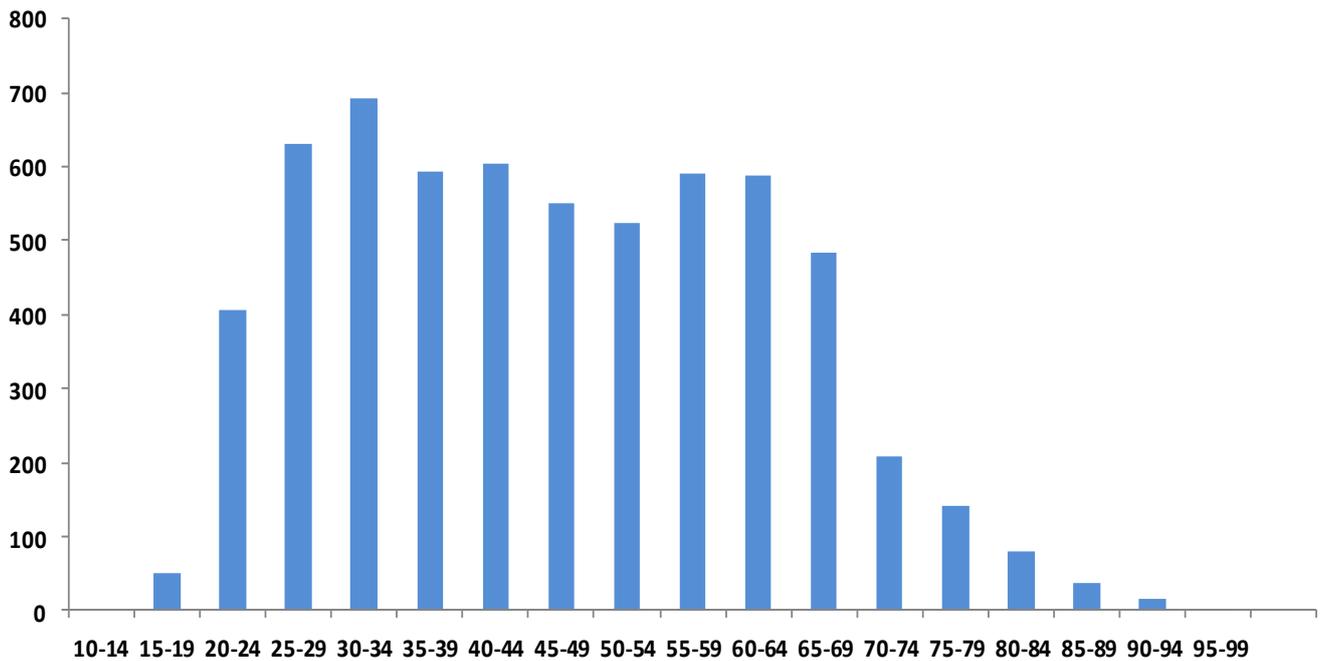


**Financial Gains for 2015/2016**

**£1,165,217**



## Age of Service Users

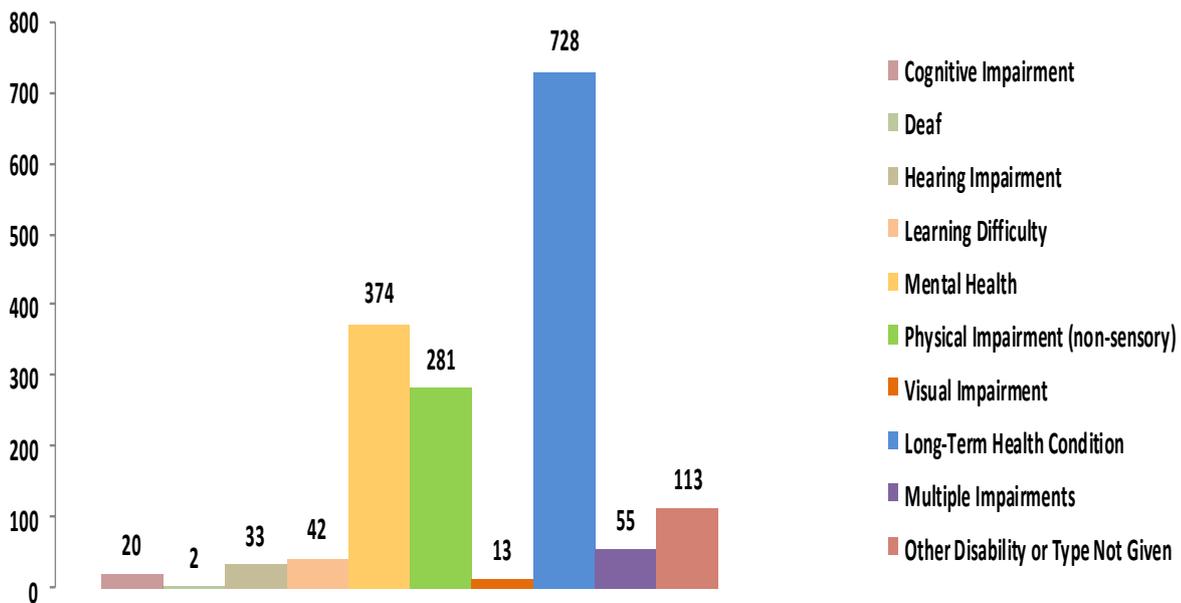


### Value of our Volunteers

This year our volunteers gave on average **665** hours per week of their time to help others.

This has a value of **£548,784**

## Types of Health Issues\*



\*As disclosed by clients

# Statement of Financial Activities

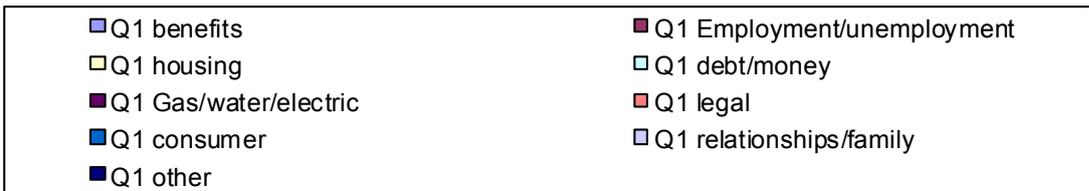
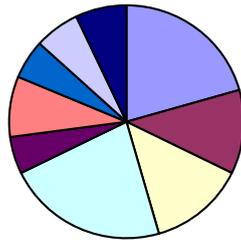
**Bournemouth Citizens Advice Bureau**  
**Statement of Financial Activities**  
**for the year ended 31 March 2016**

**Income and expenditure**

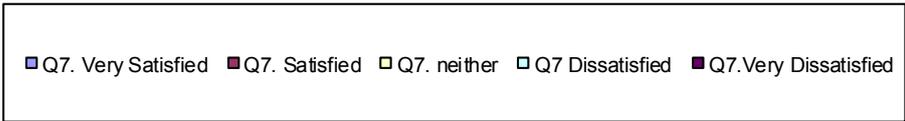
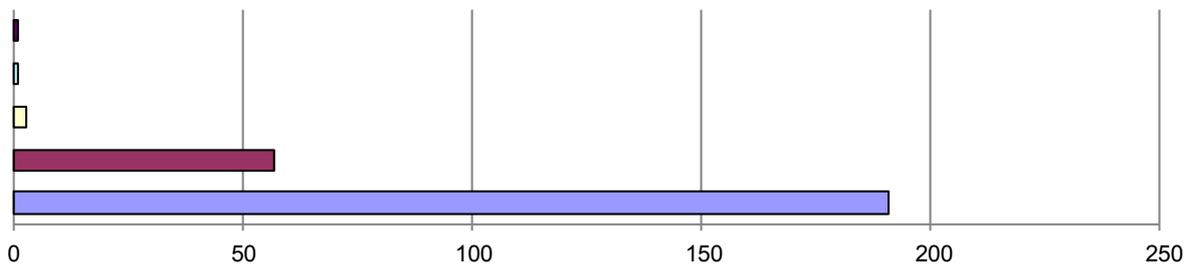
	Notes	General Fund £	Designated Funds £	Restricted Funds £	2016 Total £	2015 Total £
<b>Income from:</b>						
Donations	2	703	-	-	703	3,079
Charitable activities	3	206,674	-	314,235	520,909	361,561
Other trading activities		1,644			1,644	1,156
Investments		1,918	-	-	1,918	1,780
<b>Total</b>		<u>210,939</u>	<u>-</u>	<u>314,235</u>	<u>525,174</u>	<u>367,576</u>
<b>Expenditure on:</b>						
Raising funds		(932)	-	-	(932)	(689)
Charitable activities	14	(179,605)	-	(312,686)	(492,291)	(306,295)
Other	14	(1,788)	-	-	(1,788)	(1,383)
<b>Total</b>	4	<u>(182,325)</u>	<u>-</u>	<u>(312,686)</u>	<u>(495,011)</u>	<u>(308,367)</u>
<b>Net income/(expenditure)</b>		28,614	-	1,549	30,163	59,209
<b>Transfers between funds</b>	9	27,851	(2,123)	(25,728)	-	-
	10					
<b>Net movement in funds</b>		56,465	(2,123)	(24,179)	30,163	59,209
<b>Reconciliation of funds</b>						
Total funds brought forward		83,973	104,596	36,149	224,718	165,509
<b>Total funds carried forward</b>		<u>140,438</u>	<u>102,473</u>	<u>11,970</u>	<u>254,881</u>	<u>224,718</u>

# Customer Satisfaction

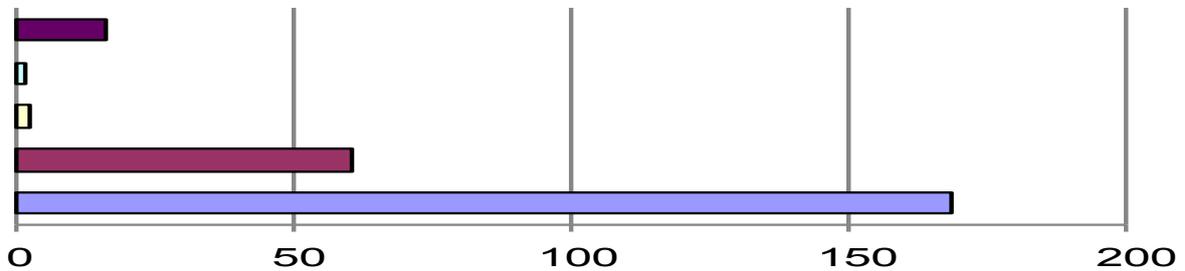
**2015/16**  
**Q1 What issues did you come about today?**



**2015/16**  
**Q7. How satisfied were you with the service provided by BCAB?**

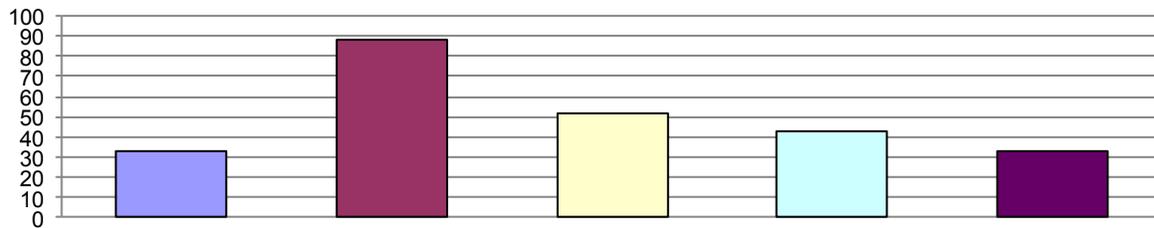


**2015/16**  
**Q2. How concerned were you before you made contact with BCAB?**



- Q2 Very Concerned
- Q2 concerned
- Q2 neither
- Q2 Unconcerned
- Q2 Completely unconcerned

**2015/16**  
**Q6. How concerned were you about the issues after contacting BCAB?**



- Q6. Very Concerned
- Q6. Concerned
- Q6. Neither
- Q6. Unconcerned
- Q6. Completely unconcerned

### Paid Staff

**Samantha Whiting** - Bureau Manager (Left May 2016)

**Zoe Bradley** - Chief Executive (Started September 2016)

**Shirley Wright** - Administration Manager

**Beryl Ratcliffe** - Training Supervisor

**Emma Lee** - Advice Services Manager

**Phil Sands** - Projects Manager (Left November 2015)

**Nigel Clarke** - Assistant Advice Services Manager

**Alicia Harries** - MAS Debt Caseworker (Left May 2016)

**Nicki Juniper** - MAS Debt Caseworker

**Keith Barton** - Benefit Appeals Specialist Caseworker

**Angela Garner** - Advice Session Supervisor

**Jane Clarke** - Pension Wise Caseworker

**Louis Le-Marechal** - Pension Wise Caseworker

**Roland Wood** - Pension Wise Project Lead

**Isabel Dodds** - Pension Wise Agent

**Sean York** - Pension Wise Agent

**Michael Politzer** - Pension Wise Guider (Left March 2016)

**Colin Olver** - Pension Wise Guider (Left July 2016)

**Jemma Brooks** - Project Administrator

**Beth Masterson** - Project Administrator & MAS Debt Caseworker

**Nicola Du Feu** - Project Administrator (Started September 2016)

**Jo McMullen** - Project Administrator

**George Scuffham** - Advice Session Supervisor (Started August 2016)

**Austin McCormack** - Advice Session Supervisor (Started August 2016)

**Lyndsey Trinder** - Training Officer (Started October 2015)

**Esther Brown** - Advice Session Supervisor (Started September 2016)

**Samineh Richardson** - Research and Campaigns Co-ordinator (Started August 2016)

**Fiona Carter** - Outreach Worker (Started August 2016)

**Jamie Pearce** - Outreach Worker & Advice Session Supervisor (Left July 2016)

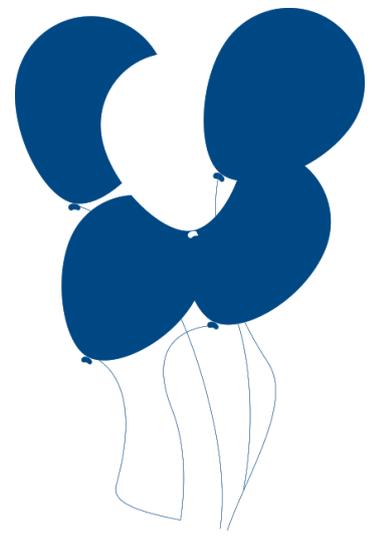
**Amanda Smith** - Lead Receptionist (Started August 2016)

**Melissa Parsons Mahon** - Quality and Compliance Officer  
(Started May 2016)



# A big thank you to all the amazing people who volunteer their time for Citizens

## Advice Bournemouth:



Aiste Razmaite  
Angie Thomson  
Barbara Davidson  
Caron Lanham  
Dorothy Nelson  
Doreen Lee  
Fabiola Mengotti  
Gerry Gilbert  
Jeff Austin  
Joyce Coleman  
Jude Allen  
Justyna Wloch  
Libby Duckett  
Lynn Barclay  
Molly Elsworth  
Melissa McAteer  
Noureen Ahmad  
Oliver Brady  
Patricia Obawole  
Sara Assi  
Vanessa Hamilton-Adams  
Caitlin Beck  
Gerry Gilbert  
Huw Evans  
Peter Caldwell  
Magda Olender

Abigail Davies  
Angela Bonfield  
Anna Jones  
Carrie Wikeley  
Christine Lambie  
Eddie Hamilton  
Freya Strowger  
Howard Goss  
Joanna White  
John Jerzak  
Kay Brady  
Laura Papworth  
Linda Anderson  
Mark Edmonds  
Maureen Bury  
Monica Streat  
Niki Voyer  
Olivia Parkinson  
Rosemary Findlay  
Tee Stokes  
Veronica Geasley  
Wendy Buckle  
Amanda Cole  
Norbert Szabo  
Julie B  
Rachel White

Alyson Hurlstone  
Arif Nasser  
Bronya Morris  
David Cunliffe  
Debbie Simou  
Edward Hooper  
Gail Buick  
Janet Tait  
John Burn  
John Ridge  
Julia Granger  
Lenka Novak  
Lila Witherden  
Lyn Thomas  
Maria Manolopoulou  
Michael Jones  
Mike Pulitzer  
Peter Lee-Overy  
Sanshi Malama  
Tom Adler  
Viktorija Fedotova  
Wendy Nelmes  
Zara Chase  
Kieran Short  
Esther Fowowe  
Andy Hood

# Citizens Advice Bournemouth



The West Wing  
Town Hall  
Bourne Avenue  
Bournemouth  
BH2 6DX

Kinson Hub  
Wimborne Road  
Bournemouth  
BH11 9AW

AdviceLine: 03444 111 444

## Drop-in Opening Times

Monday: 10am - 3.30pm  
Tuesday: 10am - 3.30pm  
Wednesday: 10am - 3.30pm  
Thursday: 10am - 3.30pm  
Friday: 10am - 3.30pm

Adviceline: 10am - 4pm



@BournemouthCAB



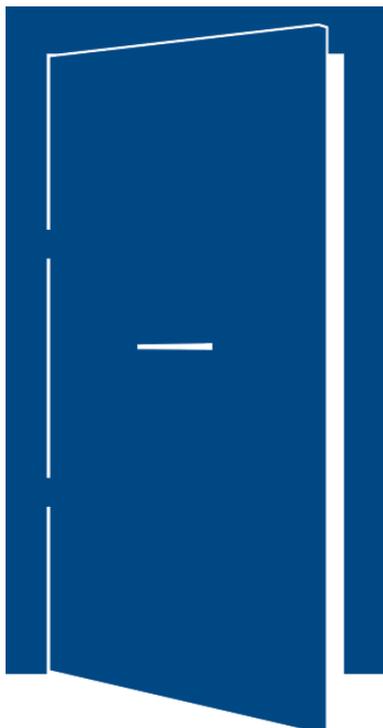
[www.facebook.com/](http://www.facebook.com/)

Bournemouth Citizens Advice Bureau



## Outreach Services

Monday	Kinson Hub Library	10am - 1.30pm
Monday	Westbourne Library	10am-1pm
Tuesday	West Howe Library	10am - 3.30pm
Wednesday	Southbourne Immanuel Church	12pm –3.30pm
Wednesday	BH1 Project, Boscombe	11am - 1.30pm
Thursday	Boscombe Library	10am - 3.30pm



Bournemouth

## Trustees during the year & up to the date of this report:

Keith Agombar	appointed	8th October 2014
Ao Ajomale	appointed	16 September 2009
Patrick Bligh-Cheesman	appointed	21 October 2010
Tony Bradley	appointed	21 October 2010
Jayne Kerry	appointed	16 September 2009, resigned 27th January 2016
Matthew Moore	appointed	26 October 2011
Chris Purkis	appointed	09 February 2011, resigned 27th January 2016
Ken Stevenson	appointed	2nd October 2013, resigned 27th January 2016
Rae Stollard	appointed	8th October 2014
Ted Taylor	appointed	16 September 2009
Ian Blanchard	Co-opted	25th May 2016

## Citizens Advice Bournemouth would like to thank our funders & supporters



Connecting Advice In Dorset

the Money Advice Service™



Pensionwise  
Your money. Your choice.

 Citizens Advice in Dorset  
The charity for our community in partnership with:

Shelter

Ansbury  
Quality Careers Advice and Guidance  
Part of Continuum Consortium



LOTTERY FUNDED