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Our client is 58, single and has learning difficulties, his only income being income-based benefits and disability living allowance. He was living in Gedling Homes accommodation with his brother when sadly his brother died in December 2010. Our client was a joint tenant and did not realise that rent arrears of £2,203.33 had accrued following his brother's death. He gave up his tenancy and was re-housed into supported housing in August 2011 but remained very concerned about the rent arrears from his previous property.

We looked at his entitlement to benefits and completed a financial statement showing that he could only afford to make a token offer of payment towards the old rent arrears. He was advised that we could help him request a write-off of the debt on the grounds of ill health and hardship, and that he could make a token offer of payment if the write-off request was refused. We also asked the Housing Benefit department to look at the client's entitlement to housing benefit for periods when he had a break in his claim due to his failure to provide information requested by the local authority.

Housing benefit of £792 was awarded for three separate periods during the time that our client was a tenant of Gedling Homes; this amount was paid by the Housing Benefit department to reduce the balance of the arrears. Gedling Homes did not agree to write-off the remaining debt but accepted a repayment at £1 per month.

As acting Chair of the Board of Trustees I am very pleased to present the 2012/13 Annual report.

Firstly, I must acknowledge the very big debt owed to Tony Kemmer, our Chair, who died unexpectedly last Christmas. In his time as Chair, through his intelligence, enthusiasm and commitment he made a huge contribution to the bureau.

As ever this has been a year of challenge and achievement. The advent of the changes in the welfare benefit system has increased the demand for our services even further.

With limited resources, improving the efficiency of our operations is paramount. I am pleased to say that changes planned, trialled and implemented during the year are having a positive impact. We called this work "Access 2012". Already we are helping more clients, and both client and volunteer experience are improved. You can read more about Access 2012 as part of our general advice service report on pages eight and nine.

The contract for providing an advice service to the City completed its first year successfully. Along with our consortium partners we have achieved the targets set and are delivering a more coordinated advice service across the City. On the other hand our contract with the Legal Services Commission ended in March 2013 when debt and welfare benefits needs were taken out of scope for legal aid funding. Fortunately we have managed to redeploy the staff involved, however the reduction in income increases the challenge of finding new sources of finance.

Finally a huge thanks to Trish, her staff and all our volunteers, including my fellow trustees, for all their enthusiasm and hard work.

My best wishes to you all.



John Mason
Acting Chair of the Board of Trustees

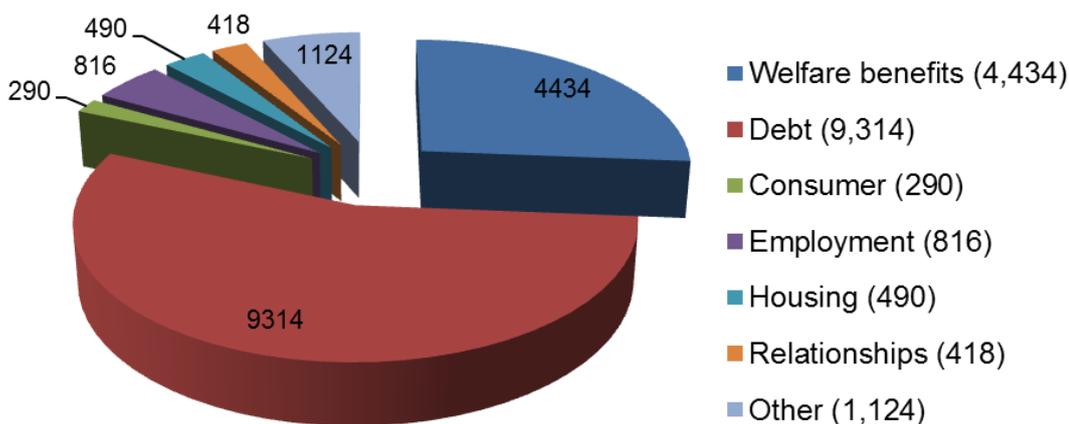


Chair's welcome

The year of 2012/13 has been a year of getting on with the job in hand. Our income has been relatively stable, and our staff and volunteer team have continued to work ceaselessly to provide an excellent advice service to the people of Nottingham city, and the boroughs of Gedling and Rushcliffe.

During the year we gave advice to 5,233 people (4.6 per cent increase). Together these people sought help with 16,886 new issues (10.7 per cent increase). A further 4,837 people were helped through our reception information service (12.8 per cent increase).

Our advisers handled over £21.1m of debt (6.2 per cent decrease) and gained benefit income for clients in excess of £1.5m (68 per cent increase).



The year started with Nottingham and District CAB taking the lead in contracting with Nottingham City Council for neighbourhood and citywide advice services. This marked the beginning of new relationships with partners who became our sub-contractors in a new legal arrangement. It is our job to monitor performance under the contract as a whole and also the performance of individual partners, and to respond swiftly to any emerging problems. Collectively we are performing well having assisted 9,798 people against a target of 8,000, and gained benefit income of £8.3m against a target of £6.5m. In terms of debt we are below our target - we have handled £7.3m of debt against a target of £9m. However, this is accounted for by the significant increase in the number of people seeking benefit advice in the face of welfare changes.

Unfortunately, despite significant lobbying by Citizens Advice and others, the government maintained its decision to remove legal aid for debt and welfare benefit matters. Our contract with the Legal Services Commission (LSC) ceases in March 2013 when the majority of these matters will no longer fall within scope. We must address any reduction in access to casework, with particular emphasis on welfare benefits where the majority of our casework is funded by the LSC.

Capital One has stepped in to fill some of the gap resulting from the end of legal aid funding enabling us to retain a debt specialist for a further year to:

- improve and strengthen the skills and knowledge of our volunteer advisers
- deliver a debt advice service lead by volunteer advisers
- increase the debt casework capacity of our volunteer service.

We will also develop the resources needed to better equip our army of volunteers in the face of increasing demand for debt advice.

The reduction in government funding for welfare benefits advice is alarming. We are facing the biggest changes to the welfare state since its inception after the second world war. Whilst welfare reforms aim to simplify the benefit system the size and pace of change is driving an increasing number of people to seek advice. For many, benefit income is being reduced and the future is frightening. Clients are already experiencing hardship with reductions to tax credits, changes to rules for housing benefit and more severe sanctions being applied to benefit claimants for not attending work-focused interviews etc.

During the year we were awarded funding by Nottingham City Council to lead on policy and campaigning specifically in response to welfare reform. You can read more about this on pages 14 and 15.

Towards the end of the year we agreed new funding arrangements with the **MS Society**, for work with people affected by MS, and with **Rushcliffe Borough Council**, for an outreach service at the Contact Centre in West Bridgford.

A client couldn't afford to pay a mortgage to buy a home so a friend helped her to purchase the property by agreeing to pay half the mortgage.

A number of years later the Tax Credits Office within HMRC stopped the client's tax credits award and told her she had to repay £6,161.94 for a past period. They did this on the basis that they believed that the friend was her partner and was living with her.

Our caseworker lodged an appeal on her behalf and asked for the evidence that HMRC had used to make their decision.

Some ten months later, after repeated correspondence, HMRC reinstated her award and advised her that she didn't have to repay the alleged overpayment. She received over £3,000 in arrears and her award of £62 per week child tax credit.

It was with huge sadness that I heard the news of Tony Kemmer's death. He had been our chair for only a short time but in that time had an impact on all who met him. Tony always kept people at the centre of his focus, whether client, volunteer, or paid employee, and he is missed by many.

Each year I pay tribute to the trustees, volunteers and staff that make the bureau the place that it is – accepting of our clients with all of their problems and chaotic lives, and a warm and enabling place to work. I know that your work isn't easy, and I know that the challenges ahead for our clients are frightening and for our organisation, huge.

I thank you all for your commitment and sheer determination.

Trish Eaton
Manager



Demand for advice services is huge and we know that we do not meet it. Welfare reform is driving demand for advice even higher. Further waves of public sector funding cuts are on the horizon. In a climate of increasing demand and reducing financial resources we must be creative in maximising our resources and finding new income streams. Addressing the problem of access to our service must be our number one priority, and you can read more about our response to this on pages eight and nine.

Under the leadership of Tony Kemmer, we have developed a new business plan taking us through to 2016. Our vision is for Nottingham and District CAB to be the leading provider of information, advice and casework services for the people of Nottingham city and the boroughs of Gedling and Rushcliffe. Nottingham city and south Nottinghamshire will have access to a strong network of advice provision focusing on early intervention and working with those in greatest need. Assistance will be given to anyone approaching the bureau for help.

Our Business Plan outlines five key strategic objectives for the next three years:

Assistance given to all people seeking help by improving and increasing access via all channels and points of delivery, and maximising opportunities for service developments

To exert greater influence on local and national policies and practices by increasing social policy activity

To achieve a broader more secure flexible funding base in order to command best use of our resources

To develop the strengths and skills of our people; harnessing the contribution of staff and volunteers, including members of the Board of Trustees

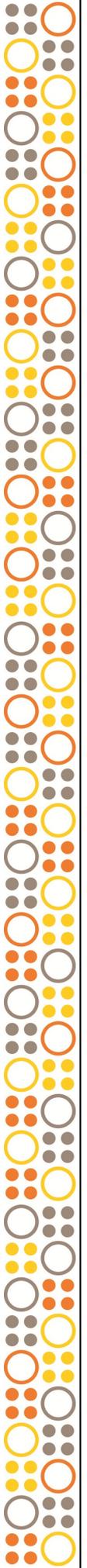
To maximise locally the potential of the national CAB brand

Our aims

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

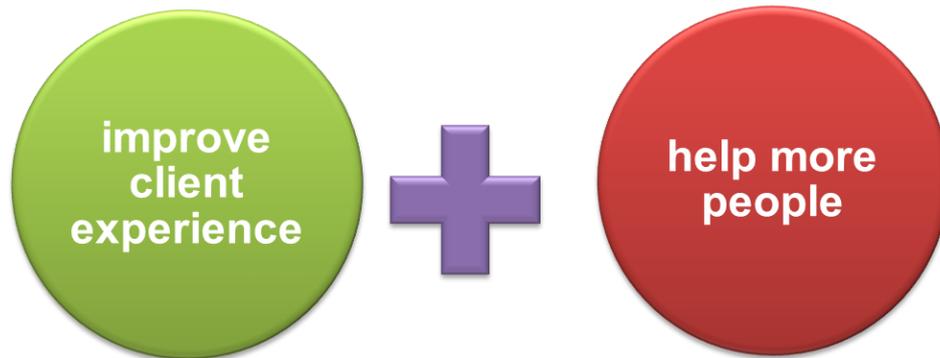


Demand for our services has again risen throughout the year and we have continued to recruit new volunteers to work alongside our existing volunteer advisers and assessors, outreach workers, and debt and welfare benefit caseworkers to help us better meet this demand.

We have seen an overall increase of 11 per cent in the number of issues we dealt with. The most significant increase (29 per cent) was in the number of welfare benefit issues. We saw a 68 per cent increase in problems relating to employment support allowance (ESA). The main reasons for this increase were:

- the introduction of the 365 day limit for receiving contributory ESA
- changes to the qualifying criteria resulting in more people being found fit for work and appealing the decision
- the continued migration of people in receipt of incapacity benefit onto ESA.

During the year we took a long hard look at access to advice and what we could do to enable us to help more people. Following a series of workshops with staff and volunteers a focus group was established to design, implement, test and monitor a new model of service delivery. The new service design, known as '**Access 2012**', was piloted one day a week from July 2012 and rolled out across the working week at the main bureau later in the year. The aims of Access 2012 are simple; to improve client experience and to help more clients.



To achieve these aims we have:

- made changes to our systems to enable us to tailor our services to meet individual client's needs. To do this we introduced a new system to support booking appointments of varying length and, where the client had to make a return visit, ensure continuity of adviser wherever possible
- made changes to access to advice so that people can get the same level of help by telephone, through our reception and, for initial advice, by letter.

A client was referred to the Daybrook outreach by her GP for help dealing with an employment and support allowance appeal. We assisted with the preparation of the submission for tribunal where she received backpay of over £1,500. We also helped her to apply for disability living allowance, to appeal, and prepared her submission. The client received middle rate care and high rate mobility totalling £108.25 per week plus backpay of £6,864.75. We assisted her husband to claim carers allowance and pension credit, making them a further £33.30 per week better off.

Introducing these changes had a substantial impact on all of our volunteers and particularly those who work in reception as their role changed significantly. As usual our volunteers have risen to the challenge, undertaken the training needed to equip them for our new ways of working, and are working hard to ensure that clients remain at the heart of everything that we do.

Access 2012 is still new to us but the positive impact is already noticeable:

- An increase in the number of people able to use our service in the final quarter of the year compared to the final quarter of the previous year.
- A reduction in the number of appointments needed for an individual client to resolve their problem.

The year saw a huge increase in the number of local **foodbanks**; and in July 2012 the bureau became registered as a voucher holder for two of these. By March 2013 the bureau had referral arrangements in place with 17 foodbanks, and we had referred 55 people for emergency food parcels.

We have also continued to develop our relationship with **Advice Nottingham** partners, particularly working together to improve client referrals between our organisations.

As phase two of Access 2012, we are planning changes to our reception area. Our reception will feel quite different, with more space where people can help themselves to leaflets, factsheets and information packs, and public internet access. We will adapt the space to provide more areas where clients can speak to our assessors in privacy.

Next year we will be expanding outreach services. From April 2013 we will work from the Contact Centre in West Bridgford and, later in the year, will extend our outreach service at the Civic Centre in Arnold.

Our client's partner was tragically killed in a road accident the previous week. Immediately following his death his body had been repatriated to Iraq. Our client was very worried about how she would manage financially. We helped her to claim employment and support allowance, and negotiated new payment arrangements on her mortgage and other debts.

Debt and welfare benefits

This section of our report relates to work funded via two particular funding streams - the Legal Services Commission (LSC) - funding for complex debt and welfare benefits advice - and the Money Advice Service (MAS) - funding for complex debt advice. During the year we have successfully delivered on both of these challenging contracts.

The quality of debt advice was confirmed by an extensive client survey commissioned by MAS that showed 95 per cent of clients were satisfied with the advice they had been given, 96 per cent said we understood their situation and 95 per cent said we explained the advice clearly.

Following this endorsement MAS has renewed the contract for another year.

Over the year we have seen an increase in the number of clients affected by stricter sanctions of jobseeker's allowance and employment and support allowance. The sanctions have led to clients being unable to pay for essential expenditure such as rent, gas, electricity and food; this has in turn resulted in increased referrals to local foodbanks.

We have seen a worrying increase in the number of serious debt cases relating to payday loans, with clients having two or three payday loans attracting extremely high rates of interest. We are concerned by the refusal of lenders to agree to offers of payment and the difficulty of our clients to cancel payments being automatically taken from their bank accounts. The Citizens Advice service nationally has seen a ten-fold increase in clients with payday loan debt in the last four years and this increase has been reflected locally.

Also on the increase is the use of high court bailiffs to enforce relatively small debts not covered by the Consumer Credit Act, such as nursery fees, as high court bailiff charges are extremely high compared with those in the county court. In a typical example we saw a client whose debt of £1,544 incurred high court bailiff fees of £781.76. The legal procedure to suspend a high court writ is complicated and can be costly. Without the help of free specialist debt advice many clients would be unable to challenge the writ and would be driven deeper into debt.

Our client is a single parent caring for his nine year old severely autistic son who requires constant care. He has cared for his son alone since he was born. He currently receives carer's allowance and his son receives the high rate care and high rate mobility components of disability living allowance.

As a result of needing to provide 24 hour care for his son, our client has found it extremely difficult to manage his finances. He has been unable to pay his gas and electricity bills, and has arrears in excess of £4,000. He has a water debt of £2,500.

Our adviser made an application to the British Gas Trust Fund who cleared the gas and electricity debts in full. We also applied to Severn Trent Trust Fund for help with the water debt and our client had been accepted onto the Partnership Payment Scheme – this means that if he pays £8.50 per week for 26 weeks Severn Trent Trust Fund will pay a lump sum to clear the remaining water charges.

Our client decided to clear other debts by selling his van and, with the help of holistic debt advice, is now equipped to budget better in future.

Our client is a pensioner who was struggling to manage financially following the death of her husband. We completed a benefit check and identified entitlement to pension credit. We contacted the Pension Service on her behalf explaining her circumstances, and booked a bereavement visit for a pension credit claim to be taken.

We subsequently discovered, when our client returned on an unrelated matter, that pension credit was not in payment. The Pension Service claimed to have no record of the bereavement visit or any claim having been made, they insisted that without a claim the benefit couldn't be paid. We assisted our client to make a new claim and on her behalf pursued a complaint against the Pension Service.

Eighteen months later, the Pension Service acknowledged their fault and our client received payment for over three years arrears of pension credit amounting to a sum in excess of £6,500.

My name is Steve and I started volunteering at the bureau in 1995 (phew, can't believe it's been that long). I have been living with my partner in Nottingham for the last 23 years. After being too ill to work for a number of years due to Crohn's disease, and a couple of major operations, I decided I should update my skills. I enrolled at college, undertook an IT course and, with my new found skills, applied to volunteer at the bureau, to give a few days of my time each week back to society.



As everyone who works here knows, the CAB is a busy place, so our skills are used to the best advantage. Along with admin tasks I became involved in reception duties. My skills, along with those of my colleagues, are widely used – painting and decorating, organising the Christmas party and, of course, the big office move to Carrington Street in 2007.

Following our move I volunteered as one of the new information assistants working in reception. I loved the one-to-one contact with clients. It was very satisfying and I enjoyed the rewards of directly helping people. Recently I was in a coffee shop in town when a young man approached me. He had come into the CAB reception for help during my time as an information assistant. He had lost his job and had become homeless. He told me that because of the help I had given him he had found somewhere to live and had gained employment because he had a fixed address. That is the kind of job satisfaction money can't buy.

I am now in paid employment at the bureau. For the last three years I have worked as an administrator for the casework team. As you can imagine this is a high demand service and can be stressful, but teamwork and camaraderie make the job a pleasure.

The work of the CAB service in giving advice is well known. What is less well known is our work to improve the policies and practices that affect people's lives. We call this work 'social policy work' or 'campaigning for change'.

During the year our advisers and reception staff have reported over 200 instances to Citizens Advice. These relate to matters which unjustly affect our clients and are likely to affect others if the underlying problem is not resolved. By collating problems seen in bureaux across the country, Citizens Advice is in a unique position to make comment to government based on hard evidence and real life examples.

The matters we have reported on during the year largely relate to welfare benefits, debt and employment.

Seventy per cent of reported problems relate to welfare benefits. About one-third of these are to do with under-occupation of social housing and the other two-thirds emanate from the Department of Work and Pensions (DWP). For example:

- Clients given the wrong advice by the DWP as to which benefits they are entitled. When they are subsequently refused benefit, they are still not always given the information they need to make a proper claim.
- Clients not given a full explanation for a benefit being turned down and the basis on which they can appeal.
- Letters which are incomprehensible to the client, and only clear to the adviser upon making a lengthy telephone call to the DWP to establish what the letter really means.

A Spanish woman, single with two young children and looking for work in this country, was given advice by the DWP which deprived her of jobseeker's allowance for several months. Without it she was relying on child benefit and child tax credit and was struggling to feed her family. We advised her how to correct her original claim.

A married man, who had been in receipt of incapacity benefit for several years was told that he had failed the medical test for employment and support allowance (ESA - the new benefit replacing incapacity benefit), and that he had to apply for jobseeker's allowance (JSA) and look for work. Not understanding that he could have appealed this decision he followed the advice given by the DWP.

After applying for JSA, he was told by another DWP adviser that he did not seem well enough to work and that the benefit he should have claimed was ESA.

During the year we have taken part in a national survey of clients who had been sanctioned and had JSA or ESA payments stopped. The survey examined the impact of such sanctions on people with learning difficulties, mental health problems and those not fluent in English. DWP sanctions, as well as delays in processing applications, are a frequent reason for requests for food parcels. Citizens Advice will be repeating this survey in October 2013 to examine if both the impact of sanctions and the need for food parcels have changed.

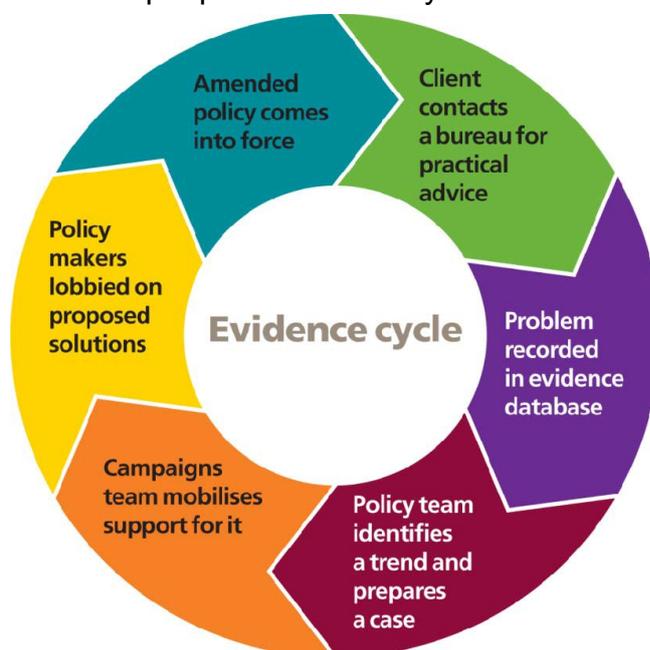
Employment matters account for 24 per cent of the reports we make to Citizens Advice. We anticipate the number of concerns we raise increasing following the introduction of fees for claims to employment tribunals. A significant number of these matters relate to payment of agency workers. In December 2012 we saw agency workers remaining underpaid and facing a period without work over Christmas and the New Year. We conducted a survey in early 2013 to highlight this problem.

Citizens Advice has campaigned on the regulation of bailiffs and similarly of payday lenders. We have encouraged clients with experience of these to complete the Citizens Advice online surveys on Adviceguide, and our debt caseworkers have also provided their feedback. We continue to see problems with bailiffs, particularly court bailiffs, and payday lenders, often the smaller lenders. In June the Financial Conduct Authority made clear to the banks that customers have the right to cancel continuous payment authorities and that they do not need to contact the lender before doing this.

We have maintained links with local authorities and MPs, and we have provided evidence of the effects of welfare reform on people in our community.

Our staff and volunteers strive to make a difference to the people we help and to use their experiences to make society fairer. The government's austerity measures, welfare reform and the withdrawal of legal aid for many areas of advice means that our volunteers and paid staff handle increasingly complex matters. Challenging targets, deadlines and other work pressures can easily get in the way of reporting issues to Citizens Advice. It is their passion for justice that drives our people to report examples of bad practice and unfairness at the end of a long day.

For the year ahead we are bracing ourselves for the huge changes to the welfare system that are being introduced. We will continue to collect hard evidence and be a voice for the most vulnerable people in our society.



Campaigning for change

Advice Nottingham (AN) is a consortium of third sector advice organisations in Nottingham comprising:



advice
nottingham

working together
achieving more

- Bestwood Advice Centre
- Clifton Advice Centre
- Meadows Advice Group
- Nottingham Deaf Society
- Nottingham and District CAB
- Nottingham Law Centre
- Nottingham and Notts Refugee Forum
- Nottinghamshire Housing Advice Service
- St Anns Advice Group.

The AN Vision and Strategy places social policy at the heart of the work of the consortium, and Nottingham and District CAB leads on policy and campaigning for the consortium in response to welfare reform; this is a new responsibility for the CAB.

Our work started in January 2013. The first task was to agree a unified AN policy on key welfare reform measures. Following this, we will work with AN to implement the agreed policy, develop tools and collect evidence to factually show the impact of the changes, and work with other partner organisations to cascade information.

TASK:

- Create a unified Advice Nottingham policy on key welfare reform measures

IMPLEMENTATION:

- Develop a system of managing Advice Nottingham's policy work on welfare reform
- Produce a template to be used across the consortium to capture information
- All documents uploaded electronically to ensure easier access by members

TOOLS/EVIDENCE:

- Case studies
- Statistics from Advice Nottingham members
- Trends in enquiries to Advice Nottingham member organisations
- Research/surveys

Cascade information to:

- City Council/nominated MPs
- Media
- General public



The welfare changes are attracting much media attention across the country with primetime TV coverage and national press reporting. Just two months into the project and media interest is picking up locally.

In a recent article in the Nottingham Evening Post Haleema Wahid, Policy and Campaigns Officer for the Advice Nottingham consortium said: "We remain committed to providing a joined-up approach to advice giving, efficiently responding to welfare changes in the city, and campaigning on social policy issues that disproportionately affect our clients."

One of the many Nottingham people who has sought help from an AN member organisation agreed to be interviewed for a Nottingham Evening Post article, "The daily struggle to make ends meet". The following is an extract from the article:

The 48-year-old lives in St Anns and works part-time as a cleaner.

Changes mean her housing benefit has been slashed from £37.62 per week to £18.33. (She lives alone in the same three-bedroom home where she raised her three now-grown children.) She makes £560 per month and said her rent recently jumped to £353 from £263. Her council tax bill is about £80 per month, and she has other old debts she pays toward but struggles to shift completely.

She's stuck between out-of-work benefits and tax credits that kick in at 30 hours per week of work. "It's very stressful," she said. "It's like a vicious circle."

She would love to work more and has had jobs through agencies, but has struggled to find anything permanent. So she tries to live as frugally as possible.

"I try to spend about £50 (on food) to last the month," she said.

Basic clothes and toiletries are a struggle. Spending on anything that could be classed as leisure is a non-starter.

"I've been trying to go to the gym for three months but I can't afford the payment," she said. "That's out the window. I can't even pay my council tax. Every month it's the same old same old."

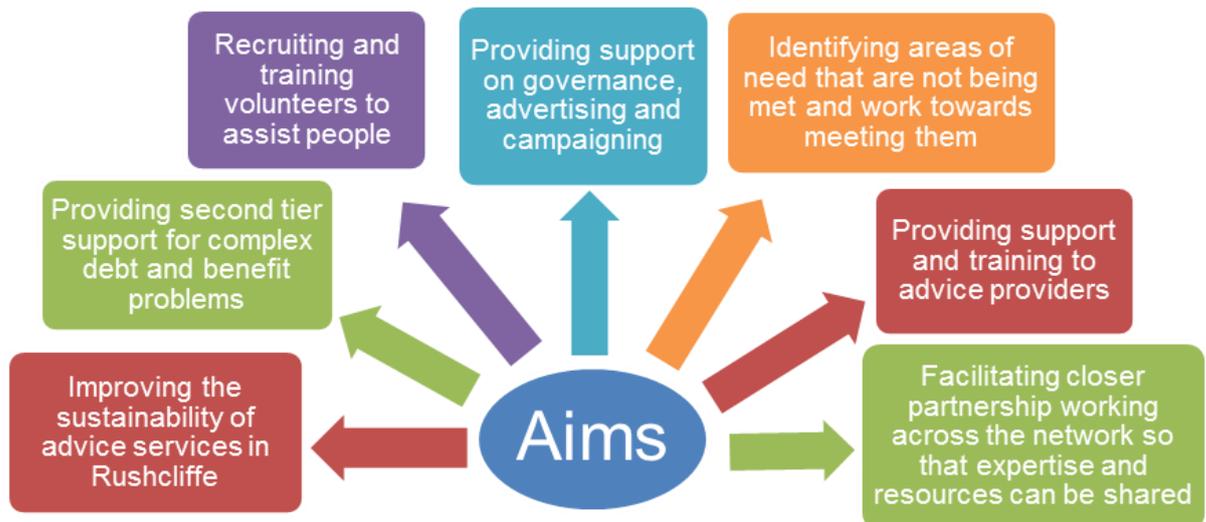
"Sometimes I wish I'd just let them take me to court. It's a horrible thing when you're at home, you can't keep warm and you've got bailiffs at the door. It's very hard out here."



Rushcliffe Advice Network (RAN)

Through funding from the Big Lottery, Nottingham and District CAB supports the work of the Rushcliffe Advice Network (RAN). The bureau employs the project team – Project Coordinator, Consultant Adviser and Administrative and Publicity Officer.

The project works with ten member organisations, from small volunteer led advice centres based in small towns and villages, to local and regional charities, and local authorities based in and covering the mainly rural borough of Rushcliffe. The project works with the following aims:



During the year RAN has built on the work started in Year 1. We are developing the skills of advisers, relationships with partners and working towards expanding advice provision in the borough.

The four advice providers within RAN (Cotgrave, West Bridgford, Radcliffe Advice Centres and The Friary Drop-in) have seen an increase in the number of enquiries over the year with 1,144 more enquiries.

There have been more clients with debt problems (392) – an increase of 14 per cent on Year 1. We have also seen a similar increase in the amount of personal debt. RAN advisers have supported clients with £552,558 of personal debt.

RAN advice centres continue to support more clients with benefits issues. There has been 24 per cent more benefit enquires bringing the total number of benefit enquiries up to 1,341. We estimate that the annual gain from benefits advice is in the region of £2.4 million; a staggering amount for the largely rural borough.

Year 2 has also seen an increase in the number of tribunals that our Consultant Adviser and the Advice Centres have dealt with. Gains from tribunals bring a significant amount of money for clients, with over £91,998 in annual benefit income being awarded and £181,660 in lump sums and arrears following a tribunal decision.

This year five new advisers have been recruited and trained, and all RAN advisers have undertaken training in preparation for welfare reforms.

Being housed in the Civic Centre, the RAN project has a good relationship with Rushcliffe Borough Council. This relationship has been further strengthened during the year by working in partnership with the Borough Council through the Universal Credit Pilot Scheme. This work is serving to deepen the understanding of the role each plays in helping people who are facing difficulties, improve signposting and ensure that a more holistic service is on offer to local people. The Revenues and Benefits team have worked closely with RAN advice centres to provide training on changes and to work proactively in relation to the benefit cap. RAN has also taken part in a Rushcliffe Borough Council Scrutiny Panel receiving an endorsement for the work of the network.

The need for more, and more sustainable, advice provision across the borough continues. We are working closely with two of our centres to address the lack of funding. We are also working with residents and elected members in Keyworth to re-establish an advice centre in the village, and are looking to expand the work of the Radcliffe Advice Centre into Bingham.



Work for Year 3 and beyond will focus on building the sustainability and resilience of individual advice centres and the network as a whole. We will continue to train and develop new and experienced advisers, seek more secure funding for advice centres and develop a greater level of partnership working between members.



Rushcliffe Advice Network (RAN)



My name is Ayesha and I work as a volunteer adviser. I started training as an adviser at CAB in February 2012 and have been advising clients for about a year. I decided to apply to become a volunteer as my children were preparing to go to university and after being a stay-at-home mum for so long my life needed a new direction. Happily I was accepted for the training programme.



Working at the CAB is rewarding and challenging. No two clients are the same which brings variety and interest. Some clients bring problems which at first glance seem overwhelming and bewildering, but ongoing training and the support of the session supervisor helps me to take a step back, look at the whole picture and work out how best to work with my client.

The huge range and diversity of clients and their problems means that every day is different. I learn something new each time I come into the bureau and I particularly enjoy the friendly banter in the office. Everyone goes out of their way to help me if I'm unsure or just don't know something. Welcoming and friendly staff and volunteers went a long way into settling me into being part of the team.

My name is Roger and I have worked as a volunteer at CAB for 22 years. At the age of 16 I started work in a beer bottling factory in Mansfield. After serving in the Royal Air Force I joined the Police as a constable and retired 35 years later having attained the rank of Chief Superintendent.



After having a very demanding and responsible career, I decided I needed a complete change of direction and opted for the voluntary sector where my life skills and experience could be put to good use. CAB fitted the bill perfectly.

Throughout my time at the bureau I have had various roles – I have been a general adviser, an outreach worker, and an advice session supervisor. I am now an assessor on “gateway”.

As one of a team of assessors I answer telephone calls from would-be clients and assess how CAB can best help them. This may be by offering an appointment with an adviser, supplying information such as factsheets, websites or phone numbers, or by signposting the client to another organisation that is better able to respond to their specific needs.

I derive a high degree of personal pleasure and satisfaction from volunteering at CAB. I am able to help to resolve problems which are adversely affecting the lives of local people and those that are being unfairly treated. Citizens Advice makes a difference in influencing legislation and policies of national and local government. It is both pleasurable and humbling to receive thank you letters and cards from those people I have been able to help.

My adviser colleagues come from all walks of life; we get on well together with lots of good natured banter and we help each other out. I would certainly recommend volunteering at CAB to anyone who wants to make a real difference to the everyday and complex lives of real people.

My name is Grace. I have been volunteering as an information assistant for about a year. I decided to volunteer for CAB because I wanted to give back to the community and because I enjoy interacting with people.

The experience of working in the very busy CAB reception is a good learning experience. It has given me a great sense of appreciating the challenges and problems faced by a diverse group of people in my community.

Being able to help others is rewarding, challenging and also fulfilling. I am able to help people in the community I live in by giving factsheets and leaflets, and by making an appointment to see an adviser for those in need of further help. I really enjoy the work, and I am grateful for the skills I have gained in the process.

A pensioner was seen at our Newstead outreach. In May 2012 she had become unwell on the day she was due to go on her holiday cruise. She had a certificate from her doctor stating it was necessary to cancel her holiday and also evidence showing that she did not board the ship or check into the hotel. The insurance company would not meet her claim as she had not formally cancelled the holiday. Finally one year later, and following our intervention, our client received over £1,000 for payment in full (less the excess). She was thrilled with the outcome.

My name is Sue and I have been volunteering for Nottingham CAB for approximately five years. I am a trustee with special responsibility for personnel matters.

I have experience as a management trainer, an operations manager and customer service manager in a FTSE 100 company and when I retired from corporate life (ten years ago) and consultancy (around five years ago) I decided that I still had some energy and plenty of experience I could share with the voluntary sector. I am now a community responder, a volunteer for the Lincs and Notts Air Ambulance and a volunteer trustee for Nottingham CAB.



All this work is very rewarding for me as well as helpful, I hope, for the organisations I support. Typically my support for the CAB might be helping at interviews, doing personnel project work to take some pressure of the hardworking staff or attending management team meetings. Previously, as Chair of the Personnel Sub-Committee, I was involved in supporting the Manager in the restructuring process made necessary in the round of public sector funding cuts.



Our clients

"Very friendly. Talked through procedures and discussed with me rather than continued with his own ideas. Has been very helpful and I feel confident in his advice. Thank you."

"Whilst afraid and upset at events, the staff here were helpful, sympathetic and very professional. I have been reassured and guided. They have rather restored my faith in human nature. Thank you very much for the help that you have given a poor broken man."

"Very helpful about explaining stuff to me clearly."

"I feel relieved."

"Thank you for your impartial, helpful and stress-reducing advice."

Over 97 per cent of our clients scored us seven or above on our feedback cards. Here are some of the many comments:

"Extremely helpful and very easy to understand. Thank you very much."

"Without you we would not have a voice. You are worth your weight in gold, especially in this very needy time. The fact that you are volunteers, well, much kudos to you. Thank you for hearing us and helping us when no-one else seems to want to."

"The service was outstanding and the help was discreet and very helpful."

"No negative feedback at all - I scored 9 purely because for me 10 would require an encyclopaedia like knowledge of not just the advice I was seeking but all factors around it. I was very satisfied today."

"Really appreciate the help and advice that I've received from the CAB. I'll be making a donation in the near future. The volunteers here are doing a fantastic job and should be praised. Thank you so much."

Membership of Trustee Board

Acting Chair: John Mason

Treasurer: Patrick Carmody

Chair of Personnel sub-committee: Sue Billington

Representative members: Cllr Dave Bell (Rushcliffe Borough Council),

Cllr Krista Blair (Gedling Borough Council),

Cllr Mick Wildgust (Nottingham City Council)

Elected members: John Britten, Richard Hodge, Terry Needham

Staff

Manager: Trish Eaton

Deputy Manager: Irene Eatson

IT Manager: Courtenay Ibbotson

Specialist Services Manager: Clare Howling, Stella Howard

Management Admin Officer: Margaret Eager

Advice Supervisor: Emma Priest, Michelle Spriddell, Ruth Millington, Sarah Webber

Outreach Worker: Gail Crookston, Gill White

Trainer: Doug Hird

Support Worker: Anjali Sumra, Chantelle Laws, Vicki Fletcher

Debt Caseworker: Alison Smith, Anne-Marie Collins, Gemma Barratt, Janet Griffiths,

Libby Bailey, Nazia Aslam, Polly Eatson-Bailey

Welfare Benefits Caseworker: Simon Mee

Admin Officer: Cheryl Henstock, Kim Richens, Steve Liles, Teresa Lloyd-Jones

Rushcliffe Advice Network: Claire McCurdy (Project Coordinator), Sally Marshall
(Consultant Adviser), Tom Smith (Admin and Publicity Officer)

Policy and Campaigns Officer: Haleema Wahid

Caretaker: Ian Singleton

Advisers: Adele Dance, Alan Caswell, Andy Bator, Ayesha Tuabin, Barrie Shay, Bob Yarwood, Camilla Zajac, Caraline Ryan, Chris Dearden, Elly Valentine, Felicity Crofts, George Sutcliff, Gordon Fisher, Jane Aspden, Jeanette Bird-Bradley, Jenny Williams, Judith Whistler, Julian Atkinson, Karen Hanford, Katherine Crowther, Katie MacMillan, Keith Barnes, Keith Martin, Ken Smith, Kerry Day, Maggie Walsh, Margaret Morris, Marie Snowden, Mike Rivett, Penny Cross, Peter Bristow, Peter Hosack, Peter Wilson, Richard Stanway, Roger Storey, Roger Chapman, Sarah Powell, Sue Beaumont, Tom Smith, Tony Hodges, Wendy Draper

Gateway Assessors only: Annie Kerslake, Bianca Brooks

Assessors: Adilah Hussain, Catherine Todd, Christina Bande, Eleanor Lingwood, Grace Chiumia, Helen Towers, Jack Joseph, Jean Robinson, Kathryn Murray, Lily Bottriell, Luc Chignell, Marie Lay, Megan Zadik, Mita Johnson, Pru Tatham, Rachel Waterfield, Sally Jayasinghe, Sham Sheikh, Tivisani Dhliwayo

Trainees: Alexandra Szulik, Daniel Fish, Gail Mitchell, Ian Young, Isabel Baylis, Jay Singh, Kathryn Harris, Martin Fletcher, Melissa Trichard, Michelle Carlin, Mousumi Choudhury, Sarah McLoughlin, Sean Keenan, Tony Cox

Admin: Alison Montgomery, Anna Olek, David Lawson, Greg Lisak, Krithika Soundarapandian, Maz Zulfikar, Mirriam Matsuka, Owen Price, Rene Berry, Ruth Hubbard, Shagana Joseph, Simon Lawlor

Our team (as at 31 March 2013)



Nottingham and District CAB has a range of contracts, service level agreements, grants and donations and is funded by:

Nottingham City Council

Nottinghamshire County Council

Gedling Borough Council

Rushcliffe Borough Council

Legal Services Commission (LSC)

Money Advice Service (MAS)

BIG Lottery Fund

Friends of Nottingham CAB

NHS Nottinghamshire County

Imperial Tobacco Ltd

The bureau also receives donations from local companies and private individuals. We are thankful for the support we receive from companies, trusts, individuals and others. It enables us to develop innovative projects that make a difference to the community.

We always welcome new partners who can help us to build our work.

Our information and advice services

You can contact us by telephone, letter or calling into our reception and our staff will assess the best way of helping you.

This could be assisting you to identify the information you need, referring you to a more suitable organisation, or offering you an appointment with an adviser.

You are welcome to call into our reception to select leaflets, fact sheets, self-help packs or use the internet.

Our opening times

Our telephone lines are open:

Monday	10:00am - 2:00pm
Tuesday	10:00am - 2:00pm
Wednesday	1:00pm - 4:00pm
Thursday	10:00am - 2:00pm
Friday	10:00am - 2:00pm

Our reception is open :

Monday	9:30am - 3:00pm
Tuesday	9:30am - 3:00pm
Wednesday	12:30pm - 4:00pm
Thursday	9:30am - 3:00pm
Friday	9:30am - 3:00pm

Telephone:

from a landline call 0844 848 7997 (calls to this line cost 5p per minute from a BT landline. Other providers and mobile rates may vary)

from a mobile call 0300 330 5457 (calls to this line should be of comparable cost to local landline charges and should be included in any inclusive packages)

We also have advice sessions at:

Arnold, Gedling Borough Council Offices, Arnot Hill Park **NG5 6LU**
Fridays - 9:30am - 3:30pm

Bestwood Village, St Marks Church, School Walk **NG6 8UU**
Mondays - 9:30am - 12 noon

Calverton CORE Centre, 18 St Wilfrid's Square **NG14 6FP**
Mondays - 9:30am - 3:00pm

Edwards Lane Community Centre, Alderton Road **NG5 6DX**
(For Nottingham City residents only)
Tuesdays and Fridays - 9:30am - 2:30pm

Netherfield—St George's Centre, Victoria Road **NG4 2NN**
Thursdays - 9:30am - 12:30pm

Newstead Miners Welfare and Community Centre, Tilford Road **NG15 0BS**
Tuesdays - 1:00pm - 3:30pm

West Bridgford, Rushcliffe Community Contact Centre **NG2 6BN**
(For Rushcliffe residents only)
Thursdays and Fridays - 9:30am - 12:30pm

Please note - there are a limited number of appointments at each session. All the sessions operate on a first come first seen basis with appointments given out at the beginning of the session.



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See www.citizensadvice.org.uk/getadvice

To get advice online:
See www.adviceguide.org.uk

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