

# **Shepway CAB**



**SUMMARY OF THE  
ANNUAL REPORT  
AND  
ACCOUNTS  
2005 – 2006**

## **CHAIRMAN'S REPORT**

We have continued to consolidate the work of Shepway Citizens Advice Bureau bringing the establishment up to full strength, reallocating work and improving communication systems.

The economic condition of Shepway still continues to give great concern to Shepway CAB in that we have ever increasing demand for our services. This may be seen in the increase in numbers, but more significantly in the complexity of issues. The increase in the average time spent by an advisor with each client, is now being analysed so that a more comprehensive illustration of this problem can be shown in the future. During the past five years of increased demand the allocation of funds by the local authority has not reflected inflation nor statutory salary increases.

One of our major activities is the provision of specialist legal services and in the year more than £460k was raised as welfare benefit and £3.00 million was negotiated. The Legal Services Unit has demonstrated dedication and commitment to dealing with a high volume work load and is to be congratulated.

The core function of the Bureau is to maintain and develop a team of trained volunteers to be the front line client interviewers. The volunteer team over recent years has declined in number. This caused the closure of the Hythe and Romney Marsh offices. Steps have been taken to reactivate both recruitment and training. Additional funding by the Big Lottery Fund has been received and a comprehensive 3 year programme is underway. The aim of the management committee is to have between 25 and 30 trained volunteers in place by the end of this funding support.

In the coming year a new initiative will be undertaken to seek larger premises and the support capital funding needed for such a move. It is acknowledged by the management committee that many members of staff are working in unsuitable conditions.

The present building has had a major external renovation including a full roof overhaul and the servicing of all windows and doors.

At the end of the financial year the support organization, Friends of Shepway Citizens Advice Bureau (FOSCAB), was wound up and surplus funds ring fenced in the Balance sheet of Shepway CAB. It is the intention of the management committee to re-form FOSCAB so that industry and commerce within Shepway can hold events to raise money for the support of the Bureau. These funds will be used to develop specific projects, e.g. equipment for the replacement building and not for subsidising the short fall in core funding.

The manager, full time staff, volunteer advisors and office volunteers must be congratulated for the fine, unstinting and dedicated effort made to achieve the goals of the organization.

Stephen Blundell  
Chairman

## **MANAGER'S REPORT**

It has been a year of great change and much improvement.

We have welcomed Pam and Clive into the posts of Quality and Training Supervisor. Their task is to oversee and improve the quality of advice we deliver to clients and to identify and deliver training for advisers. This training includes basic training undertaken by all bureau staff including admin workers and reception staff, to ongoing training for more experienced staff. They have made a huge difference already not only to staffing levels but also to the morale of the Bureau.

About this time last year we embarked on a new venture at the Village Children's Centre in Denmark Street, Folkestone supported by SureStart. One of our advisers, Pat, was appointed full time to this project and has been giving a valuable service to users of the Village and people living in the surrounding area.

Another project recently started has been a telephone advice line specifically for the people of the Romney Marsh. It had been recognised by Citizens Advice, our parent body, and ourselves that there is a kind of advice-desert in such areas as the Marsh since we were obliged to pull our services out of New Romney some two years ago. Citizens Advice has given us funding to set up this project to train and supervise telephone advice workers.

The Legal Services Unit has been working extremely hard in the past year. We have been given extra contracts by the Legal Services Commission to employ two more part time Specialist Case Workers and also to provide legal help at local County Courts to people facing eviction from their homes. I am extremely grateful to Jacqui and all who work so hard and for long hours in the Unit to provide this exceptional service to the people of Shepway.

Under a new funding grant from the Big Lottery Fund we have to find and train at least eight new advisers each year for the next three years. In practical terms this means training at least twelve to allow for people leaving the service.

Another big change has been the way all advisers write their case records. Till recently it was done on paper, then on computer but printing out every record. From April we have been fully computerised with case records being stored electronically on a central CAB computer. This has meant a big change in work practices which all the advisers took in good spirits and one in particular has been enthusiastically teaching and supporting other advisers when they get stuck with the new technology. Many thanks too, to Rod, recently appointed Operations Manager to the whole Bureau and Admin worker at the LSU, for using his IT skills so effectively.

### **The Past Year**

During the year 2005-2006 the whole of Shepway CAB:

- helped 6214 people (an increase of 9.3%);
- with 15491 enquiries (an increase in 17.3%);

of these:

- 4253 enquiries were related to State Benefits, including Housing Benefit and Tax Credits (a three-fold increase);
- 8681 were related to debt (an increase of 22%);
- 934 were related to housing issues (an increase of 24%);

- 433 were related to relationships (an increase of 29%).

Our Legal Services Unit:

- Welfare Benefits Section won benefits awards for our clients of £470,914;
- Debt Advice Section dealt with a total of 1558 debts and negotiated in excess of £2.98million for clients.

### **Developments**

Since our last funding request we have increased the resources of both the generalist work of the Bureau and the Legal Services unit.

- We have attracted a three year Big Lottery Grant to develop our support, supervision and training in the Bureau;
- We have increased the number of volunteer advisers;
- We are committed to a net increase of eight advisers each year for the next three years;
- We have increased the size of the Legal Services Unit by two part time Specialist Caseworkers plus admin support;
- We have taken on a new contract with the Legal Services Unit to provide legal advice and help at the Folkestone, Dover and Ashford County Courts for people threatened with possession of their homes;
- We are now opening our doors four days each week, Tuesday to Friday, 10am – 3pm;
- We have started a dedicated telephone advice service specifically for the people of the Romney Marsh. We are also committed to train and support new advisers to staff the service when the present one-year funding comes to an end;
- We have renovated, repaired and decorated our building during the course of year.

Notwithstanding the above, the demand for our help is so great that the Bureau is being stretched to provide the service the community of Shepway needs and deserves. We are acutely aware of *advice deserts*, especially in the rural areas where independent, impartial, free advice and help are difficult to find and where at present we do not have the resources to go.

We are making every effort to increase the numbers of people who have access to us, but the emphasis on the service we provide must firstly be on giving *high quality* advice. In short, we cannot afford to get it wrong because it could have serious (financial and other) consequences for our clients. This is why it can take a full year to train each volunteer adviser and why, following an advice session, each case record is closely scrutinized by our supervisors. To maintain high quality and at the same time give access to larger numbers of people takes time and money.

### **Helping to Make Deprivation History**

All our staff are working hard to tackle hardship and deprivation. Many of our enquiries are multi-faceted, as in relationship breakdown. In this single enquiry area, which saw an increase of 29% over last year, there are often issues relating to access to children, rights to the home, employment, benefits entitlement, debt and much more. If such a client falls into arrears with rent their home could be at

risk, so we help them complete the necessary housing benefit claim forms and take a proactive role in ensuring any housing debt is dealt with. We will often speak with the Housing Benefit and Housing departments to ensure that our client's home is not put at risk because of their present situation. Our generalist advisers work closely with our specialist Caseworkers to ensure that all issues are covered, and that referrals are made within the CAB, or outside to specialist family law solicitors, for specific types of advice and help.

This proactive role includes making a client aware of any other benefit to which they would be entitled and performing *better-off* calculations for various work / family / benefit scenarios. We do all this whilst keeping uppermost in our minds the need to empower the client, helping them to regain control of their lives and building their dignity and self esteem. So, we do not just respond to the presenting problem but take a rounded, holistic approach to a client and his/her needs.

Every benefit or other income we help a client obtain is extra money in the local economy and may be extra money coming to the District Council.

### **Funding Comparisons**

Over the years we have added to our list of funders so that in the current financial year it stands as follows:

Legal Services Commission	£187,537	<b>59%</b>
Shepway District Council	£57,000	<b>18%</b>
Big Lottery Fund	£37,410	<b>12%</b>
SureStart Village Project	£20,000	<b>6%</b>
Citizens Advice (parent body)	£11,500	<b>4%</b>
KCC (approx)	£4,500	<b>1%</b>
	<b>£317,947.00</b>	

Income from donations and bank interest are in addition to the above

All funding streams, with the exception of Shepway District Council, are ring-fenced, so we can spend these grants /contracts only on the specified services. The SDC grant is the only one we can draw on for core / running costs. For the past 5 years the funding from SDC has remained static which represents a large decrease in real terms.

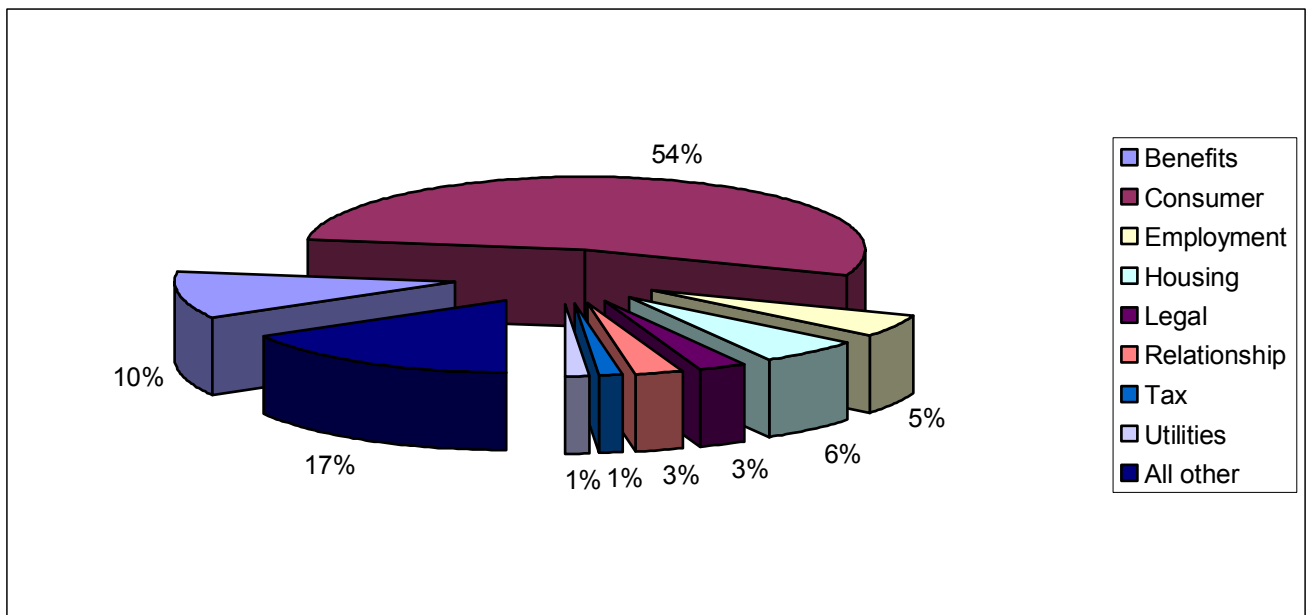
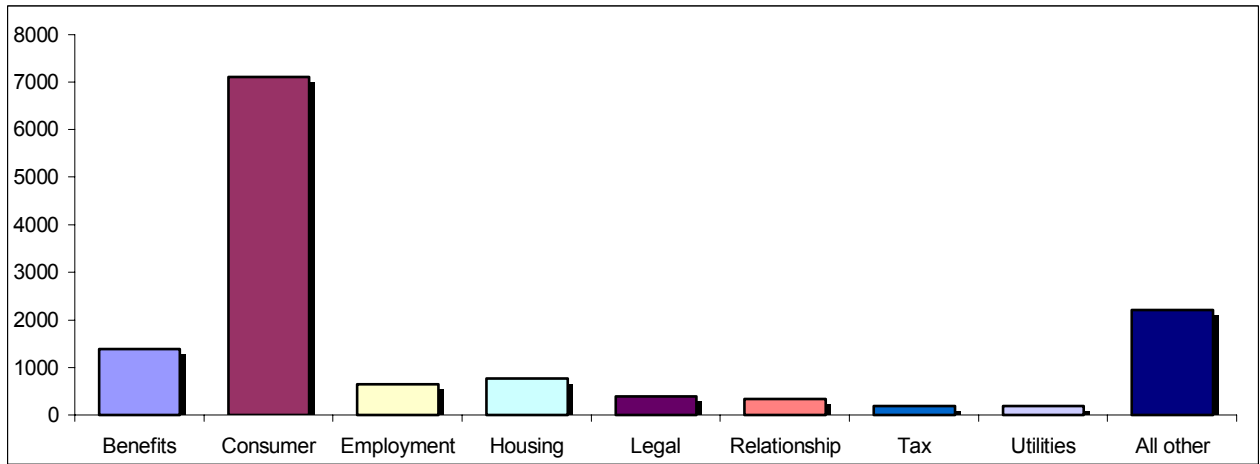
### **Future Developments**

We are developing plans for the future three years which include:

- To introduce a Triage / Diagnostic service in our reception area;
- To train at least 12 new advisers each year;
- To become a Legal Services Preferred Supplier;
- To employ specialist Housing and Employment caseworkers to add to our pool of expertise in the Bureau;
- To apply for funding to provide a service in Hawkinge;
- To review and if necessary increase our office space. During the next two years we may need to purchase bigger premises.

## TOTAL NUMBER OF CONTACTS AND ENQUIRIES 2004 - 2005

	Folkestone	Hythe	Village	Total	
Client Count	5608	15	64	5687	
Benefits	1346	6	32	1384	10.47%
Consumer	7099	2	9	7110	53.81%
Employment	640	2	4	646	4.89%
Housing	746	0	12	758	5.74%
Legal	385	1	7	393	2.97%
Relationship	330	4	1	335	2.54%
Tax	187	0	0	187	1.42%
Utilities	189	0	4	193	1.46%
All other	2175	2	30	2207	16.70%
Totals	13097	17	99	13213	



## **GENERALIST ADVICE SERVICES REPORT**

### **Quality of Advice**

In February 2005 we were subject to our second Quality of Advice Audit (QAA). As predicted we passed the audit with some degree of improvement. We increased our percentage score from 50% in 2004, to 65%. This reflects a successful implementation of the Action Plan, and a lot of hard work on the part of the advisers, but still leaves room for improvement, and we would hope to achieve 80%, or above, next time round. The Report focused on the need to improve our advice in the areas of Debt and Welfare Benefits, perhaps a reflection of the potential downside of having such a successful and competent LSC Specialist team dealing with these two areas. We were required to submit an action Plan, which was done and accepted, and we continue to implement measures under that plan to drive improvement.

### **Supervision**

In April 2005 Douglas went part time, to two days a week, which meant that supervision during advice sessions had to be covered by a number of different people pending recruitment of a full-time replacement. Between April and September session supervision has been carried out by a combination of David, Douglas, and Clive. This has inevitably slowed our progress in terms of continued improvements in quality, but we have managed to ensure that all advice sessions have had supervision. We successfully recruited a replacement for Douglas, Alan, in June 2005, but he only stayed for two weeks. A new replacement, Pam, joined as Quality and Training Supervisor (QTS) in September 2005, and she has now taken on supervision five days a week. She brings a great deal of CAB experience, and will add consistency, and clarity to the supervision process.

### **Advisers and Trainees**

Sadly, despite an increase in the numbers of trainees coming through, as a result of bringing training in-house, we are still very low on certified advisers. We currently only have two certified advisers as part of the generalist advice team. We have lost three in the last month. Two of those have been the result of their own success. Ross, has been appointed as LSC Debt Adviser, joining Jacqui's Team, and Pat has been appointed as full time Outreach Advice worker at the Village Sure Start Children's Centre. The third has been forced to give up due to work commitments.

Fortunately, we have eight Trainee Advisers, and two Trainees. All the Trainee Advisers are now seeing clients. Three of them are likely to qualify as Certified advisers by the end of 2005, with the others likely to follow in the Spring. In addition an experienced adviser and supervisor from another CAB will be joining us as a volunteer generalist adviser in October 2005. The two trainees are due to attend the Certificate Course in December 2005, and will start supervised interviewing early 2006.

### **Advice Services**

It is clear from the above that we are just about continuing to maintain our levels of advisers, but despite bringing training in house, have not managed to increase numbers, over the last 12 months, and this is putting a lot of pressure on the advice team. We have less than half the numbers we need to fully meet the demand on our services and we continue to turn away many potential clients. We have not been able to increase our opening hours, and although we do offer appointments, there is often a two to three weeks wait. We have not been able to extend our services back to Hythe or New Romney, nor are we able to offer a regular telephone advice service.

On a positive note, we are continuing to improve the service that our clients receive, as outlined above. Our clients receive a holistic service, that aims to deal with all of their advice needs that fall within our competence. The focus is very much on quality over quantity. We now have a Waiting Room Support Worker available when the drop-in service is operating so that clients are always able to have contact with a member of staff

even if they cannot be seen that same day. We are hoping that with the arrival of Pam, we can inject new energy into the advise service. She will be implementing changes over the next few months including reducing the number of appointments in favour of drop-in to try to ease the pressure in the waiting room, and a regular afternoon telephone advice service at least once a week.

In conclusion, we have continued to make advances in the quality of the service to our clients, and there is no reason why we cannot continue with this over the next twelve months.

## **SOCIAL POLICY REPORT**

Social policy work is a very important and exciting aspect of our contribution to the community, and can make a real difference to the lives of our clients, some of whom are the most vulnerable and excluded members of society. This work is guided by the principle of the twin aim of the Citizens Advice *'to exercise a responsible influence on the development of social policies and services, both locally and nationally'*. I have been working as a Social Policy Co-ordinator at the bureau for a year and have found it to be a very satisfying experience.

The social policy work of the Citizens Advice is influenced by the information gained from clients that visit the bureaux. Generalist advisers are trained to identify social policy issues and explore with the client whether they wish to take action themselves (with our support), or wish the bureau to take action once the adviser has completed a Bureau Evidence Form on their particular problem. An Evidence Form is completed for each issue that arises, but client details are removed, and just the issue is documented. These are then sent to our central office. Client confidentiality is of the utmost importance to the Bureau.

If any reoccurring issues are noted and possible solutions identified, the next step is to try to influence social policy on a national, regional or local level, depending on the problem. Sometimes, however, it may be necessary to take action regarding a single issue if it is serious. It is always important to highlight and campaign for change when the behaviour of an agency, organisation, shop, landlord or employer etc. falls below the levels expected of them. Once the bureau has gathered evidence, this informs the action that may be taken.

An example of a recent national Citizens Advice Bureau social policy campaign is to try and raise awareness of scams informing people that they have won large amounts of money. The recipient of the prize is asked to send an amount of money, sometimes large, to claim this prize and there have been cases where CAB clients nationally have sent up to £15,000 and have not received a penny in prize money. Individual bureaux are gathering evidence of this type of scam and sending to central office towards a national campaign.

### Local Social Policy Work – Homelessness Gatekeeping Campaign/ Discretionary Housing Payment Amount Challenge

This campaign involved opening lines of communication with Shepway District Council (SDC) and explaining the difficulties experienced by vulnerable clients when making a homeless application.

A series of meetings were held at Shepway CAB where local agencies, i.e. Shelter, the Rainbow Centre, Rainer Kent Housing, Ashford CAB and Folkestone Migrant Support Group, met to discuss and document shared experiences. SDC were informed of the findings of this focus group and this started a positive liaison between all agencies.

The Discretionary Housing Payment amount was challenged by Jacqui, Welfare Benefits Adviser, at the bureau, as being below that set out in the Money Advice Trust guidelines. This resulted in communication from SDC stating that the rates

had been increased in line with those guidelines and was a positive outcome for our clients and future applicants.

#### Regional Social Policy Work

Meetings are regularly held by the North Kent Social Policy Cluster Group as there is no East Kent Group at present. I have attended meetings and reported the positive progress of our social policy work regarding Discretionary Housing Payment amounts and gatekeeping at SDC and our liaison with the local authority.

#### National Social Policy Work

Social Policy Bulletins, detailing current national campaigns, are received from Central office on a monthly basis. Current requests for evidence include:

- tax credit overpayments
- benefit problems for prisoners and ex-offenders
- difficulties with prescription charges and milk tokens

I attended the National Social Policy Conference in February 2006 and became involved in workshops regarding:

- Fair employment for all?
- Affordable Housing for all – the way forward

There was a presentation by a member of the national press who explained how to best utilise the media to present issues and how to protect clients from negative exposure.

I am looking forward to another year of actively pursuing a social policy co-ordinating role.

## **FINANCIAL REPORT**

### **Income and expenditure**

Total income in the year was £209,499 (2003/2004 £166,426) an increase of £43,000 on 2003/2004. The primary reasons for the increase were:

- additional £20,000 funding from the Legal Services Commission which had been subject to a clawback in 2003/2004 as a consequence of staff vacancies. This restricted our ability to fulfil the targeted annual 1100 hours of casework.
- similarly we were able to increase our work for the Shepway Regeneration and receive extra funding of £13,000.
- fundraising income for the year was £15,638 raised by an independent charity, Friends of Shepway Citizens Advice Bureau (FOSCAB). This was an increase of £10,000 on 2003/2004. The primary use of this funding was twofold:
  - premises alterations to provide extra office accommodation and
  - the introduction of in-house training which yielded effective results in this important area of the business.

Expenditure incurred during the year was £178,169 (2003/2004 £139,106). The increase was mainly attributable to extra payroll costs of the filled positions previously referred to. A surplus of £31,330 was made in the year (2003/2004 £-777). At 31 March 2005 total reserves were £73,440 of which £39,904 represented unrestricted funds (2003/2004 £22,524). This will form a designated fund for the planned major repairs & refurbishment programme for 2005/06 estimated at £35,000.

### **Reserves**

We are required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The bureau will maintain a projection of income for at least one year ahead, in accord with funding terms of our 2 main sponsors, and will ensure that funds continue to be derived from as wide a variety of sources possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service. Funding for future pay awards has also to met from reserves as our two main sources of funding, Shepway District Council grant and Legal Services Commission civil contract, are not index-linked. In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be maintained equal to between 6 and 9 months of normal operating expenditure.

### **Principle Funding Sources**

The Directors extend their gratitude to Shepway District Council who continued to support the core operating capacity of the charity. Project specific funding was received from the Legal Services Commission in support of specialist welfare benefits and debt advice work. Grant aid continued to be received from Big Lottery Fund for an Advice Works Supervisor and Kent County Council for funding of the Community Partnership Project. Shepway Regeneration funding was used for a Welfare Rights Officer post which was concluded on 31<sup>st</sup> March. We continue to receive excellent support from FOSCAB to meet the extra demands on the business.

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Summarised Financial Statements**

The following summarised statements are extracted from the statutory accounts and relate to the Statement of Financial Activities incorporating the income and expenditure account, and the Balance Sheet. Additionally, the detailed income and expenditure

account is for information only and does not form part of the statutory financial statements. The full financial statements have been externally examined and we have received an unqualified report from the reporting accountants. Copies have been submitted to the Registrar of Companies and also the Charity Commissioners.

A copy of the full accounts can be obtained from:  
Shepway Citizens Advice  
20 Church Street  
Folkestone CT20 1SE

The annual accounts were approved by the Board of Directors on 19<sup>th</sup> September 2005.

Signed for the Board of Directors of Shepway Citizens Advice Bureau Ltd

Gillian Ford

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Gillian Ford - Chairman

We confirm the summary financial information is consistent with the full accounts.

Signed

Spain Brothers & Co.

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Reporting Accountants

## Shepway Citizens Advice Bureau Limited

### Statement of Financial Activities for the period 4<sup>th</sup> March 2004 to 31<sup>st</sup> March 2005 incorporating the Income and Expenditure Account

	Unrestricted funds	Designated funds	Restricted funds	Total funds 2005	Total funds 2004
	£	£	£	£	£
<b>Incoming Resources</b>					
Incoming resources from generated funds					
Friends of Shepway CAB	6,000		9,638	15,638	5,461
Donations	200			200	437
Bank interest	2,448			2,448	1,099
Incoming resources from charitable activities					
Shepway District Council	57,033		16,414	73,447	60,894
Legal Services Commission		95,206		95,206	74,812
Big Lottery Fund			18,152	18,152	19,423
Kent County Council			4,408	4,408	4,300
<b>Total Incoming Resources</b>	<b>65,681</b>	<b>95,206</b>	<b>48,612</b>	<b>209,499</b>	<b>166,426</b>
<b>Resources expended</b>					
Cost of generating funds	(749)	(445)	(195)	(1,389)	(1,254)
Charitable activities	(47,944)	(87,698)	(38,609)	(174,251)	(163,687)
Governance costs	(1,248)	(890)	(391)	(2,529)	(2,262)
<b>Total Resources expended</b>	<b>(49,941)</b>	<b>(89,033)</b>	<b>(39,195)</b>	<b>(178,169)</b>	<b>(167,203)</b>
<b>Net incoming/ (outgoing) resources before transfers</b>	<b>15,740</b>	<b>6,173</b>	<b>9,417</b>	<b>31,330</b>	<b>(777)</b>
Transfers between funds	1,640		(1,640)		
<b>Net movement in funds for the year</b>	<b>17,380</b>	<b>6,173</b>	<b>7,777</b>	<b>31,330</b>	<b>(777)</b>
Balances brought forward					
At 1st April 2004	22,524	18,577	88,773	129,874	130,651
<b>Balances carried forward At 31st March 2005</b>	<b>39,904</b>	<b>24,750</b>	<b>96,550</b>	<b>161,204</b>	<b>129,874</b>

## Shepway Citizens Advice Bureau Limited

### Balance Sheet as at 31 March 2005

	<u>2005</u>		<u>2004</u>
		£	
			£
<b>Fixed Assets</b>	87,764		82,772
<b>Current Assets</b>			
Debtors	5,257		4,492
Cash at bank and in hand	<u>75,093</u>		<u>73,003</u>
	80,350		77,495
Creditors - amounts falling due within one year	<u>(6,910)</u>		<u>(30,393)</u>
<b>Net Current Assets</b>	<u>73,440</u>		<u>47,102</u>
<b>Net Assets</b>	<u>161,204</u>		<u>129,874</u>
<b>Represented by:</b>			
Unrestricted Funds	64,654		41,101
Restricted Funds	<u>96,550</u>		<u>88,773</u>
	<u>161,204</u>		<u>129,874</u>

## Shepway Citizens Advice Bureau Limited

### Detailed Income and Expenditure Account for the period 4<sup>th</sup> March 2004 to 31<sup>st</sup> March 2005

		<u>Unrestricted</u> <u>Funds</u>	<u>Designated</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2005</u>	<u>Total</u> <u>2004</u>
<b>Income</b>						
Grants						
Shepway District Council		57033		16414	73,447	60894
Legal Services Commission			95206		95,206	74812
Big Lottery fund				18152	18,152	19423
Kent County Council				4408	4,408	4300
		57033	95206	38974	191213	159429
Interest Received		2448			2,448	1099
Donations		200			200	437
Friends of Shepway CAB		6000		9638	15,638	5461
<b>Total Income</b>		<b>65681</b>	<b>95206</b>	<b>48612</b>	<b>209499</b>	<b>166426</b>
<b>Expenditure</b>						
Staff Costs	Salary	29,553	74,257	36,189	139,999	110,369
	Pension	2,208			2,208	2520
	Training	1,057	1,032		2,089	4045
	Travel	4,531	233	255	5,019	5,988
	Recruitment	21	21		42	3797
	<b>Total</b>	<b>37,370</b>	<b>75,543</b>	<b>36,444</b>	<b>149,357</b>	<b>126,719</b>
Premises Costs	Heat/light	766	382		1,148	1,479
	Water	114	58		172	254
	Cleaning mtl	149	149		298	176
	R & M	1,732	892		2,624	1,054
	Insurance	816	816		1,632	997
	Rent H/NR	2862			2,862	5,854
	<b>Total</b>	<b>6,439</b>	<b>2,297</b>	<b>-</b>	<b>8,736</b>	<b>9,814</b>
General and Office Costs	Telephone	2,193	1,523		3,716	3,166
	Postage	117	1,923		2,040	1,092
	Photocopy	451	451		902	711
	Publications	1,058	1,087		2,145	1,530
	Printg/Staty	1,062	1,737		2,799	2,651
	Equipment		761		761	
	Computer	688	1,667		2,355	4,108
	Depreciation	31	413	2,751	3,195	4,260
	Disbursement		1100		1,100	236
	Repayment					11,391
	Sundries	72	72		144	670
	Fees	460	459		919	855
	<b>Total</b>	<b>6,132</b>	<b>11,193</b>	<b>2,751</b>	<b>20,076</b>	<b>30,670</b>
<b>Total Expenditure</b>		<b>49,941</b>	<b>89,033</b>	<b>39,195</b>	<b>178,169</b>	<b>167,203</b>
<b>Surplus/(Deficit)</b>		<b>15,740</b>	<b>6,173</b>	<b>9,417</b>	<b>31,330</b>	<b>(777)</b>

## LEGAL SERVICES UNIT

I am pleased to report another successful year from the Legal Services Unit. We fulfilled our contract hours to year ending April 2006.

In May 2006 we successfully applied for another contract to cover housing repossession hearings at the County Court in Ashford, Folkestone and Dover. Two of the debt advisors at Ashford Bureau staff the Ashford County Court Desk every Thursday. Folkestone Court sits on the first Monday of the month and Dover Court sits on the 1<sup>st</sup> and 3<sup>rd</sup> Wednesday of the month. I staff these; eventually all members of qualified staff will do this on a rota base.

We have prevented evictions taking place, which without our intervention would have resulted in families losing their homes. The LSC contract requires a minimum of 28 hours a month but this was not met in the first two months. However, the LSC assures us that no contract holders met the target figures. July figures are much more acceptable and show an improvement. The Court ushers and staff have been helpful and the feedback from the District Judges has been very positive.

My thanks go to the staff of volunteers who have been an immense help in referring clients to the Legal Service Unit. Without these referrals it would be difficult to maintain our target hours. Special thanks to Morgan and Ross, the two Money Advisors, for the gains they have made in assisting clients with financial difficulties. The amount of debt written off by creditors is in excess of £150,000. One client alone had Barclaycard debt of £22,000 written off, which was the result of persistence by the caseworker.

I have attached figures, which show the amount of debt we dealt with last year.

The Welfare Benefit unit would not be so successful without Leslie Riding's input. Her results at Tribunal are excellent, especially at Disability hearings. I have also attached a list of monies gained for clients. Changes to the Incapacity Benefit regulations have made it easier for clients to work while still receiving some benefit, which has been encouraging for those who want to try to regain full employment

The LSC and Lord Garter's report have been the main topics of the meeting I have attended. The *Carter Report*, which was due to be completed in May, was not finished until August and was the result of a twelve month consultation with Lord Carter, barristers, lawyers and the *not-for-profit* advice agencies.

The report proposes massive changes in the ways in which legal services are to be bought and paid for by the LSC. One of the reasons we applied for a third contract (Court Desk) was that any bureau /firm applying to become a *preferred supplier* will need a minimum of three contracts. The legal services market, it says, "*should be driven by best value in competition based on quality, capacity and price*".

The report advises that there will be a move towards fixed pricing This will reward efficiency and those suppliers who can deliver increased volumes of work.

There are further consultations and all suppliers have been asked to complete reports by the 14<sup>th</sup> October. I, like many of my colleagues within the service will be responding to this request. We think there are many areas of the Carter report which should be reviewed. However, the report is justified in identifying the need to ensure good quality services are provided for people in receipt of benefits or low income.

The Legal Services provides necessary funding for the Bureau and we, as a team will go on providing good quality services for the people of Shepway.

Jacqui O'Carroll: Legal Services Unit Supervisor

### **Legal Services Welfare Benefits Awards**

**April 2004 – September 2005**

<b>Category</b>	<b>Total Gained</b>
Attendance	£25,432.80
Community Care Grant	£1,800.00
Child Tax Credit	£1,051.20
Council Tax	£1,328.04
Discretionary	£957.88
DLA - Care Component	£72,957.10
DLA - Mob Component	£58,304.35
Housing Benefit	£17,309.74
Incapacity Benefit	£31,562.95
Income Support	£16,187.06
Other Benefit Issues	£21,086.96
Pension Credit	£7,368.40
Social Fund –Crisis	£23.18
SureStart Grant	£500.00
Working Tax Credit	£3,259.00
<b>Total:</b>	<b>£259,609.97</b>

## Legal Services Debt Statistics

**1 Apr 2004 and 31 Mar 2005**

Debt category	Total owed	%	No. of debts	%
Bank loan-o/d	£919,028.64	29.3	191	13.1
Benefit HB & CT	£43,536.05	01.4	19	01.3
Benefit O/P iS/JSA	£0.00	00.0	0	00.0
Benefit O/P WTC/CTC	£0.00	00.0	0	00.0
Business	£62,579.44	02.0	13	00.9
Cable TV	£315.23	00.0	2	00.1
Catalogue	£77,159.27	02.5	170	11.7
Community charge	£0.00	00.0	0	00.0
Council tax	£44,565.71	01.4	55	03.8
Credit card	£862,237.32	27.5	352	24.1
Electricity	£6,359.07	00.2	17	01.2
Fines	£22,431.59	00.7	50	03.4
Gas bill	£5,322.48	00.2	13	00.9
Hire purchase	£71,333.13	02.3	15	01.0
Maintenance	£2,418.64	00.1	1	00.1
Mortgage	£80,766.83	02.6	8	00.5
No category recorded	£70,746.03	02.3	26	01.8
Other	£21,690.12	00.7	22	01.5
Personal loan	£623,179.20	19.9	165	11.3
Rent H Association	£0.00	00.0	0	00.0
Rent local auth	£0.00	00.0	0	00.0
Rent private	£27,805.68	00.9	29	02.0
Satellite TV	£1,819.75	00.1	9	00.6
Secured loan	£27,589.40	00.9	3	00.2
Social fund	£2,069.16	00.1	6	00.4
Store credit	£92,806.27	03.0	126	08.6
Tax	£29,192.51	00.9	10	00.7
Telephone	£20,678.84	00.7	79	05.4
Water rates	£22,866.14	00.7	78	05.3
<b>Totals</b>	<b>£3,138,496.60</b>		<b>1469</b>	

**1 Apr 2005 - 27 Sept 2005**

Debt category	Total owed	%	No. of debts	%
Bank loan-old	£238,346.23	19.5	57	10.1
Benefit HB & CT	£55,316.01	04.5	7	01.2
Benefit O/P iS/JSA	£0.00	00.0	0	00.0
Benefit O/P WTC/CTC	£227.83	00.0	1	00.2
Business	£1,109.97	00.1	2	00.4
Cable TV	£1,780.48	00.1	5	00.9
Catalogue Deb	£25,234.90	02.1	61	10.9
Community charge	£0.00	00.0	0	00.0
Council tax	£18,344.32	01.5	21	03.7
Credit card	£362,437.77	29.6	131	23.3
Electricity	£4,724.84	00.4	12	02.1
Fines	£4,061.08	00.3	17	03.0
Gas bill	£839.30	00.1	6	01.1
Hire purchase	£15,953.91	01.3	5	00.9
Maintenance	£3,571.40	00.3	2	00.4
Mortgage	£73,855.68	06.0	11	02.0
No category recorded	£34,035.25	02.8	22	03.9
Other	£11,280.83	00.9	18	03.2
Personal loan	£297,110.66	24.3	62	11.0
Rent H Association	£1,016.14	00.1	2	00.4
Rent local auth	£1,613.89	00.1	2	00.4
Rent private	£4,099.71	00.3	9	01.6
Satellite TV	£434.18	00.0	3	00.5
Secured loan	£13,200.06	01.1	2	00.4
Social fund	£288.97	00.0	2	00.4
Store credit	£39,757.99	03.2	49	08.7
Tax	£0.00	00.0	0	00.0
Telephone	£3,998.30	00.3	18	03.2
Water rates	£11,369.70	00.9	35	06.2
<b>Totals</b>	<b>£1,224,009.40</b>		<b>562</b>	