



“Working for our community”

Spring Edition 2009/10

### IN 2008/09 WE DEALT WITH:

£15M

Over £15M in debt—an increase from £10M in 2007/08

Within this we have seen a particularly high increase in mortgage arrears which have more than doubled since 2007/08.

£1.3M

Over £1.3M of financial gains benefitting 326 clients

27,500

Over 27,500 client / non-client contacts

24,500

Over 24,500 issues (see chart on p3 for breakdown)

6,800

Over 6,800 clients compared with over 6,500 in 2007/08

We are the fourth biggest bureau in the South East compared with 12,000 clients in South Hants, over 9,000 in Milton Keynes and nearly 8,000 in Maidstone.

9,400

Over 9,400 telephone calls on our Advice Line.

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### KEEPING ONE STEP AHEAD

At the end of another financial year it is timely to reflect on what we have achieved over that time and the challenges that lay ahead this year.

Unsurprisingly this has been a very busy year for managers and advisers at our four bureaux (Cranleigh, Farnham, Godalming and Haslemere) who have helped over 6,800 local people with more than 24,500 issues. This makes us the fourth busiest bureau in South East England.

This exceptional achievement has been made possible not only through the hard work of all of our staff and volunteers but also through the close and supportive systems that we have developed as a District, in particular the district-wide telephone advice line.

In addition 2008/09 saw us continuing to develop our very successful outreach services, including in Sandy Hill, Farnham, and at community centres, Children’s Centres and village halls across the district, as well as providing support at home for the over 60s.

In the second half of the year we began to see the repercussions of the credit crunch, with a growing number of enquiries relating to employment and redundancy alongside debt. The issues that our clients brought to us also became ever more complex, bringing increased stress for both clients and our advisers.

And of course it didn’t stop there - for some people losing a job or a business at a time like this can also result in losing their home. Perhaps it is not surprising, therefore, but certainly upsetting, that we also saw an increase in enquires relating to domestic abuse (see page 3).

In order to provide the most effective support to those in need during these difficult times, from February 2009 we opened our advice lines half-an-hour earlier each day and added more face-to-face interviews at our busiest bureau in Farnham. This is being supported through additional funding from central government, via our national body Citizens Advice.

We also worked closely with Waverley Borough Council on their “Don’t lose your Home or Business” initiative.

*Continued on page 2*

## Citizens Advice Waverley

Giving you free, confidential, independent, and impartial advice

Debt - Benefits - Employment - Housing - Relationships - Finance  
Health - Education - Legal - Tax - Utilities - Consumer - Immigration

## KEEPING ONE STEP AHEAD continued from page 1

Other major achievements throughout the year included:

- working with Surrey County Council and bureaux across Surrey to maximise the take-up of welfare benefits;
- appointing a Recruitment and Development Manager with responsibility across the district (which is already reaping significant benefits); and
- strengthening our partnership working with WBC, in particular in minimising homelessness within the Borough.

It is never easy to predict the pressures and demands that will be placed on our

service from one year to the next. But it is important that wherever possible we try to keep one step ahead, so that we are in a position to handle such changes effectively and to continue to give the best possible help our clients.

Our plans for the year ahead include:

- replacing our mobile advice service with "static" outreaches wherever there is evidence of continuing need and ensuring that in other cases we extend outreach to ensure those who cannot make it to a bureau can access support;
- providing money management training to financially vulnerable local people to help to reduce their risk of facing debt problems

in the future;

- continuing to work more closely with other Citizens Advice bureaux across Surrey; and
- strengthening our relationship with all our local authorities to ensure we best meet the needs of our local communities.

None of this could have been achieved without the tremendous dedication of our staff and volunteers, including our trustees.

Thanks also go to all supporters of the individual bureaux and the district as a whole.

*Phil Davies, District Manager  
(Business & Strategy)*

## NEWS

### MOBILE SERVICE REPLACED BY NEW "STATIC" OUTREACHES

Following a strategic review of our mobile advice service, from the beginning of April 2009 it is being replaced by a more cost-effective series of static outreaches, based on evidence of continued local need. These include new out-

reaches at St. Mark's Community Centre, Godalming and Cranleigh Day Centre for the Elderly, as well as planned outreaches at a number of local Children's Centres.

Our mobile service was established in October 2004 as a rural outreach project, aimed at ensuring that people in rural communities had appropriate access to our services at a time when we could not guarantee reliable access to telephone advice or a full Monday to Friday service. Whilst this project was initially very successful in meeting this aim, the advent of our Borough-wide telephone advice line in 2006 addressed this need in a far more comprehensive

way.

The original funding for this project came to an end in 2007, but through careful management, and assisted by generous sponsorship from the Herald Newspaper Group, we were able to carry it on for over a further year. This was important to ensure that those clients who were used to using the mobile service were given time to adjust to its withdrawal.

Sadly the ending of this service also meant that we said goodbye to Rob Alexander who ran the mobile advice project for the last few years. Please see page 7 for more details.



### FOUR YEARS PERSISTENCE PAYS OFF

In 2005, Godalming adviser Ellen began helping a client to claim Disability Living Allowance (DLA). He suffered from severe back pain, and had limited mobility. However, his application was refused.

Ellen took the case to a Social Security Appeal Tribunal. After a hearing, they disallowed the appeal. Ellen persevered, and sought advice from Surrey Welfare Rights. After serious consideration, it was decided to take the rare step of applying to the higher tribunal - the Commissioners for Social Services. This body only have jurisdiction to hear an application where an error of law or procedure has occurred in the lower tribunal.

The Commissioner ruled that, in this case, an error of procedure had oc-

curred. From the reasons given by the lower tribunal for their decision, he found that they had not followed the correct guidelines relating to pain and severe discomfort. He directed that the

***"The Commissioner ruled an error of procedure had occurred"***

case should be heard again in full by a new tribunal. A fresh hearing was arranged, but the new tribunal again refused the application.

For Ellen, this was not the end of the matter. She helped her client to make

another application

for the benefit, which was again refused. She decided on a further appeal. The difference this time was that he had now been seen by a neurologist. This specialist produced a report showing that his condition had been caused many years ago by problems at his workplace. The new tribunal then allowed the appeal and awarded him higher rate mobility and lower rate care for two years.

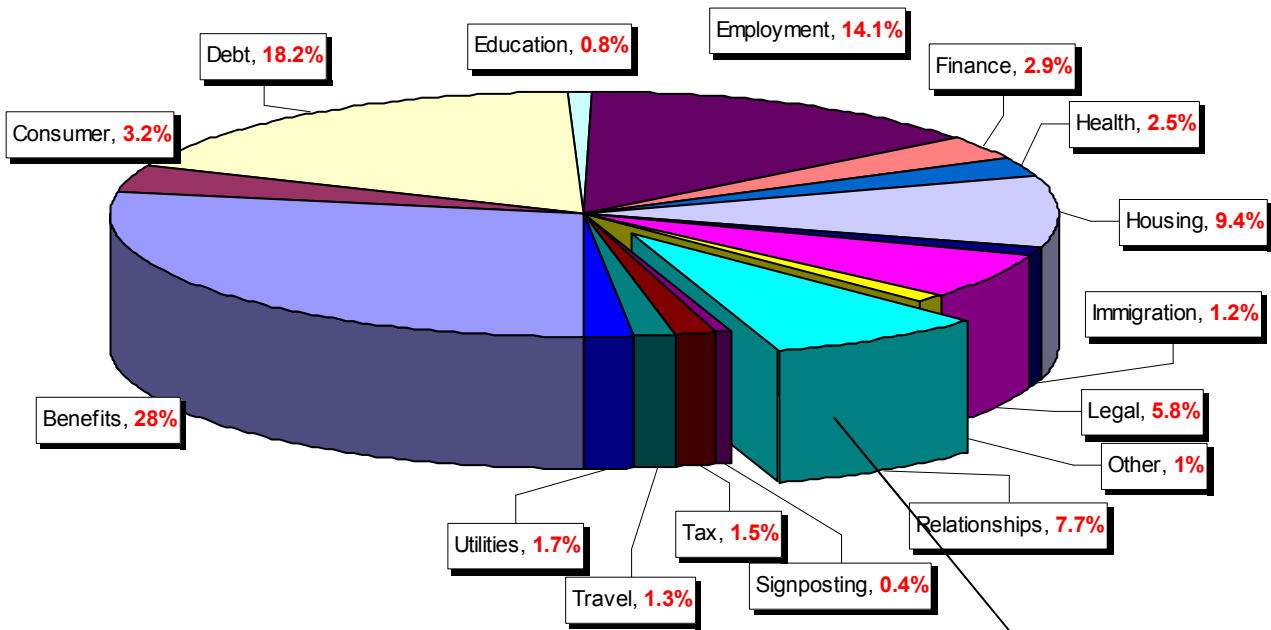
These procedures lasted four years, but show that, where there is merit, it is worth continuing with a case until all remedies have been exhausted.



*Paddy, Godalming adviser*

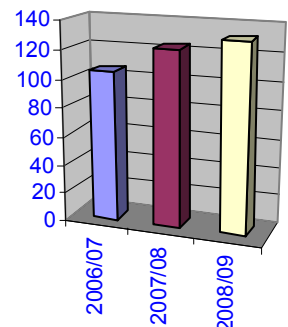
**OUR WORK AND ITS IMPACT**

**2008/09**  
**Total no. of issues over 24,500**

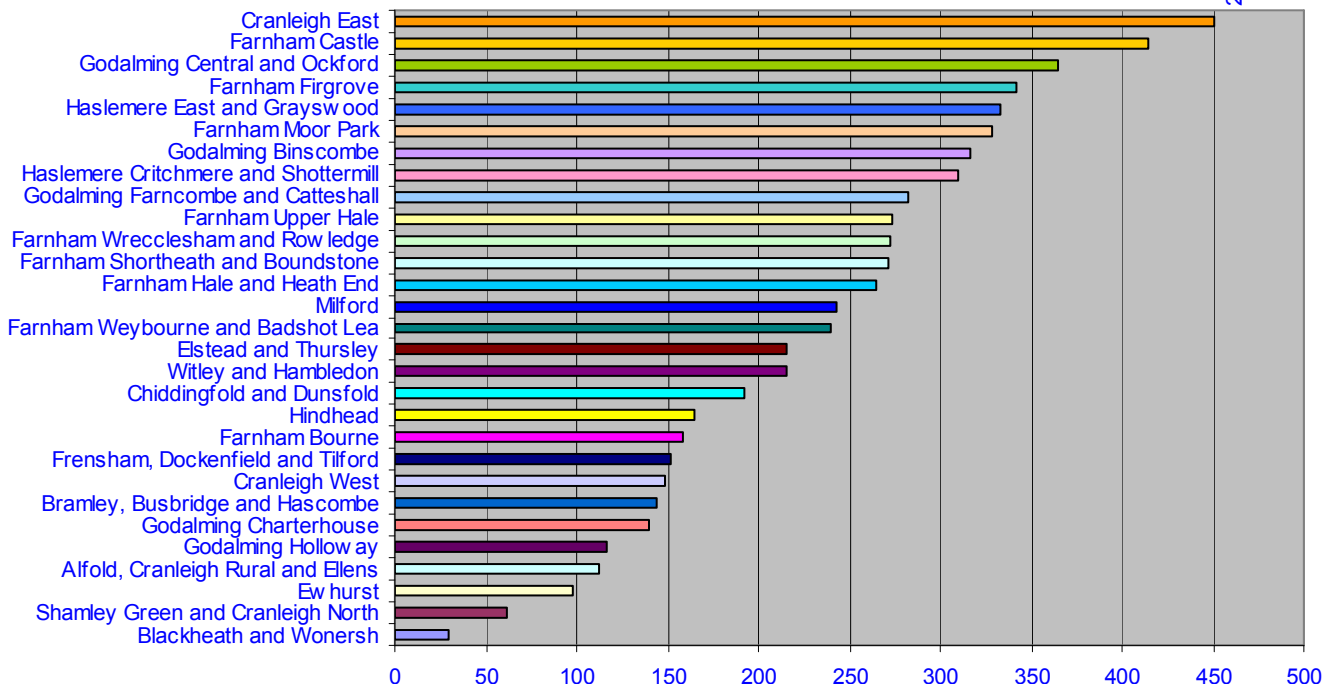


**Increase in domestic abuse cases**

The chart above shows the overall breakdown of the issues on which our clients have sought our help and advice over the last year. It is notable that within the relationship cases we have handled (which now accounts for 7% of our total workload) we have identified a steady increase over the last three years in those including domestic abuse as an element (see chart to the right). The chart below shows the number of clients we saw in 2008/09 from each of the local authority wards within Waverley.



**Clients by ward 2008/09**



## FUNDRAISING

### RAISING FUNDS IS 'FUN' SAY FRIENDS OF FARNHAM CAB

Local fundraising is becoming increasingly important in providing finance for Citizens Advice Waverley's essential items like training and computers that we need to maintain and develop our services. Our budget projections show that we will need to significantly increase the amount we raise in this way in order to meet the public demand on our services.

The Friends of Farnham CAB group, made up of trustees, advisers and other volunteers, works locally to help to raise funds for the Farnham bureau. We are a friendly, lively group with a wide range of activities with something to suit each individual's interests, skills and wishes. Organising events like quiz evenings, bridge lunches or charity golf days can raise significant



funds. Public collections in High Streets or outside superstores can often prove very effective as are local Fairs and Farmers Markets which provide the opportunity to sell plants, cakes and drinks.

In addition, we have established relationships with many local trusts and organisations. We work with Rotary Clubs, the Lions and churches who are often willing to help with suitable projects, such as our outreach work. Our work with national and local business has been crucial in funding important projects such as financial literacy.

But the benefits of our fundraising extend beyond just raising money. Fundraising events raise Citizens Advice Waverley's public profile as a local charity and help people to realise that we are not funded by Government. Councils, who give us such good support, will be encouraged to know that we are doing all we can as a CAB to provide essential finance.



In the last financial year Friends of Farnham CAB raised £4,500. This year we are currently working on a charity golf day and auction, bridge lunch, quiz night, tea/cakes stall at the local (Bourne) show and Farmers' Market, a collection outside Sainsbury's and games stall at the Charity Fair.

Fundraising is a very enjoyable and sociable aspect of working for Citizens Advice Waverley. It gives us a real sense of satisfaction and the knowledge that we are helping to make a difference for our clients.

*David Savage, Friends of Farnham CAB*

### THE SKY'S THE LIMIT FOR ADVENTUROUS CAB LADIES



*Angela Wainwright and Lindsay Barlow*

The Citizens Advice service is 70 years old this year and to mark the occasion 70 volunteers will take part in 70 skydives!

Two of our ladies Angela Wainwright, Advice Manager of Godalming bureau and Lindsay Barlow, Adviser at Haslemere bureau will be taking part to raise money for the District. In order to qualify for their places, they must raise a minimum of £500, of which £263 will cover the cost of the skydive, and the rest will come to us.

The Red Devils will also be taking part in the event to mark the occasion. The person who raises the most money for their bureau will get to take part in a "special tandem skydive" with the Red Devils!

The skydive will take place in Salisbury on Friday 4th September. Anyone wishing to sponsor the event should visit [www.bmycharity.com/haslemere](http://www.bmycharity.com/haslemere) (for Lindsay) and [www.bmycharity.com/godalmingaw](http://www.bmycharity.com/godalmingaw) (for Angela). More pictures and news to follow after the event.

Good luck ladies!!!

### FORTHCOMING EVENTS

**Saturday 6th June**— Godalming cake stall at the Godalming Round Table Town Show and Carnival starting at 2.00pm.

**Saturday 6th June**—Charities Fair at Gostry Meadows, Farnham.

**Thursday 24th June**—Garden Event at The White House, Church Road, Milford. Tickets £5 incl. glass of wine! Contact Katie Wells on [bureau@godalmingcab.cabnet.org.uk](mailto:bureau@godalmingcab.cabnet.org.uk).

**Saturday 18th July**— Farnham cake stall at the Bourne Show.

**Saturday 10th October**—Godalming Quiz Night, Binscombe Church, Farncombe. Tickets are £10 and can be purchased at [admin@godalmingcab.cabnet.org.uk](mailto:admin@godalmingcab.cabnet.org.uk).

**Citizens Advice Waverley  
Golf Day**

**Early notification**

**Wednesday 30<sup>th</sup> September 2009**



**Farnham Golf Club**

**To raise funds for our CAB**

**For details and tickets please contact  
Barry Field at [barrfiel@aol.com](mailto:barrfiel@aol.com)**



## CAMPAIGN CORNER

### CAMPAIGNING PROGRESS FOR THE YEAR 2008/09

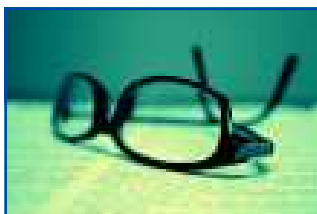
As well as giving advice, the Citizens Advice service uses its bank of client evidence to find out where local and national services and policies are not working and then it campaigns for change.

At national level this includes lobbying Government and presenting our findings to parliamentary committees. We have built a strong reputation for independent analysis and have played an important role in either instigating or shaping Government policies. For example in the past year CAB has successfully campaigned for:

- tax arrears on small pensions for 2007/8 to be written off for some 420,000 low income pensioners
- improvements to access to NHS dentists, which could help some 2.7 million people who have not had dental treatment since April 2006.

In Waverley we contributed to these campaigns by highlighting cases for the national team including directly collecting data on access to NHS dentists through a survey. We also approached our local MPs to lobby directly for

change in support of other national campaigns.



When we identify problems with local services or providers we seek to discuss the issues and

work to resolve the difficulties our clients are facing. We now have Campaign Co-ordinators in each of the four offices and they meet regularly to look identify any district wide issues. This year we:

- noted that Farnham Community Mental Health Team was not able to support its patients after 5pm and at weekends. Our CAB advisers directly saw the impact of this with clients affected by mental health issues who come to us during our late opening hours. After pressure from CAB, the Farnham CMH team has now launched an out of hours Mental Health Crisis helpline.
- conducted a survey of people on low incomes who were adversely affected by prescription charges

***“We have played an important role in shaping Government policies”.***

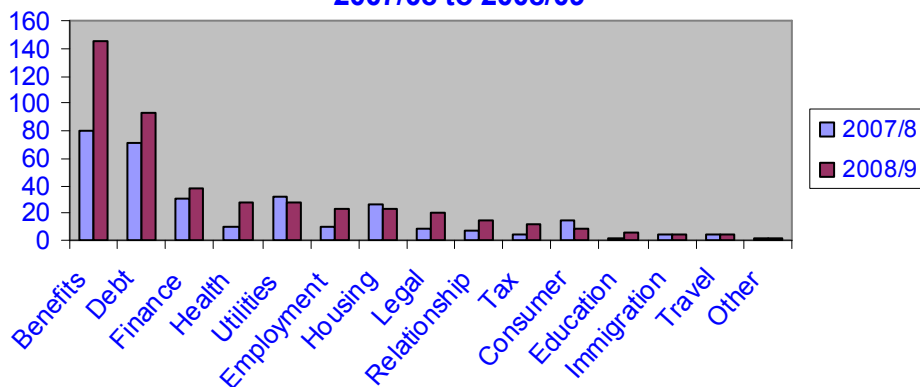
and found that many were making choices about which drugs they could afford at any time, in effect skipping treatments through poverty.

In the past year we have seen a significant increase of nearly 50% in the number of campaign worthy issues (from 307 to 453), noted through a system of “Bureau Evidence Forms” which are collected by subject area in each bureau.

The sharp increase in benefit, debt and employment issues was particularly marked in the second half of the year as the credit crunch took hold.

*Julia Roxan, Social Policy Co-ordinator (Haslemere)*

**Comparing bureau evidence forms from 2007/08 to 2008/09**



#### Real life story

We recently saw a client suffering from a number of medical conditions including diabetes. Her claim for Disability Living Allowance (DLA) had been approved at the lowest rate, which she said was insufficient to pay for the level of care she needed.

We appealed against this decision as it had not taken into account her frequent hypoglycaemic attacks, and arranged for her mother to attend the hearing to describe her daughter's daily routine.

On this basis the tribunal concluded that she could not manage her condition alone. They therefore awarded an increased level of DLA, backdated to June 2008, as well as a lower rate mobility component.

#### Real life story

We recently saw a client who had separated from her husband, whose business was failing and was facing the prospect of bankruptcy for the second time. They had two teenage children and had been forced to sell their family home to pay off some of their debts.

The client came to the bureau when the marriage had ended. Although she still had over £20,000 in capital from the house sale and was therefore not eligible for a number of state benefits, she had still had a number of unpaid debts and no income. Our adviser made sure she was claiming child tax credits, and helped her to prioritise her remaining debts and to set up a debt management programme that would enable her to move to an affordable rented property with her children. With our help she will soon be more settled and able to think about a more stable future.

## SPOTLIGHT ON.....

### GOVERNANCE

A question often asked is what is 'governance'? Basically it is what the Trustee Board is all about. So then you might ask what do trustees do and why do we have them?

All charities, by law, have to have trustees. If, as is the case with CA Waverley, the organisation is also a company limited by guarantee, the trustees are also Directors. So what do they do? Their responsibilities are to:

- Operate within the law and encourage good practice. Trustees need, therefore, to understand the regulatory framework of the Charity Commission and the Companies Acts and other relevant legislation;
- Ensure proper use of resources. Trustees must exercise due diligence and make sure resources are used effectively and efficiently. This involves ensuring money given to the charity by individuals, public bodies and others is properly managed, with budgeted income and expenditure over at least 12 months and unrestricted reserves of at least 3 months operating costs. It also involves providing financial data at the end of each financial year in a transparent format compatible with legal requirements;
- Ensure the organisation has a strategic direction and clear aims and objectives over a 3-5 year period, all properly reflected in a Business & Development Plan;
- Evaluate and manage risks. Trustees need to have an understanding of

the needs of clients, policy frameworks, competition, funding requirements and the risks the organisation might face;

- Monitor and evaluate performance;
- Communicate—they act as ambassadors for CA Waverley, communicating and building relationships with stakeholders (funders, local agencies and businesses) and with managers and advisers within the bureaux.



The Trustees, therefore, need to have the knowledge, experience and skills to exercise these responsibilities. CA Waverley's trustees are recruited against specific skill criteria and against where they live, as each has a bureau responsibility, alongside district-wide responsibilities. With their 'bureau hat' on each trustee acts as a link between 'their' bureau and the Board and is expected to attend some of the team meetings in order to get a feel for what is going on. They are not, however, expected to get involved in day-to-day operational decisions and matters - that is the responsibility of staff, who manage the organisation. With their 'district-wide hat' their

experience and expertise helps to develop strategy and to 'trouble-shoot' as necessary. They can also act as a sounding board for relevant staff and/or volunteers.

We meet as a Trustee Board once a quarter, and much of our time is taken up with reviewing the financial position and progress against stated objectives and Key Performance Indicators. The Business and Development Plan is reviewed and carried forward each financial year with a major review, say every 3-5 years.

Our aim is to keep the Board relatively small, with no more than 2 representatives/ bureau.

At the present time our trustees are:

- Norma Corkish, Chair
- David Smith, Hon Treasurer
- Frank Bennett, Godalming
- Andrew Higgs, Haslemere
- Jo Reynolds, Cranleigh
- Stuart Spencer Cranleigh
- Dr Chris Tibbott, Farnham
- John Vardon, Farnham
- Larry Westland, Co-opted

In addition, Waverley Borough Council provides us with an observer, who at the present time is Mike Causey, Councillor for Farnham Wrecclesham and Rowledge and a member of the Community Overview and Scrutiny Committee, Corporate Overview and Scrutiny Committee and Audit Committee.

*Norma Corkish, Chair of Trustee Board*

## MEET OUR PEOPLE

### NEW TRUSTEE

*“I'm Frank Bennett co-opted as a Trustee for CAB Waverley with special interest in the Godalming office. This is my first voluntary position and I chose CAB because I have a strong affiliation with its purpose to help those in our community in need of support and advice when experiencing troubled times.*

*When life is good and everything is working out it can come as a shock to be made redundant and CAB is working with many clients to help their negotiation with employer and gain access to the benefits that they are entitled to. As a consequence of growing unemployment and the credit crunch CAB is helping clients manage their debt and CAB is*

*noticing a pattern of redundancy leading to debt leading to relationship problems. Real issues affecting our commu-*



*Frank Bennett—Godalming Trustee*

*nity and you can never say it won't happen to me.*

*I think this last point is something that focussed my mind on volunteering as I realised that work, money and relationships are core to our lives and throw into that hope. When things go wrong and hope is diminished it is at that point in time that you need someone to help pick up the pieces. Family and friends can help but for some things you need qualified advice and the CAB delivers that.*

*For me, volunteering addresses the question of; how can we help those in need?*

*continued on page 7*

continued from page 6

*You need help today and I may need help tomorrow. If I help you, will you help me?*

*CAB volunteers through their devotion and time take away the uncertainty about whether help will be available*

*when you need it. Priceless. My own volunteer work is with the Trustee Board and my special interests are in Information Technology (because I've worked in IT for 30 years) and Social Policy (because I've come to understand that government has a profound impact on a citizen).*

*The process of volunteering is easy and in my case I met with the Chair and Treasurer. We talked at length about my interests and discussed areas of the business where CAB needed help and my experience in IT and Sales and Marketing proved a good fit".*

## ADVISING AND EMOTIONS COME HAND IN HAND

A number of our clients can be very stressed and emotional by the time they seek our advice. This adds to the pressures that fall on our volunteer advisers. Michael, an experienced adviser at our Haslemere bureau, writes about the importance of maintaining an appropriate level of professional detachment.

*"I was asked to write this article not from the point of view of the breadth of problems we face but of how we, ourselves, deal with them. What sort of stresses we face and how we cope with them.*

*Firstly, I have to say that the satisfaction derived from helping people solve life's problems more than balances the horror of some of the situations I face. As trained advisers we meet and become expert at dealing with debt, a substantial area of our work. Debt, however miserable for the sufferer, is a fairly abstract subject when compared with,*

*for instance, family violence, child poverty and eviction from a family home.*

**"I can be of greatest help when I remain detached from the emotional side of the problem"**

*As such, it is my experience that advising clients on managing their debts is fairly easy to cope with. That is not to say that sitting through an interview with a client who is clearly distressed and sometimes crying is not exhausting at the time, but I have learned that I can be of greatest help when I remain detached from the emotional side of the problem. The one exception to this rule is children. Their involvement in whatever the subject, particularly if the child is present, seems to put a differ-*

*ent emotional dimension to whatever I'm trying to assist the parents on. It can haunt me, though only for a few days.*

*Depression is a condition that I find we meet more often, perhaps due to the fragmentation of society and the lonely life of many people. When I first encountered clients with mental health problems, I was really concerned at how I should behave but I quickly found that, like anyone else, they respond best when treated with respect and sensitivity.*

*Having been an adviser for some four years, I cannot remember an emotional situation when advising, that my training and ongoing support has not enabled me to deal with. I still enjoy the role and the satisfaction derived from helping people through the complexities of modern life".*

## SHARE AND SHARE ALIKE

Annabel and Angela started work as joint Advice Managers in our Godalming bureau in early September 2008. Annabel was previously a generalist adviser in Godalming and Angela had worked as an adviser and supervisor in Haslemere for ten years.

*"We share the day to day management of the bureau and adviser supervision work with plenty of variation to cover*

*regular meetings, training courses etc. From the start the team work ideal has worked well. We work on the basis that two 'halves' make much more than the whole so maintain that the CAB gets good value for money!!*

*Running advice sessions includes supporting trainees, checking case work, assessing advisers' training needs at annual reviews, ensuring everything runs*

*well or at least knowing how to get it fixed. Making the coffee, occasional cleaning, handling tricky clients, organising a cake stall and giving lots of TLC to stressed advisers are all in the job description.*

*Over a hurried 'hand-over' lunch date we attempt to work out how to do the job better but generally agree we enjoy the challenge".*

## AROUND THE BUREAUX

### FARNHAM

Long-term volunteer adviser of Farnham bureau, Lady Elizabeth Toulson recently took up post as the new High Sheriff of Surrey. The High Sheriff is, in theory, the Queen's legal representative in Surrey, but in practice it is largely a ceremonial role.

She is appointed by the Sovereign to hold office for one year. In this time she will have the chance to raise the profile of different causes. Elizabeth described her time as a CAB Adviser "I will miss it a lot but I am going back next year".

### GODALMING

Advisers and managers at Godalming bureau with representatives from other Waverley bureaux gathered to say farewell to Rob Alexander on March 25<sup>th</sup>. Rob has worked as the

Rural Outreach worker since November 2006 covering the whole Waverley area. In the famous 'blue bus' he has provided advice services to several of our outlying villages. Rob has been a dedicated loyal member of staff and friend to both clients and advisers. He will be greatly missed, in particular his brand of humour has cheered many a long Wednesday evening.

Rob was presented with a collection of books from his Amazon 'wish list' and toasted in Merlot at his specific request. We would like to wish him all the best for his new job at Guildford Borough Council. He will always be welcome back at Waverley CAB.



Angela Wainwright, Rob Alexander & Annabel Foster from Godalming

# Thank you for our grants & donations in 2008/09



Farnham Town Council



Godalming Town Council



Haslemere Town Council

Bramley Parish Council

Busbridge Parish Council

Cranleigh Parish Council

Ellens Green Mission Hall Fund

Farnham Christian Community Trust

Farnham Lions

Farnham Institute Charitable Trust

Farnham Rotary Club

Fernhurst Parish Council

Godalming Lions

Grayshott Parish Council

Haslehurst Trust

Hale Cottage Community Trust

Herald Newspaper Group

Nationwide Building Society

Northchapel Parish Council

Surrey Community Foundation

Surrey County Council

Waitrose

Witley Parish Council



**ADVICE** provided by Citizens Advice Waverley is free, independent, confidential and impartial, and available to everyone regardless of race, gender, disability, sexual orientation, age or nationality.

**CLIENTS** may drop-in to one of our outlets, telephone our advice line, email or write to us. Anyone not mobile can make an appointment for an Advisor to visit them at home.

**DELIVERY** is by highly skilled, trained volunteer advisers, supported by a small team of paid staff.

**Citizens Advice Waverley is an independent registered charity**

Registered charity no. 1098859

## Citizens Advice aims:

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

Our Website [www.citizensadvicewaverley.org.uk](http://www.citizensadvicewaverley.org.uk)

Advice Line **Mon/Fri: 9.30 to 16.00**  
**0 8 4 4 8 4 8 7 9 6 9** Tue/Wed/Thu: 9.30 to 18.00

**Adviceguide**  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)



*"Working for our community"*

### CRANLEIGH

Village Way  
 GU6 8AF

Mon, Tues, Thur: 10.00 to 16.00  
 Wed, Fri: closed

### FARNHAM

Montrose House  
 South Street

Mon, Tues, Wed, Fri: 10.00 to 14.00  
 Thur: 11.30 to 16.00

### GODALMING

10 Queen Street  
 GU7 1BD

Mon, Tues, Fri: 10.00 to 16.00  
 Wed: 10.00 to 18.00  
 Thur: 10.00 to 13.00

### HASLEMERE

Well Lane House  
 Well Lane

Mon, Wed, Thur, Fri: 10.00 to 13.00  
 Tues: 13.00 to 18.00