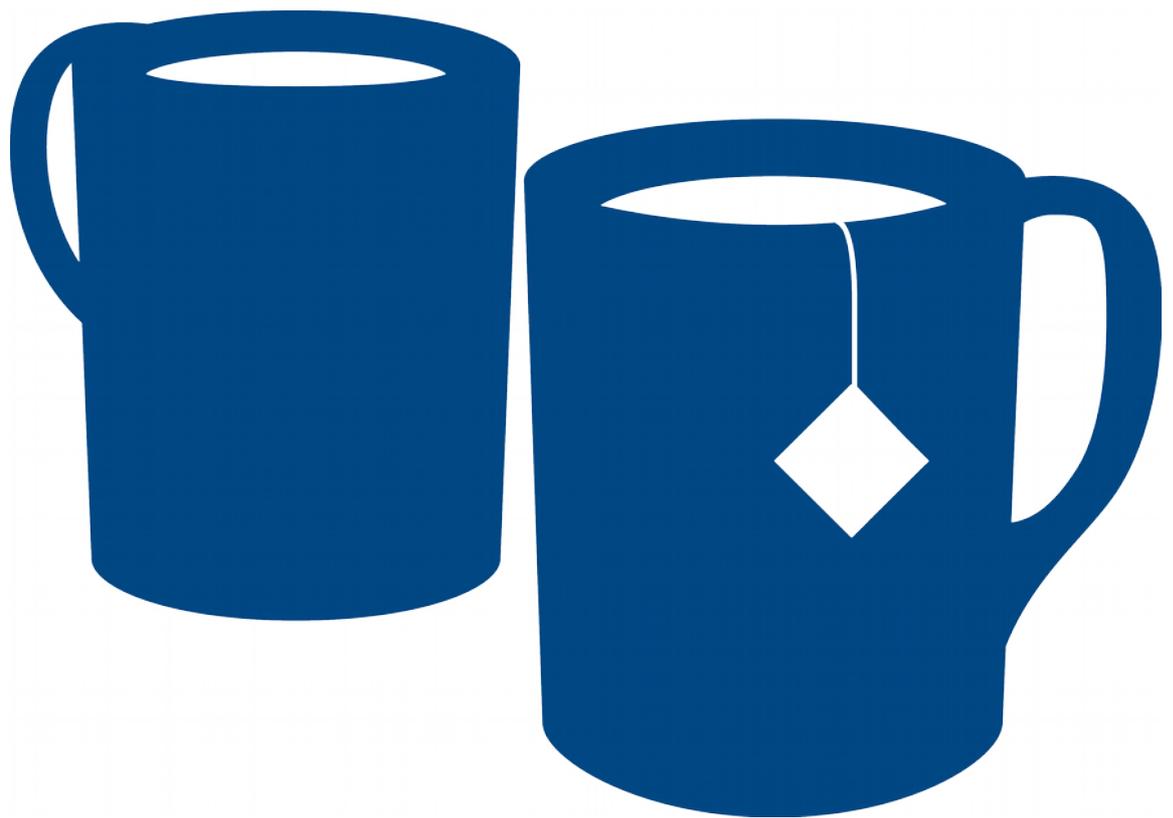


# MID NORFOLK CITIZENS' BUREAU

Annual Report  
2015



**citizens  
advice**

## **ANNUAL GENERAL MEETING**

**To be held at Holt Community Centre, Kerridge Way, Holt,  
Norfolk. NR25 6DN  
On Wednesday 16<sup>th</sup> September 2015 at 7.30pm**

*THE MEETING IS OPEN TO MEMBERS OF THE PUBLIC*

### **AGENDA**

1. Chairman's welcome and opening remarks
2. Apologies for absence
3. Minutes of Annual General Meeting held on 17th September 2014
4. Chairman's Report
5. Hon. Treasurer's Report and Approval of Accounts
6. Manager's Report
7. Social Policy Report
8. Funding
9. Any Other Business
10. Chairman's concluding remarks

**LIGHT REFRESHMENTS WILL BE SERVED AFTERWARDS**



**MINUTES OF ANNUAL GENERAL MEETING FOR  
MID NORFOLK CITIZENS ADVICE BUREAU**

**HELD AT:** Icen Partnership, Swaffham Community Centre, Campingland, Swaffham, PE37 7RB

**ON:** Wednesday 17 September 2014 at 7.30pm

**PRESENT:**

*See attached sign in sheet*

**A G E N D A**

**1. Chairman's Welcome and Opening Remarks**

Roger Margand as Chairman welcomed everyone to the meeting. His welcome included thanks to Don Saunders for arranging the use of the Swaffham venue and this was the first step in trying to move the AGM around the Bureau's catchment areas.

He thanked also all the volunteers who had prepared the food and refreshments for after the meeting and the various local funders and other interested parties who sent representatives along to the meeting.

**2. Apologies for Absence**

William Richmond

**3. Minutes of Annual General Meeting held on 18 September 2013**

These were accepted and approved by the meeting without further comment.

**4. Retirement and Re-appointment of Roger Margand and John Constance**

This resolution was proposed and seconded from the floor without further amendment and Roger Margand resumed chairing the meeting.

**5. Chairman's Report**

Roger Margand gave the brief overview of his Report and spoke about his passion of administration of justice generally and Mid Norfolk Citizens Advice Bureau in particular. He highlighted the selfless work that was done at all levels of the organisation at the coalface by the fantastically well trained volunteers, from the Trustee Board and the tireless devotion of the paid staff for the Bureau. The Report was then presented to and approved by the meeting.

**6. Honourable Treasurer's Report and approval of Accounts**

John Constance presented the Treasurer's Report. He pointed out it had been a mixed year with both continuing pressures and new areas of operation. He spoke about the revenues declining by about 10% and costs rising by 10% and highlighted the two areas that explained this change namely the income received from North Norfolk District Council falling and salaries rising to reflect the appointment of key staff support operations in new areas and to provide vital cover for our manager. He highlighted the involvement of the Breckland Advice Project and the North Norfolk Advice Project which reflected expansion of the

Bureau's work and their ability to work with other groups and claim significant funding from organisations such as the Big Lottery.

He highlighted the need to sustain our offices and that the Bureau's offices remained a real priority and in particular resolving the accommodation issues at Watton. He announced that planning permission had been granted for replacement of the cabin in Harvey Street, Watton by a more modern and larger unit and the Board will be exploring what it could do on this. He also highlighted there was a possible move to rent rooms at the Town Council's offices at Wayland Hall in Watton. He said that this however had become unrealistic at the last minute and that the focus was back on getting a cabin for the site at Harvey Street. He announced that Ben Meen had agreed to take over his role and he was happy to support that and he would take a fresh approach to this key role.

The Treasurer's Report was accepted subject to amendments regarding allocation of expenses and income as were the accounts.

## **7. Manager's Report**

Following a brief summary from the manager who thanked all the key workers and stakeholders in the Bureau both for the work they did and support they gave to the Bureau, this Report was accepted.

## **8. Social Policy Report**

Following a brief summary from Malcolm Money this was accepted and approved by the meeting.

## **9. Funding**

Roger Margand had a discussion in relation to the inevitability of changes and how funding is sourced and how advice would be delivered. He spoke about the way the Bureau had responded already and how having trustees meetings monthly enabled a much more dynamic hands on approach at a strategic level.

He felt this made the Bureau much more responsive to external changes and demands than the older more traditional quarterly or bi-monthly meeting pattern for other Bureaus. Where he recognises the Bureau needed to improve at strategic level was to get out more to talk to funders and to try and provide a more bespoke approach both to funders and to people wanting the Bureau's advice and help.

He spoke about the pride that he and other people in the mid Norfolk Bureau had in wearing the Citizens Advice badge and the outstanding value that mid-Norfolk had been able to achieve by being very economic with its overhead and management expenses and putting resources where they were needed most, on the frontline helping clients.

Finally he rounded up by talking about the annual performance liaison visit and how proud he was that mid-Norfolk had been the only Bureau in the entire area to achieve green rag ratings for every single area of competency across the board over the last of those visits. He hoped that pattern will continue.

## **10. Any Other Business**

Questions were raised on the floor as to whether there were any signs of funding from smaller Parish Councils drying up. It was commented by Alan Osborne from the floor that the buck appeared to be moving towards the smaller Councils that are being put under pressure to contribute rather than the bigger Councils. It was discussed whether this was a pattern or not.

Malcolm Money expressed concern that some older clients were possibly going to Age Concern where they feel they get targeted specialist support. It was noted this was a concern although there were such targeted and bespoke services offered by the CAB. It was noted again through discussion from the floor that there was a need for clients to be defined by category i.e. health or country issues, transport etc.

Frank Woodward from Necton Parish Council made the point that any appeal letters really needed to be received by end of September to be effective and this was taken on board by Roger Margand on behalf of the Bureau.

Malcolm Money asked for it to be noted that the volunteers are really grateful for the support they receive from the staff and Mandy Lewis expressed again her personal thanks to volunteers along with Marie Peck.

## **11. Chairman's Concluding Remarks**

Roger Margand thanked everyone coming and invited all attendees to avail themselves to the refreshments and food and looked forward to seeing them at next year's meeting.

## **Breckland Advice Project**

### **Background**

The Breckland Advice project is one of six advice projects in Norfolk funded by the Big Lottery [Advice Services Transition Fund](#) (ASTF). Around £68 million was awarded to 228 partnerships in England. The Cabinet Office has supported the programme by contributing half of the funding.

Partnerships were required to: reflect the needs of the people and communities in their local areas, include providers of welfare benefits and debt, housing and employment advice and show that they have plans in place to improve efficiency, adaptability and quality of service over the long term.

### **Partnership working**

Mid Norfolk CAB is lead partner in the Breckland Advice Project bringing together advice agencies to work in a more agile and cost effective ways to delivery multi agency advice across advice hubs in Breckland.

The two year project which started in October 13 with a grant of £319,650 includes advice and preventative support to help people resolve their problems with debt, benefits, employment, housing, discrimination and living and working in the UK. This advice is delivered in two advice hubs in Thetford and Dereham CAB, with a further hub opening in Watton in 2015. Specialist debt, welfare rights and disability advisers as well as bilingual advisers for the migrant community join general advisers to help clients resolve multiple advice issues. The project also involves embedding processes to ensure advice agencies monitor referrals and record outcomes, with specialist welfare rights trainers ensuring our advisers are up to date with welfare reforms. The emphasis on volunteer recruitment and new ways of working helps to ensure the sustainability of the service and a number of freelance studies have been commissioned to both map advice and preventative support provision in Breckland and identify strategic options for the future. The partners in the project include: Mid Norfolk CAB, Thetford, Diss and District CAB, Keystone Development Trust's META project which advises and supports migrant workers, Flagship Housing Association which is interested in helping at risk families who will be affected by the Welfare Reform changes, Equal Lives a user led charity for disabled people offering specialist benefits and legal advice and Norfolk Community Law Service offering specialist legal advice and immigration and entitlement advice for EEA Nationals. The project also has the full support of Breckland Council which is very keen for advice agencies to work together more, reduce duplication and share resources.

### **Breckland Advice Project Legacy**

The Breckland Advice Project is nearing the end of the two year term and an independent evaluation has shown that it has exceeded targets set by the Big Lottery for client numbers seen and new volunteers recruited. The evaluation report also shows all project outcomes with exception of take the up of the NCAN referral system have been achieved. The legacy of the project is summarised below:

A partnership agreement was entered into for the purposes of the project and initially some 'different ways of working' issues required action to resolve, however project partners are currently working together successfully and efficiently and all have

expressed a desire to work together on future projects and to continue the closer working relationship fostered. An example of this is Mid Norfolk CAB and Diss & Thetford CAB working closely with Flagship Housing by sharing office space and expertise to offer preventative, timely support to help clients avoid falling into rent arrears. This relationship will continue after the end of the project.

Learning from the commissioned freelance studies, particularly regarding client needs can be used for future advice agency strategic planning and will along with the project evaluation accompany future funding applications.

New ways of working are in place with additional equipment purchased to facilitate these, thus providing a basis for these new advice delivery methods in the future. Also the new volunteers recruited and trained as a result of the project will benefit the individual partners as well as clients, long after the project has finished.

There is no official continuation funding for the project, however alternative funding applications have been completed to endeavour to continue the progress the project has made in the future.

Lesley Penny  
Project Coordinator

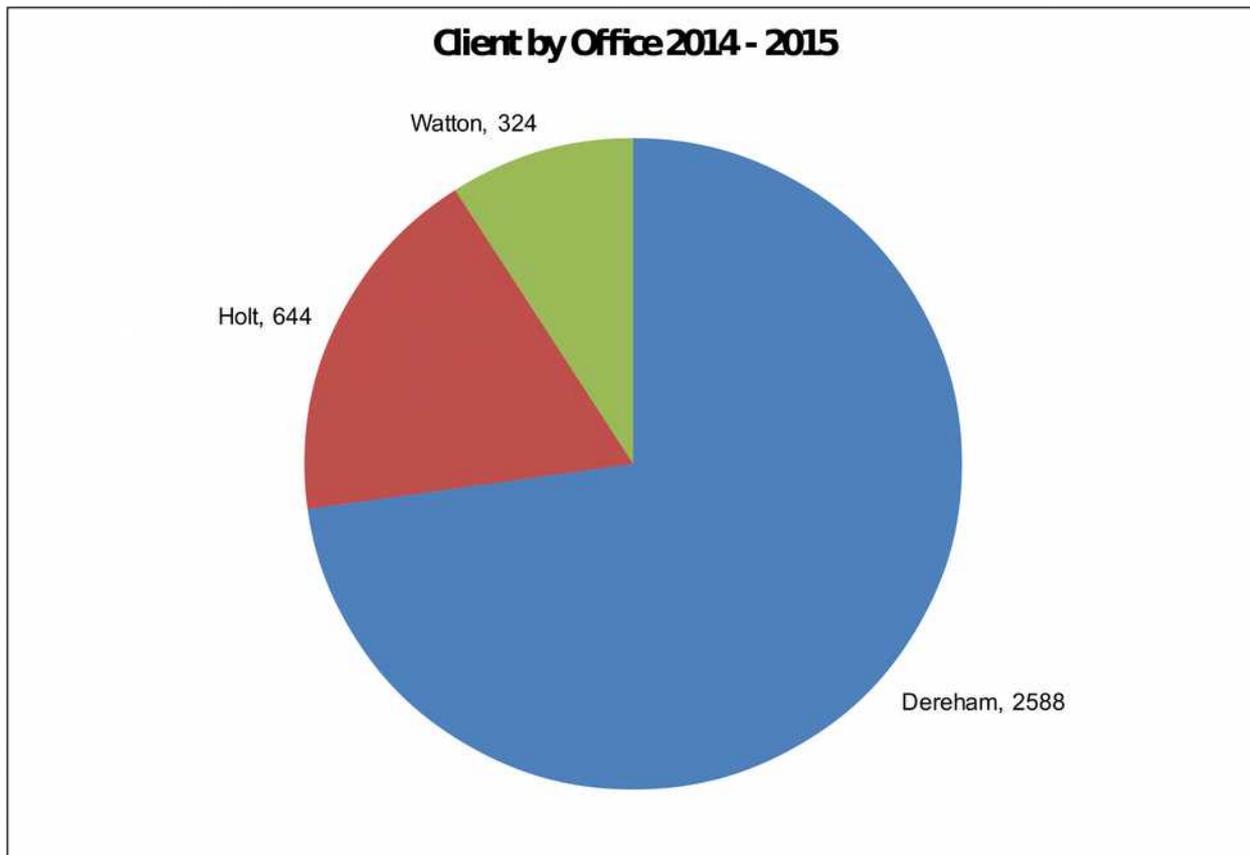
## **Case Study**

A client responded to a TV advert and bought an electric reclining chair from a representative to help with her mobility issue. It came with a full 5 year guarantee.

Shortly after she got it the foam started coming out and she claimed under the guarantee. It came back some months later- but was a different chair and was making terrible mechanical noises.

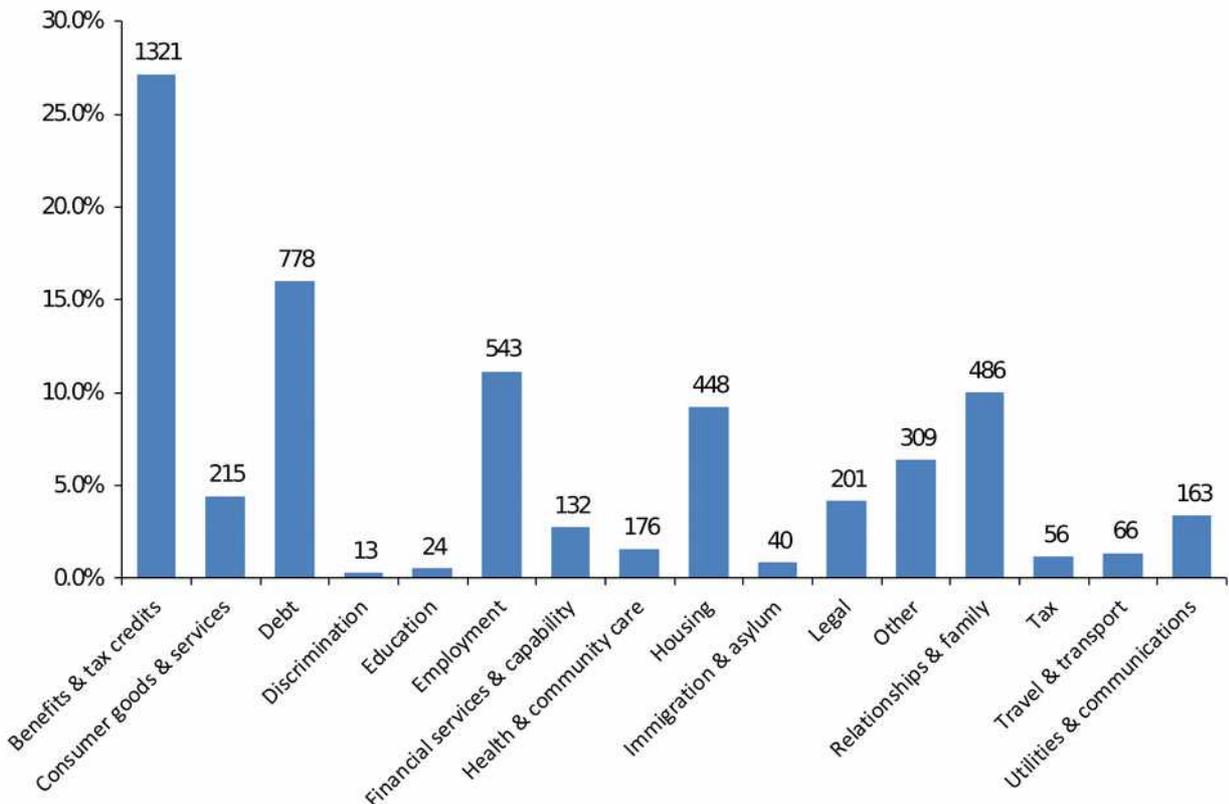
This time, the company refused to do anything without an assessment- three in all, that all said it was not her chair and was faulty. Every time she rang the supplier she was told she had to have another assessment or she could buy another chair.

She followed CAB consumer advice and wrote to them, but still no helpful response. Eventually she took them to court with the help of the bureau and was awarded £2500 – the price of the chair, plus costs.

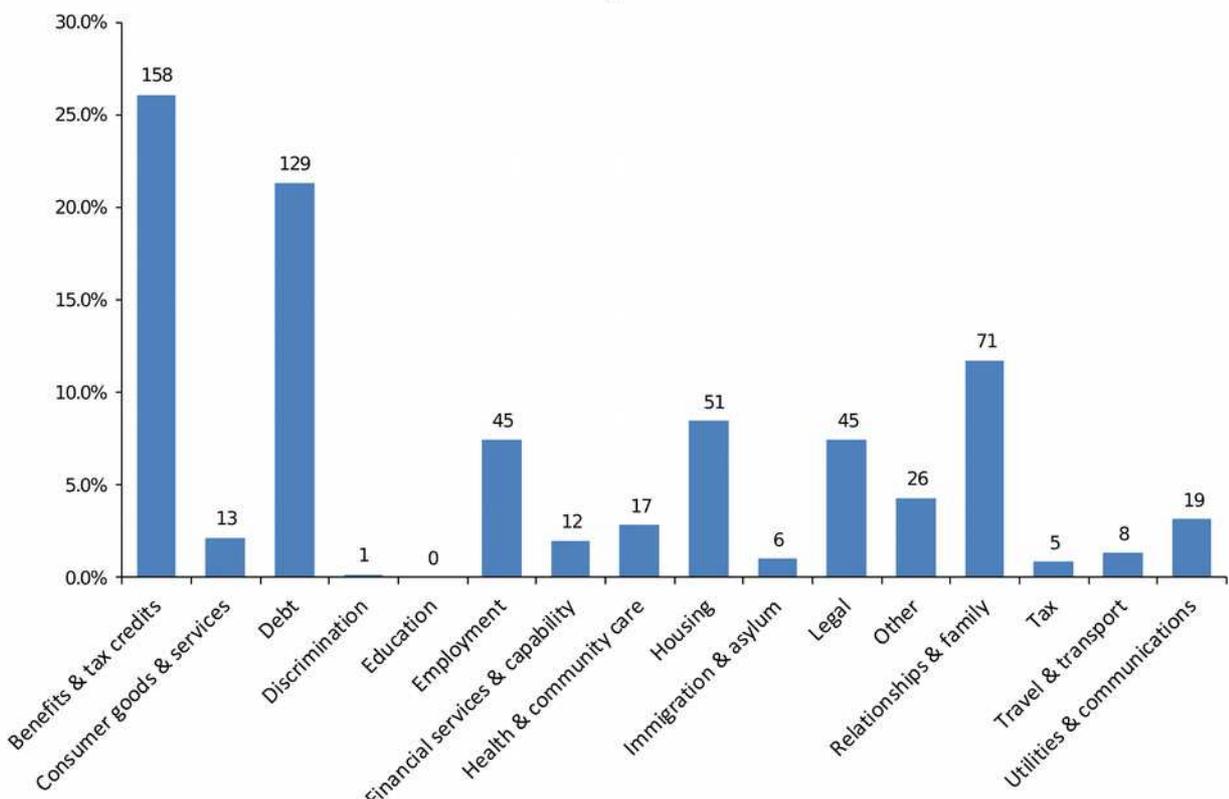


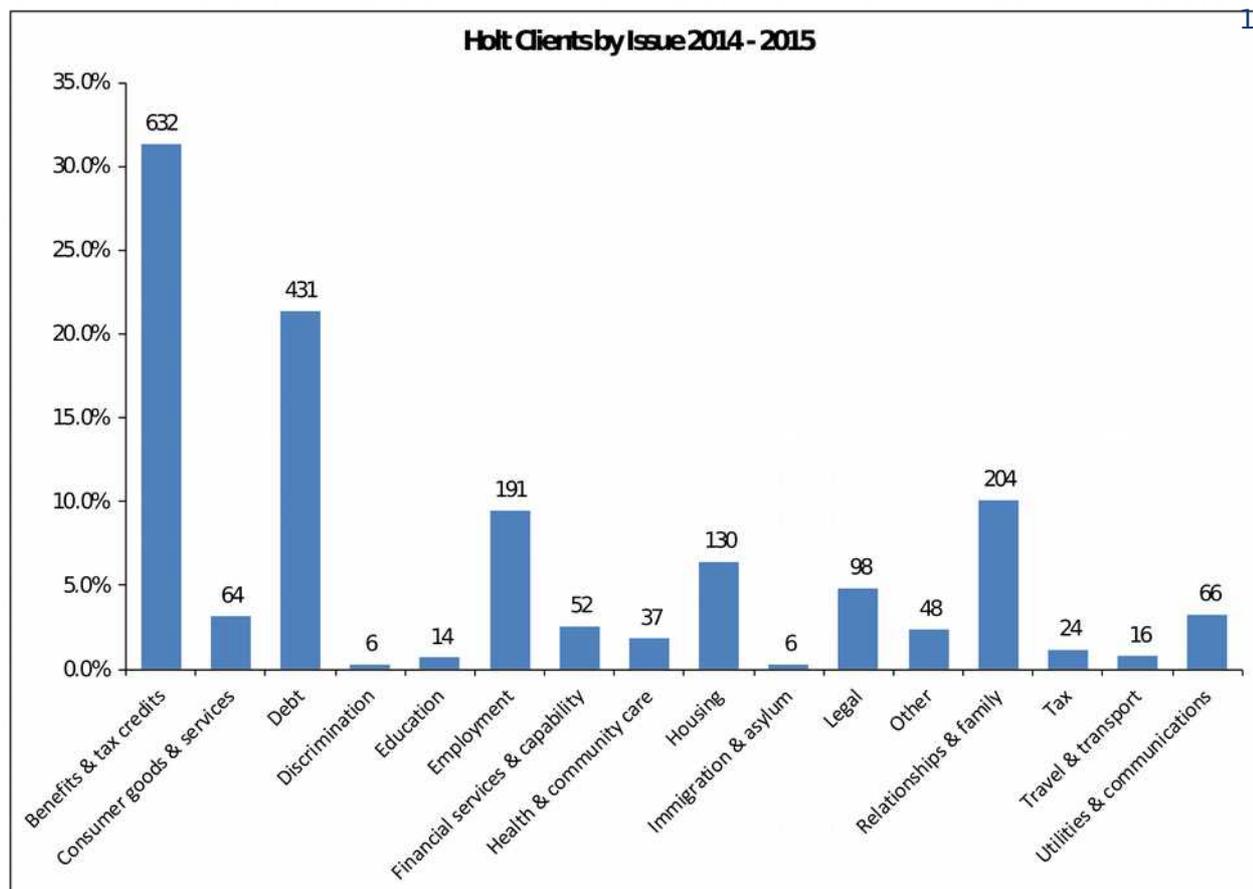
The client numbers above are unique clients ie clients are counted once only regardless of the number of times they return to the office.

### Dereham Clients by Issue 2014- 2015



### Watton Clients by Issue 2014 - 2015





### Description of the service

"The Citizens Advice service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. Citizens Advice Bureaux use evidence of their clients' problems to campaign for improvements in laws and services that affect everyone.

"Every Citizens Advice Bureau is an independent registered charity. Without funding and volunteers Mid Norfolk CAB could not continue to provide its services in Dereham, Watton & Holt".

### Aims

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

The service aims:

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

### Information assurance

The bureau trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The bureau

aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards. 11

### **Contribution to individuals and the local community - through advice and research and campaigns work**

"The Citizens Advice service helps people on all levels. Individual problems are dealt with through face-to-face advice, on the telephone, by email and via [www.adviceguide.org.uk](http://www.adviceguide.org.uk). We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a CAB by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice Bureau for one person could lead to a change in policy or law that will positively affect the lives of many more."

Bureaux contribute to communities in four main ways:

1. As a force for economic development and regeneration (reducing poverty, benefit take-up, debt / income gain, increasing spending in local economies, bureau-raised income from regional or national sources brought in to local economies e.g. from LAA, The Big Lottery).
2. As a force for social cohesion and development (increasing social inclusion, improving health, community-led charity with trained volunteers, active citizenship, increasing targeting).
3. As a route to changing policy locally, regionally and nationally.
4. As a mine of information and knowledge about local communities to help local planning and community participation (bureau involvement in Local Strategic Partnerships, community profiling, Petra data, access to e-government services).

### **Volunteers**

Where would Citizens' Advice Bureaux be without volunteers?

It is estimated that there are 21,000 volunteers within the Citizens' Advice Service in England and Wales. Mid Norfolk currently has 30 volunteer advisers plus 9 Trustee Board members valued at £175,519. Annually volunteering was worth over **£48 billion** in England and Wales. This is the equivalent contribution to the economy made by people involved in their local community based on the national average wage.

### **Why Volunteer?**

Make a difference to people's lives  
Help your local community  
Try something new  
Use your experience in a productive way  
Develop new talents and skills  
Challenge yourself  
Increase your confidence  
Inspire others to help people  
Keep active  
Get out of the house

Volunteering with the CAB has been a fulfilling experience that allowed me to both draw upon and build on past skills. It is an opportunity that provides the satisfaction of knowing that you can often make a significant difference to someone's life by helping directly or enabling them to help themselves.

Being part of a supportive team is a significant benefit. The friendly support of other people working with you to achieve shared goals is very rewarding.

### **MID-NORFOLK CAB**

#### **SOCIAL POLICY**

During the last year to March 2015 the Mid-Norfolk CAB submitted ONE HUNDRED AND THIRTY FIVE E-BEFs to enable central office to monitor the concerns and injustices noted with in the area. This number is up by some FORTY-FOUR referrals on last year .

E-BEFS covered a diverse range of areas, which reflect upon the cases which cross the threshold of the CAB offices and are dealt with by the volunteers. The Sections are linked to the table produced on Petra for all areas of the country. Note the proportion that are linked to Benefits and Tax.

| <b>SOCIAL AREA</b>              | <b>NUMBER</b> |
|---------------------------------|---------------|
| Benefits & Tax Credits          | 22            |
| Consumer Goods & Services       | 4             |
| Debt                            | 4             |
| Education                       | 1             |
| Employment                      | 2             |
| Financial Services & Capability | 2             |
| Health & Community Care         | 2             |

|                             |            |
|-----------------------------|------------|
| Housing                     | 3          |
| Legal                       | 3          |
| Other                       | 2          |
| Relationships & Family      | 3          |
| Utilities and Communication | 3          |
| Not Allocated               | 84         |
| <b>Column Total</b>         | <b>135</b> |

The vagaries of the Petra system are such that when entering the Case Notes and recording an E- Bef the system may prompt that an AIC is entered. This is over and beyond the AICs already allocated to that particular enquiry. The prompt is not always made and in entering the information the Volunteer may think they have already done this, when in reality it needs to be repeated – not a good strategy! Hence we arrive at the position where high proportions have not been allocated to specific categories. We believe the majority would be allocated to Benefits and Tax Credits. This has been identified as a topic for a workers' meeting

It is important that the Bureau continues to submit E-BEFs on any cases where attention needs to be drawn to situations which make life for Clients more difficult.

Last year I mentioned that Central CAB has changed its policy in recent months and no longer issues its monthly 'Calls for Evidence' fact sheet. This has now moved on so that rather talking about Social Policy the focus is Research & Campaigns. The Research is , as I understand it , what used to actually be called E- Bef's a means by which concerns across the Country are submitted. However we await CitA's clarification on this. The Campaigning aspect is placing more emphasis on the Campaigns being run and promoted by CitA at specific times of the year, for example Scams Awareness Week. In this way it is hoped that the general public are made more aware of the concerns and how to avoid the difficulties incurred.

Each Quarter representatives from All Norfolk CABs have continued to meet to exchange information and experience relating to Social Policy. These meetings are supported by Adrian Galvin from Central CAB. The name has been altered to become the **All Norfolk Research & Campaigns Meeting**. Unfortunately I have missed the last two of these because as always our Clients have to come first, but have had access to all the paperwork.

In conclusion I would add that the changes being made from Social Policy to Research & Campaigns mean, in my opinion, that it would be beneficial for the Bureau to consider finding some-one to focus their time entirely on this rather than looking at it along side dealing with Clients. The Bureau would have a higher profile through the campaigns being run in the area. The Volunteers would be more aware of particular research aspects to look for in dealing with Clients, because that person could prompt and update them. In addition the person undertaking the role would have time to look at the cases passing through the Bureau- where are problems increasing, what needs highlighting?

Malcolm Money

July 2015

**We are pleased to thank our core funders for their support**

**Breckland District Council  
Dereham Town Council  
Holt Town Council  
Norfolk County Council  
North Norfolk District Council  
Sheringham Town Council**

**We would also like to thank the Parish and Parochial  
Church Councils for their generous donations**



## Ways to contact us

Mid Norfolk Citizens Advice Bureau  
Assembly Rooms  
Ruthen Place  
Dereham  
NR19 2TX

Mid Norfolk Citizens Advice Bureau  
Kerridge Way  
Holt  
NR25 6DN

Mid Norfolk Citizens Advice Bureau  
The Cabin  
Harvey Street  
Watton  
IP25 6EB

Email: [advice@midnorfolkcab.org.uk](mailto:advice@midnorfolkcab.org.uk)

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

Adviceline: **03444 111 444**

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

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

# Free, confidential advice. Who ever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



**[citizensadvice.com](http://citizensadvice.com)**

Published June 2015

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.

**Mid Norfolk Citizens Advice Bureau**

Assembly Rooms  
Ruthen Place  
Dereham  
Norfolk  
NR19 2TX  
01362 692546  
[www.midnorfolkcab.org.uk](http://www.midnorfolkcab.org.uk)

Mid Norfolk Citizens Advice Bureau are authorised and regulated by the Financial Conduct Authority - FRN 617666  
Registration Number 305292. Charity Number 1120532. A company limited by guarantee