

## CHAIRMAN'S OVERVIEW

It is my pleasure to present the Seventh Annual Report & Accounts for CAB in Swale.

The year 2010/11 was another very busy and challenging year during in which 6,289 clients (based on quarterly statistics) were advised on 18,223 issues reflecting a continuing complexity of client enquiries and an increase in debt, welfare benefits, housing and employment problems arising from the economic downturn. This work led to 30,534 client and third party contacts by volunteer and specialist staff.

The Bureau's work is a mixture of general advice, mainly from volunteers, and specialist casework provided by contract staff. 54 volunteers gave time to the Bureau during the year and provided an estimated 11 man-years of advice and support with an estimated value of nearly £200,000. The Bureau employs 24 paid staff (all but 3 part time) providing management, casework and support.

Caseworkers provided new casework to 840 clients during the year. Over 600 of these cases were debt cases where clients were helped to manage a total indebtedness of £9.4 million. The Bureau also provided 21 sessions of budgeting and related advice to 182 people during the year to complement the debt casework.

A total of 217 Welfare Benefits cases were opened for clients during the year to help with applications for disability benefits and appeals against benefit decisions. Clients were helped to obtain first year benefits exceeding £450,000, which is a noteworthy achievement.

The Trustee Board and Bureau Managers also continued to ensure that the Bureau operated effectively to the standards required. In July 2010 the Bureau passed its triennial Membership and Compliance Audit by Citizens Advice. This includes a detailed assessment of quality of advice. The Bureau also successfully passed two spot audits by The Legal Services Commission and obtained full payment for 12 exceptional time claims that it submitted for LSC casework. This is an area where failure or reduction in claim values is notorious. The audit results were complemented by client survey results that showed over 95% of clients were either happy or very happy with the service and advice in the general bureau and from caseworkers.

CAB in Swale has:

- continued to explore areas where it could work more closely with Swale Borough Council and build a service based on respective strengths. Core funding was retained at the same level as the previous year and a new two year Service Level Agreement from April 2011 was agreed. Swale Borough Council will receive more detailed and comprehensive monthly and quarterly reports to monitor outputs and outcomes.
- continued the development of a closer working relationship with other CAB in Kent and Medway, leading to:
  - a consortium bid with Medway District CAB that enabled retention of Legal Service contracts in Social Welfare Law, to continue to provide legally aided casework from November 2011;
  - the development of a relationship with Bureau in East Kent that should lead to closer working and, where necessary, resource sharing if budgets and funding are reduced.

- continued to work closely with Amicus Horizon to deliver BIS's Face to Face debt casework targets and to provide support to tenants with rent arrears and other debts, via a fast track referral system. A new one year SLA was signed in April 2011.
- developed the provision of independent debt advice and casework service for clients of, and funded by, the Housing Options Team at Swale Borough Council.
- opened Sheerness Bureau for an additional day, on a Tuesday, with Additional Hours of Advice funding from BIS via CitA and successfully bid for an extension to this funding until March 2011. Tuesday opening in Sheppey now continues to be provided from core funding.
- successfully bid to take part in a new DWP funded initiative to employ and train long term unemployed 18 to 24 year olds in a wide range of office skills. This project closes in September 2011.
- consolidated the implementation of a financial capability program using volunteer advisors and successfully bid for an extension to project funding from the Nationwide Building Society until March 2012.

In addition to these specific roles CAB in Swale continues to contribute to the life of the Borough by participating in local events, by training staff and by giving help and assistance to some of the most vulnerable and marginalized members of the community.

We expect the next two years to present significant challenges to Bureau. The Government's Legal Aid Reform bill looks likely to take welfare benefits and much of legally aided debt work out of scope. This will have a major effect on Bureau finances. We will need to restructure and review the ways in which we provide advice if the bill goes through in its current format. Citizens Advice have already issued a consultation document on Bureau restructuring and, although it did not receive full approval, there is an acceptance that closer working between Bureaus will be necessary to combat some of the funding reductions and other changes that are likely to result.

A new Money Advice Service is also being introduced to deliver government-funded debt advice from April 2012. Although the service looks likely to initially rely on existing providers we must expect some changes in funding and contract criteria to result and we cannot be certain about continued funding at current levels for Face To Face debt advice.

A handwritten signature in black ink that reads "Richard Calvert". The signature is written in a cursive style and is underlined with a single horizontal stroke.

**Richard Calvert**  
Chairman