

Chairman's Overview

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

It has been another hugely successful year. We have achieved gains of at least £430,000 for our clients and have dealt with almost 32,300 enquiries up from 30,000 last year. We have also moved Sheppey CAB from very unsuitable premises to new purpose built, fully DDA compliant premises.

In addition, we received new funding, from the Financial Inclusion Fund (FIF), for another debt caseworker. This increased the amount of debt casework we were able to take on and during the year we set up debt management plans or completed bankruptcy petitions for debts totalling £6.4million.

On the Quality Assurance side, we are pleased to report that we passed our Legal Services Commission Audit in January with flying colours. This is very important as we are the only organisation in Swale, apart from solicitors, which holds the Specialist Quality Mark (SQM). It means we are able to provide casework in the three main areas of social welfare law – welfare benefits, housing and debt.

However, the facts and figures tell only part of the story. We 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 marginalised members of our community. Around a third of our clients are ill or disabled and the link between disability and poverty is well known.

We are a major user of volunteers and over the course of the year we have had 74 volunteers helping us to provide our services. The volunteers and paid staff receive high satisfaction ratings from clients despite frequently working in cramped and difficult surroundings.

The management of the CAB is thoroughly professional and this makes the job of the Trustee Board much easier. I am pleased to work with a committed Board of Trustees. We consider the strategic focus of the CAB to ensure that it meets the changing demands and expectations of clients and funders. We also ensure that the governance of the CAB is fit for purpose. With ever changing legislation this is no easy task, but the management team and the Board work closely together on clearly agreed principles.

I am pleased to report that, as the Accounts show, our finances are in good order. We are most grateful to our funders, especially Swale Borough Council, Swale Housing Association and Faversham Town Council for their support and confidence.

Our aim remains to ensure that CAB in Swale builds on the quality and range of services that it provides.

Robin N Duncan
Chairman