

Our aims

Our aims are:

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

Our services

Clients can contact us by telephone, letter or by calling into the main office on Carrington Street, Nottingham or one of our outreaches.

Our outreach services are held at:

Arnold, Gedling Borough Council Offices, Arnot Hill Park

Calverton CORE Centre, 18 St Wilfrid's Square

Edwards Lane Community Centre, Alderton Road

Netherfield—St George's Centre, Victoria Road

Newstead Miners Welfare and Community Centre, Tilford Road

West Bridgford, Rushcliffe Community Contact Centre

Full details of all our services, contact details and opening times can be found on our website: www.nottinghamcab.org.uk



@CABNottingham

24 hour information www.citizensadvice.org.uk

Our partners

Advice Nottingham is a consortium of advice organisations established to strengthen the not for profit advice sector in Nottingham city.

We hold the contract with Nottingham City Council for the provision of community based and citywide advice services.

Work is sub-contracted to our partners:

Bestwood Advice Centre

Clifton Advice Centre

Meadows Advice Group

Nottingham Law Centre

St Anns Advice Group



Citizens Advice Nottingham & District is an operating name of Nottingham & District Citizens Advice Bureau. Registered office: 34 - 36 Carrington Street, Nottingham, NG1 7FG
Registered charity number 701259.

Annual report 2014 / 2015



**Nottingham
& District**

Chair's introduc-

Citizens Advice Nottingham & District is a local charity. It is a simple fact that constantly surprises many people who incorrectly assume that we are a part of government.

We are local, firmly rooted in central Nottingham with strong and effective relationships with our Advice Nottingham partners. We are all charities.

As a charity we rely on the generous support of local people and organisations alongside tenders we bid for on a competitive basis. We were recently successfully awarded three contracts by Nottingham City Council for Citywide and Neighbourhood Advice Services and Housing/Housing Debt Advice.

Our work is achieved with the time, effort and knowledge of over sixty volunteers who cope daily with a wide range of different enquiries through reception and by telephone. A great team - thank you!

I would also like to offer my gratitude to the staff, from clerical to specialist services through to the management, all of whom also do a sterling job.

The observant amongst you may notice that there are changes to our branding and the way we describe ourselves. We are gradually changing the logo and no longer using the word bureau in our title. These are necessary changes to keep ourselves updated and relevant to a new generation.

The fact remains that we are a local charity determined to plan for and provide a high quality advice service to the people of Nottingham and surrounding districts.



Derek C Stewart OBE
Chair of the Board of Trustees

We gratefully welcome any financial contribution, no matter how small. All donations help us keep our services going. So please consider making a donation today. You can do this by visiting:

<https://www.charitycheckout.co.uk/701259/Donate>

Thank you to our funders

Citizens Advice Nottingham & District has a range of contracts, service level agreements, grants and donations and is funded by:

Nottingham City Council
Nottinghamshire County Council
Gedling Borough Council
Rushcliffe Borough Council
Money Advice Service
Big Lottery Fund
Imperial Tobacco
Severn Trent Trust Fund
Capital One
MS Society

We also receive donations from local companies and private individuals.

We are thankful for the support we receive from companies, trusts, individuals and others. It enables us to develop innovative projects that make a difference to the community. We always welcome new partners who can help us to build our work.

Chief Officer: Trish Eaton
Operations Manager: Irene Eatson
IT Manager: Courtenay Ibbotson
Specialist Services Managers: Clare Howling, Stella Howard
Executive Assistant: Greg Morrall
Lead Advice Supervisor: Ruth Millington
Advice Supervisors: Sarah Webber, Jane Aspden
Trainer/Advice Supervisor: Doug Hird
Outreach Workers: Gail Crookston, Gill White, Elly Valentine, Simon Mee
Access to Advice Co-ordinator: Steve Liles
Debt Advice Co-ordinator: Emily Chesher
Support Workers: Chantelle Laws, Vicki Fletcher, Simon Lawlor
Debt Caseworkers/Supervisors: Libby Bailey, Polly Eatson-Bailey
Debt Caseworkers: Alison Firth, Janet Griffiths, Donna Chambers, Jenna Minton, Mark Gilbertson, Laraine Del Buono, Annmarie Bexton, Kathryn Harris
Admin Officers: Cheryl Henstock, Kim Richens, Teresa Lloyd-Jones, Adele Dance
Rushcliffe Advice Network: Claire McCurdy (Project Coordinator), Sally Marshall (Consultant Adviser), Jo Weston (Admin and Publicity Officer)
Advice Nottingham Development Officer: Greg Hewitt
Policy and Campaigns Officer: Chris Dearden

Paid staff
(as at
31 March 2015)

Trustees

Chair: Derek Stewart OBE
Vice Chair: John Mason
Treasurer: Phil Slocombe
Chair of Personnel Sub-Committee: Sue Billington
Other elected members: Patrick Carmody, John Britten, Richard Hodge, Terry Needham, Yesmean Khalil
Representative members: Cllr Krista Blair (Gedling Borough Council)
Cllr Dave Bell (Rushcliffe Borough Council)

Admin/advisers/assessors:

Aaron Brader	David Lawson	Martin Fletcher	Peter Hosack
Alan Maxwell	Eleanor Lingwood	Mary O'Riordan	Pru Tatham
Andy MacDonald	Felicity Crofts	Matthew Brown	Rachel Waterfield
Ann Hallam	Gail Mitchell	Mike Rivett	Ramya Aravinda
Anna Clarkson	George Sutcliff	Laura Ezenwoke	Rene Barry
Annie Kerslake	Gordon Fisher	Lesley Tomlinson	Renee Prater
Anthony Pettengell	Hazel Jones	Lily Bottrill	Richard Stanway
Ayesha Tuabin	Jean Robinson	Maggie Walsh	Rimi Rai
Barrie Shay	Jenny Williams	Margaret Morris	Robina Shaheen
Becky Vickers	Joe Goring	Marie Snowden	Roger Chapman
Bob Yarwood	Joy Wingfield	Marie Lay	Roger Storey
Caraline Ryan	Julian Atkinson	Misty Looby	Sally Jayasinghe
Catherine Daly	Karl Edwards	Mita Johnson	Sham Sheikh
Catherine Todd	Katie MacMillan	Nicole Baughan	Shazia Nazir
Claire Smith	Keith Martin	Paulette Keely	Sue Beaumont
Collins Epetku	Ken Smith	Peter Wilson	Tony Hodges

Volunteers
(as at
31 March 2015)

Our volunteers

I decided to volunteer because:

I wanted to be challenged and useful.

I was made redundant and wanted to keep my skills and CV up to date.

I needed to stimulate my brain after retirement.

I wanted to give something back to my community.

I want a career in advice work and volunteering seems the best way to get the experience needed.

What do I get out of it?

The reward of being part of an inspirational and amazingly supportive team.

An opportunity to help solve problems and help those who are disadvantaged or vulnerable exert their rights.

An appreciation of how lucky I have been (so far) and an education about the many and complex problems of living on the edge.

Discussing local issues and keeping in touch - it builds my confidence.

Being part of an organisation that campaigns for change for everyone.

Over the
course of
this year
volunteers
gave
11,676
hours of
their time to
help local
people

About us

Citizens Advice provides free, confidential and impartial advice and campaigns on big issues affecting people's lives. Our goal is to help everyone find a way forward, whatever problems they face.

Our core advice service is wide ranging. People come to us with all sorts of issues – money, benefits, housing, employment, consumer, tax, relationships and other problems. They may be facing a crisis or just considering the options available. We tailor our advice and allocate resources to meet our clients' needs, whatever stage their problem may have reached or the level of support needed.

People can find us in the city centre and in community settings elsewhere across the conurbation and in Gedling and Rushcliffe Boroughs – Arnold, Calverton, Edwards Lane, Netherfield, Newstead and West Bridgford. We can be contacted for help by phone, letter and by email via our website (debt advice only).

We have a number of specialist services and projects:

Specialist debt advice and casework



As a member of the East Midlands Money Advice partnership we provide help with complex debt problems, including negotiating with creditors, agreeing repayments, challenging debts, and assisting with Debt Relief Orders and bankruptcy applications. During the year we have been awarded additional funding for two full-time debt advisers; this follows the naming of Nottingham as the second most over-indebted city in the UK.

Specialist welfare advice



Through funding from the MS Society we provide specialist advice and support to people affected by multiple sclerosis, including people caring for someone with MS.

Rushcliffe Advice Network



We support the work of the Rushcliffe Advice Network, and in particular the small volunteer led advice centres based in towns and villages in the mainly rural borough of Rushcliffe.

Debt Advice Coordinator



Through project funding by Capital One we employ a Debt Advice Coordinator to work with our volunteers in assisting clients to maximise their income, challenge benefit overpayments, complete applications to trust funds and apply for discretionary housing payments.

Prior to advice people often feel stressed, anxious or depressed. Relationships can be strained at home and in the workplace sometimes leading to the loss of a job or a home, or the ending of a relationship. Not only do we solve problems, Citizens Advice research shows that our advice improves lives, with 4 in every 5 clients reporting that help brought additional benefits; worries diminished, confidence returning, a feeling of improvement in physical health.

I came for a foodbank referral. It was so difficult to ask but the adviser was so kind and explained everything.

About us

Last year at Citizens Advice Nottingham & District:

7,518 people received advice and support

2,336 people were helped through our reception service

We dealt with over £26m of debt (over £21m in previous year)

We raised over £3.3m in benefit income for our clients (over £2.1m in previous year)

So what next?

Exciting and testing times lie ahead. On behalf of the Advice Nottingham consortium we have again lead bids to Nottingham City Council for Neighbourhood and Citywide Advice Services. Again this was a competitive tender exercise and again we were successful. Being involved in a competitive tender means being clear about the offer we can make and confidence in our belief that we are the best organisation to provide advice services in Nottingham.

We have also bid for, and won, the Housing/Housing Debt contract previously held by Notts Housing Advice. Bidding involved working collaboratively with NHA and this collaboration continues until the NHA team joins us through TUPE transfer on 1 October.

Winning these contracts gives a guarantee of funding for the next three years with a potential three year roll on. Given the current political climate and cuts to public expenditure this is virtually unheard of in our sector.

These new contracts bring challenges to our way of working. We will work with partners, including Nottingham City Council, to develop shared telephone access to services, a shared appointments system and the sharing of client information. Over the coming months we will work collectively to agree the detail of these arrangements. Compromise will be required by Citizens Advice Nottingham & District and partners. We will seek guidance from Citizens Advice and other national umbrella organisations to protect our key principles of confidentiality and independence.

Reading this annual report I am again humbled by the work of our staff and volunteer team whose commitment to Citizens Advice Nottingham & District, and whose tenacity, determination and persistence on behalf of the many people seeking help, quite simply gets the job done.

Thank you for that commitment, and for working together as one team with flexibility, integrity and good humour.

Trish Eaton
Chief Officer

The adviser was more than helpful and completely sympathetic. They have armed me with as much information as they could.

41% of the issues we dealt with were debt

The top 10 issues were



27% of the issues we dealt with were welfare benefit

The top 10 issues were

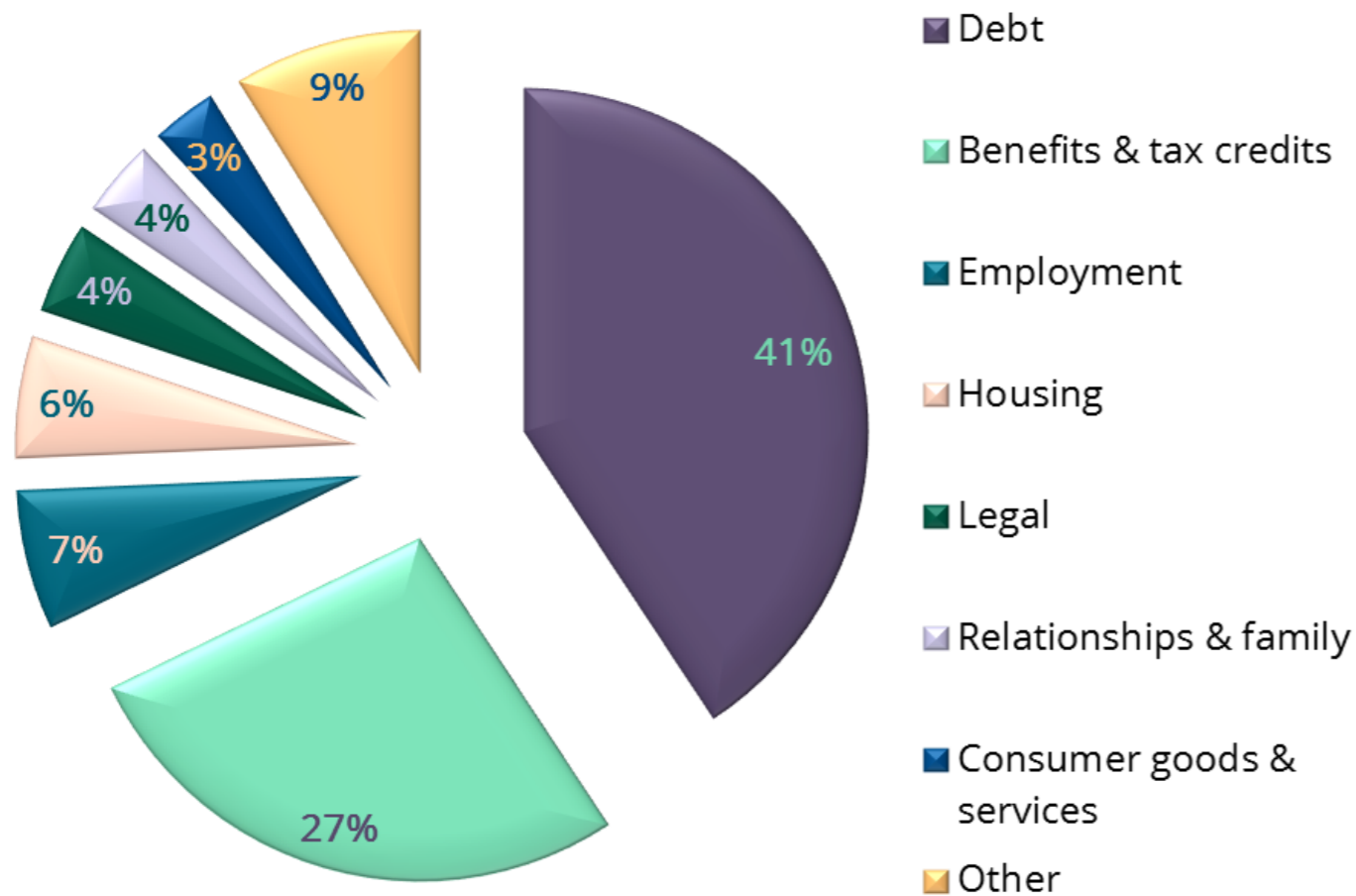


I leave today knowing exactly what procedures to take, where to go and who to contact in the right order

The issues we helped with

During this year we helped clients to manage debts of over **£26m** raise their income by **£3.3 m**

The chart below illustrates the issues we helped clients with



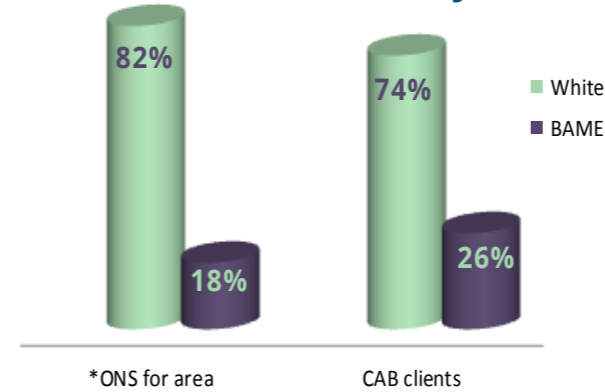
With your help I am finally able to get a good place to live for my family. My son will surely feel comfortable there.

Mrs I from Radford

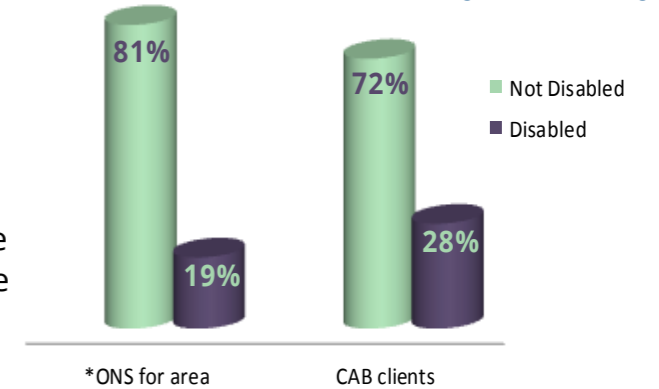
The people we helped

During this year we helped 9,854 clients

Client breakdown by ethnicity

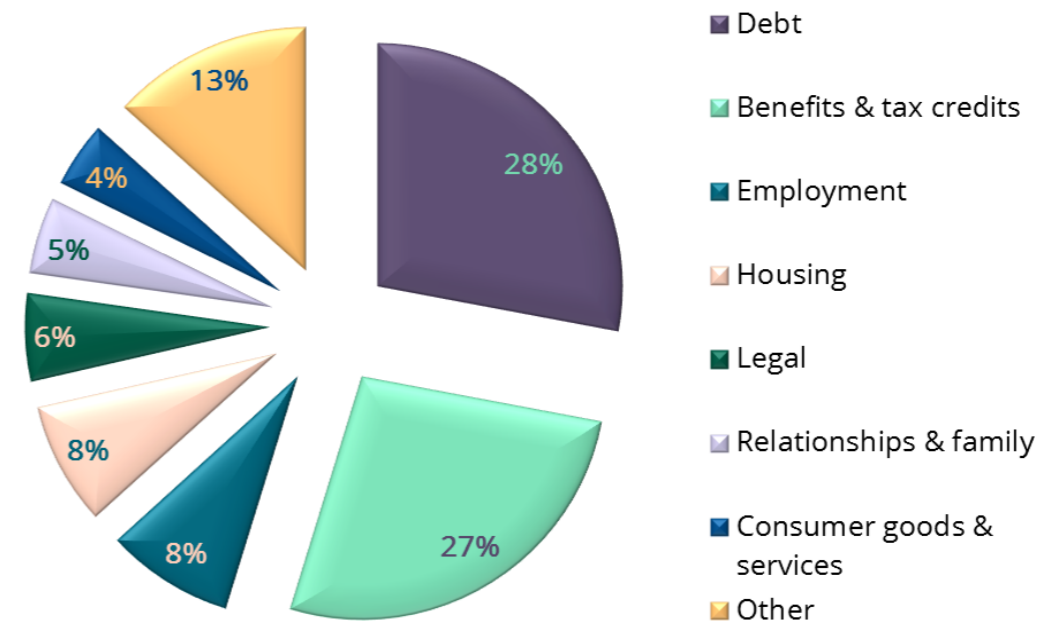


Client breakdown by disability



The graphs above and right compare the percentage of the local population (Office of National Statistics) with the percentage of our clients by ethnicity and disability.

The main reasons (areas of law) that our clients came to us for help



Your tenacity has opened up areas I wasn't aware of and I'm now feeling optimistic and supported.

Mr D from West Bridgford

The people we

Client needed support claiming benefits. She was vulnerable having fled an abusive relationship and suffering from long term chronic health

We helped her to claim Employment and Support Allowance and although initially placed in the work related activity group, we completed a mandatory reconsideration and the decision was revised to the support group (£184.80 per week).

We also helped her with a successful Personal Independence Payment claim – standard rate daily living and mobility awarded (£75.00 per week) and with a homelessness application to her local

Client approached us for advice as her ex-landlord had not returned her deposit of £595 at the end of her tenancy. She had contacted him repeatedly but to no avail.

We established that the landlord had not placed the deposit in a deposit scheme which he was legally obliged to do. The client was therefore not able to use the alternative dispute resolution service to help her sort out her dispute with her ex-landlord.

We wrote a letter for the client to send to her ex-landlord advising him that if the deposit was not returned within fourteen days she would proceed with court action.

Her £595 deposit was returned in full within days.

A married woman with two children living in a mortgaged property had a debt which had been sold to a debt purchaser known for their aggressive collection policies.

She received a statutory demand from the creditor and a hearing date to petition for her bankruptcy had been set. There was a history of domestic violence and when client's husband had found out about debts in the past he had reacted abusively.

The threat of domestic violence meant that the client was very concerned about her husband finding out about the severity of the situation which could have led to the loss of their home.

We explained that the statutory demand is a formal written request from the creditor that the debt must be paid or an agreement reached as to how it will be settled within 21 days. If this doesn't happen they can go to court to petition for her bankruptcy.

We contacted the creditor, explained the client's situation to them and negotiated repayment of the debt at £100pm. The threat of bankruptcy was removed and they agreed not to contact the client at home so her husband would not find out about the debt.

Client was in receipt of jobseekers allowance and had several weekly deductions from benefit including water arrears of £11.63 and an income support overpayment of £7.20 which left her with only £45 per week.

From this she was paying £25 towards the 'bedroom tax' and rent arrears (accrued due to the 'bedroom tax') and so had very little left to pay for food and other essentials.

She was desperately trying to find a job, but did not have enough money to pay travel costs or internet costs to

After establishing with the DWP that the income support overpayment could not be challenged, we negotiated a reduction of £4.90 per week in the rate of the deductions. We also helped her to apply to Severn Trent Trust Fund to pay off her water arrears as the deduction was causing hardship.

We assisted her to apply to the Local Authority for Discretionary Housing Payments, which were awarded at £29.79 weekly and backdated to 1 April 2014, clearing her rent arrears.

I have never had such help in my life. I am quite emotional about it. It only shows there are still people who genuinely care in the world.

The adviser was knowledgeable, reassuring and easy to understand. They made me feel valuable and gave me first class attention.