



# Barnet Citizens Advice Bureau

Annual Report 2009/2010

Advice in the community



**citizens  
advice  
bureau**



# Citizens advice bureau

## Key Facts

### **Our Vision for Barnet:**

A borough where no resident suffers disadvantage as a result of an inability to access the advice he or she needs.

### **We will achieve this by:**

- Providing the advice people need for the problems they face.
- Improving the policies and practices that affect people's lives.

### **Our principles:**

We will deliver a service that is free, independent, confidential, impartial and accessible to all those who live, work or study in Barnet.

### **What we have achieved in 2009-10:**

- We have advised 7,221 new clients, had 22,763 contacts with all clients, and advised on 32,714 new issues.

- We are now helping more new clients than virtually any other London bureau.
- This advice has generated cash successes on behalf of our clients of over £2 million
- We have opened new services at the Barnet Centre for Independent Living; Canada Villas Children's Centre; Church End Library Children's Centre; Bell Lane Children's Centre; and Sweets Way Children's Centre.
- We have further improved access to our services by setting up a helpline that is acting as a single point of access into most advice services in Barnet.
- We have set up an email advice service.
- We have secured funding from Macmillan Cancer Support for a major new project providing welfare benefits advice to those affected by cancer
- We have maintained our funding at 2008-09 levels.
- We have recruited more volunteers to help us provide a better service
- We have provided financial capability training to 1,538 school children in 8 schools
- We have continued to work closely in partnership with over 25 Barnet based

organisations from the voluntary, private and public sectors, and have played a leading role in shaping advice provision in Barnet

- 98% of our clients are either very happy or quite happy with the service we provide
- 97% of our clients have a better understanding of their situation after seeing us

### **What we will achieve in 2010-11:**

- We will continue to provide excellent access to our services and will make this a priority when bidding for future funding.
- We will seek to maintain and improve the quality of our advice.
- We will seek to maintain and expand our income.
- Specifically, we will seek to bid successfully for the Council's Community Advice Service contract when it is released
- We will look at new and innovative ways to deliver our service
- We will continue to play a leading role in shaping advice provision in Barnet

# Barnet Citizens Advice Bureau Services

Barnet CAB currently comprises four main Bureaux, a second tier Money Advice Project, sixteen outreaches (in Barnet), a Helpline, and a website. We provide this service using 30 paid staff and approximately 120 volunteers.

- Hendon CAB open 5 days a week at 40 - 42 Church End, Hendon, NW4
- Finchley CAB open 3 days a week at 23 - 35 Hendon Lane, Finchley, N3
- New Barnet CAB open 4 days a week at 30 Station Rd, New Barnet, EN5
- Grahame Park CAB open 3 days a week at the Concourse, Grahame Park NW9.
- Money Advice Project (MAP) based at 40 - 42 Church End, Hendon, NW4
- Advice Barnet Project based at St George's Lodge, Hendon
- Barnet CAB Helpline 0844 826 9336
- Barnet CAB Email Advice Service
- [www.barnetcab.org.uk](http://www.barnetcab.org.uk)
- [www.adviceguide.org.uk](http://www.adviceguide.org.uk) (Citizens Advice website)
- Barnet House N20
- Burnt Oak Library HA8
- Fairway Children's Centre NW7
- Stonegrove Children's Centre HA8
- Kennedy Leigh Children's Centre NW4
- Coppetts Wood Children's Centre N10
- Moss Hall Nursery N3
- Edgware Library HA8
- Church End Library Children's Centre N3
- Bell Lane Children's Centre NW4
- Canada Villas Children's Centre NW7
- Sweets Way Children's Centre N20
- Barnet Centre for Independent Living NW9

## We operate a total of sixteen outreach advice services at the following Barnet locations:

- Barnet County Court Regents Park Rd N3
- Sangam Association of Asian Women HA8
- North London Hospice N12
- A Home Visiting Service to elderly and housebound residents across the Borough (3 days per week).
- A specialist welfare benefits service to clients referred by Barnet Adult Social Services.
- Information Kiosks based at Burnt Oak Library, Grahame Park One Stop Shop and Hendon CAB.

## Other Services:

## Chair's Foreward



As we approach the end of a further successful year of advice delivery in Barnet, the challenges referred to in last year's report continue to hang over us like Damocles' sword. Although we have lived – and in many ways thrived – through a further year of uncertainty, we are aware as we prepare this report that a new financial reality for Barnet CAB is close. The Board of Trustees, supported by our extremely proactive Chief Executive and Senior Management Team, has not sat back and waited, but instead is seeking solutions which it hopes will secure the advice services which Barnet residents need.

The important point is that the changes facing us do not stem primarily from financial pressure: they are a response to changing patterns of demand. The public is seeking advice in ways that meet their needs and in ways that fit in with today's life-styles: the Advice Barnet Helpline, rapid "triage" through Gateway Assessment, email advice, web-based services. At Barnet, we want to be on top of these innovations, and data shows that we are succeeding with numbers of new clients assisted in the 6 months to June 2010 up 50% from the corresponding period in 2009.

Of course, many feel we are seeing the demise of face-to-

face advice, and our funders point to the comparatively high cost of such advice. But experienced advisers know the true worth of extended one-on-one discussion with clients whose difficulties are complex and sensitive and where processes with third parties take time. The Board is fully aware of this and we hope that we can maintain a full range of advice modes for as long as we can afford them.

What is already clear, however, is that the availability of a much wider array of advice channels has affected patterns of demand: the Helpline has in recent months accounted for 45% of all Barnet CAB's new clients, while the numbers of new clients accessing at our four bureaux have declined by about 25%, within an overall context of significantly more clients being able to access our service.

The other key issue here is the economics of such new services, which demand different staffing patterns as well as high-quality technological support. As we have seen in other sectors, there are new opportunities for greater efficiency across wider areas and across larger population segments. In most areas of the UK, Citizens Advice has already been re-organising into larger units (cf. Wiltshire; Buckinghamshire; Kent); while at the same time local government itself is re-framing itself as options for economies of scale present themselves. London, with its separate 29 CABs, will clearly come under the spotlight and Barnet, as an innovator already, should look to be in the vanguard of change, while of course staying true to its core objectives and local vocation.

The Board is looking forward to a very active year in which the outward shape of the service may continue to change but without prejudicing the core ideals and principles which drew us all to the CAB in the first place.

# Report from the Chief Executive

Last year I reported that 2008-09 had seen much change in the Citizens Advice movement as bureaux grappled with the issue of static levels of funding combined with increasing demand on advice services.

**W**ell, in 2009-10, this trend has continued unabated. However, difficult though the past two years have been, I fear that the coming 12 to 18 months will prove to be a watershed for the CAB movement as the true extent of cuts by Local Authorities, London Councils and the Legal Services Commission will become known and will result in significant reductions in service provision. At a time when demand for advice will be at an all time high due to public sector redundancies, reforms to the welfare benefit system and the adverse economic situation generally, the outlook is bleak.

Whilst it is difficult to be optimistic in these circumstances I believe that Barnet CAB has given itself the best possible chance of a viable future in an austere new world through its excellent work over the past couple of years. Not only are we producing an excellent quality

of work – as demonstrated by our 2009 quality of advice audit score, but we have made huge efforts to improve access to that excellent service. In the six months to June 2010 we assisted 50 percent more clients than in the same period in 2009.

The setting up of the Big Lottery funded Advice Barnet Project helpline towards the end of 2009 has been a key factor in this success as it has allowed local residents in need of advice to access us over the telephone rather than having to journey to their local bureau. Indeed, between 40-50 percent of our clients now choose to access us in the first instance over the telephone. This in turn has had a huge impact on the overworked bureaux that are now facing a more manageable workload and reduced queues.

The most innovative aspect of the Advice Barnet Project Helpline is the fact that it provides a single point of access not only into Barnet CAB's services, but into most advice providers locally. This means that a better service is available to local residents because, firstly they only have one number to call to get the help they need; secondly clients can be given appointments directly with many of our partners; and thirdly this give us a greater variety of response as we have a greater choice of appointment types we can offer. It also gives the impetus for local advice providers to work more closely together than ever before.

The success of the project was recognised at its official launch at the North London Business Park in November 2010 which was attended by over 70 people and skilfully compered by Liz Barclay. Attendees comprised a mix of Barnet CAB paid staff and volunteers; Advice Barnet

Project partners; Council officers and Councillors. High profile guest speakers such as Zina Etheridge, the Assistant Chief Executive of Barnet Council, Alison Garnham, the Chief Executive of the Child Poverty Action Group, and John Gillies of Citizens Advice all congratulated Barnet CAB on the vision of the project.

Of course providing a service by telephone – or email – will not be suitable for all clients and so it is vitally important that clients can access services through a range of channels. This in turn emphasises the importance of the face to face service being provided across the 4 bureaux and through the various outreach projects, and our 2 largest bureaux at Hendon and New Barnet continue to operate an effective Gateway service to face to face callers.

Putting all of this together, I believe that Barnet residents are fortunate to have such an excellent and forward thinking CAB serving their advice needs. However, with a key Council corporate theme being 'doing more for less' it is clear that we must continue to move with the times. Therefore we have been engaged in a planning process that has involved all staff and volunteers and that is seeking to build a shared vision for Barnet CAB that will help secure our future over the long term.

In these difficult times we were delighted to secure funding from Macmillan Cancer Support to set up a major new project across Barnet, Enfield and Haringey to provide welfare benefits advice to those affected by cancer. The project will run for 5 years and will provide a much needed advice service to this particularly vulnerable client group.

In terms of personnel, in 2010, we were pleased to welcome Nick Ward to the Senior Management Team in place of the outgoing Ricky Omar, but were extremely sad to say goodbye to Sara Young, who retires on the grounds of ill health at the end of the year. Sara is an institution within Barnet CAB and has been with us for 22 years in a variety of roles, but most notably as our Guidance tutor over the past 10 years. She will be sadly missed and we wish her well.

We were delighted to be able to help 3 of our volunteers celebrate their 90th birthdays over the past 12 months: Joyce Cooper, Mona Godfrey and Ilse Steinberg. Between them they have nearly 100 years' service with us, and their loyalty truly epitomises what is so special about the organisation. After 29 years at Hendon CAB Mona has recently moved to Manchester to be closer to her children, and we wish her well for the future. In the context of long service I also want to recognise the contribution of Sharon Klinger, for many years an Advice Session Supervisor at Finchley CAB, who earlier this year celebrated 30 years at Barnet CAB.

I would like to end by thanking both the staff and volunteers at Barnet CAB, who, through their tremendous dedication, skill and loyalty, make it the first rate organisation it is.



# Core Services

Many Barnet residents have had cause to rely on the services offered by the 4 bureaux located across the borough at Hendon, Grahame Park, Finchley and New Barnet that together make up Barnet CAB – and between them these bureaux provide over 70 hours of advice and information every week.

**W**ith the 'Gateway' method of processing clients, we have succeeded in reducing waiting times thereby getting to deal with clients' enquiries much faster. Behind the scenes there is a dedicated team of supervisors who ensure that all clients' enquiries are properly dealt with and carefully processed. The established quality assurance system we operate means that we can be confident of the quality of the service we offer and that clients can be confident they are receiving accurate advice.

What people often overlook is that the great majority of the people who provide the actual

advice at Barnet CAB are volunteers. In terms of our core service, there are more than 80 volunteers who interview and advise clients. Each one of these volunteers has been trained to the highest standards to provide the public with a service that encompasses many aspects of our legal system including welfare benefits, debt, housing, employment, family law, consumer law and immigration. There are also many volunteers who keep our bureaux running through their administrative assistance, without which, we would find ourselves unable to carry out our day-to-day functions.

The core service provided at our 4 bureaux is

also complemented by a generalist advice service that targets hard-to-reach groups. For example, we receive funding from London Borough of Barnet to provide advice sessions at 9 Children's Centres; 2 key Council Customer Service locations (Burnt Oak Library and Barnet House); and at the Centre for Independent Living in Grahame Park. Providing advice at outreach locations across the borough is an important part of the service we provide.

Finally, our generalist service has acquired another dimension in the shape of e-mail advice. This service is funded by the Milly Apthorp Charitable Trust and is developing into a popular way for clients to access our service. Using the technology and information systems that are available to the Citizens Advice service, we are able to answer clients' enquiries quickly and precisely. It is this type of project that makes Barnet CAB a leader in innovative service provision.

*Report by Nick Ward*

*Case Studies by Caroline Kahan*

## Case Study 1

The client had been employed as a live-in housekeeper for 2 years and 3 months and had only been permitted to take 2 weeks holiday in the past year.

While she was away, her employer texted her and asked her not to return until a certain date, upon which she was told to take all her possessions and leave immediately. As accommodation had come with the job, she had been forced to stay

with a friend. She was owed outstanding wages, holiday pay and notice money. Furthermore, her domestic worker's visa was due to expire 3 weeks later and she did not have another job.

The adviser realised that the client's most pressing issue was her visa, renewal of which was dependent on her securing further employment. Failure to address this issue might have led to her becoming an overstayer, which, in turn, could result in deportation and a ban on her re-entering the UK for a further 5 years. Therefore, she was directed to Kalaayan, an organisation dedicated

to justice for migrant domestic workers, who were able to help her secure another domestic job and apply to renew her immigration status accordingly.

The adviser also assisted the client to appeal against her dismissal and raise a grievance for outstanding wages, holiday pay, and notice money.

Subsequently, the client's son invited her to attend a meeting. He told her that she had been dismissed for having friends around on one occasion and allowing them to eat in the house. He offered her £1500 in compensation and threatened to

withhold a reference should she not accept. He asserted that "she would never be able to find a solicitor".

In the event, the client was referred to Barnet Law Service, who completed an ET1 on her behalf. Prior to litigation the client agreed a settlement of £4500 together with a favourable reference, which she received shortly thereafter.

With Kalaayan's assistance, she managed to secure further employment with another household, thereby allowing her to notify the Home Office of a change of employer and apply for an extension to her visa.

## Case Study 2

The client, aged 62, was living in supported accommodation in Barnet. She owned a property in Harrow where she used to live prior to the deterioration in her health, but from where she had been forced to move due to her disabilities.

At the time of approaching Barnet CAB she was trying to sell the house, but had not yet been successful.

The client was in receipt of the Mobility Component of Disability Living Allowance at the highest rate and the Care Component at the lowest rate. She also received a State

Retirement Pension and very small occupational pension. She had been in receipt of Guaranteed Pension Credit, Housing Benefit and Council Tax Benefit, but in March, four days after receiving a letter setting out her entitlement to Pension Credit, she received a second letter stating that she was no longer so entitled and at the beginning of April payments stopped. Subsequently, her Housing and Council Tax Benefit ceased, and she was unable to meet her rent and council tax liability. She received a council tax demand for £110 and sought advice. In view of the two conflicting letters, she was confused as to why she was no longer getting any Pension Credit.

The adviser looked at the correspondence, and, seeing that the reason given for cessation of entitlement

to Pension Credit appeared to be anomalous, contacted the Pension Service for further information. In fact, the change of circumstance negating entitlement was the reduction in the amount allowable for the client's housing costs, in this case mortgage interest relief on her property in Harrow, due to the drop in the standard rate of interest from 6.08% to 3.63%. This decrease meant that her income was above the standard minimum guarantee.

However, the adviser explained that, despite this, she ought still to be entitled to Housing and Council Tax Benefit on grounds of low income. A phone call to the Housing Benefit Department confirmed this, and it was agreed that both benefits would be backdated to the date of cessation, 3 weeks earlier. The Department agreed to inform the client's landlord that

they would meet both the arrears and future rent and requested that Council Tax Enforcement desist from taking any further action for 3 weeks to allow payment of Council Tax Benefit to be processed.

The adviser assisted the client with completion of the relevant questionnaire and wrote a covering letter, both of which were posted recorded delivery.

As a result of seeking advice the client's Housing and Council Tax Benefit were reinstated and she became entitled to a £279.86 a week, amounting to £14,552.72 a year, to cover on-going rent and council tax. She also recovered a backdated amount to the sum of £839.58 to pay off the arrears. The client reported that she felt far less stressed as a result of the adviser's intervention.

# The Big Society

The Government's Big Society ideology is not new to Barnet CAB. The value placed on volunteers providing services and underpinning local communities has been recognised by the Citizens Advice service for over 70 years.

**T**he Big Society agenda seeks to encourage much greater levels of community engagement and participation in delivering public services: in the last year, over 125 volunteers have been involved with the delivery of the Barnet CAB service, in a variety of volunteering roles, Admin Support Workers, Receptionists, Gateway Assessors, Advisers, Social Policy Co-ordinators and Financial Capability Trainers.

The launch of a 5 day a week telephone Helpline as part of the Advice Barnet Project in November 2009 meant that a steady stream of Gateway Assessors have had to be trained and ready to deal with calls from people who live, work or study in Barnet. This triage approach to the delivery of advice services within the borough meant that the Training Team of Debrina Lloyd-Davies (Training Manager), Tope Teniola, Sara Young, and new recruit as of August 2010, Denis Nolan (Guidance Tutors) and Lynn Stringer (Recruitment Co-ordinator) had to ensure that a sufficient number of volunteers were available to take up this challenging role. The current recession and economic climate meant that there are many people looking to learn new skills or enhance their current skills base and as a result there were a high volume of volunteer enquiries to deal with on a weekly basis, sometime too many for our staff resources. 6 Introductory Days and 3 Careers Fairs were organised or attended throughout the year where prospective volunteers were provided with information about Barnet CAB, the volunteering roles in detail and the training programmes on offer. Up to December 2010, 10 intakes for Gateway Training have taken place with 65 Gateway Assessors having completed the training programme and more than three quarters of those volunteers have remained within the service, completing more than 6 months in the role and 10 moving on to the Adviser training programme. Others have left the service either moving on into paid work or into higher education. It is gratifying to know that the training and support provided to those leaving volunteers have enabled them to progress further in their chosen areas.

## List of Gateway Assessors and Trainee Gateway Assessors

David Miner, Vivien Ereira, Lesley Ludlow, Michelle Higgins, Vicky Menagatos, Joe Taylor, Narges Fateh, Chi Chi Anozie, Mitra Rezvan, Novishi Jacquaye, Rose Wyman, Herve

Tumba, Azad Khaleel, Agneta Harrison, Richard Bunce, Karen Hyman, Tokunboh Munis, Srijan Mishra, Simon Ferris, Ammina Hassan, Veronica Pineda, Ozlem Findanboyly, Ajibola Abiola-Ajimobi, Abigail Barnes, Rosemary Parke, Clare Dunkley, Delroy Mullholland, Jenny Dunford, Tanya Daskalova, Sakina Jetha, Peter McCoy, Simon Smith, Morag Bruce, Charlotte Smith, Ramona Culea-Sebastian, Alethea Beharie-Campbell, Angela Busca, Maryam Rad, Constance Momah, Bhalvi Mandalia, Sepideh Ghaffari, Beata Kapciak, Yasir Khalim, Sara Adler, Denise Yuchetel, David Burton, Michael Hillman, Vivian Sonny – Nsirim, Peter Wilson, Rachida Maggiori, Janni Omatajo, Carly Lindsay, Meera Panahania, Suzanne Foster, Zainab Amer and Julia Jara

## The purpose of the training

Barnet CAB service ensures that all volunteers who meet the bureau's selection criteria receive sufficient high quality training and support to develop and maintain competence in their role. In April 2010 Citizens Advice launched their new modular training framework for all roles within the service whereby those volunteers who have successfully completed their training in a particular role, for example, Receptionist or Gateway Assessor roles, can progress onto the more challenging role of being an Adviser.

The training programmes are still based on the concept of the acquisition of competences –the mix of skills, knowledge and attitudes that are required of a CAB Adviser, Gateway Assessor or Receptionist. These competences have been developed within and endorsed by the service, to meet the particular needs of our membership scheme with Citizens Advice. However, our general approach to training is focused on ensuring that our volunteers learn best through properly supported learning that is based on structured experience; all our volunteers in whatever role, learn "on the job" i.e. carrying out their role within bureau or at the Helpline under the supervision of Advice Session Supervisors and Service Managers. This structured on the job training allows the volunteer to experience working with clients at first hand but under close supervision so that the quality of our service is never compromised. Time spent with clients allows volunteers to learn from the properly supervised experience and thereafter they are able to discuss the same with their Guidance Tutor at review interviews. "E" learning is a big part of the new modular training programme, a vast array of information is available on the CABlink training site and volunteers are

encouraged to explore the training and learning available to allow them to understand and to develop into their roles. The redesigned Training Framework has meant that the Training Team have had to get to grips with the new materials and we thank all our trainees for their patience during this transitional time. However, the new approach has proved most beneficial in allowing trainees to use and learn skills whilst interacting with clients and finding relevant information much sooner in the learning process.

It should be noted also that the Chief Executive, nearly all of the Managers, Supervisors and Guidance Tutors that currently work for Barnet CAB have all volunteered as Advisers within the CAB service. This means that our volunteers have the benefit of being trained by people who were volunteers themselves and who have gone through the training process.

*Report by Debrina Lloyd-Davies*





# Volunteer experiences

## **My experience as an admin worker at Barnet CAB**

I first joined Barnet CAB as an Admin Volunteer in January 2010 with the Advice Barnet Project. From my very first day there, it became clear that the staff at ABP Helpline are extremely committed to the service they provide and very professional about how they deliver it. The atmosphere is friendly and the staff are a pleasure to work with. I was impressed by the dedication of workers, both voluntary and paid, in ensuring Barnet citizens are provided with the best information available to help them resolve their particular issues.

The office at St. George's Lodge can become quite hectic, especially on the busier days but the staff are able to deal with the daily challenges they are faced with in terms of volume of calls received and referrals to Advice Barnet Project partners through excellent management, teamwork and planning. My role here when I started was as admin worker but for the last few months I have also been involved with liaising with Advice Barnet Project partners, gathering feedback from clients who have used the Helpline and analysing statistics for calls received. I carried out a client survey, the main purpose of which was to obtain feedback from individuals who had called the Helpline. This allowed us to assess client satisfaction and outcomes and analyse any areas of our service that could be improved. The results were very encouraging, with a majority of clients informing us they would use the Helpline again. The experience I have gained here has given me an insight into the Advice Sector and I therefore decided to enrol on the Adviser Course provided by Barnet CAB. I look forward to gaining my

Adviser Generalist Certificate and being able to put the skills I have learnt at Barnet CAB into practice in the near future.

*Debbie Mattana, Advice Barnet Project, Admin Worker*

## **Experiences of volunteering and dealing with clients**

Volunteering with Citizens Advice Bureau in Barnet ticks all of the right boxes for me as a career in retirement. It gives me the opportunity to put something back into the community, helping individuals at their time of need. After nearly forty years working as a chartered accountant, latterly in the head office of a very large mining group, it is a radical change in direction; and I have a huge amount to learn. But my work at CAB is demanding and uses all of the skills that I developed in my previous career.

I particularly like the teamwork ethic at CAB. You work with a highly varied group of people. What they have in common is an interest in helping people and promoting a fair society; also they tend to be friendly and welcoming.

I applied to join CAB as an adviser. I expected that there would be an extended period of training, before I could be let loose on clients. However, I was encouraged to start as a Gateway Assessor and this worked well for me. After only eight weeks of training, I was able to start helping clients. As a Gateway Assessor, you have to ask the right questions in the right way to understand the client's needs quickly. You then determine the best way of helping the client. This may be by: providing information; signposting to an agency specialising in the client's area of concern; or setting up an appointment with an adviser. Being a Gateway

Assessor makes you aware of the great variety of client problems and provides a good introduction to the wide range of issues that CAB advises on.

CAB works to very high standards. Newcomers like me can only contribute because we have the support of very experienced and knowledgeable 'Advice Session Supervisors', who ensure that the client receives a high quality of service.

I started with CAB in January 2010. Initially, my Gateway Assessment work was exclusively over the telephone with clients dialling into our 'Advice Barnet Project' Helpline. Later in the year, I was given the opportunity to do a second weekly 'Gateway' session, in a Bureau. This is attractive because you meet the clients face to face. But telephone Gateway presents added challenges and I am glad to have that experience.

In November 2010, I started training as an Adviser. Training at Barnet CAB typically involves one day a week attending taught sessions with a Guidance Tutor, where we learn about the main enquiry areas using relevant case studies, and another day observing experienced Advisers helping clients in bureau. There is also a good deal of homework, using the training material on CAB's website. The training is realistic and practical: the emphasis is on the processes used by CAB advisers and finding your way round the CAB information system. We are given an overview of areas of client concern such as welfare benefits and housing; but Barnet CAB recognises that depth of knowledge of these topics can only be acquired on the job. And even experienced advisers reread relevant sections of the information website before discussing the options with clients.

Volunteering with CAB is enabling me to learn continuously, and to use my professional skills to make a contribution to the community.

*Joe Taylor, Volunteer Gateway Assessor and Trainee Adviser*



# Adviser Training

In the last year seven volunteers have completed their Adviser training under the stewardship of our Adviser Guidance Tutor, Sara Young and they will be presented with their Generalist Advice Certificates at Barnet CAB's Annual General Meeting at the end of January 2011.

They are: David Miner, Kay Jeffrey, Azad Khaleel, Norvisi Jacquaye, Rose Wyman, Michelle Higgins and Ajibola Abiola-Ajimbobi. They are to be congratulated for their hard work and effort.

*"As always, I have enjoyed seeing this latest batch of trainees grow in competence and confidence. It is a constant joy for me that the trainees are prepared to take on such complex subjects as benefits, employment, with such enthusiasm, particularly in view of the constant changing information."*

**Sara Young, Guidance Tutor**

In October 2010, nine Trainee Advisers started their Adviser Training Programme and in February 2011 they will start their supervised interviews with clients and within a few weeks thereafter they will be working as solo Advisers and we look forward to them receiving their Generalist Advice Certificates in due course.

## Trainee Advisers:

Daniel Bamford, Jem Fennell, Joan Reardon, Pat Tulloch, Marion Wellsman, Joe Taylor, Alethea Beharie-Campbell, Chi Chi Anozie and Debbie Mattana.

## Committed Volunteers

Our service is reliant on all our Volunteers and without their commitment and dedication; quite simply, there would be no help to offer our many clients. We thank them for their continued support.

## Farewells

It is very sad when a team member moves on, particularly when their contribution is most valued in providing excellent support and training to our volunteers. In May 2010, Tope Teniola left her Gateway Guidance Tutor role to focus on her work as a Financial Capability Co-ordinator for Barnet CAB but also her new role as a Charity Fundraiser for orphaned children in Nigeria. During the year, Tope enrolled 7 intakes on the Gateway Training Programme. We thank her for all her achievements in this respect and wish her well for the future.

At the end of 2010, Sara Young, Guidance Tutor and Volunteer Co-ordinator for some 10 years, will be taking retirement on the grounds of ill health. Sara has been involved with Barnet CAB since 1988 as a Volunteer, a Bureau Manager and an Advice Session Supervisor. When the Certificate Programme was introduced in 2000 for Generalist Advisers, Sara took on the challenge of delivering this training as Barnet CAB's resident Guidance Tutor as well as organising the recruitment of all its volunteers. Sara has been an inspiration to all her trainees and since 2000, 70 volunteers have completed their Generalist Advice Certificates. This is an extraordinarily high number of volunteers that Sara has taken the time to support. Her dedication and skill has meant that she is responsible for a whole generation of well trained and high quality volunteer advisers. We owe her a debt of gratitude for her professionalism, unbounded enthusiasm towards her work and her trainees, her unceasing support to all her colleagues but most significantly her passion for helping our clients.

*Report by Debrina Lloyd-Davies*

## Case Study 3

The client was married and a Housing Association tenant. He and his wife were each receiving a State Retirement Pension, as well as Guarantee and Savings Pension Credit, Housing Benefit and Council Tax Benefit.

Both were disabled but the client himself was not receiving any disability benefits. His wife was in receipt of both the mobility and care components of Disability Living Allowance at the highest rate. They took care of each other and were receiving some home help from Social Services.

The caseworker visited the client at home and assisted him with a claim for Carers Allowance in respect of his

wife. Underlying entitlement was established and the client was advised and assisted with a claim for Attendance Allowance, which he was awarded at the lower rate. His wife was then helped to apply for Carers Allowance in respect of her husband to which she, too, established an underlying entitlement.

Due to their change in their circumstances a re-consideration of their Pension Credit was requested.

The review was successful and their entitlement increased by £167.40 a week. In total, their income rose by £215.20 a week.

Finally, the caseworker requested a re-consideration of the client's entitlement to Attendance Allowance at the higher rate, but the decision remained unchanged. An appeal has been lodged and a date for a tribunal hearing is pending.

# Advice in Health Settings

Research has established that timely advice and information leads to improved outcomes for clients in terms of economic well-being, reduced stress and better health.

With this in mind, the provision of Advice in health-based settings continues to be a priority, and this year we will be extending the remit of our services.

Barnet CAB, in partnership with Macmillan Cancer Support, is launching a welfare benefits advice service in Barnet, Enfield and Haringey for people affected by cancer, to include patients, carers and family members.

The project will employ a project manager, 2 full time welfare benefits caseworkers and a benefits support worker, who will staff a telephone help line 5 days a week and assist with completing benefit claim forms. Over the course of the project, 5 volunteers will be recruited to assist.

The service will be located at various strategic sites including the newly established advice and information centre at Barnet Hospital, and the Chase Farm and North Middlesex Hospitals in Enfield and Haringey respectively. A service is already in operation at the North London Hospice and it is envisaged that over the course of the project, this will be extended to the Hospice's Enfield site. The service should be operational in some locations by April 2011.

Current health based projects comprise the Home Visiting Service, the North London Hospice and the Adult Social Services Advice Service.

## The Home Visiting Service

*"I would like to tell you how I appreciate all the time and help I was given from a member of your staff. She was very caring and made me feel I was not just another problem*

*The CAB is a credit to the Council and I hope you will continue to help others as you helped us."*

The Home Visiting Service was established in 1991 as a result of generous funding from the Milly Apthorp Charitable Trust and was only the second such service at the time.

A long running and successful project, its remit is to provide home visits to the housebound clients over the age of 60. The service operates three days a week and is funded from our core grant. The team consists of the Home Visitor, Mridula Jain, and her volunteer assistant, Anita Isaacs. Mridula is an expert in welfare benefits and has many years of experience in this field. She is exceptionally experienced in advising disabled and older age group clients. Anita has many years experience assisting with the successful completion of Attendance Allowance claim forms.

The service is a lifeline for those who have difficulty getting out and for whom access would otherwise be a problem. Clients are referred from the Red Cross, Barnet Social Services Older Adults Duty Team and Jewish Care to name but a few.

This year the service recovered almost £600,000 in cash successes.

## The North London Hospice Service

The advice service has been running since July 2007. It was established originally as the result of a grant from Milly Apthorp Charitable Trust, but is now funded by Macmillan Cancer Support. It has been highly successful and very well utilised.

The caseworker attends the Hospice once a week and sees in-patients and out-patients, as well as visiting clients at home. She provides advice to carers and immediate family and continues to do so for up to 14 months after any bereavement

For the most part advice focuses on income maximisation and other benefit issues. However, generalist advice on other areas can be provided or clients can be referred to a more appropriate service, if necessary.

## Adult Social Services Advice Service

This service is funded directly by Barnet Council to provide welfare benefits advice to clients under the care of Barnet Adult Social Services. It has been in operation since April 2010, Monday to Friday, and clients are referred by their social workers using a special referral form for this purpose.

The caseworkers, Maureen Arthur and Mridula Jain, are both specialist benefits advisers who are particularly experienced at dealing with benefits claims for people with disabilities. Clients referred have a range of health and social welfare problems, and at least 81% are disabled with over 64% suffering from long term health conditions.

Unsurprisingly, over 50% of the issues dealt with concerned claims for Disability Living Allowance and Attendance Allowance, although a significant proportion encompassed claims for Pension Credit and problems with Employment and Support Allowance.

Clients are seen by appointment at their nearest bureaux and those who are too disabled, unwell or otherwise vulnerable are visited at home.

*Report and case studies by Caroline Kahan*

## Case Study 4

The client had been diagnosed with lung cancer. He lived with his wife and son and the three jointly owned their home.

He and his wife were in receipt of Guarantee Pension Credit, but it was unclear when the original claim had been made, and their housing costs were not being met. They were not in receipt of Council Tax Benefit. The client applied for Attendance Allowance and was turned down.

The caseworker visited the client at home and assisted him with a re-consideration of his Attendance Allowance, which he received a month later at the highest rate. Similarly, a claim for Council Tax Benefit was also successful and was backdated.

As the client was now in receipt of

Attendance Allowance, the caseworker assisted his wife with a claim for Carer's Allowance, to which entitlement was successfully established. This meant that their Pension Credit increased by £30.05 per week as they were now receiving the carer's premium.

# Money Advice Project

The Money Advice Project, funded by the London-wide Capitalise partnership, provides debt advice to clients in both Barnet and Harrow. The Project team consists of a full-time money advice supervisor, Awolowo Sowunmi, a full-time money advice caseworker, Pat Cross, and a part-time money advice project support worker, Tom Cripps.

Both money advisers are trained to give debt and welfare benefits advice, and their work focuses on assisting clients to deal effectively with their debts, whilst ensuring that income is maximised through the take up of any applicable benefits. Outreaches are held at all Barnet bureaux on a rotating basis, with 19 appointment slots available each month. In addition, a monthly outreach is held at the Sangam Centre for Asian Women, a weekly outreach at Harrow CAB and a fully staffed duty desk at Barnet County Court every Thursday to advise and represent clients at immediate risk of losing their homes through eviction or repossession.

Due to client demand, exacerbated by the current economic situation, detailed casework is reserved for those with priority debts, that is, debts which could lead to loss of liberty, home or essential supplies such as gas or electricity. It will include a variety of advice, negotiation with relevant creditors, representation at Barnet County Court, applying to have court judgements set aside as well as ensuring, in all cases, that a client's income is maximised. The majority of those with non-priority debts, most commonly credit debts, are empowered to take control of their situation by writing to creditors, often using template letters as a guide, and enclosing an up to date financial statement, setting out their income and outgoings. Any spare income is divided pro rata between creditors and repaid accordingly on a monthly basis. For some clients, the answer will lie in an application for

bankruptcy, or possibly a debt relief order provided the stringent criteria are met.

Focusing on prevention, Barnet CAB has an active financial capability department, led by our Financial Education Supervisor, Tope Teniola, who has been responsible for recruiting and training 5 volunteers to assist her in the delivery of financial capability education, which incorporates information on basic budgeting skills, opening bank accounts, advice about credit, and general money management.

In all, over the course of the year, almost 600 6th formers have benefitted from various tailor-made programmes, including information on student loans, in the following colleges and schools: Woodhouse 6th Form College, The Compton, Whitefield's, Hasmorean Girls School, Hendon High School, London Academy, Christ College and Mapledown School for children with severe learning difficulties.

During the year, the Financial Capability Team has been privileged to deliver a new programme, "Today's Family and Money", which has been pioneered in Barnet. The programme, funded by the Barnet West Network Learning Board, incorporates both pupils and parents in financial capability training

Training has also been delivered to both staff and service users at the Jobcentre Plus, Children Centres, Barnet Homes, East Finchley Advice Service, Richmond Fellowship, Homestart, Norwood Jewish Centre and 331 Kids and Teens.

*Report and case studies by Caroline Kahan*

## Case Study 5

*"I would have given up long before now if I hadn't had the Citizens Advice Bureau to help"*

The client was the lone parent of two grown up children and a 14-year-old daughter. The family came to the UK in 2002 seeking asylum and were granted Discretionary Leave to Remain. The client is HIV positive, has Hepatitis B, osteopenia and peripheral

neuropathy. She was consistently pressured into attending work focused interviews, but her antiretroviral drugs made her extremely tired, and an important part of her drugs regime was the ability to rest when necessary and to eat a healthy diet.

She was referred to us by Adult Social Services following refusal of a claim for Employment and Support Allowance on the grounds that she had failed the Work Capability Assessment. Her claim for Disability Living Allowance had also been refused and this, too, was pending appeal.

The caseworker ensured that the client received the basic rate of ESA whilst the appeal was proceeding. A submission to the Social Security Tribunal was prepared, which included supporting evidence from her consultant, and tribunal procedure was carefully explained. Two hours before the hearing, the client received a telephone call from the tribunal service to advise that she did not need to attend as the tribunal had found in favour of her entitlement to ESA and that she should be placed in the support group for those assessed as being unable to take on any

work. This meant that she no longer had to attend work focused interviews, which was even more important than the additional £31.40 per week.

Furthermore, the caseworker's representation at Tribunal ensured that her appeal against refusal of DLA was successful and she was awarded both the mobility and care components at the highest rate.

Finally, her son was assisted with a claim for Carers Allowance with an Income Support top up.

In total the family was better off by £300 a week as a result of the caseworker's intervention.



# Social Policy

When people think about Barnet CAB and what it does, most will focus on the advice giving function. However, there is a second key aim which seeks to improve the policies and practices that affect people's lives – and this includes campaigning for new policies to make a fairer society, and also challenging unfair policies and practices that already exist.

**B**arnet CAB contributes to campaigns on a national level, but we also tackle issues which affect the local community. We are ideally placed to gather statistical data which helps us to identify trends that are adversely affecting Barnet residents. We also have a system of evidence gathering whereby cases which raise issues of bad practice or unfair treatment are sent to a central Social Policy co-ordinator and recorded. These are then considered in detail and an appropriate response to concerned parties is made.

## **Holding Deposits**

A current issue of concern is the increasing number of cases where holding deposits are taken and not returned to clients. Often, the agency or landlord will give unproven grounds for refusing a tenancy and therefore retaining a holding deposit. We have a case of an agency that has done this on multiple occasions and then 'disappeared' from its office. This has left people many hundreds of pounds out of pocket and with little or no chance of recovering their money.

Barnet CAB has produced 7 individual reports to our central campaigning team to raise this issue and campaign for change. It is our intention to publicise our work in this field to warn local residents of this type of criminal activity. This is an example of how we can campaign and raise awareness of important issues.

## **Administration of Social Security Benefits**

Many people who apply for benefits are refused. Whilst the reasons for refusal may be valid, often the written communication of the decision is unhelpful, with decision letters being vague or containing virtually no content – and this in turn can lead to delays when challenging decisions. Furthermore, these delays mean that people are left without essential benefit for long periods.

Barnet CAB is gathering these decisions and detailing the effect that they have on our clients. We will be presenting a report to a London-wide forum which will in turn, make representation to the Secretary of State for changes to be made to the way in which decisions are written. It is hoped that both the quality of the decision making and the communication of the decision can be improved, through this action.

Part of our social policy work involves responding to requests for evidence from both national and local government, especially where there is consultation over changes to legislation. We have provided responses to major changes in welfare benefit legislation which we hope will have a positive impact. With other changes in local policy being proposed, our role in this field is essential to represent the interests of those who, individually, would have no voice on matters which directly affect their daily lives. We have already responded to consultations on the 21st Century Welfare State white paper and the Housing Benefit capping proposals. We also work closely with National Association of Welfare Rights Advisors (NAWRA) through our specialist welfare benefits caseworker, Maureen Arthur. We have also written to Kenneth Clarke QC, MP about the delays in listing Social Security appeals and the impact of this delay on clients.

## **Future plans**

To establish ourselves as the local leaders in Social Policy, Barnet CAB is at the centre of a borough-wide initiative to create a network of evidence-gathering groups. We hope to increase our influence on local service providers and policy makers to ensure that the residents of Barnet receive fair and consistent treatment from local businesses and services.

*Report by Nick Ward*



# Advice Barnet Project

Advice Barnet Project - leading the way in partnership working across the advice sector in Barnet by creating through a helpline a single point of access into most advice services in Barnet.

The Big Lottery Funded Advice Barnet Project has brought together in partnership 11 voluntary sector organisations, and 5 local firms of solicitors with the aim of integrating advice provision in Barnet for the benefit of all those who live, work or study in the London Borough of Barnet. This has been achieved to an unprecedented degree with the ABP Helpline playing a key role in activating the access to good quality legal advice and information to the partners within the project in areas of welfare benefits, debt, housing, employment, family and other legal issues. Since the opening of the helpline on 30th November 2009, 4,726 clients have been assisted. There have been 677 Generalist advice referrals and 537 Specialist advice referrals for those clients in greatest need and information resources, such as Adviceguide, provided to some 3,136 clients who are able to help themselves. It is gratifying therefore to see that the project aim of establishing a single point of access to advice providers within Barnet has been achieved together with other successful

outcomes. For example, in the first year of the project, an encouraging figure was achieved in the form of cash successes received by clients in the amount of £1,236,038.20 as a result of those clients having been referred to ABP partner firms and organisations.

A significant aim of the project was to improve the quality of the advice within those advice and information providers within the project. This has been achieved with three training events being organised and funded by the ABP and the topic areas covered included Welfare Benefits, Housing, Debt and Employment. Leaders in the training field, LASA, Shelter and Citizens Advice Specialist Support Team were able to deliver excellent training programmes on their specialist topics for the benefit of paid staff and voluntary workers of partner agencies. Tamara Lewis, Employment Law Specialist and writer of the Employment Handbook, delivered an excellent training on redundancy and unilateral variation of employment contracts and unfair dismissal in September 2010. A much valued training as a result of the recession.

## A Partner's perspective

"EFAS values highly the periodical full day external training on relevant topics such as Welfare Benefits, Housing and Employment Law provided by Advice Barnet Project and made available to our frontline advisers. The generalist nature of the advice we offer to our clients does require our advisers to keep informed and updated as conventions shift, legislation is passed and, indeed, whole government departments are reformed. To provide quality advice we must ensure that advisers are well trained and that training is regularly reinforced and updated, which can be costly for a charitable organisation and which is why EFAS is grateful to ABP for quality training that comes at no monetary cost to us but as part of a communally beneficial Partnership Agreement."

*Ruby Joseph, Manager of East Finchley Advice Service (ABP Partner).*

Key to the success of any project is its people – and the project team led by Project Manager, Debrina Lloyd-Davies, Project Support Worker, Lynn Stringer, Guidance Tutors, Sara Young and Denis Nolan and the Supervisors, Aisha Gora, Belinda Calvert, Dilruba Khatun, Admin Worker, Debbie Martina and the many volunteers who carry out the role of Gateway Assessors have worked hard to successfully establish a telephone helpline that is operational for 30 hours per week, Monday to Friday. All the team have demonstrated great determination and professionalism at all times to ensure that our clients receive an excellent service, despite the many difficulties faced in the early months of setting up a new project and a telephone helpline.

The project team and Barnet CAB are also grateful to all their project partners for their continued participation in the project. Their willingness to provide free advice to those clients in greatest need despite the challenges they themselves have faced, has been unwavering.

*Report by Debrina Lloyd-Davies*



**Special mention should be made of our partners and their representatives in this project:**

- African Cultural Association – Marjorie Manu
- Barnet Law Service - Marilyn Sparrow
- Barnet Refugee Service – Nazee Akbari
- CommUNITY Barnet - Ruth Mulandi
- Chinese Mental Health – Leon Lee
- Disability Action in Barnet – Dexter Hanoomansingh and Amina Baddio
- East Finchley Advice Service – Ruby Joseph
- Farsaphone Association – Faramarz Radfar
- Sangam Asian Women’s Association – Jyoti Shah
- Threshold Housing Advice – Masoud Romani
- Williams & Co Solicitors – Lesley Williams
- Osmond Gaunt & Rose Solicitors – Mark Kosmin-Barr
- Donald Galbraith & Co Solicitors – Donald Galbraith
- Guile Nicholas Solicitors – Andrew Guile
- Sowerbutts & Scully Solicitors – Paul Sowerbutts
- Barnet Citizens Advice Bureau – Caroline Kahan, Nick Ward



## Case Study 6

The client was seen at Barnet County Court. She was a tenant of Barnet Homes, and had turned 60 years old in March 2009, at which point her Incapacity Benefit and Housing Benefit stopped.

She became entitled to a State Retirement Pension of £93.26 per week and had been told that she would need to make a claim for Pension Credit and a new claim for Housing and Council Tax Benefit.

She had been living at her present address for about four years and her rent had always been met by Housing Benefit, with a £15 service charge

deducted from her Incapacity Benefit. As a result of the loss of her Housing and Council Tax Benefit she fell in to rent arrears, council tax arrears and, by the time she was seen, was due to be evicted.

She had received some correspondence from Barnet Homes prior to this point, but had failed to take any necessary action due to her own ill health and that of a partner’s, for whom she was caring during a serious illness. Sadly, he passed away.

In August 2009 she realised she had received a letter from Barnet Homes threatening to take legal action to repossess her property due to mounting arrears. At this point she received some help from a Housing Support Officer, who assisted her with a new application for Housing and Council Tax Benefit, for which he

requested a backdating to the time when her previous entitlement had ceased, and the client believed that everything would be fine. However, he neither advised nor assisted her with a claim for Pension Credit, and, in the event, her claim to backdated Housing Benefit was unsuccessful. She still had considerable outstanding arrears.

Unbeknown to her, shortly afterwards, a possession hearing took place in her absence and an outright possession order was granted. It was only when she received a Notice of Eviction, with an impending date of execution, that she realised she was about to lose her home and sought advice from the Money Advice Project caseworker at Barnet County Court.

The caseworker accompanied her to the court office where the client obtained a copy of the Possession

Order. She then helped her to prepare an application to the Court to set aside the order and stay the eviction. In addition, she assisted her with an application for Pension Credit and backdated Housing and Council Tax Benefit.

As a result of the Money Advice Project’s intervention, the client was able to remain in her home. In addition, she was awarded 3 month’s backdated Pension Credit to the sum of £477.75; weekly Pension Credit of £36.74 amounting to an annual total of £1910.48, and a lump sum of Housing and Council Tax Benefit backdated from August to April 2009 to the amount of £1,628.58.

The client is now being assisted with an application for Disability Living Allowance as her medical condition has deteriorated.

## Case Study 7

The client, aged 83, and her husband, 87, were living in a maisonette, on which they owned the leasehold. They had a variety of medical problems.

The client was suffering from arthritis, high blood pressure and diabetes, for which she was taking medication, and she walked with the

aid of a stick. Her husband had suffered a stroke and also had heart problems which caused him to become breathless on exertion.

The couple were having difficulties meeting essential expenditure, included in which was a service charge for major works, as their only income was a state retirement pension of £194.70 per week. They began to fall in to arrears in respect of the charge, and were referred to the Money Advice Project for their assistance.

In the first instance the caseworker looked at their income and assisted them with an application for Pension Credit as well as helping them both to complete applications for Attendance Allowance. They received a Guarantee Pension Credit top up of £7.70 per week, with Attendance Allowance awarded to both at the highest rate to the amount of £142.80 a week. As a result of the latter award, the caseworker then helped each to apply for a Carers Allowance, for which underlying entitlement was established.

This meant that their weekly Pension Credit increased by £60.10, as a result of entitlement to 2 Carer’s Premiums at the rate of £30.05 per week. Eligibility to Attendance Allowance also gave them entitlement to the addition of 2 Severe Disability Premiums to their Pension Credit entitlement to the amount of £107.30 per week.

In total, the couple were better off by £317.90 a week. The extra money allowed them to meet their service charge as well as easing daily living expenses.

# Summary Statement of Financial Activities

for the year ended 31 March 2010

	Unrestricted £	restricted £	2010 £	2009 £
<b>Incoming Resources</b>				
Income resources from generated funds	3,383	750	4,133	4,892
Income resources from charitable activities	462,044	342,979	805,023	799,471
Other incoming resources	0	0	0	106
<b>Total Incoming Resources</b>	<b>465,427</b>	<b>343,729</b>	<b>809,156</b>	<b>804,469</b>
<b>Resources Expended</b>				
Charitable Expenditure	451,330	254,495	705,825	780,022
Governance Cost	23,920	0	23,920	22,893
<b>Total Resources Expended</b>	<b>475,250</b>	<b>254,495</b>	<b>729,745</b>	<b>802,915</b>
<b>Net Incoming / -outgoing resources</b>	<b>10,365</b>	<b>69,046</b>	<b>79,411</b>	<b>1,554</b>
<b>Balance Sheet as at 31st March 2010</b>				
	<b>2010 £</b>	<b>2009 £</b>		
Fixed Assets	18,476	18,695		
Current assets	314,630	221,597		
Creditors	-54,208	-40,805		
<b>Total assets less Current Liabilities</b>	<b>260,422</b>	<b>180,792</b>		
Unrestricted Accumulated Funds	108,726	113,140		
Unrestricted Designated Funds	50,000	48,034		
Restricted Funds	120,172	38,313		
<b>Total Funds Available</b>	<b>278,898</b>	<b>199,487</b>		

This review represents the summarised Statement of Financial Activities and Balance Sheet extracted from the audited accounts of the organisation, in which the opinion of the auditors was unqualified.

Full audited accounts are available on request. Copies may be obtained by writing to the Chief Executive, Barnet Citizens Advice Bureau, 40-42 Church Road, Hendon, London NW4 4JT.

These audited accounts were approved by the Board of Trustees and signed on their behalf by Edward Prosser, Chair of Barnet Citizens Advice Bureau, 4th November 2010.

*Auditor's Report: In our opinion*

- the financial statements give a true and fair view of the state of the charity's affairs as at 31st March 2010 and of its incoming resources and application of resources, including its income and expenditure, in the year then ended; and
- the financial statements have been properly prepared in accordance with United Kingdom General Accepted Accounting Practice;
- the financial statements have been properly prepared in accordance with the Companies Act 1985.
- the information given in the Trustees' Report is consistent with the financial statements.

Richard Anthony & Co., Chartered Accountants and Statutory Auditor, 13 Station Road, Finchley, London N3 2SB.  
Bankers; HSBC Bank, 1 Central circus, Hendon, London NW4 4JT

## Statistics

Whilst statistics cannot tell the whole story, they provide a useful insight into the work we do.

Our headline figures for the period April 2009 to March 2010 were:

New clients	7,221 (up 29% from 08-09)
All client contacts	22,763 (up 9% from 08-09)
New issues advised upon	32,714 (up 3% from 08-09)

*(It should also be noted that figures for the period April to September 2010 show that we are seeing proportionally 36% more clients; having 11% more client contacts; and assisting on 36% more new issues than during the period April 2009 to March 2010).*

These figures can be further broken down as follows:

	New clients	Client contacts	New issues
Hendon	2,307	6,186	9,206
Grahame Park	535	1,854	3,027
Finchley	1,061	3,194	5,585
New Barnet	1,500	5,628	7,503
MAP	740	2,193	4,150
Home Visiting/Ward Visiting	312	2,420	1,604
Advice Barnet	779	1,288	1,639
<b>TOTALS</b>	<b>7,221</b>	<b>22,763</b>	<b>32,714</b>

*The proportion of new issues by issue types were as follows:*

29% Benefits	24% Debt
12% Housing	11% Employment
6% Legal	4% Relationships
3% Immigration	11% All other enquires

*The profile of our clients was as follows:*

<b>Age/Sex</b>			
0-16	0%	17-24	8%
25-34	22%	35-49	32%
50-64	18%	65-74	6%
75-84	3%	85+	1%
Not recorded	10%	Female	56%
		Male	44%

### Disability

Disabled	15%	Not disabled	60%	Not answered	25%
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### Ethnic origin

White	49%	Mixed Race	5%
Asian or Asian British	14%	Black or Black British	13%

Chinese or other ethnic group 6%

Not recorded 13%

## Outcomes

### Cash Successes and client satisfaction

During 2009-10 Barnet CAB performed exceptionally well in obtaining cash successes and debts written off of **£2,044,899** for clients.

This total figure is broken down as follows:

Hendon	£208,694
Grahame Park	£101,872
New Barnet	£94,244
Finchley	£263,160
Home Visiting Project	£574,602
Money Advice Project	£762,085
Children's Centres	£261,554
Barnet House/Burnt Oak Library	£41,848
<b>Grand total</b>	<b>£2,044,899</b>

## Client Satisfaction

Our 2010 client satisfaction survey identified the following findings from a sample of 187 of our clients (2009 results in brackets):

QUESTION	HAPPY OR VERY HAPPY	UNHAPPY OR VERY UNHAPPY	NO ANSWER
Satisfaction with overall service	98 (98)%	1 (1)%	1 (1)%
Better understanding after advice	97 (98)%	1 (2)%	2 (0)%
Location of bureaux	96 (98)%	2 (2)%	2 (0)%
Our opening hours	89 (94)%	8 (5)%	3 (1)%
Waiting time	96 (94)%	4 (6)%	0 (0)%
Time with adviser	99 (98)%	1 (2)%	0 (0)%

In addition, in response to the questions

### i) 'Would you use Barnet CAB again?'

96 (98)% of respondents replied yes, 1 (1)% replied no, and there was no answer from 3 (1)%; and

### ii) 'Would you recommend using Barnet CAB to others?'

92 (93)% replied yes only 0 (0) % replied no, and there was no answer from 8 (7)%

We also asked our clients whether they felt more confident about their situation after their visit to Barnet CAB:

86 (88)% replied they did  
8 (4)% replied they didn't, and  
6 (8)% didn't answer.

We asked whether the adviser had explained their options to them clearly:

86 (88)% replied they had  
6 (1)% replied they hadn't, and  
8 (11)% didn't answer.

Finally, we wanted to continue to obtain a picture of in what ways clients would prefer to access our service, if they had the choice. Clients could select as many of the options as they wanted.

Appointment	88 (76)%
Telephone	63 (35)%
Email	50 (17)%
Text	30 (5)%



# Our Team

Barnet CAB comprises a dedicated and loyal band of volunteers and paid staff.

## Trustees

Edward Prosser	Chair
Mike Walsh	Vice Chair
Jonathan Supran	Treasurer
Sue Burke	
Ann Wolfe	
Rob Francis	
Malcolm Hart	
Robert Duthie	
Hassan Shami	

Peter Johnstone	Burnt Oak Library/Barnet House Outreach/Centre for Independent Living Adviser
Maureen Arthur	Welfare Benefits Specialist
Karim Said	Email Adviser
Andrew Enever	IT Consultant
Janet Warner	Cleaner

Haleh Honarzad  
Azad Khaleel  
Michael Hillman  
Sakina Jetha  
Toks Munis  
Deepa Chohan  
Anita Naithani  
Eli Hidalgo  
Veronica Kovacova  
Delroy Mohalland  
Ajay Abiola-Ajimobi  
Shimon Simon  
Helen Harvey  
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Alethea Beharie-Cambell  
Angela Busca  
Maryam Rad  
Constance Momah  
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Sepideh Ghaffari  
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David Burton  
Denise Yuchetel  
Michael Hillman  
Vivian Sonny-Nsirim  
Peter Wilson  
Rachida Maggiori  
Janni Omatajo  
Carly Lindsay  
Meera Panahania  
Suzanne Foster  
Zainab Amer

## Volunteer Consultant

Ruth Lesirge (Visiting Fellow, CASS Business School)

## Paid Staff

Tim Clark	Chief Executive
Chukwunyerere Kamalu	Finance and Central Services Manager
Caroline Kahan	Service Manager
Nick Ward	Service Manager
Debrina Lloyd Davies	Advice Barnet Project Manager
Sara Young	Guidance Tutor
Denis Nolan	Guidance Tutor
Sharon Baruch	Advice Session Supervisor
Belinda Calvert	Advice Session Supervisor
Jacky Davies	Advice Session Supervisor
Leonie Farmer	Advice Session Supervisor
Peter Hartley	Advice Session Supervisor
Sharon Klinger	Advice Session Supervisor
Lyn Mathias	Advice Session Supervisor
John Northam	Advice Session Supervisor
Alex Pinnick	Advice Session Supervisor
Nina Taylor	Advice Session Supervisor
Helen Conwell	Advice Session Supervisor
Aisha Gora	Advice Barnet Advice Session Supervisor
Dilruba Khatun	Advice Barnet Advice Session Supervisor
Lynn Stringer	Advice Barnet Project Support Worker
Mridula Jain	Home Visiting Coordinator/Hospice Visitor
Awolowo Sowunmi	Money Advice Project (MAP) Debt Supervisor
Pat Cross	MAP Debt Caseworker
Tom Cripps	MAP Support Worker
Tope Teniola	Financial Capability Supervisor
Anthonia Lifu	Children's Centres Outreach Adviser

## Volunteers (from April 2009)

### New Barnet

Pamela George  
Judith Levinson  
Anthea Miles  
J Margaret Morphetis  
Peter Scott  
Sheila Thompson  
Ivor Ward  
Rose Wyman  
Norvishi Jacquaye  
Vivienne Ereira  
David Miner  
Richard Bunce  
Michelle Higgins  
Lesley Ludlow  
Chichi Anozie  
Joseph Taylor  
Denise Yuchetel  
Daniel Bamford  
Jennifer Dickens  
Mitra Rezvan  
Rufaro Makamba  
Gay Munday  
Rachida Maggiori  
Barbara Carrick  
Sue Thurlow  
Joyce Cooper  
Jennifer Maswere  
Marianne Nicks  
Penelope Revitt

### Finchley

Carolyn Adams  
Arthur Alexander  
Ann Barry  
Dara Ebrahimoff  
Elizabeth Israel

Kay Jeffery  
Barbara Levy  
Marie Lines  
Zanina Miletic  
Ivan Paul  
Irene Peel  
Elaine Raise  
Helen Vyner  
Veronica Hird  
Pat Martin  
Veronica Franklin-Wilson  
Jem Fennell  
Joan Reardon  
Dawn Poster  
Ilse Steinberg

### Hendon

Julia Abrams  
Naomi Baker  
Ann Berger  
Ros Blechner  
Helen Cohen  
Ann Hodson  
Irene Kessler  
Sharon Ognall  
Carol Pollard  
Laura Stechler  
Alfred Young  
Annette Green  
Rosemary Helfer  
Ingrid McKeown  
Abigail Barnes  
Morag Bruce  
Narges Fateh  
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Amina Hassan  
Agnetta Harrison

### Graham Park

Peter Lawson  
Cyril Cannon  
Michael Laing  
Pauline Murphy  
Sade Martins  
Ajay Abiola-Ajimobi  
Annette Green  
Alison Scully  
Jane Rosoux  
Sophie Nzegwu

### Advice Barnet Project

Joe Taylor  
Narges Fateh  
Chi Chi Anozie  
Mitra Rezvan  
Norvishi Jacquaye  
Rose Wyman  
Herve Tumba  
Azad Khaleel  
Agnetta Harrison  
Srijan Mishra  
Simon Ferris  
Ammina Hassan  
Veronica Pineda  
Ozlem Findanboyulu  
Ajibola Abiola-Ajimobi  
Rosemary Parke  
Clare Dunkey  
Delroy Mullholland  
Jenny Dunford  
Tanya Daskalova  
Sakina Jetha  
Peter McCoy  
Simon Smith

### Home Visiting

Anita Isaacs

### Financial Capability

Shezan Din Abdul  
Simon Smith  
Tanya Daskalova  
Peter Wilson  
Herve Tumba



## Our Funders in 2009/2010

Barnet Citizens Advice Bureau is very grateful to the London Borough of Barnet for ongoing funding.

We are also grateful for the support of:

- Big Lottery Fund
- Capitalise Partnership
- Department of Business, Innovation and Skills
- Milly Apthorp Charitable Trust
- Citizens Advice
- Barnet Homes
- Barnet Extended Schools
- Edward Harvist Trust
- Legal Services Commission
- Threshold Housing Advice
- Macmillan Cancer Support
- Nationwide
- Barnet Children's and Young People's Services
- Barnet Adult Social Services

Charity Number: 1065835

Company Number: 02627909 (England and Wales)

