

Information kiosk	<p>whilst others covered legal issues, housing, relationships and tax. WDCAB has undertaken this service for many years and it is one which we would wish to expand into a more all encompassing service. However, sufficient and sustainable funding would be required for this and currently we have only one volunteer willing to provide this service.</p> <p>An information kiosk linked to the internet and including access to Adviceline, the CAB self-help website, is available in partnership with West Devon Borough Council at their One-Stop-Shop office in Okehampton between office hours of 9.00 – 5.00 weekdays. This facility enables people to research and address their enquiries with an inherent CAB presence.</p>
Legal and employment specific advice	<p>Appointments with an Honorary Legal Adviser. We thank Jason Libby, of Drake Legal for providing this service pro bono. Appointments were also available with our volunteer employment specialist adviser who can progress cases to Employment Tribunal level and has done so successfully this year. These services are available fortnightly and are accessed after a full advice interview.</p>
Barnardos' Children's Centres	<p>Our work with Barnardos continues with Okehampton, Tavistock and Hatherleigh Children's Centres, with a broadening of venues this year to include antenatal and healthy baby clinics. The essence of this project is its accessibility and 45% of the 434 contacts were made at one of the many outreach venues where the CAB advisor is on hand and can be approached informally or by prior arrangement. Issues surrounding domestic violence and child abuse have been discussed. Of the 373 new issues discussed, 52% concerned benefits and 15% employment, areas which of course entwine so many aspects of family life. With a further 39% of contacts happening after that initial approach, it is evident that some clients' problems are of a deep and complicated nature. These clients tend to have a trustful and well established relationship with the CAB advisor and can find support from the WDCAB project and the Children's Centre itself simultaneously.</p>
Big Lottery Fund, Rural Outreach Project	<p>This has been the third year of the Rural Partners Reaching Rural People project, funded by the Big Lottery Fund under the Advice Plus funding stream. This project has several aspects which include not just provision of advice but building strength into the community in which it operates through partnership and enablement. This year the project has also completed the initial training of 6 new volunteers who will either be advisers or assessors. We are also, through</p>

<p>Home visiting service</p>	<p>this project, converting two previous assessors to become volunteer home visitors. This is ongoing.</p> <p>On the home visiting front we have particularly seen the complexity of issues increase which has overall reduced the number of individual cases due to more time being spent with clients. The project helped 286 individuals through 295 enquiries and dealt with 890 different issues. This is an increase of 6.7% in the number of issues dealt with compared to last year, whereas the number of individuals helped reduced by 10%. In addition, 48% of the enquiries required casework, which is an 11% increase on the amount carried out last year. This confirms the anecdotal evidence given by the Visiting Officers regarding the complexity of the issues being brought. In all 1,300 contacts were made with or on behalf of clients.</p>
<p>Outreach sessions and West Devon Connect</p>	<p>We have continued to work hard on reaching our hard to reach groups and have returned to providing monthly advice at the Village Centre in Princetown. Outreach services are also held monthly at Bere Alston Surgery and fortnightly at Hatherleigh livestock market, a popular community setting, and in partnership with West Devon Connect we have had a presence at various community venues and events. Once again this year the announcement of local business closures was followed quickly by provision of a WDCAB information session at the workplace for employees affected by this. This proactive work provides reassurance at a worrying time when futures can seem uncertain.</p>
<p>Young people</p>	<p>Young people are another hard to reach group and after our ‘lunch break’ sessions in Okehampton College proved unsuccessful we took more direct action and knocked on the door of the young people’s service in Okehampton; from February 2012 we now have a monthly session in operation. Although starting slowly we have had some cases which our staff have found very challenging and interesting. We are working to replicate this in Tavistock but long term sickness of staff there is delaying our progress.</p>
<p>Working with Okehampton Works</p>	<p>The project also enabled an alliance with Okehampton Works, a new partnership set up in response to the mass redundancies in the area. As well as contributing to the delivery of further support and information for local residents it also gave us the opportunity to meet Nick Hurd, Minister for Communities and the Big Society department, and to ask his views about a long term funding solution for the provision of Advice Services in the country.</p>
<p>In accordance with the Citizens Advice</p>	

<p>membership agreement the subjects covered will include:</p> <ul style="list-style-type: none"> Money and debt advice Welfare benefits Employment Housing Family and personal matters Taxes Immigration and nationality Health Education Consumer issues 	<p>Statistics shown are for period 1.4.11 and 31.3.12.</p> <p>Please see Appendix 2 for full details.</p>
<p>2.4 MEANS OF ACCESSING THE SERVICE</p>	
<p>The core service shall be available at the locations and times specified in Appendix 1 of the SLA:</p> <p>by letter and fax; to personal callers on a drop-in basis; by face-to-face appointments for general help; by telephone.</p> <p>All these services shall be clearly advertised through appropriate local media.</p>	<p>Advice is available by all required methods and is advertised widely and clearly in local press articles, publications and events, including West Devon Connect events.</p> <p>2011 saw the launch of WDCAB website www.westdevoncab.org.uk. From this one access point the public can learn about what, when and where WDCAB does, and volunteer to join us or read about our current social policy campaign issues. Our partners can make referrals for clients needing our services, and the direct links to the Citizens Advice Adviceguide self-help webpage gives access to anyone wishing to research a problem at any time or place convenient to them. WDCAB, and all Devon CABx, websites are also available by link from the www.cabdevon.org.uk and www.askdan.me websites.</p>
<p>2.5 QUALITY ASSURANCE</p>	
<p>The bureau complies with Citizens Advice Quality Assurance Standards Membership Agreement, which is fully convergent with the Community Legal Service Quality Mark at General Help level but contains additional requirements. The quality areas covered are:</p> <p>Quality of advice; Quality of social policy work; Governance; Operational management;</p>	<p>Following a successful Citizens Advice audit in 2010 of both quality of advice and operational standards, Citizens Advice service membership was confirmed, bringing with it accreditation to Community Legal Service Quality Mark at General Help level.</p> <p>Citizens Advice membership will next be reviewed during 2013 but until then WDCAB continues to monitor its performance against the required standards.</p> <p>Social Policy: In pursuance of its equal aim to influence policy making, WDCAB uses evidence of their clients' problems to engage with those in a position to bring</p>

Financial management;
Planning and managing resources;
Volunteers and paid staff;
Training and people development;
Networking and partnership;
Complaints and suggestions;
Client-centred service;
Case management.

A copy of the scheme is available on request.

change to the future. CAB's unique window into peoples lives, and to the causes and effects of problems they encounter, provides a wealth of information that should be used in this way. It can identify recurring issues, extraordinary effects, and expose inadequate or unfair laws and practices. By monitoring this invaluable information bank, WDCAB engages with local, regional and nation policy makers and as new legislation comes into the public domain CABx can act as a watchdog for problems or unexpected outcomes. 2011/12 has seen focus directed to the content and progress of the Welfare Reform Bill and with the rising cost of fuel and the awareness of fuel poverty, the growing popularity of oil clubs.

Two Trustees have joined the Board this year. Both bring business skills and community knowledge. There remains a vacancy for one full Trustee, for which recruitment is ongoing. Members' representatives have contributed to the open section of Board meetings, leading to a greater feeling of partnership.

WDCAB Board of Trustees is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services. During 2011/12, various smaller funds have been successfully found to support the services provided by the team of volunteers and to continue the sound base for the client based service.

Careful husbandry of Bureau funds is a material responsibility for the Board. In a year that has seen cuts to our funds and an increase in the need for our services, financial management is critical. A new accounting software package has been adopted and the format of financial reports to the Board revised and improved.

The Board has taken an active and contributory part in the building of the CAB Devon consortium with a view to the additional security the enterprise will lend to WDCAB's future.

The team of paid staff and 45 volunteers are provided with opportunities to learn and develop as they wish, but with guidance and support at all points. The paid staff team remains unchanged again this year and this stability results in confidence and mutual support. The Bureau management team of Manager and Development Officer has a cohesive relationship which promotes the potential for success and considers all stakeholders, funders, service users, volunteers and employees alike.

	<p>The team of volunteers has seen some movement, but in turn it is this very bidding farewell and welcome which keeps the team cohesive and self-motivating. At opposite ends of the scale, two recruits left before finishing their training, an ‘all rounder’ retired after 24 years and two ex-paid staff members stayed on as volunteers. Training remains an important aspect for all staff and take up is encouraged and accepted. The introduction of specifically trained Gateway assessors, who are not advisors, has lent an added dimension to the volunteer team and has in no way detracted from its unity. There was movement within roles when some Gateway assessors wished to retrain as full advisers, thus releasing places to be filled with new volunteer assessors and we also ran a ‘straight to Adviser’ course for new recruits wishing to take on that more in-depth role.</p> <p>Adviceline:</p> <p>For CABx the problem of accessibility is an added factor in delivering a service to all who may wish to use it. The neighbouring rural districts of West Devon, South Hams and Teignbridge, and their CABx, share similarities and limitations brought about by their demographics, local economies, geography and rurality. None has a population base high enough to produce many of the outcomes desired by funders of major projects or more specialist services and yet our residents deserve the same level of benefit as those who live in a more urban environment. When Citizens Advice canvassed for a pilot area for its single telephone number (STN) project it seemed natural to volunteer as a group, and our STN was launched on 9 May. Despite having Citizens Advice skills and support available the project has not been without its problems, but the very point of a pilot is to encounter and overcome problems and now a year on it is accepted as the only telephone access point for clients.</p> <p>We have previously delivered one-off budgeting courses to groups of young mothers, older people and prisoners but would like to encourage other members of the community to discover more about money management. To this end the Bureau has begun participation in a financial skills for life project funded through Exeter CAB by the Santander Foundation which will continue into 2012/13. This will partially fund bureaux such as WDCAB, with less experience to deliver financial capability to those in greatest need, and to the frontline workers who support them. Thus, the bureau will benefit by reaching hard to reach groups and expanding the knowledge base of its core of volunteers.</p>
The bureau will inform the Council(s) of the	At its Annual Liaison Visit with Citizens Advice, where various scenarios and

<p>results of any audit or quality assurance review which indicates less than fully satisfactory performance.</p>	<p>risks are explored, West Devon CAB was awarded “medium risk bureau” status. This reflected the uncertainty of funding following the ending of various restricted fund income flows and the potential effect that might have on the future Bureau service delivery.</p>
<p>The bureau will provide to the Council the annual information that it provides to Citizens Advice such as follows:</p> <ol style="list-style-type: none"> 1. Opening hours and locations from which the service is provided; 2. Number of client contacts; 3. Number and nature of issues dealt with; 4. Number of issues categorised by their complexity; 5. Percentage of people using the bureau by telephone; 6. Number and nature of any formal complaints about the bureau which are upheld. 	<p>1 – 5: Please see appendices for this information. Please see section 1 of this report for full explanation of available services.</p> <p>Two complaints were made about difficulty in getting through on Adviceline and the cost involved when using a mobile phone. These were fed into the pilot for Adviceline and an alternative, cheaper 0300 number has been introduced for mobile phone users.</p>
<p>Amount of benefit generated for clients during each 12 month period.</p> <p>Analysis of amount of debt dealt with.</p> <p>Information about where clients reside by town or ward.</p> <p>Any other information of value that the bureau can readily supply, making appropriate use of CASE software.</p>	<p>During 2011/12 WDCAB helped clients to gain Welfare Benefits of £624,460.</p> <p>Please see Appendix 7.</p> <p>Please see Appendix 8.</p>

ADVICE PLUS	33	27	0	0	0	21	2	0
CHILDRENS CENTRE	0	1	0	0	0	0	0	0
OKEHAMPTON	171	64	4	0	1	324	4	0
TAVISTOCK	184	158	42	5	2	278	30	3
Bureau Total:	388	250	46	5	3	623	36	3
Bureau Percentage:	28.7 %	18.5 %	3.4 %	0.4 %	0.2 %	46.0 %	2.7 %	0.2 %

Appendix 2: Advice services times, venues and purposes as at 31/03/12

See section 1 of this report for details

WDCAB, The Ockment Centre, North Street, Okehampton, EX20 1AR. Adviceline: 0844 111 444

Monday: Closed

Tuesday: 10.00 – 14.00

Wednesday: 10.00 – 14.00

Thursday: 10.00 – 14.00

Friday: Closed

Gateway Assessment and advice appointments operate throughout all sessions by telephone and face-to-face.

WDCAB, Kingdon House, North Street, Tavistock, PL19 0AN. Adviceline 08444 111 444

Monday: 10.00 – 14.00

Tuesday: Closed

Wednesday: 10.00 – 14.00

Thursday: Closed

Friday: 10.00 – 14.00

Gateway Assessment and advice appointments operate throughout all sessions by telephone and face-to-face.

Advice is not currently available by email at either office.

Additionally

- Alternate Wednesdays: LSC specialist benefit/money/debt advice at the Okehampton office by appointment.
- 1st and 2nd Wednesdays of the month: within HMP Dartmoor for prisoners.
- Alternate Wednesdays: 2.00 – 4.00 employment advice at the Tavistock office by appointment.
- Each Wednesday 2.00 - 4.00: Legal advice session available to WDCAB clients at the Tavistock office by appointment. For some of the year a parallel service was offered in the Okehampton office.
- A kiosk with access to the Citizens Advice public information site www.adviceguide.org.uk: open hours at the WDBC ‘One Stop Shop’ office in Okehampton. From 01/04/12 a kiosk will also be available in the IT suite accessible to the public at The Ockment Centre, Okehampton.

Projects with restricted and time limited funding which allow provision of advice

Big Lottery Fund Advice +: (funded until 31/03/14) Home visiting to provide accessible generalist legal advice, to overcome rural isolation and disadvantage brought about by health, circumstances and financial and social exclusion and to work with partners to increase access points, quality and impact. Two advisers, three days a week each.

Outreaches at Bere Alston surgery and Princetown Village Centre, monthly for two hours by appointment and at Hatherleigh market, fortnightly for three hours, by appointment or as a drop in.

From February 2012 a monthly two hour session at the young people centre in Okehampton, Room 13, by appointment or as a drop in. This is a pilot service.

Barnardo’s: An embedded CAB adviser at various Children’s Centre sessions throughout the Borough. (Currently funded until 31/03/12).

Client profile - face-to-face service:

During the year, the charity assisted 1,959 clients face-to-face.

83%	50%	60%	94%	25%	11%	10%
were of working age	were aged between 35 and 54	were female	were White British	were disabled or had a long term health condition	were unemployed	were retired.

Appendix 3: contact types

<u>Contact type; clients and on clients behalf</u>	BLF Advice plus	Children’s Centres	Okehampton	Tavistock	Annual Total	Col %
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Initial Info/Advice - Bureau	36	7	530	857	1,430	24.3
Further - Bureau	37	12	645	647	1,341	22.8
Initial Info/Advice - Outreach	134	196	18	54	402	6.8
Further - Outreach	47	172	4	20	243	4.1
Initial Info/Advice - Phone	78	0	62	46	186	3.2
Further from Client - Phone	100	1	87	34	222	3.8
Initial – Letter/Fax/Text	1	0	5	4	10	0.2
Further from Client – Letter/Fax/Text	12	0	12	3	27	0.5
Initial - Visit to Client	43	0	0	4	47	0.8
Further - Visit to Client	90	0	0	1	91	1.5
Further from Client - Email	6	0	6	0	12	0.2
Initial Info/Advice - Other	1	0	2	8	11	0.2
Further from Client - Other	1	1	8	5	15	0.3
Follow-up to Client – Letter/Phone	441	27	453	144	1,065	18.1
Referral to External Agency	8	0	10	4	22	0.4
Referral to CAB Specialist	7	3	42	13	65	1.1
Correspondence with Client - No Advice	14	0	10	16	40	0.7
Third Party - Correspondence	63	5	44	48	160	2.7
Third Party - Telephone	157	10	227	40	434	7.4
Third Party - Other	19	0	12	4	35	0.6
Representation - Client Absent	1	0	0	0	1	0.0
Tribunals	0	0	0	1	1	0.0
Other Work on Behalf of Client	4	0	0	10	14	0.2
	1,300	434	2,177	1,963	5,874	100.0

Appendix 4: WDCAB enquiries by type

	BLF Advice +	Children's Centre	Okehampton	Tavistock	Totals
Benefits	565	195	1,286	1,117	3,163
Consumer	5	1	35	62	103
Debt	101	51	573	553	1,278
Education	2	13	11	7	33

Employment	47	58	197	197	499
Financial	5	0	52	39	96
Health	26	2	21	20	69
Housing	47	16	149	141	353
Immigration/Nationality	0	3	9	19	31
Legal	14	5	80	156	255
Other	8	2	16	19	45
Relationship/Family	28	21	146	177	372
Signposting	0	0	2	3	5
Taxes	19	2	59	41	121
Travel/Transport	12	2	16	6	36
Utilities	13	2	46	39	100
Totals	892	373	2,698	2,596	6,559

Appendix 5: complexity of issues dealt with

Work Level	Total	Col %	Clients
Information	195	8.7	191
Advice	652	29.1	631
Advice and Referral	114	5.1	113
Advice and Limited Action	275	12.3	263
Generalist Casework	195	8.7	189
Specialist Casework	13	0.6	13
Gateway	797	35.6	743
Total	2,241	100	1,960

Example of further breakdown of housing enquiry area

As % of housing enquiries	BLFAdvice +	Children's centres	Okehampton	Tavistock
Discrimination	0	0	1	1
Other Housing Issues	4	6.25	7	19
Actual Homelessness	0	0	3	8

Threatened Homelessness	6	25	9	13
LA Homelessness Service	0	0	3	1
Access to and Provision of Accommodation	11	37.5	11	2
Local Authority Housing	6	6.25	2	8
Housing Association Property	9	6.25	6	4
Private Sector Rented Property	17	18.75	40	4
Owner Occupier Property	34	0	10	33
Environmental and Neighbour Issues	13	0	8	10
Total no of enquiries = 344	47	16	149	132

Appendix 6: Adviceline enquiries

Adviceline Enquiries in Devon (i.e. South Hams, Teignbridge and West Devon CABx) 3,647

West Devon Adviceline

Clients: 887

Enquiries: 897

Contacts: 1,071

Issues: 1,217 see table below

Benefits	427	35%
Consumer	48	4%
Debt	210	17%
Education	3	0.2%
Employment	131	11%
Financial	23	2%
Health	23	2%
Housing	124	10%
Immigration/Nationality	2	0.2%
Legal	64	5%
Other	25	2%
Relationship/Family	82	7%
Signposting	3	0.2%

Taxes	19	2%
Travel/Transport	9	0.7%
Utilities	24	2%
Total	1,217	

Appendix 7: debt enquiries

This is at generalist level only. No debt casework is undertaken. During 2011/12 West Devon CAB dealt with 380 clients with average debts of £380 each. This correlates to £1,462,403 worth of indebtedness dealt with by the Bureau.

<u>Breakdown of debts</u>		%
Debts/Arrears	0	0
Discrimination	63	4.9
Mortgage/Secured Loans	9	0.7
Hire Purchase	57	4.5
Fuel Debt	68	5.3
Telephone/Broadband	9	0.7
Rent Arrears – LA or Almos	28	2.2
Rent Arrears – Private Landlord	26	2
Council Tax	111	8.7
Magistrates Fines/Comp.Order	13	1
Maintenance/Child Support	12	0.9
Bank / Building Society Overdrafts	143	11.2
Credit/Store/Charge Cards	179	14
Unsecured Personal Loans	139	10.9
Catalogue/Mail Order	48	3.8
Water Supply / Sewage	124	9.7
Parking Penalties	3	0.2
Overpayment of WTC/CTC	11	0.9
Overpayment of IS/JSA	17	1.3
Overpayment of HB/CTB	15	1.2
Social Fund Debts	3	0.2
3rd Party Debt Collection	12	0.9
Private Bailiffs	11	0.9
Debt Relief Order	23	1.8
Bankruptcy	37	2.9
Other Legal Remedies	6	0.56

Other	111	8.7
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Appendix 8; where do our clients reside?

West Devon		Cornwall		Torrige		Plymouth		Mid Devon	
Bere Ferrers	91	Altarnun	2	Bideford East	2	Budshead	1	Cadbury	1
Bridestowe	32	Callington	5	Broadheath	1	Egguckland	3	Cullompton Outer	1
Buckland Monachorum	51	Gunnislake	51	Clinton	5	Honicknowle	1	Taw	4
Burrator	22	Kelly Bray	6	Coham Bridge	4	Moor View	1	Taw Vale	1
Chagford	30	Launceston Central	1	Forest	8	Peverell	2	Upper Yeo	4
Drewsteignton	23	Launceston North	3	Holsworthy	1	Plympton St Mary	1	Yeo	4
Exbourne	45	Looe East	1	Shebbear and Langtree	2	Plymstock Radford	1		
Hatherleigh	91	Newquay Central	1	Tamarside	1	Southway	5		
Lew Valley	57	Redruth Central	1	Three Moors	4	St Peter and the Waterfront	2		
Lydford	88	St Germans	1	Torrington	2	Sutton and Mount Gould	1		
Mary Tavy	49	St Ive	1	Winkleigh	12				
Milton Ford	41	Stokeclimsland	5						
North Tawton	56								
Okehampton East	243								
Okehampton West	170								
South Tawton	36								
Tamarside	38								
Tavistock North	221								
Tavistock South	142								
Tavistock South West	90								
Thrushel	31								
Walkham	57								

Appendix 9 Client satisfaction survey

Summary of overall client opinions		
Scale	Overall Result	Overall Help
Brilliant	57	66

Good enough	33	23
Could be better	9	2
Very Poor	1	2
Total	100	93

Brilliant	57%	71%
Good enough	33%	25%
Could be better	9%	2%
Very Poor	1%	2%

Positive	90%	96%
Negative	10%	4%

Summary of Importance		
	CAB Importance	
Crucial	63	70%
Fairly important	27	30%
Not important	0	0%
Total	90	

Summary of Client Satisfaction						
Scale	Location	Opening hours	Waiting time	Advice time	Understanding	Overall service
Very happy	69%	39%	61%	82%	80%	87%
Fairly happy	28%	51%	33%	17%	19%	13%
Unhappy	1%	9%	5%	1%	1%	0%
Very unhappy	2%	1%	1%	0%	0%	0%
Total	99	89	95	104	106	108

Very happy	68	35	58	85	85	94
Fairly happy	28	45	31	18	20	14
Unhappy	1	8	5	1	1	0
Very unhappy	2	1	1	0	0	0

Happy	97%	90%	94%	99%	99%	100%
Unhappy	3%	10%	6%	1%	1%	0%