



North Bristol Advice Centre

# Annual Report 2010/11



# Who's Who?

## Staff

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Chief Executive Officer:	Sally Gapper
Advice Team Manager:	Anne Doughty
Office Manager:	Carol Sage
Admin Team:	Allison Clarke Kerry Rollings
Casework Supervisors:	Liz Freeman (left May '10) Laura Jueterbock Jude Ponting Mandy Williams
Advice Workers:	Graham Bazley Linda Gilmour
Money Advice Worker:	Adam Gifford
Caretaker:	Roger Daniels
Cleaner:	Susie Mitchell

## External Consultants

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Assistant to CEO:	Cas Brooks
Finance Administrator:	Selman Sheshi

## Management Committee

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Chair:	Ellen Cheshire
Vice Chair:	David Ingerslev
Treasurer:	Joy Langley
Vice Treasurer:	Steven Wainwright
Minute Secretary:	Isobel Webley
Members:	Gail Bowen-Huggett Tony Davies Esther Ododo John Peake Emma Reed Jane Rogers
Filton Town Council Rep:	Councillor Stan Simms

## Volunteers

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	Janice Bohin Kate Thomas Lenh Vien
Social Work	
Student Placement:	Zoe Cotton

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Our mission is to **combat poverty** and contribute to the **process of empowerment** by providing free, confidential, high quality **advice and information** for people in North Bristol and South Gloucestershire.

## Welcome

### Our values

The core values which underpin our mission include a belief that:

- >> Providing advice, information, support and advocacy will help empower individuals to secure their rights and gain access to the services and entitlements that are available to them;
- >> Promoting equal opportunities and challenging discrimination are essential in achieving our mission;
- >> Achieving high professional standards and providing a supportive work environment for staff and volunteers are key factors in delivering an effective service.

### Our aims

In pursuing our mission, we have identified four specific aims, each relating to a different area of work:

- >> To **improve access** to advice and information for all sections of the community;
- >> To **increase take-up** of legal entitlements;
- >> To **contribute to the policy making process** and promote progressive social policies;
- >> To **achieve good practice** through training for ourselves and other agencies.

# Chair's Report

I think I speak for everyone at North Bristol Advice Centre when I say that we are surprised and relieved to be providing the same level of service to clients that we were 12 months ago.



## Reprieve for Debt Advice

Until the Financial Inclusion Fund (now Face to Face Debt Advice) funding was saved at the eleventh hour it looked as if redundancies and service cuts were inevitable – we are all delighted that this hasn't been necessary. I'd like to thank the staff team for their loyalty and dedication during this worrying time.

## More challenges to come

Yet it may only be a temporary reprieve as funding has only been guaranteed for one more year so the threat of cuts is still very much present – from both Face to Face Debt Advice and Legal Aid. The coming year therefore brings with it a number of challenges but also opportunities. We are considering our options with a view to diversifying our income streams, and along with the rest of the voluntary sector we are having to think further outside the box than we have ever done before. Whilst it is easy in the current climate to focus on the cuts that face the public and voluntary sectors it is important that we remember who will ultimately suffer if the cuts go ahead; our clients.

The loss of funding coupled with major changes to the benefits system and widespread job losses will see many of our most vulnerable clients struggling to access legal advice at a time when they need it the most.

## Innovation

At North Bristol Advice Centre (NBAC) we are continuing to innovate to maintain the current levels of service and also to explore new avenues. A need has been identified for basic advice and information provided at home to older people via trained volunteers and we are working hard to raise funds to launch the 'Community Support at Home' project.

## A strong position for the future

As ever the future of advice funding is uncertain, but NBAC is well positioned with an excellent team of staff, robust finances and a strong reputation to carry it forward in the years to come.

**Ellen Cheshire, Chair**

# Review of the Year

One of the biggest challenges of the year was the threat to the Financial Inclusion Fund which funded 14 Debt Advisors across the city and provided much needed face-to-face advice.

In March we had to issue redundancy notices to two of our workers, as there was very little information being supplied by the Government as to whether or not this funding stream was going to be reprieved. Thankfully, the funding was extended for another year. It was a very stressful time for all concerned and my thanks go to the staff for hanging on in there.

## Legal Services Commission – Consortium Bid.

The beginning of April 2010 was extremely busy and saw the conclusion of many months' work. The partnership of agencies (The Law Centre, Bristol Debt Advice Centre, St Pauls Advice Centre, South Bristol Advice Services, South West Law and ourselves) successfully bid for the tender to deliver legal advice in Bristol. I would like to record my note of thanks to Jane Emanuel from the Advice Network for all her hard work in helping us prepare for the bid.

However, we had hardly had time to draw breath from that process when it was announced that the Legal Aid Budget was to be substantially reduced – please see article on pages 14-15 for more details.

We also successfully submitted a tender to deliver advice services to Bristol City Council and we are extremely grateful for their continuing support in these very difficult financial times.

## Restructuring

Following a review of services and in preparation for our Business Plan 2010-2013, a review of the staffing structure took place and two new roles were created; Office Manager and Advice Team Manager.

## Fundraising

Despite six months' work and two attempts at the Big Lottery we were unsuccessful in securing funds to deliver our much needed "Community Support at Home" project. However we have not given up and we have submitted over fourteen funding applications to ensure that this invaluable service can be provided to extremely vulnerable people. Thanks to Cas Brooks for her help with fundraising this year – it has been very much appreciated.

## South Gloucestershire County Council

Following the very sad demise of East Bristol Advice Services, tenders were sought to deliver

Welfare Benefits and Debt Advice in Cadbury Health and Kingswood. These were new locations for us but we felt well placed to deliver the service and successfully bid for the contract. We are delighted that Nicola Pearce from East Bristol Advice Services transferred to us, so services to clients weren't interrupted.

Along with all other advice agencies funded by South Gloucestershire County Council we will have to retender for all our funding in June 2011. We do know that there will not be the same level of funding available as in the past, so some difficult decisions lie ahead.

## Debt Advice and Mental Health

Oliver Shirley (former Chair of NBAC) has been working with us on an exciting project to develop and test a research methodology which will show how debt impacts on a person's mental health and whether timely advice can prevent or reverse mental illness. His initial findings conclusively show that having access to our advice service was greatly appreciated and clients reported that they felt less stressed as a result of the advice. However further work is needed to gain a more precise understanding of the relationship between debt and mental illness and I am delighted to report that Oliver has been given permission to extend his research with support from the University of the West of England (UWE).

## Opportunities and challenges ahead

Like all Voluntary (and Public) Sector organisations NBAC is preparing for a difficult year both in terms of fundraising but more importantly in

terms of demands from our clients. We anticipate an increase in demand, in particular for Welfare Benefits and Debt Advice. Providing this service will be made even harder if Welfare Benefits and Debt are taken out of scope for Legal Aid work and Face to Face Debt Advice is not extended. However we are resourceful and we are looking at new and exciting ways of raising funds in order to continue to provide a much needed service to some of the most deprived areas in Bristol and South Gloucestershire.

We will be exploring the business case for setting up a Social Enterprise arm of the organisation to generate our own funds.

We will be developing our volunteer base and expanding the opportunities for volunteering; working in close partnership with UWE to promote events and opportunities for people living in Lockleaze.

We will continue to explore, through partnership working and research, the links between poverty and ill health.

We will continue to work in partnership with other advice agencies in the city and explore all relevant funding opportunities.

## Sally Gapper, Chief Executive Officer



See Sally's report on Legal Aid Reform on pages 14-15

# Service Overview

We have been in Lockleaze for over 25 years, specialising in Welfare Benefits and Debt Advice.



## Who do we help?

A lot of our work involves helping people with benefit issues, particularly Disability Living Allowance and Employment and Support Allowance claims. This will be an increasing issue, as those who have been receiving Incapacity Benefit for many years are migrated onto Employment and Support Allowance. This transition should be completed by March 2013.

## Appeals set to rise

A pilot conducted in Burnley found 30% of Incapacity Benefit claimants fit for work under the new, stricter limited capability for work criteria introduced for Employment and Support Allowance eligibility and this is expected to be repeated across the country. Over the last year we have helped with significantly more appeals than previous years – we expect this to increase still further as a result of this and other benefit changes.

We are also seeing many people who have multiple debt issues and there has been a significant rise in the number of Debt Relief Orders and Bankruptcies. This is at a time when there is the threat that Debt may be taken out of the scope of Legal Aid making it more difficult for the most vulnerable to access good quality advice.

## Accessible service

We have a number of outreaches throughout our area to enable people to access us more easily. We offer Welfare Benefit and Debt drop-ins and appointments at our main office and at our outreaches. We also offer a Home Visiting Service for those who are unable to leave their home because they have an illness or disability or have caring responsibilities and we run a drop-in session on the psychiatric wards at Southmead Hospital.

## Anne Doughty, Advice Team Manager

**1,049** Number of clients seen at Lockleaze Drop-Ins

**1,073** Number of clients seen at Outreach Drop-Ins.

**117** Number of clients represented at Appeal Tribunals.

**£1,127,047** Total raised in ongoing payments and backdated awards.

# Service Diary

We provide the following services to the general public who live in Bristol and South Gloucestershire. We also provide home and hospital visits and representation at appeal tribunals.

Day	Time	Location	Type of Session
Monday	9.30-12.30	Lockleaze	Welfare Benefits, Debt & General Advice drop-in
	9.30-12.30	Lawrence Weston	Welfare Benefits, Debt & General Advice drop-in
	9.30-12.30	Cadbury Heath	Specialist Debt drop-in
	10.00-12.00	Filton Library	Specialist Debt appointments
Tuesday	9.30-10.30	Lockleaze	Credit Union Collection
	9.30-12.30	Lockleaze	Specialist Welfare Rights advice
	10.00-12.30	Lockleaze	Specialist Debt appointments
	1.30-4.30	Lawrence Weston	Specialist Welfare Rights appointments
	1.30-4.30	Southmead	Welfare Benefits, Debt & General Advice drop-in
Wednesday	9.30-12.30	Southmead Hospital	Specialist Welfare Rights advice session
	9.30-12.30	Kingswood	General Advice and Specialist Welfare Rights drop-in
	9.30-12.30	Coniston	General Advice and Specialist Welfare Rights appointments
	10.00-4.00	Lockleaze	General Advice and Specialist Welfare Rights appointments
	1.30-4.15	Patchway	Welfare Benefits, Debt & General Advice drop-in
	2.00-4.00	Lawrence Weston	Specialist Debt appointments
	2.00-4.15	Lockleaze	Specialist Debt appointments
	2.00-4.00	Lockleaze	Specialist Housing Advice session run by South West Law
Thursday	9.30-12.00	Lockleaze	Specialist Debt drop-in
	9.30-12.30	Southmead	General Advice and Specialist Welfare Rights appointments
	9.30-4.00	Lockleaze	General Advice and Specialist Welfare Rights appointments
	1.30-4.30*	Sea Mills	General Advice and Specialist Welfare Rights appointments
Friday	9.30-12.30	Lockleaze	General Advice and Specialist Welfare Rights appointments

\* Sessions held on alternate weeks

Please note, these times are subject to change, so please call 0117 9515751 for further information.

# Outreach Centres

North Bristol Advice Centre covers a wide geographical area which includes part of South Gloucestershire. We have developed a number of outreaches across the area to enable people to access us more easily.

We have both drop-in and appointment sessions in each area. We currently offer:

- 1 A drop-in at the Housing Office in Lawrence Weston;
- 2 An appointment session in Sea Mills Surgery;
- 3 A drop-in and appointment session at Southmead Health Centre;
- 4 A drop-in on the Psychiatric Unit at Southmead Hospital;
- 5 Financial Inclusion appointments at Filton Library;
- 6 A drop-in at Patchway Health Clinic;
- 7 Appointments in Coniston Community Centre;
- 8 A Hospital Discharge Referral Service.

1



2



3



6



4



7



5



1,073

Amount of people seen at our outreach drop-ins.

# An Uncertain Future for



This year has been an eventful one for the Financial Inclusion Fund (FIF) Money Advice Workers. The fund was due to terminate at the end of March 2011 and the Government initially had not intended to extend the funding for the project.

**Mandy Williams, MIMA (Cert), Casework Supervisor and Approved DRO Intermediary**

Thanks to campaigners and media coverage the Government relented at the last minute and extended funding for another 12 months under the new name of Face-to-Face Debt Advice.

This period of uncertainty affected our services and we had to cease taking on new cases.

Despite this, between 1st April 2010 and 31st March 2011, our Advisers saw a total of 387 new clients with a total of £2,315,601 of debt between them.

We submitted 98 Debt Relief Orders all of which were approved; and assisted clients with the following priorities:

- >> Rent Arrears Total - £82,584
- >> Council Tax Arrears Total - £86,505
- >> Water Rates Arrears Total - £91,692
- >> Utility Arrears Total - £16,580

At Christmas we started a "Keep out of Debt Campaign" and handed out 200 Debt Packs to clients and members of the community which contained free goodies and helpful information. We also gave away a free food hamper and ran a Saturday Debt Drop-In, from December to March.

**98**

Number of Debt Relief Orders we successfully applied for last year

# a Much-needed Service

## New Qualification

Last summer The Institute of Money Advisers (IMA) introduced a new qualification for a Certificate in Money Advice Practice. "Studying and passing the IMA Certificate in Money Advice Practice will provide a benchmark for service standards and assurance of high-quality advice that will meet the needs of clients, and ensure consistency of advice across all types of employers." IMA Website.

The funding for this course is provided partly by MBNA (The Bank of America), and one of our advisers has already studied and passed this certificate.

The future funding of our project looks uncertain again after March 2012, but one thing we can be certain of, as indeed our figures reflect, Face-to-Face Debt Advice is still very much needed in our community and long may it continue.

## What is a Debt Relief Order?

A Debt Relief Order (DRO) is an order you can apply for if you can't afford to pay off your debts. It is granted by the Insolvency Service and is a cheaper option than going bankrupt. You must have debts of less than £15,000 and a low income.

A DRO usually lasts for a year and during that time, none of the people you owe money to (your creditors) will be able to take action against you to get their money back. At the end of the year, you'll be free of all the debts listed in the order.

You can't apply for a DRO if you:

- >> own things of value or have savings of over £300
- >> own a vehicle worth more than £1,000.

To apply for a DRO, you'll need to contact an authorised adviser.



*"I saw my debt adviser a few times. He gave me time to think things through without any pressure from him."*

# Essential Reform or an

The Green Paper produced by the Coalition Government in November 2010 presented a vision of a smaller, cheaper Legal Aid system, with higher thresholds of client eligibility, lower payments for providers and the removal of many issues from the scope of Legal Aid. They plan to save £350 million.

Will these changes really save money or will they prevent access to justice and lead to hardship and destitution for thousands of vulnerable clients?

### Removal from scope

The Government has proposed to remove the following areas of law from the scope of legal aid:

- >> Welfare Benefits
- >> Housing (except for homelessness and some serious disrepair)
- >> Debt (except when a client's home is at immediate risk)
- >> Education
- >> Employment
- >> Family
- >> Consumer and Contract
- >> Criminal Injuries Compensation Authority claims
- >> Immigration (except for some detention cases).

Under our Legal Aid Contract, in 2010/11 we provided assistance to 505 clients seeking advice on complex legal issues concerning Welfare Benefits and Debt. Given the geographical nature of Lockleaze and areas of the city where we provide outreach services, plus the fact that we are

servicing some of the most deprived areas of Bristol, I am not sure where these people would have been able to go or what the consequences would have been if we had not been able to advise them.

### Eligibility

The Government proposes to tighten financial eligibility rules relating to capital and income.

This means the system becomes even more bureaucratic and complex and less people, including a lot of pensioners, will be able to access Legal Advice. It may compromise the relationship between the independent advisor and the client as advisors will have to chase clients for payments towards their case of up to £100.

The Government proposes to use the Community Legal Services (CLS) telephone helpline as the primary means of clients accessing Legal Aid services; potential clients would ring the helpline and explain their case, at which point the helpline would either:

- >> Tell them they have no case
- >> Tell them they are not eligible for legal aid and signpost to another advice agency or helpline, or offer them 'paid-for' advice from another provider via the telephone (this provider would then pay the government a referral fee)

# Attack on Social Justice?

- >> Offer them specialist legal help over the telephone via the CLS helpline
- >> In a small minority of cases refer the client to face-to-face specialist advice.

24% of our clients in 2010 self defined as having a mental health problem. 13% of our clients do not have English as a first language. For these clients, ringing a telephone number and being given basic advice may put them off seeking further advice and they may not get the Legal Advice they have a right to – they may miss out on benefits they are entitled to, they may lose their homes, they may become ill with the stress and worry of it all. Where is the cost saving in that? The Government also says that people can go to their local advice centre or CAB for advice. However many of these agencies have been delivering this advice under the Legal Aid System and may be forced to close if they can not continue to do so.

## Civil fees

The Government proposes to reduce fixed fee payments by 10% across all subject areas from November this year. Currently the rates are £200 per case for Debt and £167 per case for Welfare Benefits.

This will mean that NBAC will have to subsidise to an even greater extent the Legal Aid Contract. There has not been an inflationary increase since we were awarded the contract in 1999.

Much has been made in the press about the “fact” that our Legal System is the most expensive in the world. Is it?

The civil legal aid budget has remained static for the last five years. The only comparative study\*

\* University of York 2009 (Roger Bowles and Amanda Perry)

that has been conducted with other countries is widely recognised as being seriously flawed in its methodology and outcomes because the researchers were unable to compare like with like systems. We have no real way of knowing if we really are more expensive. The Ministry of Justice’s own research “Causes of Action” demonstrates that early intervention and access to Legal Advice actually saves the Government thousands of pounds each year.



Demonstration against Legal Aid Cuts, Bristol, Feb 2011

NBAC believes that if these proposals are implemented, thousands of people will be denied access to justice and the future of many independent advice centres will be threatened at a time of severe economic crisis and cutbacks to services and jobs. That is why we have been taking an active part alongside other advice providers in Bristol in campaigning against these cuts.

For more information and details of how to support the “Access to Justice Campaign” go to [www.justice-for-all.org.uk](http://www.justice-for-all.org.uk) or [www.advicesouthwest.org.uk](http://www.advicesouthwest.org.uk).

**Sally Gapper, Chief Executive Officer**

# Welfare Benefits



The majority of enquiries (68%) received at NBAC concern issues about Welfare Benefits, including advising on entitlements or challenging decisions made by the Department for Work and Pensions.

**Linda Gilmour, Advice Worker**

## Case Study

Mr W, a 21 year old man, was released from a young offender's institute and needed help to claim benefits. He had previously been in receipt of Incapacity Benefit and Disability Living Allowance (DLA) which had stopped while he was in prison.

After discussing his health problems with him, we advised him to claim Employment and Support Allowance (which was paid at a lower rate) until he was assessed and placed in the support group – he now receives £96.85 per week.

His DLA claim was initially refused but we helped him appeal against the decision and he was awarded high rate care (£71.40) and low rate mobility (£18.95).

While in prison his mother had been forced to move – her home had been vandalised as she was victimised for being part of a court case. She had moved to a smaller property and he could no longer return to live with her, so he was given the tenancy for a one bedroom council flat. He applied for a Community Care Grant to help furnish it as he had no bed or cooker etc. The grant was initially refused but we asked for a review of the decision which was subsequently revised and a grant of £980 was awarded.

Mr W is now able to live independently in the community, with the daily support of his family who live close by.

**In total, we helped Mr W to claim £187.20 per week plus a £980 grant.**

# Psychiatric Hospital Service

NBAC has been holding a drop-in session on the Psychiatric Wards at Southmead Hospital for the last eight years. We offer advice on Benefits, Debt and Housing to patients on the wards, many of whom are detained under the Mental Health Act.

Many of those admitted to hospital have been living chaotic lives in the community and have not had their full benefit entitlement or often, their benefit has been stopped as they have not been able to attend a medical assessment or an interview because of their illness. Sometimes they have lost their homes because Housing Benefit has also stopped, causing rent arrears. For some it is the first time they have been in hospital and, if they have been working, they have no idea how to claim benefits or which benefits to claim. Getting their benefits in place can relieve stress and help towards recovery.

Debt is also a major problem for people with mental health issues. For people with Bipolar Disorder, for example, indiscriminate spending can often be a symptom. Others find it hard to deal with basic tasks of everyday living and do not open their post, so it becomes increasingly difficult to deal with their finances. We can help by advising on options and helping to negotiate a realistic payment plan with creditors. This allows some breathing space and enables them to take control. For some a Debt Relief Order (DRO) or Bankruptcy gives peace of mind and enables a fresh start (see page 13 for further information on DROs).

Changes taking place within the benefit system are likely to have a disproportionate affect on people who have mental health issues. Those who have been on Incapacity Benefit for many years are going to be migrated onto Employment and Support Allowance and many will be found fit for work under the stricter rules. Medical assessments often do not take into account the variability of a medical condition. For those with a mental health issue, their ability to function can change on a daily, or in some cases an hourly, basis.

**Anne Doughty, Advice Team Manager**

£74,248

Amount raised for clients on the Psychiatric Hospital Wards.

# Home and Hospital Visits



Referrals for home and hospital visits continue to come from health professionals, including GPs and Community Nurses, Bristol City Council Rent Management and Housing Services, self referrals and recommendation.

Benefits that new clients were advised on were mainly those relating to disability and sickness, such as Disability Living Allowance, Attendance Allowance, Employment and Support Allowance,

and benefit entitlement for older people such as State Retirement Pension and Pension Credits. Clients were also advised on Income Support, Housing and Council Tax Benefit, Carer's Allowance and Tax Credits.

**Laura Jueterbock, Casework Supervisor**

## Case Study

Mr and Mrs D are a married couple in their seventies living in local authority housing with their adult son; he works full time.

Mrs D had enquired about having an emergency alarm system fitted to their home as she had physical disabilities and a tendency to falls, and her husband had dementia.

Mrs D did not feel she could afford the running cost of the alarm as the couple received State Retirement Pension and guaranteed Pension Credit totalling £202.40 per week.

As they had a non-dependant living with them, they were also liable to pay rent of £47.75 per week due to a non-dependant deduction, and Council Tax of £6.95 per week (the son paid this).

We advised the couple both to claim Attendance Allowance. Mr D was awarded high rate, Mrs D was awarded the lower rate. We advised them to make claims for Carer's Allowance for looking after each other.

Underlying entitlement to Carer's Allowance gave rise to an increase of £60.10 per week in their Pension Credit. As they were entitled to Attendance Allowance, no non-dependant deduction applied to their housing and Council Tax benefit.

**The family as a whole are now £234.00 per week better off and have had the alarm installed.**

# £183,566

Amount raised in lump-sum and ongoing payments for 86 clients.

# Volunteer Training Programme

The Volunteer Training Programme has been successfully running for a number of years. The foundation training programme is four weeks long and includes units covering core values, equal opportunities, interviewing skills and an introduction to benefits.

Once completed the Advice Support Workers assist NBAC's advice team in a number of tasks including applying to local charities for financial support and also assisting clients with basic form filling. We like to have at least two Volunteers working as Advice Support Workers.

The Advice Support Worker is an invaluable member of the team and although the role is rewarding, it can also be demanding. Our volunteers work in the same professional way as the Advice Workers. The Volunteers gain confidence and a range of new skills to improve their employment prospects and many of our volunteers have gone on to get jobs – some within North Bristol Advice Centre.

During 2010-2011 the Advice Support Workers raised an additional £4,995 for clients from applications made to various charities for grants to help with essential items such as white goods, beds and annuities.

For more information please contact the advice centre or visit our website to download the Information Pack:  
[www.northbristoladvice.org.uk/volunteer.html](http://www.northbristoladvice.org.uk/volunteer.html)



## Support Us Please!

### Volunteer

If you are interested in becoming involved in the Management Committee please contact the CEO, Sally Gapper.

For other volunteering opportunities please contact the Advice Team Manager, Anne Doughty.

### Donations

If you would like to make a donation to support the work of NBAC please send a cheque made payable to "North Bristol Advice Centre" or visit our website for online donations.

### Legacies

When it comes to your will, it's only right that your family and friends come first in your thoughts. But that doesn't mean you can't also leave a gift to a cause close to your heart. Please remember us in your will.

[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)

Tel: 0117 9515751

# Expanding our Provision

Coniston Community Centre is expanding after receiving a grant from the Big Lottery. At present we run an appointment session at Coniston – with more reception cover, we will be able to run a drop-in session.

The extension will provide, among other things, new interview rooms and a café. Southern Brooks (from whom we get a number of referrals) will move into the Centre and provide reception services for clients on the third floor as well as there being a main reception area downstairs. The expanded centre will be opening in June 2011.

The drop-in at the Patchway Health Clinic is usually well attended, with clients attending from as far away as Almondsbury, Thornbury and Yate,

although the majority of clients are coming from Patchway or The Stokes.

We are still getting a large amount of Employment Support Allowance appeals, usually with zero points scored at the medical. 97% of the appeals are allowed, either on reconsideration before a hearing or at the Tribunal hearing.

We continue to help a large amount of clients with debt problems through the South Gloucestershire Outreaches.

We have attended various events, organized by Southern Brooks or South Gloucestershire Council, to promote NBAC including a Carer's Day and International Women's Day.

***“My adviser was approachable and very professional. I can also trust her to be confidential.”***



**Jude Ponting, Casework Supervisor**

# Case Study 1

Ms J was a 17 year old girl living alone in rented accommodation, having become estranged from her parents, and claiming Job Seekers Allowance (JSA).

Because she was under 25 she received only £51.85 per week JSA and had a utility debt which had been passed to a debt collection agency. We were able to negotiate a full and final settlement of this debt and managed to find a charity who agreed to provide a grant to clear the debt.

The client later secured employment and found a friend to share her accommodation.



# Case Study 2

Mr P had come to this country from the EEC when he was 19. He is now in his early 50s. He had worked since arriving here, until he had an accident and was not well enough to work. He was married and had been living with his wife at a relative's home, since he and his wife had lost their own home.

The couple's only income was his wife's state pension which was topped up with Pension Credit. Mrs P had been receiving this for some time, but only at the rate for a single person. Her husband had not been included in the claim, although his details had been given to the benefits office. We advised Mr P to put in a claim for Employment Support Allowance (ESA) but this was refused on the 'right to reside' test. We helped Mr P to successfully appeal against the decision.

ESA was then stopped – the benefit office claimed Mr P had not returned a questionnaire, which Mr P said he had not received. We helped him to successfully appeal the decision, which was allowed as, at the time the form was sent, there had been postal strikes and heavy snow that had disrupted mail delivery.

We also arranged for Mr P to be included in his wife's claim for Pension Credit and advised his wife, who had a serious illness, to put in a claim for Disability Living Allowance. The claim was successful.

Finally, we advised Mr P on providing medical reports to help with his claim for social housing and the couple have now been allocated housing.

# Office Manager's Report

This year has seen a change in the management structure of NBAC. Sally Gapper has become our CEO, Anne Doughty is now Advice Team Manager and I became Office Manager.

## A bit about me

I've been at NBAC since 1992, my role has grown and developed considerably during this time. I've appreciated the strong support, and I've been able to develop with the training I have undertaken.

## Streamlining our service

It has been another busy year for the Admin Team, as we implement more complex monitoring information required by funders.

We are streamlining our reporting system to avoid duplication and save time – this is an ongoing project.

We have introduced a new online appointment and case-referral booking system for use by the Bristol Consortium. It enables advice agencies to refer clients between themselves. The aim is to improve referral processes for individuals seeking advice and for organisations and networks making a referral. We continue to get referrals from Bristol City Council Rent



**Our lovely admin team is always ready to help!**

Management Team and Shire Advice Service who we work quite closely with.

This year we have had to replace our computer server – our continued growth meant that it wasn't fast enough. After a few 'teething troubles' the system is now up and running. We are also enjoying faster internet.

This year for the first time we offered a Work Placement to a student from the City of Bristol College. She was working toward the Business and Administration Diploma – Level 2 and was here for 10 weeks. It was a successful partnership and one which we are hoping to repeat.

## Volunteers needed

We have not been quite so successful with recruiting Admin Volunteers this year, and we are looking to improve this with more publicity. Janice is still volunteering and is an established member of the Admin Team. She has been with NBAC undertaking various roles for 5 years.

If you are interested in volunteer work, please see page 19 for further details.

The main reception area as always is busy with people dropping off information and wanting to see their advice worker. We have a wide range of leaflets and forms available.

Due to more thorough monitoring, I can report that during the last year the Admin Team have had **8,613** contacts with clients, either by phone or in the office. We are always pleased when clients say that they are relieved to be able to speak to someone rather than leave a message.

# The Langley Centre

## Community Training Venue

The Langley Centre, owned by North Bristol Advice Centre, is a purpose-built training facility in Lockleaze which can accommodate up to 30 people.

It is an easy access, ground level venue available for hire on a daily or half day basis. The wide range of equipment including data projector, flip-charts, OHP and wireless internet are included in the hire charge. Tea and coffee facilities are available. It has accessible toilet and shower facilities, cycle parking and good free car parking locally.

## Want more info?

For further information or bookings please telephone: 0117 9527686 or visit our website: [www.northbristoladvice.org.uk/training.html](http://www.northbristoladvice.org.uk/training.html).

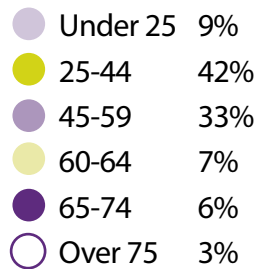
We always strive to answer calls as we know that clients are often under considerable stress when they ring us and personal contact is important.

We are looking forward to the future which we know will bring new challenges and opportunities.

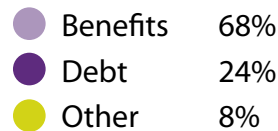
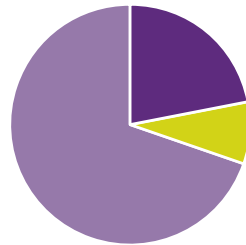
**Carol Sage, Office Manager**

# Monitoring Information

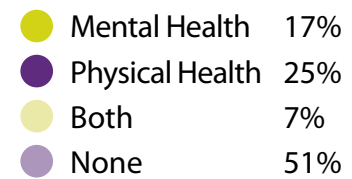
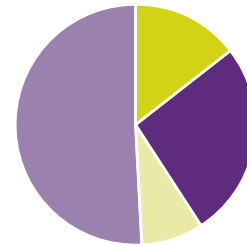
## Age



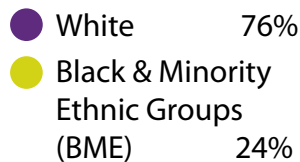
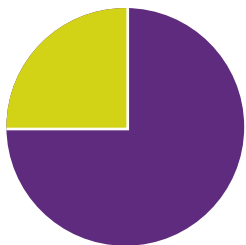
## Area of Law



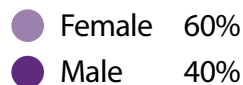
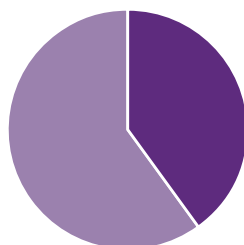
## Disability



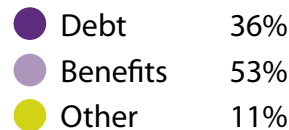
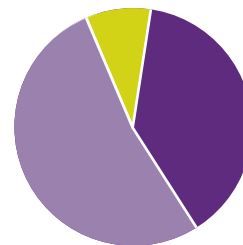
## Ethnicity



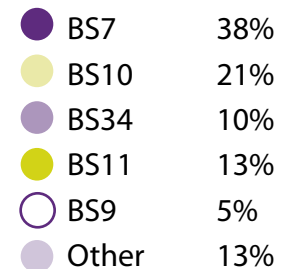
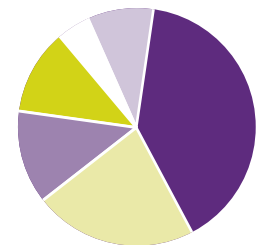
## Gender



## New cases opened



## Postcodes



## Money Raised

Weekly  
Lump Sum

£13,679.83  
£415,695.65

**Total**

**£1,127,046.81**

# How Are We Doing?

To enable us to improve our services, we ask clients to complete a feedback questionnaire. We're proud that clients feel we provide a high quality, professional service.

Here is a taster of the positive feedback we've received from clients this year.

*"I was most impressed with the efficient way in which my case was dealt with. Thank you."*

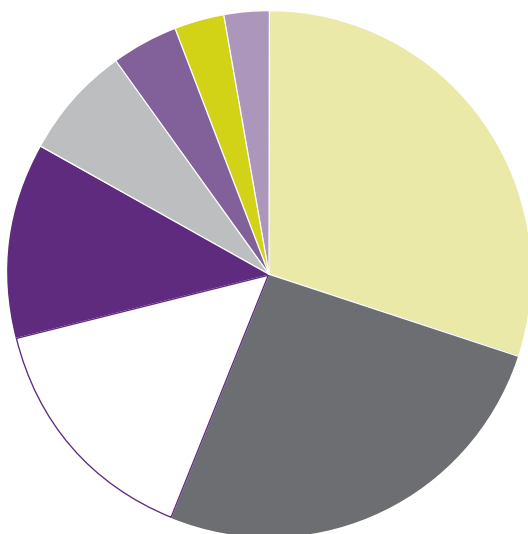
*"My adviser really helped me and explained everything so even I could understand."*

*"Overall found your service extremely helpful and would just like to say thank you."*

*"... the adviser was methodical and gave answers in a clear step by step manner."*

Question	Very satisfied clients
Was the service approachable and friendly?	91%
Did we give you advice and information that was easy to understand?	85%
Was your case dealt with efficiently and competently?	91%
Were you kept up-to-date with the progress of your case?	85%
Would you recommend us to someone else if they needed help or advice?	97%

## Funding Breakdown



Financial Inclusion Fund	30%
Legal Services Commission	26%
Bristol City Council	15%
South Glos CC	12%
Bristol Primary Care Trust	7%
J Paul Getty Jnr Charitable Trust	4%
Lloyds TSB Foundation for England And Wales	3%
Other*	3%
<b>Total</b>	<b>£373,449</b>

\* Includes Filton Town Council and Bristol Wessex Billing Services.

# Summary of Accounts

## Balance sheet as at 31 March 2011

	2011		2010	
	£	£	£	£
<b>Fixed Assets</b>				
Tangible Fixed Assets		239,380		240,035
<b>Current Assets</b>				
Debtors	15,187		10,032	
Cash at Bank	153,719		132,951	
	168,906		142,983	
<b>Creditors:</b> amounts falling due within one year	-29,988		-21,390	
Net Current Assets		138,918		121,593
<b>Creditors:</b> amounts falling due after one year		0		0
<b>Total Assets Less Current Liabilities</b>		<b>378,298</b>		<b>361,628</b>
<b>Capital and Reserves</b>				
General Reserve		78,918		61,593
Designated Reserves		299,380		300,035
Restricted Reserves		0		0
<b>Charity Funds</b>		<b>378,298</b>		<b>361,628</b>

### These accounts have been prepared by:

Richard Cook, Harwood Lane & Co

Units 1-4, Crossley Farm Business Centre, Swan Lane, Winterbourne, Bristol, BS36 1RH

Full accounts are available on request from North Bristol Advice Centre's Lockleaze Office.

## Statement of Financial Activities for the year ended 31 March 2011

	Restricted Funds £	Unrestricted Funds £	2011 Total £	2010 Total £
<b>Incoming Resources</b>				
Incoming Resources from Generated Funds:				
- Room Hire and Service Charges	0	12,761	12,761	2,375
- Investment Income	0	352	352	431
Incoming Resources from Charitable Activities:				
- Grants and Contracts	141,182	143,895	285,077	290,097
- Legal Services Commission	0	96,848	96,848	80,228
- Project and Miscellaneous Income	0	1,125	1,125	5,473
<b>Total Incoming Resources</b>	<b>141,182</b>	<b>254,981</b>	<b>396,163</b>	<b>378,604</b>
<b>Resources Expended</b>				
Cost of Generating Funds				
Charitable Activities	141,182	237,416	378,598	373,356
Governance Costs	0	895	895	875
<b>Total Expenditure</b>	<b>141,182</b>	<b>238,311</b>	<b>379,493</b>	<b>374,231</b>
Transfers Between Funds	0	0	0	0
<b>Net Incoming Resources</b>	<b>0</b>	<b>16,670</b>	<b>16,670</b>	<b>4,373</b>
<b>Total Funds Brought Forward</b>	<b>0</b>	<b>361,628</b>	<b>361,628</b>	<b>357,255</b>
<b>Total Funds Carried Forward</b>	<b>0</b>	<b>378,298</b>	<b>378,298</b>	<b>361,628</b>



## North Bristol Advice Centre

2 Gainsborough Square, Lockleaze, Bristol BS7 9XA Tel: 0117 9515751 Fax: 0117 9355975  
Email: team@northbristoladvice.org.uk Web: www.northbristoladvice.org.uk  
Registered Charity number: 1066921 Company Registration Number: 3449469  
Patron: Councillor Dr Doug Naysmith

Langley Centre Bookings: 0117 9527686 or visit our website: www.northbristoladvice.org.uk/training.html



Join us on Facebook

[www.facebook.com/pages/North-Bristol-Advice-Centre/105511349538077](http://www.facebook.com/pages/North-Bristol-Advice-Centre/105511349538077)

## Thanks To All Our Funders



Bristol **NHS**  
Primary Care Trust



J PAUL GETTY JNR  
CHARITABLE TRUST

legal services  
COMMISSION



 Lloyds TSB | Foundation for England and Wales



We are members of:



Specialist Quality Mark  
in Welfare Benefits & Debt



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Level 1 Immigration Advice.  
Ref No. N200800024

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