

## Annual Report Issue

### Message from Outgoing Chair

**It is with regret tinged with sadness that I have decided to step down from the Chair of CAB Cornwall and will not be seeking re-election as a Trustee at the AGM.**

For the past twenty five years the CAB has been part of my life and I have enjoyed it immensely. It has been a privilege to be part of such an amazing service. As with all of our Volunteers I have put a lot in, but also received much in return.

I am proud to have been the first Chair of CAB Cornwall. After three years I believe we are established as a successful Bureau and much of what

we have achieved is used as a model adopted by other Bureau in England and Wales. There are challenging times ahead; not least because of the recession giving rise to cuts in funding, but at the same time adding to client demand. Notwithstanding I am confident that there is a team in place to carry forward the development of CAB Cornwall ably led by our new Chair, Nigel Clark.

I extend my grateful thanks to the Trustee Board, the Staff and Volunteers who have supported me over the years. I am proud to have led such a strong, enthusiastic and hard working team which achieves so much for the benefit of others.

I intend to devote more time to my family especially now that our first granddaughter has arrived.

However, I am not leaving the County and stand ready to "lend a hand" should the need arise.

Good Luck and I look forward to following the progress and success of CAB Cornwall for many years to come.

Au revoir

**Michael Willmore**



## Welcome and Message from Incoming Chair



**It is my privilege and honour to be succeeding Michael Willmore as Chair of CAB Cornwall. Michael has led the Board through the transition to a County wide service and has ably served as Chair for 3 years. I appreciate the confidence that my fellow Board members have shown in me and I am looking forward to serving in this capacity.**

I want to thank Lady Mary Holborow, DCVO, for her support over the past year, and for agreeing to continue as our President for the coming year. I am also delighted to say that Lady Mary has agreed to join us at our AGM and will present our new Trainees with their certificates.

Our Guest Speaker this year is Gillian Guy, Chief Executive of Citizens Advice and I want to thank her for taking the time to be here.

I think we all know that the next few years, if not the coming months, will be very challenging as funding is harder to obtain across all sectors and the impact of reduced incomes, and possible job losses, on many families will add to the demand for the services offered by CAB Cornwall and similar organisations. For me, the light in a potentially dark situation is the commitment and hard work of the many Volunteers and Staff who are at the heart of CAB Cornwall.

This is not a time to be faint hearted, we must uphold the values

and ethos of our organisation in the face of the challenges ahead. I am confident that we can weather whatever storms come our way and at the same time have an innovative approach to new opportunities that may arise.

CAB Cornwall, as many other organisations, will need to continue to re-assess its operation and services and make adjustments. I would particularly welcome increasing CAB Cornwall's profile so that all aspects of its service provision are better known.

However, as I have already alluded to, there is a need for more funding - not less - to enable sufficient Staff and Volunteers to be available to deliver the Advice Service that meets the ever increasing needs of all our clients and the more vulnerable people throughout the County.

CAB Cornwall, as can be seen from the CEO's Report (page 2) continued to make a difference to a greater number of people than in the previous year - helping individuals, their families and communities when troubled with problems of debt, benefits, housing and employment. Since the current financial difficulties seem likely to prevail for some time, I would very much like to see more collaborative working and projects between CAB Cornwall and other voluntary and statutory bodies in Cornwall.

Finally, I would welcome the opportunity to meet all the hard working and enthusiastic Staff and Volunteers of CAB Cornwall and trust that over the coming months I will do so.

**Nigel Clark**  
*Chair CAB Cornwall*

# Chief Executive Officer's Report: Graham Tierney



**During the 2010/2011 financial year CAB Cornwall handled enquiries from 25,043 clients 6.7% more than in the previous year (see CAB Cornwall Statistics).**

**30% of clients seen had Debt problems - the average debt of those clients/households was over £12,000.**

We were able to assist many of those clients through our Legal Help and Financial Inclusion Fund (now Face to Face Debt advice) contracts, both of which are under threat of closure if Government plans go ahead. The consequent reduction in the help we would be able to provide could have serious implications. The replacement Money Advice Service being mooted will need to be robust and fully funded.

**32% of our clients presented with Benefits problems and again many were assisted by our Legal Help contract.** Unfortunately with the forthcoming change to Universal Credits, benefit problems are certain to increase, as we have seen many times before whenever there is a change of this nature. At a time when funding for assistance with these problems is being withdrawn, this could result in many cases of severe hardship.

**We negotiated affordable repayments on over £40,000,000 of debt and increased incomes by over £7,000,000.** We saved many families from eviction through our debt, benefits and County Court work and continued to provide advice on housing, employment, family/relationship, tax, consumer and other issues. Over 82,000 separate advice issues were advised on by our organisation in 2010/2011.

As expected, reductions in funding, the termination of many funding streams and projects, rising unemployment, escalating demand for debt, employment, housing and benefits advice, increased pressure on our service. That pressure is certain to increase in the next and subsequent years.

The potential remains to sustain and further develop services through commissioning. We must however be mindful of the climate in which we operate. We may not be able to secure commissions for the full breadth of the work we currently undertake.

We will however continue to uphold our principles of independence, impartiality and confidentiality and we believe our service should remain free at the point of use. We will need to find innovative and creative ways of ensuring that we can achieve this while continuing to give the holistic service for which Citizens Advice Bureaux are known and respected.

**As always, I wish to offer my sincere thanks to all of our dedicated Volunteers across the County, without whom it would be impossible to operate this service.**

If we had to pay them even a modest salary for the fantastic work they do it would cost over one and a quarter million pounds. They should be rightly proud of the huge benefit they bring to their local communities.

Big challenges lie ahead for our service, we will need to face them and overcome them in order to maintain the vital service we provide for our community and clients. I am confident that together we can.

## CAB CORNWALL STATISTICS APR 2010 - MARCH 2011

	Clients	Enquiries	Contacts	Advice issues
Bodmin	1501	1921	6360	5548
LSC & C/wide Projects	2734	2855	26711	13998
Liskeard	3158	3186	11151	10539
Newquay/St.Austell	2192	2291	6968	6169
Penzance	1773	1811	9071	8223
Redruth/Helston	5704	5896	12022	13039
Saltash	4220	4340	11626	10868
Truro/Falmouth	3761	3882	15799	14334
<b>TOTAL</b>	<b>25043</b>	<b>26182</b>	<b>99708</b>	<b>82718</b>
<b>MONTHLY AVERAGE</b>	<b>2087</b>	<b>2182</b>	<b>8309</b>	<b>6893</b>

## CAB CORNWALL STATISTICS 2009/10 - 2010/11

	Clients	Enquiries	Contacts	Advice issues
Total 09 -10	23456	26190	81151	74003
Total 10 - 11	25043	26182	99708	82718

# Help at the heart of your community

Need CAB Cornwall? Call: 08444 99 41 88

## Acknowledgements & Thanks to Funders, Supporters & Partner Organisations During 2010/2011

CAB Cornwall would like to thank the following organisations, who have supported the Bureau in the past year by financial support through grants and contracts for service, or by way of contributions in kind.

Cornwall Council

Department for Business Innovation and Skills (Financial Inclusion Fund)

Legal Services Commission

East Cornwall Local Action Group (Rural Tax Credit Project)

Working Links

Royal British Legion / Royal Air Force Benevolent Fund

Department for Communities and Local Government (Court Desk)

West Cornwall Family Centres

LAA (Job Centret+ and Treneere Projects)

Citizens Advice / Money Advice Service (Financial Capability)

Macmillan Cancer Relief

CIOSPCT (Advice on Prescription Project)

Carrick Housing

Town and Parish Councils

Citizens Advice (Additional Hours of Advice Project)

In addition we wish to record our sincere thanks to those anonymous individuals who have made Donations and to those who have left Legacies to CAB Cornwall.

Inclusion Cornwall (PHA Clean Slate)

## Training Report: ECCABI

ECCABI has created a greater range of flexible volunteering opportunities by training 354 additional volunteers in a variety of roles; Gateway Assistants, Gateway Assessors, Social Policy Researchers, Administrators, Advice Workers.

On average, over the 3 years, 118 additional volunteers per year have gained valuable individual experience, increased confidence, community engagement and gained new skills as a pathway to work.

Over the 3 years the 214 Big Lottery Advice Plus volunteers have completed 10,562 hours of training and to the end of March 2011 provided an additional 15,317 hours client service and advice.

The totals for the 3 years to the end of March 2011 for the Big Lottery Advice Plus, Additional Hours, DWP/ESF Cornwall Works for Social Enterprise and The Future Job Fund are 24,650 hours of training completed and an additional 33,624 hours of volunteering in the Telephone Access Centres and Volunteer Advice Work.

## Social Policy Activity: Summary

**CCAG (Cornwall Campaigning Action Group) is very active with members from all over the county.**

**The anonymous evidence we collect of the problems our clients face is being used to make a real difference to the people of Cornwall and beyond.**



Sandra Harbage



Vicky Bodilly

**Since I took on the role of Chair of CCAG (Cornwall Campaigning Action Group) in October 2010 our Group has seen quite a few changes (some noted below). We have all been part of various steep learning curves, and we work well together. The number attending our meetings has increased significantly, which enables us to support the work of Social Policy across the whole of Cornwall and make a significant difference to the people of Cornwall.**

Last year CAB Cornwall was one of just three Bureaux nominated for a Social Policy 'Oscar' in the best media work category for the work done by CCAG, Bodmin and Truro.

After Alan left Bodmin in October 2010, Pragnya became the Social Policy Coordinator (SPC) and joined our Group in December 10. In February 2011, Jumeyi joined us from Liskeard, and Sue (based in Truro) started as the Secretary of CCAG. Vicky (based in Redruth) was made Vice-Chair in March 11.

Marc (a student) joined us in October 10 and helped to write the "Costs of Keeping Warm" Report. He then went on to help folks in Falmouth write more eBEFs (electronic Bureau Evidence Forms) until his university course finished. Sadly both he and Ruth had to leave us in April 11. Anne joined us in April and she is helping with SP work in Newquay. In March four of us went to the Cit A (Citizens Advice) Social Policy Conference in London (health problems prevented a fifth person joining us).

Barbara left St Austell in June this year and Mike is hoping to join us instead, and we have an extra SPC from Penzance. Apart from those mentioned above we are pleased to say that we still have the ongoing support of all the other SPCs - Angela in Saltash, Brian in Liskeard, Linda and H from Penzance, myself in Truro, as well as our Researcher Sally. All we need now is a SPC based in Falmouth and we will have achieved part of the SP Development and Action Plan goal of having at least one person doing SP work in each of the Main Offices.

### You only have to take a quick look at our Minutes to see what a committed Group we have. Some of our great achievements are below -

We are involved in the ongoing production of leaflets and posters for all of CAB Cornwall (*which will be stored in 'resources' on our new website*). These include a 'Guide to Prescription Charges' which will help the people of Cornwall to claim the help many are missing out on; and our 'Carers Allowance' leaflet gives important information to help people claim what they are entitled to, and there are many more...

The "Costs of Keeping Warm" Report was published in February 2011, followed by a Fuel Poverty Forum with CEP (Community Energy Plus) in July. At the time of writing this (July 11), various members of our Group are working hard on a NHS Dentistry Report called "Open

Wide", and a Report on Harassment by Creditors. We also plan to explore how homelessness is affected by the withdrawal of housing support services.

We helped to write the SP Report for the Trustees, and with the SP sub committee of the Trustee Board, produced the detailed SP Development and Action Plan, which highlights our need for a 'Social Policy Champion' to help us maintain our level of activity and achieve even more.

We have taken part in several national Cit A (Citizens Advice Central Office) campaigns, including the 'adding up campaign' to highlight the need for those on lower incomes to have financial

help with purchasing school uniforms. Employment Survey sheets were displayed for the public to respond, and we have been giving out Survey Forms to clients who were in receipt of Incapacity Benefit and are now being considered for transition to ESA (Employment and Support Allowance).

Quite a few of the eBEFs (electronic Bureau Evidence Forms) that we have all produced have been used in the monthly Social Policy Bulletin and in various Reports and Briefings done by Cit A. We have also kept our Trustee Board up to date with issues that are of concern to clients all over Cornwall, as well as a local MP.

**We are now looking forward to the challenge of 'Petra' the, soon to be introduced, new case management system, and will work together to share our knowledge and 'bring us all up to speed', so that we can continue to make a real difference.**

**Sandra Harbage, Chair CCAG & Vicky Bodilly, Vice-Chair**

## Treasurer's Report: Mike Mansfield



**The Accounts for the year ended 31 March 2011 reflect the further consolidation of the merged organisation and the improved financial controls.**

As anticipated, the bureau has experienced the pressure of reduced funding and despite managing to minimise cost increases has sustained a deficit of £16,668 for the year.

Total incoming resources this year amounted to £1,557,661. Projects accounted for £1,083,862, the largest one being from the Legal Services Commission. Grants and donations totalled £433,654, the largest element coming from Cornwall Council. In addition, invaluable donations were also received from a number of Town and Parish Councils, other smaller organisations and individuals.

Total expended resources were £1,574,329. The majority of this

expenditure, £1,533,946, was incurred in the delivery of advice services across the county. The remainder resulted from costs incurred in acquiring income of £21,483 and governance costs of £18,900. Of the total expenditure, staff related costs account for 78%, supplies and services 15%, premises 4% and other costs 3%.

As at 31 March 2010, total assets were £948,554, comprising net fixed assets of £300,498, cash and bank balances of £572,171 and debtors and prepayments of £75,885. Creditors, including deferred income, were £20,397, resulting in net assets of £928,157.

The deficit for the year of £16,668 together with funds brought forward from last year of £944,825 are reflected in the closing total funds balance (all unrestricted) of £928,157. The Trustees had approved designated funds of £520,719 to meet future specific potential expenditure, £48,049 has

been used in restructuring costs but have been reflected in the deficit for the year. Designated funds carried forward amount to £472,670. The balance of the general reserve closed at £455,487 and this represents the equivalent of 3.5 months of expenditure, within the Trustee's policy of maintaining between three and six months expenditure.

The Trustees appreciate that 2011/12 and beyond will become increasingly difficult. The impact of budget cuts is, and will continue to put a pressure on the level of funding that can be obtained from national and local sources. At the same time, cuts in benefits and the impact of public and private sector job losses will inevitably increase the demand for CAB advice. CAB Cornwall is taking the necessary actions to minimise costs, through reorganisation and cost reduction measures. Attention is also being focussed on the maximisation of income.

## Human Resources Sub-Committee: Sue Swift, Chair

**It has been a busy and interesting year for the HR Group... the work has been wide and varied from Service Issues to Interviews.**

A full Health and Safety Review was undertaken at every Bureaux and where measures needed they have been attended

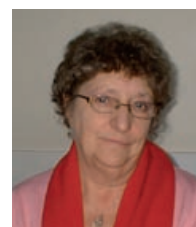
to or are in process of being completed.

With Michael Willmore retiring from the Board we also need to say goodbye from HR. I would like to give thanks to him for the contributions he has made over the period of time and wish him well for the future.

My thanks go to all other members of the

group for their support in the work we have undertaken.

The next year will see I am sure changes we will need to address but I am confident we shall meet them and be part of moving CAB Cornwall forward.



## Meet Shane Hooper: Trainee Adviser

My name is Shane; I'm 31 and a trainee adviser at CAB Cornwall. I joined the CAB in February after completing my first year at Plymouth University, where I am studying a Health and Social Work degree. During my summer break I wanted to gain some form of work experience as a volunteer which would tie in with my degree course, and was signposted to the CAB by my tutor. I started my training in March and completed it throughout the summer. I found learning about the main enquiry areas such as debt, housing, and employment extremely interesting and

although some of the information can appear very daunting at first (calculating benefits!), overall it was an enjoyable experience, and complemented my uni course very well. I also found observing current advisers interviewing clients in the bureau very beneficial.

After completing three assessed interviews in August, I started solo interviewing in September. I now advise regularly at St Austell and Newquay bureaux carrying out a mixture of face to face interviews and telephone advice. I feel very supported

as a new adviser and enjoy being part of the CAB team. I am now in my second year of university and manage to fit my CAB work comfortably around my study. I have recently been given the opportunity to further my role at CAB by becoming a Gateway Assessor which I look forward to doing in the near future. I have found the whole process very rewarding.



# C.A.B. CORNWALL

## Statement of Financial Activities (Incorporating an Income & Expenditure Account) For the Year Ended 31 March 2011

	31/03/11 Unrestricted Funds £	31/03/10 Unrestricted Funds £
<b>INCOMING RESOURCES</b>		
Voluntary income (includes grants, legacies and donations)	433,654	485,487
Activities for generating funds (includes project income)	1,122,492	1,009,317
Investment income	1,525	133
Other incoming resources (start-up transfers from Districts)	-	791,911
<b>Total incoming resources</b>	<b>1,557,661</b>	<b>2,286,848</b>
<b>RESOURCES EXPENDED</b>		
Costs of generating voluntary income	21,483	21,890
Costs of Charitable activities	1,533,946	1,524,071
Governance costs	18,900	13,518
<b>Total resources expended</b>	<b>1,574,329</b>	<b>1,559,479</b>
<b>NET INCOME/EXPENDITURE FOR THE YEAR</b>	<b>(16,668)</b>	<b>727,369</b>
Funds brought forward	944,825	217,456
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>928,157</b>	<b>944,825</b>
<b>BALANCE SHEET at 31 March 2011</b>		
<b>Fixed Assets</b>	300,498	315,541
<b>Current Assets</b>		
Debtors	75,885	258,319
Cash at Bank and in hand	572,171	585,425
	<b>648,056</b>	<b>843,744</b>
<b>Creditors</b>		
Amounts falling due within 1 year	(20,397)	(214,460)
<b>Net Current Assets</b>	<b>627,659</b>	<b>629,284</b>
<b>Total Assets less Current Liabilities</b>	<b>928,157</b>	<b>944,825</b>
<b>Net Assets</b>	<b>928,157</b>	<b>944,825</b>
<b>FUNDS</b>		
Unrestricted Funds	928,157	944,825
<b>TOTAL FUNDS</b>	<b>928,157</b>	<b>944,825</b>

The financial statements above have been extracted from the audited accounts of the company as at 31 March 2011. The full accounts from which the summary above has been extracted have been audited by Ward Randall Limited, Chartered Accountants. The audit report contained no concerns. The full Report of the Trustees and the Financial Statements can be obtained from C.A.B. Cornwall, Caradon Enterprise Centre, 1 Holman Road, Liskeard Business Park, Cornwall PL14 3UT. The annual accounts were approved by the Trustees on 25 October 2011.

**Need CAB Cornwall?**  
**Remember Ring: 08444 99 41 88**

