DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2015
Trustees
Mark Parsons      Chair
Mark Jones        Vice Chair
Stephen Handscomb Treasurer
Malcolm Brown    
Jayne Pearson    Bureau volunteer
Richard Rogerson
Gerald Lewis      Dudley Centre for Equality and Diversity
Cllr Heather Rogers Dudley MBC

Management Team
Caroline Dimbylow CEO
Christine Little General Services Manager

Charity number 701638
Company number 2291925
Principal address Holloway Chambers
28 Priory Street
Dudley
West Midlands
DY1 1HA

Registered office Marlborough House
11 St James Road
Dudley
West Midlands
DY1 1JG

Auditors CK Audit
No.4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Bankers Unity Trust Bank
9 Brindley Place
4 Oozells Square
Birmingham
B1 2HB
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustees' report</td>
<td>1 - 19</td>
</tr>
<tr>
<td>Statement of trustees' responsibilities</td>
<td>20</td>
</tr>
<tr>
<td>Independent auditors' report</td>
<td>21 - 22</td>
</tr>
<tr>
<td>Statement of financial activities</td>
<td>23</td>
</tr>
<tr>
<td>Balance sheet</td>
<td>24</td>
</tr>
<tr>
<td>Notes to the accounts</td>
<td>25 - 31</td>
</tr>
</tbody>
</table>
The Trustees present their report and accounts for the year ended 31 March 2015.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity’s [governing document], the Companies Act 2006 and the Statement of Recommended Practice, “Accounting and Reporting by Charities”, issued in March 2005.

Structure, governance and management
The charity is a private company (registration number 2291925) limited by guarantee and not having a share capital. The company is governed by its Memorandum and Articles of Association. The liability of the members of the company on winding up is limited to a maximum of £1 each. The company is also a registered charity (registration number 701638).

The Trustees, who are also the directors for the purpose of company law, and who served during the year were:
Mr S Handscomb
Mr M Jones
Mr Malcolm Brown (Resigned 10 October 2014)
Mr M Parsons
Mr Richard Rogerson
Mr Gerald Lewis (Resigned 26 January 2015)
Cllr H Rogers
Ms J Pearson
Ms M James (Appointed 10 October 2014)

Trustee recruitment opportunities are advertised through our national body’s Citizens Advice website, or through bespoke adverts in the press, twitter, LinkedIn or through word of mouth. Anybody that is interested in becoming a trustee is invited to complete an application form, this would then be followed up by an interview. If successful, the potential trustee is invited to observe a trustee meeting and then is formally co-opted onto the board as a trustee and then formally as a Director at the next AGM.

Each new trustee goes through an induction process into the role and the organisation. Each new trustee will have a mentor who is one of the experienced trustee members.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The Company is run by the Trustee Board with responsibility for the day to day running of the District delegated to the Chief Executive working with a General Services Manager.

The Charity also co-operates and liaises with a number of other advisory services, local charities and Council departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, they may be involved in discussion regarding that other charity, but not in the ultimate decision making process.

The process of risk management for Dudley District CABx is ongoing and regular monitoring and assessment is undertaken to identify new risks as they occur, to ensure that they are dealt with and to evaluate previously identified risks to see whether they have changed. The key risk areas that are reviewed are: finance; governance; management; service delivery; social policy; stakeholder relations; engagement with the wider service; ICT/Systems; premises.

Our national body Citizens Advice also undertakes an annual review process with the Bureau to ensure controls are in place to mitigate against identified risks and to understand the overall level of risk the Bureau is currently exposed to.

The current overall risk level has been assessed as low.
Objectives and activities
In working to achieve these objectives, the activities of the Bureaux provide clear benefit to the inhabitants of Dudley and surrounding areas in connection with the advancement of education, health, citizenship and community and the advancement of social policy.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.
Chair’s Report

Life is complicated. Sometimes people encounter challenges and problems that they do not know how to deal with, and they need help to overcome.

Everyone experiences problems, small or large. These might relate to querying rights at work, understanding your housing options, struggling to meet financial commitments, or knowing your consumer rights on a faulty product. Sometimes these issues can be quickly resolved. Other times it is not that simple. More complex situations rarely come neatly packaged up as a single problem. A loss of income, for example, can affect someone’s ability to keep a roof over their heads, stay out of problem debt and feed their family. Problems can arise suddenly, affecting anyone without warning: you lose your job; you or your partner becomes ill; a relationship breaks down. In some cases, there is a slow escalation: if the initial problem had been spotted earlier, later issues could have been avoided.

People can become trapped in a vicious cycle, when the effect of one problem can be the cause of another. Problems multiply and affect other areas of a person’s life, creating further difficulties. Problems can make us feel a lack of control, with no clear way out and leaving us feel powerless and isolated. It is understandable in these situations for it to be hard to think clearly and start taking action. No matter how a problem starts, the end result can be life altering. However, trusted help and support is not always readily available. Some of us are lucky enough to know informed or connected individuals who can advise us on the best course of action, helping us to both understand our options and then how best to navigate a process to move forward. For those of us without such connections, or the necessary funds to pay for help from a solicitor, there can be a lack of understanding of our rights and nowhere to go. For many, it is the day-to-day reality of living hand-to-mouth without a safety net, should something go wrong. In such situations, being able to access free, impartial, confidential advice at the right time is essential.

Specific problems can have wider impacts

Problems not only have direct consequences, but often ripple into other aspects of people’s lives as well, impacting especially on their mental well-being. They can affect people’s family and friends, as well as society as a whole should the state have to step in either in the short or long-term. Knowing where to start unravelling such problems to find a way forward can be challenging when cause and effect are entangled. However, everyone has the right to an informed decision when making a choice that affects their life. Not everyone that faces a problem seeks advice, but through research and campaigns work, we can help anyone affected by problems with policy and practice.

This report clearly demonstrates how we help people find a way forward and the impact of advice on peoples’ lives. Our value is shared across society.

For individuals - helping people through the advice we give directly benefits those individuals. That may be through helping them with their rights at work, maximising their income through claiming the correct benefits, helping them arrange debts written-off or helping consumers get redress when they have bought faulty goods. Where we achieve these outcomes, we count them as benefits to individuals.

Wider economic and social benefits - In addition, our advice is beneficial to wider

Society and the economy. For example, through helping solve problems we have significant impacts on our clients’ mental health and well-being. Aside from any cost savings to government through reduced demand on the NHS, there are benefits to society in people feeling better, more confident and able to participate. There are economic benefits too through increased productivity for businesses and reductions in time spent off work due to ill health. These are our public value benefits.

Savings to local and national government - Our advice benefits government and the taxpayer. Through helping to solve problems, we prevent detriment occurring or escalating further. In many cases this saves money to government through preventing the need to fix the problem later or reduce the demand on government services such as the NHS. In helping to keep people in work we reduce out-of work benefit payments too. These all help to keep the cost down to the taxpayer – fiscal benefits.
Our charity’s purposes as set out in the objects contained in the company’s memorandum of association are to:

- Promote any charitable purpose for the benefit of the community of Dudley Borough as the principal area of benefit.
- We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people’s lives.
- We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

We have set four strategic aims

- To improve people’s access to advice
- To enable those in greatest need to access our services
- To increase our influence on policy
- To strengthen our capacity to deliver

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

The focus of our work

Our main objectives for the year continued to be the delivery of a quality advice service and to improve the policies and practices that affect people’s lives. The strategies we used to meet these objectives included:

- Raising awareness of the different methods that clients can access support from CAB e.g. online Advice guide, telephone, face to face
- Identifying ways of encouraging clients to seek early interventions to reduce crisis situations
- Working with other private, public and voluntary sector organisations to identify ways of targeting those in greatest need e.g. organisations that provide services for children, young people, people with mental health issues, disabilities, Black Minority Ethnic organisations
- Identifying the concerns and issues of clients in order to give them a voice
- Working with partner agencies to campaign on behalf of the needs of clients and influence local, regional and national policy
- Exploring ways of utilising social media to raise awareness of CAB and run campaigns
- Ensuring that CAB is engaged in strategic partnerships and boards in the Dudley borough in order to keep up to date with policy and represent its client needs
- Promoting CAB volunteering opportunities in order to increase our capacity and broaden the geographical and skills base of our volunteers
- Providing training and support to staff and volunteers to ensure they are providing high quality services.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on the provision of advice and information and influencing others to bring about change in policies and practice that impact adversely on people’s lives. All are undertaken to further our charitable purposes for the public benefit.
Who used and benefited from our services?

Demand for our services is high, with 12,352 people accessing our services this year, with advisers completing 77,321 activities for these clients. This represents unique clients who may access the service more than once. The average monthly workflow is 1500 people per month. All our services are provided free to our clients.

Annually we review our client profile against the community profile (Census 2011); the aim of this is to ensure that access to our services is representative of the community and to identify if any communities of people are underrepresented.

14% of our clients are from BAME groups. 34% of our clients have a disability or long-term health condition. 31% were employed full time/part time, 22% were unemployed. 57% of clients were aged between 35-64, the second largest group between 25-34 and 16% 65 plus. 50% of clients come from the most deprived wards in the Borough (of Brierley Hill, Brockmoor & Pensnett, St James, Castle & Priory Belle Vale, Netherton, Woodside & St Andrew’s, Lye & Wollescote and Belle Vale.)

These statistics highlight a significant level of over representation for key groups, which gives us confidence that we have an extensive reach into the community. This does not lead to complacency as we are always striving to meet the growing demand for advice, which is only limited by funding to achieve more. We continue to be proactive in seeking additional funding to further our aims. A new project this year has been an advice service for people with an acquired brain injury; this is a BIG Lottery project for Headway Black Country.

The main areas of charitable activity are:
Objective 1: Improving People’s access to advice

- Demand in bureaux- problems for the people we help remain complex, requiring a lot of time and expertise by our advisers. All clients receive an initial assessment to understand the help that they need and so to direct them to the most appropriate channel for support. 60% of clients need face-to-face appointments. Advice trends show that Benefits and Debt remain the highest areas of enquiry. With 38% of our clients, having a disability or long term health condition, personal independence payments and employment support allowance are the main areas of concern. Navigating complex forms and processes is often daunting for clients and administrative delays and errors within the system only add to the stress, frustration, and real financial hardship. In terms of debt, unsecured personal loan debts, council tax arrears and credit cards remain the three main types of debt that are presented. We have a specialist Money Advice team that can provide both debt advice and financial capability support. This year the team dealt with £6.8 million of debt, of which £1.5 million worth of debts were written off and £3.5 million of repayments to creditors were rescheduled.

- Telephone advice - Annual statistics show that 4363 telephone calls were taken in 2014/15. This is a 13% increase on last year. In October 2014, we became a member of the national Advice Line, joining the Black Country group. The aim is to be able to better respond to demand and increase the number of calls answered. It also provides a reporting system to be able to analyse when people are calling so to allocate resources appropriately. The plan is to increase the number of volunteers and to develop volunteer skills to provide second tier advice.

- Email Service – On average, we deal with 54 email request for information or advice each month. We are also planning to develop web chat in the coming year, as we try to open new channels for people to access help.
Improving access can also be seen in our Headway and Dudley Advice WEB (Advice Services Transition Fund Project)

**Headway Advice Project**
The Headway Black Country Project provided by Dudley District Citizens Advice provides an information and advice service for brain injury survivors, their carers and family members. The project is funded for 10 hours per week offering appointments at Headway Black Country or by telephone as needed and appropriate to the client. This approach offers client the ability to access combined help, advice and support that both services offer.

Acquired Brain Injury (ABI) survivors, their carers and family members need different levels of advice to assist with what can be a very traumatic time in their lives. The service offers help, advice and support on key areas such as benefits, housing, debt and possible legal redress, advocacy and representation. Early intervention ensures that clients are aware of their current options and the processes that are required in order to receive a benefit. They are given advice about long-term prospects relating directly to their personal needs. During a client, advice journey carers and family members are also empowered to understand these various levels of advice and made aware of when further intervention may be needed. The service helps clients have tangible progress towards sorting out their problems, which may be impacting on their health and wellbeing.

2014-15

- 112 clients received advice either face to face or telephone
- 308 issues have been dealt with
- £98,494 money has been gained for clients accessing the service
- 51 clients have been survivors of an ABI
- 56 clients have been carers
- 174 further family members have benefited from the service

**Dudley Advice WEB**

This is an innovative pilot project funded by the Cabinet Office and BIG Lottery. It is a Partnership of advice and community organisations working across the borough extending the reach of information and advice services. A “spider’s web” of connections to create a collective support network. The network is building the capacity and resilience of organisations to support people in understanding their rights and responsibilities.

The development of the Community Information Point Network (CIPN) across the borough in partnership with Healthwatch (HW) & Local Authority Making it Real has been hugely successful. Information Champions who empower people from the community and organisations to be able to access information and advice services timely and appropriately, whether online or face to face services. We have trained nearly 200 Information Champions coming from more than 70 separate organisations across the borough. Over 35 Information Points have now opened. As a result of earlier intervention, it will help reduce the number of problems escalating to a crisis position, allowing existing advice services to manage demand. It will create mutual support within communities.

A dedicated training provision has increased the skills of new and existing volunteer teams and developed specialist advice skills. Training has been delivered in complex welfare rights work including challenging decisions and helping clients with submissions to Social Security Appeal Tribunals. A rolling programme of volunteer recruitment continues which supports economic regeneration, providing training and experience to enable those who are in search of work.

A network of 15 outreach organisations has received generalist advice across the borough. The project has successfully engaged excluded communities who had previously not accessed advice services e.g. Asian Elders Association, a local charity working with people with HIV/AIDS, another local charity working in a very deprived estate in Halesowen. Monthly evaluation of need at outreaches has resulted in changes to the venues, a responsive and flexible approach to make best use of advice appointments.

A Pilot scheme began in the latter part of the year - developing volunteers in an outreach setting. The aim is to provide a more comprehensive service to the venues.
Objective 2: Focusing on those in greatest need
We deliver services directly and with partners to deliver specialist services in appropriate venues, from projects working with young families, people with long-term health conditions and their carers, to people at risk of becoming homeless, those who are marginalised and those living in poverty.

GP Outreach Advice Service
The GP Outreach project continues to offer advice to clients with a physical and/or mental health disability living in the Dudley Borough. For this client group accessing a traditional Citizens Advice Bureau service can be problematic for a number of reasons for example waiting times, accessibility and familiarity. Although we are unable to provide a service to every surgery in the area clients are generally able to access a venue close to where they live and will be seen by the same adviser during their advice journey giving them continuity that they very much need.

We help clients have tangible progress towards addressing their problems, which inevitably will be impacting on their health and wellbeing. We also address the social determinants of health by resolving problems in areas such as welfare benefits, debt and housing - increasing incomes in low-income households, which can lead to better standards of living. This year, due to increased demand for the service and a willingness of Public Health to fund advice, we have been able to offer a service at two new surgeries giving a total of 14 GP Outreach venues. By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people’s lives. This ranges from hard outcomes, such as maximising household income and rescheduling debts, through to softer benefits, such as improving health and well-being and improved quality of life. GPs are often faced with clients suffering from stress due to debt or poverty and they are unable to resolve the underlying causes. Referral to a CAB adviser in the surgery for benefit or debt advice helps the client’s wellbeing and saves the GP’s time.

2014-15
- 2561 client contacts were made either face to face or phone
- 958 clients were new to the GP CAB Outreach service
- 225 further non client contacts were made
- 5274 issues were dealt with
- £2,328,801.00 money has been gained for clients accessing the service of which
  - £497,214 was due to a successful reconsideration or appeal
  - £9,000 of debts were dealt with

Community Heart Failure Advice Project
The Community Heart Failure Project provided by Dudley District Citizens Advice Bureau continues to provide some of the most vulnerable people within the Dudley Borough with a responsive, holistic information and advice service. The project assists clients who would not normally access traditional CAB services due to the limitations of their health and the caring commitments of their closest family.

The service has developed by running clinics in Stourbridge Health and Social Care Centre and Dudley Guest Hospital Clinic The adviser carries out assessments and appointments for new and repeat clients within the clinics and also uses this time to promote the service. However, some home visits are necessary for vulnerable clients and appointments for these are made via direct referral from a member of the Heart Failure team. It is also important for the CAB adviser to be flexible within the clinics to ensure the patients are assessed after their appointments with the Heart Failure nurses.

2014-15
- 282 clients have been new to the service.
- 434 clients have received face-to-face advice.
- 442 further client contacts were made.
- 340 third party contacts were made.
- 1031 issues were dealt with.
- £579,682.00 money has been gained for clients accessing the service of which
  - £183,091.00 has been following a revision or appeal.
Clients can begin their advice journey at whichever level of advice is initially identified, for example; a client needing assistance to complete a Blue Badge application may only need information about completing the form. A client completing an Employment and Support Allowance (ESA) form would need to be given advice about what to expect once the form is completed. When a decision is made, the client may not be awarded ESA and would have a strict time limit to request a mandatory reconsideration. If the client has been refused ESA and they return to the outreach, the adviser would be able to ‘act on the clients behalf’ to request the reconsideration. This may involve the adviser contacting the Benefits Agency initially to request this and following this up with a letter. The adviser would then assist the client to gather further information as evidence. As the ESA payments will cease, the adviser would also need to contact relevant third parties to advise of the change of circumstances and, if needed, assist the client to make a claim for Job Seekers Allowance (JSA) while the decision is being reconsidered.

Macmillan CAB Advice Service
The Macmillan Benefits Advice Service provided by Dudley Citizens Advice Bureau continues to provide holistic advice and support to cancer patients and their carers. The symptoms of cancer and side effects of treatment mean that it can be very difficult for people affected by cancer to access advice via conventional channels. The service provides appointments at outreach venues across the borough. Where clients cannot access outreach appointments, we offer telephone appointments and home visits.

Living with cancer and going through treatment can be very traumatic. Cancer patients and their carers usually have to take time off work for treatment, which leads to a drop in their income. Dealing with cancer whilst not knowing how you will meet the cost of your rent/mortgage or having to choose between paying bills and buying food is extremely stressful for people and they often do not know where to turn for help. Many people are not able to return to full time work and in cases where clients aim to do this, advice concerning flexible working is essential. By offering advice across key areas of welfare benefits, debt, employment and housing, we aim to bring about positive changes in people's lives.

2014-15
- 404 clients have been referred to the service.
- 383 clients have received advice either face to face or by phone.
- 1,438 issues have been dealt with, an average of nearly 4 per client.
- 1,027 further contacts have been made to assist clients with complex issues.
- 578 third party contacts made by either phone or letter.
- £1,032,939 money has been gained during the period under review of which
  - £502,284 has been confirmed.
  - £2,638,423.07 confirmed money has been gained for clients accessing the service since the start in September 2010.

The Children's Palliative Advice Project
The Children's Palliative Care Project has continued to provide a holistic information and advice service for children and young people with life limiting conditions, along with their families and carers, over the last financial year. The project remains funded for 12 hours per week by the Black Country Partnership NHS Foundation Trust.

Due to the specific needs of caring for a young person, many families require a flexible approach from the CAB adviser. This often means multiple visits to the family to find solutions to the enquiries presented, with some enquiries being delayed if the child becomes ill. Cases can become very open-ended with a satisfactory outcome often taking months to achieve. Due to the regular need families and carers have for advice throughout the young person's life, the Project worker does not close a case file unless instructed to do so by the Palliative Care Team.
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

TRUSTEES’ REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2015

2014-15

- 66 clients are registered with Seesaw at this time and Lindy Vale made home visits to 27 of the families- often making weekly visits, which are shown in the statistics.
- 21 new clients received advice generating
- 76 new enquiries
- 97 issues were dealt with
- 41 client contacts were made either face to face or by phone
- 35 further non client contacts were made
- £68,028.00 money was gained for client’s accessing the service

Trends

Advice concerning Tax credit overpayments has increased and legislation concerning this benefit continues to have ongoing changes. Clients need advice on the criteria for Disability Living Allowance (DLA), help to complete the necessary forms but also help to submit appeals if the decision fails. This is a non-means tested benefit and a decision to award either the care or mobility component or both can make a big difference to these families.

The illness of a child can create so many issues within the family. Enquiries regarding housing benefit and the ‘council tax reduction’ have also increased which is due to changes to individual’s circumstances. Some clients are applying for these benefits for the first time and find it very difficult to find their way through the maze of benefit entitlement and the constant changes to legislation.

Several applications for charitable funding have been successful with clients receiving washing machines, Wheelchair restoration, Sleep Monitors and Computers, in addition to over £1000 in miscellaneous payments.

Debt continues to be an issue when one or both partners in a family have to give up work or reduce hours in order to care for their child. Some clients have fallen into rent arrears where the local housing allowance does not cover the full cost of privately rented accommodation, or where rent in the private sector is excessively high. Some clients are managing to scrape together any shortfalls but this is out of money that should be used to feed their children. Many clients feel less stressed and worried about their debts after receiving advice and are given peace of mind in what action creditors can realistically take. Irresponsible lending by companies also continues to be a major issue where clients are offered loans that they are unable to afford to pay back. The adviser continues to highlight such cases through local and national social policy work. The adviser is also able to refer clients if needed to the Mortgage Arrears Advice Service if they are having difficulties with payments due to changes to working hours, and the higher cost of living. This area of work is very important as we aim to alert clients early and look at preventative methods.

Care and Disability Advice Line

The Care and Disability Advice Line (CADAL), provided by Dudley District Citizens Advice Bureau, continues to deliver a high quality telephone advice service to Dudley residents who are either disabled or a carer. The advice line is open to the public for 32 hours per week from 9am to 4pm Monday to Thursday and 9am to 1pm on a Friday. Clients who contact the free phone helpline outside these hours can leave a message and the adviser will contact them back the following working day.

The service continues to see a rise in the complexity of issues either presented by the client or identified by the adviser as part of the holistic advice service. By clear and concise exploration of the client’s current situation the adviser can advise on the client’s presenting issue and ensure that the client’s income is correct for the type of household. Where discrepancies are identified, the client is offered a full benefit check, which may need a further follow up call to give the client time to gather all relevant information.

Should the adviser identify that the client may be entitled to a disability benefit, then again advice and support is offered with the application process. For clients approaching pension age clients and those who are elderly, initial information is offered about what they may be entitled to once pension age is reached or whether any advice is needed regarding care home options. Clients are always invited to return to the service should their circumstances change.
2014-15

- 907 clients have been new to the service.
- 1206 contacts have been made by clients.
- 3,418 separate issues have been dealt with.
- 662 further client and non-client contacts have been made.
- £1,921,197.00 money has been gained for 655 clients accessing the service averaging £2,933.00 per client per year.

Welfare Benefits continues to be the main advice area for clients accessing the CADAL service. Of the top four welfare benefit enquiries, 47% have presented with Personal Independence Payments (PIP) problems and 21% with Employment and with Support Allowance (ESA) enquiries.

Personal Independence Payments
The replacement of Disability Living Allowance (DLA) in April 2013 with Personal Independence Payment (PIP) is causing a large number of disabled people to require legal advice and assistance. Clients can present with issues and problems during a transition from DLA to PIP or may need advice about claiming PIP for the first time. The obstacles and issues for each case can be very different and the adviser needs to understand the processes for both and give clear and concise advice to the client to manage the process.

However, even though it has been identified that DWP procedure for PIP assessments are improving, there are still parts of the claiming process which are still proving to bring up obstacles for claimants. Issues identified are the way health care professionals are conducting their assessment and the waiting time for the claiming procedure still being quite a long period. We are also seeing cases where current DLA claimants are being invited to claim and having claimed, they are then losing the whole of their benefit as DWP decision makers are assessing them ineligible for PIP by not scoring enough points. This is leaving claimants as well as their carers at a great financial loss. It is leaving a great hole in household income and causing debt issues and distress.

Children Centres
The Citizens Advice Bureau service provides a responsive and holistic advice service to 11 Children Centres in Dudley. Due to funding cuts in June 2014, the service was reduced and now offers appointments within the five cluster areas; Brierley Hill, Butterfly and Kate’s Hill each receive weekly sessions. Bromley, Little Hands, Netherton, Priory, Queen Victoria, Stourbridge, Woodside and Wren’s Nest receive fortnightly sessions.

Initially the service was offered to Olive Hill and Little Hands monthly. This proved not to be an efficient use of resources and was changed following a meeting with centre managers. There is now no session at Olive Hill and Little Hands receives a fortnightly service.

By offering a service at local Children’s Centres, parents are given support and advice on issues that are affecting them but that are also likely to impact on the next generation. By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people’s lives. If the client is new to the service, they also have the opportunity to register with the centre to access further help and support and attend activities. This way we are not only helping the parents but also helping the whole family.

2014-15

- 756 clients attended advice appointments.
- 554 clients were new to service.
- 424 further client contacts were made either face to face, by phone or letter to assist with the client’s issue.
- 231 contacts were made with third parties.
- 2247 Issues were dealt with - an average of 3 per client.
- £739,432.00 of money was gained for clients accessing the service.
Trends
The main enquiry areas across all centres are Welfare Benefits, Debt, Family, Relationships, and Employment. Child Tax Credit and Working Tax credit account for 32% of welfare benefits advice. This is expected for a service that is targeted at either clients who are expecting a baby or have children and can be employed or unemployed. Many clients are still not aware of the criteria for receiving tax credits with many assuming that you have to be in work to receive them. The majority of clients attending appointments are offered a benefit check as a matter of routine to ensure that they are receiving any such entitlements and if they are not are given appropriate advice on the claiming process.

Where families are trying to pay their bills, buy food and cover household costs on less than they are entitled to, it is all too easy to fall in to debt. In turn, this can have damaging effects on children’s health and wellbeing, adversely affecting their future health and chances as an adult. When clients present with priority or multiple debt issues the CAB advisers can refer clients to the CAB Money Advice Team or Financial Capability team for help and advice on dealing with debts and managing their income.

A change to family units also disrupts and changes income and entitlements to benefits. Where a partner joins or leaves a household there can be a delay of up to a month before tax credits are put back in to place. The current award has to be stopped and an application for a new award needs to be made. During this period, the client may lose not only the tax credits but also housing benefit and council tax reduction.

Lye Project
The Lye Advice Project continues to provide information and advice to individuals at Lye Community Project. It has been utilised as an essential tool in taking a holistic approach to the preventative work as well as crisis intervention in supporting individuals and families within this locality. The CAB service is highly valued by the Lye Community Project staff especially when dealing with service users affected by austerity measures or welfare benefit cuts or where sanctions on benefits can form part of safeguarding issues. Reinstating benefits for clients with entitlement is crucial for preventing escalation of their crisis, which could lead to issues such as deterioration in health (physical/mental) which may result in hospital admissions (preventable). Individuals may resort to theft to support themselves, which could result in imprisonment, or they may end up having to depend on the local welfare assistance scheme or food banks or be a burden on friends and family or other local charitable sources.

The project continues to be accessed by some of the most vulnerable in the district, many of whom have learning difficulties, severe mental health problems, or are from ethnic minority groups where English is not their first language. This can make it very difficult for them to deal with matters such as welfare benefits, debt, housing, and consumer issues, and problems with utility companies or with simply acquiring a National Insurance number so that they can work and pay tax. The extra support that the project can give is vital to their integration and wellbeing.

2014-15
- 461 clients have attended appointments.
- 121 clients have been new to the service.
- 335 clients were repeat enquiries and 126 were new
- 422 further client and non client contacts have been made
- £93,851.00 money has been gained for clients using the service, of which £32,211.00 has been as a result of assistance with a revision following an appeal or reconsideration.
What are the problems? Our work intersects with health & wellbeing at a number of key points.

"As I am writing this report at 3pm on a Friday afternoon there is a knock at the door:-

It is a client who I initially saw in January 2015. He had been brought in as an emergency by another client as he had recently come out of prison and had no money or anywhere to live. He also did not have a phone or probation officer. He was therefore "sofa surfing" with various friends and getting food if they could spare it. He was also suffering from Chrohn's Disease. I assisted him to register with a local GP and make a claim for Employment and Support Allowance. In view of his vulnerability, I also arranged for a short-term benefit advance so he could get some money for food immediately. Unfortunately, the claim took 3 weeks to process and the £30 benefit advance ran out so the client started shoplifting again. He was arrested, charged and imprisoned again.

He came out after 5 weeks and returned to the Lye Area. This time he made an appointment to see me to help get his benefit back into payment. He also already had a note from his GP, which we posted off immediately. I left it that the DWP would call him back via a friend’s phone to discuss his short term benefit advance as by now he had been out of prison for 2 weeks and still had no money.

He returned today to advise the benefit advance had been refused. He was hungry and desperate. We gave him tea and biscuits and fruit that we keep at the project for such circumstances. I therefore rang the escalation number for the local Benefit Delivery Centre and explained his situation. The Decision Maker I spoke to was very understanding and agreed to look into his claim. 10 minutes later she called back to confirm they had received the medical certificate and had managed to link the new claim to the old one and get it back into payment. The 2 weeks money owed to the client would be released that afternoon.

The client was delighted by the service offered by the project and we were all able to enjoy the weekend knowing that we had made such a positive impact on his life. We have suggested that he keep in touch with the project so that we can assist him to find more permanent housing and a more stable lifestyle." Project Adviser

Reaching Out Project

The Reaching Out Project is delivered from Atlantic House in Lye. Clients are referred to the service by support workers at Atlantic house and the adviser then contacts the client to arrange an appointment. Once relevant details have been taken, the adviser can establish if there are any complex needs or deadlines that need to be met. The aim is to reduce the triggers, which most often lead to reoffending and relapse by ensuring that service users are able to access advice and support in all areas of social welfare benefits, debt, benefits and housing.

Having heating or electricity disconnected, having benefits sanctioned or suspended or being evicted can inevitably lead to relapse. It is important therefore that service users who are dedicated to tackling their addiction are given the opportunity to succeed by removing these stressful triggers. The service recognises that many of the vulnerable client group may be unable to engage efficiently with mainstream advice provision.

2014-15

- 304 clients received face-to-face advice.
- 158 were new to the service.
- 287 further client contacts were made.
- 89 non-client contacts were made.
- 840 issues were dealt with.
- £141,306 money was gained for clients using the service.
- 100% reported their satisfaction with the service as very good.
- 89% reporting increased peace of mind and reduced stress.
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2015

Mortgage Arrears Advice Service
The Mortgage Arrears Advice Service (MAAS) project provided by Dudley District Citizens Advice Bureaux continues to provide a responsive and effective advice service for individuals threatened with homelessness due to mortgage arrears. The Project offers advice in all four CAB bureaux offices across Dudley Borough, as well as at outreach within Dudley Council Plus’ Homelessness Prevention & Response Team (HPRT).

MAAS operates by way of an appointment system via an administration line that is publicised around the Borough, and by direct referral from HPRT within Dudley MBC. Within the last year, we have also strengthened referral systems within some of the other Local Authority’s teams; namely the Applications Team & Housing Support; as well as with the local Probation Service. The MAAS Project administrator makes a preliminary telephone call to the client to assess the urgency of the client’s issue and makes an appointment with a MAAS caseworker. Our evidence shows we are reaching many vulnerable clients where financial capability is a problem.

Referrals
During the year 2014/15 340 existing homeowners, and a further 39 Right to Buy households / clients were referred to MAAS from a variety of sources; total client count of 379. Within these, a further 259 dependants and 168 non-dependants were resident. MAAS has therefore assisted 806 individuals, to avoid homelessness. This is a 9% increase of household referrals over 13/14.

Beyond the statistics..... a client’s story...

The client purchased her leasehold flat from the freeholder circa 8 years ago, with the aid of a mortgage from a High Street mortgage lender. She lost her employment circa 18 months ago, and had recurring episodes of poor mental ill health subsequently, which resulted in a diagnosis of schizophrenia and episodes of psychosis. Following a stay in hospital, she claimed Employment & Support Allowance (ESA) & Personal Independence Payment (PIP).

The client’s PIP claim was in payment at the correct rates when she first contacted the MAAS Project for support; but her ESA claim was still being paid at the “basic” assessment rate, in spite of it having been made 10 months earlier. Although SMI Housing Costs were being paid direct to the mortgage lender as part of the ESA claim, no SMI claim had been made in regards to financial assistance with the costs of the lease, i.e. Ground Rent & Service Charges. As a result of continuing poor mental ill health and lack of income, the client presented to MAAS Project with a Warrant for Eviction in 4 days time, and Notice from the freeholder that the Lease would be forfeited, as a result of continuing service charge arrears, pursuant to section 146 Law of Property Act 1925.

MAAS was able to assist the client in suspending the eviction and the client was referred to a local Court representation project for the hearing. The terms set were unsustainable unless the client could increase her income.

MAAS adviser telephoned DWP and explained the precarious nature of client’s position. As a result, a Decision Making Officer made a decision the same day that the client was incapable of work, and she was placed in the Support component for ESA; claims were made for Enhanced Disability Premium & Severe Disability Premium as part of the ESA claim, and a claim for Council Tax Reduction and SMI Leasehold assistance were all made the same day. The current net weekly gain to the client is £126.10, and the terms set by the County Court are now manageable to her.
Face-to-Face Money Advice Project
The Face-to-Face Debt Advice Project is funded by the Money Advice Service to provide advice sessions to the public requiring help with debt problems. The team saw 1159 clients in the year, which is 104% of target.

In October 2014, the project was renamed the Money Advice Service Debt Advice Project with some amended requirements. A new Common Initial Assessment (CIA) was introduced to ensure that clients are offered the most appropriate course of action based on their situation, capacity and needs. Face to face is still the primary channel but developing telephone services is now a priority. There was also a clear mandate to formally include financial capability into the advice model to explain the importance of budgeting and constructively challenging a Client’s budget. In addition, the annual target for clients assisted was also increased by 21% with the same resource.

The MASDAP team has therefore had to make changes to the way we provide our advice which includes our support workers having targets as well as caseworkers and caseworkers have had to decide which clients can be advised by telephone. We have continued to have the benefit of volunteers to assist us with the delivery of debt advice, two in Dudley and three in Stourbridge.

Money Advisers have significant success in maximising income for a client before looking at options to deal with the debt. Key Outcomes for clients include the negotiation of repayments, bankruptcy, debt relief orders, bailiff action prevented; court proceedings avoided or suspended prevention of homelessness, utilities disconnection prevented. However, there are more longer-term outcomes for people who receive debt advice. Clients report improved capability to manage their financial situation, improved health and ability to cope, improved financial planning for the future.

Money Confidence
In 2012, we identified that 37% of problems coming though our door were debt related and one in three of these clients stated they had mental health issues, which impacted upon their financial capability. Dudley District Citizens Advice Bureaux therefore decided to apply to the Big lottery for funding to provide an aftercare debt service to support clients after they had been through the debt advice process in achieving long-term financial control in their lives.

We also realised that many people who are not ‘in debt’ still do not feel in control of their finances and run the risk of becoming ‘in debt’ in the future because of their poor money management skills.

There is much evidence showing the negative impact debt has on someone’s mental health and how poor mental health can cause a person to get into debt in the first place.

The idea behind the Money Confidence Project is that by assisting clients with financial issues such as bills, banking and budgeting we will make a person more financially capable to deal with their own financial affairs in the future and improve their mental wellbeing.

In addition, a sudden change in personal circumstances, such as being made redundant or ill health, can have a catastrophic effect on a person’s financial and mental health well being. Drug and alcohol misuse can be a coping mechanism. Some people with low educational attainment have limited knowledge of how to manage money and can be taken advantage of by dubious moneylenders. Intergenerational financial incapability can lead to a cycle of poverty.
Four outcomes that the project is set to achieve:

- **Outcome 1**
  People with high levels of stress and anxiety will have more confidence to manage their money and/or deal with financial institutions – % of target achieved - 118%

- **Outcome 2**
  People with drug and alcohol dependency will improve their mental health through a positive engagement programme and ongoing support in financial matters – % of target achieved - 68%

- **Outcome 3**
  People who experience adverse life changing events, affecting their mental wellbeing, will have better coping strategies in dealing with their financial affairs – % of target achieved - 164%

- **Outcome 4**
  People with diagnosed mental health illness are better able to deal with money matters. – % of target achieved - 246%

Some surprising over achievement of outcomes, which reflects clients’ positive engagement in the project and the level of need in our community.

**Debt Prevention Project**

The Debt Prevention Project has undergone a review and re-development in the year. With the latter, two quarters of the year showing the success of this change in approach, with a 101% increase in referrals. 396 clients were seen in the year. The Project receives referrals from Dudley MBC Housing Services: the Income Team, The Housing Support Team, and the Homelessness Prevention response team.

With the substantial increase in referrals, these now need to be logged by support staff and then the caseworker will interview clients at whichever bureau is suitable. In addition to seeing clients in bureau, the caseworker attends Dudley Council Plus working with the Homelessness Prevention Team.

Throughout the year, the project has dealt with both priority and non-priority debts. The main priority debts are rent arrears and council tax arrears, benefit overpayments, magistrate court fines, water, utilities and social fund debts, totalling £280,931. In addition, we have dealt with £510,968 of non-priority debt, such as credit cards and unsecured loans.

Over the year, poor money management skills is the top reason clients state they are in debt, closely followed by loss of job, then ill health and welfare reform. The Project outcomes are diverse: from bailiff action being suspended or prevented, repayments negotiated, utilities disconnection being prevented, homelessness prevented allowing clients to stay in their home, improved health and capacity to manage, charitable payments obtained, food vouchers issued, better deal for switching supplier.

**Objective 3: Becoming a greater influence on policy**

**Research and Campaigns**

Dudley District Research and Campaign team, which is made up of representatives from all teams in District, continues to identify calls for evidence across the District and co-ordinates day-to-day activity. Over the last 12 months, 1473 evidence forms (EBEFS) were created on a range of social policy areas.

Recent reports include telephone delays to government agencies as advisers wait for calls to be answered, cases where clients with mortgages are not being informed by Job Centre Plus of their right to claim mortgage relief and Personal Independent Payments waiting times (the current record being 12 months). Twitter is used to promote awareness of social policy issues as well as raising awareness of upcoming issues. We now have 1000 followers. Recent tweets include the increase in the national minimum wage, the Fair Play for Prepay campaign and raising the profile of various awareness weeks i.e. Lupus Awareness, week signposting clients to Adviceguide to research benefit entitlement. A report has been compiled and forwarded to Jobcentre Plus following the Jobseekers Allowance Conditionality survey.
Some local successes...

The money advice team have campaigned **Bristow & Sutor bailiffs** over a period time to find easier ways for client to make payments. In the last month of this financial year, success was achieved when Bristow & Sutor started to put barcodes on their letters so that clients can make payments easier. At **Atlantic House** (First Tier Drugs and Alcohol Service), issues were highlighted for homeless clients not having the funds to attend interviews at Dudley Council Plus with the homelessness team. Following intervention from the Financial Capability Support Workers, homeless clients are now provided with bus tickets to enable them to attend appointments with the homelessness team.

**Warm Home Discount Report**- Our financial capability workers have produced a report, which has been submitted to the West Midlands Social Policy Forum to be included in a regional report on Fuel Poverty. This evidences how the ‘Broad Group’, who may be entitled to the Warm Home Discount, is subject to their utility provider’s policy.

**Next year, we are recruiting for two volunteer researchers** The first research project will be looking at the cost, in relation to both time and monies, of trying to contact partnership agencies such as the DWP and HMRC.

**Objective 4: Strengthening our capacity to deliver**

Volunteers are vital to the way we deliver our service, allowing us to reach many more people than if we were purely staff-run. They take on a range of roles from assessing and providing advice, supporting the running of bureaux, campaigning in the community and acting as trustees.

This year we recruited 31 generalist advisers and 29 gateway assessors, taking our total number of volunteers up to 100. 12 people left for paid work, which whilst a loss to the service, it is also demonstrates other outcomes of volunteering in terms of economic regeneration.

299 people attended 20 training courses over the year, some advisers attending more than one. This excellent resource allows us to ensure advisers have up to date knowledge on legislation and strategies to deal with ever-complex processes and procedures. For example, Dispute Resolution, Mandatory Reconsiderations, Challenging Decisions and Bullying and Harassment.

We are committed to ongoing personal development for all staff and volunteers and ensuring the quality of advice and support services. This is independently audited by our National Body and Citizens Advice and Investors in People. Following audits this year, we were commended by both organisations:

**Citizens Advice - Areas of strength for the organisation** - “**Committed, skilled and enthusiastic team across all roles..... Robust systems, policies and practices, good communication and a culture of supporting professional development....**”

**Investors in people** – “**many areas of good practice.... Well defined vision and priorities..... Improved communication, commitment to developing skills..... Culture of expressing thanks and unwritten values of mutual respect and appreciation...**”

And most importantly, our levels of **client satisfaction** continues to be high. Out of 306 clients surveyed:

- Overall Satisfaction – 96%
- Happy with Advice given – 96%
- Would recommend the Service to others – 97%

And the **final word from a client**:

“100% Top service. Just wanted to say thank you, in the beginning I was very scared but you put me at ease and reassured me. I don't know what I would have done without the service.”
Financial review
Total Income for the year was £1,282,923 (2013: £1,179,501) an increase of £103,422 (2014: increase £63,467) from levels achieved in 2013/14. This increase is due to full years income for a number of projects that started last year. The overall effect of this has led to a surplus in the year of £34,648 (2014: surplus £7,456)

The overall position at the end of the year is satisfactory considering the fall in income. Other income streams are being explored to ensure funding returns to previous year levels.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months’ expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.
Plans for the future
OVERALL VISION 2015-16

Strategic Aim 1: To improve people’s access to advice

- We will raise awareness of the different methods that clients can access support from CAB e.g. online Adviceguide, telephone, face to face
- We will increase volunteer opportunities to increase our capacity
- We will identify ways to increase the capacity of CAB to increase support hours
- We will explore mechanisms for reducing waiting times
- We will identify ways of encouraging clients to seek early interventions to reduce crisis situations
- We will encourage other private, public and voluntary sector organisations to promote CAB services

Aim 2: To enable those in greatest need to access our services

- We will work with other private, public and voluntary sector organisations to identify ways of targeting those in greatest need e.g. organisations that provide services for older people, young people, people with mental health issues, disabilities, Black Minority Ethnic organisations
- We will work in partnership with statutory services to ensure effective and timely referral systems are in place
- We will increase awareness of CAB’s discrimination advice to increase the number of clients accessing the support available
- We will identify ways of engaging individuals who are at risk of facing crisis that fall out of normal networks of support

Aim 3: To increase CAB’s influence on policy

- We will identify the concerns and issues of clients in order to give them a voice
- We will work with partner agencies to campaign on behalf of the needs of clients and influence local, regional and national policy
- We will explore ways of utilising social media to raise awareness of CAB and run campaigns
- We will ensure that CAB is engaged in strategic partnerships and boards in the Dudley borough in order to keep up to date with policy and represent its client needs

Aim 4: To strengthen our capacity to deliver

- We will promote CAB volunteering opportunities in order to increase our capacity and skills base of our volunteers
- We will raise awareness of CAB’s charitable status and the outcomes being achieved.
- We will provide training and support to staff and volunteers to ensure they are providing high quality services.
- We will locate suitable buildings that are fit for purpose in order to deliver CAB services
- We will ensure that staff and volunteers have the skills they need in order to provide high quality services and that they feel valued and recognising for the work they do
- We will ensure that the Board of Trustees are able to represent the needs of the community from their knowledge, experience and expertise and continue to evolve the skills and knowledge they need to effectively govern CAB

Disclosure of information to auditors

Each of the directors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.
Auditors
A resolution proposing that CK Audit be reappointed as auditors of the company will be put to the members.

On behalf of the board of Trustees

Mr M Parsons
Trustee
Dated: 18 August 2015
The Trustees, who are also the directors of Dudley District Citizens Advice Bureaux for the purpose of company law, are responsible for preparing the Trustees’ Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

INDEPENDENT AUDITORS’ REPORT

TO THE MEMBERS OF DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

We have audited the accounts of Dudley District Citizens Advice Bureaux for the year ended 31 March 2015 set out on pages 23 to 31. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of Trustees and auditors
As explained more fully in the statement of trustees' responsibilities, the Trustees, who are also the directors of Dudley District Citizens Advice Bureaux for the purposes of company law, are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the accounts
An audit involves obtaining evidence about the amounts and disclosures in the accounts sufficient to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the accounts. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited accounts and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on accounts
In our opinion the accounts:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- the accounts have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006
In our opinion the information given in the Trustees' Report for the financial year for which the accounts are prepared is consistent with the accounts.
Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or
- certain disclosures of trustees’ remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Wendy Davies (Senior Statutory Auditor)
for and on behalf of CK Audit

Chartered Accountants
Statutory Auditor
No.4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH

Dated: 18 August 2015
## DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

### STATEMENT OF FINANCIAL ACTIVITIES
### INCLUDING INCOME AND EXPENDITURE ACCOUNT
### FOR THE YEAR ENDED 31 MARCH 2015

<table>
<thead>
<tr>
<th>Notes</th>
<th>Unrestricted funds £</th>
<th>Restricted funds £</th>
<th>Total 2015 £</th>
<th>Total 2014 £</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Incoming resources from generated funds</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations and legacies</td>
<td>2</td>
<td>944</td>
<td>-</td>
<td>944</td>
</tr>
<tr>
<td>Investment income</td>
<td>3</td>
<td>10,155</td>
<td>-</td>
<td>10,155</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>11,099</td>
<td>-</td>
</tr>
<tr>
<td><strong>Incoming resources from charitable activities</strong></td>
<td>4</td>
<td>518,627</td>
<td>748,271</td>
<td>1,266,898</td>
</tr>
<tr>
<td>Other incoming resources</td>
<td>5</td>
<td>4,926</td>
<td>-</td>
<td>4,926</td>
</tr>
<tr>
<td><strong>Total incoming resources</strong></td>
<td></td>
<td>534,652</td>
<td>748,271</td>
<td>1,282,923</td>
</tr>
<tr>
<td><strong>Resources expended</strong></td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charitable activities</td>
<td></td>
<td>533,216</td>
<td>706,825</td>
<td>1,240,041</td>
</tr>
<tr>
<td>Governance costs</td>
<td></td>
<td>8,234</td>
<td>-</td>
<td>8,234</td>
</tr>
<tr>
<td><strong>Total resources expended</strong></td>
<td></td>
<td>541,450</td>
<td>706,825</td>
<td>1,248,275</td>
</tr>
<tr>
<td><strong>Net (outgoing)/incoming resources before transfers</strong></td>
<td>(6,798)</td>
<td>41,446</td>
<td>34,648</td>
<td>7,546</td>
</tr>
<tr>
<td>Gross transfers between funds</td>
<td></td>
<td>30,573</td>
<td>(30,573)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Net income for the year/</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net movement in funds</strong></td>
<td>23,775</td>
<td>10,873</td>
<td>34,648</td>
<td>7,546</td>
</tr>
<tr>
<td>Fund balances at 1 April 2014</td>
<td>284,510</td>
<td>32,135</td>
<td>316,645</td>
<td>309,099</td>
</tr>
<tr>
<td><strong>Fund balances at 31 March 2015</strong></td>
<td>308,285</td>
<td>43,008</td>
<td>351,293</td>
<td>316,645</td>
</tr>
</tbody>
</table>

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

BALANCE SHEET

AS AT 31 MARCH 2015

<table>
<thead>
<tr>
<th>Notes</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

**Current assets**

- **Debtors**: 10 19,385 13,976
- **Cash at bank and in hand**: 1,097,603 1,038,490

Total current assets: 

- **Debtors**: 10 19,385 13,976
- **Cash at bank and in hand**: 1,097,603 1,038,490

**Creditors: amounts falling due within one year**: 11 (765,695) (735,821)

Total assets less current liabilities: 

- **Debtors**: 10 19,385 13,976
- **Cash at bank and in hand**: 1,097,603 1,038,490
- **Creditors: amounts falling due within one year**: 11 (765,695) (735,821)

**Total assets less current liabilities**: 351,293 316,645

**Income funds**

- **Restricted funds**: 12 43,008 32,135

**Unrestricted funds**: 308,285 284,510

**Total income funds**: 351,293 316,645

These accounts have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The accounts were approved by the Board on 18 August 2015

Mr S Handscomb  Mr M Parsons
Trustee  Trustee

Company Registration No. 2291925
DUDLEY DISTRICT CITIZENS ADVICE BUREAUX

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2015

1 Accounting policies

1.1 Basis of preparation
The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Companies Act 2006.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small charity.

1.2 Incoming resources
All incoming resources are included in the SOFA when the Charitable Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charitable Company being notified of an impending distribution or it legally being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charitable Company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

1.3 Resources expended
Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable Company and include project management carried out at Head Office. Governance costs are those incurred in connection with administration of the charitable company and compliance with constitutional and statutory requirements.

1.4 Leasing and hire purchase commitments
Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

1.5 Pensions
The charity operates a defined contributions pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

1.6 Accumulated funds
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used and where a financial review is to be presented to the donor.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the accounts.
Investment income and gains are allocated to the appropriate fund.

1.7 Irrecoverable VAT
VAT is partially recoverable by the Charitable Company. Any irrecoverable VAT is included in the relevant costs in the SOFA.

Expenditure included within the accounts includes VAT where the Charitable company is unable to claim VAT on that item of expenditure.

1.8 Company status
The Charity is incorporated as a company limited by guarantee having no share capital. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member in accordance with the Memorandum of Association.

2 Donations and legacies

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations and gifts</td>
<td>944</td>
<td>698</td>
</tr>
</tbody>
</table>

3 Investment income

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest receivable</td>
<td>10,155</td>
<td>13,613</td>
</tr>
</tbody>
</table>
4 Incoming resources from charitable activities

<table>
<thead>
<tr>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Total 2015</th>
<th>Total 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Local Authority and other contracts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant from Dudley MBC - core services</td>
<td>354,000</td>
<td>-</td>
<td>354,000</td>
</tr>
<tr>
<td><strong>Grants for extended services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lye Outreach Project</td>
<td>-</td>
<td>21,880</td>
<td>21,880</td>
</tr>
<tr>
<td>GP Projects</td>
<td>-</td>
<td>79,954</td>
<td>79,954</td>
</tr>
<tr>
<td>Children Centres</td>
<td>-</td>
<td>61,843</td>
<td>61,843</td>
</tr>
<tr>
<td>Palliative Care Projects</td>
<td>-</td>
<td>50,835</td>
<td>50,835</td>
</tr>
<tr>
<td>CADAL Joint Finance - telephone helpline</td>
<td>-</td>
<td>62,040</td>
<td>62,040</td>
</tr>
<tr>
<td>Headway</td>
<td>-</td>
<td>8,345</td>
<td>8,345</td>
</tr>
<tr>
<td>Big Lottery Grant Fund (Money Confidence Project)</td>
<td>-</td>
<td>87,689</td>
<td>87,689</td>
</tr>
<tr>
<td>Advice Services Transition Fund Grant (Dudley Advice Web)</td>
<td>-</td>
<td>170,924</td>
<td>170,924</td>
</tr>
<tr>
<td>Debt Prevention Project</td>
<td>-</td>
<td>35,840</td>
<td>35,840</td>
</tr>
<tr>
<td>Reaching Out</td>
<td>-</td>
<td>36,000</td>
<td>36,000</td>
</tr>
<tr>
<td>MAAS</td>
<td>-</td>
<td>75,719</td>
<td>75,719</td>
</tr>
<tr>
<td>DWP</td>
<td>912</td>
<td>-</td>
<td>912</td>
</tr>
<tr>
<td>EOS</td>
<td>5,400</td>
<td>-</td>
<td>5,400</td>
</tr>
<tr>
<td>Energy Best Deal</td>
<td>2,700</td>
<td>-</td>
<td>2,700</td>
</tr>
<tr>
<td>MASDAP</td>
<td>155,315</td>
<td>-</td>
<td>155,315</td>
</tr>
<tr>
<td>Macmillan</td>
<td>-</td>
<td>57,202</td>
<td>57,202</td>
</tr>
</tbody>
</table>

**Services provided under contract**

| Legal Services Commission | 300 | - | 300 | 6,873 |

| **Total** | **518,627** | **748,271** | **1,266,898** | **1,160,832** |

5 Other incoming resources

<table>
<thead>
<tr>
<th>Other income</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>4,926</td>
<td>4,358</td>
</tr>
</tbody>
</table>
6 Total resources expended

<table>
<thead>
<tr>
<th></th>
<th>Staff costs</th>
<th>Other costs</th>
<th>Total 2015</th>
<th>Total 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Charitable activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charitable activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activities undertaken directly</td>
<td>955,860</td>
<td>183,665</td>
<td>1,139,525</td>
<td>990,340</td>
</tr>
<tr>
<td>Support costs</td>
<td>64,932</td>
<td>35,584</td>
<td>100,516</td>
<td>169,959</td>
</tr>
<tr>
<td>Total</td>
<td>1,020,792</td>
<td>219,249</td>
<td>1,240,041</td>
<td>1,160,299</td>
</tr>
<tr>
<td>Governance costs</td>
<td>3,303</td>
<td>4,931</td>
<td>8,234</td>
<td>11,656</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1,024,095</td>
<td>224,180</td>
<td>1,248,275</td>
<td>1,171,955</td>
</tr>
</tbody>
</table>

Governance costs includes payments to the auditors of £4,000 (2014: £4,080) for audit fees.

7 Support costs

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>District Office Other Costs</td>
<td>35,584</td>
<td>36,106</td>
</tr>
<tr>
<td>Staff costs</td>
<td>64,932</td>
<td>133,853</td>
</tr>
<tr>
<td></td>
<td>100,516</td>
<td>169,959</td>
</tr>
</tbody>
</table>

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the year. (2014: £Nil)
9 Employees

Number of employees
The average monthly number of employees during the year was:

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Support Staff</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Advisers</td>
<td>35</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>53</td>
<td>49</td>
</tr>
</tbody>
</table>

Employment costs

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages and salaries</td>
<td>930,268</td>
<td>873,139</td>
</tr>
<tr>
<td>Social security costs</td>
<td>75,478</td>
<td>73,771</td>
</tr>
<tr>
<td>Other pension costs</td>
<td>18,349</td>
<td>17,699</td>
</tr>
<tr>
<td></td>
<td>1,024,095</td>
<td>964,609</td>
</tr>
</tbody>
</table>

There were no employees whose annual remuneration was £60,000 or more.

10 Debtors

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade debtors</td>
<td>7,682</td>
<td>2,855</td>
</tr>
<tr>
<td>Other debtors</td>
<td>104</td>
<td>-</td>
</tr>
<tr>
<td>Prepayments and accrued income</td>
<td>11,599</td>
<td>11,121</td>
</tr>
<tr>
<td></td>
<td>19,385</td>
<td>13,976</td>
</tr>
</tbody>
</table>

11 Creditors: amounts falling due within one year

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade creditors</td>
<td>19,465</td>
<td>5,647</td>
</tr>
<tr>
<td>Taxes and social security costs</td>
<td>-</td>
<td>436</td>
</tr>
<tr>
<td>Other creditors</td>
<td>683,705</td>
<td>638,904</td>
</tr>
<tr>
<td>Deferred income</td>
<td>62,525</td>
<td>90,834</td>
</tr>
<tr>
<td></td>
<td>765,695</td>
<td>735,821</td>
</tr>
</tbody>
</table>
12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

<table>
<thead>
<tr>
<th>Fund balances at 31 March 2015</th>
<th>Balance at 1 April 2014</th>
<th>Incoming resources</th>
<th>Resources expended</th>
<th>Transfers</th>
<th>Balance at 31 March 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Macmillan</td>
<td>13,096</td>
<td>57,202</td>
<td>(59,544)</td>
<td>-</td>
<td>10,754</td>
</tr>
<tr>
<td>Adult Palliative</td>
<td>-</td>
<td>38,595</td>
<td>(32,815)</td>
<td>(5,780)</td>
<td>-</td>
</tr>
<tr>
<td>Childrens Pallative</td>
<td>-</td>
<td>12,240</td>
<td>(10,471)</td>
<td>(1,769)</td>
<td>-</td>
</tr>
<tr>
<td>GP Outreach</td>
<td>-</td>
<td>79,954</td>
<td>(84,726)</td>
<td>4,772</td>
<td>-</td>
</tr>
<tr>
<td>Housing</td>
<td>-</td>
<td>35,840</td>
<td>(28,902)</td>
<td>(6,938)</td>
<td>-</td>
</tr>
<tr>
<td>Childrens Centres</td>
<td>-</td>
<td>61,840</td>
<td>(56,506)</td>
<td>(5,337)</td>
<td>-</td>
</tr>
<tr>
<td>Lye</td>
<td>-</td>
<td>21,880</td>
<td>(16,748)</td>
<td>(5,132)</td>
<td>-</td>
</tr>
<tr>
<td>CADAL &amp; Carers</td>
<td>-</td>
<td>62,040</td>
<td>(50,189)</td>
<td>(11,851)</td>
<td>-</td>
</tr>
<tr>
<td>MAAS</td>
<td>-</td>
<td>75,719</td>
<td>(81,732)</td>
<td>6,013</td>
<td>-</td>
</tr>
<tr>
<td>Reaching Out</td>
<td>-</td>
<td>36,000</td>
<td>(30,653)</td>
<td>(5,347)</td>
<td>-</td>
</tr>
<tr>
<td>Headway</td>
<td>-</td>
<td>8,345</td>
<td>(9,141)</td>
<td>796</td>
<td>-</td>
</tr>
<tr>
<td>Big Lottery Grant Fund (Money Confidence Project)</td>
<td>6,133</td>
<td>87,689</td>
<td>(87,141)</td>
<td>-</td>
<td>6,681</td>
</tr>
<tr>
<td>Advice Services Transition Fund Grant (Dudley Advice Web)</td>
<td>12,906</td>
<td>170,924</td>
<td>(158,257)</td>
<td>-</td>
<td>25,573</td>
</tr>
</tbody>
</table>

Total
32,135 748,271 (706,825) (30,573) 43,008

Included in resources expended under Advice Services Transition Fund Grant (Dudley Advice Web) are payments made to the following partners:
- Age UK (Dudley) £13,978 (2014: £6,920)
- The What Centre £6,885 (2014: £3,443)
- Centre for Equality & Diversity £3,535 (2014: £1,750)
- Dudley CVS £1,000 (2014: £nil)

13 Analysis of net assets between funds

<table>
<thead>
<tr>
<th>Fund balances at 31 March 2015</th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current assets</td>
<td>1,073,980</td>
<td>43,008</td>
<td>1,116,988</td>
</tr>
<tr>
<td>Creditors: amounts falling due within one year</td>
<td>(765,695)</td>
<td>-</td>
<td>(765,695)</td>
</tr>
<tr>
<td></td>
<td>308,285</td>
<td>43,008</td>
<td>351,293</td>
</tr>
</tbody>
</table>
14 Commitments under operating leases

At 31 March 2015 the company had annual commitments under non-cancellable operating leases as follows:

<table>
<thead>
<tr>
<th></th>
<th>Land and buildings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2015</td>
<td>2014</td>
</tr>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Expiry date:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Within one year</td>
<td>8,000</td>
<td>16,000</td>
</tr>
<tr>
<td>Between two and five years</td>
<td>15,754</td>
<td>15,754</td>
</tr>
</tbody>
</table>

|                      | 2015   | 2014   | 2015   | 2014   |
|                      | £      | £      | £      | £      |
|                      | 23,754 | 31,754 | 5,322  | 6,065  |