

Castle Advice Service

ANNUAL REPORT 2008—2009



Serving the community
with independent,
impartial, confidential,
free advice.

CASTLE ADVICE SERVICE

April 2008 – March 2009

Trustees

Derek Sylvester (Chair)
Helena Smith (Honorary Treasurer) – retired Jan 2009
Liz Oliver
Mandy Foster
Tracy Brown
Joseph Odeyemi
Joanna Bailey

Members, Workers and Volunteers

Mary Allebone	Linda Hodkinson
Marilyn Ashley	Linda Hydes
Katie Barfoot	Narges Kalhorzadeh
Stuart Bateson	Vanda Kewley
Farida Begum	Rachel McCauley
Chris Brown	Ermias Meraf
David Brown	Zak Musah
Joseph Brown	Angela Noble
Alpha Collins	Angela Noble
Rebecca Dube	Gemma Oddy
Nina Gabou	Peter Plant
Janet Gordon	Adeline Thomas
Carey Griffiths	Libby Thompson
David Gwynn-Jones	Valerie Thulambo
Iram Habib	Rob Tyler
Louise Heard	Jonathon Wray
Nancy Henwood	Sheaf Domestic Violence Project
Wendy Hicks	Watson Esam & Co

CHAIR'S REPORT

I am pleased to report another successful year at Castle Advice Service. Once again we have increased the numbers of clients we are helping. Not surprisingly, due to the credit crunch, the proportion of debt related cases has grown significantly.

I would like to thank Gemma Oddy and Nancy Henwood who have now left the team for their valuable service and we wish them well in their future activities. I would also like to welcome Carey Griffiths, Angela Noble and Katie Barfoot who started with the team during the year and who are already contributing to ongoing success.

On behalf of the Trustees I would like to thank all our funders without whom we could not give such a valuable service to our community. The Trustees wish to offer their thanks to Mary Allebone and to the team of paid workers and volunteers. The Trustees recognise that the dedication, skill and commitment shown by all our staff is of the highest order. We were pleased to note that the Legal Services Commission, 'Peer Review' assessment in October was also impressed by the quality of the casework service at Castle Advice Service.

The future of advice services is increasingly uncertain, recession and credit crunch both increase demand for advice services and, at the same time, put pressure on funding.

However, I remain confident in the future because the advice team at Castle Advice has shown itself capable of meeting challenges and to succeed.

Finally, Castle Advice Service is always looking for volunteers who would like to work with us and we are also looking for people who would be able to give some time by becoming a Trustee for the Advice Service. Training is provided and the whole team provide a friendly atmosphere in which to work. If you are interested and think that you may be able to help then speak to myself or to any member of the team.

Derek Sylvester
Chair of the Trustees

ADVICE SERVICE REPORT

Castle Advice Service is pleased with our achievements over the past year. Our aim has been to provide an excellent service for everyone who has used our Advice Centre. We are concerned to ensure that the advice our clients receive is of very high quality. We were very pleased in October when the quality of our case work was assessed by the Legal Services Commission and we achieved a level of 'Competence Plus' in Welfare Benefits advice.

Advice

We provide advice at Open Door Drop-In advice sessions, appointments, home visits, at outreach locations at a variety of locations in the wider community and by telephone. Everyone now receives a diagnostic interview when they come to the Drop-In advice sessions. Hopefully this reduces waiting times and ensures that people are advised by the most suitable person, often by appointment. We are continually trying to make improvements in the way that we give advice to try to ensure that people get the help that they need.

We advised 2103 people and gained £821,682 extra in benefits for clients and dealt with £2,228,527 of debts

Funding

Sheffield City Council provides Castle Advice Service with Grant Aid. This pays for some of the staff and running costs of the service. This funding has been paid for many years now, and it gives Castle Advice Service some financial stability.

Since 1995 we have also had funding from the Legal Services Commission. This funds a specialist service in Welfare Benefits and Debt and it also pays for some admin and running costs. This funding in particular involves stringent monitoring requirements and work targets that have to be reached. The staff team did extremely well this year to satisfy the terms of this contract and to maintain our funding for a further year.

We are very pleased that the funding to provide advice in five Childrens Centres continued this year. Chris and Rachel have worked very hard to develop the service which is still relatively new.

We received some new funding from British Gas Energy Trust to advise people struggling to pay fuel bills and to assist them to make applications for grants from the British Gas Trust.

Castle Advice Service also received £16,000 from six, mainly local, trusts to help us to buy I.T. equipment and make improvements to the building.

Staff

We have had a fairly stable team of around eleven staff this year. We were very sorry when Nancy Henwood left in early 2009. Nancy had very successfully covered as our Welfare benefits supervisor when Rachel McCauley was on Maternity leave. However we were then able to employ Carey Griffiths who has now joined the advice team.

We are very fortunate at Castle Advice Service in having a strong admin team. The Advice Service could not continue to function without their input.

Volunteers

Castle Advice Service depends on the work that volunteers contribute to the Service. We have had a large, lively and hard working group of volunteers this year. We are very dependent on the time that our volunteers give. Libby Thompson, our Volunteer Support Worker, has worked very successfully to increase the number of volunteers and to provide the necessary training and support. We have found that having a dedicated staff member to support volunteers is vital to successful inclusion of volunteers in the work of the advice service. We are very pleased with the development of this aspect of our service this year.

We are still looking for volunteer Advice Workers. We give full support and training. If anyone wants to find out more please phone 2754578 and ask for Libby Thompson

THANK YOU to all of the volunteers for all of their work and for enabling Castle Advice Service to continue to offer the service to our clients.

We would also like to thank Lloyds TSB Foundation. The grant that they gave us enabled us to employ a worker to support volunteers.

Client Survey

We ask our clients how satisfied they are with the service provided by our case workers. We are very pleased with the feedback –it is a credit to all our advisors. The survey gives us useful information about improvements that we could make but it also gives us very positive comments on the service that we are providing.

The Advice Consortium: CLASSY

The consortium of advice services in Sheffield has continued to develop this year and Castle Advice Service has been very involved in this process. Sheffield is unusual in that we have a number of smaller community based advice services. This is strength but it is important that we work with some unity. All the advice centres need to link together especially to enable joint bids for funding.

The Future

Castle Advice Service has a good funding base at the moment and an excellent team of paid staff and volunteers. The demand for advice is always high and we are constantly trying to work out how to use our resources in the best possible way to meet our clients' needs.

We know that funding may change and that the Legal Services Commission is planning to make radical changes in 2010. Castle Advice Service is trying to ensure that we are able to continue to contract with the Legal Services Commission after this date. The work of CLASSY will be vital in helping us and the other advice services in Sheffield to achieve this.

Castle Advice Service has been fortunate in being awarded a further two year grant from Scottish Power Energy People Trust to advise families that are struggling with the cost of fuel. We are looking forward to being able to extend our service to this group of clients.

Finally I would like to thank everyone who has worked so hard this year to make the service a success. I would like to thank all the Workers, Volunteers and Trustees who have all contributed so much to our Advice Service.

Mary Allebone
Advice Service Manager

DEBT REPORT

We have had another busy year. All caseworkers, both specialist and generalist have seen increases in the number of debt enquiries.

The economic downturn has meant that we have seen more clients in difficulties with their mortgages as a result of losing work or cut backs in overtime.

There are various schemes introduced by the government which aim to assist home owners. We are hopeful that the recently announced schemes such as the Homeowners Mortgage Sport will prove effective in the help they promise.

The long awaited Debt Relief Order (DRO) legislation came into force in April. The required training course has been completed and Castle Advice will be able to submit applications on our client's behalf.

It remains to be seen how many clients will be helped as a result of this innovation, as the eligibility criteria seem to be quite restrictive. These questions will become clearer as applications are submitted. The process certainly seems to offer hope to those who cannot afford the cost involved in declaring personal bankruptcy.

On paper it seems that for some of our clients the DRO will provide a way out of an impossible situation.

Our Legal Services Commission Debt Advisor, Gemma Oddy left in June. She has contributed a great deal to the debt team and has been great to work with. We will find it very hard to replace her.

As always, a big thank you to all the volunteers for all the work that they have contributed to the debt team.

David Gwynn-Jones
Debt Supervisor

ADVICE IN CHILDREN'S CENTRES

I have been the Outreach Advice Worker providing a drop in advice session at the following Children's Centres:

Manor Community Child Care
Woodthorpe
Wybourn

Arbourthorne
Tinsley Green

We visit the above Children's Centres and provide 'drop in' advice sessions throughout the month. The drop in sessions at each centre are working extremely well and members of staff at each centre including Health Workers, Midwives and Support Workers are aware of the dates and times the drop in session takes place and refer people who need advice. Staff also make good use of direct referrals to Castle Advice Service on a standard form that is faxed to our Advice Workers. On receiving these referrals the client can be contacted and their problems may be sorted out over the phone, or they may be advised to come to the Outreach Service near to where they live or given an appointment to see an Advisor at Castle Advice Service or at a home visit.

The majority of enquires I receive are benefit related and involve Income Support, Tax Credits, Child Benefit, Disability Living Allowance, Housing and Council Tax Benefits. We also get clients with Debt and Housing Issues. These enquires can be dealt with at the drop in or, if more work is required, a case is opened for further work and additional appointments are made with client if they are needed.

Sometimes I need to make a referral to a specialist agency if for example the client needs Immigration, Employment or specialist Housing Advice.

The service is well used and works well. I enjoy attending the advice sessions in the Childrens Centres and working with the staff there. It is also very rewarding to see clients become less stressed and happier as a result of our work

Chris Brown
Children's Centre Worker

BRITISH GAS ENERGY TRUST REPORT

Castle Advice Service has been fortunate this year as we have been awarded a grant from British Gas Energy Trust. The grant will enable Castle Advice Service to advise people who are having difficulty with fuel bills and to make applications for grants to the British Gas Trust on behalf of clients.

What is the British Gas Energy Trust?

The Trust can give grants to help British Gas customers who are having some financial difficulties, particularly with their gas or electricity bills. They can sometimes help with other matters. These are not loans and do not have to be paid back.

It exists to try and help people through a temporarily difficult period with a one-off award. They are less likely to help if the problems appear to be long-term. On the whole, they feel that most people should be able to manage their fuel bills but they are aware that sometimes things can happen which make this difficult. They are thinking of things like redundancy, illness or bereavement.

So if a client has built up *arrears* in their gas and/or electricity accounts and they are a British Gas customer an application to the Trust may be an option. Under certain circumstances it can also help with:

- Funeral expenses
- Bankruptcy deposits
- Water bill arrears
- White goods such as cookers, fridges etc (but not as an alternative to a Community Care Grant).
- Phone bill arrears (if there is an essential medical need for a phone).

Publicising the scheme

Our work now is to publicise this new service. The project worker, Carey Griffiths, has contacted local community organisations and written pieces for local community newsletters and Housing Association magazines. We have had articles in 'The Star' There has also been a local poster campaign. The number of enquiries is increasing and we are hoping that the project will now take off.

If you are interested in talking about making an application to the Trust please contact Carey Griffiths at Castle Advice Service

CLIENT FEEDBACK QUESTIONNAIRES

From the 1st April to the end of June 2009 surveys were sent out to clients at the end of their cases with the closing letters.

Of those who replied, these questionnaires show that when asked how satisfied they were with the overall level of service they had received, 100% of our clients scored us as excellent.

96% of clients felt their advisor had clearly understood the nature of their enquiry, with 88% finding the information/advice very easy to understand, and 100% found their advisor to be very friendly and welcoming.

From the responses given 100% of clients felt that they had been treated fairly at all times, and all the replies showed that clients thought we had either solved their problem or improved their situation.

All the surveys are scrutinised and then the information is analysed. The comments and suggestions made by clients are taken into consideration when considering any changes to the service. The vast majority of comments made are very positive, here is a sample of some of the feedback received:

"I would definitely use this service again and have already told a friend how efficient you are, she is also about to contact you for advice".

"Getting help from Castle Advice Service has helped me enormously with my finances, my state of mind and being able to deal with correspondence that comes from creditors which can be a little daunting, for this I am truly grateful".

"We really did not know what we were entitled to once my husband had major surgery and had to leave his employment due to disability".

"I found Castle Advice Service very helpful and friendly, they took time to listen to problems and worked really hard to solve them".

"I don't always understand much but I knew I could depend on my advisor, I would be literally lost otherwise. As I cannot always be around other people they let me in the side door and straight into a room".

"I found the service very good and would recommend it to anyone who needs help with debt".

"Everyone at Castle Advice Service is friendly and welcoming. Their help and advice is invaluable to me. Having worked and earned a wage for nearly 40 years I didn't know anything about the benefits system. Castle Advice workers helped me to get everything I am entitled to".

VOLUNTEER SUPPORT WORKER REPORT

I can report that during the period 2008/2009 we worked with 15 volunteers, 9 of which were new recruits. 6 of those recruited completed the basic advice work skills training course, 1 volunteer was helping with administrative tasks, 1 decided the course wasn't for him and a further 1 had a change in personal circumstances. At the end of the 2008/2009 period half of the 6 volunteers were still undergoing training and not yet seeing clients to give advice.

Those are the figures but the real outcomes for Castle Advice Service and for the volunteers themselves are harder to quantify. Our volunteers put in a fantastic effort to complete their training and we as a service are really grateful for their time and input. As each individual contributes they also get a return as their confidence and skills increase, in turn benefiting the service. I really enjoy being part of that process and it is a privilege to work with people with so many different qualities to bring to their volunteering.

We continue to get regular enquiries and give out information about everything involved with the volunteering role. I meet with anyone that is interested to find out more and they are also offered the opportunity to shadow an advice worker at the centre before making a decision about applying.

Volunteering is a commitment as training and building up confidence is quite a lengthy process, so we want people to be well informed and sure before getting involved. If you are considering volunteering, or you know someone who is, I give plenty of opportunity to talk about what's involved and find out more, and anyone is very welcome to contact me to do this!

Libby Thompson
Volunteer Support Worker

VOLUNTEER REPORTS

1. After getting into debt myself several years ago through trying to set up my own business, I sought help from the Consumer Credit Counselling Service. I was very impressed with their counsellors and how they helped me and it occurred to me that this was something I would like to do.

I approached Castle Advice Centre in June 2009 with a view to becoming a volunteer after seeing an advertisement for a job as a debt counsellor on the Voluntary Action Sheffield web site. As I was working full time I have had to go part time to do this, but with the idea of eventually getting paid employment as a debt counsellor. I have now started the Basic Advice Work Skills training and volunteer at the centre one day a week.

I am enjoying both the course and the volunteering and I find the centre a very supportive environment in which to develop the necessary skills. The staff and other volunteers are friendly and helpful. There have been times when sitting in on interviews when I have been moved by the care, attention and professionalism shown by the advice workers here and I hope that some of that will rub off on me.

Vanda Kewley
Volunteer Advice Worker

2. A bit of background to start with.

I have been a carer for my wife for the past 6 years and I was getting to the point where I was thinking there must be more of life for me. I was having difficulty finding employment due to my age and no-one wanting to train me, without an out of reach cost.

In 2002 myself and my wife were running a business together which folded with over £100,00 of unsecured debt. During this last 7 years we have dealt first hand with probably all the debt collecting agencies in the UK at one time or another.

I found that my only way back into the work environment would be through volunteering, so I contacted Castle Advice Service, Libby gave me the information I needed and showed me around the centre. I decided this is the route I should follow.

I met all the staff, who are a great bunch of people, really welcoming and really friendly. I have enjoyed my time so far in the centre sitting in on interviews and watching how the centre works. I am currently attending the basic advice skills course, I am finding the course very educational and again a great bunch of people to learn with.

I would like, eventually to become a debt specialist and be able to help people with the problems that debt collectors try to create.

I am enjoying myself and looking forward to helping lots of people become empowered in the future.

David Brown
Volunteer Advice Worker

STATISTICS APRIL 2008—MARCH 2009

Client Profile

From April 2008 to March 2009 we saw **2,103** new clients.

These clients were approximately 60% female and 40% male.



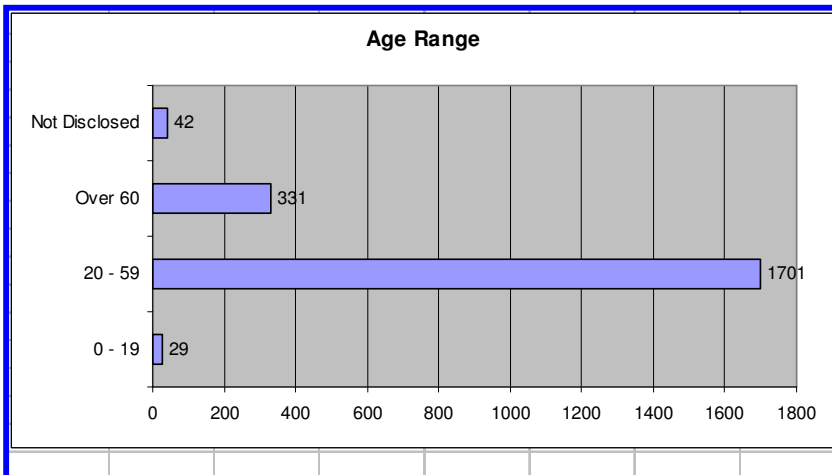
41%



59%

40% of clients seen were disabled or have a long term illness.

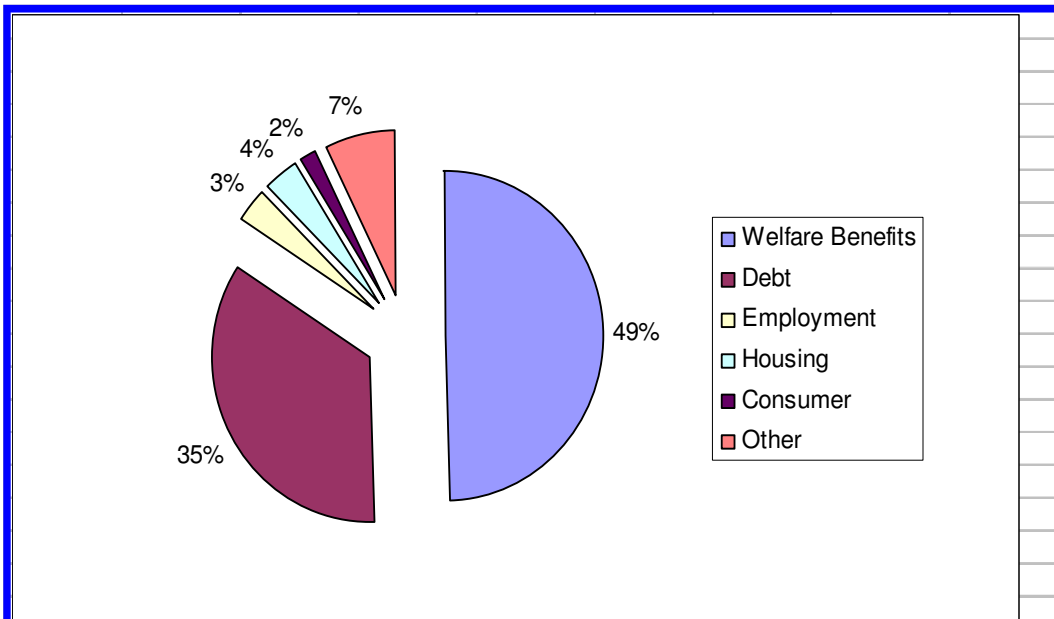
20% of all clients were from an ethnic minority group.



80% of our clients fell within the age range 20—59, 16% were aged 60 and over, 1.5% were aged under 19, with the remaining 2.5% preferring not to disclose their age.

New Enquiries

During the year these clients generated **4,804** new enquiries / issues



Opening Times

Monday	Drop In and Telephone Advice 10:00 am—1:00 pm
Tuesday	Appointments
Wednesday	Appointments
Thursday	Appointments
Friday	Drop In and Telephone Advice 10:00 am—1:00 pm

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