

Annual Report to Policy and Finance Committee.

Outside Body Ribble Valley Citizens Advice Bureau

Compiled by Cllr Lois Rimmer. 10th November 2013

Last year RVCAB advised 1744 people on 3544 issues. In respect of the 1744 must say at this point that the local authority dashboard gives a different figure. This is because on that, only RV residents are included. However, RVCAB also deals with non-local clients which include people who study or work in RV who have accessed the service. Making 1744 the accurate figure. Benefit, employment, and housing issues have increased and debt cases have reduced since last year.

Ribble Valley CAB is working hard to gather data on the local impact of benefit changes, and this includes for example, closely surveying the reasons for the 90 food bank vouchers it has issued since the Clitheroe Food Bank opened in July and which is about half the total applications made for food aid. The evidence obtained will be put before LCC with a request that they improve the LCC Urgent Needs Support Scheme, which replaced the Social Fund Crisis loans in April.

The purpose of RVCAB is to serve the RV community. The trustees will continue to preserve its independence as long as they see this to be in the best interests of local people. We remain under pressure from the national Citizens Advice body to undertake 'co-operative working' under what is being called 'The Lancashire CAB Company'. The other 9 CABx in Lancashire are in the process of forming this single legal entity in order to access joint funding. There is no evidence that we would receive any of the funding obtained, given the perceived greater need of our neighbours, and we are not prepared to pool our resources as the funding we receive is given for use of the citizens of the Ribble Valley. The trustees will only join the Lancashire CAB company if they see evidence that this would be advantageous for RV. We are not alone in our scepticism of that approach to CAB provision. It is also a concern of the CAB's anonymous financial supporter who has donated £30,000 per year for the last 4 years. For now we keep our autonomy and a good example of this is our refusal to join the East Lancashire Virtual Call Centre promoted by the national Citizens Advice body. RVCAB perceives that it provides a better service by staying separate. Our rates of telephone contact are far more efficient than those CABx around us and we believe that local people need to be dealt with by people familiar with their area and not by people who aren't, because this would result in un-necessary delays to getting the help and advice they need.

Almost half RVCAB clients are first advised by telephone and the CAB is constantly seeking to improve this. Remote access is seen as vital to enable us to serve the whole of the RV.

The outreach service in Longridge is also seen as vital for the residents in the west of the Borough. This provision has been funded by the NHS since 2008 but due to recent changes in the NHS, is now under review and is facing withdrawal in March 2014. The manager of RVCAB is arguing for continued funding but confirms that, in any event, this Longridge provision has proved so beneficial to the people of Longridge that we will continue to provide it through re-organisation.

RVCAB seeks to make efficiencies wherever possible. Apart from the 3 days of general advice training every volunteer adviser must attend, and specialist debt, housing and employment training, all training is delivered in-house at the monthly staff meeting which is well attended by volunteers and paid staff when the bureau is closed. The excellent voluntary support is a tribute to the excellent team spirit at the bureau by all the advisers and supervisors who are dedicated to the work they do for Ribble Valley people.

In September, RVCAB began a 2 year local network project funded by the National Lottery to improve links with other RV organisations. The aim is to reach those RV people most in need of advice through the children's centres, health professionals and others.

The funding received is being used to employ a project worker; who becomes the 9th member of the part time paid staff working alongside 18 trained advice team volunteers.

Last year the bureau recorded financial gains of £72,500 for clients and in the first 6 months of this year, income won for clients is already approaching £62,000. A third of which is due to the outcome of employment tribunal cases which we have fought for clients. This shows some of the beneficial impact of the service and that RVCAB is a good value for money organisation resulting in monies brought back into our local economy. Whilst at the same time easing the distress of the resident involved.

I enclose RV ward statistics to enable councillors to see how many people in their respective wards have contacted CAB this year.
Also Charts showing statistical data comparisons between last year and this.

I feel sure you will join me in thanking the dedication of CAB Manager, Katy Marshall, her staff and the willing band of volunteers for all their achievements on behalf of RV residents. And acknowledge that the annual grant awarded by this council is being put to good use.



Cllr. LOIS RIMMER JP; BSc.

Ribble Valley	Aighton, Bailey and Chaigley	18	18
	Alston and Hothersall	35	35
	Billington and Old Langho	53	53
	Bowland, Newton and Slaidburn	24	24
	Chatburn	36	36
	Chipping	11	11
	Clayton-le-Dale with Ramsgreave	19	19
	Derby and Thornley	64	64
	Dilworth	33	33
	Edisford and Low Moor	155	155
	Gisburn, Rimington	15	15
	Langho	27	27
	Littlemoor	172	172
	Mellor	11	11
	Primrose	195	195
	Read and Simonstone	28	28
	Ribchester	10	10
	Sabden	32	32
	Salthill	137	137
	St Mary's	96	96
Waddington and West Bradford	64	64	
Whalley	60	60	
Wilpshire	11	11	
Wiswell and Pendleton	40	40	

Citizens Advice Local Authority Dashboard 2013 - Ribbles Valley



Citizens Advice Service England and Wales 2012/13:

	2012/13	2011/12
Unique clients advised	1.9m	2.0m
Problems dealt with	6.6m	6.9m
Community locations	3,380	3,500

Ribbles Valley in 2012/13

Citizens Advice Bureaux dealt with:

	2012/13	2011/12
Clients	1,547	1,680
Problems	3,201	3,776

The main problem areas were:

	2012/13	2011/12	Problems %	%
Benefits	983	975	31%	28%
Debt	767	1,183	24%	31%
Housing	239	238	7%	6%
Employment	352	416	11%	11%

The top 5 benefit issues were:

	2012/13	2011/12	Problems %	%
Employment Support Allowance	180	111	18%	11%
Working & Child Tax Credits	113	113	11%	12%
Housing Benefit	78	80	8%	9%
Jobseekers Allowance	55	58	6%	6%
Council Tax Benefit	46	68	5%	7%

The top 5 debt issues were:

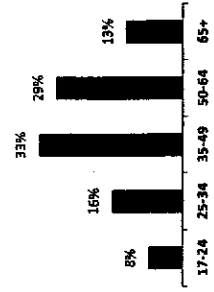
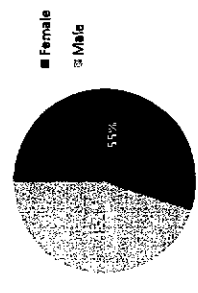
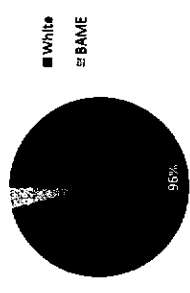
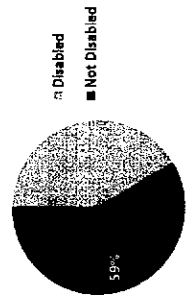
	2012/13	2011/12	Problems %	%
Credit, store & chg card debts	119	189	16%	16%
Unsec'd personal loan debts	95	166	12%	14%
Debt relief order	52	99	7%	8%
Council tax, comm. chg arrears	48	88	6%	7%
Mortgage & sec'd loan arrears	43	69	6%	6%

Key housing issues:

	2012/13	2011/12	Problems %	%
Threatened homelessness	24	23	10%	10%
Actual homelessness	12	8	5%	3%

Directional arrows are based on proportions (percentages)

Client Profile:



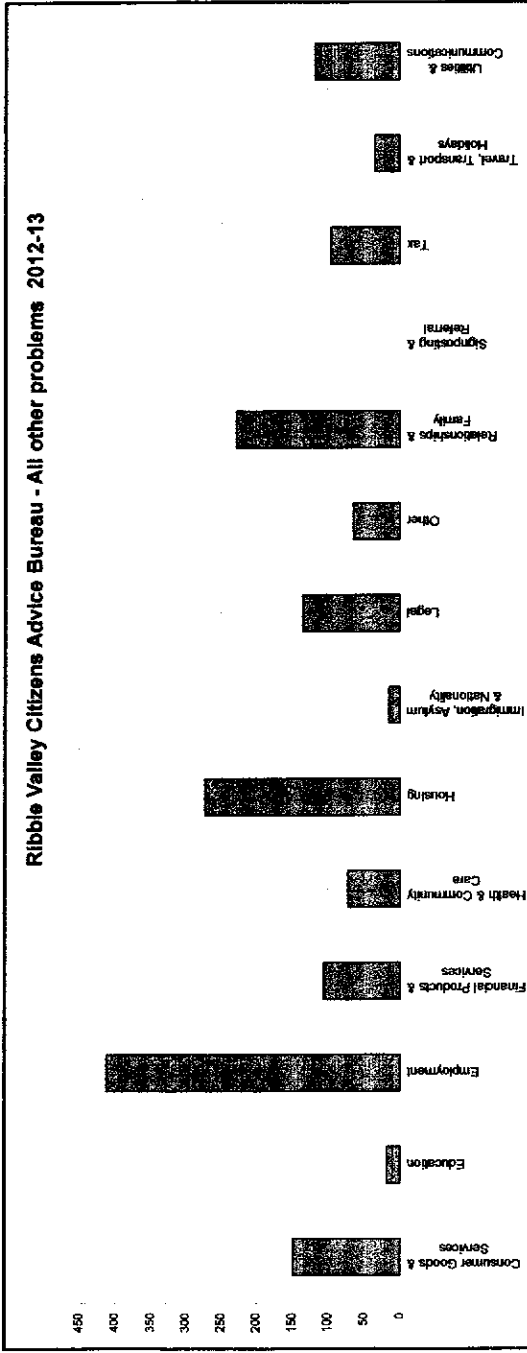
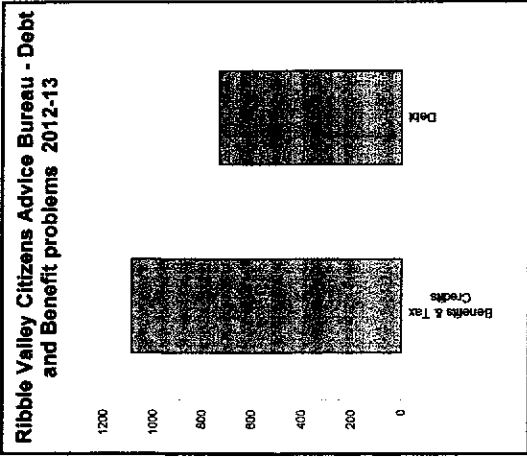
Citizens Advice (England and Wales) - advice statistics by bureau

2012-13 (April 11-March 12)

Ribble Valley Citizens Advice Bureau

Please click on the box above to select your bureau, click on arrow and select from the dropdown

	1088	149	732	18	413	105	73	273	15	136	85	229	0	96	34	118	3,844
Ribble Valley Citizens Advice Bureau																	
Total																	

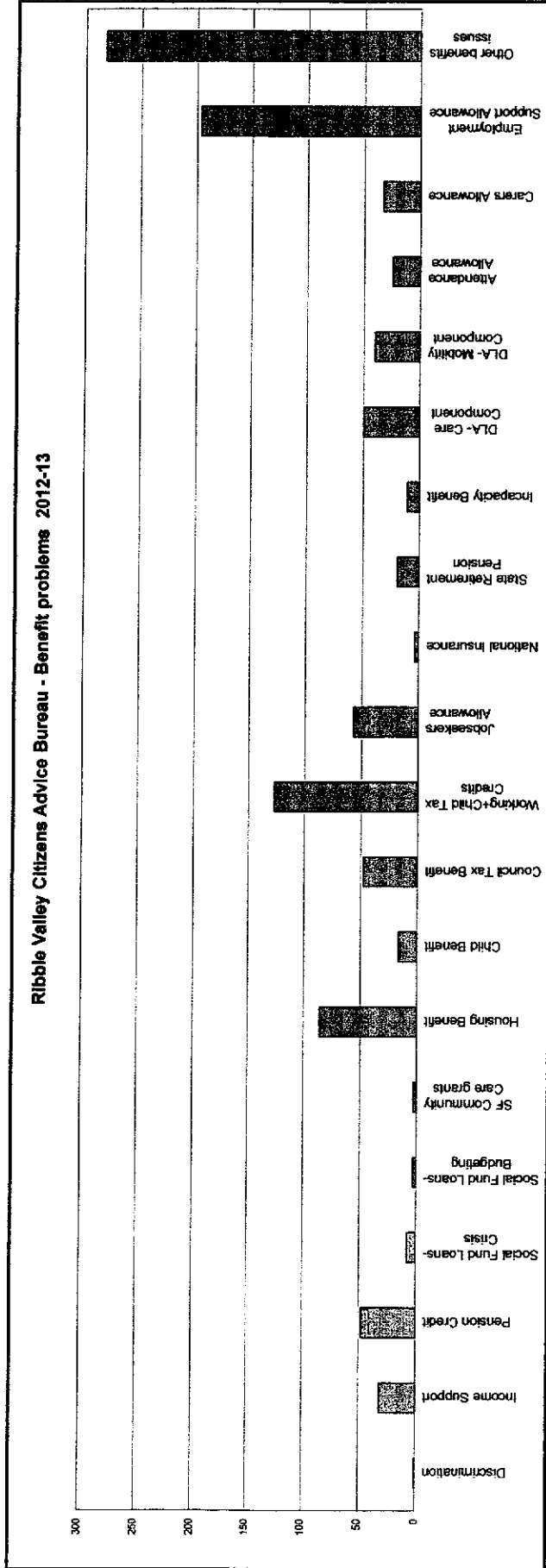


Benefits problems in Ribble Valley Citizens Advice Bureau



	1	32	48	8	3	3	86	16	48	127	57	4	19	11	50	40	24	33	196	282	1,098	
Ribble Valley Citizens Advice Bureau																						
Total																						

Ribble Valley Citizens Advice Bureau - Benefit problems 2012-13

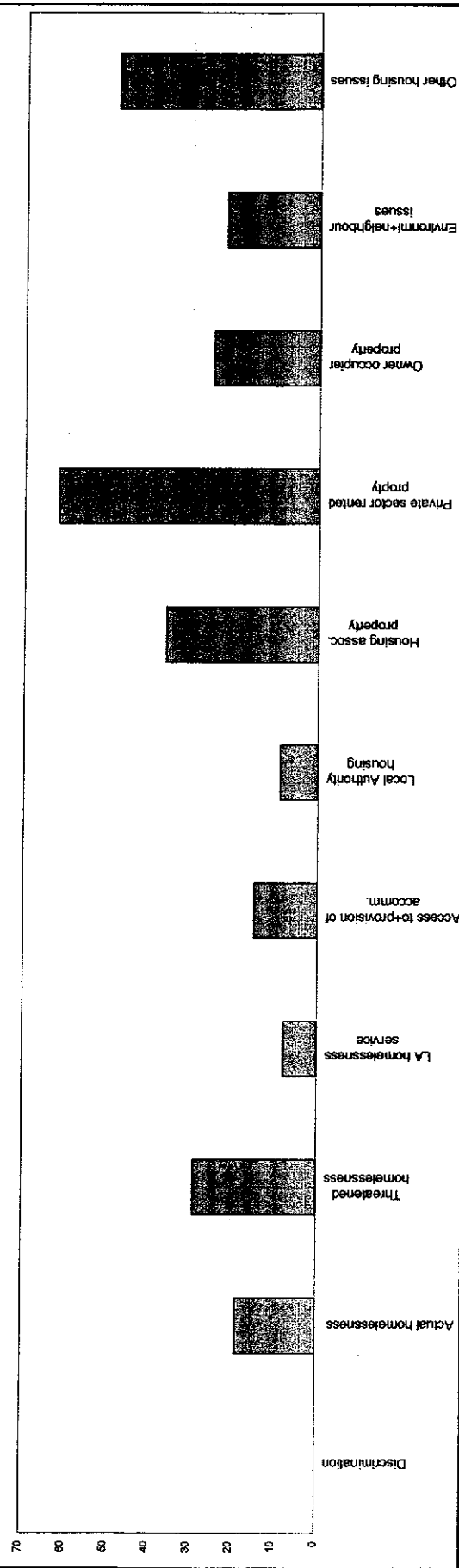


Housing problems in Ribble Valley Citizens Advice Bureau



											Total	
Ribble Valley Citizens Advice Bureau	0	19	29	8	15	9	36	62	25	22	48	273

Ribble Valley Citizens Advice Bureau - Housing problems 2012-13

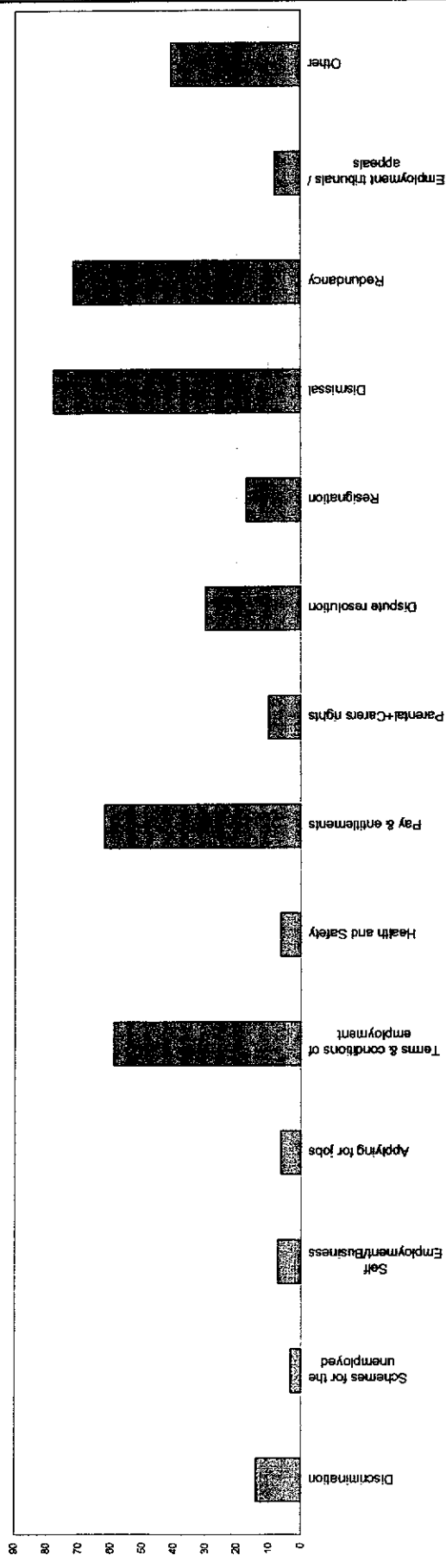


Employment problems in Ribble Valley Citizens Advice Bureau



	14	3	7	6	59	6	62	10	30	17	78	72	8	41	413
[Redacted]															
Total															

Ribble Valley Citizens Advice Bureau - Employment problems 2012-13



Debt problems in Ribble Valley Citizens Advice Bureau

citizens
advice
bureau

cyngor
ar
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	2	45	3	22	19	4	12	9	44	7	1	33	106	89	27	42	0	9	9	2	4	11	15	41	27	17	132	732
Ribble Valley Citizens Advice Bureau																												
Total																												

Ribble Valley Citizens Advice Bureau - Debt problems 2012-13

