

**Free  
Impartial  
Confidential  
Advice**



**Calderdale**

**Registered Charity Number 1065417**



## Comments from Chair of Trustees & Chief Executive

'Challenges, changes and consolidation' were the themes of 2017 for Citizens Advice Calderdale.

At the last AGM, we awaited the decision on our tender to the local authority for core funding of our vital work throughout Calderdale. Whilst we were successful in our bid to continue as the major local advice provider, financial pressures on local government mean that we have experienced a real-terms reduction in funding. This, coupled with the closure of another source of funding at short notice, has focussed efforts on the challenges of seeking out new sources of funding.

In a drive for efficiencies, we undertook a full scale review of our structures and working methods, with several long-serving and valued staff volunteering for redundancy and the loss of our Chief Executive, Alistair McGregor. In August, we were very pleased to welcome our new Chief Executive, Caroline Jones, who brings a wealth of experience working in local communities and who is already making an impact, as a valuable addition to our organisation. We brought the Telephone Advice Line to our Halifax office, under one roof, thereby allowing staff to work more flexibly to meet the needs of clients who access our services in a variety of ways. In addition, we are developing a town centre presence and outreach work, to raise our profile and "go to" clients, as the roll-out of Universal Credit generates increasing demand for our services locally. Change is always unsettling. It is therefore a credit to our staff and volunteers that, throughout everything we have faced, they have remained positive and continue to deliver fantastic work, day in, day out, to help and support local people, including some of the most deprived and vulnerable members of our community.

I am sure my fellow trustees will agree that it is a tremendous privilege to work with CAC staff and volunteers. We are always looking for new trustees. If you know of anybody who would be interested in joining us, in whatever capacity (Finance, Human Resources, Marketing but not limited to these areas!), please contact either myself or our Chief Executive.

I would like to take this opportunity to thank our excellent staff and volunteers for their hard work, dedication and commitment to the CAC service. I also thank you for your support of our organisation. The outcomes of this year's hard work can be seen in this report.

Marion Batten  
Chair of Trustees

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Firstly can I say how proud I am to lead the team of dedicated paid and voluntary staff operating within Citizens Advice Calderdale. I have been overwhelmed by the committed and caring approach of all staff members who go the extra mile for our clients.

I think it is fair to say that the 2016/17 year was a challenging time for the team as we lost experienced staff to redundancy, developed a new operational structure and moved premises. All of this was done whilst continuing to deliver an excellent service to over 6000 people who contacted us at often the most desperate time of their lives. The problems experienced by clients in their day to day living were multiple and complex, involving difficulties relating to debt, benefits, employment, housing. This was sometimes exacerbated due to the client suffering poor mental and physical health or having difficulties with literacy and language.

Nonetheless the team rose to the challenge, ensuring that our clients were provided with the advice and support that they needed. Last year the team, together with strong governance from our Trustees Board, has assisted clients in relation to the management of over £4 million of debt related problems and to secure in excess of £2.5 million in welfare benefits. We also know from feedback that this has assisted those clients in terms of wellbeing and has empowered them to take positive steps in controlling their lives.

The service we offer is made up of a number of different contracts and allows us to provide free, impartial and confidential advice to Calderdale residents via telephone, e-mail and in person at the Halifax Bureau and other locations around the borough. I would like to take this opportunity to formally thank the organisations that provide funding, in particular Calderdale MBC and the partners we work with in delivering our service.

One of the functions that we undertake is research and campaigns, whereby evidence relating to clients' issues is utilised to challenge unfair policies or procedures. Last year we supported a number of national campaigns including Banking, Financial Capability and Tax Credits. We will continue to do this and are currently involved in a campaign relating to Universal Credit.

We have some exciting opportunities in the coming year such as joining Advice Line which will strengthen our service and increase access for the citizens of Calderdale. I am confident that we will be able to face any future challenges by remaining strong as a team and ensuring we continue to be client focussed.

Caroline Jones  
Chief Executive

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# Our Year

citizens  
advice

Calderdale

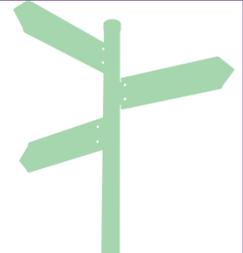
## Accessibility



**We have continued to improve access to our service for clients.**

We delivered face to face sessions in the Halifax bureau and in community based venues in Brighouse, Elland, Customer First, Halifax Central Initiative, St. Augustines' Kevin Pearce and Jubilee Childrens Centres. This was supported by a Telephone Advice Service and e-mail capability.

## Partnership working



**We operate in an extensive and sophisticated partnership network.**

Our key partners and funders include Calderdale MBC, Community Foundation for Calderdale, Ingeus, Todmorden War Memorial Trust, Money Advice Service, Age UK, Smartmove, Women's Centre, St. Augustines' and many more.

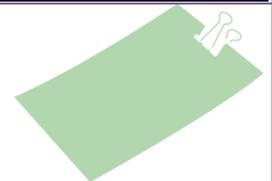
## Client Gains



**We support our clients in maximising their income and attaining benefits to which they are entitled.**

During 2016/17 we supported our clients in managing £4,161,583 of debt related problems and wrote off £1,006,474 of debt on their behalf. In addition, we assisted clients in claiming benefits they are entitled to amounting to £2,550,345.

## Research & Campaigns



**We undertake research and campaign activity to challenge unfair policies and procedures.**

The main areas we concentrated on during 2016/17 were:

- Banking
- Financial Capability and
- Tax credits.

# General Advice Service



**Calderdale**

During 2016/17, there were two teams delivering the Generalist Advice Service; one delivering face to face in Halifax, Brighouse and Elland and the other delivering face to face, telephone advice and e-mail in the Upper Valley.

## **Services offered**

- Drop in service at Harrison Road, Halifax
- Outreaches in Brighouse, Elland, Customer First, Halifax Central Initiative, St. Augustines, Kevin Pearce & Jubilee Childrens' centres.
- E-mail advice via the website
- E-mail and telephone benefit appointments including those for the Calderdale Safe and Warm project
- Exclusive telephone line as first point of contact for other agencies including Calderdale Interpreting Service, the Women's Centre, Age UK and the Family Intervention Team
- Outreach and telephone service to Ingeus advisers and their customers in Bradford and Leeds
- Referral service for Pension Wise
- Drop in service at Todmorden
- Additional benefit appointments in Todmorden funded by the Todmorden War Memorial Trust
- Benefit advice session for Age UK Todmorden
- Evening telephone advice session
- Appointments to assist in completion of forms, benefit checks and benefit casework
- Referrals to debt and benefit appeal teams.

# Welfare Benefits & Debt Advice



Calderdale

## MASDAP

This service is funded by Money Advice Service and is staffed by two specialist debt caseworkers, one part-time debt administrator and an in-house project manager. During 2016/17, 68 clients were supported via this service each month and various solutions were offered including nominal offers of repayment, negotiation with creditors, pro rata offers, bankruptcy administration orders, debt relief orders and write offs; dependant on client circumstances.

Every debt case is subject of benefit calculation assure income maximisation and reduction of poverty.



## Health Inequalities

Calderdale CCG provided funding in order that support could be given to clients who were denied benefits under the ATOX/Maximus medical assessment process. The full time caseworker team dealt with mainly the reassessment of individuals as they moved from Incapacity Benefit to Employment & Support Allowance. Over 500 individuals were assisted with appeals, with a success rate of 85% and average gains of £13000 per case



**NHS**  
Calderdale  
Clinical Commissioning Group

## Care Closer to Home

Two workers were funded by Calderdale CCG. One based in Calderdale Royal Hospital and the other in four GP surgeries. The hospital worked with the discharge team to assure a smooth transition for patients leaving hospital. Statistics showed that over 500 people were provided with information and 224 given advice re welfare benefits.

The GP worker provided 16 appointments each week to assist people who had presented at the four surgeries with stress relating to welfare benefits and debt.

# Impact & Value



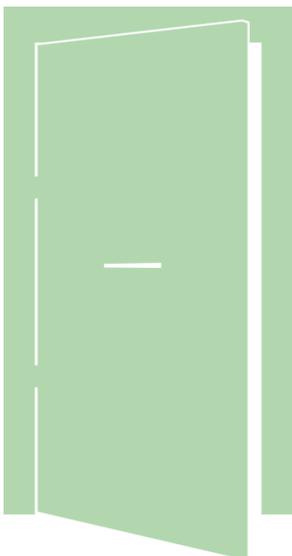
## Debt

Nearly 400 clients presented with debt related problems including issues such as mortgage and rent arrears, utility bills, catalogue/mail order and various types of loans. The number of debt issues presented across this client base amounted to 2049.



## Benefits

4876 of our client base required support and advice in relation to benefits. This number has increased year on year since 2014 with an increase of nearly 20%. We are anticipating this will increase further as a result of Universal Credit being rolled out across the borough.

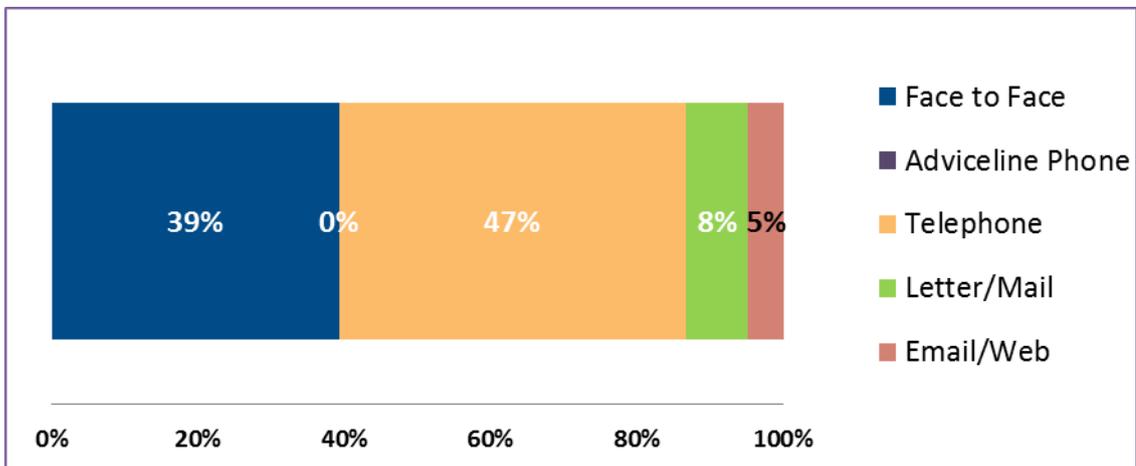
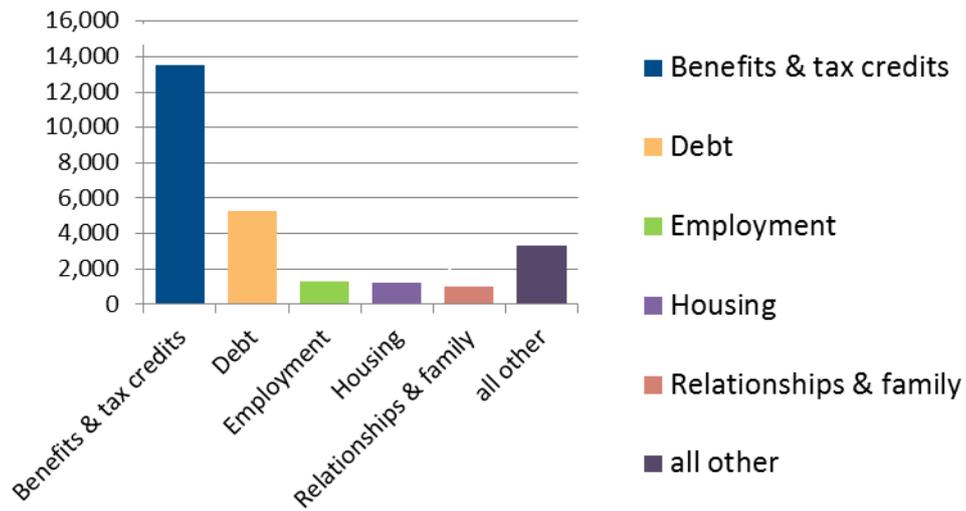


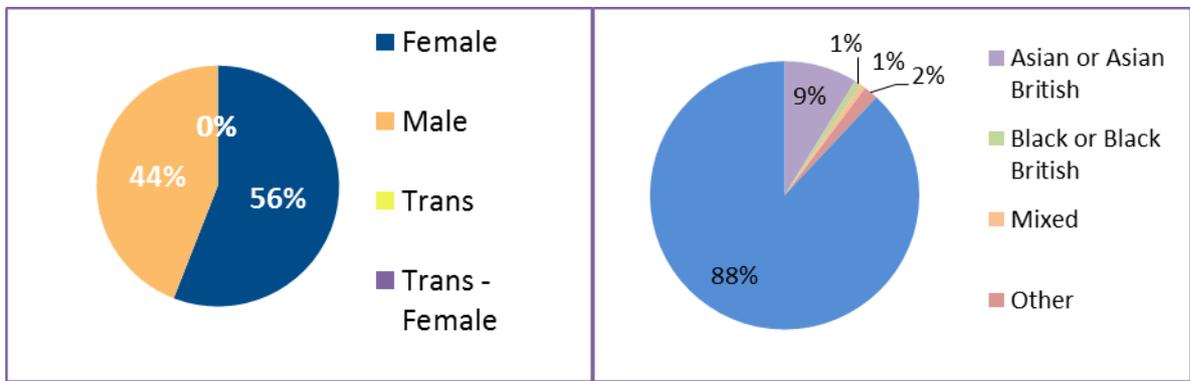
## Homelessness and housing

During 2016/17 we supported 464 clients with problem debt associated with rent and mortgage arrears. This totalled over £1m. There were 75 cases that we dealt with which averted housing possessions, which would have led to individual client and families becoming homeless.



### Advice categories summary





## Our Clients



I just want to say a HUGE thank you for all of your help through the time when I was struggling to ever get out of bed due to health issues and grieving my Dads death it was such a relief to have you take so much pressure off of me.

I have never had any contact with anyone from citizens advice before, but you are impacting peoples life in so many ways & helping them in their greatest times of need. If there were more people like you in the world, it would be a much nicer place!

100% of clients would use the service again and recommend us to a friend	93% of clients surveyed found our service accessible
94% of clients were happy with the time they were given to solve	100% of clients surveyed felt that their needs were met and

Thankyou so much for your help with my appeal for E.S.A and the advice you gave me. Thanks to you I didn't give up despite the gruelling process. The hearing was delayed + long but I was so relieved to be put in the support groups + can now manage family finance a little better and am able to get some help with chores.  
Many thanks,

## Volunteering



Calderdale

Working as a telephone adviser can be stimulating, rewarding and sometimes daunting. My team supports me so I know I am providing sound advice.

JAMES

Volunteering is a key facet of our service provision and we would not be able to deliver what we do without them. There are various roles that can be undertaken including administration, telephone advice and face to face advisors.

Where volunteers want to support in frontline duties, there is a comprehensive training programme incorporating "in-house" teaching, practical telephone experience, e-learning modules and regional courses provided by Citizens Advice. When the programme is complete, the volunteer receives a certificate. All volunteers and paid staff receive skills support sessions and last year topics included Universal Credit, IT skills, Information Assurance and the Personal Independence Payment process.

Being a volunteer at Citizens Advice gives me immense satisfaction because I can really help people with their challenges. Sometimes I am not in my comfort zone but the dedicated and professional team always support me. The feeling of achievement is not easily replicated elsewhere.

JIM

## Our People

**citizens  
advice**

**Calderdale**

<p><b>Trustees</b>            Marion Batten            Frances Burns            Anne Cuthbert            Sarah Harris            Roger Moore            Donna Sidonio            Heidi Wilson</p>	<p><b>Volunteers</b>            Ann Anthon            Jennifer Aveyard            Derek Bispham            Cornelia Brutus            Eileen Cann            Rene Clayton            Sally Dyson</p>	<p><b>Volunteers</b>            Ian Walkden            Mandy Walker            Paddy Walker            Rod Winter</p>
<p><b>Staff</b>            Bob Arnold            Karen Ashley            Kate Anstee            Ian Bailey            Mark Chavasse            Eileen Cochrane            Zoe Cockroft            Mandi Deakin            Julie Fiddymment            Jane Griffiths</p>	<p>Marian Eastwood            Jane Frechette            Bernard French            Eleanor Green            Joan Hall            Carol Howard            Lynn Ingham            Beverly Jones            Barbara Lawton            Christine Lord            Kim Metcalfe</p>	<p><b>Leavers</b>            Kiniz Akhter            Katie Anderson            Janet Bishop            Margaret Dennis            Maise Hunspal            Tomas Kearns            Kathy Latham            Sanaz Mesbah            Sarah Ottaway            Kerrie Parry</p>

Jo Haslam Liz Horne Lesley Ingham Sue Jane Sarah Keates David Kemp Alastair McGregor Kate Morrison Hina Raziq Jacqueline Scott Imtiaz Sheikh John Shimmon Adele Stewart Claire Tarkenter-Johnson Jackie Thompson Susan Thorpe Elizabeth Wright Catherine Wright	Bruce Murray Ken Normington Jude Ratcliffe Dinah Richardson June Roberts David Schofield Moahar Shaban Diane Shepherd Nick Siddle Jim Skelsey Rachel Smith Lynn Taylor Josie Teasdale Muriel Thompson Jean Thompson James Todd Sheila Towler	Helen Potts Sheila Read Mel Rix Ali Sadaqat Shaista Shahnaz Joan Sleight Elaine Thompson Rebecca Wells
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**Be part of our team**



**Calderdale**

Have you ever thought of being a volunteer for Citizens Advice Calderdale?

**Don't dream about it ... come and join us !!!!!**

We currently have vacancies for telephone and face to face advisors, administrative support, money coach advisors and trustees.

We provide training and mentor support to assist in your learning so you quickly become part of the team.

Your expenses will be paid no matter where you live in Calderdale.

If you want to join us then please contact us:

Telephone : 01422 351 111

E-Mail : [volunteer@calderdalecab.org.uk](mailto:volunteer@calderdalecab.org.uk)

And we will be in touch to get you involved.

## Access



## Calderdale

DAY	WHERE	SERVICE PROVISION
MONDAY, TUESDAY and THURSDAY	<b>HALIFAX CENTRE</b> 37 Harrison Road, Halifax. HX1 2AF	<b>DROP IN 10AM - 1PM</b>
WEDNESDAY	<b>HALIFAX CENTRE</b> 37 Harrison Road, Halifax. HX1 2AF	<b>BY APPOINTMENT</b>
TUESDAY	<b>CUSTOMER FIRST</b> 19 Horton St, Halifax. HX1 1QE	<b>DROP IN 10AM - 1PM</b>
WEDNESDAY	<b>BRIGHOUSE HEALTH CENTRE</b> Lawson Road, Brighouse. HD6 1NY	<b>BY APPOINTMENT</b>
THURSDAY	<b>TODMORDEN HEALTH CENTRE</b> Lower George Street, Todmorden. OL14 5RN	<b>DROP IN 9.30AM - 2.30PM</b>
THURSDAY	<b>HALIFAX CENTRAL INITIATIVE</b> Queens Road Neighbourhood Centre, 196 Queens Road, Halifax. HX1 4NE	<b>DROP IN 12PM - 3PM</b>
FRIDAY	<b>ST. AUGUSTINES CENTRE</b> Hanson Lane, Halifax. HX1 5PG	<b>DROP IN 10AM- 12:30PM</b>

### TELEPHONE ADVICELINE OPENING TIMES

**01422 842 848**

Date	Time
Monday	9:30am until 1pm
Tuesday	9:30am until 1pm 4pm until 5:30pm
Wednesday	9:30am until 1pm
Thursday	9:30am until 1pm
Friday	9:30am until 1pm

