

Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux

asylum **benefits** council tax court credit
credit cards **debt**
discrimination
employment equality esa
eviction harassment **housing** illegal illegal eviction
immigration jsa **partnership**
payday loans pip possession
poverty refugees rent arrears repairs
sanctions **social security** tax
tax credits training
unfair dismissal volunteers

Annual Impact Report 2015



Making an Impact on Poverty

Welcome to the 2015 Staffordshire North and Stoke CABx Annual Impact Report.

This report is published a matter of weeks after Stoke on Trent's Hardship Commission published its own report, the result of over a year's hard work by a wide range of individuals and organisations from all sectors in the City.

Hosted and supported by the City Council, the Commission brought together representatives from the public, private and voluntary sectors to look at the pressing issue of low income and poverty in the City.

Not surprisingly we were heavily involved in this commission being one of the agencies who has the most direct, first-hand experience of the consequences of the City's enduring poverty.

Most of the cases and most of the advice issues brought to us during 2014/15 have their roots to a greater or lesser extent in the poverty and deprivation experienced by people not just in Stoke on Trent but across North Staffordshire.

This hardship has been compounded by the Government's austerity programme,

On both my visits your staff were both lovely to me and made me feel most comfortable when speaking about my problem.



In particular local people have been badly affected by the benefit cuts that have already been introduced and will continue to be so as more are due to take effect in the coming months.

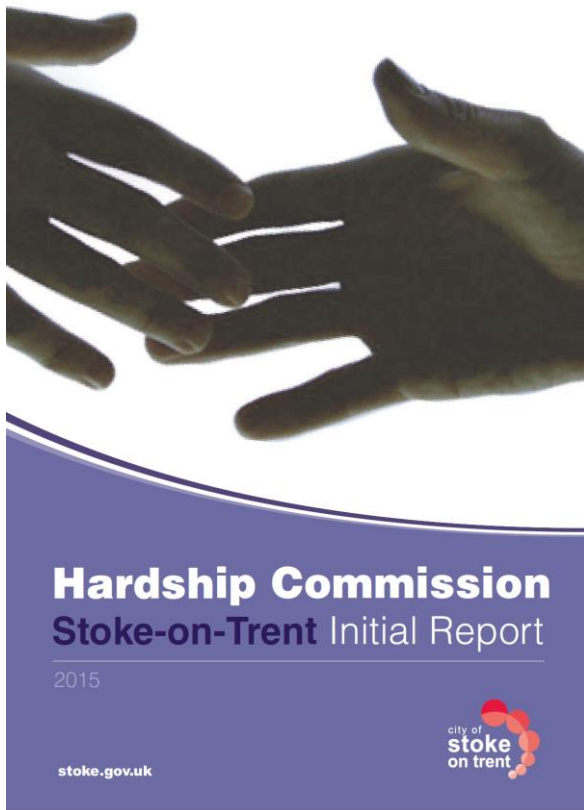
Sadly too many local people cannot make ends meet without benefits or tax credits to top up their income.

In 2011 we published a report on the likely impact of the Governments proposed benefit changes, in partnership with Brighter Futures, we forecast £130 million a year would be taken out of the local economy.

That figure was based on the initial proposals and takes no account of any that have been proposed subsequently.

The cuts to Tax Credits proposed in the latest budget extend the net of austerity beyond the non- working poor to the working poor of whom there are many in an area noted for its below average earnings.

We are only too well aware of the importance of this issue. There is a wealth of national and international evidence that demonstrates that poorer people experience poorer health, shorter life expectancy and make greater demands on health services, thus creating cost for public services.



Patterns of crime and domestic violence eerily mirror the areas of highest deprivation, most of which are characterised by low incomes. Finally, a low wage area with high levels of poverty will struggle to generate the economic activity to create and sustain jobs in the future, making that route out of poverty all the harder for the many people in the City experiencing it.

We fully support the findings and proposals of the Hardship Commission and look forward to playing our part in implementing them across the City.

While the Commission was meeting,

considering the evidence, commissioning research and reaching its conclusions, our front line advisers have been dealing on a day to day basis with the consequence of such hardship.

Debt problems, benefit queries, housing issues all demonstrate the consequences of poverty and hardship.

It is therefore a national outrage that at a time of austerity when there is such pressure being brought to bear on the benefits budget that so many benefits and tax credits go unclaimed.

Conservative estimates suggest as much as £50 million a year of benefits and tax credits remains unclaimed by the City's people.

It must be a priority in the future, to ensure that those people who need benefits and tax credits to survive or to top up their low wages receive at least their legal entitlements.

The following pages demonstrate how we have continued to tackle poverty and hardship in the City and the surrounding area, how we will continue to do so and the value of that to the community at large.

Simon Harris
Chief Executive
October 2015.

I am just really grateful and thankful for all the help and advice received. Not just for me but for my family, we will be able to have a better life now. Thankyou again.

2014-15 Highlights

Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux



60,203 brand new
problems solved



23,382 unique
clients advised



£18.6m worth of
debt managed



£3.6m worth of
unclaimed benefit
claimed



2,925 new debt
cases opened locally



1,761 people learned
more about how to
manage their money



94 new volunteers
joined the team



100% of clients
were happy or very
happy with our help
and advice



£479,000 worth of
time was donated by
our volunteers

How valuable is SNSCAB?

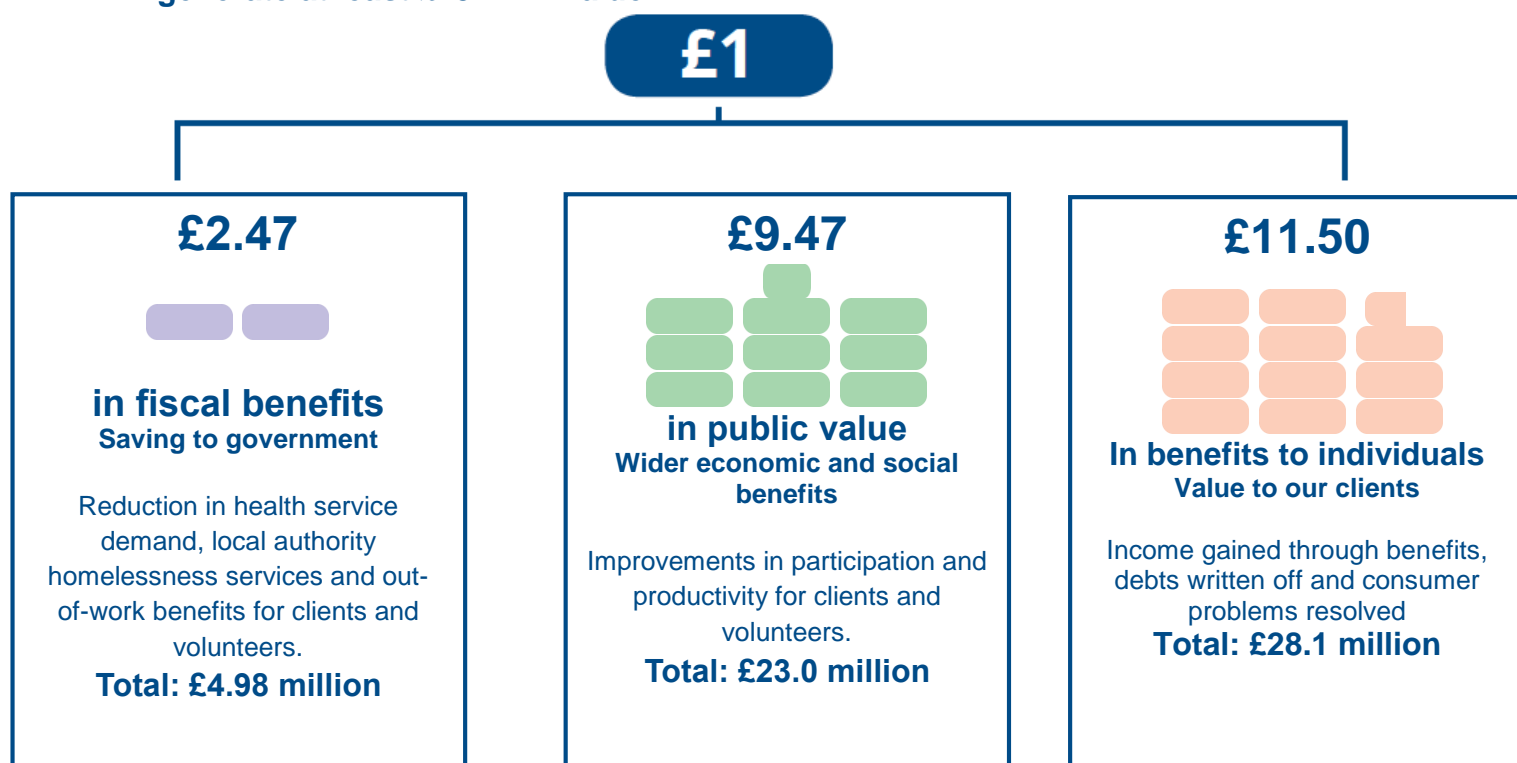
Although many of our clients think our service is priceless, we think we should try and be a bit more specific.

Recently Citizens Advice have developed a brand new tool to measure the financial impact of local CABx. Using a New Economy tool developed with and approved by the Treasury, we can put our data through their calculation and measure our value to society in 2014/15. The calculation looks at the savings we make to government and the wider social benefits of our service. Alongside that, the data we collect about how we help our clients demonstrates the direct financial benefits to individuals.

Our total value to society in the year was £56.1 million

Or to put it another way

For every £1 invested in Staffordshire North & Stoke-on-Trent CAB we generate at least £23.44 in value:



However, we do not believe we can measure the value of the service in money alone. Throughout this report we have included a selection of the comments the people using our service have made, anonymised to protect their confidentiality. They after all are the best judges of our value.

Dealing with Debt



22,737 brand
new queries
answered



2,925 new
specialist debt
cases opened



£18.6 million of
debt managed



425 Debt Relief
orders applied for

“Harold” approached us for help when he started to get behind with his mortgage. He had become unable to work 12 months earlier due and illness, having previously worked as a miner and in the Fire Service.

The subsequent drop in income and delays in benefit payments meant that “Harold” could no longer manage his mortgage and he found himself facing court action. As he struggled to keep up with the mortgage he got behind with other bills and credit commitments.

We agreed with “Harold” that long term he could not afford to keep his house, which was not suitable for his health needs either and helped him to move to a more suitable rented property.

Our debt advisers helped him to apply for a Discretionary Housing Payment and Council Tax Support as Housing Benefit did not cover his full rent and he could not afford to pay the balance, as well as Personal Independence Payments because of his poor health.

We then agreed that bankruptcy was “Harold’s” best option. The Fire Service charity provided help to furnish his house properly and to pay for his bankruptcy fees.

Once “Harold’s” finances were stabilised and he was established in his new home we offered him some financial capability sessions with us and now he feels much more capable of managing his budget and understands the need to maintain his priority payments.

Debt remains a major problem for people experiencing poverty.

With over half of our enquirers living on less than £12,000 a year credit is often what helps make ends meet.

Over the past few years the amount of debt caused by overspending on credit cards, loans and catalogues has fallen and we have seen huge increases in debts arising from essential expenses.

Council Tax is now the biggest single debt issue. We advised on 3,950 separate enquiries during the year.

Our debt advisers also dealt with over 1,500 queries about water arrears, 1,000 plus fuel debts and over 1,250 cases of rent arrears.

Government welfare changes to restrict the support people on a low income can receive for help with council tax payments has undoubtedly been a major factor

I walked into CAB Stoke stressed with non resolvable issues. However, my debt adviser explained all the three issues and produced ideas that helped deal with my debts. I appreciate the help I received and wanted to thank you for the info provided.

We have continued to work closely with local authority council tax collection departments across the area to arrange affordable and sustainable payment plans for our clients.

This benefits everyone: local authorities receive the income they need and local people get the reassurance of knowing that this priority debt is affordable and they will not have the anxiety of facing deductions from their wages or benefits, or bailiff action as long as payments are maintained.

Water is an essential service and we have worked closely both with Severn Trent Water, through their 'Big Difference' scheme and the Severn Trent Trust Fund funded 'Making Your Money Work' project, which we were delighted to have renewed for another year, to help people cope with their water charges.

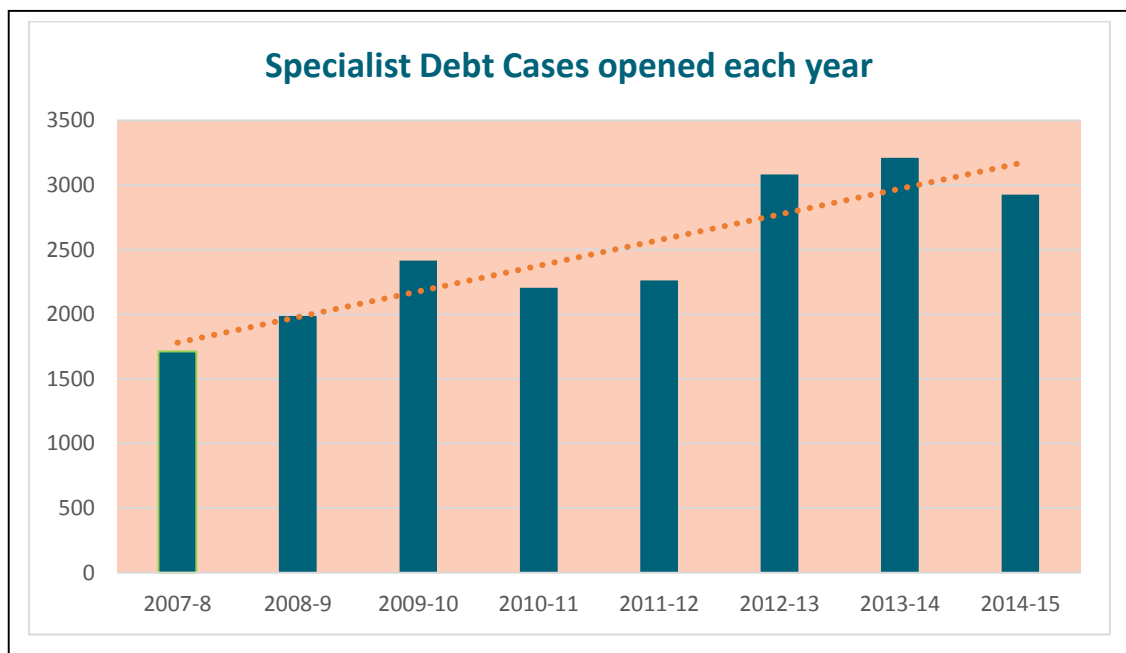
Recognising that we cannot solve all of the area's debt problems, we have

My adviser was an amazing support at a time when I was at my lowest. She immediately made me feel like I was not alone and even when she had passed my case over to Payplan still said she would be there if I needed any more advice/support. Thank you!

alone we have continued to work closely with a wide range of partners such as the local authorities, social housing providers, foodbanks and other charities.

In some instances we have taken referrals or run outreach sessions, in others we have provided training, consultancy and support to partners' front line staff, thus multiplying the value of our efforts.

This year we have also piloted delivering advice via webchats as part of a national Citizens Advice project to widen access to debt advice, which is essential if we are to meet the ever growing needs.



Patching up the safety net



14,494 new benefit issues deal with



£3.6 million of unclaimed benefit identified



4,302 enquiries about ESA and PIP answered



626 local people learnt more about welfare reform

Traditionally our social security benefits advice has been a mixture of generalist advice, offered at the frontline by volunteers to people needing help to make a claim or with queries about their claim, backed up by specialist casework for those who need help to appeal a decision they disagree with.

However, since the changes to legal aid took benefits casework out of scope of the scheme and we lost the funding to deliver casework, we have had to change how we support local people.

This is ever more important as government welfare reforms radically change the benefit landscape and cut benefit levels.

Through projects like 'Potteries Gold' we offer a mixture of briefings to community groups and pop-up outreach clinics to inform people about the benefit changes that are currently happening.

Over 600 hundred people attended these one to one sessions and group briefings.

We also increased the number of community champions to 39, training more community activists to understand the impact of welfare reform on their communities and act as a first point of contact in their neighbourhoods.

What can I say? Excellent service 10/10, I don't know what I would have done without your help, Many thanks

Elsewhere we have explored new ways of working with partners to ensure local people get access to high quality benefits advice.

We have provided casework, consultancy and support to the smartmoves supporting people service for several years providing expert advice and support to



Potteries Gold



partners' frontline staff to ensure that some of the city's most vulnerable residents get the benefits advice they need.

"Mark" had received no Employment and Support Allowance for 3 months after he had failed to attend a medical assessment. He had been due to go along with his support worker but the support worker had had to cancel at the last minute.

"Mark" is a recovering from a drug addiction and suffers from acute anxiety and depression. He had tried attending the medical on his own but had suffered a panic attack on the way and not made it to the centre.

Since his benefit had stopped he had lost his accommodation and had been sofa-surfing for 3 months. He was short of food and had not washed his clothes for weeks. During his interview he was clearly unable to cope and distressed by his situation.

We contacted the DWP who asked us to supply a letter of support explaining his medical conditions and situation and asking for him to be excused from medical assessments for the time being.

We did this and shortly afterwards heard that "Mark's" benefit had been reinstated, back money would be paid for the period he was without benefit and he would not have to attend another medical as he was being put in the support group. With his money stabilised "Mark" can now look at getting the support he needs to find a home and tackle his other issues.

We also work with the VOICES project, supporting their staff to help people with complex needs.

Thankyou for all your help I couldn't have done it without you. Thankyou.



Since 2009 we have delivered welfare benefits training to local voluntary organisations as part of the North Staffordshire Advice Partnership. This essential service has continued throughout 2014/15, during which time 93 sessions were delivered to 248 different people, although as some people attended more than one session the total attendance was over 600.

This is a great way for us to share our expertise and to ensure as many local people as possible benefit from good advice.



Under the Advice House brand we can offer a wide range of training to partners so their staff can increase access to advice, especially if it is backed up by effective support and supervision.

Safe as Houses?



4,694 brand
new queries
answered



662 new
specialist cases
opened



384 people
represented in
court



307 families
saved from
homelessness

Housing remains a major issue for many of our clients. Social Housing Tenants have borne the brunt of welfare reforms seeing their benefit cut by the bedroom tax and benefit cap.

Private tenants struggle to enforce their rights to decent, secure and safe accommodation. Many find themselves having to move every six months.

For many people in the city keeping a roof over their head has become a daily struggle.

Our housing advisers continue to see local people from across the area worried about rent arrears, unable to challenge their landlords over disrepair or being threatened with illegal eviction.

Our emergency court desk service provides representation on rent and mortgage possession days for people facing repossession or eviction.

Cuts in legal aid and other services mean it is harder for tenants to get the support they need than ever before and more and more have to rely on CAB. It is vital therefore that they can continue to access free, independent, local advice from expert housing advisers.

***Absolutely fantastic service.
Great people. A lot of help.***

“Claire” was a private tenant, suffering from multiple health problems. She was a little behind with the rent, although the actual amount was disputed.

Her landlord had given notice 6 months before but was now refusing to take the matter to court, demanding that “Claire” leave the property by the end of the week and threatening to change the locks.

“Claire” did not want to stay in the property because it was in a poor state of repair, which the landlord was refusing to address, but needed time to find somewhere else.

She approached Housing Solutions who spoke to the landlord to make him aware of responsibilities but he would not back down and they referred “Claire” to us.

Our housing advisers wrote to the landlord to remind him that “Claire’s” tenancy could only be ended by a court order, evicting without going to court would be a criminal offence under section 1 of the Protection from Eviction Act 1977 and that the Local Authority could prosecute in such cases.

We also stated that our client would bring a civil claim against him if he did try to illegally evict her.

Having received our letter the landlord did not carry through with his threat to evict “Claire” who has now found alternative accommodation with the help of the local authority’s bond scheme.

Managing Your Money



586 people
had financial
capability
training



316 school
pupils enjoyed
lessons on
money



155 front line
staff working in
the city were
trained



704 consumers
received energy
advice and help

With money getting tighter as welfare changes compound local issues of low pay, supporting people to manage their money better is becoming more and more important.

In addition to our flagship financial confidence building project, *Potteries Moneywise*, we have continued to deliver sessions around energy courtesy of Ofgen funding and financial capability training across north Staffordshire.



We also worked closely with the city council's Public Health Department to run a pilot project working in Children's Centres. This project offered a mixture of

one to one advice, financial capability training and support to frontline staff working with families to better manage their money.

Increasingly giving people advice isn't enough. Building people's confidence, understanding and skills is essential to help them avoid future problems and reduce their need to seek help.

This project also emphasised the value of offering the sessions at accessible local settings.

It helped one of my families as she had eight children. As it was local she was able to make an appointment and deal with her finances. I feel if she would have had to go to Hanley she would never have addressed the issues. This was supported with access to smart moves as we worked within a multiagency approach within the early help remit. (Support Worker)

It is never too early to start learning how to manage money and we have run more sessions in schools in the last 12 months than ever

before. A key part of our approach is to work, where possible, with the whole family. The Children's Centre pilot allowed us to work with around 300 year 5 and 6 pupils and 200 parents at 5 primary schools in Stoke-on-Trent.

Working with both parents and children allows the family to understand their money and the pressures on it.

This approach was obviously popular with pupils as the following comments demonstrate.

When we asked them could we have done anything better, they said:

"No, I think the members of the CAB were brilliant"

"I loved the idea of the board game because we are still learning but having a bit more fun, it could not have gone any better"

"You rock! – I love you!"

"No it was magnificent and illustrious" (their spelling)

"Make the lesson longer"

"I really enjoyed the session and I already understand why cheaper brands were better to buy"

"Bring different biscuits next time-not Jaffa cakes"

Supporting local people to get the best deal on their energy supplies and to save money while keeping warm are essential to reducing the hardship many people face, especially those who have to choose whether to heat or eat.

Nearly 200 people benefited from one to one and group sessions offered under the Energy Best Deal scheme, while a further 125 got benefits advice from the Warm Homes Healthy People project run in conjunction with Stoke-on-Trent City Council and other partners.

Big Energy Saving Week again saw us running events across north Staffordshire, attended by over 500 people, to publicise energy saving, promoting energy advice and liaising with energy suppliers to ensure local people can get the best energy deals,



"Natasha", a single parent of 2 young children who had recently moved into a new home, signed up to take part in our *Potteries Moneywise* 6 week training programme at her local children's centre.

At the first session the group each set saving goals. The first saving goal was timed for the end of the course. With further long term savings goals being set to continue for the next year.

"Natasha" said she would like to save at least £1 per week stating that she paid her bills weekly, but receiving her benefits fortnightly meant she often ran out of money. We discussed how useful keeping a spending diary might be so she could see what she bought each day and if there was any

unnecessary spending.

“Natasha” agreed despite admitting to some feelings of trepidation as it would show how much money she was wasting. However, by week 2 “Natasha” had settled into the session and was willing to admit how useful it was as well as how it made her feel about money.

“Natasha” said that she had felt so guilty about the thought of spending money and having to write it down that she had spent much less than usual and having paid bills and other necessities promptly went home and put her change into a jar.

We discussed her feelings and pointed out that although it was a useful tool it wasn't meant to make her feel guilty.

At the third session “Natasha” entered the room buzzing with excitement, as she sat down she told the group that the day before the session she had bought a ‘nearly new’ Marks and Spencer’s three piece suit for £50.

She said that she never thought she would be able to afford to decorate never mind replace her furniture. She had only managed buy it because of using her spending diary. She had become meticulous in recording her spending and was now able to see clearly where she could make economies.

By the end of the 6 weeks she was thinking of redecorating her living room and bedroom, with the other money she had been able to save. Her long term goal is to save for a family holiday for herself and her children, something they have never been able to do.



My case was dealt with in a caring and professional manner. All aspects were explained simply and in great detail. I felt that my adviser was a friend as well as an adviser. Thank goodness for the C.A.B.



Access to Advice



19,135 initial
'Gateway'
interviews



6,410 calls
taken on
Staffordshire
advice line



477 people
accessed advice
through
outreach
sessions



94 new
volunteers
recruited and
trained

We share with national Citizens Advice an ambition to make our advice more accessible to local people.

To do this we have worked hard to improve our front-line generalist advice across north Staffordshire.

As well as bureau based face to face services, we have developed new telephone services, initially as part of Citizens Advice's national advice line service, and most recently as one of three bureaux delivering the new Staffordshire county advice line.

We have also taken advice out to local communities who cannot easily travel to our main offices. In 2014-15 we continued to advise residents of the Biddulph East estate via the BRIC project, until the funding for this service ended.

We have maintained our advice to residents of Abbey Hulton at the St John's Welcome Centre and at the Newcastle Children's Centre.

A number of community venues in Stoke were used for six months over the winter courtesy of the Warm Homes Healthy People project; while Staffordshire's Building

Resilient Families service funded home visits to vulnerable families in the Newcastle and Biddulph areas. Sadly these services are very insecure, relying on short-term project funding. Much of this ended in March 2015, leaving some remote and vulnerable communities with no advice provision.

We are able to carry on the pilot project we have been running with Combined Healthcare NHS Trust at the Harplands hospital and hope to develop it further in the future.



Keep up the good work. I for one will be forever grateful.

Our generalist drop-in services, which are most people's first point of contact with CAB, could not survive without a steady stream of local people willing to offer their time as volunteers.

In 2014/15 we recruited another 94 brand new advisers. This has enabled us to maintain a reasonably healthy number.

During the year 28 used their CAB volunteering to get work, demonstrating how employers value the skills, knowledge and experience people acquire with us.

Volunteers provide a hugely valuable resource worth about £479,000 a year. But above all they keep us grounded in our local communities as local people advising other local people.

With their diverse backgrounds and life experience they also help us to



"Helen" worked at a local dental practice for 18 years. After a period of sick leave, she attended a meeting to discuss her return to work but was instead dismissed without warning for gross misconduct, accused of failing to follow up patient referrals properly.

When 'Helen' arrived at the bureau she was very distressed and asked for help to dispute the dismissal. She did not want her job back, but she wanted to leave without a stain on her character, and with all payments owed to her.

We drafted an appeal letter for "Helen" to send to her former employer. The letter pointed out that the dismissal was unfair because it failed to follow a proper procedure as recommended in the ACAS code of practice, and had failed to follow the company's own disciplinary procedure.

We asked for 12 weeks' pay in lieu of notice, and outstanding holiday pay, pointing out she had a strong case for both unfair and wrongful dismissal at Tribunal.

A few weeks later, "Helen" emailed us:

"The letter that you very kindly wrote for me was extremely helpful and very much appreciated. I had a further meeting with them and put my points across and was offered my job back the following day after the meeting. As they knew they had not followed the correct procedure and I had spoken to ACAS. I did not accept the offer of my job back and it has now been settled as redundancy and agreed through a solicitor. You were all so lovely I've never been in that type of situation before and did not know where to start so again many thanks for your help."

Championing Equality & Promoting Diversity



82 people reported **803** incidents to CNS



596 asylum seekers supported



66 families with **99** children helped into education



20% of clients using SNSCAB from minority communities

To meet the needs of a changing and increasingly diverse community, we need to make sure that our services are accessible and address the needs of new communities.

Since 2011 we have hosted the Challenge North Staffs Partnership, which brings together a range of local agencies to tackle hate crime across north Staffordshire.

In 2014-15 we supported 82 people who had experienced over 800 incidents. These figures are consistent with previous years and show that the problem is not reducing.

The largest category of hate crimes involved racial harassment, although incidents involving disability (physical, mental or cognitive) were worryingly frequent as were incidents involving sexual orientation.

I couldn't have wished for a better service from you all. I want you to say a big "thank you" - without people like you I don't know what we would do.

This marks a definite change on previous years when race was by far and away the main issue. While it is disturbing that the number of reported issues is rising, the fact they are now being reported is to be welcomed.

'Patience' and her son, 'Michael', had recently moved home fleeing domestic violence. However, on the way to and from his new school 'Michael' was frequently racially abused and on occasions assaulted. On one occasion when she accompanied her son

'Patience' too was racially abused by the gang who were abusing her son.

Distressed and feeling unsafe 'Patience' approached CNS who met with her to discuss the options she had to resolve this.

Working closely with her support worker, we collected statements and other evidence to support a request for rehousing.

The quality of the evidence supplied persuaded the council to prioritise her case and within a week 'Patience' had been rehoused in a new area. They now feel safe and 'Michael' is settling in well at his new school.



Refugee or migrant families who arrive in north Staffordshire need to get their children into education.

Our One World project, funded by Children in need and the Henry Smith Charity supports such families in overcoming the barriers they face.

These can include affording school uniforms, negotiating admissions procedures and arranging travel to school.

Families who have fled persecution often have a range of complex needs that also need to be addressed before their children can settle into a new school. Thus the additional support we can offer them is essential if their children are to thrive in their new schools and communities.

'Sakina' had very recently arrived to the UK having fled Sudan with her 5 year old son 'Ali', who has Cerebral Palsy.

'Sakina' was very isolated and distressed when she was relocated to Stoke as she had been separated for over 5 months from 3 of her children who remained in Sudan.

When she was referred to us we contacted the Local Authority for a SEN assessment for 'Ali', to ensure he was given a suitable place, support and help with transport to and from school.

When a place was found, we went with the family to the school so 'Sakina' and 'Ali' could meet with the teachers and look at what facilities were provided, the support plan that was in place and so both of them understood school customs and procedures.

'Ali' now has a place at a special school and the support he needs. 'Sakina' has been granted refugee status and, with the support we have arranged, is now settling into her new life.

Equality and Diversity is not just about service delivery, it is also about how we as an organisation look and behave.

We have always believed we should reflect the diverse communities of north Staffordshire and to that end we actively recruit a wide range of volunteers and paid staff.

1 in 5 of our paid staff is from a minority ethnic community, 1 in 10 is either under 25 or over 65 and 1 in 8 has a disability. 1 in 5 volunteers are under 25 and 1 in 6 is over 65. 1 in 3 is from a minority ethnic group and 1 in 6 has a disability.

To make our services more accessible we employ interpreters and have multi-lingual paid and volunteer advisers. We have three staff learning BSL and all of our main sites are accessible.

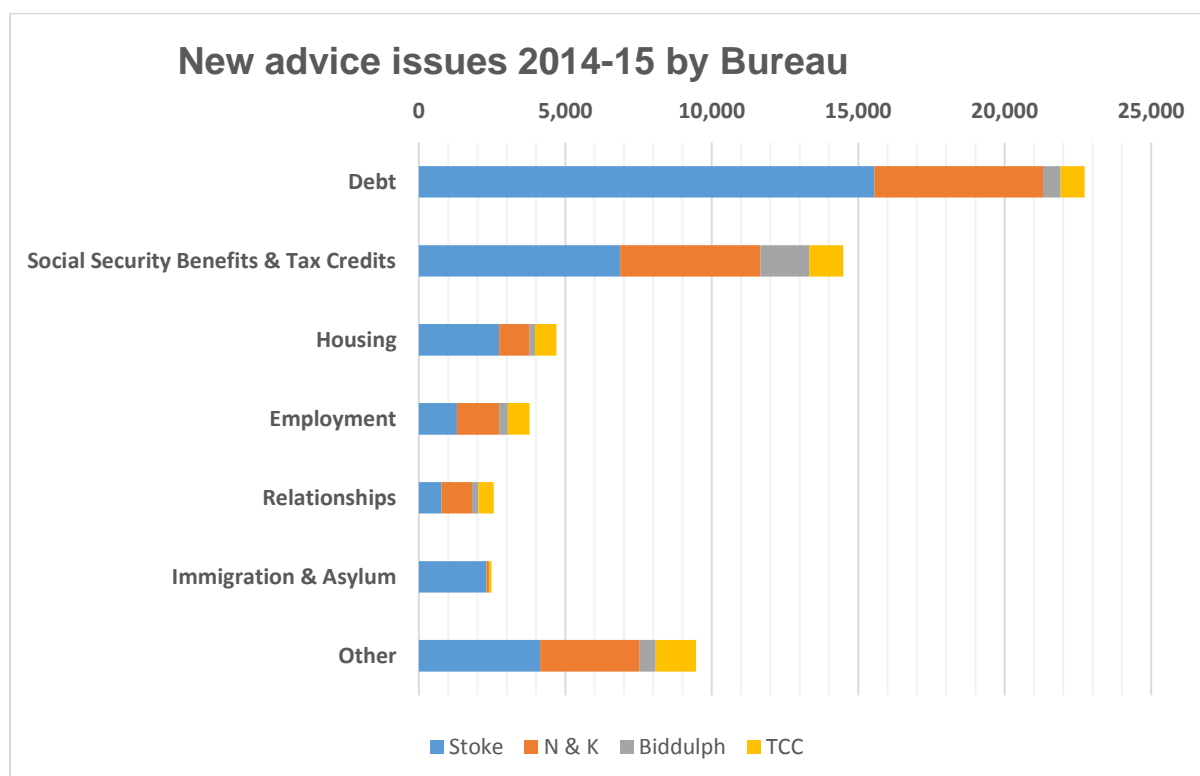
Staff and volunteers have received training in the last year on equality and diversity issues and identifying discrimination.

If we are to champion equality and diversity we must be prepared to act as we wish others to act.

What we've done:

New Advice Issues by category 2014-15:

In 2014/15 we answered 60,203 new advice issues brought to us by 23,382 different people.



2014-15	Stoke	N & K	Biddulph	TCC ¹	All outlets
Debt	15,553	5,762	598	824	22,737
Social Security Benefits & Tax Credits	6,875	4,781	1,678	1,160	14,494
Housing	2,737	1,048	185	724	4,694
Employment	1,295	1,450	293	743	3,781
Relationships	771	1,039	218	530	2,558
Immigration & Asylum	2,304	87	6	83	2,480
Other	4,138	3,397	554	1,370	9,459
Total Issues	33,673	17,564	3,532	5,434	60,203
Unique clients	12,922	6,801	813	3,796	23,382

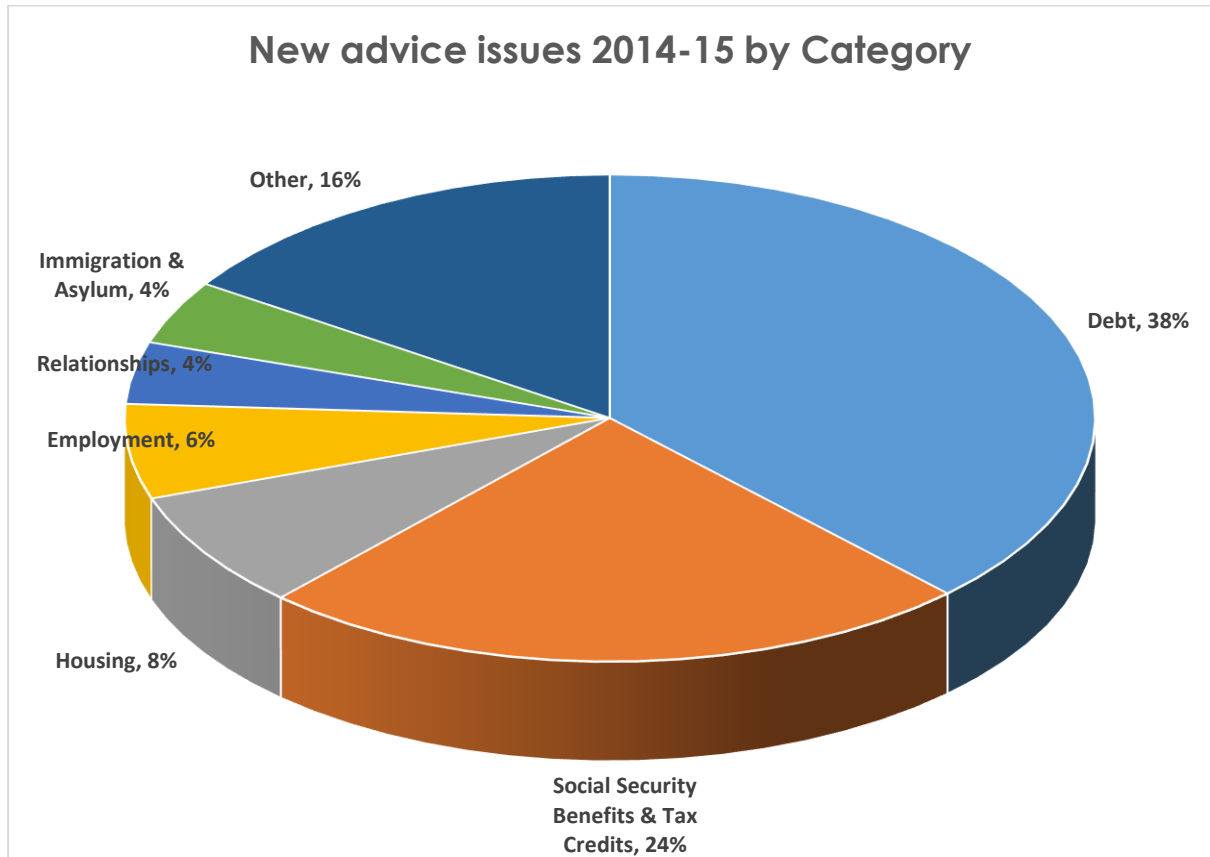
These figures are remarkably similar to the previous year. New advice issues have increased by about 906 (1.5%) and the number of unique clients (i.e. clients counted just once regardless of the number of times they contacted us) has remained the same. This demonstrates that demand for advice remains high.

Debt remains the largest single category, with benefits and tax credits second.

¹ TCC = Telephone Contact Centre (part of Citizens Advice's national Advice Line).

This emphasises the effect that the continuing programme of austerity and the slow economic recovery locally are having on our clients.

The proportion of our total workload under each advice category is best shown on the table below:

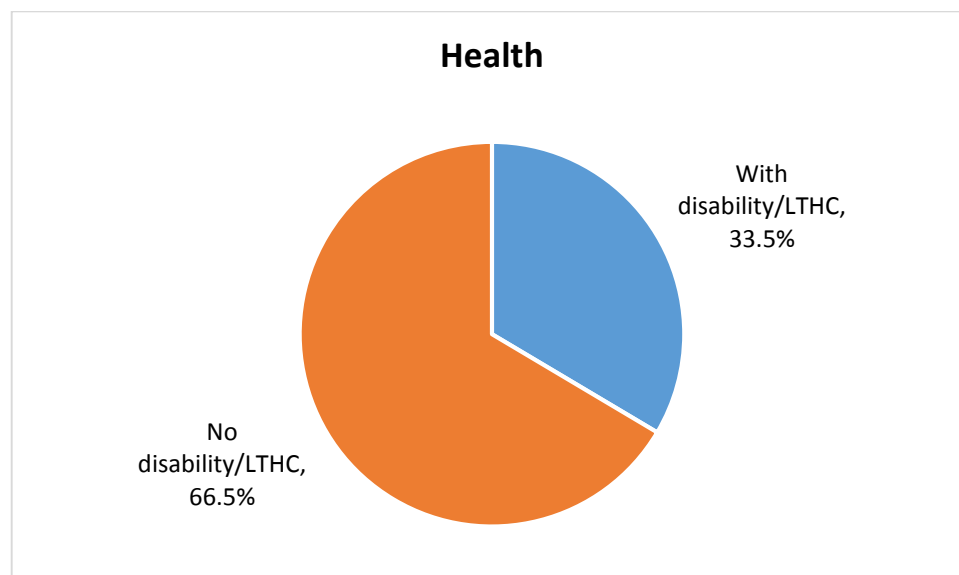
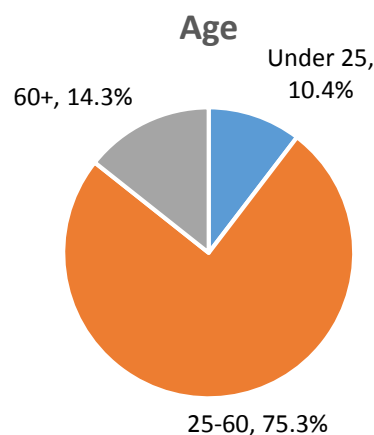


Who does CAB work with?

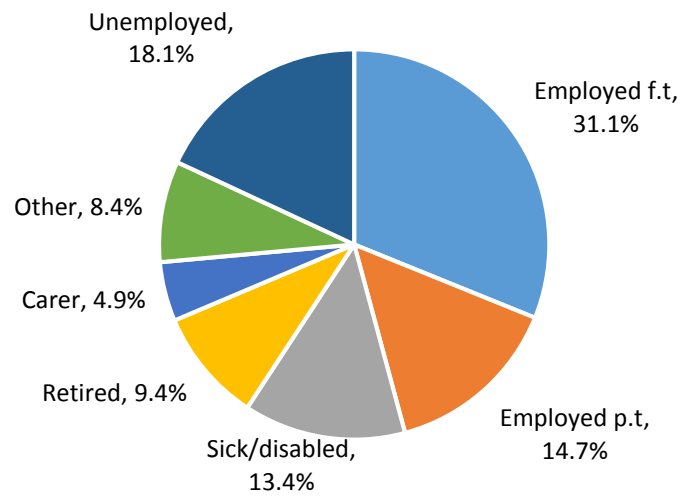
As the previous pages show our clients come from across north Staffordshire and beyond. Although anyone can need advice at some time in their life and CAB advice is available to all, our clients tend to come from communities that are poorer and more deprived mainly because their advice needs are more acute and they have fewer alternative sources of help.

By and large our clients tend to have lower incomes, are more likely to be tenants, have poorer health and are more likely to come from a BAME group than the population at large.

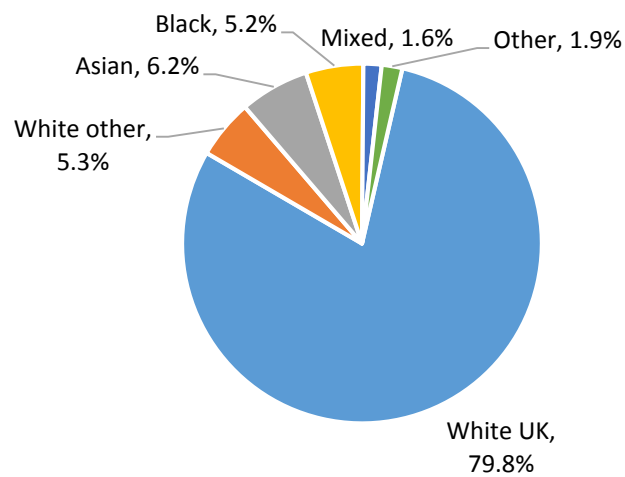
Below is a snapshot taken from our client profile for 2014/15:



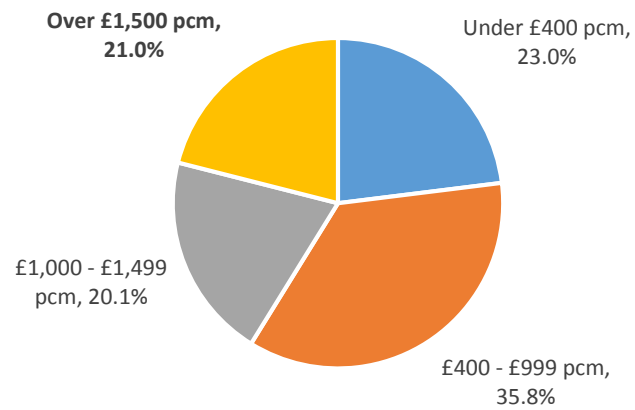
Occupation

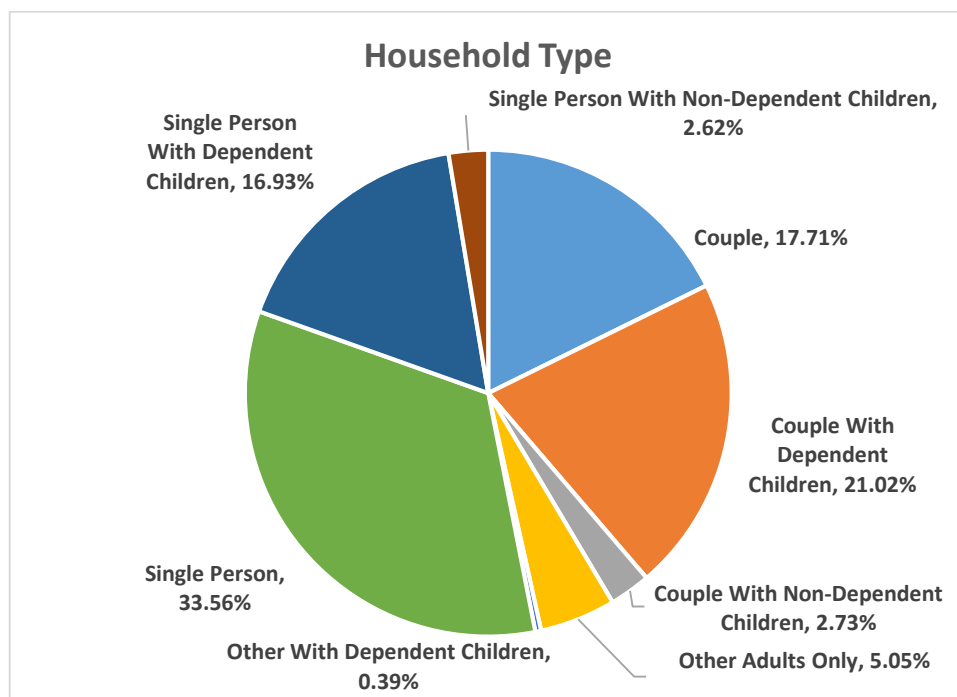
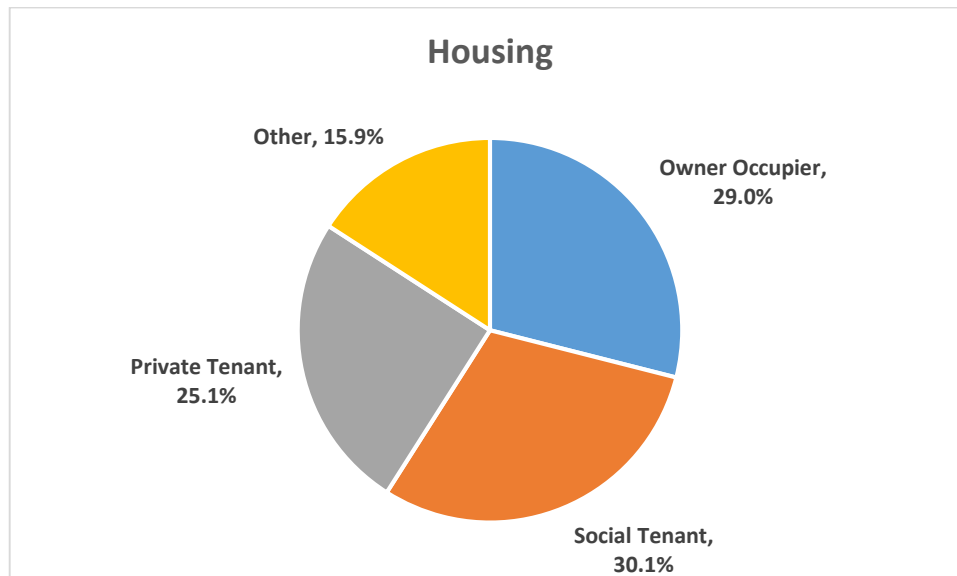


Ethnic origin



Income



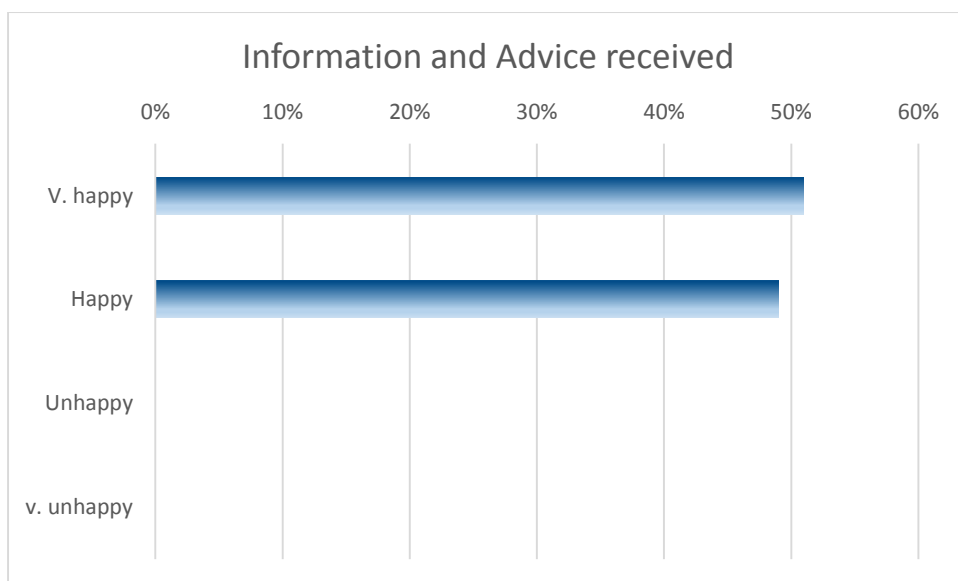
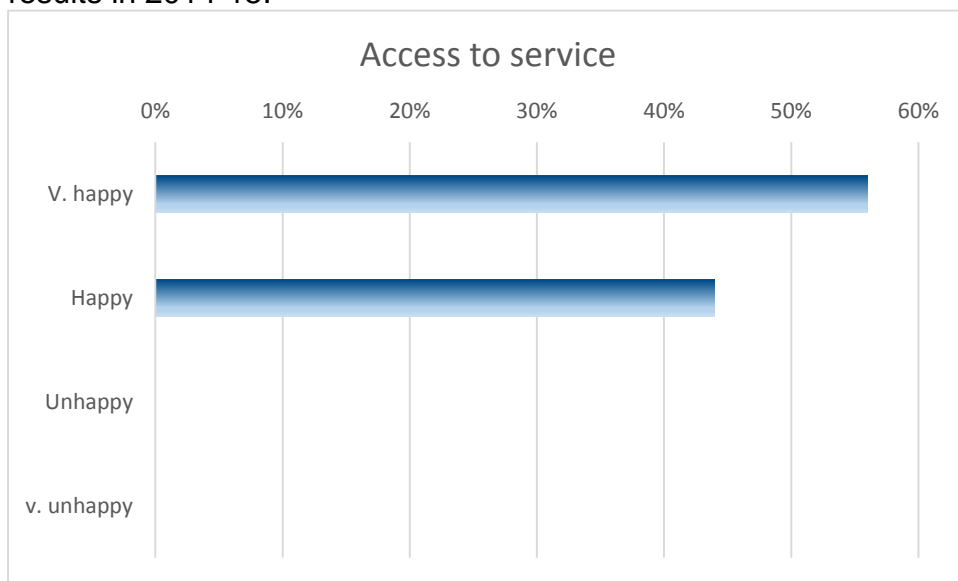


I had a dispute with my company regarding payment. I was helped beyond what I expected by this lady. It was so wonderful that the moment she started my case and she called my employer, he straight away deposit my wages in my account. And the employer also apologised for the trouble he caused. Such people should be there to rescue us who are very vulnerable to the situation. Lets hope that the “cuts” should spare places like this and people like her for the betterment of our country and other services at large. She was very brave to the extent of calling these guys which other people tells you that it not allowed to call, rather they say they’ll write to them. Thanks very much and I appreciate the CAB services from the bottom of my mind.

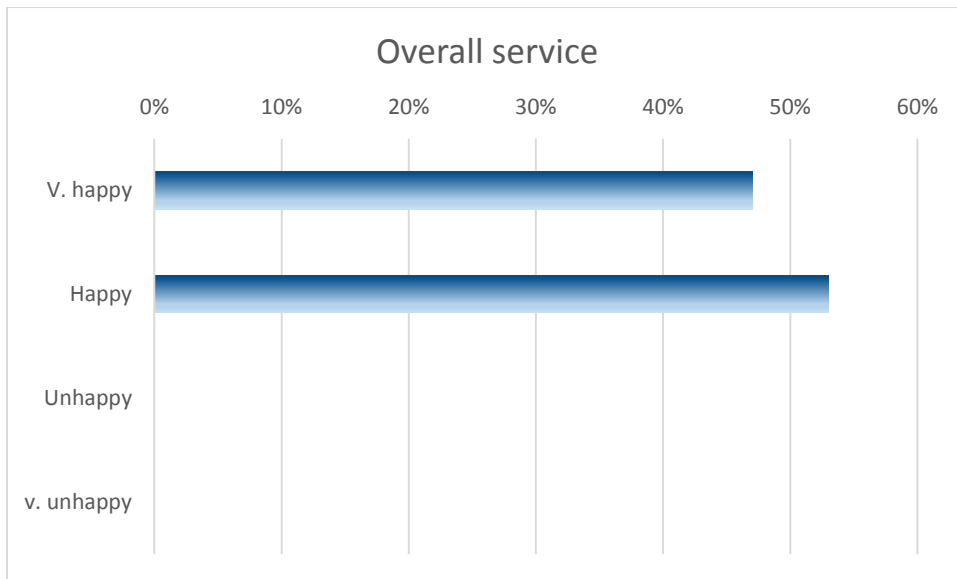
What our clients think of US

Finding out what our clients think of the service they have received is important to us. We have always received impromptu thank you letters and complaints. However, we have also, started surveying clients to find out in more detail what they think of our services.

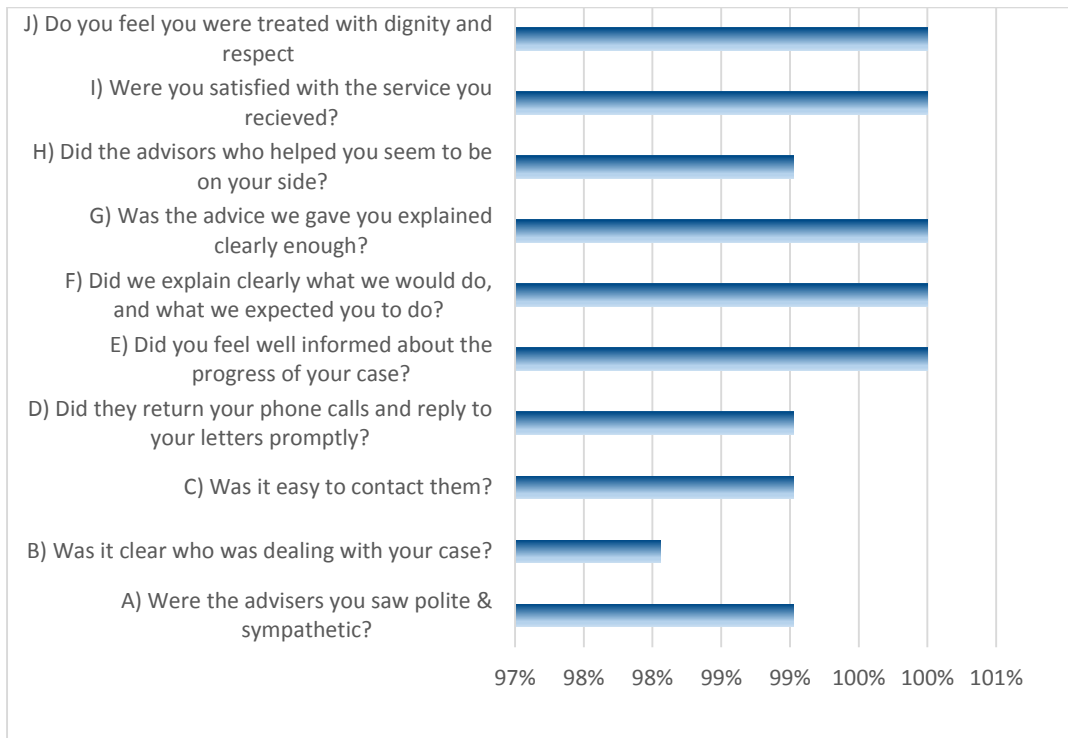
The survey of 70 generalist clients from across the area, has produced the following results in 2014-15:



Everything was excellent, very informative and extremely polite. Thanks to all concerned for the help and advice



A parallel survey of over 100 casework clients who completed and returned questionnaires produced the following results:

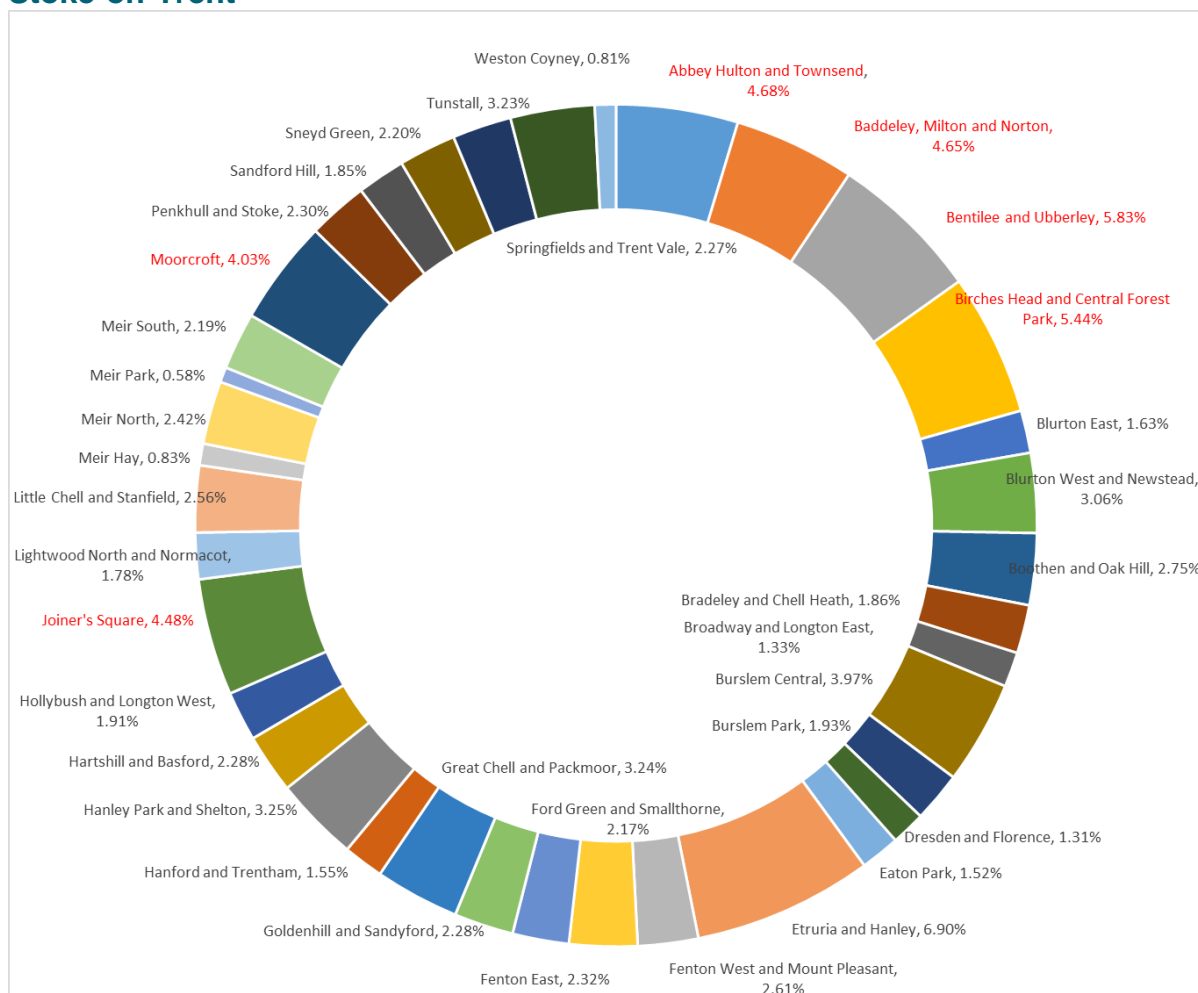


I am happy that I came to the CAB because I know I got the help I needed. Thank you

I was really pleased with how things were dealt with and it is a relief to have everything sorted out.

Where our clients come from:

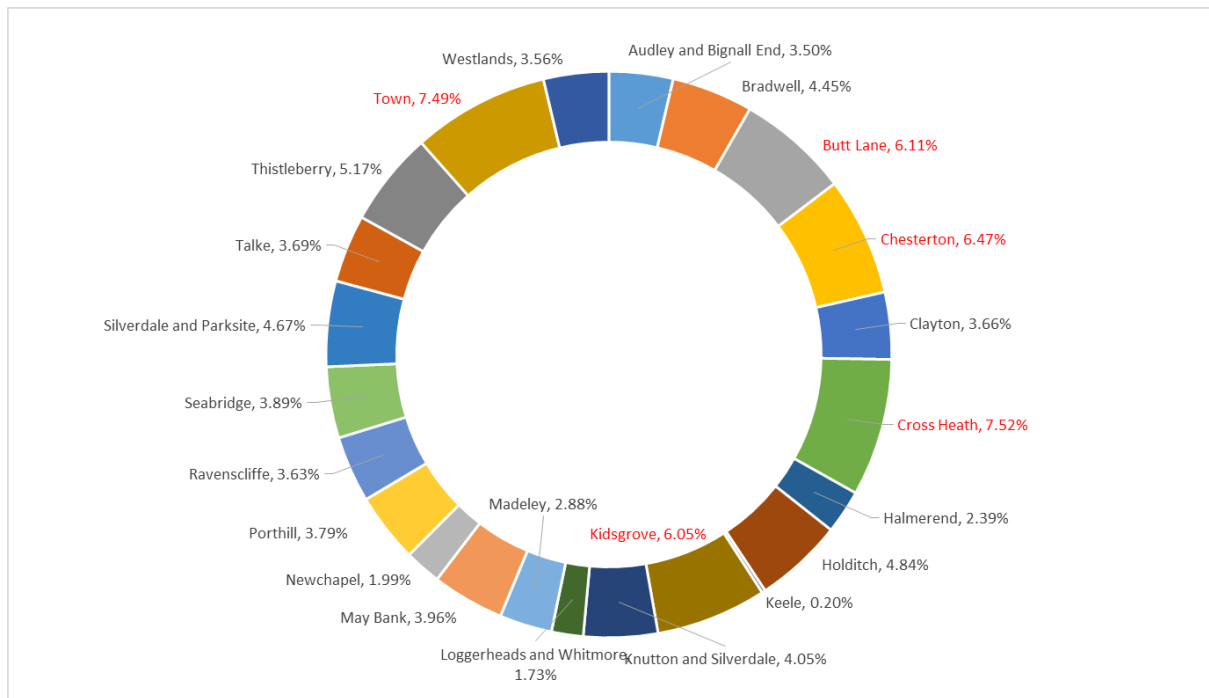
Stoke-on-Trent



Despite being based in Hanley we advise people from every ward in the city. Those listed in red are the wards where most of our clients live. It is no surprise that these tend to coincide with areas of significant deprivation.

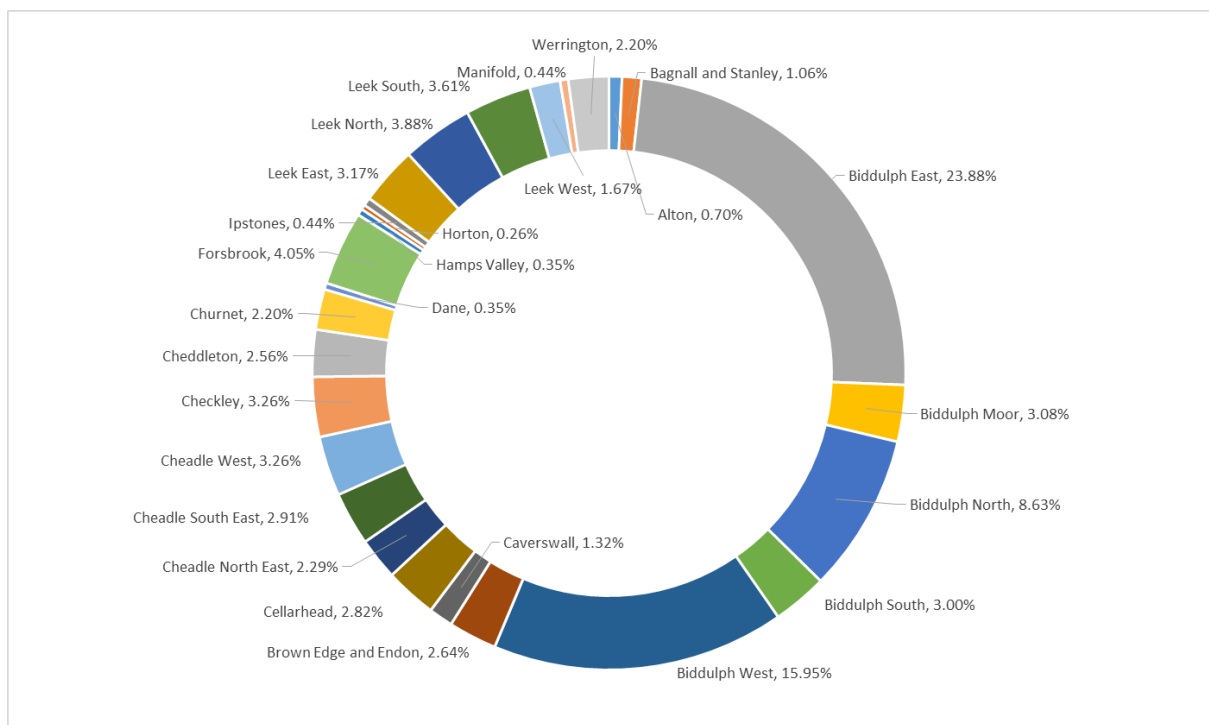
Newcastle-under-Lyme

The chart below shows once again that we help people from across the borough. The high proportion of Kidsgrove residents among our client group emphasises the need for a service in that part of the Borough. Unsurprisingly, the poorest wards tend to generate the most clients.



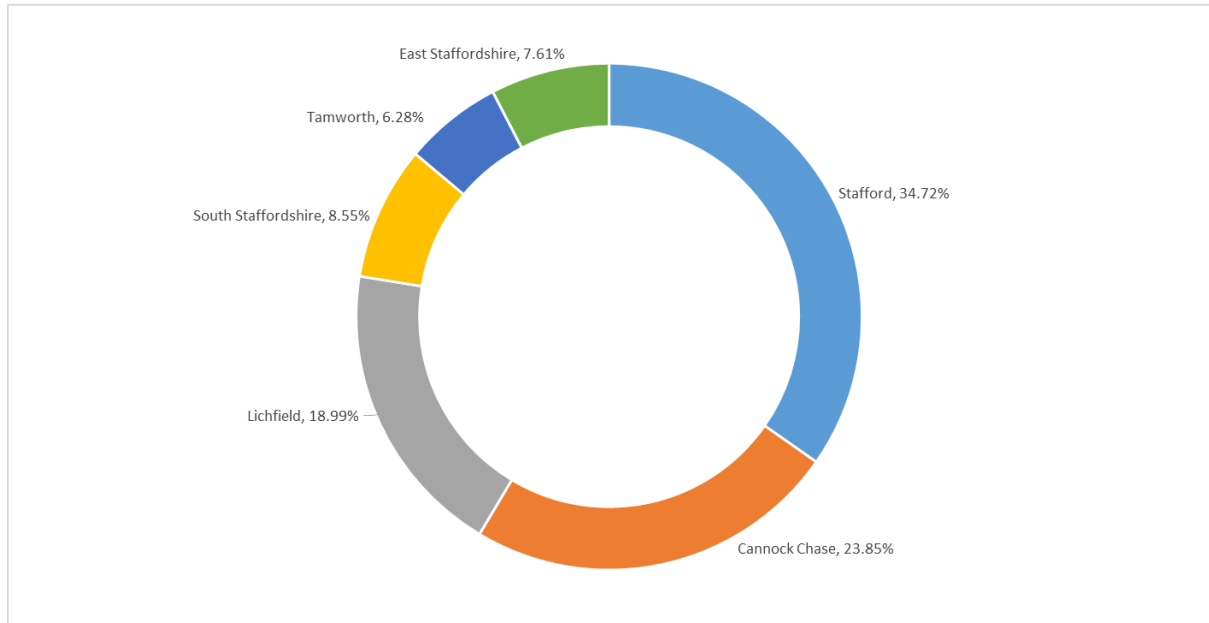
Staffordshire Moorlands

Although we are based in and principally serve the Biddulph area our clients come from many Moorlands communities. It is no surprise that over half of the Moorlands residents using our service come from the Biddulph wards.



Staffordshire

Now we are a part of a countywide service, we are advising more and more clients from other parts of the county. This is mainly via the county Adviceline, which we deliver jointly with Staffordshire South West CAB and East Staffordshire CAB. The percentages are of all residents of Staffordshire outside our immediate area.



I would like to say a very big thankyou for all the help and advice given to me. My adviser was really nice and explained everything to me in great detail.

My adviser was amazing and very understanding. She talked to me and made me understand what she was doing

Thankyou for getting my life on track again

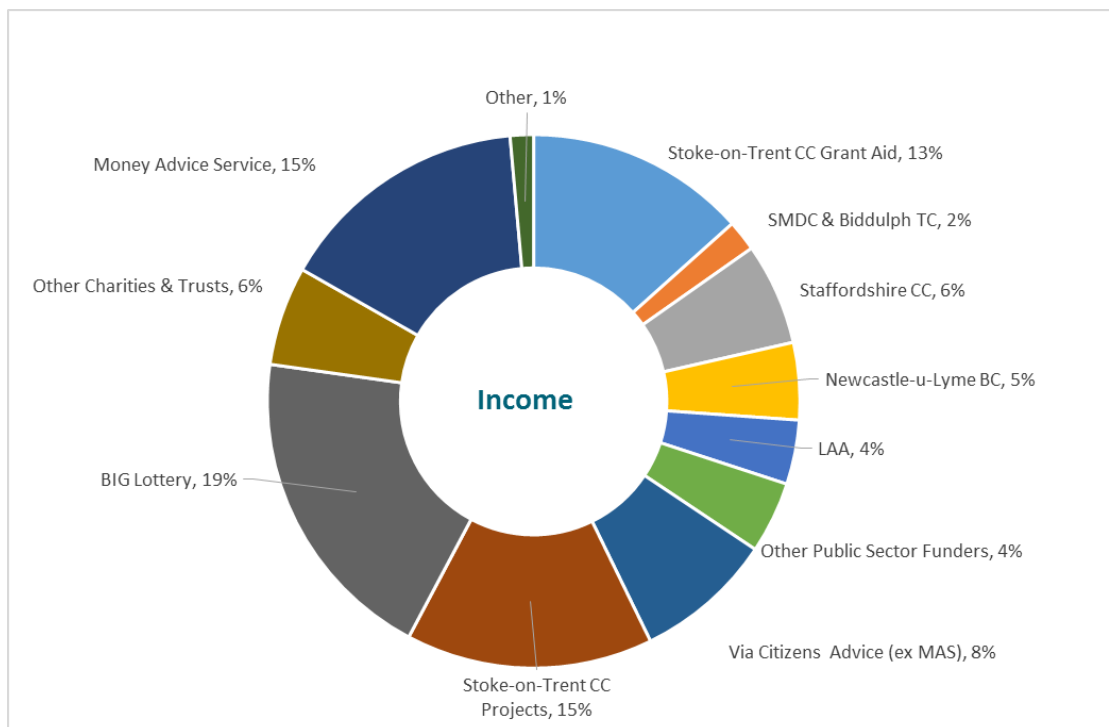
The service I received was excellent. A huge weight was lifted and helped with the stress which I suffered due to debts.

I was really pleased at how well it all went and was made to feel so much at ease while being talked to. So, so happy with it all.

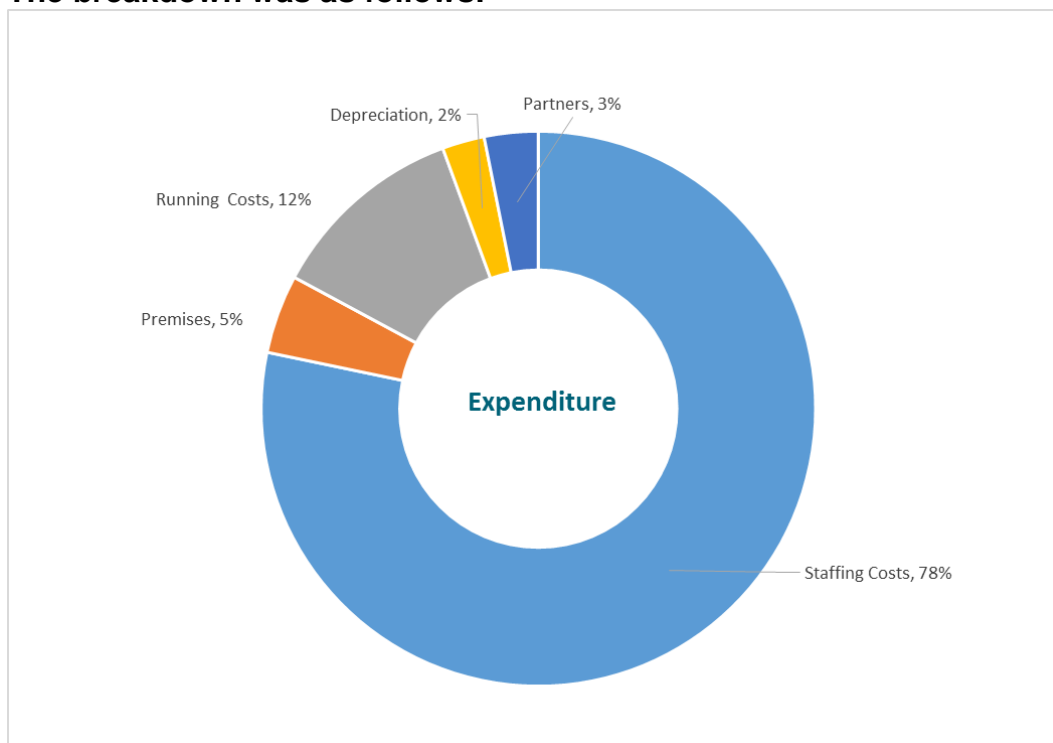
Everyone we spoke to were extremely reassuring. Can't praise the advisers enough for their help.

Our Money 2014-15

Our income for 2014-15 was £2,433,141 (1% down on 2013-14). It came from the following sources:



We spent £2,449,400 delivering those services. The small deficit was due to the timing of some payments received in the previous year and spent in this year. The breakdown was as follows:



We could not have delivered our services without the support of our principal funders, whom we would like to thank:

Stoke-on-Trent City Council
Staffordshire County Council
Newcastle-under-Lyme Borough Council
Staffordshire Moorlands District Council
Biddulph Town Council
The Big Lottery Fund
The Staffordshire Police & Crime Commissioner
The Ministry of Justice
Brighter Futures
The North Staffordshire Combined Healthcare NHS Trust
Legal Aid Agency
The Money Advice Service (via Citizens Advice)
Her Majesty's Revenue and Customs (via Citizens Advice)
Royal Bank of Scotland (via Citizens Advice)
Ofgen (via Citizens Advice)
Citizens Advice
The Department of Communities and Local Government (via Citizens Advice)
The Severn Trent Trust Fund
The Severn Trent Big Difference Fund
Henry Smith Charity
Children in Need
Ben Cohen Stand Up Foundation
The North Staffordshire Multiple Sclerosis Society
The Early Action Neighbourhood Fund
The Future Advice Fund (via Barings Foundation)
The Legal Education Foundation
The Cabinet Office (contribution to ASTF)
Your Moorlands Housing
Staffordshire Housing Association

Contact Us:

Address: Advice House, Cheapside, Hanley, Stoke-on-Trent, ST1 1HL

Email: advice@snsCab.org.uk

Tel: (01782) 201234

www.snsCab.org.uk

Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux

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