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## AIMS AND PRINCIPLES

Through the provision of an advice service which is excellent, free, confidential, impartial and independent to everyone regardless of age, disability, gender reassignment, race, religion or belief, sex, sexual orientation, marriage or civil partnership, or pregnancy and maternity, Wandsworth Citizens Advice Bureaux aims to:-

- \* Ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively;
- \* Have a responsible influence on the development of social policies and services, both locally and nationally.

### SOLVING PROBLEMS AND CHANGING LIVES

<i>Inform</i>	people about the law and how it affects them; about their rights and responsibilities; and about how they may be able to satisfy their needs
<i>Advise</i>	people on the options available to them and on the potential consequences of different courses of action
<i>Support</i>	people as they consider and decide what to do, listening to their concerns and helping them move forward
<i>Assist</i>	people in pursuing their chosen course of action by negotiation, representation and referral to other sources of help needed
<i>Influence</i>	those responsible for policies and services by bringing to their notice the problems people experience and recommending changes

## CHAIR'S REPORT



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It's a great pleasure to be invited to say a few words as the new Chair of Wandsworth Citizens Advice Bureaux to introduce our annual report for 2010/11.


I'd like to begin by paying tribute to my predecessor, Elisabeth Davies, who completed her term of office at the end of last year. Under Elisabeth's enthusiastic and committed leadership, the CAB in Wandsworth established a secure and valued place in the local community. Elisabeth's focus on the needs of the local community was at the heart of what she brought to the CAB and this focus, combined with some difficult decisions which helped secure the financial position of the Bureau, means that we can look forward to the future from a very sound base.

**Client feedback:** *Service is brilliant! Thank you to all the staff for their precious time, patience, perseverance and commitment*

Whilst there may be alternative sources of funding available for some new types of work, our challenge is to test what we can do to respond to the needs of the people we serve in flexible and innovative ways.

That legacy, of a strong foundation for our service to the local community, is all the more valuable given the challenges and uncertainties that we now face. That challenge has become increasingly clear over 2010/11, particularly on the funding front, where the future of the Legal Aid contracts is particularly uncertain at a time when local authority budgets are also under pressure.

In this respect, there have been some important developments in 2010/11, notably the successful implementation of the "Gateway" system of managing our advice services efficiently as well as increasing use of telephone advice. Whilst there are limits to the extent to which these innovations can help us respond to the growing need for help at a time of contracting budgets, it has been encouraging to see that service users and staff have felt the benefits of these changes: we advised more than 13,500 people last year, in addition to more than



1,100 legal aid cases. Further changes will be coming during this year, for example in our case management systems, which will further improve the quality and reliability of the service we provide.

The year ahead therefore looks set to be a busy and challenging one: we know, for example, that we need to move from our Tooting premises by the end of the year. This, combined with a reduction in our budgets, means that we are actively exploring how to move to working out of two sites in the borough rather than our current three.

There are, nevertheless, a large number of reasons why I am very optimistic about the future of the CAB in Wandsworth. First and foremost, the feedback from the local residents we serve


**Client feedback:** *When I came to this country 20 years ago, an airport official introduced me to you [CAB] - and all public has respect for your honesty, dedication and skills*

remains very high: some [95%] say that they rate the help they get highly. Our relationships with our key funders remain good - not only the Local Authority but also an important network of local bodies active in both health, education [and the prison service]: we value these relationships highly and hope

that, by continuing to work together in the interests of the local community, we will all come through the next couple of years in good shape.

Our staff and 75 volunteers, ably led by our Chief Executive, Olufemi Oluleye, are also a key asset, and have taken forward and implemented some substantial improvements to services: I'd like to thank them for their hard work and dedication, especially at such an uncertain time.

Lastly, we are in the process of significantly reinforcing the Trustee Board: it's been a pleasure to welcome 3 new co-opted members and to receive expressions of interest in joining the Board from 3 others.



These new members join a strong team on the Trustee Board: I'd like to thank them all for their work, especially the heads of the Board's sub-groups, Barbara Macanas (who is also Deputy Chair), David Bellamy (who has kindly taken on the Treasurer role this year) and Denis Penna.

We face a challenging couple of years - and we shall probably look quite different at the end of those years - but our values, and our commitment to meeting the needs of the local population we serve will guide us through the challenges with purpose and determination.

I hope you enjoy reading the rest of this summary of our key highlights from this past year.

**Jonathan Mogford**  
**Chair, Trustee Board**

***A great BIG thank you .....***

*Sincere thanks to all those who volunteered with Wandsworth CABx during the year and to let you know how much we appreciate your dedication, hard work and the vital contribution you make to the service. In 2010-11 volunteers contributed around 10,900+ hours to the service at an estimated value exceeding £215,000.*

***..... and our best wishes for the future to those who have moved on***

# STAFF TEAM 2010-11

(Paid and Voluntary)

## Specialist Advice / LSC Contract:

Donatus Anyanwu  
Cliff D'Souza



Cliff D'Souza — LSC Adviser

Frances Ode-Sarpong  
Michael Barras  
Maya Vuletic



Maya Vuletic — LSC Adviser

Denis Kouadio  
Rodrigo Fenick



Rodrigo Fenick — Macmillan

Robert Delahoyde  
Helen Botchey  
Richard Everall  
Charity Bawauh

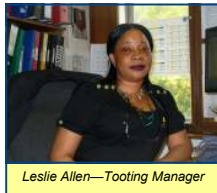


Robert Delahoyde — Macmillan  
Support Worker

Natasha Ristic  
Cynthia Fernandes  
Laila Kamiriza  
Bilquis Oluwa

## Tooting:

Leslie Allen  
Maria Noel  
Kate Edwards



Leslie Allen — Tooting Manager

Robert Wooldridge  
Mohamed Rashid

*Client feedback: Thank  
you [staff] for everything  
you have done for us. You  
have taken a lot off our  
minds.*

Lorna Nunes  
Loraine Canovas  
Jade Costello  
Frederica Carew



Tooting Bureau

Naveed Akhtar  
Dickon White  
Anna Litwa  
Mubarak Ahmad

Hope Green  
Kleber Dias  
Freda Ankrah



Tooting Reception

Sebastian Duroha  
Georgina Banfield  
Francy Pena Vargas  
Jin Wang  
Elizabeth Norris  
Dorota Kapusniak  
Sola Ogunlade-George  
Sabrina Spalding  
Dzamilia Zukaitaine

## IT / Central Management:

Olufemi Oluleye  
Pam Wright



Jennie Barton — Office Manager &  
PA to Chief Executive

Jennie Barton  
Hasantha Edirisooriya  
John Cann



John Cann — IT Support  
Officer

Andrea dos Santos  
Thomas Adu Junior  
Robert Malkin  
Moji Walmsley

### **Battersea:**

Rosevaldo Reis  
Abi Durosinmi  
Corina Paes



Abi Durosinmi—Battersea

Philip Nelson  
Andrew Keaney  
Bukola Fakeye  
Malcolm Gould  
Zahra Abdi  
Grace Bailey  
Titus Leskov



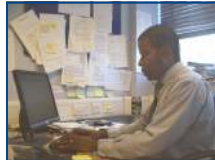
Battersea Reception

Dominika Bullegas  
Rosa Nieva  
Irmind Hussain  
Beata Rejent  
Sarah Greaves  
Esther Nyamakor  
Sophie Kurankyi  
Fiona Obwona-  
Lanana  
Pedro Abranches  
Ayesha Keelson  
Elizabeth Love

Roger Roach  
Deborah Webster  
Ali Sagal  
Margarita Dimitrova  
Melanie O'Donnell  
John Cammish

### **Roehampton:**

Stephen Cumberbatch  
Mina Annan  
Susan Brown  
Louise Lawson  
Philip Lewis



Stephen Cumberbatch—Roehampton Manager

Garvin Lambert  
Lynda Bailey  
Derek Walter  
Abelino Carrasco  
Jo Adamska  
Tony Hughes  
Caroline Dunne



Roehampton Reception

Michael Gopee  
Philip Mann  
Elzbieta Szewczyk  
Lisa Miller  
Jo Heath  
Nima Ahmed  
Noble Onyeka  
Adisa Saltagic-Giles  
Carol Lane  
Edyta Niewola  
Joanne Mackenzie  
Joanne Wivell  
Abiola Afolabi-Shafi

### **Training & Development:**

Denis Nolan  
Sharon Parkes  
Alison Clark

**Retired or semi-retired?**

**Professional person?**

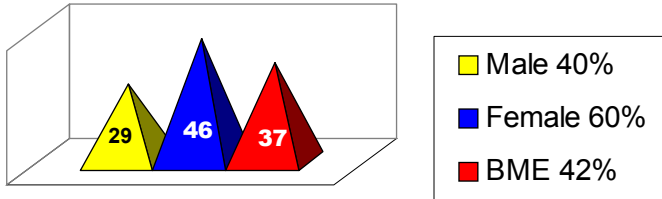
**No longer working?**

WCABx are seeking reliable and committed volunteers to maintain the continuity of our advice services

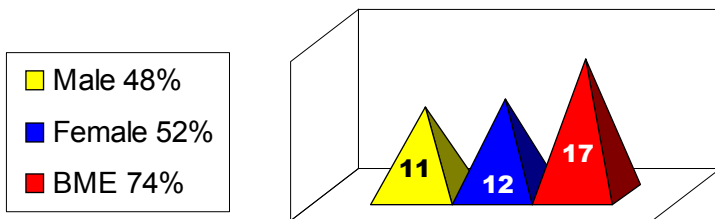
If this is you and you have regular time available to provide something valuable to the local community then contact [volunteering@wandsworthcabx.org.uk](mailto:volunteering@wandsworthcabx.org.uk) for further information

# STAFF TEAM STATISTICS

## VOLUNTEERS 2010-11 (Annual average = 75)



## PAID STAFF 2010-11 (Total during year = 23)



## SOCIAL POLICY SUCCESSES

WCABx continues to raise the profile of social policy work working with other SW London CABx to develop and motivate staff in social policy work thus promoting social policy issues and campaigns.



WCABx generated 220 bureau evidence forms on various issues from April 2010–March 2011. About a third of these policy issues related in some way to unfairness in the welfare benefits system or its local operation. These evidences have been used for local campaign work by engaging in the first instance with the ‘offender’ and sometimes creating media awareness on a national level via National Citizens Advice. Bureaux evidence gathered has shown there is a great deal that can be done to give a voice to excluded communities and strengthen democracy.

Example of evidences raised and used for consultation briefing to ministers for major campaigns are :


### **Employment Justice Project**

WCABx was in the forefront with the Employment Justice Project working with Citizens Advice and two other CABx to pilot the trial initiatives of the employment campaign. The outcome was the production of a new reference pack on Citizens Advice Adviceguide website with employment legislation and links to other related websites e.g. ACAS. The pack is now widely used by all the CABx in London with a formal launch in April 2011.

### **Welfare Reforms and Housing Benefit Cuts**

WCABx has been playing a major part in highlighting the impact of benefit cuts and the proposed housing benefit cuts on clients across London.

WCABx welcomed senior civil servants to an informal information gathering visit on the possible impact of the Spending Review, and hosted 11 cross party Select Committee members and several advice agencies on a fact-finding visit re housing benefit reforms. As a result, transition arrangements were put in place to help existing tenants adversely affected by the new Housing Benefit cap.



We held various meetings with Local Authority departments to find ways to help with administrative problems faced by clients and to help maximize their income or other help with benefits to help tackle severe poverty faced by vulnerable clients; and also update on the new changes to benefit and the impact on clients. As a result Wandsworth council got the bureau involved in Wandsworth Employment & Skills Partnership (WESP), a meeting with the local authority Economic Development Officers and other organizations in the borough to review current strategy and focus for the future with a role in reducing worklessness.

WCABx lobbied all 3 MPs in the borough to support our social policy work on the ongoing welfare reforms.

**Client feedback:** *The government should expand you [CAB] - much better than other legal aids*

### **Rogue landlords and letting agencies**

WCABx was able to identify rogue landlords using evidences gathered and details were forwarded to Trading Standard and later to the local police.

### **Employment Support Allowance/Work Capability Assessments**


Evidence from clients showed they were failing the work capability assessment and scoring no points. Together with our South West London Social Policy Coordinator Cluster group WCABx collected evidence and researched the descriptors used for the assessment and why clients failed and a report was produced on this. One major finding was that not all clients' health issues were considered, e.g. mental health.

A copy of the report was sent by Citizens Advice to Professor Malcolm Harrington who had been appointed by the government to review the Work Capability Assessment (WCA). WCABx and the SW cluster were happy that some of our research findings were used in his recommendations.

<http://www.dwp.gov.uk/docs/wca-review-2010.pdf>

### **Justice for All campaign**

WCABx was concerned that the government proposals to cut legal aid by £350 million, combined with local authority funding for advice coming under pressure, could leave many of our



clients cut off from free advice about their legal problems and made high profile contacts raising this.

Letters were sent to all 3 local MPs and we lobbied and had meetings with 2 MPs at the House of Common to discuss the impact of the cuts on our clients. All 3 local MPs have been very supportive of the campaigns, Justine Greening MP for Putney (Economic Secretary to the Treasury), responded to a letter sent and forwarded a copy to Ken Clarke, Minister of Justice, on the impact of the government cutting down on help available to our vulnerable clients who usually can't afford legal help.

WCABx received a response from Jonathan Djanogly MP, the Parliamentary Under-Secretary of State for Justice, who also visited the bureau on a fact finding mission and spoke to 3 clients.

At the official launch of our "Justice for All" campaign, Sadiq Khan MP for Tooting gave a very good speech at the House of Commons in support of our work.

### **THANK YOU**

to Capital Accounting Services for their donation of £20 in response to a mailshot to local businesses by our Volunteer Fundraiser, Moji Walmsley

### **Hung Up Campaign**

In 2008 Citizens Advice "Hung Up" report looked at the high cost of calling government helplines from mobiles. This led to the DWP making all claim lines free from mobile phones. WCABx conducted a short national survey in November/December 2010 which has been used, in consultation with other government departments and organisations providing essential services, to make their helplines more affordable from mobile phones.

**WCABx intends to build on these achievements** to ensure the service continues to be fully involved in raising social policy issues by making sure that quality evidence of welfare benefits reform outcomes and the experiences of people living in poverty are collected consistently, analysed and communicated effectively to decision makers in a timely and impactful way.

**Helen Botchey**  
**Social Policy Development Officer**

## SERVICES AND OPENING HOURS

	<b>BATTERSEA BUREAU</b> 125 Bolingbroke Grove SW11 1DA	<b>TOOTING BUREAU</b> 4 <sup>th</sup> Floor Bedford House 215 Balham High Road SW17 7BQ	<b>ROEHAMPTON BUREAU</b> 166 Roehampton Lane Roehampton SW15 4HR	<b>TELEPHONE ADVICE</b> 0208 333 6960
<b>MON</b>	10:00 – 12:00 2:00 – 4:00	10:00 – 12:00 2:00 – 4:00	10.00 – 12.00	CLOSED
<b>TUE</b>	10:00 – 12:00	10:00 - 12:00	1:00 – 3:00	2:00 – 3:00
<b>WED</b>	2.00 – 4.00	10:00 – 12:00	10:00 – 12:00	10:00 – 11:00
<b>THU</b>	10.00 – 12.00	2:00 – 4:00	1:00 – 3:00	10:00 – 11:00
<b>FRI</b>	10:00 – 12:00	10:00 – 12:00	CLOSED	2:00 – 3:00

### Macmillan/CAB

To book an appointment contact Rod or Robert on 020 8355 6651

Paul's Cancer Support Centre  
(Tuesday am)

St George's Hospital

(Wed am and Thurs all day)

### GP Surgeries

Brocklebank Health Centre

for patients & staff only

(Wednesday 10am - 12.30pm)

St. Paul's Cottage Practice

for patients & staff only

(Fortnightly Tues 10am - 12.30pm)

### Southfields Community College

for students only

(Monthly on 1st Thursday 5—7pm, term time only)

### Legal Services Contracts in Welfare Benefits & Debt

By referral from the Initial Advice Service based at the three Bureaux

**As your LOCAL charity for our LOCAL community your continued support and appreciation of our service is most welcome**

#### Donations to:

*Central Management Office, 1st Floor  
Bedford House, 215 Balham High Road,  
London SW17 7BQ*

## RECRUITMENT, TRAINING & DEVELOPMENT

I manage the Recruitment, Training & Development team of the Wandsworth CAB. My experience of recruiting volunteers into the CAB has proven to be a positive and fruitful one. It has brought great pleasure not only to me but also to the volunteers who have joined our organisation and continue to work with us.



In the past year, we have managed to increase the number of active volunteers by a staggering 37% with a high retention rate (losing only three trainees since beginning the recruitment process). In revamping the process and making it more structured, we now have a recruitment and training calendar which maps out the sequence of training activity starting with an Open Day held on a quarterly basis, generating a cohort of trainee volunteers.

We dealt with over 500 enquiries from prospective volunteers, with an average of 35 attendees at each Open Day, most of whom will subsequently make an application.



Chief Executive addressing  
Volunteer Open Day

A tracking database was created to assist in the management of such large numbers of individuals. The interview stage includes competency testing and follow-up of referees. For those who are successful through this process, the training path takes them on to induction and basic training (lasting approx 6 weeks) before being handed over to the Bureaux for hands on advice session experience and ongoing development.

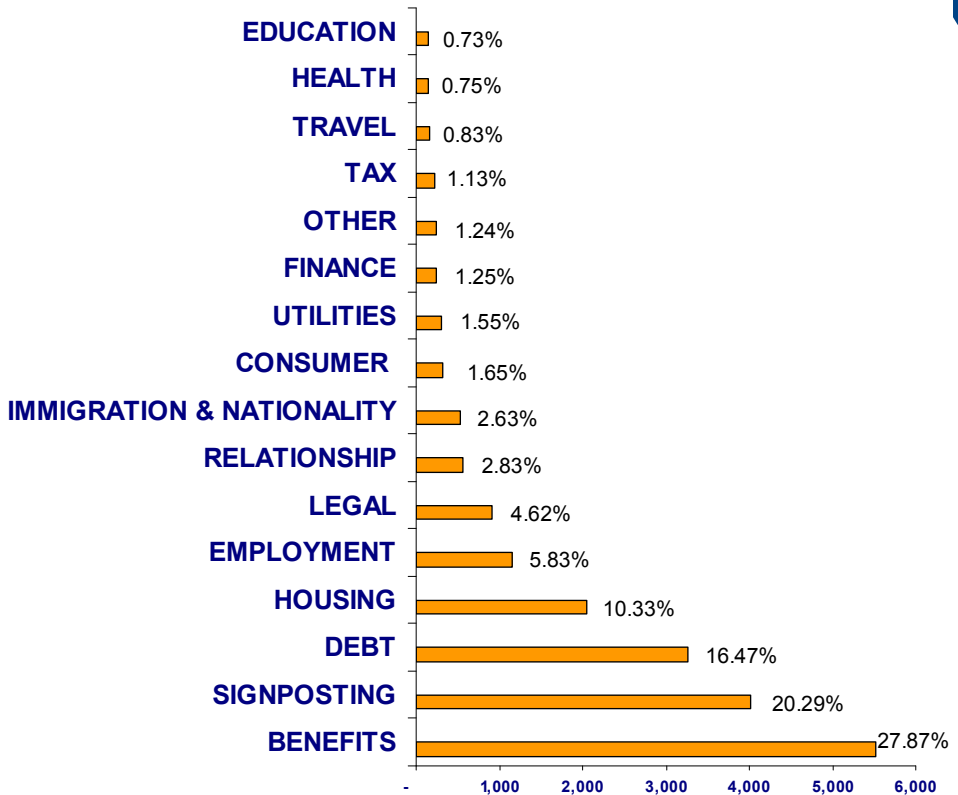
The training department looks forward to the addition of a Guidance Tutor who will have a great impact on those existing volunteers who are seeking to develop their aspirations and aptitudes in subject categories.

I personally wish to thank Alison Clark, Volunteer Administration for her continued and invaluable assistance.

**Sharon Parkes**  
**Training & Development Officer**

## CATEGORY OF ENQUIRY STATISTICS

(Annual total = 19,808)



### **A very special “Thank You”**

to Mr A C Mumford (a local resident) for his support and appreciation of our service in donating a most generous £370!

Having been on our “wish list” for some time, this sum was sufficient to purchase a laptop computer for use in the training of our volunteers.

## TREASURER'S REPORT



In the current challenging economic climate, achieving financial security has been a high priority for the trustee board, enabling us to continue to serve the local community at a time when perhaps our services are needed more than ever.


The financial statements show that we achieved a surplus of £33,193 on income of £841,755. This was a lower surplus than in the previous year, following a £40,000 fall in our income. We are conscious that many charities will not have been able to balance the books, let alone achieve a surplus. We are grateful for the continuing understanding and dedication of staff and volunteers alike, as the trustee board has made the tough decisions necessary to protect our financial future.

**Client feedback:** *I would be certain to recommend you [CAB] to someone else if they needed legal help and advice because you have been so very helpful to me*

The consequences of these decisions – and the (now ended) funding for additional hours of advice – is that reserves now meet our reserves policy. This ensures that we can fund operating costs when payments don't arrive at the same time as services need to be delivered, meet our contractual obligations to staff in the event of service funding no longer being available, and to have a small reserve to invest in new services in response to the ever-changing environment.

It's crucial that we took these steps, difficult as they were, because the financial challenges we face are going to become ever-more severe in the years ahead, with the government's decision to cut and then abolish the debt and welfare benefits advice we provide for the Legal Services Commission, and the reduction in income to our principal funder, Wandsworth Borough Council.

We remain grateful to the Council for their support and the strength of the relationship we have. We are pleased to have met all the targets agreed with them, such as number of residents helped, percentage of clients from black and minority



ethnic communities and number of volunteers recruited. We look forward to working together to deliver an advice service that meets the needs of local residents – it's clear that a genuine partnership is the most efficient way to achieve this.

I also want to express our thanks to the other organisations who supported our work during the year:

- **The Trust for London** (previously the City Parochial Foundation) for the costs of employing a social policy development officer.
- **Macmillan Cancer Support** for the continuation of funding to provide welfare benefits advice to cancer patients at St George's Hospital and Paul D'Auria Cancer Support Centre.
- **Citizens Advice** for the grant to provide additional hours of

*Client comment: There have been too many reforms, - you (CAB) have to stay!*

advice to assist people with problems generated by the recession. This was achieved by opening Roehampton CAB for an extra day each week and offering telephone advice from Tooting CAB.

- **Southfields Community College** for the provision of Thursday evening term-time advice sessions for students.
- **Brocklebank Group Practice and St Paul's Cottage Practice** for the provision of regular advice sessions for patients.
- **Broadwater and the Battersea Extended Schools Cluster** to provide term time advice sessions for parents, carers and staff – unfortunately these services were terminated in September 2010 due to financial cuts in the extended schools budget.

Through the support of our funders and the commitment of our staff and volunteers, I remain confident that we can continue to effectively serve our local community.



## FINANCIAL STATEMENT AND ACCOUNTS

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These summarised financial statements contain information from both the Statement of Financial Activities and the Balance Sheet for the year ended 31 March 2011, but are not the full statutory report and accounts. The full financial statements were approved by the Trustees on 13 July 2011 and subsequently submitted to the Charity Commission and Companies House. They received an unqualified audit report and copies may be obtained from Wandsworth CABx, Bedford House, 215 Balham High Road, London, SW17 7BQ.

On behalf of the trustees

**David Bellamy**

**Honorary Treasurer**

13 July 2011

### **Independent auditors' statement to the trustees of Wandsworth Citizens Advice Bureaux Ltd**

We have examined the summarised financial statements of Wandsworth Citizens Advice Bureaux Ltd for the year ended 31 March 2011 which comprise of the summary statement of financial activities and summary balance sheet.

### **Respective responsibilities of trustees and auditors**

The Trustees, who act as Directors for the purpose of company law, are responsible for preparing the Summary Financial Statement in accordance with applicable United Kingdom law.

Our responsibility is to report to you our opinion on the consistency of the summary financial statement within the *summarised annual report* with the full annual financial statements and the Directors'/Trustees' Report, and its compliance with the relevant requirements of section 427 of the Companies Act 2006 and the regulations made thereunder.



We also read the other information contained in the *summarised annual report* and consider the implications for our report if we become aware of any apparent mis-statements or material inconsistencies with the summary financial statement.

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board. Our report on the charitable company's full annual financial statements describes the basis of our opinion on those financial statements and on the Trustees' Report.

### **Opinion**

In our opinion the summary financial statement is consistent with the full annual financial statements and the Trustees' Report of Wandsworth Citizens Advice Bureaux Ltd for the year ended 31 March 2011 and complies with the applicable requirements of section 427 of the Companies Act 2006 and the regulations made thereunder.

### **haysmacintyre Statutory Auditors**

Fairfax House  
15 Fulwood Place  
London, WC1V 6AY  
13 July 2011



## INCOME & EXPENDITURE ACCOUNT

<b>INCOME:</b>	Y/E March 2011	%	Y/E March 2010	%
Wandsworth Borough Council contract	£463,804	55	£445,470	51
Legal Services Commission contracts	£228,429	27	£245,591	28
Brocklebank & St Paul's GP Practices	£19,800	2	£22,200	3
Citizens Advice Bureaux Grants	£19,401	2	£50,100	6
Macmillan Cancer Support	£60,108	7	£63,102	7
Southfields Community College	£5,850	1	£4,370	0
Tooting and Battersea Schools Clusters	£2,505	0	£7,035	1
Trust for London (previously CPF)	£35,000	4	£27,393	3
Servite Houses	£0	0	£9,995	1
GamCare	£0	0	£600	0
Donations	£1,045	0	£355	0
Other income	£1,634	0	£1,355	0
Investment income	£4,179	0	£4,040	0
<b>TOTAL INCOME</b>	<b>£841,755</b>	<b>100</b>	<b>£881,606</b>	<b>100</b>

<b>EXPENDITURE:</b>	Y/E March 2011	%	Y/E March 2010	%
Charitable activities	£760,849	94	£798,884	93
Cost of generating funds	£16,435	2	£25,125	3
Governance costs	£33,839	4	£33,736	4
<b>TOTAL EXPENDITURE</b>	<b>£811,123</b>	<b>100</b>	<b>£857,745</b>	<b>100</b>
Unrealised gain / (loss) on investments	£2,561		£18,436	
<b>NET SURPLUS / (DEFICIT)</b>	<b>£33,193</b>		<b>£42,297</b>	

<b>SUMMARY BALANCE SHEET</b>	at 31 March 2011	at 31 March 2010
Fixed Assets	£1,074	£1,611
Investments	£88,715	£86,154
Debtors	£51,216	£63,594
Cash and bank	£238,281	£175,163
Creditors and deferred income	-£128,165	-£108,594
<b>NET ASSETS</b>	<b>£251,121</b>	<b>£217,928</b>
Restricted Funds	£0	£3,151
Designated Funds	£1,074	£1,611
General Funds	£250,047	£213,166
<b>TOTAL FUNDS</b>	<b>£251,121</b>	<b>£217,928</b>

## CASE STUDIES



**Client A** came into the outreach session to get advice about a bill he had received from BT following cancellation of both land-line and broadband in January 2011. Debt collectors were already involved.

He advised that the amount outstanding of £64.27 seemed too high and it was not easy to see from the bills how this amount had been calculated. Also several items were included which should not have been.


The CAB adviser contacted BT on two occasions on the client's behalf, and also the debt collectors. Eventually, the bill was reduced to £19.59, which the client was happy to pay.

Case referred to Social Policy Coordinator as BT should have been able to resolve this issue before referring it to debt collectors and without CAB intervention.

**Client B** was a Polish single parent with one child, living in private accommodation; she spoke very little English, and was not in receipt of child benefit even though entitled. She worked for a cleaning agency and was paid cash in hand which was below the minimum wage. We were told that she had been sacked with no explanation and that the agency withheld some of her money. The client was devastated as she had spent all her savings and said she had only £73 to her name which was her last wage.

The Bureau recognised that she had been exploited and her employer had taken advantage of her being ignorant of British employment regulations. The client was helped with a letter to the agency stating she was unfairly dismissed and provided with a copy of our employment reference pack. Although later receiving all the money to which she was entitled, she was not willing to go back to work for the agency.

**Client C** is married, unemployed with 2 children, and living in private rented accommodation. His wife had limited income from part-time work. His application for Job Seekers Allowance was refused. The client said he had tried to get a refusal letter from the Department of Work & Pension (DWP), but was told the letter had already been sent. Client stated he had never received the letter.



The client stated he had no money and his children were refused free school meals and he could not apply for housing benefit because he could not show any proof that he had no income. His debts were accumulating and the family were living in poverty as they could not afford basic things.

After bureau intervention it showed that his case was an administrative error by the DWP. The postcode they had for client was wrong. The DWP tried to blame the client for the oversight but when challenged with letters he sent to them they admitted their error.

The Bureau stated that DWP staff should be more efficient, giving closer attention to details, less negative in attitude and friendlier in their dealings with the public. The client stated that many times he had tried to explain to them that he had not received the letter, and they were “horrible” to him; without bureau help the family would have continued suffering.

**Client D** is a cancer patient who was diagnosed 2010, and is still undergoing treatment. Being unable to work, and receiving only disability benefits, she was experiencing financial difficulties.


Throughout her illness, the client was charged for all her prescriptions, being unaware that since April 2009, cancer sufferers were exempted from paying prescription charges.

The Bureau provided the client with all necessary information to challenge her care providers, GP, and other health service agents for not informing her of all her entitlements.

Our Macmillan Adviser now meets with health officials to address such issues and endeavour to stop unnecessary financial problems to such vulnerable clients.

**Client E** is a 57 year old man who had multiple priority and non priority debts in the past. We helped him on a number of occasions by negotiating with his creditors on his behalf and offering minimum payments that the client was able to afford.

The client came back as he was not able to keep up with the accepted minimum repayments due to severe depression that he suffers from since his wife passed away in January 2011. Client has two dependent children aged 9 and 13 years, one of whom is autistic. The client suffers from a disability himself.



WCABx spent much time clarifying his debts as client was neglecting to contact creditors. Finally, establishing that the client had 12 different creditors and total outstanding balance of £14,590.00. Eligibility to apply for Debt Relief Order was carefully checked, and application made , which was approved . Following this success, client sent a thank you letter to the bureau manager stating how pleased he was with an outcome and how much he appreciated our help.

**Client F** is a single woman, self employed and in receipt of Working Tax Credit. The client suffers from ankylosing spondylitis which is a form of rheumatoid arthritis affecting the spine.

The client made an enquiry in 2009 to the Tax Office in relation to her illness and entitlement to Working Tax Credit, believing that there was an entitlement to Disability Premium within Working Tax Credit. The client's claim was reassessed over the phone on the same day and found entitled to Disability Premium since 2009.

However, the client later received a letter requesting her to pay back an overpayment of Disability Premium paid within Working Tax Credit in the amount of £3,330.15. Whilst having fully advised client regarding the criteria to qualify for the Disability Premium, and explaining that she should be entitled to "qualifying benefit" in order to be entitled to Disability Premium, WCABx agreed to help the client to dispute an overpayment on the grounds that she was incorrectly advised by an officer from Tax Office. A dispute letter was sent to the Tax Office and a reply received requesting the client to provide further new evidence to support her case.

WCABx requested the recorded conversation between the client and the Tax Office, as the client did not know the name of the person giving her incorrect advice, and was finally able to obtain it. This recorded conversation was used to challenge the case further, and a positive letter of reply was received from HM Revenue & Customs admitting that they did NOT meet all of their responsibilities as set out in their Code of Practice 26, and therefore the client did not have to repay the overpayment of £3,330.15 that occurred during the years 2009/10 and 2010/12.

# TRUSTEE BOARD

## Management Committee:

Jonathan Mogford (Chair)  
Barbara Macanas (Deputy Chair)  
David Bellamy (Treasurer)  
Tahir Ahmedani  
Elisabeth Davies  
Hoshang Ghadially  
Brian Huyton  
Clare Kakembo  
Denis Penna  
Martin Spence  
Saadiya Ahmad  
(resigned 18/5/10)  
Suzy Mahoney  
(resigned 8/7/10)  
Cathy Atkin  
(resigned 15/9/10)  
Andy Hobbs  
(co-opted 30/3/11)  
Steve Roake  
(co-opted 30/3/11)  
Stephanie Waddell  
(co-opted 30/3/11)

*Client feedback: You get advice and help with things such as unemployment benefits, as it's not easy to understand the [form] questions - with no fee!*

*Client feedback: You [CAB] treated me fairly at all times - you are the best!*

## Staff and Volunteer Representatives:

Olufemi Oluleye (Chief Executive)  
Pam Wright (Company Secretary)  
Maria Noel  
(Staff representative January 2010)  
Sarah Greaves  
(Volunteer representative March 2010)



## Finance Subcommittee:

David Bellamy (Chair)  
Jonathan Mogford  
Tahir Ahmedani  
Hoshang Ghadially  
Cathy Atkin  
(resigned 15/9/10)



Presentation to Elisabeth Davies—  
retiring Chair of Trustees

### HR Subcommittee:

- Jonathan Mogford (Chair)
- Barbara Macanas
- Elisabeth Davies
- Martin Spence
- Suzy Mahoney  
(resigned 8/7/10)

### Service Development Subcommittee:

- Denis Penna (Chair)
- Elisabeth Davies

### Joint Information & Consultation Committee:

#### - Management:

- Barbara Macanas (Deputy Chair)
- Jonathan Mogford
- Olufemi Oluleye (Chief Executive)

#### - Staffside:

- Stephen Cumberbatch (Chair)
- Maria Noel
- Pam Wright



Pam Wright—Financial Controller &  
Company Secretary

## Looking for a chance to give something back to your community?

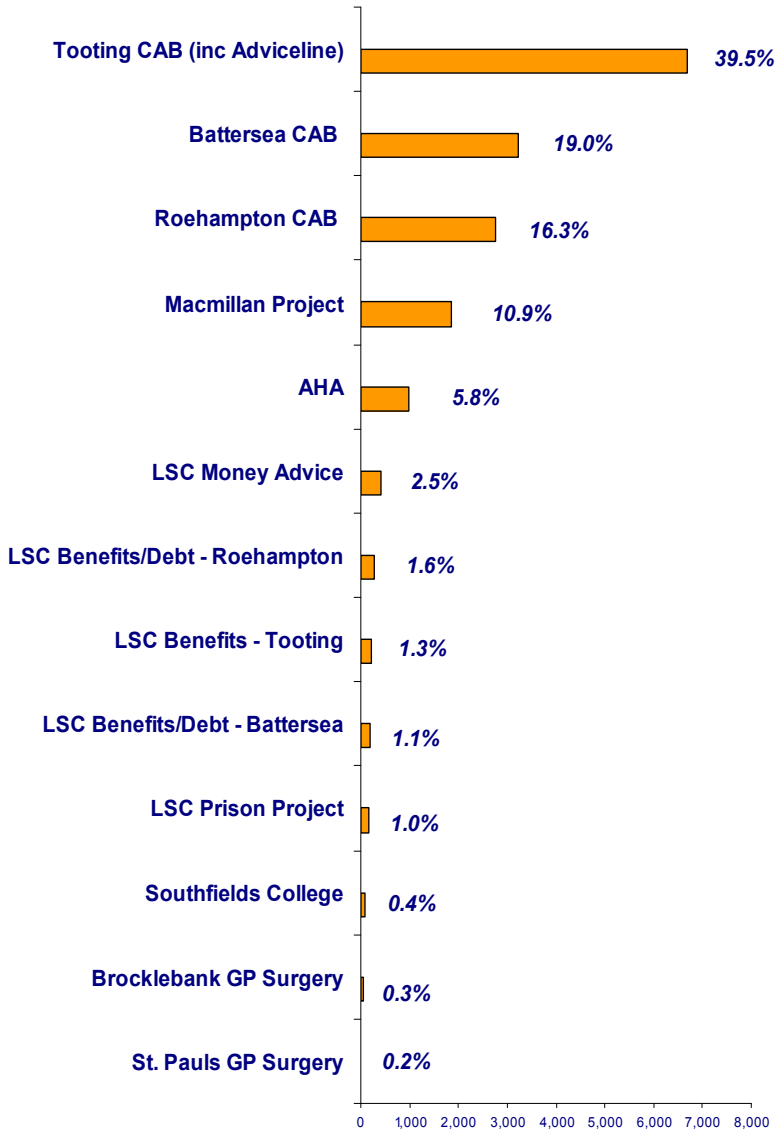
We are looking to recruit voluntary Trustees with passion and commitment in the specialist areas of:

- **Finance:** To join the Finance Subcommittee.
- **ICT :** To be the lead Trustee on ICT matters and liaise with the IT Support Officer on implementing the ICT strategy.

**Contact:** Office Manager / PA to Chief Executive, 1st Floor—Bedford House,  
215 Balham High Road, London SW17 7BQ or e-mail to  
[officemanager.pa@wandsworthcabx.org.uk](mailto:officemanager.pa@wandsworthcabx.org.uk)

# CLIENTS SEEN 2010-11

(Annual total = 16,956)

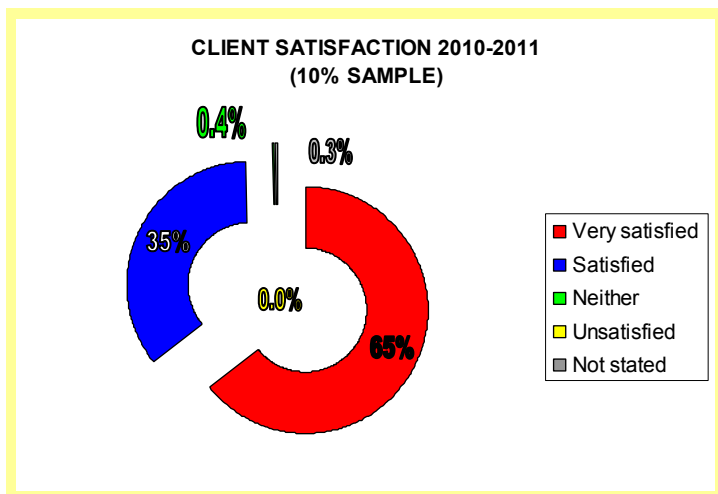


## END NOTE FROM THE CHIEF EXECUTIVE



It is hard to convey in an annual report the sheer scale of the endeavour that is the Wandsworth CAB service. The stark reality of day after day of full waiting rooms and telephone calls on hold.

Never enough advisers to interview people, or enough rooms to see people in; never enough hours in the day, or days in the week. So to achieve the levels of satisfaction from people that we do (see below) is a real testament to the colossal effort put in by everyone here at Wandsworth CAB service.



Wandsworth CAB service has several key strengths:

- **OUR “CAB” BRAND** - This has one of the highest levels of public recognition on the high street. People know where to find us and do so with increasing regularity.
- **OUR GEOGRAPHICAL SPREAD CROSS THE BOROUGH** - We have main outlets in Roehampton, Battersea and Tooting, as well as many more outreach venues in GP practices, hospitals and a community college. We take our services as close to our clients as possible.



- **OUR WORKING RELATIONSHIP WITH PARTNERS** – We work closely with South West London Law Centres, Threshold Advice Centre, Disability Advice Service, health practitioners, other South West London CABs and a number of private solicitors. With strong working relationship with our funders – Wandsworth Council, Macmillan, Trust for London, health practitioners and colleges; working in partnership increases our ability to achieve an outcome for our clients.

- **BUT MOST OF ALL, OUR PEOPLE** - The service relies on the commitment of all its staff and volunteers in order to achieve all that it does year in year out. Everyone is of equal value whatever their role in the organisation.

**WITHOUT DOUBT, THE WHOLE  
OF WANDSWORTH CABx  
IS GREATER THAN THE SUM OF  
THE INDIVIDUAL PARTS!**

*Client feedback: Just to say a million thanks for all your help and guidance when I needed it most - wishing you [staff] God's abundant blessings*

We will continue to build on these strengths in order to make the Wandsworth CABx service more accessible to our clients, more appreciated by our partners and of real value to our funders.

We face many challenges ahead. Currently we are renegotiating a longer term contract for our core services with our main funder, Wandsworth Council and we will need to reappraise and reorganise our service provision. Development of new service delivery with increased access via additional outreach, telephone and email advice will be our focus. We will also be moving out of Bedford House into new premises by the end of March 2012.

Several personnel changes are taking place which would ensure improved monitoring and consistent quality of advice. To achieve this new posts of Advice Service Manager and Guidance Tutor have been created and will be recruited in the coming year.

**Olufemi Oluleye**  
**Chief Executive**