

**Bristol Debt Advice Centre**  
improving lives by tackling financial problems

# annual report 2009



**BDAC**

welcome

nick park, CBE, patron

As widely reported, the UK has experienced a severe economic downturn which has affected all aspects of society. After years of easy access to credit, individuals are feeling the effects as lenders have decreased their financial products and creditors are aggressively pursuing debts. Added to this has been the increase in job losses with many people facing redundancy and reduced income.

The worry and stress of debt can be devastating – with far-reaching consequences for individuals, families and local communities, yet so often solutions can be found. BDAC exists to help clients find and implement these solutions, benefiting not just the individuals and families concerned, but also the communities in which they live and work.

Despite an increase in enquiries, BDAC has extended its services to include an outreach at Horfield Prison and specific energy advice and council tax drop-in sessions. BDAC has also created and delivered a range of self-help services to assist individuals to work through existing debts, prevent debt problems re-occurring, and build confidence so that individuals feel empowered to deal with their own issues effectively and maintain the positive change in their lives. The FUTURES room case study provides a powerful example of this and demonstrates the impact that a more holistic approach to advice and support can have.

Finally, as this is my last year as BDAC's patron, I would like to thank and congratulate the team for their commitment and hard work throughout the time that I have been involved with them. Year on year, BDAC has proved its ability to adapt and deal with external demands without affecting the quality of service that it delivers to clients and colleagues alike.

I am therefore very pleased to introduce the 2009 Annual Report, which I hope you find enjoyable and informative.



## Bristol Debt Advice Centre (BDAC) Opening Times

Monday: 10am to 12pm – Council Tax Clinic

Tuesday: 9.30am to 12 pm – Drop-in

Thursday: 10am to 12pm – Telephone Advice

Telephone: 0117 954 3990

(available between 10am and 3pm)

## FUTURES Room Opening Times

Wednesday

10am to 12pm – Sessions by appointment

1.30pm to 3.30pm – Debt Relief Orders

Thursday

10am to 12pm – Open Session

1.30pm to 3.30pm – Debt Relief Orders

Friday

10am to 12pm – Workshops (by prior booking)

## We also offer outreach sessions at:

Windmill Hill City Farm, Bedminster (by appointment)

Kingsmeadow Community Flat, Kingswood (by appointment)

Horfield Prison

## contents

3	welcome - Nick Park, CBE, Patron
4	director's report
6	client demographic and survey results
12	financial inclusion fund
13	triage pilot project
14	prison outreach
16	energy advice project
18	putting policy into practice
20	futures room
22	client case study
23	cooperative working
24	training services
25	join the team
26	trustees' report
27	financial highlights

“ my whole life  
has changed since the  
help I got from you.  
Although I had many  
debts, no one judged  
or blamed everything  
on me. I feel much  
better for the  
future ”

(BDAC client)

director's report

I am the new Director of Bristol Debt Advice Centre, a role I am very proud to undertake, given the organisation's strong reputation for delivering quality services. I join a team of experienced professionals who are knowledgeable, skilled, supportive and empowering. My experience is best described as a mix of working in the third sector, the public sector and the private sector, managing a variety of programmes, services, projects and grants, but always with a focus on people, quality of life, dignity and choice.

Michael Addison, the outgoing Director, is returning to the creative industry having worked successfully to strengthen the organisation's funding base and future vision. Over the past 12 months, BDAC has:

- strengthened its governance by expanding the number of trustees and reviewing the staff structure
- reviewed and compiled key strategic documents
- initiated its Social Policy project
- launched the self-help FUTURES room

- commenced debt advice provision in Horfield prison
- maintained a strong reputation for providing quality advice

In the UK personal debt is increasing by £1m every 108 minutes, with a property being repossessed every 10 minutes\*. Even with the added pressure of a difficult economic climate, BDAC continues to deliver free, independent and accessible quality services to local people. In the face of increased demand for our services, which has rocketed since January 2009, our commitment to improving lives by tackling financial problems just keeps getting stronger.

As always, the future holds some uncertainties for BDAC with significant changes to existing funding streams. We plan to meet these challenges in a positive way and have identified key areas of future focus:

- increasing training and consultancy
- increasing social policy influence
- reducing reliance upon statutory funding
- continuing to renew key funding contracts

\*Statistics from Credit Action UK June 2009



The British Gas  
*energy trust*



EDF ENERGY TRUST



# thank you

Finally, our thanks go to Nick Park, who has been our Patron for the past 13 years and a great supporter of our work; Michael Addison and the Trustees for creating a smooth handover and working so hard over the past year to strengthen the organisation; to the team of staff and volunteers for their unflinching hard work, vision and professionalism.

I would also like to thank all those who provide financial support to BDAC – not only our big funders but also all the individual supporters whose donations are an invaluable part of our funding profile. Despite the significant changes ahead, we look forward to continuing to provide a trustworthy and reliable service to clients, partners and funders.

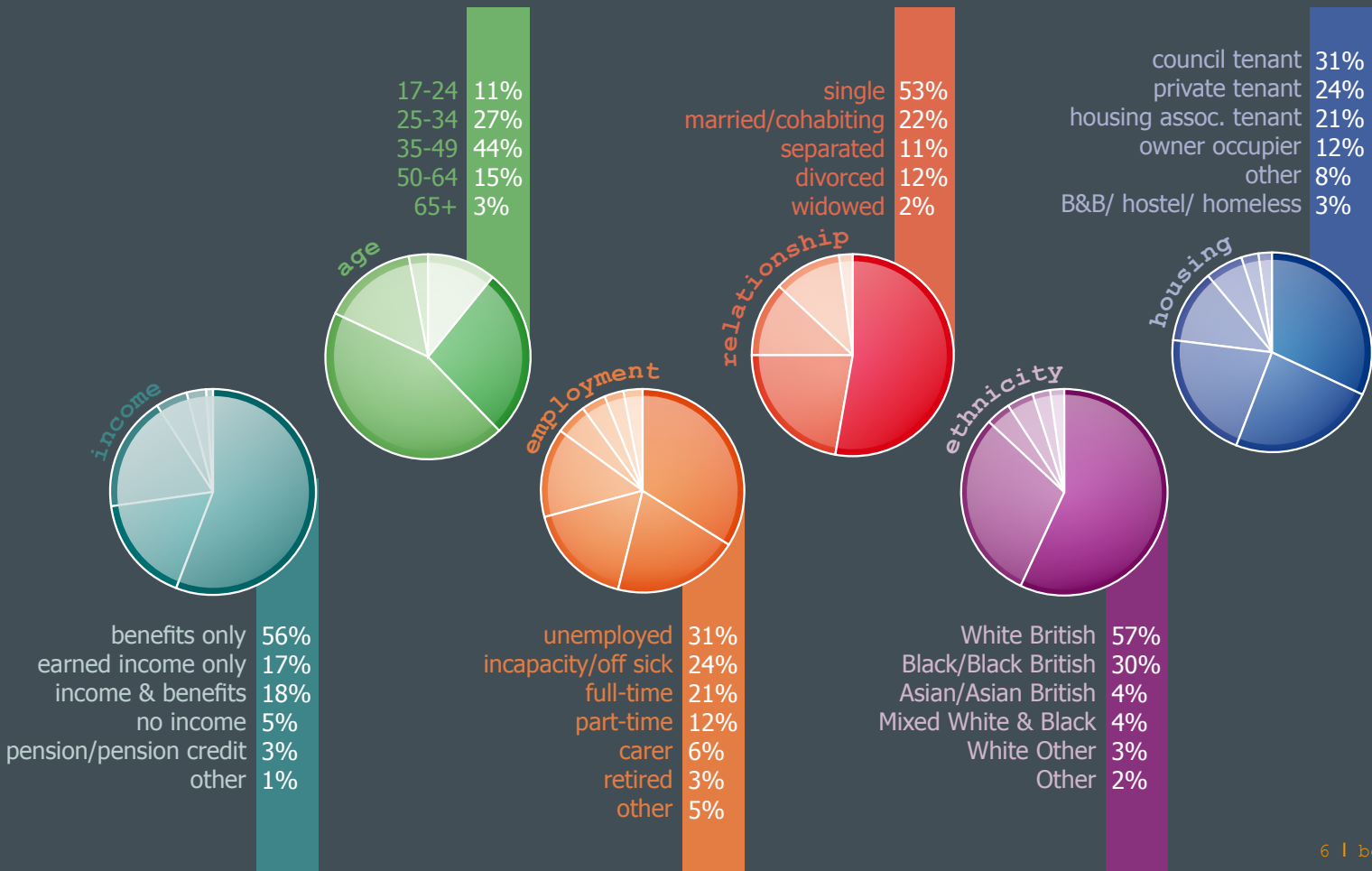
Sara Morgan  
Director

# goodbye

This year we have said farewell to Michael Addison, Director and Heather Allan, Energy Advice Project Manager. We would like to thank them for their hard work and dedication and we wish them every happiness and success for the future.

As we said good bye to some, we also welcomed new members to the BDAC Team; Sara Morgan, Director; Cathie Sales, Energy Advice Project Coordinator; Salema Rahman and Joanna Gooding, Advice Support Workers; Ellie Bennett, Social Policy Project Manager; Simon Dowling, Trainee FIF Adviser; and Terry Buckmire, Admin Assistant.

Each year we analyse various statistics for full casework clients. These results are from those clients taken on as new cases between April 2008 and March 2009. Compared with last year, there were not many significant changes in the demographic figures. However we did see an increase from 25% last year to 32% this year in the number of clients who describe themselves as disabled, in particular those who describe themselves as having a Mental Health Condition.

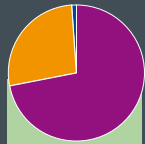


# quality

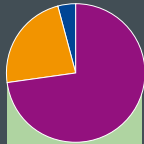
As last year, we asked clients who had used BDAC's services during 2008/2009 for feedback regarding the quality of our service. The responses demonstrate that our quality of service remains consistently high, with 87% of clients rating our overall service as 'Very Good'.

The feedback confirmed that the vast majority of clients feel supported and understood by BDAC and we were rated 'Very Good' by over 80% of clients in every category.

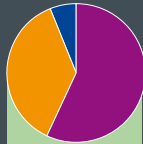
key:  better  same  worse



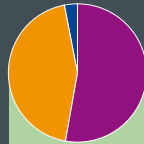
my overall ability to manage financially is:



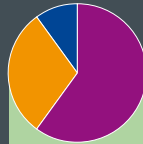
my ability to cope with my debts is:



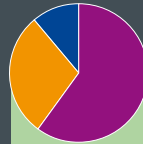
my household budgeting is:



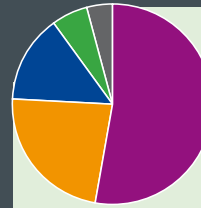
my relationships with my family are:



my self esteem is:



my levels of stress are:



how well are you keeping up with your bills and financial commitments?

23%: I am managing without any difficulties

53%: I am managing but it is a struggle from time to time

14%: I am managing but it is a constant struggle

6%: I am falling behind with some bills or financial commitments

4%: I am having real financial problems

# outcomes

We also asked clients who received advice in 2007/2008 about changes in their lives as a result of advice from BDAC. We were pleased to see that much of the feedback confirmed that our services really do make a positive and lasting difference to individuals and their ability to maintain control of their own finances.

# financial inclusion fund: national

2004

Pre Budget Report:  
£45 million allocated to  
increasing the provision  
of free face-to-face  
debt advice in England  
& Wales up until April  
2008

2005

Bid Request Document  
launched to attract  
grant applications

2006

16 final project  
bids approved – all  
targeting specific areas  
or social groups where  
financial exclusion is a  
major problem

2008

Due to success of initial  
three years, funding  
extended by another  
£85 million to April  
2011

2009

Across the country  
500 new advisers have  
been recruited, trained  
and deployed and over  
220,000 clients seen  
and helped

Financial Inclusion Fund project funding is provided by the Department for Business, Innovation and Skills (BIS). The new department was created on 5 June 2009 by merging the Department for Business, Enterprise and Regulatory Reform (BERR) and the Department for Innovation, Universities and Skills (DIUS), to form a single department committed to leading the fight against the recession and building the conditions for future prosperity.

Mandy Williams with  
Prime Minister, Gordon Brown.



## “Recognising The Work of Front Line Advice Workers at 10 Downing Street”

In March 2009 four FIF Money Advisers from the South West region were invited to attend a function at 10 Downing Street.

The event was held to recognise and celebrate the importance of the work by front-line advice workers, particularly in the recent economic downturn.

Saski Gallagher, FIF Money Adviser at BDAC said “Being in Number 10 was amazing. The sense of history was fantastic and our visit to the cabinet room gave us the opportunity to absorb the atmosphere and take time to appreciate the fact that some incredibly significant decisions had been made where we were standing”.

Advice workers from various organisations and backgrounds were invited to the event. Staff members from Number 10 were also present and Gordon Brown spent some time circulating and speaking with guests. The Prime Minister’s speech acknowledged the value of advice work and praised the workers and organisations providing such important services.



FIF Money Advice Workers at 10 Downing Street. From left: Sim Ilyas, Christine Feltham, Saski Gallagher, Mandy Williams

# financial inclusion fund: regional

The BDAC-led part of the South West Regional project has seen over 14 advisers hired, trained and deployed since the project started. These advisers are based in 8 partnership agencies and successfully deliver advice across Bristol, South Gloucestershire, Gloucestershire and North Somerset. Over the years a strong partnership has developed between the various agencies, resulting in us working well together, sharing learning and ideas.

A total of **2,886** new clients were seen by these advisers in the year to 31 March 2009; nearly 34% were seen at outreach venues. The partnership exceeded targets consistently each quarter, ending the year an impressive 28% over target.

The continued provision of high-quality debt advice to such a significant number of new clients is an excellent achievement, made all the more impressive when one considers the significant disruptions which have been experienced during the year: funding uncertainty, fluctuating staffing levels (9 personnel changes), increased monitoring criteria as well as

the requirements of new government initiatives. There has been a substantial increase in the number of people seeking advice for the first time, the number of people returning for more assistance and the range of issues and debts being presented.

The amount of media coverage concerning the worsening economic situation and increasing debt levels has not only increased demand, it has also encouraged people to seek assistance earlier. One agency has noted a 40% increase at their regular weekly drop in.

As central and local government develop new initiatives to ease the situation, advisers are left to stretch their time to become informed and gain a proper understanding of the ramifications of these initiatives as well as coping with increased demands. For example, the Mortgage Rescue Scheme and the Homeowner Mortgage Support, have not only placed additional requirements on time-constrained advisers in terms of training and familiarisation, they have

also drawn in more clients, many of whom do not fit the Financial Exclusion criteria set by BIS\*.

The primary aim of the project is to assist clients characterised by high financial exclusion. Financial exclusion describes a situation in which people do not have access to mainstream financial services such as bank accounts, credit cards and insurance policies, particularly home insurance.

For example, people who do not have access to mainstream banking facilities are at a disadvantage in paying bills, handling cheques and gaining access to credit, and are often forced to resort to expensive alternatives. Shops which cash cheques – a service which banks usually provide free – can charge fees of between seven and nine per cent, as well as a £2 handling charge. Access to short-term credit is also problematic without a bank account, leaving individuals at the mercy of doorstep lenders and 'loan sharks' charging excessive rates of interest on private loans, sometimes well over 100% – over 8000% in the case of one loan shark .

In terms of the financial exclusion indicators\*, the profile of clients seen by the partnership has hardly changed over the last two years:

	2008/09	2007/08
At least 1 FE indicator	88%	83%
At least 2 FE indicators	75%	71%
At least 3 FE indicators	50%	43%
At least 4 FE indicators	22%	10%

Our aim is to maximise not only the number of financially excluded clients seen but also the intensity of indicators; with 50% of clients meeting at least three financial exclusion indicators, we are confident that we have been targeting the correct groups and areas.

**\*Financial Exclusion Indicators:** 'No Bank Account' is just one of the seven Financial Exclusion (FE) indicators used to gain a profile of clients seen under the FIF Face-2-Face project; the others being: 'No Savings Held'; 'User of High Interest Credit'; 'Priority Debts Owed'; 'Income < £14,500'; 'Household Income < £15,600'; and 'No Home Contents Insurance'.

“ The fast-track system works very well for me and my tenants. If they had to wait too long, I feel that a lot of them would not bother. The fact that I can tell them with confidence that I can get an appointment quickly helps to keep them motivated to get the much needed advice ”



## Triage Pilot Project – a new debt advice referral system

Introduced as a new Financial Inclusion initiative in November 2008, the Triage Referral System began as a pilot project established to streamline the debt advice referral process and make the task of obtaining advice for clients and service users quicker and easier. Sim Ilyas took the lead in setting up and promoting the new service to external agencies.

Unlike previous referral systems, the project eliminated the need for affiliation with a particular professional body or association. Using an email-based system, the project allowed any agency or front-line worker to make a referral on behalf of a client in need of debt advice. Managed by BDAC, incoming referrals were assessed and then allocated within the host agency or out to one of a number of partner agencies able to provide the appropriate assistance.

In the period to August 2009 the project has generated **335** new referrals received from **41** different agencies across Bristol, some of which made a debt advice referral for the first time. The project has achieved its aims of nurturing cooperative working and simplifying the referral process. The highly positive feedback from agencies using the referral system is indicative of its success. The pilot period elapsed in May '09 but continuation funding secured through the Financial Inclusion Fund and one of the scheme champions (Bristol City Council – Rent Management) has guaranteed the future of the project for at least another 12 months. This has allowed BDAC to recruit Salema Rahman as Triage Support Worker, who is now responsible for the day-to-day operation of the project.

## Prison Outreach

Funded for one year by Barclays Community Programme to provide debt advice to young prisoners at Horfield prison, this new project commenced in January 2009. As at August 2009 the project has proved to be successful, and is on track to meet the target set at the outset of providing debt advice to 100 prisoners over one year.

The weekly sessions at the prison are provided by two BDAC advisers who alternate delivery of the sessions. After rigorous security checks the advisers were cleared for access and given keys for the prison. Working in such a restricted environment has different challenges to those encountered before and alternative ways of communication and administering the project have had to be developed. Advisers also have to remain alert and safety conscious not only during the sessions but also when walking around the prison. In reality, there is very little risk because Prison Officers are always around and there are numerous panic buttons located within easy reach.

Based in the prison library, the advisers are given a list of prisoners who have requested an appointment and Prison Officers escort the prisoners from their cells in turn. Many prisoners are anxious about their homes and what is happening to their bank and credit card accounts. If on remand they are eligible for Housing Benefit for up to 52 weeks if they are in rented property, but many of the sentenced prisoners face losing their homes, and having their bank accounts default.

This is an invaluable service and it has been very rewarding to see the improvement made to the situations of prisoners and their families. It is particularly rewarding that some of the prisoners have continued to work with BDAC after their release to address their debts. The feedback received from Officers is that the prisoners say a huge weight has been lifted from them, knowing we are there to advise and help them through their financial difficulties. Due to the positive impact of the service, we hope that we will secure further funding to continue this outreach beyond the end of this year.



## energy advice project



The Energy Advice Project offers free energy advice and assistance in making charitable applications for grants for essential household items and to clear utility debt. With continued growth this year, we offered energy advice to **449** people to year ending March 2009.

We applied for **301** grants from the British Gas and EDF Energy Trusts during this period. These applications continued to have a very high success rate of almost **90%**.

**£171,280** was awarded to clients through the Energy Advice Project in this year alone – which is a growth of **103%** from the previous financial year.

The Energy Advice Project has also continued to raise awareness of the work of the Trusts amongst other organisations through presentations and events.

The project has seen some staffing changes; in April 2009 we bid farewell to Heather Allan, Energy Advice Project Manager. We wish her all the best for the future and thank her for her dedication and hard work since the outset of the project. We also welcomed Cathie Sales, who, together with Rhianne Cotterill is co-ordinating the Energy Advice Project.

In the coming year the Energy Advice Project will expand its services to offer monthly energy saving workshops. These interactive workshops will run on the third Friday of every month. Our objective is to equip individuals with the knowledge and understanding of their fuel bills and consumption to help them avoid fuel poverty in the long-term. The workshops will inform participants not only how to save energy (and therefore money and the environment) but also how to understand their bills, read their meters, switch supplier, and set their heating programmers.

The Energy Advice Project has also launched a new fortnightly utilities drop-in in Kingswood. Held at the Kingsmeadow Community Flat, this drop-in service aims to extend our reach

in this region. Now entering into the final year of its three-year funding, the project will be reapplying for further funding to continue this important service into the future.

We have seen first hand the impacts of rising fuel prices and the global economic downturn, as more and more people face the issue of fuel poverty and fuel debt. The Energy Advice Project aims to play a central role in working to combat fuel poverty and we are encouraged by the impact that we are able to make in the lives of our clients.



Putting Policy into Practice

# pip project

## Social Policy

One of BDAC's aims is to undertake social policy work to achieve positive change in working practices, policies and legislation.

Therefore, it is fantastic that, for the first time, we have obtained some specific funding to allow us to do some detailed social policy work. The Policy Into Practice Project (PIPP) is funded by Friends Provident Foundation for 18 months.

The project's aim is to help reduce financial exclusion, particularly in relation to vulnerable clients, by looking at practices of organisations. We are investigating instances where these practices differ from stated policies. When organisations are not doing what they say they will, we hope to bring them to account.

We are currently interviewing clients to gather evidence of such practices which we will use to try and influence the practices of both local and national organisations. We will share our findings as widely as possible so that they can be replicated elsewhere.

We are currently focussing on the following issues:

- Problems with council tax collection procedures especially, problems with bailiffs practices
- Problems with reclaiming premiums where there has been mis-selling of Payment Protection Insurance, including problems with claim management companies acting to reclaim PPI

People tell us that the bailiff company has not listened to them or has not taken their personal situation into account. Sometimes people are asked to pay more than they can afford, or find that costs are added to the account without explanation. People are not always told the truth about their rights.

- Problems experienced by people who owe money to the major banks

The Banking Code states that banks will treat people in hardship sympathetically. People tell us that they receive constant phone calls from their bank. Often debts are sold to another agency without information of previous negotiations being passed on. This is especially difficult for people with mental health problems.

Many people have been sold Payment Protection Insurance inappropriately. Sometimes people have not been told that it is optional or sometimes the insurance has been sold when it is of little use. For example, client circumstances mean that they may never be able to make a claim. People tell us they have problems reclaiming mis-sold Payment Protection Insurance and occasionally they are contacted by a Claims Management Company (CMC) who offers to do this on their behalf. Some CMCs charge a large fee and then carry out very little work once they have been paid. We have also been told that some CMCs offer other 'services' such as guaranteeing to write off all debts, a claim which is dubious to say the least.

If you would like any more information, or if you have experienced problems in any of these areas and would like to share your experience with us, then please contact Ellie Bennett, our Social Policy Project Manager, on 0117 954 3995 or you can email us at: [socialpolicy@bdac.org.uk](mailto:socialpolicy@bdac.org.uk).

The FUTURES room, is a free, self-help IT and resources facility being used to support the community by promoting better money management, breaking cycles of debt and preparing financially for the future.

Although open to clients and the public from April 2009, we held an official launch for external agencies on 20th May 2009. The unique nature of the project created much interest and the feedback proved that the FUTURES room was recognised as being an innovative and valuable tool to assist people to improve their money management skills.

“An excellent idea which will prove to be very useful” –

Bristol City Council Worker

“A very needed project” – Money Advice Caseworker

“So much useful information on all aspects of money advice” –  
Housing Support Worker

With funding for computer equipment and furniture costs donated by Abbey Charitable Trust and the HBOS Foundation and initial project funding from Barclays Wealth Fund, the project has proved to be very successful. We have helped clients and members of the community who are having problems with:

- debt
- creditors
- paying bills

We have also helped people with:

- budgeting weekly/monthly
- applying for charitable assistance
- applying for Debt Relief Orders

Kate Burrell, Money Mentor, works with clients in the FUTURES room and offers support appropriate to the needs of each individual using the room. This may involve helping people access information on the internet, understand bills, complete financial statements, call or write to creditors, apply to charities and so on. Where necessary, people receive ongoing mentoring to enable them to gain the skills and confidence to manage their finances.

Our self-help philosophy means that we support people along their journey to financial independence. By removing the panic, fear and confusion associated with money troubles, we help users start to address their own problems and creditors effectively. Having a 'Money Mentor' available not only provides access to factual information but also offers support to rebuild lost self-esteem.

The FUTURES room accepts direct referrals from BDAC's advisors and other frontline agencies as well as running weekly open sessions to which anyone is welcome. Most appointment sessions last an hour and are provided on a one-to-one basis. Many users have returned several times for ongoing support and frequently we help people with language issues to overcome that additional barrier.

We have also created and delivered a series of interactive workshops to clients and the public on topics such as budgeting, dealing with creditors, energy saving and charitable applications.

To the end of July 2009, 72 people have used the FUTURES room; 50% of those have been from visible minority communities

The FUTURES Room team has helped clients in a variety of ways:

<b>Enquiries</b>	<b>Percentage</b>
Dealing with creditors	22%
Making Debt Relief Order applications	22%
Making charitable applications	15%
Applying for social tariffs	12%
Reading and challenging bills	10%
Helping with benefit forms / back-payments	8%
Accessing Payment Protection Plans	3%
Other (inc. help preparing for Court)	8%

# futures room: case study

Specialist agencies such as Keyring, a network for those with learning disabilities, and One25 an organisation assisting women exiting prostitution, have approached us to deliver targeted sessions. As such, we have tailored our workshops to meet the specific needs of each client group and have been asked to provide further support in the future.

Feedback from these agencies has informed us that:

- support workers do not always feel equipped with information or knowledge to give good advice, although they would like to help.
- financial capability training is a crucial part of programmes of rehabilitation, resettlement and integration.
- money matters cease to be a source of stress and become one more area where clients regain control and autonomy in their lives.
- support workers become more skilled in financial capability and clearer about other help available, allowing them to deal with more 'in-house'.

1999

Dropped out of school and got in with the wrong crowd. Started taking heroin

1998

Grew up in inner-city Bristol. She spent time at her grandmother's when her mum was suffering from depression. Brother still in care from a time when Joanna's mother was finding it hard to cope

2001

Starts working on the streets – gets beaten up and raped. Starts taking crack cocaine, a cycle which continues for a number of years

This is Joanna's story.

The bare facts laid out below do not do justice to her experiences and the amount of work that she has had to put in to make a better and more secure life for herself and her child. By working with Joanna and her Support Worker, the Money Mentor has helped Joanna to improve her understanding of her money and prepare for the future. Developing financial capability is an important step in Joanna's road to recovery.

#### APRIL 2008

Becomes pregnant and ex-partner turns violent. Advised to complete a detox in order to enter a safe house

#### MAY 2009

Referred by Safe House Support Worker to FUTURES Room for regular one-to-one sessions.



Joanna has become more aware of her situation, and really taken control of her finances. Working with the Money Mentor, Joanna has:

- reclaimed Tax Credits owed
- traced some Housing Benefit that had got lost in the system
- paid back money owed to friends and family
- made arrangements to pay off a court fine
- cleared arrears and is now ahead of payments on her TV licence

#### JAN 2009

At the safe house, Joanna receives help with the baby, her addictions, support around violence suffered. Stays at the safe house for 17 weeks raising her child and participating in group work

Joanna now knows exactly when her money comes in and what needs to be paid, and she has money to spend on the things she needs for her baby daughter. Last week she was buying a bottle warmer. Next, the Money Mentor and Joanna are going to try and reclaim some bank charges and choose a Child Trust Fund so that Joanna can start looking to the future with baby Pippa. "Now my head is straight, I'm getting on top of things. Without the FUTURES Room, I wouldn't have known where to start and none of this would have got done."

## cooperative working

There is a growing body of research about financial exclusion among social housing tenants and the critical role that Registered Social Landlords (RSL) can play in supporting tenants to manage their finances.

“

Brilliant. It has really helped.

I'd never taken advice before and didn't really know that you could. I wish I'd known sooner. I finally feel like we are getting somewhere. I told someone else about it and they are doing great too. They talk to you any time you need them.”

*(Knightstone tenant)*

The exclusion of many tenants from mainstream financial services such as bank accounts and insurance often forces them to rely on high-cost credit. We know from talking to tenants that high-cost lenders target housing estates in Bristol and South Gloucestershire.

The impact is that a short-term cash-flow problem such as buying a new cooker becomes a long-term debt; this has a knock-on effect on the tenant's ability to pay essential household bills such as rent.

Tenants often don't know where to turn for support with financial matters and have very low awareness of services available to help them (such as credit union loans or energy trust fund grants). Even if they are aware, many of the services are oversubscribed to the point where access can be very challenging. For example clients try to ring for advice are put off when they can't get through; or attend drop-in advice sessions and find them fully subscribed when they get there.

To this end, BDAC have joined with Bristol CAB and Knightstone Housing Association to offer Knightstone tenants a comprehensive financial inclusion support package. The approach comprises:

- Fast-track access to debt and benefits advice for tenants in financial crisis, provided by Bristol Debt Advice Centre (BDAC) and Bristol CAB. The aim is to assist tenants to create realistic budgets that meet priority payments (such as rent, utilities, council tax) and reach sustainable agreements on arrears, relieving stress and preventing homelessness.
- Advice on grants to reduce energy debts and possible other sources of charity support and energy efficiency advice to address fuel poverty.
- Access to financial capability training – developing tenants' skills and confidence in managing their money.

This service is free to new Knightstone tenants at the start of their tenancy and to existing tenants where Housing Officers have identified a need.

## training services

BDAC has always placed an emphasis on creating and delivering quality training courses to in-house staff and volunteers, and to external agencies. Our trainer and experienced Money Advice Caseworker, Frank Band, has delivered training sessions on behalf of South West Advice Training and the Money Advice Trust for a number of years.

BDAC now aims to extend its own training services by offering training courses tailored for front-line workers. The 'Dealing with Debt' course provides an insight into the debt advice process. By exploring the effects of debt and tackling some practical case studies participants will be able to identify options to assist and support their clients effectively.

Money worries cause stress that can have debilitating effects – sorting fact from fiction can quickly alleviate stress to enable practical steps to be taken. Participants will develop an understanding of the debt collection process. Through this they will be able to reassure clients and relieve anxiety; suitable strategies can then be identified to address the debts themselves.

For the first time, BDAC will be offering a rolling training timetable which can be booked by individuals or by organisations. The training has been designed as a one-day, interactive workshop for up to 12 people and participants will receive a support pack to take away at the end of the session.

Dates for this year are available. To book, please contact Carol Alexander-Reid by emailing [carol@bdac.org.uk](mailto:carol@bdac.org.uk)

“

I had 5 years' experience of working with clients with mental health issues and debt but this course still managed to increase my knowledge and confidence at dealing with debt and creditors

( 'Dealing with Debt'  
course participant)

”

### Client workshops:

As well as providing training for front-line workers, BDAC also aims to increase financial capability by delivering specialised workshops and training packs aimed at clients, particularly reaching out to specific hard-to-reach groups with complex needs. We hope to create new links with a variety of agencies and work in partnership to deliver workshops. If you are interested in discussing workshops for a particular client group, please contact Kate Burrell, Money Mentor, by emailing [kate@bdac.org.uk](mailto:kate@bdac.org.uk).

We also currently offer 'Energy Saving' Workshops. For further information and available dates, please contact the Energy Advice Project, by emailing [energy@bdac.org.uk](mailto:energy@bdac.org.uk).



join the team

**volunteer...** BDAC recognises that volunteers bring an essential and valued contribution to the work of BDAC as well as providing a valuable work experience for those involved. We actively seek to promote and support volunteering, aiming to ensure that it is a positive experience for all. Volunteers' involvement with both casework and administrative tasks helps our organisation to maintain and develop our range of services. If you are interested in volunteering or would like more information, please contact Deb Hole by email at: [deb@bdac.org.uk](mailto:deb@bdac.org.uk) or telephone 0117 954 3990.

**become a member...** and help us make a difference. You can vote at the AGM each year and become involved in developing the organisation's ongoing strategy and direction. We are keen to recruit members both at an individual and organisational level, so please contact Sara Morgan on 0117 954 3990 if you would like an application form.

**donate...** if you would like to join our supporters, please email [carol@bdac.org.uk](mailto:carol@bdac.org.uk) to request a donation form. We have received considerable support from the many individuals who continue to make one-off and regular donations through the Gift Aid scheme, and would like to thank them for their generosity.

**government's gift aid scheme...** if you decide to donate to BDAC, please confirm that you are happy for us to claim Gift Aid on it, and the Inland Revenue will increase your gift to us by nearly a third.

# trustees' report:

We'd like to begin by offering our sincere thanks to BDAC's staff, volunteers, members and funders. Together you have transformed hundreds of people's lives and moved BDAC forwards to ensure it can continue to offer a free, independent and professional service in the future.

We would also like to say a special thank you to our retiring Patron, Nick Park; our retiring Chair of Trustees, Bridget Primarolo; and our outgoing Director, Michael Addison. Nick's generosity over many years has been invaluable. Bridget has been a member of BDAC's management committee for nearly ten years and her contribution during that time has been immense. Michael's tenure, though shorter, has been equally telling and he leaves a more self reliant organisation that has a clear vision of its future.

The Trustees are pleased to welcome new Director, Sara Morgan, who joins us from Age Concern (Somerset), and three new Trustees: David Seabright, Jenny Shellens and Pru Archer. David, a Chartered Accountant, has already transformed our financial and project reporting systems; Jenny, formerly BDAC's FIF Project Manger, helps ensure a strong connection between the board and staff; and Pru, a former Contracts Manager at North Somerset CAB and Welfare Benefits Advisor at Tower Hamlets Law Centre adds considerable practical experience.

This year, BDAC delivered free 'Now Let's Talk Money' training to over 120 frontline workers. Funded through Citizens Advice, the training informed participants about identifying and talking about debt issues with their clients, and what strategies could

be used to begin dealing with these issues. As a result of this training, BDAC has identified an ongoing need for basic debt advice training for frontline workers and has already booked course dates for Autumn 2009.

BDAC also continued to co-chair the Wessex Financial Capability Forum, funded by Citizens Advice in partnership with Bank of America; and as a key member of Advice Centres for Avon (ACFA), BDAC will continue to develop local and national partnerships to ensure adequate advice provision exists and to explore new ways of helping clients.

As BDAC approaches its 20th anniversary the Trustees are keen to ensure that the skills and knowledge staff have acquired are made available more widely so that even more people and organisations can be supported. However, alongside developing new services and relationships, we will remain rooted in doing what we do best – helping people through times of financial crisis. We will therefore continue to improve the quality of the service we provide and seek efficiencies in the way we work.

**These are very difficult times for our clients, and likely to remain so. Please help us to help them to help themselves.** There are many ways in which you might contribute, please contact the Director for more information.

**Trustees: Sharon Collard (Acting Chair), David Dyer, David Jones, David Seabright, Jenny Shellens, Pru Lawrence-Archer**

# financial highlights:

Statement of financial activities - Year ended 31 March 2009

<b>Incoming Resources</b>				
	Unrestricted Funds £	Restricted Funds £	Total funds 2009 £	Total funds 2008 (as restated) £
Incoming resources from generating funds:				
- Voluntary Income	115,542	–	115,542	66,881
- Investment Income	11,674	–	11,674	12,510
Incoming resources from charitable activities	253,682	873,131	1,126,813	1,172,819
Other incoming resources	14,592	–	14,592	12,675
<b>Total incoming resources</b>	<b>395,490</b>	<b>873,131</b>	<b>1,268,621</b>	<b>1,264,885</b>

<b>Resources Expended</b>				
	Unrestricted Funds £	Restricted Funds £	Total funds 2009 £	Total funds 2008 (as restated) £
Charitable activities	(326,972)	(823,399)	(1,150,371)	(1,263,058)
Governance costs	(3,560)	(5,345)	(8,905)	(10,397)
<b>Total resources expended</b>	<b>(330,532)</b>	<b>(828,744)</b>	<b>(1,159,276)</b>	<b>(1,273,455)</b>

	Unrestricted Funds £	Restricted Funds £	Total funds 2009 £	Total funds 2008 (as restated) £
Net incoming / (outgoing) resources before transfers	64,958	44,387	109,345	(8,570)
Transfer between funds	(5,452)	5,452	–	–

### Reconciliation of funds

	Unrestricted Funds £	Restricted Funds £	Total funds 2009 £	Total funds 2008 (as restated) £
Net incoming / (outgoing) resources for the year	59,506	49,839	109,345	(8,570)
Total funds brought forward	53,885	(9,730)	44,155	52,725
Total funds carried forward	113,391	40,109	153,500	44,155

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared. All of the above amounts relate to continuing activities.

The allocation of incoming resources contained in the results for the year ended 31 March 2008 has been restated on the basis that the Trustees consider income for specified purposes to be related to the company's charitable activities, rather than voluntary income. As a result, £874,949 has been reclassified from voluntary income to incoming resources from charitable activities.

These summarised accounts are extracted from the audited financial statements. The trustees report, auditor's report and full accounts can be obtained by contacting the BDAC office on 0117 954 3990.

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registered charity no. 900311

Bristol Debt Advice Centre is  
a company limited by guarantee  
registered in England No 2457362.  
Registered office as shown.  
VAT Reg No 741 7784 09

Community  
Legal Service



All caseworkers are  
members of the IMA

Member of

**advice** UK

The voice of independent advice



Member of the  
**Telephone  
Helplines  
Association**

Quality & confidence for callers to helplines