

Citizens Advice Mole Valley 2016 Annual Review



Brockham Teas on the Green

On 4th September, despite the grey weather, CAMV had a successful and enjoyable afternoon serving teas and a huge range of delicious home-made cakes to a good number of visitors on Brockham Green. Teas on the Green is an established fundraising event held every Sunday during the summer and often attracts over 100 visitors, both local and from further afield. CAMV was the beneficiary charity on 4th September—many visitors braved the rather chilly temperatures in the Church gardens whilst others chose the warmer option of the Church Hall! Many volunteers from both offices came along to bring home-made cakes and support the event and our visitors were also able to enjoy a slide show in the hall which explained more about our



work and the services that we can provide for the residents of Mole Valley.

After paying for the Church Hall and a contribution to Church funds, we made a very useful overall profit of some £440. Our thanks go to everyone who made cakes and helped on the day and we shall look forward to repeating the event next year – with the hope of slightly warmer temperatures!

Staff and Volunteers Garden Party

As a small ‘thank-you’ for all the work, advice and help given by our staff and volunteers, one of our trustees, Alok Agarwal, kindly offered the use of his garden for a party on Friday 15th July. It was a wonderful opportunity for everyone to have some time to chat whilst away from the pressures of our offices in Leatherhead and Dorking. It was also an event tinged with sadness because there are some farewells – particularly to our outgoing Chair, Peter Jackson, and our outgoing Treasurer, Ian Tucker, and another long-standing Trustee, Ian Traill who have all re-located to be closer to their families. We thank them for all the work that they have done over the years and wish them happiness in their new locations. We will miss all their advice and support and also their friendship.



Contact us for advice

Adviceline 03 444 111 444 or online
www.citizensadvice molevalley.org.uk

Email : leatherhead@camv.org.uk or
dorking@camv.org.uk

Visit our offices

**The Georgian House, Swan Mews,
Leatherhead, Surrey KT22 8AE**

Lyons Court, Dorking, Surrey RH4 1AB

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Welcome by Bridget Carr, Trustee Chair

CAMV has had another busy year - helping 3,738 clients in Mole Valley with almost 12,000 advice issues. High quality advice from our trained volunteers is fundamental to empowering individuals to take more effective control of their lives. Outcomes for clients included prevention of homelessness, debt relief orders, and welfare benefits, as well as £418,000 in direct financial gains, much of which goes back



into the local economy. We also provide advice on relationships, employment, consumer and legal rights and are grateful to a number of local solicitors who provide a free interview where specialist assistance is required. CAMV

also researches local issues and campaigns for change, working in partnership with many local charities and organisations. For example, our Conference on Financial Abuse which is reported on in this Review.

We rely on a very small number of dedicated salaried managers (just 3.5 full-time equivalents) as well as our many amazing volunteers, including some 40 trained advisers and 12 receptionists and administrators. Huge thanks are due to all for their work in our two offices and outreach centres where we offer both telephone, online and face-to-face advice. During the past year, we have been saddened by the deaths of both former and current volunteers. Valerie Bowell was for many years the representative of The Ashted Residents Association on the former CAB Trustee Board and Di Jones had been a receptionist in Leatherhead. Kathy Patterson was until taken ill recently, an adviser at the Dorking office. We are grateful to Kathy, Valerie and Di for all that they did for CAMV and our thoughts are with their families and friends.

It's been a year of change in our trustee team. Peter Jackson, our Chair for the past 5 years, has resigned after moving to Farnham - we thank him for his leadership during what has been a challenging period. I have stepped in as Chair having supported CAMV in my many years as a Mole Valley DC Councillor. Ian Tucker, our Treasurer for 5 years has also

moved away. Ian was not only a very efficient Treasurer but also a trustee of Citizens Advice Surrey. Ian Traill, a former Treasurer, has been a trustee for many years and he too has decided to resign as he now spends much of his time in Cornwall. Thank you to Peter and both Ians for the very significant contribution they have made to the service. Simon Fox, a trustee for the past couple of years, has taken over as Treasurer. Additionally we welcome both Alison Lippiatt and Cliff Pattenden as trustees and we all look forward to working with them in the years to come.

CAMV is an independent charity – affiliated to Citizens Advice nationally – but receives no funding from central government and relies on a grant from Mole Valley DC for our core funding to keep us afloat. We have just applied for a continuance of that grant and our thanks go to all the Councillors who support us. We simply could not exist without their grant. We also receive funding for specific projects – both Circle Housing and Sutton and East Surrey Water Company fund projects to support their vulnerable clients. The Dorking Area Foodbank has funded an advisor to attend client sessions. Safe Haven Housing Charity fund an advisor based in community centres around North Leatherhead and starting in 2017 we have secured funding from the Big Lottery to provide specialist casework advice in a number of outreach centres for those clients who are unable to attend our offices in central Dorking and Leatherhead. We also engage with local media and this year we attended a Surrey CC event for local businesses and organisations hosted by Canon in Reigate.

On behalf of all the trustees, I thank our staff, volunteers and supporters for their hard work and dedication, without which we would not be able to function. We look forward to another year of providing much-needed advice to the citizens and local communities within Mole Valley and we also look forward to seeing many of our supporters at our [Annual Public Meeting on Tuesday 15th November](#) at The Fairfield Centre (7.30 for 8.00 pm) in Leatherhead.

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CAMV Conference on Financial Abuse

In an exciting new development for CAMV, our Research & Campaigns team led by deputy manager, Paul Clark ran our first external conference at the Dorking Halls on 26th May for over 50 people from a diverse range of organisations.

Debbie Jones, CAMV District Manager described how Research & Campaigns distinguishes Citizens Advice from other 'advice providers' – through our national network we identify new problems at a local level, examine solutions and then campaign nationally for beneficial change.

Linda Crowley of Bucks and Surrey Trading Standards gave a fascinating talk on 'scams and doorstep crimes'. Doorstep Crimes involve cold callers who prey on the frail and elderly. They might talk their victim into, for example, unnecessary roof repairs at extortionate prices. Trading Standards now offer a **Doorstep No Calling Pack** for anyone who may be vulnerable.

Scams are initiated by telephone, post and email. Up to 1 in 5 of the population have fallen victim to a scam, often perpetrated from outside the UK. Victims are often elderly and live in isolation. One victim had been defrauded of £200,000 by a range of scams. 'Call blockers' are available which greatly inhibit cold-callers getting through.

A related form of abuse involves fraudsters who befriend, or 'groom', a vulnerable adult – perhaps through an act of kindness. Typically money is drawn from their account soon after the 'friendship' begins. Sometimes the perpetrator even comes from within the victim's e.g. someone 'helping' an elderly parent).

Alistair Chisholm, Creditor Liaison Policy officer at national Citizens Advice (CitA), then spoke about the Addressing Financial Difficulty group (AFD),

established by CitA in partnership with the British Bankers' Association. He highlighted 'financial abuse' within personal relationships, for example: coercion to take out credit in the victim's name, then running up ruinous debts; controlling joint bank accounts, depriving the victim of wages, benefits or other assets; controlling finances so the victim cannot escape abuse, or find and keep a job; refusing to contribute to joint household costs, child maintenance etc.; encouragement to take out inappropriate equity release.

The challenge is getting victims even to talk about their problems for fear of repercussions. CitA promotes the 'Ask Project' in which health visitors and social services advisers pro-actively ask clients they see on other matters if they are suffering financial abuse. The proportion disclosing abuse rose to 18% when they are (sympathetically) asked.

Financial abuse is widespread. 20% of women have encountered financial abuse within a relationship while 86% of those reporting financial abuse have experienced other forms of domestic abuse.



In the light of their research, the AFD group has made 7 recommendations to organisations whose frontline staff may come across financial abuse.

The conference concluded with a lively round-table discussion on practical ideas for tackling financial abuse within participants' specific sectors.

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Dementia Awareness

We hold regular staff and volunteer meetings where our District Manager Debbie Jones and our Deputy Managers, Paul, Sue and Carol, can update everyone on events, funding bids and training. Debbie also invites speakers from outside Citizens Advice to deliver training and to raise awareness of current issues and other local charities.

On 12th July Sue Bond came to talk about raising awareness of dementia. She herself is a Dementia Friend and is part of a large team which was set up by the Prime Minister in 2012. Their aim is to challenge stigma and make all our communities more welcoming and supportive of people living with dementia and their carers. We were told that to date 1.5 million people have attended Dementia Friends sessions and the aim is to increase this to over 4 million by 2020. The programme is administered by the Alzheimer's Society with the active participation of people living with dementia. Five key messages are presented:

1. DEMENTIA IS NOT A NATURAL PART OF AGEING
Not everyone develops dementia as they age and, in fact, two-thirds of people who live over 65 do not.

2. DEMENTIA IS CAUSED BY DISEASES OF THE BRAIN
Dementia is an umbrella term for a progressive loss of cognitive function, caused by brain cells ceasing to function. There are approximately 100 diseases which can cause dementia. The most common is Alzheimer's Disease, causing 65% of all dementias, followed by Vascular Dementia and a mixture of the two.

3. DEMENTIA IS NOT JUST ABOUT LOSING YOUR MEMORY

Although Alzheimer's Disease usually presents itself with memory problems, every aspect of cognitive function may be affected, including communication, motor skills, sequencing, personality and vision.

Some rarer forms of dementia can also start with symptoms such as behavioural changes and/or language problems, problems with perception or hallucinations.

4. IT IS POSSIBLE TO LIVE WELL WITH DEMENTIA

This is the most challenging message and depends vitally on the availability of appropriate medical and social support for the person living with dementia and their carers, which will change markedly over the course of their dementia. It will involve enabling someone to be independent and in control of their lives as long and as far as possible and promoting their physical and mental wellbeing.

5. THERE IS MORE TO THE PERSON THAN DEMENTIA

This emphasises the importance of person-centred care and treating people as unique individuals. We all need to listen to what people with dementia say about their lives. Even if people lose their functional memories, they don't lose their emotional memory.

Sue's presentation was warmly welcomed by all of those who attended and it was suggested that she should provide the full one-hour session for all of our staff and volunteers. We hope that this will take place later in the year.

You can find more about dementia and Dementia Friends at: www.dementiafriends.org.uk. The National Dementia Helpline 0330 222 1122 is available 7 days a week to everyone. The Alzheimer's Society's website is www.alzheimers.org.uk for in-depth information, fact sheets, videos and on-line courses.