

Minutes of Forum meeting held on 18th October 2011 Salvation Army Hall, Commercial Road, Bedford

Present:

Lorraine Gunther (Chair)
Alexandra Austin
Brian Cunningham
Richard Doughty
Jenny Harris
Sylvia MacDowell
Fiona McLeod
Peter Rayner
Len Simkins
Irene Tindall
David Waggott
Ann Whitmore
David Wood

Bedford CAB
Bedford Borough Council – Trading Standards
BRASS
Advocacy Alliance
Sight Concern Bedfordshire
Money Advice at St Andrews
Money Advice at St Andrews
bpha – Employment Support
Advice UK
Age Concern Bedfordshire
Amphill & Biggleswade CAB
Bedford Salvation Army - Debt Advice Service
Leighton Linslade CAB

Sue Ellingham (Speaker)
Susannah Rastall (Minutes)

Civil Service Benevolent Fund
Infotrain

<i>Topic</i>	<i>Subject</i>	<i>Action</i>
1 Apologies for Absence	<p>Wendy Anderson-Welsh Nicola Avery Georgia Bowers Carl Davies Bryden Keenan Annette Pacey Amanda Ryan Esther Stewart Cheryl Subocz</p>	<p>BREC Central Bedfordshire Council – Library Service Bedford Borough Libraries Disability Resource Centre BRASS bpha – Money Advice Team bpha – Money Advice Team Disability Resource Centre Carers in Bedfordshire</p>
2 Minutes and matters arising		
2.1 Previous minutes		The minutes of the last BAF meeting on 9 th June 2011 were accepted as an accurate record.
2.2 Matters arising		There were no matters arising.
3 Civil Service Benevolent Fund		<p>A presentation was given by Sue Ellingham who is Regional Services Coordinator at the CSBF.</p> <p>Sue showed a short video which summarised the work of the Civil Service Benevolent Fund. The Fund can help civil servants – these are people who work, or have worked, for the national government in some form eg DWP, Department of Transport, Forestry Commission, the Courts. But this does not include people who worked for local government, the NHS or the teaching profession. A full list of eligible departments and associated organisations is on the CSBF website.</p> <p>The number of current or former civil servants and their families amounts to approximately 2 million people who could, potentially, be eligible for support from the CSBF.</p>

A civil servant does not need to have paid into the fund to receive support and is eligible as soon they become an employee; however if somebody has less than 6 months employment, there is a limit of £500 financial support available.

The CSBF help about 10,000 people a year and give more than £4m in direct financial advice. Many serving civil servants are currently experiencing debt problems and have contacted the CSBF for support. They cannot help with general legal fees but can help with bankruptcy fees and pre-tenancy costs if someone is about to move after losing their home.

There is a downloadable application form on the CSBF website. <http://www.csbf.org.uk/>

For more information telephone **0800 056 2424**

Sue was thanked for her very useful talk.

3 BAF Work Plan 2011/12

A revised Work Plan for BAF was presented by Len Simkins. A copy of the plan is available on the BAF website.

Len explained that the aims in the Work Plan are perhaps more relevant now than BAF's original aims. He suggested that BAF's aims could be formally changed at the next AGM. The Work Plan was agreed.

4 BAF Training

The Chair asked members what sort of training they would like in the future.

Suggestions were as follows:

- A course on European Law relating to refugees
- Information on safeguarding and recognising abuse
- Information on bankruptcy rules and regulations
- Debt collection regulations
- Universal Credit and associated issues

Fiona McLeod informed the Forum that Money Advice at St Andrews had attended a Grant Thornton seminar where the Official Receiver for Northampton, Malcolm Dunn, talked about bankruptcy issues. Mr Dunn could perhaps be a speaker at a future BAF training seminar. David Waggott also confirmed that he may be able to put forward a speaker.

At the recent Bedfordshire Benefits Network meeting the following training courses were also suggested:

- ESA – changes
- General benefits refresher course
- Benefits update
- Habitual residence test

Len pointed out that BAF would need to charge for some of these suggested courses to pay for trainers and venues. Some trainers on specialised subjects would require a higher fee which would result in a higher charge.

Suggestions will be reviewed by the Steering Committee.

5	Update on BAF activities	Len distributed an update report which is available on the BAF website.
5.1	BAF Membership	There are currently 31 members including 2 new members – Bedfordshire and Luton Mind and One Housing Group (Bedford One Support). Still waiting for renewals from 16 other agencies..
5.2	BAF Finances	BAF's current bank balance is £3,665.68. Membership fees for 2011/12 should bring in an additional £1,000. Len Simkins proposed that Lorraine Gunther should be added to the BAF cheque signatories list. This was seconded by David Wood. The motion was agreed.
5.3	Advice Strategies	The first meeting of the new Advice Management Group for Bedford Borough took place on 28 th September. The next meeting is on 23 rd November. Details of the meetings are on the BAF website. A proposal for support to implement the Advice Strategy in Central Bedfordshire will be presented in December.
5.4	Bedfordshire Benefits Network	The 2 nd pilot meeting was very successful and it is clear there is a need for this network and a desire to carry on; however some extra funding is needed to move forward. This will be discussed at the next Steering Group meeting.
5.5	BAF website	The website address is: www.bedsadviceforum.org.uk Details on BAF meetings and projects are updated regularly. New pages have been added to the website for the Bedfordshire Benefits Network and the Advice Strategies.
5.6	Advice Directory	As part of the BAF membership renewal for 2011/12, members are being asked to check their Directory entry and to complete an evaluation questionnaire. Feedback so far has been generally positive.
5.7	Advice Bedfordshire	Current balance is £4,775.16. From this, £3,000 is to pay for the facilitation of AMG in Bedford Borough. This year the Company is collecting the membership fees on behalf of BAF.
5.8	Voluntary Works	VoluntaryWorks is making a bid to the Transforming Local Infrastructure Fund. BAF is a part of this partnership bid.
5.9	Meeting with Solicitors	A letter has been drafted by the Steering Group with the aim of trying to develop closer links between solicitors, BAF and BAF members. A list of solicitors for Bedford Borough and Central Bedfordshire will be compiled. If any members have a particular solicitor to contact, it was requested that this be given to the Chair
5.10	Themes for future meetings	The next meeting will include a discussion on "Personalisation", and how it will affect BAF agencies and the advice sector. Members were asked if they could suggest speakers that BAF could invite to future meetings.
6	Information exchange	Each agency present was asked to give a summary of any new information about their organisation and current resources. BAF is hoping to develop discussions between members about the possibility of sharing some resources.

- 6.1 Ampthill and Biggleswade CAB**
- David Waggott confirmed that there was a new gateway team in Stotfold who can signpost to Ampthill & Biggleswade CAB. It was hoped that in 18 months, 2 gateway advisers can become CAB advisers. The Stotfold Parish Council requested this service and is funding it.
- David informed everyone that there is a contact in Stotfold that gathers food and white goods. If someone is short of food, for example if benefits have not come through on time, emergency food can be provided.
- The bureau shares their building with the CVS and MIND on a Friday.
- 6.2 Leighton Linlade CAB**
- David Wood confirmed that there was also a central point where donations of food and money were being coordinated in Leighton Buzzard.
- Next year a “Community Hub” is being set up. This is a joint venture including the CAB, JobCentre Plus and Central Bedfordshire Council to create a one-stop shop. There will be a neutral shared triage service between partners. The actual process of how queries will be handled needs to be worked on. This initiative is being monitored nationally.
- 6.3 Advocacy Alliance**
- Richard explained that Advocacy Alliance provides long-term, non-issue based support to vulnerable people. Many have been victims of domestic violence. They have a good relationship with POhWER in Hertfordshire. They are looking at rolling out training for vulnerable people.
- 6.4 One Support**
- Jill reported that One Support provides tenancy support for young people aged 16+ in Bedford Borough. They can support clients for up to 2 years.
- 6.5 Salvation Army**
- Ann confirmed they have secured funding to help with immediate needs if someone is waiting for benefits to come through. Food banks are operating on a Friday afternoon for those waiting for benefits and in need of food.
- Two Salvation Army shops are already open. They are hoping to open a 3rd which would sell furniture.
- 6.6 BRASS**
- Brian confirmed that BRASS is currently letting out two rooms to two other charities which provides extra revenue for BRASS which has created a “charity hub” in the local area.
- 6.7 Trading Standards**
- Alexandra confirmed that Consumer Direct will end in April 2012 in its current format and should be taken over by Citizens Advice.
- Trading Standards have been receiving a lot of complaints about loan sharks and would be interested if other agencies also have clients having problems with other loan sharks.
- 6.8 Money Advice at St Andrews**
- Fiona informed the Forum that they have completed their first year of operation and have a good number of referrals coming in now. The agency is open on Thursday mornings and at some other times for appointments. The only problem is when appointments are given to people who do not turn up.
- They are actively looking for more advisers.

- 6.9 Sight Concern** Jenny confirmed that Sight Concern has set up two IT clubs in Houghton Regis and Bedford. They have also set up social clubs in Ampthill, Luton and Bedford.
- Sight Concern are able to support any person with a sight impairment.
- 6.10 Age Concern** Irene informed members that Age Concern is currently on a recruitment drive for more volunteers.
- Currently Age Concern has received huge demand recently for help with filling in ESA forms. But they cannot offer representation at tribunals for clients. Advocacy Alliance said that they may be able to help with this.
- Age Concern are also rebranding from the 10th November to become Age UK Bedfordshire.
- 6.11 Bpha Employment Support** Peter reported that bpha are the lead partner in a consortium that gives advice and information to tenants (in local social housing and private rented accommodation) to get jobs. They have helped over 200 residents into work and have funding until 2014 to continue to provide support.
- 6.12 Bedford CAB** Lorraine reported that details of the CAB's new home visiting service had been sent out to all BAF members.
- Bedford CAB has now moved on to the National CAB advice line. People will also be able to make appointments on this line. The CAB is currently training new assessors.
- Lorraine confirmed that the CAB is due to take on funding from the Borough's House of Industry which will enable them to directly help people in hardship.
- The CAB's AGM will be taking place on 20th October.

- 6 Any Other Business** Advocacy Alliance has funding for their helpline until 2012. Richard is keen to find out if this helpline could be extended to provide a service for all voluntary agencies in Bedfordshire. It could be used as a generic advice line where advocates would give referrals or signpost callers to appropriate agencies.
- Len thought that it would be a big step to move to a generic telephone line for all advice agencies. It would need to have a unique identity and be serviced by the advice sector. A specific skills set is needed to effectively give information or refer people. This would also take some time set up.
- Members requested more information about how Advocacy Alliance envisages the helpline working. Further details should be sent to the BAF Steering Group for initial discussion.

- 7 Date of next forum meetings** The next meeting was provisionally set for the 23rd February.
- NB** The date has now changed to **Wednesday 22nd February 2012 at 2.30pm**. The venue will be the Salvation Army Hall.

Documents discussed at this meeting can be found at www.bedsadviceforum.org.uk

BAF meetings

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