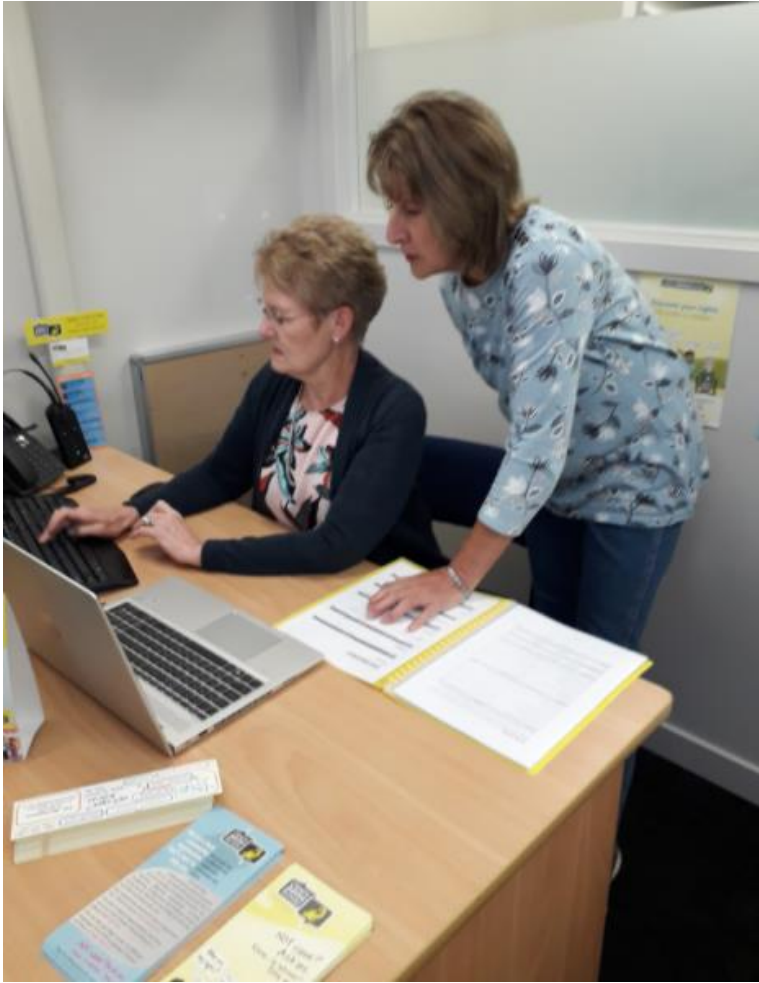


# MID CANTERBURY CITIZENS ADVICE BUREAU: 2021-2022 BUSINESS CASE



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*Photo previous page CAB MID CANTERBURY -Volunteers Rosemary and Christine*

*CAB -Citizens Advice Bureau*

*CABNZ -Citizens Advice Bureau New Zealand*

## EXECUTIVE SUMMARY

- Access to information “empowers people to solve problems, understand their rights, access services and enhance their personal and community wellbeing”<sup>1</sup>.
- Ten months after receiving establishment funding from the Council, and despite the year New Zealand and the world have experienced, the Mid Canterbury CAB service opened on 2<sup>nd</sup> December, 2020, with a part-time Co-ordinator; 15 volunteers in place and offices located at Community House Mid Canterbury and the Ashburton Community Directory uploaded onto the CAB national website/database.
- This much needed new service will play a vital role helping the residents of Mid Canterbury to navigate issues around their rights and responsibilities and to access the services and community information they need, particularly in times of hardship or emergency.
- Never has there been a time when people need access to accurate and up to date information more. The CAB service nationally supported over 40,000 people during the COVID-19 lockdown with issues in their lives that were often distressing, complex and new to them. These included issues with pay and conditions of employment redundancies often without proper process, care of children, financial difficulties due to loss of jobs and pay cuts, applying for income support for the first time, access to emergency housing and tenancy and rent related issues.
- CAB National Office is providing oversight and support of this project until volunteers have gained the required competencies which will enable them to establish an independent board.
- The Mid Canterbury CAB service is still in its establishment phase and we are already starting to see strong data coming through that is demonstrating the need and breadth of the services that people are seeking assistance with. This should provide funders with the confidence that the establishment of this service has been well received and that it is already in a position to provide support and highly sought after guidance and information to enhance the knowledge and wellbeing of residents and visitors to our community.
- We are seeking a contribution from Council of \$15,000 towards operational costs for the 2021-2022 financial year to assist the Mid Canterbury CAB service to establish itself over this year. A detailed operational budget for the project for 2021-2022 can be found on page 13 (Appendix 1).

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<sup>1</sup> PricewaterhouseCoopers, *Citizens Advice Bureau Wellington Service Review, December 2018*

## BACKGROUND

### What is the Citizens Advice Bureau (CAB) service all about?

With its focus on quality, up to date information and advice, the CAB is the foremost information service in New Zealand, with more than 2,500 volunteers in 83 locations around the country. The CAB volunteers are supported by a comprehensive national database of information and rigorous health and safety policies and training.

#### CAB aims are to:

- Ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively.
- Exert a responsible influence on the development of social policies and services, both locally and nationally.

CAB achieves its aims in the following ways:

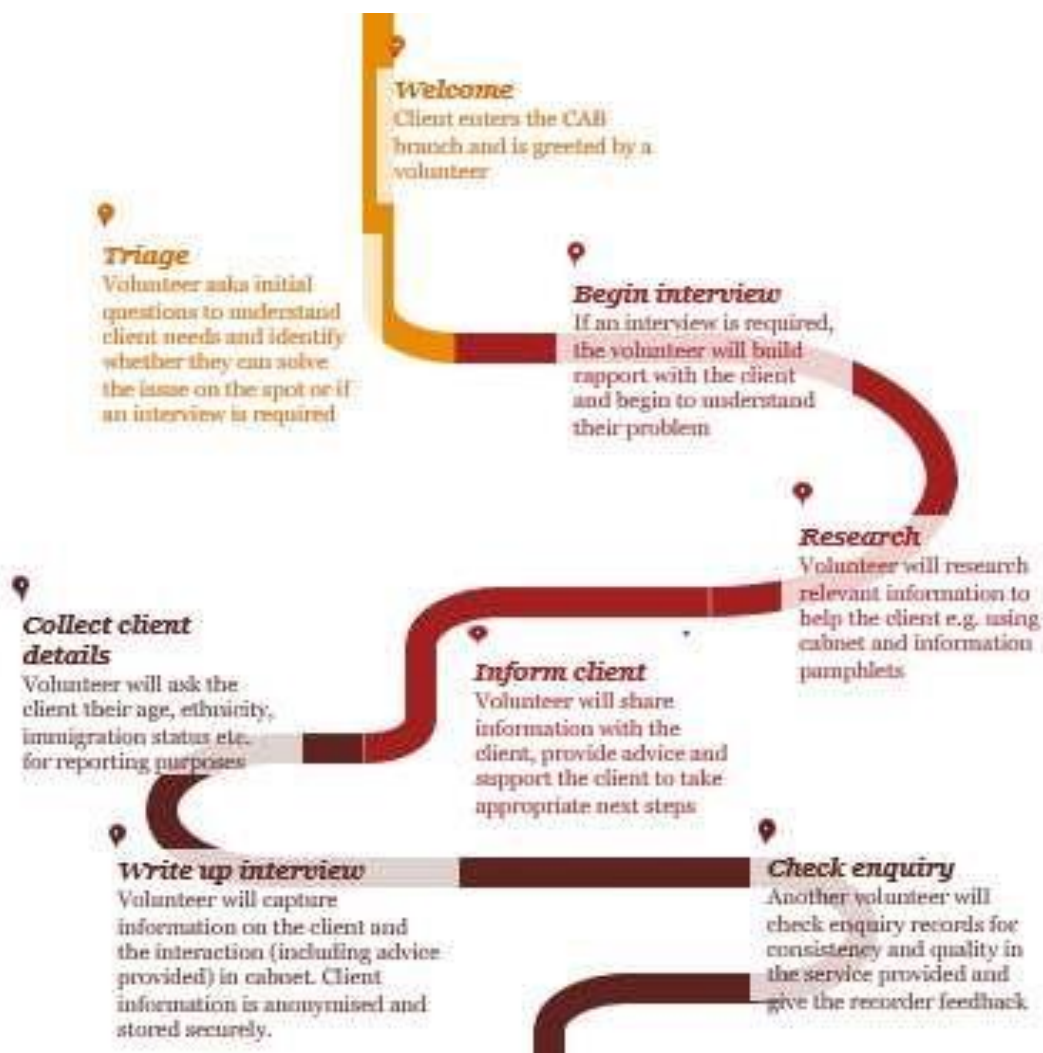
- Providing free, confidential, independent information and advice.
- Helping people know and understand their rights and responsibilities.
- Helping people find community services they need.
- When CAB sees that policies or laws aren't working well for people, the organisation acts as a voice for positive social change.

#### CAB service model:

The essence of the Citizens Advice service is about promoting knowledge and understanding and providing people with the confidence and support that will enable them to influence the things that affect them. Below is a summary diagram of the CAB service model. The CAB service is delivered by trained and accredited volunteer bureau interviewers.



*Volunteers  
Jeff, Sarah and  
Rosemary*



Using this service model, CAB helps anyone with anything. Below are some examples of the range of client enquiries that CAB receives:

Waimererangi is concerned about the health impacts on her children from living in a cold, uninsulated house. Their only heating has been from an open fire but a month ago the chimney had fallen off the roof. They had told their landlord about this but nothing had been done.

Sione has received a contract for a potential new job which states that he must file his own taxes. He is surprised that is a requirement and sought advice as to how to do that.

Peter has been declined vehicle finance. He wants to know how to check his credit information and rating.

Janine has parenting order to see her daughter once a month. This is not being complied with for the past three months. How can she get the parenting order enforced?



The CAB website provides an accessible, mobile-friendly, knowledge base of approximately 2,000 questions and answers that are based in real issues confronted by clients. This is available to everyone, both CAB volunteers and the public.

The information on the “Your Rights” pages is grounded in the law but expressed in a way that’s practical and easy to understand, and includes links to relevant websites.

The website also provides a Community Directory of over 37,000 community organisations which people can search to find information and services close to them.

The Community Directory now includes the listings from the Ashburton Community Directory.

Modifications are currently being made to the CAB Database to allow it to more easily be downloaded to facilitate the creation of printed databases.

People used the website to find out about their rights and access services over 1,764,562 times over 2020.

Quote from a CAB volunteer

*“We have enquiries that can take from 10 minutes to several hours and it is important to provide this time for clients as they are often nervous and, in some cases, uncertain as to what their actual problem is and whether or not something can be done to help them. One of the aspects our clients value most is the privacy and confidentiality afforded them in a welcoming and stress-free environment.”*

### **Independent review of the CAB Service**

In 2018, the Citizens Advice service was robustly and independently reviewed by PricewaterhouseCoopers, who found that the Citizens Advice service of “accessible, accurate, confidential and independent advice empowers [people] to solve problems, understand their rights, access services, and enhance their personal and community well-being”.<sup>1</sup>

They also found the service is unique when compared with other community organisations especially in its ability to reach the most vulnerable.<sup>2</sup>

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<sup>1</sup> PricewaterhouseCoopers, Citizens Advice Bureau Wellington Service Review, December 2018, page 6

<sup>2</sup> PricewaterhouseCoopers, Citizens Advice Bureau Wellington Service Review, December 2018, page 25

*Many of the people (the CAB) serves are on the cusp of more severe vulnerability. In helping someone maintain their income, housing and access to services, (the CAB) can prevent severe vulnerability and stress and its human and financial costs.*

#### **Quotes from the community about the CAB service**

*I felt welcomed. I felt strengthened. I felt educated. I now own a business and employ 25 people. I'm glad they were there when I needed them.*

*Not everyone knows who to ask when they have a problem, and the Citizens Advice Bureau does an amazing job in filling this need.*

*I used CAB services recently, and it's great to know that in a difficult moment in life there is a place that can listen and hear and provide advice – non-biased, non-commercialised and anonymous.*

*Your listening ear and your advice when I was going through a crisis helped me to organise my thoughts and pick out what was important. I valued the help you gave me at a time when I really needed it.*

#### **ESTABLISHING A MID CANTERBURY CAB SERVICE: KEY ACHIEVEMENTS 2020-2021**

The Business Case presented to the Council in 2020 identified the need to significantly improve the quality of Mid Canterbury community information (for example, community safety (keeping ourselves and our families safe), health and social services, community activities such as recreation and sports groups and service clubs) and to widely promote this to the community.

Establishment funding was generously provided by the Council from its 2019-2020 budget to allow for the initial establishment of a CAB service, based at the Community House Mid Canterbury.

#### **Key Achievements to date have been:**

- Appointment of a part-time Co-ordinator in July, 2020.
- The Co-ordinator has undertaken in-depth training with the CAB National Office, as well as making professional links with the Timaru, North Canterbury and Christchurch offices.
- Policies and procedures were adapted for use by the Mid Canterbury service, the office space set up and office and training equipment and resources purchased.
- Fifteen volunteers were recruited (without any advertising, such was the interest by local people in becoming a CAB volunteer) and they have completed on average 100 hours each and continue to undergo rigorous training. This has included induction training, probation training, individual training, monthly group training, observing other bureaus, observing our bureau, online, webinars and zoom. Topics include CAB aims and ethics, customer service and establishing a rapport, identifying client needs, how to access and research the vast quality information resources held by the CAB at both a national and local level, health and safety training, consumer issues, housing, financial difficulties, dealing with challenging behaviour from clients, how to give guidance support and information to visitors, suicide prevention, refugee and migrant awareness and support training, local services presentations.
- The Mid Canterbury CAB opened on Wednesday 2<sup>nd</sup> December, 2020.

- The current pool of volunteers are incredibly competent and community minded. We have former nurses, social workers, people who have worked for the Ministry of Justice, law firms, business owners, managers of Social Services, police education and iwi liaison, school teachers, budget advisers, health promoters. The volunteers have a range of valuable skills to contribute to the community, strong corporate, volunteering, board and governance experience computer skills, advocacy and dispute resolution.
- At present volunteers are on duty and available to provide services Monday – Friday 10-1pm. Two volunteers are on duty at a time, sometimes with a third volunteer in training. We were open 16 days in December and 15 days in January. This equated to 201 hours that volunteers were available to provide the face to face CAB service. The people of Mid Canterbury can still access support through the website, online chat and the 0800 number.
- As volunteers gain knowledge and experience in addition to weekly duty volunteers are also stepping into roles like peer reviewing (checking other volunteer’s client interview and write-up), information management, Community Directory admin and brochures.
- CAB National Office completed the upload of the Mid Canterbury Community Directory, previously accessible on the Community House Mid Canterbury website, onto its Community Directory on the CAB website ([www.cab.org.nz](http://www.cab.org.nz)). This project was funded by a grant from the Community Organisation Grants Scheme (COGS). The Mid Canterbury CAB has now taken on responsibility for the updating and expanding of Mid Canterbury information in the CAB National Community Directory.

*Mayor Neil Brown  
Cutting the ribbon  
Opening 02/12/2020*



*Mayor  
Neil Brown  
Safer Communities  
Lesley Symington  
CEO CABNZ  
Kerry Dalton  
Coordinator  
Sarah Clifford  
Opening 02/12/2020*





18 years ago we saw the need for a CAB, at that time we didn't get the dots connected and I've been involved since then. We have experienced the need at Community House reception, getting people coming in and looking for advice or direction. I've been concerned with the work that we are doing that we don't make the wrong decision or give the wrong information. So I welcome the CAB, I know the umbrella they work under is absolutely wonderful and I see it as enhancing and protecting the work we do.

*John Driscoll –Manager Community House Mid Canterbury Opening 02/12/2020*

### **CAB National Office contribution**

While difficult to quantify in dollar terms, CAB National Office has contributed significant resources to the establishment of the Mid Canterbury service, including staff time to assist with developing set up and operational budgets and timelines, hands on assistance with the recruitment of the Coordinator, Co-ordinator training, induction and training of volunteers, access to CAB systems, materials and templates and day to day ongoing support and guidance to ensure the Mid Canterbury service is able to provide a quality service to the community. CAB National Office estimates that it has contributed in excess of 178 hours of staff time to the initial establishment of the service.

### **Mid Canterbury CAB Governance and Management**

All CABs are required to be an Incorporated Society and a member of CABNZ. Members of the Incorporated Society are drawn from service volunteers. A new CAB needs to be approved for membership of CABNZ by the CABNZ National Board. When establishing the Mid Canterbury service, it was decided that it would come under the legal structure of CABNZ, until it was sufficiently established to become its own Incorporated Society and apply for membership of CABNZ. A Steering Group consisting of the Community House Manager (and subsequently a Board member), a Council representative, the Safe Communities Co-ordinator and CAB National Office staff was established to oversee the project under the umbrella of the Community House Mid Canterbury. In November, 2020, CAB National Office, which was already providing the legal structure for the Mid Canterbury CAB, assumed responsibility for employment and financial matters, including seeking funding towards the operation of the service.

## **WHY SHOULD THE ASHBURTON DISTRICT COUNCIL SUPPORT THE MID CANTERBURY CAB SERVICE?**

CAB National Office and the Mid Canterbury CAB welcome the Council's interest in and support of this project, and appreciate the opportunity to present this Business Case.

- **CAB's contribution to community wellbeing.**

The Citizens Advice Bureau (CAB) is part of the fabric of communities and contributes majorly to community well-being, underpinning participation, resilience, and democracy through creating informed and active citizens. The service is independent, non-targeted and available to all.

When averaged out nationally, 62% of CAB funding (operational funding for local CAB branches) comes from local councils, recognising the importance of citizens being able to access quality, up to date information.

Recent research conducted by the Caring for Communities Social Recovery Group identified that the development of a CAB service in the Ashburton community is “well aligned to local need”<sup>1</sup>.

- **Volunteering Opportunities**

The CAB service is provided by trained local volunteers, who give their time for free to help others in their community. This experience benefits the volunteers themselves and adds to their wellbeing and community involvement. This in turn strengthens community wellbeing and resilience.

- **CAB’s national contribution during COVID-19 times**

CAB volunteers and staff supported over 40,000 people through the challenges of the COVID-19 lockdown and the state of emergency. COVID-19 caused people to face issues in their lives that were often distressing, complex and new to them. These included issues with pay and conditions of employment, redundancies often without proper process, care of children issues, financial difficulties due to job losses and pay cuts, having to apply for income support for the first time, access to emergency housing, and tenancy and rent related issues.

## **SERVICE DEVELOPMENT: 2021-2022**

With the opening of the Mid Canterbury CAB service in December 2020, there is opportunity over 2021-2022 to strengthen our service to be well established, grow and develop the service for the people of Mid Canterbury.

Our primary focuses will be:

- Recruitment, vetting and training of additional volunteers, in order to increase opening hours and build capacity
- Ongoing learning, development training and retention of existing volunteers
- Development and expansion of volunteer teams e.g. Learning and Development Team, Community Directory Team, Resources Team, Mentors Team, Peer Review Team, Funding Team.
- Reviewing and extending hours of opening, for example early evenings, to make the service more accessible to those who work or study during the day
- Providing additional CAB services based on identified need. For example, clinics to help with filling out forms, letter writing or CVs, Legal Clinics or workshops such as employment issues, workplace bullying, tenancy issues, scams and consumer issues.
- Development of Ashburton-specific resources and directories, both online and paper versions where appropriate – for example the Ashburton Health and Social Services Directory identified by the Social Recovery research
- Promote the service to the Mid Canterbury community.

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<sup>1</sup> Sarah Wylie (2020), Community and Social Recovery Needs and Capacities in Ashburton District in COVID-19 Times.

- o Promote to businesses, community groups, support workers and professionals about how the website and the community directory can help them in their work and for their clients.
- o Promote the service to individuals, how to use the service in a way that works for them. Paying attention to both social media avenues and also engaging with those who are experiencing digital exclusion.
- Informing interested agencies and government departments about key issues/requests coming to the Mid Canterbury CAB service, which may demonstrate gaps/needs for services or programmes in the District
- Continued and ongoing development and liaison with Bruce Moffat -Experience Mid Canterbury to provide accurate and up-to-date information to visitors to Mid Canterbury.
- Examining the need for any “satellite” CAB service in other parts of the District
- Seeking funding towards annual operational costs
- Developing a legal structure so that the Mid Canterbury CAB can become a full CAB service with its own governance



## **INVESTMENT**

The Mid Canterbury CAB, under the umbrella of the CAB National Office, will be seeking funding from a number of community funders towards the ongoing operation of this very important community information service.

Details of the operating budget for the Mid Canterbury CAB service and expected income are in Appendix 2.

A funding contribution of \$15,000 is sought from the Council towards ongoing operational costs over the 2021-2022 financial year.

To ensure a robust future for the provision of CAB services to the people of Mid Canterbury, a partnership with Ashburton District Council would be advantageous to both groups. We would like to be included in the forecast for the 10-year plan, see Appendix 1

Total operational costs are \$58,595 per annum.

## **MONITORING AND REPORTING**

As the host organisation until the establishment of an incorporated society and membership of CABNZ, CAB National Office and the Mid Canterbury CAB will report to Council at six and twelve months on this service.

## **FINAL COMMENTS**

Given the year the world has experienced, with the COVID-19 pandemic and the resulting New Zealand lockdown, significant progress has been made on the development of this new service. We look forward to seeing it fully establish, grow and develop over the next 12 months and take its place, an indispensable service for the people of Mid Canterbury.

**APPENDICIES**

**10 Year Funding Request**

This represents funding to cover the operational contribution to Citizens Advice Bureau from the Ashburton District Councils, 2020/2021 contribution \$15,000 2021/2022 \$15,000 +2.5%

Year	Funding Requested
2021/2022	\$15,000
2022/2023	\$15,375
2023/2024	\$15,759
2024/2025	\$16,153
2025/2026	\$16,557
2026/2027	\$16,971
2027/2028	\$17,395
2028/2029	\$17,830
2029/2030	\$18,276
2030/2031	\$18,733

<b>CAB ASHBURTON 2021-2022 OPERATING BUDGET</b>	
	<b>2021-2022</b>
<b>INCOME:</b>	
Ashburton District Council	15,000
Lottery Grants Board	5,000
COGS	5,000
Ashburton Licensing Trust	3,000
Community Trust Mid & South Canterbury	8,000
Advance Ashburton	8,000
Lion Foundation	10,000
Local Service Clubs - Rotary & Lions Groups	4,000
Sundry Income	0
Interest	0
<b>TOTAL INCOME</b>	<b>58,000</b>
<b>EXPENSES:</b>	
<u>Employment Expenses</u>	
Salaries	43,680
Kiw isaver	1,350
ACC	100
Other	0
<b>Total Employment Expenses</b>	<b>45,130</b>
<u>Administration Overheads</u>	
Accountant	0
Advertising	800
Audit fees	0
Publicity, Promotion & resources	1,000
CABNZ AGM	1,000
Computer	200
Depreciation	0
General	200
Insurance	200
Office	0
Photocopying	1,000
Postage and Courier	0
Printing and Stationery	200
Rent	3,900
Subscriptions - CABNZ	300
Subscriptions - Other	25
Telephone and Tolls	240
Training - volunteers & staff	3,000
Travel - Mid Canterbury Staff	600
Travel - National Office Staff	800
Admin Overheads - Cleaning	0
Admin Overheads - Power	0
Admin Overheads - R&M	0
<b>Total Administration Overheads</b>	<b>13,465</b>
<b>TOTAL EXPENSES</b>	<b>58,595</b>
<b>TOTAL INCOME LESS EXPENSES</b>	<b>-595</b>