



**citizens  
advice  
bureau**

**WOKINGHAM  
& DISTRICT**

**ANNUAL REPORT**

**1992/1993**



## OFFICE DETAILS

### WOKINGHAM

Wellington House  
Wellington Road  
Wokingham  
Berkshire RG11 2QB

Telephone: 0734 890389

**HOURS:**

Monday	9.00 am - 3.00 pm
Tuesday	9.00 am - 3.00 pm
Wednesday	9.00 am - 3.00 pm
Thursday	9.00 am - 3.00 pm 5.00 pm - 7.00 pm
Friday	9.00 am - 1.00 pm

Legal Advice Sessions:  
Every Tuesday afternoon  
(by appointment only)

### WOODLEY

55 Crockhamwell Road  
Woodley  
Berkshire RG5 3JP

Telephone: 0734 699006

**HOURS:**

Monday	9.30 am - 1.30 pm
Wednesday	9.30 am - 1.30 pm
Friday	9.30 am - 1.30 pm

The aims of the Citizens' Advice Bureau are:-

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

The Citizens' Advice Bureau therefore provides **free** to all citizens an **impartial** and **confidential** service of information, guidance and support, which is completely **independent** and makes responsible use of the experience so gained.

## MANAGEMENT COMMITTEE

MRS J LE PATOUREL	- CHAIR
MR J WATSON	- VICE CHAIR
MR R BOYD	- TREASURER
MRS S JACKSON	- Bx MANAGER/SECRETARY TO COMMITTEE
MR D EYRIEY	- LEGAL REPRESENTATIVE
MRS A POTTS	- TRUSTEE
MRS J TOMLIN	- DEPUTY MANAGER (WOKINGHAM)
MRS C LLOYD-WILLIAMS	- DEPUTY MANAGER (WOODLEY)
MS L MARTIN	- BUREAU REPRESENTATIVE
MR J WEST (DECEASED)	- WOKINGHAM UNITED CHARITIES
MR P HENESEY	- CO-OPTED
MRS C GREEN	- WOKINGHAM TOWN COUNCIL
MR D ANDREW	- WOODLEY TOWN COUNCIL
MS G FLANAGAN	- SOCIAL SERVICES
MR L SOUTHGATE	- WOKINGHAM DISTRICT COUNCIL
REV D LOVERIDGE	- WOKINGHAM CHURCHES
MRS J GRADY	- WOKINGHAM VOLUNTEER CENTRE
MR R WYATT	- CO-OPTED
MR P HARPER	- CO-OPTED
MS M HAMMOND	- COMMUNITY COUNCIL FOR BERKSHIRE

## CHAIR'S REPORT

My fourth year in office has been no less eventful than those which preceded it. It has witnessed a move of premises for both the main Wokingham Bureau and the Woodley extension, the first year of operation for the new Money Advice Worker post and the confirmation of our membership of the National Association of CABx following a full Review. Indeed it is often difficult to equate the large-scale, highly professional operation of today with the rather modest, low-key organisation with which I first became involved some five years or so ago.

The main reason for this transformation is undoubtedly the unrelenting demand for the Bureau's services. There is no sign of any let-up in this pressure, indeed quite the reverse. We must add to this the professional skills and energy of our Manager, Sue Jackson, and the very positive relationship we enjoy with Wokingham District Council, our principal funder. I could go on adding a host of other contributing factors to the list.

One result of the huge increase in the level of the Bureau's activity is the matching increase in the responsibilities and duties of the Management Committee members. Becoming a member of the managing body of any charitable organisation is no longer something which can be entered into lightly. It is a highly responsible and increasingly onerous role. Neither is it any longer sufficient to be sympathetic towards the aims and principles of the service in question, although this of course remains an important component of individual commitment. The Bureau requires a management structure which reflects both the enhanced level and the increased complexity of its activities. It demands of its Committee members a full range of professional and business skills - legal, financial and managerial.

At Wokingham we have been working towards creating this new kind of managerial focus, whilst at the same time striving to retain our "vision" and the wide range of local community organisations and interests we bring together. This is a far from easy task and we have not by any means accomplished it yet. It is, nevertheless, essential to the sound operation and continuing development of the service we provide. Our current goal is to incorporate, that is to become a charitable company. By doing so we believe that we shall be putting in place the appropriate framework for taking us into the next century. We shall concurrently be seeking individuals with the professional skills I have outlined above who are prepared to harness these on the Bureau's behalf. In addition those of us already involved must be willing to learn new skills, to be flexible and to adapt to new circumstances.

I should like to finish by thanking everyone for the work they do for the Bureau - staff, volunteers, supporters and funders alike. This year I want to single out for a special mention all members of the Management Committee. Their contribution to the work of the Bureau is often unseen and unsung, but it nevertheless provides the essential context in which everything else takes place. My thanks go to them all for the support they have given me personally over the last year.

JANET LE PATOUREL

## BUREAU STAFF

MRS S JACKSON - MANAGER  
MRS J TOMLIN - DEP MANAGER (WOKINGHAM)  
MRS C LLOYD-WILLIAMS - DEP MANAGER (WOODLEY)  
MR J TALBERT - DEBT ADVISER  
MRS J BARNES - SECRETARY

## VOLUNTARY STAFF

### WOKINGHAM

MRS J BARNES  
MRS P BARROW  
MRS W BENNET  
MRS P BRICE  
MRS M BURT  
MR M CHAMPNEY  
MRS S COLWILL  
MR E COX  
MRS S DART  
MRS J DUDLEY  
MRS B HAMILTON  
MRS S HANBY  
MR P HARDING  
MRS E HARVEY  
MRS S HASLAM  
MRS K HENSHAW  
MISS C HOLLAND  
MRS S LEWIS  
MRS J LOWE  
MR B MACHIN  
MRS C MAKINGS  
MRS C MAY  
MRS J PAYTON  
MRS S RABBETT  
MRS E RAMSAY  
MRS L ROBERTS  
MRS M ROSENBERG  
MRS N SAVAGE  
MRS A SMITH  
MR J STANDEN  
MRS J THOMPSON  
MRS M TROTT  
MRS A WHITE

### WOODLEY

MRS S ALBUM  
MRS E COOMBES  
MRS E HYAMS  
MRS J JENNINGS  
MR D LEE  
MR H MARSHALL  
MRS R NICHOLS  
MRS J POOLE  
MRS S UREN  
MRS J VIDLER  
MRS J WEBSTER  
MR D WHITE

### VOLUNTARY STAFF - LEFT

MR J COOPER  
MRS A HARMAN  
MR D HARRINGTON  
MRS E HILTON  
MISS L MARTIN  
MR H SMITH  
MRS F SMITH (MATERNITY LEAVE)  
MRS R STRACHAN (SICK LEAVE)

### ADDITIONAL HELPERS

MR J HARVEY  
MR K KIRKWOOD  
MISS L MARTIN  
MRS A OXLEY  
MRS J SCANNELL  
MRS M STEWART

## MANAGER'S REPORT

I have now been in post as Manager of the Bureau for five years. When I first came to the Wokingham Bureau we were operating in what was effectively one small room in the Town Hall and the number of voluntary staff working for us reflected this as did our enquiry level which was 8,661 that year. This last year has seen more rapid development than ever before and the service we are now able to deliver to the community has improved and increased. In the following paragraphs I have endeavoured to describe the service as it currently is, how it is run, what we offer to our volunteers and to those seeking our advice.

Wokingham Citizens' Advice Bureau covers the whole of the Wokingham District with an extension office in Woodley Town centre. We provide 30 opening hours in Wokingham (28 open door, 2 hours appointments on Thursday evenings) and 12 hours in Woodley and we also provide a home visiting service. We run a lay advocacy service (5 hours per week), funded by Earley Charity, in the County Court on Wednesdays to help with house repossessions (run jointly with Reading CAB who work on Thursdays). We have a free solicitors appointment scheme on Tuesday afternoons provided by local solicitors and we became an I for D (Information for people with disabilities) in March. Becoming an I for D has involved us in improving the range of information regarding disabilities which we keep in the Bureau and ultimately we will have these on a database with a lap-top computer which can be used in the interview room or on home visits. We also have a debt advice service dealing with, in excess, of 300 multiple debts. Our total enquiries for 1992/1993 were 19,292.

The Bureau is staffed by one full time manager, two part time deputies (one at each outlet), a full time Debt Adviser and a secretary. There are 45 volunteer advisers and six volunteer clerical workers. The management committee is made up of about 18 volunteers.

Every volunteer adviser has to go through a basic training programme prescribed by the National Association. This takes place over about six months and is preceded by a stringent selection process. This involves an informal interview with the Bureau Manager, 'sitting in' in the office on at least two occasions and then entrance of the candidate for an Area assessment day during which they are tested using fairly simple exercises, mathematical and case recording, as well as the ability to listen and identify the problem. This is followed by an afternoon of attitude assessment. After this day there is a formal interview with members of the management committee.

Training commences at some point after this and is divided into five different modules.

Modules 1 and 2 consist of weekly tutorials plus at least two half days of study in the Bureau using the information system and reference materials. This will take at least three months and maybe longer.

Module 3 involves five full days of training provided by the National Association and could be anywhere in the South of England but hopefully will be relatively close, and covers a period of three weeks. Module 4 again takes place in the Bureau and is basically supervised interviewing. The trainee joins the rota, once a week as a

supernumerary and begins to conduct interviews under close supervision and support. Two months later is Module 5 which is again National Association training of four days over 2 weeks, at the end of which, and after a final review trainees are considered to be fully fledged advisers.

All advisers are required to work for at least six hours per week. In addition to this they need to attend monthly staff meetings and to undertake further training as required. We generally ask for a commitment of at least one year's service after training. The cost to the Association is about £200 per trainee. For this the trainee has their travel expenses met at 18p per mile and gets free coffee and biscuits. They need to keep abreast of changing legislation etc, and therefore need to read the monthly edition of "Update" which alerts them to future and current changes and also any changes in the very comprehensive information system which are provided by NACAB. This is also updated monthly by a volunteer clerical worker. We hold a very wide selection of leaflets which are maintained and ordered by another volunteer clerical worker.

We have received over 19,250 enquiries this last year, about 370 per week or 74 per day on average. Every day we have between 4 & 6 advisers on the rota, who see clients as they appear and answer the telephone when they are able. The Bureau is not easily accessible by public transport so we have an auxiliary telephone line to help our clients. The Bureau's membership of NACAB has to be reviewed every three years which involves an inspection and the writing of a comprehensive report and business plan. The report includes a community profile, Bureau profile and client profiles. These profiles are taken into account when assessing the needs of our clients and the community we serve and influence the composition of our volunteer advisers and Management Committee. We make plans to target areas which we do not adequately cover or groups whom we do not adequately represent or who under-use our service, making sure that we conform to the NACAB policies regarding Anti-racism, Gays & Lesbians etc. Every client is offered a confidential one-to-one interview. We do try to limit interviews to one hour, appointments may then be offered.

Woodley extension is open on three days a week in Woodley town centre. Priority is given to personal callers and telephone enquirers are referred to Wokingham Bureau when the extension is busy. Because of the design of the office and the fact that it is shared with WDC, Woodley have a manned reception desk and a volunteer clerical helper greets all callers and hands out appropriate leaflets. We have also developed an appointment system for the last hour of the day to help those who may otherwise need to be turned away or who do not have the time to wait. Wokingham Bureau have just commenced evening opening, by appointment and for telephone enquiries, on a Thursday evening between the hours of 5-7pm, to enable more people to get in to see us. Further uses of appointment systems may be tested, but always alongside the 'open door' system. We also provide a home visiting service for those unable to get to the Bureau.



Our debt advice service has now been in existence for about nine months. We have approximately 12 volunteers who have their own debt case load and who are overseen by the debt adviser, John Talbert. He has his own case load together with work with the lay advocacy service in the County Court and tribunal representation. Debt advice is still expanding and we are constantly developing new systems and management tools to reflect this and cope with it. We do use a self-help debt pack which helps us to work alongside our clients and support them in negotiating for themselves. However, this does have limited use and the majority of our clients are represented by the Bureau with their agreement. This involves the Bureau in a great deal of work as, on average most debtors have approximately 4-10 creditors and some have in excess of 20. Most arrangements take about 3-4 letters to each creditor and then are regularly reviewed. This also involves the Bureau in quite significant costs, and takes around 2 to 3 months to set up the arrangement, during which time court representation is also possible.

We have been lucky to have been given a couple of IBM compatible computers on which we can run various software packages designed to make life easier, particularly in the debt field and benefit calculations, which is an essential part of debt advice, in order to maximise income.

Our general service to clients includes tribunal representation, mediation and helping clients to identify the options open to them. We are able to do this in a variety of ways and the training that the advisers undergo is essential to this. Our enquiries tend to fall into various categories, the most frequent are:

- Debt advice
- Benefit enquiries
- Employment and redundancy
- Relationship breakdown
- House repossessions and homelessness
- Legal

New changes in legislation require further training to be undertaken by all the staff. This is delivered in a variety of ways. Obviously all cuts in existing services have a knock-on effect on our enquiry levels and particular cuts, such as those suggested in the legal aid system, will have a very real effect on us and our clients. We keep statistics for NACAB and also monitor various changes for them in order that they can produce reports and feed back the effects on our clients to Central Government. This social policy element of our work is of equal importance to us and at local level we may join with other local agencies or Bureaux to carry out items of social policy work. This may involve, for example, contacting the council regarding the methods used by their bailiffs in collecting poll tax and successfully negotiating the re-wording of their letters.

The large part of our funding comes from our local authority, Wokingham District Council, with small grants made by Parish Councils and some development work being funded by local charities and the Town Council.

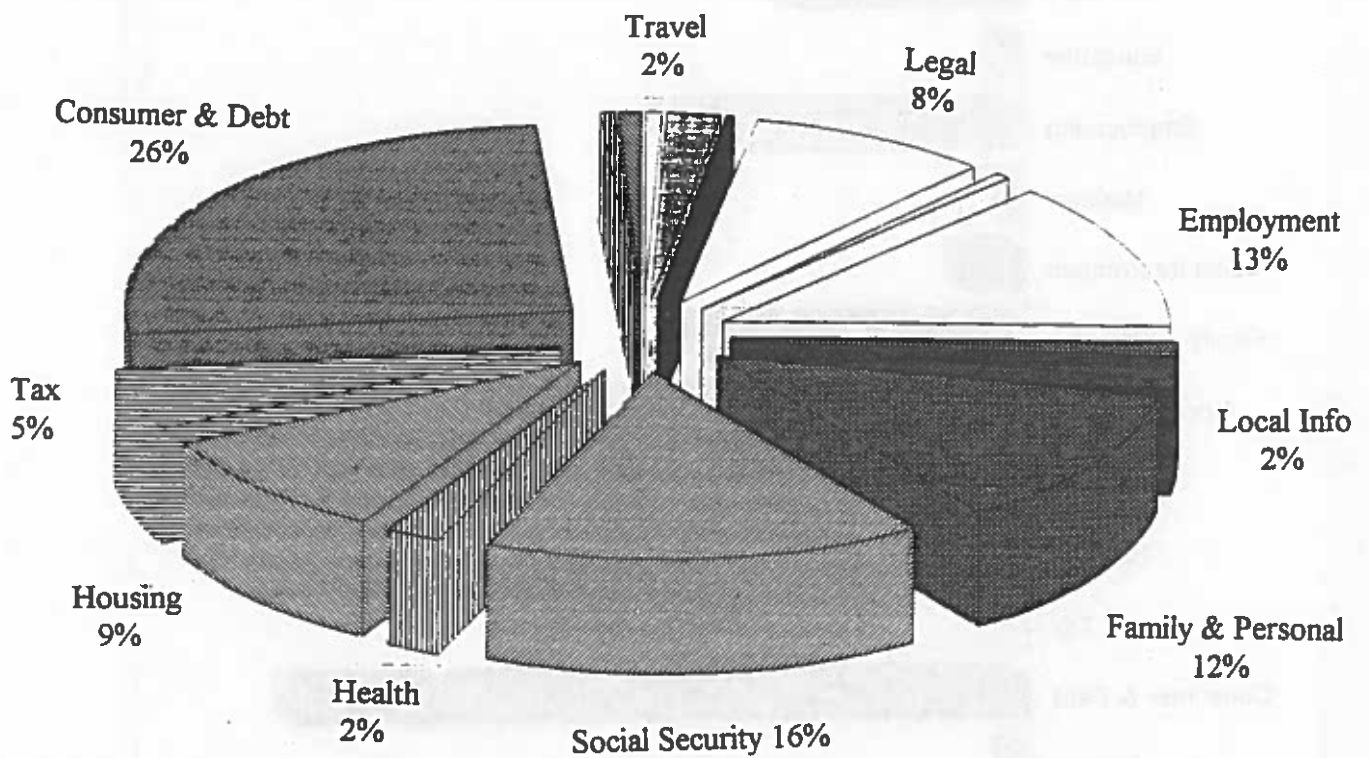
During this last year we have seen many developments, from the establishment of a full time debt adviser post to the move into our splendid new offices provided for us by the Wokingham District Council in Wellington House. This building is fully accessible to those with physical disabilities and gives us an extra interview room and administration offices.

In late January we held a very successful open day when we invited members of the District, Town and Parish Councils, Managers of local banks and building societies, our MP and representatives from other local voluntary and statutory services. We were able to show them the extent of the work we do with examples of 'typical' debt and tribunal case work. We hope to make this a regular event as it was felt to have been valuable.

The rise in enquiries this year to 19,252 from 16,931 last year gives a clear indication of the effects of the recession on our clients. Many of these were in the field of debt and most enquiries are now very complex and multi-faceted and therefore time consuming. We are more than ever indebted to our team of volunteer advisers and clerical workers whose hard work, time and professionalism is a tribute to them all. I thank them all, including those who have left and those who have joined us, for their support and loyalty, especially during this last year of so much change and development.

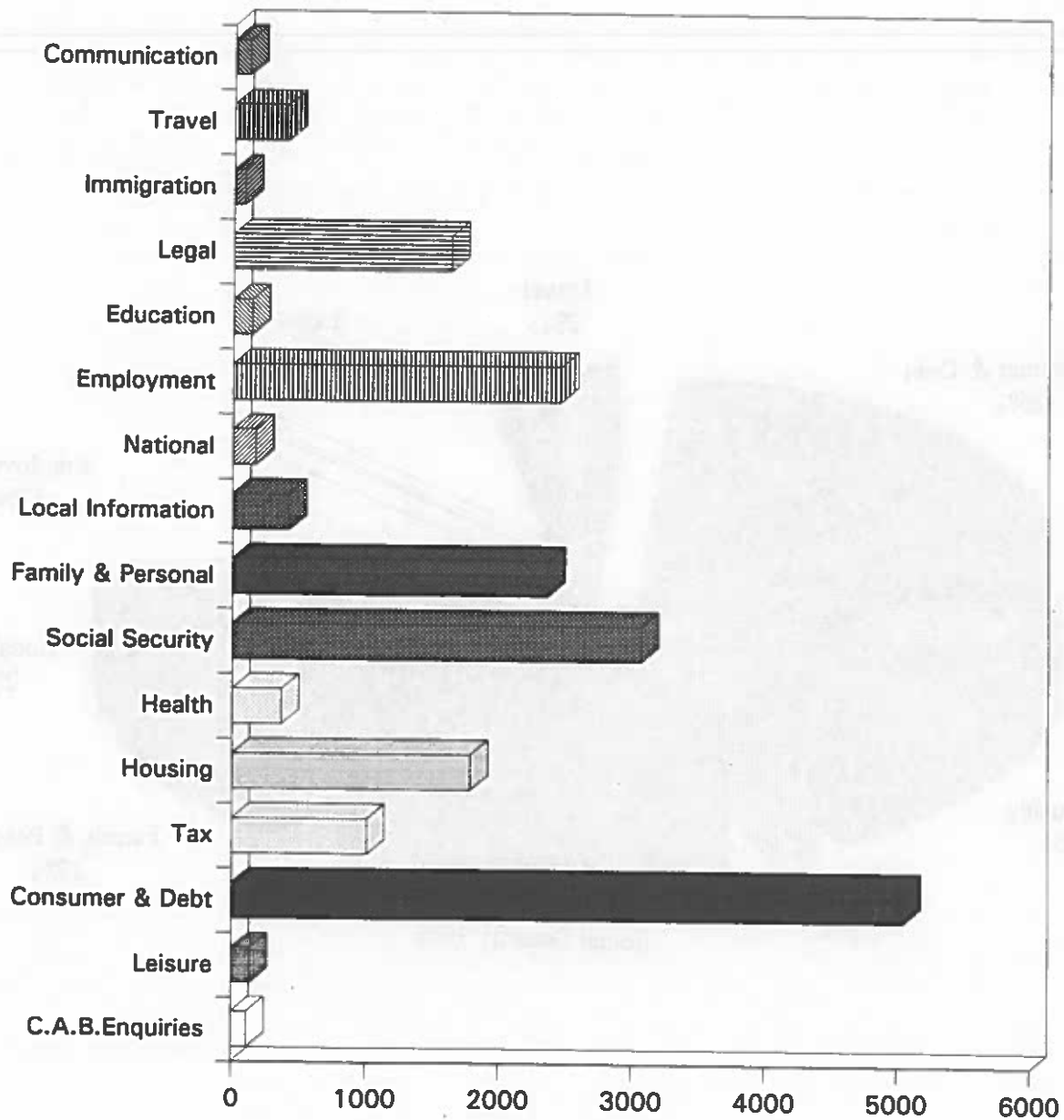
SUE JACKSON

## ANNUAL STATISTICS



TOTAL ENQUIRIES - 19,292

# ANNUAL STATISTICS



TOTAL ENQUIRIES - 19,292

## WOODLEY REPORT

Extension Citizens' Advice Bureaux seem to vary widely in how they operate. We see the role as providing the same professional level of service as the main Bureau, but bringing that service directly to the Woodley area. It is perhaps worth remembering that the population of Woodley is only slightly lower than that of Wokingham and the problems as urgent and diverse, but travel from one to the other is not easy without private transport. A significant number of our clients do not have English as their first language and though we cannot translate in many cases, we can, and do, with French, German and Dutch thanks to our varied and talented volunteers.

The Woodley extension opened its doors on Monday, 28th October 1986 in very unconfidential and unprepossessing makeshift premises. There were three enquiries that day, one about housing, one about disability benefits and the third a consumer question about ..... faulty double glazing! Times have changed a great deal since then. On the down side while the housing and benefit enquiries remain, the recession has meant that consumer enquiries have declined sharply while multiple debts have rocketed. In number terms the daily enquiries averaged at 39 in March 1993 and Woodley now accounts for 4,486 of the 19,292 plus enquiries to the Bureaux.

On the up side, since the last report we have moved into our very smart new premises which the Wokingham District Council Area Office are kind enough to share with us and the Bureau life has changed enormously. We now offer a completely confidential, pleasant and easily accessible service to able-bodied and disabled clients alike. We are in the centre of Woodley shopping precinct and the clients arrive in droves. We feel part of the community and the clients seem to feel the same, popping in for quick information, as well as with ever more complicated problems, in a way that simply did not happen in Coronation Hall, not least because our presence there was difficult to advertise and find (round the back) and a fair distance to walk from the town centre.

From our point of view the sharing of the premises has been a great success, not only in the improvement of facilities and location, but also in the opportunity to put faces to names from the WDC. We have had nothing but the greatest cooperation and support from the WDC staff and I think we have both gained enormously in the knowledge of how the other half works, to our mutual benefit.

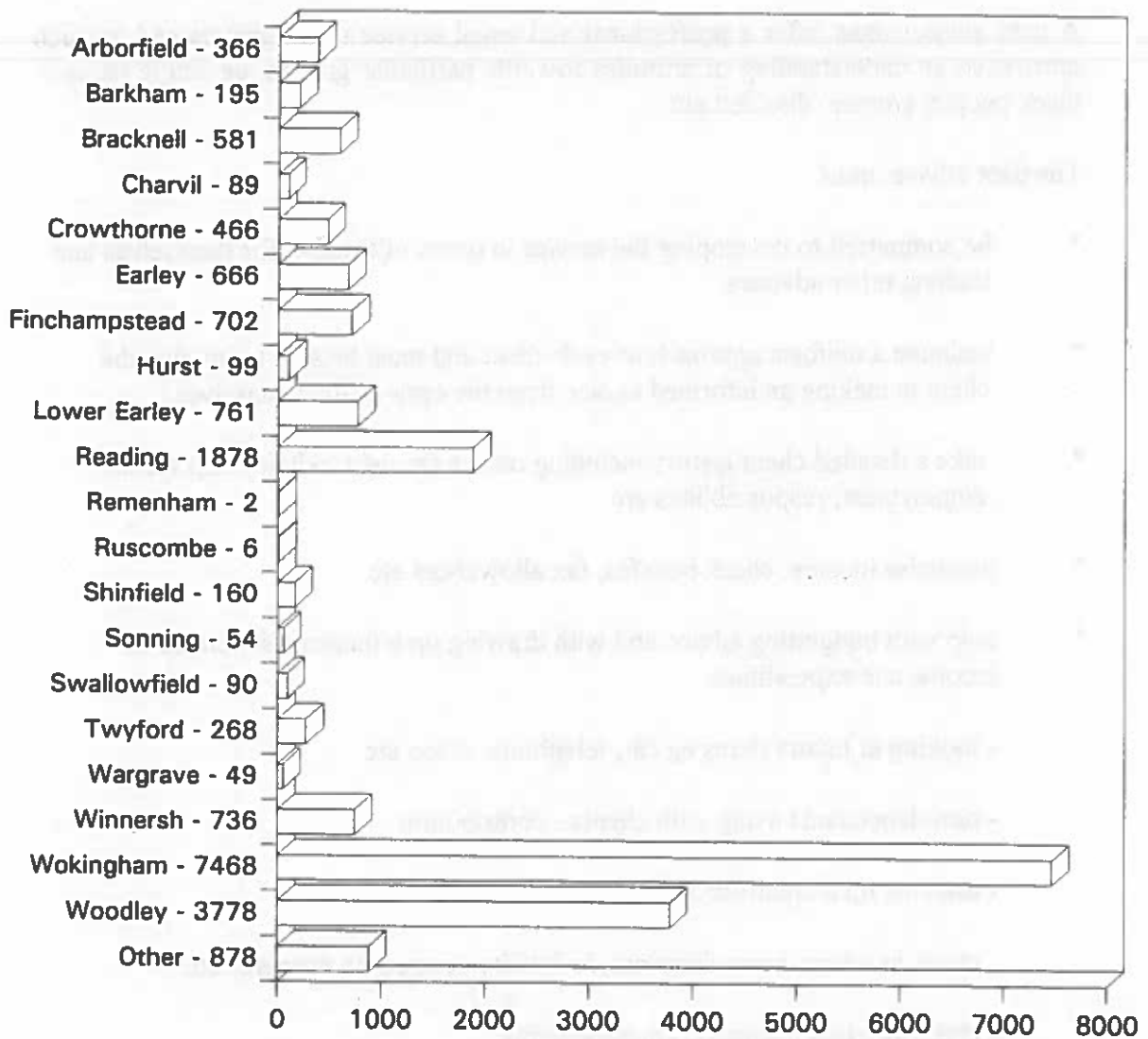
We are very lucky with our volunteers, who come from many different backgrounds (and countries) and who all put in far more than their minimum requirement of six hours a week. They have worked tirelessly for the past year, under great pressure most of the time. As we are now in the centre of Woodley most of our enquiries come from personal callers and it is impossible to avoid a waiting room full of anxious looking people who have already been waiting an hour. This makes it hard for volunteers to take a very necessary break to have a cup of coffee and write up their cases from time to time. To help ease this problem we have introduced a partial appointment system. After 12.30pm we offer two fixed appointments to give a definite time to clients, possibly in a lunch hour, who cannot afford to wait to be seen, and also to give us a chance to clear the waiting room.

We are also very grateful to our two additional helpers, Kerr Kirkwood and Averil Oxley who have had to adapt to acting as receptionists, as well as their clerical work. They provide an invaluable service to the smooth running of the Bureau, dealing with straightforward enquiries and organising the appointments system.

We are delighted to be able to welcome four new volunteers and look forward to the time when they are all fully trained. This last year has been very hard and very busy, but no Bureau could have better volunteers and I am very grateful for their support and hard work. Woodley and I are lucky to have them.

### CHARLOTTE LLOYD-WILLIAMS

## ENQUIRIES BY AREA



**TOTAL ENQUIRIES - 19,292**

**TOTAL ENQUIRERS - 15,290**

## DEBT ADVICE

Unemployment, separation, sickness and bereavement have all been shown to be precipitating factors in individuals inability to pay. The personal effects of this can include mental breakdown and illness, physical illness, stress, suicide, relationship breakup and criminality. Lives are led in physical hardship and if choice exists, it is between essential and necessity.

A debt adviser must offer a professional and equal service to all groups and as such must have an understanding of attitudes towards particular groups, eg single parents, black people, women, disabled etc.

The debt adviser must:

- \* be committed to developing the service in terms of training for themselves and training other advisers.
- \* maintain a uniform approach to each client and must be able to involve the client in making an informed choice from the options for themselves.
- \* take a detailed client history including reason for debt, relationship status, employment, responsibilities etc.
- \* maximise income, check benefits, tax allowances etc.
- \* help with budgeting advice and with drawing up a financial statement of income and expenditure.
  - looking at luxury items eg car, telephone, video etc.
  - non-dependants living with clients - contribution
  - drawing up a creditors list
  - check in whose name debts are, ie liability secured on property etc.
  - check whether insurance cover on debts.
  - **Deal with priority debts.**
  - **Draw up a financial statement and make an offer if possible for non-priority debts based on an equitable distribution.**



Debt advice appears no less of a growth industry, and there are currently some 350 on-going debt cases with eight volunteers handling some 120 cases. Debt and debt related work continues at 5-7 cases per week. Roughly half of the clients are on income support, which is more straightforward in many respects than clients in employment and on low wages. Creditors are increasingly prepared to negotiate and it has been possible to establish good working relationships with a number of the credit industry.

Pressure on time is substantial. However, an effective system of dealing with debt has been established and we are generally able to send out our initial letters to the creditors within one week of seeing the client.

The debt aid software programme is about to go on stream, which will assist in further streamlining the process, allowing the production of letters by any of the debt workers.

There is a consistent demand for advice on aspects of unfair dismissal and presently there are several cases being prepared. Unfortunately the Tribunal hearings can be held as far away as Birmingham or Bedfordshire. We have had a good deal of success in our negotiating on behalf of clients through ACAS and several satisfactory results have been achieved before the hearing.

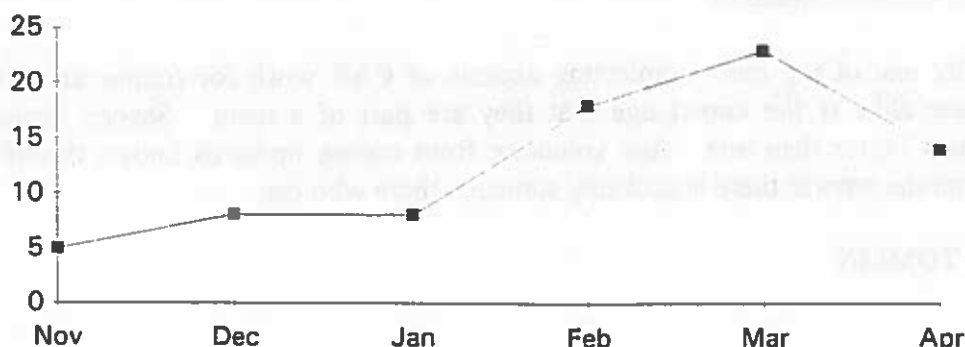
Bureau representation at Reading County Court, which started in December of last year, has proved worthwhile. Three duty workers have accompanied some 30 clients into Court or given advice to many others who have been directed to us by the Court staff and occasionally by the Judges themselves.

We have also had successes in Social Services appeals and we have several more cases pending. This work does require careful preparation and often a thorough search of case law.

Several home visits have been carried out in recent months, one of which enabled us to network through many of the voluntary services within the community. It is satisfying to note that we were able to identify a client who necessitated the support of Social Services and other organisations which resulted in a level of cooperation that inspires us to continue.

**JOHN TALBERT**

### COURT STATISTICS



## TRAINING REPORT

The new basic training programme has now been in implementation for a full year and we have six volunteers who have completed the programme and eleven trainees at various stages of training. The overall impression is that the training now produces a very high calibre of volunteer with a high degree of motivation in a shorter space of time than previously. One of the current trainees, Celia, shares her experiences in the following article:

### THE TRAINING EXPERIENCE

The first day as a newly trained volunteer is a daunting experience. The client expects an "answer" to their query and the trainee is all too well aware that while that "answer" may be locked into the exhaustive bank of files in the office, it may well not be what the client wants to hear. Fortunately for both trainee and client, the new CAB worker has been given a thorough six month training programme preparing him or her for this and future days as a volunteer.

The course is broken down into 12 modules, two of which are courses held outside the Bureau. The other ten consist of learning packs to be worked through at home and in the Bureau. The course is backed up by weekly tutorials with other trainees under a guidance tutor.

The learning packs contain the equivalent number of works as a novel but are considerably more dry and down-to-earth. They cover a range of topics from the aims and policies of the Bureau through working with clients to detailed packs on subjects like housing, debt, employment, benefits, immigration and family and personal issues.

In addition to background reading there are practical exercises to be worked through using the Bureau information system. A trainee quickly learns that there may be no "right" or "wrong" answer to any query. It becomes apparent that the real skill in advising a client is outlining a series of options which may be open to them.

One of the most useful in-Bureau training experiences is sitting-in on interviews with experienced volunteers. This brings the training down to earth and are invaluable confidence boosters for the day the trainee finally "goes solo".

There is no doubt that the client reaps the reward of such a rigorous training programme. At the outset it seems a fairly lengthy and sometimes tedious process. It is perhaps only when trainees begin seeing their own clients that the true value of the training becomes apparent.

Probably one of the most comforting aspects of CAB work for trainee and trained volunteer alike is the knowledge that they are part of a team. Several heads are frequently better than one. Any volunteer from trainee upwards knows that if they can't find the answer there is probably someone there who can.

JUDY TOMLIN

## SOCIAL POLICY

"Social Policy" is our prevention work - persuading outside agencies to change their ways to improve things for our clients, and everyone else. It ranges from telephoning the local council or electricity company to negotiate on behalf of individual clients to providing the National Association with evidence to present to the various committees of the Houses of Parliament.

Recurring problems affecting only local people may be dealt with by Bureau representatives lobbying for improvements. For example, when a DSS man in Hampshire got bogged down in paperwork, and payments to claimants were delayed, several Bureaux in the area banded together to protest and the problem soon disappeared.

The Bureau has a simple system for passing on our horror stories to NACAB. The results of changes in the law and trading practices are probably the bulk of cases we send in. When the community charge was introduced it gave rise to many comments, whereas current favourites are the increasingly ruthless banks and mortgage lenders, loopholes in insurance policies covering mortgages and other loans and (still) the interesting sales techniques of timeshare companies.

NACAB collate the information received from around the country every month and produce a bulletin which is circulated to all Bureaux. Very often our clients in Wokingham are not the only people affected and ours will be one of several similar cases. As an example, when, a year or so ago, British Telecom tried to charge a deposit from all customers taking on telephone lines the number of complaints sent in by Bureaux included ours. Rapid intervention followed and the practice abruptly stopped.

Political and media researchers may draw on NACAB as a source of information, with our evidence providing the raw data. The National Association also regularly provides parliamentary briefings when Bills are making their way through Parliament, again all based on our work.

LINDA MARTIN

LEGAL POLICY

Legal Policy - This policy sets out the principles and objectives of the legal services provided by the charity. It is intended to ensure that the charity's legal services are provided in a cost-effective and efficient manner, and that the charity's legal services are provided in a manner that is consistent with the charity's values and objectives.

Legal Policy - This policy sets out the principles and objectives of the legal services provided by the charity. It is intended to ensure that the charity's legal services are provided in a cost-effective and efficient manner, and that the charity's legal services are provided in a manner that is consistent with the charity's values and objectives.

**ACKNOWLEDGEMENTS**

**LEGAL ROTA SOLICITORS:**

- BIGGS & CO**
- CLIFTON INGRAM & CO**
- C J GILES & CO**
- HAYE & REID**
- RATCLIFFE DUCE & GAMMER**
- SOUTHORNS**
- M J STROUD**
- T S ROBERTS & CO**
- THE HEAD PARTNERSHIP**

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## The Citizens Advice Bureau Service

**free advice on** Local taxation, rents and tenancies  
Work problems  
Family and personal  
Legal advice  
Local information  
Consumer rights  
Money advice  
Benefits/social security  
and much more

**advice that makes a difference**