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**WOKINGHAM**

Wellington House  
Wellington Road  
Wokingham  
Berkshire RG40 2 AG

Telephone: 01734 890389

<b>HOURS:</b>	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)  
Every Thursday evening  
(5.00 pm - 6.00 pm)

**WOODLEY**

55 Crockhamwell Road  
Woodley  
Berkshire RG5 3JP

Telephone: 01734 699006

<b>HOURS:</b>	Monday	9.30 am - 1.30 pm
	Wednesday	9.30 am - 1.30 pm
	Friday	9.30 am - 1.30 pm

**CROWTHORNE**

Baptist Church  
High Street  
Crowthorne

<b>HOURS:</b>	Friday	10.00 am - 12 noon (personal callers only)
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**EARLEY TOWN COUNCIL OFFICES**

Radstock Lane  
Earley

<b>HOURS:</b>	Thursday	10.00 am - 12 noon (personal callers only)
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**READING COUNTY COURT**

Friar Street  
Reading

<b>HOURS:</b>	Wednesday	10.00 am - 1.00 pm (Representation and advice on Court matters)
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**SWALLOWFIELD SURGERY**

Swallowfield

<b>HOURS:</b>	Tuesday	10.00 am - 2.00 pm (personal callers only)
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***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.

***WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
EQUAL OPPORTUNITIES STATEMENT***

- Wokingham & District Citizens Advice Bureau supports the principle of equality of opportunity in all sections of society.
- The Bureau aims to achieve this through representation on both the Management Committee and the workforce, paid and voluntary, in order to reflect the composition of the local community.
- The Bureau also aims to provide access and delivery of services equal to its clients needs.
- The Bureau maintains its Action Plan to ensure that these aims are fulfilled.

<b>REV D LOVERIDGE</b>	<b>-</b>	<b>CHAIR</b>
<b>MRS J GRADY</b>	<b>-</b>	<b>VICE CHAIR</b>
<b>MR M SEAMARK*</b>	<b>-</b>	<b>COMPANY SECRETARY</b>
<b>MRS S JACKSON</b>	<b>-</b>	<b>BUREAU MANAGER</b>
<b>MRS C LLOYD-WILLIAMS</b>	<b>-</b>	<b>DEPUTY MANAGER (WOODLEY)</b>
<b>MRS W BENNETT</b>	<b>-</b>	<b>BUREAU REPRESENTATIVE</b>
<b>MR L SOUTHGATE</b>	<b>-</b>	<b>WOKINGHAM DISTRICT COUNCILLOR</b>
<b>MRS D KING</b>	<b>-</b>	<b>WOKINGHAM TOWN COUNCILLOR</b>
<b>MR D LEE</b>	<b>-</b>	<b>WOODLEY TOWN COUNCILLOR</b>
<b>MS G FLANAGAN</b>	<b>-</b>	<b>WOMENS AID</b>
<b>MS M HAMMOND</b>	<b>-</b>	<b>COMMUNITY COUNCIL FOR BERKSHIRE</b>
<b>MS Z TOMES</b>	<b>-</b>	<b>SOCIAL SERVICES, OBSERVER</b>
<b>MR P STRACHAN</b>	<b>-</b>	<b>AREA OFFICER, EX-OFFICIO</b>
<b>MR R BOYD</b>	<b>-</b>	<b>COMMITTEE PERSON</b>
<b>MR D EYRIEY</b>	<b>-</b>	<b>COMMITTEE PERSON</b>
<b>MRS A POTTS</b>	<b>-</b>	<b>COMMITTEE PERSON</b>
<b>MR P HENESEY</b>	<b>-</b>	<b>COMMITTEE PERSON</b>
<b>MR R WYATT</b>	<b>-</b>	<b>COMMITTEE PERSON</b>
<b>MR P HARPER</b>	<b>-</b>	<b>COMMITTEE PERSON</b>

**\* Resigned March 1995**

This year is a most significant one in terms of the 5th Anniversary of Victory in Europe and, in August, Victory in Japan. The memoirs of survivors and the newsreel and pictures remind us of the cost in human lives to establish peace in our world. It is right that we should both celebrate the end of the war and remember the many people who gave their lives to overcome our enemies.

The Citizens' Advice Bureau stems from the war years. Although the idea of a national information and advice service emerged between the World Wars, the reality came as an emergency service in 1939 and expanded rapidly. By 1943 there were 1060 Bureaux and if we think of the problems facing people in those years we can be sure they were needed. After the war, there was a new wave of enquiries, including rationing, resettlement and employment.

The original vision remains with us, of free, confidential, impartial and independent advice. Although CAB began in a time of conflict, it is very much needed in a time of peace also. Nationally, the work has developed so that while over one million enquiries were dealt with by the end of the 1950's, we were dealing with over seven million enquiries by the end of the 1980's.

The human needs remain with us, and many people come to the CAB at times of personal crisis or conflict, just as others will have important though less stressful queries. The work which we do through our volunteers requires much commitment in giving time and energy to the work. Advice-giving is not merely reading out rules from a prepared book, and it is certainly not trying to suggest what we might do in someone else's situation! It demands willingness to care and to discover people's needs and a considerable degree of professionalism to either present an answer to a straightforward query or to examine the options in more complicated circumstances.

During this year, a great deal of work has gone into our Membership Review and Development Plan. This shows the scope of the work which we are undertaking as well as our intentions for the coming years. Extracts from the Review can be found in Appendix A at the end of this Report. One particular aspect of our work is outreach, which is seeking to serve the people in their own locality if it is clear that a need exists. This needs funding and staff, but we are pleased with the progress that has already been made.

May I then, thank our volunteers for their work in our community, also our paid staff and the management committee. We are most grateful also to Wokingham District Council who provide premises and funding for the advice work. In this spirit of co-operation we continue to offer a vital service to the people of Wokingham and District.

*Doug Loveridge*

SUE JACKSON	-	MANAGER
JUDY TOMLIN	-	DEPUTY MANAGER (WOKINGHAM)
CHARLOTTE LLOYD-WILLIAMS	-	DEPUTY MANAGER (WOODLEY)
DAVID POLLARD	-	DEBT ADVISER
JOHN TALBERT*	-	DEBT ADVISER
JENNIFER BARNES	-	SECRETARY

**WOKINGHAM**

JENNIFER BARNES  
 PAULINE BARROW  
 RAY BELL  
 WENDY BENNET  
 JANET BOSHER  
 PAM BRICE  
 MICHAEL CHAMPNEY\*  
 GILL COBAU  
 SHIRLEY COLWILL  
 ANNE DAVIDGE (TRAINEE)  
 JOHN DUDLEY  
 JANET FORFAR  
 TONY HALL (TRAINEE)  
 SUE HANBY  
 PHILIP HARDING  
 EILEEN HARVEY  
 SYLVIA HASLAM  
 JOY HAYNES  
 SARAH HILL  
 CHRISTINE HOLLAND  
 JENNY HOLLANDS

BRIAN MACHIN\*  
 CHRISTINE MAKINGS  
 BONNY MALHOTRA  
 CELIA MAY  
 JULIE McLAREN (TRAINEE)  
 SUE MOOR  
 SHELAGH RABBETT  
 ELIZABETH RAMSAY  
 LESLEY ROBERTS\*  
 MARIAN ROSENBERG  
 NANCY SAVAGE  
 MARGARETE SIMPSON\*  
 MICKIE SMITH\*  
 JOHN STANDEN  
 SHERRY STEERS (TRAINEE)  
 WENDY STRODE  
 JO THOMPSON  
 MAUREEN TROTT  
 PAT WALLIS  
 ANNE WHITE  
 LORNA ZAHEER

**WOODLEY**

SANDRA ALBUM  
 COLIN BANNISTER  
 ELLEN COOMBS  
 KEITH DOUGLAS  
 VICTORIA GORNALL-KING (TRAINEE)  
 JOAN JENNINGS  
 HAROLD MARSHALL\*

RUTH NICHOLS  
 JEAN POOLE  
 ROY SWEENEY  
 JANE TUTHILL\*  
 SARA UREN\*  
 JOAN VIDLER  
 DAVID WHITE

**CLERICAL HELPERS**

ERIC COX  
 SHIRLEY FOLLY  
 JACK HARVEY  
 KERR KIRKWOOD

LINDA MARTIN  
 AVRIL OXLEY  
 MAY SIMM  
 MARY STEWART

\* Staff who left the Bureau during the last year.

This year has seen many additions to our staff and several losses. Most sad was the death of Susan Lewis this year from leukaemia which she had fought bravely against for the past 18 months through several remissions, the last of which was at Christmas when she joined us for our Christmas party.

Several other volunteer staff have also left this year, the majority have been as a result of paid work both full and part-time, and retirement. We are always sorry to say "goodbye" to volunteers who have given so much of their time and support working with us and with whom we have established a strong relationship. However, we are always pleased when some feel able to give us different help and come back to join our clerical team. Our clerical team is also increased by prospective advisers wishing to go on to the CAB training in the future. In addition to these two sources of clerical help, we also have some very dedicated clerical helpers without whom the work of the Bureau would grind to a halt in a mountain of paper and out of date information. I would particularly like to offer them all my grateful thanks for their dedication, reliability and good humour at both Wokingham & Woodley extension.

The commitment of the advisers to maintaining a very professional service to the residents of the Wokingham District is one of which I am particularly proud and I want to extend to them all my admiration for their unerring dedication and support in providing this service.

The service is also dependant upon the management committee, particularly the Chair, Douglas Loveridge, and the Policy Resources and Planning sub-committee, who have also given up a great many evenings, either at meetings, lending a listening ear or contributing to and writing our "Membership Review Report", (an extract from which is Appendix 'A'); the two deputy managers, Judy at Wokingham, who deputises for me in my absence in addition to her own personal workload, and also Charlotte, who runs the Woodley extension for me, managing the staff team, the clients and the administration. Our debt adviser, John Talbert, left last August to take his family back to his native Australia and I can happily report that he has found very satisfactory employment in Western Australia where he is General Manager of the Students Union at Murdoch University. Dave Pollard joined us from Newquay CAB where he was debt adviser and has settled in with us very quickly as our debt adviser and running the lay advocacy service at the County Court. The other important member of the team is Jennifer, who is secretary, debt administrator and P.A. all in one and who also supervises the team of clerical helpers.

I want to give a special "thank you" to each and every one of them for their help and support to me and particularly through my period of sick leave last summer when they all gave so much extra to ensure the smooth running of the Bureau.

*Sue Jackson*

From April 1994 the CAB has been collecting statistics using a new scheme. For the first time the bureau now has an easy and accurate way of recording both the issues facing clients and the sorts of work undertaken by the bureau to help clients. The old scheme served us well, but the CAB Service was concerned that the demands of funders and the complexity of the work undertaken by bureaux had outgrown it.

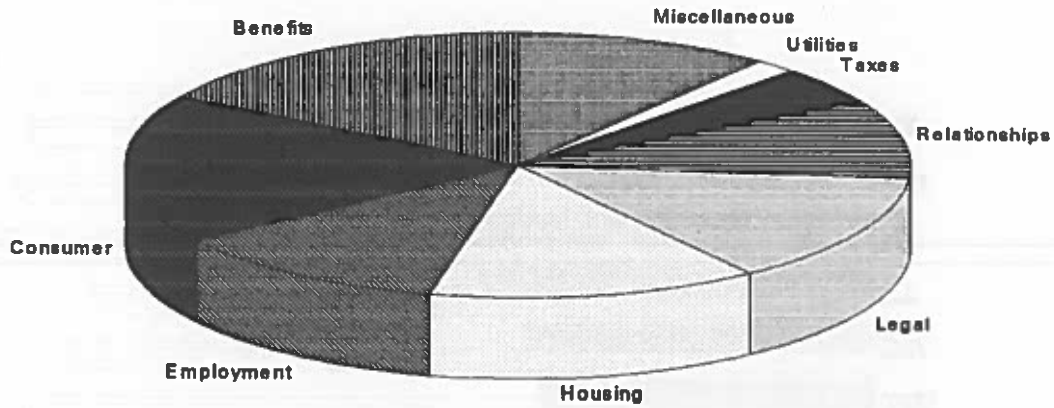
The new scheme enables the bureau to analyse the work undertaken in much more detail. However it does mean that this year, 1994/95, the bureau is unable to provide any comparative data except for the number of contacts made with clients.

The change has had difficulties and skill and time was needed from the Wokingham deputy manager, manager and workers in setting up new systems in the bureau to cater for the new scheme. However there is no doubt that what the bureau will be able to offer the management committee, funders and the public in the way of statistical information is greatly enhanced by the scheme.

We have tried to show our statistics in a simple form, following the subject headings under which they are collated. These are as follows:-

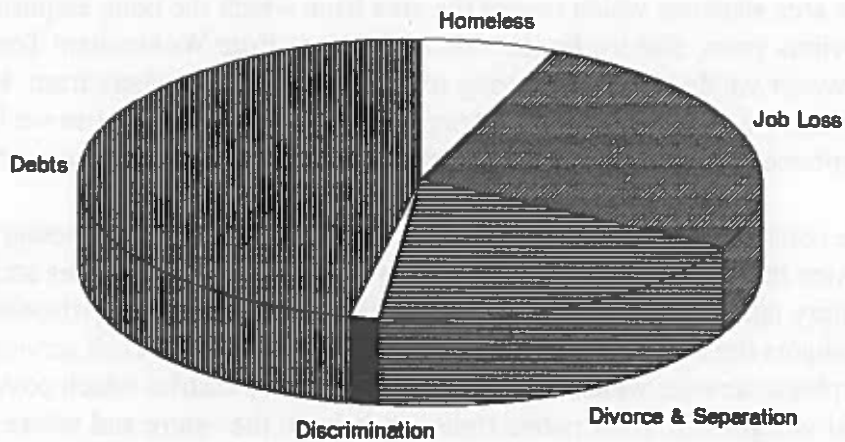
<i>Benefits</i>	(4259)	which are collated as individual specific benefits i.e. income support, housing benefit, child support agency, etc. and also benefit debt, discrimination
<i>Consumer</i>	(4901)	including credit debt, consumer problems, insurance, etc., discrimination
<i>Employment</i>	(3067)	including employment debts, self employment, terms & conditions of employment, dismissal and redundancy, discrimination
<i>Housing</i>	(3590)	including housing debt i.e. mortgage arrears and repossession, homelessness, landlord and tenant problems, neighbour problems, discrimination, etc.
<i>Legal</i>	(3628)	including legal debts, referral to solicitors, court procedures, discrimination, etc.
<i>Relationship</i>	(2443)	including maintenance arrears, children, divorce and separation, death, wills & bereavement, discrimination, etc.
<i>Taxes</i>	(1263)	including income tax debts and council tax debts, income tax, corporation tax, inheritance tax, discrimination, etc.
<i>Utilities</i>	( 440)	including utility debts, discrimination and other utility problems
<i>Miscellaneous</i>	(2844)	including enquiries relating to health, immigration, discrimination, etc.
(Total new issues	26,435)	



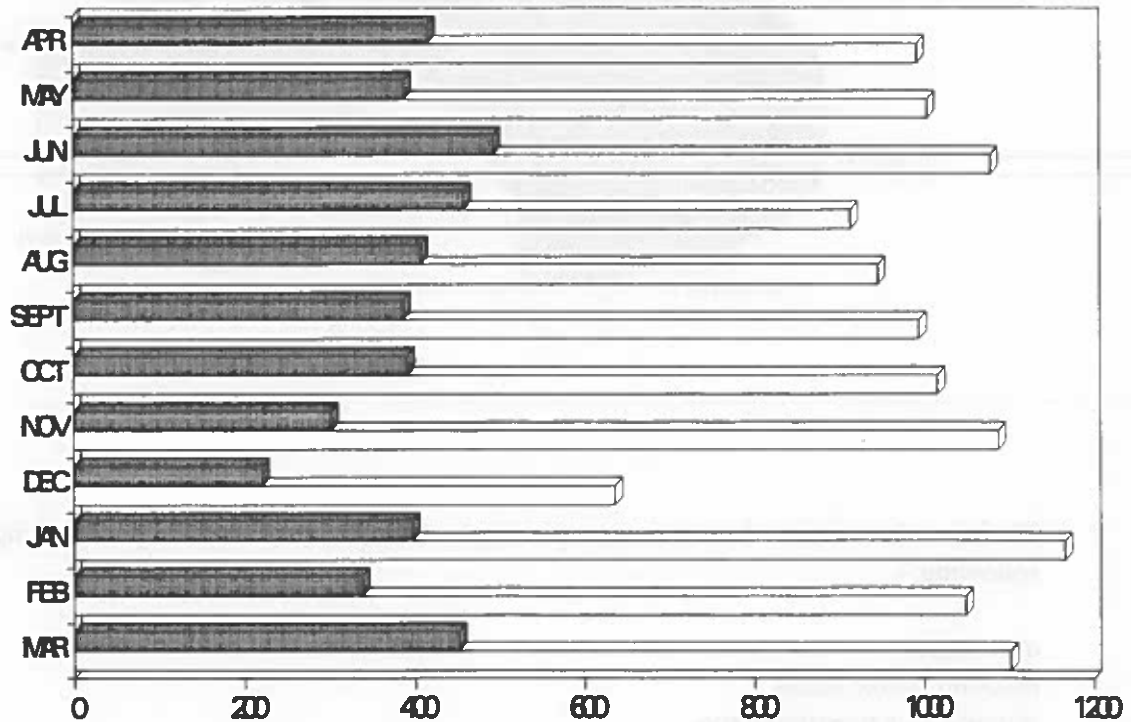


We have also extracted to show as a pie chart, statistics from each subject heading showing the following:-

- debt issues*
- discrimination issues*
- divorce & separation issue*
- job loss issues*
- homelessness issues*



The following chart shows the monthly variations in enquirers, with Woodley statistics showing above those of Wokingham. The total number of enquirers being 16,644.



Our area statistics which record the area from which the issue enquiries arise shows, as in previous years, that the largest majorities come from Wokingham Town and Woodley. However we do for many varying reasons have large numbers from Reading and "other", partly because we offer a well-staffed telephone service which, because we have more than one telephone line, is given equal priority with callers and tends to be more available.

The combined totals from Earley and Lower Earley is high, reflecting the need for an outreach service there. Winnersh also provides a large number of enquiries and other places with high enquiry numbers are Crowthorne, Bracknell, Finchampstead, Arborfield and Twyford. This highlights the need for us to continue and expand our outreach services but also equally our telephone service, which is of vital importance in a district which covers so many outlying and rural villages with poor public transport links to the centre and where many of these connect directly with Reading. We also recognise that where anonymity and confidentiality are paramount the telephone is an important method of obtaining advice and information. It is also an easily accessible resource to those who are disabled, carers, or for those who are otherwise unable or unwilling to call in person, and it is a choice which we feel is a very important option to offer.

Arborfield	405
Barkham	192
Bracknell	791
Charvil	151
Crowthorne	722
Earley	1050
Finchampstead	912
Hurst	127
Lower Earley	1245
Reading	3731
Remenham	0
Ruscombe	23
Shinfield	243
Sonning	89
Swallowfield	187
Twyford	467
Wargrave	210
Winnersh	1193
Wokingham	8179
Woodley	5462
Other	<u>2112</u>
Totals	<u>27491</u>

The other form of statistics which we have been collecting but have not shown in figures is for the "workload". The categories for this are:-

1. *Signposting*
2. *Listening*
3. *Advice & Information*
4. *Mediation*
5. *Representation*

The largest percentage falls under Advice & Information, both Signposting and Listening are relatively small percentages. However, Mediation and Representation are also quite high, both these categories involve a great deal of work, regular interviews, telephone calls, letters, third party contact and, indeed, representation involves collecting and preparing submissions prior to representation at:- the County Court, Industrial Tribunals, Medical Appeal Tribunals, Social Security Appeal Tribunals, etc. During the past year we have had a percentage of clients whom we have represented at different tribunals and, indeed, one client who went as far as the High Court with our immediate help. Many of our "unfair dismissal" cases are satisfactorily concluded before reaching industrial tribunal by our negotiation with employers, solicitors, etc.

Some of these cases take a few weeks to conclude, most take several months but one or two actually continue for one or two years and our debt cases may continue over several years.

### ***What is C.A.B. Debt Advice?***

The most important things that underpin our whole debt advice process are the principles of N.A.C.A.B.

- **Free** - The service is completely free to all our clients regardless of their income
- **Confidential** - We will only give out clients information to any outside authority with their permission.
- **Impartial** - Whilst being led by the client we will act in an impartial manner.
- **Independent** - We are completely independent. Although some of our work may be funded by creditors this does not affect our independence.

### ***Debt Management Procedure.***

It is important to recognise the stress that debt causes for people. When clients come to us it is usually the last place to which they turn.

This is a brief outline of the Debt Advice Procedure that is used in C.A.B. Debt Advice. Some bureau use a supported self help method which involves the client going through a lot of the following procedure themselves with support from the bureau. Sometimes there are problems where creditors refuse to negotiate with the client.

- ***Listen to client*** - the most important thing to do first is to listen to the client. It takes a lot of courage for the client to come in and see us and sometimes it is the first time the client has admitted to anybody that they have a problem. This stage is vital to build up the necessary trust between client and adviser.
- ***Explore position*** - get details of all the clients debts and find out what stage they have reached. This can vary. Some clients only come in at the last minute with numerous County Court Judgments, and some come in when they know that there will be a problem in the coming months. Some creditors feel that the clients have brought the problem on themselves. We try to explain the reasons for the clients getting into debt, which is very rarely because they have spent recklessly. It is more often a change of circumstances that makes repaying the debt a problem. (When credit turns into a debt).
- ***Financial picture*** - draw up a financial statement. This is probably the first time that the client has looked at their overall financial picture and it can be a great shock for them to see how bad the situation is. It is very important that the financial statement is realistic, as most arrangements will last for some time to come. We need to know what the creditors view is of what is realistic, do they have guidelines?

- **Maximise income** - this is very important as very often clients are not claiming benefits to which they are entitled. We would explore ways in which a client may be able to increase their income, for example, checking that client is receiving all the benefits that they are due and helping them apply for these; checking clients tax code; could client get a lodger or boarder into a spare room?
- **Prioritise and quantify debts** - we define a "priority" debt according to the outcome if the client does not pay. Priority debts would include such things as mortgage/rent, gas and electricity (for fuel arrears), income tax, community charge/council tax, etc. It is also important to recognise clients own priorities, and find out why these are priorities so that we can explain them to creditors.
- **Deal with emergencies** - this usually involves contacting the creditor and asking them to hold any further action whilst we prepare the case. For example, clients sometimes come in with a letter threatening disconnection on that day, and we then need to act urgently to stop this.
- **Re-do Financial Statement** - if we have already negotiated a payment on a clients priority debts then we would need to re-do the Financial Statement to reflect these changes.
- **Begin negotiations** - contact all creditors and negotiate a payment on the basis of the information contained in the Financial Statement. If there is any disposable income then we would draw up a list of offers on a pro-rata basis.
- **Confirm Arrangements**
- **Monitor Regularly** - each case will be monitored on a regular basis, usually every three months. At this stage we would contact the client and find out if their circumstances have changed. If they have, we write to all creditors with new pro-rata offers reflecting this change.

This is the outline for a 'normal' case. However, most cases we see have many other factors that make it more difficult to deal with that case.

If needed, we would represent clients in the County Court for repossessions, Administration Orders or Time Orders, but not usually at a small claims hearing. We also deal with varying orders, etc.

We discuss any other related (or otherwise) problems at the same time. We believe that it is important to deal with the situation as a whole, not just the debts, as one problem may be affecting another. It is this that tends to put us in a better position than the creditors, because frequently creditors only deal with the debts in isolation.

## ***Direct and Indirect Benefits of Debt Advice.***

### ***Indirect Benefits***

- ***Communication*** - Often when clients come through our doors to seek Debt Advice they have been ignoring letters from creditors. We help them open up the lines of communication which is to the benefit of everybody concerned. Creditors have said that if the client had contacted them sooner they would have been able to sort out an arrangement, but the client does not know this and they think that if they contact the creditor all they will do is demand the money. This is not always the case.
- ***Health*** - Being in debt causes great stress on the client and this in turn affects their health. There are numerous stress-related conditions that can be helped if a client is dealing with their problem. We believe the important thing is that the client regains control over their financial affairs to ensure their health does not suffer any further.
- ***Relationships*** - Debt can have a devastating effect on the relationship. Frequently one partner in a relationship does not know that the other partner is in debt as they do not deal with the family finances. There is a great shock initially and this can split families apart. When clients receive Debt Advice it usually relieves some of this and the clients relationship can begin to get back to normal.
- ***Self Respect*** - One thing that can be severely affected by being in debt is a clients self respect. The client feels than they are not in control of their finances and that they should be. There can also be a great deal of guilt involved in debt, which can be alleviated if the client regains control.
- ***Confidence*** - As clients progress through the Debt Advice process they gain confidence to deal with their finances and usually are able to deal with the situation again if it should re-occur in the future.

### ***Direct Benefits to Creditors***

Apart from the benefits to the creditor outlined above, the main direct benefit to creditors is a sensible repayment which the client can afford and will stick to. Without Debt Advice the client will usually not pay anything until the creditor takes them to court and then the client frequently agrees to any repayment amount even though they may not be able to afford it. This is not helpful to anybody, least of all the creditor as it usually means that the client will make a few payments and then not make any more.

Other items for consideration:-

- Why do some creditors use different debt collectors for different accounts and sometimes for the same client at different times?
- What are the cost benefits to creditors of pursuing small debts through the County Court?

- Problems with non-standardised policies of creditors.

### **Conclusion**

There is a great deal of help and assistance that we can give to people in debt to enable them to deal with their situation, few of our clients are “hopeless cases”.

The service benefits clients and creditors and, indeed, performs a vital social function particularly in a time of recession. The next twelve months is likely to be busier than this year, particularly if some of the proposed benefit changes will hit our clients as hard as they look likely to. The service we provide is well received in general by clients and creditors alike and we would look towards improving links with local creditors even further. We are currently looking into the systems we have in place for dealing with debt cases and hope that this will mean that our service to clients and creditors alike will improve still further during the next twelve months.

*Dave Pollard*

### ***County Court Representation***

This report is based upon statistics collected from the county court advice desk during the period 1 April 1994 to 31 March 1995.

Of 175 cases only 107 resulted in court hearings. There are a number of reasons for this - one of the main trends being that District Judges are now referring a lot of clients to C.A.B. for further advice; also people do come to us from the court public office to seek advice on other issues to do with the county court.

There has been a reduction of 25% in cases represented by C.A.B. during the second six months of the year. Although this trend is to be welcomed, it is generally agreed by District Judges, lenders and advisors that possessions are likely to increase in the coming year. There has been an increase in the number of cases from Wokingham and a decrease in cases from Bracknell. The number of Reading cases has remained fairly constant.

Of note is the high number of single clients facing repossession. This is important because they are the people who are the least likely to get help under the homelessness legislation.

There seem to be fewer cases of people who used to earn a high income and have been made redundant, and more cases of people who are unemployed or on a low income

The level of mortgage arrears has remained fairly constant indicating that lenders usually take court action after about 6 months of non-payment. The mortgage age is particularly interesting as it indicates that the majority of our clients are having mortgage problems with loans taken out in 1989. There do not seem to be as many problems with mortgages taken out since that date, although there may be further problems with low start periods coming to an end.

The number of possessions has fallen slightly and we have seen a rise in the number of adjournments. This, mainly, has been because many of the cases need to have the situation with D.S.S. payments clarified before matters can proceed.

It is generally held that we will see a rise in possession cases if the Government proceed with their plans to limit help for mortgage interest from Income Support. If the changes go ahead we can look towards a very busy year and more misery for our clients.

*Dave Pollard*



***ACKNOWLEDGEMENTS***

***LEGAL ROTA SOLICITORS:*** BIGGS & CO  
CLIFTON INGRAM & CO  
C J GILES & CO  
HAYE & REID  
HEWETTS  
RATCLIFFE DUCE & GAMMER  
SHOOSMITHS & HARRISON  
SOUTHORNS  
M J STROUD  
T S ROBERTS & CO  
THE HEAD PARTNERSHIP

ACADEMIC RECORD

NAME	CLASS	DEGREE
THEODORE W. JONES	1825	B.A.
JAMES H. BROWN	1826	B.A.
WILLIAM S. WHITE	1827	B.A.
JOHN D. GREEN	1828	B.A.
CHARLES E. BLACK	1829	B.A.
EDWARD F. GRAY	1830	B.A.
ROBERT M. HILL	1831	B.A.
HENRY K. WALKER	1832	B.A.
THOMAS L. SCOTT	1833	B.A.
ANDREW P. KING	1834	B.A.
GEORGE R. LEE	1835	B.A.
FRANK J. SMITH	1836	B.A.
ALFRED G. DAVIS	1837	B.A.
WALTER H. MILLER	1838	B.A.
LEWIS C. WELLS	1839	B.A.
MATTHEW B. GARDNER	1840	B.A.
AMANDA M. GARDNER	1841	B.A.
WALTER H. GARDNER	1842	B.A.
WALTER H. GARDNER	1843	B.A.
WALTER H. GARDNER	1844	B.A.
WALTER H. GARDNER	1845	B.A.
WALTER H. GARDNER	1846	B.A.
WALTER H. GARDNER	1847	B.A.
WALTER H. GARDNER	1848	B.A.
WALTER H. GARDNER	1849	B.A.
WALTER H. GARDNER	1850	B.A.
WALTER H. GARDNER	1851	B.A.
WALTER H. GARDNER	1852	B.A.
WALTER H. GARDNER	1853	B.A.
WALTER H. GARDNER	1854	B.A.
WALTER H. GARDNER	1855	B.A.
WALTER H. GARDNER	1856	B.A.
WALTER H. GARDNER	1857	B.A.
WALTER H. GARDNER	1858	B.A.
WALTER H. GARDNER	1859	B.A.
WALTER H. GARDNER	1860	B.A.
WALTER H. GARDNER	1861	B.A.
WALTER H. GARDNER	1862	B.A.
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WALTER H. GARDNER	1882	B.A.
WALTER H. GARDNER	1883	B.A.
WALTER H. GARDNER	1884	B.A.
WALTER H. GARDNER	1885	B.A.
WALTER H. GARDNER	1886	B.A.
WALTER H. GARDNER	1887	B.A.
WALTER H. GARDNER	1888	B.A.
WALTER H. GARDNER	1889	B.A.
WALTER H. GARDNER	1890	B.A.
WALTER H. GARDNER	1891	B.A.
WALTER H. GARDNER	1892	B.A.
WALTER H. GARDNER	1893	B.A.
WALTER H. GARDNER	1894	B.A.
WALTER H. GARDNER	1895	B.A.
WALTER H. GARDNER	1896	B.A.
WALTER H. GARDNER	1897	B.A.
WALTER H. GARDNER	1898	B.A.
WALTER H. GARDNER	1899	B.A.
WALTER H. GARDNER	1900	B.A.

***Extracts from "Membership Review Report"***

The past year has seen several new developments which have arisen as a result of the "Membership Review". During the course of the review it has become evident that there is a need for our service in various outlying parts of the district, in the form of outreach sessions.

The County Court outreach service has continued to be successful and the District Council has agreed to fund its continuation for another year.

The outreach service at Crowthorne, run jointly by us and Bracknell C.A.B., opened last April and sees on average 4 or 5 clients every week, this is funded by Crowthorne Town Council and Wokingham Without Parish Council.

We commenced our first outreach service in a G.P. practice at the Swallowfield surgery. The funding for this service was secured by BDIN from the Oxfordshire Disability Project (ODIP) for one year. The surgery have been very supportive and helpful, providing us with a room, display space and inviting any clients to use our service there regardless of whether or not they are a patient of the practice. An adviser is present at the surgery for four hours every week and sees personal callers on an "open door" basis and voluntary referral from G.P.'s or other medical support staff.

Earley Town Council has provided the funding for an outreach service and has, through improvements that it has made at its offices in Radstock Lane and the addition of a council chamber, provided storage space for us, also giving us aural and visual privacy in which to see clients. This service started in April.

Future outreach work which will commence in 1995 involves providing an advice session one day per month (alternate months with Reading CAB) for Reading Carers Centre (which covers our district) which will see carers by appointment. We are also currently negotiating a joint project with Reading CAB for Berkshire Probation Service, providing a debt service for their clients who have fines arrears at the Magistrates Court.

**Accessibility**

The Wokingham Bureau is open from 9.00am-3.00pm on Monday-Thursday and 9.00am - 1.00pm on Friday and during these general opening hours the open door facility is used. A mixture of open door and appointments are used on a Thursday evening between 5.00pm-7.00pm and appointments are made for specialist advice.

The Woodley extension bureau is open from 9.30am-1.30pm Monday, Wednesday and Friday.

Home visits are offered on request for clients who are disabled and unable to visit the Bureau. The telephone service is given equal status to personal callers and there is an auxiliary telephone line to cut down on difficulties in reaching the Bureau by telephone.

Extremely good "Honeydew" review!  
The review is very good. I am sure you will find it very interesting. I will be  
"Honeydew" review. I am sure you will find it very interesting. I will be  
"Honeydew" review. I am sure you will find it very interesting. I will be

The review is very good. I am sure you will find it very interesting. I will be  
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"Honeydew" review. I am sure you will find it very interesting. I will be

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The review is very good. I am sure you will find it very interesting. I will be  
"Honeydew" review. I am sure you will find it very interesting. I will be

**Summary of Service to Clients**

**Hours:** a total of 52 hours per week, hopefully rising to 54 in April:

31 Wokingham  
12 Woodley  
4 County Court  
1 Crowthorne  
4 Swallowfield  
2 Earley from April 1995

- The Bureau has a weekly legal rota, by appointment, and also an hour between 5-6pm on Thursdays when clients can see a solicitor on a 'drop-in' basis or by appointment.
- Home visits where appropriate.
- Tribunal representation.
- Debt advice service - run by full time debt adviser and team of volunteer advisers
- Consultancy to Social Services.
- Tax and financial advice provided by a tax officer in the Bureau and an accountant affiliated to the CAVAS scheme.
- The Bureau is open late (between 5-7pm) Thursday evenings by appointment, drop in and telephone.
- A telephone service operates only in Wokingham and at Woodley extension, but there is an auxiliary telephone line in Wokingham.
- Outreach services.

**Client Access**

The Wokingham Bureau occupies the first floor office building and is fully accessible by either stairs or lift. There is a public toilet for use by disabled people on the ground floor. Parking is free and there is disabled parking close to the building and access is level from the car park to the building. The building has been checked by the Disability Alliance. One of the interview rooms, which has a wider door, has been adapted to be accessible to those in a wheelchair. Some sensitive material is displayed in the interview rooms and the waiting room.

The Bureau is within walking distance of the train station and also the town centre where buses are available.

Zusammenfassung

Die vorliegende Arbeit ist eine Zusammenfassung der Ergebnisse der Untersuchung der ...  
 1. Einleitung  
 2. Methodik  
 3. Ergebnisse  
 4. Diskussion  
 5. Zusammenfassung

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 5. Zusammenfassung

1. Einleitung

2. Methodik

3. Ergebnisse

4. Diskussion

5. Zusammenfassung

Literaturverzeichnis

Anhang

Danksagung

Zusammenfassung

Die vorliegende Arbeit ist eine Zusammenfassung der Ergebnisse der Untersuchung der ...  
 1. Einleitung  
 2. Methodik  
 3. Ergebnisse  
 4. Diskussion  
 5. Zusammenfassung

Literaturverzeichnis

The Woodley extension occupies the ground floor and is fully accessible to everyone. Woodley town is well served by bus services from the surrounding urban areas and has good car parking facilities. One car park is directly opposite the CAB office.

### **Social Policy**

The Bureau has a volunteer who until recently was an adviser, who spends a day in the Bureau every month to complete the social policy evidence returns. She also examines the case sheets identifying relevant cases for which evidence has been requested both locally and nationally through the Social Policy Bulletin. There is a specific social policy noticeboard in the general office for local and national social policy issues. The Bureau has established regular contact with the Housing Benefit department and recently collaborated with them on new forms they had devised. The Bureau is also part of the local Housing Forum looking at Homelessness and other housing issues, and has a representative on the local Benefits Agency consultative committee which looks at local benefit issues etc.

### **Sessional Paid Advisers**

- **Debt work in Wokingham** - four hours per week funded by Wokingham Town Council;
- **County Court** - two advisers work in the County Court for four hours each per week;
- **Social Services "benefits helpline"** - this is funded for four hours per week by Social Services for an adviser to help Social Services staff;
- **Crowthorne Outreach Session** - 2 hours every other week in Crowthorne town centre.
- **Swallowfield Outreach Session** - 4 hours per week at Swallowfield GP Surgery funded by the Health Authority via Oxfordshire Disability Information Project.
- **Earley Town Council** - 2 hours per week in the Earley Town Council offices.

### **Volunteer Advisers**

All volunteers work for a minimum of 6 hours per week. Every new volunteer is given a 'contract' with the Bureau and a pack. Staff meetings are held regularly. Joint Progress Reviews take place between the Manager and all paid and voluntary staff on a rolling programme. It is the aim of the Manager to have a formal Joint Progress Review at least every two years and preferably annually, but it is recognised that due to her work load and the availability of the advisers this is not always possible. However, an informal Joint Progress Review in the form of a general discussion of the adviser's progress etc takes place at least annually. All trainees are seen for a Joint Progress Review on completion of their basic training module 5.

The Working Committee composed the ground plan and actually conducted the work. It was a well-organized body that was well-organized in terms of the work and working conditions. The work was very efficient and the work was very efficient.

Working Policy

The Working Committee was a voluntary organization that was organized in 1974. It was a well-organized body that was well-organized in terms of the work and working conditions. The work was very efficient and the work was very efficient. The Working Committee was a well-organized body that was well-organized in terms of the work and working conditions. The work was very efficient and the work was very efficient.

Working Policy

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The Working Committee was a well-organized body that was well-organized in terms of the work and working conditions. The work was very efficient and the work was very efficient.

Working Policy

All volunteers work in a minimum of 4 hours per week. Every one who volunteers is given a contact with the Board and a staff. The Board and staff are well-organized in terms of the work and working conditions. The work was very efficient and the work was very efficient. The Board and staff are well-organized in terms of the work and working conditions. The work was very efficient and the work was very efficient.



At present there are a total of 49 advisers and 8 clerical helpers, all of whom have specific tasks.

However, several of the advisers are taking a short break, for several different reasons, eg completing studies at Oxford University and another has a fixed term, part-time job at another CAB. They do, however, remain on the staff and in touch with everyone through an in-house newsletter and attend staff meetings etc.

A few volunteer staff are on long-term sick leave.

This does leave the Bureau with a 'hard core' of advisers but with a continuing need to recruit new staff. In the last few years there has been a constant turnover of advisers, some reaching the retirement age of 70 years (this may be waived for a few years following annual Joint Progress Reviews with the Manager) and many others who take up paid employment.

There is also no doubt that the increasing complexity of the enquiries and constantly changing legislation necessitates a high level of support to the advisers.

The increasing complexity of the work has also resulted in several advisers specialising in different fields of work, eg Welfare Benefits, Employment, Debt, Industrial Tribunals and Benefit Tribunals etc. Everyone undertaking this type of work and tribunal representation also requires extra and constant managerial support.

### Training

Along with other advisory organisations the Bureau service is very aware of the need, not only for careful selection but also thorough training for its staff and volunteers. This training is a heavy commitment initially and, once the basic training has finished, there is an ongoing commitment on everyone within the service to undergo further training as and when necessary. There is also a very firm commitment on behalf of the Management team to be aware of the training needs of the bureau as a whole and to provide additional training to that offered by NACAB at an area level.

### Equal Opportunities In The Bureau

The Bureau has attempted to put equal opportunities into practice on varying levels.

**Physical access to the building and offices.** Lift, free parking for disabled, room adapted for wheelchairs, toilet for disabled people.

**Equipment.** Notepad computer can be used in interview room (benefits etc); microfiche; cassette player and large number of audio cassettes; recordings of information system undertaken on request. Audio equipment, headphones, loop and booster for use by clients or volunteers.

**Volunteer Aids.** Hands free headset for telephone answering; lighted magnifier; large (blown up) benefit calculation sheets.

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**Service delivery**

- Extension Bureau at Woodley.
- Outreach work at Reading County Court, Crowthorne, Swallowfield and Lower Earley
- Free appointments in the Bureau with one or two local accountants.
- Same sex appointments offered if requested.
- An evening and afternoon Solicitor rota.

**Method of delivering service**

- Home visits where applicable.
- Telephone, with auxiliary line. The Bureau offers to return telephone calls. Telephone advice is given equal priority to drop-in callers.
- The Bureau is open on Thursday evenings for telephone or personal visits to accommodate people who cannot call in during the day. On Thursday evenings there is a Solicitor present for drop-in enquiries. On Tuesday afternoons there is a rota for local solicitors who see clients by appointment.

**Enhancing Accessibility**

- Signing available.
- Translation available; Hindi, Urdu and Punjabi and European languages.
- Video and TV for training.
- There is a large selection of leaflets, magazines and pamphlets on local and national information.
- Toys, books for children and drawing paper in the waiting/interview rooms.

**Training**

Volunteers have had 'disability awareness' training and other equal opportunity training when available.

There is a consultancy service to 'Buddies' for their volunteers and clients.



On request help can be given with some child care costs. Staff meetings and training courses are held in accessible venues.

An open day has been held for the last two years, to which local funders, MP's, the credit agencies and Statutory and Voluntary organisations have been invited to see the Bureau's work, with displays and dummy case files. This has proved to be very effective and a great success. For the past two years there has also been a display in the waiting room for the first week in December to incorporate the National Day for the Disabled and also National Aids Awareness Day which was held in conjunction with Buddies, who also had several events during that week

### CLIENT AND COMMUNITY PROFILES COMPARISON

The client profile data (compiled from two separate telephone and personal caller surveys) shows that the overall percentages of Bureau users' place of residence compares with Parish populations (1991 census) as follows:

	Telephone	Personal	All	Population
Wokingham	30%	33%	30%	21%
Woodley	9%	30%	20%	18%
Earley )	4%	14%	10%	20%
Winnersh )		3%	5%	5%
Other Parishes in District	9%	10%	10%	36%
Reading	25%	7%	15%	-
Bracknell	6%	3%	5%	-
Other Areas	10%	-	5%	-
Unknown	7%			

The most significant element of this comparison is the dramatically low proportion of the population outside the "urban corridor" who are Bureau users - only 10%. Wokingham town has a significant impact on usage with 30% of clients from that area compared to only 21% of population. In Woodley the presence of the extension bureau gives rise to a high proportion of personal callers coming from that area.

Of the other major population centres, Earley is 50% under-represented as is Finchampstead with 8.5% of the population and only a tiny proportion of callers.



A continuing high proportion of Bureau personal callers, 60%, reached the Bureau by car, reflecting the high car ownership in the District. 35% arrived on foot, which is consistent with the high number of callers in Parishes where there is a Bureau presence - only 5% arrived by public transport reflecting the poor services available. This could be a factor in the low proportion of users from rural areas but telephone usage is even lower than personal callers, with 75% of users having previous knowledge or informal contact and only 15% aware through Agencies or the Media. The profile of the Bureau locally would seem to be the main factor in determining usage.

This points to the need for a physical presence in larger population centres presently under-represented, ie Earley and Finchampstead, and for much better local publicity across the district, particularly in the northern Parishes.

3% of Bureau users in the survey were from ethnic minority groups. Whilst this is consistent with the population profile it is significantly down on 1993 (7%). The Parish with the highest ethnic minority population, Earley, is one which is 50% under-represented comparing Bureau users to population size, reinforcing the need to raise the profile in that area with a physical presence.

The age profile of Bureau users is heavily concentrated in the 45-65 age group with over 65's slightly over-represented compared to population profile and under 20's very under-represented. ARC (Advice, Resource, Counselling) in Wokingham Town does however focus on services for the younger population.

On the basis of housing tenure of users, the proportion of renters from the Council (20%) and private (10%) are both over double the population profile. Unemployed persons and recipients of Income Support (both 20%) are also over-represented which is consistent with the Bureau reaching sectors of the population most in need





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***AUDITED ACCOUNTS***



**WOKINGHAM & DISTRICT CITIZENS' ADVICE BUREAU**

**ACCOUNTS FOR THE FINANCIAL YEAR ENDED**

**31ST MARCH 1995**

**INDEX**

- Page 1 - Income for year
- Page 2 - Expenditure for year
- Page 3 - Balance sheet
- Page 4 - Notes to the accounts



## WOKINGHAM &amp; DISTRICT CITIZENS' ADVICE BUREAU

## INCOME ACCOUNT - YEAR ENDED 31ST MARCH 1995

	Note	1995	1994
<b>CORE FUNDING</b>			
Wokingham District Council		73,690	61,250
Wokingham Town Council	3,550	—	3,393
Woodley Town Council	1,100	—	1,100
Earley Town Council	1,000	—	550
	-----	5,650	5,043
<b>Parish Councils (02)</b>			
Arborfield		—	100
Barkham	300	—	275
Charvil	100	—	100
Finchampstead	400	—	300
Hurst	—	—	100
Shinfield	400	—	350
Swallowfield	—	—	500
Twyford	100	—	100
Winnersh	200	—	200
Wokingham Without	600	—	150
	-----	2,100	2,175
<b>TOTAL CORE FUNDING</b>		<b>81,440</b>	<b>68,468</b>
<b>OTHER INCOME</b>			
National Association - meeting expenses		60	1,702
Exceptional income (03)		1,173	302
Interest		487	434
Berkshire County Council			
Consumer grant	613	—	120
Welfare Rights grant	1,685	—	—
Social Services consultancy	642	—	855
	-----	2,940	975
Wokingham District Council - Premises costs waived		22,150	—
Wokingham Town Council-Debt Advice grant		850	—
Earley Charity for court costs		2,000	10,200
Crowthorne outreach management fee		30	—
Reimbursement of Swallowfield costs		228	—
Other funding		23	—
	-----		
<b>TOTAL INCOME FOR YEAR</b>		<b>111,381</b>	<b>82,081</b>
<b>TOTAL EXPENDITURE FOR YEAR - PAGE 2</b>		<b>110,758</b>	<b>81,644</b>
	-----		
<b>TOTAL SURPLUS FOR YEAR TO GENERAL FUND</b>		<b>£623</b>	<b>£437</b>
	=====		=====



## WOKINGHAM &amp; DISTRICT CITIZENS' ADVICE BUREAU

## EXPENDITURE ACCOUNT - YEAR ENDED 31ST MARCH 1995

	Note	1995	1994
MEETINGS - Expenses in respect of Annual General and staff meetings		530	274
<b>INFORMATION</b>			
Subscriptions to NACAB			
Information system	431		356
Microfiche system	238		-
Computer software	435		224
Subscriptions and information services	405		964
	-----	1,509	-----
			1,544
<b>DEVELOPMENT WORK</b>			
Courts - Sessional costs	2,289		4,551
Social services consultancy Wokingham Town Council	1,572		(813)
Debt advice	688		595
Crowthorne outreach costs	600		-
Swallowfield outreach costs	228		-
	-----	5,377	-----
			4,333
<b>STAFF COSTS</b>			
Wages and National Insurance	60,441		58,206
Volunteers expenses	3,547		2,236
Staff training	749		400
Staff refreshments	522		338
Staff advertising	317		-
	-----	65,576	-----
			61,180
<b>OFFICE COSTS</b>			
Premises costs waived	(04) 22,150		-
Office insurance	453		258
Electricity	71		113
Cleaning	669		1,427
Telephone system rental	1,072		858
Telephone calls	3,907		4,237
Postage and stationery	2,986		3,389
Photocopier charges	4,030		3,145
Computer consumables	509		283
Equipment maintenance	281		176
Property fittings and repairs	1,018		38
Bank charges	253		-
Accountancy fee	176		-
Sundry expenses	191		389
	-----	37,766	-----
			14,313
<b>TOTAL EXPENDITURE FOR YEAR</b>		-----	-----
		£110,758	£81,644
		=====	=====





WOKINGHAM & DISTRICT CITIZENS' ADVICE BUREAU

Page 3

BALANCE SHEET AS AT 31ST MARCH 1995

	1995		1994
<b>CURRENT ASSETS</b>			
Debtors and prepayments	658	901	
Cash at bank and on hand			
Clients Account	-	1,500	
Cash at bank	5,069	24,180	
Cash at Bureau -Wokingham	179	121	
-Woodley	3	-	
	-----	-----	
	5,909	26,702	
<b>CURRENT LIABILITIES</b>			
Creditors and accruals	2,831	22,747	
Clients bank account	-	1,500	
	-----	-----	
	(2,831)	(24,247)	
	-----	-----	
<b>NET CURRENT ASSETS</b>	<b>£3,078</b>	<b>£2,455</b>	
	=====	=====	

represented by:-

**GENERAL FUND**

Opening balance	2,455	2,018	
Add Surplus (deficit) for year	623	437	
	-----	-----	
	£3,078	£2,455	
	=====	=====	

I have prepared the attached accounts from the books and records provided. These accounts give a true and fair view of the financial position of the Bureau at 31st March 1995.

Owen West & McGregor  
Registered Auditor



NOTES TO THE ACCOUNTS - 31ST MARCH 1995

1. The accounts have been prepared on the historical cost basis.
2. The income from Parish Councils relates to the amounts actually received during the year.
3. Exceptional income relates to receipts not normally receivable and include:-

Donation from a client for office fittings	800
Fee from the Independent on Sunday Newspaper	200
Income from Rotary Club	70
Other sundry donations	103

-----  
£1,173  
=====

4. The bureau does not pay for the use of its various offices provided at Wokingham and Woodley. The amount included in both income and expenditure of £22,150 is to reflect the contribution made by Wokingham District Council in providing these facilities.

