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**Annual Accounts**

Welcome to the Wokingham Citizens Advice Bureau Annual Report for 1995/96. The Report focuses partly on the community's involvement with the Bureau's work, and a number of those involved in the daily work of the Bureau and receivers of the service have represented 'days in the life' of the Bureau from their own perspective.

It seems to me that the need for the Bureau, with its ever-increasing number of enquiries, results from the fact that for all of us, while some days may be very routine, others can be very challenging, when we need clear and accurate information and perhaps someone with whom we may share our hopes and anxieties. We are here to be of service to those for whom a particular day has brought an unwelcome letter, a disconcerting encounter or an unexpected change of circumstance which could or will affect their life for the foreseeable future.

A day in the life of the Chair of the Management Committee is one of guidance and support to the staff of the Bureau and in working with other members of the Committee to continue and develop our work in the community. The selection of new volunteers and paid staff make perhaps the most crucial days for me, yet it is seeing the dedication of those who come forward to serve the community, undertaking a demanding course of training, and promising regular involvement with our varied work that makes me appreciate afresh how many people are prepared to use many days of their life to assist other people.

I am delighted to introduce this Annual Report, and hope that each person who reads this will give their full support to the essential work of the Citizens Advice Bureau.

**DOUG LOVERIDGE**

The last year has seen several changes within the Bureau which have added to the increase in our workload and the pressure and stress of the daily work for us all.

Judy Tomlin left as Deputy Manager at the end of June after 10 years at the Bureau. We were all sorry to say goodbye to her. Bonny Malhotra, one of our advisers, joined the management team for five months whilst we negotiated restructuring the posts. We were able, as a result of our development plan and with the support of the District Council, to regrade and restructure the deputy post and combine it with the post of training officer. The Bureau secretary post was also regraded and restructured to take on most of the administrative work. We were joined in December by Laurian Tobin as Deputy Manager/Training Officer. With her help we have introduced and set up new systems and procedures which have had a not inconsiderable effect on all of us.

I would like to thank all the volunteer advisers and clerical workers for their extreme patience and loyalty during this period of flux and change. I am certain that there is no-one who has managed to escape the effects of the changes completely!

However, I can quite confidently report that all the systems are running smoothly and have helped to raise the professional standard of the advice and assistance that we are able to offer to our clients.

This year, there has been an increase of 10% in the number of people contacting the Bureau and a 20% increase in the number of issues they raised. The telephone enquiries still account for about 45% of all contacts and issues. There have been increases in all of the main subject areas; debt, benefits, employment, housing, legal and relationships. See Appendix 3.

Ten new advisers joined us this year and seven people left, most to pursue employment. This means that we continue to have quite a high 'standstill' turnover. We have also been lucky enough this year to increase the number of clerical volunteers who help us, on a daily basis, with the thankless tasks of filing, leaflet ordering, information up-dating, typing and most importantly (at Woodley) receptionist. Altogether this means that advisers and clerical workers give the Bureau, on average, **290 hours of voluntary time per week**. This is a **very major contribution** and reflects in the level of service that we are able to offer to our clients. The District Council continues to support the Bureau financially with contributions from the Town Council and Parishes.

Our Outreach work has also continued to expand this year and the numbers of people seen at the Outreaches has increased steadily. We opened in the Earley Town Council offices in April on a weekly basis and also attend every other month at the Carers Centre in Reading. The County Court and Swallowfield both continue to grow in use and the Magistrates Court project is also proving successful. See Appendix 1.

We had an Open Day on the 20th October, when we invited guests into the Bureau to get a greater understanding of the work that we do and the way in which we do it. This was a great success and helps to raise our profile with all sectors of the community.

This is the ninth Annual Report that I have written at Wokingham and we have tried to make it slightly different this year. Contributions have been asked for along the lines of 'a day in the life of' and I think that it makes not only for extremely interesting reading, but also hopefully gives the reader a much broader insight into the daily operation of the Bureau, the people who use our service, the people who work in the Bureau and the qualities needed in order to do this. The most important of which is a sense of humour!

My own personal thanks and admiration to them all for their time, support and loyalty, particularly during this rather turbulent year.

**SUE JACKSON**

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## DAY IN THE LIFE OF MANAGEMENT COMMITTEE

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I was approached to join the Management Committee in my role as Chair of the Wokingham Volunteer Centre. I felt that, with twelve years' experience of working with and placing volunteers in other voluntary organisations, I could bring an extra dimension to the Management Committee.

My first year on the Committee was very much a learning exercise. Like most people I was aware of the CAB and its role but it was not until I had attended a few meetings that I realised the great variety of advice given and the importance of having a happy and enthusiastic team of volunteers. There is a constant need to invest in new volunteers and yet there is always a risk that after a costly period of training volunteers could always elect to leave. Therefore, I was happy to be part of the interviewing panel of prospective volunteers, not only to ensure that NACAB guidelines on recruitment were carried out correctly, but also to satisfy myself that applicants would fit in well with the existing workers and would 'stay the course'.

As a member of a much smaller voluntary organisation, I had considered the CAB to be a 'rich relation' and I was soon to realise that CAB funding has to be skilfully negotiated and fought for by the Management Committee. A large part of the Management Committee's role is to produce a carefully costed development plan and it was decided that a small team

of members should take on responsibility for doing the ground work on this and similar projects which could then be presented to the full Management Committee at a later stage. This panel, known as the Policy and Resources Review Panel, meets approximately monthly and I attend in my role as Vice Chair.

I am employed full time in the same building as the CAB so I am able to pop in to the Bureau when requested to do so (usually to sign cheques) and am able to meet some of the volunteers at the same time. I am impressed at the very happy atmosphere amongst the staff and how busy they often are.

Recently, Peter Strachan, from NACAB Area Office, attended a Management Committee meeting and showed a video of the role of the Management Committee. I found this very enlightening, particularly in the need to support Managers, who can often feel isolated. I believe the Wokingham Management Committee is very supportive of its Manager but there is always room for improvement. The success or otherwise of its Bureau is very much dependent on its workers and therefore I would hope that all Bureau staff, both paid and voluntary, feel that they have a framework in Wokingham for making suggestions for improvements to the service.

**JOAN GRADY**  
**VICE CHAIR**

I usually arrive at work at around 9.30 am, having spent an hour or more in the car. I take a deep breath as I walk up the stairs to try to relax, but within seconds, any remains of road rage have vanished under the deluge of issues waiting for me.

It could be an adviser who has a client on the phone and wants to check that they are giving the correct advice, or it could be Sue wanting to give me some information before she rushes out to a meeting.

My first job is to look at the Action List to see what action needs to be taken as a result of the previous day's cases. It may mean asking an adviser to phone a client back with further information, or asking one of our specialist advisers to look at a case where someone is asking us to represent them at a Tribunal.

If I'm on Staff Support, which is approximately 4 days a week, then there will be a steady stream of advisers throughout the day waiting to discuss a case they have or have had. They may want to ask if there is anything else they could do for a client or to 'unload' a particularly stressful interview. This is an important part of the work as some situations that our clients discuss can be deeply distressing and it is helpful for advisers to talk it through and not 'take it home with them'.

I try to give advisers 'support' in such a way that does not de-skill them but gives them confidence and reassurance.

I am responsible for the whole training programme for new advisers, and at the moment they are beginning to sit in on some interviews to observe interviewing skills. So I might have to ask advisers if they would mind being 'observed'. At some stage during the day I might prepare for that week's Basic Training tutorial. Once a week trainees come in for a day to go over an aspect of their training. Some subjects are taught by experienced advisers but I teach the other topics. I particularly enjoy training and trying to make the subject matter understandable and stimulating. I have just started to write some exercises for trainees to work on as a group; they seem to enjoy this method of learning.

I often receive information on training courses for more experienced advisers. NACAB, Shelter and TaxAid regularly offer places on a variety of topics, eg Tax (self assessment); Housing Rights; Welfare Benefits etc. I have to try to keep advisers informed of these places and submit names of anyone who is interested before the closing dates. Places are restricted and so it is important to keep on top of this. I am always encouraged that advisers are prepared to give even more of their time to undertake training.

The debt service is another area of my responsibility, this could lead to Dave and me discussing a case in some detail in order to decide the best strategy to take, or whether we can actually help a client. I try to monitor the Debt workload and find ways to help Dave with the administration, which is never-ending. We have had several volunteer typists recently and Sue Moor and Janet Boshier both do some paid debt admin each week. We did apply to the National Lottery for funding to help with computerisation of the debt work, but as yet have not heard if our application has been successful. Some aspects of my job involve

**LAURIAN TOBIN**

thinking, and planning systems procedures to help things run smoothly or more effectively, eg checklists, review systems etc. It is very difficult to think clearly or strategically at the office, so I often do my thinking in the car or at home if I can find a quiet moment.

At around 3.30 Sue and I begin to read that day's case sheets, taking note of any action which needs to be followed up the next day.

I always go home tired, but incredibly satisfied. I love working with people who care for, and give their time and energy to helping others.

The Woodley Extension shares the Wokingham District Council Area Office premises in Crockhamwell Road. We are open between 9.30 am-1.30 pm Mondays, Wednesdays and Fridays so the first job is to open up, switch off the alarm and sort out the post.

Amongst today's problems are a request for advice on the possibility of appeal against a decision not to award a client Incapacity Benefit; the ownership of a tree that is causing problems to a client's drive, and a complicated case with a lady who speaks little English and started legal action five years ago to recover a debt. Another client, who has parted from her husband, is now getting into arrears with her mortgage company. The adviser rings the company to try to negotiate and explain the situation but they are very aggressive and the adviser needs reassurance and support. An hour later the mortgage company phone back, admit we were correct, and in fact apologise for their earlier attitude.

It is difficult to explain the constant interruptions and the pressure of having to switch your mind from one thing to another. Helping advisers, the public ringing the bell at reception, the phones ringing, parcels of leaflets arriving, all this goes on whilst trying to absorb information, explain files and think of what needs to happen next.

We officially close at 1.30 pm, so by about 2.00 pm things have quietened down. One adviser is still in with a client, but most are writing up their cases. These need to be checked every day so we can pick up and deal with any omissions or corrections straight away. This is also when I usually finish typing any correspondence that the Bureau is sending out. I try to deal with everything the same day because Woodley is not open every day and unless dealt with promptly there can easily be an unacceptable delay.

About once a week I need to go to Wokingham to pick up supplies, drop off case sheets or collect post that has arrived there and take the opportunity of having a word with the Manager and other staff. This helps to lessen the feelings of isolation. Apart from a seemingly never-ending pile of reading I usually manage to get home to have my lunch by 4 pm, at the end of another 'part-time' day. Unless of course there is an evening meeting ....!

Strangely, none of the advisers at Woodley seems to envy me my job, but I enjoy the continual (if unrelenting) challenge, the enormous variety of problems and most of all the terrific team of people I work with.

**CHARLOTTE LLOYD-WILLIAMS**



When I was asked to write about a typical day in the life of a CAB adviser, my first thought was 'there's no such thing' (typical day, that is, not CAB adviser). Our days vary from a pleasant, steady stream of cases with time to chat about difficult spouses, impossible children, mothers-in-law etc, to frantic, always people waiting, always telephone ringing days which leave one exhausted.

There are various benefits to be gained from being a CAB Adviser. First and foremost, one is working with colleagues who are a wonderful mixture of ages, backgrounds, financial circumstances etc. This leads to warm friendships being formed which continue even when an adviser has resigned or retired.

Another benefit is that the job never becomes routine. The variety of cases is endless. In the space of a couple of hours an adviser will find his or herself dealing with anything from (a) how can I get rid of old furniture to (z) my husband has locked me and my two small children out of our house, what can I do? If variety is the spice of life, then a CAB adviser's life resembles a Madras curry. Would you know whether a deceased person's body can be taken to the crematorium in a plastic bin-bag? Or is there an organisation for people who suffer from Kleptomania? We are expected to be experts on anything from taxes, neighbour disputes, consumer problems, marriage

problems, divorce, children - the list is endless. There are clients whom you want to strangle for their stupidity or lack of gumption and there are those for whom you nearly weep because they are in desperate situations through no fault of their own.

One of the more frustrating aspects of the work is that we get very little feed-back from clients we have seen. We wonder whether we've really helped by listening and making soothing noises to a desperately unhappy spouse, whether the letter we drafted has helped someone get a refund for an unsatisfactory product or service. Occasionally, a grateful client comes back with a donation (usually those who can least afford it) or just a 'little thank you' in the form of a box of chocolates, and this is immensely satisfying.

Advisers are always ready to help one another: which makes all the difference. Probably the most commonly heard phrase is 'Can I pick your brains?' or 'Where on earth do I find this?'. There is a real camaraderie and team spirit as well as excellent support from supervisory staff.

The best way to sum up a day in the life of a CAB adviser is to say that the variety is infinite, the work is challenging (sometimes too much so) and we all do it because we want to.

**MARIAN ROSENBERG**

My visit to the Wokingham CAB began at opening time one morning. I had a very big and distressing problem which needed quick and urgent attention.

I was interviewed by a member of the staff who was very understanding and aware of my state of mind. Within a very short time she had established that my problem was a bit different and bigger than the norm.

Her decision was to consult the Manager who took it on herself to pursue the matter. The sense of relief that came over me, knowing somebody was caring enough to do something, was enormous.

Within that first day a host of things had been done, the start of a long and in the end a successful battle. Because of this battle, a very strong

bond developed between myself and the staff which continues to this day. In fact, I will have this friendship with the Bureau and its staff for ever.

My visit to the CAB will remain one of my most rewarding experiences. I would not like to go through the same thing again, but if lightning did strike twice, I would not hesitate to go to the CAB at once.

I cannot praise or thank the staff enough for their kindness, care, thoroughness and dedication to their job. Without them I would have become just another member of the public who had to put up with an injustice.

**GEORGE PUTTOCK**

At 9.30 am we arrive at our room on the fifth floor of Reading County Court ready for the Court sessions which officially start at 10.00 am. However, there are always a few last minute applications to suspend warrants and these are heard prior to the hearing lists. This can be a busy time as clients can come to us with only five minutes before the hearing to prepare an offer.

The Court Ushers provide us with a copy of the listings for the day so we are able to check the number of possession hearings that day. The number of people coming to us varies considerably and does not always relate to the number of cases listed.

Once we have discussed the situation with the client and worked out an offer with a supporting income and expenditure sheet, time allowing, the Usher will put us in touch with the agent for the lender. We will try to reach an agreement before going into Court. If there is no agreement, both sides will put their case before the District Judge.

The lender's representative speaks first. We put the case for the client, after which the Judge will often question the client directly with reference to his/her circumstances and the reasons for the arrears. If there is a dispute over figures the case can be adjourned for a period of, usually, four weeks to try to resolve the case.

Inevitably, we do have clients who lose their home. This is always very painful and we try to help them come to terms with the situation. We will try to help by liaising with the Local Authority, especially if the client is in 'priority need'. We will also encourage clients to come to the Bureau for further debt and housing advice.

Each week is different. Although there to help with repossession cases, we are now receiving a number of enquiries relating to small claims and this is an area which may well develop.

**WENDY BENNET  
JOAN JENNINGS**

At Reading Magistrates Court the CAB team works from a clearly labelled Help Desk positioned in the middle of the waiting area of Court Number One: the Fines Arrears Court. All those who check in with the Usher have failed to pay a fine or fines. These people are in trouble and risk imprisonment if found guilty of culpable neglect to pay or wilful refusal to pay: they all have a problem. In fact, the majority refuse to seek CAB advice and also turn down our direct offers of help.

When help with the Court's "Means Form" is accepted, we tend to find multiple problems. Clients may have a broken marriage, no job, a number of fines unpaid and arrears of rent and other bills. The failure to pay the Court is almost always because of lack of money. In addition, few of those attending Court have the relevant paperwork and few know how many fines they owe and what they are for.

Advice is centred on the "Means Form". Many clients leave the 'Income' box empty because most do not class Income Support as income. Expenditure amounts almost always have to be roughly estimated. Our aim is to make it clear to the Court those clients who can pay only minimal amounts. Fines rarely seem to be remitted even when low repayment rates mean payment is spread over years.

When speaking to clients one of our main purposes is to stress the need for regular payments. Most clients have failed to realise that there is a real risk of imprisonment and that arrest is common for a missed payment.

Our regret each week is that relatively few take up CAB help. When sitting in on hearings it is quite clear that the majority would benefit from the help offered, but only the minority take it up.

**SYLVIA HASLAM**

My first job is to deal with some of the post. A client has returned a new budget sheet for me to review his circumstances. Unfortunately, he has 32 creditors and they all need letters; mail merge on the computer is a wonderful thing!

The first appointment of the day, and the client has just been made redundant and has thankfully sought advice before he has actually got into debt. We are quite happy to help people budget for the change and we will check to see if they are entitled to any state benefits. This particular client has a possible case for unfair dismissal so I will have a word with one of the employment specialists to see if they feel he has a case and, if so, whether we are able to represent or advise him. Areas of specialist work often overlap and we feel it is important that we provide our clients with as full a service as possible.

Staff support is one of the most vital areas of my work, especially as we have tried to encourage volunteers to help more clients with debt problems supported by myself. Today, a volunteer has a client who has just received a warrant for possession for his property and

needs to make an application to the Court as soon as possible. I help the volunteer fill in the N244 form, which is needed to apply for a suspension of the warrant and also advise briefly on what will happen following the application.

I usually see the more complex cases, especially clients considering bankruptcy. My next client has a very large shortfall (negative equity) following the sale of his property and is considering bankruptcy. Bankruptcy can be a good option for some clients, but they need to be made fully aware of the implications, not only for now but also for the future. Often the information that the client already has from friends or colleagues is misleading and confused.

I also have to fit in my admin work, including letters to creditors and clients, filing and checking files.

All in all, my job is a very stressful and tiring one, but the job satisfaction when I see somebody free from the burden of debt or help them to keep the family home that they thought they were going to lose, makes it all worthwhile.

**DAVE POLLARD**

**CROWTHORNE**

**Funded jointly by Crowthorne Parish Council and Wokingham Without Parish Council.**

Crowthorne Outreach is run jointly with Bracknell CAB. It is based at the Baptist Church in Crowthorne High Street. 'Good Neighbours' shares this venue so there is always company during the two hour session between 10.00am and 12.00 noon on Fridays.

Crowthorne Outreach is well-used by the older members of the community who find the journey to Wokingham or Bracknell difficult and therefore appreciate the service we offer. Although we go laden with microfiche, the information system, a seemingly enormous holdall of reference books and other essential paraphernalia, it is impossible to take a full range of booklets and pamphlets. These may be posted to clients if required. In very complicated cases we do refer clients to one of the main Bureaux for follow up work.

**SUE MOOR****EARLEY**

**Funded by Earley Town Council.**

The Outreach is based in the Town Council Offices and I actually work in the Council Chamber. Clients trickle, rather than flood in, but the Outreach is open for only two hours per week so I can only cope with a few clients. If a client has a very complicated case, there is often follow-up work and mediation work to be carried out when I return to Wokingham Bureau.

**JOAN VIDLER****CARERS CENTRE, READING**

**Funded by the Carers Centre, Reading.**

The Outreach is run jointly with Reading CAB and opens for two hours every month for appointments only

**PAULINE BARROW**

**SWALLOWFIELD SURGERY**

**Originally funded by Berkshire Disability Information Network. January, February and March 1996 funded by Berkshire Health Authority. Now funded by Swallowfield Parish Council.**

The Outreach at Swallowfield has been operating since February 1995. It is held on Tuesdays between 10.00 am and 2.00 pm in the doctors' surgery. We originally operated a drop-in service, but since the Outreach has become increasingly busy, an appointments only system has been put in place.

The CAB information is contained on a microfiche which I take with me. I also keep a selection of leaflets at the Practice. I do not take in-coming phone calls but there is a telephone if I need to mediate on a client's behalf.

The service seems to be popular with the practice patients. The GPs often refer their patients to me,

particularly for benefits advice. The Outreach has served people from Swallowfield, Spencers Wood, Three Mile Cross and Shinfield. It is sometimes necessary to suggest that a client also comes to the Wokingham Bureau if I feel their case needs further urgent attention. I suggest that they come in the following day when I am on duty at Wokingham. This serves as a quick follow-up system.

There has been one successful Appeal Tribunal for a client who came to the Outreach in the first instance. I advised another client to claim Disability Living Allowance and helped to complete the claim pack (completing DLA claim forms correctly can take up to 2 to 3 hours). DLA was awarded within four weeks.

The service is also used by the District Nurses and Health Visitors who are able to inform their patients about the CAB on their home visits.

**PAULINE BARROW**

It should not have been a surprise, after spending many years in Personnel Management, to find that in the summer of last year, only a few months out of my basic training, that I had been designated as one the Bureau Employment Specialists. But what did this mean? What was expected of me? As with so many of the services which are provided in the Bureau on a volunteer basis, I quickly learnt that it meant just as much as I was prepared to give. I could interpret the requirements of the role to suit myself. So this is how it has developed.

I have represented two clients at Industrial Tribunals and been encouraged by our success in both cases. The first concerned an argument between former partners (one of whom had been declared bankrupt) as to which one was liable to pay our client redundancy pay. The Tribunal ruling enabled us to claim the payment from the government.

The second case concerned a local firm which dismissed our client after about 20 years unblemished service just two days after a change in ownership of the company. Our client had been refused wages owing to him, refused pay in lieu of notice and refused redundancy pay. The Tribunal awarded all these things and we also secured, in addition, a compensatory payment.

As well as directly representing clients, I encourage them (as far as possible) to represent themselves.

The Bureau helps them prepare their cases, advises them on the strength of their cases and how best to submit and present them. This is by far the most effective use of our limited resources and takes greatest advantage of the fact that Tribunal Chairmen will usually help people who represent themselves and not be too strict on Tribunal procedures. In addition to this representative role, I have been available on my rota days to provide employment advice and guidance to any of the Bureau advisers or management team, should they seek it. Seldom do I turn up for duty without finding at least one case sheet highlighted on the 'action list' for my view. There is also usually a client coming in who has been told to return so that I can talk to them directly.

What do I think of it so far? My eyes have been well and truly opened to the way in which far too many employers in this area try to ignore their contractual and statutory obligations to their employees. Refusal to pay statutory sick pay and refusal to acknowledge the recently acquired rights of part-time workers and pregnant women come up regularly. It has been less surprising to learn that many employees believe that they have more rights than they in fact have. They take some convincing that this is the case. Disciplinary procedures and entitlement to paid holidays and sick pay are regular examples.

**RAY BELL**



After joining the CAB as a volunteer adviser, I became increasingly interested in benefit enquiries. I attended every training session on benefits that I could, including an excellent, but very expensive, five day training course run by the Child Poverty Action Group. I found I had become the Bureau specialist on benefits.

The benefit system is constantly being tightened and more and more claims are being refused, especially on disability benefits. The law relating to Social Security is hugely complicated and very difficult to understand. Over the last 18 months or so there has been a large increase in the number of clients appealing against benefit decisions. If a claim for benefit is refused, the applicant is informed of the right to appeal and many clients have taken up that right. The Benefits Agency Adjudication Officer will then send all the relevant papers to the appellant. These papers are very daunting to the claimant as they contain details of Social Security law and case law: all unfamiliar to the client. It is at this stage that many clients realise that they need the help of a representative. In the first instance, when a client first comes to the Bureau, I read through the appeal papers to see if they have a good case. If my work-load is not too great I can sometimes offer to represent a client at Tribunal. The specialist knowledge of a representative is a huge advantage to a client. Statistics show that represented appellants are more

successful than un-represented appellants. I am very pleased that most of the Tribunals on which I have represented clients have been successful. On one occasion back-dated payments of Disability Living Allowance of £5,100 were paid to a client plus the high rate of DLA for life. On another occasion back-dated Unemployment benefit was paid to a client. However, on the other hand, Incapacity Benefit is proving very difficult to win and, on the two occasions I have represented clients who had extremely good cases, they have been lost. The Bureau is conducting social policy work on the Incapacity Benefit Tribunals to see why they are proving so difficult to win.

Each week, when I arrive at the Bureau, I first look at the 'action list' to see if any letters have arrived on any of my on-going cases. There will usually be one or two case sheets for me to read needing an opinion, and I, or another adviser, will often contact the client with advice. I also find that when I am in the Bureau I am constantly being asked my opinion on the continuing numbers of benefit queries.

Due to the fact that I am the only benefit specialist in the Bureau, it can often be a lonely experience and sometimes a daunting one. If more funding were available more advisers could attend specialist training, thus creating a team of specialist advisers.

**PAULINE BARROW**

I have been involved with the CAB as a voluntary solicitor on their Thursday evening rota since September 1994. I try to reach their offices by 5.00 pm but this is dependent on the traffic coming out of Reading, where I work. I am usually informed in advance as to how many clients I can expect to see, together with an outline of their problems.

Although my personal specialisation in the legal field is in personal injury and medical negligence work, I have a sound knowledge of other areas of the law, including landlord and tenant, criminal, family, childcare, general contract, and tort.

The clients I see at the CAB at Wokingham have varied problems and a large proportion have matrimonial difficulties, or difficulties involving matrimonial assets. There is also quite a large proportion who have financial problems arising out of hire purchase, or contractual debts. The latter often arise because a contract has not been completed satisfactorily, and the client is either being sued or wants to sue a contractor.

It would be fair to say that some clients have very complicated problems, and often they will need legal representation to assist them further with their claims. On average, I see between two to three clients on a visit to the CAB at Wokingham. It would be true that I do not believe that I have ever had two cases that have been similar. I

have seen clients with potential medical negligence, and personal injury claims. I have also seen clients with claims against the police for false imprisonment, and assault.

At the end of a working day, it is a pleasure to be at the CAB at Wokingham as the Manager, assistants, and volunteers are interesting and pleasant people. So, it can be a nice way to round off a day as, after having seen all the clients, we can sit and generally discuss the events of the week.

The service provided by the Citizens Advice Bureau is of invaluable benefit to the general public, and especially to those who feel they could not go to a solicitor because they cannot afford the fees, and who are not eligible for other types of assistance with their legal costs.

I have always been impressed by the attitude of the staff at the CAB and their commitment to the general public. I have often admired their abilities to cope not only under pressure, but also at their impartial handling of a disgruntled member of the public.

I sincerely hope therefore that the services provided by the Citizens Advice Bureau will never be threatened owing to financial constraints.

**PAULINE SINGH**

Shoosmiths & Harrison, Reading

This new project actually began providing a service in November 1995 and was a joint initiative between Reading and Wokingham Citizens Advice Bureaux and the Berkshire Probation Service. It has been interesting, exciting and sometimes frustrating and depressing in becoming involved with this aspect of debt work; an area where traditionally CABx have had little involvement. In the first five months of the project 211 clients have been seen and a total of 481 issues advised upon.

The people the advisers meet have been summonsed as a result of having defaulted on a previous payment order of the Court and so face possible imprisonment. It is vital that the Magistrates are aware of the client's full financial situation in order to be able to reach a decision as to a possible payment rate. CABx have expertise and knowledge in the field of money advice and so can advise on income maximisation, eg advising a client on all the welfare benefits they are entitled to, and help to prioritise their other debts. We can explain the importance of paying the fine and the possible sanctions if the fine is not paid, but at the same time we can assist further by explaining how payments to other creditors can be reduced, so allowing payment of the fine.

We will also be asked questions about the Court processes involved and the way the Court functions. We can also explain how the Bureau may be able to help with other aspects, eg employment and relationship queries etc.

The support we offer can also be vital at a time and in an environment that can be very intimidating and frightening. Advisers have encouraged people to stay in Court when leaving would have resulted in an automatic issuing of a warrant for arrest. Advisers have also assisted someone who was shaking too uncontrollably to complete their own means enquiry sheet.

The project is staffed by experienced advisers from both Wokingham and Reading CABx who have undergone specialist training in Magistrates Court procedure and debt enforcement before beginning the project. Three to four advisers are present on a rota basis in Reading Magistrates Court each Tuesday morning, staffing a help desk for people summonsed to appear at the fines default court.

A client can be called into Court at any time and, by definition, the advice sought and given has in large part to be quick and of an 'emergency/crisis' nature. The bulk of the assistance given is in helping clients to complete their means enquiry forms.

The statistics, in terms of clients seen and issues dealt with by the project, can be found below.

As with the County Court Project, both Wokingham and Reading CABx have worked closely in making the project work. The project has also involved setting up links with the Probation Service Court Team, Jenny Leighton in particular, as well as with the Court staff. We look forward to continuing to work together in both a liaison role and funding basis in providing the help desk and an important source of independent advice and support.

Thanks to all of the above for their support and special thanks to the team members: Beba Chambers, Louise Creme, Sue Hanby, Sylvia Haslam, Joy Haynes, Nicki Mackenzi-Smith, Heather Plummer, Margaret Walsh and Peggy Winship.

**RUTH BAMFORD & SUE JACKSON**

This service is now in its fourth year of operation and is run and staffed jointly by personnel from Wokingham and Reading Citizens Advice Bureaux. The Wokingham team are in the Court on Wednesday and Reading on a Thursday, between 9.30 am and 12.30 pm.

The two established Bureau teams have now developed considerable expertise in this crucial, and sometimes stressful, area of work. Clients approaching the teams on either day will usually be facing possession actions by their lenders or landlords and so face losing their home. They may also be requesting assistance with a variety of debt/County Court related issues. The professional working relationships which have been developed between the Bureaux and the Court Staff help to make this service particularly effective in assisting clients to use the Court.

The teams offer advice and assistance on not only the Court process for possession action but on a variety of other debts as well. They also check that a client is receiving all the welfare benefits to which they are entitled as well as other income, eg tax rebates. Prior to going into the hearing the team will also try to negotiate an arrangement with lenders and their solicitors and will also go into Court with a client to represent and support.

The statistics for the whole project over the last 12 month period can be found on the next page. This shows that, of those clients visiting the project on the day, 95% did not lose their home. Not everyone, however, can or wants to continue the fight to keep their home and may decide that the best option is to give up the house. The Bureau staff will also help support a client through this process and with finding alternative accommodation.

Over the next 12 months, we envisage that there will be an even greater need for the service provided by the project in the Court as a result of the changes to Income Support Mortgage Interest payments beginning to take effect. The project is also looking at the possibility of moving into the area of arbitration as a further development of the project following the increase in the small claims unit.

We thank the staff at Reading County Court as well as the project workers: Beba Chambers, Wendy Bennet, Norma Gray, Judith Griffiths, Joan Jennings, Nicki Mackenzie-Smith, Dave Pollard and Margaret Walsh for their contribution to this essential service.

**RUTH BAMFORD & SUE JACKSON**

## STATISTICS FOR COUNTY COURT SERVICE

The number of clients seen by Bureau staff in the County Court between the 1st April 1995 and the 31st March 1996 was 318.

<b>Area</b>		<b>Household size</b>	
Reading	56%	One	21%
Wokingham	25%	Two	22%
Other	19%	Three	21%
		Four	20%
		Five+	16%

<b>Ethnic Origin</b>		<b>Age of Mortgage</b>	
White	83%	<2 years	6%
Afro-Caribbean	8%	2 - 4 years	26%
Black Asian	7%	5 - 9 years	62%
European	1%	10+ years	6%
Other	1%		

<b>Arrears</b>		<b>Priority</b>	
£0-£4,950	42%	resp. For children	55%
£5-£9,950	26%	Pregnant	4%
£10-£14,950	9%	Over 60	6%
£15-£19,950	7%	Disability	1%
£20,000+	5%	Young/at risk	34%
Rent Arrears	11%		

<b>Outcome</b>	
Advice	61%
Suspended Possession Orders	20%
Adjourned	6%
Dismissal	1%
Possession	5%
Warrant Suspended	6%
Varied Order	1%

**GENERAL**

This is the first year we are able to compare the statistics. We, therefore, show below the number of new issues for both 1994/95 and 1995/96:

	1994/95	1995/96
<b>Benefits:</b> These are collated as individual specific benefits, ie income support, housing benefit, child support agency etc, and also benefit debt and discrimination	4, 259	5, 208
<b>Consumer:</b> Including credit debt, consumer problems, insurance and discrimination	4, 901	6, 124
<b>Employment:</b> Including employment debts, self-employment, terms & conditions of employment dismissal and redundancy and discrimination	3, 067	3, 422
<b>Housing:</b> Including housing debts, ie mortgage arrears and repossession, homelessness, landlord and tenant problems, neighbour problems and discrimination	3, 590	4, 141
<b>Legal:</b> Including legal debts, referral to solicitors, court procedures and discrimination	3, 628	4, 493
<b>Relationship:</b> Including maintenance arrears, children, divorce and separation, death, wills & bereavement and discrimination	2, 443	2, 938
<b>Taxes:</b> Including income tax debts and council tax debts, income tax, corporation tax, inheritance tax and discrimination	1, 263	1, 441
<b>Utilities:</b> Including utility debts, utility problems and discrimination	440	481
<b>Miscellaneous:</b> Including enquiries relating to health, immigration, education, signposting etc.	2, 844	3, 072
<b>TOTAL (New Issues)</b>	<b>26, 435</b>	<b>31, 320</b>

The number of people contacting Wokingham & District Bureau for 1995/1996 was 18, 017 and for 1994/1995: 16, 644.

### PARISHES

The number of issues recorded for each of the Wokingham & District Parishes are shown below, unfortunately we are not able to show the person count. These figures include repeat enquiries.

	1995/96	1994/95
Arborfield	971	405
Barkham	219	192
Bracknell	909	791
Charvill	180	151
Crowthorne	876	722
Earley	1, 377	1, 050
Finchampstead	1, 132	912
Hurst	207	127
Lower Earley	1, 340	1, 245
Reading	4, 321	3, 731
Remenham	23	0
Ruscombe	65	23
Shinfield	654	243
Sonning	167	89
Swallowfield	484	187
Twyford	483	467
Wargrave	211	210
Winnersh	1, 123	1, 193
Wokingham	8, 850	8, 179
Woodley	6, 310	5, 462
Other	1, 717	2, 112
<b>Total</b>	<b>31, 619</b>	<b>27, 491</b>

From the 1st April 1996 we started using a NACAB computer statistical programme, so, next year, we hope to be able to show the statistics in a slightly different and more interesting format.

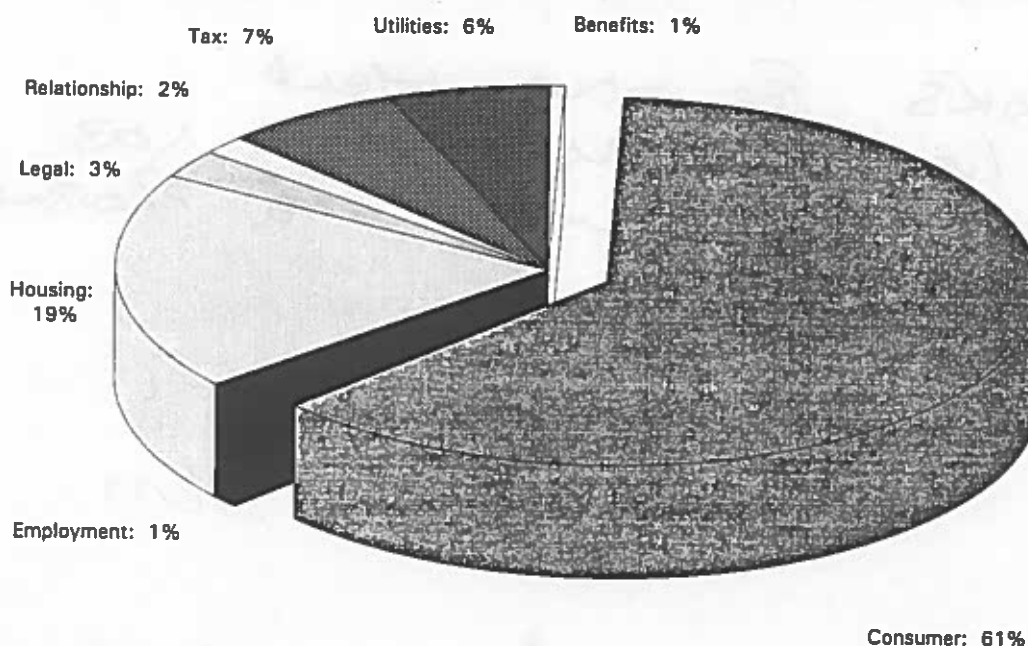


**DEBT**

The breakdown for debt enquiries in each of the subject categories is:

<b>Benefits</b>	<b>49</b>
<b>Consumer</b>	<b>3,782</b>
<b>Employment</b>	<b>63</b>
<b>Housing</b>	<b>1,158</b>
<b>Legal</b>	<b>155</b>
<b>Relationship</b>	<b>102</b>
<b>Tax</b>	<b>407</b>
<b>Utilities</b>	<b>365</b>

shown below as a percentage:



Below are a few of the thank you's we have received this year:

I WOULD TAKE THE TIME NOW TO THANK YOU VERY MUCH FOR ALL THE HELP YOU HAVE GIVEN MY WIFE & MYSELF  
THANK YOU

May I thank you for the superb support, guidance and understanding of your staff during this last two and a half years since I lost my job. Although we are still not "out of the woods" financially, we are now in a better position to make life a bit more comfortable than the "basic existence" we have experienced.

Yours sincerely

Client was profuse in his thanks for the help. He knew we did not get paid much & was surprised to find just how much! He said he was a 'very happy bunny' at getting such good, free advice.

THANK'S FOR YOUR HELP  
I'VE MANAGED NOW GOT A JOB  
SO THEREFORE IS NO PROBLEM  
Now

Thank you  
Love from

JAMES  
X

**MANAGEMENT COMMITTEE**

REV D LOVERIDGE	- CHAIR
MRS J GRADY	- VICE CHAIR
MR K BERVILLE	- COMPANY SECRETARY
MRS S JACKSON	- BUREAU MANAGER
MRS C LLOYD-WILLIAMS	- DEPUTY MANAGER (WOODLEY)
MRS W BENNETT	- BUREAU REPRESENTATIVE
MR L SOUTHGATE	- WOKINGHAM DISTRICT COUNCILLOR
MRS J PAYTON	- WOKINGHAM TOWN COUNCILLOR
MR D LEE	- WOODLEY TOWN COUNCILLOR
MS M HAMMOND	- COMMUNITY COUNCIL FOR BERKSHIRE
MR D EYRIEY	- COMMITTEE PERSON
MRS A POTTS	- COMMITTEE PERSON
MR R WYATT	- COMMITTEE PERSON
MR P HARPER	- COMMITTEE PERSON
MR R GULATI	- COMMITTEE PERSON
MS Z TOMES	- SOCIAL SERVICES, OBSERVER
MR P STRACHAN	- AREA OFFICER, EX-OFFICIO

## BUREAU STAFF

SUE JACKSON	MANAGER
LAURIAN TOBIN	DEP MANAGER (WOKINGHAM)
CHARLOTTE LLOYD-WILLIAMS	DEP MANAGER (WOODLEY)
DAVE POLLARD	DEBT ADVISER
JENNIFER BARNES	ADMINISTRATION ASSISTANT

## VOLUNTARY STAFF

## WOKINGHAM

JACYNTH BACK  
 JENNIFER BARNES  
 PAULINE BARROW  
 RAY BELL  
 WENDY BENNET  
 JANET BOSHER  
 PAM BRICE  
 GILL COBAU  
 SHIRLEY COLWILL  
 ANNE DAVIDGE  
 KEITH DOUGLAS  
 JOHN DUDLEY  
 JANET FORFAR  
 ANNE-MARIE GAWEN  
 JEFF GROVES  
 TONY HALL  
 BARBARA HAMILTON  
 SUE HANBY  
 PHILIP HARDING  
 EILEEN HARVEY  
 SYLVIA HASLAM  
 JOY HAYNES  
 SARAH HILL  
 CHRISTINE HOLLAND  
 JENNY HOLLANDS \*  
 CHRISTINE MAKINGS \*  
 BONNY MALHOTRA \*  
 CELIA MAY \*  
 JULIE McCLAREN  
 SUE MOOR  
 SHELAGH RABBETT  
 ELIZABETH RAMSAY  
 MARIAN ROSENBERG  
 NANCY SAVAGE \*  
 JOHN STANDEN

SHERRY STEERS  
 WENDY STRODE \*  
 JO THOMPSON  
 MAUREEN TROTT  
 PAT WALLIS  
 ANNE WHITE  
 LORNA ZAHEER

## WOODLEY

SANDRA ALBUM  
 COLIN BANNISTER \*  
 ELLEN COOMBES  
 SUE ENDACOTT  
 VICTORIA GORNALL-KING  
 JOAN JENNINGS  
 RUTH NICHOLS  
 JEAN POOLE  
 ROY SWEENEY  
 JOAN VIDLER  
 DAVID WHITE

## TRAINEES

KEN CASEY  
 KATH COUTTS  
 BETTY EVANS  
 LINDSAY HUDSON  
 SHANE RIDLEY

## CLERICAL HELPERS

AGNES CATCHICK  
 MARILYN GATHERER  
 JOHN HANDFORD  
 JACK HARVEY  
 KERR KIRKWOOD  
 LINDA MARTIN  
 AVERIL OXLEY

\* Voluntary staff who left the Bureau during the last year

## OFFICE DETAILS

<b>WOKINGHAM</b>	<b>HOURS:</b>	Monday	9.00 am - 3.00 pm
Wellington House		Tuesday	9.00 am - 3.00 pm
Wellington Road		Wednesday	9.00 am - 3.00 pm
Wokingham		Thursday	9.00 am - 3.00 pm
Berkshire RG40 2AG			5.00 pm - 7.00 pm
Telephone: 0118 989 0389		Friday	9.00 am - 1.00 pm

**Legal Advice Sessions:** Every Tuesday afternoon and Thursday evening  
Appointments only

<b>WOODLEY</b>	<b>HOURS:</b>	Monday	9.30 am - 1.30 pm
55 Crockhamwell Road		Wednesday	9.30 am - 1.30 pm
Woodley		Friday	9.30 am - 1.30 pm
Berkshire RG5 3JP			
Telephone: 0118 969 9006			

<b>CARERS CENTRE</b>	<b>HOURS:</b>	Monday	10.00 am - 12 noon
6 Cross Street		Monthly.	Personal callers only.
Reading			

<b>CROWTHORNE</b>	<b>HOURS:</b>	Friday	10.00 am - 12 noon
Baptist Church		Personal callers only.	
High Street			
Crowthorne			

<b>EARLEY</b>	<b>HOURS:</b>	Thursday	10.00 am - 12 noon
Town Council Offices		Personal callers only.	
Radstock Lane			
Earley			

<b>MAGISTRATES COURT</b>	<b>HOURS:</b>	Tuesday	9.30 am - 4.00 pm
Castle Street		Fines Court	
Reading			

<b>READING COUNTY COURT</b>	<b>HOURS:</b>	Wednesday	10.00 am - 1.00 pm
Friar Street		Representation and advice on	
Reading		Court matters.	

<b>SWALLOWFIELD SURGERY</b>	<b>HOURS:</b>	Tuesday	10.00 am - 2.00 pm
The Street		Appointments only	
Swallowfield		Personal callers only.	

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU**  
**ACCOUNTS FOR THE FINANCIAL YEAR ENDED**  
**31ST MARCH 1996**

**INDEX**

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

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
INCOME ACCOUNT - YEAR ENDED 31ST MARCH 1996**

PAGE 1

	NOTE	1996	1995
<b>CORE FUNDING</b>			
Wokingham District Council			
Grant		85,859	73,690
Premises costs - waived	(4)	25,605	22,150
		-----	-----
		111,464	95,840
Wokingham Town Council		3,550	3,550
Woodley Town Council		1,140	1,100
Earley Town Council		250	1,000
		-----	-----
		4,940	5,650
<b>Parish Councils</b>			
	(2)		
Arborfield		50	-
Barkham		300	300
Charvil		-	100
Finchampstead		400	400
Shinfield		150	400
Swallowfield		250	-
Twyford		150	100
Winnersh		200	200
Wokingham Without		-	600
		-----	-----
		1,500	2,100
<b>TOTAL CORE FUNDING</b>		<b>117,904</b>	<b>103,590</b>
<b>OTHER INCOME</b>			
Wokingham Town Council			
- Debt Advice	(5)	323	850
Halifax BS - donation - Debt Advice		1,000	-
National Association - meeting expenses		-	60
Berkshire County Council			
Consumer grant		625	613
Welfare Rights grant		1,750	1,685
Social Services consultancy	(5)	926	642
		-----	-----
		3,301	2,940
Earley Town Council - Outreach costs (5)		630	-
BDIN & BHA - Swallowfield Outreach costs		1,395	228
Carers Centre		48	-
Wokingham Without Parish Council -			
Crowthorne Outreach costs		1,095	30
Earley Charity - Equipment grant (5)		560	-
Earley Charity - for court costs		-	2,000
Berkshire Probation Services - contribution to general costs		128	-
Interest		658	487
Exceptional Income		137	1,173
Other funding			23
<b>TOTAL INCOME FOR YEAR</b>		<b>127,179</b>	<b>111,381</b>
<b>TOTAL EXPENDITURE FOR YEAR - PAGE 2</b>		<b>126,925</b>	<b>110,758</b>
<b>NET SURPLUS TO GENERAL FUND</b>		<b>£ 254</b>	<b>£ 623</b>

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
EXPENDITURE ACCOUNT - YEAR ENDED 31ST MARCH 1996**

	NOTE	1996	1995
<b>MEETINGS - Expenses in respect of</b>			
AGM, NACAB meetings and staff meetings		555	530
<b>INFORMATION</b>			
Subscriptions to NACAB, Computer systems and subscriptions		1, 609	1, 509
<b>OUTREACH WORK</b>			
Courts - sessional costs	2, 213		2, 289
Social Services consultancy	926		1, 572
Wokingham Town Council & Halifax BS debt advice	1, 323		688
Crowthorne outreach costs	808		600
Swallowfield outreach costs	1, 395		228
Earley outreach costs	630		-
Earley outreach costs - equipment	560		-
Carers Centre	48		-
	-----	7, 903	----- 5, 377
<b>STAFF COSTS</b>			
Wages, NIC & Pensions	71, 348		60, 441
Volunteer expenses	4, 007		3, 547
Staff training	903		749
Staff refreshments	451		522
Staff advertising	601		317
	-----	77, 310	----- 65, 576
<b>OFFICE COSTS</b>			
Premises costs waived by WDC (4)	25, 605		22, 150
Office insurance	355		453
Electricity	503		71
Cleaning	469		669
Telephone system	3, 999		4, 979
Postage and stationery	2, 861		2, 986
Photocopier Rental	5, 288		4, 030
Equipment, Furniture & repairs	28		1, 808
Bank charges	144		253
Sundries	296		191
Accountancy fee	-		176
	-----	39, 548	----- 37, 766
<b>TOTAL EXPENDITURE FOR YEAR</b>		<u>£126, 925</u>	<u>£110, 758</u>



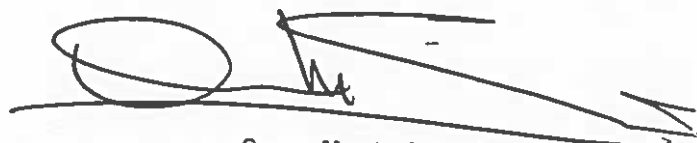
**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
BALANCE SHEET AS AT 31ST MARCH 1996**

	1996	1995
<b>CURRENT ASSETS</b>		
Debtors and prepayments	850	658
Cash at bank	13,491	5,069
Cash at Bureau - Wokingham	129	179
- Woodley	<u>10</u>	<u>3</u>
	13,630	5,251
<b>CURRENT LIABILITIES</b>		
Creditors, Accruals and Income carried forward to 1996/97	(11,148)	(2,831)
	<u>          </u>	<u>          </u>
<b>NET CURRENT ASSETS</b>	<b>£ 3,332</b>	<b>£ 3,078</b>
Represented by:	<u>          </u>	<u>          </u>
<b>GENERAL FUND</b>		
Opening balance	3,078	3,078
Add Surplus (deficit) for year	254	-
	<u>£ 3,332</u>	<u>£ 3,078</u>

We have examined the annual Financial Statements and Accounts with the books and vouchers provided and certify that they give a true and fair view of the financial position of the Wokingham and District Citizens Advice Bureau at 31st March 1996.

TSB House  
39A Peach Street  
Wokingham  
Berkshire  
RG40 1XJ

May 1996

  
 Owen West & McGregor  
Chartered Accountants

**WOKINGHAM & DISTRICT CITIZENS ADVICE BUREAU  
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 comprises sundry donations.
4. The Bureau does not pay for the use of its various offices as these are provided free of charge by Wokingham District Council. The amount included in both income and expenditure of £25,605 is to reflect this additional contribution made by Wokingham District Council in support of the Bureau.
5. The actual amounts received during 1995/96 did not relate specifically to the Bureau financial year and were in excess of the actual amounts expended. Therefore, the unspent balances have been carried forward to 1996/97.

	Amount Received	Expended	Carried forward to 1996/97
Wokingham Town Council	850	527	323
Berkshire County Council	1,802	876	926
Earley Town Council	1,000	370	630
Earley Charity	850	290	560