

Financial Capability Forums newsletter



Issue 11

March 2011

Welcome

Welcome to the Spring 2011 issue of the financial capability forums newsletter.

In this issue we have news of members activities, including an Energy Best Deal roadshow on Ynys Mon and projects linking agencies as far afield as Liverpool and Prague.

We have news of the Citizens Advice super complaint against rogue loan finder and debt management firms, new OFT guidance to debt management and debt collection services, and learn more about how Money Guidance is being rolled out in Wales.

And if you're looking for new ways to get your financial capability message across, find out how Jaffa cakes or poetry might add a bit of variety to your sessions.

We are all very aware of the difficult financial situation for many of the agencies attending forums and the importance of working together to maintain services for the people we want to support. We are pleased, therefore, to confirm that CFEB will be providing Citizens Advice with funding to support the 14 regional financial capability forums in England and Wales for a further 12 months, up to March 2012. We are grateful to CFEB for their continued support of the forums.

Beth Bell
National Co-ordinator
Financial Capability Forums



In this issue

	Page
Results of the Citizens Advice case study competition	2
Projects update – Energy Best Deal	4
Forum updates - news from the regions	6
Members' activities – project news and case studies	8
Training – Jaffa cakes, poetry and award winning training	12
Citizens Advice activities	15
Round up - recent developments in the financial inclusion arena	20
Contacts - forum leads and the Citizens Advice financial capability team	24

And the awards for the best financial capability client story go to

In December, Citizens Advice announced that Prudential, key partner for the Financial Skills for Life programme, had provided cash awards of £250 in each of two categories for the best, previously unpublished, examples of the impact of financial capability training.

In the first category - best example of a financial education initiative having real impact on an individual or group of clients, the award goes to Hillingdon Citizens Advice (West London forum).

The entry, submitted by Susan Carr, Financial Capability Trainer, was chosen for its illustration of the way the learner, Kulvinder, changed her financial behaviour after attending a six week 'Managing your Money' course at Barra Hall Children's Centre. Six months later, as a result of putting what she learned into practice, Kulvinder and her husband were out of debt, sticking to a budget and saving regularly. As an added bonus, Kulvinder also felt that the boost in confidence she gained from taking responsibility for her own financial management, helped her to successfully return to part-time employment.

In the second category - best example of working together on a particularly successful financial education initiative, the award goes to Central Liverpool CAB (North West forum).

The winning factor for this entry, submitted by Helen Fisher, Financial capability worker (and Nationwide MoneyActive volunteer), was Helen's description of how she has targeted some of the most vulnerable clients in the community, including carers and young people from disadvantaged backgrounds, by building links with local organisations. A number of striking examples of direct

benefits to clients were included as well as Helen's story of how sharing best practice and ideas on delivery has helped her to develop her work and to use her experience to support others.

There were only two awards this time, but we would also like to mention two other entries. In the first category, Mary Hennessey from Basildon CAB (East of England forum) told us about Karen, who as a result of receiving financial capability training at a local MIND centre, went on to halve her water bills and gain a sense of achievement from sharing what she had learned with others.

In the second category, Samantha Rosser-Evans, Co-Ordinator for Monmouthshire Young Person's Scheme (Mid, South and West Wales forum) told us about the positive response she is getting to budgeting sessions delivered to 16 - 24 year old clients who were previously homeless, but now live in supported accommodation.

Help us to raise awareness of the need for preventative financial education and the benefits for individuals, families and communities.

Please let us know how your own financial capability work has impacted on your community - do you target a specific issue eg doorstep lenders, rent arrears; or a particular client group? Tell us about the number of people you have reached, the clients you have met who have changed their behaviour after attending sessions, and how much better off they are as a result. Contact

david.mahon@citizenadvice.org.uk

Kulvinder attended a 'Managing your Money' course at Barra Hall Children's Centre:

The six week course included budgeting, bills and debt, banking and credit cards, benefits of saving, understanding credit, Energy Best Deal, and financial websites. She is 33 years old and married with one child, aged 3 years who attends nursery part-time:

"I began working soon after the course ended as you spurred me on and inspired me to look for a job. I currently work at a Medical Centre on reception and administration. The job is fine and fits in well with family. I work from 8 to 8 on Saturday and 8 to 1 on Sunday. I'm currently looking to move into another position to utilise my evenings and free up my weekends which would be ideal for family, especially as we have no other means of child care apart from my husband and myself.

We have opened a savings account into which we put a large lump of my monthly wage. We have managed to clear our little debts, two small credit cards and a store card. It was worth making the initial sacrifice of wages and tightening our belts as we now save the extra £'s a month on top of a part of my wages. We have stopped using the credit cards for the past six months. We also use the budget form given to me on the course every week to check our expenditure and see if we can afford a family treat.

I take out what we need weekly and keep only that money on me. I only go to the shops if I need something on the list, no more spending on a whim. That goes for both of us.

All of the improvements that have been made financially to our lifestyles are because of the course I did with you at Barra Hall. I can't thank you enough for putting in your time and effort to give me a 'kick up the butt' and get me organised."

Helen Fisher from Central Liverpool CAB delivered budgeting sessions to carers with emphasis on accessing help available to pay bills and to meet the extraordinary expenses that carers face:

"Delivering sessions in an informal way to an established group allows them to discuss their circumstances in a trusted environment. Having a number of sessions means that people can nominate topics for discussion in a non-personal way or feed back the results of actions they have taken to encourage others in the group".

Case 1:

Terry (68) has a disabled son, Michael (41), who lives at home.

"Michael has OCD which means he takes up to four showers every day. In the session we learned that we could get help from the Watersure scheme. We contacted our supplier and our water bills have gone down by £35 per month."

Case 2:

Rachael (19) lives at home with her mother, Moira, who has mental health problems and claims disability living allowance. Rachael had not applied for a carer's allowance for herself because she works part time in a local café. During the sessions Rachael learned that she could apply for carer's allowance as she was still spending more than 35 hours per week taking care of her mother.

Projects update

Energy Best Deal

Delivery of Energy Best Deal January – May 2011

Citizens Advice has secured support from two of the major energy suppliers – EDF and E.ON - to deliver phase three of the Energy Best Deal campaign between January and May 2011.



Members of the 14 regional financial capability forums were invited to submit applications to deliver 280 sessions, directly reaching at least 1,260 consumers and 1,260 frontline workers who in turn support more vulnerable consumers. The relevance of the campaign for local agencies was reflected in the large number of applications received – 145 forum delivery partners submitted bids to deliver nearly 1700 sessions – six times the number of sessions available.

We are hopeful of securing additional funding later this year, which will allow more sessions to be delivered.

Forum leads assisted Citizens Advice in the difficult task of allocating the sessions to ensure strategic cover throughout the regions. Some 120 delivery partners are delivering sessions, following induction workshops run by forum lead agencies in early January. These include:

- 70 Citizens Advice Bureaux
- 27 charities and other community agencies, including credit unions, non CAB advice agencies, a community drama group and Age UK
- 17 housing providers

- 3 educational establishments
- 3 local government projects.

Evaluation

Following successful evaluations of the pilot and first two phases of Energy Best Deal, the Centre for Sustainable Energy (CSE) will once again be carrying out an independent evaluation of Energy Best Deal in 2011.

The evaluation will use learner feedback forms and telephone interviews to gather similar data to previous reports, but with more emphasis on learning about longer term outcomes for consumers and frontline workers trained in previous campaigns and on energy efficiency. CSE will also carry out a number of extended telephone interviews to gather case studies from frontline workers and their clients.

The report will be available in July 2011 and is likely to be launched at an event in September 2011.

Energy Best Deal films

Citizens Advice is working with Ofgem to produce a suite of film clips to promote the Energy Best Deal message via You Tube and other web sites. The aim is to reach a wider audience than that reached via the face to face training sessions, where delivery partners usually target the most vulnerable consumers and the frontline workers who support them.

The films will be launched later in the spring. Forum members will be notified of the launch and, along with other partner agencies, will be asked to promote the films via their own web sites.

For more information about Energy Best Deal, contact
beth.bell@citizensadvice.org.uk

Energy Best Deal hits the road

Ynys Mon (Anglesey) has been the setting for a three day, island wide road show to raise awareness and help tackle fuel poverty. The events, which were organised by Ynys Mon CAB and supported by Communities First Partnerships, The Energy Trust, British Gas and North Wales Fire Service, were a huge success with 120 residents seeking advice to help them manage their fuel costs better.

The roadshows were a true partnership initiative, offering a range of services and advice to residents.

- Ynys Mon CAB had a large display to publicise their general service and the Energy Best Deal campaign. Staff were able to speak to people about their fuel bills, offering information about the different options available to them including switching provider, changing tariff and different packages. For general enquires unrelated to EBD, the advice process was explained and people were referred to the bureau.
- Communities First attended two of the events, promoting their role in the community and their various training programmes. They helped with marketing the event, putting posters up at their centres and delivering leaflets to 1800 homes in Holyhead.
- Carers Outreach attended the Llangefni event, promoting their support to carers across the island and carers' role in tackling fuel poverty.
- At the British Gas and Energy Trust stand, residents were offered small energy saving devices and current British Gas customers could discuss some of their problems/queries. They were also able to explain their essentials tariff (social tariff) to vulnerable clients who might be eligible to save on their fuel bills.
- North Wales Fire service displayed

general fire safety information and signed up over a dozen people for a home safety check, where they visit clients' homes and fit free fire alarms.

Marketing for the events included advertising in local press, leaflets and posters at community centres and a mention on the news bulletin on Heart FM, a popular local radio station. An interview about the roadshows on Heart FM following the Holyhead event helped to boost attendance at other events.

Robin Huw Roberts, from Ynys Mon CAB said "Overall the events were a great success as we engaged with many clients who would not usually have had contact with the bureau. Many of those we spoke to about fuel bills said they will now review their situation, which is the main purpose of Energy Best Deal."

Some useful lessons have been taken away, which will help when organising future events, for example:

- attendance was best at the event which coincided with the town's market day. In future, events will be linked to another event to guarantee a steady foot flow, such as an agricultural show, eisteddfod, farmers' market or another community group's event etc
- in future, venues will be chosen where a significant number of people will be passing by, for example on the high street rather than on the town outskirts.

Jackie Blackwell, Chief Executive of Ynys Mon CAB said: "These events showed how all of the leading fuel poverty advice providers on Ynys Mon could join forces to help residents with their fuel bills. As well as these events, we have already delivered workshops to over 40 individuals in our Energy Best Deal group sessions. We are delighted with the take-up and intend to undertake further activity over the year".

For more information, contact
robin.roberts@ynysmoncab.org.uk

Forum updates

South East forum Money skills project update

The two-year project funded by Barclays to deliver financial education/training to young people aged 16 - 25 across the South East forum area is now at the half-way point. It continues to be in great demand - particularly from schools, further education groups and a wide range of other organisations.

We have now completed over 120 half-day courses covering well over 1,500 attendees and are ahead of all the targets set for the project. Each course is supported by a volunteer member of staff from a local Barclays branch who explains local banking practices and procedures.

Local MPs continue to support the project. Most recently, Caroline Lucas (Brighton, Green Party MP) attended one of the courses and released a Press statement supporting the project.

We aim to run over 200 courses, covering up to 4,000 attendees, by the end of the 2011.

For more information, contact Dave Jackson at Davejuk@aol.com



Caroline Lucas MP attending a Money Skills session in Brighton

Mid, South & West Wales Forum

The Mid, South & West Wales forum continues to meet in two venues to ensure that members from across the area are able to attend a meeting without an unmanageable journey time, although some members still have journeys of over two hours to get to a meeting. MoneyActive volunteers are helping to organise both of these forum meetings and their help 'on the day' is invaluable.

A 'local spot' was introduced at the last meetings, something that members have agreed to take turns in presenting. The idea of this being to update members on what is happening at a local level rather than nationally.

At the Carmarthen meeting, Lisa Watkins, Children and Young People's Partnership Planning Officer, updated forum members on her work. Lisa is responsible for developing the local Child Poverty Strategy in Pembrokeshire and told us how this would sit within the next Children and Young People's Plan.

In Merthyr Tydfil, Natasha McCarthy, Financial Inclusion Officer at the Rhondda Housing Association, told us about the 'Money Smart Partnership'. This is a partnership project involving the Rhondda Housing Association, a local Credit Union and a local CAB helping people manage their money. Following Natasha's talk, one member was so impressed with the project that she intends to investigate the possibility of setting up a similar partnership in her local area, linking in with 'Money Smart' partners for help and advice.

Both of these 'local slots' were popular and useful to members and will stay on the next agenda.

Another item that will remain a regular agenda item is the 'materials share' slot. This has been particularly welcomed not

only by members new to delivering financial capability, but also by experienced financial capability trainers keen to find out what materials are available and what materials trainers have designed or adapted to suit specific learner groups. For example Gaynor Murphy from DCELLS Wales (Department for Children Education Lifelong Learning Skills) talked about the delivery of financial capability in schools across Wales and shared materials she has produced for schools.

We had a number of new members attending our last two forum meetings in Sept 2010 and in Feb 2011, these members' feedback forms evidence the help they get from attending the forum. They report networking opportunities and finding out about financial capability materials as some of the most useful outcomes from attending the meetings. One new member said; "I had no idea where to start looking for good materials before attending the forum meeting". Considering these comments, we will continue to provide a materials sharing opportunity.

For more information contact Jayne Wynn at powyscab@btconnect.com

West London forum

Our December 2010 Forum meeting was not helped by the snow and ice and those who did make it were unfortunately rewarded by a very cold Small Hall at Hammersmith Town Hall. Nevertheless, and despite reduced numbers, the discussions were lively and warm and the speakers entertaining and informative.

Kevin Smith (Consumer Financial Education Body regional manager) was stranded in Kent despite his best (and very early-morning) efforts! However he has since joined us at our March

meeting for an update on developments at CFEB and its new incarnation as the Money Advice Service. Puck Markham told us about Community Money CIC (www.communitymoney.co.uk) and we had very useful updates from the DWP Financial Inclusion Champion for South London and the EDF Energy Trust co-ordinator at H&F CAB. A number of members were able to report back on successful joint working since the last forum.

Our now customary small-groups discussion followed, moving on now to tackle the many possible solutions to the barriers to financial capability previously identified through both survey and forum. Continuing to work under the four headings of Funding, Marketing, Training and recruitment, and Management issues, this was a useful pooling of ideas and experiences by members and the feedback to the whole meeting was captured in the minutes (available on request). Once again this was masterminded by Cheryl Gale, manager of H&F Credit Union – to whom the Forum owes a huge debt for her time, energy and enthusiasm in helping me to take the forum forward. The all-important networking lunch followed, with deli sandwiches and (a great innovation, this) plates of fresh fruit. If an army marches on its stomach, a forum should certainly not be sent out into the cold without some healthy and morale-boosting sustenance.

On March 2nd 2011 we were back to the usual numbers of 30 plus and we had a buzzy as well as busy forum meeting at Hammersmith with lots of new faces. As well as a lively and informative update from Kevin Smith (CFEB), we had an eye-opening presentation from Martin Bunker of The Pensions Advisory Service. Jane Sterland told us something about the BIG Lottery Fund's delayed financial capability programme 'Improving

Financial Confidence', and gave us other glimpses of how the BIG Lottery could help us in our financial capability work. There were several examples from members of joint ventures either in practice or in planning and we hope to see ever more of these. Two members from Richmond, who had never met before, teamed up during the first coffee break and a working party to make a consortium bid was set up under Ros Bentley's management. The break-out session gave everyone present the opportunity to make an input on where the forum goes from here, with the emphasis on what we can do as a forum following our series of exercises on the problems we will all face. Both this exercise and the evaluation forms make quite clear that increasing emphasis needs to be placed on information about, and from, funders.

As I prepare to end my tenure at H&F CAB and therefore as forum lead, I will take this opportunity to thank the central Citizens Advice financial capability team who provide huge support for the forums and their members – and particularly Beth Bell who is constantly in the background as a source of encouragement, information and sharing of ideas. Thank you also to Kevin Smith who is always supportive and encouraging.

For more information contact David Soward at david.soward@hfcab.org.uk

Members' activities

Taste the difference?

The humble Jaffa Cake has been proving its value in a new partnership between Garston CAB and Speke CAB which is funded by Liverpool City Council's Community Resource Unit.



The partnership is based in the south of the city and in communities that experience significant economic deprivation. Its aim is to provide debt management services and financial capability training to low income families and vulnerable residents. The funding has provided for two full time debt and financial capability workers who provide face-to-face debt advice in bureaux alongside financial capability training in community venues. The project has brought together debt advisers, money guides, financial capability workers, and provided a fully integrated service to residents of the area.

At a recent community event, the team took the opportunity to use taste testing as a means of demonstrating the savings that can be made in a weekly shopping bill. Residents were eager to try our 'Jaffa Cake taste test challenge' to see if they could tell the difference between the more expensive branded product and the cheaper generic one – most couldn't and those that could said that they enjoyed the own branded products just as much, if not more than the well known brand. Residents were encouraged to consider the savings which could result from switching from one brand to another, in this case 83p on one product alone!

The Jaffa cake served as an introduction for residents to talk to us about their finances, to take leaflets and further information regarding a whole range of issues, beginning with thinking about reducing weekly grocery bills through generic products and leading to other matters such as bank accounts, savings and budgeting. Discussions inevitably progressed to the issue of debt generally and this was used by the team as a means of encouraging residents who were experiencing multiple and spiralling debt to use the services of CAB debt advisers.

Over a three day period we had over 60 residents visit us and take information, and to date 27 attendees have presented at bureaux to discuss debts that they felt unable to manage and all have received information, advice and support from our team - all thanks to the Jaffa Cake.

For more information contact Jenny Hickson at jennyhickson@garstoncab.org.uk



Enjoying the Jaffa cake challenge!

Partnering with the credit union pays dividends

Katherine Nickolds of East Yorkshire CAB describes how the money management courses and partnering with Hull and East Yorkshire Credit Union has helped parents in Hull and the East Riding. The current project is funded by Department of Work and Pensions.

I have recently been delivering money management courses to parents at children's centres and primary schools in Hull. The courses cover budgeting, dealing with bills, affordable credit and savings.

One parent in particular benefited from the training, as she was unaware of the consequences of her debts, and the benefits of the advice process. She had several debts that had been ignored but she was able to get advice before a court appearance, and as a result over half the debt was written off and affordable repayments were negotiated.

Many parents are feeling the pinch after Christmas so I have run a joint advertising campaign with the local credit union, and they have been able to attend some of the courses. This has been invaluable as the parents have been able to get information on all the products available from the credit union and the opportunity to open accounts at the sessions. This has had a fantastic result; there have been 61 new Christmas savings accounts opened in the first six weeks of 2011, a 36% increase in the club membership compared to the same time last year.

It has also helped the parents in other ways. At the end of a credit session, a parent said, "I had no idea that I was paying so much interest to a doorstep lender, I can't believe it, I just didn't

think to ask or check what I was paying, It's just something I have used for years. I'm going to speak to the lady from the Credit Union when she comes next week about one of their loans."

I have developed the courses to encourage the parents to write a budget, and at the start of the course we work together using this to develop a 12 month action plan. At one session before Christmas a parent was shocked at her budget sheet, she had never kept track of the money she spent and often just bought on impulse. By completing the budget sheet she discovered that she was spending over £10 per week on magazines. She now saves this in a Christmas savings account, she said, "the training has really made me think about how I spend my money; I used to just waste it, spending it on rubbish, I'm going to keep a record of what I do spend my money on and use it to update the budget plan we have done".

Another parent had run up a £500 overdraft. She had not realised that she was living on credit until she checked her bank statements. Following the session, she has made it her goal to be back in the black in 12 months time. She has asked her bank to slowly decrease her overdraft limit and has used her budget to work out how she can achieve this.

The sessions have also had an impact on the frontline staff who support the parents. As a result of the training they are better able to support the parents and many of them have developed their own money management skills and are joining the credit union.

This partnering has created a real buzz in the local area. Each frontline worker supports the parents of between 200 and 500 children, because of this they are able to reach and support a far greater audience than I would be able to directly. I am seizing the opportunity created by this, with parent drop in sessions planned at six neighbouring schools, and

I am looking into funding opportunities to target this area.

For more information please contact Katherine Nickolds at katherine.nickolds@eastyorkshirecab.org.uk

Caerphilly County CAB and Residents Association spread the 'FC' word

Social housing landlords can cut rent arrears, avoid evictions, reduce tenant turnover and save money on management and legal costs by investing in improving the financial capability of tenants. That's why MoneyActive volunteers from Bargoed CAB recently took the opportunity to present at a Residents Association meeting held by Caerphilly County Borough Council.

Lisa Chilcott FC Training Coordinator at Caerphilly County CAB says, "We want everyone to have the knowledge, skills and confidence to make informed decisions around budgeting, borrowing, saving and banking, and who better to deliver this than the respected members of the community within these resident associations".

As well as communicating to the members of the associations what we are doing at the bureau, it was also the perfect opportunity to try and recruit some financial capability volunteers from the residents groups. We believe that a great way to spread tips on budgeting and the cost of credit will be through peer groups and residents meetings.

Sandra Isaacs, Rents Manager from Caerphilly County Borough Council says, "Our aim, in partnership with the CAB is to train key members of the

community to deliver to tenants clear and direct information about the financial information that matters most. The tenant volunteers delivering the training will be empowered by the responsibility of 'looking out' for other tenants within their community".

Around 70% of financially excluded people are social housing tenants and, recent research puts the cost of evicting a tenant for rent arrears at a staggering £7,500.

Sandra says, "Financial capability is key to sustainable tenancies. Caerphilly Housing Service recognise that housing providers are in a strong position to reach financially excluded groups and to help them access money advice and financial services which leads to decreased levels of rent arrears, possession action and abandonment. Longer term, this results in more prosperous communities and a decreased need for crisis intervention".

For more information contact Lisa Chilcott at chilcottl@caerphillycab.org.uk

North Liverpool CAB European Project

North Liverpool CAB is one of six European organisations taking part in a community education project funded by the Grundtvig stream of the European Union's Lifelong Learning Programme (LLP). The project is not specifically about financial capability training, but North Liverpool CAB is focusing its involvement on this aspect of its work. The project is entitled 'Experiences and Methodologies in the Training of Trainers to Work with Marginalised Individuals, Groups and Communities' or EMTTT for short. It had its opening meeting in Galway, Eire on 14 December 2010.

Each partner works with disadvantaged and marginalised communities in a

variety of settings. North Liverpool CAB, City of Galway VEC (Eire) and Starthilfe Sonderhausen e.V. (Germany) work in areas of economic deprivation with young adults, the unemployed and other economically excluded individuals. The other partners, Magdalena o.p.s. (Prague, Czech Republic), Associazione san Benedetto onlus (Italy) and APDES - Piaget Agency for Development (Porto, Portugal), primarily work with drug users.



Workers from organisations involved in the EMTTT project

The EMTTT project is scheduled to last until September 2012 and will compare how each organisation recruits, trains and supports trainers to work with marginalised groups. Staff and learners (adults being trained as tutors) at each organisation will visit colleagues in partner organisations in order to compare methods and practices. The project aims to produce a 'best practice manual', which will be relevant to organisations across Europe.

"The staff and volunteers at each partner organisation do much positive work locally, which often goes unrecognised," said Joe Lavelle, Financial Skills Development Worker at North Liverpool CAB and Coordinator of the EMTTT project. "This project will highlight similarities and differences in our working practices, help us to learn new ways of working and share best practice. Ultimately, we want to provide the best possible services to our clients

and support our staff to do that. This project will help us to achieve that aim.”

In 2011, volunteers and paid staff from North Liverpool CAB will visit Italy and Germany. North Liverpool CAB will host a visit from the other partners in June. The remaining visits - Portugal, Czech Republic and Eire - and a project closing seminar in Portugal will take place in 2012. A minimum of 12 volunteers and paid workers from North Liverpool CAB will undertake the visits and others will be directly involved in hosting the visit to Liverpool by the other partners.

An important part of the project is to promote opportunities to live, work and learn across the European Union. “Many of our volunteers and workers have not travelled outside the UK or have only very limited experience of travelling to other European countries,” Joe explains. “We want them to be fully aware of the wider opportunities that Europe provides and the fact that many skills are transferable. There is also a cultural dimension to the visits, which will introduce our staff and volunteers to new experiences, languages and potential interests.”

Further information about the project and the partners is available through the project website at www.emttt.eu

Training

Once Upon a Time... (The Skint Years)

(c) Money ART & Barnardo's North Wales Staff Group

Prince Charming ran off with Snow White
Leaving Cindy all depressed
He took all the money in the night
The palace was repossessed
Poor Cindy left with four mouths to feed
In ye old council hut
Children screaming for things they need
Poor Cindy's doing her nut

Donkey's needed to get the kids to school
But no gold coins in the pot
The pimped up donkey's really cool
But is going to cost a lot
A visit to the donkey shop
Where they offer loans and deals
The interest rate is right at the top
So Cindy pays double for her wheels

In a puff of smoke came Fairy G
To show Cindy another way
Credit Union is the place to be
Teaching to save before you pay
Back in the pimped up donkey shop
Their offer she refused
Fairy G's advice was really top
She saved for one part used

The moral of poor Cindy's tale
Is seek out good advice
From CAB or Fairy G
Don't buy in haste, think twice

Vernon Fuller, the North West forum lead and Creator of Money ART, is using the medium of arts to deliver financial capability training. All attendees on one of his courses are given the opportunity to work in groups

to express and evidence their learning by creating a piece of work - visual and/or audio/aural (drawing, crafts, drama, song, poem or similar) and with signed authority may have their work filmed or recorded.

Creative examples of work can also be used as part of a learner's portfolio of work that can be used as part of ASDAN's accredited Personal Finance Short Course Award.

I'm sure you'll agree that this poem, created by young people at a Barnardo's session in North Wales, is a really good example — both of evidence of thinking the issues through and communicating the 'message' in a creative way.



For more information, contact Vernon Fuller at vernonatmoneyart@virginmedia.com

A Winning Formula!

In September 2010, North East Lincolnshire Council's, Income and Payments Training Team won the Institute of Rates, Revenues and Valuations, 'Excellence in Education, Training and Development' Award. Since then we've been a runner up in the Yorkshire and Humber 'Making a Difference' Awards and commended by the Business Government magazine.

Quite a big achievement for such a small team, with only two training officers!



The team collect their award

So, what did we do to become an award winning service?

We work in the ever changing area of Revenues and Housing, and Council Tax Benefit and since our formation have provided training to over 100 staff in our service. Although the training we provided was already of a good standard, we saw the opportunity to make some significant changes to help drive service improvements.

The basis of our new concept was to:

- break down sessions into 'bite sized' modules lasting 1-2 hours
- focus on more specific subject areas
- adopt a workshop style of training, as opposed to the traditional lecture style.

Previously sessions were broad ranging, lasted for full or half days and often included areas not required by attendees. At a time of economic downturn with high workloads, we were aware that lengthy training sessions could affect productivity.

Shorter modules make it easier for managers to arrange cover for team members and are more flexible for staff working part time hours. They take into account the latest research on attention spans and retention of information, and are perfect for tailoring to the specific needs of trainees.

We soon realised that these 'tailor made' modules were ideal for sharing with our partners, particularly those relating to benefits. A lot of organisations give advice to our customers on our behalf and this was an ideal opportunity to build a better working relationship with them. Direct involvement in their training would establish consistency of approach, improve service delivery and above all, ensure that customers were getting the best service possible. Well trained advisors are then better equipped to ensure customers are getting their maximum benefit entitlement.

Whilst compiling our list of modules, consideration was given to the training we could offer partners. We adapt these modules to the needs of the people attending and, wherever possible, training is carried out at the partner's workplace and at their convenience. The most popular session gives an overview of Housing and Council Tax Benefit. Another is Verification Training in which we identify standards of evidence for all documents required for a Housing/ Council Tax Benefit claim and the reason why we need them.

Since our new strategy was implemented we've worked with the Citizens Advice Bureau, various housing associations, the YMCA and staff working in local children's centres to raise awareness of the benefits system and help them to help customers claiming benefits. A six week programme was also developed and delivered to our own authority's homelessness team. Managers from the homelessness team said, "the training team provided us with the opportunity to mould the training they provided to meet our exact requirements. Feedback was excellent and clear concise training was given resulting in better knowledge and understanding for the team".

This new initiative has really opened the lines of communication with our partners and the feedback has been consistently positive.

Over the past few months we have covered various topics including a specially designed session on all Welfare Benefits. These sessions give advisors the knowledge to help maximise customers benefit entitlement. A local housing partner said the training was, "... very informative for staff and aimed just at the right level. Welfare Benefits is a very complex area and I felt the trainer did an excellent job of raising awareness. The staff feedback was all very positive."

We are now rolling out new sessions to keep partners up to date on impending

changes to the Local Housing Allowance scheme and, with the many changes the new government plans to implement in coming years, we realise this is only the beginning of our journey. Whatever comes, we will continue to work hard to provide the best for our team members, partners and customers and hopefully win some more awards along the way!

**For more information, contact
Helen.Johnson@Nelincs.gov.uk**

Save Xmas materials still available

Don't forget that financial capability trainers can still make use of the Save Xmas materials, available to download from the OFT website – www.offt.gov.uk.

These include lesson activities, a DVD and an information leaflet which is a helpful aid when explaining different savings options to consumers.



Citizens Advice activities

Your chance to set the agenda for the 2011 Citizens Advice Money Conferences

Here at Citizens Advice plans are under way for the 2011 Money Conferences. Subject to funding, we hope to hold two regional conferences as well as a conference in London between mid October and mid November. Following the success last year of opening up the conference to our delivery partners, we will once again be inviting members of the financial capability forums to the conferences.

We would like to hear from you about what you would like to see on the agenda at this year's events. What workshops would you find most helpful? Who are the creditors, policy makers or regulators that you would like to question? What would make this year's conference the most useful to you?

If you have any ideas or suggestions, we would love to hear from you. Please contact Kirstin Playell in the Financial Capability Team at kirstin.playell@citizensadvice.org.uk or on 0207 833 7099.

Money guidance in Wales

Citizens Advice is delighted to have been awarded the contract to deliver Money Guidance in Wales by CFEB, the Consumer Financial Education Body.

Launch date for the national service in Wales is 1 April 2011. A number of lead-

in activities are taking place, including the recruitment of six sub contractors to manage the regional hubs.

CFEB's priority delivery areas are highlighted below:

- Hub 1: Bridgend, Cardiff and Vale of Glamorgan
- Hub 2: Blaenau Gwent, Caerphilly, Newport, Torfaen and Monmouthshire
- Hub 3: Valleys - Rhondda Cynon Taff and Merthyr Tydfil
- Hub 4: Carmarthenshire and Pembrokeshire
- Hub 5: North East Wales or North West Wales
- Hub 6: Swansea Bay - Swansea and Neath Port Talbot

Citizens Advice Scotland will deliver the service in Scotland and A4e will deliver the service in England and Northern Ireland.

Money Guidance (branded under MoneyMadedclear) is a free, face-to-face service that offers independent, sales and jargon-free guidance on all matters relating to personal finance.

Recruitment to the six Money Guide positions is also underway. These specifically trained staff will deliver the face-to-face service, giving in-depth support on a whole range of money matters including:

- budgeting, weekly or monthly spending
- saving and borrowing
- protecting and insuring the individual and the family
- retirement planning
- understanding tax and welfare benefits better
- translating technical financial language – jargon busting.

All Money Guidance sessions will be tailored to individuals' circumstances and needs.

In the first year of operation there will be six Money Guides operating in Wales. All Money Guides will go through a full training programme and their competence will be assessed on an ongoing basis. Further Money Guides will be employed in year three as the project expands to cover other areas of Wales.

Money Guidance has five key operating principles, derived from the Thoresen report published in 2004.

The service will be:

- 'on my side'; impartial from Government and the Financial Services Industry and on the side of the individual
- universal; available to all
- free; there are no immediate plans to charge for this service
- sales free; does not sell or make recommendations about specific products or types of product
- supportive; guides individuals to help them make decisions and take action to improve their finances
- preventative; Money Guidance is not debt advice. Its aim is to prevent difficulties by improving financial knowledge, decision making and money management skills.

Accessing Money Guidance

Anyone over the age of 16 will be able to access Money Guidance (people between 16 and 18 will need to be accompanied by someone over 18). The service is particularly targeted at those who are most vulnerable to the consequences of poor financial decision making. This includes people facing life-changing events such as redundancy, moving into work, starting a family, preparing for retirement, buying a first home, leaving education, starting university and couples experiencing relationship breakdown.

Money Guidance has three channels:

web, telephone and face-to-face. CFEB manages both the telephone service and the web channel across the UK, via the Money Made Clear website.

As face-to-face delivery in Wales will be community-based, Citizens Advice has recruited sub contractors who can evidence provision of easy access for vulnerable people on low incomes. People will be introduced to Money Guidance in a variety of ways: through direct referral from Citizens Advice Bureaux and other trusted intermediaries, direct enquiries from the public and from the telephone helpline service.

Why is Citizens Advice delivering Money Guidance and how does it link to debt advice?

Citizens Advice has been at the forefront of helping to shape the financial capability agenda since 2002. Working with partners, we help people manage their money more effectively, plan for the future and reduce the stress associated with debt.

Many of the areas included in the Money Guidance service are in the realm of financial advice, and so strict protocols have been developed to ensure that the service does not stray into giving what should be 'regulated financial advice', but gives options and guidance only.

There are clearly some synergies and overlaps with some of the services Citizens Advice already provides, particularly on debt, welfare benefits and financial capability, so protocols will be set out regarding appropriate boundaries and referrals.

Marketing Money Guidance

CFEB will lead on a marketing campaign to inform people how they can access Money Guidance services.

These activities will be supplemented by partnership activities with Citizens Advice to build on the links and networks currently held by Citizens Advice Cymru staff in Wales.

Money Guidance will help people across Wales by bringing about changes in the way people engage with and manage their financial affairs, with a particular focus on developing savings, helping people to become less reliant on credit and assisting them in preparing for unplanned events and for retirement. To sum up, Money Guidance is designed to help consumers/people make more informed and therefore better financial choices.

At a policy level, Money Guidance is already linked in to the Welsh Assembly Government's distinct Financial Inclusion, Child Poverty and Domestic Abuse Strategies. As we prepare for service delivery, these links are vital to ensure that we quickly establish this new service across Wales.

For more information contact: Helene Hayes at
helene.hayes@citizensadvice.org.uk

Citizens Advice 'super complaint' calls for OFT investigation and ban

Tens of thousands of people are being tricked out of large sums of money by rogue loan finder and debt management firms taking advantage of the difficult economic climate – so says the new Citizens Advice report 'Cashing in'.



Citizens Advice has lodged a super complaint with the OFT and is calling

for a ban on cold calls offering credit or debt management services, and a ban on up-front fees.

[Cashing in](#) is a CAB evidence report on cold calling for credit and up front fees charged by loan finding firms. Based on evidence from Citizens Advice Bureaux all over England, Wales and Scotland, it describes how victims of the recession are being targeted by firms who phone or text out of the blue offering to help them find a loan. People are then charged a hefty fee for a loan that often fails to materialise, and cannot get their money back. In many cases they are persuaded to part with bank account details only to find money is withdrawn from their account without their consent.

Their details are often then passed on to other companies who bombard them with more texts and cold calls offering loans, debt management or claims management services. In many cases reported by Citizens Advice Bureaux, people have been subjected to additional rounds of up-front fee charging, but still received little or no service in return. CAB evidence suggests that cold calling is concentrated among credit brokerage firms that appear to target people unable to get mainstream credit because of a poor credit history, low income or current financial difficulties.

Many of the problems seen by the CAB service involve seemingly legitimate licensed credit businesses breaching current consumer protection rules. But CAB evidence also suggests that fraudsters posing as credit brokers are using the same tactics to extract bank details from people and steal hundreds of pounds from their accounts.

Citizens Advice says these practices are widespread, with 840 million cold calls made by debt management firms

in 2009 and loan fee scams affecting at least 110,000 people a year and costing the UK public £190 million annually. They warn that these numbers are bound to rise further at a time when, according to recent estimates, up to six million households are either in arrears with bills or credit commitments or are finding it a constant struggle to keep up.

Download the Cashing In report at www.citizensadvice.org.uk/cashing_in

Citizens Advice top tips on fake loans:

- Never pay money up front
- Never give out bank account details to cold callers.
- Be very wary of cold calls offering loans, and internet sites offering quick and easy credit.
- If it looks too good to be true it usually is.
- If you need credit, shop around, use a trusted source and always check the paperwork.
- If you've already paid money up front for a non-existent loan, inform Trading Standards (www.tradingstandards.gov.uk). The Consumer Credit Act says that all but £5 of any brokerage fees should be refunded if no loan is taken up within six months.
- If you suspect a scam or fraud, report it to Action Fraud 0300 123 2040, the National Fraud Authority's reporting line.
- Get free, confidential, independent debt advice from any Citizens Advice Bureau (go to www.adviceguide.org.uk for more information and contact details).

Some of the cases seen by Citizens Advice Bureaux:

A woman applied to a credit broker for a loan to keep going and to service her debts. They refused to give her a loan, but soon afterwards she received a cold call from a debt management firm who took her details and went on to take fees of £825 from her bank account even though she was clear she did not enter into a contract. The debt manager also introduced her to a claims management firm who wanted to charge her £705 to investigate whether her credit card agreements were valid. They gave her the impression that in 80 per cent of cases they were successful getting the credit agreements set aside.

A disabled pensioner received unsolicited phone calls from various companies offering her loans. She had already given her bank details to one company that took £65 to find her a loan that never appeared. Since then she had received up to 12 calls a day from other companies asking for her bank details. The companies would keep her talking before asking her to phone them back as they had important information for her. It was only when she received her phone bill that she realised the phone calls were charged at premium rate.

A 30 year old man was cold-called and offered a loan of £10,000 by a caller fraudulently using the name of a well known credit brand. He was told that he had to pay £245 in order to access the £10,000. He paid the money through a money transfer service but the loan did not arrive. He had since paid further sums of £399, £499, £599, £200 and £240, but still received no money.

East of England Financial Capability and Inclusion

End of Project summary

Funded by the East of England Development Agency ESF programme for tackling barriers to employment, this project offered a more integrated approach to building confidence and skills in managing money through:

- Financial capability training for individuals out of work and the workers that support them
- Help with links to debt advice, credit unions and job search support
- New county based financial inclusion and capability forums to share best practice, assess local needs and increase joint working opportunities.

The project ran from **May 2009 to March 2011** and was delivered through a consortium of local providers half of which were Citizens Advice Bureaux and the remainder, Women's Groups, Credit Unions, a Housing Association, and training and development agencies.

In this period **over 930 people out of work received financial capability training and nearly 600 of the frontline workers who support them.**

The project was well received and **through the network of regional and county forums drew in a wide range of key stakeholders.**

A comprehensive independent evaluation has been completed by Rocket Science and drawing on the evaluation findings a series of briefings are being prepared covering:

- Financial capability and employability
- Reaching more vulnerable learners
- Training resources and tips
- Involving volunteers in financial capability

These new resources together with a full copy of the evaluation will be available on www.financialskillsforlife.org.uk from mid April 2011

Training delivery:

- 930 people out of work
- 580 frontline workers
- 37 financial capability trainers

Effective outreach:

- 44% disabled
- 22% lone parents
- 28% over 50
- 15% from BAME communities

Raising awareness:

- 128 organisations receive frontline training
- Reach to clients averages 40 per worker
- Over 140 organisations join county networking forums

Changing behaviours*:

- 90% take financial action
 - 67% set up a budget
 - 73% report reduced stress
- (Follow up survey of 108 participants 3-6 months after training)

Satisfaction

- 85% frontline workers would recommend to colleagues
- 97% individuals would recommend training to friends and family

Economic impact:

- Potential £1,162,025 impact on regional economy
- Forecast return on investment £4.50 for every £1 spend

Joined up working*

- 60% forum members already identified new joint working opportunities through the forums
 - 70% identify that working through the forums will have significant benefits
- (Follow up survey of 81 forum members)

For more information contact

liz.stannard@citizensadvice.org.uk

Round up

OFT issues Consumer Debt Guidance

The OFT is currently reviewing the guidance it gives to businesses participating in debt management and debt collection services.

The aim of the guidance is to ensure businesses follow certain standards when dealing with consumers during their day to day activities.

The 'Drivers of consumer compliance' report (http://www.offt.gov.uk/shared_offt/reports/Evaluating-OFTs-work/OFT1225.pdf) has indicated the influence consumers have on business behavior. The report indicated that consumers knowing and insisting on their rights are effective in driving business compliance.

The OFT has developed guidance to help ensure consumers are aware of the key issues surrounding debt collection and debt management practices. The materials provide a quick summary of top tips as well as useful contacts for debt advice across the UK.

Download these guides from the OFT website and share them with any of your clients that may be having problems with their debt.

- [Debt management guidance](#)
- [Debt collection guidance](#)

More information

A 12-week consultation (<http://www.offt.gov.uk/OFTwork/consultations/current/debt-collection/>) on the update of the Debt collection guidance was issued on 10 March 2011. Read the press release at <http://www.offt.gov.uk/news-and-updates/press/2011/32-11>

Illegal Money Lending Team

What is a loan shark?

Illegal lenders prey on some of the most vulnerable people in our communities, often charging exorbitant rates of interest. They often leave people trapped in a spiral of debt then resort to the most extreme methods to enforce repayments. Most illegal lenders start by being friendly and are often heard of by word of mouth, but change when payments are missed.

Illegal lenders;

- do not hold a licence from the Office of Fair Trading to operate
- often offer little or no paperwork
- often refuse to tell the borrower how much they still owe, when they will finish repayments or the interest rate (interest rates of 131,000% APR have been seen)
- often increase the debt or add additional amounts
- may take items as security - including passports, bank cards and driving licences
- may resort to violence, threats and intimidation.



What is being done to stop this?

The Illegal Money Lending Team investigates illegal money lending and any related offences - in the past this has included violence, blackmail, drugs offences, threats, kidnap and even rape.

They have secured over 182 prosecutions leading to over 107 years worth of prison sentences, written of £37million worth of illegal debt and helped over 16,000 victims.

To crack down on illegal lenders, we seek the help of our partner

organisations. Through awareness raising in communities, illegal lenders can be brought to light. We feel it is important that frontline staff have an awareness of illegal lending in order to help their clients.

We can offer you:

- Presentations to staff and volunteers to raise awareness.
- Articles for newsletters and publicity tools, including a shark suit, blimp banners and more.
- Tailored training for staff (lasting 2-3 hours) to provide in depth discussion about intelligence, victim support, money laundering responsibilities and crime prevention.
- One to one support for any client who is the victim of an illegal lender.
- Materials such as questionnaires for door knocking exercise, a pop up banner for temporary display in a reception area, pdfs of posters and postcards for you to print.
- Certificates for staff and evidence of training and partnership working for inspections.
- Ways of targeting communities to help them stay away from illegal money lenders.
- A resource in terms of staffing for awareness raising events for tenants.
- Housing best practice guide jointly developed with CIH.

To book the enhanced training, presentations and other services on offer contact:

England: Patrick Brown at Patrick.brown@birmingham.gov.uk

Wales: Lucia Gillespie or Elizabeth Emmons at ljillespie@cardiff.gov.uk or eeemmons@cardiff.gov.uk

We would urge you to contact us if you are aware of any kind of illegal money lending activity. Our confidential hotline is answered 24/7 by trained investigators:

To report a loan shark:

Call the 24/7 confidential hotline:

England: 0300 555 2222

Wales: 0300 1233311

Text 'loan shark + your message' to 60003 (England only)

E-mail:

England:

reportaloanshark@stoploansharks.gov.uk

Wales: imlu@cardiff.gov.uk

Log-on to www.direct.gov.uk/stoploansharks

If you would like further information on any of the above for your organisation please contact:

England:

Catherine.wohlers@birmingham.gov.uk

Wales: ljillespie@cardiff.gov.uk or eeemmons@cardiff.gov.uk



National Student Money Week

More than ever, the obstacles to entry to Higher Education are evident. The Higher Education sector is currently struggling with a lot of negative press in relation to finance and funding. To address some of the concerns, and to highlight the excellent work currently being undertaken by practitioners and the range of support available for applicants, students and graduates, the National Association of Student Money Advisers (NASMA) organised and co-ordinated National Student Money Week (NSMW).

National Student Money Week took place from Monday 7 to Friday 11 March 2011, and as the first week of its kind, it was a huge success. NASMA are now reviewing the activities held across the week, to inform planning for 2012.

Through promoting the excellent work of advisers and fund administrators in universities, colleges, students' unions and agencies in local communities we managed to reach applicants, enrolled students, and those about to graduate with the positive message that support and advice is available.

We were delighted with the level of interest from organisations outside further and higher education that were keen to link to their local education institution. Based on feedback and queries received, we note that many CAB representatives and those working in financial inclusion partnerships were looking to engage with their local student body as a direct result of the week.

Ideas for engaging with students were contributed by NASMA members and Money Doctors, along with money saving tips for students. These remain available on the NASMA website at www.nasma.org.uk/student-money-week.php for anyone to download.

The date for National Student Money Week 2012 will be announced soon. Anyone wanting more information can contact Jo Gibson (Financial Capability Project Manager, NASMA) on jogibson@nasma.org.uk, or can check the NASMA website.

Leeds research on commissioning advice services

Improving Public Health Through Income Maximisation - Commissioning Advice Services Best Practice Guide is a piece of research undertaken by Leeds City Council's Financial Inclusion Team, commissioned by Department of Health's Regional Public Health and Social Care Group.

This report – which will be launched on 13 May - recommends a best practice model for commissioning money advice services. The objective of the model is to enable local partners to develop advice strategies that can be easily and efficiently be adapted to achieve a maximisation of income for clients, ensuring value for money invested in advice, with the purpose of delivering improvements to health. Although the research focuses on income maximisation advice services, the findings and recommendations in the Best Practice Commissioning Model can be transferable and adapted for wider advice services, including financial capability.

The report considers implications of Government reforms and provides an overview of the processes and influence upon current advice strategies, funding and commissioning. The model being proposed takes into account changes following the implementation of any proposals which emanate from the 2010 Health White Paper – Liberating the NHS; the Public Health White Paper – Healthy Lives, Healthy People and the Reform to Legal Aid.

With funds for advice services at risk of being cut, it was important to state the case for action, to ensure commissioners within Health and Local Authorities were aware of the cost and health benefits to investing in advice services. Therefore a

core part of the secondary research involved compiling a literature review of journals and reports evidencing where advice services had positively impacted health. The primary research involved surveying Health and Local Authority Commissioners to gain an understanding of how and why advice is currently commissioned. Analysis of the survey answers acknowledged that advice is commissioned because it contributes to health and wellbeing indicators, and helps tackle and reduce health inequalities.

Another finding from the survey results revealed advice was commissioned in various ways across the region, but mainly through grant funding based on simple outcomes, through the preferred provider model, or via competitive tender. This led us to further explore the latter two. To gain a better understanding of the preferred provider model, we went to Bradford Council to learn how and why they commission advice in that way, and to understand the competitive tender process we visited Hull City Council to explore how and why they operate as a Community Legal Advice Centre (CLAC).

The funding cuts are forcing a move for better efficiencies and joint working. Our findings reveal the CLAC model to be potentially vulnerable to reform in this current climate. In contrast to the CLAC model, the preferred provider model is dynamic and adaptable. It supports a thriving voluntary sector and encourages a good level of communication between providers, commissioners and funders, allowing them to adapt to changes in accordance to client need.

The model presented in the report explains each stage of the commissioning process, and aligns each step with examples of best practice. Central to the model is the development of an Advice Strategy and a Commissioning Document which sets out clearly defined priorities, which are consulted and agreed by commissioning,

funding, advice and community stakeholders. Another component is the involvement of a formal needs analysis. This gives an independent indication of need in particular locations. It encourages active engagement with frontline service providers. This allows new areas of demand for services to be recognised as they emerge and gaps in provision identified and filled. Priorities can be set and outcomes determined. Combined, the model recommends a clear indication of level of service provided to ensure that public money is used appropriately and that services meet user needs.

For more information contact

Sophia.Ditta@leeds.gov.uk

The report will be available to

download following its launch on 13th May at www.leeds.gov.uk/fi

Becky Moore of CAB Cornwall and the Devon and Cornwall forum lead, describes how the CFEB Redundancy Handbook has proved helpful to a partner agency

CFEB attended our meeting in December and brought along resources which included the recently created Redundancy Handbook. On returning to the Bureau a local project - Stonham Supporting People Project - received notice that it had lost its funding. We have previously provided financial capability training to its service users and were now in a position to help staff too.

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Regional financial capability forums are supported by CFEB
(Consumer Financial Education Body)

Citizens Advice is an operating name of the National Association of
Citizens Advice Bureaux. Charity no. 279057.