



whoever you are
whatever the problem...

Our vision for the Citizens Advice service in 2014



The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

“I want to hold up Citizens Advice Bureaux as a remarkable example of the third sector at its best. It was founded with true vision and throughout the last 70 years – despite many challenges of the times – that clear sense of vision and its ability to deliver has not diminished.

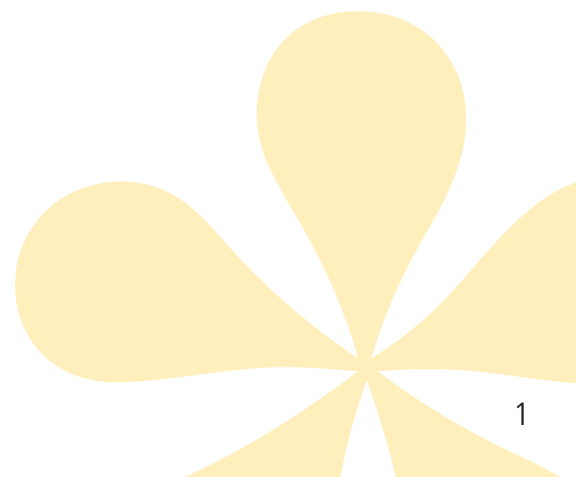
I believe Citizens Advice has enormous power. By every measure, every MP, every councillor, every voter and every citizen places enormous value on the CAB.

Through first-rate staff and volunteers, you have the skills and experience to make things happen in every community, and across the UK, to help create a good society. I want you to continue to use those skills to help Britain emerge as a stronger, better and fairer place. The Government will do its best to support you and we are committed to listening to your solutions.”

Angela Smith MP, Minister for the Third Sector, 2009

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Welcome



In April 2008 the UK economy entered recession. Thousands of people have lost their jobs in the past year, and many others have been asked to cut their hours and reduce their pay; nearly 200,000 households are unable to keep up with their mortgage payments and 48,000 families are expected to be repossessed this year as a result. The number of personal bankruptcies has increased by 27 per cent in 2009 and the number of people in debt with basic household essentials such as council tax and fuel has increased, with 2.5 million liability orders for council tax issued last year and over 1.5 million households repaying fuel debts.

Whilst low interest rates have been a boon for many of those homeowners in well paid work and with variable rate mortgages, pensioners' income from savings has declined and the scale and depth of poverty has continued to grow, sitting uneasily alongside the fact that up to £10.5 billion of means tested benefits are still not reaching the households they are intended for.

Thousands of volunteers and paid advisers in the Citizens Advice service in England and Wales have been there on the frontline helping people directly affected by the recession – people who never expected to lose their jobs or their home or both. Our local offices have been open for more hours and our advisers have been actively getting information to as many people as possible in their communities.

In the past 18 months the Citizens Advice service in England and Wales has helped more than 2.8 million people to resolve over 9 million problems by providing them with free, impartial, confidential and personalised information, advice and, increasingly, education and support.

Last year there were 8.8 million visits to our online information on www.adviceguide.org.uk, an increase of 21 per cent in one year alone.

As the best known and most trusted source of free, independent and impartial advice it is no surprise that in today's economic environment demand for our service outstrips our capacity to deliver. We estimate that for every person we are able to advise there are another four trying to get through to us.

Looking forward we expect demand for our advice services to continue. In the short term the impact of the recession will be significant for those who remain unemployed or who have experienced extreme debt problems or bankruptcy. Those in poverty and hardship at any time can call on the CAB service to help them resolve problems. In future we see potentially significant increases in the number of people who will need advice on issues like pensions and long term savings, and social care costs, as policy increasingly expects individuals to make their own provision instead of relying on the welfare state.

In response our vision is simple – to help even more people than we do today.

In the next four years we could do this through **six key initiatives** to:

- Transform advice for people with problems.
 - Develop preventative money advice services.
 - Extend our policy and campaigning work.
 - Expand and develop our workforce.
 - Strengthen our network.
 - Promote partnerships and build support.
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The public are extremely satisfied with the service they receive from the Citizens Advice service. But they would like it to be easier to get an appointment to see an adviser and these initiatives would address that. The millions of people we cannot help today would find it easier than ever before to get our help.

Our stakeholders say our main proposals are sensible and appropriate for the times.

But we cannot make our key initiatives happen alone.

This briefing gives more detail about our plans, the additional investment we believe is required to make it happen and the return that we can offer to the communities we serve and the economy as a whole.

We will also need continued support from the government, as well as from many local councils and others to make our vision for the future happen.

I hope you will support the Citizens Advice service to achieve this vision.



David Harker

Chief Executive

david.harker@citizensadvice.org.uk

What they say about us...



“The need for advice is at its greatest when times are tough. I would like to thank the dedicated staff and volunteers of Citizens Advice for all you are doing to help people struggling as the result of an international economic crisis that was not of their making.

That Citizens Advice can mobilise over 20,000 volunteers is a clear demonstration of the support you have across the country. That some two million people turn to a bureau each year – people from all walks of life with all manner of problems – confirms my belief that you offer an indispensable service to local communities.”

Rt Hon Gordon Brown, MP, Prime Minister



“For 70 years Citizens Advice Bureaux have offered a helping hand to millions of people with debt and money problems amongst others. This is a great achievement. I would also like to pay tribute to your work in using these individual stories as an evidence base to develop policy proposals and blueprints for reform.

By putting the client first Citizens Advice is able to win the trust of the public. You are constantly adapting to meet clients’ needs, and a world without Citizens Advice would be a poorer place – in every sense of the word.”

David Cameron MP, Leader of the Opposition



“Citizens Advice Bureaux make an enormous contribution to their local communities. With access to advice, individuals tend to be more financially secure, better equipped to stand up for their rights and more integrated into society as a result.

Citizens Advice Bureaux also offer much more than advice. They give people life skills, they bring people together in a voluntary effort, they train volunteers who often go on into paid employment, they campaign against local injustices and they help local councils understand the problems their residents face.

The Citizens Advice service’s work is absolutely central to the welfare and social wellbeing of people and communities up and down the country and a shining example of the good which can be done by dedicated individuals locally. I wish it continued growth and success.”

Nick Clegg MP, Leader of the Liberal Democrats



“They’re marvellous. You’re not just another person and you get people who care – put that little bit extra into it. She’s been my little angel.”
Helena, Rhonda Taff Citizens Advice Bureau client, about the adviser who helped her

“Citizens Advice continues to be one of the most high-profile and trusted consumer-focused charitable organisations in the UK and it has been a privilege to work with them as partners on the Financial skills for life programme, since 2002.”

Nick Prettejohn, Former Chief Executive Prudential UK and Europe



“My greatest fear was that my house would be repossessed and I would lose my dog – she’s all I’ve got. I couldn’t have asked for a better outcome. I get to keep my house, I’ve got my dog. I really cannot thank the CAB enough.”

Chris, Ashfield Citizens Advice Bureau client

“Without the help of the Citizens Advice Bureau we would have been stranded and forced to pay costs that we didn’t have the money to be able to pay.”

Catherine and James, Rossendale Citizens Advice Bureau clients



“She treated me as a human being not a commodity. She came outside, welcomed me with a lovely smile and asked what she could do for me; that was worth millions.”

CAB client, nominating their adviser for an award

“Roy saved me. He has given me a fresh start. I think if I didn’t meet Roy I would be in a psychiatric ward for a long time. I finally felt there was a way out from my past, a chance to move on. He didn’t just deal with bankruptcy, he dealt with a lot more issues of mine.”

CAB client, nominating their adviser for an award

“I think that politicians quake when Citizens Advice speak.”

Participant, Citizens Advice 2009 reputation audit, OLR

But it's what you do that counts...

6 million advice issues dealt with

1.9 million clients advised by local bureaux

8.8 million visits to our public information and advice website www.adviceguide.org.uk

9 million people estimated to be benefitting from policy and campaigns we have led

200,000 people helped to manage their personal finance more effectively

41% of the population have used the Citizens Advice service at some point in their lives (BMRB, 2009)

85% of service users satisfied with the service (BMRB, 2009)

46% of service users feel less anxious, stressed or have fewer health problems after using a CAB (MORI, 2005)

£86 million the estimated value to the economy of volunteering with the Citizens Advice service

84% of stakeholders are advocates of Citizens Advice (OLR, 2009)

16% of the population (over the age of 18) have contacted the CAB service for advice during the last 12 months (BMRB, 2009)

53% of people have experienced one or more of the problems we advised on below during the last 12 months (BMRB, 2009)

Advice on everything...

Advice issues 2008/09	CAB client problems (‘000s) (England and Wales)	Adviceguide visitor problems (‘000s) (England, Wales and Northern Ireland)
Benefits and tax credits	1,711	2,440
Consumer goods and services	123	1,260
Debt	1,927	810
Education	23	160
Employment	555	2,320
Financial products and services	118	80
Health and community care	69	350
Housing	409	1,030
Immigration, asylum and nationality	81	120
Legal	264	590
Relationships and family	289	1,080
Signposting and referral	174	n/a
Tax	49	1,140
Travel, transport and holidays	42	350
Utilities and communications	98	290
Other	74	350
Total advice issues	6,005	12,150

Figures rounded to the nearest thousand. Adviceguide figures are for web page views and not equal to the overall number of visits.

Made possible by...

21,333 volunteer advisers, local campaigners and trustees

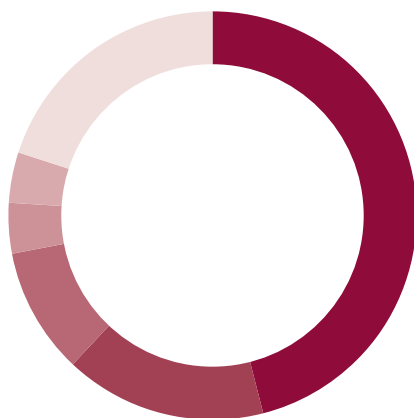
6,359 paid advisers and service managers

3,335 locations in England and Wales where members of the public can see one of our advisers including high streets, community centres, doctors' surgeries, courts and prisons.

416 local member Citizens Advice Bureaux

1 national Citizens Advice charity

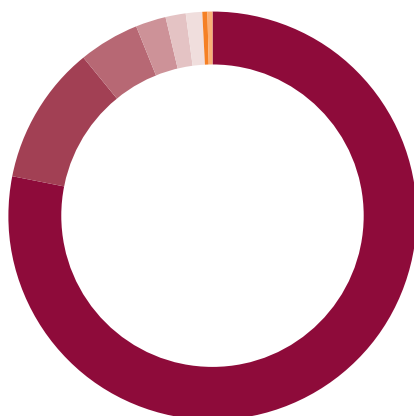
Citizens Advice Bureaux income 2008/09



Local Government	£70,000,000	46%
Legal Services Commission	£25,000,000	16%
Financial Inclusion Fund (via Citizens Advice)	£15,000,000	10%
Big Lottery Fund	£6,000,000	4%
Primary Care Trusts	£6,000,000	4%
Other sources	£31,000,000	20%
Total	£153,000,000	100%

For a breakdown of the financial situation for each Citizens Advice Bureau, please consult individual bureau annual reports.

Citizens Advice income 2008/09



Government grants	£43,645,000	78.1%
Other grants	£6,147,000	11.0%
Delivery of services	£2,677,000	4.8%
Other public body grants	£1,388,000	2.4%
Training and support	£909,000	1.6%
Bank interest	£714,000	1.3%
Donations	£223,000	0.4%
Other income	£211,000	0.4%
Total	£55,859,000	100%

For a full list of Citizens Advice donors, see our annual report and accounts 2008/09 at www.citizensadvice.org.uk

Transforming advice for people with problems

In 2014, as today, we will offer information and advice to everyone on a free, independent, impartial and confidential basis and on the same wide range of subjects as we do today. At least two million people a year will be able to obtain personalised face-to-face advice through locally based services. Our local services will be accessible from over 3,000 outreach locations, and 80 per cent of bureaux will continue to offer home visits to clients who need such services.

But we want to go further, and help more people, if we can secure the necessary resources. Our vision is that by 2014:

- our clients will have more choice about the way that they can get information and advice from us. Those who prefer to use the internet, email and telephone will be able to get more help from us through these channels. Those who need to see us face-to-face will continue to be able to do so
- our Adviceline could answer an additional 2.5 million telephone calls a year. Callers will either be advised on the spot or be quickly referred to bureaux or another agency able to help them. They will be able to book timed initial appointments at any of our local offices or outreaches with just one call. As a result we could be advising at least **2.7 million** people – a **38 per cent increase**. In addition at least 75,000 people could be getting advice by email
- at least 11 million visitors, or 22 per cent more, could be using our public information website
www.adviceguide.org.uk
- a new customer charter for the Citizens Advice service will tell people what we offer. We will measure our delivery against those promises
- a new customer relationship management and IT system would enable all of us to work smarter and faster. It would also give us the capability to 'join up' our advice work with other advice providers and the government for the benefit of our customers so that their journey to resolve their problem is as seamless as possible
- a strategic assessment will be made of all bureaux premises and we will support local bureaux to obtain resources to improve their premises for clients and volunteers.

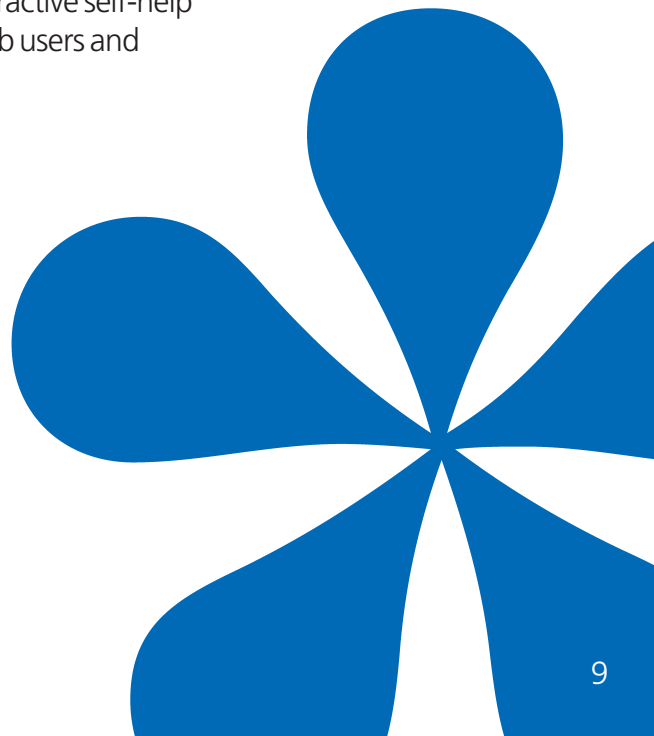
Developing preventative money advice services

Last year 1.9 million debt problems were dealt with by over 400 member bureaux across England and Wales. In just one quarter of 2009 our money advisers assisted people to resolve problems with over £400 million of personal debt. Today we are able to provide 500,000 people with face-to-face money advice, and reach 200,000 people a year through local financial capability programmes and campaigns to improve money management skills. We are delivering local face-to-face money guidance as part of the Financial Services Authority (FSA) pathfinder in the North of England, have developed an innovative pro-bono partnership with the Personal Finance Society (PFS) and contributed evidence from our frontline to improve government and business policy and practice.

But we want to go further and be able to offer comprehensive and preventative money advice services across our **entire** network. To make this happen we wish to:

- secure additional resources to extend our financial capability services so that all our bureaux are delivering this service and helping over 500,000 people a year
- work to maintain our frontline capacity to advise the public. There are 1,400 specialist debt advice caseworkers in Citizens Advice Bureaux in England and Wales. Most advisers are funded by local authorities, the Legal Services Commission, regeneration funds and trusts and the Government's Financial Inclusion Fund (FIF)

- have a major role in the delivery of money guidance services when these are rolled out by the FSA
- see all the funders of specialist money advice and new money guidance services work in partnership to help us to create joined up services – nationally and locally – which bring together money advice, money guidance and preventative financial capability work so that all our users can have access to all such services. By working in partnership funders will be able to help more people than by working alone
- provide, in partnership with the Money Advice Trust and other advice agencies, a comprehensive range of support and training services for debt advisers to help them give high quality advice to people in financial difficulties
- continue to improve and standardise our money advice processes, integrating our money advice toolkit into AdviserNet (our online resource for advisers) and our new customer relationship management system, and developing interactive self-help materials for our web users and referral systems.



Extending our policy and campaigning work

The Citizens Advice service exists to improve the policies and practices that affect people's lives as well as providing the advice people need for the problems they face. Evidence from our advice work is used to show policy makers and service providers the impact of their decisions, and to advocate for improvements.

We contribute to an extensive range of public policy issues each year. We undertake research, publish reports, respond to consultations, brief Ministers, parliamentarians and Select Committees; lobby businesses and regulators. We lead campaigns which, increasingly, involve thousands of citizens directly influencing the policy process, strengthening civil society as a result.

Our contribution to public policy is highly valued by our stakeholders, 74 per cent of whom feel that we perform well or very well in influencing government policy and think that we are doing this better year on year. Seventy nine per cent of stakeholders believe we use our evidence to tackle the causes of social exclusion and inequality.

We will continue to improve the quality and impact of our policy work, drawing on a larger and better pool of evidence from clients as the work of the Citizens Advice service expands. We will maintain our capacity for effective national policy and campaigns, including analysis and management information and supporting press, public affairs and communications activities.

The need for our feedback will grow as public services are under pressure in the coming years.

Going still further by 2014 we wish to:

- expand our evidence collection system so that we are able to draw on evidence from a broad range of advice agencies and members of the public. We could capture more feedback from our website and our new customer relationship management system
- improve further the capacity of our network, and the advice sector generally, to inform policy by delivering training and capacity building to workers in the Citizens Advice Bureau network, and the wider advice sector
- lead evidence based influencing campaigns involving the entire voluntary advice sector so as to gain real and lasting improvements for our clients
- use our new customer relationship management system to communicate with clients about, and manage, our policy and campaigning work
- develop and consolidate our statistical reporting services to government and other stakeholders.



Expanding and developing our workforce

Today we have a workforce of 27,000 people – 21,000 of whom are volunteer advisers, trustees or working in other roles in local Citizens Advice Bureaux. Many of our volunteers and paid staff remain with us for more than five years which means we have a substantial wealth of experience to draw on, enhancing the quality of our services. The estimated value to the economy of volunteering with Citizens Advice stands at £86 million today. Every year 30 per cent of all our volunteers move on to new things – a third of those to take up paid employment and a significant number go into full time education/training, meaning that volunteering with us is a pathway to work.

To deliver our 2014 vision we will need to significantly expand and develop our workforce – within which volunteers will be absolutely critical to our success.

We wish to:

- in 2010 recruit, train and subsequently retain an additional 5,500 volunteers in public-facing, advice-giving roles. This will help us answer 2.5 million telephone calls and advise an additional 750,000 people per annum over the telephone and face-to-face from local bureaux, and expand our financial capability services so that we help 500,000 people a year
- recruit, train and support at least 5,600 new volunteer advisers per year from 2011 to 2014 to replenish our volunteer adviser workforce, which will have increased from 13,400 to 18,900

- broaden the range of roles volunteers can play in the service, speed up training, provide more training and support and develop clear volunteer 'career paths'
- align our training with key relevant external qualifications such as the NVQ scheme
- maintain and update the skills of our extensive workforce of paid workers and specialist advisers with a comprehensive range of training, specialist support and CPD initiatives
- invest in a leadership programme for local advice service leaders, managers and trustees aimed at equipping them with the skills and knowledge to lead effective local services and help us deliver our ambitious vision for the Citizens Advice service
- enable all training courses to be fully bookable online by bureaux and external agencies, extend the range of online e-learning resources and create a learning management system to support our entire workforce.



Strengthening our network

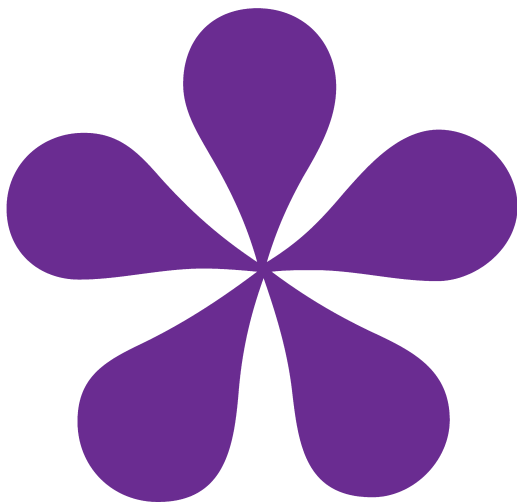
The local network of member Citizens Advice Bureaux is absolutely vital to achieving our vision of significantly increasing the number of people we help with advice and with preventative services. Today 416 local charities, each led by its own trustee board responsible for its own resources, deliver advice through an extensive network of 3,335 physical outlets at which over two million individual clients can see advisers face-to-face.

This network gains huge strengths from being close to the public and local funders and supporters. The local community nature of the service is part of the appeal for many of our volunteers. And being a local service, bureaux are able to respond quickly to local needs and opportunities to develop new services and partnerships.

Citizens Advice is asking its members to make some significant changes to help us increase the number of people we help. Funders are expecting to be able to deal with a smaller number of organisations and to see local advice providers working in partnership. Resources available to us will be under pressure and bureaux will need to work together more, share services and demonstrate their efficiency.

To meet the challenges of change to 2014 we wish to:

- lead and support Citizens Advice Bureaux to become the hubs of local advice services – working closely and effectively in partnership with other advice providers, taking the lead wherever appropriate
- work with our members to develop a plan for our network – a shared vision for the future management and leadership structure of the local delivery network, the action needed to change and the timetable for change
- continue to provide a range of high quality management consultancy, audit and support services to all of our members
- renew our membership scheme and agreement with members about our respective roles and responsibilities
- make it simpler and quicker for internal customers to locate information and reduce our costs by harmonising our websites and content management system
- set up a wider range of shared services and purchasing for our members, and potentially other advice agencies.



Promoting partnerships and building support

The Citizens Advice service already has extensive partners and supporters across government and local government. We also work with charities, like The Royal British Legion and Macmillan Cancer Support to deliver specific advice services. And our partnerships with corporate supporters including Prudential, Barclaycard and Nationwide are helping us develop new financial capability services.

Partnership will be critical to helping us achieve our 2014 vision for the Citizens Advice service. We will cultivate and develop stronger partnerships in advice delivery and our partnerships with government, and work to maintain and broaden our supporter base. We will work to sustain and build our relationships with the local government community at local and national level – and demonstrate to local authorities the value and benefit of the local CAB service.

To establish more effective partnerships in **advice delivery** we wish to:

- establish a range of national partnerships and referral protocols and systems to support telephone and electronic advice services
- broker national partnership arrangements that can be implemented at a local or regional branch level, and promote partnership development by local Citizens Advice Bureaux
- create a new quality assurance framework to underpin our national and local delivery partnerships so that we can have absolute confidence in the integrity, ability and capacity of other agencies we direct our clients towards.

To establish more effective partnerships with **government** and local government we wish to:

- ensure we have the capability to work in partnership with government and local councils to deliver electronic services by investing in a modern customer relationship management system and IT systems that meet current government standards for data security
- offer to work in partnership with government to deliver a 'poverty busting' programme of benefit take-up which could result in an improvement in 31,500 people's incomes per annum of, on average, £2,000 each, or £189 million in total over three years.

We will retain and grow our **supporting partners, donors and subscribers** and make it easier for the public to donate to our charity.



What will it cost to make all this happen?

The Citizens Advice service is only able to deliver its present services because of the continued vital support we have from central government, local government and a wide range of funders. Our overall level of funding, from all sources is £188 million per annum – giving an average cost, across all our services, of less than £100 per individual advised today.

Most of that funding – 80 per cent – comes from public sources and is either time limited or will be affected by the extreme pressure on public expenditure that is forecast. This includes £21.5 million from the Department for Business Innovation Skills (BIS) and £70 million from local councils which make up the ‘core’ funds for the service, enabling us to offer general information and advice to everyone in the community. Alongside this core funding each year local bureaux receive substantial funds from other public sources, the Legal Services Commission (£25 million); the government’s Financial Inclusion Fund (£15 million – which expires in March 2011) and primary care trusts (£6 million) to deliver specific specialised services. In 2008/09 Citizens Advice secured a one-off grant from the

government of £10 million to enable most local bureaux to open for additional hours each week to advise at least 335,000 additional clients in 2009/10.

To deliver our vision for the users of the Citizens Advice service we will require a stable and realistic level of core funding – commensurate with the volume and reach of the services we are providing to the public. Certainty about the future direction of our specialist or restricted funding is also important to us, and the many clients who rely on those services. Having clarity about our core funding will enable us to be able to confirm our service transformation and development plans.

Over the coming months we will be talking with all of the key funders of Citizens Advice to seek their continued support, so far as they are able to give it at this time, for our future vision.

In addition we have identified a range of initiatives which will require substantial **additional** ‘one-off’ investments to make them happen as follows:

Additional investment area 2011–2014

Additional resources required 2011–2014

Transforming advice for people with problems	£43.2 million (multiple linked initiatives)
Developing preventative money advice services	£18 million (financial capability)
Extending our policy work	£1.5 million (advice sector campaigns)
Expanding and developing our workforce	£1 million (leadership programme)
Promoting partnerships and building support	£24 million (benefit take-up)
Total	£87.7 million

Transforming advice

Adviceline

- Adviceline will be established in England and Wales using virtual call centre technology enabling advisers in any bureaux to take calls from the system. It could answer 2.5 million telephone calls a year from 1.25 million people. Callers will either be advised on the spot or be quickly referred to bureaux or another agency able to help them. They will be able to book timed initial appointments at any of our local offices or outreaches with just one call. We estimate that an additional 750,000 people a year will be advised by us, either on the telephone or face-to-face in local bureaux.
- In the period to the end of March 2011 Citizens Advice is investing an initial £1.8 million to establish this service, and the Welsh Assembly Government is investing £750,000 in relation to the service in Wales.
- Our ongoing operational costs from 2011 to 2014, including all adviser training and local bureaux costs of handling the additional client volumes this service will generate, are expected to run at £12.5 million in year one and £9.1 million per annum thereafter or a total of £30.7 million over three years.

Improving our websites and public information

- Investment totalling £500,000 is required between 2011 and 2014 to transform the content of our public websites so that they provide a comprehensive range of interactive tools enabling all users to help themselves more with our web-based information. As a result 2 million more

people a year – a total of 11 million people – will use our public information.

- We will establish a national email service with a capacity to handle 150,000 email contacts a year from 75,000 people, at a cost of £630,000 in the period 2011 to 2014.

Customer relationship management system

- Additional investment totalling £5.4 million is required, with £3.5 million of that required in 2010/11, to support the replacement of our current case management system with a modern, multifunctional customer relationship system.
- This system will be critical to delivering our new Adviceline services. After the initial commissioning phase it will enable Citizens Advice to achieve efficiencies within its IT services functions. We are selecting a system which we know is most likely to be suitable for sharing with a wide range of other organisations as closer working develops as part of our strategy. It will also give us the capability to work more closely with government services.

Premises improvement fund

- Our strategic assessment of thousands of local bureaux premises will identify significant needs for enhancement. We will establish a consultancy and support service and an improvement fund to assist local bureaux to transform their premises at a cost of £2 million a year, or £6 million in the period to 2014.

Developing preventative money advice services

- Additional investment of £6 million per annum to 2014 – a total of £18 million – would enable Citizens Advice to extend its financial capability services across the entire Citizens Advice network. Each bureau would have funds to support and maintain its own part time financial capability worker and to provide the necessary infrastructure support (£15 million); and also to provide financial support to 14 regional, and also county level financial capability partnership forums (£3 million). In return we estimate that our network will be assisting over 500,000 people per annum with preventative financial capability services.

Extending our policy and campaigning

- We are seeking resources to be able to invest an additional £1.5 million over three years to develop the capacity to lead evidence based policy influencing, involving the entire not-for-profit advice sector.

Developing our workforce

- The additional investment required to recruit, train, develop and replenish an additional 5,600 volunteers to help us deliver the Adviceline service is built into the above proposals for Adviceline. In return the additional volunteers will be able to advise 750,000 people per annum that the Citizens Advice service is not currently able to advise. The estimated value to the economy of volunteering with the Citizens Advice service will grow from its present £86 million per annum to over £112 million. Each year a total of 5,600 volunteers will leave the Citizens Advice service, a large number of which to gain paid employment.
- We are seeking resources to invest £1 million over three years in delivering a leadership development programme for our 5,000 local trustees and senior staff.

Promoting partnerships and building support

- We will invite government to enter into a strategic benefit take-up partnership with Citizens Advice. An investment of as little as £8 million per annum over three years could create 100 local projects resulting in at least 31,500 people's incomes improving by a total of £63 million per annum, or an average of £2,000 each. We could, and would like to be able to do much more than this.

Citizens Advice

Myddelton House
115–123 Pentonville Road
London N1 9LZ

Volunteer hotline: 08451 264 264

Telephone: 020 7833 2181

Fax: 020 7833 4371

www.citizensadvice.org.uk

www.adviceguide.org.uk

Citizens Advice is an operating name of
The National Association of Citizens Advice Bureaux.
Registered charity number: 279057

Published December 2009
Design: mash-media.com