

2018 annual report

**citizens
advice**

**Bradford
& Airedale**





**We're here to
help**

**Whoever you
are**

**Whatever the
problem**

Our Year in Figures

**We secured £4,851,576
additional income for our clients
most of which is spent in the local community**

We saw clients with £7,008,014 in debts

We dealt with 42,021 client issues

Over 16,692 hours of volunteered time

Chief Executive's Report

The year 2017/18 has seen us working to the new BMDC Commissioning contract which was awarded from 2017 to 2021. We were successful in securing 2 of the lots as lead contractor (Bradford West and Shipley / Keighley) and are involved in a further 2 lots as a subcontractor. This new method of advice funding has given us new challenges as we are subcontracting some of the advice delivery to partner agencies – Manningham Project, North East Windhill Community Association, Bangladeshi Community Association (Keighley), Girdlington Advice Centre and Foundation Housing.

During the year Citizens Advice replaced our electronic case management system (Petra) with a new system called Casebook. Whilst this is a very positive development and the new system is significantly more user friendly it still required a significant investment of staff time and resources for training. All the staff team received training on the new system, during October and November and we switched systems, in December 2017. The new system has been positively received by the paid and volunteer staff team.

Given the current economic climate we, along with most other voluntary sector agencies, have been very concerned about funding. I would like to thank our funders for this continued support in what is a very difficult time for everyone. It is essential that the organisation continues to provide high quality services and to show the outcome of our interventions on client's lives. We have continued to develop our outcome monitoring information and now collect data about the additional income we have secured for our clients and the debts we have managed on our clients' behalf. This has resulted in some very impressive figures and clearly demonstrates the positive social impact we have on the local community and economy.

The service went from strength to strength during the year as we provided services from our 4 main offices and over 65 outreach venues around the District either directly or via subcontracts. We have staff specialising in Debt, Welfare Benefits, Employment, Immigration and Asylum along with staff supporting specific groups of clients, for example those with Mental Health issues and older people

I would like to thank all the paid and voluntary staff for their hard work, over the last 12 months. Without their commitment, it would be impossible to provide the high quality service to clients.

2017/18

**A year of
Partnership
working
under a new
BMDC
Commission.**



Thank you

**16,692
hours
donated
by
volunteers**

**Time has a
wonderful
way of
showing us
what really
matters ...**

Chair's Report

This has been yet another challenging year for Citizens Advice Bradford & Airedale and Bradford Law Centre but as always, the organisation has risen to the challenge and delivered the high quality, free, independent, impartial and confidential advice that people rely on, at key points in their lives. Being able to access this support is critical for the residents of Bradford District many of whom face severe financial challenges and find the complexity of welfare and legal systems impossible to navigate without support.

We are fortunate, in Bradford, that there is a clear recognition of the fact that the stress caused by financial and associated issues can have a devastating effect on individuals' health and wellbeing. This means that Advice services continue to be funded, locally, allowing us to deliver the high quality service that we are recognised for.

Although this is the case, our offices in Bradford, Shipley and Keighley have seen unprecedented demands for their services, over the past year. Not only has the number of clients risen but the problems that they bring have increased in complexity requiring more in depth analysis. Increasingly people are making contact with services when they are at crisis point making links with other services, such as food banks, critical.

All this has placed an extra burden on the paid and volunteer staff. Not only do they have to keep abreast of national changes to such things as the benefit system but they have to, constantly review how best to use scarce resources, in the face of increasing demand. Much of the advice, to our most vulnerable clients, is provided face to face placing an added emotional burden on all staff as they deal with the distress and anger associated with personal circumstances. On behalf of the trustees, I would like to thank all the staff and volunteers for your ongoing support and commitment, during the year. You are what makes the service unique and you should be very proud of yourselves for what you have achieved.

I would like to close by thanking my fellow trustees for their help and support, over the past year. Having said goodbye to some experienced, longstanding trustees, we have welcomed new faces to the trustee board who have brought a fresh perspective to our organization, which will be of great benefit as we face the challenges in the year ahead – of which there will be many!

Pam Essler
Chair of Trustees.

Volunteering

Volunteers continue to play a vital part in our ability to deliver advice services to our clients. Nationally, the Citizens Advice network is supported by 23,000 volunteers who bring local knowledge, experience and commitment to their communities. In the Bradford district we worked with 60 volunteers, during the 2017-18 year, working in various roles including: - reception, administration, assessors and advisers. Most volunteers work flexibly across different roles within the bureau which helps us meet ever-changing needs. Their commitment and hard work makes a huge contribution to our ability to run services that have been increasingly under pressure as demand rises.

Want to join us? We offer a range of roles and would love to have you on board.

**For more information or to apply please see our website at
www.citizensadvice.org.uk**

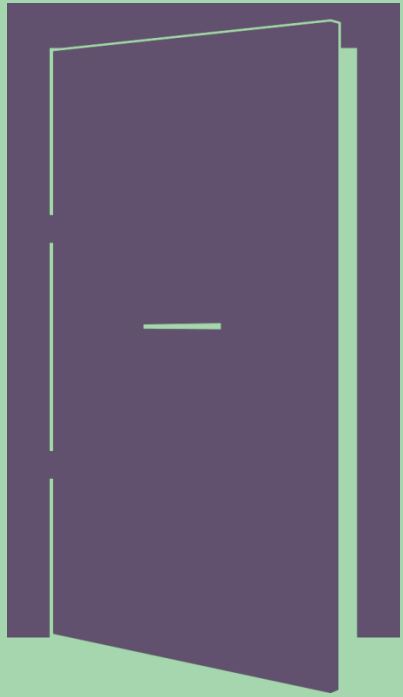
**Call us...
01274 758030**

"Being able to work a couple of days a week, but in a challenging environment, which really taxes the brain, is ideal for me. I have tried other types of volunteering (driving patients, stuffing envelopes, rattling collection tins) but none of these compare. It's a proper job, where I feel I can contribute and get back as much as I put in."

"There is a good camaraderie between staff and volunteers, underpinning the serious nature of the work."

Doing something different and making a small difference to people's lives, learning different skills and also finding out more about my own capabilities."





Our Open Door Sessions provide “Drop in” access around the district

Supporting Advice

The Admin team, across all sites, have been working hard to keep up with the demand for the open door sessions, district wide. There has been an increase in the number of clients coming through to our reception. The admin team are the first point of contact for clients accessing the service. The team ensures they keep up to date with all of the outreach services we provide and keep details of GP surgery advice sessions and Children Centre sessions to ensure that the correct information is provided to clients.

In addition to staffing the reception, the admin team ensures sessions run smoothly and efficiently. Two members of admin team cover the front desk Reception, at our main office at Argus Chambers. This team consists of a Receptionist who deals with clients coming to the open door session, for a pre-booked or specialist appointment and for advice on the day. The second worker supports the advisers, on the session, to ensure all clients who have been given appointments have their information collated and added to the case recording system. This stage ensures that advisers have all the

information they need, when they meet the client for the first time.

The admin team also support the MAS Debt Advice Contract, on a daily basis, along with our specialist advice teams, including: - Asylum and Immigration, Welfare Benefits, Housing and Employment teams.

We have a small team of admin volunteers who work, in each of our offices, to ensure all our resources are available and in stock. They provide a significant amount of support, behind the scenes, which involves collating and making up Debt and specialist folders to ensure caseworkers have the necessary resources they require to be able to provide advice to clients and to support the advice process.

Generalist Advice

The Generalist services saw a sharp increase in the numbers of clients trying to access help, in 2017/18. Some of the factors resulting in this increase in demand stem from changes in how statutory agencies operate. The issues involved include: cuts and changes in service provision as well as to the increased use of digital access to services, which many of our clients struggle to cope with. Many clients, across the city, lack robust and appropriate access to the internet along with struggling to use the internet to make applications on line or make complaints/appeals online etc.

Alongside the general level of cuts to both national and local Government agencies, we also experienced an overall cut in advice provision, across the district. The Bureau was successful in BMDC's commissioning of Advice Services and 2017/18 saw the first full year of the new contract, including the provision of generalist outreach and drop in services for Bradford West, Shipley and Keighley.

In December 2017, we saw a big increase in people trying to access our services. This was especially the case at our Keighley and Bradford offices. Alongside this new contract came the need for our service to reorganise (as did many others across the district). In line with new

services came new ways of working in order for us to meet the new levels of demand facing us. We also saw the number of complex and hardship cases increase. This, in turn, meant that the advisers working on the drop in services were dealing with many clients who had very little or no English, along with large numbers of clients experiencing mental and general health issues. More and more clients, in this year, have been struggling to meet basic needs such as food, heating and essential expenses.

Universal Credit Full Service was due to go 'live,' in Bradford district, in June 2018, following various delays. We spent a great deal of time training advisers to be able to advise on this new benefit and also learning the lessons of other areas currently working with this new benefit. Reports are that many are facing problems in accessing and applying for the benefit. The delays in payments have seen a sharp increase in the use of food banks and people experiencing great hardship. We anticipate major difficulties with this new benefit and with limited resources, are preparing to meet this challenge. This work includes working with other partners such as the JCP, Council and other advice agencies to meet the demands and problems that our community may face, in the year ahead.

Free
Independent
Confidential
Impartial





Community Outreach

Early 2017 saw a reduction in local authority funding, after a commissioning process and a contraction of the advice sector in the Bradford district. Some outreach locations saw a reduction in service and in Keighley, we lost our projects focussing on Central & Eastern European communities and Home Visits, for those over 65.

However, we still maintained our presence in a wide range of community outreach settings, including GP practices; Children's Centres; mental health centres and setting up new outreach services, in Bingley and Ilkley town centres. We worked more closely with other advice agencies to maintain outreach, across the Bradford West, Keighley and Shipley areas, sub-contracting some services to the Girdlington Advice Centre, the Manningham Project Advice Centre, Windhill Advice Agency and the Bangladeshi Community Association.

Our service delivery booklet includes details of all our outreach services along with those of our partner organisations. Our outreach services sit alongside our drop-in advice sessions; telephone advice service and online self-help resources to offer a range of ways in which people can get the help they need.

**Accessing
our services**

**Across
Bradford**

**In your local
Community**

***"Thank you very much for
your help over the last few
months."***

***Your very caring attitude
alone is like medicine and I
am really very grateful."***

Telephone Advice

In this year we saw the telephone line gaining some specific paid resources resulting in us being able to change the way we operate the line. The telephone has always been in very high demand and the needs of clients using this service can vary. A very high percentage of the clients accessing this service do have access to the internet and are digital able. However, it can also be the means to access the service for those who are housebound or who have disabilities and are struggling to get to face to face services.

We organized our resources to try to meet the demand and specific needs of clients by using the initial check. This system is about establishing, in a short space of time, what the client's issues are; if they have access to the internet and their capacity to follow information. The telephone team can then, appropriately, point people towards the Advice Guide information system with the proviso that, should they struggle or need further help they can call back the line.

For those who do need advice or supported information, the telephone team can book a telephone ring back appointment, where the issue can be resolved. Those who need face to face advice, due to the complexity of the issue or their needs, are booked into our generalist appointment systems.

Digital Advice

In June, we increased the ways in which people can access our advice, by introducing a webchat service, in our specialist debt team. Part of a national webchat initiative, across the Citizens Advice network, clients can now access webchat support with debt issues by visiting the website at www.citizensadvice.org.uk/debt and following the prompts to communicate with an adviser. This can be a useful channel of communication for clients who cannot otherwise come to a face to face advice session such as those who work full time or those at home who may face physical or mental health barriers to accessing advice. We hope to expand the use of webchat, and explore other methods of digital advice, in the next year.

Just a little note of Thanks

"Thank you so much for all your help. The application for the Blue Badge was accepted so thankfully M has his badge for another 3 years. We couldn't have managed without your help. "

***General
Telephone
Advice
03442 451282***





Welfare Rights

Our Welfare Rights team advise and assist clients with problems relating to benefit claims. Cases will be referred to us by generalist advisers working on a drop in session or via outreach, usually, at a point where a client has been refused benefit and needs assistance to appeal. These may be appeals relating to, for example, sickness or disability benefit; disputed overpayments or the rules surrounding eligibility for benefits for people from abroad.

We will read and consider the papers, relating to the appeal (these often run to in excess of 100 pages); research the relevant law; advise clients on the possible grounds for appeal and assist with obtaining evidence. We'll then prepare a written submission of the client's case to put forward to the Tribunal. Our success rate for appeals is around 80%. If the appeal is unsuccessful, we will also advise on whether there is a point of law, which could form the basis of a successful appeal to the Upper Tribunal and if so, we will assist them to pursue that appeal.

Another aspect to our role is consultancy. This is the support we provide, to generalist advisers in dealing with the often complex queries brought to them, at drop in sessions or at Outreach. We provide guidance as to how the client should be advised and what should be the next step, in dealing with their problem. A rapidly increasing number of queries concern problems with Universal Credit (the new benefit which rolls six so-called "legacy benefits" into one monthly payment). Many clients have struggled with matters such as the requirement to make and manage claims online, delays

in receiving their first payment, increased requirements for work search or work preparation activity and lack of clarity around dispute procedures.

In order to ensure that our clients get accurate advice, it is important for the team to keep up with changes and developments in the law and procedures. This applies to all the benefits we advise on but at present, the main issue is, again, Universal Credit. We have attended training on UC; attended seminars provided by the Child Poverty Action Group; attended meetings with Jobcentre plus and Housing Benefit and also the Welfare Rights group, where we have been able to network with advisers from other advice agencies and Bureau to share strategies and approaches to some of the challenges posed by UC.

Our client is a European national. The client was initially referred as benefits were refused because he did not pass a residency test. This test (called the habitual residency test) is a benefit entitlement test and not a test in relation to permission to stay in GB. Both the Employment and Support Allowance (ESA) and Housing Benefit/Council tax reduction decisions were successfully challenged. However in the meantime, he had failed the Work Capability Assessment (WCA) and had been found fit for work, meaning entitlement to ESA was short lived. This decision was challenged and benefit reinstated. Unfortunately, the client had claimed Universal Credit (UC), as soon as he received the decision to stop ESA. We monitored the progress of the claim to ensure UC entitlement and make certain that the residency test was passed successfully and that the WCA decision was transferred to UC.

Employment

On 26 July 2017, the Supreme Court held that the fees, which had been introduced for cases in the Employment Tribunal (ET) and the Employment Appeal Tribunal (EAT), were unlawful from the outset. This was because they effectively prevented access to justice because many people could not afford the fees, notwithstanding the means tested scheme for, "Help with Fees". This was a case brought, initially, by way of Judicial Review, by the Trade Union, UNISON.

This was a very welcome, if surprising, development. The case had failed, in the High Court and the Court of Appeal but was successful before a seven-judge Supreme Court. The impact of the introduction of fees, on 29 July 2013, resulted in a consistent and sustained fall of around 67% in single cases and 72% in multiple cases. The effect of the case is that there are no longer fees to be paid and the government will repay all the fees that have been paid.

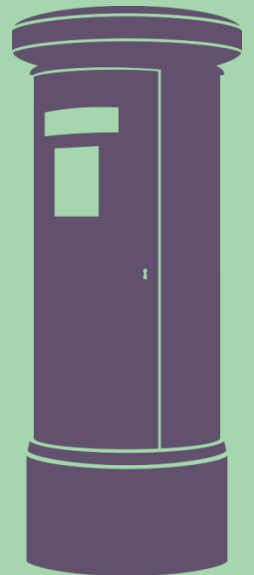
Within a short time after this decision, the number of cases filed had risen by 100% and continues to rise and in Dec 2018, had increased by about 180%. During the period when fees were payable, there was a decrease in administrative staff and Employment Judges, at the ET. The sharp increase in claims has not seen an equivalent increase in administrative or judicial resources. This has led to administrative delays, in progressing cases, resulting in cases taking longer to get to a hearing, although steps are now being taken to increase the resources available to the ET.

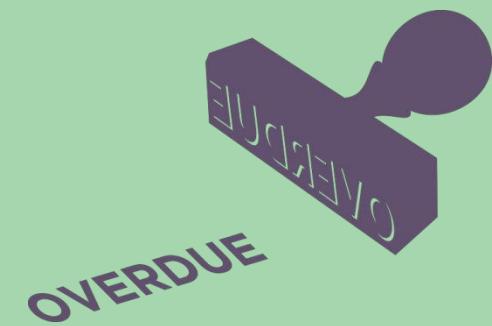
During the year, we have advised clients on a wide variety of employment issues. It is rare for an enquiry to involve a single issue, particularly when dismissal is involved. The following are some examples.

We have assisted a client with a claim to the ET for disability discrimination; pay in lieu of notice and unpaid wages. Unfortunately, as the case was going through the ET, the company, which had employed him, ceased trading and became insolvent. We advised the client that the effect of his employer becoming insolvent was that a claim now needed to be made to the Insolvency Service for payment of wages and statutory notice pay (the minimum the law says you should get). However, his contractual notice, which was more generous than his statutory notice and any other award made by the ET, if the discrimination claim were to be successful, were unlikely to be recovered.

We advised a long serving employee who was dismissed, without notice, after a long period of sickness absence. This appeared to be a hasty decision, on the part of the employer, without any thought being given to the 12 weeks statutory notice the employee was entitled to. Following a letter pointing this out to the employer, the notice pay was quickly paid.

"Your advice made all the difference. My employer has changed my working hours back to what they were meaning I can carry on working"





**Our clients are
facing an
average debt of
£7,961**

Debt Advice

A person can be said to be in debt, as soon as they borrow. However, debt only becomes a problem, when repayments cannot be met. Most people use some form of credit, at some time in their lives. A significant number of the debt problems, we hear about, are caused by work issues such as redundancy; reduced working hours or pay cuts. Benefits, divorce, bereavement and illness are other common causes of debt. However, irresponsible lending, poor financial skills and increases in the cost of living also play a significant part in people's debt problems. Many of our clients also have to deal with problems caused by poor practice across the credit industry. Issues with debt can have a significant impact on clients' health, with increased stress causing both physical and mental health issues and adversely impacting on family life. The media often portray people being in debt as a result of over-extending themselves with credit. However, it is better off households who use the most credit, whilst the worse off households and those on low incomes have no choice but to use credit as a direct result of low levels of benefit and of the inability to survive, long term, on benefit level income. Credit has become a sticking plaster over cuts to benefit levels and affordable housing. Clients on low incomes borrow, chiefly, to service existing debts. The debt spiral increases impoverishment, particularly where borrowing money is used to pay priority household bills.

Those with low incomes also end up paying the highest level of interest. Credit is a wholly inadequate remedy for poverty. People on low incomes are most likely to be in a situation where their debts will be difficult to manage. Disabled people, women, single parents and young people are more likely to be on low incomes and therefore, are more likely to be affected by debt.

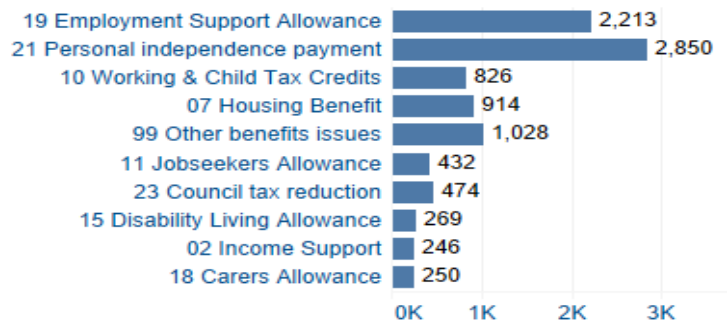
Around one in five people seeking advice about debt problems are disabled or have a long term health problem. Financial problems generally come hand in hand with employment, housing or family problems. Over 40 per cent of local Citizens Advice debt clients are in receipt of means-tested benefits and tax credits and many are tenants of social landlords. Problems with benefits such as delays in receiving payments can also cause or worsen debt problems for people on low incomes. We often find that poor benefit administration can cause financial difficulties.

It is difficult for those who are in poverty for long periods of time, to avoid debt. Any change of circumstances, any unforeseen crisis or any factor outside their control can trigger a debt spiral that eats into the household income and can threaten the household's very basic needs. Some members of our community can never make ends meet as they simply do not have enough money, in the first place. Unmanageable debt can have devastating consequences, irrespective of the amount owed. Depression, ill health, relationship breakdown, arguments within families, doing without essentials (including food) and facing homelessness can all result from a debt problem.

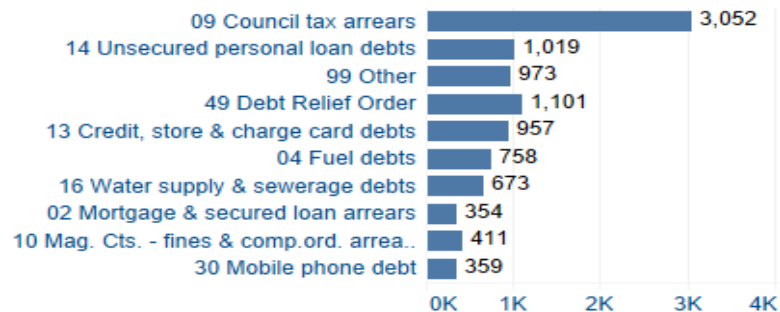
Issues

Issues	Clients
Benefits & tax credits	15,032
Benefits Universal Credit	298
Consumer goods & services	793
Debt	14,217
Discrimination	61
Education	71
Employment	1,966
Financial services & capability	311
Health & community care	280
Housing	1,397
Immigration & asylum	1,051
Legal	1,384
Other	3,864
Relationships & family	710
Tax	166
Travel & transport	196
Utilities & communications	224
Grand Total	42,021

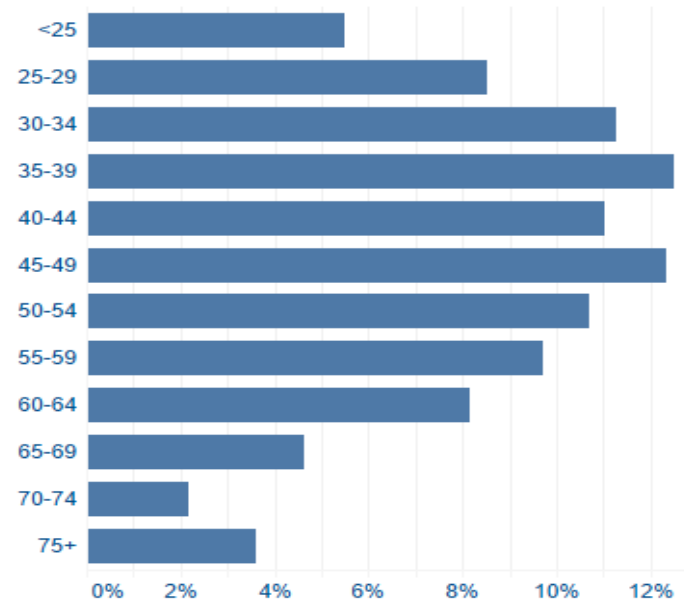
Top benefit issues



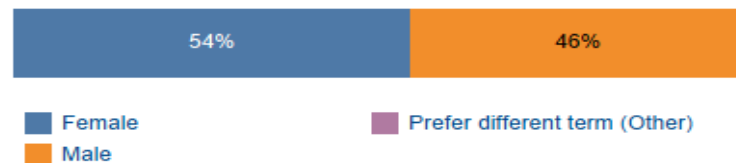
Top debt issues



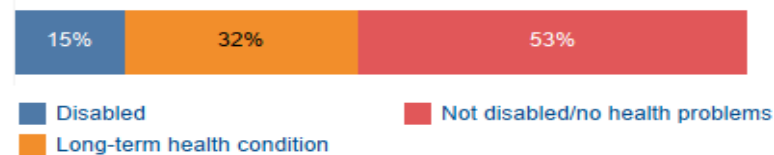
Age



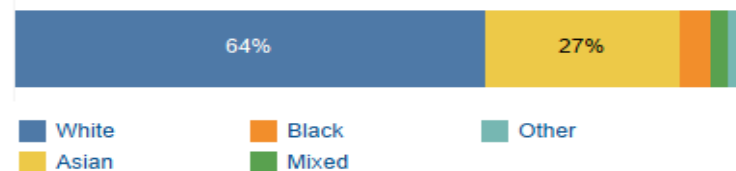
Gender



Disability / Long-term health



Ethnicity



"Thanks to all your staff who have helped me so much this year."





Advice for People with Mental Health Issues

We are funded, by BMDC, through a subcontract, with Equality Together, to provide Advice Services, at Airedale Mental Health Unit, in Airedale Hospital, Lynfield Mount Hospital in Bradford and Haven. Many clients who access these services are currently restricted to the ward as in-patients, meaning that they are unable to access advice services, at our main offices or at other community outreaches. Clients have often been in hospital, for a while before accessing a CAB drop-in session, often due to poor health affecting ability to address problems. Clients, in these circumstances, experience a range of advice issues, including welfare benefits, housing, homelessness and financial issues.

Most of the advice issues dealt with are welfare benefits related queries. In more depth, this includes queries such as: - entitlement to which benefit, whilst unable to work due to sickness; advice on the benefits; the claims process; chasing up newly made claims; checking entitlement for Statutory Sick Pay (SSP); making phone calls to start new claims for Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) benefits and benefits calculations. We have started to see Universal Credit as an advice issue but it had not yet been fully rolled out, during this period, so we expect to see more, as the year progresses.

Following our advice, clients often then receive support from ward staff with their claims, for example, in helping to supply relevant medical evidence. Some clients do return to us for further assistance with submitting mandatory reconsiderations and appealing their ESA/PIP benefits decisions.

Other queries included access to housing, homelessness applications and help with healthcare costs (help under the low income scheme). In addition, we can support clients in preparing an action plan to enable them to tick off what task has been done and what needs focusing on next. If clients were unable to access advice, while in hospital, the issues they experience with benefits, housing and debt would go unresolved and become much more complex and detrimental to the client, once they were discharged from hospital, leading to a more stressful experience just when they are focusing on recovery.

We also provide information about how people can access advice once they are discharged, so that there is continuity in dealing with any ongoing advice issues. These services include weekly outreach sessions at the following community health centres: Meridian House, in Keighley, Somerset House, in Shipley; Fieldhead Mental Health Services and Horton Park Mental Health Services.

Immigration & Asylum

The types of cases that we have dealt with, this year, have varied from Asylum Claims to various types of Immigration Application including Family Reunion cases; EEA settlement applications; British Citizenship; Human Trafficking and 'Windrush' cases.

We have surprisingly seen an increase in visitor's visas being granted, unlike the previous years when they were being refused, particularly, from countries such as India, Pakistan and Bangladesh.

The organisation is continuing to assist victims of Human Trafficking with their applications for leave to remain in the UK or to claim asylum if that is a suitable option for them. The numbers of children applying for British nationality have increased. Many of these are children who were born in other parts of the EU but who have entered the UK, at a very young age. These clients have, since, entered the care system and many of them are now older teenagers. With Brexit on the Horizon, it is very helpful to them to secure Citizenship in the only country they can ever remember calling home. This protects them from the harsh 'hostile environment' and allows them to build a future here. Legal Aid is usually granted, on an exceptional basis, for these children.

On our Legal Aid contract, we continue to assist Asylum Applicants with their cases; including Unaccompanied Asylum Seeking Children who are in the care system. We also continue to use legal aid to assist victims of Domestic Violence, who have entered the country as spouses, to acquire Indefinite Leave to Remain.

We have had clients who came into the UK, many years ago, from the commonwealth and have been caught up in the Windrush Scandal. The government have recognised there has been a great injustice and have set up a dedicated team to help issue documents, which reflect the legal right to reside, which they already have.



***"Just to say
Thank You
very much."***

***"I have no
words for to
say thank you
to you".***

***"Can't thank
you enough."***



Asylum and Immigration Case study

Q is a victim of domestic violence who was physically and psychologically abused by her first husband, after she entered the UK. She was resident on a spouse visa and when she fled, accessing housing and support was a problem. Like many women in her situation, she eventually managed to vary her leave to remain so that she received a three month visa under a Home Office concession. During that time, she could access benefits and start her application for Indefinite Leave to Remain as a Domestic Violence victim. A local Solicitor in a Private firm prepared this application. It was rejected and the Solicitor closed her file. She approached us for assistance. After two, further, failed applications, we brought a claim for Judicial Review. Eventually this was settled out of court and the client was granted Indefinite Leave to Remain. She now resides, in the UK, with her new partner and their child.

Follow us on twitter
@Bradfordcab

"I find CAB personally rewarding, particularly helping vulnerable clients, who cannot help themselves, and would suffer hardship, without CAB help"

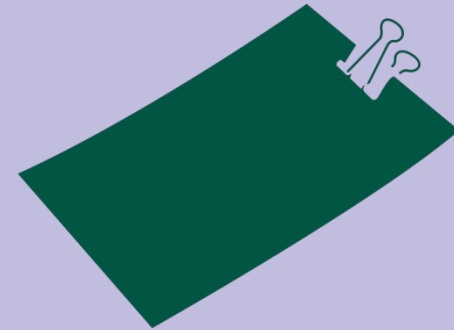
Research & Campaigns

UNIVERSAL CREDIT TRENDS

From 20 June 2018, most people, in Bradford, who need to make a new claim to benefits, must claim UC. In addition, some existing claimants who have certain changes in their circumstances also have to claim UC. As a result of this, there has been a significant increase in the numbers of enquiries.

Some examples of the main issues are:

- The built-in, five week wait for the first UC payment causes financial hardship. The clients we have seen have no money to fall back on during this period. They fall into debt or incur more debt and some are at risk of losing their homes. Many are destitute, with no one to help them and have to rely on foodbanks. Although they can claim an advance payment of UC, this is a loan that reduces their UC payments, until it is paid back.
- Sanctions for failure to comply with a direction, e.g. attending an appointment, at the Jobcentre. We are finding that this regime is quite harsh with seemingly reasonable reasons for failure being rejected. This causes or compounds the hardship described above.
- Problems with claiming and maintaining the claim, digitally - i.e. for people with literacy or language difficulties, health problems and disabilities.
- Wrong advice - we have seen several examples of clients being advised to claim UC, by the DWP, when they didn't need to. Some clients are considerably worse off as a result. Once a claim for UC is made, it is not possible to go back to legacy benefits.
- Right to reside - we have seen a dramatic fall in the quality of these decisions, under UC. We are having to reargue legal points that used to be accepted, by the DWP. This adds another layer of delay, before people are paid and only adds to the financial hardship described above.





We work in partnership with a variety of different funders including:

- City of Bradford Metropolitan District Council
- The Money Advice Service
- Legal Aid Agency
- Warm Homes Health People
- Citizens Advice

We are grateful to all our funders whose continued support enables us to provide a valuable service to the local community. We are mindful of the difficulties for funders in the current economic climate.

We are particularly grateful to those organizations and individuals who donate money to the Bureau.

Thank you.....



Our Drop in services are delivered from the following offices:

Citizens Advice Bradford

Argus Chambers
Hall Ings
Bradford
BD1 1HZ

Citizens Advice Keighley

Central Hall
Alice Street
Keighley
BD21 3JD

Citizens Advice Shipley

6-8 Windsor Road
Shipley
BD18 3EQ

Our back office and specialist services are delivered from:

Citizens Advice Bradford & Airedale and Bradford Law Centre

31 Manor Row
Bradford
BD1 4PS

www.bradfordcab.com
www.adviceguide.org.uk



Free, confidential advice.

Whoever you are.

We help people find a way forward with their problems
and campaign on big issues, when their voices need to
be heard.

We value diversity, champion equality and challenge
discrimination and harassment.

We're here for everyone.



Citizens Advice Bradford & Airedale and Bradford Law Centre Registered Office: 31 Manor Row, Bradford, BD1 4PS

A Company Limited by Guarantee: Registered in England Number 4578503

Registered Charity Number 1096130

Authorised and regulated by the Financial Conduct Authority: FRN 617517

Our Immigration Advisers are regulated by the Office of the Immigration Service Commissioner (OISC) (No: N201400114)