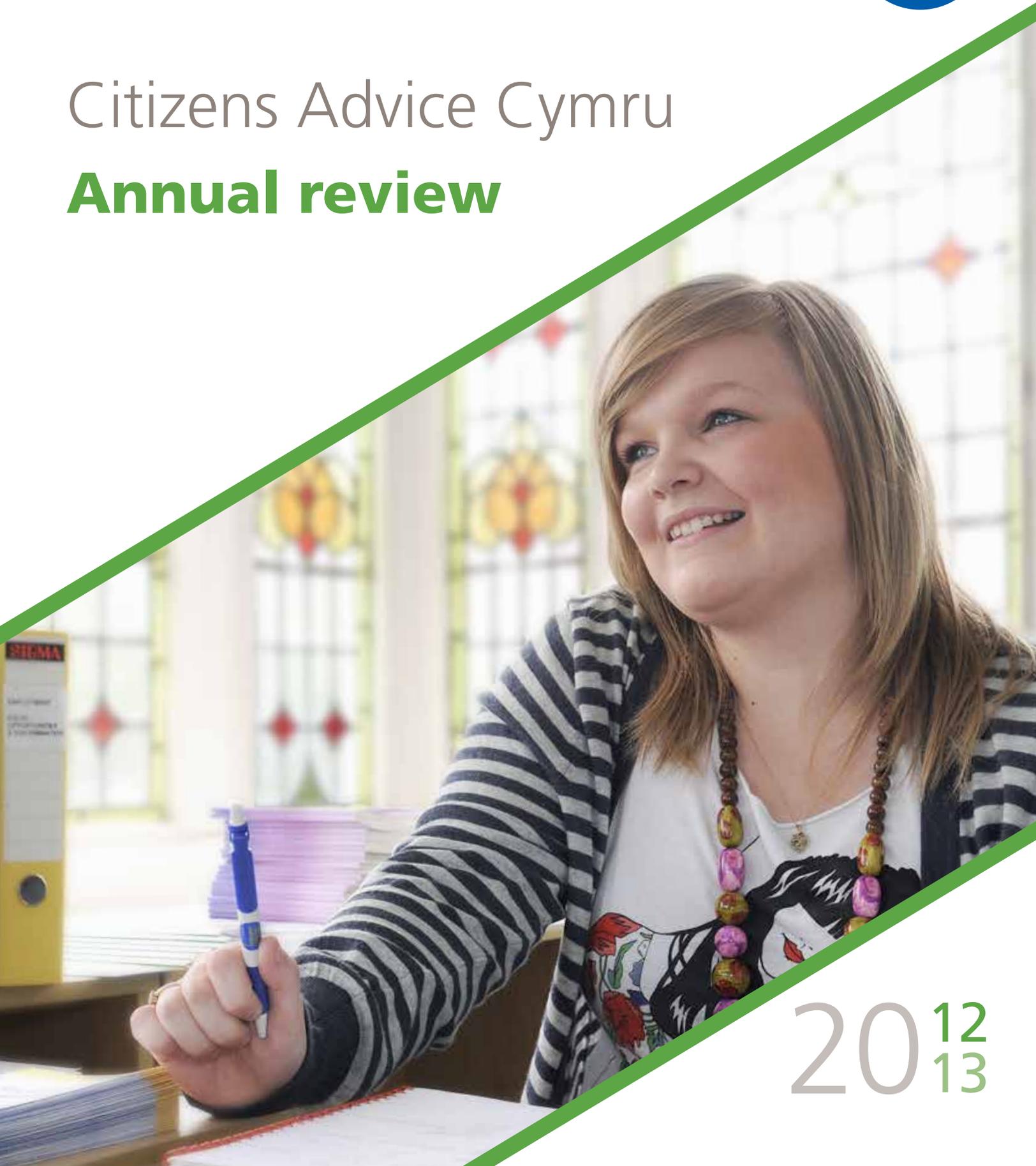




Citizens Advice Cymru

Annual review



20¹²₁₃

In Wales 2012/13

495,000

advice issues dealt with

153,000

individual clients advised

1.15 million

visits to the Wales section of our self-help website www.adviceguide.org.uk

7,500

visits to the Welsh language content on www.adviceguide.org.uk

259

locations where the service provides free and independent advice

23 Citizens Advice Bureaux members in Wales



Follow us on Twitter
twitter.com/CitizensAdvice



Like us on Facebook
facebook.com/CitizensAdvice



Watch our films on YouTube
youtube.com/CitizensAdvice

To find your local CAB online:
See www.citizensadvice.org.uk/getadvice

To get advice online:
See www.adviceguide.org.uk

“

The service I received was first class and highly professional. It greatly helped alleviate pressure during a difficult time.

Client feedback

”

Introduction

Citizens Advice Cymru is determined to make society fairer, so we are proud that this year more than **153,000** people in Wales came to our service for advice, on more than **495,000** issues, and many more used our online services. Our financial education sessions have empowered people to take control of their finances and we've continued to campaign for policy changes to prevent problems arising in the first place.

This level of support requires an amazing commitment from more than **600** dedicated volunteers, and the staff who work alongside them, to help change people's lives across the whole country. We cannot thank them highly enough.

The Citizens Advice service is needed now more than ever. Last year a faltering economy, cuts in public spending and a raft of reforms had the biggest impact on low income earners, families and the poorest in our communities. The future looks daunting for many more people and this means that our advice and influencing work are ever more crucial.

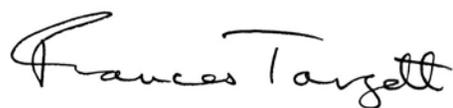
Funding is tight, demand is high and rising and we have to focus even more closely on what is important for our clients.

We have to keep improving what we do, even when belts are being tightened. So this year we have continued to move forward by:

- responding to the Welsh Government's Advice Services Review into the future impact of legal aid and welfare reform changes to ensure our clients' needs are understood
- delivering quality-assured advice for the problems people face
- continuing to *Stand up for equality* through our discrimination advice provision
- planning our policy priorities and campaigning as resolutely as ever on key issues such as welfare reform
- highlighting the consumer issues which matter most to our clients
- delivering welfare benefits take-up advice across Wales
- improving telephone access to our services through Adviceline Cymru.

Together we will enable the retention of a strong and sustainable bureau network, continue to be valued for excellent and accessible advice services, be respected and valued by policy makers and sought out by funders. Most importantly we will strive to be valued by clients and communities.

Citizens Advice Cymru is looking forward to the future. We are strong and determined, and will do everything in our power to make society fairer.



Fran Targett

Director – Citizens Advice Cymru

Who we are and what we do

We're the UK's largest advice charity

In 2012/13 in Wales, Citizens Advice Cymru helped over 153,000 people with 495,000 problems.

Established in 1939, the Citizens Advice service continues to be the UK's largest, integrated, third sector provider of advice. We help people across England and Wales to resolve their problems. We are equipped to deal with any issue, from anyone, spanning debt and employment to consumer and housing, plus everything in between. Our advice remains free, independent, confidential, impartial and quality-assured.

But we're not just here in times of crisis – we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

We're local and national

Citizens Advice Cymru has a network of 23 bureaux in Wales – all individual charities – delivering advice from 259 community locations. This means we are run by local communities to meet local needs.

Each bureau belongs to the membership association, Citizens Advice, which provides IT, training and operational support and coordinates action nationally to address the widespread problems we see.

Through the support it provides, Citizens Advice equips bureaux to deliver the highest quality advice to their local residents. In turn, client evidence submitted by bureaux alerts Citizens Advice to problems that require action at a national level.

Citizens Advice Cymru is governed by the Citizens Advice Cymru Committee, a sub committee of the Citizens Advice Trustee Board, with delegated powers to set specific policies for the service in Wales.

To find out more about our telephone services including call charges visit www.citizensadvice.org.uk/getadvice or contact your local CAB.

We're making it easier to access our services

Clients can access information and advice through face-to-face, phone and email services and online via adviceguide.org.uk

As well as our high street premises, you'll find us delivering advice from venues like community centres, doctors' surgeries, courts and prisons.

Adviceline Cymru 08444 77 20 20

Adviceline Cymru is the Citizens Advice telephone service for Wales, offering bilingual information and advice as well as referrals to our network partners at a national and local level.

Citizens Advice consumer service

The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues.

Clients can contact the consumer service on weekdays from 9am to 5pm by phone:

08454 04 05 06 for the English-language line.

08454 04 05 05 for the Welsh-language line.

Policy

The Citizens Advice service doesn't just exist to provide advice in times of crisis – we use local evidence to campaign for changes in policies and services that benefit millions of people each year by preventing problems arising in the first place.

Protecting the most vulnerable: an evidence-based approach to influencing policy and practice

Every client who comes into a bureau with a problem is a first hand example of policies and practices that have gone wrong. Citizens Advice uses anonymised evidence from clients to form the foundation of our policy work.

We use this detailed evidence to demonstrate to policy makers and service providers the impact of their decisions, and to lobby for improvement.

This unique and important insight empowers us to:

- expose inadequate or unfair laws, policies and practices
- respond with authority to government consultations
- recommend how resources can be targeted most effectively.

Campaigns and events across Wales

Bureaux across the whole of Wales get involved in our national campaigns as well as campaigning on local issues. The Citizens Advice service in Wales actively promotes the work carried out by the organisation at both a national and local level.

As well as supporting national campaigns and attending external events such as the National Eisteddfod of Wales, Citizens Advice Cymru and local bureaux in Wales work hard to promote the service by running their own events and campaigns.

National Eisteddfod 2012

Every year the Eisteddfod provides us with a fantastic platform to talk to funders, partners, MPs and AMs about the Citizens Advice service in Wales. We cover a wide range of topics including outcomes for our clients, improvements we're making to service delivery, policy changes, partnership working and the many volunteer opportunities we offer.

As well as work with the public, this year we hosted an event with the Equalities and Human Rights Commission to promote their 'Domestic abuse is your business' DVD toolkit, with **Newport CAB** Employment and Equalities team also promoting their services.

We also welcomed First Minister Carwyn Jones, AM who gave a keynote speech about the ways in which the Citizens Advice service contributes to improving the lives of people in Wales.



Campaigns and events across Wales

Putting bailiffs on the spot – Ynys Môn CAB

Citizens Advice Cymru and the Welsh Local Government Association (WLGA) have an agreed set of best practice guidelines for the collection of council tax arrears which was published in the *Good practice protocol to help local authorities*. This has been a great opportunity for bureaux to work closer with their local authority to help clients struggling with debt.

Following a rise in enquiries at **Ynys Môn CAB** the bureau was concerned that the good practice protocol was not being followed. After meeting with the County Council and the bailiff firm the bureau was successful in getting the council to agree to revise its debt collection policy and to:

- review its vulnerability policy
- use direct deductions and attachment of earnings orders where possible
- give closer consideration to the debts which are sent to the bailiffs
- recall liability orders where the debtor is on disability living allowance, employment support allowance or similar
- work with bailiffs and bureaux to develop a council tax collection guidance model.

The bureau continues to work with the council on the revised policies and practices and monitor the use of bailiffs to collect council tax arrears.



Housing benefit reforms in Wales

In February 2013, **Citizens Advice Cymru** contributed to the discussions about the impact of changes to housing benefit in Wales.

As well as submitting written evidence to the Welsh Select Affairs Committee, Citizens Advice Cymru was also invited to give oral evidence to the committee as part of a panel of charities to discuss housing benefit.

In the 12 months to September 2012, Citizens Advice Bureaux in Wales have responded to more than 14,500 queries about housing benefit representing a 33 per cent increase compared to the same period last year. Housing enquiries for the same period rose by 16 per cent.

Using evidence from local bureaux, Citizens Advice Cymru was able to provide recommendations and comments on the proposals, highlighting clear requirements for any future arrangements.

Part of this evidence included information submitted from **Rhondda Taff Citizens Advice Bureau**. The social policy volunteer at the bureau carried out a survey of private rental properties within the local area to establish how many would be affordable to tenants who were dependant on benefits. The report demonstrated the very limited stock available even before the impact of welfare reform and the under occupancy rule. This local evidence was circulated to AMs and MPs and helped the bureau make a business case to the local authority scrutiny committee and cabinet. The bureau was successful and received an extra £193,000 funding for advice services.

Denbigh Foodbank

Through its social policy work, **Denbighshire Citizens Advice Bureau** identified that there was a need for emergency food aid in the area. Initial findings from Citizens Advice research from over 50 bureaux indicate that the two main reasons clients need food in an emergency are due to benefit delays and benefit sanctions.

Denbigh Foodbank was established with the support of management, paid staff and volunteers of Denbighshire Citizens Advice Bureau in partnership with the Trussell Trust and with financial donations from local groups.

The foodbank is designed to help individuals and families in crisis, through the provision of emergency food supplies (food is collected from supermarkets, churches and other local groups). Clients are referred by frontline services and are supplied with a food voucher which allows them to receive their food parcel. The bureau assess clients' suitability against criteria set by the Trussell Trust.

Lowri Smith, Social Policy Coordinator at Denbigh CAB and Trustee and Secretary at Denbigh Foodbank said "Since opening in October 2012, Denbigh Foodbank has fed in excess of 1,200 people and a second foodbank has now been opened in Ruthin to help with the increased demand. Recently, the number of people visiting the Denbigh Foodbank requesting food each week has increased to around 80 people – four times more than were using the service before Christmas."



Big Energy Saving Week

In the 12 months to October 2012 Citizens Advice Bureaux in Wales helped clients with over 5,000 fuel debt problems. However, we found that only 30 per cent had checked with their supplier to see if they were on the best deal – and fewer than 1 in 10 had changed to another energy company.

To help people save money on their energy bills **Citizens Advice Cymru** and local bureaux got involved in Big Energy Saving Week events across Wales. This included a three day event in Bridgend, where over 600 people received information and advice, as well as local events in Holyhead, Abergavenny, Llangefni and Amlwch. The week (supported by various organisations including Consumer Focus, Energy UK, Age UK, National Energy Action and Ofgem and funded by the six largest energy suppliers) aimed to raise the awareness of people struggling with their fuel bills on how to access the support available from advice agencies, charities, energy suppliers and the Government.

'Your benefits are changing' road shows

Citizens Advice Cymru has been working in partnership with Shelter Cymru and other organisations to run 10 road shows across Wales in February and March with the aim to provide information and advice on welfare benefit changes, clarifying the impact it may have on families and individuals and signposting on for more specialist advice. Venues varied from Holyhead market to Tesco in Llandrindod Wells. The successful events reached almost 800 members of the public and also gathered evidence on the consequences of the reforms across Wales.

Advice services

Across Wales, the Citizens Advice service plays a central role in tackling injustice, reducing poverty and social exclusion, and enabling people to realise their full potential.

The delivery of advice

Advisers recognise that one problem is often the cause or result of another so, rather than addressing a single issue, they look at a client's situation holistically. This way, other potential problems can be identified early or pre-empted, which prevents them escalating into anything more serious.

Bureaux are right at the heart of their communities and the quality services they offer reflect the profile of residents. This could mean access to multilingual advisers, or information on specific local issues.

2012/13 has seen a dramatic **increase of 30 per cent in benefits and tax credits enquiries in Wales**. This directly reflects the concerns of clients in relation to the combined effects of welfare reform and an extremely difficult economic climate. Bureaux at a local level have had to increase their delivery of advice services in this area to fulfil demand despite reductions in funding.

Advice service delivery to communities: Wales-wide services

Adviceline Cymru – 08444 77 20 20

Adviceline Cymru is the Citizens Advice telephone service in Wales, formally launched as a bilingual, Wales-wide service in July 2010. Since then, Adviceline has grown from strength to strength, providing quick and convenient access to Citizens Advice services across Wales.

In 2012/13, Adviceline Cymru received more than 127,700 calls with an additional 14,000 calls transferred to our partner organisations.

Funding received from the Welsh Government has been hugely beneficial and enabled five paid assessors to be appointed across sites at Bridgend, Ynys Môn and Gwynedd. This greatly increases the capacity of the service to answer client call demand. The funding also meant that three quality coaches could be appointed, proving invaluable assistance to bureaux in Wales by evaluating calls and promoting continuous improvement through their active support.

“As demonstrated by the statistics, Adviceline has worked well for us here in Gwynedd. For those volunteers who do not want to give full face-to-face advice, Adviceline enables assessors to make a valuable and rewarding contribution to CAB and to provide an excellent service to members of the public. Here in Gwynedd we have people of varied ages, skills and knowledge, working with and supporting each other.

George Williams
Service Delivery Manager
at Gwynedd & De Ynys Môn CAB

“I think you are doing a brilliant job and have helped me with everything.

Client feedback

Citizens Advice consumer service

From April 2012, Citizens Advice and Citizens Advice Scotland became responsible for providing people across Great Britain with advice and information about their consumer rights by phone and online.

The consumer service is expanding our offer to clients now, in a difficult climate when consumer advice is needed more than ever. With pay freezes, rising costs and high levels of personal debt, many consumers are struggling to make ends meet.

In the first year, across Wales, the consumer service handled over 46,000 cases. The top three issues raised have been:

- used cars purchased from independent dealers
- car servicing from an independent garage
- mobile phones (service agreements).

Everyone is a consumer, which is why the service is so important. From phones to heating homes, consumer issues are essential to everyday life.



Posed by model © Citizens Advice/ABCUI 2008

The Money Advice Service

Citizens Advice Cymru holds the prime contract for delivery of the face-to-face Money Advice sessions across Wales. During 2012/13, the service delivered **nearly 5,800 sessions** (representing 110 per cent of the project target) from **425 community locations** across Wales.

Money advice helps people make financial decisions and includes topics such as:

- budgeting weekly or monthly spending
- saving and borrowing, insuring and protecting clients and their families
- retirement planning
- understanding tax and welfare benefits
- jargon-busting – explaining the technical language used in the financial services industry.

The service is completely sales-free and does not provide regulated advice or recommend specific products or services.

To book an appointment in Wales call **0300 330 05 20** or email moneyadviser@citizensadvice.org.uk



I am so impressed with the [Money Advice] service and the information on the website – I'll go home and have a good look at the information on mortgages so I can feel confident when I approach a mortgage lender to take out a mortgage.

Client feedback



Local advice services

As well as delivering the successful Wales-wide services, local bureaux work hard within their communities to ensure that, whatever the situation, they can adapt to the changing needs of their local area to find the best solutions for their clients.



Employment and equalities at Newport CAB

The Employment and Equalities team at **Newport CAB** represented their client Amy Latham (pictured left with Sian Clarke, Employment and Equalities Team Leader at Newport CAB) in her claim of sexual harassment against her employer at an employment tribunal.

Amy had complained through the correct channels to the company but her grievance had only been partially upheld, with the suggestion that it was only banter, and no internal action had been taken.

The team at Newport CAB issued a claim to the employment tribunal and supported Amy throughout the process, representing her at the pre-hearing review and the final two day hearing.

Amy was successful and the employment tribunal ruled unanimously that she had been verbally and physically sexually harassed. She was awarded £4,000 in compensation for injury to feelings.

“

We didn't know what to do. Your CAB was a great help, thank you so much.

Client feedback

”

CAB advice delivery in Cardiff

Following the closure of Cardiff CAB in October 2011, four neighbouring bureaux came together to deliver advice services in Cardiff. The **Vale of Glamorgan CAB** led the consortium (which was given the working name of 'CAB 4 Cardiff') alongside **Caerphilly, Newport and Rhondda Taff bureaux**.

Despite having to start without premises or any staff and volunteers they were able to have the telephone service up and running within two weeks and a face-to-face advice service available within four weeks.

During the last financial year CAB 4 Cardiff has managed to increase the funding and to consolidate the service. They have delivered advice at 12 locations in Cardiff and worked closely with Cardiff Council to deliver integrated services in their Citizen Hubs. During 2012/13 the service assisted more than 7,000 clients with over 8,000 different enquiries and dealt with more than 30,000 different issues.

The impact of advice

Better Advice, Better Lives: 2012-2015

In 2012 the Welsh Government approved a £2.2 million funding package for Citizens Advice Cymru as part of its Programme for Government. The funding, that lasts until March 2015, demonstrates the Government's commitment to supporting third sector advice providers to reduce poverty by helping the most vulnerable in society.

The project, known as Better Advice, Better Lives, sets out to deliver at least £8 million a year of additional welfare benefits to clients, including £1.5 million for children's disability benefits and £2.2 million additional council tax and housing benefit take-up. This programme demonstrates how access to advice services can help improve the lives of people in deprived areas whose health is likely to be affected by poverty.

The funding also supports the Citizens Advice bilingual telephone service, Adviceline Cymru, enabling uniform quality assurance, training and support to ensure consistency across the whole of the service.

Services like these save time and money for society and public services in many ways, for example, by preventing homelessness, avoiding legal action and helping people to fill in official forms. Clients often report improved health and increased confidence after receiving advice, both of which reduce the demand for health services and contribute to happier, more integrated communities.

While each element of the Better Advice, Better Lives programme has a particular focus, advisers refer to our holistic advice service wherever necessary, enabling clients to access other bureaux and partner services.

During 2012/13, the Better Advice, Better Lives service has seen over 17,000 new clients, with the total number of clients rising to nearly 21,000 and the number of new issues rising to over 55,000.

The combined confirmed gains for this year for the campaign as a whole are over £16 million, more than double the £8 million target figure.

“

Cannot fault any of the service, everyone went out of their way to give advice and everyone took time to listen.

Client feedback”

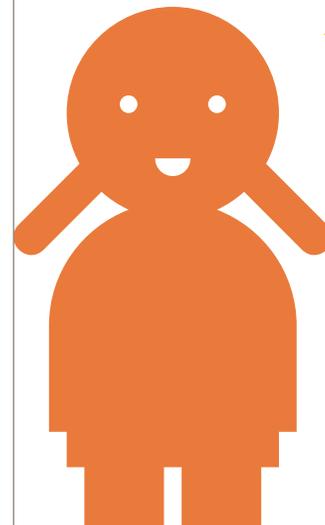
”



Money problems worrying you sick?
Get advice to solve them and improve your health and well-being.

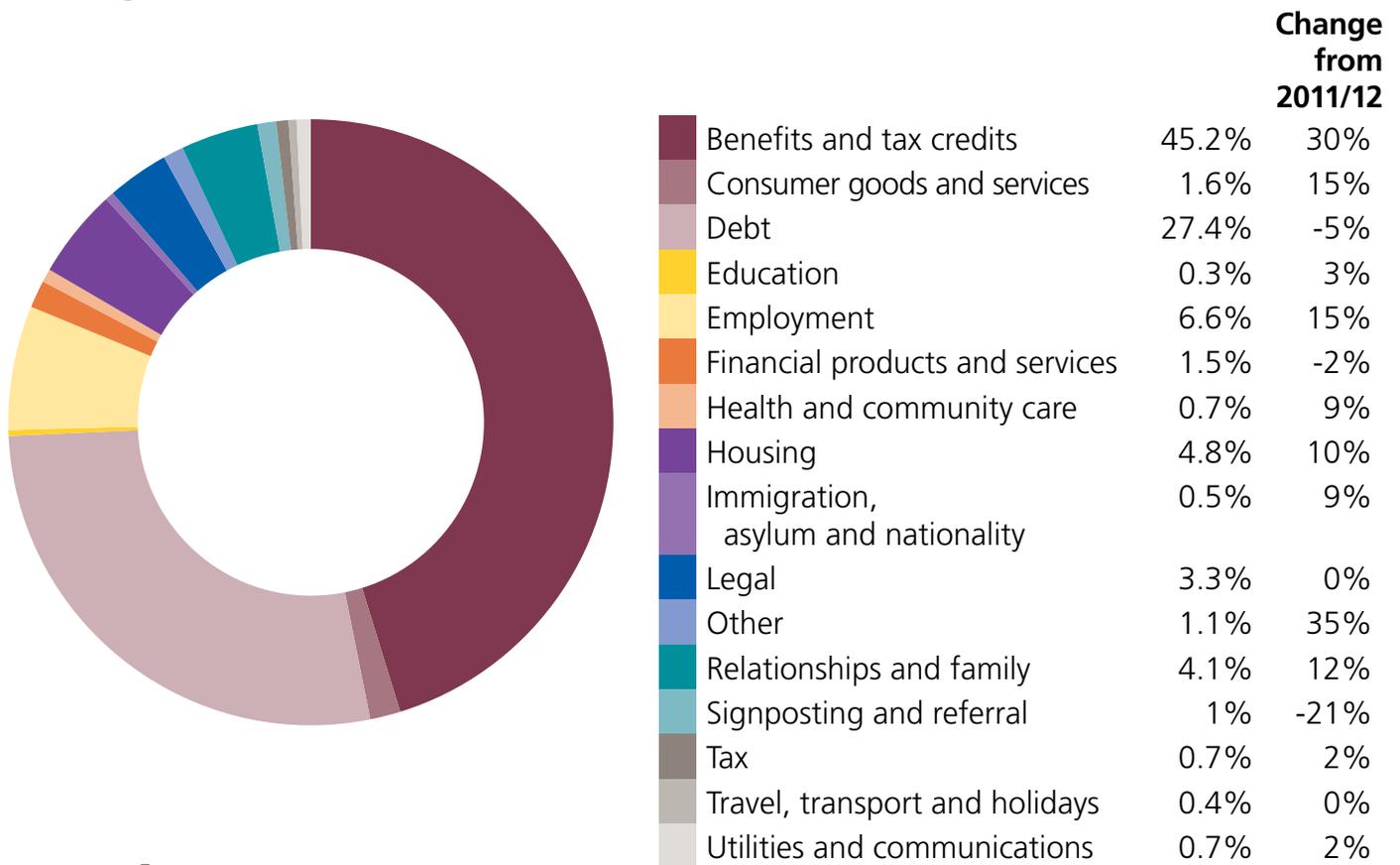
Better Advice, Better Health
Citizens Advice Bureaux services delivered from GP surgeries and other health care settings in Wales.

Adviceline: **08444 77 20 20**
www.adviceguide.org.uk



Adviceline a gwasanaeth hon gae Cysonrwyd Cymru. This service is funded by the Welsh Government.

Analysis of client problems in Wales 2012/13



Key changes

Benefits and tax credits

- 30 per cent increase in enquiries about benefits and tax credits.
- Biggest year on year increase – employment support allowance, council tax benefit and housing benefit.

Debt

- Enquiries have remained steady overall.
- Biggest year on year increase – rent arrears and debt relief orders, debts relating to welfare benefits and enquiries about bailiffs.

Employment

- Enquiries have increased overall by 15 per cent.
- Biggest year on year increase – enquiries about schemes (including training) for the unemployed and dispute resolution.

Housing

- Enquiries show a 10 per cent increase.
- Biggest year on year increase – access to housing and homelessness.

Partnerships

Our joint work with a variety of different partners enables us to reach a broader range of client groups than we could alone.

In Wales we work with a variety of public and third sector organisations, corporate partners, local and national government and trusts and foundations.

Thanks to the support of our many partners we have been able to reach the hundreds of thousands of people and communities who need us most and make a positive difference to so many lives, tackling their problems and helping them make informed choices.

Partnership working has obvious benefits for all involved as we get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional positive outcomes we are collectively able to achieve for more people.

Bureau projects and partnerships

Working Links project

CAB Cylch Conwy District CAB has been delivering advice services to clients of Working Links since late 2011. Working Links is the prime contractor for the Work Programme which provides personalised support for claimants who need additional help looking for and staying in work.

The bureau provides full telephone advice to help the most vulnerable clients deal with problems in areas such as benefits, debt and housing which may prevent them from gaining successful employment.

The dedicated priority phone line is staffed from 9am to 5pm, Monday to Friday by a bilingual generalist adviser, meaning the client gets their issue dealt with immediately. Contact with the client is maintained via the telephone, email and the postal system.

So far, the service has dealt with over **500 enquiries** from Working Links clients across **20 of the 22 local authority areas**. The top three issues raised have been welfare benefits, debt and employment.

Over the last nine months there has been a significant increase in the use of this service by clients and staff of Working Links. With welfare reform having a significant impact on clients, we expect a continued demand for this service.



Digital inclusion in Swansea

Swansea CAB has been funded since May 2012 by BT Openreach to run a digital inclusion pilot project targeting people who have no access to the internet ('non-liners'). Specifically designed around Adviceguide, sessions offer assisted self-help to groups of 8-10 people. An onsite trainer works with individuals in the group to enable them to access the help they need themselves. The project also signposts 'non-liners' to other trusted online resources, Citizens Advice services and projects, and partners.

The project – which ended in March 2013 – delivered 615 training sessions for over 450 people during its lifetime.

“

I felt a great deal of my problem was not understanding my problem, I could not stop myself...talking to somebody who is trained to help and understand was a great comfort. I would 100 per cent recommend this service. Thank you!

Client feedback

”

Help for problem gamblers

Newport CAB now offers a new service providing support for anyone worried about gambling. This means that for the first time one-to-one support is available for problem gamblers in South Wales. Working in partnership with The Addiction Recovery Agency, Newport CAB has now developed a very successful service with over 200 sessions taking place in the first year with positive outcomes and excellent feedback received.

The bureau has been training partner agencies in and around Newport to enable them to detect problem gambling and offer early advice. The bureau takes referrals from other bureaux and through partner agencies or self referrals. As the service moves into its second year, client referrals continue to increase and a drop-in service for new clients is being established.

Newport CAB uses the internet and social media to spread the word about responsible gambling. This way of promoting the service is important as internet and mobile gambling has added to the rise in gambling and gambling related problems.



Like us on Facebook
Search for 'Support for problem gambling'

Follow us on Twitter
twitter.com/HelpGambling

Support to flood victims in Denbighshire

At the end of November last year the rivers running through Ruthin and St Asaph burst their banks and nearly 500 homes were flooded. **Denbighshire CAB** staff were immediately in attendance at the emergency centres helping people to cope with the loss of homes and their possessions.

Staff provided practical assistance in helping people find clothes, shoes and household items in the centre as well as giving advice and support to enable people to cope with the crisis. Denbighshire CAB has continued to provide this assistance to those affected by the floods through events, surgeries, drop-ins and bureau services.

In April 2013 Denbighshire CAB along with other partner agencies such as Mind Cymru, Denbighshire Voluntary Services Council, were awarded funding from the Big Lottery to continue this support for a further 12 months. This partnership demonstrates the effectiveness of sincere collaboration in order to resolve a common problem.

Volunteering

Benefits for all

Volunteering for a bureau provides a tremendous benefit to the local community. Our volunteers in Wales gave over **£2.5 million** worth of hours between them in 2012/13. Without their passion and generosity the service would struggle to survive and the cost to the economy through unresolved problems would rise.

CAB volunteers benefit from free training, ongoing support and expenses. Training results in an accredited qualification which, along with the experience of volunteering itself, helps people develop skills for life beyond the bureau. 30 per cent of the volunteers that left the service in 2012/13, went into further education or paid employment.

For younger people, volunteering provides new experiences, a confidence boost and a path into work or education. Our older, or retired, volunteers say it keeps them active, in touch with the community and means they can 'put something back'. What is common across all volunteers is that they find it a uniquely rewarding experience.



Flintshire CAB volunteer's Olympic Torch run

Bill Bradshaw, 81, (pictured above and left alongside Salli Edwards, Chief Executive, Flintshire CAB) is **Flintshire CAB's** longest serving volunteer having been with the bureau for 32 years. Previously he worked in industry with trade unions and currently as an honorary member of Unite the Union. Bill has also been a golf professional. As well as volunteering two days a week with Flintshire CAB, Bill also finds the time to teach golf to juniors.

Bill was nominated for the honour of carrying the Olympic Torch in recognition of all the good work he has done volunteering for his local community.

The staff and volunteers at Flintshire CAB were delighted that Bill was given this opportunity and everyone watching commented on how emotional the whole experience was and one that no one involved will forget!

Over 600 volunteers in the service across Wales, including volunteer trustees.

Over £2.5 million is the market rate value of work carried out by our volunteers.

Of nearly 900 people who work in the service across Wales, over 600 of them are volunteers, all from different backgrounds with different skills. They perform a variety of roles from giving advice to fundraising, IT, administration, publicity, campaigning and trusteeship.



Investing in Volunteers

Caerphilly & Blaenau Gwent Citizens Advice Bureau was delighted to receive the Investing in Volunteers' award after a year of preparation.



As a volunteer-led service, Caerphilly & Blaenau Gwent CAB has always understood the importance of showing commitment to volunteers. It does this by providing clear guidance and training for their roles and development and acknowledging the work that they do. The award will instil confidence in those that already volunteer at the bureau and encourage others to join the team.

Simon Ellington, Chief Executive, Caerphilly & Blaenau Gwent CAB said "It is reassuring to know that we meet the high standards that we strive towards and we will use the experience of gaining accreditation to improve our practices and policies further. It was a very rewarding experience for both staff and volunteers."

To volunteer for your local CAB:

- see www.citizensadvice.org.uk/join-us
- contact your local Citizens Advice Bureau.

How the service is funded

In a difficult funding climate, we believe it is essential that local authorities and the Welsh Government work together with other strategic funders to ensure advice deserts are eradicated in Wales.

Wales-wide funding

Core funding for local bureaux from local authorities across Wales is vital in covering bureau infrastructure costs. It also acts as a lever to draw down additional, short term project funding, making additional services available to local communities.

Other key funders this year include:

- **Money Advice Service:** Following a successful second year delivering face-to-face money advice across Wales, funding is continuing into 2013/14.
- **The Royal British Legion:** The Benefits and Money Advice Service (BMAS) project, funded by The Royal British Legion provides for the placement of benefit and money advice caseworkers in a number of bureaux across Wales. The focus is on providing debt and benefits advice and support to Armed Forces personnel, Armed Forces veterans and their dependants.
- **Face-to-face debt advice:** The face-to-face debt advice project is funded by the Money Advice Service, with the total number of new clients seen by this service in Wales during 2012/13 at over 10,000. This funding has been extended and will continue to run until March 2014.
- **Shortfall funding for individual advice agencies:** Welsh Government provided one year's funding of just under £1 million to mitigate for funding cuts to advice services during this financial year. This funding was for CAB and other advice agencies across Wales.

Local funding in Wales

Powys CAB and the Henry Smith Foundation

Powys CAB was recently successful in securing £99,000 over three years from the Henry Smith Foundation. The Foundation's current funding policy does not include Citizens Advice Bureaux. Powys CAB was selected in Wales, along with three bureaux in England, to submit a bid to pilot the three year project.

The project commenced on 1 April 2013 and has employed an experienced, skilled telephone adviser/caseworker to deliver a three days a week telephone service. The Telephone Rural Outreach Project will increase access to generalist advice and welfare benefit and debt casework in the rural area of Powys. The pilot is specifically, although not exclusively, for those clients who are socially disadvantaged because of geography, transport difficulties, disability, caring responsibilities and low income.





CAB Gwynedd secures £465,000 Big Lottery Funding

The five year project will address the imbalance between the provision of advice and information between the most remote and inaccessible communities and more urban areas of Gwynedd. This will be achieved in partnership with Mantell Gwynedd via its mobile bus and the use of the latest digital technology.

Mr Gwilym Evans, Chair of **Gwynedd & De Ynys Môn CAB** said "This is a major investment and shows our commitment to improving advice services in rural parts of Gwynedd. As a resident of Dolgellau I am well aware of the concern amongst the people of Meirionydd that services are not always accessible. We are responding positively to that concern."

The award, made under the Big Lottery Innovation Programme, is not just about a mobile bus; it is about the type of service that will be provided. For the first time, individuals in need of specialist advice, for example, debt, welfare benefit and employment, will be able to receive it in real time via webcams at a location near their homes. All this by satellite links to broadband, irrespective of where you live.

Cemlyn Williams, Chief Executive of CAB Gwynedd & De Ynys Môn said "We are grateful to the Big Lottery for having the confidence to support this project financially. We have recognised that in the past people have had difficulty in accessing our service in more rural parts of Gwynedd; this project will help us to address that problem. Moreover, one of the main changes in the Government's welfare reforms is the introduction of digital benefit claim forms. People living in rural areas of the county and with no internet access or poor broadband connections can now, if they so wish, use this service to complete any benefit applications online. It does of course help that [our] CAB service is free, confidential and impartial."

Flintshire CAB employment advice

A Lloyds TSB Foundation grant has enabled **Flintshire CAB** to set up and run an employment advice drop-in service one day a week in Mold.

Via the service, the bureau have so far provided advice and assistance to over 100 new clients, as well as providing recurring support to existing clients.

The beneficiaries of the service have been people of working age living and working in Flintshire who would otherwise be at a disadvantage due to a lack of knowledge of their employment rights or a protected characteristic, for instance, disability, age, sexuality, gender. In particular, the drop-in service has been of benefit to those who would otherwise be unable to access alternative services due to their limited financial resources and to some clients with literacy/ learning difficulties.

By providing specialist advice and assistance, people have benefited by being given the knowledge and support to be able to deal with their employment/ discrimination issues.

Vale of Glamorgan CAB and Families First

In 2012/13 **Vale of Glamorgan CAB** received funding from Families First. The bureau worked closely with the Families First team in the Vale to assist families who had complex needs requiring multi-agency assistance.

A welfare benefits/debt casework service was provided with much of the delivery concentrating on seeing clients in their homes. The bureau also delivered a number of training courses to frontline workers on subjects such as money management, debt awareness and welfare benefits. In addition the bureau ran a very successful welfare reform awareness conference (“A cut too deep?”) in November 2012 which was attended by 120 frontline workers and local politicians.

During the latter part of the year, the bureau ran a money management campaign in secondary schools in the Vale. This involved research into what young people understood about money and from that research a range of sessions on how to manage money were delivered. It enabled the bureau to engage with young people who would not have previously used (or even known about) the CAB service.

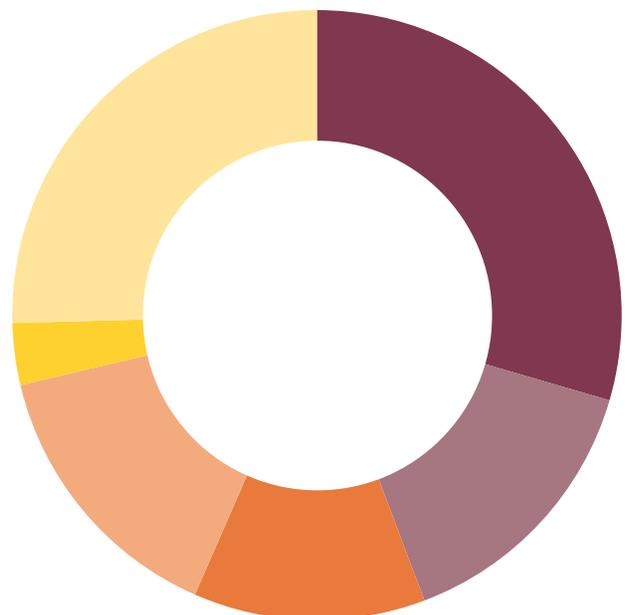
In addition, a campaign was run on the “Swoosh!” website in conjunction with Vibe Experience, a youth organisation in the Vale.

“
[The adviser] gave us 100 per cent of his time and knowledge. We could not have had better advice. Thank you.
Client feedback”

Total funding in Wales 2012/13 – over £12.3 million

The CAB service in Wales will continue to look for funding opportunities to ensure that clients across Wales have access to the advice they need for the problems they face.

Local authority	£3,600,000
Legal Services Commission	£1,800,000
Financial Inclusion Fund/F2F debt advice	£1,500,000
Welsh Government funding	£1,800,000
Big Lottery Fund	£400,000
Other	£3,100,000



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

Preliminary figures at time of going to print.

Our aims

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

Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Citizens Advice Cymru
Quebec House
Castlebridge
5-19 Cowbridge Road East
Cardiff
CF11 9AB

Telephone: 02920 376750
Fax: 02920 341541

Adviceline Cymru: **08444 77 20 20**

Citizens Advice consumer service:

08454 04 05 06 (English)

08454 04 05 05 (Welsh)

www.citizensadvice.org.uk

www.adviceguide.org.uk

Citizens Advice is the operating name of the National Association for Citizens Advice Bureaux.
Registered charity number: 279057

© Citizens Advice Cymru 2013. No part of this publication may be reproduced without prior permission except for the purposes of review or referral.

Produced by Citizens Advice Cymru
June 2013

Cover photo: © Justin Piperger