



Citizens Advice Cymru

Annual review

20¹³₁₄

In Wales 2013/14

337,000

advice issues dealt with.

134,000

individual clients advised.

One million

visits to the Wales section of our self-help website Adviceguide.

13,000

visits to the Welsh language content on Adviceguide.

375

locations where the service provides free and independent advice.

20

Citizens Advice Bureaux members in Wales covering every local authority.



Follow us on Twitter
twitter.com/CABCymru



Like us on Facebook
facebook.com/CitizensAdvice



Watch our films on YouTube
youtube.com/CitizensAdvice

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

To get advice online:
See adviceguide.org.uk/wales

To volunteer for your local CAB
See citizensadvice.org.uk/join-us

“The service was excellent. I cannot speak highly enough of it.”

Client feedback

Introduction

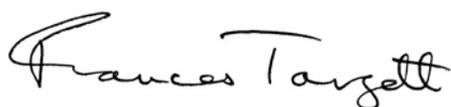
2013/14 has, once again, been an extremely busy year for the Citizens Advice service in Wales, with more than 134,000 people coming to us for advice on over 337,000 issues, and many more using our online services. Our financial education sessions have empowered people to take control of their finances and we've continued to campaign for policy changes to prevent problems arising in the first place.

None of this work would be possible without the support and commitment from nearly 800 dedicated volunteers, and all the staff who work alongside them, who have helped make a difference to people's lives across the whole country. We cannot thank them highly enough.

The impact of a faltering economy, cuts in public spending and a raft of reforms are still being felt by many, including low income earners, families and the poorest in our communities. The future is still uncertain, demand for advice is increasing and our influencing work is crucial in making society fairer. Funding remains tight but we have to keep improving what we do, so this year we have continued to move forward by:

- responding positively to the Welsh Government's Advice Services Review by working collaboratively to deliver quality-assured advice for the problems people face
- campaigning to ensure our clients' needs are understood, particularly as the welfare reform changes continue
- continuing to *Stand up for equality* through our discrimination advice provision
- planning our policy priorities and campaigning on the key issues impacting our clients
- highlighting the consumer issues which matter most to our clients, and progressing our new responsibilities for consumers in energy and postal markets
- improving telephone access to our services through Adviceline Cymru by making them more accessible.

Citizens Advice has been delivering advice services across Wales for the last 75 years and we will be celebrating our birthday at the National Eisteddfod of Wales, 2014. While we will look back at what we have achieved so far, moving forward, we will resolutely plan for a modern service, fit for our clients' needs today, and into the future.



Fran Targett
Director – Citizens Advice Cymru

Who we are and what we do

We're the UK's largest advice charity

In 2013/14, Citizens Advice Cymru helped more than 134,000 people in Wales with over 337,000 problems.

We're here for everyone, and advise on a range of everyday issues – anything from debt, health, work and money, to housing and consumer. We've been here with free, independent, confidential and impartial advice since 1939. But we're not just here for our clients – we use their stories to campaign on big issues to benefit the wider population.

We're local and national

Citizens Advice Cymru has a network of 20 bureaux in Wales – all individual charities. We remove the barriers to advice by going to places where people need us most. That's why we deliver our advice from 375 community locations. Every Citizens Advice Bureau is a member of Citizens Advice, the national body, which provides IT, training and operational support. Citizens Advice also uses local evidence to coordinate and support service-wide campaigns, which solve national problems that affect even more people than we help through advice.

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

We're making it easier to get help

You can access our information and advice through face-to-face, phone and email services and online.

As well as on the high street, you'll find us delivering advice from locations like community centres, doctors' surgeries, courts and prisons.

“I would not have been able to get far if it had not been for the help of CAB. I am very grateful for the help you gave me.”

Client feedback

Advice services

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

The role of advice

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

Citizens Advice Bureaux are right at the heart of their communities and the quality services they offer often reflect the profile of residents. For clients, this can mean receiving a more inclusive service. For example, access to multi-lingual advisers or information on specific local issues.

Advice service delivery to communities: Wales-wide services

Citizens Advice Cymru holds contracts for a number of Wales-wide initiatives and sub-contracts to Citizens Advice Bureaux for delivery.

Adviceline Cymru

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 services across Wales. The service has received over half a million calls since its launch.

In 2013/14 Adviceline Cymru conducted an impressive 42,000 telephone assessments, with a further 5,500 calls transferred to our partner organisations including National Debtline, Consumer Helpline, Money Advice Service, Financial Ombudsman Service and The Pensions Advisory Service. Compared to the previous year, Adviceline Cymru saw a 50 per cent increase in callers choosing to access the service in Welsh.

50%
increase
in callers
accessing
the service
in Welsh.

We ran a dedicated Adviceline Cymru event in Llandrindod Wells, which saw bureaux coming together to share best practice on delivering their telephone service. The event was well attended and the network was able to hear from a number of speakers including the head of the British Gas phone-based service in Cardiff, which is recognised as industry leader in telephone services.



Citizens Advice consumer service

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

Since its launch in April 2012, the consumer service has worked closely with local Trading Standards offices and other regulators on complaints requiring investigation and action.

In December 2013, the consumer service handled its two millionth call and in its second year, has dealt with 1.2 million contacts across the UK including nearly 48,000 cases from within Wales.

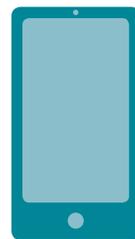
The top three issues raised this year have been:



second hand cars



personal goods and services



mobile phones

Calling us

Citizens Advice has fought long and hard to make sure our national helplines are the best value possible. We've worked tirelessly to secure funding to reduce costs for callers and have recently been successful in making this happen. By September 2014 nearly all of our helplines will run from 03 numbers. This means calling our helplines will cost no more than calls to a local rate number.

Better Advice, Better Lives

Better Advice, Better Lives is a funded partnership between Citizens Advice Cymru and the Welsh Government. The aim of this project is to maximise income for those people in deprived areas whose health is likely to be affected by poverty.

Citizens Advice Bureaux provide advice in co-operation with local health care teams across Wales. Every local authority area in Wales has at least one specialist adviser working across the community.

In 2013/14, the Better Advice, Better Lives service has seen over 20,000 new clients, with nearly 40,000 new issues dealt with.

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

What is offered?

The partnership operates differently according to local need, but may include:

- regular Citizens Advice Bureau sessions at GP surgeries and health centres
- home visits to patients following health practitioner referrals
- advice sessions at community hospitals and mental health services.



Picture posed by models © John Birdsall Photography

The Money Advice Service

Citizens Advice Cymru holds the prime contract for delivery of the face-to-face Money Advice sessions across Wales. During 2013/14, the service delivered nearly 6,400 sessions (representing 120 per cent of the project target) from over 175 community locations across Wales. The service is completely sales-free and does not provide regulated advice or recommend specific products or services.



Money advice helps people make financial decisions on 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.

As a result of our performance in the first three years, we have secured an additional two years of funding.

Money advice in action

Marie, one of our money advisers delivered a session to a client who suffers with mental health issues who, along with his wife, needed help with pensions. Benefits were their only source of income. They needed to make an important decision, but didn't understand anything about their options, felt lost, and didn't know what to do next. Our money adviser was able to explain the complexities of pensions in an easy and straightforward way, including their options. Marie explained what an annuity is and the potential lump sum available to them, which could help pay for essential work on their house. They were also not aware of the potential impact their decision could have on the benefits they receive. This was also discussed and they were told who would need to be informed about changes to their income or capital.

“Just to let you know that I got in touch with our pension provider as you suggested, and I must say thank you!! The new illustrations were much better, so keeping it simple was best like you said. I was so pleased with myself. Many thanks again – we would have been lost without you!”



Communities First

Citizens Advice Cymru has been awarded £2.4 million from Welsh Government through the Communities First Shared Outcomes Project. It funds 11 Citizens Advice bureaux in Wales to work in partnership with community organisations, residents and other key agencies, to provide local access to advice until March 2015. This project is a community focused programme that supports the Welsh Government's Tackling Poverty agenda and supports disadvantaged people in our most deprived areas with the aim of contributing to alleviating persistent poverty.

Already, within the first six months of this project, there are over 100 Citizens Advice outreach locations across Wales providing general advice sessions along with financial capability advice and financial education within communities.

“The level of service is very high [and] I felt less stressed knowing I was going to get help.”

Client feedback

As part of this project, Merthyr Tydfil CAB has been delivering Financial Capability group sessions within its community since November 2013. The project consists of outreach advice services and additionally the opportunity to deliver money skills group sessions to guide, educate and empower participants to better manage finances and budget more confidently and effectively. This preventative approach raises financial awareness amongst participants and ultimately helps reduce the risks of financial hardship and exclusion in these difficult social and economic times.

Merthyr Tydfil CAB has also made great progress in building and developing relationships with primary, junior and secondary schools across the borough to reach out to a younger audience. To date, school sessions have been well received by pupils, students and teachers showing a keen interest in finding out more about financial topics such as budgeting and ways of making money go further.

Local advice services

As well as delivering the successful Wales-wide services, local Citizens Advice 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.

Supporting flood victims in Rhyl

In December 2013, 400 people in Rhyl were forced to leave their homes after high tides and gale force winds battered North Wales causing flooding. Denbighshire CAB immediately responded to the disaster, attending with staff and volunteers at the emergency relief centre. Initially staff worked with the council and helped people to find accommodation, dry clothes and toiletries. In the following weeks they remained at the relief centre, providing advice and support to flood victims who were trying to deal with insurance claims, grants, claims for benefits and utility issues.



The bureau's experience with supporting the victims of the St Asaph floods in 2012 was invaluable, as they had the capacity; knowledge and expertise to provide the assistance and support that people needed to help them recover the lives they had before the floods.

The bureau continues to provide a drop in service two days per week in Rhyl in the heart of the flood affected community.

The Cardiff Advice Hub

This year, Cardiff and Vale CAB were an integral part of the city centre Advice Hub, a new concept devised by Cardiff City Council.

CAB staff work closely alongside staff from the council's Advice team, Cardiff and Vale Credit Union, Somali Progressive Association, Trading Standards, Diverse Cymru and Speakeasy.



The offices provide a bright welcoming reception area with access to Adviceline and Adviceguide. Reception services are managed by the council and the bureau works with them to identify the right organisation to help the client. Very often the clients have complex needs and CAB advisers are able, with their permission, to discuss these with staff from the other organisations. It means a 'one location, one contact' approach can often resolve the issue for the client quickly and efficiently.

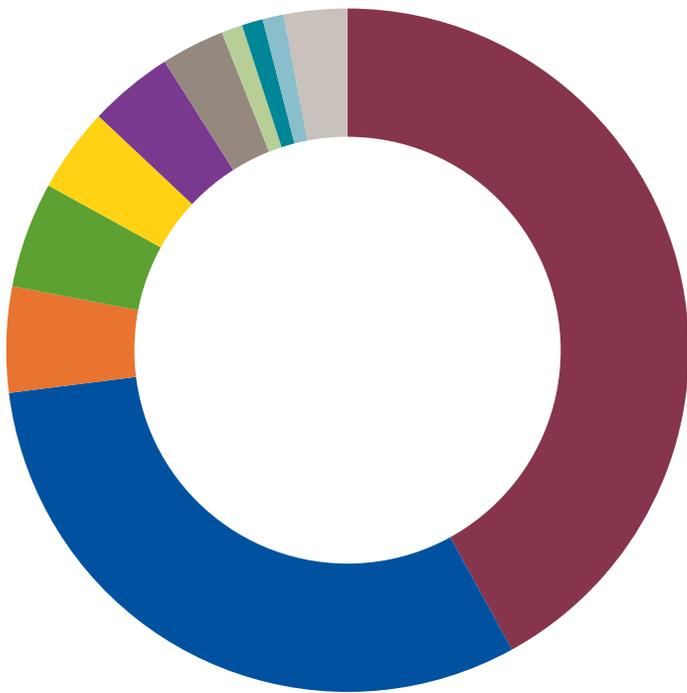
Newport CAB's Employment and Equalities team

The Employment and Equalities team at Newport CAB have continued their work supporting and representing clients who have experienced discrimination in the field of employment, goods and services. Their work has been made harder due to the introduction of fees at employment tribunals, which has reduced their clients' ability to take the necessary action. But despite this obstacle, the bureau has continued to generate numerous success stories, identifying discrimination and gaining compensation for the client.

One client who was represented at tribunal by her CAB made a claim of unfair dismissal and sex discrimination against her employer, a mobile phones/ accessories shop. The tribunal ruled that her claims were well founded and she was awarded over £7,000 in damages and compensation.

Throughout the year, Newport CAB has improved the accessibility of its service, raised its profile and campaigned at events and promoted our *Stand up for equality* work. The Employment and Equalities team have also campaigned alongside Women's Aid with regard to their ongoing national campaign Reclaim the Night, raising the issues of violence against women.

Demand for advice



Benefits and tax credits	42%
Debt	31%
Employment	5%
Housing	5%
Consumer (non financial)	4%
Relationships and family	4%
Legal	3%
Financial products and services	1%
Health and community care	1%
Immigration, asylum and nationality	1%
Other	3%



ESA

25%

of all benefits issues were about employment and support allowance.



11%

of all debt issues had a credit, store and charge card issue.



£

20%

of all employment issues involved pay and entitlements.



30%

of all housing issues were private sector rented property.

Policy and campaigns



The Citizens Advice service is not here just to provide advice in times of crisis; we also work to influence, change and improve the lives of people in Wales. We speak for the thousands of people that use our bureau services each year, and also for all consumers.

We use detailed evidence from bureaux to influence policy makers and service providers, and we now also undertake wider research with consumers across Wales, to make sure we understand the problems they are facing.

For many people in Wales, times are tough. Despite recent positive economic news, the rising cost of essential household bills is putting huge pressure on family finances.

To reflect these experiences we have:

- undertaken research with people affected by welfare reform to understand the cumulative impact of this and inform Welsh Government's Tackling Poverty agenda
- published the findings from the Citizens Advice Universal Credit Managing Migration pilot to demonstrate the level and nature of support our clients will need in making the transition to universal credit. This report revealed that a high proportion of clients will need support to make the transition onto the new system
- investigated the performance of the Discretionary Assistance Fund in Wales to inform the future of this and identify and inform suggestions for change
- directly influenced the Welsh Government's Housing, and Renting Homes Bills to ensure that people living in the private rented sector in Wales have greater protection
- published a joint report with Shelter Cymru on retaliatory eviction, making the case for introducing protection, in law, for tenants in Wales. This was launched at the Citizens Advice Cymru stand at the Denbighshire and District National Eisteddfod 2013 where we talked to more than 4,000 visitors over the course of the week



- raised issues about the appropriateness of the proposed new Welsh Government indicators for the Welsh Index of Multiple Deprivation, specifically the potential for people living in rural areas to miss out on the benefits of policy interventions to tackle deprivation



- actively participated in the Welsh Government's review of council tax support in Wales to ensure that this is available, and appropriate, to those most in need in the future.

Bureaux across the whole of Wales get involved in our national campaigns as well as campaigning on local issues.

Big Energy Saving Week



Pat Sims and Sharon Collis from Newport CAB at the Newport Information Station

The Big Energy Saving Week campaign helped people take action to save money on their fuel bills by checking they are on the best deal, switching tariff or supplier and taking up help to insulate their homes and reduce their energy usage. Citizens Advice Bureaux were out and about at over 200 local events and consumers were also able to get help and advice online or from their local bureau training sessions for over 450 people during the campaign.

“We are keen to make sure that no-one pays a penny more than they need to on energy costs. There are practical things that people can do to reduce their energy bills and help ease financial pressure. During Big Energy Saving Week, Newport CAB helped consumers to check, switch and insulate to bring their energy costs down. The rising cost of living means that more and more people are finding that their household budgets won't cover day to day essentials.”

Den Foley, Chief Officer, Newport CAB

Check it, don't regret it

In November we joined up with the Trading Standards Institute to launch our used car campaign. We asked people to 'check it, don't regret it', highlighting the issues people have with used cars – one of the top three concerns raised by the Citizens Advice consumer service. The campaign was the focus for National Consumer Week and bureaux throughout Wales helped their communities learn more about the issues when buying a used car.

Mad about the ad

We found that payday loan companies were not treating their customers fairly and were even breaking regulations and guidance regarding responsible lending.

So, Citizens Advice Cymru 'got mad about the ad'. We asked our supporters to report irresponsible or misleading advertising. Bureaux worked with their local authority and other partners to ensure that misleading and inappropriate advertising materials were removed from a range of locations including local authority owned buildings such as community centres, and to improve the financial capability skills of their local communities. At UK level, Citizens Advice secured agreement from the Financial Conduct Authority for a range of measures to tackle payday loans including a requirement for payday lenders to carry out affordability checks prior to issuing a loan and limit the number of rollover loans a person can have to two.



Partnerships

Working 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 other's 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

Financial capability forums in Wales

Through its Financial Skills for Life Programme, Citizens Advice supports 14 regional financial capability forums in England and Wales.

Two forums in Wales meet quarterly, bringing together a diverse range of key local and national players from a wide sector of government and society with an interest in the financial capability/inclusion agendas.

The forums have made it possible to influence local and national policy and practice in many ways. Members recently responded to a call for advisers to take part in Citizens Advice Cymru's research examining views of the first year of the Welsh Government's Discretionary Assistance Fund.

"Being a member of the Mid, South and West Wales Financial capability forum has been vital to our work – particularly the opportunity to network and make contacts with partner agencies involved in financial capability."

Lisa Chilcott, Financial Capability Training Coordinator, Caerphilly County CAB

"Loads to take back to the teams in RNIB Cymru – great contacts made."

Andy Williams, RNIB



Ynys Môn – Operational Welfare Reform Impact Partnership

Ynys Môn CAB has set up the county's Operational Welfare Reform Impact Partnership (OWRIP) and developed an action plan to mitigate the impacts of welfare reform. This partnership is an excellent example of co-production, being third sector-led (by the Ynys Môn CAB Chair) with multi sector membership, liaising directly with the Local Service Board and Strategic Welfare Reform Board to ensure reduction in duplication and common aims and objectives.

From the OWRIP, the group identified inconsistencies in the local authorities Discretionary Housing Payment policy and as a result some of the caseworkers from Ynys Môn CAB met with the Revenues and Benefits Manager to revise these. A draft produced by bureau, in partnership with the local authority, was taken to an open workshop to deliver and discuss the new policy with partners. Feedback suggested that it was extremely effective and useful and the bureau has been asked to continue similar welfare reform themed workshops.

Gwynedd and De Ynys Môn CAB working in partnership with Wales Government Jobs Growth Wales Programme

Gwynedd and De Ynys Môn CAB has supported the Jobs Growth Wales Programme, which caters for young people that are job-ready but have had difficulty securing employment, since it started in April 2012. The programme provides unemployed young people aged between 16 and 24 with a job opportunity for a six month period at national minimum wage.

Since 1 April 2013, nine young people have been employed under the programme at the bureau, trained as either gateway assessors or administrative support officers.



Two of the participants, Liam Rogers and Cai O'Marah (both currently on the programme)



Three have secured longer term contracts with the bureau.

Three have secured work with another employer.

Three remain on the programme.

Lee Pritchard, one of the participants who secured work with another employer, said:

"Without the training and work experience that I had there is no way I would have secured work with an accredited training provider. I would recommend this programme to anybody between 16 and 24 and out of work."

George Williams the bureau's Service Delivery Manager said:

"Demand for advice and information is increasing and this programme enables us to meet that demand and at the same time provides first class training and sustainable employment. It's a win-win situation."



Gambling intervention on the streets of Newport in partnership with Newport Big Issue

Newport CAB has taken their Gambling Intervention Service onto the streets with support from the strong partnership that has been built with Newport Big Issue.

Following training, the support worker at Newport Big Issue was able to recognise the signs of problem gambling amongst vendors. This vulnerable group of clients was reluctant to access the CAB and other services, so the gambling intervention worker took a different approach to bring the service to them.

What followed was some very early morning visits to the Big Issue distribution office, lots of tea in the local Salvation Army coffee shop, and many chats on Newport streets. This warm, down-to-earth approach by the Gambling Intervention Worker allowed a relationship of trust and mutual respect to develop enabling the bureau to offer effective interventions to clients to address problem gambling.

With persistence and a willingness to go that extra mile, barriers have been broken, allowing the bureau to take the advice service and tailor it to the client's specific needs.

Cardiff and Vale CAB Families First Project

Cardiff and Vale CAB has worked closely with its local authority this year on supporting families most in need in the Vale of Glamorgan, providing a home visiting service addressing the complex needs of families identified as needing help by the Families First team. This cross-partnership approach has enabled the bureau to identify and support people appropriately.

The bureau has provided casework and advocacy support on a range of issues, working closely with FACT (Families Achieving Change Together), Social Services, Action for Children and Flying Start, advising families who would never have accessed these services previously.

Rachel was referred from the FACT team as her benefits had stopped. Work with Rachel and her two children led to:

- a successful ESA claim and appeal
- halting possession proceedings
- halting court action for council tax arrears
- an agreed payment plan with creditors
- a claim for personal independence payment
- financial gain for the family over the year of over £19,000.

Volunteering

Our volunteers

Of the 1,400 people who work in the service across Wales, nearly 800 of them are volunteers, all from different backgrounds with a range of skills. They perform a variety of roles from giving advice to fundraising, IT, administration, publicity, campaigning and trusteeship.

Over £5 million is the market rate value of work carried out by our volunteers in Wales.

Qualifications through volunteering at Denbighshire CAB

In March 2014, Denbighshire CAB was proud to present volunteer, Carl Makin with his level 3 award in Providing Initial Legal Advice.

This is the first qualification awarded by the Citizens Advice qualifications assessment centre and is one of four legal advice qualifications that have been developed between Citizens Advice, bureaux and other advice agencies.

These qualifications will help to support the development of career structures within the legal advice area, and the opportunity to gain a nationally recognised qualification is a great addition to the volunteering experience alongside the many other skills that volunteers can gain while working in a bureau.

Carl first started volunteering with Denbighshire CAB in July 2011 before he started sixth form, and has progressed from Gateway Assessor to Generalist Adviser at the bureau. Carl is now at Durham University, but continues to work with the local bureau, Durham CAB, and is training to be an Advice Session Supervisor there following his experience with Denbighshire CAB.

Benefits for all

CAB volunteering provides an enormous benefit to local communities. Our volunteers in Wales gave over £5 million worth of hours between them in 2013/14. 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. Fifty-five per cent of the volunteers that left the service in 2013/14 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.



(From left to right) Fran Targett, Director, Citizens Advice Cymru, Carl Makin, Generalist Adviser, Ann Dewbury, Training Officer, Denbighshire CAB, Lesley Powell, Chief Executive Officer, Denbighshire CAB



Peter Dickinson, Volunteer Recruitment Coordinator, Pembrokehire CAB

Pembrokeshire CAB – WCVA funded Volunteer Engagement project

Since 2011, Pembrokeshire CAB has been running its Volunteer Engagement project, funded by the WCVA's Volunteering in Wales Fund.

The project aims to increase the diversity of people who want to volunteer by engaging with groups who are at risk of social exclusion. It offers individuals a range of interesting volunteering opportunities and is establishing a self-sustaining group of volunteers who are responsible for marketing the range of volunteering opportunities.

By March 2014, 73 new volunteers had contributed over 12,000 volunteering hours – a considerable achievement in a predominantly rural area.

“Volunteering with the CAB is a fantastic way for people to gain new skills and develop their experiences with access to a consistent, structured and quality training programme. I personally, have a great belief in training and helping people to reach their potential and am prepared to encourage and mentor volunteers. Every volunteer who has a meaningful and enjoyable experience with us means another person going out into the community with Citizens Advice tattooed into their heart.”

**Nicola Roguski,
Chief Officer,
Pembrokeshire CAB**

“We aim to develop a learning journal, capable of being used in any bureau, which will help volunteers develop good, practical examples of the popular skills sought after by employers to strengthen job applications, and to use in interview situations.”

Mal Edgson, Chief Officer, Torfaen CAB

Torfaen CAB volunteering project

The volunteer experience within Citizens Advice Bureaux is particularly rich in the popular and transferrable skills, which are sought by many employers. These include written and verbal communication, interpersonal, problem solving, teamwork and organisational skills.

Alongside partners, Torfaen Bridges into Work, the bureau is working with a group of volunteers who are using their CAB volunteering to improve their chances of getting a job. Using an employability skills model developed by the careers department of the University of Kent, they will map the skills typically acquired by volunteers in a range of roles. From this, they intend to develop a model, which volunteers will be able to use to enhance their CVs and interview technique.

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

Key funders this year include:

- **Money Advice Service:** Following three successful years of exceeding the contract for face-to-face money advice, the Money Advice Service has agreed to extend the contract for a further two years through to March 2016
- **Advice Services Funding:** the Welsh Government continued to provide short term funding for CAB and other advice agencies across Wales of just over £1 million to mitigate for funding cuts to advice services during this financial year
- **Face-to-face debt advice:** The Face-to-face debt advice project is funded by the Money Advice Service and is delivered by Citizens Advice bureaux and a partner agency at locations across Wales. The total number of new clients seen by this service in Wales during 2013/14 was over 11,000, with an average debt of £13,465 per client.



“I am very grateful for all the information and advice given. Would love the Citizens Advice Bureau to be given more funding to give more hours of service to many other people.”

Client feedback

Local funding in Wales

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.

Big Lottery Fund – Community Financial Inclusion Project

Denbighshire Citizens Advice Bureau has been successful in securing £225,000 over three years from the Big Lottery Fund for its Community Financial Inclusion Project.

The project, launched in March 2014 with support from Martin Lewis of MoneySavingExpert.com and Fran Targett, Director, Citizens Advice Cymru, provides a face-to-face service to individuals and groups, delivering two-strand money advice (debt and preventative money advice) in the evenings until 8pm and Saturdays, 10am to 5pm, in Rhyl and Upper Denbigh, the most deprived wards in Denbighshire.

This service will allow the bureau to help clients who are currently unable to access a daytime service, as well as looking to roll out the use of online interviews to help clients living in rural areas, where services may previously have been inaccessible.



Tomas Shea-Waters, Digital Worker, Pembrokeshire CAB

Pembrokeshire CAB Digital Welfare Project 2014

Pembrokeshire Citizens Advice Bureau, in conjunction with Communities 2.0, is playing a significant part in the new 'Digital Welfare West' regional project funded by the European Regional Development Fund and Welsh Government.

Digital inclusion is seen as a very relevant contributor to addressing poverty and exclusion and as such forms part of Pembrokeshire CAB's anti-poverty strategy.

The project has enabled significant links to be established with Pembrokeshire County Council, three local Jobcentre Plus offices, Communities First and several other organisations, all of which are dealing with the impact of welfare reform.

The Digital Welfare Officer is now mentoring and coaching these organisations' frontline staff to provide digital inclusion support, adapting existing mainstream services to include digital inclusion and, where possible, training their very own Digital Champions to maintain a focus on digital and financial inclusion.

Pembrokeshire CAB workers and clients have benefitted through the provision of an additional member of staff, who provides support and training to tackle the bureau's digital inclusion agenda and has made positive changes as a result. As the project rolls out, these benefits will be extended to Ceredigion CAB staff and volunteers.

Total funding in Wales

Over £11 million funding for Citizens Advice Bureau in Wales in 2013/14.

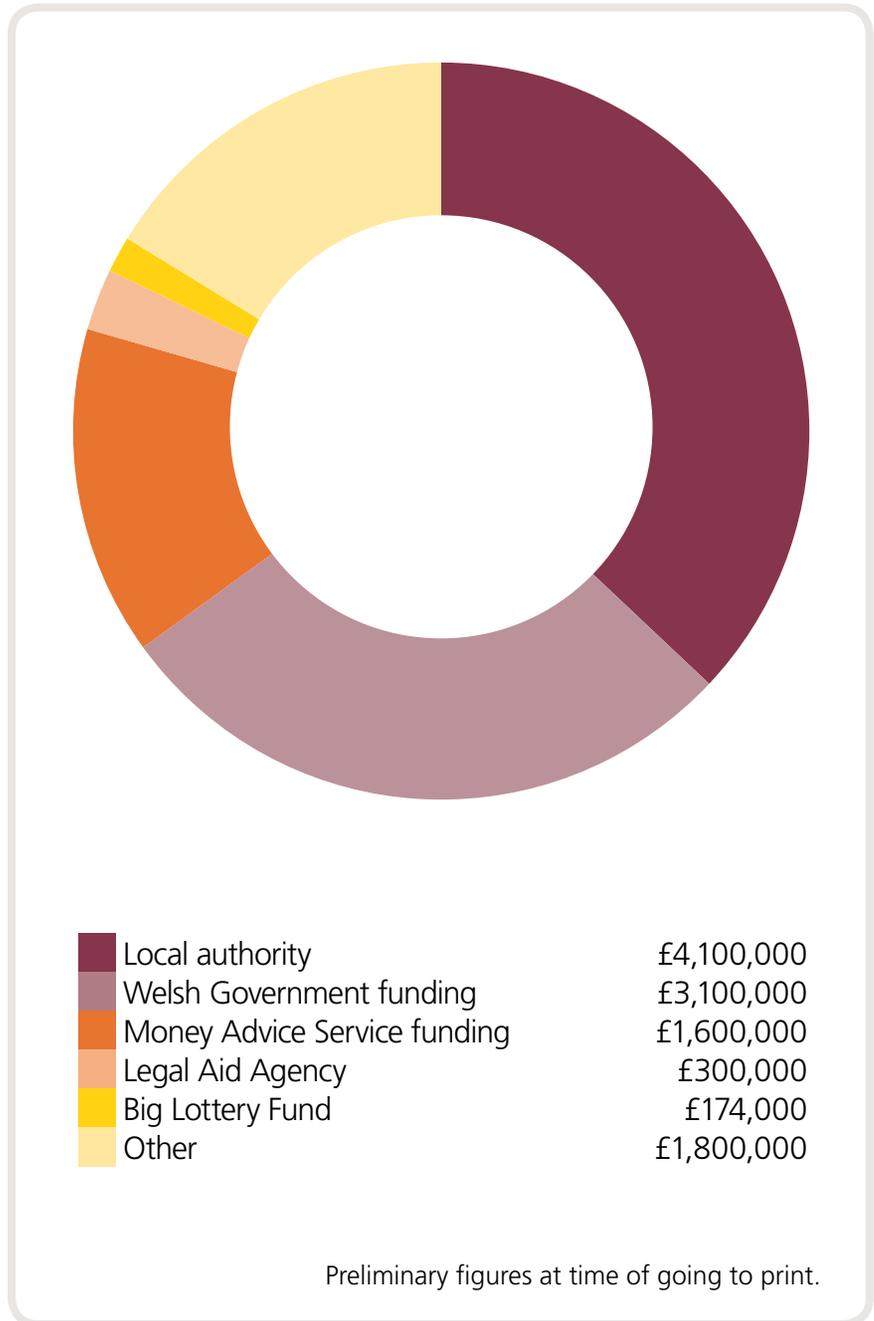
Overall funding to the bureaux in Wales has decreased by nine per cent compared to the 2012/13 figures.

It is important to note that funding for specialist advice was impacted most heavily with a cut of 83 per cent of legal aid funding, leaving only funds for residual cases. Even this low level funding will no longer be available in the 2014/15 year.

It is welcome to note that local authority funding has increased in the period and that the authorities have worked closely with their local services understanding that independent advice is essential at this difficult time.

The continued and increased support of the Welsh Government for advice services is commended with both one-off funding to the wider advice sector and commitment to specific new funding in Communities First areas across Wales.

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



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.

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.

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