CITIZENS ADVICE BUREAU

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

We offer free, independent, impartial and confidential advice for people across the Borough of Redcar and Cleveland from accessible venues, and by telephone.

We aim to provide equal opportunities in our service to the public, our management structure and in our recruitment of volunteers and employment of staff and volunteers.

Our service is delivered by highly trained, dedicated volunteers and staff.

A complaints procedure is available if anyone is unhappy with our service.
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CHIEF EXECUTIVE’S REPORT

In the year 2010/2011, we maintained the services to the residents of Redcar and Cleveland without any reduction in advice times available.

We continued to receive funding on our existing projects until the end of March 2011, when funding cuts had a massive impact with a reduction in overall funding of approximately £120,000 for the future year.

Debt continues to be the highest problem area with a total indebtedness of £8,320,732 (see breakdown of debt figures).

Appointment waiting times for specialist advice have been approximately 5-8 days.

With changes to the benefits system, we have encountered increased demand for advice on welfare benefits and appeals, in particular claims for Employment and Support Allowance and the medical assessments by ATOS.

Our Gateway approach ensures that everyone attending a drop-in session is seen by an assessor, and a convenient follow-up appointment made for generalist advice or a specialist service.

Social Policy work is a twin aim of Citizens Advice, and we continue to gather evidence on local issues as well as national issues. The greatest demand for evidence continues to be for Bailiff collections of Council Tax, and the application and appeals process for Employment and Support Allowance and Disability Living Allowance, with waiting times for appeals of up to 14 months.

With the transfer of Redcar Library into Redcar and Cleveland House, our drop-in session in Redcar also moved to this venue. This has proved to be successful, and the new venue provides a much more pleasant environment for our clients with access to services within the library.

Due to increases in rent, we were forced to consider a move of our South Bank session from the Neighbourhood Centre and into South Bank Library.

In times of great financial difficulties for everyone, it is apparent that the need for our advice services is ever increasing. With funding cuts affecting the Voluntary Sector, this continues to be the greatest difficulty in the provision of our services.

Due to the uncertainty of continued funding, we had to commence the redundancy process for all staff employed by the Bureau. At the end of March after consultations, we lost 4 members of staff due to funding cuts of £120,000. This is equivalent of 25% of our workforce.

We were notified in March of the loss of our Sure Start project, Working Neighbourhood Fund project, a reduction of £20,000 in our provision of specialist debt advice, and a transitional payment for our Core services for only 6 months of 2011/2012.

We were left with 12 paid staff, and thankfully no reduction in our base of 25 Volunteer Advisors and Volunteer Admin Workers.

We have successfully completed 2 training courses with 7 volunteers completing their certificate course in Generalist Advice.

Redcar and Cleveland Citizens Advice Bureau will endeavour to provide advice services and specialist assistance to the residents of our Borough, and would like to thank the Trustee Board, Staff and Volunteers for all their hard work and commitment throughout these very difficult times.

Mrs Chris Wallis
Chief Executive
TRUSTEES’ REPORT

The Trustees of Redcar and Cleveland Citizens Advice Bureau wish to thank the Chief Executive, Staff and Volunteers for their achievements in providing the residents of Redcar and Cleveland with quality advice and advocacy.

All volunteers and staff in every role have worked together through the many dark days of uncertainty around funding and the future of the Bureau, to ensure that we have been able to maintain and provide a Redcar and Cleveland Citizens Advice Bureau.

We continue with the highest demand for advice on Debt related problems followed closely by Welfare Benefits, Employment, Housing, Relationship, Consumer and Immigration issues.

The demand for the service continues to increase as we all face new challenges in the coming year, both in working and personal lives.

Our Volunteers are paramount to the delivery of our services, and we continue to provide free certificated training, support and travel expenses. Our twin aim is to improve the policies and practices that affect people’s lives, and we continue to identify evidence to support this locally and nationally.

The Bureau will strive to meet head on the new funding challenges that we will face in the coming year, ensuring that we adapt to changes in delivery to meet the high demand for our services.

The Trustees are grateful to Redcar and Cleveland Borough Council for their funding and support, and to all other funding bodies that enable us to provide a comprehensive advice service to the Borough.

Councillor Joan Guy / Reverend Ken Harris
Chair of the Trustee Board

TREASURER’S REPORT

This year within the Bureau, we have had to face additional challenges with the uncertainty of future funding for our Core services, Specialist Debt advice and Generalist projects.

The continuation of our services within funding resources has been the major concern, and in December 2010 Redundancy notices had to be issued to all members of Staff within the Bureau.

In March 2011, we were notified of a six months transitional payment of our Core funding, 12 months extra funding of our Financial Inclusion Fund, but the ending of our Sure Start, Working Neighbourhood Fund and Additional Hours of Advice funding.

We end this financial year with a restructure of the Bureau, and Redundancies of four members of Staff.

While we attempt to meet these challenges, as Treasurer I express thanks to everyone who has been involved in meeting and dealing with the changes.

I have moved from the role of Treasurer to that of Chair of the Trustees, and met varying challenges in both roles.

We will endeavour to continue the services to the residents of Redcar and Cleveland, and will meet future challenges with positivity and enthusiasm.

Reverend Ken Harris
Honorary Treasurer
MANAGEMENT COMMITTEE 2010/2011

CHAIR
Joan Guy / Rev. Ken Harris

VICE CHAIR
Peter Gleighorn

TREASURER
Rev. Ken Harris

CHIEF EXECUTIVE / SECRETARY
Chris Wallis

CITIZENS ADVICE AREA REPRESENTATIVE
Kath Heron

ELECTED MEMBERS
Peter Gleighorn
Daniel Maddison
Major Mark Price
Paul Sheldon
Jim Cross
Fran Harris

BUREAU MEMBERS
Debbie Hesk
Shazad Aslam
Ray Quinn

REPRESENTATIVE MEMBERS:

SALTBURN & MARSKE PARISH COUNCIL
Joan Guy

REDCAR & CLEVELAND MIND
Sharon Street
Maureen Gibson

REDCAR & CLEVELAND BOROUGH COUNCIL
Peter Dunlop

BUREAU STAFF 2010/2011

CHIEF EXECUTIVE
Chris Wallis

SERVICE MANAGER
Debbie Hesk

OFFICE & ACCOUNTS MANAGER
Tracy Pearson

ADVICE SERVICES SUPERVISOR
Lorraine Bowden

ADVICE SERVICES SUPERVISOR / GUIDANCE TUTOR
Annmarie Garbutt

FINANCIAL INCLUSION FUND CASEWORKERS
Ann Cross
Jean Warburton
Shazad Aslam
Sarah Freeney
Heidi Morgan

INTEGRATED DEBT ADVICE CASEWORKER
Suzi Dale

SURE START CASEWORKERS
Judy Walker
Allison Noel / Carlene Carter
Sarah Freeney

MONEY GUIDANCE WORKER
Emma Leggott / Nichola Hunter

MORTGAGE RESCUE ADVICE CASEWORKERS
Lorraine Bowden
Sarah Freeney

ADMINISTRATION WORKERS
Lis Goodchild
Julia Watson

BUREAU VOLUNTEER ADMIN WORKERS
Gary Dyson
Joyce Turner
Shona Mitchell

WORKERS REPRESENTATIVE
Ray Quinn

SOCIAL POLICY WORKER
Andrew Lowery

BUREAU VOLUNTEER WORKERS
Joan Gaines-Burrill
Jim Cross
Ray Quinn
Malcolm Hills
Andrew Lowery
Haydn Nicholson
Sue Tucker
Moira Bargewell
Val Metcalf
Lauren Douglas
Janice Welsh
Terry Retchless
Nichola Hunter*
Carrie Cook
Darren Clark Cady
Sharon Russell
Carlene Carter*
David Kennedy
Daniel Wilson
Blake Brunskill
Eamonn Hudson
Karen Hudson

*Moved to paid employment
RISK MANAGEMENT

The Trustees are responsible for undertaking an assessment of the major risks to which the Bureau can be exposed. This is done as part of the Bureau Business, including Bureau Development, Financial Service and Risk Assessment Plans.

During 2010/2011, the main risk factors identified were loss or reduction in funding and buildings in all venues.

The Trustees consider that appropriate systems are in place. Checking procedures and plans to ensure projects are:
- Reaching target figures
- Quality of advice
- Outcomes are favourable for clients

Continuing to source suitable accommodation for our services.

To recruit Volunteers for all positions, including Trustees.

To provide additional training programmes throughout the year for the Certificate in Generalist Advice Work.

To provide training and support for new Trustees, Receptionists, Gateway Assessors and Administration posts.

All aspects are discussed at Sub Committee stage, and approved by the full Trustee Board.

SOCIAL POLICY

During 2010/2011, Redcar & Cleveland Citizens Advice Bureau assisted 11,262 new and repeat issues with a multitude of problems ranging from Bailiff action to benefit entitlement, employment, housing, consumer, relationship etc. Contacts with outside agencies on behalf of our clients were 6,430.

We are not just here for times of crisis – we also use clients’ stories anonymously to campaign for policy changes that benefit the population as a whole.

The Aims of the Citizens Advice service is not only to provide advice people need for the problems they face, but to also improve policies and practices that affect people’s lives.

Some of our campaigns include:
- Calling for a just, efficient, welfare benefits and tax credits system
- Identifying scams and frauds – bogus offers and deals that cost people enormous amounts of money, causing misery and distress.
- Review of Fuel Poverty
  It was reported in Quarter 4 of 2010/2011 that 32% of our fuel debt clients had an income below £400 per month, 76% had an income below £1,000 per month, 37% were single people living alone, 28% were single people with dependent children, 26% had a disability or long-term physical or mental health condition, 38% were aged under 35, and 77% were aged under 50.

How do Bureaux collect evidence of bad practice?
- Through clients and their problems brought to Bureaux
- Emerging issues and trends
- Local groups, forums for Community concern

How is this information used?
- Sending client / Bureaux evidence of the issue to Citizens Advice Social Policy Headquarters
- Citizens Advice uses Bureaux evidence to highlight our clients’ issues in parliament. As well as meeting with MPs and Lords, we submit our evidence in two main ways:

PARLIAMENTARY BRIEFINGS
- Citizens Advice briefs MPs with CAB evidence relevant to bills going through parliament

SELECT COMMITTEE EVIDENCE FROM CITIZENS ADVICE
- Select Committees are cross-party groups who check and report on the work of Government departments and key issues. They take evidence, with oral or written, from external stakeholders - often including Citizens Advice
- Giving feedback to Service Providers
- Working in collaboration with other Bureaux or interested parties

The challenge for Bureau for the year ahead is to continue to identify failings, bad practice and injustice, to ensure we continue to meet the twin aims of the Bureau and ensure vulnerable people in our Society are protected.
ENQUIRIES

We frequently take action or advise clients on matters which financially benefit them. This is recouped by specialist Caseworkers on the take-up of Benefits, Benefit Tribunal Appeals, Debts written off and also through advice given at our drop-in sessions. The total amount raised by the Bureau this year is £1,353,000.

<table>
<thead>
<tr>
<th>Enquiries</th>
<th>2010-2011</th>
<th>2009-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt</td>
<td>18,311</td>
<td>11,629</td>
</tr>
<tr>
<td>Benefits</td>
<td>6,205</td>
<td>6,125</td>
</tr>
<tr>
<td>Employment</td>
<td>1,502</td>
<td>1,415</td>
</tr>
<tr>
<td>Housing</td>
<td>879</td>
<td>782</td>
</tr>
<tr>
<td>Relationship</td>
<td>703</td>
<td>565</td>
</tr>
<tr>
<td>Consumer</td>
<td>341</td>
<td>381</td>
</tr>
<tr>
<td>Health and Community Care</td>
<td>124</td>
<td>137</td>
</tr>
<tr>
<td>Others</td>
<td>641</td>
<td>1,482</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>28,706</strong></td>
<td><strong>22,516</strong></td>
</tr>
</tbody>
</table>

Redcar and Cleveland Citizens Advice Bureau made 11,262 contacts with clients, and 6,430 contacts with outside organisations and creditors.

VALUE OF DEBT WORK

The largest single problem area facing the Bureau during 2010/2011 is Debt with a total indebtedness totalling £8,320,732.

<table>
<thead>
<tr>
<th>Areas of Debt</th>
<th>2010-2011</th>
<th>2009-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Arrears</td>
<td>1,137,857</td>
<td>681,521</td>
</tr>
<tr>
<td>Secured Loans</td>
<td>201,019</td>
<td>316,163</td>
</tr>
<tr>
<td>Council Tax Arrears</td>
<td>205,951</td>
<td>290,747</td>
</tr>
<tr>
<td>Rent Arrears</td>
<td>27,493</td>
<td>25,602</td>
</tr>
<tr>
<td>Unsecured Loans</td>
<td>2,612,224</td>
<td>2,653,379</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>1,751,717</td>
<td>1,711,106</td>
</tr>
<tr>
<td>Utilities</td>
<td>14,061</td>
<td>14,780</td>
</tr>
</tbody>
</table>

Other debts including Catalogues, Hire Purchase, Income Tax, Benefit Overpayments, Magistrate Court Fines, etc - £2,370,410.
PROJECTS:
INTEGRATED DEBT ADVICE

Aim of Project:
To deliver specialist debt advice and casework to residents of Redcar & Cleveland.

This project is funded by Northern Rock for 2 years, until 31st March 2012.

During 2010/2011, one Caseworker dealt with a total indebtedness of £978,527.

CASE STUDY (SD)
Client, single, lives with three sons in property rented through Coast & Country. Eldest son in the property (21) currently in receipt of Job Seekers Allowance, younger son (20) is at University, and youngest son (18) is on a paid training course. Client in receipt of Income-Based Employment & Support Allowance. Client has degenerative Arthritis in both legs, Carpel Tunnel Syndrome in her hands and an underactive Thyroid.

Due to client’s eldest son (25) moving out at the beginning of February 2011, client’s Housing Benefit and Council Tax Benefit were being reassessed.

Client rang the Council to inform them that the eldest son had moved out; they had advised her to just pay Council Tax for non-dependent deduction for the 18 year-old; approximately £2.80 per week. Client however received reminder letters from the Council and a summons for the total amount owing of £412.05. Client was told by the Council that the only way of stopping this summons was to set up a direct debit to pay the full amount in instalments of approximately £58.00 per month. Client was told nothing was on the system regarding her son moving out. Client now required to pay £58.00 per month, which she cannot afford.

Client also left with rent arrears owing to Coast & Country, and has been told by them that she is required to pay £40.00 per week. Client unsure what this is made up of. Coast & Country advise that their next step is a Notice of Seeking Possession.

Client has also fallen behind with electricity payments owing to NPower. They are requesting payments of £180.00 per month, which client cannot afford. They have threatened to fit a meter or disconnect. Client concerned about meter due to her ill health and mobility.

Spoke with NPower – due to client’s illness/disability and benefit entitlement, they are willing to place client on Fuel Direct Scheme. Client’s consumption works out at approximately £22.00 per week, and they will take arrears of £3.40 per week. Application made to the Department for Work and Pensions for this.

Regarding Housing Benefit and Council Tax Benefit – discussed situation with Customer Services at Redcar and Cleveland Borough Council. A note has been placed on the system regarding client’s son moving out on 4th February 2011. This has created an underpayment of Housing Benefit of £339.15, which will be paid direct to Coast & Country. Client entitled to full Housing Benefit, less deductions of £9.40 per week for non-dependent.

With regard to client’s Council Tax account, client has also been underpaid Council Tax Benefit by £221.49. This will reduce client’s Council Tax balance, producing an amount of £190.56. This gives 31 weekly payments of £6.15.

Spoke with Coast & Country – in light of client’s Housing Benefit entitlement, client is required to pay £18.09 per week, which is £9.40 per week for non-dependent deduction and £8.69 per week for service charge, water and sewerage. Coast & Country agreed to accept £23.00 per week for rent not covered by Housing Benefit, and an amount towards the arrears. Coast & Country advised that the backdate/underpayment of Housing Benefit is likely to clear the bulk of the arrears, and agreed to cancel any possession action.

** Outcome so far – issues regarding Council Tax Benefit and Housing Benefit resolved. Rent arrears negotiated with Coast & Country to £5.00 per week, and electricity arrears repayments reduced from £180.00 per month to approximately £25.00 per week through direct deductions. Risk of electricity disconnection prevented, as well as possession action by Coast & Country. Council Tax payments reduced to affordable and realistic amount. Client also advised on Disability Living Allowance – she is making application.
SURE START

**Aim of Project:**
To address the need to reduce child poverty. Every aspect of living is measurably worse for people in deprived circumstances.

The project aims to reduce inequalities, and improve living standards for families.

**Localities:**
- **Central**, covering all Redcar and Marske
- **East**, covering Saltburn and East Cleveland
- **West**, covering South Bank, Grangetown, Normanby, Eston, Teesville, Lackenby, Lazenby and Ormesby.

This project is funded by Sure Start until 31st March 2011.

**CASE STUDY (JW)**
Client has a 4 year-old son with Autism. When her son was 2 years-old, client applied for Disability Living Allowance for him. He was awarded the High Rate Care Component, but was not awarded any Mobility Component because at the date of the decision he was under 3, i.e. the qualifying age for the High Rate Mobility Component. Client requested a review of the decision as soon as her son was 3, but was refused. To be entitled to the High Rate Mobility, the Department for Work and Pensions have to be satisfied that the client is either physically unable to walk far, usually 50 yards, or is so severely mentally disabled that they are a danger to themselves or others.

Our client’s son had no problems physically walking, so we had to show that he was severely mentally disabled. There were 3 main conditions we had to show he fitted into. To enable us to do this, we had to provide evidence from several of the people involved in his care, and submit this evidence with a submission and relevant case law to the Tribunal Service. Also because we were arguing a point of law in this case, we attended the Appeal Hearing with our client. The Appeal was successful, and the High Rate Mobility Component was backdated to his 3rd birthday resulting in an award of over £5,000.

WORKING NEIGHBOURHOOD FUND

**Aim of Project:**
To deliver advice and information on debt, welfare benefits, employment and generalist advice to residents of Redcar & Cleveland within the top 3 - 6% of designated areas.

This project is funded by Redcar & Cleveland Borough Council until 31st March 2011.

During 2010/2011, one Caseworker dealt with a total indebtedness of £381,182.

**CASE STUDY (SL)**
Client, female, separated from her partner, 3 children, living in Coast & Country property. Client was unemployed, and had no income since her partner had separated from her. She was suffering from depression and anxiety, due to the relationship breakdown, and felt she did not know who could help her.

She said that the children were finding it difficult to cope with the absence of the father in the home, and she had been borrowing money from her parents in order to live. She had never applied for benefits before, and was unsure how to go about this.

We assisted the client with claims for Income Support, Housing Benefit, Council Tax Benefit, and Child Tax Credits. This enabled her to obtain her full rent and council tax paid, also receiving her full entitlement to benefits.

Client also applied to become a trainee Volunteer Advisor with the Bureau to enable her to increase her skills with a view to obtaining employment in the future.
MORTGAGE RESCUE ADVICE SERVICE

Aim of Project:
To deliver mortgage rescue advice to people facing, or potentially facing, repossession or eviction. This project is funded by Redcar & Cleveland Borough Council, Homeless Section, for 1½ years. During 2010/2011, two Caseworkers dealt with a total indebtedness of £516,017.

CASE STUDY (SF)
The client is single following his divorce, and a lone parent of his 17-year-old dependent daughter. He is employed full-time, but has recently been diagnosed with cancer and about to start an intensive course of chemotherapy. The client has mortgage and secured loan arrears, which have accrued since his marriage breakdown, and the lender is taking possession action, with a hearing listed shortly.

We established that due to the client having a dependent child and his health problems, the family are in priority need. We also established that the client has exhausted every possible opportunity for negotiating with his mortgage lender, and has not been able to maintain an arrangement. Following our financial assessment, we established that the mortgage and secured loan are not affordable and discussed all options available to the client.

As they are facing repossession, are in priority need, and they are at risk of homelessness, we established that the client is eligible for the Mortgage Rescue Scheme. We wrote to the Court and to the lender explaining the situation, and requested that all action be suspended to allow time for the Mortgage Rescue to go ahead. This was agreed by all parties.

We referred the client to the Homeless Section at the Council, and the application for the Mortgage Rescue Scheme has been completed. We also assisted the client in maximising income by applying for Disability Living Allowance, and looking at other benefits and grants that he could claim.

MONEY GUIDANCE PROJECT

Aim of Project:
To deliver information and guidance to clients of the Borough on budgeting, saving and borrowing, pensions, insurances, taxes and welfare benefits. This project is funded by the Financial Services Authority until 31st March 2011.

CASE STUDY (NH)
Client, 37 years old, with health issues, single person living in mortgaged property, believed she was mis-sold Payment Protection Insurance on her mortgage, which would have meant she would have been unable to claim housing costs within her claim for benefits.

Informed client on how to complain, what to include in the complaint, time limits, and how to take the issue to the Financial Ombudsman Service should the issue not be resolved.
FINANCIAL INCLUSION FUND

Aim of Project:
To deliver specialist debt advice and casework to residents of the Borough.
This project is funded by the Government Department for Business Innovation and Skills, and is co-ordinated by Citizens Advice. The project has been funded until 31st March 2011. During 2010/2011, five Caseworkers dealt with a total indebtedness of £6,425,420.

CASE STUDY (HM)
Client, aged 65, single, lives in a Coast & Country property. Client is retired, and receives basic State Retirement Pension, topped up with Pension Credits, Housing Benefit and Council Tax Benefit. Client suffers from partial deafness, and asthma. The client received a telephone call from 3 Network, the mobile phone operator, and had agreed to purchase a Pay As You Go mobile phone. However, once the client received her mobile phone in the post, she found the mobile phone to be on a monthly contract. The client stated that since she was receiving a low income, she would not be able to afford a monthly mobile phone contract.

We also established that due to the client’s partial deafness, she finds it difficult talking to people on the telephone. The client had felt she was taken advantage of due to her hearing issue, and had not known what contract she had entered into. The client had felt that she had been misled and mis-sold the contract. The client had returned the mobile phone to 3 Network, and believed the issue to be resolved.

However, the client then received a letter from a Debt Collection Agency, asking for a disconnection fee. Since the client is on a low income, we established that she unable to pay the disconnection fee, and since she had felt she had been mis-sold the contract, we wrote to 3 Network disputing the debt and also outlining the client’s consumer rights. We received a telephone call from the Executive Officer at 3 Network, and we were informed a full investigation would take place. After the investigation was completed, we were informed the outstanding balance of the disconnection fee would be wavered, and a full apology in writing would be sent to the client.

OUR VOLUNTEERS

WHAT DO VOLUNTEERS DO?
Citizens Advice is the UK’s largest advice charity. Out of the 28,500 people who work for the service, 21,500 of them are volunteers, and we would not be here for our clients without them. They take on a range of essential roles from giving advice to fundraising, IT, administration, publicity, campaigning and trusteeship.

WHO VOLUNTEERS?
Our guiding principles are to ‘value diversity, promote equality and challenge discrimination’. We know that it is only by having diverse staff and volunteers that we can do these things properly. We are committed to equality of opportunity in recruitment and training, and offer a warm welcome to every volunteer, whatever their background.

WHAT WILL I GET OUT OF VOLUNTEERING?
All our volunteers get something slightly different from the experience. Some of the most common benefits reported are:

- Making a difference to an individual’s life
- Changing the way things work for the better
- Receiving accredited training
- Getting invaluable work experience
- Developing new skills
- Putting existing skills to good use
- Getting involved with the community
- Making new friends

75% of our current staff have moved into paid employment after training and working as a Volunteer with Redcar and Cleveland Citizens Advice Bureau.

TRAINING PROGRAMME
During 2010/2011, we arranged 2 training groups. We welcomed our new Volunteer Advisors - Dave, Daniel, Blake, Matthew, Alison, Mike and Toni.

All our trainees attend a formal module training programme which has been adjusted by Citizens Advice this year to ensure that Volunteers have a clear understanding of advice provision, team work, and service accessibility.

We currently have 25 Volunteer Advisors, and 11 Volunteer Trustee members.
THANKS TO ALL
We would like to express our thanks and appreciation to the following:

REDCAR AND CLEVELAND BOROUGH COUNCIL for their financial support which has enabled us to provide our general advice service. Our services in Redcar, Loftus and Skelton Libraries; our office in Belmont House, Guisborough; our administration offices in Westgate, Guisborough, which are all courtesy of the Borough Council. This partnership helps ensure that Redcar and Cleveland Citizens Advice Bureau provides an accessible and effective service which offers ‘good value for money’.

FINANCIAL INCLUSION FUND in partnership with Business Innovation & Skills, for funding the Debt project allowing us to operate a service to our clients in selected wards across the Borough.

INTEGRATED DEBT ADVICE Funded by Northern Rock to deliver face-to-face debt advice throughout Redcar and Cleveland.

SURE START CHILDREN’S CENTRES for continuation of funding our Caseworkers who work in venues throughout the Redcar and Cleveland area in the Central, East and West localities, providing advice and information to families and parents of children under 5 years (up to the age of 16 years old if families have anyone with a disability).

WORKING NEIGHBOURHOOD FUND for funding to provide advice throughout the Borough on Debt, Welfare Benefits, and all other issues.

FINANCIAL SERVICES AUTHORITY & CITIZENS ADVICE who provide funds to deliver Money Guidance to clients.

REDCAR & CLEVELAND HOMELESS SECTION for funding to provide Mortgage Rescue advice to clients facing homelessness through mortgage repossession and rent arrears.

CITIZENS ADVICE OFFICE STAFF for their support, guidance and training of our workers.

ALL STATUTORY AND VOLUNTARY ORGANISATIONS with whom we liaise.

CHARITABLE ORGANISATIONS who make donations to our clients and our organisation.

STAFF AND VOLUNTEERS at the centres we use for our advice sessions in Redcar, South Bank, Skelton and Loftus Libraries; Belmont House, Guisborough; South Bank Neighbourhood Centres.

HOW TO FIND US

OPEN DOOR SESSIONS:

REDCAR LIBRARY
Redcar & Cleveland House, Kirkleatham Street
Tuesday & Thursday 10.00 am - 1.00 pm

GUISBOROUGH
Belmont House, Rectory Lane
Monday & Wednesday 9.30 am - 12.30 pm

SOUTH BANK LIBRARY
Normanby Road
Friday 9.30 am - 12.30 pm

LOFTUS LIBRARY
Hall Grounds
Thursday 1.30 pm - 3.30 pm

SKELTON LIBRARY
Coniston Road
Monday 1.30 pm - 3.30 pm

APPOINTMENTS Available at Redcar Library
First visit the open door sessions.

DEBT CASEWORKERS
Appointments only. First visit the bureau.
Funded by the Financial Inclusion Fund and Northern Rock

TELEPHONE ADVICE
Friday 10.00 am - 12 noon
(01642) 469 880
Subject to Volunteer availability

LETTER ENQUIRIES
We welcome enquiries by letter but please include as much detail as possible - your name, address and telephone number.

ADDRESS FOR CORRESPONDENCE
88 Westgate, GUISBOROUGH
Cleveland TS14 6AP

ADMIN OFFICE
Tel: (01287) 203 324.
NO ADVICE is available on this number
www.adviceguide.org.uk

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