



80 Year's of Volunteer Advice
Annual Report
2018-19

We are Citizen's Advice Woking

We provide free, confidential and independent advice to help people overcome their problems.

We work to fix the underlying causes of these problems. We are a voice for people on the issues that matter to them.

We value diversity, champion equality and challenge discrimination.

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Message from the Chairman

The year to March 2019 has been another busy year with increased demand for the services offered by Citizens Advice Woking (CAW). This together with new support for Universal Credit claimants, numerous governance procedures from Citizens Advice nationally and fund raising activities, have put pressure on the staff and volunteers. New staff and volunteers must undergo stringent training to ensure they meet the national requirements, and be able to offer a professional service to our clients. CAW is constantly seeking new volunteers to join the team including Trustees to oversee the operation.

The nine areas of the Self-Leadership Assessment are overseen by the Trustee Board with a Trustee allocated to each area. Regular quarterly reporting and an annual telephone audit, as well as a site visit every three years has confirmed that the services offered by CAW have met all the required standards. Lorraine Buchanan and her team are to be congratulated for the hard work that they put in to achieve this success.

This year commemorates the eightieth anniversary of CAW. The Woking Citizens Advice office was established as one of the first in the country and has been offering and expanding its services to Woking residents continuously over that time. As a charity that is **not** supported by Central Government we rely heavily on financial support from Woking Borough Council. The grant has remained the same for a number of years and therefore CAW has had to find other ways to find funding. Over the last few years this has grown to over £100,000 per annum. This sum is made up of special services offered to clients, donations and fund raising.

CAW is continuously looking at ways to help vulnerable clients access our services. Some outreach services have had to be postponed until the funding could be secured. In the last week this has been secured for the next twelve months and these plans will be executed as quickly as possible.

As with any service operation we are entirely reliant on the goodwill, hard work and dedication of the staff and volunteers. My thanks, and I am sure the thanks of the residents of Woking, go to Lorraine, Carolyn and the team at Provincial House.

I would also like to thank my fellow Trustees who have been incredibly supportive throughout the last year.

Charles D. Croker
Chairman



2018-19 at a Glance

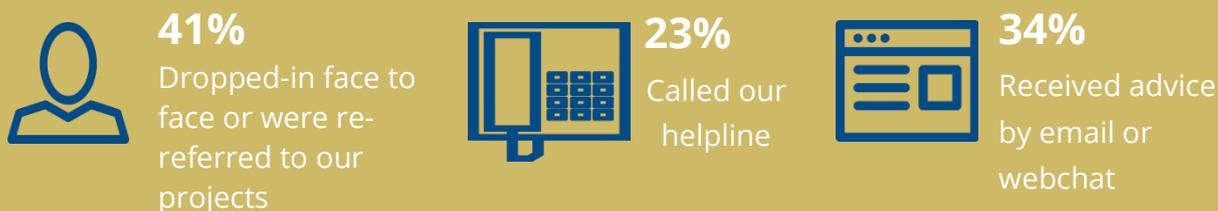
Everyone experiences problems



What people came to see us about (top 4 categories)



How people contacted us



How we add value to society



It's people that make it all happen



Chief Executive's Report

As I have discovered in my second full year in post, the role of Chief Executive Officer at Citizens Advice Woking is varied and no two days are ever the same. Whether it is undergoing training on how to use the "evacuation chair" in the event of a fire, taking part in a fundraising walk or organising a teddy and cake stall in the town centre, the main aim is always to look at ways to improve our service to clients and to find ways to fund this.

Citizens Advice Woking is a recognised local charity which for the last 80 years has a history of helping anyone who asks for advice and information. In the last year we supported clients with 20,278 different issues and by helping them to overcome their problems it reduces the need for public services. If the last 80 years is anything to go by, demand for our services is only set to increase.



At the heart of our organisation are our volunteers who between them gave 34,000 hours of their time for free during the year. The time, dedication and effort they put into their roles every time they are on rota or at one of our outreach sessions or any one of the myriad of ways volunteers help, enables us to offer such a powerful service for our clients. Put simply, Citizens Advice Woking couldn't offer the service we do today without them.

Citizens Advice nationally celebrated its 80th Birthday on 4th September 2019 and the Woking office was one of the very first to open the doors of the horse box to those people seeking advice on a variety of issues at the start of World War 2. Although there is still a similarity in the issues people come to us about today, the world is a very different place. The clients we see today still have problems with the welfare benefit system, their housing, relationships and debt but their issues seem to be increasingly complicated and difficult to resolve.



There has been a 6% increase in the last year on the numbers of people who have asked for help with their welfare benefits. As can be seen in the reports from our specialist caseworkers, the introduction of Universal Credit (UC) in October 2018 has contributed to this increase. We are fortunate to have a team of specialist caseworkers in the main areas of welfare benefits, debt and housing and their reports show the depth and breadth of work they do on a daily basis.

Our volunteers and paid staff had to undergo a significant amount of training, part of which was by taking part in training by the Department of Work and Pensions, to be ready for the UC roll out.

Our volunteers and paid staff are also willing to keep updated with the many changes to legislation and to embrace something new. During the year we introduced the ASK RE programme. The aim was

to help more clients by helping them to break the silence about gender violence and abuse, a programme being rolled out nationally by citizens advice. We have trained all advisers to use the routine enquiry question with unaccompanied clients with debt, benefit, housing or family/relationship enquiries in face to face settings. The successful outcome of this programme is 22% of clients who are ASKed disclose either current or past experiences. Many of these clients have expressed how relieved they were to have been asked.

One of our aims for the year was to open another outreach service so that more residents could access our services. We could see from our data the majority of our clients lived in the Canalside ward. We worked with the Mascot Hub and in September 2018 we opened our Sheerwater outreach session on Thursday mornings with the help of several of our volunteers who agreed to increase the time they volunteered for us by joining the rota to see clients every week.

The success of the new Sheerwater outreach service also shows how joint working with other community groups across the Borough can be the best way to help residents. Citizens Advice Woking continues to work with many statutory and charitable organisations who are struggling to maintain the same level of services due to funding cuts.



Our main funder is Woking Borough Council and we are extremely grateful for their support in the level of funding we receive. In addition we are also provided with our offices in a prime location in the town centre. We also have a very positive relationship on a daily basis with members of the Council staff by working together to resolve client issues.

However we are constantly looking at other ways we can fund our service and were fortunate once again to enter into two Service Level Agreements with Healthwatch Surrey. We have worked successfully together for the last 5 years with other local citizens advice offices to provide health and social care stories to Healthwatch Surrey who use that feedback to increase awareness of the issues that have been highlighted with the aim of improving the health and social care for the residents of Woking.



This is also the second year we have been awarded the contract to run the Healthwatch Telephone Information and Advice line. We have trained a team of volunteers to answer these calls and they have built up their expertise in this area. The numbers of people contacting the service either on the telephone or through the website is increasing and a positive difference is being made to those clients who require assistance with their health and social care problems.

We continue to look for funding specifically to allow us to run the Guildford County Court Help Desk and this year we have been grateful to the Office of the Police and Crime Commissioner, the Access to Justice Foundation and Guildford Borough Council for the funding we were awarded. In 2018-19 331 clients were helped, which was an increase of 18% from 2017 - 18. Homelessness was prevented in 94% of cases. These figures demonstrate the need for this service to continue.

We will continue to need our committed team of volunteers and paid staff and to constantly recruit more volunteers to ensure we have the strongest team possible to cope with the increased demand for our services. Thank you to all the marvellous people that currently make up our team and for all your hard work in the last year.

Citizens Advice Woking changes peoples' lives for the better. As the country faces an uncertain future, we have a significant role to play to support people through the social, political and economic challenges ahead. I look forward to working with all of our volunteers and paid staff in the coming year so we can learn from and support each other. This will ensure we are able to help more people, be more influential and continue to be the very best at what we do.

Lorraine Buchanan
Chief Executive Officer



A cheque presentation from Greenoak Community Focus to one of our longest serving volunteers, Chris Atkins.

Research and Campaigns

'Campaigning for change, using the evidence we collect and the influence we have'

Social Policy (later renamed Research & Campaigns) has been a twin aim of the Citizens Advice Service since 1991 - 'to exercise a responsible influence on the development of social policies and services, both locally and nationally'. As this is our 80th year, we thought it would be good to reflect on some of our Social Policy work since then.

Citizens Advice Woking has contributed to both national and local Research & Campaigns by highlighting clients' experiences (evidence forms), completing surveys, lobbying our MP, and involving our clients in media campaigns.

Highlights and successes both locally and nationally in a variety of areas include:



2002

- ✓ From a slow start 2 years ago, Social Policy work is now a core activity of the bureau and as a result, CAW is in the top quartile of evidence producers in the country.

2003

- ✓ MP lobbied over concerns regarding the Enterprise Bill.

2004

- ✓ Tenancy Deposit Scheme introduced.

2005

- ✓ a new clause to add irresponsible lending to the list of practices that the Office of Fair Trading may consider when granting a licence (Consumer Credit Act).

2006

- ✓ Promotion of free local ATMs
- ✓ A new NHS dentist opens in Woking, following our survey highlighting the non-availability of NHS dentists locally.
- ✓ Provided evidence to the campaign to raise awareness of the need for Bailiff Regulation.

2007

- ✓ Three local radio broadcasts discussing people's reliance on credit, bank charges and debt in general.
- ✓ Woking News and Mail published 2 articles on harassment by creditors and the credit crunch which included interviews with our clients.

2010

- ✓ Debt Relief Order rules around private and occupational pensions amended.
- ✓ Landlord Mortgage Arrears - Additional notice would have to be sent to tenants and occupiers warning them about impending possession action. More importantly, judges could now delay the repossession of a property by up to two months to give tenants the time they need to find a new home.

2014

- ✓ the FCA started imposing tough new rules on payday lenders including restrictions on the use of continuous payment authority and rollovers, more stringent affordability checks and a health warning on adverts.

2015

- ✓ The Deregulation Bill got the Royal Assent, making it illegal for a landlord to evict a tenant in response to a repair request.
- ✓ Woking Borough Council changed their policy and removed DLA when calculating household income.
- ✓ A new PIP assessment centre was opened in Farnham which reduced travel for Woking PIP claimants. Clients were also sometimes offered home visits and taxi fares were paid.

2016

- ✓ Woking Borough Council, who had previously been pursuing historic bonds and deposits, acknowledged these debts were statute barred and therefore unenforceable.
- ✓ Changes to WBC housing allocations policy

2017

- ✓ A Woking Client contributed to a media campaign on excessive letting agents fees.

2018

- ✓ Contributed evidence from our clients to national research on the impact of Brexit.
- ✓ Licencing scheme for private landlords introduced in part of Woking
- ✓ Settled and Safe: A Renter's Right – bill to protect tenants living in unsafe homes

2019

- ✓ Removal of the 7 day waiting period at the start of a Universal Credit claim, introducing a Housing Benefit run on to help with rent payments, and making the UC helpline free.
- ✓ No renter should ever have to pay excessive and inexplicable fees for the basic services a Letting Agency provides

Carolyn Hixson – Operational Manager

Alison Hardwick, Freddie Crane, Sally Long, Paul Shepherd, Phil Stubbs

Research & Campaigns team members

Training Report

This has been a year of many challenges for both our volunteers and clients. We have seen the roll out of Universal Credit in the Woking area, the introduction of the EU Settlement Scheme, along with CAW's implementation of the ASK Routine Enquiry Program. New GDPR rules have necessitated new compliance tests for all trustees, staff and volunteers, and individual projects, such as Healthwatch Surrey and Energy Best Deal have required both face to face and on-line training.

We have a team of over 80 volunteers who come from varied and diverse backgrounds, who bring varied and diverse skills and expertise. We have young people who wish to broaden their horizons, and older or retired people who want to give something back to society. Our volunteers complete many roles within the office and without their invaluable contribution we would be unable to continue to advise and support our clients. Our volunteers are seeing clients with increasingly complex issues, often crossing many subject areas, and they work with many vulnerable clients and challenging situations. We need to ensure that all our volunteers and staff are fully trained and supported to deliver an effective, efficient and up to date advice service to our clients. Alongside this we require that our volunteers have the skills to contribute to all areas of our research and campaign work by recognizing and collecting information and recording the impact of government policies, local authority policies and business practices on the lives of our clients.



Recruitment of volunteers for both reception and adviser roles is on-going. Typically, we run two New Adviser Training Programmes each year, and encourage those potential advisers waiting to start the Adviser Training to help on reception first. This year we have recruited 7 new trainee advisers and 6 new receptionists.

Universal Credit: In November 2018, the full digital Universal Credit service was rolled out in the Woking area. Universal Credit is a new digital service benefit which replaces 6 means tested legacy benefits for people on low income. Several in house half day training sessions were delivered for all volunteer advisers, assessors, supervisors and paid staff. The training was designed to provide a general introduction to universal credit including the elements of UC, the claims process, the claimant commitment and conditionality and sanctions and safeguards.

EU Settlement Scheme: In April 2019, Citizens Advice introduced the new web-based EU Settlement Scheme training programme. It is anticipated there will be additional training on this, plus the associated benefits issues which arise from immigration problems.

ASK Routine Enquiry Programme: the purpose of the ASK program is to break the silence over gender violence and thereby provide better support and improved signposting to specialist agencies. For certain advice areas, in face to face sessions when the client is on their own, advisers ask a routine question about whether clients are experiencing gender violence or abuse (GVA), including domestic abuse, or have experienced this in the past.

Following a 2 day Citizens Advice training programme for supervisors, the training was then cascaded down as full day training sessions for all advisers, assessors and paid staff.

GDPR: Citizens Advice has produced online GDPR training on its new training platform LEARN. Each trustee, volunteer and member of staff is obliged to complete this once a year. After many initial problems with navigating the site and completing the assessments, the training program now runs smoothly, and should not be so onerous to complete next year.

Healthwatch Surrey: This is a telephone based consumer champion for health and social care. Training is provided by the Operational Manager on a one to one coaching basis.

Energy Best Deal: CAW was successful in bidding for the EBD project in November 2018. Early doors training was provided by the EBD adviser at CAW.

New Adviser Training Programme: This year we have had 7 new volunteers, in two cohorts, embark on the New Adviser Training Programme.

The Programme typically lasts around 6 months and commences with topics such as Interview Skills, Advice Model, Legal Framework and Research and Campaigns. It then progresses to the main advice areas dealt with by advisers, including but not limited to, benefits, debt, housing, employment, immigration, consumer, and family law. The courses are delivered via a series of face to face tutorials with the training supervisor, self study packs, online study and webinars, one to one training sessions, workshops, coaching and external courses. At the end of the programme, the trainee will complete an online assessment for each module studied.

After completion of the training programme, new trainees begin on rota as gateway assessors with full supervision and 100% case checking for around a further 6 months. When the trainee is considered competent, they receive a Gateway Assessor's certificate. If the trainee then wishes to embark on full advice appointments, they undergo additional workshops, coaching, online training and assessments for a further 6 month period. Again there will be additional supervision and 100% case checking. When competent, the adviser will receive a Generalist Adviser Certificate.

Receptionists: Training for new receptionists consists of an induction, training on the Casebook client recording system and shadowing of an experienced receptionist. We have taken on 6 new receptionists this year.

Continuous Development: Further training and development needs of current advisers needs to be supported. Many of our volunteers attend external training courses provided by Citizens Advice and Surrey Welfare Rights Unit. This enables the volunteers to keep up with latest legislation and practice. In addition to the external courses, in house training and coaching is provided by the specialists, supervisors and training supervisor on an ad hoc ongoing basis.

Sue Jarrett

Training Supervisor

Welfare Benefits Report

The most significant event during the year was the start of a Universal Credit (UC) Full Service, within the Woking area, in October 2018. A digital claim is regarded as the default expectation, even if the client is without internet connection, lacks IT experience or has limited capacity.

For a Woking resident who has had a change in circumstances, such as a relationship breakdown, they must now claim UC which replaces 6 other benefits, including Housing Benefit and Tax Credits; this is known as *natural* migration. The most common trigger is when a client's Employment Support Allowance (out of work sickness benefit) is ended following an assessment. Although they may still regard themselves as being too sick to work, they will have to claim UC.

We have seen that the Department of Work & Pensions (DWP) encourage clients' families, including teenage children, to support them to make and maintain UC applications.



Case Studies



One such client has had to rely upon her adult daughter and niece when the DWP insisted that her claim had to be made digitally – although she didn't have any internet connection or experience and she would otherwise have to travel to the Library, to be able to access her on line UC journal. She has no car, so she would have to pay to do this.

We are seeing the hidden costs involved in maintaining a UC claim. We have written to Jonathan Lord MP to express our concerns about safeguarding measures within the UC process.

The introduction of UC has further strengthened our relationship with Woking Job Centre Plus. We have good day to day communication between CAW and Job Centre Plus staff which enables us to resolve issues and support clients locally without having to make lengthy calls to the national DWP enquiry line.

Clients with mental health conditions find it harder to maintain disability awards



Many of our Clients have serious and enduring mental health conditions and find it difficult to maintain an award of either ESA or Personal Independence Payment (PIP) following reassessment. Despite having significant mental health conditions such as paranoid schizophrenia, they are found ineligible for sickness and or disability benefits even though they were previously awarded Disability Living Allowance indefinitely prior to the introduction of PIP.

Case Studies



The Client had an award of PIP at the enhanced rate of the daily living and the standard rate of mobility, as he has significant mental health difficulties. He was assisted by CAW to reapply once his award came up for reassessment. Following a face to face PIP assessment he scored 0 points and lost his PIP benefit and the associated disability premiums. Apart from causing considerable financial hardship this decision significantly impacted on his mental stability and his mental health deteriorated. We helped him to challenge the DWP's decision and at Mandatory Reconsideration he was awarded the standard rate of PIP. He was then assisted to appeal this decision as his needs indicated an entitlement to the enhanced rate of the daily living component. The Tribunal looked at the appeal papers and found in the client's favour without the need for the client having to attend the appeal.

Our Clients' experience is consistent with research carried out by the University of York which analysed government data of claimants moving from DLA entitlement to PIP between April 2013 and October 2016.

This study found that mental health claimants are more than twice as likely to lose their existing benefits following a PIP eligibility assessment as non-psychiatric claimants. Explanation for this points to the inadequacies of the assessment process and specifically the lack of specialist mental health knowledge amongst assessors and their reliance upon informal observation to make judgments on a person's presentation rather than the use of a reliable standardised process and an unwillingness by the DWP to contact the claimant's GP and other mental health professionals and to refer back to historical information, held by the DWP to add to the assessment findings.

Emma Aldred, Julie Drake
Welfare Benefits Advisers

Home Visiting Caseworker

The pressure on the home visiting service grows year on year with an ageing population and issues not just involving support with the costs of accessing care and support but also issues around care home funding and support for aged carers. Over 80% of the people supported are older than the 80 years CAW has been in existence.

During this year two volunteers indicated their willingness to help with home visiting and Robin and Sue's support has helped reduce the waiting list for client's to be seen and I am very grateful for all their help.

About 20 referrals a week come into the service with many requiring a home visit and there has been a significant increase in requests for assistance claiming a blue badge – in many ways this form is more difficult for clients to complete, because of the need for photocopy evidence e.g birth certificate and for a group of people who struggle to get out unaided, let alone get to somewhere to get a photocopy done.

Whilst it is easy to concentrate on the older clients we support, the home visiting service is also available to younger people and often amongst this group are people suffering from conditions that lead to a limited life. It is very hard to visit someone known to the adviser who is dying from motor neurone disease at an early age.

Case Studies



An example of a younger client is a client with a complex group of health issues transferring from disability living allowance to personal independence payment. This client had carers paid for by social services under a funded care package, a wet room, an adapted flat for a wheelchair and all the aids required to allow him to be as independent as possible, ably supported by his partner when she came back in from work every evening. All this information was supplied at the time of claim with an up to date care assessment and considerable medical information.

A medical assessor, visiting the client in his flat, able to see all the adaptations and the client using his wheelchair, deemed, (based on no evidence as the client stayed in his wheelchair throughout the assessment) that the client could walk regularly 20 – 50 metres and that even with a written up to date care plan the level of care required was also at the lower rate.

This decision was not changed during the re-consideration process and thirteen months later the client had to attend a tribunal where he was awarded the higher levels of the benefit.

This is not an isolated case and these cases require considerable support involving many hours gathering evidence and in the case of this client his wife having to take time off work, unpaid, to attend the tribunal.

Rosemary Johnson
Home visiting caseworker

Housing Report

The two most significant events in housing in the Borough in 2018/19 were the coming into force of the Homelessness Reduction Act 2017 in April 2018 and, just over 6 months later in October 2018, the move to live service Universal Credit.

The Homelessness Reduction Act 2017 is a piece of legislation designed to herald a cultural change in the treatment by local authorities of those individuals and families threatened with homelessness.

The Act places new duties on local authorities to take proactive steps to help prevent residents from becoming homeless and to relieve their homelessness should they become actually homeless.

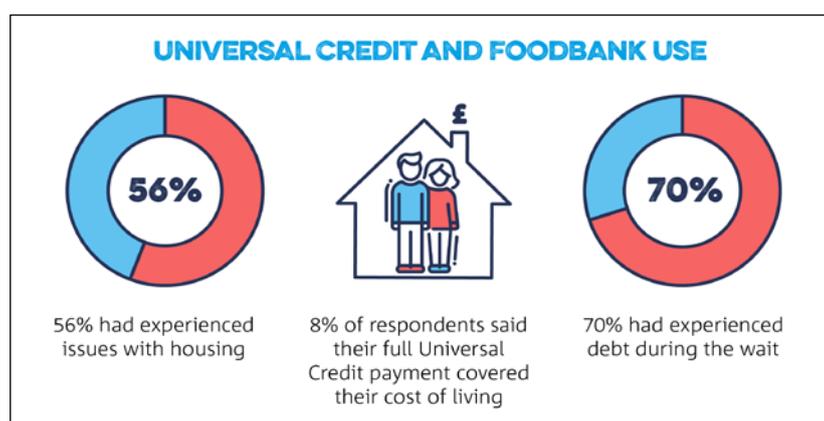
In November 2018 the Local Government Association conducted a survey of councils to gather information about their experience of the HRA since its introduction 6 months previously.



The results were published in March 2019 and two of its key findings were that: firstly, the number of people presenting as homeless was increasing with 78% of the councils who responded stating that they felt this was directly attributable to the introduction of the HRA;

Secondly, that housing homeless households remains difficult with strong links being made by 92% of the responding councils between unaffordability of available housing and welfare reform.

Universal Credit was one of the two factors (the second being the local housing allowance) singled out by the majority of councils which responded as creating shortfalls and delays in rent payments.



The problems with delays in payment of rent under Universal Credit (UC) had been widely publicised in the national press prior to Woking moving to live service Universal Credit at the end of October 2018.

There is an inextricable link between delayed rent payments and the threat of homelessness: if a client relies on UC

to meet some or all of his or her housing costs and those payments are delayed, the client faces falling into rent arrears, with the risk that their landlord will seek to evict them.

This in turn can trigger the local authority's homelessness prevention and relief duties under the HRA.

The Case Study below illustrates the issues encountered by one of CAW's clients.

Case Studies



The client is 63 years old and had to make an application for UC at the end of November 2018 having failed an ESA medical and been found 'fit for work'. She lives in a Housing Association (HA) property and when she moved to the property in 2015, the property was classified as 'sheltered' accommodation. She has mobility issues and is in receipt of Personal Independence Payment (PIP). She does not have a computer or a smartphone, is not computer literate, and relies on public transport. She does not live within walking distance of a library. It costs £5 to get by bus to the Job Centre Plus and the library in Woking to access a computer. Prior to making her UC claim, the client's rent had been paid through housing benefit and she had paid the small service charge that was not covered by housing benefit from her own income. She had no rent arrears at the date of making her UC claim. Delays ensued in the payment of the housing costs (i.e rent) element of her UC claim. These delays resulted from a lack of clarity about whether her property was still classified as 'sheltered' (it transpired it had been de-classified following the cuts made by Surrey County Council) and delays in the verification process between the HA and the DWP concerning the level of rent and service charges being charged. Two months after she had submitted her UC claim, the client had not been paid housing costs, leaving her two months in rent arrears. This was despite the client having given all the notifications that she was required to make on her UC journal at the first possible moment, and despite significant levels of support being given by CAW because of the client's physical vulnerabilities and poor IT capabilities, and significant levels of contact between CAW, the HA, the DWP and JobcentrePlus Woking. Had she been living in a private rental property she would have been at serious risk of being threatened with homelessness, and Woking Borough Council's statutory homelessness duties under the HRA may have been triggered, as they have been since for other clients in privately rented properties. As it was, CAW was able to liaise with the DWP and the HA on the client's behalf throughout the initial three months of her UC claim to resolve the delayed payment issues.

A large proportion of the housing work carried out by CAW concerns helping clients to sustain their tenancies so that they do not need to access the homelessness services that Woking Borough Council is required to provide under the HRA. The CAW Court Help Desk service also provides an additional resource for homelessness prevention in the Borough. We continue to work closely with social landlords in the Borough and with Woking JobCentrePlus to ensure that any delays in payment of clients UC housing costs are resolved as quickly as possible, so that our clients' tenancies are not placed at risk and they do not face a threat of homelessness.

Jakki Mimms
Housing Caseworker

Guildford County Court Help Desk Report

The Court Helpdesk advisors provide free, impartial, independent and confidential advice to residents who face losing their homes as a result of a possession claim brought in Guildford County Court by their mortgage lender or landlord.

Between 2018-2019 the Court helpdesk advisors assisted a total of 331 clients who were threatened with homelessness, which was an increase of 58 from the previous year.

The service is available to anyone with a possession hearing at Guildford County Court regardless of the Borough in which they reside, although in 2018-19 76% of the Court Help Desk clients were residents of Woking Borough.



Clients can be referred to the Court Help Desk by a local authority (either as landlord or through their housing options team), a housing association or another local citizen's advice office.

We work with the client to negotiate with lenders/landlords before their hearing. We also help to maximise the client's income and explore all strategies available to them to prevent their homelessness.

Clients are accompanied to hearings and represented at their hearing if required. Assistance on the day of the hearing at Guildford County Court is also available as a 'drop in' service for clients, even if the client has not made contact with us prior to the hearing.

The goal is to prevent homelessness at all possible stages, even when an eviction warrant has been issued. We can assist clients to make an emergency application to Court to stay the warrant and represent them at Court where possible.

The Court Help Desk project is not funded by Citizens Advice Woking's core funding and is funded through separate grant applications.

The sources of Funding for 2018/19 were the Access to Justice Foundation, the Office of the Police and Crime Commissioner, and Guildford Borough Council.

Case Studies



The client is a Woking Borough resident and a tenant of a private landlord. The client was referred to the Court Help Desk by Woking Borough Council's Housing Options team. She had received a Court claim from her landlord for possession under the accelerated possession procedure, which is a means by which private landlords can obtain possession having previously served a section 21 notice, a two month notice. Section 21 notices are a means by which a landlord can obtain possession of a property even though the tenant has fully complied with the terms of their tenancy; it constitutes a 'no-fault' possession procedure. The use of the section 21 eviction has been widely recognised as a cause of homelessness for tenants and their families who have otherwise complied fully with their tenancy agreements. As a result, the Government has committed to abolishing section 21 notices and is currently consulting on the means by which this should be achieved.

The Court Desk adviser was able to advise the client on the validity of the section 21 notice that she had received: it was invalid for a number of reasons including that the landlord had failed to issue his claim for possession within the six months validity period of the notice. The Court Desk adviser then assisted the client to complete her defence form identifying the various deficiencies in the possession papers.

The Court listed a date for the hearing of the landlord's Claim for Possession and the Court Help Desk adviser was able to attend Court with the client and successfully defend the proceedings, which were struck out, enabling the client to remain in the property and preventing her homelessness.

Jakki Mimms and Hamdi Dahir
Court Desk Advisers

Money Advice Report

The pressure on household budgets continues and many of our clients are on low incomes making it a struggle to pay household costs. Very rarely do clients have any savings to fall back on. An unexpected change in circumstances such as ill health, loss of employment, reduction in working hours, relationship breakdown alters the household income. This might mean they cannot service current levels of borrowing but more usually that they fall into arrears with household bills. If bills are unpaid creditors add costs and charges for attempts to recover the debts increasing the amount owed.



The introduction of Universal Credit (UC) in October 2018 in Woking had an impact, particularly with the 5 week wait before the first UC payment. The introduction of UC has also meant that clients are paid the benefit monthly when they had been used to receiving some benefits fortnightly. These changes have been a challenge for many clients who were grateful for foodbank vouchers issued (so they could access support from the Woking Foodbank) and for assistance from the Wenceslas Fund (to help with gas and electricity costs). Support has been given to deal with urgent situations they face as well as budgeting and ways to reduce household costs. In this way clients are assisted with their current difficulties but also given support to try to prevent further debt arising.

Another impact of UC has been the changes to the debts that can be recovered through deductions from UC. There have been examples of debts for tax credit overpayments from over 6 years ago being recovered in this way when HMRC had not been making other attempts for repayment. Deductions from UC can be for a wider range of reasons including rent arrears, electricity, gas or water arrears. Under Department for Work and Pension regulations the deductions can be up to 40% of the UC standard allowance. For a single person over 25, that equates to a reduction of the benefit payment of £127.12 a month. (The UC standard allowance is £317.82 a month, the amount the Government considers necessary for a person to live on.) This continues to cause financial hardship for clients. If the client accepts a UC advance (loan) to help in the short term this will be recovered over the following 12 months by a deduction from their UC monthly payment. (The deductions from the UC will still be within the 40% deduction limit.)

Many clients seen have a mental health issue and this often makes it very difficult for them to manage their finances and remain engaged over time to have support to fully deal with their debts. The pressures of being in debt with frequent contact from creditors and often enforcement agents (bailiffs) causes anxiety and further distress. Providing support for these clients is vital on so many levels. Initial contact for help with debts may be by email, webchat, telephone or a visit to our offices. The availability of face to face debt advice is important. While the more able in society can access support remotely it is key that the more vulnerable can access face to face support locally as they find it so hard to engage with support online or over the telephone. The complexity of clients' situations means that they will need to have more than one appointment. Some clients are supported over many months before a successful outcome is reached.

This might be an application for a debt relief order, a bankruptcy or an individual voluntary arrangement. It is far less common that clients have sufficient surplus income, after payment of household bills, to be able to make regular payments to creditors.

As an Approved Debt Relief Order Intermediary I am able to work with clients to make a debt relief order (DRO) application. There are strict eligibility criteria and I will work with clients to assess in detail their financial situation to be sure that they meet them all. I am seeing a rise in the total amount owed by individuals and increasingly clients have debts very near or over the DRO eligibility limit of debts under £20,000.

Case Studies



A client who was recovering from an addiction, received support to deal with the debts built up during the period of her addiction. These debts were mostly from payday loans. During the time of support, the client started a temp job that was later made permanent and moved from temporary accommodation into a privately rented property. The clients debts totalled £19,371, so very close to the DRO eligibility limit of £20,000. The making of the DRO has been a huge relief to this client enabling her to continue to move forward with a fresh start.

Where the debts are too high to apply for a DRO the client's option is usually to apply for bankruptcy. This is an online application that they can complete themselves but many clients prefer to have support to fill in the online form. The fee to apply for a DRO is £90 and for bankruptcy is £680. For clients in debt raising the bankruptcy fee is a significant issue and unless family or friends can help, there are very few charities that will pay the fee.

It is always pleasing for me to see the relief of clients when a DRO or bankruptcy order is made. The result is not only to write off the debts but to take away the pressure of being chased for the payment of the debts. In this financial year debts totalling £275,518 have been written off for clients, with the majority of that amount being from successful DRO or bankruptcy order applications.

The Government has announced that it is to introduce a Breathing Space Scheme. This is welcomed but unfortunately it is not expected that this will be introduced until 2021. The Scheme's key proposal is aimed at protecting individuals from enforcement action from creditors for 60 days and interest on the debts would in that time be frozen, as long as they engage with a professional debt adviser to find a long term solution to their debt problem. Those receiving NHS treatment for mental health will have breathing space for the whole of the time they receive treatment. At present the request is made in a letter sent by clients to creditors. Many creditors will do this when asked but the new Scheme would mean that it happens in all cases in a formal way.

There remain many uncertainties in the economy as a whole. I therefore expect another busy year ahead supporting clients with debts.

Financial Capability Report

We have been running this Project for the last 11 years with the support of funding from Woking Borough Council for which we are very grateful. The aim behind the Project over a decade ago was to give people the power and the confidence to make the most of their money and improve their lives. Financial capability is the ability to manage money well, both day- to-day and through significant life events like having a baby, getting divorced or moving home. Being financially capable means having the resilience to handle times when life is tough, losing a job unexpectedly or being unable to work due to illness.

During 2018 – 19 681 clients (an increase of 34% on the previous year) asked for help with their debts. These clients have struggled to manage their money well, and this lack of financial capability has a profound effect on their overall wellbeing. People in financial difficulties are more likely on average to be women, living on lower incomes and be experiencing mental health issues.

Research from the Money Advice Service confirms that work to build financial capability needs to start at a very young age. By the age of 7 many money attitudes are already set. Parents are the key influencers on their children, but few are given the support they need to fulfil this role. In England financial capability is only on the curriculum in secondary schools. What children see and learn about money in childhood will influence how they manage money as adults.



Helping to improve someone's financial capability is fully embedded into our work that is done with those clients who are seeking help with their debts. The aim is for clients to see the value in actively managing their money, know how to make sound money decisions, to act on them and to build up their confidence in their own ability to make decisions about money. This means they manage their money well day-to-day, plan and save for the future, unexpected events and using credit well but avoiding unmanageable debt again.

Recent and impending changes in the financial environment are increasing the importance of individuals being able to manage their money well. For example, the introduction of pension freedoms and UC demand greater engagement with, and understanding of, money management. Overall more responsibility for financial decisions will be shifting to our clients. We need to help them to make the choices that are right for them, and to understand the consequence of the choices they are making.

Gill Cossey
Money Advice and
Financial Capability Caseworker

Employment Report

Our priority when dealing with employment problems brought to Citizens Advice is to make the client our focus. They come to us at a time of high stress, when their employment may be at risk, bringing consequent worries of providing for their family and retaining their housing. Our first step is to ensure they are seen quickly. Few occasions are more dispiriting than delays at times of worry before help can be given. Reducing stress and giving sound advice provides some immediate relief to the client. To this end all employment clients are seen initially by our generalist advisers. That ensures each client is seen and advised on the first occasion they attend and, given the expertise of advisers, work can start on many problems there and then. If research, correspondence, negotiations or further legal advice should be sought, then the client's case would be passed to a specialist employment adviser.



What types of problems do clients bring to us? They range from redundancy, discrimination of all types, dismissals, from the complicated to the relatively straight forward. Numerically, the most common remains the most surprising – failure to pay wages. To those used to structured working conditions and regular salaries this prevalence is always surprising. But there is no doubt that some unscrupulous, here-today-gone-tomorrow employers exploit the vulnerable – very often foreign - workers by these means.

They take advantage of their lack of knowledge and language and with false promises of imminent payment.

Various ruses are used to avoid responsibility. For example, claiming there is no money left (which may be true, with client's labour being used to prop up a failed business), or hiding any assets such as machinery, or to put them in another name and claim they are leased, all to protect them from possible seizure.

There are good employment protections in force, but sadly enforcement mechanisms are both cumbersome and weak. The complexities of an employment tribunal case would be daunting for most, but for those unfamiliar with legal demands and procedures they are often overwhelming. Moreover, even if a client gets through the tribunal route and wins, the legal enforcement of any money awarded becomes the responsibility of the client and not the tribunal.

Legal action has to be a last resort and the principal thrust has to be on negotiation and informal resolution. On a more optimistic note there are indications that responsible employers are recognising this, and the much increased role of ACAS in seeking resolution is clear evidence of central support for this different way forward

Immigration Report

It has been another busy year for the Immigration team with the vagaries of Brexit causing an increase in the number of citizenship applications from both EU and other clients.

Citizenship applications are very expensive and there is a risk of losing the fee if the application is rejected because eligibility conditions haven't been met. It has become even more important that clients understand the pros and cons of citizenship as opposed to having EU settled status; the risk of losing their fee; and that they have completed their applications as fully and correctly as possible where they have chosen that course of action.

Home Office decisions on visa and citizenship applications are still apparently being made by strictly 'following the rules'. This has caused some clients additional costs in both time and expense, where a common sense approach could have allowed the client to correct a simple error they may have made.

Delays by the Home Office, generally caused by administrative problems, have also caused clients distress. In a number of these cases, no correspondence is received by the client from the Home Office, even months after the Home Office's published maximum time for decision. Contacting the Home Office is extremely difficult, both for clients and ourselves, so it can be almost impossible for clients to know what is happening. This has caused incorrect stoppage of benefits and hardship for our clients.

Case Studies



On two occasions, a visa renewal application from a client on a '5 years to settled status' route has been refused by the Home Office because of a correctable error on the client's part.

If the conditions for an extension on the 5 year route aren't completely met, rather than allow the Home Office to ask the client for more information or to correct a mistake, the rules that they follow both allow and advise them to issue an extension visa to the client on the '10 years to settled status' route if the slightly more relaxed conditions for that are met.

This could mean for example that a client could mistakenly apply for settled status if their '5 year route' visa would run out just short of the complete 5 years needed to apply for settled status. Because they wouldn't have completed 5 years, by following the rules, the client was not eligible for settled status, but was issued with an extension visa on the 10 year route, rather than the 5 year one.

The effect of this has been that the client has to wait an additional 5 years to get settled status with an additional cost of about £2500, rather than getting an extension to their 5 year visa and then once their 5 years residence was complete, being able to apply for settled status.

We have asked both our local MP and CiTA to look into this problem with a view to adjusting the Home Office's interpretation of the rules and hopefully allowing leeway for them to query the client's application with the client so as to allow the client to correct an error they have made.

Fundraising Report



On 21 May 2018, a warm and sunny late Spring day, 16 of us set out from CAW to travel to London to join the London Legal Walk. This entails a 10 km walk through the heart of legal London. It has become an annual event organised by the London Legal Support Trust to raise funds for free legal advice and the advice services taking part.

After an initial warm-up stroll from Waterloo station across Waterloo Bridge and through Somerset House we arrived at the start. This was in Carey Street at the back of the Royal Courts of Justice and The Law Society, home for the solicitors' profession, and we were by now amongst a mass of people either about to start or finishing, and others on stilts dressed in 19th century costume to entertain us. A large part of legal London was there, including the Lord Chief Justice and other High Court Judges, representatives of barristers' chambers and solicitors' offices, and other organisations, including a team from national Citizens Advice. There were, we were informed, over 13,000 walkers in all (fortunately not all starting at the same time).

We had a choice of the Park or River route, and we chose the former. This took us down Middle Temple lane (bringing back distant memories for me from when I worked as a barrister based not far from there), along the embankment close to Parliament and the Supreme Court and then into St James' Park and Hyde Park. We mostly all had tee shirts showing which organisations we were from, and I had much fascination in spotting the great variety of groups walking with us. By the time we had reached the Serpentine we were beginning to feel the effort, but nothing an ice cream at one of the kiosks could not solve. Fortunately, the route was now taking us back the way we had come. Thus



revived, we all made it back to Carey Street in good order, where we joined the throng of those celebrating. Our commitment to our sponsors having been so enjoyably completed, we were left to return to Waterloo and reflect on whether we could do it again another year?!

We were grateful to all who sponsored us and proud to have raised in the region of £5.5k for CAW funds. This was out of a reported grand total of over £800k raised by all taking part.

Laurence Oates
Trustee



CAW Quiz Night 2019

The CAW Quiz Night, held in March at the Chobham Golf Club, was an evening of bafflement, trivia and fun. Helen Trotter masterminded all of the arrangements and looked after the money, Mike and Anne Smith were Quiz Masters and Markers and James Buchanan, supported by several friends, collected in all the answer sheets and kept the scores.

Fifteen teams of volunteers, staff, trustees, local businesses & friends took part and tested their knowledge over ten rounds on topics ranging from Food & Drink to Sport, Film, Art & Literature. The serious business of the quiz was only interrupted for team members to enjoy their delicious & imaginative picnics at half time.

Going into the final round three teams were in close contention to be the overall winners with the accolade of CAW Quiz Champions 2019 eventually going to Philippa Galloway and the TGIF team. With only one point separating the top two teams Elizabeth Terry and the WYSIWYG'S came in second place.

The quiz raised some much needed funds for CAW and along with all the helpers on the night a big thank you must go to the Chobham Golf Club who provided the excellent venue free of charge.

We are running another quiz on 6th March 2020, at Chobham Golf Club so do please come along and support us.

Anne Smith
Trustee



The Wenceslas Project

Five years ago the Woking Lions set up the Wenceslas Project. The aim was to help those in fuel poverty to keep their homes warm. The funds are raised primarily by those who are willing to donate all or part of their winter fuel allowance to help others who are less fortunate. CAW has worked jointly with the Lions to promote the Project and administer the funds. In 2018 – 19 £5785 was distributed to clients who found themselves in need of help for a variety of reasons.



Case Studies

A client's husband died leaving the client with four dependent children all in full time education. The client could not access her husband's bank account immediately so had fallen into arrears with some accounts. The Fund was able to pay one month's heating charge until the client was able to sort out her finances. Just one payment can make all the difference to a family at a difficult time.

A client with mental health problems had help with managing his finances from a support worker. He lived in a council property and his rent was paid by housing benefit. He had to pay his heating charge which he did every 2 weeks with the help of his support worker. When the support worker suddenly disappeared on long term sick leave the client could not manage his money as well and he didn't always pay his heating charge. The client came to CAW for support and assistance and an application was made to the Wenceslas Fund to cover the cost of the heating charge arrears to prevent possession proceedings being started.

A client made an application for universal credit after he became unemployed. He applied for an advance payment to cover the 5 week waiting period but he was unable to pay all his bills and arrears started to accrue, particularly his utility bills. When universal credit was eventually paid the client was informed a few weeks later that he would have deductions from his standard allowance for historical debts. This left the client with only 60% of his allowance. An application was made to the Fund to help him make a payment on to his gas and electricity key metres, which included an amount towards the arrears. The client is continuing to receive support because until he can find employment he will not have enough to live on.

Margaret Gower
Project Wenceslas Administrator

Scam champion report

This is my first scam annual report after completing training with National Trading Standards.

During the year I have held a number of successful information displays at local events including a week long display at Woking Library and a stall at Byfleet Parish Day. I have highlighted case studies and gathered feedback from the people I have talked to about how they have been affected by scams, as none of us are immune from falling victim to one of the numerous scams that do the rounds. Highlighting scams helps to protect people as they are less likely to fall for a scam and make themselves vulnerable.



There continues to be a scam involving “romance fraudsters”. They cleverly befriend someone online and build up a relationship through email. Victims believe they are in a serious and loving relationship when in reality the person sending the email is not who they purport to be. Over time the fraudster starts to spin a sob story and starts asking for money to help with a variety of things, normally associated with some tragedy.

Once money has been handed over the fraudster disappears leaving the victim distressed and disillusioned (and out of pocket).

Another scam is the online vehicle sales fraudster. They advertise vehicles and machinery for sale. The victims, after communicating via email with the fraudster, receive a bogus email which appears to be from a trusted third party, often PayPal. The victim, lulled into a false sense of security, transfers the money to an account which is not secure and money and fraudster disappear and the vehicle is nowhere to be found.

Every day even more ingenious ways to scam innocent people are being invented. They can be online, by telephone, or in person but remember if the offer seems too good to be true then it usually is!

Margaret Gower
Scam Champion

Celebrating our Volunteers

The Past... 80 years on and still there is a need for a Citizens Advice Bureau and there are still people who are prepared to work for it, paid or unpaid. I began as a volunteer advisor in 1978 and retired in 2011. During that time I worked under four different managers, each with their own style of managing, and in four different premises, starting in York Road, which was very cramped and rather grim, with the final one



on Commercial Way being the best. In the thirty three years I

was an adviser there were many changes in legislation and in rules and regulations, especially with regard to benefits, but the type of issues people came with remained the same such as housing, debt, employment, family problems and immigration. And always those working at the Bureau did their

best to help people understand their rights and responsibilities, and to help them sort out their problems in a way that suited them.

In an environment which seems to be getting increasingly complicated, I cannot see the need for the Citizens Advice Bureau ever disappearing and I hope there will always be people who agree to fund it and people who are prepared to work for it.

Elizabeth Cuttle

Retired Volunteer Adviser

The Present... Is it really just over a decade ago that I stepped out of corporate HR life into the world of a volunteer with Citizens Advice Working? It has turned out to be one of the biggest most rewarding steps I have taken. I remember being told during our initial training that this was probably one of the most challenging volunteering options to take on. Indeed going live was a slight culture shock as I confronted the reality of problems facing clients - not always aligned to the case studies in the training modules. However as my experience built I grew in confidence with the amazing support of the rest of the team - volunteers with a wide range of experience and knowledge, specialists in the legal and welfare systems and the management team. After a few years (I have stopped counting!) I had the opportunity to become a session supervisor - responsible for the operation on the day, ensuring clients issues (whether in person, on the phone or on line) are dealt with as promptly as possible and helping advisers deliver our service. Never a dull moment in this role but I still aim to see some clients each week to keep my hand in. Just to make my life even more interesting last year I became one of the staff representatives on the Board of Trustees and have the opportunity to add a volunteer's perspective to the governance of CAW. Still lots to learn, still lots of change, still fun - amazing people - think I might carry on!

Jenny Sexton

Advice Session Supervisor

Volunteer Representative Trustee Board



The Present...

I have been a CA volunteer for about 6 years now. I applied because I had retired, rather reluctantly, as a fixed term contract job had come to an end and I had no success (at my age, 65+) in getting another suitable job. Volunteering at CA one day a week gives me many things. First, the hope that at least some of what I do might be helpful to those people who have difficulty negotiating the world we live in, and in particular the UK benefits system which is rather 'Byzantine' in its complexity. Second, the experience of meeting people (i.e. the clients)



whom I would probably not have met in the normal course of my life, but who are often very interesting people doing the best they can. Third, the opportunity (through training courses and on-the-job learning) to learn much more about our society, the issues and difficulties people face, and how they may be helped to get through them.

Finally, contact with like-minded people. Working CA, where I have volunteered since February 2019, is a pleasure to work at because it is very well-organised and has pretty good resources in terms of admin, specialist help when needed, premises, accessibility for disabled people, etc., things which cannot be taken for granted, in my experience.

Dinah Bisdee Volunteer

The Future...

I have wanted to join CA for over 20 years. It all started while I was doing the Camino de Santiago. One of my fellow 'pilgrims' used to work there and I immediately felt attracted to the idea of helping others by offering advice and guidance. A busy life of work and sport did not allow me to join then, together with the thought that I needed legal or special qualifications to perform my duties. This was dispelled by my neighbour who also works at CAW who arranged for me to have an interview. Thank goodness this went well and I started helping as receptionist. Since that date, I have been so impressed and grateful by the kindness and helpful atmosphere in the office. Everyone regardless of their position or level of expertise is always willing to assist and support you to perform your duties. The true team work spirit prevails and this makes it a pleasure coming to the office. Nearly a year and a half has passed since I started. I have been given great training sessions in my journey to become a volunteer Gateway/Advisor. We are all constantly learning and helping each other to give the clients the best we can offer.

Helping the clients is rewarding, satisfying and also challenging, particularly when recording cases on Casebook. But, I cannot deny this would not be possible without the help of the wonderful group of colleagues I have met at CAW.

Patricia Wilson Volunteer

Volunteering can be challenging and rewarding.

Why not come along and be part of our friendly team ?

For further details, please contact Sue Jarrett

by email:

sue.jarrett@wokingcab.org

Rosalind Ferguson
Rosemary Johnson

Universal Support Help to Claim Adviser (Appointed Apr'19)
Welfare Benefits Home Visiting Caseworker

Training

Sue Jarrett

Training Supervisor

Supervising

Shelley Grainger
Susan Denning

Advice Session Supervisor
Advice Session Supervisor

Volunteers

Alison Hardwick

Alison Watson

Andy Ballard

Angus Paton

Anne Lamb

Anne Pitt

Anthony Fiddleman

April Nelson

Barbara Barklem

Barbara Potter

Bob Ewen

Brenda Doherty

Brenda Fitzgerald

Carol Harvey

Caroline Ashford (Quality of Advice Assessor)

Chirantan Shukla

Chris Atkins (Employment) (Left Jan'19)

Christine Shortland

Colin Bonsey

Dinah Bisdee

Ellie George

Emanuelle Labeca-Gordon

Fiona Robotham

Freddie Crane

Geoff O'Dell

Gill Horrell

Gillian Olsen

James Bamford

Jane Marsden

Jane Walton

Jean Macleod

Jeff Dawson

Jenny Sexton

Jill Franklin

Joe Rogers

John Moore

Julia George

Julia Kipling

Juliet Olsen

Katherine Adams

Keshav Masani

Lesley Taylor

Lewis Crowley

Lynn Ryan

Margaret Gower (Wenceslas Fund)

Maria Bonnici

Marie Worthington

Martin Wooley

Michael Durcan

Michael Hipkins

Michelle Pilsworth

Penny Charles (Left Oct'19)

Philippa Galloway

Rebecca Haddow

Richard Broughton

Robin Spice (Welfare benefits Home Visiting)

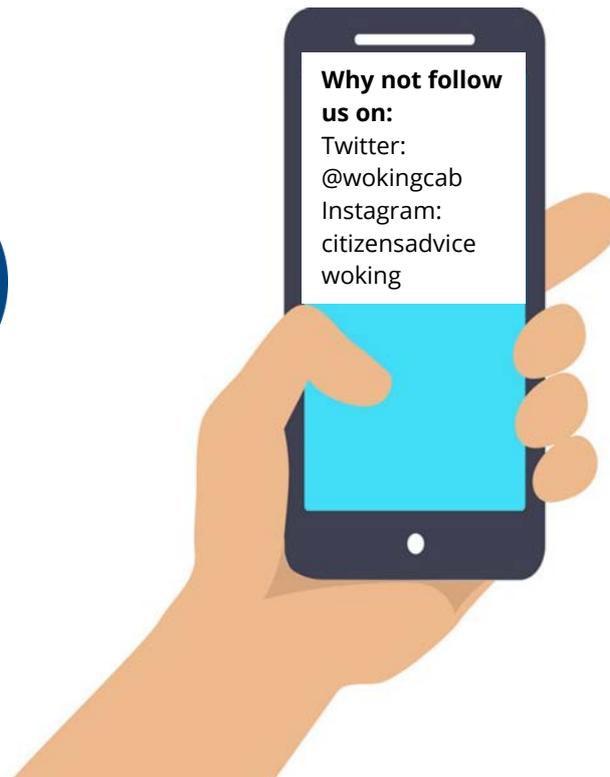
Robina Khan

Roger Clark

Roger Harrison

Ron Hymers

- Ros Hollands
- Rosalind Ferguson (Until Mar'19)
- Sabine Zanker (Immigration)
- Saimah Mehdi
- Saiqa Zakir
- Sally Long
- Simon Creed
- Steve Fox (Left Jun'18)
- Steve Saviker (Immigration)
- Sue Champion (Welfare benefits Home Visiting)
- Sue Mobey
- Sue Rimay-Muranyi
- Susan Groves
- Talitha Frohn
- Terri Skilbeck
- Tina Stimpson
- Tracey Morey
- Trevor Woods
- Xenia Norman
- Yvonne Osprey



What some of our Clients say.....

'Thank you for all your help and advice. You've been an absolute Angel since I've known you, just sorry this will be our last meeting.'

'The help you have given me was key to my success in getting custody of my daughter.'

'Thank you very much for arranging to have my attendance allowance reinstated. I am so relieved !'

'You have really fought my corner, and gone beyond what you had to do and I thank you so much for your gently empathy and dedication to task.'

'Thank you for all the help you have provided for all these years. I'm amazed by your knowledge of the benefit system and I truly appreciate it.'

Thank you for your time in coming to visit and assist with all the necessary paperwork. ...Invaluable !

Thank you so much for what you have done. If it wasn't for you we would not have got anywhere.

'Without your support I would have been lost in dealing with the benefit system. I won my appeal and would like to thank you and all the people at Citizens Advice Woking. Without you, people like me wouldn't have a voice. I can't thank you enough.'

I just wanted to say how amazing your Adviser was at the meeting today. He knew what he was talking about, was very understanding, clear, precise but showed empathy.

'Thank you for the help with the Blue Badge and attendance allowance applications. It's so good to know that we have kind people like you 'in our corner' when we need help with something that is really becoming increasingly difficult.

'Thank you from the bottom of my heart. With your fantastic work and so much help from yourselves, I've finally got myself a mobility car. I can't put into words how happy I am and you've changed my life for the better. It means so much that there are people like you to help people who are struggling to get what they're entitled to'

'Thank you to the Lady who helped me apply for the Attendance Allowance. I have been awarded the higher rate, and my housing benefit has doubled! Both backdated and much appreciated.'



Woking

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.org.uk



**Provincial House, 26 Commercial Way, Woking, Surrey.
GU21 6EN**

For Advice Tel: 0300 330 1198

For Administration Office Tel: (01483) 725192

Fax: (01483) 776350 Email: bureau@wokingcab.org

www.wokingcab.org

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