

Annual Report 2008/2009



Citizens Advice South Lakeland

- The Charity for your community -



www.cabsouthlakeland.org.uk



Registered Charity No. 1093888 Company No. 4500088
Registered Office: Blackhall Road, Kendal, Cumbria, LA9 4BT.

REPORTS



Quality Advice	p7
Project & Service Reports	p8-9
Summary of Income & Expenditure	p10
Independent Auditors' Statement	p11-12

CASL Introduction	p2
The Trustee Board	p3
Chair of the Trustee Board	p4
Treasurer's Report	p5
Manager's Report	p6



Health & Well-being	p13
Friends of CASL Social Policy	p14
Thank You to our Funders	p15
Joining the CASL Team	p16
Where to find us	p17



Citizens Advice South Lakeland (CASL) provides free, independent, confidential and impartial advice to everyone.

We aim :

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives by influencing policy makers with clear evidence

We are an independent, registered charity. Without funding and volunteers CASL could not continue to provide its services.

Our volunteers are fully trained. Typically it takes 12 months for a volunteer to become fully-qualified. We are rigorously audited regularly for the quality of advice we give.

OUR ANNUAL REPORT

This report tells you about the Trustee Board that directs the service, and the Manager's report on the past year. It tells you how many clients came to us in Kendal and Ulverston and the problems they faced. It also tells you about the specialist Contract services we provide and spells out our financial situation.

CASL – AN OVERVIEW

We know how much our service is needed, particularly in the current economic situation. We receive grants towards the cost of the General Advice Service, particularly from the South Lakeland District Council, local Town and Parish Councils, together with grants from private Trusts. Through our Friends initiative we receive valuable grants from Lakeland Ltd and other organisations and individuals. We receive no government grants.

Our Contract services are specialist services provided for clients such as the Legal Services Commission, the County Council and Macmillan Cancer Care, funded on a contractual basis for particular client groups.

Trustee Board



Legal Identity

Citizens Advice South Lakeland (CASL) is a registered charity and a company limited by guarantee. It is managed by the Trustees of the charity who are also Directors of the company.

CASL is a member of Citizens Advice - the operating name for the National Association of Citizens Advice Bureaux.

The charity can appoint a maximum of 12 (min 4) Trustees: 8 elected at the AGM, 2 nominated volunteers, with a further 2 co-opted positions available. Officers are nominated by the Trustees at the first meeting following the AGM.

Trustees are local volunteers and are unpaid. They ensure CASL operates in accord with all legal requirements and its memorandum and articles of association. They ensure the service meets the needs of the local community, manage the organisation, and direct its future development.

The Trustee Board at Work

The Board meets every two months in Kendal and Ulverston alternately.

Most regular business takes place in the Finance & Personnel Committees which each month monitor the bureau's work and progress in these key areas.

During the year, working with all other CABx in Cumbria, we agreed in principle to consider a County-wide merger, with support from CitA. A County-wide Steering Group started a Feasibility Study to consider the potential and issues involved in such a merger.

Day to Day Management

The day-to-day responsibility for managing CASL is vested in the General Manager who works closely with the Trustee Board to ensure their directions are implemented.

Anyone interested in becoming a Trustee can contact the Manager on 01539 728892. Further details are also available on the CASL website:

www.cabsouthlakeland.org.uk

Citizens Advice South Lakeland Trustees 2008/09

Appointed Resigned

M. Atkinson		Jan 09
B. Byford	Jan 09	
L. Chambers		Jan 09
A. Dobson		
A. Goda		Mar 09
A. Holton	Jan 09	
K. James		
M. Jones (Treasurer)		
D. Jordison (Chair)		
M. Roberts		Jan 09
K. Winnard (Secretary)		Mar 09

Volunteer Representatives Trustees

R. Pater (Kendal)	Jan 09
M. Cooper (Ulverston)	Jan 09

CHAIR'S REPORT

It will be seen from the Treasurer's Report that our financial position continues to give rise for concern. We had hoped to alleviate some of our pressures by merging with Cumbria Rural CAB and much time and effort went into trying to create a new organisation that would have covered the area currently occupied by our two bureaux. Unfortunately, the merger had to be called off when the scale of CASL's pension liability was recognised. The liability is not likely to cause problems in the immediate future and may eventually be resolved, but it remains a difficulty which has to be overcome.

Several measures were taken during the year to contain costs and maximise income. One of the ways in which expenditure was restricted was an agreed pay freeze. Some confusion arose as to the extent and timing of the freeze, and Trustees and staff entered negotiations in order to resolve the problem. Eventually agreement was reached and good relations between staff and Trustees continue. The Board would like to acknowledge the patience and understanding shown by the staff during these difficult times.

A debt of gratitude is also owed to our many volunteers, whose unpaid work provides an invaluable service to the citizens of the area.

The Board would also like to acknowledge the tremendous effort made by our Manager, Jez Such, who left the organisation in May. Jez has worked tirelessly for us and will be very much missed. We are, however, fortunate to have found a replacement for him. Georgina Livingstone has been appointed from September 2009 and we very much look forward to working with her.

We also say "farewell" to Alan Goda, a Trustee who worked hard for CASL for four years. We shall miss his Personnel expertise and the valued wisdom and experience he brought to all aspects of the business.

We are optimistic that we can contain our financial problems with hard work and some sacrifices. We also continue to create income generation whenever possible and we are confident that Georgina Livingstone will bring new energy and ideas to this area.

We will also have a new Chair. Martin Jones has been our Treasurer through these difficult times and I know that, as Chair, he will be the ideal man to lead CASL forward.

D Jordison, Chair of Trustee Board

TREASURER'S REPORT

As a result of the staff agreeing to a 12 month pay freeze we managed to get through another year with only a small deficit (£19,000). During the year we always maintained a cash balance above that set as the necessary Reserves level by the Trustees, of £79,300

This situation cannot continue without significant change as the survival of the service to the local community depended on the generosity of the staff AND a major reduction in the small administrative staffing in the core service. Basically this means that all staff are doing a lot of bureaucratic work which reduces their time with clients, as well as donating this year's cost of living increase to CASL.

Our existing contract services continued to perform, serving their clients well and meeting their performance targets. We continued to deliver the existing opening hours for the General Advice Service for most of the year. Then in February we were able to add 5 more hours at each Bureau, paid for through the Government funded Additional Hours of Advice. This will only continue until March 2010, under current provision.

Once again the Trustees are extremely grateful for the efforts of all those involved in the Friends of CASL, which raised many thousands of pounds for the general Advice Service and the core organisation.

Our outlook continues to look bleak, despite a slightly more satisfactory position in the current (2009/10) year due to temporary grants. It is clear that locally and nationally people do not realise that we are a charity, depending on grants and donations to provide the General Advice Service. We need to get the truth out locally as much as we all can.

PUBLIC BENEFIT

The Charities Act (2006) requires all charities to state explicitly in their Annual Report how their aims are to benefit the public. The introduction to this report sets these out very clearly, and all our activities contribute to meeting these aims in the communities we serve.

In particular we work for the prevention and relief of poverty, and focus on the relief of those in need, for whatever reason.

Martin Jones

General Manager's Report



General Manager's Report

In 2008/9 Citizens Advice South Lakeland again played a vital part in addressing the needs of the growing number of local people who found themselves in hardship or difficulty and in need of expert, independent and free legal advice and support.

Last year saw an increase in the number of people helped by the bureau for the third year in succession. At the same time the advisers also increased the amount of time and depth of involvement involved in those enquiries, resulting in over 13,000 separate contacts with clients and an array of agencies and organisations when acting on the clients behalf.

Thanks to a successful application for central government funding intended to help people and families as the economic downturn, February 2009 saw CASL increase its opening hours in Kendal by almost 50% with a similar expansion at the Ulverston office due in the new financial year. Although this funding is strictly limited to March 2010 the increased service will be welcomed by the many local people CASL had previously been forced to turn away week after week because its was working at capacity.

Another stride forward came with the new Financial Capability project. A team of volunteers will take the bureau's unique experience and expertise about daily money matters out into the community, providing training & guidance to help prevent money difficulties from becoming serious money problems.

Looking forward, the immediate future offers still more positive developments, with CASL playing a leading role in the strategic development of a Cumbria Advice Network that will provide a seamless and accessible advice service across the whole county.

Yet all these successes - indeed all CASL's remarkable services to the community, are built upon financial foundations that are far from secure. The funding for the additional services and developments is firmly ring fenced for the additions they bring, and the unrestricted funding that pays for all the basic essentials continues to be chipped away.

It was this financial pressure that forced redundancies in each of the 2 previous years, and with the bureau again facing severe difficulties in 08/09, the paid staff agreed to have their pay frozen at last year levels. That such a step should be forced upon a most reluctant Board of Trustees is evidence of the clearest kind that these financial pressures pose a genuine threat to all the bureau does for so many of those in most need.

In 2008/09 all CASL's services - helping clients facing unemployment, or cancer, or disability, or discrimination, or unfair dismissal, or repossession, or bereavement, or a cold winter without heating - were delivered by a skilled, dedicated and quite remarkable team of committed volunteers and paid staff. Once more it was my privilege to work with that team, and I take this opportunity to say thank you to them all.

Jeremy Such, General Manager



Quality Standards

All advice provided by Citizens Advice South Lakeland is Quality Assured under the Community Legal Services Quality Mark scheme.

All Benefits, Debt, and Disability advice is accredited at the higher "With Casework" quality level.

All advice from Housing solicitor Colin Henderson & Benefits Supervisor Helen Forrest is accredited at the highest Quality Standard "Specialist Help" level.

Attaining Quality

Citizens Advice training is a recognised leader in the advice / voluntary sector.

All volunteer advisers undertake the "Certificate in Generalist Advice" training course. Involving over 200 Guided Learning Hours per trainee this provides the thorough training to protect quality advice standards and often enables volunteers to gain paid work, with CAB and elsewhere. Matters covered include:

- Interview / communication skills.
- Info Research & Interpretation.
- Liaison & Negotiation.
- Information Technology.
- Quality Case Record standards.

The Course is run by CASL's dedicated Training Worker and leads to the nationally recognised Certificate which equates to NVQ Level 3.

Maintaining Quality

All advice is provided in accordance with our detailed office / operating procedures which meet CitA and CLS Quality Requirements. All advice sessions are supported by paid staff whose extensive experience meets the requirements of the CLS Quality Mark.

Detailed checks of case records by support staff assures accuracy of advice and provides ongoing learning for advisers.

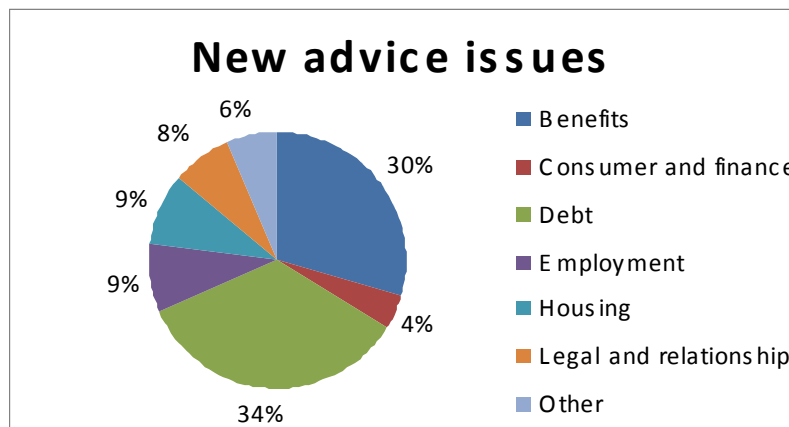
All advisers undertake ongoing training, provided in-house and attendance at a variety of training courses run at Regional Office, and all undertake regular appraisal with staff to identify strengths and weaknesses and opportunities for further training.

Coping with Quantity

Last year CASL again assisted over 2,300 *different people* who raised over 7,000 *new* issues—over and above the continuing work in relation to ongoing cases.

An indication of the in-depth work undertaken by CASL is seen in the fact that last year it made over 13,000 separate contacts with clients and 3rd parties.

In the year ahead, with the assistance of the Government's Additional Hours of Advice programme we will expand the General Advice Service. However, this only continues to 2010.



Project and Service Reports



Welfare Benefits

All our Benefits advice is:

- Free & Independent
- Available to all
- Casework Quality Marked by CLS

*The CAB's is the **only** benefits advice service in South Lakeland that meets these criteria.*

In 2008/09:

Benefits formed 30% of new Enquiries.

2087 *new* benefits issues handled.

Almost one third of all the benefits cases related to disability or long term ill health.

Over a quarter of all benefits issues related to Local Authority benefits - Housing Benefit and Council Tax Benefit.

CASL'S Specialist Benefit Service Project brought benefit gains to our clients of £172,000, nearly double that in the previous year.

Reduced funding will reduce this specialist service, and securing replacement funds will remain a priority.

Money Advice & Debt

In 2008/09 CASL's Debt Service continued to be funded from two sources: Cumbria County Council whose long-standing support of this vital work was continued, and the Government's Financial Inclusion Fund.

The CAB's is the only free Debt "Casework" service in the District, and thanks to the County Council's and FIF's support in 08/09 local people still had access to debt advice at CASL which :

- Gave money advice to more than 800 *new* clients with debt problems.
- Negotiated for clients with personal debt totalling over £4 million.
- Dealt directly with more than 1,500 creditors.
- Provided detailed representation or other legal assistance with Judgements, Court Actions and Bankruptcies

More than half of the debts were consumer debts, with substantial proportions of the others being utility, tax and housing debts. Advice and assistance was given to clients with over £6 million of debt.

Debt remains a significant problem for many local people and in the current financial climate Money Advice will remain a staple part of CASL's work.

During the year CASL provided a pilot project in partnership with South Lakes Housing. This service aims to promote financial awareness, maintain family stability, and prevent homelessness. We aim to develop other partnerships and services that will assist still more people in our community.

Housing Solicitor Service

CASL is the contracting bureau for South Cumbria CABx with the Legal Services Commission.

This contract brought almost £350,000 worth of Legal Help provision into South Lakeland in 2008/09.

At CASL the principal benefits of the contract are its contribution to our Welfare Benefits advice and its provision of our "Specialist" Housing Advice Service, led by our Housing Solicitor Colin Henderson.

Colin has many years of experience working in private practice where he specialised in branches of social welfare law including in particular Housing work.

In the last year many hundreds of clients in housing need were legally assisted with problems ranging from possession actions in court to homelessness appeals, disrepairs and evictions at Legal Help level. Where appropriate certificated Legal Funding was obtained to enable clients to be represented to the conclusion of their case.

Many of our housing clients also received urgent help through the first full year of the local Court Desk service which provides advice to all attending possession hearings at Kendal and Barrow County Courts.

Other LSC Contract Services

CASL's clients also benefit from additional Specialist level Benefits, Debt, and Employment advice available through the LSC contract from staff who under the contract work part time out of our offices.

Volunteer Development

The bureau's Generalist Advice Service is absolutely reliant upon our volunteers who support and work at the bureau in a range of different capacities including:

- *Advice Workers.*
- *Administrative Support.*
- *Reception.*
- *Maintaining reference info, etc.*

The volunteer development at CASL is led by our Volunteer Recruitment & Training Worker. In 2008/09 we received grants towards Volunteer training from Co-op Community Fund and BAe's Keswick to Barrow walk.

Recruiting and training skilled volunteers is not only vital to ensure the availability of services, but also brings real additional benefits to the community as a whole.

The bureau provides training and opportunities for local people that often enable them to secure or advance in employment. Moreover the skills learned or developed are then available within their communities and can be used in a host of different situations.

It is a testament to the severe financial pressure on the bureau that recently, despite recognising the importance of this role, CASL was forced to reduce the Recruitment & Training post.

The impact of this change is being felt and next year CASL will be striving to gain the funds necessary to protect this role.

Summary of Income and Expenditure



Citizens Advice South Lakeland

Statement of Financial Activities

For the year ended 31 March 2009

	Total 2009 £	Total 2008 £
Incoming Resources		
Incoming resources from generated funds		
Voluntary Income	80,240	99,227
Investment Income	3,517	4,726
Incoming resources from charitable activities	521,482	521,668
Total Incoming Resources	605,239	625,621
Resources Expended		
Costs of generating Voluntary Income	6,314	6,745
Charitable Activities	611,256	633,908
Governance Costs	3,625	7,283
Total Resources Expended	621,195	647,936
Net Incoming/(Outgoing) Resources before transfers	(15,956)	(22,315)
Transfer between funds	-	-
Net Incoming/(Outgoing) Resources before other recognised gains and losses	(15,956)	(22,315)
Actuarial gains and (loses) on Defined benefit pension schemes	5,000	6,000
Net movement in funds for the year	(10,956)	(16,315)
Fund Balances at 01 April 2008	111,436	127,751
Fund Balances at 31 March 2009	100,480	111,436

Independent Auditors' Statement



Citizens Advice South Lakeland

Independent Auditors' Report to the Trustees

We have audited the financial statements of Citizens Advice South Lakeland for the year ended 31 March 2009 on pages 10 to 23 which have been prepared under the historical cost convention and the accounting policies set out on page 14.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective Responsibilities of the Trustees and Auditors

The responsibilities of the trustees (who also act as directors of Citizens Advice South Lakeland for the purposes of company law) for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Responsibilities of the Trustees.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985, and whether the information given in the Trustees Annual Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charitable company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding remuneration of trustees and other transactions is not disclosed.

We read the Trustees Annual Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of Audit Opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

Independent Auditors' Statement



Citizens Advice South Lakeland

Independent Auditors' Report to the Trustees

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Emphasis of matter -

Possible outcome of Legal Services Commission data validation.

In forming our opinion on the financial statements, which is not qualified, we have considered the adequacy of the disclosure made in note 20 to the financial statements concerning the Legal Services Commission data validation Creditor and therefore we would like to bring to your attention the contents of this note. The amount due is currently being negotiated and cannot presently be determined, and therefore the amount provided in the financial statements may be subject to change.

Opinion

In our opinion:

The financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charitable company's affairs as at 31 March 2009 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;

The financial statements have been properly prepared in accordance with the Companies Act 1985; and

The information given in the Trustees Annual Report is consistent with the financial statements.

*Saint & Co
Chartered Accountants & Registered Auditors
The Old Police Station
Church Street
Ambleside
Cumbria*



Whether indirectly through its various advice services or through its specifically health-related projects CASL provides a real contribution to the health and wellbeing of the local community.

Gaining Disability Benefits can significantly add to a clients health and well-being, and in 2008/09 CASL assisted local people with more than 500 Disability Living Allowance and other health-based benefits enquiries.

Help with debts can relieve the often seemingly unbearable stresses that money difficulties place on relationships and so help keep a breaking relationship whole and a family together. Last year CASL gave expert debt advice to local families in respect of over 2,400 new debt issues.

Increased income can make a better diet attainable, and provide security and both physical and mental well being. In 2008/09 CASL's Specialist benefits services raised just under £1/2 million in unclaimed benefits for our clients.

A housing problem solved can be the difference between a stable lifestyle or one of constant uncertainty caused by homelessness or by poor quality and frequently changing accommodation. Last year CASL provided expert housing advice to 580 local households.

Over and above those already mentioned, last year CASL operated three specialist health focussed projects:

The **Crisis Advocacy** Service provides advice and assistance to older people and to those with a physical disability or in poor mental health.

"I couldn't cope without the CAB"

The **Cumbria Users Project**, funded through the County Drug and Alcohol Action Team, works with Service-Users to ensure they have a voice in the delivery of those services and ensure the services provided are as effective as possible.

The **Macmillan Cancer Support Partnership** provides specialist benefits advice to individuals families and carers who are affected by cancer.

Feedback received from clients of these services speaks volumes:

"It's good to know that there is support out there when things seem so hard. It was so easy to ask for help and I will feel that I can ask again for more."

"At a very worrying time, we were supported fully to understand my mum's benefit entitlements to support her palliative care."



Friends of CASL

Aims

The small committee, answerable to the Trust Board hopes to promote public and corporate awareness of Citizens Advice South Lakeland (CASL) and to increase finances through voluntary donations.

Report

Earlier this year Alan Goda, Acting Chair of "Friends" resigned and relocated to be with his family in Kent and the committee wish him well.

This year Sam Rayner the CEO of Lakeland Ltd has again gifted £3,500. Other Trusts and companies have made donations, and there have been a number of other individual sponsors.

Members of the committee have been instrumental in securing funds for the new enterprises and an attempt has been made to involve every member of staff to provide one significant key contact for future fundraising.

Membership of "Friends of CASL" is in two categories, taking advantage of Gift Aid, where money is reclaimed from the Inland Revenue:

Corporate Friends

- Gold: £1000 minimum donation
- Silver: £500 or £40 per month donation
- Corporate: £100 or £10 per month

Individual Friends

- Gold: Minimum donation of £50 per year
- Silver: £20 per year or £2 per month

Social Policy Work

Social Policy addresses one of the twin aims of the Citizens Advice Bureau Service, that is:

To improve the policies and practices that affect people's lives.

This has a national, regional and local perspective. The need for improvement may be raised nationally by the CAB Service; regionally through our membership of the Cumbria Social Policy Group or via North West initiatives; and locally as a result of client experiences or by our staff identifying a current issue that might adversely affect people's lives.

In support of national campaigns or to raise an issue of local concern with government bodies and other national organisations 'Evidence Returns' are sent off regularly to the CAB Service HQ. 2008/9 has seen a marked increase in our returns, well above the national target. These returns provide real evidence of where policies and practices adversely affect people's lives. They also show how an individual has been affected and what changes may be needed to prevent a recurrence.

It is the quality of this evidence that leads to our service being taken so seriously by policy makers and political parties alike. This is clearly illustrated by frequent references to CAB Service in the media and Hansard, as well as in the many reports produced by the Service.

To be effective, social policy work must be pro-active as well as re-active. To this end our trustee board took the decision this year to establish a Social Policy Working Group, under the chairmanship of a Trustee. It has been a success in highlighting local issues and taking direct action with a variety of agencies. Great care is taken to maintain confidentiality.

Thank You to Our Funders



Citizens Advice South Lakeland manages a number of projects that enhance the range and quality of advice and services it can offer, but the bureau is reliant upon the funders who finance these projects. CASL is also heavily dependent upon funding sources to cover the basic running costs of the core bureau such as the premises, administration, management salaries, IT support, training and volunteer expenses.

We would like to acknowledge the support given once again to our Generalist Advice Service by **South Lakeland District Council, Kendal Town Council, Ulverston Town Council**, and numerous local **Parish Councils**. In addition we would particularly like to acknowledge the following for their support:-

GENERAL SERVICE (Including I.T. & Capital Items)

Anglers Inn Trust
BAe Keswick to Barrow Walk
Co-op Investment Foundation
Crag House Trust
Cumbria Community Foundation
Cumbria CVS
Kendal Lions Club
Lakeland Ltd

PROJECTS

Welfare Benefits Legal Services Commission

Money Advice Cumbria County Council
Financial Inclusion Fund

Housing Advice Legal Service Commission

***Volunteer
Development &
Telephone Advice*** Cumbria Community Foundation

Health & Well-being Cumbria County Council Social Services
Cumbria Drug & Alcohol Action Team
Macmillan Cancer Support

Our heart-felt thanks also go to the many individual users and supporters of CASL whose personal donations contributed so generously to protecting the bureau's services to the local community.

Joining the CASL Team



Does this sound like you?

- Interested in helping local people with advice and support
- Want to make a difference in a way that really counts
- Enjoy working as part of a team
- Happy to receive nationally recognised, comprehensive, free training
- Happy to use the skills you already have to help a local charity
- Some time to spare most weeks

Then why not volunteer with the CASL Team?

75% of the people who make CASL work are volunteers, and there are many different ways to be involved:

- Trustee Board Member
- Adviser
- Administrative Support
- I.T. Support
- Receptionist / Assessor
- Fundraising

If you are interested in volunteering with CASL contact our Volunteer Recruitment and Training Worker on:

- Kendal 01539 728892
- Ulverston 01229 585635

Or find more details and download application forms at

www.cabsouthlakeland.org.uk

Volunteering with CASL:
A Positive Move — for you and your community

Where to Find Us



At Citizens Advice South Lakeland our Aims are:

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

To achieve these aims Citizens Advice South Lakeland provides a wide range of services, all of which are:

**Free
Confidential
Impartial
Independent**

We value diversity, promote equality and challenge discrimination.

The Registered Office of the Company 'Citizens Advice South Lakeland' is the Kendal Office. CASL operates from two main sites in South Lakeland at the following addresses.

Kendal Office	Ulverston Office
Blackhall Road Kendal LA9 4BT	Theatre Street Ulverston LA12 7AQ

Telephone Numbers:

Advice Line	01539 738772	01229 585585
Admin Line	01539 728892	01229 585635
Fax Line	01539 734294	01229 580231
Housing Solicitor	01539 721216	01539 721216

**Advice and information is also available from
www.cabsouthlakeland.org.uk**