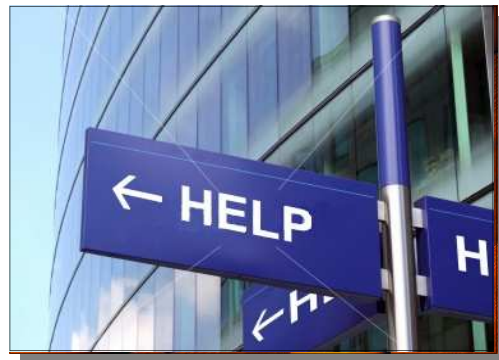


Annual Report 2007/2008



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



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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 on the fourth Tuesday of the month, 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.

Additionally in 2007/08, with funding restrictions providing a mounting threat to CASL's future, a Review Group was formed & undertook a thorough review of options for safeguarding the bureau. One result of this work was the approach to neighboring Cumbria Rural CAB to discuss possible advantages of merger—and these discussions are now at an advanced stage.

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 2007/08

Appointed Resigned

M. Atkinson		
L. Chambers	Nov 07	
P. Craggs	Nov 07	
A. Dobson		
A. Goda		
K. James	Nov 07	
M. Jones (Treasurer)		
D. Jordison (Chair)	Sep 07	
T. O'Loughlin		Oct 07
D. Park		Oct 07
M. Roberts		
K. Winnard (Secretary)		

Elected Volunteer Representatives

M. Atkinson	
M. Roberts	
R. Pater	Feb 08

Chair's Report

CHAIR'S REPORT

In March 2008 Kate Winnard resigned as Chair of the Trustee Board. Kate had agreed to stand in as Chair from January 2007 until a replacement was elected. She continues to be very active as a Trustee and CASL owes her a great deal for her time and effort over many years—initially with Ulverston CAB where again she was the Chair, and after that with CASL itself. Having taken over as Chair, I realise how invaluable her contribution has been. Other changes to the Board have included the resignation of Deborah Park and Terry O'Loughlin, and our thanks go to them both for all their work and support.

Financial pressure has mounted during 2007/8. The Health and Community Care project funding came to an end and this reduced the overall level of contributions to central overheads. Change in the way the Cumbria County Council Money Advice service is administered has brought further pressure to finances, and the new Fixed Fee contracts and the complexity of the Transitional Payment arrangements introduced by the Legal Services Commission still provide real uncertainty in this key income stream. Ways must be found to absorb the additional pressure which could result from this.

During the year, the Board undertook an internal & external review to enable CASL to continue providing good quality services to the public whilst maintaining a balanced budget. The steps taken as a result are detailed in the treasurer's report. All these steps were difficult for those directly affected and for CASL itself, but were necessary to protect the bureau's financial viability.

CASL's core service does not receive any direct government funding. South Lakeland District Council, Kendal Town Council, Ulverston Town Council and some Parish Councils continue to provide grants, but some have been frozen because of the Councils own financial positions. With changing priorities and financial pressures of their own, grants from some charitable trusts have also been reduced. We are now approaching a position where services are under threat. In this context the work of the Friends of CASL & support from the business sector has been vital, but despite real successes we have found we cannot rely upon this to replace traditional sources of income.

Outlook

Current financial problems and future uncertainties mean CASL cannot survive in its present form. If we continue as we are, services to the public will face drastic reduction and the Board view this as a last resort. We have, therefore, been in discussions with Cumbria Rural CAB with a view to merging with them in October 2008. Like ourselves, they have financial problems. Their short term pressures are even more severe than our own, but they have healthier reserves. A merged organisation will have opportunities to reduce overhead costs and to restructure in a way which enables the new Chief Executive to devote more time and energy to secure future funding. The final steps with regard to merger have yet to be taken, but both Boards are keen to progress it.

Clearly this is a time of uncertainty for our staff & volunteers, and we will act as quickly as possible to ensure that as many of them as possible have the security they richly deserve. They are our major asset and we are, as ever, deeply grateful for their continual loyalty, and their unstinting efforts on behalf of the people we serve.

David Jordison, Chair of Trustee Board.

Treasurer's Report

TREASURER'S REPORT

The year ended once again with a small deficit on our general operations (£16,315), which includes the General Advice Service, management costs and overheads. We were able to cover this from our assets. At the year end the Unrestricted Funds balance was £83,551, while our Reserves Requirement (set by the Trustees) was £80,000 .

At the beginning of the Financial Year we faced a substantial forecast deficit due to the gradual but continual reduction in income from both statutory and voluntary sectors over a number of years. In view of the forecast deficit, early in the financial year the Trustees decided to review the running costs of the core service and to review the scope for closer working with Barrow and Cumbria Rural CABx. The external review led to talks on a merger with Cumbria Rural CAB. The internal review of our core services proposed outsourcing the Finance role, reducing administrative support in the core service, reducing officer support for the work of the Friends of CASL and freezing all staff salaries at 31 March 2008 levels for 12 months. These were agreed and implemented, substantially reducing the projected deficit. We were acutely aware of the effect of these economies on the paid staff but our principal objective was to protect the General Advice Service.

In October the new LSC Contract started but currently we are continuing to lead the South Cumbria Consortium rather than working through Citizens Advice Cumbria (CAC). The CAC bid for the County Council Money Advice contract was successful and we pay CAC a 2% management charge on this contract.

The Trustees are extremely grateful to all those involved in the Friends of CASL, which raised more than £ 5,000 this year, making an important contribution to the core service.

The outlook for our core service (which includes the General Advice Service) continues to look bleak as the local authority grant continues to shrink in real terms, the number of funded projects we provide falls (the Health and Community Care project ended in March) and the amount of unrestricted grant we receive from Trusts also falls. In the meantime general running costs, including staff costs and energy rise inexorably. It is in this context that the contribution of the Friends initiative, and the generosity of Lakeland Ltd and others is so important. The Board continues to look at ways to enhance our service to the community whilst minimising the cost of doing so and seeking new resources.

Martin Jones, Treasurer.

General Manager's Report

To many in our community the services provided by CASL are a lifeline and the only available source of help and advice.

In 2007/08 the bureau dealt with clients living in wards across South Lakeland.

Reading this report will provide clear evidence of the need for, and effectiveness of, all CASL's services. Some key statistics for the year include:

Individual Clients Assisted	2,172	Up over 10%
Contacts - Client & 3rd Party	13,561	Up 10%
Specialist Housing Cases	580	Up 14%
Disability / Health Benefits Enquiries	512	Up 19%
Utility Bill debt Enquiries	305	Up 15%
Council Tax Arrears Enquiries	222	Up 48%
Value of Welfare Benefits "Gains"	£478,000	Up 25%
Value of Clients Personal Debt	£3 million +	Up 50%

Reading the Press or listening to the news at present with the Credit Crunch in the headlines, petrol prices doubling and set to rise further, utility bills increasing by 33% at a stroke and the economy facing troubled times, all indicators are that local people will have even greater need of the bureau in the year ahead.

It is then a real concern that just when the bureau needs to be at its strongest CASL is struggling to protect and continue its work. Last year was the second in succession that financial pressures have forced CASL to make cuts to its structure.

Looking to 2008/09 the bureau will again have to make significant changes to how it operates, and whilst the prospective merger with Cumbria Rural CAB offers the most effective way forward all involved in the work towards this recognise that a further streamlined structure will bring increased pressure on service delivery. Moreover it seems quite apparent that even if immediate impact on client services can be once again avoided, any further reductions in funding could not be absorbed.

Over the last year CASL once again provided high quality and much needed help and advice to the local community, frequently dealing with those who are most vulnerable and facing real crisis. The bureau's many achievements over the year are a testimony to the dedication and skill of the volunteer and staff team at the bureau. Knowing those involved I have no doubt that these qualities will again be brought to the fore in 2008/09 and that all involved will strive to ensure the bureau maintains its role at the heart of the community.

All that is needed is the resources so that they can make it happen.

Jeremy Such, General Manager.

Quality Advice for all the C

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 Case-work" 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.

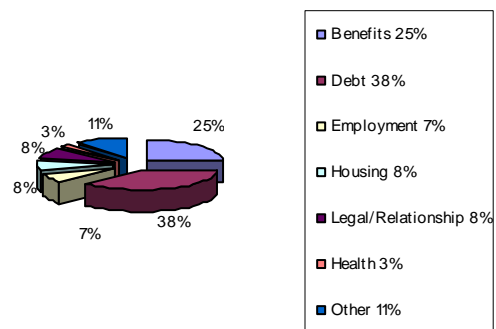
Detailed checks of case records by support staff assures accuracy of advice and provides ongoing learning for advisers.

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 & weaknesses, and opportunities for further training.

Coping with Quantity

Last year CASL again assisted over 2,000 *different people* who raised over 6,800 *new issues*—over and above the continuing work in relation to ongoing cases. Only the fact that our opening hours are restricted by financial constraints placed a limit on even these significant figures, proving again the significant local need for our services.

New Enquiries 2007/08



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.

As always CASL's aim in the year ahead is to expand its General Advice Service, but this will in large part depend upon the level of funding received, and if recent trends continue then protection of current levels may be the best that can be hoped for.

Project & 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 2007/08:

Benefits formed 25% of new Enquiries.

1,557 new benefits issues handled.

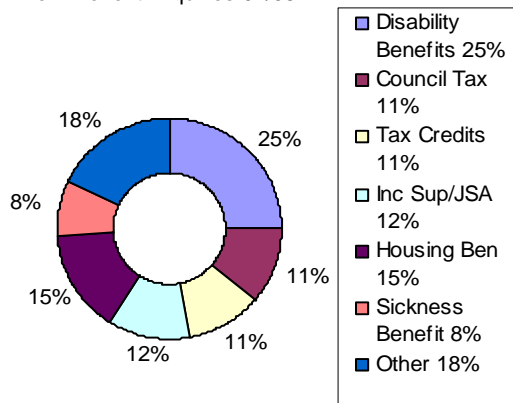
Almost one third of all the benefits cases related to disability or long term ill health.

Over 1/4 of all benefits issues related to Local Authority benefits—Housing Benefit and Council Tax Benefit.

CASL's Specialist Benefits Project handled 130 complex cases, bringing benefit gains to our clients of well over £100,000.

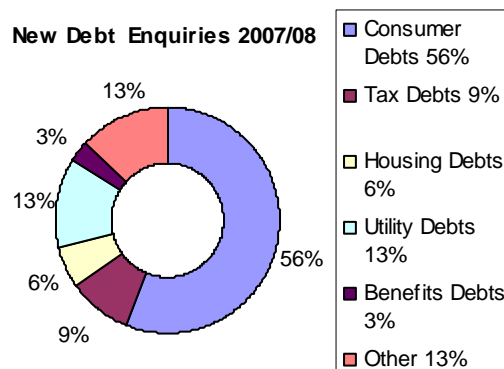
Loss of a funding stream after 31.3.08 will reduce this specialist service in 2008, and securing replacement funds will remain a priority.

New Benefit Enquiries 07/08



Money Advice & Debt

In 2007/08 CASL's Debt Service was funded from two sources: Cumbria County Council whose long-standing support of this vital work was continued, and the Financial Inclusion Fund.



The CAB's is the only free Debt "Casework" service in the District, & thanks to the County Council's and FIF's support in 07/08 local people still had access to debt advice at CASL which :

- Gave money advice to more than 400 new clients with debt problems.
- Negotiated for clients with personal debt totalling over £3 million.
- Dealt directly with more than 1,500 creditors.
- Provided detailed representation or other legal assistance with Judgements, Court Actions and Bankruptcies

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.

As this report goes to print CASL is launching 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 build upon this pilot and to develop other partnerships and services that will assist still more people in our community.

Project & Service Reports

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 2007/08.

At CASL the principle 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.

Last year the service provided:

- *360 new housing cases opened.*
- *580 cases handled over the year.*
- *Over 240 Court appearances for clients.*

And in the coming year the Housing Service will play a key part in the development and provision of Court Duty Services in both Barrow and Kendal 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.

Over the year more than 150 qualifying clients accessed this Specialist advice through our Kendal & Ulverston offices— with almost 1/3rd of these involving review, appeal, or county court proceedings.

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 & Typing Support.*
- *Reception.*
- *Maintaining reference info, etc.*
- *I.T. Systems support.*

The volunteer development at CASL is led by our Volunteer Recruitment & Training Worker. In 2007/08 this post was again funded in part through Cumbria Community Foundation - providing vital support for this key role and thereby essential assistance to the bureau's over-stretched resources.

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 & 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 during the last year, despite recognising the importance of this role, CASL was forced to reduce the Recruitment & Training post.

We reported previously the role was over-stretched and this step was taken with much reluctance and in preference only to reducing service open hours to clients.

The impact of this change is already being felt and again in 2008/09 CASL will be striving to gain the funds necessary to protect this role.

Summary of Income & Expenditure

Citizens Advice South Lakeland For the Year Ended 31 March 2008

Summary of Income and Expenditure

	2008 £	2007 £
Incoming Resources		
General Funds	99,324	85,884
Restricted Funds	526,297	523,869
	625,621	609,753
Resources expended		
General funds	(70,043)	(80,185)
Restricted funds	(577,893)	(556,012)
Defined benefit pension scheme gain/(loss)	6,000	18,000
	(641,936)	(618,197)
Net Incoming Resources	(16,315)	(8,444)
Summary Balance Sheet		
Fixed Assets	75,929	79,149
Current Assets	182,818	131,448
Current Liabilities	(89,311)	(23,846)
Defined benefit pension scheme deficit	(58,000)	(59,000)
Net Assets	111,436	127,751
Represented by:		
Restricted funds	85,885	101,883
Designated Funds	7,571	7,571
Reserves	80,000	34,747
General funds	(4,020)	42,550
Defined benefit pension scheme designated fund	(58,000)	(59,000)
Total Funds	111,436	127,751

Analysis of restricted funds

Net incoming resources

	LSC	CCC Money Advice	Macmillan	HCC & RAS	Various Projects	Total 2008
Resources Incoming	297,253	36,772	34,994	34,647	122,681	526,297
Resources Expended	325,229	35,651	39,582	33,573	143,858	577,893
Net In (Out) Resources Before Transfers	(27,976)	1,071	(4,588)	1,074	(21,177)	(51,596)

Independent Auditors' Statement

Independent Auditors' Statement

The Summarised accounts set out on the previous page are extracted from the full accounts which have been approved by the Council of Trustees.

These summarised accounts do not comprise the Charity's statutory accounts. The Auditors have given an unqualified opinion on the accounts for the year ended 31 March 2007 which will be delivered to the Registrar of Companies and the Charity Commission.

Chairman of Trustees D. Jordison

These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of the charity. For further information on the full accounts, the auditors report on those accounts and the trustees report should be consulted: copies can be obtained from:

The Finance Office
Citizens Advice South Lakeland, Blackhall Road, Kendal, Cumbria, LA9 4BT.

Independent Auditors' Statement to the Trustees of Citizens Advice South Lakeland

We have examined the summarised financial statements of Citizens Advice South Lakeland .

Respective responsibilities of trustees and auditors

The trustees are responsible for preparing the summarised financial statements in accordance with the recommendations of the charities SORP 2005.

Our Responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and Trustees' Annual Report. We also read other information contained in the annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

Basis of Opinion

We conducted our work in accordance with Bulletin 1999/6 'The auditors' statement on the summary financial statement' issued by the Auditing Practices Board for use in the United Kingdom.

Opinion

In our opinion the summarised financial statements are consistent with the full financial statements and the Trustees' Annual Report of Citizens Advice South Lakeland for the year ended 31 March 2008.

Saint & Co

2 July 2008

Chartered Accountants
& Registered Auditors

The Old Police Station
Church Street
Ambleside
Cumbria
LA22 0BT

Health & Well-being

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

Gaining Disability Benefits can significantly add to a clients health & well-being, and in 2007/08 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 2007/08 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.

Last year we increased our home visits to clients in ill health, provided advice on the Renal Ward at Westmorland General Hospital, and we are currently expanding our service in Furness General Hospital. CASL is well placed to assist with delivery of health-centred services and we are in discussion with Health Service partners seeking ways to help more people from the community we both serve.

Over and above those already mentioned, last year CASL operated four 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.

The **Cumbria Users Project**, funded through the County Drug & 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 **Health & Community Care Service** provided advice and support to people in need of help with their community care regardless of their age or the nature of their needs.

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:

"The service that we received has been a lifeline, thank you so much".

"I am truly grateful that everything has been resolved and would also like to say that from the outset you handled the matter with kindness and concern".

"I don't know what I would have done without you".

Friends of CASL

So

With a Little Help From Our Friends:

The Friends of CASL is an initiative to raise the profile and broaden the financial support for the bureau.

Faced with tightening finances, and with the “traditional” statutory and charitable funders of CABx themselves having to deal with stretched budgets and growing demands, CASL recognised the need to diversify its income streams. The “Friends of CASL” seeks the support of individuals and, in particular, the corporate sector.

The initiative is led by the bureau’s “Friends Group” which includes trustee’s, volunteers and paid staff, and the work varies from liaison with local businesses, to running fundraising events such as the recent raffle, to giving talks to local community groups and professional bodies.

Through this work the “Friends of CASL” has in total secured over £15,000 towards the bureau’s “core” funds—the very part of the service for which it is most difficult to raise funding.

Support from local businesses has come sometimes in the form of large annual donations (and we must give special thanks to Lakeland Ltd for their generous support in this way) and sometimes by way of more modest contributions over one or several years.

This pattern is reflected in the support from individuals who have become Friends of CASL choosing either to make a 1-off donation or preferring to donate by regular direct debit.

If you or your business is interested in becoming a “Friend of CASL” please contact the Bureau Manager on 01539 728892—or see our website (address at bottom of page) for more details.

Social Policy Work

CASL shares its twin aims with all Citizens Advice Bureaux and last year the service re-stated these with the National AGM voting to support the statement:

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

The service aims:

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

When working with clients advisers see many examples of how policies and procedures can have a detrimental effect on people living in the local community.

In all cases the aim of Social Policy is to provide evidence of what the problem is, in order to support the case for change that will remove the problem.

The CAB service is effective in this role because **all** the evidence we provide is rooted in the real experiences of real people—our clients. This then is not argument based on conjecture or opinion but on hard evidence.

In 2007/08 CASL continued to collect and provide social policy information on a range of matters from car parking charges and enforcement to mortgage mis-selling, and from maternity rights to the national “End Child Poverty” campaign.

Through the year this work was once again led by our two volunteer Social Policy Workers, Barry Gooderham in the Kendal office and Martin Cooper in Ulverston, and our thanks are due for this work in addition to their volunteer adviser role.

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 (Incl I.T. & Capital Items)

Albert Hunt Trust	Inner Wheel
Anglers Inn Trust	James Cropper PLC
Awards for All	John Gilpin Trust
BAE	Lakeland Ltd
Bryan Lancaster Trust	Lupton Tower Trust
CCC Neighbourhood Forum	Sir John Fisher Foundation
CN Group	The Skelton Bounty
Co-OP Investment Foundation	Townlands Trust
Frieda Scott Charitable Trust	Yorkshire Building Society
Furness Building Society	
Hadfield Trust	

PROJECTS	Cumbria Rural Infrastructure Support Programme
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 Workers Educational Association
Health & Well-being	Cumbria County Council Social Services Eden Valley PCT—Cumbria Drug & Alcohol Action Team Macmillan Cancer Support Volunteering England

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.
- Fundraiser with the Friends of CASL .

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

- Kendal 01539 728892
- Ulverston 01229 585635

Or find more details and download application forms @

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	Theatre Street
Kendal	Ulverston
LA9 4BT	LA12 7AQ

Telephone Numbers:

Advice Line	0870 126 4061	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**