

## The Service Aims

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

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

For current opening hours, information  
and our online advice service

[www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk)

or contact our telephone helpline: 0300 222 5941

Carers Advice Service: 01635 516609

Outreach Appointment Line: 01635 516605

follow us on Twitter @WestBerksCAB

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

We are a local independent charity and rely on donations from individuals and organisations to continue helping the residents of West Berkshire.

If you want to support our work please see:

[www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk)

or send a cheque to the address below:

2nd Floor, Broadway House, 4-8 The Broadway,  
Northbrook Street, Newbury RG14 1BA.

Citizens Advice West Berkshire is an operating name of West Berkshire Citizens Advice Bureau, which is a Charity and Limited Company registered in England and Wales. Registered Office: 2nd Floor, Broadway House, 4-8 The Broadway, Northbrook Street, Newbury RG14 1BA Registered Charity No 1115036, Registered Company No 05821486  
Authorised and regulated by the Financial Conduct Authority FRN: 617791

[www.citizensadvicewestberkshire.org.uk](http://www.citizensadvicewestberkshire.org.uk)

**Citizens Advice West  
Berkshire were my  
lifesaver. I would be  
homeless without  
their help**

**Annual Summary  
2017/18**

**citizens  
advice**

**West  
Berkshire**

## Achievements 2017/18

- During the year we helped the people of West Berkshire to be over £438,867 better off; this included increasing the income of our clients by over £265,815. These are gains that have been notified to us by clients. Despite having a further reduction in our funding, we have still managed to maintain a high level of service to our clients.
- We had 9,651 contacts with and on behalf of our clients, helping them to deal with 10,889 different issues
- During this financial year we restructured our whole operation, reducing our staff and office costs. Unfortunately this has also meant a reduction in our interview rooms from 8 to 4.
- This year we have successfully trained all our advisers on a new case recording system and also updated them on the changes to the benefit system following the introduction of Universal Credit.
- Our local research project and evidence on high-cost credit in the rent-to-own sector helped achieve refunds for clients who were victims of irresponsible lending.

Our client was persuaded to transfer her pension pot from a low risk provider to high risk overseas investments mainly in speculative building projects. It soon transpired that the funds had been subsequently transferred to another company and when a value was requested it became clear that the money originally invested was no longer available and subsequently the company went into liquidation. After 18 months of research, together with the intervention of the Financial Conduct Authority our client was repaid the money she invested originally.

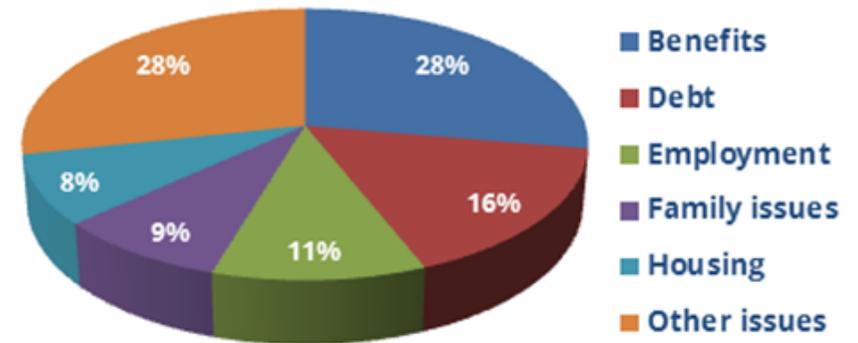
Mr D came to see us after the death of his brother's wife. His brother discovered that his wife had accrued many debts which he had no knowledge of. Our client explained that he was overwhelmed and did not know whether we would be able to help. Following the receipt of a small life assurance policy we were able to negotiate a full and final settlement with creditors. Client said that without our help and because of his brother's fragile mental health, he did not know what would have happened.

## Our clients and what they say about us

Without CAWB  
I would still  
be worrying  
and unable to  
sleep

CAWB helped me  
to get my life back  
together

## Top 5 advice issues



## Age range of our clients

