

# Cumbria Advice Network



Autumn 2012

Issue 13

**“WE ALL DO BETTER WHEN WE WORK TOGETHER. OUR DIFFERENCES DO MATTER, BUT OUR COMMON HUMANITY MATTERS MORE. ”**

**BILL CLINTON**

**FOCUS ON Barrow and District Credit Union pages 4 to 6**

**Find out about transport services in Cumbria on pages 8 to 9**

**Updates on how the CAN website is being used and our plans for Nellbooker and Advice Shop**

**Our Annual Conference will be held on Thursday 17th January 2013 with the theme Social Reform and Austerity. Turn to page 7 to find out all the details**

**Our training programme is on pages 10 to 12. We are running courses on Personal Independence Payment and Universal Credit**

**Together we CAN make a difference**

**[www.cumbriaadvicenetwork.org.uk](http://www.cumbriaadvicenetwork.org.uk)**

## DID YOU KNOW.....?



Our website is now accessed by over 1200 unique visitors every month with 1329 people using the site during October.

The top downloads for the last 3 months were:

- **Disability Association Carlisle and Eden Leaflet**
- **Fuel Debt Advice Bulletin**
- **Handy Loans**
- **Welfare Reform: Cumbria County Council paper**
- **CAN Newsletter**
- **CAN Campaigning for Change Bulletin**
- **CAN Members Showcase presentation**

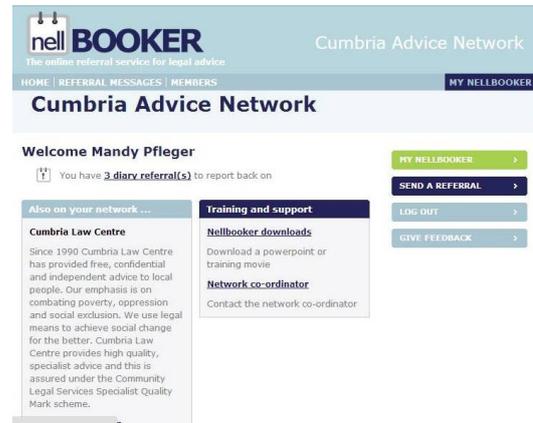
The top searches for the last 3 months were:

- **Food Banks Cumbria**
- **CAB Workington**
- **South Cumbria Dyslexia Association**
- **Let Go**
- **Cumbria Gateway**
- **Age Concern**
- **Connexions**
- **Alzheimer's Society**

The website is clearly a well used resource and an effective way of promoting your services. It is vital that it is as accurate as possible. Are your pages up to date ? If not, please let us know.

## Nellbooker: making a difference through effective referral

Following the success of the pilot, we are now looking at extending the use of Nellbooker beyond Cumbria Law Centre and Carlisle CAB. The next stage will be to include Allerdale CAB and we are also talking to People First about how the system could be used for referrals to and from the advocacy service.



## Advice Week becomes Advice Shop.... watch this space!

In our last newsletter, we outlined plans to build on the success of our Advice Week events. The idea is for organisations to come along and promote their services as part of a drop in that will be open to the public. Organisations will have the opportunity to speak with those that stop by, book appointments and network with the other advice agencies that are present.

Unfortunately, we ran into one or two difficulties in finding suitable premises. Our original plan was to use a vacant shop in the Lanes in Carlisle, but this has not been possible.

So we have had a rethink and we will be organising events in Spring 2013 so keep an eye out for the details.

## CAN Steering Group

Cath Clarke, Cumbria Youth Alliance is stepping down from the Steering Group. We would like to thank Cath for her invaluable contribution over the last 15 months. We are delighted that Paul Block from Cumbria Youth Alliance will be joining the Steering Group.

We are also keen that other members of the Network have the opportunity to join the group to help to shape the future of CAN. The group meets quarterly.

If you are interested, please contact Mandy at [mandypflieger@hotmail.com](mailto:mandypflieger@hotmail.com)

# FOCUS ON

# Barrow and District Credit Union



c/o Nan Tait Centre  
Abbey Road  
Barrow in Furness  
Cumbria  
LA14 1LG



Telephone: 07729 412 327

Website: [barrowdistrictcu.org.uk](http://barrowdistrictcu.org.uk)

Our vision to establish and open a Barrow & District Credit Union for everyone, is gathering pace and under the 3 headings below I have provided more information and detail about our exciting project. Excellent progress has been made over the past 24 months since the Study Group was formed, with a tremendous amount of commitment and hard work by the Shadow Board and Volunteers alike. We hope to be fully operational soon.

## **BACKGROUND**

Credit Unions are community savings and loans co-operatives, offering members the chance to save regularly and to access affordable loans.

All credit unions are not-for-profit organisations owned and controlled by their members. They are run by and for local people and any surplus is paid out as a dividend to savers or retained to develop credit union services.

All savings are protected by the Financial Services Compensation Scheme in the same way as savings in banks and building societies, and decisions on where and how any surplus is invested are made in line with strict regulations set down by the Financial Services Authority (FSA).

The Study Group was launched at an open public meeting at The Forum in October 2010. The common bond includes everyone who lives or works anywhere within the existing boundary of the Barrow Borough Council area, including Barrow, Dalton, Askam and Lindal-in-Furness.

## WHY A CREDIT UNION IN OUR COMMUNITY?

A credit union provides access to low-cost borrowing with maximum interest rates set by law at 2% per month on the diminishing balance (equivalent to 26.82% APR) and there are no hidden costs.

The relatively small value loans that credit unions can offer will be invaluable in giving access to affordable credit for those in need in our community and will make people less dependent on the high interest lenders who are only too willing to prey on their vulnerability.

In addition, savers from all sectors of the community will be offered a good return on their savings and also play a central role in shaping and improving its socio-economic future.

Members of the new credit union will also be encouraged to manage their finances by continuing to build up savings whilst repaying their loans. They will also have access to free insurance protection against death or serious disablement.

A credit union within Barrow Borough will ensure that EVERYONE has access to safe and secure financial services.

## WHERE WE ARE NOW

The Study Group has undertaken extensive research and promotion over the past 24 months with the following results :-

- Election of a 'Shadow' Board of 15 Directors – all volunteers from within our community, including local and county councillors, high profile business people and others with management, marketing, fundraising, HR and IT experience.
- Development of a fully-costed Business Plan which demonstrates the long term sustainability of the new credit union.
- Development of a detailed Marketing Plan.
- Receipt of 485 pledges from people wanting to join the new credit union and a further 48 people wanting to volunteer.
- Confirmed grant funding of £173,063 to assist with the running of the credit union for the first 3 years.

**FOCUS  
ON**

## **Barrow and District Credit Union**

Submission of our full application to the FSA in May 2012 with an anticipated launch around December 2012

A General Manager has been appointed on an initial 3 month contract to develop the proposed services and maximise the membership leading up to the launch.

Establishment of prominent high street premises .Units 1-3 The Mall (opposite the bicycle shop). The Council has agreed to carry out some of the necessary adaptation work. Furness College students will also be involved, together with Barrow Council's contractors

We will be delivering a full marketing campaign detailing our products, services and opening times and we will provide you with an update with our progress in the near future.

I hope this information is helpful and may assist you in a decision to join the Barrow & District Credit Union once we are operational. In the meantime you can enter our website and support the project by completing an online pledge form to save, borrow, and volunteer or a combination of these.

<http://www.barrowdistrictcu.org.uk/>

If you would like a paper copy of the pledge form please contact us on 07729412327 and will arrange for one to be delivered to your home. I hope you find this information is useful and would welcome any questions or comments via our website or by calling me on the telephone number provided.

Jon Balm

General Manager

**Your Community, Your Money, Your Credit Union**

**CAN 4th ANNUAL CONFERENCE**  
**Thursday 17th January 2013**  
**Rheged, Penrith**  
**Full Day Event**  
**SOCIAL REFORM AND AUSTERITY**

**Guest Speaker:** Mark Butcher, from mark butcher associates will speak on “Weathering the Perfect Storm: How to achieve sustainability in a time of greater service demand, fewer resources and more competition”

Mark’s talk will be followed by breakout sessions to discuss the points raised in his talk which will include funding, strategic governance, beating the competition, marketing, effective delivery and innovation.

**Welfare Reform Breakout sessions covering:**

- **Universal Credit**
- **The Impact of Welfare Reform on Disabled People**
- **Local Welfare Assistance**

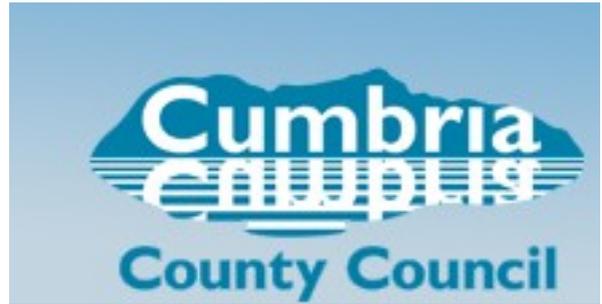
There is also the opportunity for you to showcase your organisation in a short 5 minute talk.

To book your place, please complete the booking form attached to this newsletter and email to Mandy Pfleger at [mandypfleger@hotmail.com](mailto:mandypfleger@hotmail.com) or post to Mandy at Citizens Advice Allerdale, Vulcans Lane, Workington, CA14 2BT



Our Chair, Ken Lamb, talks about the Future of CAN at our 2012 Conference which was attended by 95 people from 57 organisations.

# Community Transport



**Do your clients have difficulty accessing services and getting to appointments due to transport availability? Are they aware of the community transport options available to them? .....**

Cumbria County Council transport services are available to help in many rural areas across the county.

## **How much does it cost?**

The county council subsidises the cost meaning that your journey costs less than a regular taxi, concessionary NoWcards are not accepted.

## **How do I pay?**

It depends on the service running in your area, some services take cash whilst others use a smartcard that can be topped up locally with credit.

## **Transport Service provided by Cumbria County Council**

All services must be booked in advance and users must be over 16 or accompanied by an adult.

	Voluntary Car Scheme	Rural Wheels	Village Wheels
When does it run?	Flexible - dependent on driver availability	8.30am-6.00pm Monday to Saturday	Timetabled service
How many journeys can I make per week?	No maximum	Two return trips	No maximum
What is the cost per mile?	35p	35p	25p
Is there a reduced cost if more people share the same journey?	35p per mile divided between all passengers	25p	No
How do I pay?	Cash	Smartcard	Smartcard
Do I need to be a member of the scheme?	No	Yes	Yes
Is this a door-to-door service?	Yes	Yes	No, picks up from points along the route
What kind of vehicle is used?	Local volunteers' own car	Local taxi	Local taxi or minibus
How much notice do I need to give?	Flexible - dependent on driver availability	12 noon the day before travel	12 noon the day before travel
More information	01228 226721	0845 602 3786	0845 602 3786
	<a href="http://cumbria.gov.uk/communitytransport">cumbria.gov.uk/communitytransport</a>		

Please note: subject to change

### Do you have a mobility difficulty preventing you from using a bus in Carlisle or Barrow?

Carlisle City Wheels and Barrow Ring-a-Ride provide wheelchair accessible transport for people living in Barrow and Carlisle who are unable to use public transport due to a mobility difficulty. This door-to-door transport is available between the hours of Monday - Friday between the hours of 9am and 5pm. Journeys need to be booked at least 48 hours in advance. For more information, please visit the website, pick up a leaflet in Carlisle or Barrow Library, or telephone 01228 226721.

### Are you part of an organisation that is 'not for profit' needing transport for services and activities?

Community Minibuses are available across Cumbria that can be hired by 'not for profit' groups to help them get to services and activities. The minibuses are affordable and accessible and can be hired either by self-drive or with a volunteer provided. Groups are charged either on a mileage bases, which includes fuel, or a flat daily rate. For more information, please contact Cumbria Community Transport head office on 01228 402811.

For more information on all community transport in Cumbria, please visit the website: [www.cumbria.gov.uk/communitytransport](http://www.cumbria.gov.uk/communitytransport)

## CAN TRAINING PROGRAMME

**Course Title:** Personal Independence Payment

**Trainer:** Essie Rashidschi, CPAG

**Date:** Tuesday 19 February 2013 and Wednesday 20 February 2013. This is a one day course which we are offering twice to meet demand.

**Time:** 10am – 4.30pm

**Venue:** Penrith Methodist Church

**Places Available:** 20 on each day. We have very limited places still available and we are operating a waiting list. We will fill cancellations from the waiting list and if demand is high we will look to run the course again later in 2013.

### Course Content

It will examine the replacement of disability living allowance (DLA) for adults by a new 'personal independence payment' (PIP) in 2013.

Topics covered include:

- the reasons for the change;
- the structure of PIP;
- the main conditions of entitlement;
- the assessment criteria and process;
- claims, awards and appeals;
- the migration of existing DLA claimants onto PIP.

There will be an opportunity to discuss issues and concerns raised by the introduction of PIP, and its likely impact on current and future disabled claimants.

**Course Level:** Standard

# CAN TRAINING PROGRAMME

**Course Title:** Universal Credit

**Trainer:** Rebecca Walker, CPAG

**Date:** Thursday 18 and Friday 19 April 2013. This is a one day course which we are offering twice to meet demand.

**Time:** Full day

**Venue:** Penrith Methodist Church

**Places Available:** 20 per day. We have very limited places still available and we are operating a waiting list. We will fill cancellations from the waiting list and if demand is high we will look to run the course again later in 2013.

## Course Content

The introduction of universal credit from October 2013 will fundamentally change the current system of benefits and tax credits. This one-day course examines how the new benefit will work and the likely effect on claimants.

Topics covered include:

- the aims of universal credit;
- when and how it will be introduced;
- which benefits it will replace and which will remain;
- who will be able to claim it;
- how it will be calculated;
- claims, payments and appeals;
- conditionality and sanctions.

We use practical exercises and case studies to highlight the main features of universal credit, and there will be time for discussion of issues and concerns.

**Course Level:** Standard

## CAN TRAINING PROGRAMME

### How do I book a place?

By completing the booking form under the training section on our website and returning it to **maria.hewitt@hotmail.co.uk** . Places on our courses are limited so please book early to avoid disappointment.

### How are places allocated?

Places will be allocated on a first come first served basis and a maximum of two places per organisation can be booked (unless otherwise stated). If you have more than two people wanting to attend please let us know and we will contact you if places become available.

### Is the course suitable for me ?

We are keen to ensure that CAN members get the maximum benefit from our courses. We include details of the level of experience required for all our courses. If you would like further information, please contact Maria via the email address above.

### What is the cost?

Places on our courses are **FREE** to network members. When completing the booking form please remember to state your training number (available from your Network Champion). Although places are free a £50.00 charge will be made for non attendance or cancellation without 48 hours notice.

If you have a training requirement, or offer training which you think will be valuable to CAN members, please email Maria, **maria.hewitt@hotmail.co.uk**

# CAMPAIGNING FOR CHANGE

## Helping payday lenders play fair

According to the latest figures 4 million people are likely to take out a payday loan in the next 6 months. With this increase in use the Citizens Advice service has seen a ten-fold increase in the proportion of clients receiving casework help with multiple debts which included a payday loan debt in the last four years.

As a result of the rising complaints and the negative publicity around payday loans, the Office of Fair Trading (OFT) are reviewing payday lending practices. The Government also announced that on 26 November a good practice customer charter for payday and short term loans will be implemented. The charter agreed by the four main trade associations covering payday lenders revises their codes of practice to improve practice in the industry.

From 26 November Citizens Advice is calling on people who have taken out pay day loans to take part in a national survey to monitor whether payday lenders are sticking to this charter. Clients can find out whether their lender has acted fairly now, and how they can make a complaint [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

All the information gathered from the survey will be fed back to the payday lenders trade associations and to the Office of Fair Trading, when they meet regularly to discuss the good practice charter. The more evidence we have the easier it will be to establish whether lenders are breaking their own code and if this is the case ask them what they are going to do about it. So please pass this information onto anyone who may have taken out a payday loan.

To find out more go to [adviceguide.org.uk](http://adviceguide.org.uk) or contact Hannah Hollingworth at [Hannah.hollingworth@citizensadvice.org.uk](mailto:Hannah.hollingworth@citizensadvice.org.uk)

## Keep in Touch

**If you would like to know more about any aspect of CAN just let us know by contacting your local champion**

<b>Allerdale</b>	Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk
<b>Barrow:</b>	Helen Robinson 01229 830367 rumelon1@yahoo.co.uk
<b>South Lakes:</b>	Helen Robinson 01229 830367 rumelon1@yahoo.co.uk
<b>Carlisle:</b>	Margie Cooper 01228 633909 highrowresearch@aol.com
<b>Copeland:</b>	Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk
<b>Eden:</b>	Margie Cooper 01768 891503 highrowresearch@aol.com
<b>County:</b>	Mandy Pflieger 01900 604735 mandypflieger@hotmail.com

**Pete Moran, one of our Champions covering Carlisle, is currently very busy with commitments at the Law Centre so Margie Cooper is looking after all our Carlisle members. We hope that Pete will be back in the New Year.**

**Champion Hours reduced to 3.5 per week (for each district they work in) from 19th May.**

**We will respond to your emails as quickly as possible and certainly within a week.**

**[www.cumbriaadvicenetwork.org.uk](http://www.cumbriaadvicenetwork.org.uk)**

**Together we ARE making a difference**