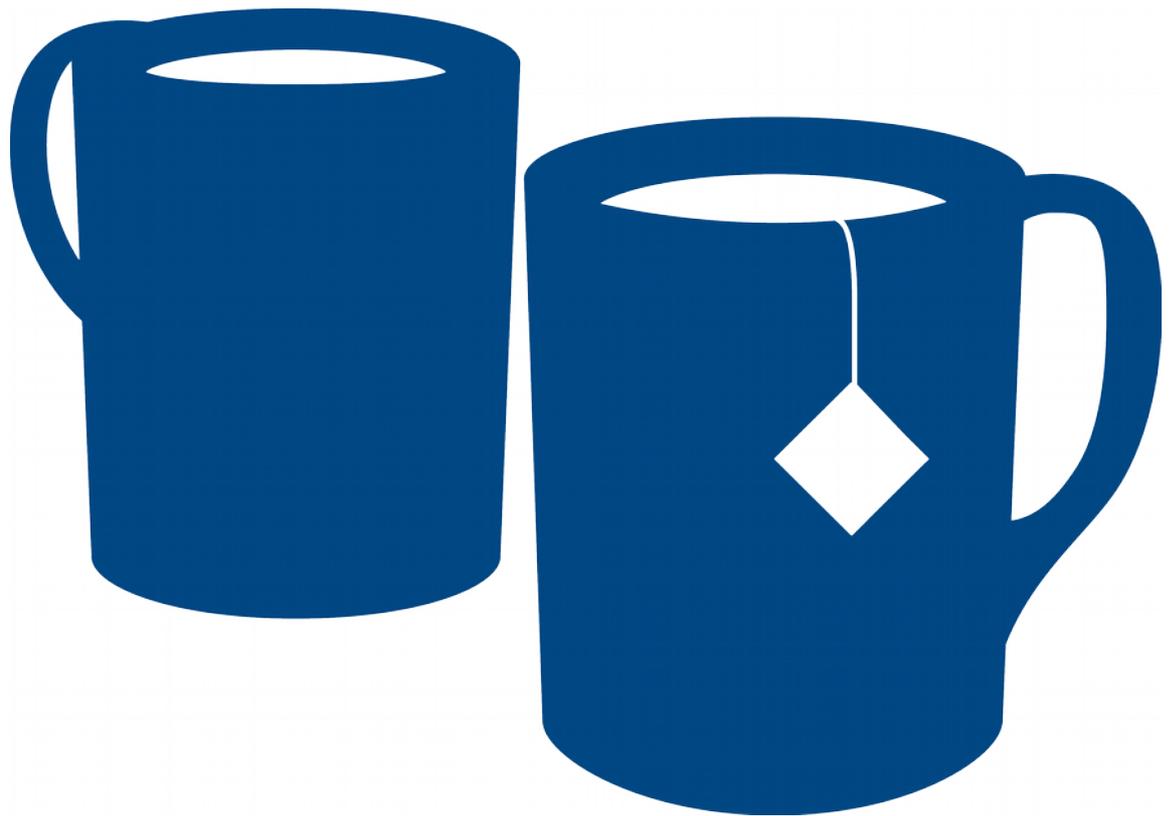


Citizens Advice Mid Norfolk

Annual Report
2016



**citizens
advice**

Mid Norfolk

ANNUAL GENERAL MEETING **Citizens Advice Mid Norfolk**

**To be held at St Nicholas Church Parish Rooms, Church Street, Dereham
On Wednesday 7th September 2016 at 7.30pm**

THE MEETING IS OPEN TO MEMBERS OF THE PUBLIC

AGENDA

1. Chairman's welcome and opening remarks
2. Apologies for absence
3. Minutes of Annual General Meeting held on 16th September 2015
4. Chairman's Report
5. Hon. Treasurer's Report and Approval of Accounts
6. Manager's Report
7. Social Policy Report
8. Funding
9. Any Other Business
10. Chairman's concluding remarks

LIGHT REFRESHMENTS WILL BE SERVED AFTERWARDS



Minutes of the Annual General Meeting held on 16th September 2015
at the Holt Community Centre, Kerridge Way, Holt NR25 6DN

1. Chairman's Welcome and Opening Remarks

Roger Margand welcomed everyone to the meeting and gave a special welcome to Marion Morse, from Citizens' Advice, Diss & Thetford.

2. Apologies for Absence

As follows: Marie Peck, Jane Guy, Shirley Matthews, Michael Wassell, Norman Lamb, Councillor Bambridge.

3. Minutes of Annual General meeting held on 17th September 2014

There being no matters arising, acceptance of the minutes was proposed by Malcolm Money, and seconded by Tim Birt. They were then approved by the meeting.

4. Chairman's Report

Roger reaffirmed the belief in access to justice for all and thanked the volunteers for their work throughout the year. As ever there remains the need for us to unearth new sources of funding which is increasingly involving with partners on the larger projects. Roger highlighted the new facilities at Watton and again thanked the volunteers there for their patience and efforts. The Breckland Advice Project has provided a significant portion of our funding over the past 2 years and is completing in October. It provides the template for the kind of co-operative bidding that the bureau will need to become more involved with in the years to come. Roger extended special thanks to Jane Guy, Chair of the Citizens' Advice, Diss & Thetford for her support in preparing our bid for the NNDC work. In closing Roger sent out a plea for new trustees of all persuasions

Margaret Holmes of Watton Town Council asked for clarification of the changes occurring at Watton. She suggested that we should confirm the position with the Council. Roger agreed that this would be done.

5. Treasurer's Report

Ben Meen submitted to the meeting the accounts for the year ending April 2015. Whilst they show a significant surplus has been generated this is in part due to timings on the receipts in respect of two major projects that are completing shortly. Acceptance of the accounts was proposed by John Blyth and seconded by Tim Birt. The meeting passed them accordingly. Finally Ben asked for the meeting to agree that Jemmet Fox of Dereham be asked to continue as our accountants. Again this was proposed by John Blyth and seconded by Tim Birt. The proposal was carried by the meeting.

6. Manager's Report

Mandy Lewis reported that the bureau saw 57 unique clients during the year and helped them gain access to benefits totalling £267,487.00, that would be injected into the local economy. A further 137 unique clients had £1,000,000 worth of debts re-scheduled ensuring their continued inclusion in local society. Mandy then extended thanks to her colleagues Marie Peck and Anna Carter,

along with all the volunteers without whose efforts, nothing would be possible. With the conclusion of the Breckland Advice project due within a couple of months Mandy mentioned the work of Lesley Penny who is due to leave the bureau at the end of the month. She has been responsible for bringing together the 6 agencies involved in the project And ensuring completion of four outcomes that included the development of hubs at Dereham and Thetford offering multi agency advice, advising migrant workers, notably Portuguese, recruiting and training new volunteers for this work, exploring new ways of delivering advice, e.g. with the use of Skype and completing an advice services review which this capability. Ending on an upbeat note, Mandy reported that the bureau had achieved the magnificent score of 93% as verified by Citizens' Advice, which places the bureau amongst the best in the country. The bureau also received an ALV green rating. From the floor John Blyth queried the bureau's plans for increasing its presence at other population centers in the catchment area. Mandy responded that effort was being put into specifically improving our impact in Swaffham, Sheringham and Melton Constable and that the last two would feature strongly in plans submitted recently to NNDC for future service provision.

Marion Morse took the opportunity of proposing a vote of thanks to Mid Norfolk for showing the way.

David Young (NNDC) asked whether the hub facilities would survive the end of the projects. Mandy stated that the plan was for them to continue voluntarily. Roger Margand re-affirmed the legacy that is left behind from projects such as these.

7. Social Policy Report

Malcolm Money presented his report showing that the quarterly meetings he attends generated 135 reports all of which are used to allow CiTa to raise core issues with government at a central level. The report showed a "Not Allocated" category which is under query. There remains a continued lack of language training. Roger Margand raised question of key issues of Debt and Benefits and the ability for CiTa to contact HMRC.

8. Funding

As always more is needed and new sources are essential. It is recognised that local government at whatever level will increasingly be seeking project based funding, however that does not necessarily help our core structure unless we ensure that any project work includes a contribution to core overhead costs.

9. AOB

No questions were received from the floor.

10. Chairman's Concluding Remarks

Thanks to everyone for attending and to those who had prepared the food and arranged the refreshments. The plan remains to continue moving the meeting around the main centres within the catchment.

The meeting closed at 20.25hrs.

CHAIRMANS REPORT FOR ANNUAL GENERAL MEETING OF CITIZENS ADVICE MID-NORFOLK 2016

Dear Members, Volunteers, Funders, Fellow Trustees and other Stakeholders,

It is coming round to that time of year where we have our Annual General Meeting to review and look at the Bureau, what we are doing and where we are going.

I always start off by talking about the pace of change but this year more than any other, so much appears to have happened over the last few months and so many major events have been truncated into such a short period of time.

How Brexit, the change of Prime Minister, the current leadership contest for the Labour party and matters further afield such as the US Presidential Election impact on what we do and the provision of free legal advice, support and advice is not entirely clear.

What we try and do as Trustees, working closely with Mandy and her team is to make sure that we are as robust as possible over the next few years as these changes bed in.

To this end, I am pleased to draw your attention to the successful Lottery application regarding the Help Through Crisis Fund that we have been successful in and which has been made in partnership with seven to eight other like-minded organisations.

This is a really good example of where we are looking to work in partnership with other organisations to push forward mutually agreed aims and objectives supported by the Lottery.

There are lots of fantastic voluntary organisations out there doing good work in the community but what is missing at times is the synergy by what you get by those organisations working together and it is something we have been keen to encourage.

The other partnership work that I think is bearing fruit is our work with Norfolk Bureau in North Norfolk. We formed an effective partnership with North Norfolk District Council to lead the successful bid to provide legal advice in North Norfolk. As the Bureau responsible for delivering that bid to North Norfolk District Council, I feel we are working well both with the funder but also Norfolk Bureau who are looking to fulfil those objectives and aims for those parts of North Norfolk that they are responsible for.

We are also heavily involved with our friends and colleagues at Citizens Advice Diss and Thetford in terms of sharing services and mutual projects, again, to make sure that we can deliver the very best value that we can and get the help that is needed to the people that need it the most.

We are grateful for the support I have had from the representatives from both of those local offices over the last year to try and push forward this objective..

I do get confused in relation to abbreviations and after many years of MNCAB I am now very slowly getting used to CAMN following the rebranding exercise by Citizens Advice nationally which you may all know stands for Citizens Advice Mid Norfolk. I am not 100% sure what the net effect of this rebranding actually is but if it makes our service more accessible for our clients and supporters, then I suppose it cannot be a bad thing!

I would like to thank the Trustees for their help and support this year. Again, I am proud to be able to tell you yet again what a dedicated group of people we have.

I would like to go on record as formally welcoming Tim Birt who started out life as an observer for Dereham Town Council and has now joined the Board as a Director/Trustee.

I would also like to thank all of our staff, volunteers and stakeholders as well. Your work is inspirational, not only just to the people you help but also in terms of what I see together with your fellow trustees and what we do helps change people's lives for the better, which is as good a reason to get out of bed in the morning as I can think of.

Finally, I would also like to pay tribute to our observers. We have a policy on our Trustee Board that alongside Margaret Arnold as the workers representative, we actively encourage observers from any of our funders to come and sit in on our monthly meetings.

Whilst not playing any kind of role in terms of being a Trustee at the Board, having observers from our funders is useful and good practice.

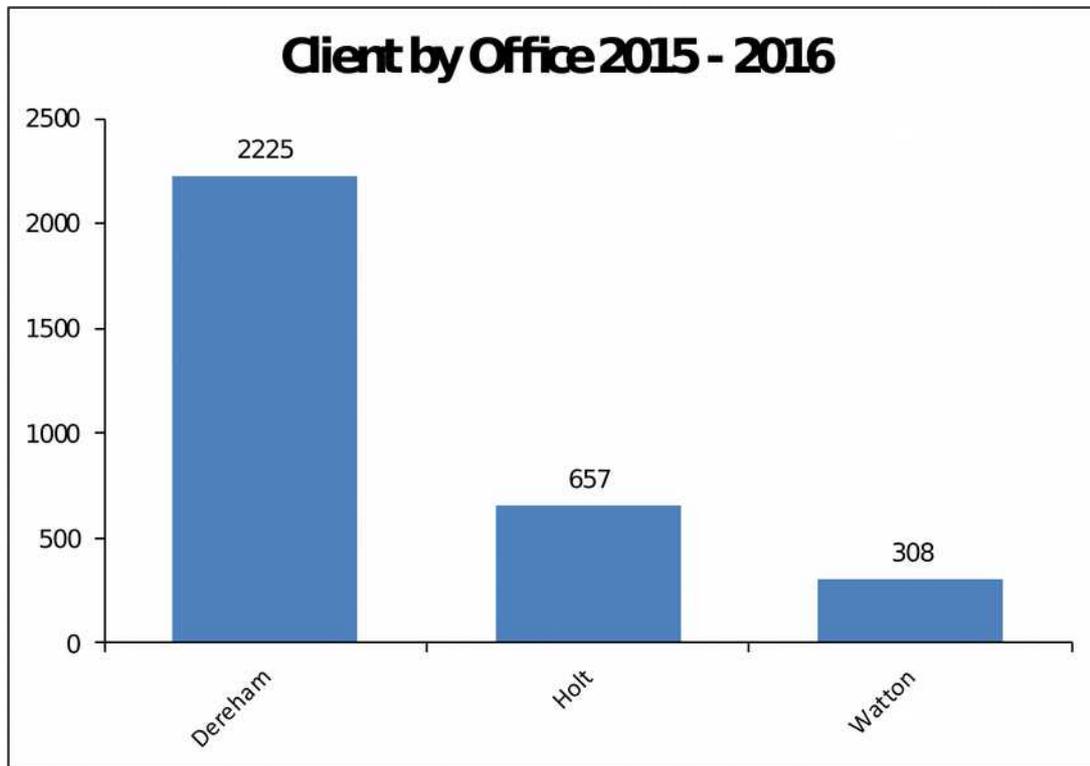
We are lucky to have some astute observers who are able to bring real value to our Board in terms of the funders that they represent in the shape of Robert Hambidge from Dereham Town Council and David Young from Norfolk District Council.

I look forward to welcoming, I think, a little later on this year representative from Watton Town Council as well.

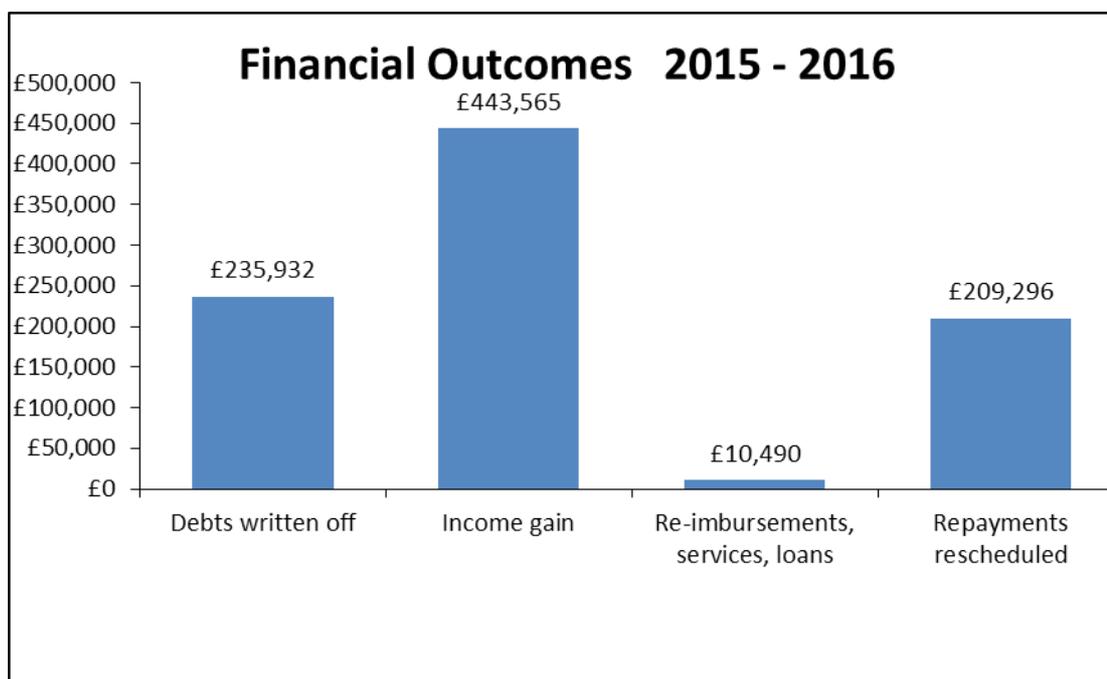
Finally, what we do is all about key people working well and doing the best for those that need our help in the community. I am pleased to say that ethic and approach is what drives CAMN from start to finish.

Roger Margand
Chairman

Citizens Advice Mid Norfolk Statistics by office



The client numbers shown in the above chart are unique clients. Clients are counted once regardless of the number of visits to the office.

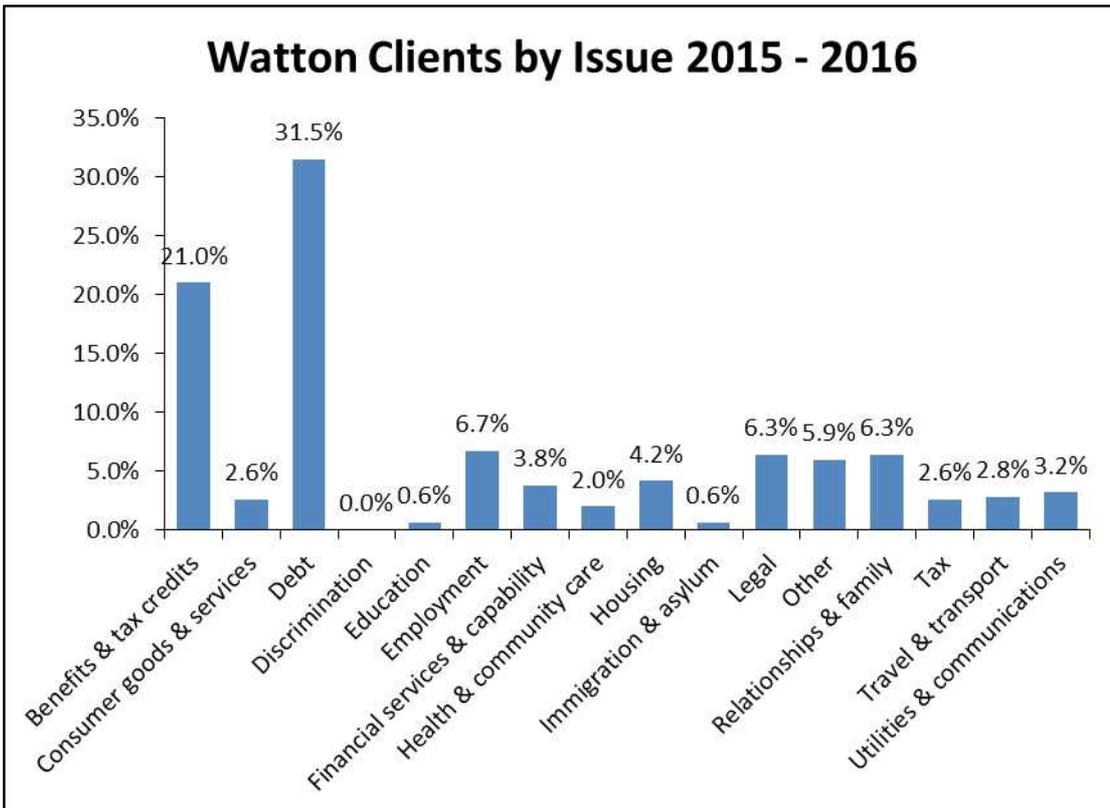
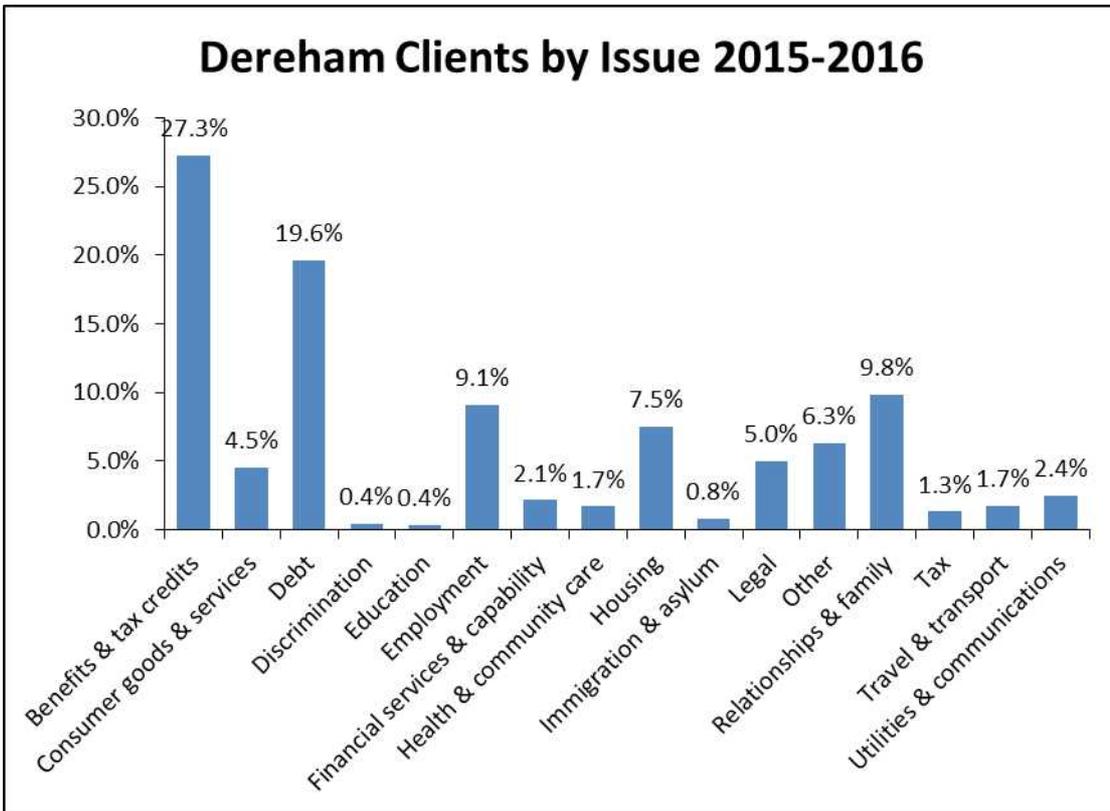


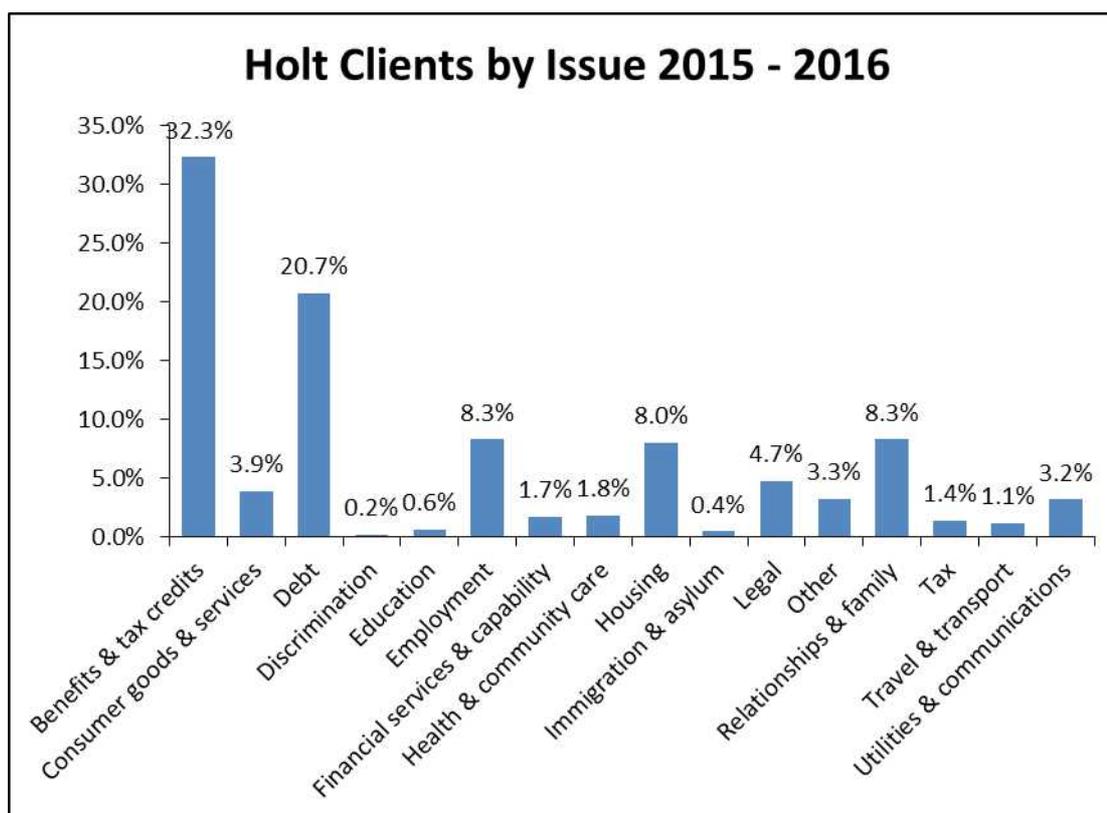
The amount of debt shown as written off is attributed to 14 clients who we assisted with bankruptcy and DRO applications.

Welfare benefits and debt remain our highest proportion of enquiries. Surprisingly, considering its perceived affluence, we see more clients with benefit issues than the other two offices. This could reflect the fact that there is a higher proportion of deprivation than we think and could also be due to the fact that Holt and the surrounding villages have a high proportion of retired people.

Employment enquiries have reduced slightly and we believe this is due to the fees now being charged for taking action at an employment tribunal. In Watton a large proportion of our clients are from the migrant community and they tend to be in very low paid employment and many are on zero hours contracts therefore their employment is insecure. They do not have access to the benefit system and as a result end up with rent arrears, debts and likely eviction.

The government decision to drastically reduce the areas of law for which Legal Aid is available continues to affect many of the clients who contact us over legal matters. There are serious concerns that this change is impacting on people's access to justice.





Social Policy

As a service we hold a huge amount of insight and data about the problems our clients and their wider communities face.

We can use this insight and data to do several things:

- To help us research issues further
- To influence decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices.

Work being undertaken by Citizens Advice includes:

Banking

In 2014 the major retail banks agreed with the Treasury to provide basic bank accounts to "consumers in financial difficulty", effective from 1 January 2016. We are looking at whether they are doing enough.

Welfare benefits

The rollout of Universal Credit has presented many of challenges both for our clients and for us as a service. The new roll out of full digital Universal Credit will add to those challenges, but

importantly it also provides new opportunities for using our unique insight and data to influence¹¹ government on the delivery of Universal Credit.

Financial

Since the Financial Conduct Authority (FCA) took over the regulation of the consumer credit sector the payday loan market, also referred to as 'high cost short term credit (HCSTC)' has undergone a wave of changes. Changes have so far included a range of new rules, policy changes, development of a new rulebook, significant consumer redress programmes and the introduction of a payday price cap. These changes have led to significant market shifts, firms changing business models and introduction of new products. The raft of changes show little sign of slowing with future reviews of the Consumer Credit Act (CCA) provisions and further policy changes on the horizon.

We have seen a 36 per cent reduction in the number of clients seeking our advice regarding payday loans across the year since the changes compared to the previous year. We want to explore and understand this reduction and the other impacts of the changes.

Pensions

Major reforms to pensions were announced by the Chancellor at Budget 2014. From April 2015 people with defined contribution pension pots will face greater choice over how they use their savings after the minimum pension age (currently 55).

We know that many people find the pensions systems hard to understand and engage with, and that people's lives are diverse, complex and changing. We therefore decided to explore these issues by doing some research through the bureaux network. Our aim was to contribute to the current and wider debate on enabling people to make informed and engaged pensions choices and financial plans for older age.

Quality of Advice Assessments.

In order to maintain the standards of advice and information given by the local offices, Citizens Advice carries out a stringent audit process. Whereas this used to be an external auditor attending the office for 2 or 3 days every 3 years, as part of a new approach to working the quality assessments are now carried out in the office by a designated reviewer.

Each month I have to generate a report from our Petra recording system selecting 10 client records at random for review. It is then my job to dissect these cases to establish that the adviser has recorded the issue correctly, provided relevant information or advice, given practical help and support where it is needed and that they have not missed any associated issues. This can sometimes be quite a task depending on the complexity of the issue the client came in with.

In many cases, when a client comes to us for assistance, we can resolve the issue for them on one visit; sometimes it may take a couple of visits. The quality assessment process ensures that the client receives the same level of service every time they come into one of our offices.

Every 3 months my tally of 30 clients is sent to Citizens Advice where 3 of them are then chosen at random for additional auditing. If the score from Citizens Advice agrees with my scoring then we pass without any corrective action. If the score is dramatically different Citizens Advice has the option to withdraw us from the process and return us to the external audit system. 12

In the 18 months we have worked in this way our assessments have consistently been in the highest range of possible audit scores. This is a huge testament to the calibre of our volunteers and I would like to take this opportunity to thank them all for their hard work and diligence in going the extra step to provide the best service possible for our residents across all three offices.

Watton Office

After many years and a lot of hard work from Mandy and the Trustee Board, the local office in Watton has finally moved to new premises. We are really happy that we are now able to offer our volunteers and clients a bright, airy office space with 3 purpose made interview rooms. There is a general office where the advisers can write up their notes, consult the supervisor on duty and have a well-earned cup of coffee.

Clients who have been to both offices have commented on how much nicer it is to come to the new office and the volunteers really enjoy the new facilities as they believe it enables them to provide an even better service to the local community.

The new office is a much appreciated improvement on the old cabin in the town, which although it had served us so well for many years, and we were really sorry to have to leave it, it had come to the end of its useful working life.

We are really looking forward to developing the service we provide in Watton and have great hopes that in the not too distant future, we will be able to provide additional opening hours to make the best use of our wonderful new office space.

Marie Peck
Advice Services Manager

Training

There have been a number of radical changes to Citizens Advice training in the last year. The training programme has been completely redesigned to reflect the changes of the new 'advice framework model' that is in the process of being instigated throughout the country.

The new training programme has been developed after much consultation with Training Supervisors and I have participated in Training Supervisor forums and given my thoughts both positive and negative on the old and new programmes and proffered suggestion as to what the new programme should

contain. It was very interesting to discuss and debate this at length with the ¹³ other Training Supervisors from the Eastern Region and members of Citizens Advice staff from the central training department.

A new learning and assessment record replaces all four of the current learning journals and is a generic record for client facing roles e.g. adviser and gateway assessors. It was designed in response to feedback from the Training Supervisor forums that we only want one journal and we want a reduction in (the endless!) reflective activities, self-assessment and learning reviews.

Also, it's not in a chronological or linear order because it needs to reflect the more flexible nature of the learning programmes and roles under the new advice framework model. Instead it's structured into activities such as learning reviews, participating in interviews etc. to enabling Training Supervisors to decide when we want to do these and how many we need to do.

Another major change to the training programme is the inclusion of online assessments which trainees need to pass in order to complete different areas of the programme. There are also two new day long 'Interview Skills' courses to attend in Norwich and all the self-study packs and eLearning resources have been updated.

I am sure anyone reading this report that has undergone Adviser training in the past will mourn the demise of the 'Johnson Family' case study which has been omitted from the new Learning and Assessment Record (LAR)!

In the Holt office I have recruited three trainees who are using the new ALP and an existing gateway assessor using selected parts of this programme to train as an Adviser.

At the Dereham office three Adviceline assessors have been recruited and are about to complete their training and two incumbent gateway assessors have completed training to be advisers.

Also, a receptionist has been recruited and trained at the new Watton office who is keen to train as a gateway assessor when the next group gets underway.

The next training will take place at Dereham and will be for Adviceline assessors and face to face gateway assessors, some of whom will go on to train as advisers.

Anna Carter
Training Supervisor

A Study of the Dereham Office Food Vouchers Given out by Citizens Advice Mid-Norfolk Citizen Advice, and a Comparison with National Data 14

1. Introduction

1.1 In 2010, there were 79 food banks in the UK, by 2012, it was reported that one foodbank was being opened every four days,¹ and by the start of 2014, Dr. Eoin Clarke reported that there were 960 foodbanks in the UK.² The Trussell Trust, the UK's largest co-ordinator of food banks, had just 2 in 2004 when the project was founded; which increased to 200 in 2012,³ and now in 2016 they have 424 across the UK.⁴ The rapid rise in the number of foodbanks in the UK over the last decade suggests that the people of the UK are feeling such a financial strain that they need to resort to emergency rations provided by these foodbanks. Although not scientifically valid, this paper looks to compare the experiences at Citizens Advice Mid Norfolk (CAMN) with the national experience regarding the giving out of food vouchers.

1. Foodbanks

2.1 A foodbank is a charity led scheme where food donated by the public is distributed amongst those who are in need. Anyone wishing to receive a food package from projects such as the ones run by the Trussell Trust must first be referred from professional organisations, such as the Job Centre, Citizens Advice or health-care professionals, before they receive a food voucher which can be exchanged for a food package. At CAMN the receiver can be offered advice on relevant issues they may have so they don't find themselves in the situation again. Each voucher entitles you and everyone in your household to three days' worth of nutritionally balanced food, and you are permitted 3 vouchers a year as standard, or more under certain circumstances, although it is common for certain organisations to not say "no" to those asking for them. In this report I have focused external research and comparisons on the statistics and data provided by The Trussell Trust.

2.2 It was widely speculated in the media during 2014 that, with the popularity and availability of foodbanks increasing, people were starting to abuse the system and the charities when it came to falsely claiming food packages. Of the 500 names who have received food vouchers from CAMN, at least 36 people have claimed more than their allocated 3 vouchers, with one receiving at least 10. In addition to this there are at least 15 people who the foodbank has told can receive no more food vouchers or have been flagged for potentially abusing the system. Conservative councilor Dawn Barnett said

¹ <https://uk.news.yahoo.com/one-food-bank-opening-uk-every-four-days-012533480.html> (2012) accessed 13/04/2016

² Clarke, E (2014) <http://www.greenbenchesuk.com/2014/01/food-bank-britain-report-by-eoin-clarke.html> accessed 13/04/16

³ Lambie-Mumford, H. (2012) <http://www.shef.ac.uk/geography/about/2012/0502> accessed 13/04/16

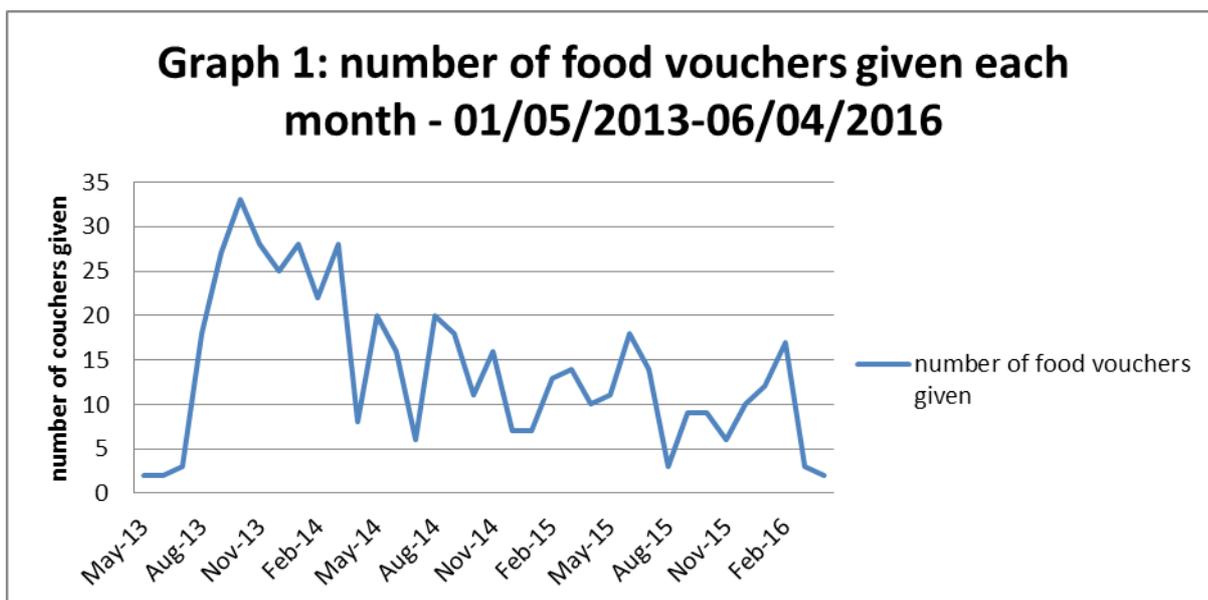
⁴ <https://www.trusselltrust.org/> accessed 13/04/16

she knows of residents in her Hove ward who are regularly claiming from food banks while being comfortably off living on benefits.⁵ Further, The Daily Mail investigated the potential abuse of the charities providing food parcels in 2014, see: <http://www.dailymail.co.uk/news/article-2608606/No-ID-no-checks-vouchers-sob-stories-The-truth-shock-food-bank-claims.html>. So there is some conjecture as to whether the increase in foodbanks is due to the need to supply to those who are genuinely in need, or to quench the demand of those who are aware of the system and use it because they are in need or because they can and they know the professionals won't turn them away.

3. Dereham

3.1 The Foodbank of Dereham is located at the Wellspring Family Centre with more than 25 local organisations being able to refer to the Foodbank, including Citizens Advice, health visitors, children's services, Age UK, Julian Support Outreach and the Salvation Army.

3.2 The advisers in the CAMN say that from their experience, they believe they are giving out vouchers less frequently than previous years and so I was provided data from May 2013 until April 2016 to see if any patterns emerged. Their judgement appears to be correct as there is an overall decline from November 2013 in the given out of food vouchers to the people of Dereham.



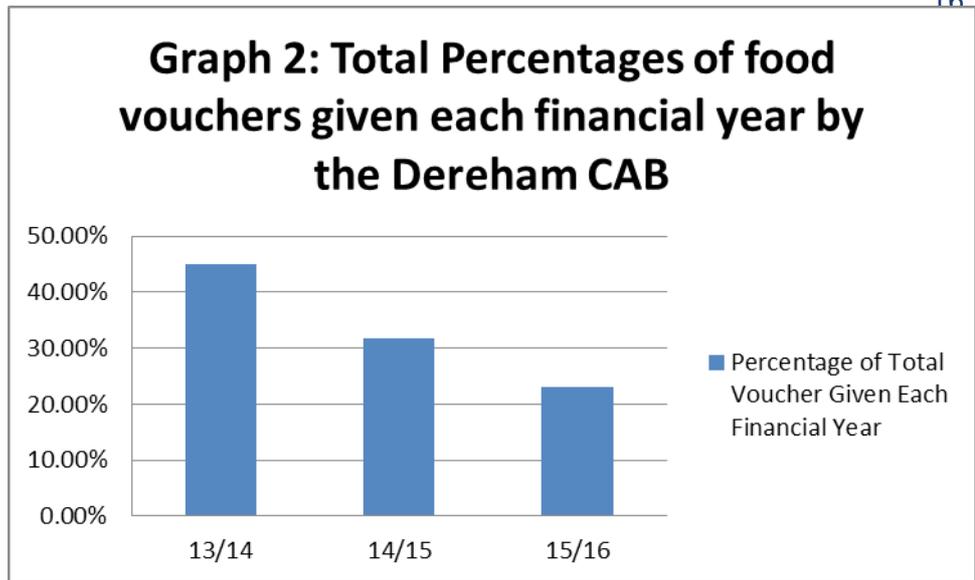
See Graph 1.

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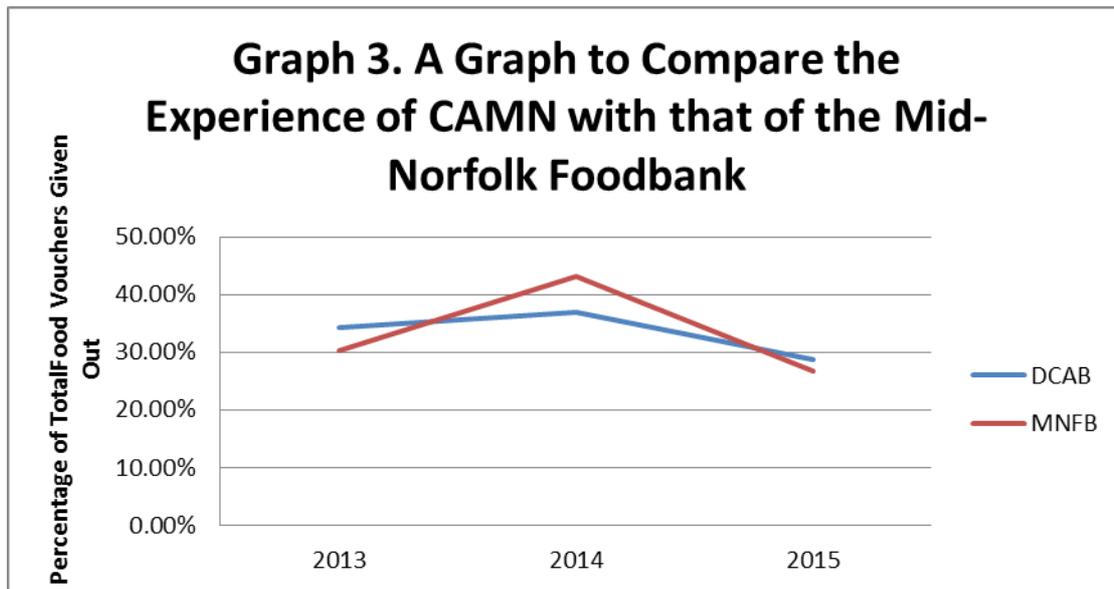
http://www.theargus.co.uk/news/11531064.____More_regulations_are_needed_at_food_banks____/ accessed 13/04/2016

This is again confirmed if we look at the percentage given out each financial year. See Graph 2.

1. Comparison: CAMN vs Mid-Norfolk



4. After some contact with the Project Manager of the Mid-Norfolk Foodbanks, of which the CAMN is a part; there is a definite pattern within the area. See Graph 3. It appears as though the decline which Dereham experienced is apparent in the whole Mid-Norfolk Area, with both also having peaked in 2014.



Conclusions

From the data of the CAMN, it seems as though the people of Dereham are going against the national average when it comes to the receiving food packages, as, although they were affected by the financial strain in the 2014/15 which caused a national 163% increase in the number of people receiving food packages, since then the numbers within Dereham seem to be decreasing. It is correct to take this trend with a pinch of salt, as this could not be a solid conclusion as there are other organisations and professionals within the area which are able to give out food vouchers, so it could just as well be a valid conclusion that the CAB is becoming a less popular place to ask for

vouchers, or that those in need are unaware that they are provided here. 17
Without data from all those who are able to provide food vouchers it is not possible to reach a definite conclusion on whether the decline is a definitely trend in Dereham. But as the trend within the CAMN matches the trend seen in the Mid-Norfolk area as a whole, it could be equally as valid to conclude that the errors in and failure to record had little overall effect on the trend. But as the numbers from The Trussell Trust show that the number of people in the whole of the East receiving help from them is still increasing, it seems as though there could be ulterior reasons for the apparent decrease.

Laura Marshall
Volunteer
Citizens Advice Mid Norfolk

Sources

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/foodbanks-and-other-help-in-your-area/>

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<https://www.dropbox.com/s/kxw1jfs1w0nsab3/Trussell%20Trust%20Foodbank%20Survey.docx?dl=0>

<https://www.trusselltrust.org/wp-content/uploads/sites/2/2016/04/Mapping-Hunger-Report.pdf>

Advice Services Transition Fund

The successful evaluation of the project, which finished September 2015, together with the reporting of outcomes which exceeded targets, was used as evidence when applying for a further Lottery grant 'Help Through Crisis'. The bid team of Lesley Penny and Mandy Lewis completed stages one and two applications and in March 2016 were notified that their application had been successful and the Help Through Crisis Project for Mid and South Norfolk would start July 2016. Citizen Advice Mid Norfolk is leading this project with a further nine partners, including Citizens Advice Diss & Thetford, NCLA, Shelter, Leeway, Norfolk Recovery Partnership, Wellbeing Norfolk & Waveney, Trussell Trust, Equal Lives and Flagship Housing, involved in offering specialist

advice, training and support for people facing crisis situations. Advice Champions will act as caseworkers and help clients to navigate the specialist advice agencies to help resolve immediate issues and plan for the future.

18

We are pleased to thank our core funders for their support

**Breckland District Council
Dereham Town Council
Norfolk County Council
North Norfolk District Council
Sheringham Town Council
Watton Town Council**

We would also like to thank the Parish and Parochial Church Councils for their generous donations

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www.citizensadvice.org.uk

www.adviceguide.org.uk

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We help people overcome their problems and campaign on big issues when their voices need to be heard. We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



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