

THE INDEPENDENT ADVICE CENTRE

Serving Wantage, Grove and District

Annual Report 2014-2015

*Annual General Meeting to be held
Tuesday 30th June 2015
The Beacon
7.30pm*

MANAGEMENT COMMITTEE – APRIL 2014- MARCH 2015

Hon. Chairman	Geoff Hamer / Peter Harbour	
Hon. Vice Chairman	Keith Robbins/Ann Rowe/Geoff Hamer	
Hon. Treasurer	Spencer Clubb	
Hon. Secretary	Keith Robbins	
Committee Members	Councillor Charlotte Dickson	Joyce Hutchinson
	Councillor St John Dickson	Bill Jestico
	Jenny Hannaby	Rebecca Norris
	Peter Harbour	Councillor Dave Parry
	Colin Wilkins	

EMPLOYEES APRIL 2014 – MARCH 2015

Joint Operations Manager	Lisa Bengé
Joint Operations Manager	Wendy Watson
Admin Officer	Celia Cotton
Admin Officer (Transport)	Pam Evans

VOLUNTEER ADVISORS & OFFICE STAFF APRIL 2014 - MARCH 2015

Stella Brecknell	Janet Browning	Adrian Buck
John Caldicott	Jeanne Felmingham	David Fox
Malcolm Fretter	Peter Harbour	Audrey Harwood
Jim Hetherington	Rita Hetherington	Shirley Humphries
Anita Hutchins	Andrew Kerr	Dallas Lidington
Sarah Matthews	Zelda Moorwood	Lyn Morton
Gill Panton	Kay Porter	Janet Price
Jackie Rice	Valerie Rose	Ann Rowe
Janet Smith	Jim Wells	





VOLUNTEER DRIVERS APRIL 2014 - MARCH 2015

Duke Ashford
David Boyd
Dennis Buckland
Bill Campbell
John Collie
John Cossburn
Susan Eden
David Gregory
David Kent
Trish Laverye
Fiona Miles
Jenny Penfold
Derek Punter
George Spalding
Angela Vernon
Paul White
John Willemssen

Colin Bayley
David Brooks
Peter Butcher
Wendy Carney
Geoff Corker
Ernest Draper
Anne Geach
Jack Gutteridge
Andrew Kerr
Paul Longworth
Geoff Page
Adrien Porter
Tom Saunders
Jack Taylor
Malcolm Vernon
Peter White
David Wise

Alison Boyd
Adrian Buck
John Caldicott
Alan Clark
Bill Cosgrave
Ron East
Lois Greenhalgh
Helen Howe-Jones
Jim Kowszun
Jacqueline McLaurin
Frank Parnell
George Pullinger
Rob Soames
Eddy Todd
Ian Weeden
Mary Whittaker

VOLUNTEER GOOD NEIGHBOURS APRIL 2014 - MARCH 2015

Clare Abolins
Stella Brecknell
Marion Durban
Kathy Foster
Trish Lavereye
Geoff Page

Helen Bailey
Jill Broadley
Maxine Eyles
Alan Frost
Veronica Milligan
Claire Parry

Colin Bayley
Adrian Buck
Anne Geach
Lois Greenhalgh
Rebecca Norris
Gillian Rouault

Anna Bradford
Nan Draper
Angie Fisher
Jack Gutteridge
Jean Orme
David Wise



CHAIRMAN'S REPORT

This year has been one of adjustment and consolidation. Geoff Hamer started the year as our chairman and again we all owe him a great debt of gratitude for all the work he has undertaken. This is especially true of the last two years as he presided over the expansion and upgrading of our facilities, services and administration. Geoff has been a very important person in the organisation for a long period of time and has worked very hard to make the IAC what it is today. The management committee wishes to thank Geoff for all he has done and is glad that he has agreed to remain as Vice Chairman of our committee.

The most significant part of my report is to say thank you to all our stakeholders.

First and foremost I must thank our volunteers; they are the most important people in the organisation and of course without them we could not function. Good neighbours, drivers, advisors and backroom volunteers have all given great service and they can be justly proud of their contribution.

Secondly, I would like to thank our loyal, dedicated and hardworking paid staff. Without Wendy Watson and Lisa Benge controlling our activities we would not be the great organisation that we have become. I would also like to give a special thank you to Helen Bailey who is the Good Neighbour Co-ordinator. She continues to give caring and dedicated service as a volunteer.

In the first year of my chairmanship I set myself three major objectives.

1. To establish a succession plan so the next chairman would have two or three years as vice chairman before taking over. Our present vice chairs, Ann and Geoff have both given more than their fair share in this position. I have to report that this is still a work in progress.
2. To increase recruitment of volunteers for all three of our services. The fact is that without volunteers there would not be an IAC and they do a wonderful job but they are under pressure. This is generated by the increased demand for our services that the growth of residents in the Vale together with the generally ageing population is creating. Also the increasingly complex workload adds to the burden. To replace those that move away or retire from service we must have a steady stream of new candidates coming through. They all need to be trained and to gain experience and this of course takes time. With our new facilities and rewarding and challenging roles we should be able to find some willing recruits.
3. To increase the number of paid staff (trying to bring their remuneration to a level closer to the national average and commensurate with the level of responsibility we require of them) and improve the ratio of staff to volunteers. I am pleased to announce we have a new member of staff starting 1st June, Karen Muir. Karen will become our first paid Advice Supervisor.

You may remember that at the last AGM members voted to change the status of the charity to a Charitable Incorporated Organisation (CIO). The purpose of this was to give protection to the trustees from financial risk and to help in obtaining grants and funding from many sources. Geoff Hamer started this process and agreed to continue to assist Lisa Benge in applying for this change. It was realised that to

enable the changes to be made we had to draft and agree a new constitution as the previous one was old and did not fit the new situation. The process was arduous and the dealings with the charity commission were complex and time-consuming. Lisa and Geoff are to be congratulated that at last all their hard work has been rewarded, a new Organisation and charity number being granted in early April 2015. As a result of our change of status we also needed to apply for debt counselling permission from the Financial Conduct Authority. This has brought its own problems but Lisa has worked through the myriad of paperwork and fine print and has submitted the application.

My future plans for the IAC will include continuing to recruit new volunteers for all three services and ensure they receive all the in house and off site training that is required. For the Good Neighbour Scheme we will be investigating new sources of financing for this very important service and hope to be able to allocate some paid hours to assist in the rising workload of administration and recording that is required. We are considering the possibility of an outreach service for Faringdon residents, recognising that for many in the town, we are some distance away. Discussions with Faringdon community groups are planned for later in the year.

I am pleased to report that our financial situation continues to be reasonably healthy but due to the increase of staff costs we expect to operate at a small loss during 2015/16. However, the committee has agreed to fund this loss from the current reserves. We will still be able to meet the Charity Commission's guidelines for charity reserves.

Finally I would like to thank again all those who have contributed to making the IAC the fine organisation that it is today. I am very proud to have the opportunity to lead this charity and I hope with all your help we will continue to go from strength to strength. The challenge that we face with the growing complex workload can only be met if we have sufficient funds to operate. We are a very cost effective organisation providing a complete service which of course offers long opening times and a drop in service. This is valued by the community and I am confident that our major funders will recognise the value for money that we achieve.



Chairmen past and present

**Former chairman Geoff Hamer (right)
handing over the IAC to current chairman
Peter Harbour**

**Peter Harbour
Chairman**

ADVICE SERVICES REPORT

The Chairman notes in his report that this has been a year of consolidation. From an Advice Services perspective I believe we have consolidated our position as a respected source of quality advice and cemented relationships with other agencies, particularly MIND and Oxfordshire Welfare Rights.

As every year, I report once again our activity statistics via the graphs on the opposite page. We invested in a further upgrade to IACOnline so that we can now produce the data our funders want in more depth and all for one or two mouse clicks, not the hours that used to be spent attempting to manipulate endless spreadsheets.

One of the things that we always thought but can now prove is the significant percentage of clients coming from the social housing sector. In recognition of this, Sovereign Housing have agreed a grant payment to the IAC for the coming year.

An advice service though, is about much more than statistics. It is above all about people whether client or volunteer. We maintain our ethic that we work with a client until either their issue is resolved or they reach a stable position. I am sometimes asked why we don't "signpost" more clients to sources of information rather than spend hours of time in a 1:1 situation. I believe that the majority of our clients achieve better outcomes from personal interaction with an advisor than they would from a factsheet or website. Of course we do refer to specialists when necessary. One case comes to mind that illustrates this point. An advisor worked with a client for quite some time on a complicated issue where the client had lost a substantial sum through fraud and negligence. Our advisor worked through the official channels of redress but was hindered by the length of time from the original incident. He was then able to make a compelling case for a pro bono legal charity to act on the client's behalf. The client eventually received a five figure settlement.

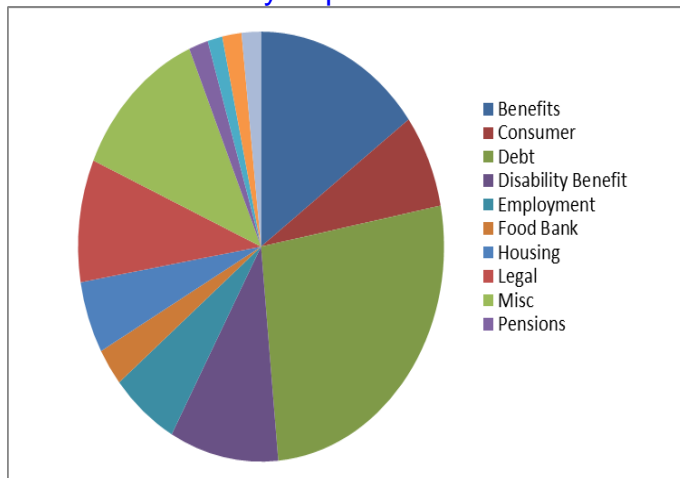
And what of the other half of the people equation - the volunteers? While we have had the expected leavers and new recruits, we have also had unexpected, relatively lengthy absences for ill health. We covered where we could but inevitably there were a few occasions when we had to temporarily suspend the drop in service. We have launched a recruitment campaign and keep working to the day when every advice session is fully staffed.

I am pleased to confirm that in 2015 the advice service will be joined by a paid advice supervisor who will be a dedicated source of support to the volunteers. In this last year, being heavily engaged on the CIO work, I have not been able to give the volunteers as much of my time as they deserve. So I give my particular thanks to

them for the way they have supported each other as a team and carried on providing the high quality service our community has come to rely on.

Statistics 14/15

Advice Volumes by Topic



Quick Stats

Advice Consultations 3717

Enquiries 70%

Cases 30%

Issue resolved at first point of contact for 68% of consultations

Quick Stats

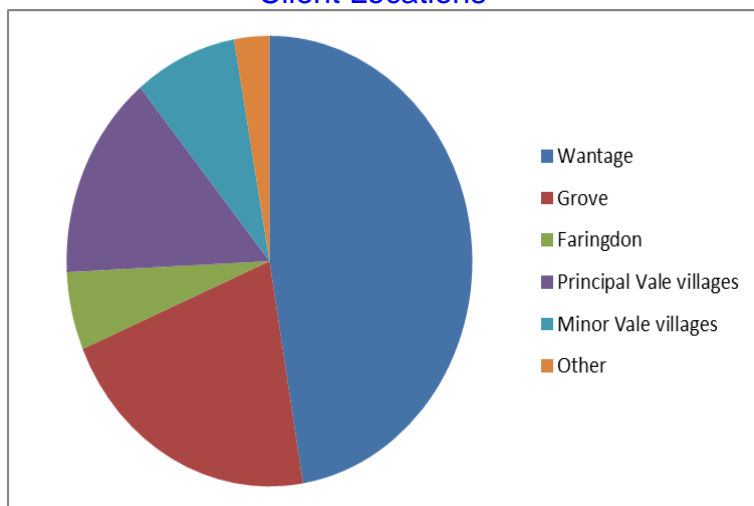
1473 individual clients

54.72% of clients recorded a single enquiry

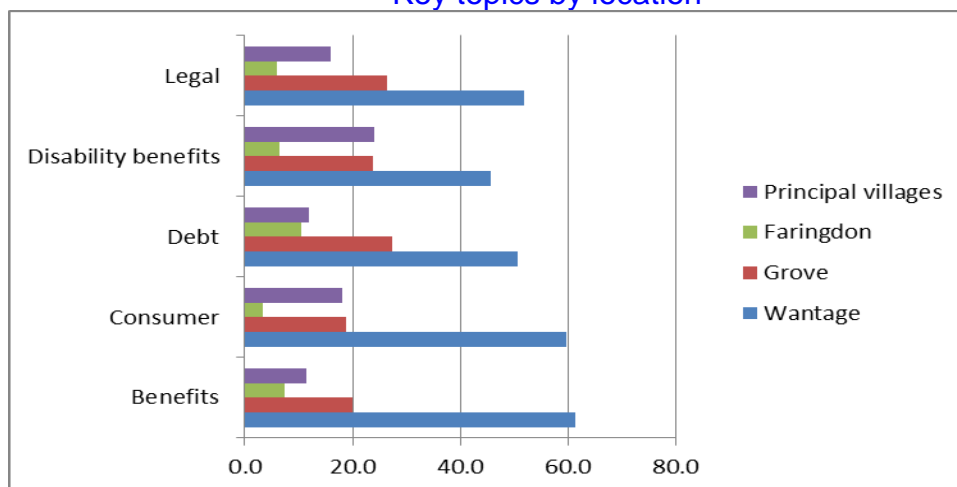
1.92% of clients recorded 11 or more enquiries – this includes clients who do not read or write and are supported by the IAC

1 client recorded 44 enquiries but this client is vulnerable and well known to the IAC

Client Locations



Key topics by location



Lisa Benge

Joint Operations Manager and Advice Services Lead

TRANSPORT REPORT

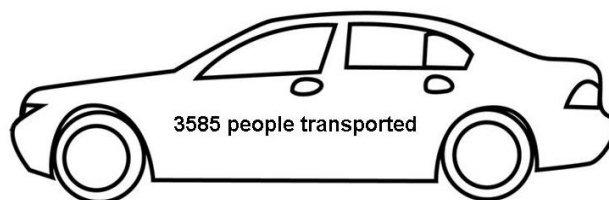
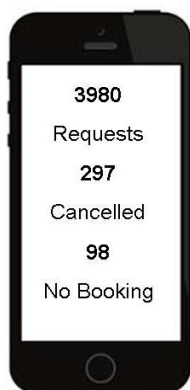
Phase one of building our transport administration on to the main system IACOnline has been completed. This has vastly improved the job of allocating drives and it is a major transition for the transport team. The development of this software has been made possible by the first class contribution of one of our team, Pam Evans, whose knowledge and work ethic has meant that we have now got a very comprehensive computer program that will allow us to offer an improved transport service to our clients.

The planning for phase two has already begun and we are hopeful that this will be finished and implemented by September 2015. Phase two is being designed to help with the complicated job of reconciliation of fares and mileage, invoicing and the collating of statistics. We have invested this capital funding to improve the service we offer now but also we are looking to the future as we know that the community, and therefore number of potential clients, is growing rapidly and we are mindful that the need for community transport will grow with it.

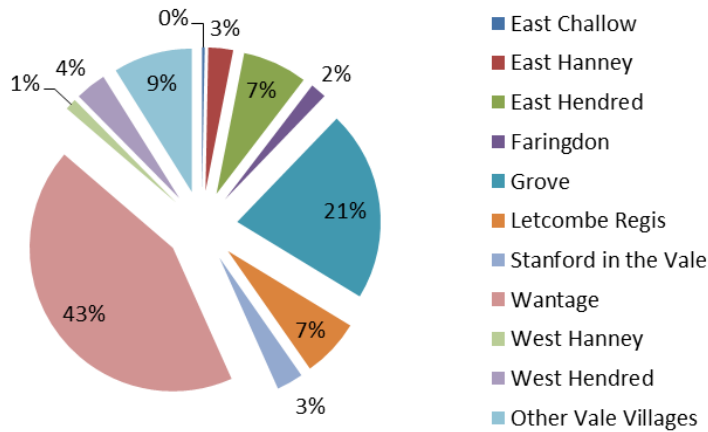
We have 42 volunteer drivers on our database at present. There has been a lot of movement of our driver numbers this year with some drivers experiencing various levels of ill health resulting in them being unable to drive, leaving us a bit short of drivers. That said there is some good news as due to our recruitment campaign and with the help of a number of articles appearing in the local newspapers, we have taken on 8 new drivers. This campaign has given a clearer indication where we need to advertise to maximize new volunteers and has also reinforced our view that recruiting volunteers is best not as a one off big bang but a gentle 'drip drip' process coupled with a more detailed explanation of what the role consists of and the benefits to the clients, the Community and the potential recruit.

We transported 140 people to the hospital who are on a qualifying benefit to receive free hospital transport. We claim the fare from the hospital on a monthly basis retrospectively, so our clients do not need to pay any money and then reclaim it back.

We have a stock of seven lightweight foldable wheelchairs, of which four are stored in the office and three drivers keep the others at their home. The wheelchairs have been booked out for use 146 times, proving that they are a very valuable tool for the drivers.

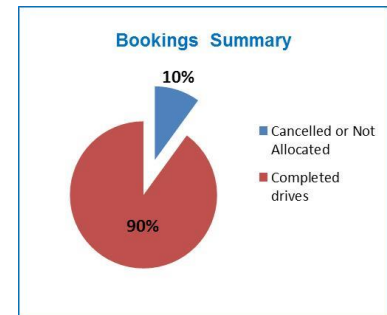


Cancelled or Not Allocated

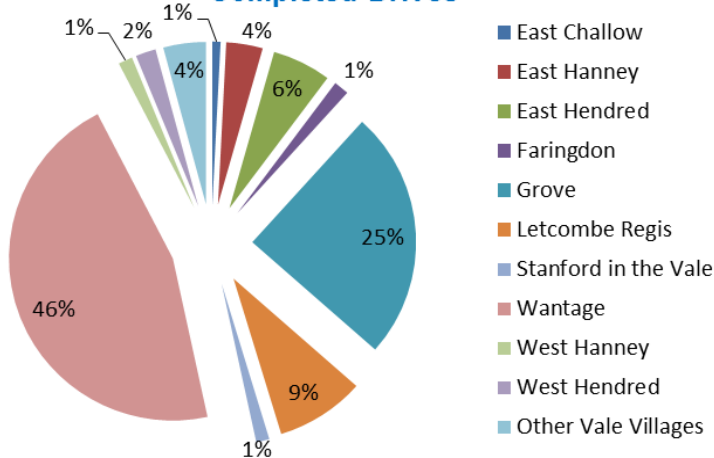


Bookings Summary

Out of our total bookings of 3980 we completed 3585 drives.

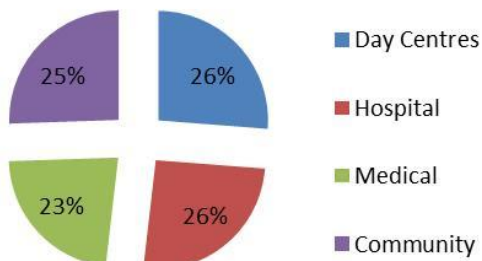


Completed Drives

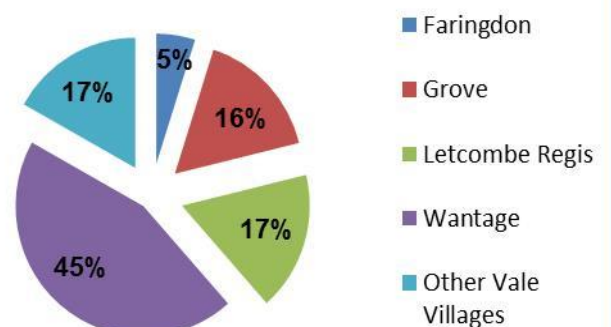


The distribution of drives by destinations shows how equally important the four different categories are to our clients. The percentage of hospital drives by village show where there is a greater need for transport to the Oxford and Swindon hospitals

Drives by Destination



Hospital Drives by Location



As always my thanks go to the transport admin team and the drivers, who all work really well together to deliver this essential first class service.

Wendy Watson
Joint Operations Manager and Transport Lead



GOOD NEIGHBOUR SCHEME REPORT

Another busy but satisfying year with the scheme becoming more established and developing clearer criteria for agencies, clients and volunteers alike. We have devised new external referral forms and volunteer time sheets which hopefully will prove to be more appropriate for the service. These changes, alongside some smaller ones will hopefully give more protection to both clients and volunteers.

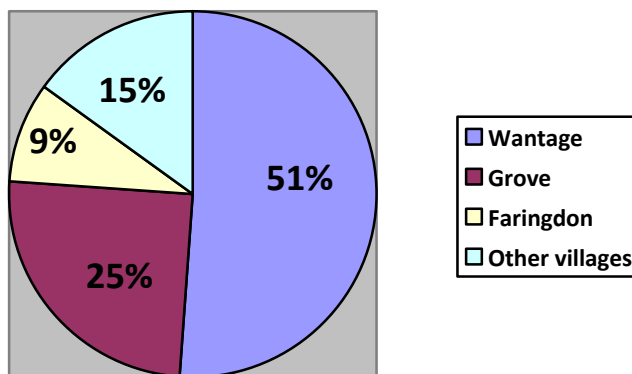
Our regular meetings with volunteers continue and we have had some interesting input from outside workers. The next meetings will include basic first aid training and a presentation on depression/low mood in older people.

I continue to attend quarterly meetings in Oxford with Volunteer Link-up. I work closely with the Wantage Community Information Network and am building links with the Faringdon branch. This has benefitted some of our clients who attend a bereavement group run by Age UK and held at the IAC fortnightly.

As the work continues and in order to provide a better, more developed service, the process began to find a deputy co-ordinator. A new volunteer is starting at the beginning of May to shadow me for a few weeks and hopefully then undertake training and become deputy/joint co-ordinator. We now have 21 volunteers within the scheme who, as ever, remain dedicated, caring and hard-working. It is safe to say that without them this Scheme would be unable to function and I am indebted to them for their loyalty to both the IAC and to me.

The scheme now supports 35 clients on a regular basis and has had a total of 60 referrals this year. These again come from outside agencies, the IAC and the clients themselves. We have no waiting list for clients to be allocated a volunteer and only 1 awaiting assessment. There have been 1,369 client visits which accounts for 1,228 hours of work documented. Extra to this is time spent on administration tasks by volunteers but predominantly the Co-ordinator.

85% of our client activity comes from Wantage, Grove and Faringdon in the following proportions;



This coming year I look forward to working with a deputy and together striving to build on the service our Good Neighbour scheme offers.

A Good Neighbour Client Journey.

This client was referred to us by the Stroke Association; they explained they were in need of help and support for a middle-aged female who had suffered a severe stroke. The client had been unconscious for some days and had no recall of events. At the time of the stroke she was in full time employment. Although she was known to several agencies, she was lonely, isolated and lacking in confidence as a result of the disabilities she was now living with.

This lady had moved within the area to be nearer to her family. She was in receipt of the appropriate benefits. She was able to walk a few steps with the aid of a stick and had a mobility scooter.

An IAC volunteer was allocated and visited regularly to chat. The volunteer also took her to do some banking and personal tasks and usually combined this with a coffee shop trip. The volunteer reported back that the client's confidence was increasing, so we started to investigate day care but there was nowhere suitable for her needs. The volunteer also reported back that there was no improvement noticed in her mobility. We contacted the client to discuss her ongoing physiotherapy. It transpired that she had never had any at all. We began making enquiries, initially very locally, to determine where she could receive this much needed service. We were informed that the client would need a referral. This was requested from the social worker who said she wouldn't do it as it was not within her remit. The client visited her GP to ask for a referral and it was also refused. The other agencies involved were no longer in contact with her. We contacted the Community Physiotherapists and after many weeks of awaiting responses it was arranged between them and a local gym that she would attend there (the only place available where she could receive exercises whilst in her wheelchair).

The outcome was that this lady is still attending this essential life improving therapy and is transported by our transport scheme. As there were issues re affordability we contacted a local charity who very kindly have funded the cost of transport and her treatment.

The client is now in the process of moving to a more suitable property where there will be companionship, activities and stimulation. This will ease pressure on her family and increase this lady's independence. She is growing in confidence.

A classic example of the IAC services working closely together, improving the quality of life of people who sometimes slip through the net.

Helen Bailey
Good Neighbour Scheme Co-coordinator



Big Thank You

The Advice Centre is very grateful to the many individuals, councils and groups who support us as without this support the Centre would not be able to continue to help an ever increasing number of clients.

So it is a **BIG** thank you to:

- The Vale of White Horse District Council
- Oxfordshire County Council
- Wantage Town Council
- Grove Parish Council
- Faringdon Town Council

We are also indebted to the following parish councils for their grants:

- | | | |
|------------------------|----------------|-------------------|
| • Ardington & Lockinge | • East Challow | • Charney Bassett |
| • East Hanney | • East Hendred | • West Hendred |
| • Letcombe Bassett | • Marcham | • Shellingford |

Thank you to the following organisations that have raised money for us in a variety of ways

- | | |
|---------------------------------|----------------------------|
| • Crown Technology Social Club | • Letcombe Regis GN scheme |
| • Letcombe Regis singers | • Loyd Charitable Trust |
| • Wantage 41 Club | • Wantage Catholic Church |
| • Wantage Gardeners Association | • Wantage Lions |
| • Wantage Methodist Church | • Wantage Tangent |

We would also like to thank those organisations and individuals who generously donate practical support and assistance throughout the year.

- Chapman Worth Accountants
- Local solicitors Patrick Smith, Scott Robinson, Sandy Millikin, Rachel Whitehead, Rhiannon Jones and volunteer paralegal Jean Nunn-Price for providing legal consultations
- Howard Hill of First Ideas for design and hosting of the IAC website
- Motion Printing for designing IAC printed material

So it is a **BIG** thank you from all of us and we hope that you will be able to continue to support us in the future.

Keith Robbins
Hon. Secretary, IAC Management Committee

THE INDEPENDENT ADVICE CENTRE SERVING WANTAGE, GROVE AND DISTRICT

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE INDEPENDENT ADVICE CENTRE
SERVING WANTAGE, GROVE AND DISTRICT**

For the year ended 31 March 2015

Respective responsibilities of trustees and examiners

The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities ACT 2011) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

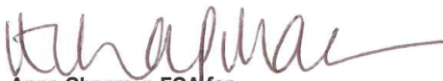
Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the 2011 Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or
- 2) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Anna Chapman FCA for
Chapman Worth Limited**
Chartered Accountants

12/5/15

6 Newbury Street
Wantage
Oxfordshire
OX12 8BS

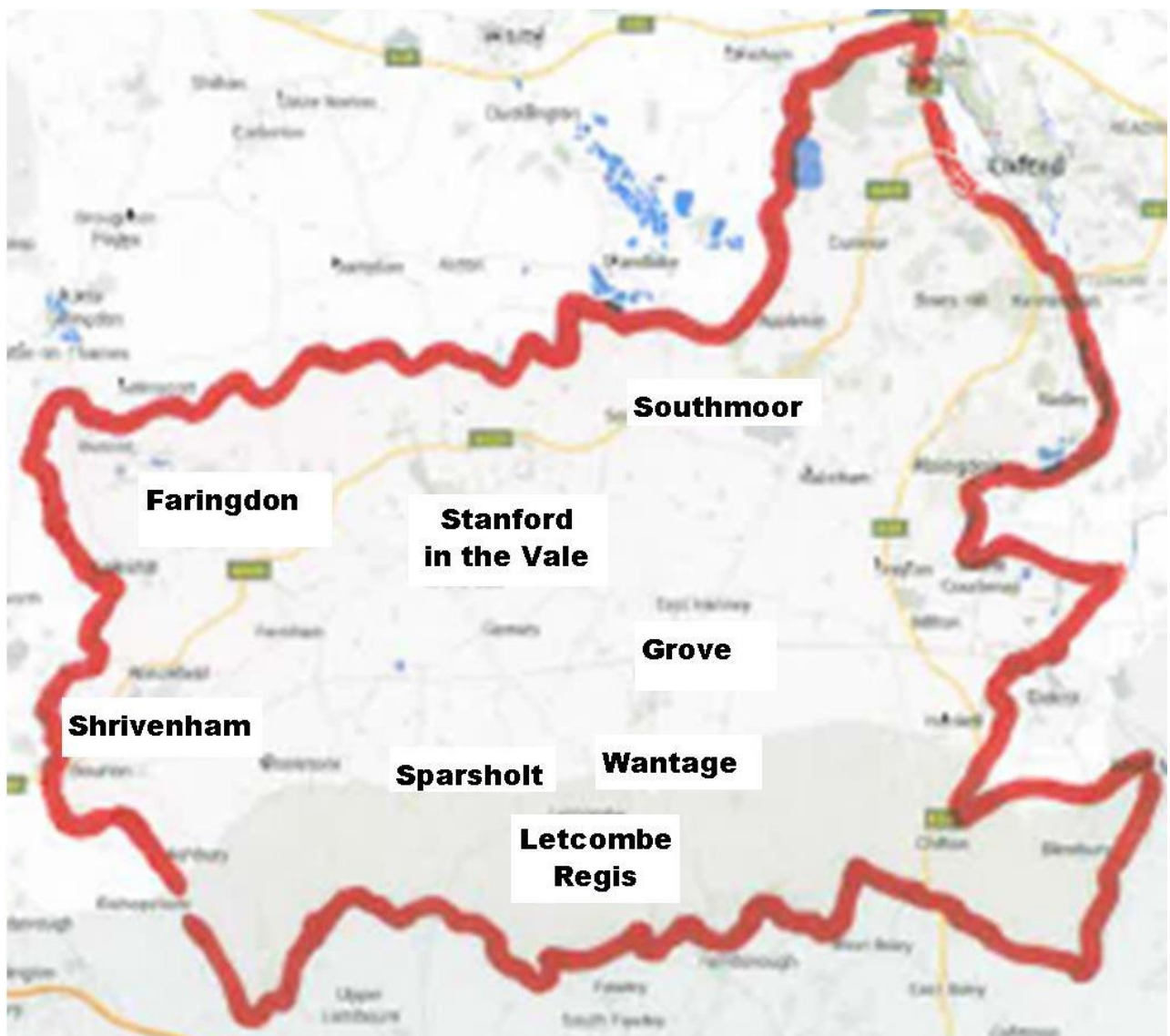
THE INDEPENDENT ADVICE CENTRE				
SERVING WANTAGE, GROVE AND DISTRICT				
RECEIPTS AND PAYMENTS ACCOUNT				
FOR THE YEAR ENDED 31 MARCH 2015				
(Registered Charity No. 270992)				
		Year end		Year end
		31-Mar-15		31-Mar-14
	Notes	Total		Total
RECEIPTS				
Grants	1	87,862.37		86,091.04
Passenger Donations		35,224.14		32,265.39
ASTF Partnership		3,182.00		2,969.00
Donations	2	8,415.41		9,714.12
Photocopier		43.00		94.75
Sundry Income		695.50		2,596.11
Interest Deposit Funds		395.11		310.06
Parish Councils	3	920.00		875.00
Total Receipts		136,737.53		134,915.47
Less Payments				
Rent		18,000.00		18,000.00
Water Rates		156.00		120.00
Insurance		1,554.99		1,595.61
Electricity and Gas		1,698.01		2,039.62
Telephone		1,697.46		1,754.05
Staff Training		1,585.19		1,912.80
GNS		1,627.59		1,059.50
IAC Online Tech Support		8,770.63		2,347.08
Salaries		46,346.74		39,742.65
Driver repayments		26,156.60		24,933.00
Office Supplies and Maintenance		2,337.63		3,539.67
Publicity and advertising		634.76		827.30
Petty Cash		388.00		459.80
Photocopier Supplies		439.17		1,007.16
Cleaner		1,793.50		1,695.00
Sundry Expenses		392.16		991.55
Staff Expenses		288.34		1,011.38
Annual Report and AGM		865.25		764.62
Bank Charges		245.80		228.42
Blue Badges		80.00		340.00
Property Maintenance		2,728.93		3,198.28
Postage		1,034.00		890.00
Reference Books		144.48		224.09
Subscriptions		1,911.60		1,414.80
Subsistence		569.86		451.76
Printing & Stationery		1,955.19		1,435.90
		123,401.88		111,984.04
Transfer between funds		-		- 4,787.79
Excess / (Shortfall) of Receipts for the year, carried forward				
		13,335.65		18,143.64

THE INDEPENDENT ADVICE CENTRE				
SERVING WANTAGE, GROVE AND DISTRICT				
RECEIPTS AND PAYMENTS ACCOUNT				
FOR THE YEAR ENDED 31 MARCH 2015 (Continued)				
(Registered Charity No. 270992)				
		Year end		Year end
		2015		2014
Excess of Receipts for the year		13,335.65		18,143.64
Balances brought forward at 1 April 2014				
Working capital				
Bank Current Account		5,802.36		4,003.73
Charities Fund Deposit Account No.1		6,135.51		8,038.50
		11,937.87		12,042.23
Reserve fund				
Charities Fund Deposit Account No.2		76,333.87		58,085.87
		88,271.74		70,128.10
Balances at 31 March 2015		101,607.39		88,271.74
Balances at 31 March 2015				
Working capital				
Bank Current Account		5,742.90		5,802.36
Charities Fund Deposit Account No.1		19,197.67		6,135.51
		24,940.57		11,937.87
Reserve fund				
Charities Fund Deposit Account No.2		76,666.82		76,333.87
		101,607.39		88,271.74
NOTE 1: Grants		2015		2014
		Total		Total
Vale of White Horse District Council		57,825.00		57,825.00
Oxfordshire County Council		12,037.37		11,801.04
Faringdon Town Council		1,000.00		1,000.00
Wantage Town Council		15,000.00		8,965.00
Grove Parish Council		2,000.00		1,500.00
		87,862.37		81,091.04
NOTE 2: Donations		2015		2014
		Total		Total
Gardeners Club				213.00
General donations		1,293.94		2,101.12
Grove 2000				500.00
Letcombe Regis GN scheme		243.50		-
Letcombe singers		300.00		-
Loyd Charitable trust		5,000.00		-
Lloyds bank				300.00
Crown Technology Social Club		780.00		-
Nationwide Building Society				600.00
Sammermar trust				5,000.00
Sovereign vale				1,000.00
Wantage 41 club		100.00		
Wantage catholic church		100.00		
Wantage garden association		146.47		
Wantage lions		107.50		
Wantage methodist church		244.00		
Wantage tangent		100.00		
		8,415.41		9,714.12

NOTE 3:	Parish Councils	2015		2014
		Total		Total
	Ardington & Lockinge	50.00		
	East Challow Parish Council	100.00		100.00
	East Hanney Parish Council	150.00		150.00
	West Hanney Parish Council	-		100.00
	East Hendred Parish Council	200.00		-
	West Hendred Parish Council	20.00		-
	Charney Bassett Parish Council	30.00		30.00
	Childrey Parish Council	-		50.00
	Letcombe Bassett Parish Council	200.00		150.00
	Shellingford Parish Council	20.00		20.00
	Standford in the Vale	-		100.00
	Uffington Parish Council	-		25.00
	Watchfield	-		50.00
	Marcham	150.00		100.00
		920.00		875.00
NOTE 4:	Charity Commission guidelines state that we should be holding an appropriate reserves fund. The IAC reserves fund policy is set at a minimum of three months and a maximum of six months running costs.			
NOTE 5:	Anticipated Financial Commitments held in reserve are: -	2015		2014
	Transport software	6,000.00		8,000.00
	Computer upgrade	5,000.00		5,000.00
	IT support	-		2,500.00
	CIO	-		1,000.00
	Budget shortfall for 2015/2016	26,212.63		4,525.00
		37,212.63		21,025.00
		-		
	Reserves policy	60,000.00		60,000.00
	Total held in reserve	97,212.63		81,025.00



We are pleased to support all residents living in the Vale of White Horse District either directly or through referral to other agencies.





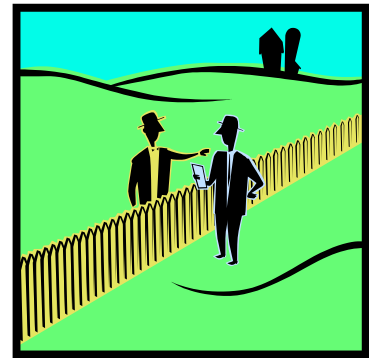
Make a difference to your community and
join our happy band of volunteers!

We urgently need

Volunteer debt advisors

Volunteer drivers

Volunteer good neighbours



For more information please call Wendy or
Lisa on 01235 765348