



Gibraltar Citizens Advice Bureau



Annual Report 2006/07

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Message from the Minister

It is a pleasure for me to attend to the service provided by the Citizens Advice Bureau to our community.

The Bureau has over recent years widened considerably its scope in providing an excellent service including in some cases vulnerable persons who need encouragement, advice and support.

The Bureau has also become increasingly efficient by setting up a highly sophisticated information system for the benefit of their clients.

I know how enthusiastic and committed are all members of staff working in the different areas of the Bureau and I wish to thank and congratulate the Manager and all her staff. I also want to acknowledge the support given to the Bureau at all times by the Board of Trustees.




The Hon Dr B Linares
Minister for Education, Training, Civic & Consumer Affairs

Chairman's Introduction

It is encouraging and gratifying to look back over the few years of our existence and appreciate how the Bureau has expanded in tasks undertaken and in responsibility both towards our individual clients as indeed in the best interests of Gibraltar.

In the execution of our work we are grateful to the great cooperation and support received from our Government, the local Institutes and from fellow citizens. We rely confidently on these close relationships continuing.

The thanks of the Board of Trustees goes out to the Manager and Staff for their dedication and service which have so much contributed to the success of our work.



John Porral
Board of Trustees

Manager's Report

The range of issues covered in our annual report this year reflect on the changes, innovations and services we have introduced or developed throughout the year.

It is also a substantial testament to the energy and creativity of all involved in the development of the CAB service in Gibraltar.

The whole ethos of the CAB service is about helping people, no matter who they are to exercise their rights and obtain fair treatment under the law and thereby improve their lives.

Access to independent advice is an important feature in any democracy.

Citizens Advice is committed to promote equality and diversity and prevent prejudice and discrimination, ensuring equal access to advice and promoting good relations between all sections of the community.

Our objectives have been to meet the needs of as many people as possible, have a greater influence on policy development, and to innovate and develop new services.

The Citizens Advice Bureau Service is all about people working together to resolve or manage serious problems, overcome societal barriers to accessing rights and to address underlying causes.

CAB has been a key part of the local community since its inception in April 2003. Our continuing development work means we are now able to provide information and advice from a variety of community venues, in people's homes, by e-mail on the telephone and via a regularly updated website at www.cab.gi.

Our membership in Citizens Advice International also means we are able to campaign both locally and internationally for improvements in policies and services that benefit us all. So CAB advice helps solve problems for individuals and the wider community.

The impact of our work continues to have a profound effect on many people. We play, a vital role in combating social exclusion, providing access to justice and fair treatment, and have a direct influence on policy making through the evidence we collect.

CAB actively promotes community well being and makes a significant impact on the lives of individuals, it will continue to play a pivotal role in the coming year.

A Short History of Citiz

Rodriguez



Bureaux Service

When the prospect of a world war loomed in 1939, the National Council of social services established a group to look at how to meet the needs of the civilian population in war-time London. Citizens Advice Bureau was established throughout the country.



From the start, volunteers who worked from public buildings, private houses, ran the service. Advisors dealt with problems relating to the loss of ration books, homelessness and evacuation. They also helped locate missing relatives and prisoners of war. Debt quickly became a key issue as income was reduced due to call-ups.

Today there are 462 member Citizens Advice Bureaux across England, Wales and Northern Ireland. Each one is an independent registered charity helping people to resolve their legal, money

and other problems by providing free advice and influencing policy makers. The network still relies on over 20,000 trained volunteers to keep the service running, and provides free advice from over 3000 locations.

In April 2003 the Citizens Advice Service was launched in Gibraltar. It is a registered charity and is run by a Trust. The Gibraltar Citizens Advice Bureau is affiliated to the National Association of Citizens Advice Bureau (NACAB) UK. All the training for the Gibraltar bureau has been facilitated by NACAB, UK.

Since the launch in 2003 GCAB has been conscious of our role to uphold standards so that clients get consistently high quality services. Our main objective has been to meet the needs of as many people as possible. Core services ensure we target those most in need. All our services have been based on a shared understanding of what the public needs and what works well. We have introduced different and more flexible ways of working to meet this need.



We have made greater use of partnerships (internal and external) to meet the needs of clients at both local and international level. Our focus has been on the need to win hearts and minds—share understanding, also gather and share best practice in service-delivery to improve efficiency and effectiveness.

CAB IT

By G Linares (IT Systems)

Up to now, GCAB have been working on an information system which was originally created using standard static html pages modelled on the current UK system. After three years working on this system, we found various limitations in coding the information system in this manner, the most important of which was the time spent in creating individual html pages for each particular item of information. Another factor was the requirement of a web programmer to add data to the info system.

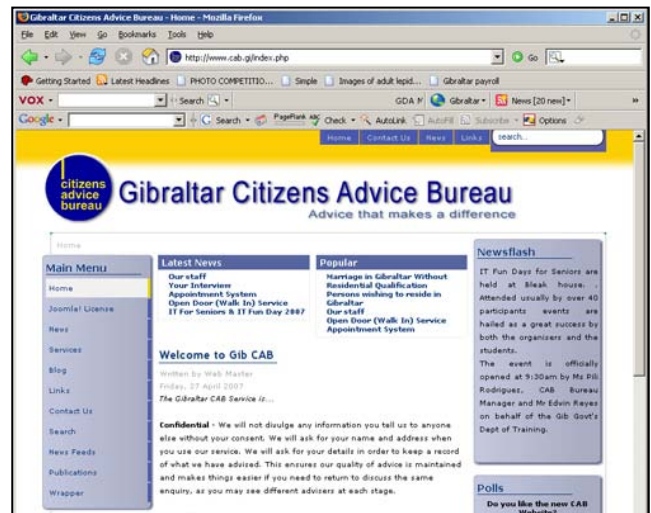


By setting up a new Linux server locally within the GCAB intranet, the GCAB Information System I have been able to completely re-code the Information System as a database (MySQL) driven scripted (PHP) website. The new Interactive system allows easy (and fast) input of new data via webpage forms, full text search and enhanced security. My idea was to create a system to which any member of staff can add data to – without any knowledge of web pages.

Further features including a shared office schedule calendar and a task manager, are currently being setup.

We are now also working on re-coding the GCAB's official website – www.cab.gi. Gibtelecom have been kind enough to upgrade our current static hosting facilities to include scripting and database services. This new Interactive website will allow easy input, updates and maintenance of our web based information.

You can preview a sample of our new website at <http://www.cab.gi/index.php> our original website is still online while we complete the new one, this can be accessed as usual at <http://www.cab.gi>



The Legal Clinic

By Joanna McGrail (Senior Adviser)

Since its inception the Legal Clinic has grown into one of the services most used by our clients. This clinic has become very 'popular' with the clients as they feel that 'getting legal advice for free' is absolutely fantastic and very helpful.

On many occasions people find that they are not quite sure if the problem they face and the solution they need to find could be dealt with in the Courts of Law. The free half hour offered gives the client another point of view on their problem. Not all problems faced can or even may be taken to a court of law. There are many factors that have to be taken into consideration in every individual case.

Lawyers and clients develop a good relationship. Although the client has no obligation with the lawyer it is a common factor that if a client does have grounds for a court case they will employ the services of the lawyer who has given them the free advice.

Clients that have been referred and subsequently been represented have gone back to the lawyers with other problems without first coming through the bureau.

At present we have twelve Legal Chambers offering their services but owing to certain circumstances the same five or six lawyers are usually the first to respond. The reason for this being that most of the Chambers on our list are established companies in practice for many years with an impressive client list. Due to this they face 'conflict of interest' with many of our clients.

Let me explain: Most of the clients referred to lawyers need advice on employment issues, mainly unfair dismissal leading to Industrial Tribunals. The 'conflict of interest' lies in the fact that most of these employers are clients of the established Chambers. So at the end of the day it is the new lawyers, just starting out on their own, who are most eager willing and able to accept our referrals.

Our aim is to recruit new lawyers, each Chamber to appoint one lawyer to be the liaison contact with the bureau. Chambers to also provide the bureau with a list of the lawyers who will offer their services and what field they specialise in.

Many clients have taken advantage of the Legal Clinic and a large percentage of clients have experienced positive outcomes.

The procedure is to make an appointment or just pop in to have a chat at the bureau. In these sessions, after relevant questions are asked, it is sometimes possible to offer the client alternative options which they were not aware of. It would be a very positive move if Chambers would 'loan' us a student lawyer/legal student to come to the Bureau for a couple of hours once a week. This then would be beneficial for both the lawyers and clients, as it would allow us to offer 'on-the-spot' legal advice whilst simultaneously enabling the lawyers to gain practical experience.

An Ordinary Day at the Bureau

By Ivan Cruz (Adviser)

Sitting in any office could be interpreted as any old office job. Here at the Citizens Advice Bureau any day can be interpreted as a “roller-coaster ride” full of serious complicated cases to very amusing ones. A working day in our very successful Bureau would consist on the following:

9:00a.m. – Nice warm coffee/tea to recharge batteries, once we do settle down we check all our online queries, which by the way have increased tremendously since people seem to adopt easily to today's new technological era, and if they don't well Citizens Advice are also there to make sure they do, since we have now coordinated 4 Senior Citizens “Fun Computer Days”.

9:30a.m. – 12:30p.m. 2:30p.m. – 4:30p.m. – Doors are open to the public and the ride begins, we can have from 15 to 25 clients in total during the day ranging from debt problems, legal clinics, social issues, housing issues etc to signposting, letter writing or even “ape” problems.

4:30p.m. – 5:30p.m. - During the course of the day we also have the responsibility of making sure that all information or advice given to clients is accurate and precise and we therefore keep an up to date information system through the Bureau's IT officer.

It is also vital to record all information in our database to keep track of our clients in order to assist them further with any other new information that arises.

The most rewarding part of our job comes when we find that our advice to a client has made a difference in his/her life, which definitely motivates us for yet another day to come in the life of the Bureau.

Clients from all walks of life ...

By **Anaika Buhagiar (BSc Psychology & Counselling Studies (Hons))**

After graduating with a degree in Psychology & Counselling Studies I began working at the GCAB on a placement over 7 months ago as a training generalist advisor.

Beginning work in any organisation can be an intimidating experience at first but at the GCAB I felt welcomed right from the start. All the staff create a warm friendly environment for everyone making the experience at the bureau enjoyable and welcoming. Furthermore, this ambience serves as an important framework for clients, enabling them to feel safe and secure to disclose personal details and problems to advisors.

Clients from all walks of life use the service for a wide range of problems.

CAB advisors work hard to ensure accurate information and effective services are provided to individuals. Additionally clients are empowered with knowledge and information and may implicitly learn how to take control of life situations and thus develop the ability to tackle future problems head on. Usually clients' problems overlap into various categories. For example, one client may be experiencing a number of difficulties for the same underlying reason. The magnitude of dilemmas and predicaments of the people are extensive and challenging but I have yet to witness or experience a case where the CAB service has been unsuccessful in helping a person in some form.

Clients and advisors embark on a journey together which is both worthwhile and rewarding in the end. For me, making a positive difference in a person's life is the most satisfying aspect of my role at the bureau. I thoroughly enjoy being part of a team that is actively involved with the community. It is also very encouraging to work in an organisation that is professional and devoted to its purposes. As a citizen myself I have no hesitation whatsoever in recommending the GCAB to anyone, no matter who or where you are, or what you are doing.

My first time in a working environment ...

By **Justine Gomez (Student)**

This has been my first time in a working environment; I have been working as a trainee in the Citizens Advice Bureau for 5 months. In the past months I have learnt how to use photocopying machines, send faxes, write letters etc but I must say the best thing about working in the Citizens Advice Bureau has been watching clients with different problems helped day after day. I have learnt a lot by watching the advisors deal with the clients and their problems. I've enjoyed this experience to the fullest.

Making a Difference

Client Work

Life at the Gibraltar Citizens Advice Bureau is normally so busy that days just seem to rush by.

As I hope you have noted in this report, I have received some very informative contributions from the staff that illustrate the wide range of skills and expertise that we enjoy in our bureau in Gibraltar.

In Gibraltar similar to other bureaux, we have noticed an increase in the complexity of the enquiries we deal with. An example could be an increasing number of clients with debt problems especially with unpaid utility bills and credit card loans.

We have found that more often than not clients' problems are complicated and multifaceted. We have also found that often emergency help is necessary, such as intervention to try to prevent our clients to be evicted from their homes, or negotiating threatening electricity or water disconnections.

Another area we work with is in relationship breakdowns, when an affected party needs guidance and support, firstly in coming to terms with this change in circumstance and secondly in empowering clients to get their situation in order.

Employment problems are high in the workload. The Bureau has been taking a more proactive stand against employers who have failed to honour their obligations and provide staff with contracts or terms of employment.

When an employer has not complied with his legal obligation and the advisor has identified this, seeking the clients' authorisation, the matter would be reported to the Labour Inspectors at the Employment and Training Board (ETB).

Client Work

To resolve a complaint can make a huge difference to peoples' lives. Equally when making a complaint or enquiry it can be a rather stressful experience for the person concerned.

Having available and accessible, fair, open and easy to understand advice and information services is not an optional extra but should be a fundamental component of service delivery.

This year I feel we have achieved a lot. I firmly believe that the biggest asset of any organization is its people, and this is certainly true of the Citizens Advice Service.

The Citizens Advice Service is about more than just advice giving. It is about empowering individuals to assert their rights and helps them solve their own problems.

Employment

Citizens Advice Bureaux provide advice on and assistance with many employment problems a year. Some of these involve redundancies, company mergers and other changes that are inevitable in a dynamic economy. But in the majority of cases the client is a worker who has been denied one or more of his or her statutory workplace rights by an employer.

It sometimes goes unnoticed and unrecognised that outstanding issues such as debts, unemployment, poor housing, workplace stress, bullying, poor service and lack of information contribute to problems with physical health.

Generalist advice work both at the bureau and at outreach services provides the necessary support and guidance that is vital to address these anxieties and concerns and in many instances provide peace of mind.

Volunteers

It never ceases to amaze me and heartfelt thanks have to go to all the volunteers who help out at the bureau, especially at outreach clinics and computer fun days.



These volunteers always show a professional and emphatic manner when dealing with bureau clients, and share a wealth of experience and knowledge. It is very gratifying to see them willing to give up their time and themselves for the good of the community.

Money, money, money

"I work all night, I work all day. To pay the bills I have to pay – Isn't that sad – And still there never seems to be a single penny left for me".

When a money advisor has helped a client turn around a chaotic mess of multiple debts into an organized situation of realistic repayment, or helped write off a debt or successfully challenged the validity of a debt, a greater weight is often lifted from clients' shoulders.

Remember

- ▶ **Keep** to your budget!
- ▶ **Taking** out extra credit will increase your weekly spending far beyond Christmas.
- ▶ **Credit** and store cards can be the most expensive form of borrowing.
- ▶ **If** you need to borrow, use the lender with the lowest interest rate.



"Debt was the first and last thing I thought of everyday. The CAB put my mind at rest"

CAB Advisors interview clients face to face in bureaux to find out what the problems are and help to prioritise them.

They help clients draw up a budget, including advise on ways of increasing their income and reducing expenditure and also help clients negotiate with creditors.

If a borrowing customer finds themselves in financial difficulties through a change in circumstances they should talk to their bank/ building society without delay. The procedure to follow is set out in the GBA Banking & Mortgage Code of Conduct.'

All members of the Gibraltar Bankers' Association are regulated by the Financial Services Commission . A copy of the GBA Banking & Mortgage Code of Conduct and a list of member banks who have adopted it can be obtained from the GBA website at www.gba.gi

The Citizens Advice Bureau gives free, confidential, impartial and independent advice and information to help you solve problems.

Contact
 Telephone: 40006 ▪ Fax: 40281
 Email: info@cab.gi
 Web: www.cab.gi



How to keep Santa smiling this Christmas



and help you avoid getting into financial difficulty.



This brochure has been produced in conjunction with GIBRALTAR BANKERS' ASSOCIATION

Design by © Linera

Do people really understand how easy it is for a financial situation to be drastically changed due to a change of circumstances, which are sometimes beyond their control? Illness, loss of employment, relationship breakdown, bereavement, a new baby etc can cut the family income drastically.



Of course sometimes people take on far more credit than they can handle, and when money is tight, people are often tempted to advance further credit even when struggling, rather than seeking help.

People with debt problems continue to come to the bureau when their financial situation becomes unmanageable.

GCAB works with a financial statement widely used in NACAB (UK) and validated by the British Bankers Association (Money Advice trust).

This statement allows clients to ascertain exact financial statement, prioritise debts and help retain or regain control and responsibility for their own lives.

Better Advice / Better Health

When ill-health strikes, whether it is suddenly as a result of an accident or gradually due to a debilitating illness, it can bring all sorts of problems, anxieties and concerns.



The Citizens Advice and Information process allows for interconnected problems such as employment, relationship breakdown and debt, which may be factors contributing to ill-health to be dealt with effectively in one place.

Citizens Advice believes access to timely and relevant advice and information, has a big impact on people's ability to make better choices in life, including lifestyle.

The aim is of improving access to advice and information, not just about medical issues, but about the wider social issues which impact on the health of the individual and the family.



Our Services

Counselling means enabling people to look more closely at their problems and clarifying them. People need counselling when they are experiencing a crisis situation in their lives. There are certain situations including bereavement, illness, loss of employment and relationship breakdown which are likely to constitute a crisis for the majority of people.

The overall aim of counselling is to provide clients with opportunities to work in self-defined ways, towards living in more satisfying and resourceful ways as individuals and as members of the broader society.

GCAB has developed a Counselling Referral system where clients who might benefit from counselling are referred to a qualified counsellor to undergo therapeutic work. GCAB clients who are on benefits or unemployed are given free counselling by qualified counselling professionals.

GCAB is working in union with the Gibraltar Association for Counselling and Psychotherapy and the Counselling and Psychotherapy Forum (Gibraltar).

Young People Need Advice Too

The whole ethos of the CAB service is to help people young or old. People have a right to exercise their rights and obtain free treatment.

CAB offers information, advice and support to Gibraltar overseas students. Overseas students might sometimes encounter problems with landlords, deposits etc. the transition from living at home to living overseas can be difficult and stressful for some.



GCAB will refer students to the UK CAB nearest to their study area, so that students can receive assistance to establish themselves in their new and unfamiliar environment.

GCAB works closely with the Department of Education, Youth Services, Youth Council and the Gibraltar students associations to help make students aware of the services we offer.

Some Gibraltar students have availed themselves of the services offered and have been able to sort out their problems in the UK whilst studying. We encourage students with a problem to contact GCAB initially for advice, information and UK contact.

The International Forum

Gibraltar is a full member of Citizens Advice International. Citizens Advice International (CAI) is a membership organization formed to promote throughout the world, the provision by independent non-governmental bodies of free, impartial and confidential advice and information to the public about their rights.

CAI can be seen as the linking bridge between advice services serving the ordinary citizen and local and international policy makers.

It also provides a mechanism for information exchange, co-operation and joint projects among citizens advice associations.

Members of Citizens Advice International include England, Scotland, Wales, Northern Ireland, Poland, Romania, Czech Republic, Lithuania and New Zealand.

Equality and Diversity

We constantly work to make equality and diversity part of everything we do. We are all different and yet we all share a common humanity.

In promoting equality we focus on people's rights to equal treatment in law and in practice, challenging injustice and discrimination.

By valuing diversity we are recognizing the positive contribution which our differences make to the richness of our society.

People are our business; equality and diversity are all about people, their contribution, needs and rights.

Equality and diversity are inextricably linked. Our common humanity makes us equal in worth and rights.

We have been working so that people of all communities in Gibraltar know that they can rely on the Citizens Advice service for high quality advice that is fair, accessible, inclusive, and responsive to their needs, and so that all our work is relevant to and valued by all parts of the community, including people who experience discrimination and exclusion.



We are striving to make CAB a fair point of contact and access for help on discrimination for all disadvantaged people. People should feel free to contact GCAB for help on discrimination issues.

Equality, diversity and respect for human rights and dignity for everyone should be the core values

that define our lives in Gibraltar.

Equality concerns everyone. At different times in our lives all of us may face barriers that may prevent us fulfilling our potential and stop us integrating fully in society.

Every person should have the chance to achieve their full potential, free from prejudice and discrimination.

GCAB is committed to champion equality, diversity, human rights and to encourage all the institutions in Gibraltar to be equal and fair for the benefit of every individual.

Enquiries Increase

The number of enquiries made to the bureau has increased again. Particularly striking is the number of employment issues with more and more employees needing to know their rights. Some of these enquiries involve redundancies, company mergers and other business changes inevitable in a dynamic economy. Telephone and e-mail enquiries still continue to rise. Our website has had hits.

An innovation this year in respect of Equal Opportunities is the introduction in our web page www.cab.gi of our aims, principles and contact details in different languages. Clients need to log into our website click the flag of their respective country and the translation in their language will follow.

This service aims to help migrant workers in Gibraltar and any other overseas client wanting to contact the bureau.

My thanks go to those members of the community who have voluntarily helped with the translations.

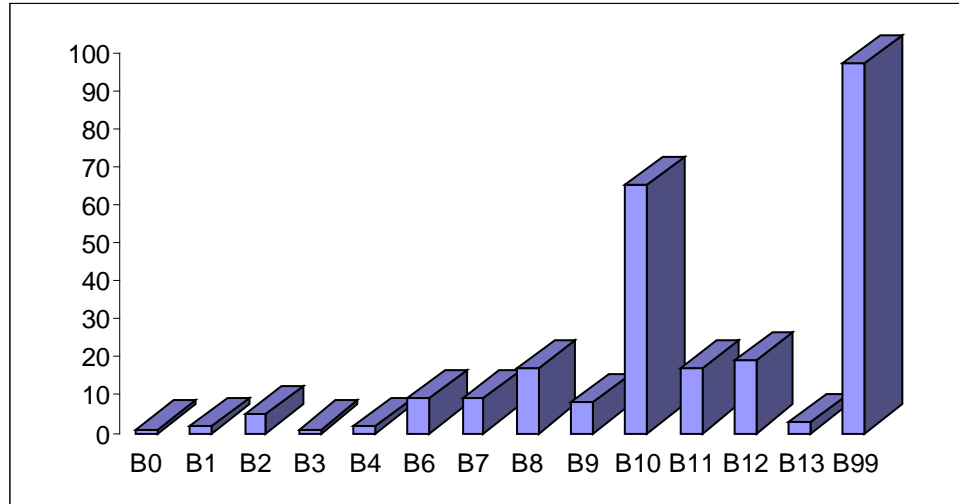
Giving Clients a Voice (Social Policy)

The aim of the Citizens Advice Service is to “exercise a responsible influence on the development of social policies and services both locally and internationally. Whilst advice may benefit an individual client, it is more effective in the long run to help clients by tackling the root cause of a problem and trying to influence policymakers to make a change if necessary.

As the Citizens Advice Service is so firmly rooted in the community, it also sees at first hand the immediate effects of the law that govern our daily lives. A social policy report based on clients’ evidence is prepared yearly. This report emphasizes the impact of policies on individuals and the community and effectively “gives our clients a voice”.

Statistics 2004-2007

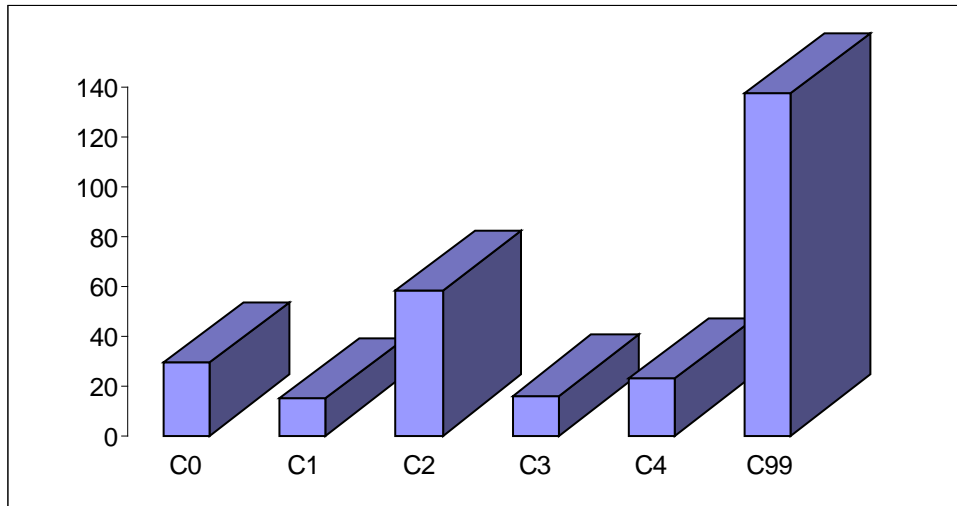
Benefits



B0	Benefits debts: Overpayment of benefit	1
	Discrimination/Intimidation in administration of	
B1	Benefits	2
B2	Income Support	5
B3	Housing Benefit	1
B4	Community Charge Benefit	2
B6	Social fund	9
B7	Sickness Benefits	9
B8	Disability Benefits/disabled person tax credit	17
B9	Jobseekers Allowance	8
B10	Retirement Pension	65
B11	NI Contributions	17
B12	Child Support	19
B13	Council Tax Benefit	3
B99	All other benefits	97
Total		255

Statistics 2004-2007

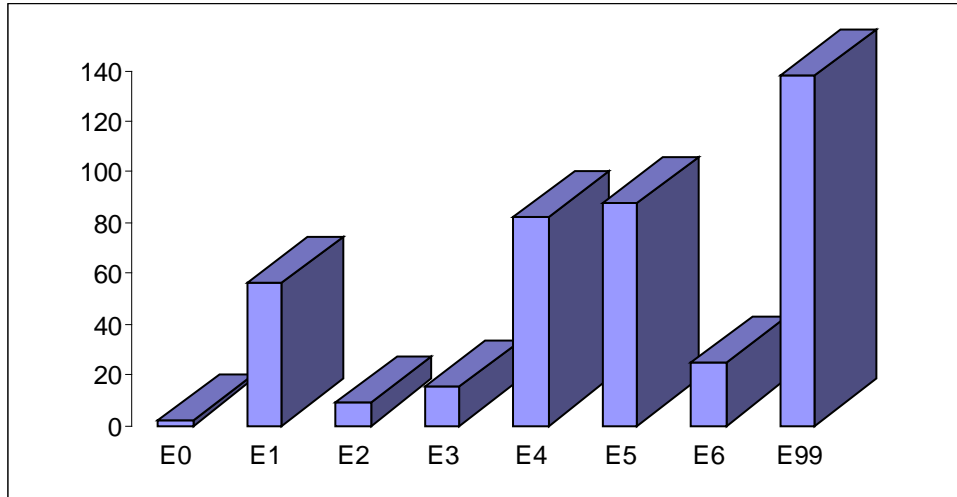
Consumer



C0	Consumer Debts	29
C1	Discrimination/Intimidation in Consumer Affairs	15
C2	Goods and Services	58
C3	Credit & Finance	16
C4	Insurance	23
C99	Other consumer issues	137
Total		278

Statistics 2004-2007

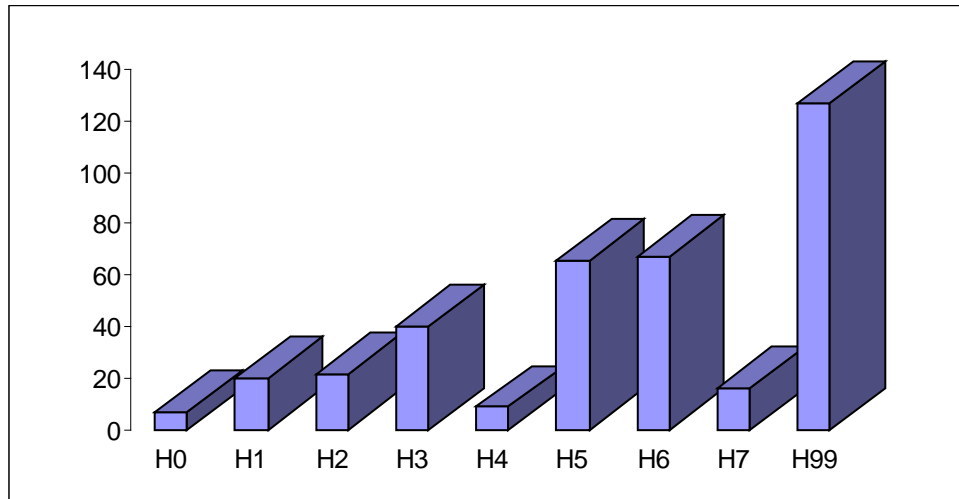
Employment



E0	Employment debts, overpayment, wages, training	2
E1	Discrimination in Employment	56
E2	Scheme for unemployed people and training	9
E3	Self Employment Issues	15
E4	Terms and Condition of employment	82
E5	Dismissal	88
E6	Redundancy	25
E99	Other employment issues	138
Total		413

Statistics 2004-2007

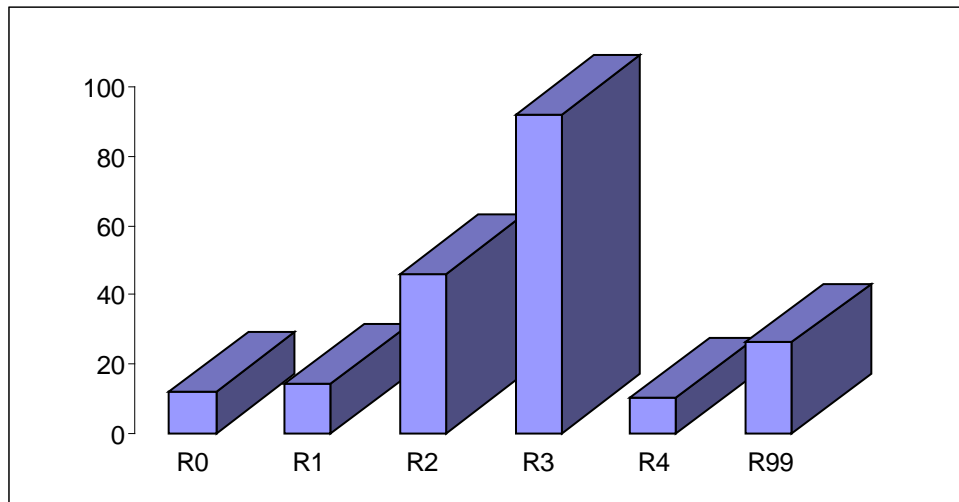
Housing



H0	Housing debts	7
H1	Discrimination/intimidation in housing	20
H2	Actual Homelessness	22
H3	Threatened homelessness	40
H4	Housing Costs Excluding Arrears	9
H5	Housing conditions	66
H6	Enviromental and neighbour issues	67
H7	Security of tenure	16
H99	Other housing issues	127
Total		374

Statistics 2004-2007

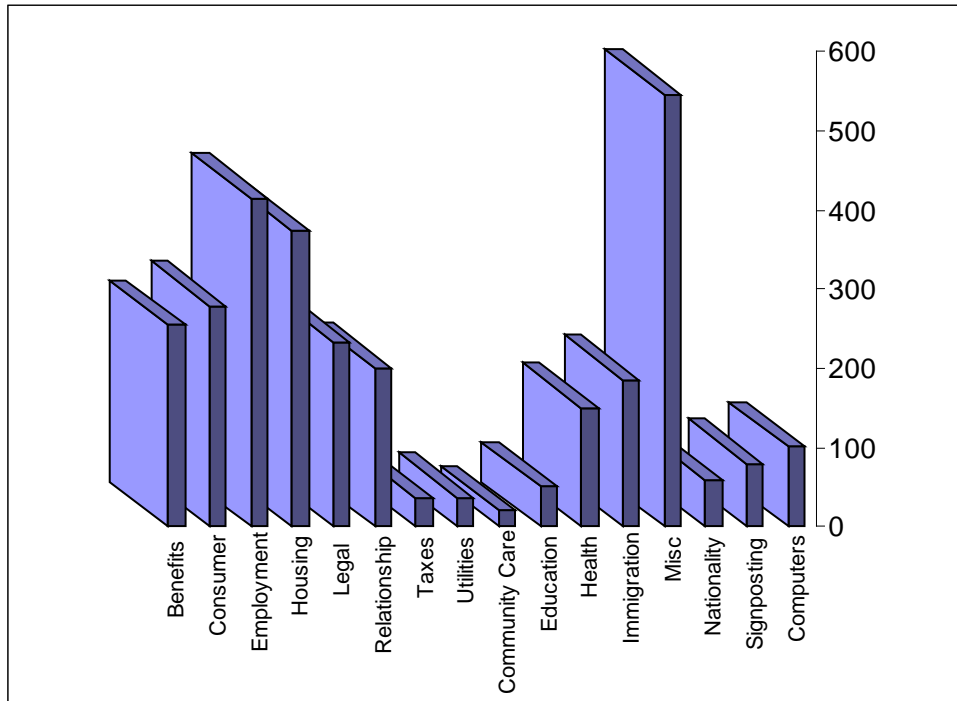
Relationships



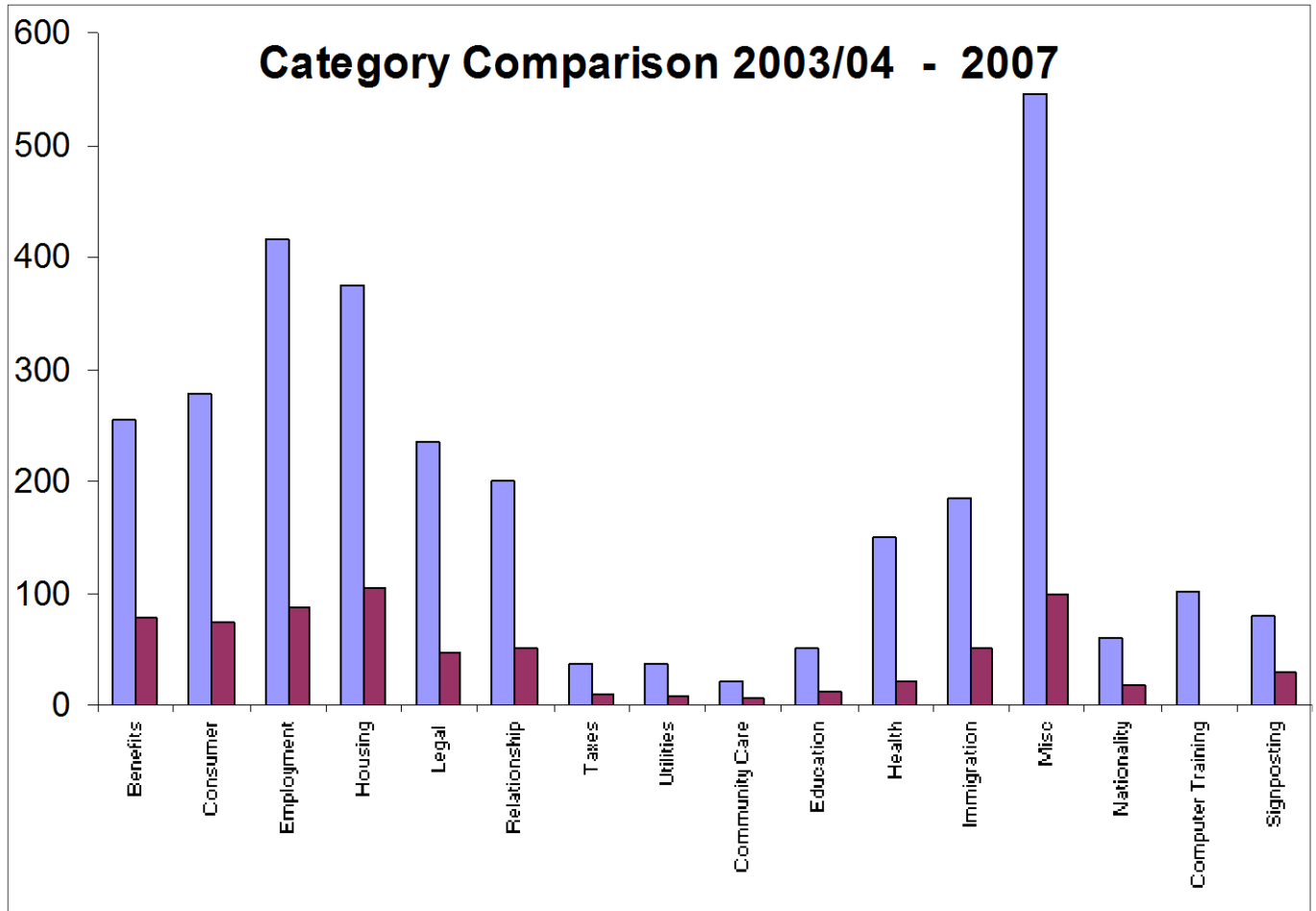
R0	Relationship debts	12
R1	Discrimination/intimidation in personal affairs	14
R2	Children	46
R3	Separation	92
R4	Death & Bereavement	10
R99	Other relationship issues	26
Total		200

Statistics 2004-2007

Category Breakdown



Categories	
Benefits	255
Consumer	278
Employment	415
Housing	374
Legal	234
Relationship	200
Taxes	37
Utilities	37
Community Care	21
Education	51
Health	150
Immigration	185
Miscellaneous	546
Nationality	60
Computer Training	101
Signposting	80
Total	3024



Categories	Up to 2007	Up to 2004
Benefits	255	78
Consumer	278	73
Employment	415	88
Housing	374	104
Legal	234	46
Relationship	200	51
Taxes	37	10
Utilities	37	8
Community Care	21	6
Education	51	12
Health	150	22
Immigration	185	50
Miscellaneous	546	99
Nationality	60	18
Computer Training	101	0
Signposting	80	30
Total	3024	695

Information Technology for the Older Person

Mastering the skills to accessing information via the computer is an important part of daily living for everyone.

The Citizens Advice Service has been able to identify that lack of information is evident for many older people who lack the necessary skills to access information from a computer.

GCAB held "Computer Fun Days", an initiative from the bureau. These fun days have become quite popular with older computer literate volunteers from the community, helping the older person to access information from a computer and familiarize themselves with Information Technology (IT).

GCAB as the lead organization in Gibraltar for advice and information want to ensure that people do not suffer through lack of information of the services available to them and that information accessible through IT is readily available for everybody.

Older computer literate volunteers from the community, encourage the participants to browse the Internet, check e-mails, get information on weather, bus routes or simply book a flight.



Participants are encouraged at the end of the day to send us their feedback of the day via e-mail.

Participants' e-mails

"I don't know how you managed to organise such a wealth of knowledge to be available to us all. The willingness of your experts to respond to my questions was great. Since then I have had more confidence to attempt new areas on the computer.

"Thank you for the course, it is ideally suited to whet the appetite of some of us who are computer shy".

"You all made the course both interesting and entertaining, entirely devoid of complications".

Cyprus and the Caucous Islands to Follow Gibraltar

Cyprus and the Caucous Islands hoping to follow Gibraltar's example and set up Citizens Advice Service.

NACAB – Head Office, UK directed representatives from these countries to GCAB. Contacts between Gibraltar, Cyprus and the Caucous Islands have been made.

Strategic Plans 2006/2008

The vision of the future presented here is challenging. It might require changes in the way which we work.

In an increasingly complex world, comprehensive, independent, impartial advice from a trusted source about the whole range of issues people face is more necessary than ever before. So too is the commitment to equality and diversity that underpins all our work.

After Aims

Values

Our strategic plan requires a firm intention to improve our services for clients and the community at large in the following ways.

- 1) Try to make the service more accessible to people who need it most, including those experiencing social exclusion or discrimination.
- 2) We will seek to develop better partnerships with government and others to provide, new and innovative services that meet the needs of the people in the community.

Strengths and Challenges

Our strengths include;

- 1) High levels of public awareness and trust, though many are unclear about the precise nature of the services we provide.
- 2) Experience of providing services that respond effectively to clients diverse needs.

The challenges we face include;

Many people are still unaware of how we can help.

Evidence that minority ethnic groups are less likely to be aware of the service and less likely to use it.

To achieve our aims, everyone needs to work together to achieve the following objectives,

- 1) Meet the needs of as many people as possible
- 2) Innovate and develop new services
- 3) Make equality and diversity a part of all our activities
- 4) Focus on understanding and meeting the needs of people who need or use the service.
- 5) Take the necessary steps to become a first point of access for help on discrimination for all disadvantaged individuals.

Conclusion

Since its inception GCAB has a proven ability to respond to new opportunities and challenges, creating an increasing range of innovative services. Our ability to both adapt and innovate has seen attracting a wide range of partners, strengthening the service and ensuring that provision meets our changing needs.

The Citizens Advice Service has always taken pride in its aspiration to be open to all. We recognize and take steps to address the many reasons why individuals or groups may be discriminated against or excluded, for example, race, ethnicity, disability, mental health, sexual orientation, age, religion, nationality and gender.

Our work objective means we are working to help improve the lives of more people and the communities in which they live.

The CAB service provides excellent value in return for the public funding it receives. It continues to make a significant contribution to individuals, as well as to the process of policy-making and service delivery. I feel its holistic approach and independence are values that should be cherished.

CAB makes a significant impact on both the lives of individuals and the community and will continue to play a pivotal role in the coming year.



Bureau Information

Trustee Board Members

Lt Col J.J. Porral	Chairman
Andrew Haynes	Trustee
Olga Zammit	Trustee
Luis Azzopardi	Trustee
Kevin Hook	Trustee

Bureau Staff

Pili Rodriguez	Bureau Manager
Gus Linares	Info Systems Manager
Joanna McGrail	Senior Advisor
Ivan Cruz	Advisor
Anaika Buhagiar	Trainee Advisor
Justine Gomez	Student

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This report contains some information from the
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