


MONEY MATTERS



Money Advice Booklet

(with self help section)

Help us to help you...



Are you experiencing financial difficulties?

Do you want advice on how to better manage your money?

Do you want to know how to maximise your income?

If the answer is yes to any / all of these questions then this booklet can help you!

Produced by St. Georges Community Housing in partnership with Basildon Citizens Advice Bureaux, IMPACT (welfare rights advice) Basildon Credit Union and The Local Strategic Partnership, the purpose of this booklet is:

- To give you some basic advice to help you deal with your money concerns
- To help you become more in control of your finances and help you better manage your money
- To help you maximise your income and ensure you are getting all of the benefits you are entitled to
- To provide details of agencies working with Basildon who can assist you with your financial difficulties

If you have money worries it is important to deal with them as soon as possible. They will not go away and the longer you leave them the worse the situation will become.

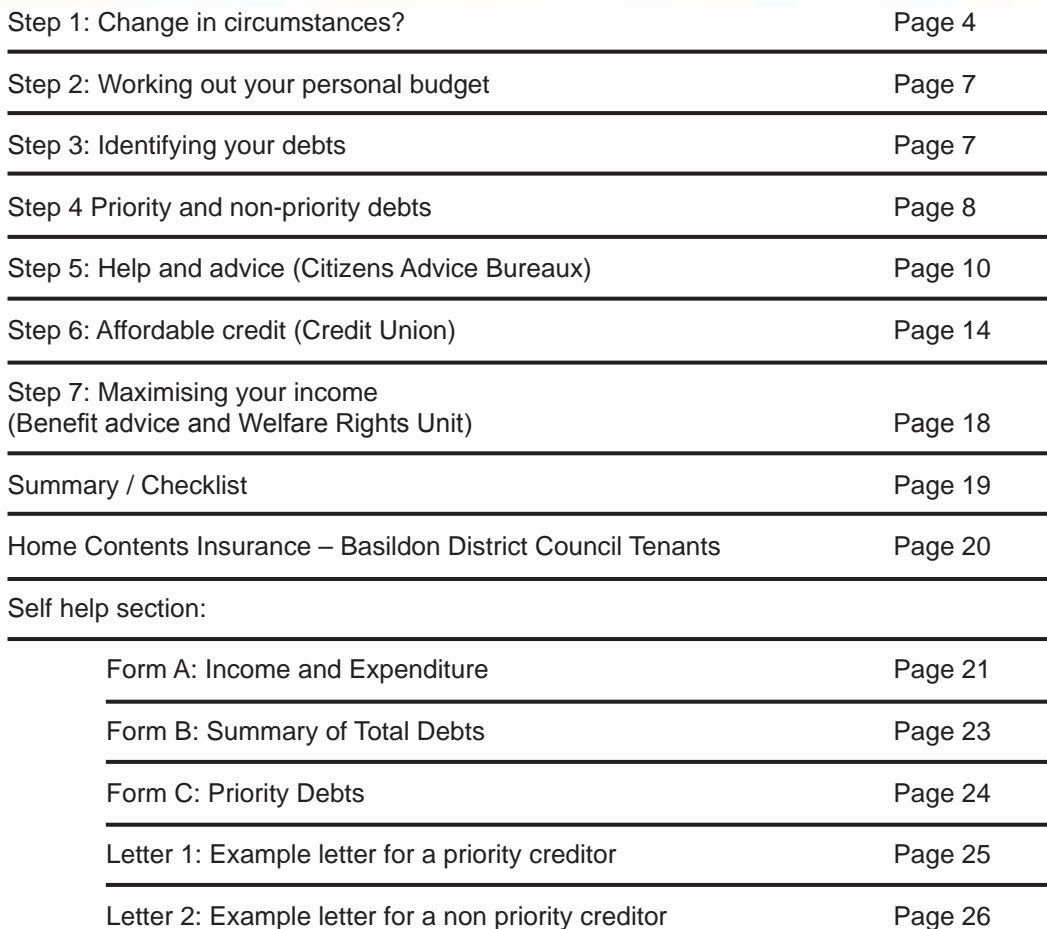
This booklet gives you a basic step-by-step guide on how to better manage and prioritise your money worries. It is important that you follow this booklet in the order it has been produced, as it will guide you on what forms you need to complete and the information you need to provide to your creditors (the people you owe money to).

A checklist has also been provided for your reference to ensure you have completed all the necessary stages.

After reading this booklet you may feel that you can start to deal with your money problems yourself by using the Self Help Section. However, if you need further advice and assistance this booklet will show you who to contact.

Important notice

Every effort has been made to ensure that information contained within this resource is correct at time of printing (January 2009)



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Step 1: CHANGE IN CIRCUMSTANCES

It is not uncommon for a change in your circumstances to be the root cause of your money worries. If there has been a change, it is vital that you contact all the relevant organisation/ departments and inform them of what has occurred. Changes could include amongst other things:

- The birth of a child
- A change in your / your partner's salary
- Unemployment / redundancy
- Retirement
- A change in your / your partner's health
- Your child has reached the age of 16-18
- You / your partner have developed an addiction
- Any other reason that affects your income and / or ability to work
- Change in benefits

WHO DO YOU NEED TO INFORM IF THERE IS A CHANGE IN YOUR CIRCUMSTANCES?

St. Georges Community Housing Area Housing Offices / your landlord

As a priority, you should contact your landlord. If you are a Basildon District Council tenant you should contact your local Area Housing Office:

- Central Area Housing Office
Address: The Basildon Centre, St Martins Square, Basildon, Essex, SS14 1DL
Telephone: 01268 465111 Fax: 01268 465159
- Pitsea Area Housing Office
Address: 13 Northlands Pavement, Pitsea, Essex, SS13 3DU
Telephone: 01268 465010 Fax: 01268 465031
- Laindon Area Housing Office
Address: 5 – 8 Dunton Court, Aston Road, Laindon, Essex, SS15 6NX
Telephone: 01268 465161 Fax: 01268 465162
- Felmores Area Housing Office
Address: 13 Felmores End, Basildon, Essex, SS13 1PN
Telephone: 01268 465200 Fax: 01268 465206



REVENUES AND BENEFITS / COUNCIL TAX

You may be eligible to receive help paying your rent. Please contact Revenues and Benefits / Council Tax on 01268 294575. If you are already in receipt of housing benefit and do not inform them of a change in your circumstances you may incur an overpayment of benefit which will be recovered from you and may result in your benefit being temporarily stopped.

You may, in certain circumstances, be eligible for a discretionary housing payment to help you. To find out more please contact IMPACT on 01268 553553 or the Citizens Advice Bureaux on 0870 264042.

Your Creditors

Every effort should be made to contact all other creditors but please read this booklet for further instructions. This booklet will also point you in the right direction if you need independent advice on your finances.

OTHER USEFUL CONTACTS

(and details of the benefits they deal with)

Jobcentre Plus

Incapacity Benefit, income Support & Job seekers Allowance
For the nearest office to where you live call 0800 055 6688

The Pension Service

Retirement Pension & Pension Credit
PO Box 376, Freeport HQ5 Stockport, SK1 3WZ Telephone: 0845 6060 265

Disability Benefit Centre

Disability Living Allowance & Attendance Allowance
Warbreck House, Warbreck Hill Road, Blackpool FY2 OYE
Telephone: 08457 123456



WHERE CAN YOU GET HELP AND ADVICE ABOUT THE CHANGE IN YOUR CIRCUMSTANCES?

Citizens Advice Bureaux (CAB)

For independent, free and impartial advice on your finances contact the CAB on 0870 264042. (refer to step 5 for more detailed information)

Credit Union

For savings and affordable credit, contact the Credit Union on 01245 496235 (refer to step 6 for more detailed information)

Welfare Rights unit

You may be entitled to addition benefit as a result of your change in circumstances. Please contact the Welfare Rights Unit on 01268 553553 to book an appointment for a benefit check (refer to step 7 for more detailed information).

Crisis Loans

You may be eligible to claim for a budgeting or crisis loan. Contact Jobcentre Plus on 0845 608 8649.

Housing Advice

Support is available for vulnerable people at risk of losing their tenancy. Please contact the Tenancy Support Service on 01268 294342



Step 2: WORKING OUT YOUR PERSONAL BUDGET

It is important to keep track of how much money you have coming in (income) and how much money you have going out (expenditure).

Complete Form A: Income and Expenditure

IMPORTANT!

You **MUST** record all your expenses as weekly or monthly. It is important that you do not combine weekly and monthly payment amounts:

- o To convert weekly payments to monthly payments
(weekly payment x 52 weeks ÷ 12 months)
- o To convert monthly payments to weekly payments
(monthly payments x 12 months ÷ 52 weeks)

Step 3: Identifying your debts

Sort out all the paper work you have for everyone you owe money to and create separate piles / files for each creditor. Getting organised is an important process for you to go through and is the first step in gaining control over your finances.

Make a list of everyone you owe money to (your creditors) together with the contact telephone number, address, reference number and total amount.

Complete Form B: Summary of Total Debt

If you are unsure of the amount you owe to one of more of your creditors, you should contact them before completing Form B.

Add together the total amount of money you owe (don't panic this may be more than you had expected). Once you have made your list of creditors you need to identify which are priority and non-priority debts.

Step 4: PRIORITY AND NON-PRIORITY DEBTS

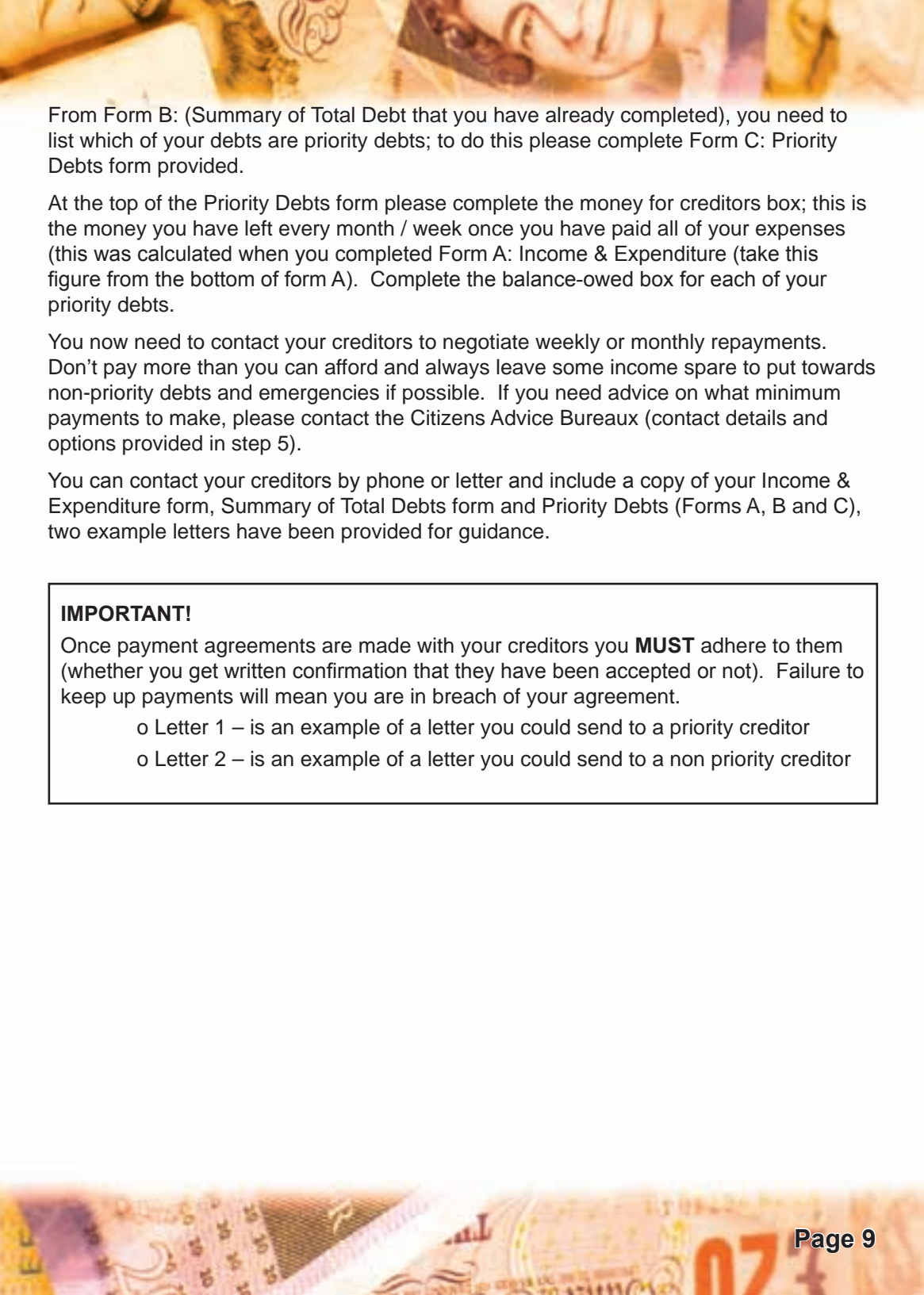
Priority debts are not necessarily the highest debts you have but they are the ones that should be dealt with first as they have the most serious consequences if they are ignored. An example of a priority debt is mortgage or rent arrears, which may result in you losing your home (called repossession or eviction).

PRIORITY DEBTS INCLUDE:

Debt	Possible action against you
Mortgage / rent arrears	Eviction / repossession of your home
Secured Loan (loan secured against your house)	Eviction / repossession of your home
Council Tax / community charge	Deduction from income or benefits / imprisonment
Gas / electric	Supply cut-off
Magistrates' court fines	Deduction from income or benefits / imprisonment
Maintenance	Deduction from income or benefits / imprisonment
Income tax, national insurance & VAT arrears	Distrain/bankruptcy (seize goods to the value you owe)

NON PRIORITY DEBTS INCLUDE:

Debt	Possible action against you
Unsecured loans (including door step lenders)	County court claim
Telephone arrears	Disconnection
Store cards	County court claim
Credit Cards	County court claim
Former tenant arrears	County court claim
Water arrears	County court claim
Hire purchase arrears	Repossession of goods (this may be a priority debt if it affects your ability to work)



From Form B: (Summary of Total Debt that you have already completed), you need to list which of your debts are priority debts; to do this please complete Form C: Priority Debts form provided.

At the top of the Priority Debts form please complete the money for creditors box; this is the money you have left every month / week once you have paid all of your expenses (this was calculated when you completed Form A: Income & Expenditure (take this figure from the bottom of form A). Complete the balance-owed box for each of your priority debts.

You now need to contact your creditors to negotiate weekly or monthly repayments. Don't pay more than you can afford and always leave some income spare to put towards non-priority debts and emergencies if possible. If you need advice on what minimum payments to make, please contact the Citizens Advice Bureaux (contact details and options provided in step 5).

You can contact your creditors by phone or letter and include a copy of your Income & Expenditure form, Summary of Total Debts form and Priority Debts (Forms A, B and C), two example letters have been provided for guidance.

IMPORTANT!

Once payment agreements are made with your creditors you **MUST** adhere to them (whether you get written confirmation that they have been accepted or not). Failure to keep up payments will mean you are in breach of your agreement.

- o Letter 1 – is an example of a letter you could send to a priority creditor
- o Letter 2 – is an example of a letter you could send to a non priority creditor

Step 5: HELP AND ADVICE

You can get independent advice on your finances through a variety of organisations, but for the purposes of this booklet and to ensure the advice you receive is impartial and free of cost we recommend you contact Basildon Citizens Advice Bureaux, the National Debt Line or the Consumer Credit Counselling Service.



Basildon Citizens Advice Bureau (CAB)

CAB Advice line:

(please note this line is answered by volunteers)

Web Address: www.citizensadvice.org.uk

Help at the heart of your community...

The Citizens Advice Bureau is an independent organisation and a registered charity. It provides free, confidential and impartial advice to everybody in the community regardless of race, sex, disability, sexuality or nationality.

An introduction to the CAB

Citizens Advice have been helping people to solve their problems since the organisation was established in 1939.

We are part of the largest advice-giving network in the UK, dealing with nearly 5.5 million new problems every year across the bureau network in England and Wales.

The Basildon District Citizens Advice Bureau Ltd can provide free, independent and impartial information and advice for people living in the Basildon district area through a combination of appointments and drop-in sessions at our main bureau offices.

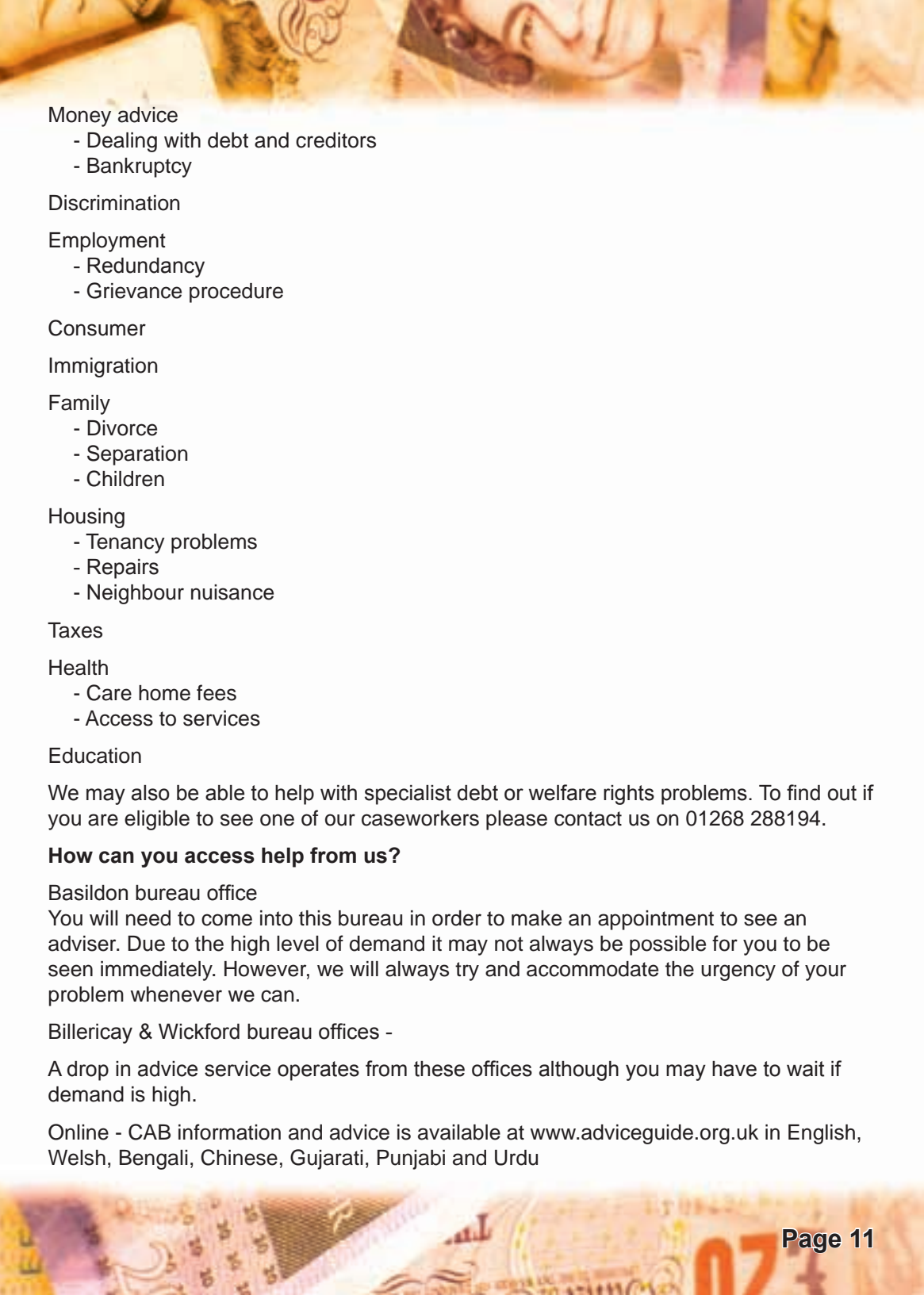
Our advisers will not tell you what you should do. Instead they will explain the options and possible outcomes based on the different courses of action available to you and encourage you to make your own informed decisions, prioritizing your problems and helping you negotiate with service providers or creditors.

How can we help?

Our team of trained advisers can offer general advice and information covering a range of problems including drawing upon regularly updated electronic information covering a comprehensive range of subjects including.

Welfare benefits

- Tax Credit problems
- Overpayments
- Housing benefit
- Council Tax Benefit



Money advice

- Dealing with debt and creditors
- Bankruptcy

Discrimination

Employment

- Redundancy
- Grievance procedure

Consumer

Immigration

Family

- Divorce
- Separation
- Children

Housing

- Tenancy problems
- Repairs
- Neighbour nuisance

Taxes

Health

- Care home fees
- Access to services

Education

We may also be able to help with specialist debt or welfare rights problems. To find out if you are eligible to see one of our caseworkers please contact us on 01268 288194.

How can you access help from us?

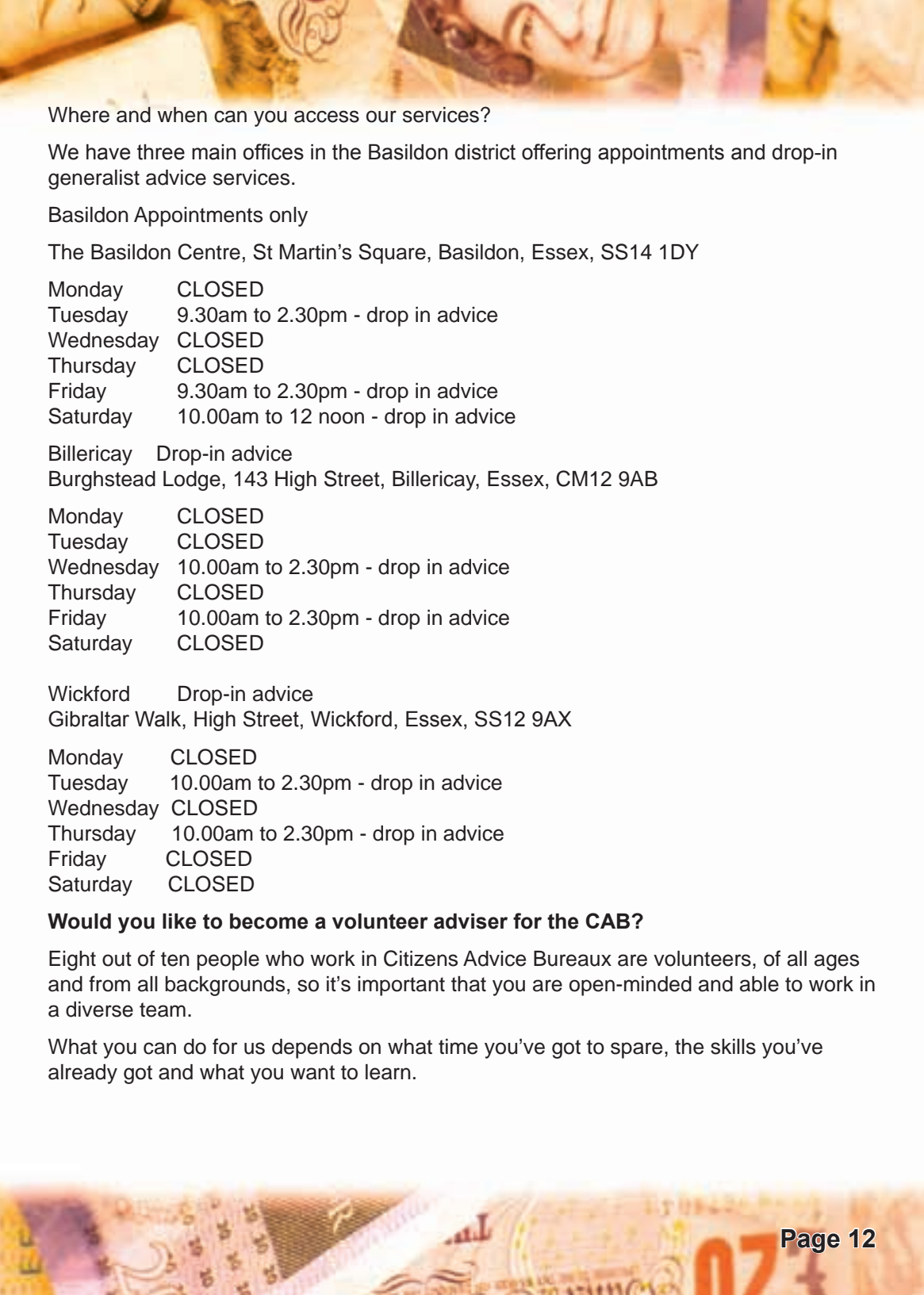
Basildon bureau office

You will need to come into this bureau in order to make an appointment to see an adviser. Due to the high level of demand it may not always be possible for you to be seen immediately. However, we will always try and accommodate the urgency of your problem whenever we can.

Billericay & Wickford bureau offices -

A drop in advice service operates from these offices although you may have to wait if demand is high.

Online - CAB information and advice is available at www.adviceguide.org.uk in English, Welsh, Bengali, Chinese, Gujarati, Punjabi and Urdu



Where and when can you access our services?

We have three main offices in the Basildon district offering appointments and drop-in generalist advice services.

Basildon Appointments only

The Basildon Centre, St Martin's Square, Basildon, Essex, SS14 1DY

Monday CLOSED
Tuesday 9.30am to 2.30pm - drop in advice
Wednesday CLOSED
Thursday CLOSED
Friday 9.30am to 2.30pm - drop in advice
Saturday 10.00am to 12 noon - drop in advice

Billericay Drop-in advice

Burghstead Lodge, 143 High Street, Billericay, Essex, CM12 9AB

Monday CLOSED
Tuesday CLOSED
Wednesday 10.00am to 2.30pm - drop in advice
Thursday CLOSED
Friday 10.00am to 2.30pm - drop in advice
Saturday CLOSED

Wickford Drop-in advice


Gibraltar Walk, High Street, Wickford, Essex, SS12 9AX

Monday CLOSED
Tuesday 10.00am to 2.30pm - drop in advice
Wednesday CLOSED
Thursday 10.00am to 2.30pm - drop in advice
Friday CLOSED
Saturday CLOSED

Would you like to become a volunteer adviser for the CAB?

Eight out of ten people who work in Citizens Advice Bureaux are volunteers, of all ages and from all backgrounds, so it's important that you are open-minded and able to work in a diverse team.

What you can do for us depends on what time you've got to spare, the skills you've already got and what you want to learn.



All bureaux rely on volunteer advisers. Don't worry if you don't think you've got the right skills or qualifications. You'll get free training and a certificate in generalist advice work, equivalent to NVQ level 3.

You do need to be interested in people, a good listener, okay with reading and writing English and basic maths and have enough time to spare.


Call the national Citizens Advice hotline to find out more:

08451 264 264

The Basildon District Citizens Advice Bureau Ltd is a registered charity and reliant on trained volunteers and funds to continue providing this vital service to local communities.

Registered Charity No. 1113231

Company Registration No. 5596895 Registered Office: The Basildon Centre, St Martin's Square, Basildon, Essex, SS14 1DY



Understanding Credit Unions

What is a Credit Union?

A Credit Union is a financial co-operative which means it exists for the benefit of everyone who joins the Credit Union. These members are in effect all shareholders in the organisation.

Credit Unions provide access to financial services, such as saving schemes, low cost loans and insurance services, for people on any income level but are targeted toward people who cannot get or never had a bank account. The Credit Union works like any bank by putting all the members savings into a pot of money from which loans are offered to members. Uniquely with Credit Unions there is a legal cap of 2% on the amount of interest they can charge with many of them charging a very much lower rate.

A Credit Union is an ideal way to get in the habit of saving because they are happy to deal with amounts not normally accepted by high street banks. Saving a few pounds per week can take the sting out of a sudden bill or pay for such things as a holiday or the cosy of Christmas. You know the money is safe as Credit Unions are authorised and regulated by the Financial Services Authority (FSA) just like banks and building societies. Plus your cash is away from temptation of dipping into, as it would be if it were being kept at home!

Savings can also be used as collateral for loans at a rate far lower than that of the doorstep lenders or loan sharks who will charge extortionate rates of interest. Small to medium loans are available based on how much you have saved in your account and can be used for any purpose.

Saving accounts and loans

Budgeting and saving toward a goal is always good financial practice and a Credit Union offers a number of ways to help you do it. At the time of writing in the Basildon area there are two Credit Unions operating and I will use one of them as an example of how Credit Unions can work.

ESSEX SAVERS Credit Union

Essex Savers Credit Union is based in Chelmsford but has collections points all over Essex including a number in the Basildon area. When they are set up all Credit Unions have to state where they will operate and Essex Savers covers the entire area of Essex with membership open to anyone who lives or works in Essex.

At Essex Savers the standard member account is for regular savings which can be for any purpose and there are also special accounts to help you save toward your holidays or toward the costs of Christmas, although the money in these special accounts cannot be used as collateral for a loan. There is also an account aimed at younger savers, which encourages the savings habit and set the foundations to become wise borrowers in the future.

Accounts at Essex Savers do not currently attract interest but, as a cooperative, members can receive a dividend on their savings if the Credit Union has an operating surplus at the end of the year. Members also automatically get free life assurance which will pay your nominated beneficiary your savings plus a matching sum – so if you had £500 saved your beneficiary would get £1000. (Terms and conditions apply).

Loans are simple to apply for and you need no more than the amount you have saved as collateral. You can apply for a loan after only eight weeks of membership with the confidence that the interest rate will not rise.

Examples

Regular Savers Loans <i>1.5% per month APR 19.56%</i>			New Members Loan <i>2% per month APR 26.8%</i>		Time
Loan amount	Weekly repayment (£)	Monthly repayment (£)	Weekly repayment (£)	Monthly repayment (£)	Length of loan
£100	2.27	9.84	2.17	9.46	1 year
£500	11.35	49.17	10.84	47.28	1 year
£500	6.54	28.34	6.07	26.44	2 years



Where to join the Credit Union

Essex Savers collection points are run by local volunteers who are specially trained for the role and are usually members themselves. The Credit Union has collection points around Basildon.

Essex Savers Basildon Collection points

The Northlands Centre

13 Felmores End, Northlands Park Neighbourhood, Pitsea, SS13 1PN

Opening times - Tuesday mornings from 09:00am to noon,

afternoons 1:00pm to 3:00pm

Phone 01268 465203

Basildon Town Centre

St Martin's Pastoral Centre, St Martin's Square, SS14 1DL

Opening times - Fridays 10:15am to 11:15am

The All About Centre

Leinster Road, Laindon, SS15 5NX

Opening times - Wednesdays 09:00am to 11:00am

Phone 01268 418523

Family Mosaic Offices

Pembroke House - 1st Floor

11 Northlands Pavement Pitsea, SS13 3DX

Opening Times - Wednesdays 10:00am to 01:00pm

Phone 01268 498500

Circle Anglia Offices


22 Pitseaville Grove, Vange, SS16 4HW

Opening Times - Mondays 1:00pm to 03:00pm

Start Rite Children's Centre

1st Floor, Pitsea library, Market Pavement, Pitsea, SS13 3DU

Opening Times – Mondays - 12:30pm - 4:00pm



Volunteering and the Credit Union

Credit Unions exist to provide financial services for people who for many reasons can not get access to more traditional financial services. To provide this service they depend on a core of volunteers to run the collection points. These volunteers are usually members of the Union who recognise the benefits of the Credit Union and want to bring those benefits to their neighbourhood. Volunteering with your Credit Union is an excellent way of making a positive difference in your community and gain useful experience for people looking to get back into the workplace.

You can find out more about Essex Savers at www.essex-savers.netcuda.net or call 01245 496314. You can join the Credit Union at any collection point or downloading a form from the web site. If you want fair finance...Join the Union!



Step 7: **MAXIMISING YOUR INCOME** **(BENEFIT ADVICE AND WELFARE RIGHTS SERVICE)**

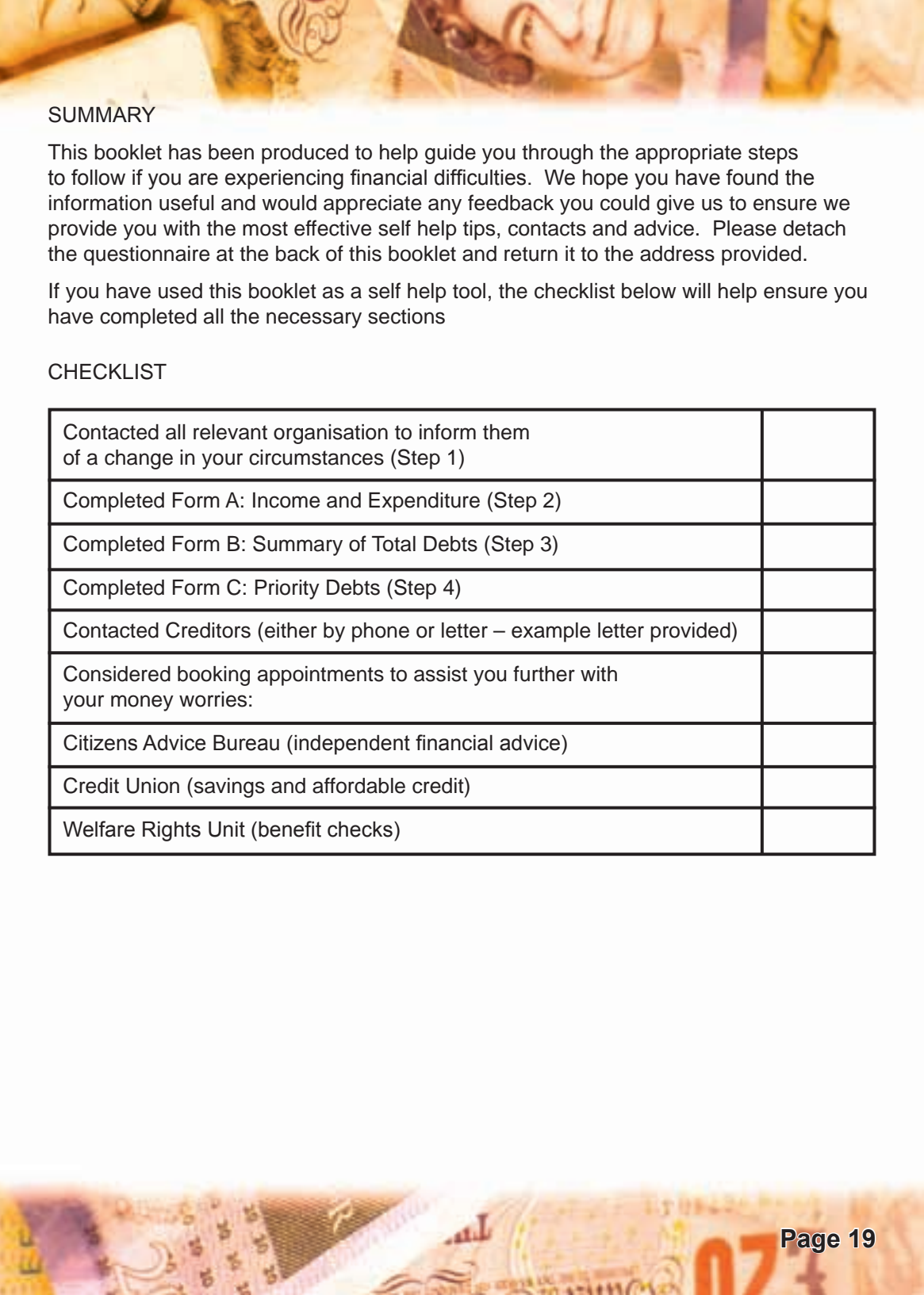
It is important that you make sure you are receiving all the benefits you are entitled to. Basildon District Council's Welfare Rights Service is available to help all residents whatever their age and can give advice on all benefits.

The service has helped customers claim millions of pounds of under-claimed benefit. The Welfare rights team will complete all the relevant forms on behalf of clients and represent clients where claims fail. Home visits can be arranged or clients can make an appointment to see a Welfare Rights Advisor at one of the Area Housing offices.

The service is available for older people, families with children, people with learning disabilities, carers, people with mental health problems and those in low paid work.

Many people are unaware of their correct benefit entitlement and statistic show as many as 8 out of 10 people are under-claiming benefits. In 2006/07 over 9000 people received help from the service and in excess of £1million in unclaimed benefits were obtained.

If you or a member of your family are experiencing financial difficulties or have an illness or disability, then do please ring the Advice Line on 01268 553553 (or call into your local Area Housing Office) and make an appointment to discuss your individual circumstances with one of the Welfare Rights Team.




SUMMARY

This booklet has been produced to help guide you through the appropriate steps to follow if you are experiencing financial difficulties. We hope you have found the information useful and would appreciate any feedback you could give us to ensure we provide you with the most effective self help tips, contacts and advice. Please detach the questionnaire at the back of this booklet and return it to the address provided.

If you have used this booklet as a self help tool, the checklist below will help ensure you have completed all the necessary sections

CHECKLIST

Contacted all relevant organisation to inform them of a change in your circumstances (Step 1)	
Completed Form A: Income and Expenditure (Step 2)	
Completed Form B: Summary of Total Debts (Step 3)	
Completed Form C: Priority Debts (Step 4)	
Contacted Creditors (either by phone or letter – example letter provided)	
Considered booking appointments to assist you further with your money worries:	
Citizens Advice Bureau (independent financial advice)	
Credit Union (savings and affordable credit)	
Welfare Rights Unit (benefit checks)	



Home Contents Insurance

Basildon Council insure the Council owned building you are living in, but we do not cover your own personal home contents. This means that if you have a fire or flood, burst pipes or a theft, your personal belongings will not be covered unless you have insured them yourself.

St George's can offer an insurance scheme for Council tenants home contents, which will cover such incidents as:

- Fire, burst pipes, storm damage;
- Theft where someone forces their way into or out of your home, sheds or garage;
- Accidental damage to windows, sanitary fixtures and fittings, televisions, video recorders, hi-fi and personal computers
- Freezer contents.

As a Basildon tenant, you do have the choice of finding your own contents insurance company. However, whether you purchase insurance from St George's or obtain insurance yourself you should always ensure that the policy you purchase meet all your needs.

If you want to join St George's home contents insurance scheme, the cost is added to your rent account and is due every week along with your rent. You will be insured as long as you make these payments and do not fall behind with your premiums.

For further details, or a proposal form, contact the Insurance Section at The Basildon Centre on 01268 294632, or ask at your local Housing Office. We strongly advise you to take out insurance cover, even if it is not with the St George's. Please note that this particular scheme is only available to tenants.

If you are not a tenant, it is still always a good idea to ensure that your possessions are adequately insured. Although the Council or St George's cannot offer non-tenants any insurance protection, we would always suggest that you contact a reputable insurance company or insurance broker to provide you with a quote for all your insurance needs.

FORM A: INCOME AND EXPENDITURE

 Weekly

 Monthly

Please tick one of the boxes above, selecting to keep all figures as either monthly or weekly
DO NOT INCLUDE ARREARS OR CREDIT DEBTS

Income

Income Type	£
Wages / salary*	
Wages / salary (partner)*	
Job seekers allowance	
Income support / pension credit	
Child tax credits	
Work pension	
Retirement pension	
Child benefit	
Incapacity benefit	
Maintenance	
Non-dependants contribution	
Other income	
TOTAL INCOME	

*(Net of tax & NI – your actual take home salary)

Expenditure

Expenditure type	£
Mortgage	
Mortgage endowment policy	
Second mortgage	
Rent	
Council tax	
Enter usual payments required	
Water rates	
If possible use a winter and summer bill to average out your payments	
Ground rent / service charge	
Building / contents insurance	
Life insurance	
Pension	

FORM A: CONTINUED

Expenditure Type continued	£
Gas If possible use a winter and summer bill to average out your payments	
Electricity If possible use a winter and summer bill to average out your payments	
Other fuel	
Housekeeping (Inc. weekly food and cleaning materials) (Recommended national minimum per week) Adult 1 = £35, Additional Adults = £30 per adult Children = £25 per child	
TV rental / licence	
Magistrates court fines	
Maintenance payments	
Hire purchase vehicles	
Travelling expenses	
School meals / meals at work	
Clothing	
Laundry	
Telephone / mobile phone	
Prescriptions / health costs	
Childminding	
Other: emergencies / repairs	
Other: Birthday / Christmas expenses	
Other expenses	
TOTAL EXPENDITURE	

Summary	£
Total Income	
Total Expenditure	
Money for creditors (money left over)	

Signature: _____ Date: _____

FORM C: PRIORITY DEBTS

Money for creditors (taken from Form A: Income and Expenditure)	£	- Per Week / Month
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Priority Debt	Balance Owed £	Offer of Payment (Weekly / Monthly) £
Rent arrears		
Mortgage arrears		
Council Tax / community charge arrears		
Gas		
Electric		
Magistrates court		
Maintenance arrears		
Secured Loans (secured against mortgage)		
Other 1		
Other 2		
TOTAL PRIORITY DEBTS		

Signature: _____ Date: _____

LETTER 1 (EXAMPLE – PRIORITY CREDITOR)

Your Address

Date

Creditor's Address

Account / reference number

I am / we are writing to let you know that I am / we are experiencing financial difficulties. I / we have worked my / our way through a self help debt advice guide which has been produced by St. Georges Community Housing in partnership with Basildon Citizens Advice Bureau, IMPACT and Basildon Credit Union.

I / we have enclosed a financial statement, a summary of my / our total debts together with a list of my / our priority debts. Please refer to the priority debts form which shows scheduled repayment offers to yourselves equivalent to £ per week / month.

Could you please suspend any further interest on my / our account.

I / we hope that you agree with this offer and will help us get through this difficult period. I / we look forward to receiving written confirmation from you in the near future and thank you in advance for your co-operation.

Yours faithfully

Your name / names

LETTER 2 (EXAMPLE – NON PRIORITY CREDITOR)

Your address

Date

Creditor's Address

Account / reference number

I am / we are writing to let you know that I am / we are experiencing financial difficulties. I / we have worked our way through a self help debt advice guide which has been produced by St Georges Community Housing in partnership with Basildon Citizens Advice Bureau, IMPACT and Basildon Credit Union.

Unfortunately as you can see from my / our financial statement and supporting document attached, I / we have no disposable income to distribute to my / our non-priority creditors. (Option 1) I / we would be grateful if you would accept a token payment of £1 per month until my / our circumstances change.

(Option 2) At present we are unable to offer any regular payments until such time that our circumstances change.

Could you please suspend any further interest on the account.

I / we look forward to receiving written confirmation from you in the near future and will inform you of any changes in my / our circumstances. Thank you in advance for your co-operation.

Yours faithfully

Your name / names



We can make this information available in different languages, Braille and large print upon request. We also have interpreting facilities for people who do not speak English. If you wish to have this document translated into your own language, please call us on 01268 465149.

Ne mund t'a vëmë këtë informacion në dispozicion në gjuhë të ndryshme, Braille dhe me germa të mëdha sipas kërkesës. Në gjithashtu kemi mjedise për përkthim për njerëzit që nuk flasin anglisht. Nëse dëshironi t'a keni këtë dokument të përkthyer në gjuhën tuaj, ju lutemi telefononi në 01268 465149.

我們可以應要求提供有關資料以另一語言、盲文、特大字體印刷版本。我們也為不能講英語的人提供口譯服務。如果你希望我們把本文件翻譯成簡體中文，請致電 01268 465 149。

ਬਿਨਾਂਦੀ ਤਰਜਮਾ ਕੀ ਕੋ ਸਾ ਮਾਫਿਰੀ ਜੂਟੀ ਆਖਾਕੀ, ਅੰਗਰੇਜ਼ਿ (ਐਂਗਲਿਸ਼) ਅਤੇ ਮੀਡੀ ਪ੍ਰਾਇੰਟਿੰਗ ਆਨ ਰੀਮਾਫ ਆਫੀ ਕੁਛੇ ਕੋਮ ਤਰੀ ਕਾਫੀਕੀ. ਜੇ ਕੀਓ ਪ੍ਰਿੰਟਿੰਗ ਆਫਰਲਾ ਨ ਕੀਮ ਕੋਮੀਕੀ ਮਾਏ ਕਾਮਾ ਕੀ ਖਾਕੀ ਚੰਮਕਾਇਕਾਕੀ ਕਾਮਾਕਾਕੀ ਖਾਕੀ ਚੰਮਕੀ. ਜੇ ਕੀ ਕਾਮੀ ਕਾ ਕਾਕਾਕੀਕੀ ਕਾਮਾ ਕੀ ਖੀਕਾਕੀ ਆਖਾਕੀ ਕਾਕਾਕੀ ਤਰਜਮਾ ਕੀ ਕੀਕੀ ਚੰਮਕੀ ਕੀਮ ਕੀ, ਤੁਮਾ ਕੀ 01268 465149 ਚੰਮਕ ਕੀਮ ਕਾਕੀ.

我们可以应你的要求提供有关信息的不同语言、盲文、大字印刷版本。我们也为那些不能讲英语的人提供口译服务。如果你希望我们把本文件翻译成简体中文，请致电 01268 465 149，





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