

November 2014

Friends of the CAB Newsletter

Are you a subscriber?

If you would like to receive future issues, please send an email with subject **Newsletter** to admin@camberley.cabnet.org.uk . If you find this newsletter interesting or useful, please feel free to send it on to anyone else.

We need sponsors and auction prizes

We are delighted that the exclusive Swinley Forest Golf Club has agreed to be the venue for the next CAB Charity Golf Day on 23rd April 2015 - full details will follow soon. We are confident of finding 80 business people to take part, but to make the event a real success we also need a number of business sponsors. If you might be interested in sponsoring the event – or part of the event - or know of someone else who might be, please contact Trevor Williams on 01276 29936/07802 368125 or at trevorw2@sky.com

We also need prizes we can auction at the time – a weekend in a holiday cottage? a voucher or tickets for a prestigious event or activity? time with an expert sportsperson/artist?... Again if you may be able to help or have some ideas please contact Trevor Williams.

Where do your taxes go?

HM Revenue and Customs (HMRC) are starting to send out annual tax summaries to around 24 million people. These will show how much tax and National Insurance Contributions (NIC) you have paid (and at which rate), and how your share of tax and NIC is spent on things like health, education and defence.

The new tax summary is only for information – it's not a bill. You don't need to contact HMRC or your employer to check it, or take any other action. However, it is based on the records that HMRC have about you. So if you think it contains errors, you should contact HMRC as this may mean that there is a problem with your records.

Don't confuse the tax summary with a P800 calculation that may be sent to you after the end of the tax year if you have underpaid or overpaid tax under PAYE. You can find more useful information about annual tax summaries on the website of the Low Incomes Tax Reform Group (LITRG) at www.litrq.org.uk

Employment tribunals survey

Have you had a problem at work that you can't resolve with your boss? If so, we'd like to hear from you. We'd be really grateful if you could take ten minutes or so to fill in our survey.

Industrial tribunals were first introduced more than 50 years ago to protect people at work. Since then, they have grown into employment tribunals and have taken on new responsibilities. Throughout this time they have been free to use, until July last year when the first of two major changes occurred:

- on 29 July 2013, fees of either £390 or £1,200 were introduced for tribunals, with a system of help with fees for those on low incomes
- on 6 April 2014, early conciliation was introduced (and became mandatory from 6 May 2014), meaning that people must seek to complete ACAS mediation with their employer before taking their case to a tribunal.

In July, to mark the first anniversary of fees, Citizens Advice published research based on frontline adviser surveys which showed, for example, that less than a third of claims assessed as having a Very good, Good or 50/50 chance of success were considered likely to be taken forward to tribunal.

We now want to extend this research to understand how people have experienced the introduction of fees. For this new round of research we are asking our clients in bureaux and users of our online www.adviceguide.org.uk to complete a short survey. This will improve our understanding of how fees are affecting people's decisions and will help us make recommendations to the government on how they could improve the system.

To take the survey please go to <https://www.surveymonkey.com/s/Basicrightsatwork>

Our new Chairman

Our Trustee Board has a new Chairman, Nigel Downey. He is succeeding Trevor Williams who has agreed to continue on the Trustee Board as Vice Chairman - our thanks to Trevor for his sterling service as Chairman. Nigel joined the Trustee Board in 2010 and was made Vice Chair in 2011. He has lived in Camberley for over 30 years - as a teenager Nigel went to Collingwood School and he returned to Camberley in 1987.



Nigel is a Fellow of the Institute of Chartered Accountants and a graduate of the University of Manchester. He trained as an accountant with Ernst & Young and then spent 21 years with one of the world's largest Life Assurance Companies. During this period he held various senior positions with the organisation: Head of Internal Audit, Group Financial Controller, Managing Director of the Unit Trust Company and Group Operational Director of the Asset Management Business. He then spent 18 months as a business consultant to the Financial Services Industry before becoming Financial Director of a Pension Outsourcing Company based in Surrey for 7 years.

Nigel is also a Trustee of Citizens Advice Surrey and of SATRO - a Surrey based educational charity. He is an active volunteer with SATRO especially facilitating at Business Games. He also volunteers and actively campaigns for a medical charity. He has a wife and one adult daughter.

Can you help us?

Citizens Advice Surrey Heath needs more volunteers to be advisers, trustees and supporters. Please call us for more information or email admin@camberley.cabnet.org.uk

**Citizens Advice Surrey Heath, Rear of Library, Knoll Road, Camberley, Surrey GU15 3SY.
Call the CAB on 01276 684342 during opening hours 10am to 4pm Monday to Thursday
www.camberleycab.org.uk**