

Our Annual Report 2015-2016

Citizens Advice Southend



Citizens Advice Southend is an operating name of Southend-on-Sea Guild of Help and Citizens Advice Bureau
Charity registration number 1090600 VAT number 788 4299 58 Company limited by Guarantee Registered number 04344100 England
Authorised and regulated by the Financial Conduct Authority FRN 617746 Contracted with the Legal Aid Agency
Registered office: 1 Church Road Southend-on-Sea SS1 2AL

Chair's Report – Phil Stepney

Another year gone by and it seems no time at all since I was writing the last annual report.

The job of Chair is relatively easy during successful years especially when you are surrounded by a great Board of Trustees and a high performing Manager and here at Citizens Advice Southend that is what we have got.

Individual members of the Board have specific areas of responsibility covering all areas of governance which ensures that the work of the Board is spread in a way that reflects the experience and strengths of individual members.

You will see from the reports of my colleagues that we continue to be an outward looking organisation which, thanks to the work of Trish, seeks opportunities to expand the Citizens Advice offer and contributing to financial security.

Our finances are in good shape and we have been able to continue to undertake legal work despite funding issues in this specific area and credit needs to be given to our Treasurer Graham Robinson who keeps a close eye on financial matters.

During the year we co-opted Jill Page on to the Board. Jill has considerable experience of delivering advice services and is seeking election as a Trustee at the AGM. Unfortunately we have lost Cllr. Mike Stafford, the Council representative and I thank him for the contribution he has made to the Board over the last few years.

Citizens Advice is currently in the process of changing the membership agreement with individual Advice services which is proposed to take effect from 1 April 2017.

The new agreement is more performance based than we have been used to in the past and will include targets for telephone based services in addition to client and staff satisfaction surveys, and a change in the way effectiveness of advice is measured. Whilst this may present further challenges, the direction of travel is welcomed.

As in previous years I would like to take this opportunity to thank Trish Carpenter, all the paid staff and volunteers and my fellow trustees for the amount of time devoted to Citizens Advice Southend, and Southend Council for their ongoing support. Without all these ingredients the service to people needing our advice and support would be all the poorer.

Treasurer's Report – Graham Robinson

I am very pleased to report on another very good financial result for the year to 31st March 2016. Income has exceeded expenditure by £74,447 and the funds generated by this result have enabled us to repay the bank loan taken out to cover the costs of leaving the Local Authority Pension Scheme several years earlier than required.

Income from the Local Authority continues to cover our core costs, and the contract from the Money Advice Service funds this activity. The fees from the Legal Aid Agency remain below the costs of funding this contract but it continues to be our strong belief that the staff employed on legal aid matters contributes significantly to the other aspects of the work of the Bureau and its clients.

So how did we do so well this year? It has come about by a senior staff member of the Bureau being willing to bid for and manage new projects that have become available, some on a short term contract and others somewhat longer.

Additional staff have been employed on terms to match contract periods generating income to cover salary costs as well as contributions to overheads. Of particular mention are the contracts with the Big Lottery (Advice Services Transition Fund), a Healthwatch contract and an advice facility in partnership with the Royal Bank of Scotland. Other than the RBS facility the other contracts have now reached their end date.

This year with Southend Borough Council continuing to fund our core activities it is budgeted that at least a break even financial situation will be achieved.

Our client survey gives us:

90%

overall satisfaction



Vice Chair's Report – Julie Cushion

Sadly I have to open this year's report on a very sad note, in October last year we lost a key member of CABFair Peter Mole. He did so much to support the ethos of CABFair and worked so hard with fundraising etc, the committee plus I know many others will miss him greatly and will also miss that wonderful sense of humour. In his memory there will now be a trophy used at the annual quiz night.

We were also sad that Beryl Dale who had been our long-standing chair of CABFair and who had done so much over many years decided to step down. Along with the committee I would like to take this opportunity to thank her for her sterling work and support and look forward to seeing her at future events.

On a happy note we were pleased to welcome a new member to the committee Gill Sanderson who has already started playing an active role organising events etc.

As of 1st April 2016 the CABFair account stands at £4,266.04, money raised has gone towards items such as installation of the kitchen boiler, kettles, computer screens, along with regular costs like the water dispenser and cups and the covering of wine costs etc at the annual Christmas Lunch.

Please do always keep in mind the 100 Club who are always looking for new members.

CABFair have once again organised some great fundraising events, including the annual quiz night with our quiz master extraordinaire Len Mason and the very enjoyable evening at Genting Club Westcliff.

Don't forget to look out for details of future events and please do come along and support and also please don't forget to give the committee any ideas for purchases that would benefit the Bureau.

Finally I would like to once again thank the CABFair Committee for all their hard work and thanks to the staff and volunteers who support their efforts to raise much needed funds.



Bureau Manager's Report – Trish Carpenter

As I was writing this report, my fifteenth, I reflected that one of the reasons why I love my job is that I never cease to be amazed about the range of the services we offer and how those services evolve to better meet the needs of the people who seek our help. In the past year two notable developments are our involvement with the national Citizens Advice web chat and email pilot and the locally based RBS pilot.

As I have probably said in all my previous reports, none of what has been achieved would have been possible without the hard work and dedication of everyone involved with Citizens Advice Southend. The support and friendship of such wonderful people is another reason why my job is a really good one to have. My thanks go to them all.

We continue to enjoy the support, both financial and in kind, from the wider community in Southend and beyond. This is much appreciated, we would not be able to do as much without it.

Our recent experiences, such as the ASTF project, have reinforced the benefits of working in partnership and, as we move forward, I am sure existing and new partnerships will feature strongly.

Website & Social Media - Helen Wakeham

We've been working hard over the last year to create our new website which is now up and running. With the help of Citizens Advice head office brand guidelines we now have a website that not only helps people to keep in contact with us but also provides useful information and help when we are closed.

I have been embracing social media with the set up of our new Facebook page. Our Twitter page is also attracting more and more followers and in this day and age where social media presence seems to be more and more important we can engage with a wider audience and share useful information to help the many people that ask for our assistance.



Office Services Manager's Report – Cindy Sayer

It's been another busy and successful year with lots of changes made and more planned for the future.

Our building is rather old and needs constant care and attention, always throwing us a new challenge. We have formed an internal working group to look at improving the general lay out of the offices to ensure that available space is used to its full potential. We are also reviewing our Reception to make it more welcoming.

One of the proposals is to create an information library off our waiting room which will contain leaflets, our information kiosk and a computer to enable our clients to research information and access help for themselves. This is subject to Building Regulations and we are hoping to commence these alterations later in the year.

We have been fortunate this year to purchase new equipment for some of the offices which has made a huge difference to the way that we work.

Maintenance and servicing of equipment in general, such as Fire Alarms, electrical equipment and air conditioning units is ongoing on an annual basis. A Health and Safety inspection is also carried out each year; this includes a Fire Risk Assessment which is carried out by an independent Fire Risk Assessor.

Our aim is to make Citizens Advice Southend a safe and welcoming environment for our staff, volunteers and clients.

One thing I know for certain – every day offers a different challenge!



Research and Campaigns (Social Policy) - Sandra Smith

During the past year we have continued to send monthly returns to Citizens Advice concerning all the national and local issues that have been flagged up by our Gateway Assessors and Advisers. The returns have been many and varied, involving issues with Government bodies, employers, letting agents etc.

We have also been lucky enough to find a volunteer who has been working on campaigns and also the University of Essex has been very pro-active with providing the financial backing for us to have at least three internships throughout the year. Our volunteer and the interns have worked very hard on preparing reports on many concerning issues, including:-

- Survey on Rent Arrears and Interest Only Mortgages
- Personal Independence Payments – The waiting and assessment processes
- Settled and Safe: A renter's rights.
- In conjunction with Settled and Safe, we ran a survey on local letting fees and were pleased to find that the letting agents were happy to provide the information we needed.
- Fair Play for Pre-Pay – the case for getting a fairer deal for prepayment meter users
- The State of Working & Child Tax Credits – the case for change in Government handling of the tax credit system

We are currently working on the problems of arranging and paying for people going into care homes, the cost implications etc and also a further survey/campaign on why many Personal Independence Payment applications are being turned down at several stages, only to be agreed at tribunal level.

This is such a valuable part of the Citizens Advice service and we feel pleased that we are able to contribute in a positive way, we have even started blogging!!

The reports that we produce are sent to our MPs, relevant agencies, interested parties etc and we hope that, in our small way, our work leads towards change for the better, both locally and nationally.

The Legal Aid Franchise - Miles Richardson & Sonia Wood

Miles Richardson and I offer help through the Legal Aid Scheme in housing matters, but following restrictions in 2013 we have limitations on those we can help. Most of our clients face possession of their home or concerns over homeless assistance from the council.

The Legal Aid scheme is for those facing specific housing problems while on low income and limited capital. The assistance can be provided in one of two ways, either under the Legal Help Scheme or, Public Funded Certificate.

The Legal Help Scheme is the 'conveyor belt' process, it's meant to be fast and therefore cheap; we get a fixed fee for each new case, but can't exceed 191 a year. We commonly exceed the fixed fee by taking a more in-depth look at the root cause of the problem; quite often a housing problem is linked with debt or benefit problems and we like to try to deal with these too if we can.

The Public Funded Certificate is for longer, drawn out cases and will cover a matter in court for trial; a longer case going into detail about the legal aspects, perhaps with a barrister engaged. These run to full costs being sought from Legal Aid and Miles, as community solicitor deals with these: he's had success in having his costs allowed against the other side by the court in some of cases he's challenged, thereby saving Legal Aid some money.

Some people don't qualify for Legal Aid, but we can help those facing possession at court via the Southend county court help desk. We hold the contract until April 2017 when it goes out for tender again, but hopefully we'll succeed in retaining it.

The help desk allows us to see people at Citizens Advice to help them complete court forms and then represent them in the hearing or, at the help desk to give advice and represent them in the hearing. This is a fixed fee process covering an emergency service to represent in a very basic way given the limited time before the hearing, followed by a letter to confirm what happened at court and any advice the client could consider.

We also have a referral system with South Essex Homes where they send us details of any council tenant who wants advice from us and we try to help. If we can't see the tenant under Legal Aid rules we charge South Essex Homes a fixed fee. The referral can be for advice to the tenant on any matter, but primarily they relate to housing, benefits and debt.

Money Advice Service - Linny Redgrave

My job title is a Debt Advice Case Worker. My role is to work as part of a team that includes our General Advisers to deliver a debt advisory service that can involve a single piece of advice or longer term support for those clients whose problems are more complex or who are considered vulnerable.

I have worked for Citizens Advice Southend since 2008. I would like to be able to tell you what an average client in debt looks like. In truth although my clients all have similar problems each client will be unique and they will have different levels of understanding and expectations of what I can do to help them.

When I meet a client for the first time the first question I ask them is "what outcome do you want"? Replies vary from:

- I do not want to go to jail
- I want the bailiffs to leave me alone
- I do not want to lose my home
- I want peace of mind
- I want to be able to sleep at night
- I want to be able feed my dog
- I want to stop arguing with my partner

With the exception of the last one (I'm not that good) I can usually help them achieve the outcome they want.

Debt advice delivered face to face must be on a par of going to see a good doctor who will listen to your problems, diagnose your symptoms and get you the best treatment they can. I firmly believe that that the debt advice service that Citizens Advice Southend offers can sometimes be better than going along to see a doctor.

As I have said earlier there is not really an average client, they can be old, young, a single parent, unemployed or in work.

I recently met with someone who would be described as having been a high earner before being made redundant. Like a lot of people in this position the client had earned a lot but also spent a lot. The client was very worried and distressed. After advising the client, they stood up to leave and held out their hand to shake mine, and said "before today I would have thought that this would be the last place that I would have ever come to for advice, I now realise that it should have been the first place"



General Advice Service - Riz Awan

We operate a drop in service for our face to face service and an initial assessment is carried out with an aim of seeing all our clients that day. Sometimes, for example if we are short staffed, we have to ask clients to come back later or the next day.

Through the assessment approach we can see if it is possible to deal fully with the issue and, in more and more cases, we have managed to give the client full advice, saving them time by not having to return. This has resulted in clients who do require booked appointments not having to wait so long which has reduced 'no shows' and builds confidence in the service that we provide.

Our Generalist Advisers have been upskilling themselves, especially with debt advice. They have mastered how to complete a Common Initial Assessment and have adopted the process of gathering all information and assisting the clients with completing a budget sheet and booking an appointment for the Debt Specialists. Generalist Advisers have been given training on Universal Credit (UC) by the DWP and have started to advise those clients who are single to apply for UC online.

All the advisers bring to Citizen Advice their own brilliance, professionalism and expertise to assist the clients in bettering themselves and building their confidence.

Top Advice Categories



Benefits and tax credits
24%



Debt
20%



Housing
16%



Relationships and family
10%



Employment
9%



All Other
21%

Training - Ben Apenteng

The learning programmes for Advice and Gateway have been revised by Citizens Advice, to meet the needs of the new advice framework and performance quality framework. The new programme is called Advice Learning Programme (ALP) and it consist of one programme for anyone who comes into contact with clients, including receptionists and information assistants.

Our training programme for advisory roles still focusses initially on undertaking telephone assessments, most Trainees will then progress to web chats and face to face assessments.

We hope that once people have completed the assessment training they will undertake further training to become a Generalist Adviser, enabling them to cover all strands of our work, thus helping us to continue to meet the varying demands on our services.

The year has seen a tremendous improvement in our facilities for training and as a result we have been bold to open our doors to external agencies to come in for training. During the months of March and May this year we provided a 12 week external Adviser training for staff of South Essex Homes. We hope to further explore such avenues to raise more funds to help us continue to give advice for free.

This year we continued with our support and training of law students who reside in Southend during the summer holidays, in their quest to gain practical experience. Seven students joined us beginning of July and became the pioneers of the Adviser Learning Programme. Those who reside in Southend during term time will continue to volunteer with us, one day a week, after the holidays.

I would like to take this opportunity to say a big thank you to Trish, Riz, Cindy and all my colleagues in the office, especially to the Volunteers, for their support and encouragement.

A special thank you too to Citizens Advice staff in Liverpool.

Immigration—Derek Edwards, Lead Immigration Caseworker

Over the last few years our immigration unit, led by myself, has diversified its work and expanded its team to five, as it became evident that we needed to respond to the changing complexities of the turbulent events in Middle East resulting in an exodus of refugees from different parts of the world symbolized by those from Syria. We are part of the group locally that will work to support families from Syria who come to Southend as part of the Government's resettlement programme.

Legal Aid has diminished to the point where many are without the means to fight for justice in order for their case to be heard. This has often kept me awake at night trying to find answers that will enable us to obtain more help.

We saw many too who had been here long term and had multi faceted issues arising from both past traumatic experiences and subsequent long waiting periods while Home office processed their claims. In parallel Government introduced this year draconian measures for those it deemed illegal, making it difficult for those who had a case to argue, following many years of private and family life in UK.

In addition to our established immigration presence we also work at promoting Equality & Diversity and protecting people's human rights against discrimination, both at their workplace and in social or neighbourhood settings. This can have positive economic results and improved multicultural outcomes for community relations.

The UK's referendum decision to leave EU has unsettled many Europeans living and working here raising many to seek routes for a permanent stay. This remains work in progress.

We recognized some time ago that we needed to evolve in order to effectively respond to new challenges around us as a matter of priority we also needed to engage and empower the widest number of charitable organisations with arms length immigration advice to support a wider number of migrants. In order to achieve this our aim was to help a broad range of categories in a number of ways by arranging local informative immigration meetings, holding advice surgeries at our Thurrock & Basildon offices, providing mobile telephone support to several other Citizens Advice offices and local charities who now contact us on a regular basis for immigration advice. We also encourage young advocates and apprentices who regularly visit our office for work experience to learn something of our work.

One could recount several notable successes this past year, inevitably such work also has its frustrations and disappointments, nevertheless we engaged with over 537 clients resolving or reducing their immigration problems and allaying distress by keeping families together on obtaining new leave for them.

I feel really fortunate to meet and work with migrants at a stage in their life when they most need support it helps my colleagues and myself put things in perspective. This sense of satisfaction that we are making changes people's lives is what keeps me coming into work.

Looking to the future and in conjunction with a Home Office (HO) project we plan to support migrant clients with digital technology resulting from HO plans to roll out future immigration applications on-line. Many might otherwise face difficulties getting to grips with complex forms and technical terminology.

Finally, I am indebted to Trish our manager for her continued support this year, to our funders Essex Community Foundation and members of our dedicated team Peter, Lordina, Kirsty and long term external partner Angela Cole of Immigration Legal Services for her mentoring and regular surgeries at our office . Both we and our clients benefit from her wealth of legal expertise.

Other Services

We can prepare simple wills for clients. We have a Volunteer who assists client to complete various benefit forms, home visits can be arranged. We have a Volunteer who can assist with mortgage shortfall issues and assists with bankruptcy petitions and another who can offer assistance with applications for Power of Attorney and probate issues.

The Royal Association for Deaf People offers a weekly advice service from our offices. Essex Savers net Credit Union operates a service point from our offices one morning a week. Essex Savers is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Essex Savers provides fair finance for all who live or work in Essex, offering a secure place to save and affordable credit as well as other financial services. We have a partnership agreement with the British Red Cross for the provision of a service to assist asylum seekers. Terrence Higgins Trust use our offices to see clients from the Southend area when needed. Talking Newspapers use our offices to produce their weekly recordings and monthly magazine.



Royal Bank of Scotland Project - Amanda Whiteford

The RBS project with Citizens Advice has now been running for a year. I work at RBS's Thanet Grange offices in Southend two days a week, sitting with the Specialist Services Team that supports RBS's more vulnerable customers.

These will be people whose debts have accumulated to the extent they cannot repay them any time soon and who often face difficulties which compound the situation. In 75% of cases this difficulty will be poor mental health.

Rotherham and Birmingham will also refer clients though less frequently, as they service secured debts and people will often have already turned to CA or Stepchange when struggling to meet their loan repayments. Unsecured debts seem to be different, perhaps people feel they have less to lose, or are less financially aware of the impact of defaulting on a credit card.

Often physical health issues like cancer will see people using their credit card to pay their mortgage as their salary has stopped or the benefits they are entitled to are insufficient, in the hope that their condition will be relatively short-term. This hope in turn often discourages them from considering a full financial review.

Indeed just being diagnosed with a serious illness is enough for most people to cope with the emotional and psychological impact, the worries around continuing employment – a budget reappraisal is rarely foremost in their minds.

I think many of us will have heard that, sensibly, we should all have enough savings to cover our bills for 6 months but as the economy falters, full-time employment shrinks, and the welfare system is reformed, 6 months is not nearly enough. A year at least is needed to keep most families on track.

I talk to these vulnerable clients to assess what practical help, advice and information, I can give them around managing their creditors, reducing their expenses, ensuring they are aware of benefits they may be eligible for, and giving them links to local support services such as Mind or talking therapies.

If I think they sound energetic and focussed enough to take steps for themselves I'll either leave it there, or arrange to call them back in a few weeks to see how they are getting on.

Others, it will be clear from their voices, will not be able to take steps without one to one support and these clients are referred to their local CA office and an appointment requested via Adviceline or by phone.

Over the first year my job partner Tony Smith and I have spoken to over 550 people and received very positive feedback about the impact such an intervention has made. Consequently, RBS have now decided to extend the project for a further year until 31 August 2017.

Specialist Benefits Advice – Linda Butcher

I have appointments in the office weekly, these are increasing in number due to more people having difficulty obtaining benefits. Sometimes I do not see the client, but their carer.

I do home visits (again, I am doing more home visits due to the problems of housebound clients receiving benefits) and regularly see social workers at various venues.

I arrange and attend Southend Benefit Network meetings. I am always at the end of a phone for clients and social workers. Our social work students shadow me as part of their placement with us.

My door is always open – unless interviewing – to assist the advisers and other colleagues.

I attend training sessions in London to keep up to date in benefit changes.

Webchat & Email - Michelle Goddard

During 2015/16 I have had fantastic opportunities to provide our advice service in two very new ways.

The first has been running the new national webchat and email service at four of our local Citizens Advice offices, including Southend, and the second, as the outreach adviser at the new community hub in Victoria Plaza, working in partnership with South Essex Homes to support their tenants and many other drop-in clients with enquiries.

The last year has been a real challenge for me - getting to know new systems, new services, new ways of reaching out and delivering advice to clients, but it has also been truly rewarding; I have been part of a service which has moved with the times, made accessing advice easier and best of all, experiencing first hand client satisfaction.

Client statistics

Clients	8,313
Advice Issues	12,521
Client contacts	13,197

Age profile	%
24 and under	8
25 – 34	15
35 – 49	25
50 – 64	21
65 – 74	7
75 – 84	3
85 +	1
Not recorded	20

Resident	%
In Southend	62
Elsewhere	38

Disability/health conditions	%
Disabled/long-term health condition	36
Not disabled/no health problems/ unknown	64

Ethnic origin	%
Asian or Asian British	5
Black or Black British	6
Mixed	3
Other/not recorded	3
White	83

Our finances

The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent, impartial and confidential advice, and by influencing policymakers.

Citizens Advice Southend, like every member of the Citizens Advice service, is a registered charity reliant on trained volunteers and funds from various sources including the local authority, other statutory bodies, trusts, companies and individuals, to provide vital services for our local community. We are a company limited by guarantee.

We remain indebted to all our funders and to individual donors for their support. We have been able to secure the majority of our external funding for 2016/2017. As we move forward, we will continue to do our utmost to achieve the funding we require to be able to continue to meet the needs of the people who seek our help and to develop our services to meet those needs as they change.

Where our Funding Comes From	%
Local Authority	47
Other Grants & Projects	32
Donations & Other Income	11
Other Statutory Bodies	10

Do you feel able to help us in your Will?

Suggested wording of bequest

"I hereby bequeath the sum of £..... to Citizens Advice Southend, 1 Church Road, Southend-on-Sea and I direct that the receipt of the Honorary Treasurer shall be good discharge for such legacy"



About Us @ 31.03.2016

President

The Mayor of Southend, Cllr
Andrew Moring

Vice-Presidents

Sir David Amess MP
Ken Crowe
James Duddridge MP
Ahmad Khwaja,
Paddy Murray
David Preddy

Trustee Board

Chair

Phil Stepney

Vice-Chair

Julie Cushion

Hon Treasurer

Graham Robinson

Trustees

Fiona Colwell
Brian Kelly
Jill Page
Cllr Mike Stafford
Jane Vernon Smith
Tony Williams

Company Secretary

Trish Carpenter

Paid Staff Representative

Sonia Wood

Volunteer's Representative

Roger Calton

Volunteers

Will Making Service

Roger Calton

Form Filling Service

Kay Patterson

Research and Campaigns

Janet Uzupris
Paula Whittle

Hon. Treasurers Dept

Veronica Moore

Immigration

Cyril Leopoldo
Matthew Williams

Advisory and/or assessment roles - including trainees

Saffron Adams-Hayes
Kweku Afari-Apenteng
Nichola Aris
Jane Attwell
Peter Bates
Pat Bower
Suzanne Broddle
John Cotton
David Crabb
John Craydon
Christopher Croft
Linda Crystall
Ken Davidson
Julia Davies
Bob Davis
Steve Davis
Lauren Dye
Sue A Evans
Tony Evans
Seun Fadare
Penny Garrard
Lauren Gough
Bev Grant
Adrian Green
Carol Griffiths
Mark Guymer
Phil Harrison
Emily Hull
Farxiya Ismail
Andrea Johnson
Ben Lewis
Tahmina Miah
Lisa Martin
Len Mason
Peter Mole
Jane Owen
Murray Page
Claire Pearson
Jacquie Pilcher
Heather Plaxton
Mary Priestley
Graham Randall
Emma Raffan
Terry Raynor
Andrew St John
Melvyn Sach
Celia Sambrook
Binny Sammon
Rashmi Shah
Debbie Smith
Gerry Smith
Phil Stepney
Richard Thomson
Sam Watson
Amanda Whiteford
Julie Wilson
Sarah Wilson

Non advisory roles

Subhaan Ahmed
Taeyeb Ahmed
Rosie Apple
Yusuf Ayoob
James Aris
Julie Armstrong
Meenakkhi Bhattacharyya
Beryl Dale
Gloria Earwicker
Sue Evans
Jean Goodson
Christina Haughton
Janet Hawkins
Sue Hawkins
Tony Hopkin
Mary Howard
Yvonne Johnson-Hines
Ida Jones
Gill Lightle
Lucy Margerison
Joy Milner
Jacomine Mole
Sylvia Nicholls
Nisha Patel
Jenny Rawlings
Sally Smith
Clare Smith
Don Tuff
Janet Uzupris
Anne-Marie Williams

Support Services

Florence Cassidy
Peter Goodson
Darren Levy
Graeme Madley
Margarita Marcus
Dave Redgrave

School's Community Programme

Adam Ansari
Kimberley Imade
Filip Kaleta
Shannon Kennedy
Aliceandra Olomola
Dagye Opei-Boafo

Essex Savers

Mick Davey
Angela Elkins
Guy Grimwade

Social Work Student on placement

Akissi Koki

About Us @ 31.03.2016

Paid staff

Manager

Trish Carpenter

Office Services Manager

Cindy Sayer

Community Solicitor (Housing)

Miles Richardson MBE LL B

Caseworker (Housing)

Sonia Wood

Advice Services Consultant

Sandra Smith

Advice Services Manager

Riz Awan

Training & Recruitment Services Manager

Ben Apenteng

Office Services Assistants

Helen Wakeham

Gill Sanderson

Peripatetic Welfare Benefits Adviser

Linda Butcher

MASDAP Caseworker

Linda Redgrave

MASDAP Administrator

Lesley Clarke

Immigration Caseworker

Derek Edwards

RBS Pilot Project

Tony Smith

Amanda Whiteford

Energy Champion

Sam Lea

Web chat and email pilot project/ Community Hub Adviser

Michelle Goddard

Research and Campaigns Workers

University of Essex internships programme)

Daisy Lio (Summer 2015 placement)

Tim Robinson

Royal Association for Deaf People Advice Service

Susie Marsh

Nicola Ball & colleagues

Services using the Bureau offices:

Talking Newspapers

British Red Cross

Terrence Higgins Trust

Angela Cole of Immigration Legal Services

Pension Wise

External providers

IT Support

Brunel Computer Services

SAGE Support

Ann Galvin Business Consultancy

Payroll Services

Devonports

Office Cleaner

Gary Lee

Annual report printed by

Modern Graphic Arts

Exceptional Needs and Almonising (ENA) Committee

Chair

Brian Kelly

Treasurer

Veronica Moore

Members

Trish Carpenter

Riz Awan

Ken Crowe

Jane Owen

Mary Priestley

Food, gifts and loans were given to clients in need throughout the year.

We were also delighted to receive financial and food donations from various Church groups and generous individuals.

CABfair (Citizens Advice Bureau friends and interested relatives)

Members

John Cotton

Julie Cushion

Beryl Dale

Ray Davy

Len Mason

Peter Mole

Cindy Sayer

Sandra Smith

Gill Sanderson

The Committee continues to aim to arrange events that everyone will, hopefully, enjoy. All suggestions are welcomed, as are ideas for using the money that is raised.

We would like to wish our volunteers and supporters who are currently unwell a speedy recovery.

We would like to thank the paid staff and volunteers who left us during the year, some of whom had been with us for many years and to welcome those who have joined us since the beginning of April 2016.

We were sorry to hear of the illnesses and deaths of a number of former members of paid staff, volunteers and supporters.





1 Church Road, Southend on Sea, SS1 2AL
www.citizensadvicesouthend.org.uk



@CitizensAdviceSonSea



Citizens Advice Southend



citizensadvicesouthend.org.uk

Here to help

Face to face



Drop in service available Monday to Friday, 10am to 3:30 pm.

By Telephone



Call 0344 477 0808 between 10am and 4pm, Monday to Friday, service subject to availability.

Online



Practical, reliable advice online at www.citizensadvice.org.uk, you can also chat online.

Free, confidential advice.

Who ever you are.



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

We're here for everyone.