

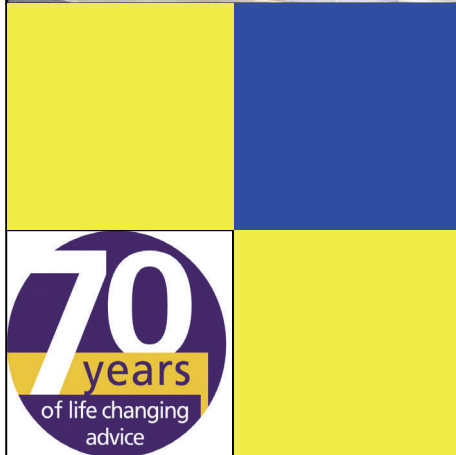
# MALDON DISTRICT CAB ANNUAL REPORT 2009-2010



CELEBRATING

25

YEARS OF  
MALDON CAB



## AIMS AND PRINCIPLES

### **The aims of the CAB service:**

- **To provide the advice people need for the problems they face**
- **To improve the policies and practices that affect people's lives**

### **Our Principles:**

**The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.**



Annual Report designed and compiled by Jane Kirk and Tytan Patel. Graduates in Media Studies and Marketing, working for the Bureau under the Future Jobs Scheme.



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## **CHAIR'S REPORT** **DAVID PICKLES**

### **“No change, no chance”**



If we reflect on the past twelve months it seems that change has dominated the year. The bureau has had two managers; two tutors and last but not least three Trustees as Chair.

There is a saying that once is unexpected, twice is expected, but three times it could become a tradition. I am writing this as the third chair of the Trustees having been elected just prior to the year end.

Difficulties this year include a period when the bureau had no manager. However the staff and volunteers maintained the Bureau to a high standard of service for the community. The bureau's new manager Irene Rose has faced a baptism of fire with an unexpected reduction in funding; an edict from National CAB that we have to introduce “Gateway”, plus a forthcoming audit

The gateway approach helps clients to be quickly assessed and their issues progressed to the most appropriate next stage, but will increase the number of clients that we can see as a bureau. This will be new for all involved and raises the issues of change once again plus extra training.

Towards the end of the Financial Year the Members of Maldon District Council also reduced the level of funding that is received via the Service Level Agreement. They are the bureau's main supporters, but the reduction in the level of funding being available is a reflection of the pressures that they are under to reduce their costs.

I can confirm that in my short time as Chair that other sources of funding are being sought. As will be appreciated this is an ongoing factor in providing a CAB service.

In the forthcoming summer the bureau will be audited and this requires commitment from all the paid staff and volunteers to ensure that we meet the expected standards and incorporate the changes needed to be successful.

Finally as a new Trustee I would like to thank all those involved in the bureau for their support, the staff and volunteers without whom we would not be able to provide our service and of course those who provide the funds that make it all happen.

We will now hopefully look forward to a more stable Bureau with our new Manager and a dynamic service delivered by all staff.



## MANAGER'S REPORT

### IRENE ROSE

Firstly I would like to thank the staff and volunteers for their dedication, commitment and enthusiasm for the service during a time which must have been very disruptive prior to my arrival - and since November, their patience during the numerous changes that I have brought about. The demands of the clients is mirrored by the demands of our national organisation both of which are constantly testing our advice and management skills to ensure that we comply with rigorous standards and a changing environment.



I took up the post of Manager in November 2009. My predecessor Graham Sharp left at the end of August. The paid staff had in the meantime run the bureau to the best of their ability and there were no immediate crises to face. Six trainees were in the process of being trained and the programme was going well. The finances of the bureau looked healthy with a sizeable reserve to see us through the following year with some ambitious plans for capital expenditure.

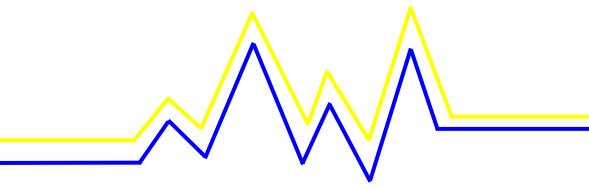
However within 2 days of my joining, the Chair Maurice Austin resigned unexpectedly and without any real explanation which presented some difficulties around the negotiations over the Service Level Agreement with Maldon District Council. Fortunately because of my long history with the service, I managed to navigate my way through the meetings and then entered a very steep learning curve in my effort to find out how things were done in Maldon.

However I also recognised fairly quickly that the bureau was not being run as a business and was far too reliant on local authority funding. So the writing was already on the wall when council members decided to cut our budget for 2010/11 by 12%.

Maldon is very fortunate in being able to attract an abundance of good volunteers so that we can actually select staff for training. However, we operate in a district that is perceived as wealthy and lacking those indicators of multiple deprivation that attract both government and charitable funding with relative ease. It will therefore be an enormous challenge to meet the gap between funding from the Local Authority and what we perceive as the needs of the community if the bureau wants to remain in its present form beyond 2011.

We have agreed in our Business plan that Outreach Services should be maintained as a high priority because of the number of clients they attract and the volume of additional income that our Outreach Adviser has identified but we also need to look at the rapidly changing local demography with an ageing population and poor physical access to services

I look forward to working with our new Chair David Pickles who has considerable experience both in the commercial and the voluntary sectors.



## **FOCUS ON 2009/10**

28 VOLUNTEERS

8 PAID STAFF

9 NEW ADVISERS TRAINED

9 NEW ADVISERS RECRUITED

12,306 NEW ENQUIRIES

12% INCREASE ON PREVIOUS YEAR

SPECIALIST APPOINTMENTS IN DEBT AND BENEFITS

185 DEBT CASES REPRESENTING £5.28MILLION

SHELTER SURGERY

SOLICITORS SURGERY IN WILLS, PROBATE AND ELDERLY LAW

4 REGULAR OUTREACH SURGERIES

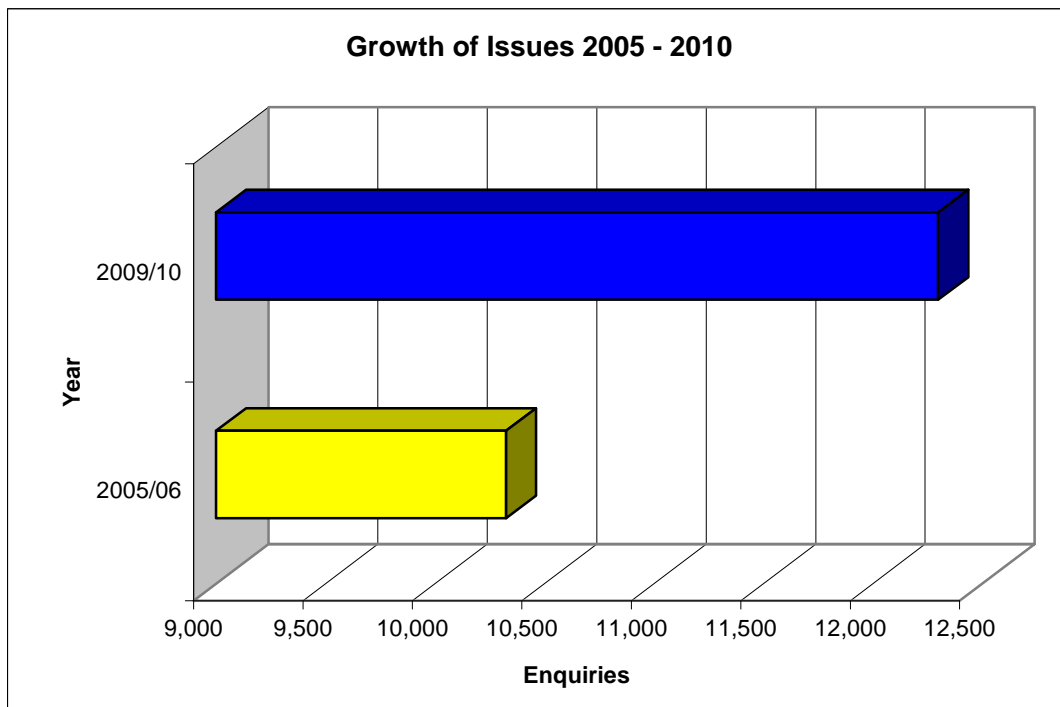
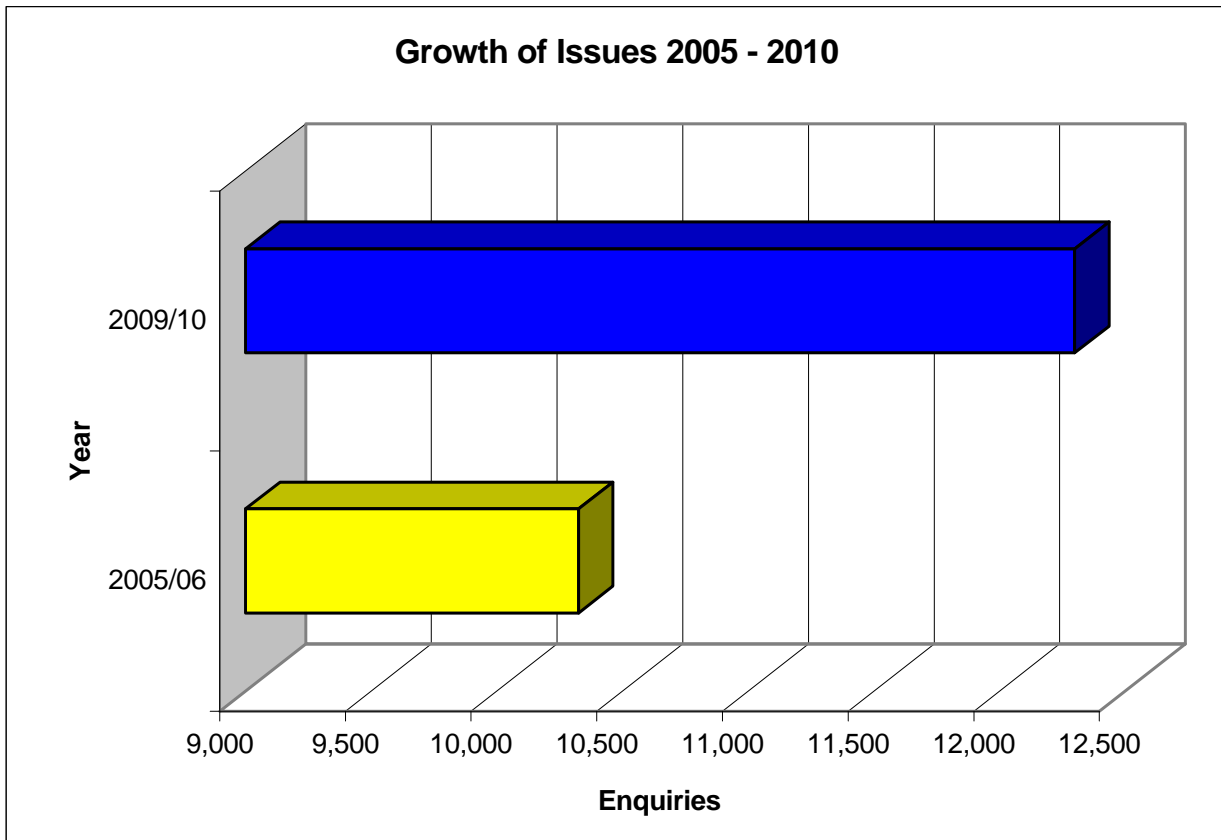
145 HOME VISITS

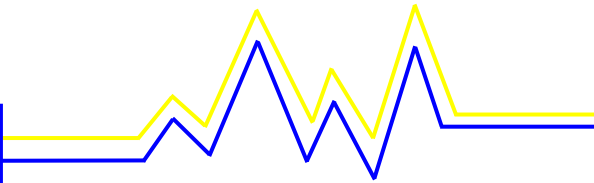
Over £600,000 IN UNCLAIMED BENEFITS identified by volunteers and paid staff

64 DEBT RELIEF ORDERS



## STATISTICS





## DEBT CASEWORKER REPORT BARRY COX



Debt continued to be a major problem for clients, and the Bureau, in 2009. The Bureau dealt with 174 new debt clients who between them owed £5.9m. An average debt of £33.9k per client. This figure excludes mortgage debt.

The number of clients applying for personal bankruptcy increased by 40% year on year to a record 79 applicants. This resulted in £3.3m being written off. A new alternative to bankruptcy, a Debt Relief Order, came in force in April 2009 and proved popular with clients. We successfully assisted 42 clients apply for a DRO which resulted in a total debt of £370,000 being written off. In the current year we have already assisted over 30 clients apply for the DRO.

The demand for free and impartial debt advice, we believe, will continue at the current high levels for a considerable time.

New Debt Appointments 2009/2010									
	Clients	Total Debt	Average Debt	No. Of Creditors	Bankruptcies		Debt Relief Orders	Total W/O	
April	13	416k	32.0k	105	9	262k			
May	15	520k	34.7k	89	7	251k	4	36k	
June	17	631k	37.1k	120	11	410k	3	24k	
July	7	189k	27.0k	47	2	66k	4	29k	
Aug	18	361k	20.0k	143	6	221k	9	93k	
Sept	20	722k	36.1k	162	10	441k	5	50k	
Oct	17	542k	31.9k	102	6	295k	4	33k	
Nov	20	526k	26.3k	116	4	213k	11	94k	
Dec	8	215k	26.9k	25	0	0	2	11k	
Jan	15	310k	20.7k	79	3	0	6	157k	
Feb	14	430k	30.7k	97	11	0	3	335k	
March	21	423k	20.1k	126	3	0	13	224k	
<b>Total</b>	<b>185</b>	<b>5285k</b>	<b>343.5k</b>	<b>1211</b>	<b>72</b>	<b>2159k</b>	<b>64</b>	<b>1086k</b>	





## **BENEFITS CASEWORKER REPORT**

### **PHIL WATKINS**

#### **Summary of Cases and Work Involved**

Work was carried out in relation to most of the generally available benefits including Housing and Council Tax benefits, Incapacity Benefit, Income Support, Disability Living Allowance, Jobseeker's Allowance, Carer's Allowance, Pension Credit, various maternity and bereavement benefits. Assistance has been given in respect of non-payment of maintenance where the Child Support Agency were not performing.



Tax credits continue to be a major source of overpayments. These cases require a significant amount of work as they are often complicated and the complaint/appeal process takes a long time to reach a resolution. The nature of the benefit and the way that it is administered can easily give rise to overpayments running into thousands of pounds, often just in one benefit year. The recovery of these overpayments further reduces the income of some of the poorer families and in some cases can result in a client being unwilling to claim any further benefit for fear of more debt. A recent successful case resulted in an overpayment of £4,682 being written off.

A significant number of cases arise as a result of a relationship breakdown, as a tax credit award must end when a couple separate. The completion of an annual declaration will still be required for the joint claim but often the woman, who is still claiming tax credits for her children, cannot obtain the necessary information from her ex-partner. Failure to return a completed annual declaration will cause the award for that tax year to be cancelled resulting in an overpayment.

The new benefit, Employment and Support Allowance, is generating a lot of appeal activity. This benefit, which is replacing Incapacity Benefit and Income Support on the grounds of ill health, has an initial Work Capability Assessment designed to check the entitlement and the level of award. It would seem that the majority of applicants are failing this assessment. Eight appeals are currently being dealt with, six are outstanding, and two have been successful. To pass the WCA it is necessary to score a minimum of 15 points on a combination of physical and mental health descriptors. For both of the successful appeals the client's initial score was zero points. A clear indication that both the assessment and the way it is being applied are not representative of a client's ability to work when suffering illness or disability. The system is so overloaded that the initial assessment is taking up to six months to be held rather than the 13-week official limit and appeals some months after that.

Self-employed claimants are always problematic as it is difficult to have accurate figures for current income. Assistance has been given to a number of clients in respect of jobseekers allowance and housing benefit. In one case a back payment of jobseekers allowance of £3,900 was recovered for a client.

## OUTREACH REPORT

### DIANA ADAMS

**‘Have laptop – will travel; join the CAB and see the...Dengie’**



The Maldon Outreach and Home Visiting service has been running for over ten years and during that time it has become an invaluable part of both the bureau and the community. The numbers and statistics speak for themselves, but do they demonstrate the full range of help we offer?

Last year, 2009, we saw, spoke with or wrote to over 1260 clients, all with different problems and difficulties that needed addressing. Some, after advice and guidance, were able to deal with their issues to reach successful conclusions, others, the more vulnerable, required more help and assistance

In some instances, there is an actual ‘gain’ or accountable Outcome – for example where a widow, who has been totally reliant on her late husband for everything, is suddenly confronted with bills and statements, and doesn’t even know how to write a cheque.

Of course, the financial gains have a more powerful impact – a lady from St Lawrence asked for help with her Disability Living Allowance claim – she had been refused an increase of the Care Component to middle rate and was at a loss to know what to do. We visited her to discuss her medical problems, and at the same time noticed that her husband also had medical issues that could warrant a benefit. So we wrote to the DBU to request a reconsideration of her decision, completed a new Attendance Allowance form for her husband and once these were awarded there was an automatic increase in their Pension Credit and Council Tax Benefit – an overall increase in income of £11800 pa.

Another client didn’t know how to negotiate with an insurance company following a personal injury claim against a local business. We wrote to the insurance company with full medical reports from her GP and the local hospital, and the client was awarded £8200 – out of which she donated a substantial sum to the bureau.

The sessions can be busy and a little stressful, and the writing of the case sheets can be a lengthy process - but to adapt the words of a TV advert – ‘it’s worth it’.

## HELP DESK – COUNTY COURT FIONA NELMES

Together with Chelmsford CAB, we continue to help man the Help Desk at the Chelmsford County Court on possession days: these are days dedicated to hearing applications from landlords or lenders to repossess property as a result of rent, mortgage or secured loan arrears. In the majority of cases, the Judge makes a suspended or postponed possession order on the basis that an arrangement is made to pay off the arrears: the CAB advisor helps to work out an affordable arrangement for the client and where help is requested, negotiates the arrangement before the client goes into court. On occasions, the CAB advisor goes into the court and represents the client.



The landlords seeking possession on for rent arrears are mostly Chelmer Housing (Chelmsford), Greenfields (Braintree) and Moat (Maldon). Where problems arise, it is often the case that clients have failed to make contact with the landlord to explain why they have fallen behind with the rent. Problems arise often because of unemployment, sickness and difficulties with benefit payments.

In relation to mortgage arrears there have been some noticeable changes in the past couple of years:

- The Judges have changed the way they interpret what is a “reasonable” period in which to pay off mortgage arrears. Whereas, in the past, a period of about 5 years was the norm, it is now common for the Judges to have more regard to the length of the mortgage and, if necessary, allow a payment arrangement that continues for that time.
- Following implementation of the pre-action protocol for possession claims based on mortgage arrears in November 2008, it has been noticeable how the number of mortgage arrears claims listed on possession days has dropped. Presumably the requirement that a mortgage lender makes more effort to communicate with the borrower to try and agree an amicable arrangement regarding payment of the arrears has paid off.
- The fact that the waiting period at the start of a means-tested benefit for help with housing costs (i.e. mortgage interest) has dropped from 39 to 13 weeks has been of significance and sometimes helped a Judge come to a decision to suspend a possession order.



## WHAT IS IT LIKE TO TRAIN AS AN ADVISOR? TINA BISHOP

My training as an advisor is almost at an end, still some e-learning to complete and the dreaded Mr Johnson case but almost there.

Six of us started the training in September last year and we met up to work through the teaching and learning material once a week with Mary to guide, direct and support us. We also sat in with the wise and experienced advisors to see first hand why clients come to the bureau and how they are helped and advised. The real eye opener for me was to see how varied clients' problems and how knowledgeable, patient and conscientious the advisors are. Quite daunting at first to think that we would have to offer this service ourselves!

The four day training in Chelmsford helped enormously; we met other trainee advisors from around Essex and swapped stories and experiences and undertook role play. The next stage was working under supervision and receiving constructive feedback; this was very supportive and a good learning process.

We have all attended extra teaching days and sessions on aspects of providing advice. We are all seeing Clients now, still very supported, still learning but hopefully now contributing to the work of the bureau.



Tina and Terry two of the group of 6 who started their training in September 2009

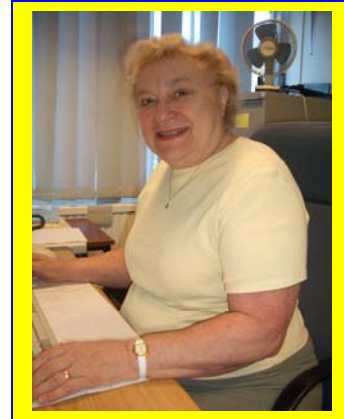


## SERVICE DELIVERY REPORT

### JANICE LONDON

Maldon Citizens Advice Bureau has seen many changes over the last twelve months. June 2009 I was appointed Advice Services Manager with responsibility for the general day to day organisation of the Bureau. This was intended to free up the Manager to concentrate on other duties.

Shortly afterwards we were sorry to learn of Graham Sharpe's intention to move on to pastures new and we were faced with finding a new Manager.



We were very fortunate to receive a number of applications resulting in the appointment of Irene Rose, a lady very experienced in the ways of Citizens Advice. During over 25 years of working for various bureaux Irene has held numerous different roles. We have come to appreciate her experience and knowledge as she works to raise both the profile and funding for our Bureau.

During the year we were fortunate enough to secure extra money from the Government through Citizens Advice to allow us to offer Additional Hours Advice on Thursday afternoons in the face of the recession. This has proved popular with our clients as it allows us to make appointments for new clients.

We continue to be busy during all our opening hours and are very fortunate to have an excellent team of advisers. There are always new people willing to undertake training so we are able to sustain an acceptable level of help. Six new advisers joined the team this year and there are three more in training.

To comply with Citizens Advice guidelines we will be required to introduce a system known as Gateway by October this year. This is a method of filtering clients to assist as many as possible and to reduce waiting times wherever possible. It can simply be likened to the triage system used in Hospitals. This requires a somewhat different skill to general advice and at present our Bureau Tutor Lucy Bettley is undertaking training.

Advisers continue to attend training courses to enhance their knowledge. We are fortunate that we are still able to offer a Shelter surgery once a month. In addition we have secured the services of Tim Steele from Palmers, South Woodham, who comes once a month to advise clients who have problems with Wills, Probate, Power of Attorney and Community Care. Very recently an agreement has also been reached with Carol Day of Bright & Son Solicitors to attend the bureau once a month to advice on family issues.....

It is with some trepidation that we await our Audit in early July but we feel able to look to the future with confidence.

## SOCIAL POLICY

In order to comply with the membership requirements of Citizens Advice, every bureau must exercise a responsible influence on the development of social policy work. This covers a wide range of policies, services and operational practices which affect our clients.

By engaging in social policy work a bureau can influence legislation and the way this is applied both locally and nationally. Collectively the CAB service can harvest all injustices and malpractice that occurs throughout the country and by using the press and lobbying government, can improve the lives of thousands of people across the country.

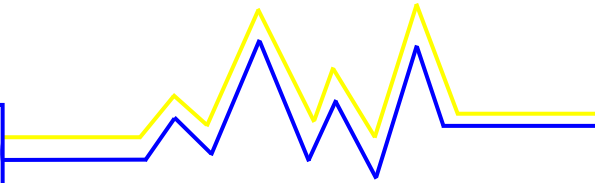
Every adviser can contribute to this work by identifying issues that affect their clients and by reporting them through the bureau network.

Some of the national successes include an agreement now in place that courts will delay the eviction of a tenant by 2 months if the landlord has defaulted on the mortgage. In addition, courts will now inform local authorities of the pending eviction to give them notice of potential homeless applicants well in advance of their actual eviction date.

Recently also Citizens Advice has been successful in changing a practice by which awards at Employment Tribunals were unpaid by unscrupulous employers leaving the individual to pursue their own remedy through the Courts. After 8 years of lobbying, the Government has appointed High Court Enforcement Officers to ensure that employers do pay up.

Locally we have lobbied our own MP John Whittingdale regarding the £16 billion of unclaimed benefits. We have also contributed to a national request for evidence on the way Employment Support Allowance has been implemented with a view to making the system fairer for severely disabled clients who have been deemed capable of work.





## **TREASURER'S REPORT** **RICHARD KELSEY**

Our accounts are currently independently 'inspected', which is a much lower level of care/sign off than a full audit. An un-incorporated charity with income level such as ours does not require a full audit a present. However, the Trustee Board are looking at incorporation in the next financial year and Citizens Advice are making it a requirement by 2011.

The final accounts, show a surplus of income over expenditure of £3,045. This is the actual figure.

However, as per last year, I have also shown a 'normalised' basis restated figure of £1,885. The purpose of this 'illustrative amount' is to look at the surplus if we had experienced 'average levels' of equipment spending of £600p.a. in addition to donations and also had incurred average repairs costs of £250. It is some time since these numbers were set and the increased size of the bureau in terms of staff and volunteers (and hence IT usage) may necessitate upwards revisions to these assumptions.

- Income this year stood at £104,614; down from £109,006 last year. The Outreach grant from the Healthy Living Initiative (PCT) ceased last year, and this year we have only received £4,000 of the expected £8,000 from the LSP Health, Housing and Well-being subgroup. The remaining £4,000 should be payable next financial year. The £10,005 'additional hours' grant this year is a one-off
- Bank interest is now at a pitiful level £42 for the year compared with £1,484 last year. Clearly due to low 'official' rates of interest.
- Expenditure totalled £101,568 against £89,792 last year,
- The split of expenditure this year was Salaries £75.4K, non-salaries £26.2K (last year £68.4, non salaries £21.4K) The increase in salary spend was expected due to additional management and advice supervision hours necessary to meet CitA quality standards,. In addition, there were hopefully non-recurring costs of £2,374 incurred this year for advertising for an advice session supervision in April and then a new manager in August. The other increases in non-salary costs were travel expenses for volunteers (+£2,300) and higher office stationery and postage costs (+£1,000).
- The levy payable to Citizens Advice head-office for IT, training support etc, was up this year again by £330 or 12%. We hope that future increases in this are more modest given the tighter funding outlook ahead.



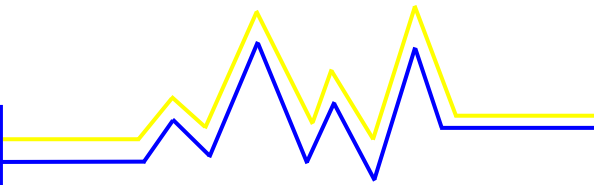
## ACCOUNTS 2009/2010

Income	2009/2010			2008/2009		
Maldon District Council	£73,100		£73,100	£72,700		£72,700
MDC Benefits SLA	£10,300		£10,300	£10,300		£10,300
CAB Additional Hours Grant	£10,005		£10,005			
LSP Health Housing & Wellbeing	£0		£0		£17,000	£17,000
Essex County Council	£5,583		£5,583	£5,583		£5,583
LSP Health Housing & Wellbeing SLA	£4,000		£4,000			
ECC FABA Work	£753		£753	£1,090		£1,090
Bank Interest less charges	£42		£42	£1,484		£1,484
Donations	£832		£832	£849		£849
	<b>£104,614</b>	<b>£0</b>	<b>£104,615</b>	<b>£92,006</b>	<b>£17,000</b>	<b>£109,006</b>
<b>Less Expenditure</b>						
Salaries	£66,397	£8,983	£75,381	£58,903	£9,531	£68,434
Travel	£8,013	£1,126	£9,140	£5,878	£989	£6,867
Equip.	£521		£521	£804		£804
Telephone	£3,560		£3,560	£3,344		£3,344
NACAB Info Sys	£3,125		£3,125	£2,795		£2,795
Print & Stationery	£2,445		£2,445	£1,370		£1,370
Postage	£937		£937	£1,241		£1,241
Insurance	£800		£800	£747		£747
Subscriptions	£472		£472	£518		£518
Computer Consum	£606		£606	£458		£458
Advisors Refreshments	£462		£462	£462		£698
Misc	£554		£554	£554		£528
Advert & Publications	£2,374		£2,374	£2,374		
Unwin Trust	£0		£0	£0		£160
Travel Training	£339		£339	£339		£385
Training	£383		£383	£383		£1,140
AGM	£471		£471	£471		£138
Books	£0		£0	£0		£99
Repairs, Maintenance & Fixtures/Fittings	£0		£0	£0		£66
	<b>£91,459</b>	<b>£10,110</b>	<b>£101,568</b>	<b>£79,272</b>	<b>£10,520</b>	<b>£89,792</b>
<b>Surplus of Income over Expenditure</b>	<b>£13,155</b>	<b>-£10,110</b>	<b>£3,045</b>	<b>£12,734</b>	<b>£6,480</b>	<b>£19,241</b>
Provisions/Adjustments						
Advance funding received for PCT work					-£9,000	-£9,000
Transfer of Donations to Contingency Reserve	-£832	£0	-£832	-£604	£0	-£604
Transfer to Asset Replacement Reserve	-£79		-£79	£204		£204
Transfer to Repairs/Maintenance fund, net of costs	-£250		-£250	-£184		-£184
Normalised' Surplus	<b>£11,994</b>	<b>-£10,110</b>	<b>£1,885</b>	<b>£12,150</b>	<b>-£2,520</b>	<b>£9,630</b>

### Notes

1: It is normal to "allocate" donations to the contingency fund rather than normal income.

2: Normalise assumes annual costs of £250 for repairs/maintenance and £600 for asset replacement



## ACCOUNTS 2009/2010

<b>ACCUMULATED FUND</b>			
	<b>2009/10</b>		<b>2008/9</b>
Balance b/f	£67,437		£48,399 (1)
Add Surplus in Year	£3,045		£19,039 (2)
Balance c/f	£70,483		£67,437.29
<b>TOTAL FUNDS</b>	<b>£70,483</b>		<b>£67,593</b>
Represented As			
<b>CURRENT ASSETS</b>			
Cash at Bank and in hand	<b>£73,255</b>		<b>£69,769</b>
<b>Less CURRENT LIABILITIES</b>			
Uncashed Cheques	£328		£0
Other Accruals	£2,444		£2,437
Debtor - Late payment of FAB A funding	<b>£0</b>		<b>£-105</b>
Debtor – Late payment of LSP funding	£ -		<b>£0</b>
<b>TOTAL NET ASSETS</b>	<b>£70,483</b>		<b>£67,437</b>

### Notes

- (1) c.f. last yr plus 19.79  
 (2) c.f. last draft – 175 for FAB A accrual which didn't go in  
 final – just 105 p p did





**THANKS TO FUNDERS AND SUPPORTERS OF MALDON &  
DISTRICT CITIZENS ADVICE BUREAU**

On behalf of the bureau staff, volunteers and trust board members, we would like to thank the following:

**Officers and Members of Maldon District Council  
for : financial support for our core services including benefits work  
Use of St Cedd's House and services of the caretakers and cleaners  
Chris Rust in her role as liaison office who has been so committed to  
supporting the voluntary sector.**

**Officers and Members of Essex County Council  
For: financial support in the form of a welfare services grant and costs of  
home visiting (FABA scheme).**

**LSP Health, Housing and Wellbeing subgroup  
For: financial support to help continue outreach services.**

**Citizens Advice  
For: Grant for the Additional Hours Service which has enabled the  
bureau  
to open on Thursday afternoons.**

**All the unnamed supporters who have contributed IT  
and office equipment.**

**All our clients who have been generous in making  
donations in gratitude for the help we have given.**





## **MALDON & DISTRICT CAB STAFF**

### **TRUSTEE BOARD as at 31.3.10**

#### **SCHEDULE 1 – ELECTED MEMBERS**

Chair – David Pickles  
Treasurer – Richard Kelsey  
Penny Ager  
Richard Bright  
Christopher Hayward  
Charles Middleton  
Maurice Austin (Chair until 18.11.09)  
Glenn Craig (Acting Chair until March 2010)

#### **SCHEDULE 2 – REPRESENTATIVE MEMBERS**

Councillor Brenda Keighley  
Councillor Neil Pudney  
Councillor Alison Warr

#### **SCHEDULE 3 – BUREAU STAFF**

Irene Rose – Manager  
Barry Cox – Deputy Manager  
Margaret Day – Staff representative

#### **PAID STAFF**

Irene Rose – Manager  
Barry Cox - Deputy Manager  
Janice London – Advice Services Manager  
Lucy Bettley – Advice Session Supervisor and Training Manager  
Diana Adams – Outreach Adviser  
Barry Cox – Debt Specialist  
Phil Watkins – Benefits Specialist  
Barbara Gale - Finance Officer

#### **VOLUNTEER ADVISERS**

Anthea Balmford, Lea Davies, Margaret Day, Mary Edwards, Margaret England,  
Hilary Gamble, Ken Harris, Richard Holland, Ruth Kelly, Duncan Mekié  
Jill McGregor, Fiona Nelmes, Jenny Phillips, Jane Schneidau, Dave Spiceley,  
Jo Harwood-Smith, Gill Stone, Hilary Taylor, April Yates

#### **SOCIAL POLICY**

Pauline Hallanzy

#### **TRAINEE ADVISERS**

Tina Bishop, Sue Bonning, Terry Canty, Maureen Crouch, Mary O'Reilly,  
Christine Wakeling

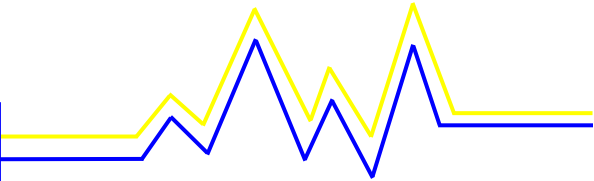
#### **RECEPTION**

Jean Harrod, Jean Mann, Caroline Wood, Gill Woods

#### **ADMINISTRATION**

Sabah Ebrahimi, Wendy Ritherdon, Doug Locke, Cyril Platman





## OPENING HOURS

**Monday & Thursday** 10:00 – 4:00  
**Tuesday, Wednesday & Friday** 10:00 – 1:00

**Address** St Cedd's House  
Princes Road  
Maldon  
CM9 5NY

**Telephone:** 01621 841195  
**Fax:** 01621 841282

**Email:** [bureau@maldoncab.cabnet.org.uk](mailto:bureau@maldoncab.cabnet.org.uk)  
[www.maldoncab.org.uk](http://www.maldoncab.org.uk)

### Outreach Sessions

**Burnham:** Thursday 10:00 – 1:00  
Council Offices

**Mayland:** 2<sup>nd</sup> and 4<sup>th</sup> Wednesday in month  
09:30 – 12:00  
Hawsted Medical Centre

**Southminster:** Tuesday  
09:30 – 12:00  
One Place

**Tollesbury:** 1<sup>st</sup> Monday in month  
1:00 – 3:00  
GP surgery  
1, The Drive

**Registered Charity Number:** 293372

