

CITIZENS ADVICE BRENTWOOD ANNUAL REPORT

For the year ended
31 March 2016

**citizens
advice**

Tel: 03444 770808
www.brentwoodcab.org.uk

OUR AIMS AND VALUES

We aim to:

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

We value diversity, promote equality and challenge discrimination.

One of our key aims is to make sure we continually develop and modernise our services to meet our clients' needs and expectations.

Vision, mission and values

Vision

Everyone will be able to access free advice to find a way forward.

Mission

We provide free, confidential advice to help people overcome their problems and campaign on big issues when their voices need to be heard.

Values

Responsible: We're informed and honest

Generous: We're compassionate and collaborative

Inventive: We're problem-solving and forward-thinking

Citizens Advice first opened in Brentwood in The Hermitage in 1959 and is a long-standing member of The National Association of Citizens Advice, membership number 65/0015.

Like all other centres, Citizens Advice Brentwood is a registered charity (number 1098171) and relies on its own funds and trained volunteers to provide vital services to local communities. The services which are available within Brentwood and the surrounding villages and parishes, help people resolve their legal, financial, benefits, social and other problems. Citizens Advice values diversity, promotes equality and challenges discrimination.



How can you help?

Please sponsor the provision of our services by giving money to help pay for a specialist adviser (£6,000) or quality assessor (£3,000) or train a volunteer (£2,000) or assessor (£500) or maybe fund a project/event. Alternatively, make a donation for essential equipment or services or maintenance of our premises (£1,000 contribution). Charitable gifts are tax effective for companies and donations from individual UK tax payers can be Gift Aided and if you are a higher rate tax payer you can also claim extra relief personally.

You can also remember Citizens Advice Brentwood in your will. Legacy gifts are exempt from Inheritance Tax so the full value of your gift will go straight to the bureau.

Please contact Richard McLeod, Manager, Citizens Advice Brentwood, 8-12, Crown Street, Brentwood CM14 4BA or telephone 01277 227019 for further information or to arrange sponsorship or make a donation.

SUMMARISED FINANCIAL INFORMATION

Summarised Financial Information for the year ended 31 March 2016

Income and Expenditure

	2014/15 Actual £'000	2015/16 Actual £'000	2016/17 Budget £'000
Income			
Grants from County and Borough Councils	67.6	70.1	67.6
Lottery and Advice Services Grants	40.4	42.1	44.5
Project grants, advice surgeries etc	20.1	26.7	25.7
Friends of CAB, donations and other fundraising activities	33.2	36.7	26.3
Total Income	161.3	175.6	164.1
Expenditure			
Salaries, overtime and project related staff costs	120.1	123.9	123.4
Rent, utilities and other office running costs	41.0	42.1	39.7
Citizens Advice and other costs	8.3	9.8	16.8
Total Expenditure	169.4	175.8	179.9
Surplus / (Deficit)	(8.1)	(0.2)	(15.8)
Fund balances			
Fund balances at the beginning of the year	59.8	51.7	51.5
Fund balances at the end of the year (actual/budgeted)	51.7	51.5	35.8

Notes to the summarised financial information

In 2009/10 and subsequently, income was adjusted to reflect the beneficial level of rent charged on the Crown Street premises, and pro bono accounting services. Expenditure has been accordingly adjusted to reflect the market cost of those expenses.

The information above has been extracted from unaudited accounts and management information available to the Bureau.





Chair - Geoff Morgan

This is a prolonged period of extensive change in Citizens Advice as the "One Service Strategy" is introduced across the network from 2015-20. Aimed at meeting the increasing demands and requirements of today's clients, "One Service" will be achieved by working together to improve the quality of advice provided, making our services more widely and readily available (particularly using telephone and digital communications), becoming more influential locally and nationally, being a stronger champion of equality and becoming more sustainable.

Citizens Advice also has a new logo to represent the new service and a more modern name for its centres, dropping the old title "bureau" which has been used for the last 75 years. We will be known now as "Citizens Advice Brentwood".

Consultation throughout the network has taken place about a new performance and quality framework and advice centres will have to meet targets and key performance indicators (KPIs). Subject to agreement at the national AGM in September 2016, a new membership agreement and performance standards will be implemented by April 2017. Citizens Advice Brentwood has taken part in 2 pilots in preparation for the new procedures. The KPIs will be audited regularly which will enable clients, boards, funders and regulators to be assured that we are well run, delivering high-quality, value for money services. Sanctions will be taken against those that do not meet the required standards and help given to those centres that need it to retain membership of Citizens Advice.

There are challenging times ahead and we will need all our skills, capabilities, determination and energy to continue to meet the increasing levels required. Targets are reflected in our latest 3 year business plan set by the board which include:

- improving the range, depth and quality of services provided
- providing greater access, especially to young and older clients
- attracting, training and retaining more volunteers
- introducing a fast track, high quality training process
- improving and extending IT and telephone services
- co-operating with other advice centres to deliver services
- reducing running costs

Progress and achievements so far are included in the Manager's Report and elsewhere in this annual report.

During the year there have been some 13,100 client engagements and the area of requests from clients was at its highest ever regarding benefits (36%), followed by debt (14%), housing (11%), employment (10%) and relationships (9%). Continued demand for benefits advice is expected as the effects of the role out of universal credits are experienced further.

After vigorous efforts to cut costs and raise more income, a small deficit of £215 is reported for the year (£8,100 deficit in 2014/15). A shortfall of £15,800 is budgeted for 2016/17. Continuous monitoring of expenditure will again take place throughout the coming year and further reductions will be necessary if we cannot bring in new sources of income.

As an independent charitable trust, Brentwood's revenue continues to be an ongoing struggle and there have been some important changes. This is the first year of a 3 year contract to provide commissioned services for Brentwood Borough Council which is subject to meeting specific targets. We trust that this will continue.

Our other major funder is the Big Lottery and we are now in the 3rd year of a 5 year grant from its Reaching Communities Fund. The award is restricted to the provision of debt and benefits advice and requires that stringent targets are met. It is essential that we find ways to replace this critical funding.

We continue to need further funding to provide services to clients and alternative sources are searched; this includes our membership of Citizens Advice Essex which is open to all 14 Citizens Advice centres in the county and works collectively to bid for and deliver larger and more wide-spread contracts for services.

During the past year we accepted an invitation from Brentwood Borough Council to locate advisers at the Town Hall on specified days to provide onsite access to clients, as well as Housing and Benefits staff, to facilitate quicker assistance to help resolve problems. Meanwhile, there has been ongoing dialogue with the Council to move some or all of Citizens Advice Brentwood to the Town Hall to join a Community Hub, part of the Town Hall Development Plan. There are many pros and cons, not least the terms and costs involved, and the Board awaits a firm proposal to consider. Meanwhile, our occupation and delivery of services continues from Crown Street and other outreach locations.

I want to thank sincerely our funders and supporters. Without them we would not be able to function and I request their and others renewed support for the future. We need more resources and greater capabilities if we are to meet successfully the challenges we face.

Most of all I want to thank the Manager, Richard McLeod and his team of staff and volunteers for their dedication and commitment. Pauline Emberson, Deputy Manager has been a welcome addition this year to guide a busy front office.

Overall their work is inspirational and without their dedication and commitment we would not have been able to serve Brentwood and the wider community as well as we have done.

I want to record my thanks to Peter Mamelok, who plans to resign at the AGM, for all his contributions during 9 years on the Board. During the year former Brentwood Mayor, Madeline Henwood, who has supported Citizens Advice so well during 9 years as a trustee, left the Board when she stepped down as a Councillor as did Cllr Graeme Clark after 2 years service. All will be missed.

Finally, I wish to express my appreciation to my Vice Chair, Ivan Armstrong and all the Trustees for their unreserved support and commitment. For the first time there is a welcome initiative in that a non-voting representative of the volunteers, Luke Cully attends and contributes to our meetings. I am most grateful to all for their time and resourcefulness.

Geoff Morgan
Chair

Looking ahead

Looking ahead, our agreed three year business strategy includes:

- improving the range, depth and quality of services provided
- providing greater access especially to young and older clients
- attracting, training and retaining more volunteers
- introducing a fast track high quality training process
- improving IT and telephone services
- reducing running costs

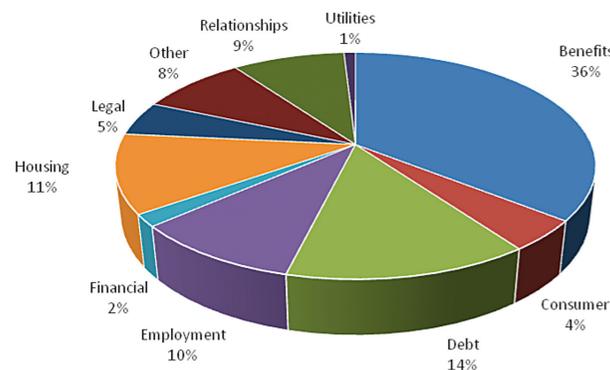


Manager - Richard McLeod

It has been difficult to keep within our budget this year and we are always dependent on obtaining extra funding to meet needs. We are exploring ways to work collaboratively with other Advice Centres and partners to reduce our overheads and meet the increasing levels of support needed to provide an accessible, quality assured service with increasing demand.

Examples of this are the successful joint bid for our Webchat project with Colchester Advice Centre and the plan to jointly train new volunteer Assessors across Advice Centres. We will be exploring other initiatives in the new financial year.

Client issues 2015-2016



This year has seen a big increase in benefit issues mainly because of the introduction of Universal Credit and changes in the whole of the benefits system. Employment issues have also risen as new legislation has been implemented.

Change

The Citizens Advice service is transforming nationally to become more relevant and to meet the needs of today's customers, and a new membership agreement will be proposed at the national conference in September.

What has changed in Brentwood?

Access to Quality Advice

Webchat

We were successful as the lead in bidding for a project to deliver a 'Webchat' system.

Citizens Advice Brentwood, with 7 other advice centres in Essex, developed and delivered with central Citizens Advice (CitA) a system that received 10,000 customer interactions in the year. Customers communicated with us with their smart phones for instant advice and referral. We have bid for a second year of the project in partnership with Colchester Citizens Advice to further develop the new medium. The system also includes an online enquiry system for responses that can be replied to later when the online system is busy.

Telephone Advice

We have expanded our collaborative Adviceline group to 10 Essex Advice centres and will have Key Performance Indicator targets implemented next year.

Quality of Advice

We are now part of a rigorous Quality of Advice audit conducted every quarter. This involves selecting a random sample of cases every month and scoring them for accuracy and customer service. The samples for a quarter are reviewed by an auditor and the level of score is checked and compared with the auditor's score. The results are published on a traffic light system with a requirement to take various remedial actions if not green. Progress is then monitored until the level is corrected.

Projects

We are in the third year of our Big Lottery funded Reaching Communities specialist advice services for Debt and Benefits project. This provides a local telephone number for Brentwood people to access the service. The project finishes in September 2018 so we will need to plan for other funding in the next year.

Ford Motor Company

We are pleased to continue to provide the weekly lunchtime advice sessions to Ford Motor Company employees (funded by Employee Development Assistance Program), at the Warley and Dunton sites. They are well attended. We thank Ford for their continued support.

The current projects are:

A home visiting contract with Essex County Council supported by 12 Essex advice centres and managed by Brentwood. (The project was renewed in May 2016.)

A Phase 2 Webchat development project in partnership with Colchester Advice Centre.

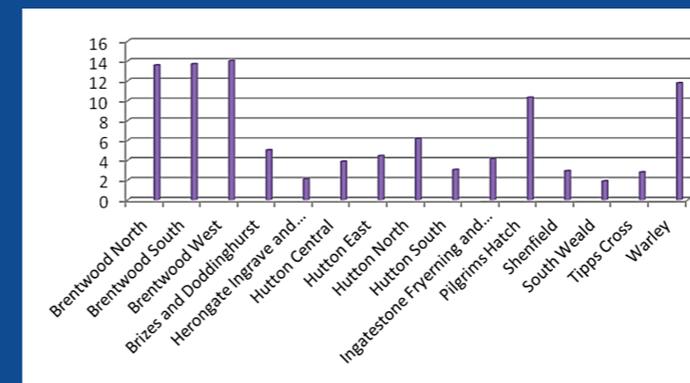
Going Forward

We are continuing to work with Brentwood Borough Council on a collaborative project with Job Centre Plus/DWP, and the Housing and Revenue Departments to provide a support centre in the reception area of the Town Hall. It will be an opportunity for the different groups to work more effectively together to provide an improved service to the public. As a first step we are planning to set up a weekly appointment schedule in the Town Hall with the Housing and Revenue departments.

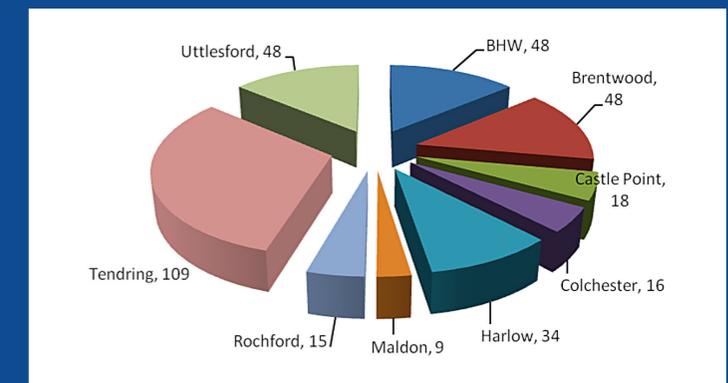
Richard McLeod
Manager



% Issues across Brentwood districts 2015-16



Home visits in 2015-16





Deputy Manager - Pauline Emberson

At the sharp end

It has been quite a difficult year.

Clients are presenting with more complex needs. We are seeing more clients from out of area due to other Citizens Advice Centres reducing opening hours or closing. We have taken on more project work which has meant better access for clients but more work for advisers and staff. Uncertainty about our financial situation and budget has been worrying. Uncertainty about a potential move to the Town Hall is also concerning. It could work well providing we have suitable and accessible workspace and can continue to demonstrate our independence.

The change over from Disability Living Allowance to Personal Independence Payment is having a huge impact. The forms take 2-3 hours to complete and clients are often reticent to tell us about their care needs, often understating their difficulties. Many clients are having their applications turned down resulting in hardship. We are seeing clients with extreme mental health issues. With sadness we learned of the suicide of two clients, one of whom we were very involved with. Despite our best

efforts, and putting him into the care of the emergency services, it did not prevent him from taking his own life. There are people now with drug, alcohol and mental health issues sleeping rough on the High Street and begging.

Brexit was a welcome distraction for us all causing much discussion and debate. However, as a result Citizens Advice is now receiving an increase in enquiries about nationality, citizenship, immigration and employment.

Through it all we have gritted our teeth, rolled up our sleeves and done the very best we could.

Here are some of the successes we have helped clients to achieve.

A family was served notice of possession by a private landlord due to rent arrears. They were in arrears because there had been a change in their immigration status which meant they were prevented from working for a time. They applied for Housing Benefit but their application was not accepted until it was too late. After some extensive work by our advisers, our volunteer solicitor helped them with a counter claim for compensation for disrepair (they had been without heating and hot water for almost a year) and successfully negotiated to set off the compensation payment against their rent arrears 'at the door of the court'. They then received the backdated housing benefit which could have prevented their eviction. They made a homelessness application to Brentwood Borough Council but a decision was not made to house them until Sir Eric Pickles, MP was asked to assist. This couple are a genuine hardworking family who had simply been thrown into a series of very unfortunate circumstances. They now have a new baby, a new home and the future looks rather brighter for them.

Sometimes it only takes something relatively small to make a big difference. A client had an £880 undisputed catalogue debt and had the money to clear it. The creditor was taking her to court to recover this sum together with court costs and solicitors' fees. A short phone call to the solicitor resulted in the additional costs being dropped and the case was settled.

A client came in to talk as he was 'lonely and needed friendship'. He had severe drug-induced psychosis and was in crisis. An emergency appointment was made with his GP which the client agreed to attend. We also signposted the 'Colour me Café' at Brentwood Theatre. This is a free colouring group for people with mental health issues run by Brentwood Community Print. The client was ecstatic - he said it was the best thing we could have done for him.

We helped a client to protect her terms and conditions of employment under the Transfer of Undertakings (Protection of Employment) Regulations, following two transfers of ownership of a local shop which is part of a large national organisation. It took a year and the submission of a claim to an Employment Tribunal before the client was given everything she was entitled to. A good result for the client and for us as she brought in a large bag of biscuits and chocolates for us all to enjoy. We achieved all this on our late night opening sessions.

Our team of volunteers and staff are amazing. They show great kindness and empathy to everyone who walks through our door or contacts us. I have lost track of the number of clients who have thanked us and said how nice we are. We often receive donations for Citizens Advice from the poorest people which is so humbling. Our lives are enriched by working here and I am so grateful for the support I receive from a fantastic team. Thank you all.

Pauline Emberson
Deputy Manager



MEMBERS OF THE BRENTWOOD TEAM



Staff & Volunteers



Welfare Benefits

This case concerns a single parent with two teenage daughters. She suffers from a bowel disease and for that reason is unable to work. She claims Income Based Employment and Support Allowance and receives Housing Benefit and Council Tax Reduction. She also receives Child Tax Credits and Child Benefit.

She had been married for 20 years but unfortunately she left her husband two years ago because of abusive behaviour and he moved in with another woman. A letter from HMRC, about a year after this turn of events, told her she had received a £7,000 overpayment and stopped her tax credits with immediate effect. They gave their reason as their belief that her ex-husband still lived at her address. This was despite the client sending in her ex-husband's new tenancy agreement and other pieces of evidence which showed his new address, and that he had in fact been working abroad for three of the months in question.

This triggered the DWP to also believe that her ex-husband (who is a wage earner) was living in the property and they too stopped her income based benefit. Finally, Brentwood Borough Council stopped the client's Housing Benefit and Council Tax Reduction.

Within days of this happening she came to the office and was referred to a Welfare Benefits Specialist. As a first action we advised the client to visit the Council Offices to tell them she was on a zero income and ask for her benefits to be reinstated, explaining what had happened. Brentwood Borough Council asked her to sign a document about her zero income status and very quickly reinstated her benefits and backdated them to cover the one month which hadn't been paid.

We initiated a request to the DWP to ask for a Mandatory Reconsideration. We provided the above evidence to prove the ex-husband did not live at the client's address any more. Luckily, the DWP very quickly overturned their decision and reinstated the ESA.

Unfortunately, the tax credits problem lasted much longer, and it took five months for the HMRC to overturn their decision. Fortunately, this was done before it went to appeal, but we had to raise a complaint for this to be examined. The overpayment was wiped out, her tax credits were put back into payment and also a back payment was made for the months missed.

For many months, the client was under severe financial stress. We provided food parcel vouchers and her family also helped her out during this period.

Without our assistance, she was in danger of being evicted from her home. Her health had already started to decline because of the situation. She now has an acceptable standard of living and knows we will assist in the future with any issues which may arise.

Debt

Our client was in part-time work. She had debt of over £6,000 and had suffered a reduction in income following a relationship breakdown. In addition, her daughter had left school because of mental health problems, which meant she had lost her child benefit and tax credits placing further strain on the household finances. She also had reduced housing benefit because she had a spare bedroom.

She had multiple debts, two of which were subject to court proceedings and were being pursued by bailiffs. With our assistance she was able to assess her options for dealing with her debts and was able to apply for a Debt Relief which stopped all action against her and which will lead to the writing off of her debt, giving her the fresh start she needed in her difficult circumstances.

Tax Credits

The client, a 40 year old divorced mother of a disabled son, came to see a specialist benefits adviser. She had accrued a child tax credit overpayment when the HMRC did not believe that she had separated from her husband and was living as a single parent.

The overpayment was large – about £22,000 – as the dispute had been going on for several years. The client had moved during that time and although she had informed the HMRC about her change of address, the post was delayed or lost. She was very worried about the financial burden of having to pay back such a large amount of money - money which was rightly hers as she had correctly claimed benefit as a single parent when her husband left the marital home.

The client herself had contested the overpayment early on but the HMRC failed to accept it as a request for a reconsideration, and suggested that she had not done so in time. That is when the client came to us – when the HMRC tried to throw out her appeal. She also had the added worry of caring for her disabled child and felt overwhelmed with the ongoing pressure.

We forwarded compelling evidence to the tribunal which proved that the client and her husband were separated (and since divorced), lived apart and had been since the day the client claimed. This included official documentation from agencies, personal statements from carers for the client's son and insurance documents. The client had also been meticulous in keeping much of her information and postal receipts, which helped greatly in proving that her case was sent to appeal in time. The case was heard and found in the client's favour and the HMRC dropped the £22,000 reclaim.



Geoff Morgan (Chair) - Elected 20/9/2011

Born in Manchester, Geoff graduated in Psychology and Sociology from Sheffield University. He started as a graduate trainee with Ford Motor Company working in employee relations before moving to the City where he became Vice President, Personnel for JP Morgan, the US investment bank, then Director of Personnel and Support Services for Lloyds Merchant Bank and finally Director of Human Resources and Property Services for Lloyd's of London. A Fellow of the CIPD he is a former member of the Insurance Industry Training Council. Now retired, he is a governor of Havering College of Further and Higher Education and was a governor of St Martin's School and a former Chairman of the Board. A Freeman of the City of London, a Past Master of a City of London livery company and a member of a City Guild he is an active member of a number of local service clubs. Married to Liz, they have lived in Brentwood for more than 45 years and have 2 adult children and 5 grandchildren.

Stuart Freel - Elected 20/9/2011

Born in Glasgow, Stuart was educated in Yorkshire at Ilkley Grammar School and Hull College of Higher Education where he took a degree in Education. He has worked in education and children's services for more than 30 years, initially as a teacher in Harrow and Hertfordshire and subsequently in the Schools and Children's Departments of Barking and Dagenham, Hertfordshire and Thurrock in a variety of management roles rising to Executive Head of Resources and then Acting Deputy Director of Children's Services followed by a period in educational consultancy for local authorities, specialising in academy development. He is a former Trustee of the British Diabetic Association and served as a board member of the European Region of the International Diabetes Federation. A school governor, Stuart lives in Ingrave and is married to Tricia, with 2 adult sons and 4 grandchildren.

Greg Nottage - Elected 18/9/2014

Greg has an HND in Electrical and Electronic Engineering and has worked for BT for more than 25 years where he has held a number of senior positions in Engineering, Implementation and Business Improvement. He is currently Head of Operations for BT responsible for the outsource of Credit Suisse Bank's network throughout the European, Middle East and Africa region. Greg is also a Magistrate and sits at Romford and Barking. He is married to Gill and they live in Upminster. His interests include golf, rugby, walking and financial markets.

Peter Mamelok - Elected 12/7/2007

Peter was born in Woodford, spending his early years in Ilford. He went to Brentwood School, and took up accountancy in 1962, going into articles with a small firm in the City. Peter joined Peat Marwick Mitchell in 1968 (now KPMG), the last 19 years mainly as an audit partner. Peter spent time working in Hong Kong, and back in England ran offices in Milton Keynes and East Anglia. His professional work focused mainly on medium sized clients and he was also responsible for IT, professional training and business development. After retirement in 1999, Peter became an active Trustee of a small local charity - Essex Heritage Trust, and also a somewhat larger London based charity - Seafarers UK. A liveryman of a City of London livery company and a Deputy Lieutenant of Essex, Peter lives in Ingatestone with his wife, Irene and has 3 children and 2 grandchildren.

Ivan Armstrong (Vice Chair) - Elected 3/7/2007

Ivan was born in Tynemouth and was educated at Tynemouth High School and Sheffield University, where he read Law. He worked for Barclays Bank for 33 years, becoming responsible for company rescue and debt recovery. After retiring from Barclays in 2002, he trained in Adult Learner Support and in 2004 joined the Legal Services Commission as a contracts and project manager, retiring from there in 2007. Ivan is a member of Brentwood a Becket Rotary Club and Hutton & Shenfield ex-Round Tablers' Club, a business mentor for the Princes Trust and was a Volunteer at London 2012 Olympics. He lives in Hutton and is married with two children.



Maria Thompson - Elected 20/9/2011

Maria was born in Hull but has spent most of her working life living and working in the London area. She attended the University of Bath where she gained a degree in languages. Her early career was in business development and marketing working for companies such as BHP, Avon and Moulinex. She then moved into education and completed her Masters in Marketing while working at Hull College as the Head of the Business Management Faculty. Maria has worked at Havering College of Further and Higher Education for more than 15 years, initially as Director of Business and Management, was promoted to Vice Principal, Curriculum, then became Deputy Principal of the College with special responsibility for employer engagement and skills and has now been appointed as the Principal and Chief Executive. Maria lives in Upminster with her husband, Steve. She is a keen gardener and football fan holding a season ticket for Dagenham and Redbridge Football Club.

TRUSTEE PROFILES

Philip Cunliffe-Jones - Appointed 17/12/15

Philip was born in Shipley, West Yorkshire and educated at Silcoates School Wakefield, where he won an Open Exhibition in Modern Languages at St. John's College, Oxford. After graduating he was articled at Plymouth City Council and qualified as a Solicitor. While at Plymouth he was Secretary of Plymouth Arts Centre. He worked at a City firm after qualification, winning the City of London and Holborn Law Society Prize in 1974, before becoming Head of Legal at the newly constituted District of Epping Forest, which amalgamated four predecessor authorities. After 21 years, during which he appeared in over 150 planning inquiries and also secured Charity Commission consent to a scheme for the Grange Farm Centre Trust, he became a Property and Regeneration Solicitor at Haringey Council with responsibilities for the Seven Sisters New Deal for Communities, Voluntary Sector Agencies and the Haringey Building Preservation Trust. Philip has worked for 8 local authorities, remains a member of the Law Society but no longer practises as a Solicitor. He is married to Gill with two adult children and has lived in Brentwood since March 1987.

Tina Davis - Appointed 17/12/2015

Tina was born in Adelaide, Australia and was educated at Dagenham Priory High School and the Open University, where she studied Business Management. She worked for the Royal Mail Group for over 37 years, holding various senior management positions including becoming responsible for Managing and Quality Assurance of change Projects and Programmes. An example was London 2012 Olympic and Paralympic Games Post Office Limited responsibilities. After retiring from the Post Office in 2015, she spends her time continuing to volunteer for Girl Guiding UK at local and division level as well as with Brentwood Community Transport. She lives in Brentwood and is married with two children. Her pastimes include holidaying and walking activities.



LEGAL AND ADMINISTRATIVE INFORMATION

Trustees:

- Geoff Morgan (Chair)
- Ivan Armstrong (Vice Chair)
- Cllr Graeme Clark
- Stuart Freel
- Cllr Madeline Henwood
- Peter Mamelock
- Greg Nottage
- Maria Thompson
- Tina Davis
- Philip Cunliffe-Jones

Treasurer:

- Ivan Armstrong

Company Secretary:

- Richard McLeod

Accountants:

- Rickard Luckin
- Chartered Accountants
- Aquilla House
- Waterloo Lane
- Chelmsford
- Essex CM1 1BN

Bankers:

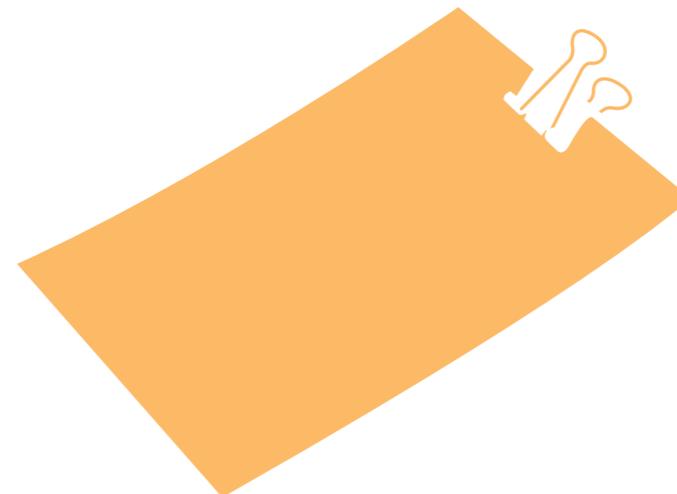
- Unity Trust Bank
- Nine Brindley Place
- Birmingham B1 2HB

Charity No.

1098171

Company No.

4670256





Contact us at:

In person
8-12, Crown Street
(off Brentwood High Street)
Brentwood CM14 4BA

Drop-in system opening hours:
Monday, Tuesday, Thursday, Friday 10.00am to 4.00pm
Wednesday 1.00pm to 4.00pm
On the 4th Thursday of every month 11.00am to 5.00pm

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Fax:
01277 264999

Email:
manager@brentwoodcab.cabnet.org.uk

Websites:
www.essexcab.org.uk
Or
www.brentwoodcab.org.uk for information



Staff & Volunteers

Manager
Richard McLeod

**Deputy Manager/
Advice Supervisor**
Pauline Emberson

**Advice Session
Supervisor/Benefits Specialist**
Dot Avis

**Benefits Advice
Specialist**
Emma Daly

Benefits Consultant
Linda Martin

Outreach Adviser
Elaine Obika

**Money Adviser
Case Workers**
Michele Wigram
Paul Tarrant

Training Supervisor
Rob Wootton

Project Assistant/Admin
Janet McLeod

**Administrative
Volunteers**
Sylvia Gladen
Jean James

**Campaigns and Research
Co-ordinator**
TBA

**Volunteer Advice
Session Supervisors**
Joy Baker
Luke Cully
Pat Dillon
Geoff Doll
Sue Gwynne
Susan Kortlandt
Jacqui Perry
Helen Rees-Jones

Volunteer Advisers
Jenny Cody
Alex Hakim
Roger Harste
Len Hope
Janet Howson
John Jones
David King
Valerie Morgan
Kash Pandya
Helen Smith
David Taylor
Jenny Townshend

Gateway Assessors
David Bradley
Dave Clark
Ann Copas
David Fellows
Alan Jones
Alan Kingsford
Helen Kingsford
Margaret Mc Kerchar
Jill Merrifield
Steve Pavitt
Paul Ring
Ray Rouse

Trainees
Christopher Chandler
Pat Gray
Gerta Safonova
Jill Wilkinson

Receptionists
Paula Clifford
Melinda Dawson
Nicola Jackson
Jane Leacy
Helen Scasbrook
Janice Tucker
Wendy Winterman

Office Cleaner
Georgina Draycott

I.T. Support
Essex Computers Ltd

Thanks to our supporters
for sponsoring this report
and making it possible.

Designed by Havering College
of Further & Higher Education.





citizensadvice.org.uk



Registered Charity Number 1098171
Company Registration Number 4670256