

**Citizens Advice
Brentwood
For the year ended
31 March 2015**

**citizens
advice**

**Annual
Report
2015**

Aims and Principles

Our aims

The aims of the Citizens Advice service are:-

To provide the advice people need for the problems they face

i.e. to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively.

To improve the policies and practices that affect people's lives

i.e. to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Our principles

The four principles to help fulfil our aims are that the service is:-

Free

There is no direct cost to the client

Confidential

Client's details are not disclosed beyond the Bureau

Independent

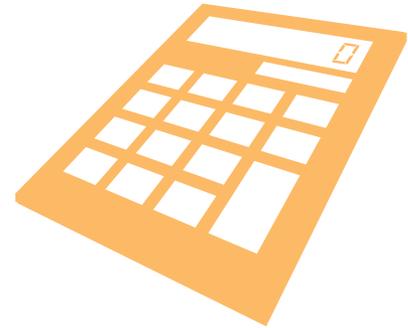
From funders and agencies that we may work with

Impartial

Advice is given without bias

Brentwood Citizens Advice first opened in The Hermitage in 1959 and is a long-standing member of The National Association of Citizens Advice (CitA) membership number 67/009

Like all other centres, Brentwood Citizens Advice is a registered charity (number 1098171) and relies on trained volunteers and funds 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, 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 (£6000) or quality assessor (£3000) or train a volunteer (£2000) or assessor (£500) or maybe fund a project/event. Alternatively, make a donation for essential equipment or services or maintenance of our premises (£1000 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 Brentwood Citizens Advice 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, Brentwood Citizens Advice, 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 2015

Income and Expenditure	2013/14 Actual £'000	2014/15 Actual £'000	2015/16 Budget £'000
Income			
Grants from County and Borough Councils	65.4	67.6	67.6
Lottery and Advice Services Grants	20.5	40.4	42.1
Project grants, advice surgeries etc	21.4	20.1	26.7
Friends of CAB, donations and other fundraising activities	27.1	33.2	34.6
Total Income	134.4	161.3	171.0
Expenditure			
Salaries, overtime and project related staff costs	110.5	120.1	120.1
Rent, utilities and other office running costs	36.0	41.0	36.2
Cit.A and other costs	8.7	8.3	13.9
Total Income	155.2	169.4	170.2
Surplus / (Deficit)	(20.8)	(8.1)	0.8
Fund balances			
Fund balances at the beginning of the year	80.6	59.8	51.7
Fund balances at the end of the year (actual/budgeted)	59.8	51.7	52.5

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's Report

Last year Citizens Advice celebrated its 75th Anniversary since it was formed nationally in 1939 but it has not taken this as an opportunity to sit on its laurels. The focus has been on looking forward and to plan for the future. A refreshed Citizens Advice brand and logo has been launched, which more adequately represents a modern service provider. Brentwood is using it for the first time in this annual report.



Most importantly, this is the start of a “One Service Strategy” to be achieved over the next 5 years. It is aimed at meeting the increasing demands and requirements of clients. It will be achieved by working together to improve the quality of advice provided, making our services more widely available (particularly using telephone and digital communications), becoming more influential locally and nationally, being a stronger champion of equality and becoming more sustainable.

Consultation throughout the network has taken place about a new performance and quality framework and bureaux will have to meet key performance indicators (KPIs) which will be audited regularly. This will enable clients, boards, funders and regulators to be assured that we are well run and delivering high-quality services. Sanctions will be taken against those that do not meet the required standards and help given to 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 IT and telephone services
- reducing running costs

Progress and achievements so far are included in the Manager's Report.

During the year there have been some 12,000 client engagements and the area of requests from clients was at its highest ever regarding benefits (31%), followed by debt (19%), housing (11%), relationships (10%), and employment (9%). More demand for benefits advice is expected as the effects of the role out of universal credits are experienced further.

A reduced deficit of £8,100 is reported for the year (£20,800 deficit in 2013/14) and a modest surplus of £800 is budgeted for 2015/16. Continuous monitoring of expenditure will take place throughout the coming year.

Revenue continues to be an ongoing struggle and there have been some important changes. The 3 year Service Level Agreement ended with Brentwood Borough Council who decided to go through a public commissioning process for the first time to buy the services it required. It was new territory for all parties and I am pleased to report that our bid was successful and the new agreement started on 1 April 2015. It lasts for 1 year but is extendable depending on targets being met.

Our other major beneficiary is the Big Lottery and we are now in the 2nd 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.

We continue to need further funding to provide services to clients and alternative sources are searched, this includes our membership of Essex CAB 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 have been having ongoing discussions with Brentwood Borough Council to move some or all of Brentwood Citizens Advice to the Town Hall as 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 re-invigoration 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. 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 particularly want to thank the Deputy Manager, Sarah Lines who retired during the year for her sound guidance and the enormous contributions she made to the success of Brentwood during her involvement over 20 years. We welcome Pauline Emberson as her replacement who has hit the deck running and has already made an impact. We wish her well for the future.

I want to record my thanks to David Chapman who stepped down from the Board after 6 years service and previously as a lawyer provided pro bono legal advice to clients for many years. Also to Richard Thatcher who plans to resign from the Board at the AGM for his contributions during the last 3 years particularly on fund raising. I wish to express my appreciation to my Vice Chair, Ivan Armstrong and all the Trustees for their unreserved support and commitment. I am most grateful to them for their time and resourcefulness.

Geoff Morgan
Chair

Looking ahead

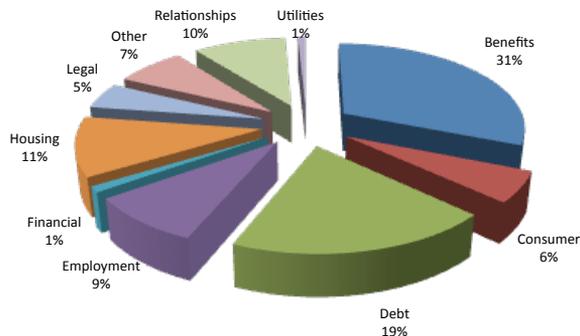
Looking ahead, our agreed three year business strategy includes:-

- 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's Report



Client Issues



What has happened this year - 2014-2015?

This year has brought many changes at Citizens Advice nationally; it is the beginning of the 'One Service Strategy'. It means that more than 300 bureaux have taken part in a consultation that will define how we work together to create a more effective and sustainable service. There are 5 big changes that we will make by 2020.

- We'll make it easy to get advice.
- We'll be more influential.
- We will work together as one service.
- We'll become even more sustainable and effective.
- We'll be a stronger equality champion.

What has changed in Citizens Advice Brentwood?

We have introduced several initiatives in our advice centre.

The Brand

The brand is being refreshed to bring it in line with our modern service.

We are dropping 'Bureau' from our name and we are introducing the new Citizens Advice logo, changing the colours we use and the imagery and icons. We will in time change the way the exterior of Citizens Advice Brentwood looks. It is to promote that we are available for everyone.

Quality of Advice

We have been operating a more rigorous quality of advice auditing process whereby we currently audit advice that has been given monthly instead of tri-annually.

Digital Channels for Advice

We were recently successful in leading a project to fund, along with 7 other Essex Advice Centres the provision of a 'Webchat' and email service to the public. They can now reach us through their smart phones for advice and referral.

Telephone Advice

We have joined the national Adviceline service with 8 other Advice centres that will enhance the telephone service to customers by harnessing the national call centres when our local service is not available.

Projects

We are in the second year of our Big Lottery funded Reaching Communities Specialist advice service for Debt and Benefits. This provides a local telephone number for Brentwood people to access the service.

We have been supporting the 'Pensionwise' information project by providing referrals to Citizens Advice Chelmsford and arranging local interview appointments.

Ford Motor Company

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

Essex Citizens Advice Bureau

As you may know we work with the other Advice centres in Essex to bid for Essex wide contracts to bring funding to individual bureaux.

The current projects are:

- The home visiting contract with Essex County Council supported by 12 Essex bureaux and managed by Brentwood. The project completes in May 2016 but it has been indicated that it will be renewed.
- The Essential Living Fund contract with Essex County Council has continued for another year supported by 12 Essex bureaux, with the accounting and statistics provided by Brentwood.

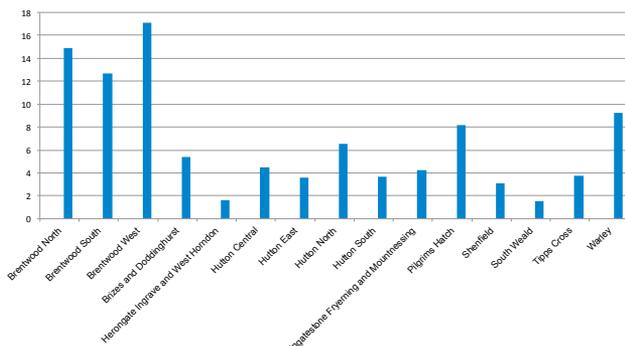
Going Forward

We are continuing to work with Brentwood Council on a collaborative project with Job Centre Plus, 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 a better service to the public.

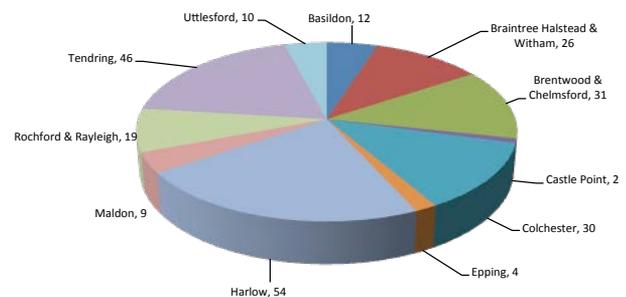
Richard McLeod
Manager



Percentage of issues by ward



Home Visits



Case Successes



Case Successes

Advisers do not always get to know the outcome of a client's visit to the bureau. Since taking over as Deputy Manager I have asked for feedback on those cases that we have heard about. Here are some of the success stories that I have shared at our monthly adviser meetings.

Jagdish reported a case to Trading Standards through Citizens Advice Consumer helpline. The client was a vulnerable 82 year old who had paid builders £8000 for unnecessary and shoddy work. The client's gutters were blocked so she phoned a mobile number from a flyer that had been posted through her door. The builder charged £3000 for work to her roof, on another visit charged £800 to jet-wash her drive and a further £3000 to replace a chimney that 'did not meet building regulations' due to the presence of asbestos. Trading Standards were very concerned for her safety and arranged police to be present at the property at a time when the builder was due to collect his rubbish. The rogue traders were arrested and are now being dealt with by Essex Police.

A client of Helen K wanted to cancel her mobile phone contract as there was no mobile signal where the client lives, partly due to a faulty transmitter. Helen contacted CISAS (Communications and Internet Services Adjudication Scheme) which resulted in the cancellation of the contract and the client received a refund of £300.

Alan J helped a client get an offer to have heating installed in his new orangery at the builder's cost as he had been told heating was not needed, which it was.

Valerie was successful in getting a late filing fee back for a client despite being told the tax helpline she phoned initially saying they didn't deal with that.

Alan J was able to get a client's money back after an engineer had told him his boiler wasn't fit to use whilst a different engineer passed it as not faulty.

Roger saw a client whose credit card was cloned. Barclays Bank would not give a refund even though the client had a crime reference number. Roger negotiated with the bank and got the money refunded.

One Friday afternoon Steve saw a Bulgarian, non-English speaking client who had come to Brentwood to work as an au pair for a Nigerian family. That morning she had been threatened by her employer; he had smashed her phone, took her door keys and told her not to come back. She had nowhere to go and all her belongings were at her employer's house. Steve liaised by phone with the client's friend in London, then with the client's daughter in Bulgaria, and he also used a translation App on his phone. Steve took the client to the police station and waited with her until police took her to collect her belongings and then drive her to her friend in Redbridge. Steve found details of a CAB local to her friend. Fortunately the bureau had a Bulgarian speaker. Steve came back to Brentwood to write-up the case and finally left about 7.30pm. This client received a fantastic service when she was frightened and thought she had nowhere to go.

Alan J - negotiated a replacement tablet computer for a client who had no success negotiating with the supplier himself.

I saw a client late one Friday just as the bureau was about to close. The client has PTSD (post-traumatic stress disorder) and anxiety disorder after suffering a very traumatic event in her life. Her employer, a very large employer in the Midlands, had erroneously continued to pay her wages for months after she had left their employ. All I did was to listen, show some empathy and make an appointment for her to see a specialist Money Adviser. The employer decided not to pursue the debt after they were informed about this appointment. The client was very grateful for our intervention.

One of our regular clients received 3 fines from a Fixed Penalty Ticket Office, 2 for driving a car with no MOT, plus another one which was hard to understand why he had got it. Susan persevered and got fines 2 & 3 cancelled which saved the client £200. He was very grateful.

Susan K saw a Japanese client who was in receipt of a pension from France. He had returned to UK with his British wife and the pension provider wanted a 'certificate of existence' to prove he was still alive. Susan signposted the client to the French Embassy and the client came back to say the paperwork had been completed and everything was okay.

I am immensely proud of our volunteers who always do their utmost to help our clients. Supporting our volunteers is the best part of my job and, whilst they do not do this work for praise or gratitude, I would like to take this opportunity to thank them sincerely for everything they do and for the support they have given to me since I joined. It is a pleasure to share just a few of their many success stories.

Pauline Emberson



Case Studies

Specialist Debt Advice

The client is separated from her husband. She and her 19 year old son are living in the marital home. The client is struggling to afford the mortgage and other bills and things have become worse because she has been off sick from work due to depression. She is about to return to work.

Specialist debt adviser, Michele gave short-term advice about budgeting, managing her money and prioritising her debts. It was suggested that she makes small affordable offers of payment to her non-priority creditors (credit cards and a loan). The client was also advised to make a fresh claim for Child Tax Credit and Working Tax Credit as her son is still in non-advanced education. This resulted in a backdated payment of £900. We also advised her to apply for a Council Tax disregard for her son, with evidence of his attendance at college.

As her situation is likely to get worse when her son finishes his education in the summer, we discussed long-term options including selling her home and either buying a smaller property or moving into private rented accommodation. If she sells her home, this is likely to raise a lump sum which could be used to make full and final settlement offers to her creditors. The client will consider these options and research the cost of renting privately or possibly buying in a cheaper area.

Specialist Welfare Benefits

Specialist adviser, Dot's client, a middle aged man, was too ill to work and had made a claim for Employment Support Allowance. He suffered from a long term, little known medical condition, which affected his life on a daily basis. After a scheduled medical, the client was refused benefit as being fit enough to apply for full time work. At the medical the client said that the Health Care Professional in attendance that day had said "Oh I have never heard of that condition before". The HCP made no attempt to research the medical condition but still continued with the assessment without knowing the full facts of the condition and what affect it had on our client's daily life.

We assisted the client by preparing a submission for a tribunal appeal. The medical condition and its effect on daily living were fully researched before presentation. The appeal was granted and the client's Employment Support Allowance was re-instated and backdated.

We then assisted the client to make an application for Personal Independence Payment which was also refused at the outset but was successful on appeal which we completed on the client's behalf.

The client was very appreciative of our help in dealing with both appeals on his behalf.

Tax Credits

The client, a 40 year old divorced mother of a disabled son, came to see specialist benefits adviser, Emma a year ago. 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 in 2009.

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.

Research and Campaigns



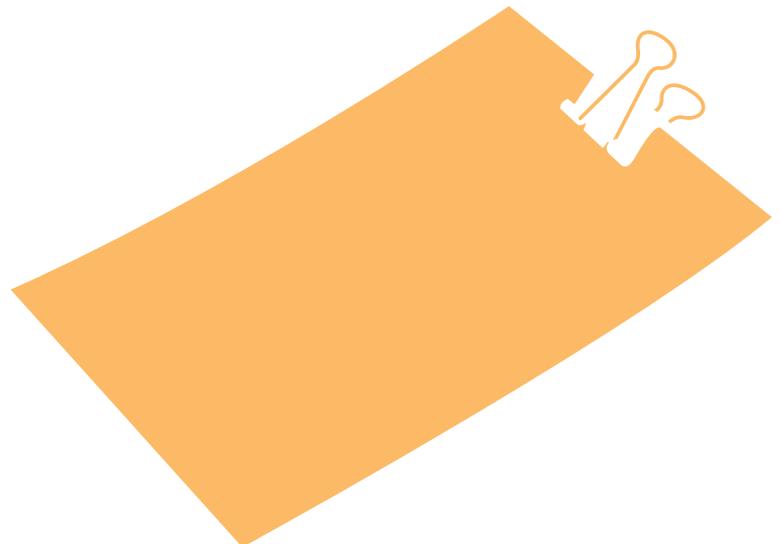
Research and Campaigns

Previously known as Social Policy, this activity has been renamed and extended so that Citizens Advice can use evidence and data to identify where action needs to be taken to influence or change social policies or stop unfair practices in consumer or public services.

Local advice centres are encouraged to submit their local information and experience to provide widely based evidence for suitable national campaigns to bring about change. Recent campaigns have included the better regulation of payday lenders, fair play for prepay energy customers and renters rights.

Below is an example where Citizens Advice knowledge and experience can influence a local situation.

Woodland Avenue Post Office was the subject of a local public consultation as part of a proposal to move it to The Rayleigh Road Happy Shopper. 60 individual responses were received by the Post Office. As part of the consultation the Post Office met with the consumer watchdog, Citizens Advice, who expressed significant concerns about the proposed move. The Post Office decided not to proceed after taking into account all relevant factors including the responses and the concerns raised by Citizens Advice. Keeping this post office is a significant achievement on behalf of local residents.



Members of the Brentwood CAB Team





Trustee Profiles

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 and a Past Master of a City of London livery company he is an active member of a number of local service clubs. Married to Liz, they have lived in Brentwood for more than 40 years and have 2 adult children and 5 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.

Councillor Graeme Clark - Elected 18/9/2014

Graeme was born in Johnstone, Renfrewshire and grew up in Glasgow, where he was educated at Hutcheson's Grammar School. After studying physics at Glasgow and St Andrews Universities, he joined EEV in Chelmsford. He started as an engineer working on technologies for applications such as medical devices and digital TV and then moved into marketing. Looking for a change he went to Cranfield University to do an MBA before joining Agilent Technologies as a Programme Manager working in fibre optic communications. In 2003 he started his own company with the aim of developing novel technologies for healthcare applications. Today he is a Director and a member of the management team. He became a Borough Councillor for Shenfield in May 2012 and was a member of the Accord administration in 2014/15. When he has the time he likes to play squash and go to the cinema.



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 3 grandchildren.

Councillor Madeline Henwood - Elected 12/7/2007

Madeline was born in Mill Hill, London NW7 and was educated at Manor House High School in Finchley. At 18 she joined the Bank of England and worked there for several years. She studied Media Advertising and worked in several agencies around the world, finally becoming Advertisement Manager of the Official Journal of the Royal College of Midwives. On her retirement more than 10 years ago, she became a Borough Councillor for Tipps Cross, is a former Chair of Blackmore Parish Council and was Mayor of Brentwood for 2013/14. For recreation she has recently joined the Blackmore Players.



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.

Trustee Profiles

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.

Richard Thatcher – Elected 10/9/2012

Richard was born in North London and educated at Trinity Grammar School and City University, London gaining a honours degree in Mechanical Engineering. He worked for Ford Motor Company for 34 years in Research and Engineering in a number of senior management positions. After retirement he became a Trustee of St Francis Hospice and a member of the Hospice Shops Board, stepping down after 7 years service. Richard is a member of Brentwood a Becket Rotary Club. He lives in Ingatestone, is married to Christine and they have one son and two grandchildren.

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 14 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.



Legal and Administrative Information

Trustees:

Geoff Morgan (Chair)
Ivan Armstrong (Vice Chair)
Cllr Graeme Clark
Stuart Freel
Cllr Madeline Henwood
Peter Mamelok
Gregg Nottage
Maria Thompson
Richard Thatcher

Secretary/Treasurer:

John Fry

Minutes Secretary:

Margaret Odden

Accountants:

Bird Luckin
Chartered Accountants
Aquila House
Waterloo Lane
Chelmsford
Essex CM1 1BN

Bankers:

Unity Trust Bank
Nine Brindley Place
Birmingham B1 2HB

Solicitors:

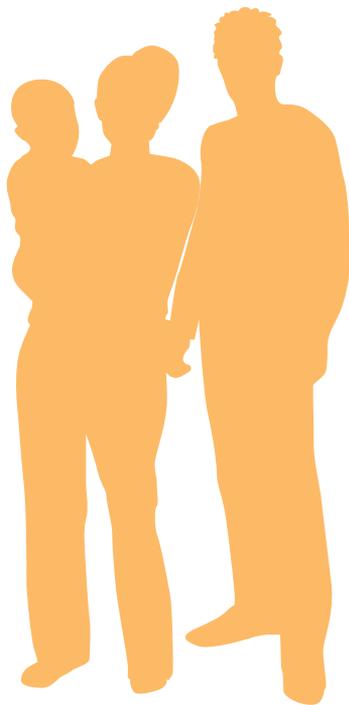
Wortley Byers
Cathedral Place
Brentwood
Essex CM14 4ES

Charity No.

1098171

Company No

4670256



**citizens
advice**



Here to help



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 10.00 am to 4.00 pm
Late opening every Wednesday 1.00 pm to 7.00 pm
and 4th Thursday of month 11.00 am to 5.00 pm.

Telephone:

03444 77 08 08

Fax:

01277 264999

Email:

manager@brentwoodcab.cabnet.org.uk

Website:

www.essexcab.org.uk



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
Dave King

Training Supervisor

Rob Wootton

I.T. Support

Essex Computers Ltd

Project Assistant/ Admin

Janet McLeod

Office Cleaner

Georgina Draycott

Administrative Volunteers

Sylvia Gladen
Jean James

Research and Campaigns Co-ordinator

TBA

Volunteer Advice Session Supervisors

Geoff Doll
Helen Rees-Jones
Jacqui Perry

Volunteer Advisers

David Bradley
Pat Dillon
Sue Gwynne
Alex Hakim
Roger Harste
Len Hope
Janet Howson
Alan Jones
John Jones
Jagdish Mehta
Valerie Morgan
Kash Pandya
Helen Smith
David Taylor

Gateway Assessors

Joy Baker
Dave Clark
Jenny Cody
Ann Copas
Luke Cully
Terry English
David Fellows
Alan Kingsford
Helen Kingsford
Susan Kortlandt
Margaret McKerchar
Jill Merrifield
Wendy Saunders
Jenny Townshend

Receptionists

Melinda Dawson
Nicola Jackson
Jane Leacy
Janice Tucker
Debra Wild
Wendy Winterman

Trainees

Bukky Atekoya
Irene Brown
Sharon Byrne
Prentiss Clarke-Jones
Tina Cousens
Pat Gray
Steve Pavitt
Graham Player
Ciprian Pop
Paul Ring
John Stavers
Ray Rouse





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