

Our Annual Report 2014-2015

Citizens Advice Southend



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

Colin George **24th May 1938 to 13th July 2015**

Although this report is about the year to 31st March 2015, we wished to take this opportunity to pay tribute to Colin George who was our General Secretary from 5th March 1973 to 23rd May 2003.

The following extracts from our centenary brochure '100 Not Out', written in 2008, summed up Colin so well and are a fitting tribute to his 30 years service here: 'Colin's achievements on behalf of the Bureau over the past 30 years have been outstanding and he has been a major force in the development of the Bureau during this time, but, maybe more importantly, Colin has been the fiercest advocate that the Bureau is only as good as the last piece of advice given to our clients.

It has been his philosophy, supported by the Board, that our clients' needs must always be uppermost in our minds and in the service we provide to them.' – quoted from Annual Report 2001-2002

'Colin George was determined, from day one, to move the Bureau forward, and was instrumental in many changes and innovations, He was forward thinking and very much his own man, knocking down obstacles that stood in his way, to ensure that the Bureau could move with the time. His work in obtaining the free services of local solicitors was pioneering and resulted on good working relationships between solicitors and the Bureau which continues today.' – written by Sandra Smith.

Colin will be greatly missed by all who knew him both here and in the wider community.

Chair's Report – Phil Stepney

I am happy to report that the Bureau has achieved another successful year and continues to deal well with the pressures of change.

Once again I am pleased that our Treasurer, Graham Robinson will be reporting a sound financial position proving that the hard decisions taken a few years ago were in the best interests of the Bureau.

One particular thorn in our side has been the unreliability of the national client information system, PETRA, and I applaud our volunteers and paid staff who have "got on with it" despite the frustrations often felt. Citizens Advice is in the process of developing a replacement; however, this will take time and in the meantime we shall need to soldier on.

Citizens Advice has been celebrating 75 years of advice which was celebrated by the Bureau as referred to in our Vice Chair, Julie Cushion's report.

We are delighted that Southend Borough Council has continued to recognise the importance of the Bureau to the town and have awarded us the contract for advice for a further 3 years.

It is important that we operate with some degree of certainty around our core advice services which this contract covers and I would like to acknowledge our thanks to the Council for providing the funding that creates this certainty.

The demands on our service are broadening both in terms of scope and the way the service is delivered. If we are to continue to be successful we must embrace these changes which will also mean more partnership working. We shall also need to follow the new branding initiatives being developed by Citizens Advice and meet the demands of a new membership agreement.

As in previous years I would like to take this opportunity to thank Trish Carpenter, all the paid staff and volunteers including my fellow trustees for the amount of time devoted to the CAB and help and guidance given to our clients and Southend Council for their ongoing support.

Treasurer's Report – Graham Robinson

Unrestricted Funds have increased by £31,717 during the year whilst Restricted Funds (to be held against any future significant building repairs) have increased by £5,405 largely as a result of a Grant from the Mayor's Charity Fund of £5000.

Most areas of activity have followed the same pattern as in the previous year with the drop in income from the Legal Aid Agency still causing concern. A new area of activity, the administration of an Advice Services Transition Fund project has generated additional income.

In very general terms, with core costs being largely covered by Local Authority funding the financial returns now being earned are as a result of additional areas of activity carried out by existing staff, for which the Trustees are very grateful, combined with continued vigorous cost control. Trustees continue to monitor the financial position on a regular basis.

During the year as a result of the continuing improvement in the financial position, and to reduce interest costs, the decision was taken to repay by way of lump sums a total of £20,000 from the bank loan, over and above the normal monthly repayments. With the security of the three funding agreement from the Council in place consideration will be given to further repayments this year.

Vice Chair's Report – Julie Cushion

It is once again my proud responsibility to highlight the sterling work of the CABFair Committee. The bank balance as of 31st March is £4382.50.

We lost and gained committee members during the last year, Ray Davy stepped down from the Trustee Board due to other commitments so we sadly lost his input to the CABFair committee, but we were pleased to welcome new member John Cotton, who brings great fundraising skills from his experience with the Lions.

It has been a special time recognising the 75th anniversary of the Citizens Advice Bureau and CABFair organised the wonderful celebration event at the Priory in September. It was certainly a lovely evening with great musical entertainment and even being able to witness the then Mayor Cllr Chris Walker doing a duet with jazz musician Digby Fairweather. I am sure everyone who attended thoroughly enjoyed the occasion.

CABFair have once again organised some great fundraising events including the fascinating tour of the BBC Studios, the very enjoyable Tea Party organised by Beryl Dale and those events that have become regular enjoyed fixtures, Len Mason's challenging quiz night and another pleasurable evening at the Sandbank Restaurant.

Money raised has also gone towards some improvements and enhancements to the Bureau, the repainting of the building and the upkeep of regular costs like the water dispenser and cups and the covering of wine costs etc at the annual Christmas Lunch.

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

I will once again take this opportunity to thank the CABFair Committee for all their hard work and staff and volunteers who support their efforts to raise much needed funds.



Bureau Manager's Report – Trish Carpenter

It is always a pleasure to be able to take the time to reflect on the past year in order to write this report and, in doing so, I could not help but marvel at how much has happened and how much we have achieved. In saying this, however, the most important thing to recognise is that none of this would have been possible without the hard work and dedication of everyone involved with Citizens Advice Southend. As always, my heartfelt thanks go to them all.

We still enjoy the support, both financial and in kind, from the wider community in Southend and beyond. This is much appreciated, as it enables us to maintain and develop the services we provide and also means we can continue to help other organisations by making our offices available to them. Working in this way helps all of us to better help the people who need the services we provide.

We celebrated the 75th anniversary of the Citizens Advice service in September last year. This gave us an opportunity to raise our profile and we have another opportunity to do so through the refresh of our brand which is taking place locally and nationally. This is reflected in the different look of this annual report and the use of our new name – Citizens Advice Southend and a new logo.

Citizens Advice undertook the work on our brand to bring it in line with our modern service. 'So everyone knows who we are and how we can help. So people are happy to turn to us, and keen to support us. So we can give more people the advice they need, and the voice they deserve – now, and in the future'.

Fitting words on which to end this report.



‘Transforming Advice on Sea’ project – Gareth Gault and Sam Lea

The ‘Transforming Advice on Sea’ project was lead by Citizens Advice Southend with Southend YMCA, South East Essex Advocacy for Older People, Southend Carer’s Forum, Southend Mind, HARP and Trustlinks, as partners. Funded by the BIG Lottery ‘Advice Service Transition Fund’ (ASTF) , this two year project started in October 2013 and comes to end in October 2015. Seven ‘Advice Apprentices’ were recruited and employed by Citizens Advice Southend, with one apprentice placed with each of the partner organisations, where they delivered a core ‘information and advice’ function, as well as providing an additional operational resource for the partners, resulting in better, more timely and accessible services to their respective clients.

The apprentices were trained as Citizens Advice ‘gateway assessors’, the initial assessment and information service core training programme and the starting point of most client’s journey. The advice apprentices helped clients at Citizens Advice Southend, as well as within their respective host organisation.

By the end of May 2015 the number of clients seen under the auspices of the ‘Transforming Advice on Sea’ project stood at 1410.

The apprentices also successfully completed an NVQ in Customer Services at Southend Adult Community College (SACC) as well as relevant on the job training within their host organisations and on the job training at the Citizens Advice Southend. In addition, the apprentices were provided with a raft of one to one training, group training and peer support facilitation, by the Apprentice Support Co-ordinator, Sam Lea.

Part of the project was to improve the skills of the apprentices and make them more employable, five of them obtained new jobs and one has moved onto a higher apprentice with the final apprentice having to leave early due to personal circumstances. The apprentices core role in each host was to give ‘information and advice’ to their respective client groups built on the training and experience then obtained, which was further enhanced as they were able to refer directly to the Citizens Advice Southend Session Supervisor, the specialist advisers and general advisers at Citizens Advice Southend and to colleagues within their host organisations.

In addition the project helped build capacity for the partners, improved access for clients and increased the strength and quality of advice services in Southend.

The ‘Transforming Advice on Sea’ project won two awards in 2014/15, it was ‘Highly Commended’ in the Charity category of the Southend Business Awards and was judged the ‘Best Large employer’ at the Southend Adult Community College annual awards.

Overall, a very successful project on every level, which was made much easier with the support, input and genuine partnership of the seven organisations involved. It was highlighted in a national conference by the BIG Lottery CEO, as an innovative project delivering good outcomes.



Our finances

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

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

The funding we received from Southend-on-Sea Borough Council in 2014/2015 totalled £221,863. This supported our general advice service, provided in partnership with the Royal Association for Deaf People, and, through separate agreements with the Council, the provision of specialist welfare benefits advice and community banking development, in partnership with Essex Savers.

The Legal Aid Agency contracts in housing and for the Housing Possession Court Duty Scheme at Southend County Court totalled £39,277. The Money Advice Service funding for Face to Face Debt Advice, paid through Citizens Advice, totalled £53,463. The rent arrears referral project with South Essex Homes continues and we also provide specialist support in housing and welfare benefits to Advice 360, the Advice Services Transition Fund (ASTF) project of Castle Point CAB and Rochford & Rayleigh CAB.

The income received from this work, supports the delivery of our specialist services. We employ the Advice and Information Worker as a delivery partner for Healthwatch Southend. Our ASTF project 'Transforming Advice on Sea' went from strength to strength during the year to 31st March 2015.

All of these projects, and other smaller projects, make a contribution to overheads after taking account of associated salary costs. The partnership with the University of Essex continues enabling us to employ interns throughout the year to support our research and campaigns work.

We received grants and donations from the Fowler Smith and Jones Trust, Shoeburyness and Thorpe Bay Baptist Church, amongst others. Our fundraising efforts continued, we had a second stand in the SAVS Charity Shop and now host a collection point so we can donate unwanted items throughout the year. The ASTF apprentices nominated Turning Tides for their fundraising efforts.

We remain indebted to all our funders and to individual donors for their support. We have been able to secure the majority of our external funding for 2015/2016 although the legal aid position, as has been the case for many years now, remains far from certain. As we move forward, we will continue to do our utmost to achieve the funding we require to be able to continue to meet the needs of the people who seek our help and to develop our services to meet those needs as they change.



Do you feel able to help us in you Will?

Suggested wording of bequest

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



Specialist Advice and other services

Since 1st April 2013 we have operated a Legal Aid Agency (LAA) contract in Housing and Debt Services for clients who are financially eligible for legal aid and we also have a LAA contract to deliver the Housing Possession Court Duty Scheme at Southend County Court.

We provide a Face to Face Debt Advice Service, as part of the Money Advice Service Debt Advice Project, managed centrally by Citizens Advice. Home visits are provided when necessary for housebound clients. Our Debt Team works with other local organisations such as Southend Adult Community College, South Essex Homes and Active Life Southend and provides outreach sessions.

Our Peripatetic Specialist Welfare Benefits Adviser visits the Adult & Community Services Department of the Council at their various locations, including the hospital on a weekly basis. Home visits are provided when necessary for housebound clients. We organise the Southend Benefits Network meetings. We operate a rent arrears referral project with South Essex Homes.

Derek Edwards is authorised to provide immigration advice and offer immigration services at the bureau by the Office of the Immigration Commissioner (OISC) at Level 2. This accreditation covers asylum and immigration work. Derek works with Matthew Williams, an Immigration Solicitor who sees clients on a pro bono basis, Sarah Wilson and, previously, Julie Mercer, both Volunteers.

We also support other local organisations and other CABx with immigration issues and provide training. Angela Cole, a Solicitor from Immigration Legal Services offers appointments at our offices to avoid her clients having to travel to Ipswich. We have a partnership agreement with the British Red Cross for the provision of a service to assist asylum seekers. We can prepare simple wills for clients. We have a Volunteer who assists client to complete various benefit forms, home visits can be arranged. We have a Volunteer who can assist with mortgage shortfall issues and assists with bankruptcy petitions and another who can offer assistance with applications for Power of Attorney.

Assistance continues to be provided for clients in employment law matters by BTMK Solicitors LLP and in family law matters by Paul Robinson Solicitors, we are most grateful to both firms for their ongoing support. Talking Newspapers undertake their weekly recordings at the bureau.

The Royal Association for Deaf People offers a weekly advice service in Southend, one week a month at the St Mellitus Club, the other weeks of at our offices. Essex Savers net Credit Union operates their Southend branch from our offices one session per week. Essex Savers is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Essex Savers provides fair finance for all who live or work in Essex, offering a secure place to save and affordable credit as well as other financial services.



General advice service

A 'gateway assessment' process provides access to our services. A client arriving with a new issue will be invited by the Receptionist to wait for a short interview to assess their situation. Sometimes it is possible to deal fully with the issue in that interview; an appointment may be made for the client to see a

Generalist Adviser or Specialist Adviser at the Bureau at another time, or, the client may be referred to another agency who can deal with the issue better than we can.

For some services, eg changes of name, statutory declarations, making a simple will, or if clients just need information or directions to somewhere in the area, the Receptionist deals with this straight away.

Face to face assessments are currently undertaken between 10am and 3.30pm, Mondays to Fridays except in emergencies when an assessment would be undertaken outside of these hours. Should we be short staffed, we may put a hold on the number of assessments that day and clients would be asked to come back later or another day.

Our Information Assistants put new client details onto Petra, assist the Receptionist and book appointments for clients. Gateway assessments are also undertaken by telephone through Adviceline, operating as a virtual call centre covering most of Essex.

The telephone number is 0344 477 0808. This telephone service is provided, whenever possible, from 10.00am to 4.00pm, Monday to Friday, taking account of the number of Assessors available to take calls. Since 25th March we are participating in a webchat/email pilot.

Gateway assessments for Saturday appointments can be undertaken through our website if necessary due to work or caring commitments. We offer outreach sessions at Southend Adult Community College, the Jewish Care Community Centre and SHARE, based at Shoeburyness and Thorpe Bay Baptist Church.

Our training programme for advisory roles focusses initially on undertaking telephone gateway assessments, most Trainees will then progress to web chats and face to face gateway assessments. We hope that once people have completed the gateway assessment training they will undertake further training to become a Generalist Adviser, enabling them to cover all strands of our work, thus helping us to continue to meet the varying demands on our services.

Top Advice Categories	%
Benefits and tax credits	23
Debt	20
Housing	17
Relationships and family	11
Employment	9
All other	20

Research and Campaigns (Social Policy)

Monthly Returns to Citizens Advice – We send, on average, 13 Bureau Evidence Forms per month to Citizens Advice, who use this evidence to understand the concerns of people throughout the country.

The concerns that we have locally can result in a survey/campaign to dig deeper into the problems that our clients are facing, which often coincide with national surveys run by Citizens Advice. During the year we have taken part in several campaigns.

The work has mainly been undertaken by our University of Essex interns, which is a very successful project for us and for the students, some of whom have been successful in finding employment as soon as they have finished their time with us.

They tell us that their involvement with Citizens Advice has been a great help in their applications.

Welfare Benefits – At 1 April 2014, we were continuing to see Jobseeker Allowance claimants who had been sanctioned, some for many weeks, and this was a real cause for concern. This matter has eased up during the year, we had raised the issue during our Local Welfare Benefits Network meetings.

Employment & Support Allowance (ESA) and Personal Independence Payment (PIP) delays have remained serious issues throughout the year and this is still ongoing.

We submitted our findings on ESA into the Government's final review, which finished in August 2014. We collected information on PIP delays from our clients and fed this into the DWP's first independent review. One of our clients had waited over a year for a decision on a PIP claim.

Clients with Tax Credit problems had found problems with getting through to the HMRC Helpline, which causes distress and concern, especially if a client is trying to register a change of circumstance. This can lead to an overpayment of tax credits, which can lead to a debt issue for the client.

Debt – Many clients came to us as they were shocked to find that they had applied for a Payday Loan and, even if they had not proceeded, amounts had been taken from their bank accounts by other payday loan companies that they had not even been in touch with. It appeared that they were speaking to brokers and personal details were being shared.

We liaised with Citizens Advice on this issue as payday loans became a matter of real concern. Many of these people eventually received a full repayment. Bailiffs charges can often be disproportionate to the debt, ie, one client had a £500 debt, of which £300 was bailiff charges.

Council Tax Reduction Survey – We concluded a local survey on the affect of the end of Council Tax Benefit and the introduction of Council Tax Reduction, which transferred the administration responsibility to local authorities.

Our primary concern related to people who were unused to paying any Council Tax, the majority of the people in our survey. Over half of our clients in the survey had been warned of the fact they would have to pay a contribution to their Council Tax.

We concluded that there was not as much concern as we had expected about this change but it was clear that some people would have difficulty finding the new payment. Inability to afford the payments can lead to us seeing more debt clients.

Foodbanks – We ran a major survey/campaign on the need for foodbanks in our area.

Two of our interns were involved and they produced a report on why foodbanks were so vital in the Southend area. The local foodbanks and the people who use them were very honest and helpful.

The need is great and continuing. We also took part in a national survey on the use of foodbanks.

Immigration – Delays by UKBA and the Home Office had caused employment issues for several people, which can result in a client losing their employment if they do not have the official documentation confirming their status.

Luckily we have an Immigration/Discrimination Specialist and team and are able to help many clients with what can not only be immigration issues but may also involve discrimination.



Client statistics

Clients	6,555
Advice Issues	11,957
Client contacts	12,858

Age profile	%
Under 24	10
25 – 34	21
35 – 49	31
50 – 64	26
65 – 74	7
75 – 84	4
85 +	1

Resident	%
In Southend	76
Elsewhere	24

Disability/health conditions	%
Disabled/long-term health condition	31
Not disabled/no health problems/unknown	69

Ethnic origin	%
Asian or Asian British	5
Black or Black British	6
Mixed	4
Other/not recorded	2
White	83

Client feedback

We monitor the outcomes of the work we do, both to meet the requirements of funders and to help us develop our services. We seek the views of our clients about our services through an ongoing survey.

Overall satisfaction with our services is 93%. These quotes from clients say it far better than we could:

- You worked, even out of hours, with the hope of trying to help me. The help was very effective. Thank you.
- Just a line to let you know that the claim you made on my behalf was successful. Please pass on my thanks and best wishes.
- I give thanks for the chance to meet you, for the advice and assistance in my legal matters. It's very much appreciated.
- Thank you so much for all your assistance in a very distressing, long drawn out debt situation that's brought me so close to ending my own life on more than one occasion and had me sectioned under the Mental Health Act 1988 twice thus far. You are quite literally life savers.
- We would like to thank you for your help in clarifying our problem with our car. All the things that needed doing have been put right between the garage and the car sales, at no extra cost to us. The person we saw said that should we need any further help to come back and ask for them but this is not necessary as it has all been dealt with. Thank you once again.
- You helped me and my partner big time. You don't need to make things better, carry on the way you are going.
- I couldn't have wished for better.
- Every time I needed help I got it there and then. I can only say that the people at the organisation are really good with people.
- Thank you so much for all your help, you have been an amazing support and have helped me more than you could know.



About Us @ 31.03.2015

President

The Mayor of Southend, Cllr Chris Walker

Vice-Presidents

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

Trustee Board

Chair

Phil Stepney

Vice-Chair

Julie Cushion

Hon Treasurer:

Graham Robinson

Trustees

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

Company Secretary

Trish Carpenter

Paid Staff Representative

Sonia Wood

Volunteers Representatives

Roger Calton
Rachelle Rubin

Volunteers

Advisory and/or assessment roles including trainees

Saffron Adams-Hayes
Kweku Afari-Apenteng
Nichola Aris
Jane Attwell
Pat Bower
Suzanne Broddle
Georgia Brown
John Cotton
David Crabb
John Craydon
Linda Crystall
Ken Davidson
Julia Davies
Bob Davis
Steve Davis
Lauren Dye
Sue A Evans
Tony Evans
Seun Fadare
Penny Garrard
Lauren Gough
Bev Grant
Adrian Green
Carol Griffiths
Phil Harrison
Farxiya Ismail
Andrea Johnson
Len Mason
Julie Mercer
Peter Mole
Anita Nunn
Jane Owen
Murray Page
Claire Pearson
Jacquie Pilcher
Heather Plaxton
Mary Priestley
Helen Pringle
Graham Randall
Emma Raffan
Terry Raynor
Rachelle Rubin
Chris Russell
Andrew St John
Melvyn Sach
Celia Sambrook
Binny Sammon
Rashmi Shah
Debbie Smith
Phil Stepney
Richard Thomson
Sam Watson
Amanda Whiteford
Matthew Williams
Julie Wilson
Sarah Wilson

Will Making Service

Roger Calton

Form Filling Service

Kay Patterson

Non advisory roles

Rosie Apple
Julie Armstrong
Anna Branicka
Gloria Earwicker
Sue Evans
Jean Goodson
Christina Haughton
Janet Hawkins
Sue Hawkins,
Mary Howard
Ida Jones
Gill Lightle
Joy Milner
Sylvia Nicholls
Nisha Patel
Jenny Rawlings
Sally Smith
Lisa-Marie Sweeney
Janet Uzupris
Anne-Marie Williams

Support Services

Peter Goodson
Darren Levy
Graeme Madley
Dave Redgrave

Research and Campaigns

Stuart Jardine
Janet Uzupris

Hon. Treasurers Dept

Veronica Moore

School's Community Programme

Adam Ansari
Kimberley Imade
Aliceandra Olomola

Southend Adult Community College Work Experience Programme

Brendan Harding
Anthony Newsum

Essex Savers

Mick Davey
Angela Elkins
Guy Grimwade
David Isaac

About Us @ 31.03.2015

Paid staff

Bureau Manager

Trish Carpenter

Office Services Manager

Cindy Sayer

Community Solicitor

Miles Richardson MBE LL B

Advice Services Consultant

Sandra Smith

Advice Services Managers

Riz Awan and Karen Cook

Training & Recruitment Services Manager

Ben Apenteng

Senior Secretary

Margaret Laird

Computer/Admin Assistants

Dorothy Barnes

Gill Sanderson

Franchise Worker

Sonia Wood

Peripatetic Welfare Benefits Adviser

Linda Butcher

F2F Debt Advice Adviser

Linda Redgrave

F2F Debt Advice Admin Assistant

Lesley Clarke

Immigration Adviser

Derek Edwards

Healthwatch Advice and Information Worker

Michelle Goddard

ASTF Partnership Support Co-ordinator

Gareth Gault

ASTF Advice Apprenticeship Co-ordinator

Sam Lea

ASTF Apprentices

Angela Brown (CAB hosted)

Maisie Bowman

Louise Christie

Josh Craigie

Jamie-Lee Turnnidge

Catherine Wilcox

Research and Campaigns Worker

Marcello Infantino

Royal Association for Deaf People Advice Service

Susie Marsh

Paul Lennon and colleagues

Services using the Bureau offices:

Talking Newspapers

British Red Cross

Reason Project of Southend Mind

Angela Cole of Immigration Legal Services

External providers

IT Support

Brunel Computer Services

SAGE Support

Ann Galvin Business Consultancy

Payroll Services

Devonports

Office Cleaner

Gary Lee

Annual report printed by

Modern Graphic Arts

Exceptional Needs and Almonising (ENA) Committee

Chair

Brian Kelly

Treasurer

Veronica Moore

Secretary

Dorothy Barnes

Members

Trish Carpenter

Karen Cook

Ken Crowe

Jane Owen

Mary Priestley

Rob Tyler

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

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

CABfair (Citizens Advice Bureau friends and interested relatives)

Members

John Cotton

Julie Cushion

Beryl Dale

Ray Davy

Len Mason

Peter Mole

Cindy Sayer

Sandra Smith

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

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

We would like to thank the paid staff and volunteers who left us during the year, some of whom had been with us for many years and to welcome those who have joined us since the beginning of April 2015.

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



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



@SouthendCAB

Here to help

Face to face
service

We are open 10:00 am to 4:00 pm, Monday to Friday. Initial assessments are usually undertaken until 3:30 pm.

Telephone service

Call 0344 477 0808 for an initial assessment between 10:00 am and 4:00 pm, Monday to Friday, service subject to the availability of telephone assessors.

Out of hours
service

Appointment only service on Saturday morning, 10:00 am to 12 noon, for people who live in the borough of Southend who are in fulltime work or are fulltime carers.

We provide practical, reliable advice online at www.citizensadvice.org.uk, you can also chat offline

Free, confidential advice.

Who ever you are.



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

We're here for everyone.