

Chelmsford Citizens Advice Bureau

- it's life changing



Annual Review 2004 - 2005

Charity Registration Number 1088290
Company Registration Number 4063248

Aims & Values

Aims:

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;

and

To exercise a responsible influence on the development of social policies and services, both locally and nationally

Values:

The Citizens Advice Service helps people resolve their money, legal and other problems by providing information and advice and by influencing policymakers. The service is independent and provides free, confidential and impartial advice to everybody, regardless of race, gender, disability, sexual orientation, religion, age or nationality. It recognises the positive value of diversity, promotes equality, and challenges discrimination.

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From The Chair

Chairman's Report

The past year has been a challenging one with many operational and organisational changes having an effect on the number of clients we have been able to serve.

In April 2004 we introduced the electronic case handling system - known as CASE - developed by Citizens Advice - our National Organisation - in order to standardise the practices and recording standards across the country. This meant extensive training, implementation of new hardware and reorganisation of the offices.

In June we took delivery of the temporary accommodation provided by a Grant from Chelmsford Borough Council and again the service was disrupted while building work and redecoration were completed. We were delighted to take possession of this much needed additional space in September.

Also during the year we were encouraged by Citizens Advice to develop our computer system to enable the assistance of the delivery of e-government. This is one of continual development but to assist us Citizens Advice funded a touch screen booth in our waiting room. Clients can use this to access advice-giving web sites and government web sites which have started to deliver services by means of e-government. Ours is the only Bureau in Essex to have this facility.

The period of extensive change between April and September meant that it was not feasible to train any new volunteer advisers, thus compounding the situation of not being able to replace advisers who left the service. However, I am pleased to report that, due to a very successful recruitment campaign, we will shortly be up to full strength again.

This is very important as year-on-year the complexity of enquiries from clients is increasing, resulting in demands of more time from the advisers to analyse the problems and deliver the relevant advice.

We had audits carried out in May and December which we passed with flying colours, despite all of the above changes. This could not have been achieved without the dedication and professionalism of the staff which shines through even in the face of adversity. Every member of staff, both paid and voluntary, is committed to delivering the best service possible within the restricted resources available and recognise, though frustrating at times, time has to be invested now in order to build for the future.

Since January, the Bureau has gone through even further organisational change to prepare for the introduction of the Legal Services Contracts, enabling a move towards specialist status. This is a major development in the delivery of advice in the Borough of Chelmsford, particularly in the categories of Debt and Welfare Benefits - Debt being a major concern as can be seen later in this Review. My heartfelt thanks, and those of the Trustees, goes to Russ Mynott who has worked tirelessly to secure the Contracts.

Huge thanks also go to all our staff and volunteers and I now look forward to a year of stability and consolidation so that they may sustain the high quality of service the public deserves.

Margaret Hutchon

Looking Back With Pride

Manager's Review of the Past Year

It was very good to learn recently that the readers of Prima, one of the UK's highest selling women's monthly magazines, voted the Citizens Advice Bureaux network their most helpful organisation in their recent 'Make Life Simple' awards. Prima's editor referred to the organisation as part of the British landscape and the first place many people turned to when they needed advice. In the poll, many readers referred to the friendliness of the service which I think is very well-deserved praise for all the staff and volunteers around the UK and here in Chelmsford, who work tirelessly for the service.

It was also very pleasing to note that for the first time a monetary value was put on the help provided by the 21,000 volunteers working in Citizens Advice Bureaux – an amazing £73m. By quantifying the value in financial terms, it shows two things: the sheer kindness, good nature and determination of all those volunteers working for the common good and it underlines the fact that all bureaux are charities and the very large potential cost of providing the service if it were a commercial venture. Here in Chelmsford I believe we are particularly fortunate in having such committed and expert volunteers – we would be literally unable to function without them.

This leads me on to comment that 2005 is officially the Year of the Volunteer. I intend to make this the year when we can attract and train a record number of volunteers (more on how to volunteer is at the back of this Review). Thanks to Chelmsford Borough Council we now have extra space to accommodate more volunteers we were able to install a new electronic client handling system CASE. CASE was designed by the National Association of Citizens Advice Bureaux – whose trading name is 'Citizens Advice' - for use in all bureaux and the intention was to make the whole operation function more effective.

Whilst on the subject of our new computer system – CASE, paid and voluntary staff have had to face a massive challenge over this past year, not only coming to grips with a new way of recording each and every client and enquiry, but for many it also entailed either learning new skills in computer operation or brushing up on existing skills such as typing. As ever, the dedication and professionalism shone through, especially at the start when the system was far from stable which restricted training on the new functions to just one week.

Thanks to this dedication we are now in a position to recruit more advisers. After they have been trained, it will allow us to see more clients and develop other means of access to the Chelmsford Citizens Advice Bureau Service.

One new way of accessing the service is by means of an electronic touch screen kiosk. These are currently on trial at sixteen bureaux, Chelmsford being one of those. I am pleased to say that from the latest statistics available, some 275 clients used the kiosk visiting a staggering 596 websites in the month of February. This makes Chelmsford's kiosk the most used out of the sixteen on trial.

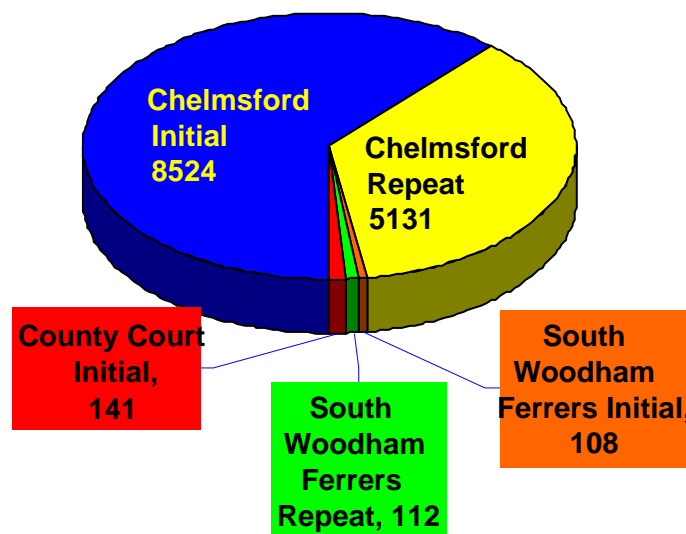
The Sum Total

Statistics

The number of enquiries and clients seen this year is down on last year, which is partially due to essential closures of the Bureau to facilitate the installation of the temporary accommodation and internal decoration of the main building. Other factors that have had an effect on the statistics are the introduction of the computer system that required extensive training of all staff plus initially the additional time taken to complete the electronic files.

The new computer system has standardised the collection of statistics on a national basis. Therefore for this year a one-for-one direct comparison should only be used as a guide.

Total Enquiries for 2004 - 2005

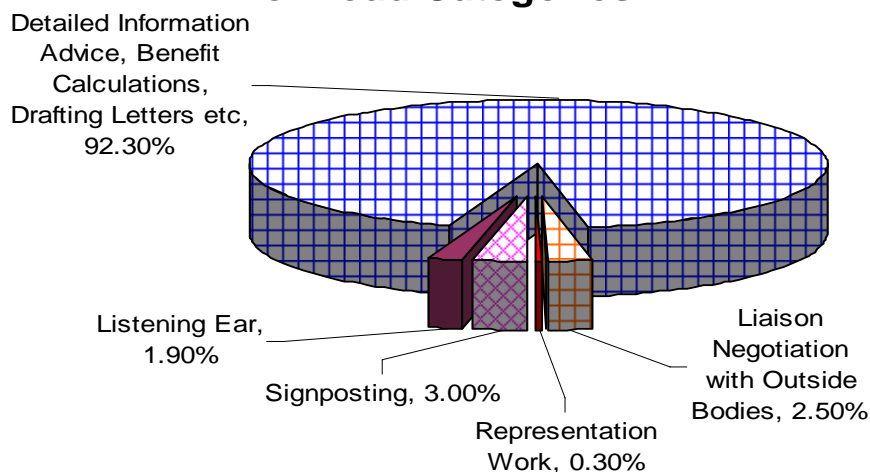


Total Enquiries for 2004 – 2005 was 14016

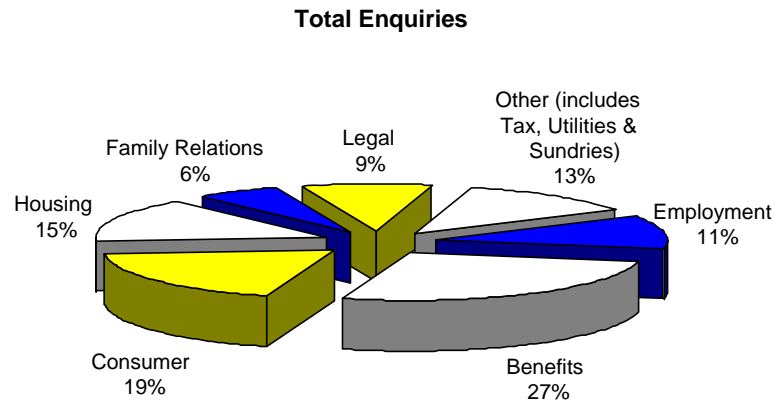
Total Enquiries for 2003 – 2004 was 16591

These enquiries can be broken down into the following workload categories:

Workload Categories

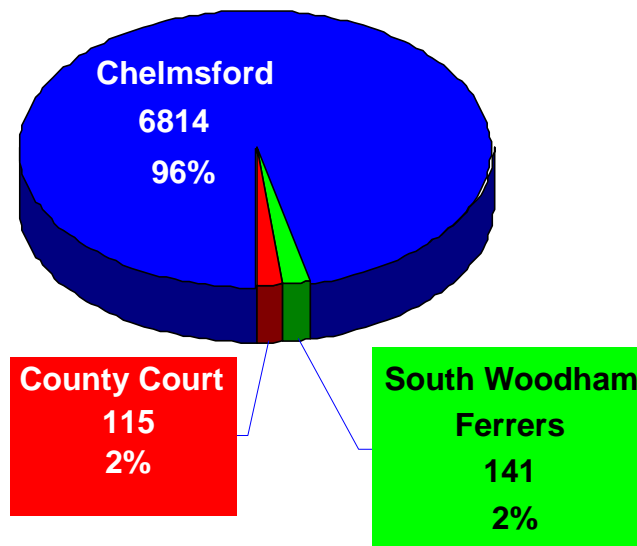


These enquiries may also be categorised as below:



The number of clients who accessed our service in 2004 - 2005 was 7070 from the 3 access points as follows:

Total headcount for 2004 - 2005



The head count for 2003 – 2004 was 9555

It has been noted that over recent years the increasing complexity of clients problems has lead to many clients raising more than one enquiry, this past year has been no exception to this trend, indeed this year, on average each client raised nearly two enquiries. The corollary is that each client on average, demands more adviser time than ever before. For the Bureau staff to carry out background work on behalf of the client, it has been noted that there has been an increase in the number of return appointments, which again is an indicator of the complexity of the issues being raised by the clients. This obviously has a significant impact on the number of clients the each adviser can see.

Counting The Cost

Debt

In July last year, the Bank of England announced that personal debt in the UK had passed £1,000,000,000,000.

Personal bankruptcies have been the big story in debt advice over the past year. The new rules introduced in England and Wales (but not Scotland) in April 2004 mean that most people are discharged from bankruptcy in twelve months rather than three years. The general public have been quick to latch on to this, and many clients have been asking us for bankruptcy advice as a first, not a last, resort.

A 'quick fix' is not always a good solution. The Bureau has hauled many back from the brink, by pointing out that they may lose their homes, or their jobs, or that the debts they owe are of a type which will not go away even after bankruptcy. There remain, however, many people for whom this is the answer to a prayer, drawing a line under the past and enabling them to make a new start. This is particularly true for the very poorest, the long term sick, and those in low paid jobs or likely to remain on benefits for the foreseeable future. We are particularly grateful to the Anglian Water Trust Fund, which has assisted many of the neediest with the bankruptcy deposit.

One memorable morning, two separate clients walked into the Bureau, each of whom owed well in excess of £100,000 in unsecured debt. Neither client was a home owner or had any substantial assets. It seems extraordinary that the banks had encouraged them to incur more loans to repay debts, until they reached a level which could not possibly have been repaid. We have seen many more in this situation. On 9 May 2005, "The Real Story" on BBC1 made an exposé of how one of the major banks encouraged customers to go in over their heads, as bank employees' job security and bonuses hinged on how many loans they could sell. The devastation which this type of policy can cause to the lives and mental health of the borrowers who have been seduced into it is immeasurable.

The way in which cases have been recorded on the computer system CASE, has not allowed for the detailed breakdown that we usually make for the various types of debt, and it is not possible to make direct comparisons with figures collected on a different basis.

Of the 271 clients recorded as presenting with debt problems, 130 did not disclose the full amount that they owed. The remaining 141 reported a total debt of £3,508,354, which gives an average debt per client of £24,882. The corresponding figure for last year was £11,000. Without the detailed breakdown, we do not know for certain what has caused this explosion of debt, (an increase of more than 126%). However, it would appear that there has been a big increase in credit card debts, fuelled by offers of 0% balance transfers. We have seen a number of clients with multiple credit card debts, often using one card to pay off another, without realising that they are therefore paying two lots of interest on the same amount of money. They have also been repaying minimum amounts, which make little impact on the repayment of the total debt, and if their circumstances deteriorate, they are left with an amount they are unable to pay. Perhaps this explains why so many are now taking refuge in bankruptcy.

Raising The Roof

Housing

Secure and decent housing is a basic requirement

Introduction

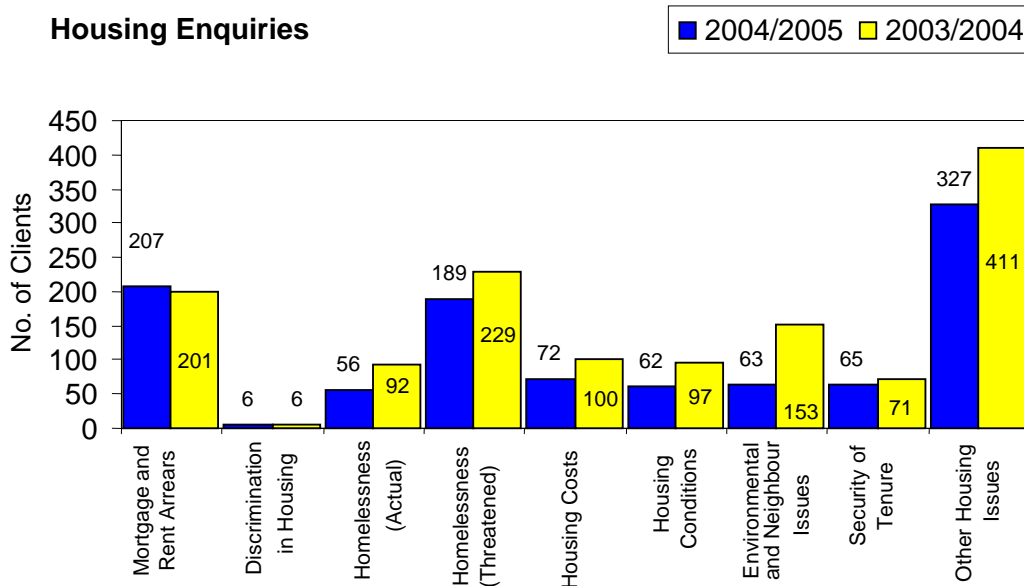
Housing is once again the third largest enquiry area accounting for 15% of total enquiries.

What we did

As our statistics show, we dealt with a great variety of housing enquiries such as rent and mortgage arrears, disrepairs, return of deposits and the difficulties of gaining access to the private rented sector. We are firm in our belief that secure and decent housing is a basic requirement. Of all the problems we come across, homelessness is the most distressing.

This year we have been particularly successful in homelessness reviews. A homeless person might be entitled to assistance from the local authority. If the Council issues an adverse decision, the homeless person is entitled to request a review of that decision.

Shelter fieldworkers assisted us even more than usual this year. They not only provided us with advice but actually referred cases to their solicitor and wrote submissions for us. Their help has been invaluable.



What is coming up in the future?

We very much hope to have more time to further develop housing advice this year. We now have bigger premises, new office furniture, will be getting more staff and are getting to grips with the new computerised system – CASE. In the 'golden tomorrow' we would like to be able to devote one day a week to housing case work and ensure that we keep up to date on recent housing issues including all relevant local information and we would then be in a position to offer an even better housing advice service.

Laying Down The Law

County Court Help Desk

The National Picture

Prompted by bureaux' concerns, using evidence from clients and several reports showing that access to justice was getting worse not better, Citizens Advice gave access to justice top priority. Surprisingly in the light of this, proposals were put forward to reduce access further by cutting representation, eligibility limits for owner occupiers, more rigorous tests for the types of cases and the curtailment of family legal aid schemes.

Citizens Advice launched a campaign including surveys, ministers' briefings and publications which enabled it to help shape the debate and influence official reports and introduce into the language the now well-used phrase 'advice deserts'.

The local perspective

Over the year the Court Desk has been staffed by two advisers from Chelmsford CAB, and two advisers from Witham CAB. We are very grateful to the four of them for the good job they do, helping out people at Possession Hearings who are in danger of losing their homes. It is a very different way of working from advice-giving within a bureau. In the Court we have only a few minutes to find out the client's story and make an assessment of whether they will be able to meet their future commitments, whether for rent or mortgage, and pay something off the arrears. If they can, the Court is likely to give a suspended possession order. If the situation is less clear cut, but we can see a possibility of a solution in the near future (for example, an entitlement to Housing Benefit) then we ask the Court for an adjournment to give us a little more time to sort things out.

Over the past 12 months, the desk was staffed for 106 hours and we helped 115 clients, and dealt with 141 separate issues. This has resulted in 60 orders suspended on terms, and 33 adjournments. Two cases were dismissed, and one withdrawn. In addition, there have been a number of 56-day possession orders, where a sale has been pending but more time has been needed for completion. The most common cause of difficulties continues to be problems with housing benefit, followed by loss of employment / variable work patterns, and ill health.

Drawing It All Together

Social Policy

The National Picture

Improving relations with local government

In April last year Citizens Advice agreed a new strategy for improving relations with local government. Called 'Partnership and Persuasion' it drew on a major survey of key decision makers in local government.

Citizens Advice would like bureaux to work more closely and visibly in partnership with local authorities because they believe bureaux are increasingly becoming ever more essential to many local government policy objectives and their work in partnership with local authorities would further improve the quality of life for local communities.

Citizens Advice commissioned MORI, the respected research organisation, to carry out some national research into the views of councillors and officers and how they rated aspects of bureaux' services.

The aspects that were rated highly included helpfulness of staff, quality of advice and location. Some key findings were as follows:

- Councillors and officers were overwhelmingly positive about the relationship between their council and their local bureau with 80% believing the relationship to be good and only 4% believing it to be poor.
- However, with regard to information sharing, two in five councillors and officers believed their council received information and research findings from their local bureau which helped them develop services and policy, but only 45% were satisfied with the information they received from the bureau about the activities funded by the council.
- The vast majority (89%) of respondents thought bureaux should try to help shape the council's policies and practices that affected their clients. However less than a third thought that bureaux were effective in this. Those that received information from bureaux were more likely to think it effective in shaping policy.

Mental Health

In a far reaching report looking at difficulties faced by people with mental health problems called 'Out of the Picture', Citizens Advice highlighted discrimination in the work place, in the benefits system and in the consumer and financial services area. The report concluded that the needs and rights of people with mental health problems were ignored.

Equality and Diversity

Citizens Advice recently launched a consultation on a new equality and diversity strategy for the service. Called 'Sound values, Sound business, Sound future: what equality and diversity mean for the CAB service', the strategy set out how the external world, communities and clients, and the internal world, staff and volunteers, would all benefit from an emphasis on equality and diversity.

Tax credit – overpayments

Nationally, overpayments of tax credit and their recovery is one of the most frequent tax problems reported on evidence forms, coming a close second to general poor administration and errors. The concerns are that people are receiving notifications of overpayments that they did not expect, fully believing that the Inland Revenue had details of their up-to-date circumstances. Clients are then finding it very difficult to cope with the huge reduction in their income as the overpayment is recovered from any ongoing entitlement.

Workplace Disputes

New rules for settling workplace disputes came into effect in October last year. For the first time employees have a right to expect their employer to have legal minimum procedures for dealing with grievances, dismissal and disciplinary action. In turn this means employees have to follow new procedures if they have a grievance at work. In a booklet produced together with the Department of Trade and Industry and the TUC, Citizens Advice outline the key elements of the new Regulations.

The Local Picture

Chelmsford CAB works:

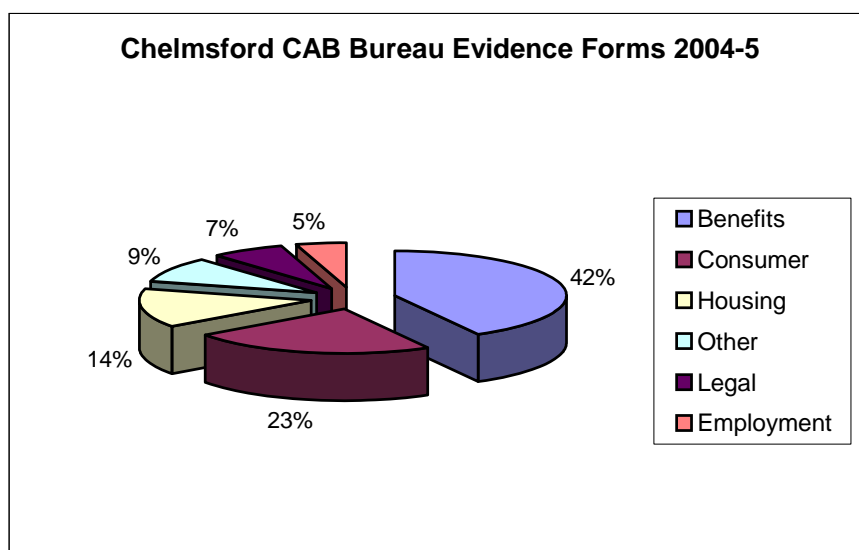
Locally - liaising with local authority departments and agencies on behalf of clients and working with elected representatives

Regionally - as part of the Essex Social Policy Group

Nationally - in response to national campaigns by submitting social policy evidence forms to Citizens Advice in order to bring clients' difficulties to the notice of those in power and to bring about changes

Client Evidence

Chelmsford CAB sent 41 Social Policy Evidence Forms to Citizens Advice during 2004/5



Homelessness

Citizens Advice was gathering evidence for submission to the Government's Select Committee Inquiry on Homelessness. The Bureau contributed evidence from several clients' severe and enduring problems with homelessness where the underlying cause of the problems was mental health or addiction difficulties.

Schooling costs

Nationally, Citizens Advice has been collecting evidence of the hardship caused to families by the costs of 'state education' uniform, school meals and educational visits. The DfES has now published its research supplied by Citizens Advice and other organisations. *The Cost of Schooling* found that the average annual cost of sending a child to secondary school was £948.11 while for primary school it was £563.15. The hardships suffered are not only financial, but also ones of social exclusion. Citizens Advice is asking for local action by raising the issue with MPs or the media. Locally, the Essex Social Policy Group is working together with local authorities on this problem.

The Future

Citizens Advice works increasingly as a proactive as well as a reactive organisation in regard to its social policy work. For example, it called for evidence in April 2005 on the Government's proposals on community care and incapacity benefit reform. The Bureau will continue to respond to these nationally set calls for evidence and action, as well as submitting its own local concerns.

In line with the MORI report findings, the Bureau had already decided to try to work more closely with elected representatives. Two local MPs accepted an invitation to visit the Bureau pending the general election.

Manager's View of the Future

In the previous section we highlighted the importance of pursuing a close relationship with the local council, and in our case I am pleased to report that we have an excellent relationship. However, as there is always room for improvement, I hope we can contribute to the Council's Comprehensive Performance Assessment (CPA) in the next year or so and help improve their ratings by showing how their work with us demonstrates some of their skill at leading and influencing communities and working in partnership.

Apart from the Borough Council it is also necessary to pursue and develop relationships with other partners. One such partnership is with Community Legal Services, a branch of the Legal Services Commission. This has resulted in substantial funding for the Bureau.

The Bureau will shortly be awarded two contracts to provide clients with specialist advice in Welfare Benefits and Debt. Community Legal Services are awarding us £33,200 from their development fund to help set up and develop a specialist unit to provide advice in these two categories of law.

To enable the Bureau to develop, we need to pursue further productive relationships. We must also look at ways of providing other means of access to our service, such as e-mail, web access and outreach access in more rural areas.

As with any planned expansion of service, we must look at the resource implications; by expanding the service we will need more advisers and supervision staff. Therefore building relationships with partners may not just be focused on financial input, but on other forms of input such as allowing their employees paid time from work to train as advisers.

Making The CASE For Technology

An interview with the Bureau Manager on the computer system - CASE

In simple terms, what is CASE?

It's the electronic client handling system.

What does that mean?

It is a way of registering an enquiry from a client and accurately recording the information and advice given by the adviser along with the information sources used.

Why was it installed?

As part of the national plan to standardise the practices of all the CABs and to ensure a high quality of service can be maintained.

Have all the other CABs got it?

No, though probably about 90% have.

How long did it take to install?

Eighteen months including planning, obtaining funding for the server and the network, staff training in modern IT techniques, implementing and testing the system and training all relevant staff on the electronic client handling system – the core operation.

Come on, be honest, how many sleepless nights did you have?

It's probably easier to count the ones I slept! Because of the problems with the stability of the system encountered by Citizens Advice on the run up to the go-live on 1 April 2004, we were unable to train all the relevant staff in the use of the electronic client handling system until one week prior to the go-live date. As ever though, both paid and volunteer staff showed again how dedicated they are to providing a professional service to clients and we managed to pull this out of the bag – so I could have slept after all!

The highs and lows?

On the upside, it has proved to be a valuable management tool and has highlighted the demand on the service. It also has the ability to geographically isolate the areas in most need - highlighting where outreach is badly required.

It's not so good in allowing us to compare year on year statistics at present because they are recorded in a slightly different way now, but obviously this problem will disappear in future years.

I see you have a hammer and drill in your office - any connection with the new computer system?

Not yet. They are here to carry out any minor repairs at the Bureau as opposed to being a technical device to encourage computers to work.

What do the staff think of it?

This first year of implementation has been a difficult year as with any major change in an organisation. Not only because this is a new way of recording clients' cases but also because a whole new method of supervision and management is required.

If I was a client coming in to the Bureau, what improvements would I notice?

It's easier and quicker to retrieve previously stored information. It saves the client having to repeat their problem if they are seen by another adviser on a future visit. It's also possible to access the system from remote locations, so the client could be helped by an adviser working away from the Bureau.

That's very useful and leads me on to ask about your future plans for the system

Firstly it is envisaged that advisers will be able to work in remote outreach locations and access CASE, which is in effect as if the whole office moves to where the adviser and laptop are. Secondly it will also enable those who wish to become advisers, who are currently precluded from doing so by, for example, mobility or time restrictions to be able to work from any location. So they have their social exclusion reduced and we get more advisers.

The new system will also enable the Bureau to work in partnership with the Borough Council, County Council and the Government to deliver e-government.

The million dollar question – would you do it all again?

Yes, if there is a proven benefit for the client.

Without Whom It Wouldn't Be Possible

The Volunteers

What they do

The Bureau employs a small number of key staff. They carry out vital strategic and administrative work but their main function is to support and supervise the volunteer advisers – to be the advisers' advisers. However, the work of the Bureau is only made possible by the unstinting time and effort provided by volunteer advisers and support volunteers. These people are from all walks of life and give freely and generously of their time and expertise to help others who may have temporary or longer-term problems. Their backgrounds are incredibly varied. Some have had careers in the legal and medical professions, in the City and as engineers and scientists. Others may have family or caring commitments and can only volunteer for a fairly short period of time. No matter what their background, their work and life experiences can prove very valuable to the Bureau.

This year we are highlighting the valuable work provided by the support volunteers whose tasks include:

- Computer server support
- Data input
- Filing
- Leaflet coordination
- Librarian functions
- Local information coordination
- Marketing
- Network support
- Photocopying
- Scanning
- Social policy
- Website development

We also decided to ask some key support volunteers what they thought about their volunteer experience and the results are listed below:

We asked them:

What did you know about the Bureau before you joined as a volunteer?

They all knew that the Bureau offered advice and two people knew they gave 'independent' advice.

What do you think you have contributed in your role as support volunteer?

In this section it was pleasing to note the very varied contributions which included:

- Introducing new concepts in computer use
- Resolving the backlog of filing and scanning
- Helping to reduce the backlog on the administrator
- Website support
- General administration

What have you learned or improved upon in terms of your technical skills?

The majority of volunteers cited the mastering of new computer skills.

And personal development skills?

Regaining confidence, coping with problems and improved social skills.

We asked them to list the key qualities needed by a support volunteer

These were quite varied:

- Helpfulness
- Patience and empathy
- Non-judgemental
- Consideration
- Willingness to learn and try new things
- A positive attitude to new work procedures
- Enthusiasm

**How would you encourage your friends to volunteer at the Bureau?
What would you say to them?**

The responses included:

- Pleasant friendly people
- The work is varied
- Busy but pleasant atmosphere even when times are busy
- A worthwhile work placement where you are contributing to help others
- They are helpful and friendly people to whoever comes through the door – they are never judgemental

How do you think the Bureau could get more support volunteers?

- Keep advertising, trying different forms of promotion and indicating what the Bureau can offer potential volunteers
- There are a lot of websites and advertisements dealing with volunteer work but the individual has to want to take the first step
- Tell them how much fun it is
- Support volunteers could spread the word
- Leaflets in jobcentres and libraries
- Highlight that volunteers are wanted with a range of different skills

Getting Better All The Time

Training

In November 2004, Helen King the long established guidance tutor left the employ of Chelmsford Citizens Advice Bureau, her 16 years experience and knowledge will be sorely missed by her colleagues and all those volunteers that she guided through to become advisers. But the mantle of guidance tutor has been passed into the capable hands of Lizzy Candy.

Not only has the guidance tutor changed but the training process has altered to. Trainees have to do most of their learning on their own by working through training packs and completing Records of Learning. They have to attend a five day course towards a Certificate in Generalist Advice, and can then attend courses for more in-depth knowledge on particular subjects such as debt, housing or employment. Trainees also get assistance from the Guidance Tutor in the Bureau and from staff and of course, from the other advisers.

All advice workers must be competent in using the electronic information system (EIS) and the electronic case recording (CASE). It takes a great deal of time to individually instruct all trainees in the use of these systems and to do this within the tight time limits demanded by the training course.

Citizens Advice now insists that social policy be given a higher profile in the Bureau. This will involve making all our clients aware of social policy when they ask for advice. It will also involve getting more personal information about our clients. Trainees will be taught to collect this information as efficiently but as sensitively as possible.

All this adds to the trainees' core training needs on how to enable their clients to cope with their own problems and difficulties. We have had two new intakes of trainees since the beginning of this year, both sets are dealing well with the training ...and coping with a trainee guidance tutor. If they can survive these everyday training hurdles then they should certainly become first rate advisers.

The Team

Staff

Russell Mynott	Bureau Manager
Eva Chrispin	Deputy Manager / Housing Adviser
Beth Cornish	Deputy Manager / Money Adviser
Helen King	Bureau Assistant / Guidance Tutor *
Lizzy Candy	Bureau Asst / Social Policy Co-ordinator / Guidance Tutor**
David Simmonds	Bureau Assistant**
Hazel Harcourt	Administrator
Sandra Chilvers	Clerical Assistant

* Left November 2004

** From November 2004

Volunteers

Advisers

Fiona Allison
Jean Booker
Maisie Bradford
Bob Davis
Stephanie Derham
Ron Diss
Ann Edwards
Pam Ferry
Christine Foy
Liam Glavin
Sylvia Hempstead
David Hodgkinson
Susan Holmes
Vivien Jones
Ruth Kelly
Ian Leete
Susan McAllister
Doug Morris
Kathleen Pauley
Christine Plampin
Helga Prowse
Valerie Rainey
Richard Richards
Dennis Ripley
John Smith
Lynette Woodrow

Trainees

Karen Banda
Dina Dabbous
Gill Liversedge
Tony Liversedge
Elaine Maguire
John Moore
Julian Quick
Sue Surbutts
Niki Sutton

Support Volunteers

Minal Backhouse - Solicitor
Eugenio Canstola
Sophia Cheng - Placement
Lynn Crowder
Wendy Evans
Rebecca Flanders
Ron Goodings
Peter Harrad
Margaret Howe
David Howett
Hilary Kamstra
Diane Legon
Gilly Lutton
Sue Owen
Christine Page
Ellen Symmonds

Volunteers who helped us in 2004

Natasha Bannova-Ware – IT Volunteer
Colette Blair - Support Volunteer
Rob Brooks - Adviser
Lynn Crowder - Support Volunteer
Jim Fourt - Support Volunteer
Tony French - Adviser
Maureen Hamilton - Support Volunteer
Emma Hodgkinson–Support Volunteer
Ron Jacobs - Adviser
Andrew Jeffries - Support Volunteer
Maria Jurd - Support Volunteer
Zehr Karim - Support Volunteer
Jean Longhurst - Adviser
Peter Metcalfe - Adviser
Rose Orr - Support Volunteer
Sue Rowson - Adviser
Marian Samms - Adviser
David Ross - Trainee
Les Woolard – SEETEC Placement

The Management

Trustee Board

The Trustee Board is made up of a wide cross section of the community and includes representatives of statutory and other voluntary agencies. The Trustee Board also includes honorary officers, a representative from the Chelmsford Solicitors Group and the Chelmsford Rotary Club, representatives from the funding bodies and co-opted individuals with special expertise. Invitees to all meetings include the Bureau Manager, a staff representative and a volunteer representative.

The Board is a strong management team, giving leadership and exercising sound financial management.

Trustee Board Members

Margaret Hutchon	Chairman	Borough Councillor
Christine Barrett	Vice-Chairman	Elected
Alan Garrod	Hon Treasurer	Rotary Club of Chelmsford
Mike Pratley	Hon Secretary	Elected
Derrick Baker	Finance Officer	Elected
Patricia Hughes	<i>*From Mar 05</i>	Borough Councillor
David Stevenson		Borough Councillor
Anthony West		Borough Councillor
Jennifer Coates	<i>*From Oct 04</i>	Co-opted
Pat Viles		Elected
Richard Blythe		Chelmsford Solicitors Group
Richard Weir-Ewing		South Woodham Ferrers Town Councillor

We Are Here

Chelmsford CAB

47 Broomfield Road
Chelmsford CM1 1SY
Tel: 01245 257144
01245 354720
Fax: 01245 281388

*Visits

Monday – Friday 9.30 – 4.00 No appointment necessary

Saturday 9.30 – 12.00 No appointment necessary

*The office is closed every Tuesday afternoon and 1st Saturday in every month

*Telephone

Monday – Friday 9.30 - 4.00

Saturday 9.30 –12.00

*The office is closed for telephone advice on the 1st Saturday in every month

South Woodham Ferrers

There is a small branch at:

The Health Services Clinic

Merchant Street

South Woodham Ferrers

Every Tuesday 1.30 – 4.30 No appointment necessary

Volunteer

How to Volunteer

Looking for a challenge and a very rewarding way to spend time?

Interested in becoming:

- A volunteer adviser
- A support worker
- A Trustee of the Bureau

New volunteers are always required and welcomed, so if you think you would like to join us and help others take charge of their lives again, please get in touch. The Bureau is a great place to work – you will be doing interesting, valuable work in a lively and upbeat atmosphere – what could be better? If you are interested, please contact Russell Mynott – Bureau Manager

Tel: 01245 345714

Fax: 01245 281388

Email: russ.mynott@chelmsfordcab.org

Write: Russell Mynott, Bureau Manager, Chelmsford CAB, 47 Broomfield Road, Chelmsford, CM1 1SY

ADVICE WEEK

Would you like to take part in the national Advice Week 2005? It will run from 12-18 September. It's a chance to help the Bureau spread the word about its work, attract more volunteers, raise extra funds and it's likely to be fun too.

Come and join us:

Fax, email or ring Russell Mynott as above.

What We Did & What They Said

Client Cases

Debt

Mr M, a pensioner in his seventies, was summoned by Chelmsford Borough Council to appear at the Magistrates Court on a charge of failing to disclose an amount of income, which had resulted in his receiving over £1000 in benefits to which, they said, he was not entitled. The payments in question were from a payment protection insurance taken out to cover loan repayments, these went into his bank account, and then went out again in full. We pointed out to the Council that such insurance payments are not counted as income for the purposes of calculating benefit, and therefore no overpayment had occurred. The Council's legal department acknowledged that a mistake had been made, and withdrew the action. The client, who has a heart condition, was spared a 50 mile round trip, the stress of a court appearance, repayment of the alleged overpayment, and the potential loss of future benefit.

Housing

Mr A, a student from abroad was joined by his children, as their mother was too ill to care for them. He could not house them as he was living in student accommodation. The Council refused to assist him under the homelessness legislation, but with the help of Shelter's solicitors, the decision was reversed and the client and his children were housed. However, the client had no furniture or household goods, but through charitable sources we were able to assist him to obtain all the necessary items. The client expressed his gratitude numerous times.

Mr B had been offered accommodation under the homelessness legislation but felt it was unsuitable due to a previous violent relationship with a neighbour. With our help the client was offered another property.

An elderly lady lived in a house with subsidence. She needed £1000 to cover the excess on her insurance policy.

We referred her to Moat Care and Repair and they found a charity, which provided the necessary funds. The client was extremely pleased with the result.

County Court

Mr M was incorrectly denied Housing Benefit after he was sanctioned for Jobseeker's Allowance because he had given up his job voluntarily. As a result, he was taken to court for non-payment of rent. The judge gave a suspended order so that the client paid a small amount off the arrears whilst the benefit was being sorted out. This was done, and the arrears were cleared. We are now in negotiation with the Borough Council to try to get them to pay the court costs of £150, which would not have arisen if the benefit had been calculated correctly in the first place.

Social Policy

Mr A, an 80-year-old Bureau client sought advice when his efforts to cancel a contract for property repairs met with a further visit from the sales person, who tried to persuade him to change his mind. He paid a 20% deposit of £793, which he could not get back because he had responded to an advertisement and thus solicited the visit. This local evidence was sent to Citizens Advice who used it as part of their document *Doorstop Selling and Cold Calling* for consultation with the Department of Trade and Industry.

Clients' Comments

'I could not have done this without the perseverance and assistance of your people'

'You started it all off and it was so quick'

'Warm regards and my appreciation for all your invaluable help'

'I'm not just happy, I'm very, very happy. I can now sleep at night again!'

'You helped me so much, I cannot thank you enough'