

# **Citizens Advice Rochford & Rayleigh**

## **Annual Review 2016 - 17**



**Rochford  
& Rayleigh**

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**Citizens Advice provides free, confidential and independent advice to help people overcome their problems.**

**We are a voice for our clients and consumers on the issues that matter to them.**

**We value diversity, champion equality and challenge discrimination.**

**We're here for everyone.**

**We help people find a way forward**

### Description of the service



#### **We are part of a network that provides advice to millions of people**

Nationally Citizens Advice helped 2.7 million people face to face, over the phone, by email and webchat in 2016-17.

There were 43 million visits to Citizens Advice online advice pages.

We help with everything from money issues to problems at work, housing to consumer rights.

Frequently a person has more than one problem, and often they are linked. We tackle issues in the round making sure people get all of the support they need.

#### **We're a voice for our clients and consumers**

We have real time data from our millions of clients. This evidence helps us identify emerging issues, understand what is causing them and make recommendations on how to fix the problems.

We're also the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets. We also give advice on consumer rights on our consumer helpline, support witnesses in courts through the Witness Service and give pension guidance to people aged over 50. For information about these services see [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

#### **We're a network of independent charities**

We're a network of around 300 independent local charities across England and Wales operating from 2,700 community locations. Each local Citizens Advice charity is a member of the national Citizens Advice charity. All together we form the Citizens Advice service.

#### **The Local Picture**

Citizens Advice Rochford & Rayleigh is the local Citizens Advice serving Rochford District and surrounding areas. Without charitable funding and volunteers Citizens Advice Rochford & Rayleigh could not continue to provide its services in Rochford District.

## Chairman's Report



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'Advice given by Citizens Advice is free – we are an independent Charity'

In reports and articles about our work, the words above will be seen frequently. We are fortunate that we have been commissioned by Rochford District Council to provide Advice Services within the District. The funds we receive from the Council, together with money from Essex County Council contribute to providing our advice service to the local Community. However, this would not be possible without additional funding from other organisations and members of the public who also contribute to our service.

The face to face work with clients is mainly undertaken by trained volunteers, supported by a small number of part time salaried staff. These are led by our Chief Executive, Sue Murray. Various aspects of administration are also done by volunteers. Guidelines on the way we operate are provided by the national organisation - Citizen Advice who also monitor the work and advice we provide to ensure it meets the required standards.

The Report from Sue Murray, in this booklet, explains in some detail the work we do for the community. This demonstrates the range of topics covered over a year, as well as giving details of positive outcomes. I believe that the population of Rochford District is fortunate to have a dedicated team (both staff and volunteers) available to assist them with problems when advice is needed.

On behalf of the Trustees, I thank everyone involved.

*Neil Muir*  
*Chairman of the Trustee Board*

## Treasurer's Report



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When we set the budget for 2016/17, we set ourselves an income target of £102,000 which included a figure of £9,700 to raise from fundraising activities and other sources to meet our expenditure target of £102,000. This was in line with the previous few years.

The audited figures show that the actual shortfall was £13,000. Our income was some £6,000 under budget and our expenditure £4,000 over budget. On the expenditure side there was no one single area that can be highlighted. However, the figure includes £5,600 planned expenditure from designated reserves. The local service manages its expenses very carefully and has procedures in place that monitor all expenditure and regularly report to the Trustee Board.

The Reserves Policy of the Board states that there must be sufficient reserves to meet six months' budgeted expenditure. Currently we meet those criteria and keep them under constant review.

There is a continued need to raise additional funds from new sources of income and fundraising events etc. to maintain the service. We are planning a series of fund raising events for this year and we have several grant applications pending.

During the year, with the assistance of Citizens Advice, we introduced a Financial Health Monitoring system. This is completed quarterly and helps monitor the financial position with regard to Free Reserves, Liquidity, Risk Exposure etc.

The Trustees have also looked at Risk Management to enable us to identify where we can optimise our financial performance.

We were successful in bidding to provide Advice Services in Rochford District from Rochford District Council which began in April 2016. The contract ends in March 2019 and we continue to work with them, highlighting the difference our advice makes to assist then in planning the future of advice provision in the District.

I would like to thank the Chief Executive and her team for their continued support in what has been another challenging, but successful, year.

Our thanks are given to those who have supported us during the year, a list of whom are on page 19 of this report.

*Peter Murray*  
*Treasurer*



## Chief Executive's Report

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The team of volunteers and staff have continued to provide a local advice services to those in need in our community. Advice has many benefits both to local people and the community as a whole.

**BENEFITS TO INDIVIDUALS:** Helping people solve their problems can stop issues getting worse which can save money further down the line. Value to our clients encompasses income gained through benefits, debts written off and consumer problems resolved. We help people solve their problems and find a way forward. Through the advice we give, we help turn lives around. Prior to advice, people report feeling stressed, anxious or depressed. Their relationships can be strained both at home and in the workplace, sometimes leading to job loss, loss of their home or the ending of a relationship. Not only do we help solve problems, our research shows that our advice improves lives, with four in every five clients reporting that our help led to additional benefits; worries are diminished, confidence returns and a way forward can be found at home, at work and in the community.

We provide education and skills to help our clients avoid similar problems in the future, equipping them with financial skills to help manage their budgets and avoid debt, and ensuring that they know about and switch to the best deals that meet their needs and save them money.

Volunteers are the lifeblood of Citizens Advice. Not only do they learn new skills but they make new friends, preparing them for or helping them get back into the workplace.

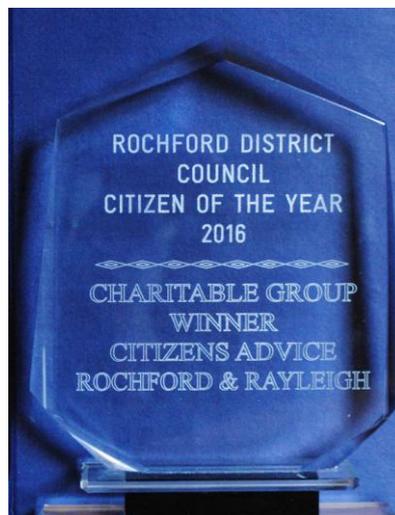
**PUBLIC VALUE:** Wider economic and social benefits can result, including improvements in participation and productivity for both clients and volunteers.

**FISCAL BENEFITS:** In 2015-16<sup>1</sup> Citizens Advice as a whole saved government and public services at least £360 million.

- Reduction in health service demand, local authority homelessness services and out-of-work benefits for clients and volunteers etc.
- As a mine of information and knowledge about local communities to help local planning and participation.
- In analysing the advice needs of local residents enabling us all to plan for the future needs of the District.

All this would not be possible without the support of a team of people each undertaking valuable roles to ensure the service is fit for purpose. I would like to pay tribute to the many volunteers, including our trustees, who give their time freely to help the service operate and to the staff who give far more than their contractual obligations to support the service. It's a privilege to work with them and to welcome new people to the team and see the difference volunteering makes to individuals.

**We were delighted to be presented with the award for the Rochford District Council Charitable Group of the Year 2016 by their Chairman, Cllr Heather Glynn, recognising the work done by us all for the benefit of others.**



<sup>1</sup> <https://www.citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact/>

*.....and thanks to our volunteers and staff*



Loyal volunteers and staff were presented with Long Service Awards at a ceremony at Rochford Golf Club. Twenty five people were presented with awards by the Chairman of the Trustee Board recognising their service ranging from five years to twenty five years with four people reaching this milestone. The team celebrated achieving high standards in delivering quality advice to over 3,000 people each year. The Press covered the event, raising awareness of the valuable contribution our volunteers make.

Part of my remit as Chief Executive is to build relationships with agencies working in the District. This year has been particularly busy in that respect. I've spoken to a number of groups, including Parish Councils, we've had a presence at local events supporting older people and carers, and continued to build partnerships with local groups. These opportunities have enabled me to promote the value of advice and the importance of getting advice early to prevent problems arising or escalating.



### **Energy Best Deals**

We continued to work with Ofgem to provide free face to face appointments to clients to get a good deal on their energy supplies. We provide independent, impartial advice to enable people to make informed choices. The advice given included topics such as smart meters, green deal payments and warm homes discounts. We helped 19 people save an average of £929 each by switching their supply.

### **Budgeting Advice**

In the current economic climate we are seeing more and more people with difficulties managing their limited income to pay for essential items such as rent. The number of referrals we made to Foodbanks during the year increased by 21% over the previous year. Foodbanks have limited resources and are not a statutory provision so it is essential the underlying issues are addressed to help people manage their money. We work in partnership with other agencies to assist be it with debt, benefits, budgeting advice or whatever is needed.

## MoneyPlan

Citizens Advice is working with the Personal Finance Society and Partnership Ltd to deliver our generic financial advice service, MoneyPlan, to clients using qualified financial advisers volunteering in local Citizens Advice. Tim Watts has continued to provide this free advice to our clients on subjects such as pensions, debt management, mortgages, releasing money from property, health and life insurance and banking and savings. This service complements the PensionWise service that is available in appropriate cases. MoneyPlan advisers are not permitted to give recommendations about specific products or services or to go on to provide paid-for advice to the clients they see but their advice prepares clients to engage an Independent Financial Adviser where one is needed. This service is proving popular. 18 clients were helped during the year and positive feedback has been received. Cases include searching for old pension pots, equity release and pensions advice. Up to twelve years back pay and ongoing pension has been identified and received by one client who was facing financial hardship. It made a great improvement to her quality of life.

## Quality



Each local Citizens Advice is audited regularly to ensure they meet the requirements of the Advice Services Quality Mark. This covers all aspects of our work including quality of advice, people management, client experience, financial health and leadership to ensure, as an organisation, we are fit for purpose. Quality of advice is assessed on an ongoing basis. During the year we have been assessed as consistently providing both excellent advice and an excellent client journey. One benefit of this system is that trends can be spotted easily and addressed more quickly. Resources can be targeted to specific areas as necessary.

## Information Assurance (IA)

One of the fundamental principles of Citizens Advice is that our service is confidential. To this end a trustee has been appointed as Information Assurance Accounting Officer and the Chief Executive as Senior Information Risk Officer as required under HMG IA Standard no 6 and ensure compliance with the Data Protection Act 1998 requirements. Together they ensure that the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients and our funding/strategic partners. A report is made to the Trustee Board on a quarterly basis. All volunteers, trustees and staff undergo appropriate IA training annually.

## Annual General Meeting

Our AGM took place in July 2016 and guests included members of Rochford District Council, Essex County Council, Parish Councils, volunteers, staff and the general public. We heard about the work of the local service and, through the

Assistant Chief Executive of Citizens Advice, the national picture. He explained there is much reliance on technology in the service to enable people to get up to date, accurate advice at the touch of a button. This technology helps our team provide the crucial local service which remains as important as ever, helping local people with their complex issues over the telephone, by email, letter or face to face.

### Community newsletters

Quarterly newsletters have been distributed to individuals and organisations highlighting our campaigning work and local support. If you would like to receive future email copies please contact us on [bureau@rochfordcab.cabnet.org.uk](mailto:bureau@rochfordcab.cabnet.org.uk).

Sue Murray  
Chief Executive

## Statistics 2016/17

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3,042 people helped  
8,676 advice issues dealt with  
100% satisfied with the information and advice received  
100% would use our service again



**£914,207** benefit gain identified for clients during the year and assistance given to help them claim (20% increase on 2015/16)



**20% increase** in number of clients helped in the core service ie not including specifically funded projects



**16% increase** in advice issues dealt with by the core service

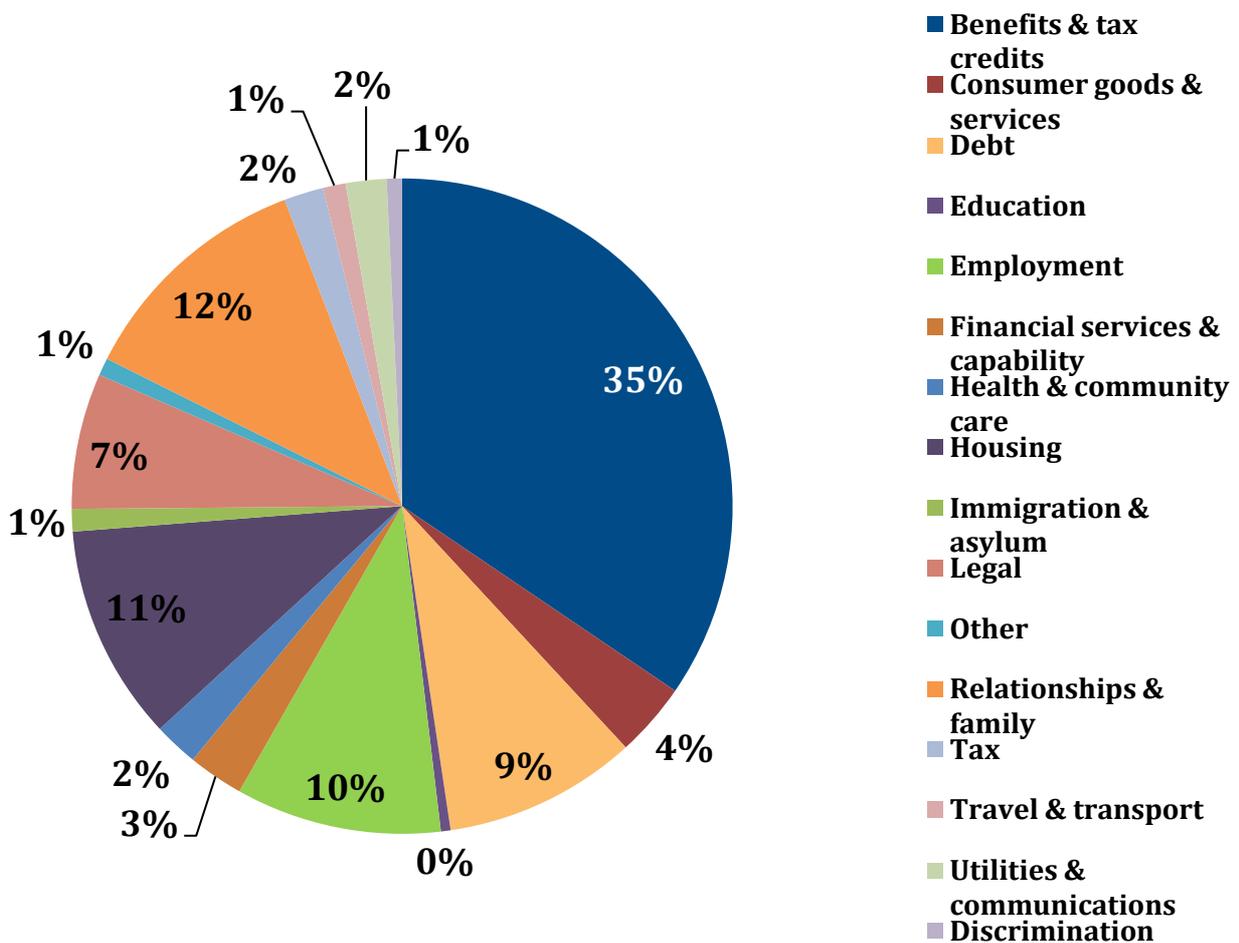
In addition to the general advice service we provide, we work with a number of organisations who are able to provide additional support and advice as their resources allow. This includes Free Representation Unit who have provided representation at benefit appeals, Bar Pro Bono, local solicitors and expert advice from Citizens Advice.

### Comments from grateful clients:

- 'It tied up everything I wanted to know and we were both treated very well. I don't know where else I could have gone.'

- 'Can't fault the service. .... deserves an award. Outstanding service from .... and her team'
- 'Reduced worry, good to go through problem with someone to prove it isn't just me.'
- 'You have been so supportive. They have provided me with help *and* have hope that someone can help me find a way through my nightmare time - see a light at the end of the tunnel. ....invaluable, thank you.'
- 'The understanding shown together with willingness to explore possible areas of assistance was readily given and much appreciated.'

### Advice issues: locally



Key: clockwise from the top.

### Our top five issues are (in order):

- Benefits and Tax Credits
- Relationships and Family
- Housing
- Employment
- Debt

These are broadly in line with the national top issues apart from debt. Specialist debt casework is not currently available due to limited resources. Complex debt cases are signposted/referred to other organisations who are registered with the Financial Conduct Authority to provide such advice. However these are mainly unable to provide an ongoing local face to face service for clients with complex issues.

Issues are not treated in isolation. All aspects are addressed to ensure underlying issues are dealt with and so help prevent the same problems arising again and again.

### Trends:

Benefits and tax credits includes housing benefit, employment and support allowance, tax credits, council tax reduction, personal independence payments, general benefit entitlement. We have seen a marked increase in a number of these categories:

Personal Independence Payments (PIP) - 184% increase in cases presented to us regarding challenges to decisions made by DWP.

Employment and Support Allowance (ESA) challenges - 65% increase.

We have assisted in challenging a number of these as appropriate. Success rates are as follows: PIP - 70% of challenges have been successful, ESA - 50%. To manage demand we put in additional resources to enable us help clients more effectively including extending the skills of supervisors and some advisers. We have access to the Free Representation Unit for some of these cases. They can provide representation at tribunals for people on a low income subject to their volunteer availability.

But our work doesn't finish with advice. Many people are affected by DWP policies and procedures who may never approach us. We have used our clients' experiences, anonymously, along with those from other Local Citizens Advice throughout the country to campaign for change to these systems both at the DWP and Central Government.

### Advice Channels

Work Level	
Information	1%
Advice given at initial assessment	82%
Full advice via telephone, email or face to face	17%
<b>Total</b>	<b>100</b>

Advice given at initial assessment: We advise on many issues at first point of contact with our clients be it over the telephone, via email or face to face.

Advice appointment: Some issues are complicated and/or due to the client's situation they require a pre-booked appointment to allow time to go through the issues. We may assist our client in writing letters, completing forms or negotiating over the telephone, whatever is required.

Clients come to us with complex emergency situations which are addressed in a timely manner.

## **Clients' Stories**

***Mr B** has long term mental and physical health conditions. He approached us for help after an unsuccessful ESA renewal assessment. He delayed contacting us whilst waiting for the DWP to respond to his requests for a report of his medical assessment, resulting in the deadline for an appeal passing without action.*

*We assisted Mr B with a request for a late appeal which was accepted. Unfortunately the Tribunal paperwork arrived with some pages missing. They were not received from the DWP in time for us to arrange representation by The Free Representation Unit so we drafted a letter for Mr B to take to the Tribunal requesting an adjournment to allow us more time to make the referral.*

*However, the tribunal went ahead. Mr B's award was reinstated. The Tribunal also requested the Job Centre provide him with more support. The months of disruption to our client's benefits caused financial issues including rent arrears, exacerbating his mental health conditions. We assisted him with a variety of issues which have largely arisen due to his severe dyslexia and continue to support him as he appeals against an unsuccessful PIP application.*

***Mr M** came to us as he was being charged too much tax. His PAYE tax summary stated he was receiving a State Pension although he was only 62 and had not reached State Pension age. He had tried to resolve the issue himself for several years with HMRC but continued to be charged tax. This had been going on for three years.*

*At his appointment we telephoned HMRC. We confirmed his record contained a state retirement pension. An officer immediately identified the problem and said that it should have been picked up as the information they had conflicted with a person being in receipt of a state pension. Mr M was due a refund in excess of £3,000 plus a refund for 2016/2017 which would be forwarded separately.*

*Mr M explained that he had suffered anxiety over this for a number of years. Despite trying to sort it out himself; he felt HMRC did not understand what he was talking about. He had taken out credit to get by. We advised he could complain but chose not to. He was relieved it was resolved.*

## Research and Campaigns

A joint aim of Citizens Advice is to campaign on big issues when people's voices need to be heard. Where we identify others may be affected and/or we can't solve problems we use our insight and evidence from the front line to research the systemic problems and barriers that hold people back. The experience of Mr B and Mr M (above) along with experiences of clients across the country is powerful evidence of systems not working effectively. We influence politicians, policy makers, regulators and companies to change rules and regulations for the benefit of everyone. From the cap on the cost of payday loans to regulations preventing retaliatory evictions, our reach is wider than the clients we see.

We have run campaigns during the year including:

### Self-employment event



In April we hosted a breakfast for self-employed, hearing from them first hand the issues they face including:

- No sick pay and not being able to save for the future, fluctuation of income, difficulties in getting mortgages and other financial products.
- Planning for later life - 1 in 5 self employed people have no financial retirement plans other than relying on state pension
- Work/life balance issues and the difficulty of being able to switch off and preserve non-contact time with clients or customers especially if working from home
- Detrimental effect on family life particularly young families where finances may not be as established and therefore the risk associated with becoming self employed may be higher than anticipated (especially if a partner is not earning at same time)

Presentations by our Chief Executive, Sue and our MoneyPlan adviser, Tim, explained the support Citizens Advice and other organisations can give. Valuable networking opportunities came from this.

Key decision makers in the District were invited to lunch to hear of concerns raised and consider ways of addressing them. Thanks go to Rochford District Council, local Chambers of Trade and Commerce and our volunteers for supporting this event.

### **Scams Awareness**

In partnership with Sanctuary Housing, we are raising awareness of how to avoid being a victim of a scam in local supported housing complexes. This is being very well received and will continue into 2017/18.

### **Social media**

Our social media presence is increasing both on Twitter and Facebook. It is an ideal opportunity to raise awareness of issues affecting many such as reminding people to vote and scams. News of our work is shared (again anonymously) and volunteering opportunities highlighted.

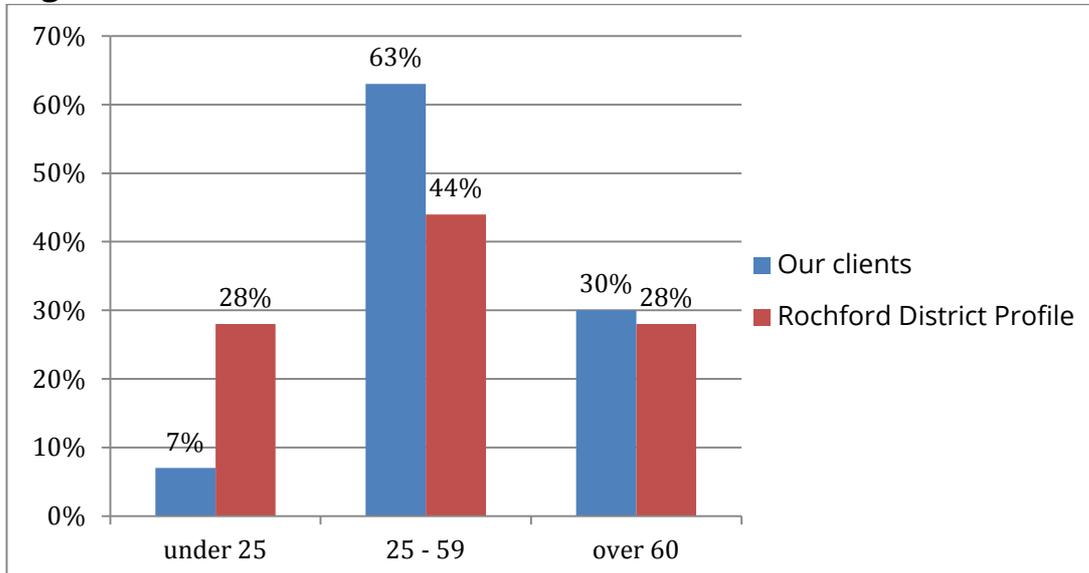
We continue to build our relationship with Rochford District Council to ensure that we are able to raise any issues directly with the relevant team leading to a quicker resolution for our clients.

## Our clients

### Gender

	<b>Our clients</b>	<b>Rochford District profile<sup>2</sup></b>
Female	62%	52%
Male	38%	48%

### Age range



Although the number of older people approaching us for help is lower proportionally than the local population, many people in the 25 - 59 age group approach us for advice on behalf of and about their elderly relatives. Older people appear to look to family members for assistance.

### Disability/Long Term health conditions

	<b>% of clients</b>	<b>Rochford District</b>
Clients considering themselves to be disabled or have a long term health condition	34%	4%

Proportionally the number of clients coming to us with a disability or long term health condition is very high compared to the total number in Rochford District. This is due to their more likely dependence on the complex benefits system, on low incomes, facing additional issues at work due to their health conditions and issues around their care.

<sup>2</sup> Source: 2011 Census, ONS

## Ethnicity

ETHNICITY	% of clients	Rochford District
Asian or Asian British	2	1.1
Black or Black British	3	0.5
Mixed	1	1.1
White	93	97.1
Other	1	0.2

## Our staff and volunteers



**341 volunteer hours** per week (15% increase on previous year)



**£287,170** equivalent of time and expertise volunteers gave during the year  
(14% increase on previous year)

The paid staff team, headed by the Chief Executive, continued to manage the organisation. We welcomed Kay to the team as advice session supervisor based in our Rochford office. Rachel remains with us as a volunteer and relief supervisor.

### Volunteer and staff survey

A survey amongst volunteers and staff undertaken during the year showed that 100% of respondents felt the people at the service treated each other with fairness and respect and 100% would recommend us as a place to work or volunteer. It's good to have this validation, particularly as we continue to recruit new volunteers.

### ***What's the best thing about volunteering at Citizens Advice Rochford & Rayleigh?***

<i>Helping others</i>	<i>Friendly atmosphere and company</i>	<i>Supportive</i>
<i>Team work</i>	<i>Learning new skills</i>	<i>Sense of achievement</i>
<i>Flexibility of days</i>	<i>Good management</i>	<i>Stimulating/interesting work</i>
<i>Sharing knowledge</i>	<i>Meeting other volunteers</i>	<i>Diversity of work</i>

It is good to see the confidence of volunteers increase as they gain experience in working with the public and interpreting information.

Recruiting volunteers is becoming more challenging in the current environment. During the year we saw a 19% turnover of volunteers due to the number of volunteers recruited for a fixed period. However, this is less than both 2015/16 and the industry average of 25%. People have different reasons for leaving. Some are only able to offer their time for a limited period due to a variety of factors eg 1 moved into paid work , two left for caring responsibilities, 5 went into full time

education and three due to ill health, 2 moved out of the area. 1 begun another volunteering opportunity, two began volunteering but realised their expectations of the work were not realistic. We have taken feedback from volunteers leaving the organisation and have adapted our recruitment procedures to give potential volunteers a deeper insight into the work they would be undertaking. Recruitment and retention of staff and volunteers continues to be a major issue.

We offer a variety of roles, all of whom play their part in providing the high quality service to clients.

*'As a retiree, volunteering at Citizens Advice is very rewarding as it enables me to use my free time to help people of all ages and backgrounds in the local community. In addition, there is social contact with the volunteers and staff which I think is important in retirement. Although it can be challenging at times, we are well trained and the supervisor is always available with support and help.'* Tony

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## Training

Training is a vital part of our work to ensure all those working at the bureau, in whatever role, have the skills we need to deliver a high quality service. This begins at our first face to face contact with potential volunteers when we give an introduction to the bureau. They undergo an assessment from which we select people to train for the different roles. This has proved successful in that people are more aware of what is involved in becoming a Citizens Advice volunteer and we are able to base selection of the candidates on their abilities.

11 people gained certificates in recognition of attaining the required competences for their roles.

Once a volunteer has passed their initial training it doesn't stop there. We work with them to build their knowledge and experience in their chosen roles through ongoing development both in relation to specific cases and regular updates. We have offered training in benefit calculations and understanding the benefit system, Giving Good Debt Advice and Essential Skills and best practice for supervisors (both being FCA requirements), smart meter training and energy best deal and a receptionists' update. E-learning and external courses are accessed . Ongoing Information Assurance training for all staff and volunteers is mandatory.

## Looking forwards

Our vision for 2017 onwards:

Early intervention and prevention of problems

Accessible and timely service delivery

Expert Advice

Strong Leadership and Governance

Resources, including collaborative working and funding in place to deliver

All the above is underpinned by equality.

We operate in a testing and uncertain economic climate. These are ambitions which can only be achieved with sufficient resources, both financial and manpower.

### Directors and Trustees of Rochford & Rayleigh Citizens Advice Bureau Ltd at 31st March 2017

Neil Muir, Chairman	Michael Spoor, Vice Chairman	Peter Murray, Treasurer
Geoff Wakeling, Company Secretary	Keith Holdsworth	Susan Howarth-Reading
Surinder Kaur	David Reynolds	Patricia Wapples

### Staff at 31st March 2017

Sue Murray, Chief Executive	Gill Grout, Training and Development Manager
Andrea Davies, Advice Manager (Staff Representative)	Kay Bailey, Advice Session Supervisor
Judith Burren, Advice Session Supervisor	Rachel Healey, Relief Advice Session Supervisor

### Volunteers at 31st March 2017

**Advisers & Assessors (including trainees):** Bobbie Aldridge, Jane Armstrong, Pat Bladon, Annette Broadbent (Workers' Representative), Christine Browne, Tony Cooper, Sue Currington, Sue de Manbey, Max Dolding (including Financial Capability), Richard Duvall (Workers' Representative), Greg Edland, Rosalind Efde, Renats Elsts, Jean Edwards, Stephanie Flower, Liz Furness, Brett Greatrex, Carol Gwynn, Joe Hayden, Janet Kendrick, Sue Mackenzie, Gwen Neville, Helen Packwood, Brett Pearce, George Radziusz, Zena Shean, Alison Shedden, Terri Skinner, Tony Smith, Samantha Spiteri, Brain Turburville, Sue Thomas, Jim Thompson (Workers' Representative), Phil Webb, Rosemary Whiteside, Chris Whitham (Workers' Representative), Olwen Williams, Brian Young

**Benefits Home Visiting:** Janice Jobson

**MoneyPlan Adviser:** Tim Watts

**Receptionists:** Lyndsey Coad, Helen Dennison, Johnson Odufuwa, Ann Prior, Pat Rayment

**Research and Campaigns Team (incl Social Media):** Chanelle Lynch, Zena Shean, Cally Warren

**Administration Support:** Carolyn Barton, Julie Martin, Shaun Pond, Gordon Raymer, Helen Vincent

## Acknowledgements

Each local Citizens Advice is an independent charity. Whilst we receive part funding from our Local Authority, this has never been sufficient to fund us completely. Seeking sources of funding is the responsibility of the Trustee Board and an important part of the Chief Executive's role.

### **We are grateful for funding received during the year from:**

- Rochford District Council, our core funders
- Essex County Council
- ROSCA Trust

**Donations are also received from community groups, businesses and individuals. We acknowledge gifts from Rayleigh Town Council, Rochford Parish Council, Paglesham Parish Council, Sutton Parish Council, The Rotary Club of Rochford and D Reynolds**

Funding for specific projects has been received from Citizens Advice and Sanctuary Group.

Some businesses supported us through their corporate responsibility programmes including pro bono work provided by BTMK Solicitors, Paul Robinson Solicitors, Rochford District Council and Todmans SRE. We were selected for support through Waitrose Community Matters programme in February 2017. Thomson Reuters (part of the JK Group) provided funding under their Dollars for Doers scheme. One of their employees volunteers for us and the company contributes money to match the hours that she gives. We are very grateful to Rochford District Council for making accommodation available for the service in both Rochford and Rayleigh.

Grateful thanks to Susan for devising quizzes, Judith for keeping us supplied with homemade biscuits and the many volunteers who helped at and supported events during the year, providing both enjoyment and much needed funds for the service. An internal lottery (100 Club) has operated during the year. Thanks to all the workers and members of the Company who have contributed to the work of the service in this way.

We received donations from the general public, often given as thanks for advice they have received. Our thanks go to the local community for their continued support.

Thanks to those who helped in the production of this report and in the organisation of our Annual General Meeting.

**There are many ways you can give towards our work. You may like to set up a standing order and give annually or monthly, make a one off payment by cheque or other means. Tax payers can increase the value of their gift at no cost to themselves through Gift Aid. You may consider leaving a legacy in your will. For more information contact the Chief Executive.**

Offices at:

Back Lane  
Rochford  
SS4 1AY

Civic Suite  
Hockley Road  
Rayleigh  
SS6 8EB

Online information and opening hours:  
[citizensadvicerochford.org.uk](http://citizensadvicerochford.org.uk)

Telephone: 0344 477 0808



**[citizensadvicerochford.org.uk](http://citizensadvicerochford.org.uk)**

Published June 2017

Citizens Advice Rochford & Rayleigh is an operating name of Rochford and Rayleigh

Citizens Advice Bureau Limited. Charity registration number: 1082949.

Company limited by guarantee. Registered number: 4005020.

Authorised and regulated by the Financial Conduct Authority FRN: 617711.

Registered office: Civic Suite, Hockley Road, Rayleigh, Essex SS6 8EB.