

**citizens  
advice**

**Southend**

# 2025 Annual Report

Find out more about  
our services, how to get  
in touch & donate online



# Aims & Principles

## We aim to:

### **Provide the advice people need for the problems they face.**

The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Improve the policies and practices that affect people's lives.**

We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

## Our Principles:

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

**Independent** We will always act in the interests of our clients, without influence from any outside bodies.

**Impartial** We don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.

**Confidential** We won't pass on anything a client tells us, or even the fact that they've visited us, without their permission.

**Free** No-one has to pay for any part of the service we provide.

## You can help us by...

**Volunteering** - We are always looking for help in a variety of roles.

**Remembering us in your will** - Legacy gifts are exempt from Inheritance Tax.

**Donating money or services** - To support our volunteer network.

Citizens Advice Southend traces its origins to the founding of the Southend Guild of Help in 1908, and it has been giving advice to local residents since 1939 as a member of the national organisation, Citizens Advice.

Citizens Advice Southend is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

## How we help people find a way forward:

### **Advice & Support + Research & Campaigns**

### Thanks to our funders & supporters

Southend City Council (Housing Team, Public Health, Recovery Team, Social Services & Complex Care Team)

National Citizens Advice

SAVS

Trust Links

Southend City Rotary

NatWest (RBS)

Lloyds Banking Group

University of Essex

University of East London

Southend CCG

Southend Essex Community Hub

Southend Against Modern Slavery

South Essex Homes

Dementia Action Alliance

Pension Wise

Essex Mediation

MacMillan Cancer Support

Trussell Trust

MIND

Essex Citizens Advice

Store House

Welcome to the UK

Royal Association for Deaf People

HARP

SHAN

National Lottery

Prost8

Essex Community Foundation

Fowler, Smith & Jones Trust

**And all clients and supporters who have been generous with donations.**

### Solve problems

7 in 10 people have their problem solved.

### Change Lives

82% of people said advice improved their lives

### Make Society Fairer

We value diversity, champion equality and challenge discrimination.

## The Chair of Trustees

I am pleased to present my annual report to members and colleagues of Citizens Advice Southend.

It has been a busy and very successful year. Under the outstanding leadership of Riz Awan our Chief Officer, supported by the management team and staff, we have continued to move from strength to strength, significantly expanding our provision and reinforcing our commitment to delivering excellent service to all our communities.

We are very proud of our team of dedicated volunteers who work unceasingly to help and support clients many of whom have to deal with some very difficult challenges.

Our volunteers play a leading role in our strategy to widen our provision and I am pleased to report that the team of volunteers has increased by 20% since April 2024. This has enabled us to continue to expand and diversify our services, including our effective outreach provision.

We are very fortunate to have Cllr Shadim Nadeem attend our Trustee Board meetings as a representative of SCC following local elections in 2024. In May 2024 he gave a presentation on devolution at the staff training meeting with his colleague Cllr Maxine Sadza. His regular briefings and contributions at Board meetings are highly valued.

Volunteers Week in June was marked by several small events held throughout the week for volunteers each of whom received the gift of a boxed Cream Tea which was very much appreciated. The staff outing to Brighton was well attended and enjoyed by everyone.

On Thursday 25th July 2024 the office was closed for the day and staff stood to pay their respects as the hearse passed to pay our final respects to Mr Miles Richardson who had served Citizens Advice for over 30 years. The staff were very touched as numerous clients approached staff with thanks and remembrances of Miles. His family attended the office to see where he had worked and staff and Trustees attended his service at Southend Crematorium.

In September the annual Achievement Celebration was held at Porters. It was attended by The Worshipful the Mayor of Southend on Sea, Councillor Nigel Folkard, and the MPs for Southend East & Rochford, Mr Bayo Alaba, and for Southend West and Leigh, Mr David Burton-Sampson. Both MPs have made visits to the office at different points during the year and we are very grateful for their continuing support.

The AGM on Wednesday 16th October 2024 was well attended by members, staff and volunteers. At the meeting Azets Audit Services were appointed as auditors and Mr Dan Bacon was appointed as a new Trustee.

During the winter of 2024, our staff and volunteers enjoyed the usual festivities that included the Halloween – Pumpkin Carving Competition, the very popular Christmas lunch and ‘Cake Bake’ events, ending the year on a celebratory note.

The extensive project to improve facilities for clients, staff and volunteers that was started in early 2024 has been completed successfully. The new extension and refurbishment of the building ensure that the client journey will follow a logical sequence and provides a more accessible and efficient experience. The modernisation of the exterior of the building is underway to give clients a more professional experience.

The new extension ensures that volunteers have a dedicated space incorporating a bespoke training room, facilities for writing up case notes, and a private comfortable area for refreshment breaks accessed through their own entrance.

The new website is proving to be very successful and our cyber security system continues to be regularly updated and strengthened.

Funding sources have continued to be expanded which enables us to continue to broaden the services we provide. We are grateful for the continuing support provided by Southend-on-Sea City Council who in March 2022 confirmed our core grant for the next 5 years as we approach year 4 of our Core Funding. As a result, a number of exciting new projects have been introduced successfully and details will be provided in the Chief Officer's report.

We are very proud of the diversity of the local communities we serve including stakeholders, staff and volunteers. Our key strategic objective is to continue to develop within Citizens Advice Southend a culture that is collaborative, innovative and inclusive adapting to the changing needs of our clients within the current national context and regulatory environment including setting ourselves challenging diversity and inclusion objectives.

Citizens Advice Southend continues to be deeply committed to ensuring its service complies with the Equalities Act and the broader regulatory environment ensuring best practice in everything we do.

A major part of our commitment to Equity, Diversity and Inclusion is our involvement in the national Race Disparities Project through the lead role played by our Chief Officer as a member of the national team. The development work is supported by our EDI task force where we focus on a social justice approach to all issues of equity and belonging.

The imminent changes through the Devolution process will have a major impact on the way Citizens Advice nationally and locally will operate in coming years. Trustees receive regular briefings and are monitoring the situation closely.

The Research and Campaigns team continue to look into issues of concern that are highlighted initially by our advisors, discussed by the Board of Trustees and then submitted to National Office. A key focus for all members of Citizens Advice Southend is that the cost-of-living crisis continues to create new challenges. This is being exacerbated by the changes introduced during the last year to the benefits system and winter fuel allowance therefore

significantly increasing the number of clients who are experiencing serious disadvantage.

Citizens Advice Southend values our ever-increasing strong network of partners within the community and continues to strengthen its work with businesses, other charities, and charitable organisations. Our work with the Macmillan charity continues to expand giving their very vulnerable clients help and support to ensure they receive the benefits they are entitled to. We are also engaged in working with the Energy Redress Project and Citizens Advice Essex where our Chair of Trustees and Chief Officer are members of the Board.

We work closely with our partners to strengthen the local third sector provision, which is very important in these difficult times, and are grateful for their continued support.

We value the support given by the Mayor of Southend who has been a regular supporter of our activities. We work closely with Southend City Council who provide a member to join our Board.

Our continuing mission is to reach out to all communities in Southend and beyond, using a variety of methods that ensure those in need understand the advice, help and support we are able to provide and are able to access it. Our aim is to ensure that Citizens Advice Southend remains at the heart of our community. Succession planning is very important and the Trustees with the Chief Officer Riz Awan continue to review ways of ensuring the service remains prepared for any societal or economic changes that may occur, especially as a result of the impact of the current economic situation.

**Paula Whittle**

**In 2024/25 we helped solve 74,715 advice issues**

### **In Memory of Graham**

We are deeply saddened by the passing of Graham, our valued Treasurer and friend. Graham dedicated so much of his time, care, and expertise to Citizens Advice Southend, always ensuring that we could continue to help those who needed us most.

His commitment, integrity, and kindness made a lasting difference - not just to the organisation, but to everyone who had the privilege of working alongside him.

He will be greatly missed, and we are profoundly grateful for all he contributed to our community.

## Chief Officer

It is truly gratifying to reflect on another impactful year supporting the Southend community and beyond. Our mission remains clear: to address individual needs proactively, preventing crises before they escalate, and enhancing the financial well-being of those we serve. This commitment has yielded substantial results, including a total income gain of £14,354,353 for our clients and the successful write-off of over £820,000 in debt. We have assisted over 21,034 clients with 74,715 issues, including 7,275 Welfare Benefit clients and 3,257 cases involving food bank and financial support.

Citizens Advice Southend provides a vital lifeline to the local community. We are often the first port of call for people facing financial hardship, housing insecurity, employment disputes, immigration challenges, and legal issues. Our work spans a broad spectrum, from providing essential benefits advice to supporting clients through complex legal situations. Our trained advisors offer empathetic, confidential, and impartial guidance, empowering clients to make informed decisions and regain control over their lives.

Our services are delivered through a variety of channels, including face-to-face consultations, home visits, telephone, email, webchat, and virtual meetings. Recognising the importance of accessibility, our specialist teams conduct home visits for vulnerable clients who are unable to visit our main office, ensuring that everyone can access the support they need. This personalised approach is a cornerstone of our commitment to the community, reflecting our understanding that each client's situation is unique.

Over the past year, we have strengthened our partnerships, enhancing our ability to support the community and expand our services. Collaborations with organisations such as UK Power Networks, Macmillan, SAVS, South Essex Advocacy Service, and others have been particularly impactful, including our work on the Discharge from Hospital project. Our partnerships with the Local Authority and the DWP have been vital in supporting the Ukrainian community, and our ongoing work with the Rotary and other key stakeholders reflects our deep commitment to meeting the evolving needs of our community.

Additionally, our partnerships extend to critical projects like the Lloyds Banking Group initiative to address the cost-of-living crisis, the Tier 3 Welfare Benefits work with Cadent, and ongoing support for vulnerable clients through our partnerships with NatWest Bank. Our specialist teams continue to provide crucial assistance in areas such as Housing, Immigration, Debt, and Legal Aid Services, ensuring our community has the support it needs during challenging times.

We have also expanded our outreach efforts, providing services at the Civic Centre, through Trussell Trust Southend Foodbanks, and with the Independent Age Project, supporting those over 65. These initiatives underscore our commitment to serving the diverse needs of our community and addressing the specific challenges faced by different groups.

As the cost-of-living crisis continues to impact our residents, our role as a critical support provider has never been more essential. We are dedicated to advocating for those who may otherwise struggle to have their voices heard, ensuring that no one in Southend faces hardship alone. The loss of funding for our services would significantly impact our ability to provide this essential support, highlighting the critical need for continued investment in our work.

I want to take this opportunity to thank everyone who has contributed to our mission. The dedication and passion of our staff, volunteers, and partners make everything we do possible. I also extend my heartfelt gratitude to our funders, whose support is vital to sustaining our services. As we move forward, I remain committed to seeking new funding sources to ensure the continued growth and sustainability of our work.

Together, we can continue to make a meaningful difference in the lives of those we serve.

**Riz Awan**



## Treasurers Report

Whilst not at the exceptional level of last year's results, Net Income for the year 2024/2025 of £283,529 was achieved. From this figure has been deducted the loss arising on the revaluation of the building of £65,011 giving a final Net income of £218,518 which increases total Reserves to £1,656,880.

During the year, £140,011 was expended on a significant extension and refurbishment project that has considerably increased the workspace available and improved the general condition of the building to a high standard.

As a result of a recent professional revaluation of the building of £425,000, the increase in the book value of the property of £75,000 from the previous valuation gives a loss of £65,011 when set against the refurbishment cost.

All main areas of activity showed a surplus for the year after salary and overhead costs. Income from the Lloyds and Natwest projects continued to make a significant contribution to the final Net Income. The year to March 2025 also saw a significant increase in the project work carried out for UK Power Network.

As ever, we are grateful to Southend City Council for their continued and ongoing support for our Core services.

On the basis of the current financial situation, the Budget and the three-year Forward Plan, the Trustees consider that there are no ongoing issues of concern.

### Reserves Policy

The level of Reserves at 31st March 2025, excluding property, is £1,298,000. Net Current Assets total £1,231,880 and are sufficient to cover just under 102% of total operating expenditure.

**Graham Robinson**

## Office Services Manager

Once again, this year has brought with it a mixture of exciting developments and challenges, and as always, our incredible team of staff and volunteers has risen to meet them with dedication and good spirit.

A major focus of my role this year has been overseeing a significant refurbishment of our office building – both inside and out. These improvements were essential to ensure that our workspace continues to meet the needs of our growing team and the increasing demands of our services.

The most notable change has been the extension to the rear of the building, which has allowed us to welcome additional staff and support new collaborative partnerships. The entire exterior of the building has been redecorated, giving it a fresh and welcoming appearance that reflects the warmth of the work carried out inside.

We have also transformed the outdoor space with new paving, fencing, and garden furniture, giving staff and volunteers a much-needed area to relax and recharge during busy days. Internally, the building has been fully repainted and re-carpeted, with all toilets - both upstairs and downstairs - completely refurbished. A brand-new kitchen, complete with a fridge and dishwasher, has also been installed, providing a modern, practical space for everyone to use.

In addition to the physical improvements, we have upgraded our internal IT systems to ensure we continue to operate efficiently and securely as we support more people than ever.

I continue to maintain an open-door policy, always here for staff and volunteers alike. Their well-being, comfort, and ability to do their job in a supportive and positive environment remain at the heart of everything I do. I'm proud of all we've achieved this year and look forward to the opportunities and challenges ahead – together.

**Cindy Sayer**



## Training and Recruitment

This year we managed to fully resume our summer training programme for law students and graduates from various universities around the country, including Bristol, Manchester, Holloway, UEL and The University of Law Social. We received a lot of applications from the students who reside in Southend during the summer break; due to the demands on our office space, we were only able to give opportunities to eight on a "first come" basis.

The training programme for University of Essex Social Work placement students has also resumed but the number of students has also been reduced from two to one, again, due to demands on our office space. The current student completes her internship in August 2025. Her replacement has already been interviewed and will start training in mid-August 2025.

We still managed to devote some time to our local secondary schools and sixteen students were provided with work experience placements over the course of the year.

A monthly staff training day was organised for both paid staff and volunteers, where external speakers were invited to give insights on different subject areas, including new government legislation; speakers included staff from the Department of Works and Pensions, Pay Plan and the Police.

### Highlights of the year include: -

- Lloyds Bank project staff training - four new staff members were added to the team, including two law graduates.
- NatWest Bank project staff training - one new member of staff was added to the team.
- UKPN energy project, in collaboration with Essex Citizens Advice - two new members of staff were added to the team.
- We strengthened our Advice team with two new trainee volunteers.
- We gave placement opportunities to sixteen secondary school students.
- We gave an internship opportunity to one student from the University of Essex.

I would like to say a big thank you to three of my colleagues, who helped with the learning experience of all the trainees this year. Carla, Jimmy and Daniel, thank you for keeping an eagle eye on all the trainees' Case Notes.

As usual, the past year came with its challenges, but as always, we didn't abandon ship, but stood firm and gave the Southend-on-Sea community "the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem".work schedule: Leya Awan, Daniel Evans and Raya Awan, I am proud to call you my able assistants.

**Ben Apenteng**



## Advice Service Manager

I would like to extend my sincere thanks to all our dedicated volunteers and staff. Their unwavering support and commitment have enabled Citizens Advice Southend to continue delivering our vital services to the local community.

Over the past year, the ongoing cost of living crisis has continued to place significant pressure on our services. We have seen a marked increase in the complexity of cases, with many clients presenting with multiple, interrelated issues. Despite these challenges, our walk-in service continues to see between 25 and 30 clients daily.

I am proud to say that the advice team remains fully committed to providing free, independent, confidential, and impartial advice. We continue to adapt our approach to meet the evolving needs of our community, ensuring that we are always here to support those who need us most.

Maintaining a high standard of quality in our advice delivery remains a top priority. Regular case checks, ongoing training, and reflective supervision are embedded into our practice, helping us maintain excellence even under increased demand and achieve the best possible outcomes for our clients.



### Income Wise 65+ (Independent Age)

Carol Etherington delivered support for all clients 65 years and over with all areas of advice and any help that they needed. This role provided both face-to-face, telephone and electronic support for the clients.

### MacMillan

Ruth Mann continued to deliver support as our Macmillan Caseworker, offering support both from the main office 3 days per week and 2 days at Southend General Hospital. Clients were referred by the Hospital but were also able to self-refer into this service. Ruth assisted with all areas of advice, specializing in Welfare Benefits helping clients make and manage claims. Please see Ruth's full report for further details.

### Energy – UK Power Network & Warm Home Start

Our Energy Teams are based within our main office and provide both face-to-face and telephony support to all clients. The team look at providing Fuel Poverty Alleviation, Income maximization, energy saving tips and help with energy-related grants.

### Supervision

Amanda Whiteford was appointed to supervise the staff at Maitland House. We will be working closely together to ensure standards remain high and are consistent with the level of help each individual client needs, ensuring that we meet National Citizens Advice Quality Standards.

As we look ahead, we remain focused on strengthening our service and are exploring new ways to improve accessibility and reach, ensuring that no one in our community is left without support.

*#wearecitizensadvice*

Thank you

**Carla Purkiss**

**Follow us on social media:**



## Research and Campaigns (Social Policy)

Surprisingly, Citizens Advice Southend's reporting of underlying Research & Campaigns trends during the period since the last Annual General Meeting was not in the areas of Fuel Poverty and Cost of Living issues, as had been expected. Instead, Housing, Immigration & Employment and Consumer Scams have been the emerging local topics. (However, the predicted themes weren't entirely missing).

As is customary, our returns to Head Office added to their own campaign data as they felt appropriate.

Head Office ran a Scams Awareness Campaign during the period 21st to 27th October. This featured advertising and social outreach, focusing on supporting consumers with finance and investment scams.

A Citizens Advice report on the unaffordability of car insurance featured prominently in a number of national newspapers.

Head Office's response to Ofgem's announcement on standing charges and customer debt secured widespread coverage in national, local and trade media - with a near clean sweep of the newspapers.

They also responded to Ofcom imposing a £10.5m fine on Royal Mail for failing to meet delivery targets by saying, "failing to hit a single delivery target for nearly five years is simply unacceptable".

A recent Statutory Sick Pay report was referenced in a BBC piece about doctors' and nurses' union leaders who wrote to the Prime Minister calling for an increase in SSP. The article quotes Citizens Advice statistics, saying that SSP is the biggest employment issue advisers deal with.

Research into IVA's (Individual Voluntary Arrangements for personal debt) was included on BBC's 'Rip Off Britain' programme on 29th April, during a segment looking at how problems with fees and lack of regulation on IVAs continue to blight consumers.

**David Barns**

## Digital Engagement

In today's interconnected world, digital platforms have become the primary gateway for individuals seeking support and practical guidance. The need for accessible, reliable information has transformed how we deliver our services and connect with our community.

Citizens Advice Southend has significantly enhanced our digital strategy this year, forging stronger collaborative relationships with both grassroots organisations and established national charities. Our multi-platform approach spans LinkedIn, Facebook, X, and Instagram, where we deliver targeted content designed to empower our community with knowledge and practical solutions.

Our social media presence has experienced meaningful growth throughout 2025, with our Facebook community expanding to 1,445 engaged followers, Instagram climbing to 578 active users, and X reaching 1,367 community members. This growth demonstrates the increasing value our audience places on accessible, expert guidance.

Central to our digital transformation has been the development of a comprehensive library of evergreen digital assets. We've created a robust collection of infographics, video guides, downloadable resources, and interactive content that addresses the most common advice needs. These materials serve as permanent reference points for our community, ensuring consistent access to accurate information on topics ranging from debt management to housing rights, employment issues, and consumer protection.

Our enhanced website ecosystem has attracted over 13,200 unique visitors this year, who have engaged with more than 24,100 page views. The platform now seamlessly integrates our advice services, volunteer opportunities, and our growing resource library, creating a one-stop destination for comprehensive support.

We invite you to join our growing digital community across all platforms and explore our expanding resource library. Your participation helps us understand evolving community needs and refine our digital offerings.

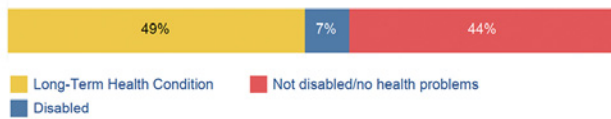
Moving forward, we're implementing data-driven social media strategies that combine authentic community engagement with strategic promotional campaigns, ensuring our essential services reach those who need them most..

**Dan Bacon**

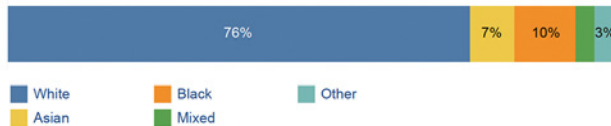
## Gender



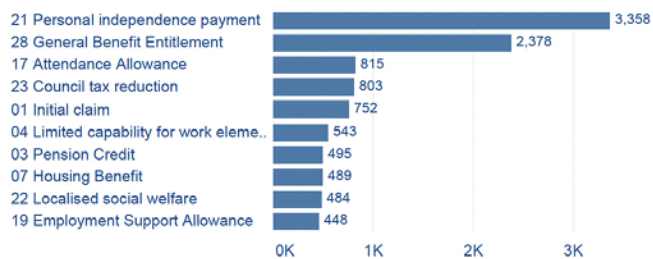
## Disability / Long-term health



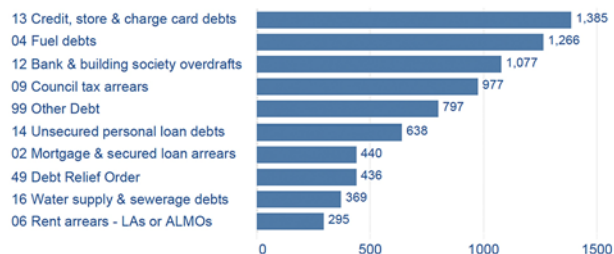
## Ethnicity



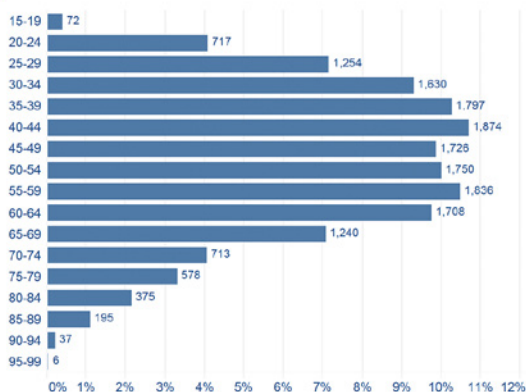
## Top benefit issues



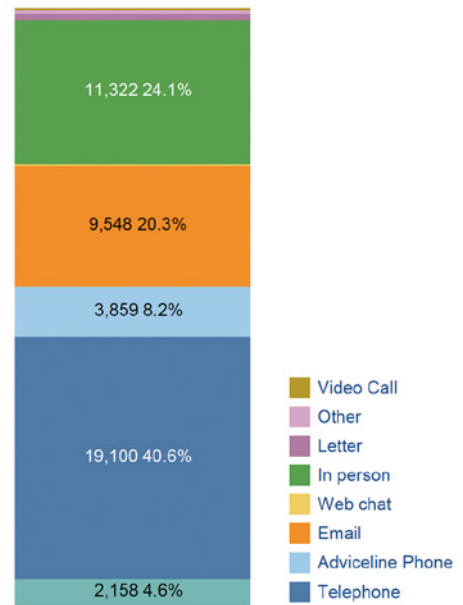
## Top debt issues



## Age



## Channel



## Issues

|                                  | Issues        | Clients |
|----------------------------------|---------------|---------|
| Benefits & tax credits           | 10,909        | 5,501   |
| Benefits Universal Credit        | 2,587         | 1,772   |
| Charitable Support & Food Ban... | 3,257         | 2,039   |
| Consumer goods & services        | 8,140         | 3,059   |
| Debt                             | 9,261         | 4,451   |
| Education                        | 84            | 66      |
| Employment                       | 1,400         | 916     |
| Financial services & capability  | 10,491        | 6,795   |
| GVA & Hate Crime                 | 701           | 299     |
| Health & community care          | 1,035         | 607     |
| Housing                          | 5,050         | 2,982   |
| Immigration & asylum             | 3,414         | 1,031   |
| Legal                            | 2,139         | 1,456   |
| Other                            | 906           | 865     |
| Relationships & family           | 2,352         | 1,389   |
| Tax                              | 645           | 480     |
| Travel & transport               | 542           | 425     |
| Utilities & communications       | 11,802        | 2,440   |
| <b>Grand Total</b>               | <b>74,715</b> |         |

Clients 20,761

Quick client contacts 264

Issues 74,715

Activities 47,071

Cases 24,575

## Outcomes

|                                  |             |
|----------------------------------|-------------|
| Income gain                      | £14,354,353 |
| Re-imbursements, services, loans | £119,167    |
| Debts written off                | £820,795    |
| Repayments rescheduled           | £27,783     |
| Other                            | £698,075    |

## Debt and Finance

### *A client, a mountain and a machine gun (now I've got your attention)*

When interviewing clients one of the first questions I ask them is what they want to achieve from our meeting. Invariably they will say that are not trying to avoid paying their debts, they just are not able to pay because they do not have any monthly disposable income. They will tell me that they have tried to negotiate with their creditors, or that they have negotiated payment arrangements that have failed because they were never affordable in the first place.

They are often tearful; they tell me that they are ashamed and feel like they have let both themselves and their families down.

And that is when I use: my client a mountain and machine gun pep talk.

First of all, I tell them that they need to stop beating themselves up. There are enough people out there trying to beat them up without doing it to themselves.

Then using a sheet of A4, I draw a mountain, with the client standing at the bottom of the mountain. Then I draw a man with a machine gun on top of the mountain with bullets raining down. I tell them that they are never going to be able to get up that mountain. Instead, they need to go round the back of machine gunner and find another way up. I tell them it is not a sign of weakness but a sign of strength, because they are taking back control, and by coming in to see me they have taken the very first steps.

I use this as a tactic all of the time and last week I had cause to use it again.

My client was a cancer survivor, married, currently not able to work. His wife is retired. They live with one non-dependent who is in work but not contributing to the household. Their rent is unaffordable and other debts are mounting up. Even with benefit maximisation, the rent is not affordable made worse by non-dependent deductions.

My advice was to find more affordable housing, to surrender his financed car, that his wife should consider finding employment and that if the non-dependent was not able to contribute, they should not continue living at their property. I think that we can all agree this was not the best of news.

My client took a little while to respond and said:

“So, what you are telling me is that I have got to move, give up my vehicle, my wife needs to look for work, and I need to kick my son out. So, why do I feel happier and more confident now about the future than I have for a long time, it's just weird”.

And I said “that's because you are finding other ways of getting up that mountain, you are in control, not the machine gunner”.

Face to face debt advice works!

**Linda Redgrave**



## MacMillan Project

The Macmillan project began in 2022 and has built strongly over the past three years to have become a highly valued service by the patients and staff at Southend Hospital's Macmillan unit.

The role of Macmillan Benefits Advisor is shared by Ruth Mann and Liz Dent. Their remit is to offer support for patients going through cancer, via assistance with anything from immigration to housing but predominantly benefits and grants. Cancer and the treatment programmes that people undergo, can cause great financial hardship, so the Macmillan project is tasked with maximising income for those suffering from this indiscriminate disease.

Interaction with the clients can be on the phone, at the Citizens Advice office, at home and at the hospital - in the Macmillan Information Centre and on the ward. The team also represents clients in court by attending PIP and Attendance Allowance tribunals and fight their corner.



Clients come from all walks of life and varying degrees of need, from someone with a very curable cancer who needs a little support while treatment takes place and they can't work, to those who have been given a terminal diagnosis and need help coping with what is happening right now and planning for what is to come, for their family, after bereavement.

The work on this project can be some of the most challenging and intense due to the circumstances that our clients find themselves in, but can also be extremely rewarding for the advisors who are able to take away some of the worry at the client's darkest time.

Over the past twelve months, Ruth & Liz have been able to help more than 500 clients suffering from cancer and have raised in excess of £1.5 million in benefits and charitable grants.

### Ruth Mann



## Legal Aid Services

Carrying the Work Forward.

In July 2024, Citizens Advice Southend lost Miles Richardson MBE (Community Solicitor), a much-loved and respected solicitor who served the centre and its clients for over two decades. His quiet leadership, compassion, and selfless pursuit of justice shaped the legal advice service we deliver today. He is deeply missed.

In September 2024, Martin Wilton LL.B, PGDip, a specialist in housing litigation, joined to continue the path Miles helped forge. The service has started to grow in capacity and confidence, launching certificated legal aid work and modernising internal systems to improve efficiency, consistency and client outcomes.

Since then, we have also taken on 23 certificated cases, the most complex and long-term files we manage in addition to our usual caseload. These often span several months and sometimes over a year, involving detailed litigation. Through this work, the team supports clients at every stage of proceedings, gathering evidence, drafting witness statements, instructing experts, and providing expert advocacy at complex trials. We are able to handle litigation at all levels, from the County Court to the Court of Appeal, fully funded by the Legal Aid Agency which supports the sustainability of the service.

Also in September 2024, we were awarded the exclusive Legal Aid contract to deliver the In Court Duty Scheme at Southend County Court. Over the last 40 sitting days, we have assisted 144 clients facing possession hearings. 119 (83%) avoided immediate eviction. The remaining 25 were mostly Section 21 “no fault” cases with no legal defence available. This scheme is a vital safety net to our citizens, ensuring that no one faces a repossession hearing without urgent, expert legal advice at court.

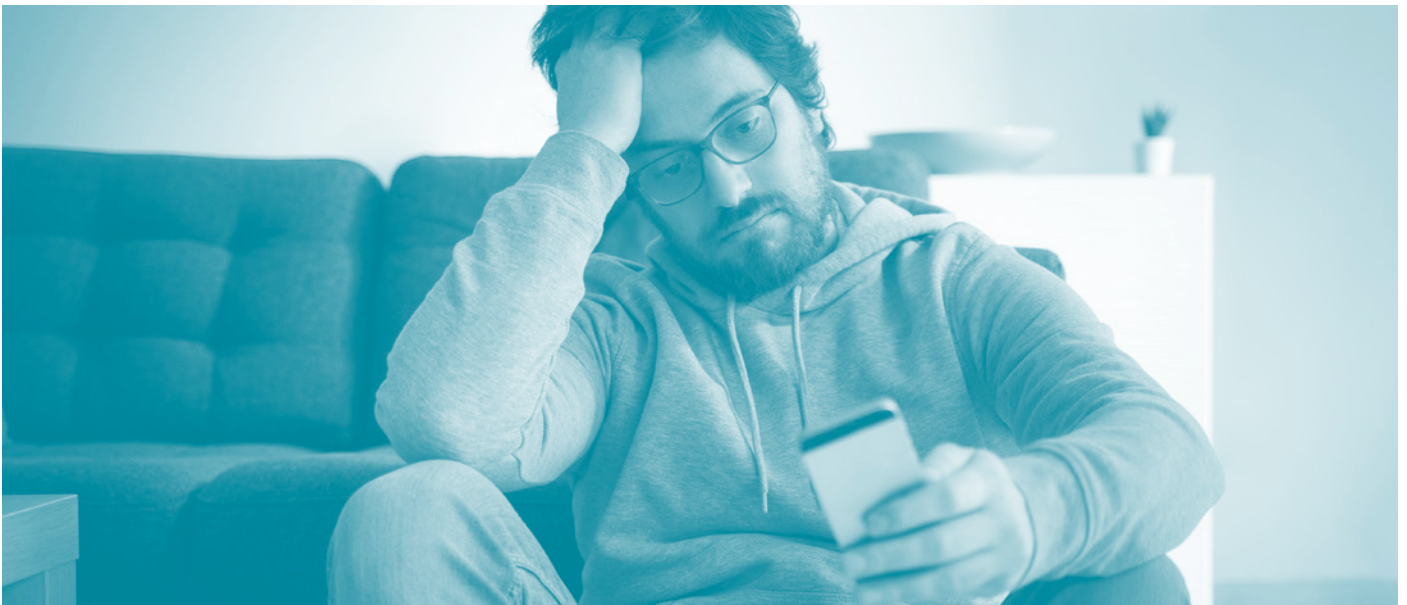
We also renewed our wider Legal Aid contract through to 2027, passed an independent audit, and were re-awarded the Specialist Quality Mark, confirming our high standards of practice and client care.

Across all housing legal aid work, we secured £358,648.35 in financial gains for clients. These outcomes include disrepair settlements, rent arrears written off, mortgage balances reduced, and deposit penalties awarded. Every one of these represents a home preserved, a right enforced, or a landlord held accountable.

We have also used our casework to expose broader systemic failings. Through detailed data analysis and targeted Freedom of Information requests, we have identified significant social policy issues affecting housing conditions and access to support from local authorities. This evidence is underpinning our direction for the coming year, with planned action aimed at long-term change. Watch this space.

This year has been one of reflection, growth, and renewed direction, building on the strong foundations laid by Miles. The new team has expanded the scope of work, introduced certificated litigation, and modernised systems to better serve those in housing crisis. These are the developments Miles would have wanted, a service evolving to meet growing need while staying true to the values he lived by: compassion, integrity, and justice.

### Martin Wilton LL.B, PGDip



## Probation Project

This is a new project for us, set up for Citizens Advice to work with the Probation Service and we became involved from February 2024. At this stage it's only for male probationers and the aim of the project is to try and help them stop re-offending by giving assistance to get ID, open a bank account and deal with debt and benefit issues.

I do also see them to give general advice on other issues if I can. I hope this will open more of them up to seeking advice from agencies such as Citizens Advice in the future, rather than feeling unsure of their options and becoming agitated by a lack of ability to move matters forward.

For the most part though the enquiries are for help with debt and benefit issues and have had some very positive outcomes, with awards of Personal Independence Payment (PIP) prevalent.

We've seen a number of debts settled by way of a payment plan or, with debts written off via debt relief order (DRO) and I must give credit to our MAPS Team for their help with this.

There are problems of getting clients to attend appointments or to remain engaged with us, with some being recalled to prison before they can complete work with us, but they can be referred again if they feel ready, later on, to engage and try to resolve problems.

Figures for the 2024/25 financial year showed we helped achieve over £148,000 in income gained and over £66,000 in debt written off.

We'll keep trying to work with these clients and there is a suggestion that if this trial works out it may be extended to include women on probation too. They've not been included so far as it's felt there are other options for help for them already in place. At this stage, the project has been extended another 2-years while its effects are considered.

**Sonia Wood**

## Special Benefits Advice

This year I continued to help clients apply for benefits including Personal Independence Payments (PIP); Attendance Allowance (AA) and Pension Credit (PC). I also supported clients with mandatory reconsiderations but I did have to warn them that these would probably be refused and that we would have to appeal the decision. However, I won the majority of their cases for them.

This year, I have completed a large number of Disabled Living Allowance (DLA) claims and appeals as well as Work Capability Assessments (WCA) appeals and I have had to book my appointments at least 3-4 weeks in advance due to the number of clients coming in. I am at present having to do a large number of form fills.

Help with Blue Badge Forms and Blue Badge appeals are also a regular part of my work.

This year, I have also made several home visits for those clients unable to attend the main office.

My door is always open unless I am interviewing so I can share my expert knowledge with colleagues.

**Linda Butcher**



# Immigration

It has been an incredible past 12 months.

In early January 2025, the Office of the Immigration Services Commissioner (OISC) rebranded and was renamed the Immigration Advice Authority (IAA); this change took effect on January 16, 2025.

UK immigration policy has undergone significant change during the year reflecting increased political and public pressure to reduce migration. Following the general election in 2024, the Labour government swiftly moved to reshape the country's immigration system, culminating in a series of sweeping reforms announced by Prime Minister Keir Starmer on 12 May 2025.

One of the most symbolic moves was the formal cancellation of the controversial Rwanda asylum scheme. Despite costing taxpayers over £700 million, the scheme never resulted in a single deportation and was widely criticised on legal, ethical, and operational grounds. The government has since committed to repealing the Safety of Rwanda (Asylum and Immigration) Act 2024 and replacing the failed policy with a more robust and practical enforcement strategy.

In its place, the government launched the Border Security Command (BSC), a new multi-agency body bringing together the National Crime Agency, Border Force, MI5, and Police units. Its focus is to disrupt organised immigration crime, especially small boat crossings in the Channel. While still in its early stages, the BSC reflects a shift from symbolic deterrence to operational effectiveness.

Alongside these changes, Prime Minister Starmer has introduced a tough new immigration plan aimed at sharply reducing net migration, which remains above 600,000 annually. Key reforms include ending the automatic right to settle after five years and requiring most migrants to wait at least ten years before becoming eligible. The salary threshold for skilled worker visas has been raised, with the route for social care workers to be phased out by 2028. Only graduate-level jobs will qualify in the future. There are no regrets about seeing the Health and Care worker sponsorship scheme closing later this year as we have seen so many migrants exploited these last two years.

Further, the rights of dependents have been curtailed, English language requirements tightened, and the two-year post-study work visa has been reduced to 18 months. Employers hiring from overseas face increased charges and restrictions, with greater emphasis placed on training UK-based workers instead.

These measures have been driven by a mix of public concern, economic tension, and political competition—particularly pressure from right-wing parties such as Reform UK. The government is keen to demonstrate that it is in control of immigration, post-Brexit, and to respond to growing public unease about housing, public services, and wages.

However, many industry groups and analysts have warned that these changes could worsen labour shortages in critical sectors such as health, construction, and logistics. The government argues that investment in training and apprenticeships will fill the gap, but results remain to be seen.

Given the pace and scale of change, immigration advisers such as ourselves and legal practitioners must remain up to date with policy developments. Frequent updates to visa criteria, eligibility, and compliance requirements mean that up-to-date knowledge is essential to avoid legal pitfalls and to provide accurate guidance to clients or employers.

**Derek Edwards**



## NatWest/RBS Vulnerable Client Project

Another very successful year for the NatWest/RBS project, supporting the banks vulnerable client database within their Special Support teams, Collections/Recoveries & Deceased Teams, Mortgages and Banking products.

As well as now passing our celebration of a 10 year collaboration with NWB, highlighting our Key Achievements was our Nomination and runner up status at the Business Charity Awards 2025:-

*"NatWest Group (NWG) is committed to empowering individuals, families, and businesses to thrive by unlocking their full potential through advanced data and technology. We strive to anticipate diverse customer needs, navigating obstacles and promoting tools and services for positive, sustainable choices.*

*In 2015, we identified a need to support customers facing societal challenges and partnered with Citizens Advice (CA). This collaboration introduced dedicated Generalist Advisers offering free, independent, and impartial advice over the phone to NWG customers needing holistic support. Our initial team of 3 full-time equivalent Advisers has grown to 6.5 FTEs, providing assistance across England, Wales, and Scotland. This increase was brought about due to escalating demand during the COVID-19 pandemic and the rising household expenses and credit obligations, with more of our customers needing support.*

*The partnership has had a significant impact. With nearly a decade's worth of collaboration, we've provided over 13,750 customers with valuable information, advice, and guidance on various issues, resulting in a £4,080,769 increase in income for those we've supported. This highlights our dedication to improving financial wellbeing and supporting customers in need."*

We are back in operation at the main office, making the most of the refurbishment accommodation and anticipate our contract being extended for a further period with exciting potential developments on the horizon in terms of re-energising our service and looking at different options and mediums for advising our clients.

We are still going strong and looking forward to the next 10 years collaboration!

## Beverley Oakes



“

*My last day will be tomorrow, and I wanted to express my gratitude before I leave. Thank you once again for this opportunity, it has meant a great deal to me.*

Summer Placement Student

## NatWest Bank Wide/Citizens Advice partnership

Once again it has been a very busy and productive year for the Bank Wide Project. The project has been going from strength to strength on a yearly basis. This year has been no different with a record number of referrals being received.

We have a dedicated team of advisors who are working hard to support all client referrals and to resolve any problems that may arise in our explorations of client needs. We have a number of support options to triage clients for longer support needs in the community with strong connections to all local Citizens Advice services, along with a number of external organisations we can refer to for a full holistic wrap around service. This includes local authorities support and a number of free legal services to support client's needs.

Over this last year, once again we have seen a diverse range of referral issues. The overriding requests for support being seen are as follows:

- Lasting Power of Attorney
- Court of Protection
- Income maximisation (cost of living)
- Debt
- Domestic violence (separation/divorce)

This list is not exhaustive and a large number of other issues are discussed and resolved.

The feedback from the NatWest Referral Team is extremely positive and they have received lots of positive feedback on the support that the Citizens Advice Bank Wide Team have given to them.

The Bank Wide Team have a very close relationship with the NatWest referrers and we liaise with them on a regular basis as and when needed to be able to give the clients the full support they need/deserve.

Lastly, the range of clients we have supported and the diversity of their backgrounds, shows that this joint adventure has reached out to all parts of the community emphasizing our commitment to one of the core values at Citizens Advice of promoting equality and fairness to all.

Once again, the Bank Wide Team are ready and willing to support all clients referred in the coming year to assist them with enthusiasm and dedication in a professional manner, aiming to resolve all matters that arise.

We as a team are very proud of the success rate of the service given to our clients to be able to assist them in their time of need along with the great support of the NatWest referral teams.

We look forward to another great year of collaboration between both organisations for the greater service to our community and NatWest bank customers.

**James Quinn**



## The Lloyds Project

The Lloyds Project has demonstrated consistent annual growth, and the period from 2024-2025 is no exception, achieving a record number of referrals.

We have a dedicated team of eight advisors who diligently assist our clients and address any challenges that arise during our engagement, including clients from England, Wales, and Northern Ireland, while a separate specialized team supports those in Scotland.

The Lloyds Banking Group, which includes: Halifax, Bank of Scotland, Scottish Widows & MBNA refer a diverse range of issues which include Cost of Living, Debt, Benefits Housing, Fuel deprivation & Scam concerns.

We will endeavour to support our clients to the highest standard through comprehensive assessments and guidance, while relying on referrals to fully trained MaPS (Money and Pension Service) who are committed to support clients throughout the whole process.

We offer services to provide assistance with food bank and fuel vouchers, as well as support for income and expenditure.

We support clients with maximisation of income by way of benefit calculators and grant searches.

We also advise on issues such as:

- Domestic violence.
- Housing issues ranging from Housing disrepair to potential eviction under Section 21/8 notices.
- Benefits support including calculations, Mandatory Reconsideration, Appeals
- Care support/Care Home Costs.
- Mental health Support (This is a growing concern and witnessed an increase on a yearly basis).

We offer a full service on all issues and are able to refer (if needed) to like-minded organisations who specialise in specific areas: Shelter, ACAS, Local Authority, AGE UK & Domestic Abuse Organisations. The Lloyds Team have a prominent relationship with all these external organisations.

Feedback from Lloyds Banking Group is extremely positive and they are very appreciative of everything the Citizens Advice Southend team do to support their customers. This is effectively shown by the extension of our services until March 2026. Further discussions will be had in March with our CEO Rizwana Awan, National Citizens Advice and the Lloyds Banking Group.

We are very proud to continue to support a wide range of clients within the population and look forward to reach out to all parts of the community in order to emphasize our commitment to one of the core values at Citizens Advice of promoting equality and fairness to everyone that requires our assistance.

The Lloyds team are very proud of the service given to our clients to be able to assist them in their time of need along with the great support from the Lloyds Banking Group.

We look forward to a successful continuation of this service for the ongoing future.

## Amanda Whiteford

“

*These past two months have been incredibly valuable to me, I've learned so much, grew out my comfort zone and I'm so grateful for everything you and the team have done. I would love to return during university breaks to continue volunteering, if that's possible.*

Summer Placement Student

## Essex Warm Start Project

As we bring this impactful chapter of our Essex Warm Start Project to a close, it is with immense pride that we reflect on the achievements and partnerships that have defined the past year. What began as a response to a high demand for energy support quickly evolved into a comprehensive, community-driven initiative that has left a lasting impact on hundreds of individuals and families.

Since the start of this project in December 2020, hundreds, if not thousands, have received direct, tailored energy support. Each case was met with a person-centred approach whether that meant disputing incorrect bills, navigating debt relief processes, maximizing household income, or working with the Energy Ombudsman to resolve complex disputes.

Our work with UK Power Networks and our other energy projects at Southend CA further strengthened our ability to manage and resolve challenging situations efficiently and effectively.

Our outreach efforts have been equally vital to the success of this project. Regular sessions at Trustlinks, Family and Children's Centres, and the Civic Centre, alongside our presence at community events throughout Southend, ensured that support remained accessible, inclusive, and responsive to local needs. These engagements not only led to many successful case outcomes but also significantly raised awareness of energy rights and available resources. We were especially honoured to have this work formally recognised through an award from Energy UK affirming the positive impact and dedication behind our outreach approach.



A cornerstone of this project has been collaboration. Working closely with Southend Council's Climate Change Team, we aligned our efforts with broader sustainability goals, delivering energy training sessions that educated and empowered Front Line Staff in order to advise residents to take control of their energy use. These sessions have laid the groundwork for long-term change, encouraging a shift towards more energy-aware and resilient households.

Many of our most rewarding successes came through supporting vulnerable individuals and families, ensuring they had the tools and confidence to manage their energy consumption and secure fair, sustainable solutions to their challenges.

As this project concludes, we know that our collective efforts have not only met immediate needs but have also contributed to a more informed, supported, and connected community.

On behalf of the entire team, I extend heartfelt thanks to our partners, funders, volunteers, and—most importantly—the clients who placed their trust in us.

We look forward to building on this momentum as we continue striving toward a fairer, greener future for all. Thank you.

**Emily Coombes**

## **Outreach at Trussell Trust Southend Foodbanks**

In 2024/2025, thanks to the success of the original pilot, Trussell Trust foodbanks are now supported by a part-time adviser and a full-time caseworker who provide two hours of outreach at six of the Southend Foodbanks; Monday at Ferndale and Tuesday at Belle Vue, Southchurch; Wednesday at Eastwood and at St Saviours, Westcliff on Sea; Thursday at Thorpe Bay, Shoeburyness and Friday at Earls Hall, Westcliff on Sea, with additional support for foodbank clients provided by the caseworker at the main office throughout the week.

In that time, we saw 1062 new clients and provided 1136 in food vouchers and charitable benefits and dealt with 1240 related issues; some clients presented with the same issue on a number of occasions and some clients presented with more than one issue; the 3 most common enquiries were related to general benefits entitlement; utilities and communications and financial services and capabilities. Housing remained an issue and there was also an increase in consumer goods and services issues and travel and transport from the previous year.

Income gains for clients using the food bank service amounting to £399,387 were achieved with a further £105,030 expected from advice given.

In addition, debt of £79,678 was managed for our clients including £22,012 written off on their behalf.

The number of people estimated to no longer need to use the food bank for food after accessing advice and support was 328 with a further 103 remaining reliant on the service.

Foodbank clients are eligible for 6 vouchers in 6 months and are provided with food based on 3 balanced meals plus snacks for 3 days and also toiletries and pet food when available. The foodbank provides: a cold box for those who are homeless, kettle and microwave boxes, and boxes for singles, couples, families and large families as well as vegetarian boxes and can provide vegan or alternative foods if available.

Issuing a food bank voucher is a good way to find out the root causes of why people are in need enabling advisers to refer approximately a quarter of the clients seen on to appropriate specialist services in house for example debt or immigration or signpost them to the most appropriate source of support if it is something beyond the Citizens Advice remit where the adviser is unable to help them directly.

**Gabrielle Fubara and Suzanne Harrod**

## **Volunteer Representatives**

Flora MacCormick: I have been volunteering on Reception for almost 3 years. I do Wednesdays and Thursdays. No two days are the same. There is a standard process but this is adaptable depending on the volume of the clients and the types of cases. Everyone in the CAS office works together to get the best possible advice for clients. Satisfaction is gained in clients saying goodbye and thanks with shoulders more relaxed.

Lorraine Boga: I have been volunteering for approximately 2 years 5 months. I do Thursdays, and if the office is busy during the summer months, I volunteer myself for other days. I have taken on the task of drafting statutory declarations. I also help out on Reception if they don't have enough staff, complete administration work e.g. typing, filing, etc and basically anything else that needs doing. I enjoy working in the Southend office. The staff here all get along and it is a very happy office.

We both agreed to be volunteer representatives. We created a spreadsheet to log feedback from volunteers and to record tasks. In this last year, 2024/2025, the refurbishment was well received, in particular many more coat pegs.

The demand for immigration advice was particularly high due to the introduction of e-visas. The Reception Team were inundated on Tuesdays and Fridays. A meeting was held to implement a new process whereby anyone requiring Immigration advice is seen by a general advisor in the first instance and basic information collected, then a task sent to the Immigration specialists.

**Flora MacCormick and Lorraine Boga**

# Income Wise 65 + Project: Supporting Pension Age Clients

The Income Wise 65+ Project within Citizens Advice Southend has been an instrumental initiative in aiding pension age clients; whether that is general advice; form fills/renewals or Power of Attorney and Court of Protection. This report outlines the strategies and achievements of the Project bringing success to the clients in need of our help.

## Goals

1. To provide pension age clients support with getting extra financial income through benefit entitlement.
2. Offering tailored advice and guidance to clients with situations they may be facing.
3. To provide a good service and make the clients feel welcome.

## Strategies

1. Outreach support: Engaging with local communities to provide support outside the Citizens Advice office.
2. Emergency support: Providing food bank vouchers or fuel vouchers for short term support.
3. Home visits: To provide support to clients who are housebound and are unable to attend the office due to health issues.

## Achievements

1. Financial outcomes, to show how successful we are as a service and the boost of support to the clients.
2. Sustainable partnerships: Successful collaborations with the Local Authority and the Community Hub have resulted in an increase of clients that we can support.
3. Providing a welcoming service that makes the client want to return in the future.

## Conclusion

The Income Wise 65+ Project at Citizens Advice Southend has made a significant impact in supporting pension age clients with situations or difficulties that they are facing. The Projects approach of providing financial aid and long-term guidance has proven successful in alleviating immediate challenges and ensuring that the situation clients are facing have been resolved.

**Roman Reinbach**



## Social Work Placement

During my social work placement, I was allocated to the Southend Citizens Advice Bureau (CAB), where I provided guidance and support to clients facing a range of social challenges. My role involved advising on key areas such as housing, debt, benefits, employment, and basic immigration queries. Additionally, I visited a local food bank and shadowed the council's outreach programme, gaining first-hand insight into community-based support mechanisms.

Throughout my placement, I engaged in a variety of tasks that enhanced my practical knowledge and professional skills. Supporting clients with complex inquiries required a thorough understanding of social welfare systems and an ability to communicate effectively. I developed problem-solving and critical thinking skills, ensuring that each client received appropriate guidance tailored to their circumstances.

A significant aspect of my role was teamwork and collaboration, particularly in addressing clients' multifaceted concerns. By working alongside experienced advisors, I refined my approach to assessing client needs beyond surface-level presentations. Additionally, I strengthened my ability to simplify complex information to ensure clients could make informed decisions regarding their situations.

Beyond direct client interactions, I deepened my understanding of how external support services operate. My visits to the food bank and the council's outreach programme provided valuable insight into holistic interventions and community based support systems. These experiences reinforced the necessity of considering wider social factors influencing clients' situations.

Ethical practice was a core component of my placement, ensuring all client interactions adhered to safeguarding protocols, confidentiality requirements, and GDPR. This experience provided a deeper appreciation for the complexities of ethical decision-making, particularly in balancing professional responsibilities with client empowerment.

The placement also contributed to my professional development by strengthening my ability to assess client needs effectively and provide appropriate support. Engaging with diverse client issues helped refine my skills and preparedness for a career in social work.

Given the immense learning opportunities available, I strongly recommend that the university allocate more social work students to placements within Citizens Advice. The experience bridges theoretical knowledge with practical application, ensuring students develop the competencies required for professional practice.

Overall, my placement at Citizens Advice has significantly contributed to my readiness for a career in social work. By engaging with diverse client needs and collaborating with professionals, I have refined essential skills that will support my future development in the field.

**Teisha Clark**



## **Paid staff**

### **Chief Executive Officer**

Riz Awan

### **Office Services Manager**

Cindy Sayer

### **Community Solicitor (Housing)**

Miles Richardson MBE LLB

Martin Wilton LL.B PGDip

### **Caseworker (Housing)**

Sonia Wood

### **Advice Services Manager**

Carla Purkiss

### **Training & Recruitment Services Manager**

Ben Apenteng

### **Office Services Assistant**

Debbie Smith

### **Welfare Benefits Adviser**

Linda Butcher

### **Macmillian**

Ruth Mann

Alison Overton

### **Supervisors**

Amanda Whiteford

Daniel Evans

James Quinn

Helen Packwood

### **MASDAP Caseworker**

Linda Redgrave

Emily Coombes

### **MASDAP Administrator**

Lesley Clarke

### **Immigration Specialists**

Derek Edwards - Immigration Lead

Itayi Garande

Cassia Lewis

Andy Adasi

Natalie Taylor

Rosemarie Bailey

Olga Silvey

### **Natwest / RBS Project**

Beverley Oakes

Arifa Raja

Cassia Lewis

Matthew Packwood

Subhaan Ahmed

### **Bankwide Natwest / RBS Project**

Alison Overton

James Quinn

### **UK Power Network**

Mahidur Chowdhury

Reece Hendy

Bradley Hawton

Shahab Hussain

Raya Awan

Ahmed Cheema

Mohammed Mia

### **Essex Warm Start Project**

Emily Coombes

Andy Adasi

### **Outreach Advisors**

Emily Coombes

Roman Reinbach

Reece Hendy

### **Lloyds Project**

Hayley O'Rourke

Jamal Hussain

Renants Elsts

Aidan Bloomfield

Ellie Sheehan

Eleanor Stewah

Harriet Brown

Gracie Purkiss

Daniel Evans

Roman Reinbach

Sam Revivo

Andy Adasi

James Quinn

Alison Overton

### **Independant Age**

Roman Reinbach

### **Trussell Trust Food Bank**

Suzanne Harrod

Gabrielle Fubara

### **Advice Line Advisors**

Leya Khadim

Raya Awan

## **Services using the office**

- Talking Newspapers
- Royal Association for Deaf People

## **External Providers**

### **IT Support**

Brunel Computer Services

### **SAGE Support**

Ann Galvin Business Consultancy

### **Payroll Services**

Devonports

### **Office Cleaner**

Gary Lee

### **Building Services & Maintenance**

Mike Smyth

Sean Chittenden

Steve Jeppery

Mitch Etheridge

Colin Harper-Penman

### **Accountants**

Azets

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

*We would like to thank our 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 April 2024.*

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

## President

The Mayor of Southend,  
Nigel Folkard

## Vice-Presidents

James Duddridge MP  
Anna Firth MP  
Paddy Murray

## Trustee Board

### Chair

Paula Whittle

### Hon. Treasurer

Graham Robinson

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David Barnes  
Julie Cushion  
Ejaz Nabi  
Nigel Milner  
Dan Bacon

### Company Secretary

David Barnes

### Volunteer Representatives

Flora Maccormick  
Lorraine Boga

### Paid Staff Representative

Itayi Garande

### Royal Association for Deaf People

Gosia Klos & Colleagues

### CABFair

(Citizens Advice Bureau Friends And  
Interested Relatives)

### Members

John Cotton  
Julie Cushion  
Cindy Sayer  
Carla Purkiss  
Michelle Garratty

## Volunteers

### Power of Attorney Support

David Crabb

### Will Making Service

Alan Gershlick

### Form Filling Service

Janet Hawkins

### Research and Campaigns

David Barnes  
Jane Hollywood

### Financial Administrator

Suzanne Harrod

## Advisory and/or Assessment roles - including trainees

|                   |                |                         |
|-------------------|----------------|-------------------------|
| Mark Bailey       | Emma Raffan    | Jane Hollywood          |
| Rosemarie Bailey  | Terry Raynor   | Rosemary Hill           |
| Dorina Banoss     | Andrew St John | Amanda Whitepond        |
| Steve Baum        | Celia Sambrook | Swathe Sivasubruamaniam |
| John Cotton       | Paul Shang     | Ramya Vendatachalapathy |
| Linda Crystall    | Jane Hollywood |                         |
| Michelle Garratty | Jane Lusty     |                         |
| Alan Gershlick    | Josephine Rynn |                         |
| Andy Kay          | Florence Boye  |                         |
| Murray Page       | Josephine Ryan |                         |

## Non-Advisory Roles

|                 |                  |                  |
|-----------------|------------------|------------------|
| Julie Armstrong | Flora MacCormick | Catriona Hinsley |
| Lorraine Boga   | Shazia Nabi      |                  |
| Rosalind Efde   | Samantha Nelson  |                  |
| Monica Gyseman  | Marion Holland   |                  |
| Janet Hawkins   | Nicola Smith     |                  |

## Student Work Experience

|                  |                |              |
|------------------|----------------|--------------|
| Alice Prentice   | Alayna Hussain | Grace Bowen  |
| Maisa Chowdhury  | Lucy Holland   | Apryl Banoss |
| Bhargav Bhatt    | Jason Fubara   |              |
| Shaik Mazaruddin | Haniel Edem    |              |
| Anamika Pillai   | Evie Shang     |              |

## Social Work Student

Teisha Clarke

“

***Our heartfelt thanks to all of our  
volunteers and staff for their hard work  
and dedication throughout the year***

”



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