

CITIZENS ADVICE DISS, THETFORD & DISTRICT
Presidents: Mayor of Diss and Mayor of Thetford



Annual Review 2015/16

Registered Charity No. : 1089052
Company Registration No: 04212031

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OUR AIMS and Principles are:

To help people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. We use evidence of our clients' problems to campaign for improvements in laws and services that affect everyone.

Our principles are to provide advice which is independent, impartial, confidential and FREE.

To access advice visit www.citizensadvice.org.uk

Chair's report and reflections of the year.

Marion Morse, MBE.

This has been another busy and challenging year for the bureau. Elsewhere you will see the report from our Operations Manager, Mel Jones, commenting on the numbers and types of problems clients bring to us. The number of clients continues to increase. What the numbers alone do not make clear is the increasing complexity of the problems that our clients need to resolve.

On page 8 you will see 3 cases that show the increasingly complex difficulties that clients face and how they can approach the bureau. They also show the various ways that we can advise people. People can come to us for a face to face interview or contact us initially by phone or by e-mail. They may go to Loddon where we have one of our information kiosks before approaching us or they can use 'advice guide- www.citizensadvice.org.uk. If they are families with someone who has cancer they can come to us through our joint BigC project operating in the main hospitals in Norfolk. If they are facing a crisis they can now use one of our Help through Crisis – Advice Champions. This project is a partnership with our colleagues at Citizens Advice Mid Norfolk and other specialist agencies funded by the Big Lottery. Our Pension Wise contract has been renewed for a second year and we are also able to offer energy advice, talking with people about checking the value for money of their supplier, their pre-payment meters as well as fuel debts along with other priority and non-priority debts.

In drawing up our business and development plan, this year we are mindful of the need to continue to improve the quality of the service we provide.

This year we will focus on :

- Developing further the quality of our advice
- Reaching clients who do not use our services by making ourselves more accessible, especially to those with mental illness.
- Being more pro-active in our Research and Campaigning work
- Maintaining our reserves at an appropriate level
- Assessing the impact of our advice.

Our funders continue to support us, although we are aware of the pressures that they are facing. We will continue to make efforts to remind funders of the value for money that we provide both in the quality and quantity of our work.

The quality of our work has been confirmed. Our national association, Citizens Advice, has recently carried out our regular membership audit, which all bureaux undergo every three years. It covers all aspects of bureau work, advice, governance, research and campaigning, finance and administration. The outcome is that we have achieved an outright pass, the highest grading possible.

As part of the preparation for this audit, staff and Trustees carried out a thorough scrutiny of our working practices through our Trustee Board's committees; the team all worked together on our training away days and we have completed a total overhaul of our administrative systems. We have installed a NAS drive, where we can store documents electronically, thus removing the need to have so much paper!!

Everyone in the bureau, approximately 100 people, has contributed to this outstanding result and should be congratulated. All volunteers, staff and trustees have been both individually and collectively involved. Our thanks go to them all.

Our thanks must also go to the volunteers and staff who have left the bureau this year, many moving to paid employment. Our especial thanks must go to one of our Trustees – Neil Howard. Neil has left the Trustee Board having been asked to take on a significant new role as a member of Diss Town Council. . He has been an active and supportive Trustee and we will miss him.

Operation Report - Advice Trends, our specialist services and working with our Partners.

Mel Jones, Bureau Manager (Operations)

The numbers of clients seen at both Diss and Thetford have increased during 2015 to 2016. In all, we saw 5,347 clients during the financial year (2015-16), an increase of 41% in the previous financial year. A significant underlying factor behind the increase in numbers of clients has been the success of the Pension Wise project. In all, 1,053 clients were dealt with by Pension Wise from 6th April 2015 to the end of the financial year, representing just over 19% of our total clients. This affects the statistics in a number of ways, for example, it has enabled us to draw in clients from a much wider geographical area, as Pension Wise covers both Norfolk and Suffolk. It has also significantly increased the percentage of enquiries about financial services and products. This in turn has enabled us to draw in clients who might not otherwise have used our services, particularly those in work and those with a higher disposable income and higher levels of home ownership, for example.

However, even without the clients using Pension Wise, we saw an increase of 13% in the numbers of clients seen, compared with the previous year. The key enquiry area was welfare benefits, where 1,242 clients were seen, representing roughly 23% of all clients in the year. This reflects the activity of the generalist advisers, but also the work carried out within the Big C project, which operates in the four main hospitals within Norfolk and provides welfare benefits advice for patients with cancer and their families. This assistance helped clients to access in the region of £1.5 million pounds in eligible benefits, an average of almost £5,000 per client. Clients were assisted with a multiplicity of issues, including debt, housing, and transport and travel, the latter mainly in the form of Blue Badges for parking. Big C clients were also helped to access charitable grants, particularly Macmillan grants, which amounted to in excess of £17,000 in the year, an average of £360.00 for each client on whose behalf we applied for charitable support. These grants are used to pay for a range of items, from household furniture to adaptations for disabilities, clothing and wigs for those who have had surgery and help with transport costs for patients who have no statutory entitlement for support with these extra costs.

Improving the Quality of Advice

The increase in the numbers of clients seen also reflects an increased effort by session supervisors to accurately capture as many aspects of an enquiry as possible by, for example, ensuring that all

relevant Advice Issue Codes (AICs) are added. This has been achieved partly through holding six monthly team planning days for staff and volunteers, where the quality of advice is a predominant item on the day's agenda. This gives staff and volunteers an opportunity to reflect on their practice and to bring some standardisation to the recording of advice, through discussion with colleagues about best practice. The planning day also helps us to engage with the local community, by inviting other stakeholders and to celebrate the year's successes, for example in the presentation of certificates to recently qualified advisers by Trustees. Another significant factor has been the recruitment of an Advice Services Manager during the period, to enable the organisation to take an overview of quality trends and to work with supervisors as we approached the new Quality Assessment pilot, which requires monthly assessment of cases in line with the Citizens Advice Common Assessment Tool (CAT). We began the new assessment process in March 2016, following a period of training.

Enquiries

In terms of the numbers of new enquiries, given that some will have carried over from the previous year, the number was 3,171, which were allocated 5,319 AICs. This tells us that on average many clients present with more than one problem and some with multiple issues. In terms of the number of events and activities this generates (face to face interviews, phone calls, letters, e-mails, third party contacts, etc), this represents on average six events and/or activities per client:

Total new enquiries	3,171
Client events and activities	30,260
Total advice issues	5,319

This shows clearly that the work that takes place after a client has been seen for the first time is significant and shows the breadth of our work in negotiating with e.g. the Department of Work and Pensions, Local Authorities or with third party creditors.

Our **Money Advice Service** figures regarding debt have been influenced by the long term sickness of one of our specialist staff and this has sadly led to failure to meet targets. Nevertheless, the contract functioned at around 69% during the year, which reflects the sterling efforts of supervisors and volunteers to undergo further training and arrive at solutions for debt clients. The number of debt clients dealt with has however been lower during this period, although there has been considerable activity among the generalist volunteers to endeavour to continue helping clients with debt issues. We helped 369 clients with debt issues, representing 12% of the total clients seen. We helped clients with approximately £2.9 million pounds worth of debt in total. The total for debts written off through Debt Relief Orders was approximately £1,083,500, which demonstrates that Debt Relief Orders have become embedded in the work of money advisers and are useful in addressing debts for those with low incomes.

Case Recording

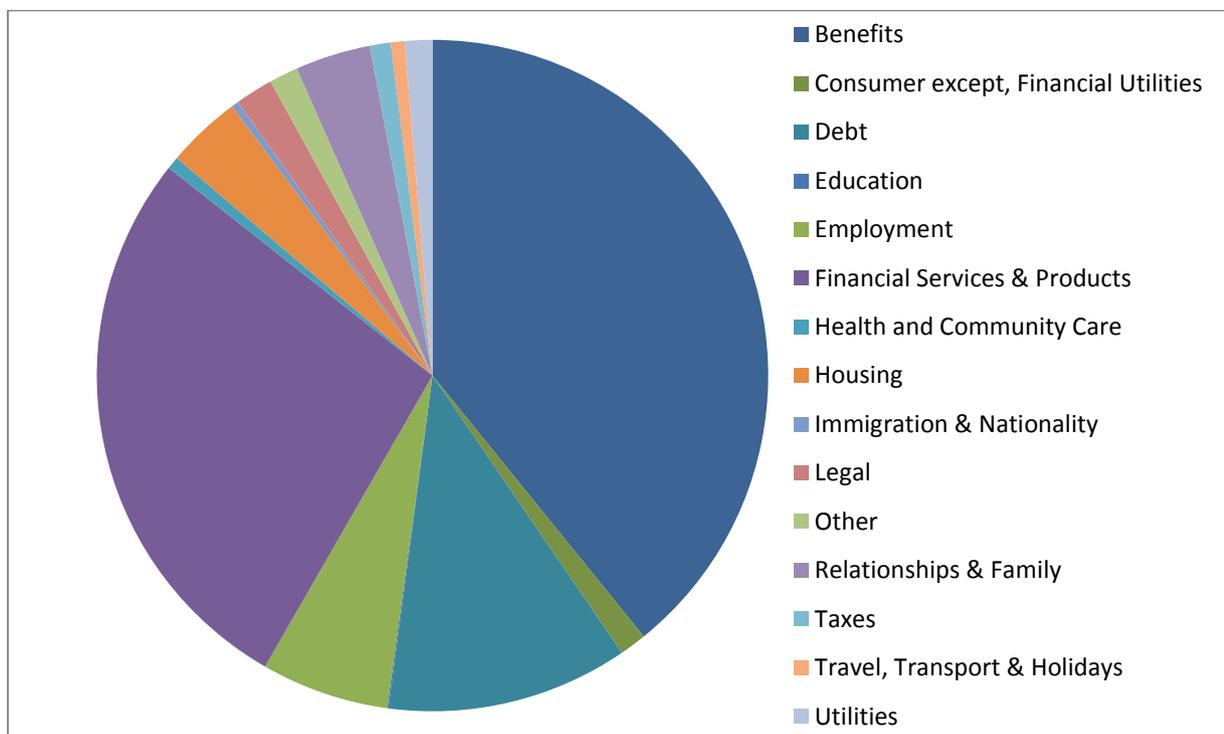
There is also a need to bear in mind that we are moving away from 'Gateway' recording towards the use of 'Quick Enquiry', particularly at Thetford. In Petra, our secure case record storage, only some AICs are counted against a Gateway, whereas Quick Enquiry captures all the AIC data. This in

itself will impact upon the figures, as it will appear that we dealt with more issues than in previous enquiries. This, coupled with the increased accent on quality and supervision, has led to an apparent increase in the number of issues with which each client presents. This is corroborated by daily anecdotal evidence from session supervisors, who comment that we see increasingly complex problems and that the avenues of resort for client presenting with these multi-faceted issues have reduced, particularly where access to face-to-face advice is concerned. We see increasing numbers of clients with complex benefit issues in a climate of welfare reform and many clients recognise that these issues require significant expertise to bring them to a successful outcome.

What we can be sure about is that the quality of case recording continues to improve. Our funders are moving away from purely counting numbers through the door and towards measuring the impact of our advice for clients.

Issues brought to us.

The issues which clients bring to us have become more complex at both Diss and Thetford and many clients present with multiple issues. For example, we dealt with almost 100 food bank requests during the year, as changes in the benefits regime bear down increasingly on clients. The impact of the spare room subsidy, the introduction of Universal Credit and the move from DLA to PIP have led to an exacerbation of need. In addition, the demise of legal aid and charges for lodging Employment Tribunal claims have led to more clients seeking our help as alternative forms of support are removed. The ratio of enquiry areas can be seen in the following chart:



Treasurer's Report

Heneage Legge-Bourke, Honorary Treasurer

Results of the Year ending April 2016

Despite income increasing by 27% to £575,885 over the year, expenditure also increased but by significantly more to £628,747, an increase of 74% from 2015 resulting in a loss of £56,862. This was largely due to the workforce doubling from 12 in 2015 to 24 in 2016 in order to service our contracts, giving salary costs of £369,267, which were over half total costs and an increase of 101% from the previous year. Volunteer and staff expenses increased by 68% commensurate with the higher staffing levels.

It should, however, be noted that depreciation accounted for over 50% of the total loss and is not a cash item, so cash at bank and in hand actually increased to £194,277 thanks largely to a welcome and significant reduction in the level of debtors which reduced from £64,897 to £12,898, reflecting management's efforts to collect payments more quickly from our funders.

Net assets reduced to £240,815 down from £293,677 the year before, balanced by restricted funds of £40,728 and unrestricted funds of £200,087. The mix between restricted and unrestricted funds changed radically, however, to show that unrestricted funds were 83% of the total whereas the year before they had been 56% of the total. This gave us greater flexibility for the allocation of funds across our activities.

The current year

Whilst we are expecting another difficult year, our cash in hand is being put to better use with The Charities Aid Foundation (CAF) and its level gives us a relatively comfortable position to face our existing and predictable future commitments. There will be a small increase in pension contributions when we comply in November with the Government's compulsory workplace pension scheme.

We remain, however, concerned with the general reduction seen across the board of Local Authority funding so we deliberately built up our reserves and are redoubling our efforts to ensure timely payment of our committed funding, whilst actively seeking other sources. To this end we now have a fundraising team in the bureau. Staff numbers have been reduced from the previous figure of 24 down now to 16 and cost control has been increased and uneconomic billings by our suppliers have been cancelled. With lower staffing levels, salary costs can be expected to reduce significantly as should their related expenses.

DISS, THETFORD AND DISTRICT CITIZENS ADVICE BUREAU

(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2016**

	Note	Restricted funds 2016 £	Unrestricted funds 2016 £	Total funds 2016 £	Total funds 2015 £
INCOME FROM:					
Donations and legacies	2	-	3,225	3,225	4,825
Other trading activities		-	1,584	1,584	953
Investments		-	464	464	82
Charitable activities	3	428,747	137,269	566,016	438,678
Other income		-	4,596	4,596	9,012
TOTAL INCOME		428,747	147,138	575,885	453,550
EXPENDITURE ON:					
Charitable activities	4	513,604	115,143	628,747	361,969
TOTAL EXPENDITURE		513,604	115,143	628,747	361,969
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS					
Transfers between Funds	10	(84,857)	31,995	(52,862)	91,581
		(4,228)	4,228	-	-
NET INCOME / (EXPENDITURE)		(89,085)	36,223	(52,862)	91,581
NET MOVEMENT IN FUNDS		(89,085)	36,223	(52,862)	91,581
RECONCILIATION OF FUNDS:					
Total funds at 1 April 2015		129,813	163,864	293,677	202,096
TOTAL FUNDS AT 31 MARCH 2016		40,728	200,087	240,815	293,677

The notes on pages 10 to 17 form part of these financial statements.

Some of our clients' casestudies

(names are fictitious)

Rob

Client rang using Adviceline, and the initial Gateway enquiry was then referred to Diss by Mid Norfolk Citizens Advice. The Bureau found that Rob was in a secure mental health facility. He had applied to be discharged, but this had been denied. He wanted to appeal to a Mental Health Tribunal and needed a solicitor to represent him and to assist in completing the relevant form, which was due to be submitted that day. He had phoned the Law Society, who identified three potential solicitors for this type of work. The Adviser called one of the firms to confirm that they were able to take on this kind of work and was referred to a specialist solicitor in this area, who is able to take on legal aid work. Adviser gave this information to client, who would contact the solicitor suggested. The solicitor agreed that Rob could contact them directly. Adviser ascertained that Rob would get help with transport to London from his facility. Rob was assured he can call the Bureau again if he needs any further assistance.

Margaret

Margaret has three children living at home; they are 20, 18 and 13 years of age. The two oldest children are working, but at present they do not contribute very much to the household budget. As a consequence there has been a shortfall in the rent. Margaret is working, but her income is low and she also has some other debts. She is asking for help for the first time because her landlord is seeking to evict her and because of her rising rent arrears.

She is terrified of being homeless and frightened for herself and her children, in case they are all split up and her youngest child has to go into care. She has put off talking to her landlord, as she admits she hasn't got the money to make a reasonable offer towards settling her rent arrears

The adviser assessed Margaret's situation and the things she had tried to do. They started first by tackling the issue of her rent arrears with a claim for Housing Benefit. The adviser also arranged help toward her council tax payments and a Discretionary Housing payment.

Margaret attended the eviction hearing, supported by the adviser. As Margaret had now begun to make changes to her financial situation and pay off her rent arrears, the eviction warrant was suspended for six months, to allow Margaret more time to settle her affairs. Margaret agreed to take further advice and support from the Bureau to help her to understand the factors underlying her problem and identify ways to resolve them. Together they continue to monitor progress and have also been able to access some funds through charitable grants to help. In addition, Margaret has worked with her family to ensure that the adult children recognise their responsibilities and the need to make reasonable contributions to the household budget.

Heather

Heather had been visited by our BigC adviser on the hospital ward. Heather is due to be discharged from hospital at the end of the week. She has been told she has terminal cancer. She was concerned about how she and her partner would manage once she was at home and how they would survive financially. At present they were receiving some benefits but as their circumstances were changing it was important to check their entitlements. At present, they receive some Income Support and Council Tax Relief. She and her partner own their home outright.

They were advised that they could be entitled to:

Personal Independence Payment – claim made by adviser on client's behalf under special rules for terminally ill people. The Adviser telephoned the Department of Work and Pensions (DWP), who processed claim and it should be paid within about 2 weeks giving them a significant boost to their weekly income. .

Carers Allowance – when Personal Independence Payment (PIP) is received, Heather's partner should claim Carers Allowance immediately. The correct contact details were supplied.

They were advised to inform South Norfolk Council (SNC) of their change in circumstances.

They could also apply to Norfolk County Council for a Blue Badge for someone under special rules for terminally ill people.

The Adviser helped the couple to complete a form for help with transport costs to and from hospital for treatment – they are automatically entitled to this, as they are receiving Income Support at present.

They also completed an application for a Macmillan Cancer Care grant with Heather as she would like a recliner chair when she goes home. They were informed a week later that grant had been allowed - £300.

Later the adviser sent Heather details of help with Prepayment Meters (Energy Best Deal) and information on the energy supplier's Priority Services Register as she is clearly vulnerable and should not be off supply. The Adviser also provided information on the Watersure scheme for vulnerable clients.

From a grateful client

Many thanks for helping me to resolve issues with the CSA/CSM. I really have appreciated your help and your help has relieved a lot of worry for me as now the CSA/CSM have advised the case is closed and no money is owed at all.

Many thanks again and kind regards.

Thoughts from two new boys!!

Tom Smith, Bureau Manager (Finance and Fundraising)

I took up my responsibilities as Bureau Manager (Finance & Fundraising) in April 2016.

I had worked previously as a Guidance Specialist on the Pension Wise project and I have continued to manage this project into its second year.

My background is in general management and financial services so whilst this has been a good fit for a large proportion, part of my role there has been a learning curve to other aspects of it.

Fortunately we have an extremely knowledgeable and helpful team at both in the Diss and Thetford offices and I have been able to get all the help I've needed, when I've needed it.

I had previously worked with my co-manager Mel Jones for eight months, before we were appointed as joint managers in April 2016. It was good for me to know that I would be working with somebody I knew and with whom I had already established a good working relationship. In conjunction with the Trustees we have agreed very detailed and definitive job specifications. Mel and I find it very easy to work effectively with us each taking the lead in individual areas but by talking regularly we can make sure we are both fully aware of what the other is doing.

What has become apparent to me is that for both our clients and the Bureau we can expect one of our primary challenges to be to maintain the availability and quality of our services and to continue to improve beyond the standards that we achieve at present.

In my view, we are extremely lucky to have a very skilled, loyal and committed set of people working in the Bureau with diverse skills and abilities to ensure that we are equipped as well as possible to meet the challenges we will face going forward.

Eric, Adviser - A trainee's journey from innocence to advice work.

Having just achieved fully accredited advice worker status, I thought it was a good opportunity to reflect how I had reached this point.

When I realised in early February 2014 that I was likely to have to accept redundancy from my role as IT Services Manager at a Norfolk Sixth Form College, and feeling too old to get another similar role, I applied for three volunteer roles: Driver for Norfolk Hospital's Car Service, IT/Data volunteer at Citizens Advice Norfolk in Norwich and a similar post at Diss CAB.

I was contacted by Becky Chapman (now our Training Supervisor) within 24 hours and arranged to meet with her!!

Becky let me down gently over the IT, Diss Bureau was and still is well served in that area, but instead she encouraged me to consider advising, as she thought from my application that I had the appropriate skills.

More reluctantly than I let on, I agreed to give it a go. I did a taster day, and was immediately captivated by how much help the volunteers were able to provide and the wealth of information that was available on-line to assist the volunteers in helping the clients.

So, I started on the path and commenced my training as a Gateway Adviser in April 2014, with Becky's guidance and by coming to Citizens Advice in Diss, two days a week. I was soon sitting in on interviews with experienced advisors, working through the study packs and by the end of 2014 I had become a qualified Gateway Assessor. The first few interviews on your own are a bit daunting but there is always help and guidance available in the shape of the Advice Session Supervisors (ASS's). They are the greatest resource for clarifying your thoughts and pointing you in the right direction!

I guess, I had really got the bug by then, and with the support and encouragement of the ASS's and more guidance from Becky, I moved on to the full Adviser training. This has taken a little longer to achieve, mainly because once qualified as a Gateway Adviser, working with clients, needs to be balanced with the continuing training programme.

So here I am after two and half years, enjoying every minute of every day that I'm there. I'm doing something I'd never thought about when I was planning my retirement and from feedback it appears I'm doing it quite well!! Enjoying helping people certainly helps but the training really does give you the confidence to work with the clients' to help them find solutions to their problems.

Managing governance effectively

For some time trustees and senior staff have been working closely together in a much more transparent way but also considering how to enable both main offices in Diss and Thetford to work consistently and harmoniously. This has been achieved by sharing staff in both offices with our two managers working in both and creating sub committees made up of trustees, staff and volunteers. These committees meet bi-monthly and report regularly to trustees at their board meetings. Terms of Reference have been agreed. These are as follows:-

- Senior Management Team (staff only)
- Development & Fund Raising
- Finance & Remuneration, Audit, Risk & Compliance
- Personnel, Health, Safety & Well-being
- Research & Development

Last year nationally the Citizens Advice service:-

- helped over 2.7 million people face to face, by phone, email or web chat.
- helped with 6.2 million issues in the last year.
- provided support in 2,900 locations across England and Wales.
- received visits to our website 36 million times in the year to get advice.
- Had over 23,000 volunteers working across the service

Research & Campaigning

Research and Campaigning, formerly Social Policy, is integral to the work of Bureaux.

Throughout this year our Research and Campaigning Group has been very active, encouraging advisers to complete BEFs (Bureau Evidence Forms), raising awareness in the local community through press releases and attending community projects and events. We have also contributed to Citizens Advice's national campaigns through requests for evidence.

Prominent amongst these contributions this year have been:

- Scams Awareness Month
- Big Energy Saving Week
- Waiting times to speak to HMRC
- Basic Bank account research
- Welfare Reform and its impact
- Local job adverts to check accuracy

Below is a snapshot of the group's reports to Trustees showing the scope of a piece of research and related community and national activity:-

DATE	ACTIVITY	FOLLOW UP	FEEDBACK
July 2015	<p>SCAMS AWARENESS MONTH</p> <ol style="list-style-type: none"> 1. Posters and postcards displayed/handed out in waiting rooms at Diss & Thetford. Suffolk TS collection box in waiting room 2. Press release to local papers. Article in Diss Express 17/7/15 + online edition 13/7/15 3. Stand in Diss library 13 – 17 July 4. Stand in Barclays bank Diss 20 – 22 July 	<p>2 case histories recorded.</p> <p>Possible inclusion in Citizen Advice national coverage.</p> <p>Citizen Advice survey on local activities completed and returned – 14/8/15</p>	
26/10 – 31/10/15	<p>BIG ENERGY SAVING WEEK</p> <ol style="list-style-type: none"> 1. Press release to local papers 2. Stands arranged : <ol style="list-style-type: none"> a. 26/10 – Loddon Library + annex b. 27/10 – Diss Library c. 28/10 – Harleston Information Plus. d. 28/10 –Thetford – Carnegie Room e. 29/10 – Eye Health Centre 3 B.E.S booklets and other leaflets 	<p>10/11/15</p> <p>Return submitted to Citizens Advice detailing activities</p>	

	delivered to estate agents and letting agents in Diss and elsewhere.		
Oct – Dec 2015	Local job adverts survey – using Diss and Thetford job ad sites. In parallel with national Citizens Advice research to check the accuracy, usefulness and comprehensiveness of the information in local job adverts	Survey recorded – info shared with Citizens Advice Norfolk office and subsequently Citizens Advice nationally – early Jan 2016 Press release – Feb 2016 Several LARF’s submitted to Citizens Advice detailing this research- 5/1/16	Press release published in Diss Express 11/3/16
20 May 2016	Job adverts survey (see Dec 2015)	Citizen Advice report on the survey results in lobbying Government Digital Service – (gov. internet design service) – gov. had taken up Citizens Advice’s suggested template for job ads, so in future all gov. job ads will follow this design.	

Our Bureau group meets very regularly and Peter Dudley attends all the Norfolk Bureaux group meetings.

From a grateful client

Thank you Sue and Jan. We now get full payment for Attendance Allowance. It is much appreciated.

We are always looking for more volunteers. If interested or you want further information please contact us on 01379 644912.

Our own thank you's to those who support us

We would like to thank our many financial supporters. Our local authorities, town and parish councils provide us with funds to provide a core service to those living in their areas. To add value to this work we raise additional money so we can work in specialist subject areas where there is a real need such as money advice/debt or health issues, or where we can work with partners to enable clients to get the extra support they need easier and quicker. Below is a list of our current supporters to whom we are most grateful.

Alburgh Parish Council
The Allotment Fund
Anonymous individual donor
BigC
BigL Advice Service Transition Fund (until September 2015)
BigL Help through Crisis
Breckland Council
Brome & Oakley Parish Council
Citizens Advice Mid Norfolk
Citizens Advice Norfolk
Diss Quakers
Diss Town Council
Diss Womens Institute
Energy Best Deal under contract with Citizens Advice
Eye Town Council
Fressingfield Parish Council
Grant Thornton
Hastoe Housing
Institute of Swimming
Mid Suffolk Council
Money Advice Service Debt Advice Project under contract with Citizens Advice
Norfolk County Council
Norwich & Peterborough Building Society
Palgrave Parish Council
Pension Wise under contract with Citizens Advice
Redgrave Parish Council
Redenhall & Harleston Parish Council
South Norfolk District Council
Suffolk County Council
Tharston & Hapton Parish Council
Thetford Town Council
Thornham Parva Parish Council
Totemic
Village Womens Circle
Weybread Parish Council
Wilby Parish Council
Winfarthing Parish Council

Thanks to all of our Team

There are many people in our team and all are totally committed, passionate, caring and very talented and we wish to acknowledge each and every one. Below is a list of our current team:-

Diss Office Volunteers

Tracey Bennett
Ozlem Bicak
Janis Britland
Gill Cauldwell
Simon Corbyn
Mike Drew
Peter Dudley
Laura Gosman
Pat Grant
Patrick Harrington
Lynn Howard
John Hutton
Hilary Jones
Anne Kenyon
Cecilia Kidd
Liam Mcgrath
Ruth Noble
Sue O’Gorman
Rosie Parke
Sally Payne
Elaine Phillips
Diana Poole
Graham Rumbelow
Peter Scase
Karen Smith
Eric Stone
Sandra Todd
Jean Tomkinson
Laurie Vanner
Sue White
Bernice Wyatt

Trustees

Penny Cuerden
Stephen Drake
Jane Guy, OBE
Violet Highton
Heneage Legge-Bourke
Martyn Lewis
Marion Morse, MBE
Vera Proudlove

Thetford Office Volunteers

Celia Bailey-Green
Ann Bourne
Jon Coles
Sue Colledge
Dorota Cooper
Thiago Costa
Judith Earwicker
Laura Gosman
Jacquie Howels-Young
Marcela Kowalik
Frances O’Kane
Pat Parker
Debs Powers
John Rudling
Peter Saunders
Feria Siblon
Carol Snow
Karolina Stachura
Barbara Stannard
Shaun Sturman
Alan Thomas

Staff

Keith Arnold, Advice Session Supervisor
Denise Bogacki, Advice Session Supervisor¹
Sonia Browne, Crisis Champion²
Becky Chapman, Training Supervisor
Andy Clifton, Pension Wise Guider
Mandy Cook, Finance Officer
Richard Holloway, Diss maintenance contractor
Rachel Hood, Diss office cleaning contractor
Michael John, Advice Session Supervisor³
Mel Jones, Bureau Manager (Operations)
Caroline Mackinson, Project Manager
Key Neville, Money Advice Administrator
Pat Parker, Pension Wise Administrator
Tom Smith, Bureau Manager (Finance & F/R)
Ian Sperrin, Pension Wise Guider
Charlotte Watts, Pension Wise Guider
¹ & welfare benefits specialist
² & money advice trainee
³ & employment specialist

CITIZENS ADVICE DISS, THETFORD & DISTRICT

Presidents: Mayor of Diss and Mayor of Thetford



Diss Office (Shelfanger Road) 01379 651333

Email: advice@disscab.cabnet.org.uk

Monday	1000 – 1500	Drop in and appointments
Tuesday	1000 – 1500	Appointments only
Wednesday	1000 – 1500	Drop in and appointments
Thursday	1000 – 1500	Drop in and appointments
Friday	1000 – 1500	Drop in and appointments

Also Thursday lunch time Local solicitors by appointment

Thetford Office (Breckland House, St. Nicholas Street) 01842 752777

Email: advice@thetfordcab.cabnet.org.uk

Monday	0930 – 1430	Appointments only
Tuesday	0930 – 1430	Drop in and appointments
Wednesday	0930 – 1430	Drop in and appointments
Thursday	0930 – 1430	Drop in and appointments
Friday	0930 – 1430	Drop in and appointments

Outreaches

Harleston Information Plus, 2 Exchange Street, Harleston

Wednesdays - 10:00 to 12:00

Loddon Library, 31 Church Close, Loddon

(by appointment with the Library on 01508 520678) Mondays - 10:00 to 12:00

Eye Health Centre, Castleton Way, Eye

(by appointment only) Thursdays – 9.00 to 11.00

Home visits for those who would struggle to get into one of our offices are available on request.

Norfolk CAB Adviceline 03444 111 444

Registered Charity No: 1089052

Company No. 04212031

Regulated by the Financial Conduct Authority

Authorised to provide Debt Relief Orders by the Insolvency Service

Members of the Citizens Advice network

Legal Services Quality Mark for Welfare Benefits

www.dissandthetfordcab.org.uk