

WINCHESTER CITIZENS ADVICE BUREAU

# Winchester Citizens Advice Bureau



**Winchester  
Annual Report and Audited Accounts 2004-05**

26/08/2005

**Winchester Citizens Advice Bureau**

The Winchester Centre  
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Email: [advice@winchestercab.org.uk](mailto:advice@winchestercab.org.uk), [administration@winchestercab.org.uk](mailto:administration@winchestercab.org.uk)

Open for face to face or telephone advice and information on any subject

**AIM OF THE SERVICE**

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available; or through an inability to express their needs effectively and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

**FOUR PRINCIPLES OF THE SERVICE:**

**Free      Confidential      Impartial      Independent**

**SERVICES AVAILABLE - WINCHESTER CITIZENS ADVICE BUREAU**

- Advice and information on any subject
- Telephone advice line
- Home-visiting service
- Debt counselling and supported debt management
- Representation at Employment Tribunals
- Representation at Social Security Appeal Tribunals
- County Court Representation and Advice Desk at possession hearings
- Free legal advice (via referral by CAB)
- Outreach to Winchester Prison
- Specialist Mental Health Benefits Adviser  
(via Community Mental Health Team)
- Specialist Money Advice/Benefits Adviser  
(Winchester Housing Association)
- Specialist Money Advice/Benefits Adviser  
(Winchester City Council)
- Citizens Advice Outreach Service (including home visiting, disability advice line, and outreach to Alresford and South Wonston GP surgeries)

**CHAIR'S REPORT - David Marklew**

This has been my second year as Chair of Trustees and I continue to be amazed by the scope of the bureau's work and the dedication of the staff and volunteers.

Our advice service operates face to face, by phone, by letter or by e-mail. We reach into the courts and the prison. With home visits we give advice to those who are housebound for whatever reason. Our specialist money advice and mental health advice services are in great demand.

To deal with nearly 20,000 clients we have more staff and volunteers than ever before and a budget to match. Not surprisingly accommodation became a problem and we have created additional office space and improved interview rooms this year within our premises in The Winchester Centre.

We now provide a regular outreach advice service to South Wonston and Alresford and are grateful for the accommodation and facilities provided by the Doctors surgeries in those areas.

Like any modern efficient business, Citizens Advice Bureaux are reliant on computer systems. All the bureau's case records are now input and held on computer and over the last year the staff and volunteers have grappled with mastering the system. In addition, the information library, which is the bible for all advisors, is now only available on computer. This transition has put a huge load on staff and volunteers for training and adjusting to the "electronic culture" but all have approached it with enthusiasm and commitment.

The Trustees take a long view of the Bureau's affairs and are addressing the prospect of unusually severe financial constraints in the coming years. Winchester City Council, which is our main funder, faces major financial constraints across all its services and the Trustees recognise that our grants will fall short of our needs. The Outreach Service funding from the national lottery Community Fund will also come to an end next year. The Trustees are therefore reviewing all aspects of the Bureau's work and finances with a view to reduce costs and find new sources of funding wherever possible. The Volunteer representatives on the Trustees and the paid staff are providing much needed help and advice in this task.

David Marklew, Chair  
Trustee Board

## WINCHESTER CITIZENS ADVICE BUREAU

### **Managers Report - Jenny Meadows (Manager), Mary Barnard (Deputy Bureau Manager)**

- introduction of CASE the CAB case recording software
- the creation of a fifth interview room and check in area
- upgrade of our Computer Server
- changes to staffing

All the above has again meant a busy year for the Winchester bureau.

**PREMISES** The bureau has always been unable to keep up with the numbers of clients visiting the bureau. There have been occasions when we have had volunteer advisers available but not interview rooms available. Therefore, everyone involved with the bureau was delighted when Lampard builders arrived on 20 December to undertake the building work. This has given us a revised reception area and a fifth interview room made out of part of the waiting room. We were able to carry on with a telephone advice service during this time despite the noise and disruption. We opened to personal callers on Tuesday 4 January with the builders finishing off around us.

Our interview rooms continue to be used by Olive Branch Christian Counselling in the evenings to make full use of our facilities, and generate some income.

**CASE** Having deferred the use of CASE in January due to its unreliability, CASE became more stable and the bureau closed for a week at the end of March 2004 to allow all staff to undergo further training and practice. The interview recording software was relaunched within the bureau in April 2004 and after a few unreliable periods became stable from September 2004. This caused a very difficult and stressful time for all concerned, particularly for the Bureau Manager and Deputy Manager who had to put aside their day to day work to support staff during this time. The monitoring of casework (quality of advice checking) undertaken by core management now proves to be extremely time consuming. However our fantastic team at Winchester rose to the occasion and stuck with it. CASE is not a very user friendly programme but once staff got to grips with it (we are all still learning) it has become a normal part of bureau life and staff either put up with it or love it.

Two revised versions of CASE were installed during the year with Version 3.0.4. causing severe disruption during September 2004 but Version 3.1 in March 2004 causing no difficulties.

**APPOINTMENTS** On the introduction of CASE, the bureau started an appointment system, whereby a client was offered a one hour appointment and the adviser was

## WINCHESTER CITIZENS ADVICE BUREAU

allowed a further hour to key in the interview to CASE. However, within two months this way of working provided unsatisfactory for both advisers and clients and the service resumed to offering an open door policy and two appointments a day. As we increasingly having to ask clients to return another day a Trustee Board sub-group is reviewing the delivery of service in the bureau.

**SCANNING** The bureau was in the second tranche of a pilot scheme regarding scanning into CASE. We have received a free scanner for this work. All paperwork except that to do with debt clients is now scanned into CASE.

**HEARING LOOP** Using the donation from Mr and Mrs Gladstone in memory of Alex, (a volunteer who died in March 2004 aged 24), we purchased and fitted a hearing loop in Interview Room 1, and a portable system for use anywhere. On 26 October 2004, Mr and Mrs Gladstone, in the presence of the Mayor Cllr Cecily Sutton, made a formal presentation.

**WINCHESTER CITY COUNCIL MONEY ADVICE WORKER** Andrew Sedden, our Winchester City Council Money Advice Worker, was with us for a year and left in September 2004 to devote more time to his freelance IT career. Meg Chant who joined us from Andover CAB where she was an experienced advice worker replaced him. Annie Whale an experienced money advice worker undertook some casual work during this time and together with Mary Barnard, Deputy Manager who line manages the project ensured the service to clients and funders continued seamlessly.

**CITIZENS ADVICE OUTREACH PROJECT** With permission from the funders of this project the Community Fund (Lottery), some major staff changes took place within the Citizens Advice Outreach Service (CAOS). Maggie Schofield the CAOS Manager changed roles to be the CAOS Administration Officer. One of the Project's advice workers, Kate Gedye took on the role as Manager. The hours she released were taken on by one of her job share partners, Denise Cox, who released her administration hours. Liz Sladen released her (CAOS) administration hours when she took on the administration hours created within the upgraded Mental Health project this year. Chris Janson left the bureau after being with us in various roles: volunteer IT Co-ordinator; trainee and then paid administration officer. So basically all change within the bureau!

**VOLUNTEERS** During one period this year our numbers of volunteers went to its highest ever with 47 advisers (including trainee advisers and trainees) and 13 volunteer administration. Retention of volunteers has continued to be good.

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Three of our very long service volunteers "retired" during the year. Lynette Joly (28 years), Bridget Hickey (22 years) and Trish Brownlow (16 years). Lynette had been with the bureau both as a volunteer and for some time as a paid Deputy Manager and her "light touch" will be sorely missed. Bridget kept us all in line with a wonderful manner and Trish's calm and serene manner was an asset both to the bureau and her visits to Winchester Prison. They are already sadly missed.

**RECEPTIONISTS/CASE INPUTTERS** The role of Receptionist continues to be developed although some difficulty was experienced in filling all bureau sessions. This new role has released the volunteer Advice Session Supervisor to do just that. The CASE inputter role diminished as all but two advisers input their own and the receptionists now mainly cover this requirement.

**LAW DEGREE STUDENT** Again we welcomed another law degree student who gained work experience with us for 4 days, undertaking administration tasks alongside observing interviews and how the bureau works.

**PAPER INFORMATION SYSTEM** This was withdrawn by bureau at the end of March 2005. All advisers use the Electronic Information System II, which is basically a replica of the paper system on CD-ROM. NEW EIS is due during 2005 with a search engine, which will be more like searching on the Internet.

**PENSION SERVICE** We are very sorry that the one afternoon per week Pension Service surgery held in the bureau was withdrawn by them during this year. We are frustrated that they wish to work in partnership with the community one minute and withdraw their service with only a few weeks notice the next. A letter was sent to our Member of Parliament on this issue.

### THANKS FROM CLIENTS:

*"I just wanted to thank P... very much for calling me today - she was extremely friendly and helpful and did everything she could have to help with my query."*

*"Thank you for your very prompt reply to my email enquiry. I most appreciate the help you have given me now and previously."*

*"I spoke to someone this morning from your office, who gave me very comprehensive advice, which I intend to follow. Thank you so much for your very speedy and courteous service."*

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*"I can't thank you enough for your efforts, which I am sure played a big part in getting this decision reversed."*

*"I am delighted to let you know that we have been successful in our benefit claim. Obviously we rather not claim it at all but it has meant that I can afford to take unpaid leave from work to take E.. to the group which she will benefit from."*

*"... I must thank you for all your time effort and skills to which you put into my situation and I hope you are as pleased as I am."*

**TRAINING** We have continued our trend of recruiting volunteer advisers every nine months. We recruited 9 volunteers in September 2004. More than half of our advisers continue in training which can take up to 2 years to complete. However we expect this percentage to change dramatically during the next year when our big 2003 intake of volunteers complete their training and gain their Certificate in Generalist Advice Work.

**IN HOUSE TRAINING** Due to the size of the volunteer team and the bureau only being able to access limited places on the CAB experienced worker training opportunities, the bureau continued to offer in-house training mainly provided by bureau staff on their area of expertise, eg money advice, welfare benefits, consumer and employment.

**FUNDING** We were successful in a grant application to Friends of Citizens Advice for money to cover a computer assessment for Margaret Gunn our Local Information volunteer. This was carried out in April 2005.

The bureau joined in partnership with other north Hampshire Citizens Advice Bureaux who provide an advice desk at County Court on possession hearings, in a funding bid to the Community Legal Services to pay for support at the County Court Desk. This service is currently provided within the core service of the bureau. Unfortunately we were unsuccessful.

The Winchester district does not have access to many charitable funds and each year we are successful in getting small amounts from Winchester Welfare Charities for client need and we would like to thank them for their continued support. We also continue to hold a small amount of money from Winchester Rotary club to allow us to make small contributions to client need when all other avenues are exhausted.

**COUNTY COURT DUTY DESK** The bureau continues with its service at the fortnightly possession hearing days, and staffed the desk on 24 sessions during the year. The team

## WINCHESTER CITIZENS ADVICE BUREAU

advised 82 tenants and represented the majority at the hearing. Not all defendants choose to attend the court on the hearing date but 70% of those who do seek CAB help. All defendants facing possession proceedings receive advance information about help they can get from their nearest CAB. Those who do so stand the best chance of a court outcome that secures their tenancy and sets repayment of arrears at a realistic rate. Defendants seeking help at the last minute often need help with benefit problems, the hearing is adjourned and they have to return to court on another day.

**WINCHESTER PRISON** Four volunteer advisers continue weekly visits to Winchester Prison, but since the changes at Westhill only see male prisoners. 155 prisoners brought 265 enquiries to the advisors, the main enquiry areas being now around legal and debt issues. The bureau has been providing this service free for more than 16 years but now receives reimbursement of volunteer expenses and a modest fee per visit. The nature of the advising is very different from bureau work as it is only possible to take details of the enquiry during the visit. The advisor then does the research at the bureau, writes letters or makes phone calls as necessary and then advises the prisoner in writing of the action taken or advice requested.

**REPRESENTATION** Kate Gedye, David Ross and Jean Horn continue to be successful at Independent Tribunals on Benefits, Housing Benefit and Disability Appeal Tribunals. Ann Burr one of our volunteer advisers helped a client right up to an Employment Tribunal where she was successful in an out of court settlement. She had been offered a contract that was withdrawn when they discovered the client was over 65.

Publicity

**PUBLICITY** We have continued our monthly Advice Column in the Newsextra and have given talks to various groups including the Giles Group, Alresford Afternoon Social Club, Winchester Bereavement Centre and Army Welfare Officers.

**COMMUNITY LEGAL SERVICE PARTNERSHIP** The bureau continues to be active in this partnership and in the creation of the strategy and priorities for action for the local area including putting the need for Citizens Advice Bureau home visits in the urban and rural areas as a priority need.

**DOMESTIC VIOLENCE REFUGE** The Manager continues to be an active member of this group. One of the current themes is to influence Winchester City Council Homeless department in housing people direct into permanent housing instead of forcing them from the refuge which is emergency housing, into temporary housing before then offering permanent housing. A difficult situation for the children of these clients who may have to change school 3 times before being settled.

## WINCHESTER CITIZENS ADVICE BUREAU

**WINCHESTER AND DISTRICT SAVERS (WADS) - CREDIT UNION** The Manager continues to be a member of this steering group, which is about to register with the Financial Services Authority.

**INFORMATION TECHNOLOGY** The Bureau continues to have 19 PCs and 3 laptops.

**Computer Server Upgrade** This was undertaken this year from NT Server to Windows 2003. Fortunately the upgrade was done with very little disruption to the bureau, although a considerable amount of time was involved from the Bureau Manager and volunteer IT Co-ordinator Cathy Wallis.

## **Citizens Advice Outreach Service**

Kate Gedye, Manager (20 hours pw)  
Denise Cox/David Ross, Adviser (37 hours pw job-share)  
Maggie Schofield, Administration Officer (10 hours pw)

For the Outreach Service 2004 was the second year of a 3-year project funded by the Community Fund (now known as the Big Lottery). The service has the following elements:

- home visiting
- weekly advice sessions in Alresford and South Wonston doctors' surgeries
- Disability Advice Line.

We offer home visits to clients in Winchester and the Northern Parishes who are unable to access the main bureau due to age, health, disability, caring responsibilities or transport problems.

The two drop in advice sessions are held in Alresford on Monday afternoons and South Wonston on Wednesday mornings. Both sessions are well attended and appreciated by the local community.

The Disability Advice Line is a telephone service providing information for people with disabilities and their carers. This service is available Monday to Friday mornings.

We offer advice and information on a full range of subjects with our largest area of work being assisting older people and people with disabilities claim their benefit entitlements.

**CASE STUDY** Representing a visually impaired older client at an Appeal Tribunal resulted in back payments of £6000 and a weekly increased income of £70.

- **£241,590 in benefits gained for clients (annualised figure)**
- **259 new cases**
- **239 home visits**
- **1025 client contacts**
- **58% of new cases were older people**
- **27% of new cases were people with disabilities**
- **55% of new cases from a rural area**
- **68% of home visits to older people**

## TRAINING

**Lizzie Williams - Training Officer (15 hours)**

All Citizens Advice training and materials continue to be of a very high standard and opportunities for development are consistently available for all workers. The quality of advice given to our clients is also very high and includes up to date, accurate information, provided by advisers who have the required underpinning knowledge, skills and attitudes. All work within the aims, principles, policies and procedures of the CAB service.

We are fortunate that many of the courses are provided in bureau from those who have a high level of experience and knowledge and skills, in a variety of subjects. Training includes the *Generalist Advice Work* programme, along with more advanced courses in certain enquiry areas, while continually assessing and providing support to our volunteers. In addition, workers are able to request courses of particular interest or need and this can be organised by holding training days or arranging a speaker from a local organisation to come and talk to us about their service and how it may be relevant to the advice work we provide.

There are five stages of the training programme, eventually leading to the Certificate in *Generalist Advice Work*. Each stage is structured and evidenced in the records of learning, designed to help trainees develop their knowledge, skills and attitudes necessary to start solo interviewing. Four volunteer trainees started in January 2004 one left to have a baby but the other three are now at stage 5 and are approaching their final review, to be arranged when the compulsory courses have all been completed. Some of the group of nine who started in September 2004 are now at stage 4, having started solo interviewing and are about to start additional training courses. In total stages 4 and 5 take approximately 6 months to complete. The five trainees who started in April 2005 are at stage 1 of the programme; completing training packs, attending training sessions, observing interviews and finally having a review with their training officer before moving on to stage 2.

Bureau has a total of 7 trainees, 2 of which started in 2004 and are having a break at the moment and the other 5 have just started. We have a total of 15 trainee advisers; 7 of which are at stage 5 of the training and 6 who are at stage 4. We have 26 Advisers.

In-house training has included 3 one-day courses on 'Mental Health Awareness'. For advisers, training courses have included: Dispute Resolution, Consumer update and Debt training, Computer training on the benefit packages, Common Benefit Problems and Disability benefits and the foundation Course in Housing & Homelessness.

## Social Policy Report-

Lizzie Williams - Training Officer with lead responsibility for Social Policy

The Citizens Advice Service is an organisation that helps people resolve their problems in two ways-through advice work and bringing about Social Policy change. We do this by reporting on the experiences of our clients with the use of evidence forms, which are then collated with those from other bureaux to show how particular policies or services fall short and cause difficulties for people. Hence we aim to make improvements for clients and potential clients.

During 2004/05 Winchester bureau sent in 123 evidence forms to Citizens Advice. The total is less than last year but this was to be expected considering the new demands on volunteers, such as the changes in recording methods. Those submitted this year fell into the following categories:

Benefits	3
	6
Council Tax	2
Housing	14
Immigration	3
Employment	10
Debt	15
Utilities	7
Medical/Social Services	3
Banking/Insurance	9
Consumer	8
Education	1
CSA/Children	3
Legal/Police	8
Other	4

An example of how Social Policy works is shown with this example of evidence from clients with problems with a particular bailiff collecting Council Tax arrears who was using inappropriate language and behaviour towards clients. Evidence forms were completed but in addition to this, as it was such an important local issue, Jenny Meadows arranged a meeting with the Council Tax Benefits Manager. Consequently, the employee was suspended from working with Winchester City Council clients.

Therefore, as well as highlighting the problem at regional and national level, a solution was established at local level. This is an issue, which continues to be monitored.

### MID HANTS SOCIAL POLICY GROUPS IN ACTION

Andover, Basingstoke, Romsey and Winchester CABx Social Policy Co-ordinators meet every 3 months to identify and discuss issues that are common to the group. We plan which issues to focus so that we can collate our evidence for this area. For example we continue to be very concerned at the level of debt we are seeing and are awaiting the analysis of the new client statistics and profiles for the year 2004. Presently we are recording how the new statutory disciplinary/grievance procedures are affecting clients, along with the lack of NHS dentists in the area, Tax Credits and the high charges of Debt Management Companies.

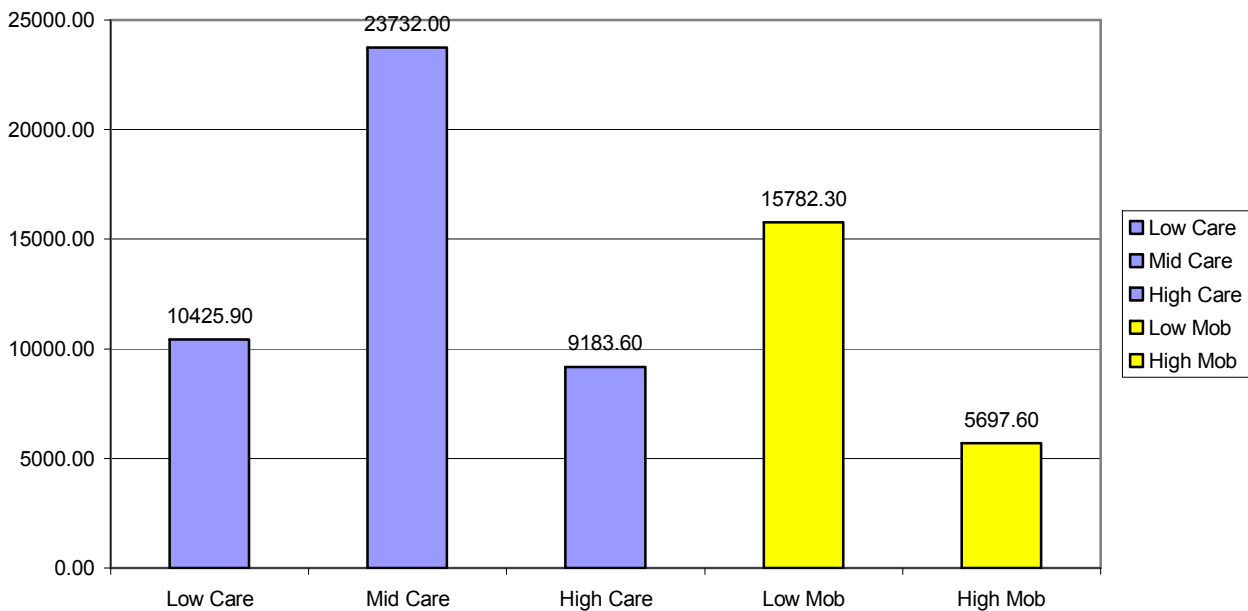
**MENTAL HEALTH ADVISER**

Jean Horn, caseworker (20 hours per week)

Liz Sladen, Administration Officer (3 hours per week)

This was an extremely busy year during which the adviser dealt with over 2400 enquiries and made 634 client contacts. As always the completion of Disability Living Allowance forms was a major part of the work undertaken. Notified awards, from the 107 new or renewal forms completed were in excess of £63,000. It is disappointing that, in spite of providing clients with a pro forma to notify us of the result of the claim, less than half of clients return it.

New DLA Awards April 04 to March 05



**A**

very good response, however, was received from the client satisfaction survey undertaken for the project by a volunteer. The response rate was an impressive 50%. Comments were very positive, showing that both clients and professionals value the project. Suggestions to improve the waiting room were implemented.

*Debt continues to be an issue for clients. It now makes up almost half the adviser's workload. She continues to see clients who have been admitted to hospital after suicide attempts, made because of their financial situation. Recently the adviser attended a conference in London organised by the Money Advice Association specifically to address the issue of the impact of mental health problems on debtors.*

Case study 1 A client was admitted to Melbury Lodge Psychiatric Hospital following a suicide attempt. He had nowhere to live, was not in receipt of any benefits and had a considerable amount of debt. The adviser was able to assist the client to present as homeless to the Local Authority and complete benefit forms. She was then able to offer debt counselling.

Case study 2 A client with mental health problems was issued with an Anti Social Behaviour Order linked to his tenancy. The adviser was eventually able find a solicitor for the client, in spite of initially being told by many legal practices that they were unable to take on the case.

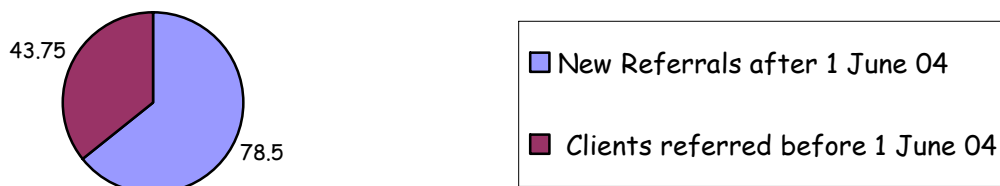
**WINCHESTER HOUSING ASSOCIATION MONEY ADVICE WORKER**

Jean Horn, caseworker - 10 hours pw  
Liz Sladen Administration Officer (3 hours pw)

During the past year the adviser has dealt with over 1200 enquiries in 281 client contacts. Most cases are complex involving several issues. Typically the adviser would need to follow up gaps in Housing Benefit claims and ascertain whether alleged overpayments of Housing Benefit can be challenged. Many clients will need to be represented in Court at both possession and eviction hearings. All are given a benefit check and assisted with claims if needed. Increasingly the adviser is finding that clients are not always claiming all the benefits to which they are entitled. Many couples, or single people, in low paid work for instance are not aware that they can claim Working Tax Credit.

Most clients enter the bureau debt-counselling programme. It is this process which has led to a problem for the adviser in that she spends a great deal of time with clients who are no longer in crisis. In the last 9 months, for instance, over 40 hours client contact time was taken up by clients initially referred to the project before June 2004. To this has to be added follow up work, which can take as long or longer than the client contact time.

Winchester Housing Association client contact time  
1 June 2004 to 31 March 2005



**Case study 1** A couple were embarking on a second marriage for both of them. She was previously on full Housing Benefit and Council Tax Benefit and they wrongly presumed that this would continue even though he was working. They were referred to the project because of rent arrears. The adviser had to explain the situation to them and assist in a new claim for housing benefit and a claim for working tax credit.

**Case study 2** A single parent was having great problems paying her rent and council tax. The adviser discovered that her employer was expecting her to pay for travel to several different work locations. After CAB involvement he agreed to fund the travel. The client was also assisted to negotiate with council tax bailiffs and to apply to the Court to have the suspended possession order terms for her rent arrears reduced to an affordable level.

## WINCHESTER CITIZENS ADVICE BUREAU

### WINCHESTER CITY COUNCIL MONEY ADVICE WORKER

Meg Chant - caseworker (10 hours pw)

Lynne Vincent - Administration Officer (3 hours pw )

This project began in September 2003 when Andrew Sedden was appointed as the project caseworker. He left due to other work commitments and Meg Chant was recruited in November 2004.

Referrals are made by Winchester City Council Housing Officers for clients who have rent arrears. These clients are usually vulnerable because of age, health or learning difficulties and need a little extra help to sort out their finances and agree payment plans with their creditors.

A thorough review of their financial situation takes place and we also look at entitlement to benefits. Many clients are unaware of what they can claim or sometimes need help to complete the claim forms. Negotiations then take place with priority creditors for things like rent, council tax, and utility bills and offers made to pay these weekly or monthly. Offers of payment are then made to non-priority creditors if the client's circumstances permit. It is often the case that clients have been paying credit card bills, catalogue debts and unsecured bank loans first and then have insufficient money left for their priority debts. These companies can sometimes be more aggressive at chasing payment, particularly if they call at the door.

Currently we have 34 clients on the project. Client contacts have reached a total of 354 for the year covering a whole range of issues from consumer debt to problems with tax credits. This figure almost doubles the service level agreement, which was set up at 200 client contacts per year for a 10-hour week project.

The total number of enquiries was 1152 for the year with approximately a third of these relating to consumer debt, which proves that debt problems continue to be a major concern and can have considerable affect on clients ability to cope with their financial situation and can lead to the threat of eviction.

WINCHESTER CITIZENS ADVICE BUREAU

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DIRECTORS' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2005

Company registration No: 3029999 (England and Wales)

Charity registration No: 1045169

# WINCHESTER CITIZENS ADVICE BUREAU

## DIRECTORS' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2005

### COMPANY INFORMATION

Directors	As detailed in the Directors' report
Secretary	S Tong
Company number	3029999 (England & Wales)
Charity number	1045169
Registered office	The Winchester Centre 68 St Georges' Street Winchester, Hampshire. SO23 8AH
Auditors	Butler & Co Bowland House West Street Alresford, Hants. SO24 9AT
Business address	The Winchester Centre 68 St Georges' Street Winchester, Hampshire. SO23 8AH
Bankers	Lloyds TSB Bank plc 49 High Street Winchester, Hampshire. SO23 9BU

# WINCHESTER CITIZENS ADVICE BUREAU

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# WINCHESTER CITIZENS ADVICE BUREAU

## DIRECTORS' REPORT

FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2005

The directors present their report and financial statements for the period.

### Constitution

The Winchester Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its memorandum and articles of association.

### Objectives of the charity

The company is established for the charitable purpose of benefiting the community of Winchester and surrounding district by the advancement of education, protection and preservation of health and the relief of poverty, sickness and distress. The charity has the additional aim to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available; or through an inability to express their needs effectively and equally to exercise a responsible influence on the development of social policies and service, both locally and nationally.

These are achieved through trained volunteers from all walks of life giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from prior years.

The company is a member of Citizens Advice, the National Association of Citizens Advice bureaux, adhering to their principles and policies. A Trustee Board manages the company, which since the AGM in 2002 has been independent of both management and volunteers. The Bureau manager and deputy manager attend, but are not members of the Trustee Board. An Executive Committee, under the direction of the chairman, meets to provide management support and direction to the Bureau manager on a more frequent basis.

### Directors

Directors at the time of this report and those who have served during the year:

Mr M Bearpark	Appointed 20th July 2004
Mrs S Blazdell	
Mr N J Campbell-White	
Rev. A Croad	
Ms A Cuming	Appointed 20th July 2004
Ms S Davies	Resigned 25 <sup>th</sup> January 2005
Ms J Everett	Appointed 25 <sup>th</sup> January 2005
Mr R Johnston	
Mr P Ladds	Treasurer
Mr R Love	
Mr J Lunt	
Mr D Marklew	Chairman
Mrs M L Scott-Joynt	
Mr S Tong	Secretary
Mrs D Wooldridge	

All directors are members of the Trustee Board.

### Method of appointing directors

All of the directors provide their time and skills voluntarily. When a vacancy arises a replacement volunteer is sought who can add to the Board's overall skill base. Directors are formally appointing via approval at the regular board meetings.

# WINCHESTER CITIZENS ADVICE BUREAU

## Review of the financial position

The directors are pleased to report that the Winchester Citizens Advice Bureau (Winchester CAB) has fulfilled its objectives during the year within the resources made available to it. Financial Statements comply with statutory requirements and show a restricted funds deficit of £1,825 and an unrestricted funds surplus of £13,887; a total surplus of £12,062 for the year (2003-04 £14,810).

The restricted funds deficit for the year reduces the balance of funds carried forward, much of which is required to cover the book value of fixed assets still to be depreciated in the future. The main reason for the deficit this year has been the offset of Community Fund under spending in earlier periods against the current grant and continued over spending by the HCC Mental Health and WHA Money Advice programme against their annual grants.

The unrestricted funds surplus for the year arose from continued good cost control, higher levels of room lettings and bank interest, as well as some common costs being shared with restricted projects. Significant investments were made this year to add a 5<sup>th</sup> interview room and upgrade the main server and computing facilities.

## Reserves policy

The cumulative unrestricted funds surplus was £69,789 at March 2005. The trustees have determined that Winchester CAB should retain reserves, which at a minimum cover:

- The previous 3 months expenditure, plus the
- book value of fixed assets less any realisable value and
- 1 month's "restricted project" expenditure UNLESS there are relevant restricted reserves in place.

This policy is principally to enable the bureau to:

- continue operations whilst awaiting the receipt of grants
- pay contractual liabilities in the event that grants were discontinued or significantly reduced, whilst services were realigned to new levels of income
- recover the potential loss on fixed investments in the event where continued funding was withdrawn

As at 31<sup>st</sup> March 2005 our policy requires £56,610 unrestricted reserves, which is slightly lower than our actual reserves. We remain grateful to Winchester City Council for its support upon which the company is almost entirely dependent to provide core services.

# WINCHESTER CITIZENS ADVICE BUREAU

## Risk assessment

The directors have considered the major risks to which the charity could be exposed and have reviewed the systems established to mitigate them. They are not aware of any irregularities, fraud involving management, employees or volunteers, or of any instance of actual or possible non-compliance with laws, regulations, contracts or agreements that might result in the charity suffering significant penalties or other loss.

## Volunteer support

The company is only able to provide its principal services through volunteers, who give their time at no cost. There are 25 fully trained volunteer advisors, 21 on the training program, 13 administrative advisors including 2 volunteer receptionists, and 14 Trustee Board members in addition to auditors and legal advisors, all of whom provide their time and support to the Winchester CAB free of charge.

## Business Plan

In January 2005, the business plan for the period ending March 2008 was reviewed and approved by the Board. This review confirmed the basic objectives of the company:

- advise all those seeking bona fide advice through personal visits to the CAB, telephone, FAX or email
- advise those who cannot make visits to the CAB offices through the Outreach program, funded by the Community Fund and others
- influence development of social policies and services, locally and nationally
- establish and maintain a fully trained team of 50 volunteer advisors
- maximise the benefit from implementing common systems and processes such as Citizen Connect (CASE) and eGovernance

## Pension Scheme

The company makes membership of the Hampshire County Council defined benefit scheme available to full-time and part-time, permanent employees. A full valuation of the scheme is carried out every 3 years, the most recent being made on 31<sup>st</sup> March, 2004.

The assumptions underlying the scheme are:

Short term investment return:	7.70% pa equity/property assets
	5.20% pa other asset classes
Rate of salary increases:	4.40% pa
Rate of pension increase:	2.90% pa. in excess of GMPs

## WINCHESTER CITIZENS ADVICE BUREAU

At 31<sup>st</sup> March, 2004 the actuarial valuation of the Scheme's assets was £1,925 Mill. This represents a short-shortfall against the funding target of £911 Mill which corresponds to a funding target ratio of 69%. The long-term rate of employer contributions was increased from 185% of employee member contributions to 210% following the shortfall highlighted during the previous valuation in 2001. The latest valuation will result in a further increase in the long term employer contributions to 295% (the same rate as for scheduled bodies); this is a 40% increase over current employer contribution rates.

The company has decided not to comply with the reporting requirements of FRS17 given the small number of employees participating in the Pension scheme and the additional reporting costs involved.

### Auditors

The directors wish to extend their thanks to Butler & Co. who have taken on the role as honorary auditors this year.

### Directors' responsibilities

The directors are required under Company law to prepare annual financial statements which give a true and fair view of the state of affairs in the company and of any profit or loss. In preparing these, the directors are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the company at any time and to enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

This report has been prepared in accordance with the provisions of part VIII of the Companies Act 1985 as it relates to small companies. The directors confirm that with the exception of compliance with FRS 17 as indicated above, the accounts comply with the statutory requirements and the Statement of Recommended Practice - 'Accounting and Reporting by Charities' (SORP 2000)

On behalf of the Board,

31st May, 2005  
Secretary

**INDEPENDENT AUDITOR'S REPORT**

**To the members of the Winchester Citizens Advice Bureau**

We have audited the financial statements of Winchester Citizens Advice Bureau on pages 7-13 for the year ended 31<sup>st</sup> March, 2005. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the company's members as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As described on page 4 the trustees who are also the directors of Winchester Citizens Advice Bureau for the purposes of company law, are responsible for the preparation of financial statements. It is our responsibility to form an independent opinion, based on our audit, on the statements and to report our opinion to you.

**Basis of opinion**

We conducted our audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Opinion**

In our opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at March 31<sup>st</sup>, 2005 and of its incoming resources and application of resources, in the year then ended and have been properly prepared in accordance with the Companies Act 1985.

**Butler & Co, Chartered Accountants, Registered Auditor**

Bowland House, West Street, Alresford. Hants SO24 9AT

Dated: 15<sup>th</sup> June, 2005

# WINCHESTER CITIZENS ADVICE BUREAU

## STATEMENT OF FINANCIAL ACTIVITIES AND INCOME & EXPENDITURE

For the year ended 31<sup>st</sup> March, 2005

		Unrestricted funds	Restricted funds	Total <u>2005</u>	Total <u>2004</u>
<u>Incoming resources</u>	Notes				
Grants	2	£127,158	£89,202	£216,360	£206,801
Donations & Professional services	4	£5,903		£5,903	£6,170
Investment Income	3	£4,578		£4,578	£3,044
Other	4	£5,048		£5,048	£7,150
Total		£142,687	£89,202	£231,889	£223,165
<u>Resources expended</u>					
Provision of services		£128,780	£91,027	£219,807	£208,019
Other		£20		£20	£336
Total	5	£128,800	£91,027	£219,827	£208,355
<u>Net income/(expenditure) for the year</u>		£13,887	-£1,825	£12,062	£14,810
Fund balances @ 1st April		£55,902	£19,257	£75,159	£60,349
Fund balances @ 31st March	11	£69,789	£17,432	£87,221	£75,159

This statement of financial activities complies with the requirements for an income and expenditure account as outlined in the Companies Act 1985

# WINCHESTER CITIZENS ADVICE BUREAU

## BALANCE SHEET

As at the 31<sup>st</sup> March, 2005

	Notes	Unrestricted Funds	Restricted Funds	Total 2005	Total 2004
Fixed Assets	8				
Tangible assets		£19,729	£5,316	£25,045	£18,253
Current Assets					
Debtors	9	£1,378	£4,779	£6,157	£3,988
Cash at bank and in hand		£58,367	£13,415	£71,782	£71,455
		£59,745	£18,194	£77,939	£75,443
Creditors					
Amounts falling due within 1 year	10	£9,685	£6,078	£15,763	£18,537
Net current assets		£50,060	£12,116	£62,176	£56,906
Total assets less current liabilities		£69,789	£17,432	£87,221	£75,159
Retained Funds	11	£69,789	£17,432	£87,221	£75,160

The financial statements were approved by the Board on 3<sup>rd</sup> May, 2005 and signed on its behalf by:

Mr D Marklew  
Chairman

Mr P Ladds  
Treasurer

## Notes to the accounts for the year ended 31<sup>st</sup> March, 2005

### Accounting Policies

#### Basis of preparation

The financial statements have been prepared under the historic cost convention and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2000) issued in October 2000, applicable accounting standards and the Companies Act 1985.

The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

#### Incoming Resources

Incoming Resources represent the amounts receivable for services provided by the charity, investment income, grants and voluntary income by way of donations.

Rental and investment income are credited to the Statement of Financial Activities when they become receivable.

Voluntary income is credited to income on receipt.

Income from grants, including capital grants, is credited to income in the periods to which they are receivable. To the extent that they are not fully expended they are held in reserve and carried forward into future years.

#### Resources expended

This includes the direct costs of employees and volunteers providing charitable services as well as management, information, training and establishment costs.

Certain expenditure is directly attributable to specific activities, whether restricted or unrestricted, and has been allocated to the appropriate fund type. Certain other costs, which are attributable to more than one activity, are apportioned across cost categories on either a time cost or floor space basis, whichever is considered most appropriate.

#### Tangible fixed assets and depreciation

All assets (or groups of associated items) costing more than £100 are capitalised.

Depreciation is provided at rates calculated to write off the cost less the estimated residual value of each asset over its expected useful life, as follows:

Computers & electronic equipment	25% straight line
Other office equipment	15% reducing balance
Fixtures and fittings	15% reducing balance

#### Pensions

The pensions costs charged in the Statement of Financial Activities represents contributions payable by the charity during the period in accordance with SSAP 24. The charity is not reporting Pension liabilities under the terms of FRS 17 given the small number of scheme members and the costs involved for actuarial reports.

#### Fund accounting

Funds held by the charity are either:

# WINCHESTER CITIZENS ADVICE BUREAU

Unrestricted general funds- these are funds which can be used in accordance with the charitable objects at the discretion of the directors.

Restricted funds- these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by particular donors.

A further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## 1.7 Intangible income

Intangible income, comprising fully donated audit and legal services, is included in income at a valuation that is an estimate of the commercial fees that would otherwise be charged. No income is recognised unless there is a financial cost borne by a third party.

## 2.0 Grants receivable

### 2.1 Unrestricted funds

From Winchester City Council for the costs of management, administration and service provision

<u>2005</u>	<u>2004</u>
<u>£127,158</u>	<u>£124,057</u>

### 2.2 Restricted funds

	<u>2005</u>	<u>2004</u>
Community Fund revenue grant for the Outreach Service	£47,775	£54,769
Community Fund capital grant for the Outreach Service	£1,464	
Hampshire County Council Health for a Mental Health Benefits Advisor	£19,114	£13,134
Winchester Housing Association for a Money Advisor	£8,102	£7,889
Winchester City Council for a Money Advisor	£11,835	£5,745
Winchester City Council capital grant to the Money Advisor program	£912	
NACAB Rural Grant		£1,207

<u>£89,202</u>	<u>£82,744</u>
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### 3.0 Investment Income

Bank interest receivable

<u>2005</u>	<u>2004</u>
<u>£4,578</u>	<u>£3,044</u>

### 4.0 Other income

	<u>2005</u>	<u>2004</u>
Charges made for hiring out rooms	£1,887	£741
Telephone answering service for Winchester Group for the Disabled	£2,000	£2,000
Prison Visiting cost contribution	£1,161	£754
Fund raising and donations	£953	£1,510
Friends of the CAB IT training	£0	£3,655
Donated professional services	£4,950	£4,660

<u>£10,951</u>	<u>£13,320</u>
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# WINCHESTER CITIZENS ADVICE BUREAU

<b>Total resources expended</b>			<b><u>2005</u></b>	<b><u>2004</u></b>
	Unrestricted	Restricted	<b>Total</b>	<b>Total</b>
Employment costs	<b>£60,826</b>	<b>£64,643</b>	<b>£125,469</b>	<b>£116,035</b>
Other staff costs	<b>£1,026</b>	<b>£3,872</b>	<b>£4,898</b>	<b>£4,245</b>
Office rental and other establishment costs	<b>£38,816</b>	<b>£9,846</b>	<b>£48,662</b>	<b>£43,020</b>
Volunteer expenses	<b>£9,999</b>	<b>£1,733</b>	<b>£11,732</b>	<b>£10,987</b>
Telephone & fax	<b>£4,119</b>		<b>£4,119</b>	<b>£4,908</b>
Depreciation	<b>£3,316</b>	<b>£3,552</b>	<b>£6,868</b>	<b>£7,473</b>
Audit fee (donated)	<b>£3,500</b>		<b>£3,500</b>	<b>£3,280</b>
Legal fees (donated)	<b>£1,450</b>		<b>£1,450</b>	<b>£1,380</b>
Fund raising	<b>£20</b>		<b>£20</b>	<b>£336</b>
Other costs	<b>£5,728</b>	<b>£7,381</b>	<b>£13,109</b>	<b>£16,691</b>
	<b>£128,800</b>	<b>£91,027</b>	<b>£219,827</b>	<b>£208,355</b>

## Directors

During the year no directors received any remuneration (2004 - £Zero).  
Reimbursed expenses for the directors amounted to less than £1,000 in both years.

	<b><u>2005</u></b>	<b><u>2004</u></b>
The number of directors to whom retirement benefits are accruing under a defined benefits scheme is	<b>0</b>	<b>0</b>
(Since the AGM in 2002, no employees have been Directors)		

## Employees

### Number of employees = 12

The average monthly of number of employees during the period (full-time equivalents) was:	<b><u>2005</u></b>	<b><u>2004</u></b>
Management and administration	<b>2.6</b>	<b>2.5</b>
Restricted projects	<b>3.1</b>	<b>2.9</b>
Total	<b>5.7</b>	<b>5.4</b>

<b>Employment costs:</b>	<b><u>2005</u></b>	<b><u>2004</u></b>
Salaries	<b>£111,168</b>	<b>£102,562</b>
National Insurance	<b>£6,001</b>	<b>£5,347</b>
Pension contributions	<b>£8,300</b>	<b>£8,126</b>
	<b>£125,469</b>	<b>£116,035</b>

There were no employees during the year who received emoluments greater than £50,000 (2004- None)

# WINCHESTER CITIZENS ADVICE BUREAU

8.0 Tangible fixed assets	Fixtures & fittings	Office equipment	Total
<b>Cost</b>			
At 1 April 2004	£3,123	£38,319	£41,442
Re-allocation	-£861	£861	£0
Additions	£8,498	£5,163	£13,661
Disposals			£0
<b>At 31 March 2005</b>	<b>£10,760</b>	<b>£44,343</b>	<b>£55,103</b>
<b>Depreciation</b>			
At 1 April 2004	£1,687	£21,502	£23,189
Re-allocation	-£238	£238	£0
Charge for year	£122	£6,746	£6,868
Disposals			£0
<b>At 31 March 2005</b>	<b>£1,571</b>	<b>£28,486</b>	<b>£30,057</b>
<b>Net book value</b>			
<b>At 31 March 2005</b>	<b>£9,189</b>	<b>£15,857</b>	<b>£25,045</b>
<b>At 31 March 2004</b>	<b>£813</b>	<b>£17,440</b>	<b>£18,253</b>

All fixed assets are used for charitable purposes.

9.0 Debtors	<u>2005</u>	<u>2004</u>
Prepayments and accrued income	£6,157	£3,988
	<b>£6,157</b>	<b>£3,988</b>
10.0 Creditors: amounts falling within one year	<u>2005</u>	<u>2004</u>
Accruals and deferred income	£15,763	£18,537
	<b>£15,763</b>	<b>£18,537</b>

# WINCHESTER CITIZENS ADVICE BUREAU

## Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants, donations and gifts held on trust for specific purposes:

	<b>Balance at 1 Apr 04</b>	<b>Incoming funds</b>	<b>Funds expended</b>	<b>Balance at 31 Mar 05</b>
Capital Equipment	£6,688	£2,376	-£3,552	<b>£5,512</b>
HCC Mental Health Advisor	£4,259	£19,114	-£19,937	<b>£3,436</b>
WHA Money Advice	£1,296	£8,102	-£9,068	<b>£330</b>
WCC Money Advice	-£886	£11,835	-£8,739	<b>£2,210</b>
Community Fund	£7,086	£47,775	-£49,684	<b>£5,177</b>
ROAD program (1)	£710		£0	<b>£710</b>
Rotary Club - Client support	£104	£0	-£47	<b>£57</b>
<b>Total Restricted Funds</b>	<b>£19,257</b>	<b>£89,202</b>	<b>-£91,027</b>	<b>£17,432</b>

The HCC Mental Health Advisor Fund supports the provision of services for referrals from the Community Mental Health Team relating to clients suffering from severe and enduring mental health problems

The WHA Money Advice Fund supports the provision of services for referrals from the Winchester Housing Association relating to clients in the area with rent arrear issues who could be facing possession proceedings.

The WCC Money Advice Fund provides monies to employ a project worker in order to deal with referrals from the Winchester City Council Housing Department, and to also provide training and support to members of that department relating to welfare benefits and money advice.

The Community Fund supports the provision of services to housebound elderly and disabled people living in Winchester and the surrounding area. The funds received are used to employ a project manager, a project adviser and a part-time administrative support worker together with their associated overheads.

The ROAD program was previously accounted for entirely separately from the CAB. This represents the unspent balance of program funding.

## Legal status

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

## Commitments

The company occupies premises within The Winchester Centre under a licence agreement with Winchester Area Community Action (WACA). The annual rental was £41,640 (2004 - £40,333) and is payable quarterly in advance. The licence is cancellable by either party giving three months notice in writing.

## Related parties

The company is controlled by the Management Committee as disclosed in the annual report.

The Winchester Citizens Advice Bureau (CAB) is closely connected to the National Association of Citizens Advice Bureaux (NACAB). During the year, indemnity insurance costing £746 (2004 - £746) was purchased from NACAB to protect the charity from loss arising from neglect or default of its' trustees and employees and to indemnify the trustees against consequences and neglect on their behalf. In addition, it subscribes for NACAB information services.

# WINCHESTER CITIZENS ADVICE BUREAU

## THE BUREAU TEAM

### Paid Staff

Jenny Meadows	Bureau Manager, 37 hours
Mary Barnard	Deputy Bureau Manager, 20 hours, Mental Health Project 2 hours, WCC Money Advice 2 hours, Acting Bureau Manager 2 hours
Lizzie Williams	Training Officer, 15 hours
Jean Horn	Mental Health Benefits Adviser (Social Services), 20 hours Money and Benefits Adviser (WHA), 10 hours
Andrew Sedden	Money Advice Officer (WCC), 10 hours (until September 2004)
Meg Chant	Money Advice Officer (WCC), 10 hours (from November 2004)
Maggie Schofield	Citizens Advice Outreach Service (CAOS) Manager, 20 hours (until July 2004)
Kate Gedye	Citizens Advice Outreach Service (CAOS) Manager, 20 hours (from July 2004)
Denise Cox	Citizens Advice Outreach Service Adviser) job share, 12 hours (until July 2004), 24.5 hours from (August 2004)
Kate Gedye	Citizens Advice Outreach Service Adviser )job share, 12.5 hours (until July 04)
David Ross	Citizens Advice Outreach Service Adviser )job share, 12.5 hours
Denise Cox	Administration Officer (CAOS) job share, 4 hours (until August 2004)
Maggie Schofield	Administration Officer (CAOS) 10 hours from (September 2004)
Liz Sladen	Administration Officer (CAOS) job share, 6 hours (until August 2004) Administration Officer (Finance) 10 hours
Chris Janson	Administration Officer, WHA, 3 hours (until July 2004)
Liz Sladen	Administration Officer, WHA 2 hours (from August 2004)
Liz Sladen	Administration Officer, Mental Health 3 hours from (April 2004)
Ian Tattersall	Administration Officer, 10 hours
Lynne Vincent	Administration Officer, WCC, 3 hours

### VOLUNTEER ADVICE WORKERS (joined 2004/05\* left 2004/05\*\*)

Andrew Beadle	Margaret Heffer	Tina Over
Sarah Boas	Bridget Hickey**	Belinda Padilha
Toni Booth	David Hinchcliffe	Francoise Renwick
Angela Brett	Lorraine Howell	Pauline Turner
Fiona Brett	Alison Horne	Merial Walton
Trish Brownlow**	Lynette Joly**	Linda Warren
Ann Burr	John MacAuley	Jo Watson
Gay Finn-Kelcey	Harry Mowat**	Annie Whale
Dave Hall	Shirley Nicoll	Carla White**
John Harvey	Sheila Norman	Marian Witcomb

### TRAINEE VOLUNTARY GENERALIST ADVISERS

Barbara Baynes	Pat James	Richard Selman
Dagmar Burnet-Godfree**	Fatima Mitchell	Jeanna Simms*
Susie Corbett*	Libby Neale	Jane Taylor
Sally De-Bargeton**	Anthony Philpott*	Judith Trayhurn
Debby Gardiner	Janet Qualters	Martin Tringham
Richard Harris*	Marian Riddiford*	Cathy Wallis*
Ellie Jacobsen*	Lesley Rose**	Roz Webb*
Fiona James*	Maggie Schofield**	Ali Wellby**

### VOLUNTEER ADMINISTRATION SUPPORT

Manjit Singh Bjorn*	Margaret Gunn	Kim McDonnell*/**
Clare Cooper*/**	Nancy Hanton	Cheryl Morris
Susie Corbett*/**	Marie Haythornthwaite*/**	Audrey Mould
Cherry Darling**	Kevin Hopkins**	Beth Taylor
Jean Griffiths	Laura Krumbock*/**	Lynne Vincent
	Gavin Lebburn	Cathy Wallis*

### RECEPTIONISTS

Chika Akpobire*	Tony Keates	Michael Steven
Chris Walker*		

# WINCHESTER CITIZENS ADVICE BUREAU



**Back Row:** Susie Corbett, Cathy Wallis, Linda Warren, Pat James, Janet Qualters,  
Shirley Nicol, Pauline Turner  
**Middle row:** Meriel Walton, Richard Selman, Sarah Boas, Michael Stevens, Anthony  
Philpott, Kate Gedye, David Hinchcliffe, Sheila Norman, Margaret Heffer  
**Front middle row:** Tony Keates, Jo Watson, Jean Griffiths  
**Front Row:** Margaret Gunn, Denise Cox CAOS Project adviser, Dave Hall, Belinda  
Padilha, Jenny Meadows (Manager), Gay Finn-Kelcey, David Ross CAOS Project Adviser,  
Maggie Schofield CAOS Admin Officer, Toni Booth