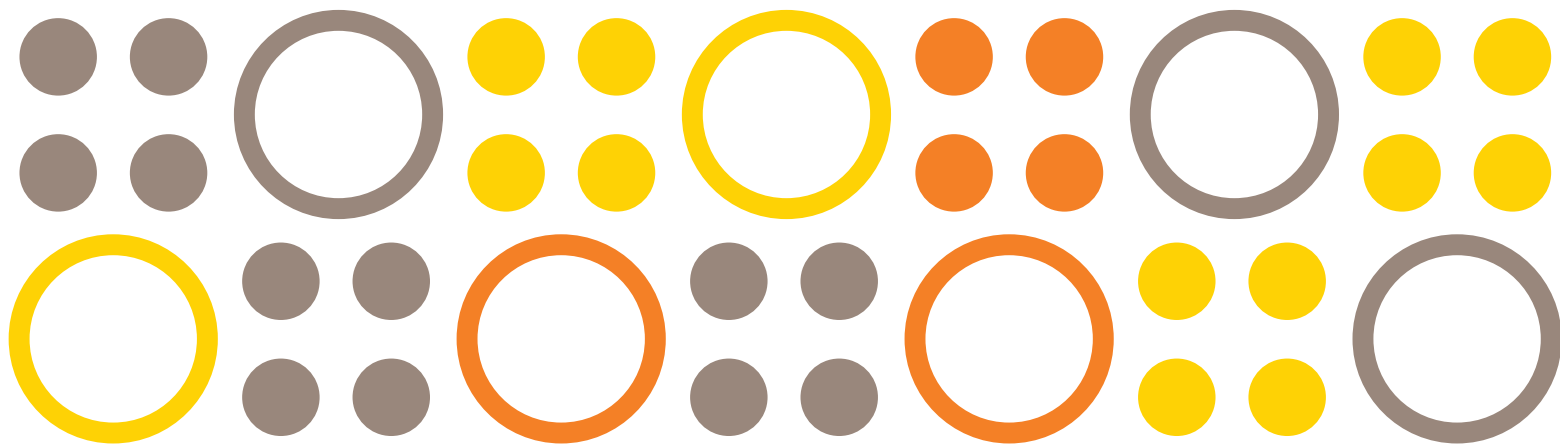


East Staffordshire
Citizens Advice Bureau
Impact Report 2014/15



Free • Confidential • Independent • Impartial

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Foreword from the Chair

Patricia Ackroyd

“ After celebrating Citizens Advice Bureaux 75th Birthday in 2014, the service continues to adapt to the needs of its citizens. In order to meet the forthcoming challenges, East Staffordshire Citizens Advice has developed a strategic vision to counterbalance short-term external funding; building a financially sustainable long-term infrastructure. We will continue to incorporate recent changes to service delivery but retain the cornerstone of face-to-face services whilst embracing new forms of access.”



Chief Executive's Review

Dawn Green

“ My role demands that I lead the bureau through ongoing change in order for the organisation to flourish, whilst increasing our presence, raising our profile and keeping up with new trends and initiatives. The management team work hard to provide the staff and volunteers access to ongoing training and support to ensure we continue to deliver high quality advice services.”

I am delighted with our achievements over the last 12 months.

At a time of economic uncertainty and increasing demands for our services, I commend our hardworking staff and volunteers for their continued commitment and loyalty, ensuring that collectively we can make a difference for our clients.

Increasing demand for advice and support against reducing resources in real terms has been a challenge. We have successfully transformed our first point of access to the telephone for the majority of clients with our Advice and Information Contact Centre.

Whilst being recognised for our digital innovation winning the Greater Birmingham Chamber of Commerce Excellence in Social Media award in April 2014 – and finalists in April 2015 – we know there are still members of our population who are offline and socially excluded as a result. Our UK Online Centre is addressing this by providing free IT training for everyday tasks such as online banking, booking GP appointments, budgeting and applying for jobs.

The BIG Advice Service Transition Fund has hugely improved our profile and credibility within the voluntary and community sector. ALES and the highly successful consortium has placed us at the forefront of local advice providers and we're looking to build on this success.

We are diversifying our services; we have to, as part of our survival strategy. Our national organisation now leads the Consumer Service and from April 2015 the national

Witness Service. Pension Wise has been rolled out across the network.

Locally, from May 2015, we will be part of the Moneyplan pilot which will see us offering General Financial Advice from our offices. In August 2015, we'll be offering free advice and support to victims of crime in Staffordshire funded by the Police Crime Commissioner.

During 2014/15, we began developing our social enterprise: generating funds to support infrastructure, IT and our core advice service – a growing area of need that does not attract stable funding.

Using clients' evidence, our Research and Campaigning continues to lobby for change locally and nationally. We've contributed to national campaigns for change e.g. Payday lending, the Work Capability Assessment and Rights for Renters. Our combined client evidence has been a crucial driver for these changes in policy and law.

We have embraced change and we have been receptive to new initiatives. 2015/2016 will be no different. It's essential we remain forward-thinking and responsive to client need.

We need to work smarter, since funding is scarcer. We have to find ways to increase the quantity, without compromising the quality.

I have every faith in the talent, passion and dedication of our team that we will continue to deliver our vital service to our community.

Headline figures

2014/15



We aim to bring about positive changes in people's lives.

Our expertise is focused accordingly to need. We help clients to deal with pressing issues and empower them with the skills and abilities for the future where appropriate.

We play a vital role in our community.

113,583 people live in East Staffordshire.

A high proportion of wards in Burton were classed as being amongst the 20% most deprived wards in the country.

In 2014-15, 60% of all advice issues brought by residents of East Staffordshire were from six of these wards:

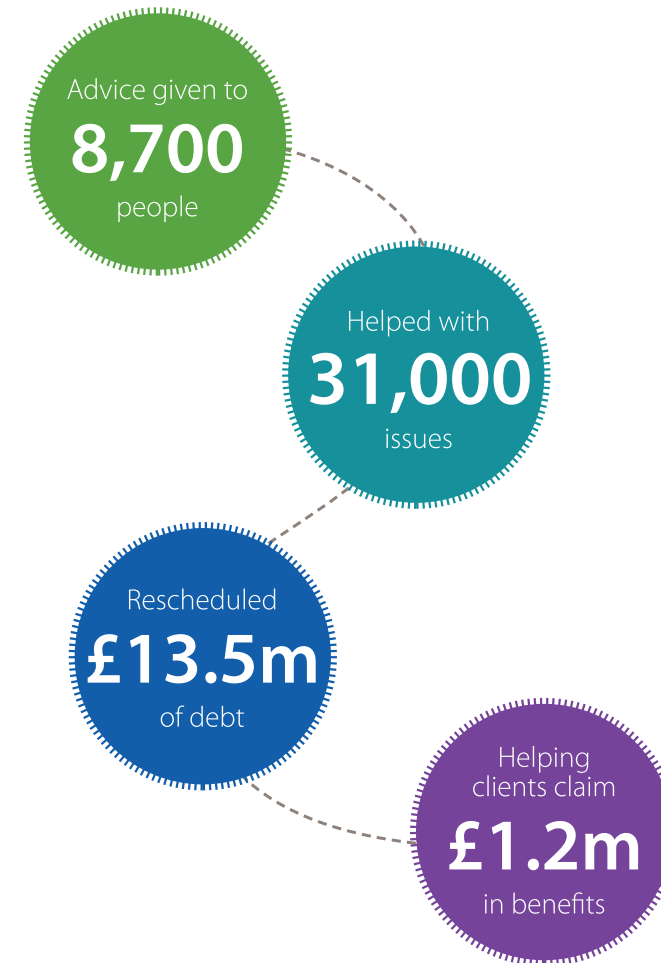
- **Shobnall** 11.59%
- **Stapenhill** 10.46%
- **Horninglow** 10.41%
- **Winshill** 9.8%
- **Eton Park** 9.41%
- **Anglesey** 8.23%

Our top 5 advice issues



Increasing demand (2013/14 vs. 2014/15)

- ▲ **199%** more issues
- ▲ **175%** more unique clients
- ▲ **26%** more clients needing benefits advice
- ▲ **20%** more clients needing debt advice



Advice outcomes: increases in 2014/15 (in comparison to 2013/14)

■ = 2013/14
■ = 2014/15

Welfare benefits claimed

Employee issues supported through advice on tribunals, employee/employer rights and responsibilities

Redundancy: impact of redundancy reduced through advice on statutory entitlements and rights

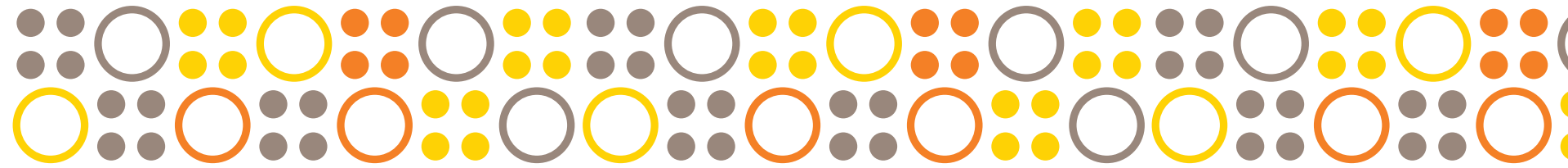
Homelessness averted

Debt rescheduled

| | 2013/14 | 2014/15 |
|-----------------------------|--------------|------------------------------------|
| Unique Clients | 5,023 | 8,724 |
| Number of issues | 12,934 | 31,460 (18,239 in East Staffs.) |
| Debt rescheduled | £7.8 million | £13.5 million |
| Homelessness averted | 107 issues | 200 issues |
| ESA Appeals | 117 issues | 101 issues |
| Employment tribunals | 77 issues | 118 issues |
| Redundancy impact | 51 issues | 99 issues |

Our Clients

Financial gains & satisfaction



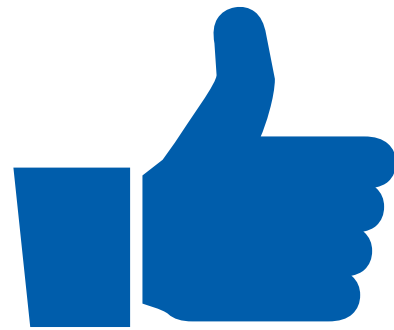
In 2014/15, we recorded the following **average financial value gain per client** with debt issues:

▶ **£5,472**
Ongoing benefit gain

▶ **£3,615**
Award following reconsideration/appeal

▶ **£6,795**
Debt relief order

▶ **£9,383**
Debt write-off



We are passionate about delivering the highest quality service to our clients.

95% report that they are satisfied with access to our services.

93% are satisfied with the information and advice they received.

95% reported 'overall satisfaction' with the service.

96% of clients would use the service again or recommend it to others.

86% of our clients report that they have experienced at least one positive impact following advice.



“ I had been under secondary mental health care for five years before discovering that my local Citizens Advice Bureau had a Mental Health Caseworker. I am so grateful for the invaluable help kindly provided by Fozia.”

– Feedback from one of **Fozia Sajid's** clients under the Mental Health Project, funded by Staffordshire County Council.



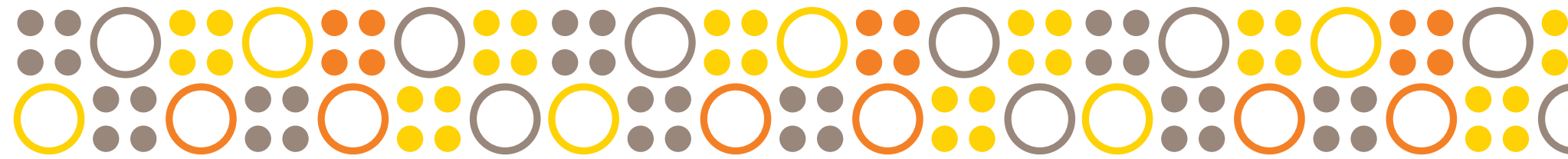
“ Seeing David was very beneficial due to the fact he was a specialist in MS. He was very informative, helpful and supportive. For once, I didn't have to explain about the condition.”

– Feedback from one of **David Scorer's** clients with Multiple Sclerosis, funded by Burton Multiple Sclerosis Society



The Impact of Advice

Health and well-being



By stopping clients' issues from escalating, **our intervention reduces the amount of emotional stress a client is subject to.**

BEFORE ADVICE

66%
felt stressed, depressed or anxious

30%
felt their physical health was getting worse

18%
had difficulties in relationships with others

31%
had less money to spend or financial difficulties

21%
had to move home or worried about losing their home

10%
struggled to keep or find a job

AFTER ADVICE

81%
felt less stressed, depressed or anxious

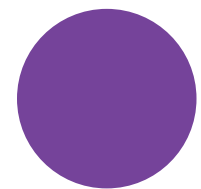
45%
felt their physical health had improved

21%
had better relationships with others

51%
had more money or control over their finances

24%
had a more secure housing situation

17%
found it easier to do their job or find a job



£880

average cost to NHS treating a patient for anxiety or depression



£123

average cost of advice per client

Case studies

Bob's story

Bob fell into financial difficulty when he had to give up work to help care for an ill relative. Without a steady income, he found managing all of the bills impossible and soon fell into mortgage arrears.

Bob went back into employment, but the debt that had built up led to a court letter. Bob was adamant that he would fix the problem and kept his money worries to himself.

But eventually, Bob realised he was out of his depth. So he turned to CAB for help. An CAB debt adviser gave Bob practical advice about how to manage his income, drawing up an income and expenditure sheet. The adviser arranged token repayments with his creditors and helped him to arrange a repayment plan for his mortgage.

Bob had faced the threat of losing his home and throwing his family life into chaos. Thanks to the CAB's help he can now enjoy restored financial security and will be debt free.

Beverley's story

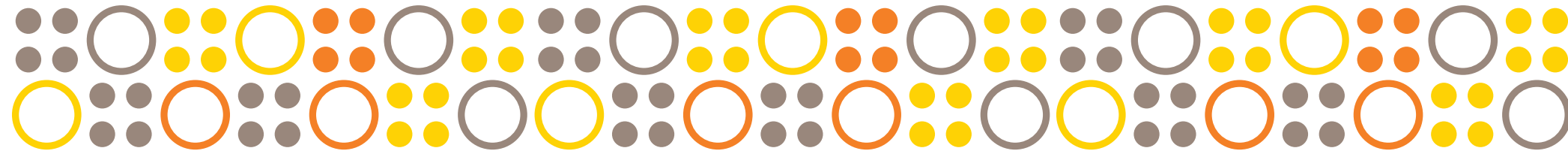
Beverley is single, living in a housing association property. She has Bipolar Disorder and suicidal ideation. After her Employment Support Allowance and Housing Benefit stopped, she had no income. She received a Notice Seeking Possession (NSP) from her housing provider and letters from her creditors. Her Community Mental Health Nurse referred her to the ESCAB.

An ESCAB caseworker resolved Beverley's housing situation with the housing provider, ensuring that a new Housing Benefit/Council Tax Reduction scheme application was made. In addition, the caseworker negotiated with her creditors to hold any action for six months, successfully challenged the DWP's decision to stop Beverley's ESA and helped secure her a Personal Independence Payment (PIP).

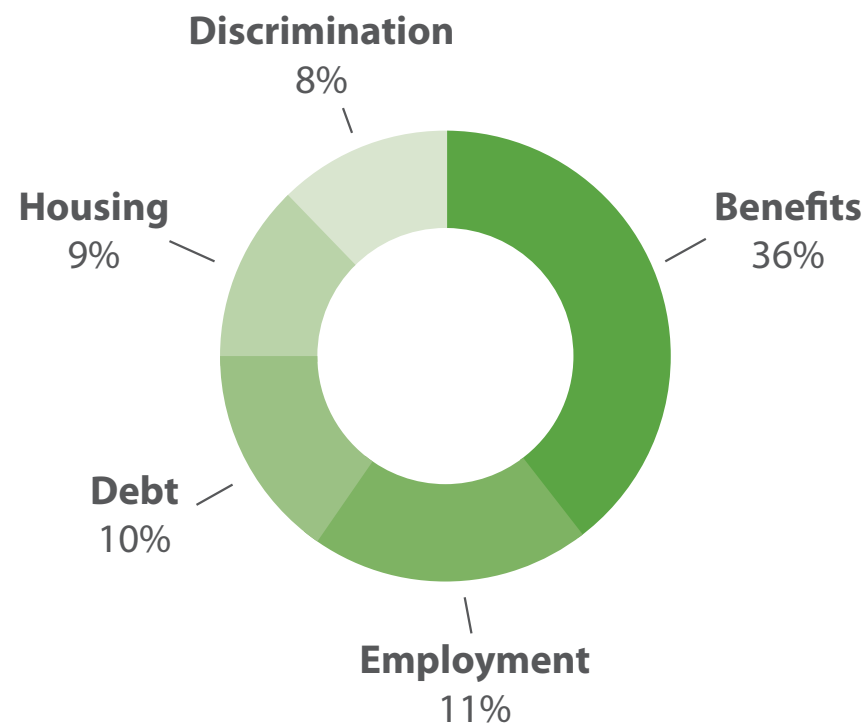
Beverley stated that without our help, she would have 'given up' and was ready to take her life. She found that the DWP were not helpful when she tried to sort out her own issues and needed our intervention.

Our Work

Research & Campaigns



We work to improve local and national policy and practice through our research and campaigns work, drawing on our unique and extensive knowledge of issues that affect our clients' lives.



In 2014/15, East Staffordshire CAB collated 430 examples of unfair practices/legislation.

Benefits, Employment and Debt practices formed the majority of our social policy issues.

How do we do this?

By working with partners in local government and other advice agencies to improve the policies and practices that affect our community.

This enables us to solve broader problems, creating fairer circumstances for the wider public, as well as our immediate client base.

We also work with other bureaux to inform public policy and to help regulators, as well as influence private industry to make services fair for consumers.

In addition, we drive community engagement through initiatives such as the ALES Consortium, boosting social cohesion, raising awareness and building strong links in the community.

Case study

Dorothy's story

Dorothy, her partner and their seven year old daughter live in a housing association property. Dorothy suffers from a mental health condition but both she and her partner work in excess of forty hours a week.

After approaching ESCAB, one of our advisers outlined Dorothy's options and offered her a rota solicitor's appointment to potentially follow up the unfair dismissal on grounds of discrimination. Dorothy was also given further advice on her housing situation and debt.

Dorothy suffered several miscarriages and was off work receiving Statutory Sick Pay. During this time her employment was terminated. Her loss of income resulted in large rent arrears.

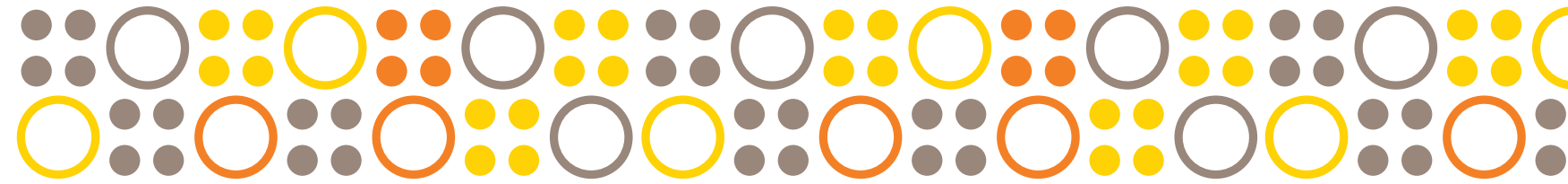
Social Action

The employer has potentially discriminated against Dorothy. They terminated her employment whilst she was off sick without notice or following procedure, whilst Dorothy made every effort to keep in touch. Dorothy's employer should have followed a disciplinary and dismissal procedure and should have discussed the situation with Dorothy.

We suggested that legislation needs to have greater implications for employers who discriminate against employees. We are increasingly finding that employees are being dismissed whilst off sick, particularly those who have fewer employment rights (for instance, those who have been employed for under two years). We therefore argue that employees need greater protection whilst off sick.

Social Value

Additional benefits of our service



We play an integral role within our local community. By helping local residents resolve their problems, we gain considerable insight into the challenges facing the local community.



“ I am extremely proud of our position within the local third sector. We enjoy great relationships with other organisations and I believe this is hugely beneficial to our clients.”

– Dawn Green
Chief Executive

By putting the client and the community at the heart of everything we do, we are better-placed to understand, respond and adapt to local needs.

We also share this information and initiate action, working with others to develop partnerships and services to make the community stronger. This enables us, and local partners, to achieve changes in policy and practice that can help to solve and prevent broader problems. We also work with members of the legal pro bono community to ensure we gain the best possible service for our clients.

The ALES Project

ALES (Advice LINKS East Staffordshire) is a high level local collaboration between six key advice and information providers, funded by the Big Lottery Fund.

Launched in 2014, ALES deliberately references our local brewing heritage and is firmly rooted in the desire to support local residents.

Amid widespread concern around the impacts of Welfare Reform in 2012, the partners formed this highly effective, professional advice infrastructure which ensures local residents don't 'slip through the net' because they lack the information needed to resolve their problems.

To understand how successfully we work with local partners, our annual survey at a consortium meeting showed that

94%
Reported that their knowledge and skills had been enhanced

85%
Agreed that the partnership resulted in better communication channels

60%
Reported that the partnership informed wider decision-making



In 2014/15, our local partnership work focused on three principle issues:-

- 1** Identifying key local issues for our clients: through the collation of information from all local advice agencies.
- 2** Improving Access: Improving access for all to local advice agencies via a modern website, single telephone number, self-help screens, email and text.
- 3** Preparation for Welfare Reform: training for staff of local agencies

Access channels



In response to demand, we are striving to make our service as accessible as possible. Whilst maintaining face-to-face advice, we have made considerable progress in improving our digital presence and access.

In 2014/15, we were accessible in the following ways:



We have created a state of the art contact centre which encompasses both telephone services for Adviceline and ALES. We are now able to answer in excess of 80% of calls, and are able to offer a far more comprehensive service to our clients with longer opening hours, extensive staff training and shared staff resources with two other bureaux. We

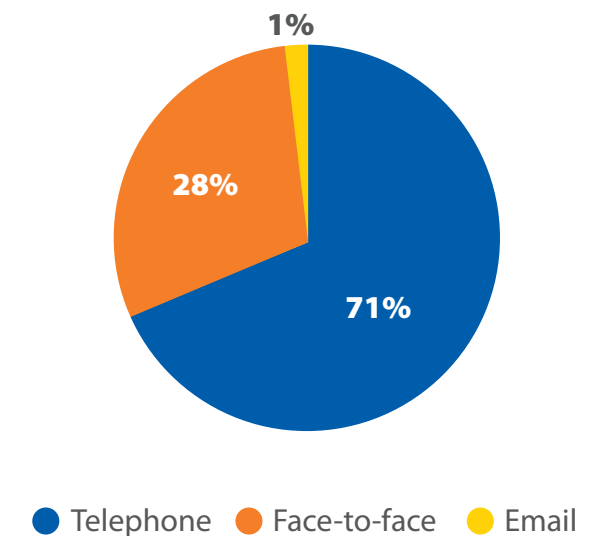
have also developed our phone service so that it is more closely aligned with the services we offer at a traditional face-to-face appointment.

The Staffordshire Adviceline team have been consistently rated in the top two Adviceline performers nationally.

Adviceline satisfaction

-  **96%** were satisfied with the service they received
-  **96%** would recommend the service to others
-  **98%** were satisfied with the way the call was handled

Breakdown of channel traffic



Social media

Our social media channels have been vital in reaching out to the wider community: enriching the public perception of our bureau, presenting us as transparent and approachable for clients.

We launched on Twitter in 2012 and have seen continued growth in followers and engagement, now achieving around 30,000 impressions (reaches) per month. We have built a solid Facebook presence targeting our 'core supporter' audience, with many individual posts reaching over 1,000 people. Social media has now become a primary external communication channel for us – our first port of call for marketing services, events, fundraising, opportunities and campaigning.

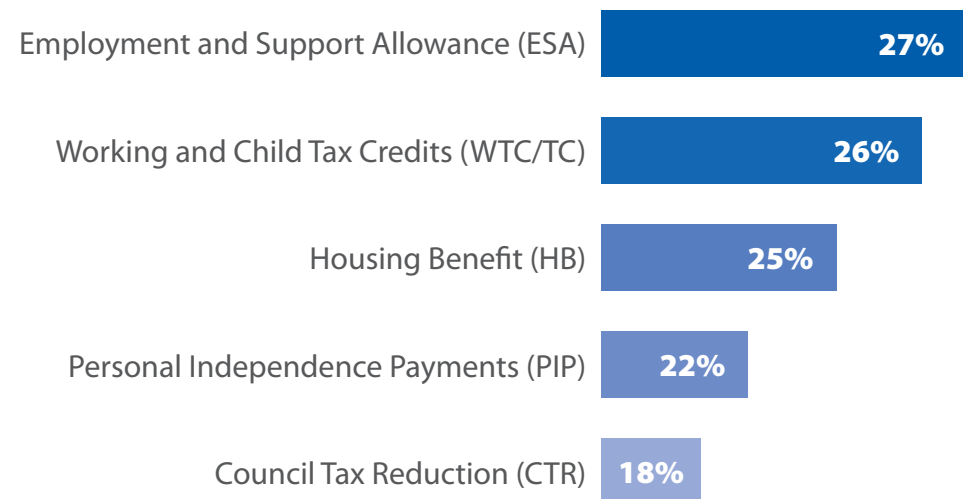
In 2014, our efforts were recognised at the Greater Birmingham Chamber of Commerce Awards – winning 'Excellence in the Use of Social Media' and we were delighted to be shortlisted as finalists for the same award in 2015.

Twitter serves as an arena to not only engage with potential clients but also to network with other local charities and businesses. To build on this, we are currently developing a LinkedIn presence to help boost our organisation in the business and recruitment field – pivotal to our 'Social Enterprise' initiative. We are now selling 'Social Media Management' solutions to local charities and businesses as a means of generating income for the bureau.

Welfare, Benefits & Tax Credits



During 2014/15, issues correlated with welfare benefits and tax credits formed 27% of our clients' problems (for residents of East Staffordshire, benefits and tax credits queries equate to 38% of queries).



In Burton alone, we were approached with 848 Employment Support Allowance issues in 2014/15.

Where possible, we record annualised values for benefit gain outcomes achieved for clients in our case management system.

In 2014/15, we assisted clients in claiming £1,025,575 in benefits. However, this is likely to represent an underestimate since clients with a successful outcome often do not inform us of the success.

Benefit gain outcomes recorded in 2014/15

| Outcome | Avg. value per client |
|--|-----------------------|
| New benefit award or increase | £5,426 |
| Benefit award or increase following appeal | £3,615 |
| Money put back into payment | £4,148 |

How does this help?

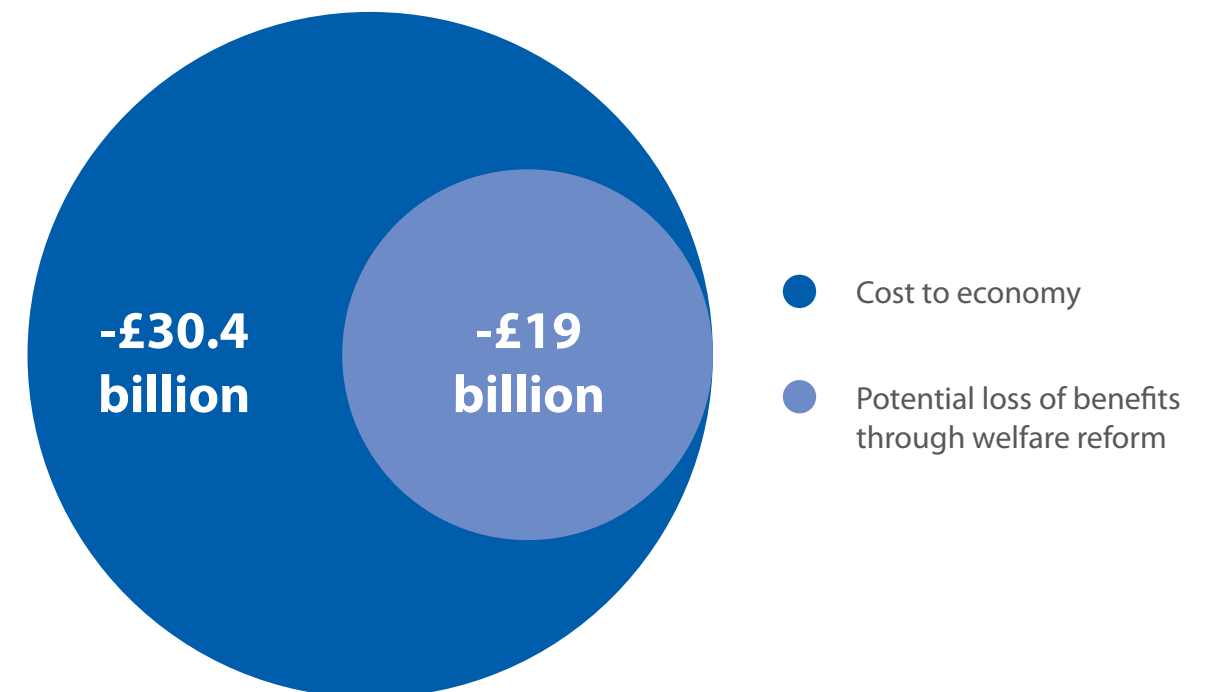
Welfare advice services are effective in addressing the problems associated with benefits and tax credits.

An evidence and policy review by the Centre for Social and Economic Inclusion found that advice services are successful in improving take-up of benefits and delivering significant financial gains for clients. Eighty percent of benefit and tax credit clients felt less stressed, depressed or anxious post-advice.

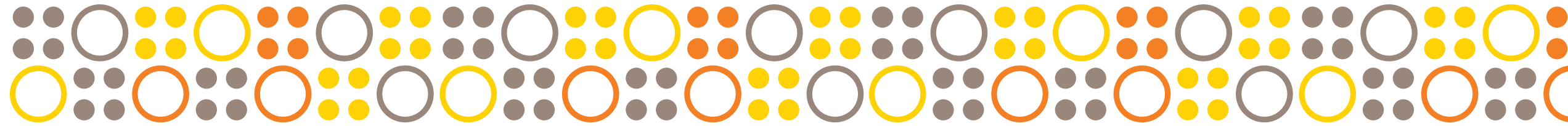
The extra money that clients gain helps to improve living standards because it enables additional

spending on fuel, food, education, recreation and transport. This may contribute to the reduction of social exclusion. Clients also report better mental health after receiving welfare rights advice - 90% of benefit and tax credit clients felt less stressed, depressed or anxious after advice.

Local economies benefit from claimants who spend their money locally. In fact, research by Sheffield Hallam University shows that an estimated £19 billion loss of benefits through welfare reform could depress the economy by as much as £30.4 billion a year.



Debt



We offer a combination of generalist and specialist advice, so that we can tailor the service to clients' needs. We work with clients to assess their liabilities, draw up a financial statement and identify ways to resolve their problems.

The impact of our help

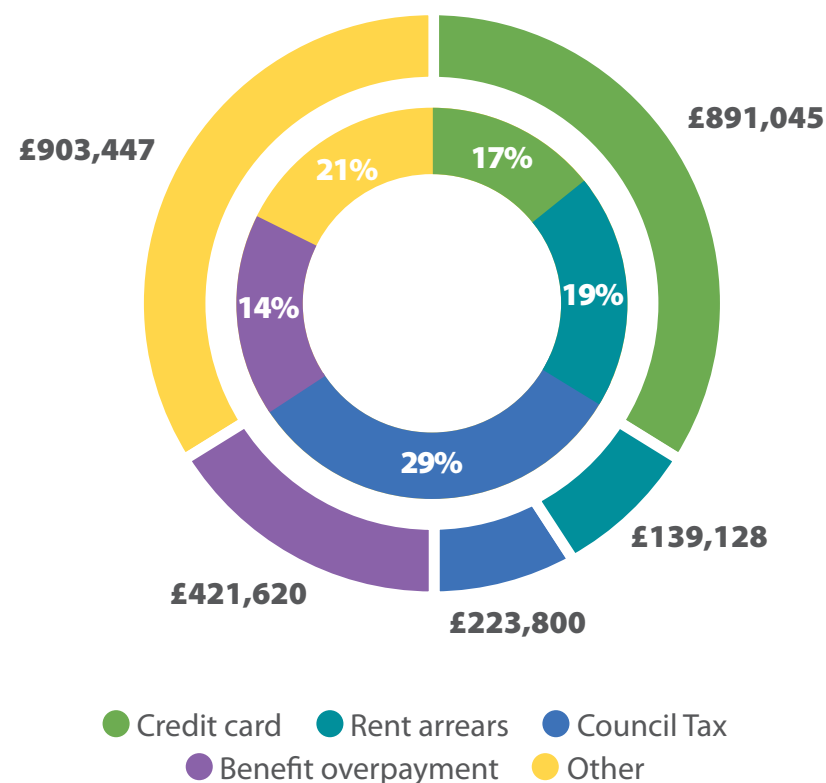
We may act on clients' behalf, for example liaising with creditors. Advice empowers people to take control of their finances and manage their debt. If people get debt advice before their situation reaches crisis point, it helps them stay in work, avoid relationship breakdown and prevent ill health.

The most common types of debt we see are 'credit card', 'rent arrears', 'Council Tax', 'benefit overpayment', and 'other'. Average Council Tax debt was £1,036.11; average credit card debt was £7,244.27.

In comparison, the largest average client debts were: Business debt (£468,928); Mortgage shortfall (£33,131); Student loan (£14,000); Mortgage arrears (£9,212).

In 2014/15, our bureau rescheduled £13.5 million of client debt.

Top debt problems
East Staffordshire CAB - 2014/15



Managing debt

A key outcome of our service is to help clients make their debt problems more manageable by prioritising and rescheduling debt. Rescheduling debt repayment covers: debt management programmes, individual voluntary arrangements, administration orders, re-mortgages and mortgage rescue schemes.

When debts are rescheduled, priority debts will be paid first, which includes Council Tax, Local Authority housing arrears, and income tax. Therefore rescheduling debts creates direct benefits to both local and national government, and the local economy.

| Debt outcomes recorded | Avg. value per client |
|------------------------|-----------------------|
| Debts written-off | £9,383 |
| Debt relief order | £6,795 |
| Bankruptcy | £43,169 |
| Other debt write-off | £1,111 |

| Council Tax arrears | | |
|---------------------|-------------|----------------|
| | Total debt | Unique clients |
| Q2 - Q4 2013/14 | £78,145.88 | 78 |
| Q2 - Q4 2014/15 | £165,711.32 | 158 |

Our work

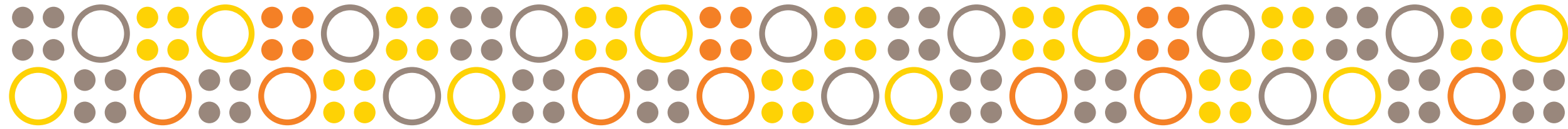
Problem debt results in stress, poor health and family breakdown. It undermines efforts to reduce child poverty, health, inequalities, unemployment, neighbourhood decline and homelessness – all of which have huge cost implications for both the Local Authority and Primary Care Trusts. This demonstrates the wide-reaching negative impact that being in debt can have on people's lives, and how advice can counter this detriment.

We have worked hard to raise awareness of the debt problems experienced by the local population. Our actions in influencing local policy and practice

include leading a local campaign on payday lending that attracted interest of a local MP, as well as contributing evidence to a national campaign on payday lending which resulted in:

- New stricter rules for payday lenders, and the cost of credit capped
- Consumers becoming more aware of the implications of taking out payday loans
- Fewer people are misled about payday loans thanks to campaigners highlighting irresponsible adverts.

Housing

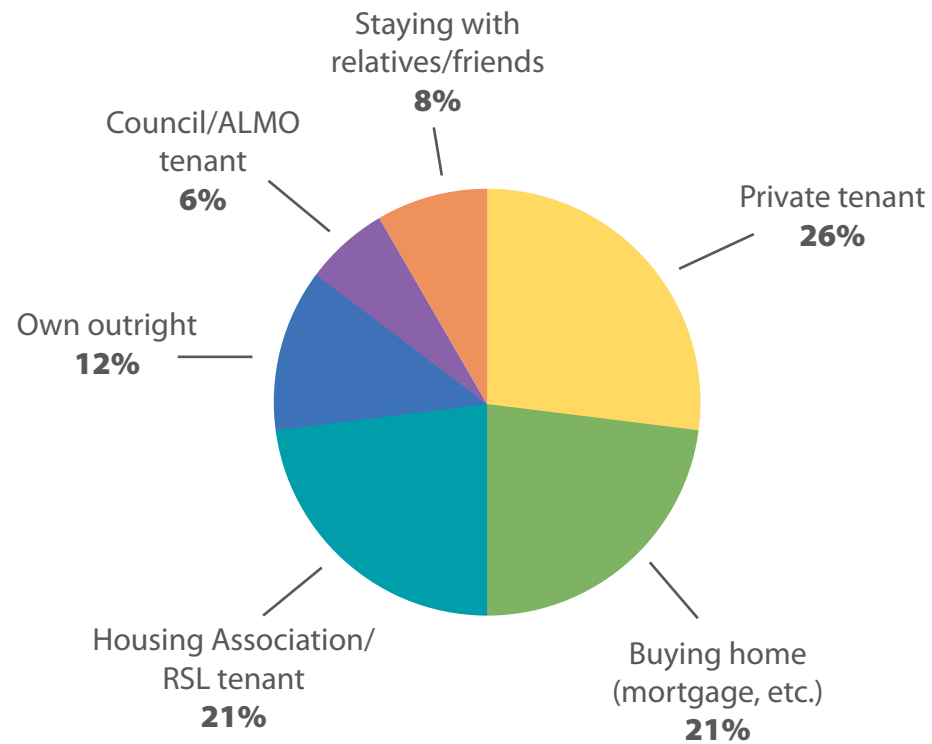


The most common housing problems we see locally are those connected with private sector rentals.

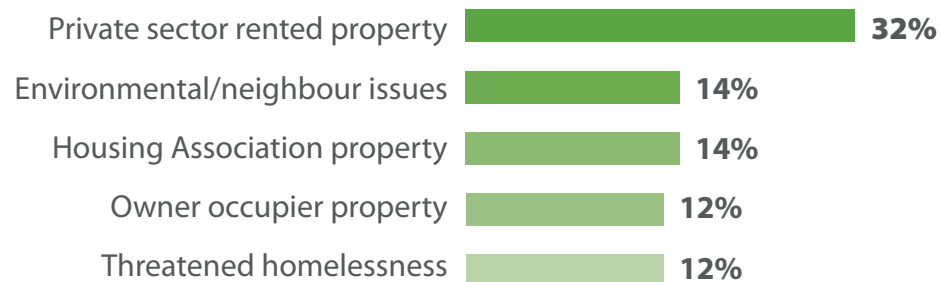
This accounts for 32% of all housing queries we handle.

We continue to see a large number of people threatened with potential homelessness (12%) and people with environmental/neighbour issues (14%). Equally, 12% of queries are from owner occupiers and 14% associated with housing association tenures.

East Staffordshire CAB provided help to 1067 clients with respect to their housing issues.



Top 5 housing enquiry areas 2014/15

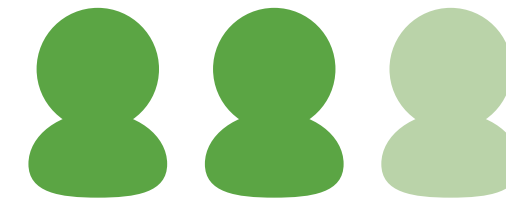


Solving problems, changing lives

On a national level, Citizens Advice work with Shelter as part of the National Homelessness Advice Service (NHAS). NHAS aims to make sure that no one is homeless or badly housed through want of expert advice. It helps to keep advice agencies and local authorities equipped with appropriate and accurate information through training, consultancy and other services.

Locally, we have worked closely with Trent and Dove Housing and Burton YMCA to help tackle housing problems in the local area. The great relationships we enjoy with these organisations means we are able to work closer and more efficiently, ultimately for the benefit of the client and the wider community.

Research shows that



2 in 3
housing clients

have their problem solved after contacting a Citizens Advice Bureau

We know that this resolution rate is consistent across clients that are experiencing threatened or actual homelessness, and rises to 3 in 4 clients having their problem solved where the issue is about a private sector rented property.

Key housing advice outcomes include avoiding homelessness, solving disputes, securing accommodation and financial gains (e.g. recovery of deposits and repairs).

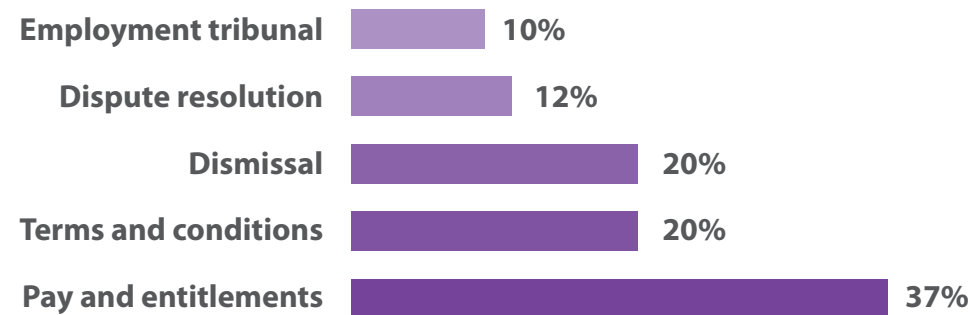
Employment



We have worked closely with local partners to tackle employment problems in the local area.

Key achievements include working with local employers to improve arrangements for agency workers and provide free and impartial advice to staff made redundant.

Top 5 employment issues
East Staffordshire CAB - 2014/15



In 2014/15, we helped 1,226 unique clients with employment issues.

We are increasingly seeing evidence of unfair practices, particularly by employment agencies, affecting immigrant workers in East Staffordshire.

Nationally, employment problems represented over 70 per cent of the discrimination cases

recorded by bureaux in 2013/14. The most common grounds for employment discrimination in the last quarter were disability, race and pregnancy/maternity.

Additionally, Citizens Advice recorded that many check or confirm their rights and responsibilities at work. In 2013/14 there were over 5.4 million views for employment content pages online.

Research from the Legal Services Commission (LSC) shows that around 1 in 20 people experience an employment problem over an 18 month period. Examples of employment problems include disputes and grievances over pay, contracts and dismissal, problems related to redundancy or retirement, and discrimination or failure to comply with the Equality Act 2010 at work.

Problems can have a significant impact on employees, employers and the economy:

Employees

There were 487,000 cases of work-related stress in Great Britain during 2013/14, accounting for 39 per cent of work-related illness. The main causes of stress were pressure, lack of support and violence or bullying.

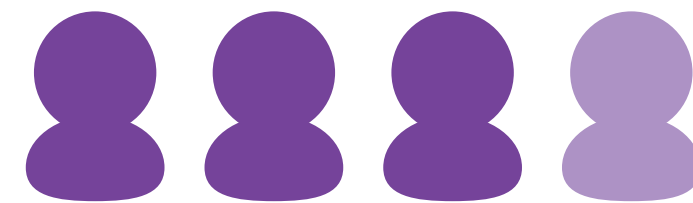
Employers

Increased staff turnover due to employment problems may generate additional costs for employers, who spent an average of £1,800 per hire, filling vacancies in 2013.

Economy

More than 11.3 million working days were lost as a result of work-related stress in 2013/14.

Research shows that



3 in 4

clients we help with dispute resolution

have their problem solved after contacting a Citizens Advice Bureau

About Us



Volunteers

Volunteers provide essential services to our bureau. We currently have 54 volunteers who carry out a range of activities from delivery of advice, to IT teaching, to behind-the-scenes administration and governance. All our volunteer advisers are an invaluable asset to both us and our local community and are the lifeblood of the service.



Uttoxeter Library

The Citizens Advice Service at Uttoxeter Library is unique. It is the only outreach solely facilitated by volunteer advisers (supervised by Serena Teasdale, Advice Session Supervisor).

Susan Edge, Sue Fulford and John Walker volunteer at Uttoxeter Library outreach. All three volunteers are local retirees but this fact belies their vigour, enthusiasm and team spirit. They all find the variety of issues which clients present stimulating and enjoy the positivity that problem-solving brings.

The service operates weekly on Wednesdays, offering a mixture of appointments and drop-ins for clients, from 9:15am until 1:45pm.

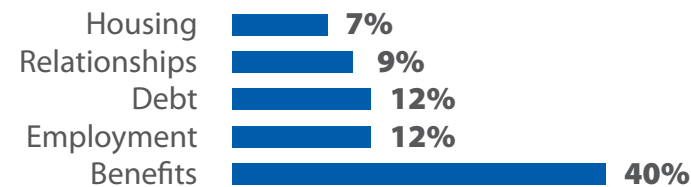
Clients bring a variety of issues to Uttoxeter Library, although most issues relate to benefit and debt. Advisers note that sometimes the issues 'break your heart'. They are particularly affected by visits from young to-be mothers who are unable to resource benefits and are reliant on charitable handouts.

They are also increasingly affected by the number of clients with mental health conditions who may be confused and find it difficult to engage with the help they are offered. However, there are notable success stories; and there is a good referral route to specialist help at our main premises in Burton.

“It is a really nice place to work. People often drop in from town and mostly we are able to see them on that day, or at the latest, by next week.”

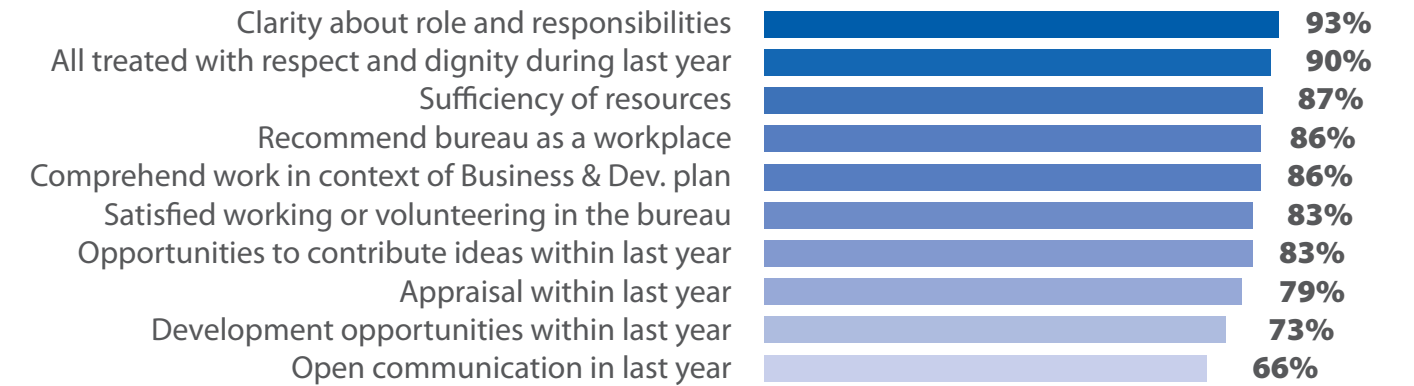
– John Walker
Volunteer Gateway Assessor

84.9% of clients who live in Uttoxeter chose to visit us at Uttoxeter Library



Staff & volunteers survey

Our recent anonymised survey of staff and volunteers revealed that staff and volunteers alike enjoy their roles and feel valued. Overall, this survey illustrated that satisfaction at East Staffordshire Citizens Advice Bureau in each area was significantly higher than in other bureaux nationally.



Aggregate survey score



IT Training

We are hosting free IT training sessions to members of our community who are digitally excluded.



Our brand new Cyber Suite provides a social space for our IT learners to collaborate, enjoy each other's company and learn new skills. We have received great feedback from our learners, saying they enjoy the relaxed, friendly atmosphere.

149 people completed basic training in 2014/15.

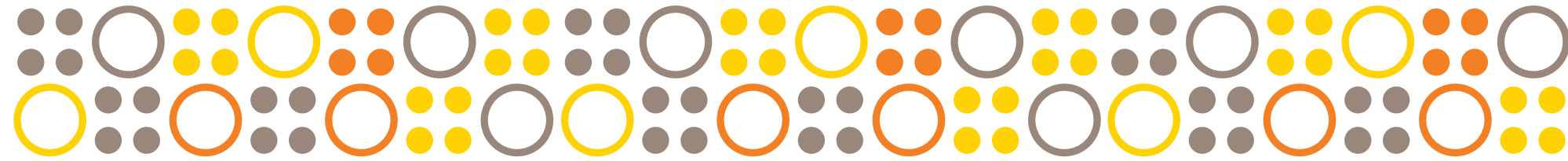
QCF Legal Qualifications

We have been awarded Skills For Justice (SFJ) Approved Centre status which means we can now offer Qualifications and Credit Framework (QCF) legal qualifications.

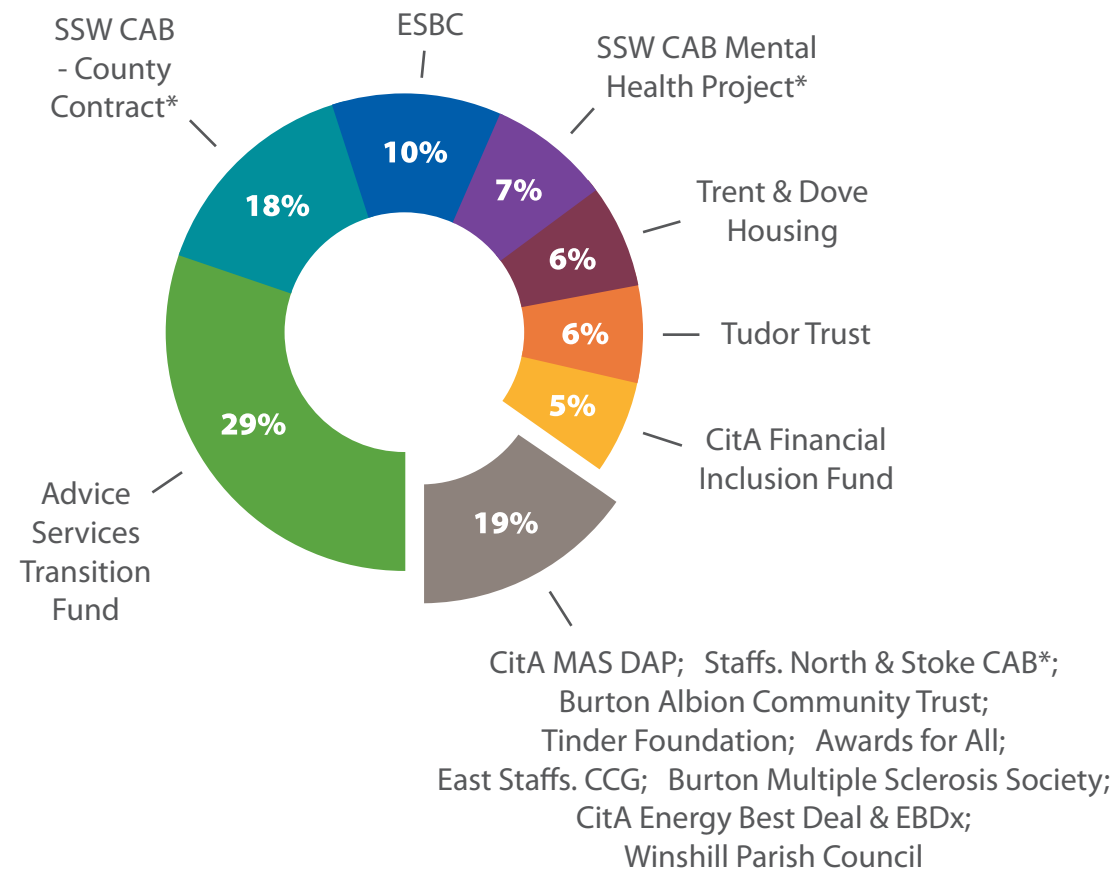


All of our staff, volunteers and even members of partner organisations are invited to take one of the qualifications. We already have five registered learners on-board and anticipate a further 12 will shortly join. In time, we hope this will generate a source of income for the bureau.

Funding & the future



Our core funding for 2014-15 was provided through a grant from East Staffordshire Borough Council.
Thank you to all our funders for their continued support and to all those from whom we have received donations.



*We work in partnership with these organisations who act as lead partners for a project funded by Staffordshire County Council or Citizens Advice.

Digital copies of our annual accounts and report are available.
Please email advice@eaststaffordshirecab.co.uk to receive a copy.

Key challenges for 2015/16

It is only by continuing to review what we do and how we do it, can we continue to help those people who need our help. We will continue to put the client and our community at the heart of everything we do.

- ▶ Respond to increasing demand within reducing resources
- ▶ Respond to diverse funding opportunities
- ▶ Increased collaborative working with trusted partners
- ▶ Maintain, motivate, support an engaged volunteer and paid staff team
- ▶ Recruit volunteers and paid staff to new diverse roles
- ▶ Deliver new and diverse projects e.g. Victim Gateway, Universal Credit, HMRC advice
- ▶ Respond to changes from Membership Scheme to Performance Quality Framework
- ▶ Achieve ISO 9001 accreditation
- ▶ Increase UK Online activities for digitally excluded
- ▶ Build on social media management solutions
- ▶ Generate increased income from social enterprise activities
- ▶ Conduct Council Tax research and campaign project

We would like to offer a huge thank you to the tireless efforts of our funders, trustees, volunteers and staff who keep our organisation running and ensure we continue to serve the people of East Staffordshire.



@EastStaffsCAB



East Staffordshire
Citizens Advice
Bureau



East Staffordshire
Citizens Advice
Bureau

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