

# Citizens Advice Maidstone

a registered charity



## Annual Report

2012/13



**Why do we do it?**

**Free      Confidential      Impartial      Independent**

*Citizens Advice Maidstone is the operating name of Maidstone Citizens Advice Bureau*



# **Trustee Board 2012-13**

**President:** The Mayor of Maidstone, Cllr Rodd Nelson-Gracie

## **Elected Members:**

Sir Michael Buckley: *Chair*

Mr J Cobbett: *Hon. Treasurer*

Mr P Stokes

Mr I Dawson

Mrs W Kneller

## **Representative Members**

Maidstone Borough Council:

Cllr Mrs M Ring

Cllr Mrs J Gibson

Voluntary Action Maidstone (VAM):

Miss K Dickinson (*to March 2013*)

Royal British Legion:

Mr I Owen

Sutton Valence PC:

Mr P Green

Hunton PC:

Mr R Sawtell

Age Concern:

Mr P Coles

Maidstone Deanery Synod

Mr J Fowler

Maidstone Cultural Group

Mr M D'Souza

## **Co-opted Members:**

Ms S Hawkins: *Vice Chair*

## **Bureau Representative Members:**

Chief Executive: Mr S Malhotra

Service Manager: Mrs J Woods

Volunteer Advisers: Mr P Taylor

Mr R Bennett

## **Bureau Staff 1.4.12 – 30.6.13**

### **Paid Staff**

<i>Chief Executive:</i>	Mr S Malhotra
<i>Service Manager:</i>	Mrs J Woods (to June 2013)
<i>Service Manager CLS:</i>	Mr I Park (to March 2013)
<i>Session Supervisors:</i>	Mrs S Suitters Mrs M McFarlane
<i>Guidance Tutor:</i>	Mr M Burlem (to March 2013)
<i>Housing Advisers:</i>	Mr K Burchett and Mr C Turner
<i>Housing Law Litigator - Maidstone:</i>	Miss L Wilson
<i>- Tunbridge Wells:</i>	Mrs S Speller
<i>Money Advisers:</i>	Mrs R Lovell, Mr P Williams (to August 2012), Ms S Perry-Clark (to April 2013) & Mr D Morgan (to Mar 2013) Mr M Cresswell July 2012 to March 2013)
<i>Welfare Benefits Caseworkers:</i>	Mr P Sayonas (to May 2013)
<i>Employment Advice Caseworker:</i>	Mrs T Weber
<i>Independent Domestic Violence Adviser:</i>	Ms G Luckett (Magistrates Court) (to January 2013) Mrs C Gale (from January 2013)
<i>Family Law Solicitor:</i>	Mr A Kiernan (to March 2013)
<i>Britannia Foundation Project:</i>	Mr D Jackson and Ms J Bumpstead (to Project end Dec 2013)
<i>Outreach Adviser:</i>	Mrs A Bobinska
<i>Administrators:</i>	Mr S G Ledger (to June 2013), Miss D Woodroff, Mr J Clark, Mrs R Dimitrova
<i>Assessor Interviewers:</i>	Miss M Cole, Miss T Bryan, Mrs E Bennett (to March 2013)
<i>HealthWatch Advisers :</i>	Mr M Burlem, Miss M Cole, Miss T Bryan, Mrs E Bennett
<i>SE Financial Capability Forum Coordinator</i>	Mr I Park
<i>Housekeeper:</i>	Mrs L Green

### **Voluntary Advisers**

Mr P Green	Mrs P Dale	Mrs S Malhotra	Mrs P Cooper
Lady J Buckley	Mr I Wedgewood	Mrs A Horne	Mr G Hunt
Mr R Sawtell	Mrs C Wale	Mr P Taylor	Mr N Pearman
Mr M Ford	Mrs J Evans	Mrs S Hibbard	Mr R Hubbard
Mrs P Wright	Mrs L Ritchie	Mrs S Middleton	Mrs C Renshaw
Mrs L Sayer	Mr G Morrison	Mr M Blaber	Mrs B Lloyd
Mrs J Woollacott	Mr J Stewart	Mr D Cook	Mr P Woodward
Mrs J Curtis	Mr R Bird	Mr M Carney	Mr J Cross
Miss N Dharna	Dr S Eden-Green	Mr M Cresswell	Mrs C Bouwens
Mr R Rajalingam	Mrs C Windle	Mrs C Smith	Mr A Waldie
Mrs J Korten	Mr R Bennett	Mr R Pellant	Mrs S Rudd
Miss L Savory	Mrs B Mitchell	Mrs M Waters	

### **Volunteers in Training and Observers**

Mrs R Cox, Mr A Turner, Ms S Ryan, Ms S Ahern, Mrs L Gladstone, Mr A Adams, Mr P Hooper, Mr A Brook, Mrs P Greenstock, Mrs E Scutt, Mr P Bolton, Mrs H Hardy, Mr P Hardy, Mr M Dickson, Mr S Jones, Miss M Montford, Miss E Rippon, Mrs M Gurung, Miss K Li, Mrs F Hamidi, Mrs A Galloway, Ms J Higgins

### **Gateway Assessors**

Mrs V Furze, Mrs S Kumarvel, Mrs D Griffiths, Ms H Harris, Miss J Foulds, Mrs S Burdon,

### **Admin Volunteers**

Mrs J Cline, Mrs M McGiveron, Mrs J Luker, Mr T Adams, Mrs I Muggerridge, Ms J Banister, Ms S Russell, Mrs L Dalton, Mrs K D'Souza

### **IT Volunteers**

Mr K Mulcahy, Mr G Singh

### **Social Policy Co-ordinators**

Dr S Eden-Green, Mrs R Cox

### **Website Editor**

Lady Judy Buckley

### **Volunteers who left during the period to end July 2013**

Mrs C Underwood, Mrs U Stannard, Mr R Rixon, Mrs J White, Mr D Jackson, Mr C Lack, Mrs P Paszkowska, Mrs S Brown, Mr D Bush, Mrs L Amos, Mrs J Seager, Ms K Stephens, Mr P Lewis, Mrs M Shaughnessy, Mr P Whiley, Ms E Finnegan, Mrs P Robinson, Mr A Wilson, Mr D Orr, Mrs L Samuels, Mrs P Chimwala, Miss H Smith, Mrs M Garrett, Mrs J Smith, Mrs P Longhurst, Mrs S Feehan, Ms R Levett, Mr R Kneller, Miss C Clark, Ms A Farooq

## **Chair's Report**

The past year was again busy and successful. In the twelve months from April 2012 to March 2013 we helped 9,144 clients who raised a total of nearly 56,000 issues. Because of changes in the case recording system these figures are not directly comparable with those in the Annual Report for 2011-12. However, in general terms it seems clear that we saw rather fewer clients, but that on average each client raised more issues, that is, cases became more complex and time-consuming. The issues most frequently raised were benefits and tax credits (34%); debt (18%); relationship (11%); legal (10%); and employment and housing (9% each). Other issues included consumer goods and services, education, health, immigration, tax, and utilities.

Our clients came from a wide range of ages, from mid-teens to ninety. 57% were female and 43% male. It is estimated that 4% were of Asian, black, or mixed ethnicity. 30% were disabled or had long-term health problems.

The Bureau remains the largest in Kent in terms of client numbers and issues. Unlike some other advice agencies it provides substantial advice to the great majority of clients, accompanied by action where appropriate: it is very far indeed from being only a sign-posting or referral organisation. In the annual client satisfaction survey conducted by the Bureau 97% said that they were happy with the service they had received (3% did not respond); similarly, 97% said that they would recommend the Bureau to others (3% did not respond). This is strong testimony to the skill and dedication with which the staff of the Bureau do their work; the Trustee Board and I pay tribute to them.

At the end of March 2013 the Bureau had 26 paid staff, 60 volunteer advisers and assessors, 9 volunteer administrative workers, and 14 trainees. The number of volunteer advisers is less than we should like. Although a satisfactory number of prospective volunteers have come forward there have been difficulties in training and retaining them in sufficient numbers. The Bureau continues to address this problem.

Our services are provided mainly from our own premises at 2 Bower Terrace and from the Maidstone Gateway in King Street. In addition, we provided during the year a home visiting service, and outreach services monthly in Headcorn, Lenham, and Marden, and twice-monthly at the Heart of Kent Hospice and the Fusion Café in Park Wood. We also held twice-monthly sessions at three Children's Centres. As a result of the reconfiguration of our services mentioned below we expect to concentrate "drop-in" sessions at the Maidstone Gateway, with interviews by appointment at Bower Terrace to deal with more complex cases.

In 2012-13 a third of the Bureau's total income was provided by a grant from Maidstone Borough Council of £185,000. The Bureau is most grateful to MBC for this continuing support. We also received significant funding from the Advice Services Fund, funding for the provision of an independent domestic violence adviser, and project funding from the EDF Energy Trust and the Britannia Foundation.

The largest single source of income was payments under contract from the Legal Services Commission amounting to £186,884. It became clear during the course of the year that that funding would be greatly reduced as a result of the cuts in the legal aid budget, and that some other sources of finance would decline or disappear. In view of this large prospective reduction in income the Trustee Board established a Business Planning Group charged with preparing a new three-year Business and Development Plan. In accordance with that Plan the Board agreed that the Bureau's priority should be to maintain the core service of generalist advice. The reduction in income inevitably entailed a reduction in the numbers and hours worked of the paid staff. Intensive discussions with staff took place in the last quarter of 2012-13. Thanks to the helpful and constructive approach of the staff, for which the Board is most grateful, it proved possible to go into 2013-14 with some reconfiguration of services, but still with a full service of generalist advice to those who live and work in Maidstone.

Despite the financial constraints the Bureau was able, with prudent financial management, to meet its obligations for redundancy payments and to make modest contributions to reserves against pension and other liabilities.

My warm thanks go to the members of the Trustee Board for their help and support during the year. The Board saw a number of changes during the year. Ms Kate Dickinson, Mr John Fowler, and Mr Morel d'Souza joined us as representatives of Voluntary Action Maidstone, the Maidstone Deanery Synod, and the Maidstone Culture Group respectively. Mr Malcolm Ford and Mr Richard Rixon were succeeded as representatives of the volunteer staff by Mr Roger Bennett and Mr Phil Taylor.

During the period April 2012 to March 2013 we were approached by 120 people wishing to enquire about becoming volunteers with us. Out of these 85 were interviewed and applications were received from 58, of

whom 37 joined and are still with us. Volunteers are the life blood of our Bureau and we are always seeking new recruits. If you feel you would like to help, please telephone 01622 750770 for further information.

*Sir Michael Buckley, Chair*

## **Admin**

Webster's dictionary describes Administration as 'The act or process of administering, especially the management of a government or large institution'.

1. The group of people who manage or direct an institution, especially a school or college.
3. The activity of a government or state in the exercise of its powers and duties.
4. The term of office of an executive officer or body.

At Maidstone CAB however, it can be all that and more besides.

Our more traditional work includes writing correspondence, developing and maintaining paper and electronic filing systems, conducting research, creating and maintaining databases, scheduling for managers, ordering office supplies and maintaining inventories, leasing office equipment, working with vendors, answering and handling telephone calls, creating spreadsheets and reports, planning and coordinating small and large meetings and events, making travel arrangements and more. We also act as both the "voice" and "face" of the Bureau to visitors as we greet, direct or assist them and we offer the last impression of the Bureau to these same people when we say goodbye to them as they depart.

I and my colleagues have also been called upon to purchase milk, laminate, put the Bureau clocks back/forward one hour (I, in particular, have two very busy mornings as a result of this particular task whilst the Bureau stepladder gathers dust!) booking (but not cooking) the Christmas lunch, removing jam from the photocopier, emptying bins, filling skips, putting up notices and painting yellow lines to name but a few.

On a more sober note, as a direct result of drastic reductions in the monies received from the likes of the Legal Aid Agency (previously the Legal Services Commission) over the last nine months, the Bureau has experienced a period of major upheaval and uncertainty resulting in a number of redundancies and, for the majority of those who remain, a reduction in hours. As a result, demands on all fronts can often be tremendous and the ability of any member of staff to respond in a timely manner or with the required accuracy can sometimes be compromised. Consequently, and this is true for all members of the Bureau and not just those of us involved in the admin function, processes do take time and timeframes and the daily demands on staff need to be considered.

Fear not! This is not the beginning of the end, merely the end of the beginning. As we speak, new contracts are being bid for and won. Consequently, more money is becoming available for more projects that, in turn, require more staff working more hours, to successfully deliver them and, slowly, normal service is being resumed. As a Bureau we continue to provide the basic core service as we have always done but we are now putting ourselves in a position where we are able to assist a greater number of people with a wider range of issues.

Much like a boxer between rounds, we are slowly getting back to our feet ready to face the next challenge. The future is not yet written, so I would ask that none of us be disheartened by the fact that the old adage seems to be as true today as it ever was that "The horse does the work and the coachman is tipped". As, through our professionalism, dedication, hard work and tenacity, we can sleep safe in the knowledge that we are contributing more than our fair share to the government's so called Big Society.

*Jack Clark, Administrator*

## **Gateway Assessing at Maidstone Gateway**

Over this past year client numbers have increased drastically with most days between 12 and 20 clients being seen by the assessors. The problems they are presenting are more complicated and often multiple issues need addressing. This has resulted in longer queues and increased the need for the assessors to be aware of waiting times and to keep the clients informed of this. Gateway assessors and advisers have consolidated the excellent working relationship with the employees of Maidstone Borough Council at the Gateway, especially the Meet and Greet Desk, Housing Benefit advisers etc, who willing help with any enquiries from our assessors and advisers. We would like to express our thanks for all their help and support.

Another group working within the Gateway partnership is the Gateway volunteers who often help by directing clients to our desks and one of our assessors (Tina) was invited to and attended the volunteers' Christmas party held in the bowling alley opposite. It was great fun and Tina felt honoured that she had been invited. She also had a walk on part in the movie the volunteers had made to promote the work that they do.

Having asked the advisers how they feel having full time Gateway Assessors some of their comments were:

"Having experienced Gateway Assessors is extremely useful, especially for liaising with clients and keeping control of the queue."

"Making sure that client needs are met and having all our paperwork kept up to date and knowing where everything is great."

"This past year having Gateway Assessors has been an overall success, they play a vital role at the Gateway, managing queues and meeting client expectations."

The Gateway Assessors would like to thank all the advisers who have made working with them at the Gateway such a pleasure.

*Tina Bryan, Gateway Assessor*

## **Money Advice**

The Money Advice department has been fraught with many challenges in the past twelve months. We were aware that the Legal Services Commission contract would end in March 2013 and worked relentlessly to engage our clients in dealing with their debt situations.

A financial health check day was held at Maidstone Gateway and was well supported by the public. We attended HMP East Sutton Park to provide advice to inmates due for impending release; this was in addition to our regular debt advice for inmates.

I have been very busy with the media regarding Payday lenders and over a two day period appeared on BBC South East Today, BBC News, Meridian News and also on KMFM and BBC Radio Kent. (A volunteer's friend then actually contacted him to enquire if I was trying for a BAFTA!)

I will continue as Money Advice Specialist at the bureau, although Sarah and David have sought and found alternative employment, Malcolm will remain at the bureau as a volunteer.

My first thought at the huge changes in structure that will take place was: "How will we manage to continue to provide the support to our clients with debt issues that we have consistently provided in the past"?

The answer is that our volunteer advisers will become with my support and guidance very adept at providing more in depth and detailed debt advice.

### **Why do I do it?**

Apart from the satisfaction I get from my work, I feel especially in the coming months with the current economic climate, that without the valuable work of the Citizens Advice Bureau many people would be completely overwhelmed by all of the changes to the benefits system. This presents the danger that they would not be able to cope with the pressures from creditors and may fall into the desperate situation of borrowing from Loan sharks or the many Payday loan providers.

*Rose Lovell, Money Adviser*

## **Bureau Quiz**

Our Annual Quiz Night held in April last year raised in excess of £1,300 towards Bureau funds. We will be holding this year's Quiz on Saturday, October 19<sup>th</sup> and teams are very welcome to join us for what is always a fun filled evening. Don't worry if you can't raise a full team of eight, we can always fit people in.

The Quiz will be held at Invicta Grammar School in Huntsman Lane and starts at 7.30pm sharp. Tickets cost £8 a head, which includes a Ploughman's Supper.

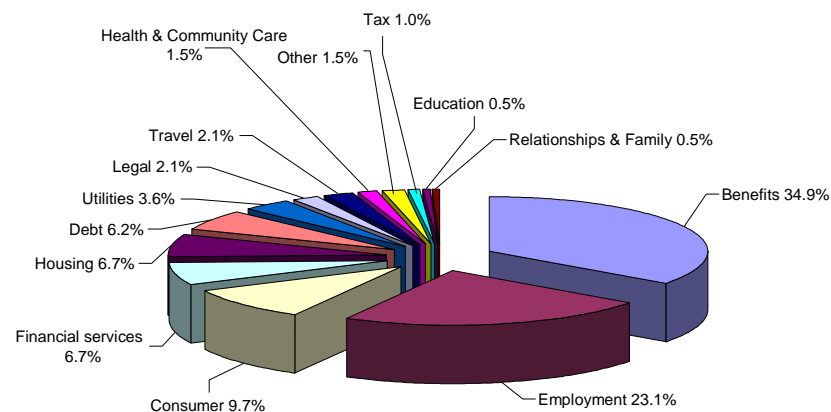
If you would like to join us or want further details, please phone the Admin Team on 01622 750770.

## Social Policy

Maidstone Bureau contributes to social change in two ways. Firstly, through participation in local actions and campaigns, and secondly at national level by providing documentary evidence of unfairness and injustice experienced by our clients. Bureau Evidence Forms (BEFs) provide the lifeblood for the campaigning work of Citizens Advice to improve peoples' lives by changing policies and practices. Our work during the year has concentrated on maintaining and improving the flow of BEFs, and raising awareness of staff and trainees of what we are reporting and the impact that it generates. A database has been set up giving summaries (without personal details) of almost 200 BEFs submitted during the year. This is accessible to staff via the Bureau's internal website and the information is shared regularly with neighbouring bureaux so that local and regional issues can be identified and joint action taken.

A breakdown by problem area shows the majority (35%) of BEFs have been related to benefits issues, of which hardship and injustice generated by Work Capability Assessments associated with the shift from Income Support to Earnings Support Allowance (ESA) figured prominently. Employment problems accounted for 23%, followed by consumer issues (10%), financial services, housing and debt (each 6-7%). Consumer problems ranged from various scams and swindles to recompense for an exploding inflatable bath aid! Evidence submitted by the Bureau was highlighted in Citizens Advice Social Policy Bulletins in October and November, and five Local Action Report Forms, describing successful actions by staff following up clients' problems, were published on the Citizens Advice national website.

**Bureau Evidence Forms submitted by Maidstone CAB between 1 April 2012 - 31 March 2013  
(percentages out of total 195)**



*Simon Eden-Green and Rhiannon Cox, Social Policy Co-ordinators*

## Housing Advice

Why do I do it? While I was a volunteer I increasingly found myself interested in housing law and the plight of people living in unsatisfactory housing often with unhelpful landlords and agents and frequently facing the threat of homelessness. Wanting to help in these situations suggests that I am a thoroughly decent chap who understands the misery of poor and insecure housing and how it can blight the future for a whole family. All of this is true but it misses out the fundamental fact that I enjoy a good scrap.

Not literally fistycuffs on the bridge with the loser being tossed into the Medway, more the mental scrap of preparing arguments to defend possession claims, or advising landlords that their notice is inadequate and that they haven't protected the tenant's deposit and by the way is there a gas safety certificate? No, oh dear, fancy an expensive visit to court? These scraps require a sound knowledge in the pugilistic art of court form filling, (Civil Procedure Rules not Queensbury) and our Caxton Press keeps us well supplied with those little blighters.



Of course many clients arrive sporting their own gloves and all they need is a coach or second to advise on the court process or on how the local authority's Allocations Policy works or what their rights are now that their tenancy agreement has come to an end.

Whatever I am asked for help with I do because I, the Bureau, can make a difference to people's lives. The Bureau's volunteers and specialist staff have a vast amount of experience and the ability to work together, this means we can do so much for individual clients, their families and the local community.

*Christopher Turner, Housing Adviser*

## **Employment Advice**

As economic gloom continues, workers continue to find that their employers use unfair and unlawful practices to reduce labour costs. Dismissing workers unfairly brings many complaints to the bureau, as does failure to pay wages on time or the full amount due. Unfortunately the economic situation also affects workers' rights after they have been dismissed, or lost wages. Withdrawal of legal aid has reduced the ability of many bureaux to offer full employment advice, and the imminent, at time of writing, introduction of fees to make a complaint to the Employment Tribunal will further affect a worker's ability to obtain redress. The fees will range from £390 - £1250 for lodging a claim and obtaining a hearing, further fees may be charged in complex cases. Since many respondents fail to pay an ET award, clients who win their cases may find that as a result of the changes they are considerably poorer for having pursued a legitimate claim.

Current attitudes to participation in Europe may also significantly affect workers' rights in the future: much of our employment law is derived from European legislation, and EU cases and precedents are often cited in our own ET cases.

Maidstone CAB has seen no reduction in the number of clients with employment problems, and has so far this year obtained approx. £150 000 compensation for our clients, as well as enabling the reinstatement or retention of several others.

The number of women dismissed appears to have increased this year, possibly in part because many work in sectors particularly affected by the economy such as catering and sales, but a worrying proportion have been dismissed either while pregnant or on maternity leave, which suggests that some employers are discriminating against them.

Considering the adverse conditions described above, it is unlikely that we will see fewer clients with employment problems in the future. It is vital that we continue to assist them, and enable them to obtain justice, as we have done in the past.

*Tania Weber, Employment Adviser*

## **Welfare Benefits Advice**

It is almost impossible to describe how the cuts to welfare will affect the people of Maidstone but in the past year our service has seen a huge increase in clients needing advice on matters relating to Employment and Support Allowance medicals, Jobseekers Allowance sanctions, Disability Living Allowance claims and issues relating to Housing and Council Tax Benefit.

In turn this has meant Citizens Advice Maidstone has had to use even more of its very limited resources to support and advice clients on the above benefit issues while at the same time having to manage on a more constrained budget.

The introduction of Universal Credit and Personal Independence Payments will no doubt only increase the numbers of clients accessing our service for advice as these benefits are introduced.

As people's in and out of work benefits are stopped, reduced and/or frozen this will, of course, have a knock on effect and many people will find that they are unable to meet their essential weekly living expenditure which will mean that the Bureau will see an increase in enquiries relating to debt and housing issues. The introduction of the 'bedroom tax' and reduction to the help people can receive towards their Council Tax has already brought a lot of people to our service, concerned that they will not be able to pay their rent and be evicted from their homes, or taken to court for council tax arrears.

On a personal and professional note I have left Citizens Advice Maidstone after ten years as the Welfare Benefits Adviser. In that time I have obtained approximately three million pounds of benefits for my clients

which shows how important it is that Citizens Advice Maidstone continues to deliver specialist benefits advice.

Of course, this would not have been possible without the support of the volunteer advisers, my paid work colleagues and the management and I would like to take this opportunity to thank all of them for enabling me to achieve all that I did for my clients.

*Pete Sayonas, Welfare Benefits Caseworker*

## **Outreach**

Our Children's Centres Outreach sessions work is a great benefit for the Maidstone Borough community by creating a supportive environment.

Many parents, either due to lack of time or poverty, cannot travel to our main advice centres in order to obtain help and advice for the issues that trouble them. An outreach service ensures that they, too, can benefit from the service Maidstone Citizens Advice provides by having easy and handy access – what we call bringing service to the people.

Currently, Citizens Advice Maidstone provides an outreach at three Children's Centres: Sunshine in Tovil, Greenfields at Shepway and Meadows at Parkwood. This has been very successful by supporting a rapidly growing Maidstone Borough community, providing a wide specialist service and advice to both English and non-English speaking clients, including many from Eastern European countries, which form a large part of our Borough.

Main issues brought by the public are related to benefits and debts where benefit enquiries need more specialist support now than ever due to changes in the benefit system.

Taking into account the most radical shake up to the benefit system ever, and the current level of complexity in the benefit system along with the recession we are still experiencing, it is vital that outreach advice posts are resourced so that 'hard of reach' disadvantaged groups including single parents, both English and non-English speaking are reached and are getting the help and support they need.

It is important that they do not suffer through their lack of knowledge and vulnerability or simply through lack of time and they can still be guided through the system.

In the end I would like to summarise our mission: to improve the quality of life for everyone in Maidstone Borough by ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and equally.

*Anna Bobinska, Outreach Worker*

## **Community Legal Services**

After a decade of providing Legal Help to Borough residents through The Legal Services Commission (now renamed The Legal Aid Agency), the Bureau's contract in respect of specialist debt advice, benefits advice and employment advice ceased in April, as a result of new Government legislation designed to reduce the cost of Legal Aid/Help. We continue to offer Legal Aid in housing matters on a restricted basis.

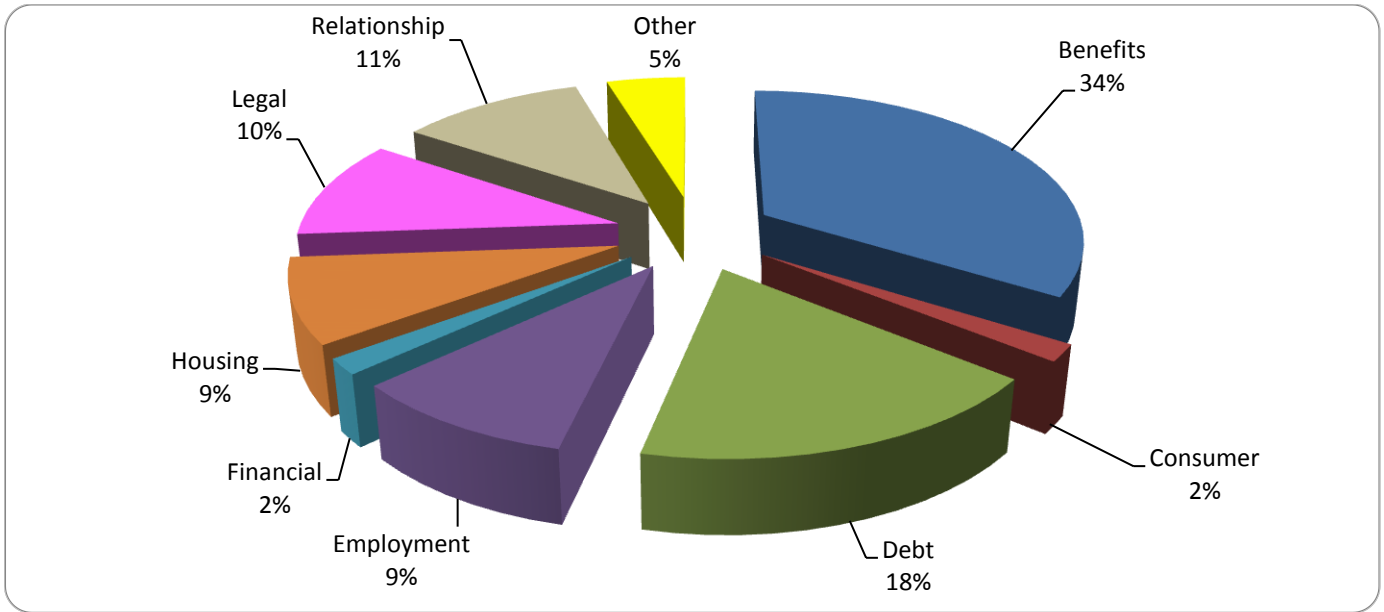
While we won't miss the extensive bureaucratic form-filling and the extremely pedantic approach of the LSC which has thoroughly tested everybody's patience at the Bureau, during this period thousands of Borough residents have benefited from the specialist service we have been able to offer them under these contracts. Last year alone saw us successfully tackle over 900 specialist cases under Legal Help/Aid, of which 495 were for complex debt problems, 172 for specialist housing matters, 218 for benefits advice (mainly involving successful appeals against wrong decisions) and 18 for specialist employment matters,

The loss of this provision is potentially serious for the service we are able to offer to our residents. However we have been fortunate in gaining a Lottery Grant under the Advice Services Transition Fund which will allow us to maintain a small specialist advice service for Borough residents for the next two years. Specialists will be supporting and up-skilling front-line workers in partnership organisations within the local voluntary and community sector. We are looking forward to the new challenge ahead.

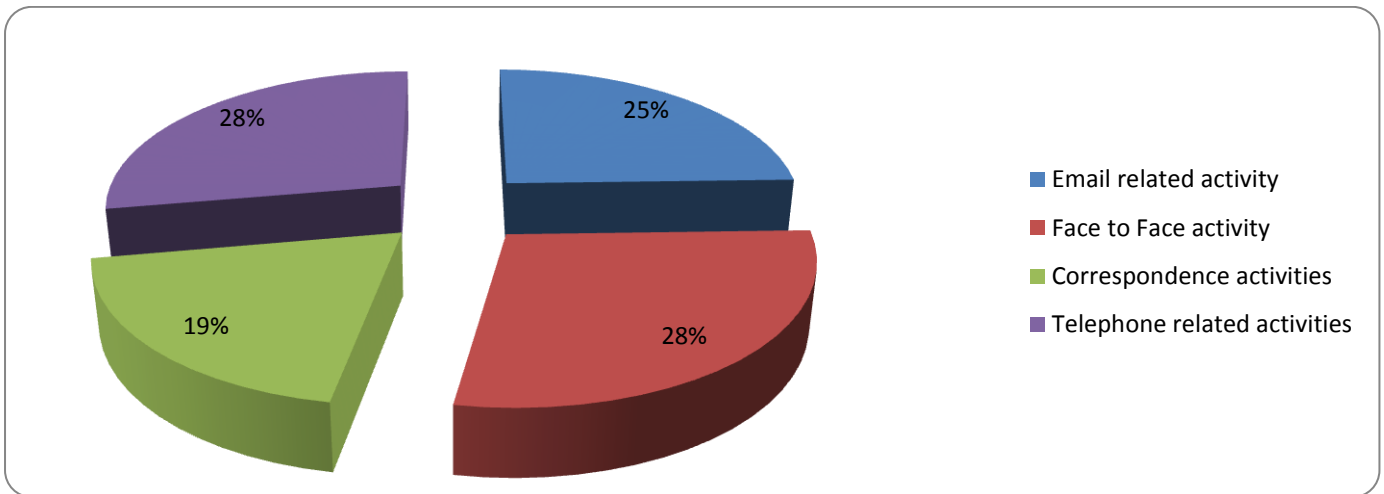
*Ian Park, Service Manager, CLS*

# Statistics

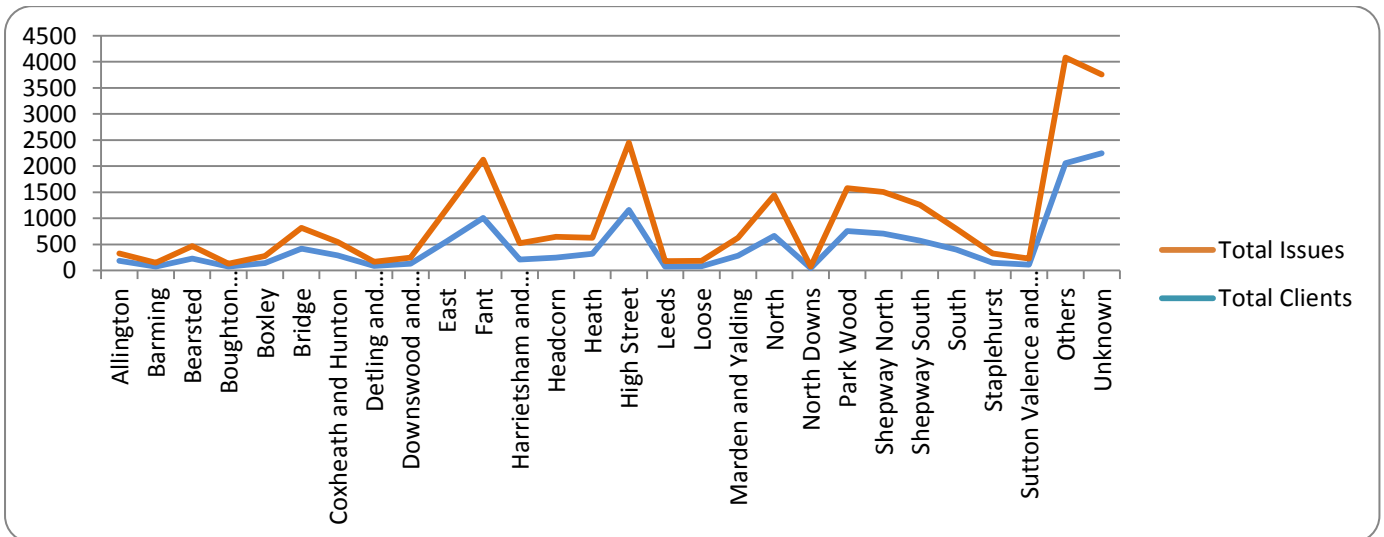
## Advice given by Category



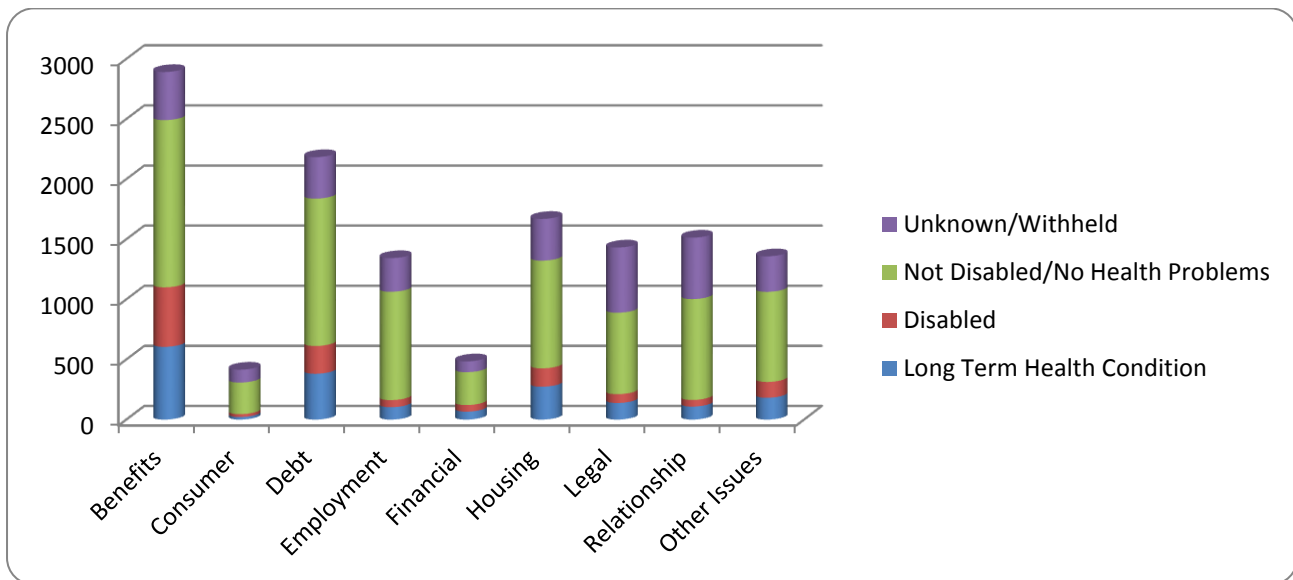
## Activities on behalf of Clients



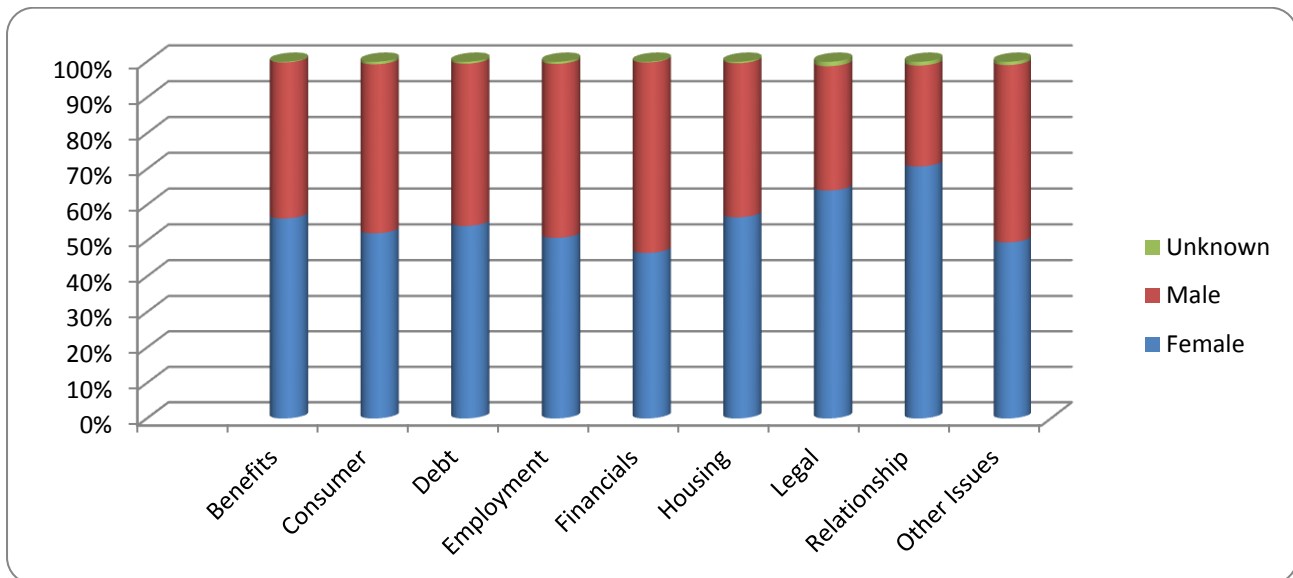
## Clients seen by Ward



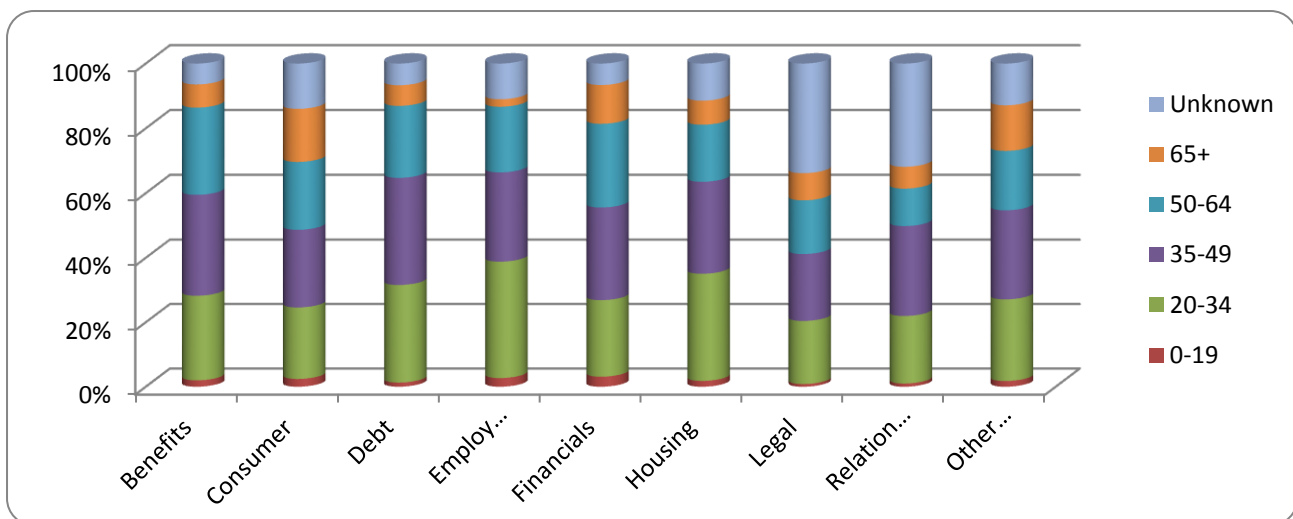
### Clients by Disability



### Clients by Gender



### Clients by Age



## **More Statistics**

For all of us who like figures and statistics, the following useful numbers would be interesting to note.

On an average each client would have 24.55 minutes spent on their behalf. They would have

- Contacted the Bureau 2.87 times.
- Raised 4.21 issues such as Debt, Benefits, and Housing etc.
- 4.87 activities would have been carried out on their behalf.

Face to face interviews took 28.19% of the Bureau Advisers' time and on an average they would have spent 47.11 minutes with each client.

Telephone enquiries in general took 27.75% of our Adviser's time and on an average they would have spent 12.59 minutes speaking with or on behalf of each client.

19.51% of our Advisers time would have been spent writing letters to or on behalf of our clients and each would have taken on an average 11.41 minutes.

Writing up case notes formed 24.56% of our Adviser's time and each enquiry would have taken them 22.59 minutes.

Each week 289.55 hours were spent by our adviser team helping clients.

- 156.64 hours were spent on face to face client work,
- 41.22 hours advising clients on the phone,
- 26.26 hours were used in writing to third parties on behalf of our clients, and
- Advisers needed 65.43 hours to write up all the casework.

## **Chief Executive's Report**

In the 15 years that I have been the Manager/Chief Executive of our Bureau in Maidstone, many changes have taken place. We relinquished our hold on the paper information system and embraced the electronic version. We learned to use the computers to record our case sheets, first on CASE and then its successor PETRA from September 2011. I was very proud to report that our Bureau had not lost any paid or voluntary staff due to these changes. At the time this Report goes to press the Bureau has a healthy complement of paid and voluntary staff, namely 21 part time and full time paid staff and 106 volunteers comprising of Trustees, Advisers, Trainee Advisers, Gateway Assessors, Administrators, Social Policy workers, Webmistress and IT consultants.

During the year of 2012/13 the Bureau continued to provide its service to the community of the Borough of Maidstone from two venues, the Bureau at Bower Terrace & the MBC Gateway in King Street. Outreach sessions and Home visits were also offered to those who could not access the service through the established means of face to face, telephones and emails.

The team were able to help 9144 new and 4143 existing clients, making it a total of 13,287 i.e. 256 each week or 51 a day.

These clients brought between them 55,986 problems or 1077 per week or 215 each day.

Our Advisers carried out 64,495 activities, that is 1,240 each week or 248 every day, such as face to face or telephone interviews, negotiating on clients' behalf by letters or telephone calls to third parties.

Between them all our volunteers gave the Bureau a total number of 44,876 hours during 2012/13. This equates to 863 hours each week or 173 each day. These figures also show us that each volunteer gave us an average 35 hours each month.

Annualised and costed out at rates taken from the Office of National Statistics 2011 survey of hours & earnings, this works out as £635,411 worth of free voluntary work for the community of Maidstone.

In order to become a trained and competent adviser, each person volunteering must go through a rigorous training programme, which includes in-Bureau training, culminating in a 3 day external training course. Allowing that each volunteer will work one day a week, the training programme at Maidstone takes at least 28 weeks to complete. The time spent training includes observing interviews, reading self-study packs, taking part in interactive e-learning modules produced by Citizens Advice as well as doing a minimum of 10 sessions of Gateway Assessment. The grounding from this programme provides each volunteer with the ability to interview, listen and interpret the client's query, in order to provide them with the correct options available to them.

Every day brings fresh challenges in the form of clients seeking assistance, funders requiring reports or Citizens Advice issuing a fresh edict or ruling: there is never a dull day in the life of an adviser or even paid staff. Our advisers have dealt with clients who have insisted that they should be seen immediately as they are paying us good money for the pleasure of providing this service, to others who say that as this is a free service the advice cannot be correct. We have taken all in our stride and still continue to smile and provide a good service to anyone who has the need to access the Bureau. It is natural that with the large number of clients seen within the organisation, we will not have provided everyone with the kind of service they expected or the answers they wanted. Notwithstanding, at Maidstone we do have a good reputation for giving all our clients full attention: allowing them time to fully explain their problems for us to provide them the support they need.

During the course of the last year there have been further changes within the legal system, and organisations were informed that all Civil Legal Aid (CLS) for matters relating to Debt, Benefits and Employment would cease on the 31<sup>st</sup> March 2013. This caused a great deal of upset within the Bureau as at least 13 members of staff whose work depended on CLS funding were therefore facing their job disappearing. Detailed consultations took place and some of our staff decided to leave, some accepted redundancy and others took retirement. It was a traumatic time for the whole organisation as we were losing a well-established team of specialist staff, and the majority of work which still needed to be done for our clients would now need to be handled by our generalist volunteer advisers. Many of the remaining staff agreed to take salary cuts (example: from 5 days a week to 2 days) so that not everyone had to leave.

The Bureau held an Awayday to discuss these swingeing changes and -- to the surprise and pleasure of the Trustee Board most of the remaining staff and volunteers accepted that in the future much of the work would have to be shared between the voluntary workforce.

So, one asks, why do they do it?

Being nosy, I asked some volunteers. I was informed that some felt that, although they had retired, they felt that they were still able to start a new job, others wanted to keep their brains active, and some wanted to enjoy the company of others. There are volunteers who have spent years raising their family and want to get back into the working environment, and others who wish to put something back into their community by helping people. Also, a number of young people, some of whom are law students who want to get active client experience and others who wish to increase their knowledge base have trained to be advisers. There are many more positive answers than there is space to report, but suffice to say that without the support of our volunteer workforce, our Bureau would not be able to provide the excellent service that Maidstone Bureau is known for.

My sincere and humble thanks goes to all our volunteers; advisers, assessors, trainees, administrators and trustees for making us a successful and happy Bureau.

I also thank Maidstone Borough Council for continuing to believe in the work of the Bureau and supporting it with funds to carry on our work. Thanks also go to Citizens Advice and our other funders whose support allows us to deliver our service through specific projects.

*Bonny Malhotra, Chief Executive*

**Maidstone Citizens Advice Bureau**  
**Income and Expenditure Account**  
For the year ended 31<sup>st</sup> March 2013

	<u>31.3.2013</u>	<u>31.3.2012</u>
<b><u>INCOME</u></b>		
Maidstone Borough Council – Annual Grant	185,000	185,000
Legal Service Commission	185,767	219,704
IDVA Grant (Community)	49,933	62,000
Citizens Advice Grant	10,138	17,975
Barclays Money Skills Project	-	38,067
Donations	1,783	3,830
Deposit Account Interest	2,663	1,700
Golding Homes Grant	3,000	3,000
Fundraising	5,030	3,482
EDF Trust Project	27,652	36,869
Britannia Foundation	16,500	5,500
Advice Services Project	70,000	-
Other Projects	<u>12,000</u>	<u>25,625</u>
	<u>569,466</u>	<u>602,752</u>
<b><u>EXPENDITURE</u></b>		
Establishment Expenses	30,963	37,909
Administration Expenses	539,865	553,702
Sundry Expenses	<u>13,037</u>	<u>7,182</u>
	<u>583,865</u>	<u>598,793</u>
<b><u>SURPLUS/(DEFICIT) FOR THE YEAR</u></b>	<b><u>(£14,399)</u></b>	<b><u>£3,959</u></b>
<b><u>CHARITABLE ACTIVITIES</u></b>		
<u>Costs directly allocated to activities</u>		
Staff Costs	410,268	414,737
Travel	10,548	12,319
Training Costs	4,389	1,673
<u>Support costs allocated to activities</u>		
Staff Costs	72,400	73,189
Premises Costs	30,963	37,909
General Office Costs	44,886	46,024
Bank Charges	320	287
Depreciation	<u>4,823</u>	<u>7,075</u>
	<u>£578,597</u>	<u>£593,213</u>
<b><u>GOVERNANCE COSTS</u></b>		
Auditor's Remuneration	3,270	3,540
Meeting Costs	<u>1,998</u>	<u>2,040</u>
	<u>£5,268</u>	<u>£5,580</u>
<b><u>TANGIBLE FIXED ASSETS</u></b>	2,908	5,235
<b><u>CURRENT ASSETS</u></b>		
Debtors & Prepayments	27,294	32,425
Cash in Bank & Hand	<u>139,859</u>	<u>214,806</u>
	<u>167,153</u>	<u>247,231</u>
<b><u>CURRENT LIABILITIES</u></b>		
Accrual/Deferred income	(51,380)	(115,409)
Other Taxes etc.	<u>(5,582)</u>	<u>(9,559)</u>
<b><u>TOTAL ASSETS</u></b>	<b><u>£56,962</u></b>	<b><u>£124,968</u></b>
<b><u>UNRESTRICTED FUNDS</u></b>	£89,841	£93,649
<b><u>RESTRICTED FUNDS</u></b>	<u>£23,258</u>	<u>£33,849</u>
	<u>£113,099</u>	<u>£127,498</u>

The financial statements above have been extracted from the audited accounts of the Company as at 31<sup>st</sup> March 2013. We are once again grateful to Messrs Day, Smith and Hunter for their help and support in the preparation and audit of the accounts.

# Client Satisfaction Survey 2012

<b>How easy was it to find out about us</b>	<b>%</b>	<b>Was the information you received easy to understand</b>	
Very easy	85	Very easy	75
Fairly easy	13	Fairly easy	23
A bit difficult	1	A bit difficult	2
Very difficult		Very difficult	0
<b>How often have you used our services in the past 3 years</b>		<b>How useful was the advice you received</b>	
Once	54	Very useful	76
Twice	23	Fairly useful	19
Three times	9	Not very useful	2
Four times	9	Useless	0
More than 4 times	5	<i>No response</i>	3
<i>No response</i>			
		<b>Do you now feel more confident about dealing with your problem in the future</b>	
<b>How did you contact us this time</b>		Yes	87
Visit Bower Terrace	32	No	8
Visit Maidstone Gateway	43	<i>No response</i>	5
By telephone	23		
By email	1	<b>Overall, how happy are you with the service that you have received</b>	
		Very happy	80%
<b>In the future, how would you like your query/problem to be dealt with</b>		Fairly happy	16%
		Unhappy	0
By Appointment	42	Very unhappy	0
By drop-in	35	<i>No answer</i>	3
By telephone	19		
By E-mail	2	<b>Do you consider you have a disability</b>	
By home visit	10	Yes	21
<i>No response</i>	9	No	75
		<i>No response</i>	4
<b>How happy are you about the times we open</b>		<b>If yes, were reasonable adjustments made to deal with your disability</b>	
Very happy	69	Yes	11
Fairly happy	28	No	3
Unhappy	0	None required	24
Very unhappy	1	<i>No response</i>	61
<i>No response</i>	2		
		<b>Would you recommend using the CAB service to others</b>	
<b>How long did you wait</b>		Yes	96
Up to half hour		No	1
Half an hour to one hour		<i>No response</i>	3
One to two hours	58		
2 hours or more	18	<b>Would you use the CAB Service again</b>	
<i>No response</i>	14	Yes	96
	7	No	0
<b>How happy are you about the time you had to discuss your problem</b>	3	<i>No response</i>	4
Very happy	86		
Fairly happy	12	<b>If you have had an occasion to complain, was the complaint dealt with to your satisfaction</b>	
Unhappy	1	Yes	12
Very unhappy	1	No	5
<i>No response</i>	0	Please clarify	0
		<i>No response</i>	83



## Client Comments

Malcolm is the most grounded, likeable, presentable, helpful person I have ever met. Nothing was too much, he went above and beyond his call of duty, which I feel makes the difference between good and great service. Thanks a million, also they need more breaks!!!

High level of professionalism and all questions answered

I felt happy during my visit and was met with courtesy and at all times treated with respect, very welcoming in today's world.

As usual staff were polite and very efficient in dealing with my problem.

Had to wait in the waiting room, but it was too long, so phoned in whilst still in waiting room. Was asked not to speak loudly, so had to go outside to make a call. Thought receptionist was rude.

Very helpful and courteous, totally happy with service provided by Barbara. Truly helpful in a stressful situation

I am 5 months pregnant and had to wait 3 hours.

1st class service couldn't fault. Thank you very much

I am very happy with the service, I would not be able to deal with the situation myself.

Please continue to provide this service

Absolutely top marks for all the help I have received on every occasion I have visited CAB. I could not be more grateful or more satisfied.

Thank you for time, it was very helpful. There to do a job that is done to the best of their ability

Very helpful, good service, now I know my rights, just make the waiting time shorter.

Found the staff very helpful and polite. They explained everything and made it easier for me to sort the problems I have. Many thanks

Very good service, staff is so helpful, they always listen to your problem and understanding. They give you advice which is best. Many thanks God Bless you all.

## Acknowledgements

The Trustees, Management, Staff and Clients would like to thank the individuals and organisations who have assisted and supported the Bureau in the past year.

<b>Our special thanks go to:</b>	<b>Financial Support was received from:</b>
Members and Officers of Maidstone Borough Council Legal Services Commission Kent County Council Britannia Foundation EDF Energy Trust  Citizens Advice staff	Chart Sutton PC Cobtree Charity Trust Green and Co, Solicitors Gullands, Solicitors Mr P Whiley Willmakers of Maidstone
Berry and Berry for arranging the Solicitors' rota All Solicitors who participate in the rota Day Smith & Hunter for arranging the Accountant's rota Accountants who participate in the rota	Donations from clients, staff and trustees

## ***Aims***

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The Service aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

## **We give GENERALIST ADVICE in**

Benefits Consumer Debt Education Employment  
Finance Health Housing Immigration Legal  
Relationships Tax Travel Utilities

## **We give SPECIALIST ADVICE in**

Debt Housing Employment Welfare Benefits

## ***Outreach Sessions:***

The Bureau holds monthly outreach sessions at

Marden Parish Office

Headcorn Library

and bi-monthly sessions at

Heart of Kent Hospice

Children's Centres in Park Wood, Shepway and Tovil

Fusion Café, Park Wood





**Tax**  
**Legal**  
**Health**  
**Housing**  
**Education**  
**Employment**  
**Debt & Finance**  
**Welfare Benefits**  
**Consumer & Utilities**  
**Immigration & Travel**  
**Relationship & Family**

**Free Impartial Confidential Independent**

**Challenging discrimination**  
**Valuing diversity**                      **Promoting equality**

**2 Bower Terrace, Tonbridge Road, Maidstone ME16 8RY  
and**

**Maidstone Gateway, King Street, Maidstone ME15 6JQ**

**Advice Lines: 01622 752420 and 01622 757882**

**Email Advice: [advice@maidstonecab.org.uk](mailto:advice@maidstonecab.org.uk)**

**Website: [www.maidstonecab.org.uk](http://www.maidstonecab.org.uk)**



Citizens Advice Maidstone is supported by Maidstone Borough Council