

# Citizens Advice Maidstone

a registered charity



## **Straightforward Advice In A Complex World**

Annual Report  
2017/18

**Free      Confidential      Impartial      Independent**

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

## **Our Bureau Family - Social and Recreational (First Course)**

The usual hectic social whirl of Christmas lunches, summer bar-b-ques and excursions to local eateries has continued apace this year, with a summer ramble thrown in to the mix for good measure.

### **Christmas Lunch – December 2017**



### **Gem Of Kent – March 2018**



Citizens Advice Maidstone is supported by Maidstone Borough Council

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

**The Town Hall, High Street, Maidstone ME14 1TF**

**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)**

## ***Trustee Board 2017-18***

***President:*** The Mayor of Maidstone, Cllr David Naghi

### ***Elected Members:***

Cllr Mr R Bird: *Chair*

Mrs S Hawkins: *Vice Chair*

Mr J Cobbett: *Hon. Treasurer*

Mrs W Tull

Mr I Owen

Mrs J Gibson

Mr S Cook (to September 2017)

Mr D Khadka (to March 2018)

Mr M Fitzgerald MBE

### ***Co-opted Members:***

Cllr Mrs M Ring: Maidstone Borough Council

Mr C Collins: (from May 2018) Gullands Solicitors

### ***Bureau Representatives:***

Chief Executive: Mr S Malhotra

Volunteers: Mrs H Hardy

Paid Staff: Ms S Smith

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

Charity Reg. No. 299055    Citizens Advice Membership No. 75/004    Company Reg. No. 2234220

**Challenging discrimination    Valuing diversity  
Promoting equality**

## **Bureau Staff 1.7.17 – 30.6.18**

### **Paid Staff**

Chief Executive:	Mr S Malhotra
Service Manager - Projects:	Mr I Park
Advice Manager:	Ms S Smith
Bureau Co-ordinator	Mr P Hardy
Energy Best Deal Champion:	Mrs H Hardy
Housing Adviser:	Mr C Turner
Money Advisers:	Mrs R Lovell, Ms S Ahern (to Sept 2017)
Welfare Benefits Caseworker:	Mrs A Bobinska
Employment Advice Caseworker:	Mrs T Weber
Outreach Adviser:	Mr C Turner (from Jan 2017)
Prison Outreach Caseworkers:	Mr R Pellant, Mrs J Woollacott, Mrs L Bessant (from Nov 2017)
Pension Wise Guiders:	Mr P Gosling, Mr C Barlow, Mrs K Coleman, Mr B Curtis, Mrs C Judd (to Jan 2018), Mrs T Pragnell, Mr A Smith (from Mar 2018), Mrs J Peacock (from Mar 2018), Mr R Tinsley (from Mar 2018)
Pension Wise Administrators:	Mrs D Evans, Mrs L Bessant (to Oct 2017), Mrs V Stamford, Mr D Ensinger (from Sept 2017)
Administrators:	Miss D Woodroff, Mr J Clark, Mrs R Dimitrova, Mrs J Banister
Housekeeper:	Mrs L Green

### **Voluntary Advisers**

Mr I Wedgewood	Mr P Taylor	Mr M Ford	Mrs S Hibbard	Mrs G McKellow
Mrs A Monk	Mrs L Mitchell	Mrs S Middleton	Mrs L Sayer	Mrs C Gale
Mr G Morrison	Mr J Stewart	Mrs B Lloyd	Mr D Cook	Mr P Woodward
Mrs J Curtis	Mr M Carney	Mrs C Bouwens	Mrs C Smith	Mr J Howarth
Mrs B Mitchell	Mr A Turner	Mrs R Cox	Mrs P Greenstock	Mr P Bolton
Mrs H Hardy	Mrs E Scutt	Mrs S Burdon	Mr S Jones	Mr M Dickson
Mr M Jones	Mrs A Bridge	Mr R Nash	Mrs M Langley	Mr J Pollitt
Mrs J Leach	Ms N Curtin	Mr E Poulter	Miss N Dharna	Mrs J Woollacott
Mrs E Mahoney				

### **Volunteer Supervisor**

Mrs J Woods

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

Mr B Aston, Mr N Penny, Miss T Hasani, Mrs K Cross, Mr S Brittain, Mrs T Martens, Ms T Palmer, Mr R Bridges, Mrs J Chant, Mrs N Coleman, Ms S Ahern, Mrs L Pumphrey, Mrs S Glass

### **Gateway Assessors**

Mrs V Furze, Mrs C Evenden, Mr D Dixon, Mrs Ghulam Mahaiuddin, Mrs A Ceesay, Mr T Collie, Ms K Vynohradka

### **Admin Volunteers**

Mrs M McGiveron, Mrs L Dalton, Mrs M Nissen, Miss S Russell, Mrs I Dimitrova

### **IT Volunteer**

Mr G Singh

### **Research & Campaigns Co-ordinators**

Mrs R Cox, Mrs J Higgins, Ms C Dubern

### **Website Editor**

Mrs J Buckley

### **Volunteers who left during the period to end June 2018**

Mr M Bojang, Mrs J Burnard, Mr C Collins, Ms T George, Ms M Porter, Mrs S Rudd, Miss S Smith, Ms A Withers, Mrs A Horne, Mrs C Lintott

# MAIDSTONE CITIZENS ADVICE BUREAU

Excerpts from Reports and Accounts year ended 31 March 2018

	<u>31.03.2018</u>	<u>31.03.2017</u>
<b><u>Income from Charitable Activities</u></b>		
Financial capabilities projects	-	25,000
Maidstone Borough Council grants	167,855	166,280
CITA Grants	-	200
Golding Homes	5,000	5,000
PensionWise	246,291	239,184
Henry Smith (MDS Prison)	45,358	-
Energy Best Deal	53,284	88,411
RBS Skills and Opportunities	17,500	-
Other projects	17,117	29,713
Fundraising/Donations/Interest	11,760	5,608
<b>Total</b>	<b><u>564,165</u></b>	<b><u>559,396</u></b>
<b><u>Expenditure on Charitable Activities</u></b>		
Costs directly allocated to activities		
Staff Costs	380,248	420,305
Travel	18,043	17,501
Training Costs	1,445	-
Support costs allocated to activities		
Staff Costs	56,616	57,315
Premises Costs	42,275	31,481
General Office Costs	61,141	61,508
Bank Charges	125	217
Depreciation	-	3,643
<b>Total</b>	<b><u>559,893</u></b>	<b><u>591,970</u></b>
<b><u>Present value of Pension Provision</u></b>		
Present Value	52,530	59,136
<b>Reconciliation of Opening &amp; Closing provision</b>		
Provision at start of period	59,136	62,455
Unwinding of discount factor (int. expen.)	734	1,223
Deficit contribution paid	(6,572)	(6,381)
Re-measurements - impact .....	(768)	1,839
<b>Provision at end of period</b>	<b><u>52,530</u></b>	<b><u>59,136</u></b>
<b><u>Income &amp; Expenditure impact</u></b>		
Interest expense	734	1,223
Re-measurements - impact .....	(768)	1,839
<b>Total</b>	<b><u>(34)</u></b>	<b><u>3,062</u></b>
<b><u>Balance Sheet</u></b>		
Unrestricted Funds	42,646	37,373
Restricted Funds	4,278	5,279
<b>Total</b>	<b><u>46,924</u></b>	<b><u>42,652</u></b>

The financial statements above have been extracted from the audited accounts of the Company as at 31<sup>st</sup> March 2018. We are once again grateful to Messrs Wilkins Kennedy LLP for their help and support in the preparation and audit of the accounts.

## **Chair's Report**

This is my third annual report as Chairman of the Trustee Board of Maidstone Citizens Advice. Once again, the Bureau has come through a challenging but rewarding year. Citizens Advice Maidstone continues to play a key role in helping people with a broad range of issues.

In recent years the computer age has become the internet age. For many this represents a great and exciting opportunity; a few clicks on one's phone or tablet provides answers to straightforward questions in an instant. For others, the new technologies are all rather daunting and threatening. They are confused; they are misunderstood. Everyone seems to be in a rush; they feel left behind.

Our society is evolving very quickly. We are presented with new challenges every day but many of the common trials of life persist. Problems such as unmanageable debts, broken relationships, poor housing, consumer disputes to name but a few. The need for an effective and accessible Citizens Advice service in Maidstone is as strong as ever. It is imperative that we continue to provide straightforward advice in a complex world.

Maintaining a strong and effective presence in Maidstone is not easy. Public funding is becoming increasingly scarce. Like almost every charitable organisation across the country, Citizens Advice Maidstone has to fight for every penny of funding it can raise. In turn we seek to spend every penny we raise on providing good advice to as many people as possible. Funding streams can be relatively small and short-lived, forcing the Bureau into an almost continual process of renewal. It is an uphill challenge at times, but every little helps. Successful bidding for funding is key to maintaining and developing the Bureau's presence.

The other crucial challenge faced by charitable organisations up and down the country is finding enough volunteers. Volunteering can be incredibly rewarding but so many people seem to have so many calls on their time. It is unfortunate that Citizens Advice Maidstone has to compete with other local charities for this most precious resource. We are blessed with many great volunteers, but we would love to have many more.

I would like to thank all my fellow trustees for their support. I know that we have one of the most committed and effective boards in Kent. Sadly, Dinesh Khadka has had to step down because of other commitments and Jenny Gibson is stepping down because of ill health. I would like to thank them both for their past service and wish them well for the future. I would also like to welcome Christian Collins who has joined the Board as a co-opted trustee.

However, as always, our biggest thanks should go to all the volunteers and paid staff who work at the Bureau. They are the people that make the Bureau successful. They are the people who provide our clients with thoughtful and sympathetic advice and expertise. It is very clear from the feedback we get from the vast majority of clients that they do a wonderful job. We are very fortunate to have such a dedicated team.

*Cllr Rob Bird, Chair*

## **Admin**

In general, people do not like change and with today's increasingly rapid growth of technology, it is getting harder for some people to cope with even the simplest of tasks.

In response, a lot of organisations will only offer online services, or have such a complicated telephone system (press 1 for this, 2 for something else and so on *ad infinitum*) that people find themselves becoming frustrated before they have even broached their initial problem.

Therefore, it is welcome to know that here at Citizens Advice Maidstone, we are still able to provide the old fashioned face-to-face and telephone advice service, where there is a real person at the end of the line.

The Admin Team are an integral part of this service and if one thinks of the layout of the Bureau in Bower Terrace as being akin to a human body, you have the Admin office on the top floor, in a literal sense, carrying out the higher functions.

Alternatively and continuing the medical theme, we could be seen as a virus infecting (and affecting) every organ of day-to-day business.

Another, perhaps slightly less charitable way of looking at the matter is that the Admin function constitutes a necessary evil as neither Citizens Advice Maidstone nor any other organization, would be able to function effectively without it.

No matter how we are viewed, one thing is certain, we in the Admin Team at Citizens Advice Maidstone are a friendly and efficient team who are here to help.

*The Admin Team*



## Employment Advice

Straightforward advice is sometimes hard to accept in complex situations, such as employment disputes.

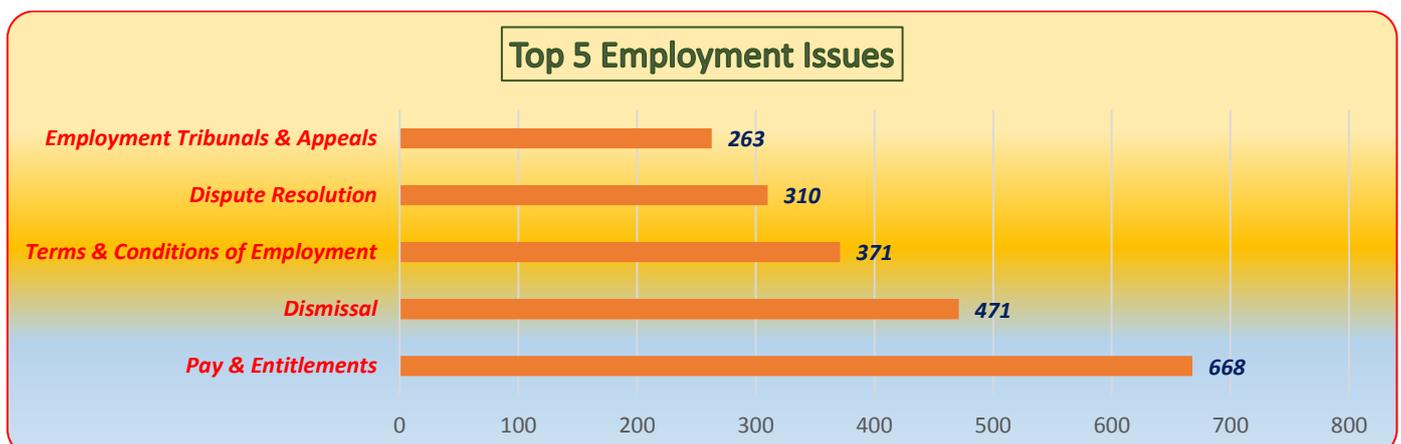
Work is an essential part of life for many of us, both in social and financial terms, which means feelings can run high when things go wrong. Although it is natural, when faced with a distressed client, to want to comfort them and suggest we can sort everything out for them, in reality this is not always possible and suggesting they can win a legal claim often prolongs the misery to little effect.

Claiming to the Employment Tribunal (ET) is a tiring and long drawn out process. As a result of the fall in the number of claims made while the fee regime was in operation, much of the Tribunal machinery was wound down and experienced staff lost. Consequently, now business is picking up again, long delays are being reported by claimants as well as unusual procedures (one Maidstone client submitted a claim and was startled to receive case management orders and a hearing date – 8 months distant – by return of post, before their employer had even been sent the response form for his version of events).

Sadly, less than half of claims won are ever paid in full by employers, which many clients find hard to accept. Clients are understandably hurt and angry when unpaid, or treated unfairly, but all ET can order is financial compensation, not a grovelling apology or shining reference, which many clients see as the “justice” they want.

Despite this, we continue to advise a large numbers of clients on how to resolve their disputes, and encourage them to be realistic about the outcome. They are all, almost without exception, grateful to have received straightforward advice about their situations.

*Tania Weber, Employment Adviser*



## Housing Advice

The Homeless Reduction Act 2017 came into force on the 3<sup>rd</sup> April 2018 and adds two new general duties to all households at risk of homelessness, or who have become homeless.

Those duties are:

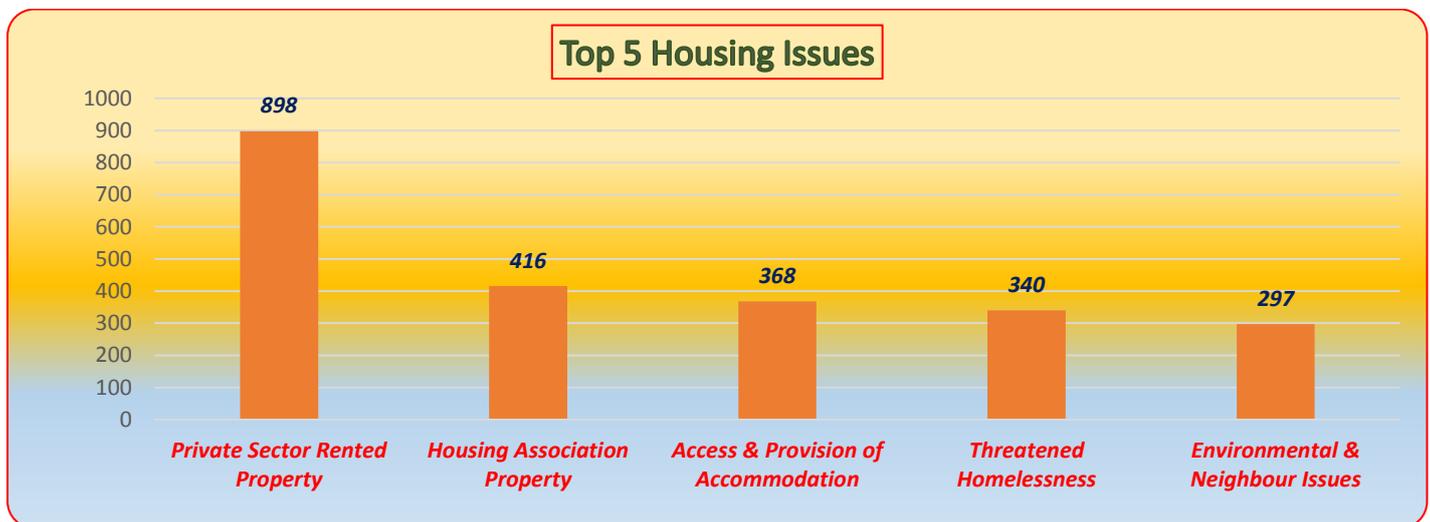
- 1) A new 56 day duty to prevent homelessness for all eligible applicants. This extends the help available to people not in priority need.
- 2) A new duty to relieve current homelessness for all eligible homeless applicants, regardless of priority need. This help could be, for example, the provision of a rent deposit.

Although the Bureau has always advised on these matters, we now have a new service agreement with Maidstone Borough Council (MBC) that allows for referrals by them to us to advise clients on any topic that may help with their homelessness issue.

This could mean debt advice, benefit checks or explaining to the client about their rights to remain in their current accommodation.

This work is now reported back to MBC so that they can assess the overall effectiveness of our joint working.

*Christopher Turner, Housing Adviser*



## Maidstone Prison Advice Service

From 1 January 2017 the project is now funded by the Henry Smith Charity and due to the high demand for our services, from 1 January 2018 HMP Maidstone also funds a caseworker for two days a week allowing us to see over 26 prisoners a week.

During 2017/18 we held 743 appointments and supported 336 new prisoner clients (with 404 repeat appointments). We also assisted members of prisoner's families and 4 members of prison staff.

We dealt with £800,904 of debt, held by 86 clients to 166 creditors and succeeded in recovering £42,263 of entitlements for clients and families plus the return of prisoners' property from police forces across the country.

We made 670 telephone calls totalling 89 hours 35 minutes and wrote 385 letters for and to prisoners.

Issues tackled included housing, debt, benefits, Tax & National Insurance, finance, immigration, health, legal and employment issues amongst other subjects.

HMP Maidstone is one of only two foreign national prisons in England; from the start of the project in 2014, we have supported clients from 114 different nationalities - an eye-catching large figure, given that according to the UN there are 195 countries in the world.

Our work is unceasing as there is a high turnover of prisoners at the jail and the need for our service is constant. We are very pleased that we continue to provide this service and look forward to developing it further with the continued support of the staff of HMP Maidstone, in particular Angie whose help to us on a daily basis has been invaluable.

*Lucy Bessant, Jo Woollacott & Richard Pellant – Prison Caseworkers*

## Money Advice

Clients seen by Citizens Advice Maidstone for Money Advice presented with over 6 million pounds of debt.

We were able to help clients negotiate with creditors to suspend bailiff action and reach affordable payment agreements with both priority and non-priority creditors.

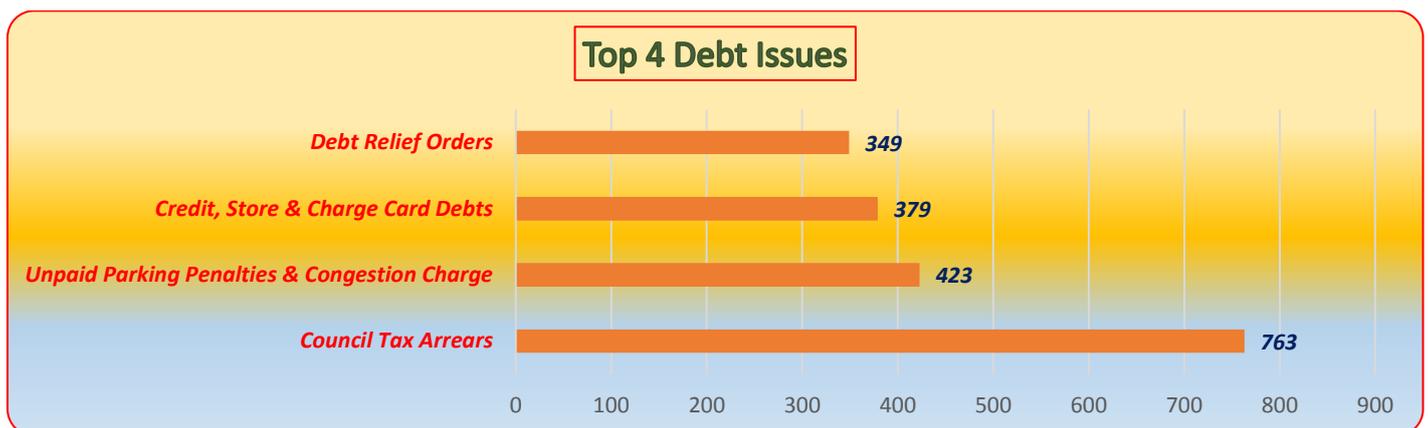
We have assisted 124 people to apply for food parcels to provide food in emergencies where clients had no money available to feed their families.

We have helped a number of clients to reduce their energy costs by giving advice on switching supplier and/or changing tariffs. This work is funded by the Energy Best Deal Extra (EBDX).

Our volunteer advisers were provided with additional training to gain a qualification accredited under Giving Good Debt Advice, which has empowered them to be confident when advising a client presenting with debt issues.

Personally, I have enjoyed providing support and guidance to our volunteers to enable them to assist clients in the complexities of Money Advice.

*Rose Lovell, Money Adviser*



## Outreach and Home Visiting

The Bureau continues to provide outreach advice sessions at the Fusion Café in Parkwood as well as in Headcorn and Marden.

There has been a steady increase in attendance at these sessions over recent years and for two of the venues we are almost at full capacity.

If demand grows further we will have to consider ways of reorganising the advice delivery. This could mean an appointments only service or providing longer sessions.

*Christopher Turner, Home Visiting & Outreach Adviser*

## Pension Wise

Launched in April 2015, Pension Wise provides free pension guidance across the UK.

As of March 2018, the service had delivered 214,000 face-to-face and telephone appointments.

Citizens Advice Maidstone is one of the local Citizens Advice offices delivering the government's face-to-face Pension Wise service.

We deliver face to face appointments, across a number of locations including Maidstone, Tunbridge Wells, Swanley, Gravesend, Edenbridge, Ashford, Canterbury, Dover, Ramsgate, St Leonards, Eastbourne, Lewes and Hove to people aged 50 and over who possess a defined contribution pension.

2017-18 was the most successful year for Pension Wise so far, with nearly 90,000 appointments delivered.

An independent evaluation of the service by Ipsos Mori, showed 94% of customers were satisfied with their appointment and 93% felt better informed of their pension options afterwards.

*The above article has been compiled using the Pension Wise Annual Report template 2017/18.*

## **Projects and Additional Services 2017-2018**

We continue to run a large number of projects and services for our community, in addition to our core generalist advice service. These are funded by a wide range of bodies including charitable funders and public and private sector organisations. Currently we are responsible for:

- The Pension Wise Service for Kent and East Sussex
- HMP Maidstone Prison Advice Service
- The South East Region Financial Capability Forum
- The Regional Energy Champion (joint post with North and West Kent Citizens Advice). This post is time-limited until June 2018.
- A range of energy-related programmes, including the seasonal Energy Best Deal and Energy Best Deal Extra programmes
- Financial capability outreach programmes for vulnerable residents
- Specialist advice and support for clients with MS and their families
- Specialist money and related advice for people with visual impairments
- The Money Advice Debt Service Advice Project ( MASDAP)

Some of these services are outlined in more detail elsewhere in this document.

Securing funding in the current economic climate is very challenging as an increasing number of charities compete for funds from decreasing funding sources. Even good bids may fail, and our area may not be seen as a priority by potential funders. Projects are of course time-limited in terms of funding, and finding suitable funders is a process requiring considerable persistence and forward planning. We are pleased that we have been successful in a number of important project bids and our thanks go to all those funders who are supporting us - their details appear elsewhere in this document.

*Ian Park, Service Manager – Projects*

## **Research and Campaigns**

We can identify emerging problems and see the impact of unfair practices on our clients by analysing the data on the information system and the evidence forms completed by advisers. Our aim is then to research the underlying causes and try to address the problems.

An example is the work we conducted in collaboration with DartCharge, who we contacted after identifying that a number of clients were struggling to engage with their customer services to deal with multiple penalty charge notices.

We supplied case studies showing how things could go wrong, resulting in drivers who had a case to make being unfairly penalised.

The DartCharge team was keen to improve their systems and came down from Birmingham to meet us. They were receptive to our suggestions and made some improvements; also delivering a presentation at a staff meeting to give advisers a clearer understanding of their processes.

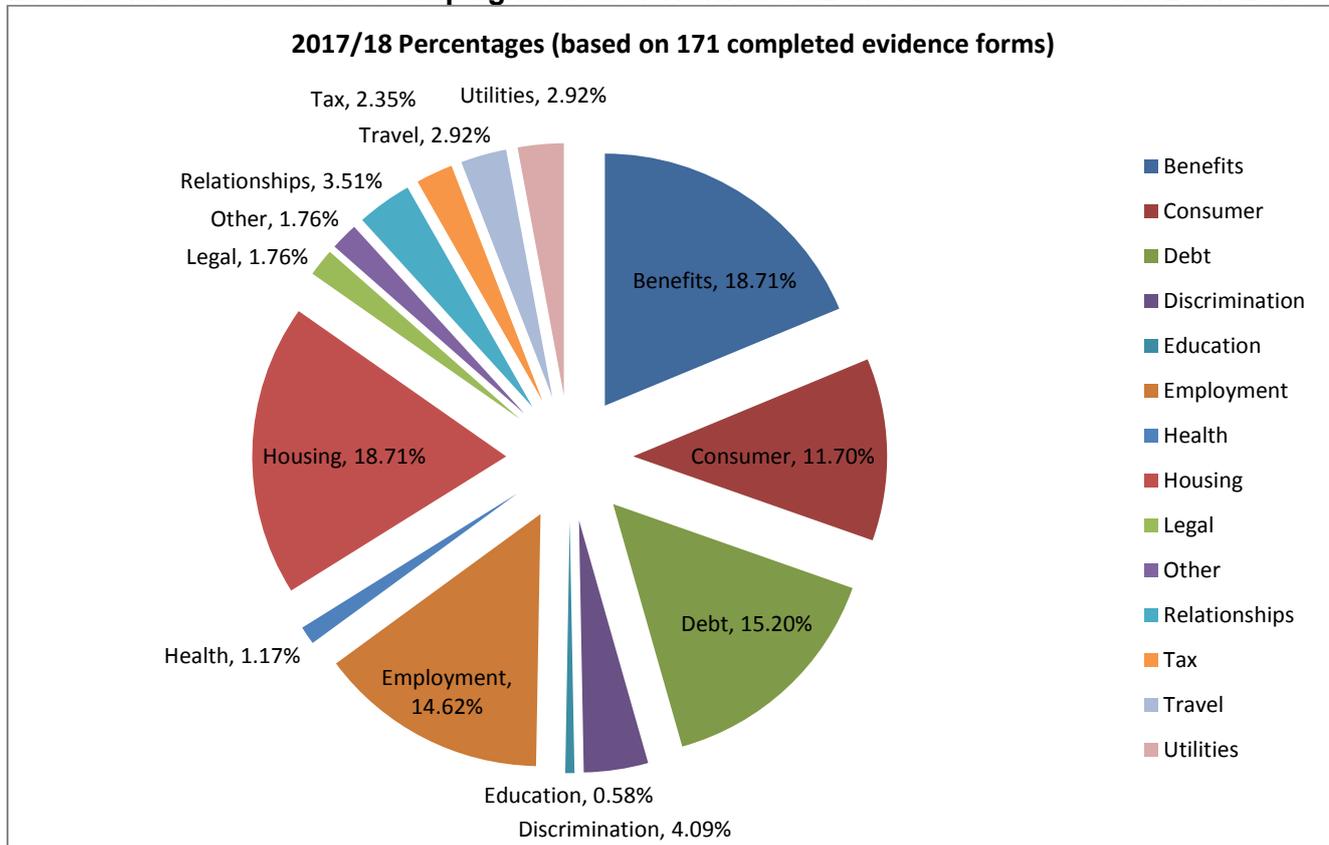
As a result of the excellent working relationship established, we are now able to resolve issues where there are exceptional circumstances or system failures, resulting in a number of clients getting debts of up to £10k written off.

We believe that the relocation of families from London Boroughs to Maidstone has contributed to the increased number of evidence forms this year relating to housing issues and problems with Housing Benefit.

Half the housing issues involved rented homes (private and social) with a further 19% relating to homelessness, while 28% of benefits issues were problems with housing benefit.

Sickness benefits (ESA and PIP) accounted for 40% of the benefit evidence forms; while council tax arrears and penalty charge notices accounted for 31% each of the debt related forms. There were fewer employment issues than last year but again the most common issue was the unlawful deduction of wages.

**Breakdown of Research & Campaigns Area of Work at Citizens Advice Maidstone: 2017-2018**



*The Research & Campaigns Team*

**Town Centre Advice Point**

For those amongst you reading this report, who also read our report for 2016/2017, you may remember that my report ended with the sentences “Who knows what changes the next year may bring? Watch this space”. Little, did I know!

We started the year in April 2017, by offering three one hour appointments at each of our allocated three desks at Maidstone Link in King Street. This was the building we shared with Job Centre staff from the Department of Work and Pensions plus Maidstone Borough Council (MBC) staff.

During the next few months, the number of appointments we offered was subject to variation according to the availability of our volunteer advisers and the number of appointments requested. In October 2017, due to a general decrease in adviser numbers, the decision was made to only occupy two of the Link desks thus reducing the possible number of appointments down to six/week. This continued until March 2018 when we were asked to vacate the Link building in order to give MBC staff greater space.

We opened in our new venue in the foyer of Maidstone Town Hall in April 2018 where we have based two advisers every weekday except Wednesday, each offering three one hour appointments.

Throughout the various changes to our town centre advice venue, we have continued to offer a drop-in service, phone advice service and a limited number of appointments at our main office in Bower Terrace.

At both venues, we aim to provide clients with their options in moving forward and being empowered to deal with their problems.

*Sally Smith, Advice Manager*

## **Training**

In the year since the last report was written, 4 volunteer advisers and 2 gateway assessors have left, but 9 new volunteers have joined the rota, 7 as qualified advisers and 2 as gateway assessors. This is in addition to the further 12 volunteers at various stages of their training.

At Citizens Advice Maidstone, training is seen as vital in many respects: to provide new trainees with skills to enable them to perform their roles with competence and enthusiasm; to furnish qualified practitioners with new skills and to ensure that all our qualifications and skills match the requirements of new projects.

Training is vital to enthuse, equip and engage us all in the work we do and enables us to change direction if and when we wish, in response to the endlessly changing demands of our daily roles.

Although new trainees start their training individually when they join us, they are also encouraged to collaborate with others at various stages of their individual journeys and gain support from new training "buddies", as apart from the initial induction phase, the modules can be studied in any order. We need to track all these individual journeys, so that no vital stages are missed or any additional training necessary to comply with specific project requirements.

Fortunately, Training Admin (also known as Jayne), is rigorous in her recording and keeps an eagle eye on the spreadsheets to prevent any gaps developing.

In addition to training the new volunteers as shown above, we have also contended with the introduction of Adviceline, a new case recording system Casebook, and the demands of re-accreditation for debt advice projects.

*Tania Weber, Training Officer*

## **Volunteering**

When I retired recently, I decided to follow the example of young people in my family and take a gap year - albeit 40 years late! It was good to catch up with family and friends - and sort out those mountains of accumulated paperwork. But then, refreshed and ready for new challenges, I visited Maidstone Volunteer Centre to see what opportunities there were locally.

The list of charities and needs was extensive but Citizens Advice stood out for me: I had heard good things from a friend in the Probation Service, and my mother-in-law had spent several fulfilling years as a volunteer in the 1980s. So I took the plunge, came for a preliminary meeting with Tania and Judith, observed some advisor interviews and signed up!

The year's training programme was very comprehensive, and theory was interspersed with practical work, making initial assessments, which I found very valuable. Once I started to advise, (exciting but scary) it was reassuring to know that Bureau staff and specialists are on hand, very knowledgeable, always helpful. Experienced advisors are great to work with too, as mentors and supportive colleagues.

Is it the challenge I was looking for? Yes, most definitely - Citizens Advice Maidstone offers work which feels worth doing and which makes a difference to many, including the most vulnerable. I love to learn new things and there is plenty to keep us on our toes! And it's a great exchange: some volunteer time and effort in return for such a fulfilling role.

*Jacqueline Leach – Volunteer*

I suspect that being a General Advisor for the Citizens Advice is one of the more challenging roles that volunteers can choose out of the many charities that need volunteers. However as a consequence, I equally suspect that this makes it one of the more rewarding roles.

One of the pleasures of being at the CAB is you deal directly with the clients and more often than not, you have the satisfaction of knowing that whilst you may never actually know the outcome of your advice, they go away better equipped to deal with whatever issue they came about than before they arrived.

Being a General Advisor, you inevitably learn about a whole range of subjects that you probably had never come across before you started your training and the fact is you never stop learning however many years you've been there.

Legislation continually changes and therefore you always need to check that the advice you are about to give is correct and up to date even if you are sure you know the answer.

Your main source of information is the Citizens Advice in-house database which covers virtually all the subjects you are asked about but at Maidstone we are lucky to also have several very experienced Supervisors/Specialists who support you in the background, point you in the right direction when you are stumped and are experts in their own specialities.

Therefore, if you ring up and the Advisor (i.e.me) says to you "Oh, that's an interesting question" which translated means Mmmmm???, don't worry because if I don't know, I know someone who will know.

So, if you have some spare time and want to help others, then the CAB provides an interesting, enjoyable and very worthwhile role to volunteer for.

*Paul Woodward – Volunteer*

## **Welfare Benefits Advice**

Although the government has said there will be no more benefit cuts in this Parliament, we continue to see the effect of the overall freeze on the level of benefits, which is planned to continue to 2020. This leaves the poorest in society struggling to keep up with the increased cost of basics such as food and energy and will widen the gap between rising rents and housing benefit support.

Changes previously announced to entitlements, such as the "two-child policy", which limits tax and universal credit to the first two children in a household and cuts of £29.05 to Employment and Support Allowance for new sick and disabled claimants who have been judged unfit to work, come on top of an active policy of imposing benefits sanctions and an ongoing failure to tackle delays in benefits payments.

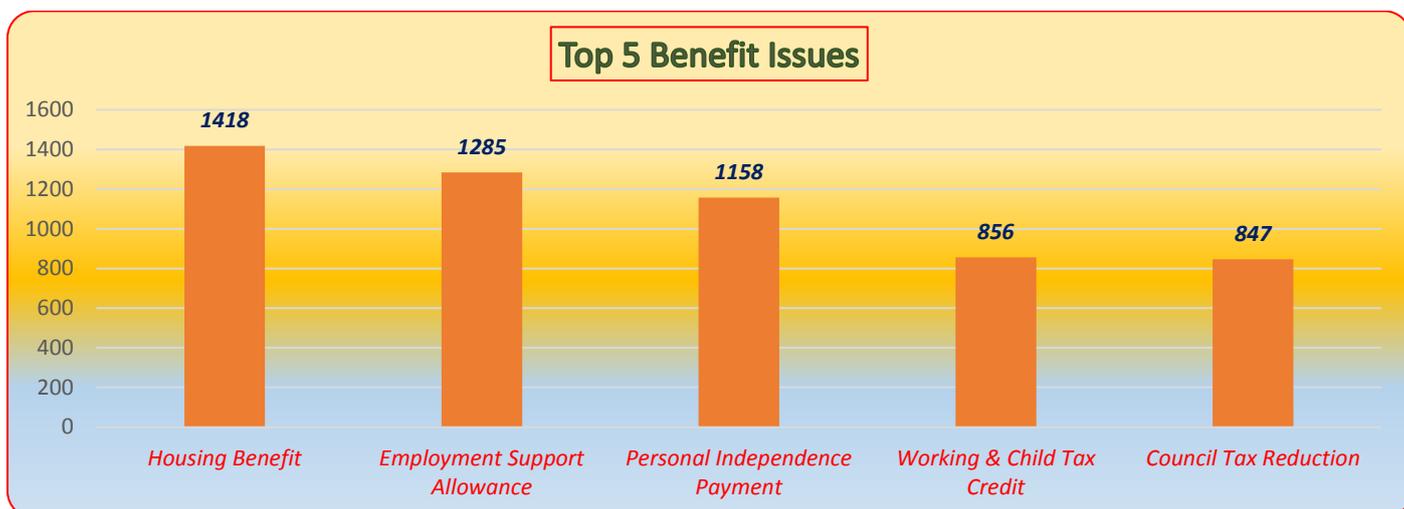
Dubious assessments have resulted in an increasing level of appeals against DWP benefit decisions, which are now received by the Tribunal more quickly than they can be cleared, so that our clients sometimes have to wait 6 months or more for the outcome.

Our Bureau continues to maintain its 100% success rate in challenging incorrect DWP decisions.

We also continue our successful work assisting clients suffering with Multiple Sclerosis who, due to the nature of their condition, require considerable support. Such support can take the form of advice on what they are entitled to claim, form filling, or appealing against DWP decisions.

On a day-to-day level, we maintain support and training for generalist advisers, followed by system of checks on the quality of advice given, ensuring that our clients get the best possible chance to manage their own lives for the benefit of themselves, their families, and society as a whole.

*Anna Bobinska, Welfare Benefits Adviser*



## Chief Executive's Report

Citizens Advice Maidstone offers an incredible service. Thousands of people turn to us every year - often we're the only support they have. Whatever their problem, whoever they are, we help them find a way forward. We want to preserve this vital service for the future. But that doesn't mean standing still. We have to strive to continue to excel.

These words are powerful but true, especially set against the tough economic climate. Often times we tell each other, where there are challenges, we'll tackle them head on - together. Few organisations have our reach, expertise and insight, or the power of our unique paid and voluntary workforce to build the service people need, fit and resilient for the decades to come.

Citizens Advice Maidstone is here for everyone - but our resources aren't infinite. How can we manage this demand on our resources and make sure that the advice we give is reaching the people who need it most? Evidence shows that the support people need is changing – advice needs are more complex, most problems are interlinked and we are seeing more and more people with mental health issues. How should we adapt in response?

The major question is how will we provide advice in the years ahead? Who will we see in the future and what problems will they have? Should we focus on those in crisis, or advise people on how to avoid problems before they start? Should everyone get the same level of service, or should we protect resources for those who need them most? We know face to face advice will always be essential - but how will this be provided in the coming years? Through our bespoke training and ongoing support of our Volunteers we invest a lot in our people - how do we make sure this investment translates in to the best outcomes for clients?

Funding in the future - where will it come from? While traditional funding streams get tougher, the advice landscape is becoming ever more crowded. How do we meet this challenge and ensure we're able to provide the services people really need? The funding environment is fiercer than ever. We need to find the right ways of staying competitive, without compromising on the high standards of service we give to clients.

One of our biggest challenges is ensuring we're sustainable. We also need to explore different ways of delivering help in the future. There are a number of organisations in the Borough providing assistance to some of the same people in the Community - how can we work together to reduce duplication? How can we simplify our working together? We know there are big challenges facing health and social care - how can we play a role in the solution?

One way is to tell our story at every opportunity - how our core values underpin everything that we do and how this makes us unique. What would our Community lose if we weren't here? We're one of Maidstone's best known and most trusted organisations, yet people don't always know the full scope of the work we do today. Talking about ourselves and the breadth of our service to the Community - especially as we move towards our 80th anniversary - and our plans for the years ahead should remind us to celebrate both our history and our future.

There are a number of hard questions we need to ask ourselves, with no easy answers, but we have confidence in facing the challenges ahead of us. All that remains is for me to thank all our paid and voluntary staff, Trustees, funders, MBC, well-wishers and our clients who have made these last 20 years of my stewardship so invigorating and varied.

Let us look forward to our 80<sup>th</sup> Birthday in 2020.

*Bonny Malhotra, Chief Executive*

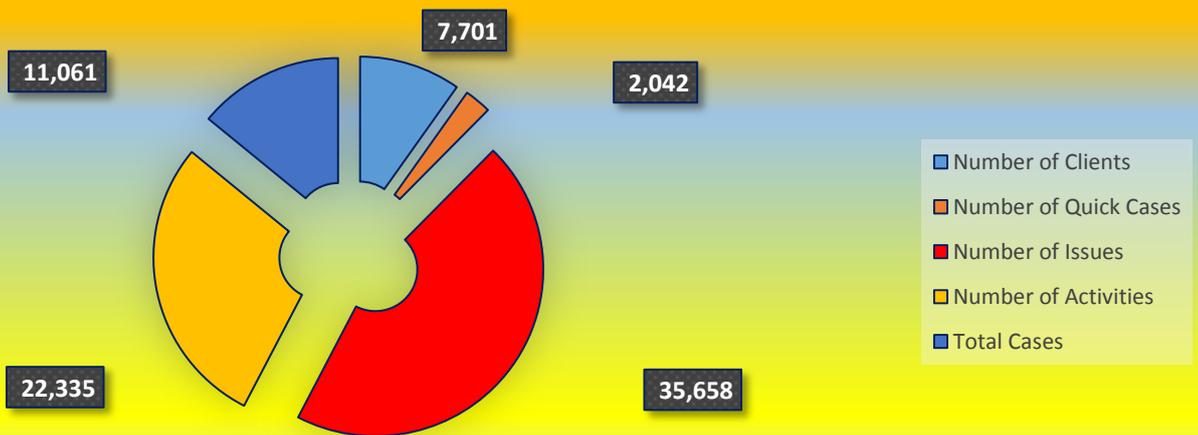
## Statistics

<b>Total Outcomes for the Bureau in 2017/18</b>			
<b>Subject</b>	<b>Number of Clients</b>		<b>Income gain</b>
Income Gain	159		£531,142
Re-imburements, Services, Loans	58		£22,191
Debts Written-Off	38		£164,542
Repayments rescheduled	10		£17,501
Other			£12,144

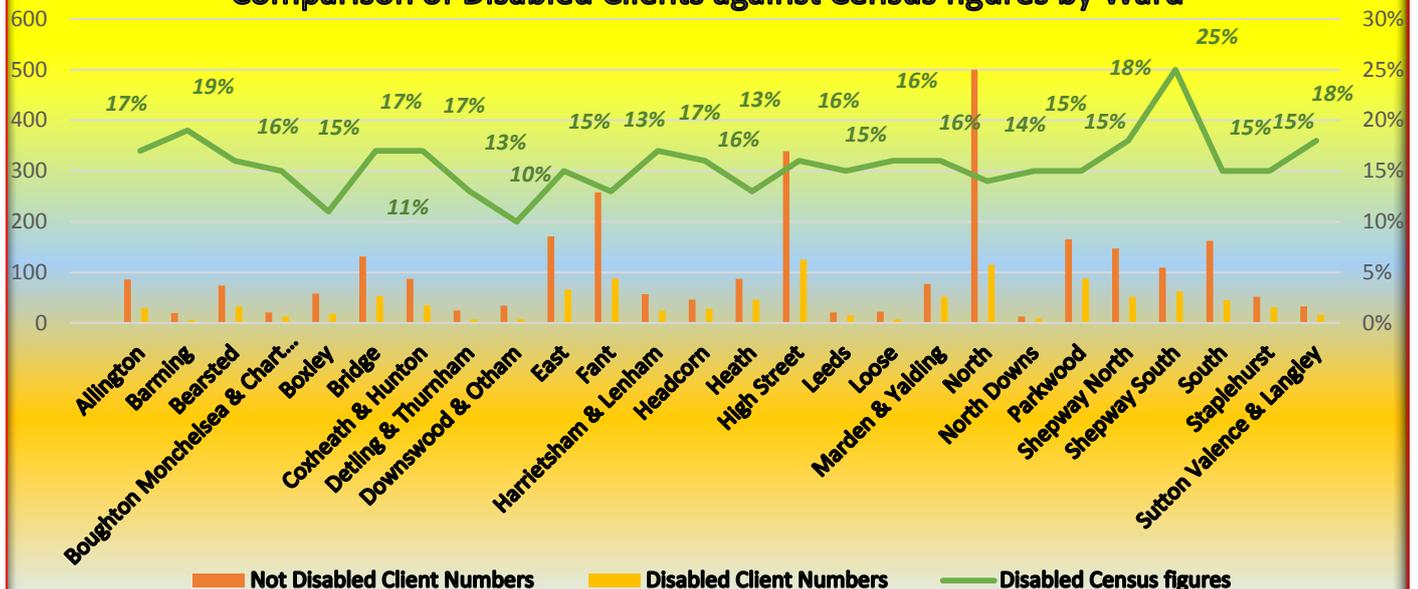
## Total Income Gain In 2017/18

Subject	Number of Clients		Income gain
Benefits & Tax Credits	93		£502,101
Benefits Universal Credit	1		£1,470
Debt	7		£10,815
Employment	9		£4,944
Financial Services & Capability	6		£428
Immigration & Assylum	1		£1,440
Other	3		£2,344
Tax	7		£2,795
Utilities & Communications	32		£4,805
<b>Total</b>	<b>159</b>		<b>£531,142</b>

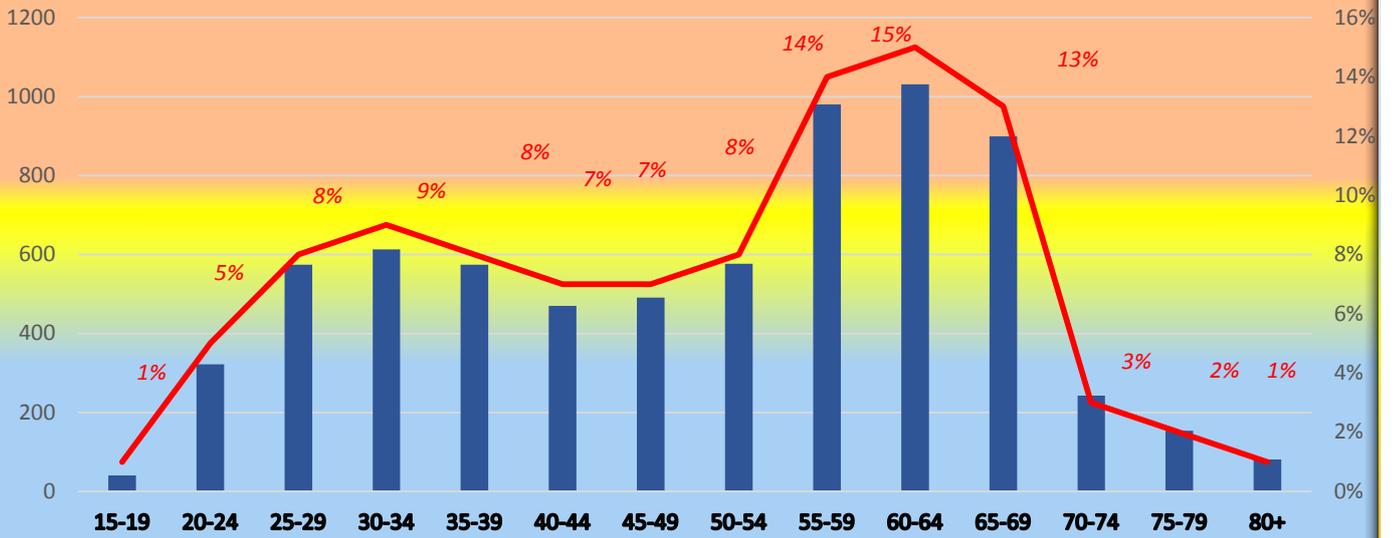
### Scope of Bureau's Work 2017/18



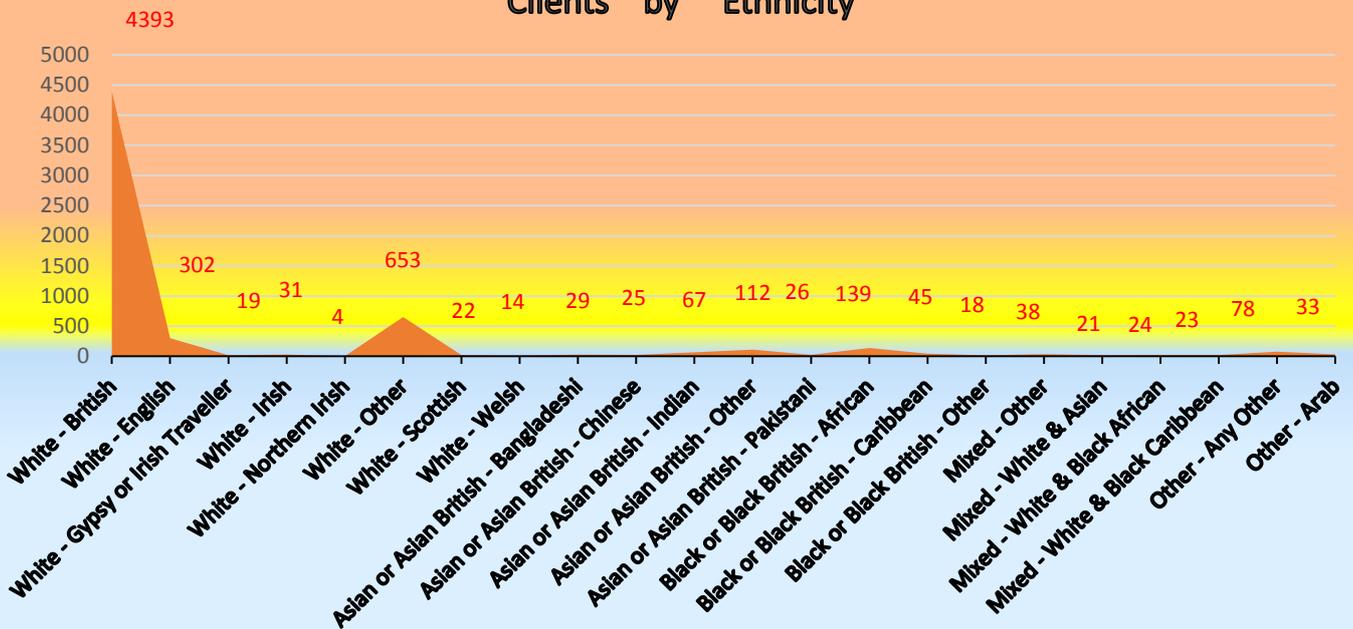
### Comparison of Disabled Clients against Census figures by Ward



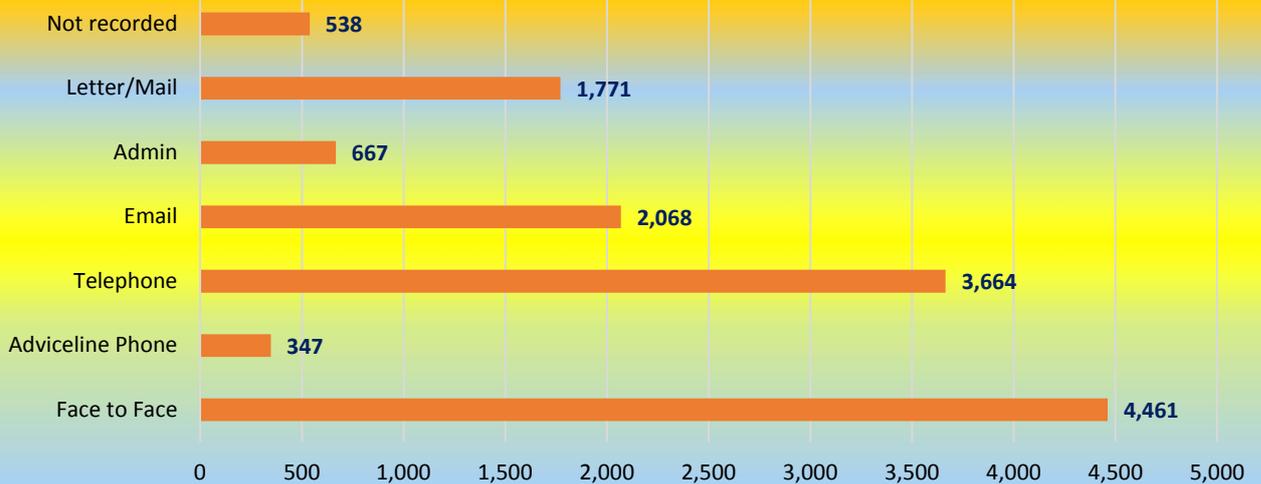
### Client Numbers and Percentages



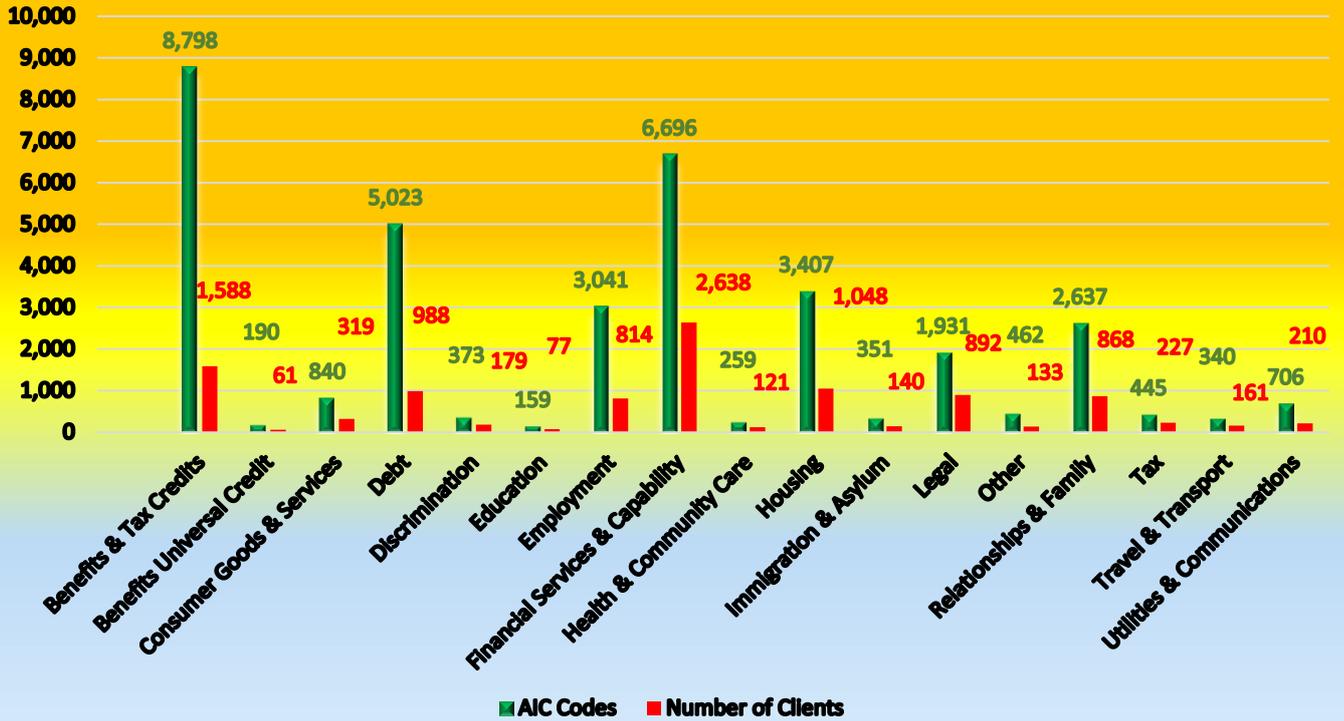
### Clients by Ethnicity



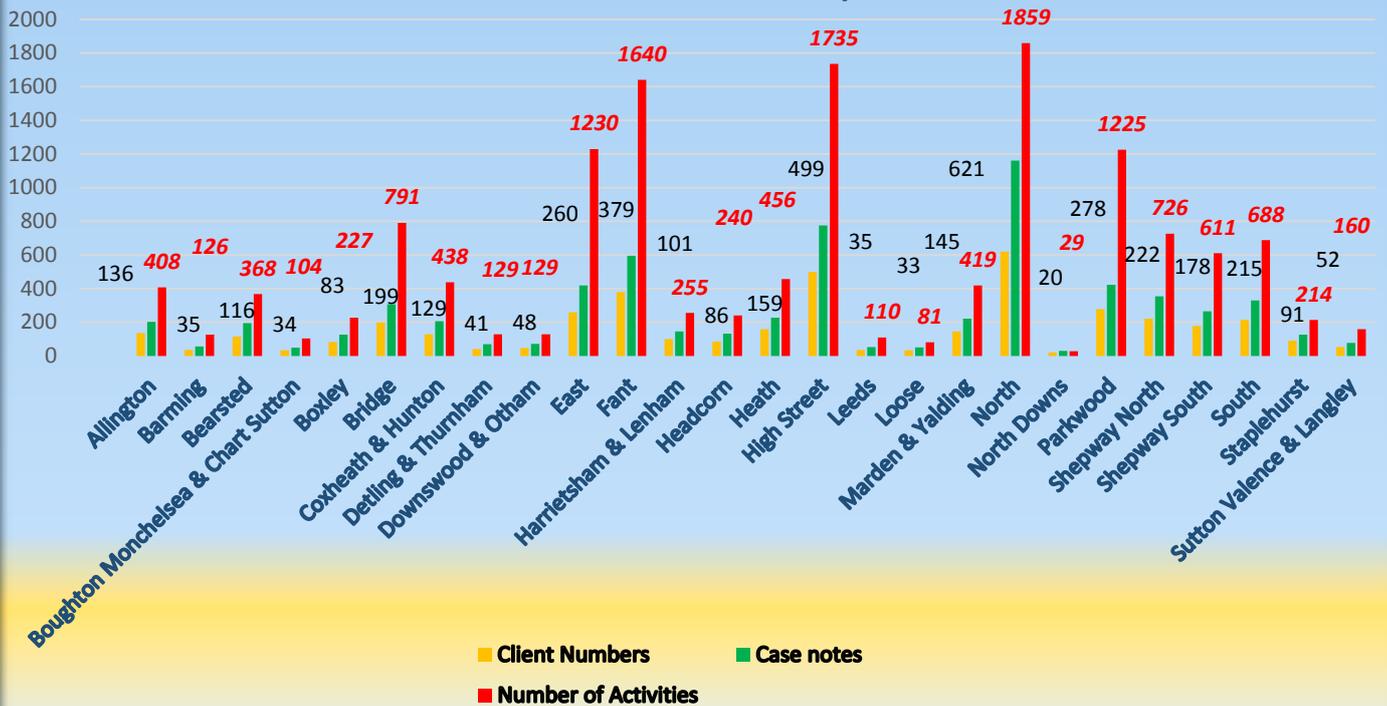
### Client Contact Numbers



### Number of Client & Issues by Advice Topics



### Number of Clients by Wards



# Client Satisfaction Survey October - December 2017

A total of 1,007 clients were surveyed and the results can be found below:

<b>1. How easy did you find it to access our service?</b>		<b>2. How did you contact us this time?</b>	
Very Easy	82.80%	Visit Bower Terrace	41.51%
Fairly Easy	11.78%	Visit Maidstone Gateway	16.68%
A Bit Difficult	4.17%	By telephone	41.31%
Very Difficult	0.80%	By a Home Visit	0.00%
No Answer	0.45%	By e-mail	0.00%
		No Answer	0.50%
<b>3. How happy are you about where you came to see us?</b>		<b>4. How happy are you about the times we are open?</b>	
Very Happy	59.88%	Very Happy	71.40%
Fairly Happy	11.12%	Fairly Happy	21.95%
Unhappy	0.40%	Unhappy	1.00%
Very Unhappy	0.40%	Very Unhappy	0.20%
No Answer	28.20%	No Answer	5.46%
<b>5. How long did you wait?</b>		<b>6. How happy are you about the amount of time you had to discuss your problem?</b>	
Up to Half Hour	50.65%	Very Happy	89.57%
Half to One Hour	10.72%	Fairly Happy	7.25%
One to Two Hours	5.36%	Unhappy	0.10%
Two Hours or more	3.67%	Very Unhappy	0.10%
No Answer	9.33%	No Answer	2.98%
Appointment	20.26%		
<b>7. Was the information you received easy to understand?</b>		<b>8. How useful was the advice you received?</b>	
Very Easy	86.49%	Very Useful	86.99%
Fairly Easy	12.11%	Fairly Useful	10.13%
A Bit Difficult	0.90%	Not Very Useful	0.40%
Very Difficult	0.00%	Useless	0.00%
No Answer	0.50%	No Answer	2.48%
<b>9. How well did the advisor understand you and your problem?</b>		<b>10. Do you now feel more confident about dealing with your problem in the future?</b>	
Very Well	92.15%	Yes	93.55%
Good Enough	7.05%	No	2.98%
Not Really	0.00%	No Answer	3.48%
No Answer	0.79%		
<b>11. Overall, how happy are you with the service that you have received?</b>		<b>12. Do you consider that you have a disability?</b>	
Very Happy	88.38%	Yes	22.05%
Fairly Happy	9.14%	No	72.89%
Unhappy	0.00%	No Answer	5.06%
Very Unhappy	0.00%		
No Answer	2.48%		
<b>13. If yes, were reasonable adjustments made to deal with your disability?</b>		<b>14. Would you recommend using the CAB Service to others?</b>	
Yes	38.29%	Yes	96.23%
No	3.60%	No	0.40%
None Required	41.89%	No Answer	3.38%
No Answer	16.22%		
<b>15. Would you use the CAB Service again?</b>		<b>16. Had you occasion to complain about service?</b>	
Yes	94.24%	Yes	2.58%
No	0.79%	No	86.99%
No Answer	4.97%	No Answer	10.43%
<b>17. If yes, was the complaint dealt with to your satisfaction?</b>			
Yes	50.00%		
No	0.00%		
No Answer	50.00%		

**Our Bureau Family - Social and Recreational (Second Helping)**  
**Summer Ramble - July 2018**



**Bureau Bar-b-que**  
**- August 2018**



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

## **GENERALIST ADVICE**

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

## **SPECIALIST ADVICE**

Debt    Housing    Employment    Welfare Benefits

### ***Acknowledgements***

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

<p><b>Our special thanks go to:</b></p> <p>Members &amp; Officers of Maidstone Borough Council                  Kent County Council                  DWP (PensionWise)                  Golding Homes                  Multiple Sclerosis Society                  Henry Smith Charity Trust                  HMP Maidstone</p> <p>Citizens Advice Central Office staff</p> <p>Berry &amp; Lamberts LLP for arranging the Solicitors’ rota                  All Solicitors who participate in the rota</p> <p>Wilkins Kennedy Chartered Accountants for arranging the Accountant’s rota                  All Accountants who participate in the rota</p> <p>Mid-Kent College for allowing us to use their premises to hold meetings of our Trustee Board</p> <p>Invicta Grammar School, Maidstone for allowing us to use their premises to hold our annual fund raising Quiz</p> <p>Our esteemed Quiz Masters, Derek &amp; Linda Randall</p>	<p><b>Financial Support was received from:</b></p> <p>Chart Sutton Parish Council                  Chip Productions                  Citizens Advice                  Cobtree Charity Trust                  Computershare                  Golding Homes                  Headcorn Parish Council                  Hillier Trust                  HMP Maidstone                  JBW Bailiffs                  Marden Parish Council                  RBS Skills &amp; Opportunities Fund                  Staplehurst Parish Council                  Takk &amp; Company Solicitors                  The Cole Charitable Trust                  West Kent Housing Association                  Whitehead Monckton</p> <p>Donations from the public, clients and staff including:</p> <p>Hair Professional                  Leeds Castle                  Sainsbury’s                  Diggerland                  Tonbridge &amp; Malling Leisure Trust</p>
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