

# Citizens Advice Maidstone

a registered charity



## **Working Together, Meeting Your Needs**

Annual Report  
2018/19

**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 (thank you to all those who provided pictures).

### **Christmas Lunch at Oakwood House – December 2018**



### **Prezzos Italian Restaurant – May 2019**



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 Line: 0344 848 7978

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

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

## ***Trustee Board 2018-19***

***President:*** The Mayor of Maidstone, Cllr Marion Ring

### ***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 (to September 2018)

Mr M Fitzgerald MBE

Mr P Wickenden (to July 2019)

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

Cllr Mrs M Ring (to September 2019): Maidstone Borough Council

Mr C Collins (to June 2019):

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

Chief Executive: Mr S Malhotra (to June 2019)

Volunteers: Mrs H Hardy (to September 2019)

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 1.7.18 – 30.6.19**

### **Paid Staff**

<i>Chief Executive:</i>	Mr S Malhotra
<i>Deputy Chief Executive:</i>	Mr P Hardy (from May 2019)
<i>Service Manager - Projects:</i>	Mr I Park
<i>Advice Manager:</i>	Ms S Smith
<i>Supervisors:</i>	Mrs J Woods (from April 2019), Ms S Ahern (from Oct 2018)
<i>Training Officer:</i>	Mrs H Hardy (from March 2019)
<i>Housing Adviser:</i>	Mr C Turner
<i>Money Adviser:</i>	Mrs R Lovell
<i>Welfare Benefits Caseworker:</i>	Mrs A Bobinska
<i>Outreach Adviser:</i>	Mr C Turner
<i>Prison Outreach Caseworkers:</i>	Mr R Pellant, Mrs J Woollacott, Mrs L Bessant (to Nov 2018), Mr B Aston (from Dec 2018)
<i>Pension Wise Quality Assurance Officer:</i>	Mrs T Weber (from Feb 2019)
<i>Pension Wise Guiders:</i>	Mr P Gosling, Mr C Barlow, Mrs K Coleman (to Jan 2019), Mr B Curtis, Mrs T Pragnell, Mr A Smith, Mrs J Peacock (to Sept 2018), Mr R Tinsley (to Jan 2019), Mr G Bartliff (from Sept 2018), Mr R Relph (from Feb 2019), Mr M Boath (from Jan 2019), Mr P Buxton (from Feb 2019 Feb 2019), Mr M Evans (to Dec 2018), Mrs V Stamford, Mr D Ensinger
<i>Pension Wise Administrators:</i>	Mrs D Gilbert (from Mar 2019), Mr B Durrant (from Mar 2019)
<i>Universal Credit Support Workers:</i>	Mr D Dixon (from Sept 2018)
<i>Trainee Advice Assistant:</i>	Miss D Woodroff, Mr J Clark, Mrs R Phillips, Mrs J Banister
<i>Administrators:</i>	Mrs L Green
<i>Housekeeper:</i>	

### **Voluntary Advisers**

Mr I Wedgewood	Mr P Taylor	Mrs S Hibbard	Mrs G McKellow	Mrs L Mitchell
Mrs S Middleton	Mrs J Leach	Mr J Pollitt	Mrs E Mahoney	Mr T Collie
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	Mr P Bolton	Miss N Dharna
Mrs E Poulter	Mrs E Scutt	Mr S Burdon	Mr S Jones	Mr R Bridges
Mrs A Bridge	Mr R Nash			

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

Mrs N Coleman, Miss L Barton, Mr A Cross, Mr N Horn, Mrs M O'Prey, Ms S Barrett, Ms L Ciuca, Mr D Parrish, Mrs S Glass, Mr C Ofili, Ms A Tamang, Ms K Horvath, Mr G Marcheselli, Mr P Hooper, Ms S Saif, Ms Z Salih, Ms S Rwapunga

### **Gateway Assessors**

Mrs C Evenden, Mrs Ghulam Mahaiuddin

### **Admin Volunteers**

Mrs M McGiveron, Mrs L Dalton, Mr M Dickson, Mrs P Wright, Mr S Brittain

### **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 2019**

Mr M Ford, Mrs A Monk, Mrs L Sayer, Mrs C Gale, Mr M Jones, Mrs M Langley, Mrs P Greenstock, Ms N Curtin, Ms J Chant, Mr N Penny, Ms T Palmer, Mrs K Cross, Ms T Martens, Mrs V Furze, Mrs L Pumphrey, Mrs M Nissen

### **In Memoriam**

It is with great sadness and deep regret that we report the death of Sally Russell who worked with us for a number of years, both as a volunteer and a paid member of staff. Sally was a highly valued and well respected colleague, committed to the work of the Bureau and is greatly missed by all those who knew her.

## MAIDSTONE CITIZENS ADVICE BUREAU

Excerpts from Reports and Accounts year ended 31 March 2019

	<u>31.03.2019</u>	<u>31.03.2018</u>
<b><u>Income from Charitable Activities</u></b>		
Maidstone Borough Council grants	160,900	167,855
Money Advice Service	45,509	-
Golding Homes	5,000	5,000
Pension Wise	333,695	246,291
Henry Smith (MDS Prison)	54,400	45,358
Energy Best Deal	16,850	53,284
RBS Skills and Opportunities	17,500	17,500
Other projects	28,100	17,117
Fundraising/Donations/Interest	6,773	11,760
<b>Total</b>	<b><u>668,727</u></b>	<b><u>564,165</u></b>
<b><u>Expenditure on Charitable Activities</u></b>		
Costs directly allocated to activities		
Staff Costs	428,512	380,248
Travel	28,365	18,043
Training Costs	2,599	1,445
Support costs allocated to activities		
Staff Costs	50,896	56,616
Premises Costs	32,629	42,275
General Office Costs	96,294	61,141
Bank Charges	101	125
<b>Total</b>	<b><u>639,396</u></b>	<b><u>559,893</u></b>
<b><u>Present value of Pension Provision</u></b>		
Present Value	38,241	52,530
<b><u>Reconciliation of Opening &amp; Closing provision</u></b>		
Provision at start of period	52,530	59,136
Unwinding of discount factor (int. expen.)	841	734
Deficit contribution paid	(6,769)	(6,572)
Re-measurements - impact .....	(8,361)	(768)
<b>Provision at end of period</b>	<b><u>38,241</u></b>	<b><u>52,530</u></b>
<b><u>Income &amp; Expenditure impact</u></b>		
Interest expense	841	734
Re-measurements - impact .....	(8,361)	(768)
<b>Total</b>	<b><u>(7,520)</u></b>	<b><u>(34)</u></b>
<b><u>Balance Sheet</u></b>		
Unrestricted Funds	73,003	42,646
Restricted Funds	3,252	4,278
<b>Total</b>	<b><u>76,255</u></b>	<b><u>46,924</u></b>

The financial statements above have been extracted from the audited accounts of the Company as at 31<sup>st</sup> March 2019. 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 fourth annual report as Chairman of the Trustee Board of Maidstone Citizens Advice. Sadly, 2018-19 also represents the last full year for Bonny Malhotra as the Bureau's Chief Executive following his retirement on 20<sup>th</sup> June.

Bonny took over running the Bureau back in 1998. He brought his unique personality and a distinctive style of leadership to Maidstone. Throughout his tenure, Bonny has cultivated a great camaraderie and sense of common purpose in the Bureau building a superb reputation for providing first class advice. Bonny would be the first to pay tribute to the commitment and support of all the paid staff and volunteers. But Bonny's leadership has been equally vital. Bonny has also navigated the Bureau through many challenges over the past 21 years and has handled difficult decisions with shrewdness and sensitivity. He leaves the Bureau with a wonderful legacy after 21 years of dedicated service. We wish him a long and happy retirement.

The Trustee Board were delighted to appoint Paul Hardy as Bonny's replacement. Paul joined the Bureau in 2013 initially as volunteer advisor. He subsequently became a full-time employee and was appointed Operations Manager last September. Paul has demonstrated great understanding and commitment to the work of the Bureau. He will bring his own management style to the organisation and he is determined to build upon the strong legacy which Bonny Malhotra has established over the previous 21 years. We wish Paul every success.

The Bureau has enjoyed another very successful year and continues to support Maidstone residents with advice on a broad range of issues. In an increasingly complex and daunting world, it is essential that people can rely upon the Bureau for good quality and easy to understand advice. We are very grateful for the support we get from Maidstone Borough Council and all our other funders who are critical to sustaining the Bureau's work.

Our Pension Wise service has continued to flourish and represents a substantial proportion of our external funding. The Maidstone Bureau is now responsible for Pension Wise throughout the South East from Dartford to Brighton and Hove.

I would like to thank all my fellow trustees for their strong support over the past year. Sadly, Marion Ring has had to step down as the Borough Council nominated Trustee as she became Mayor of Maidstone in May. We will greatly miss Marion's wise counsel and insights together with her dedication to promoting the work of Citizens Advice within the Borough. We hope that Marion's successor as co-opted Trustee will bring the same appreciation for the Bureau's work to the role.

I would also like to thank Christian Collins who has had to step down from the Board having joined the Bureau staff and Paul Wickenden who has decided to step down because of family commitments. We very much hope other persons will come forward to be trustees. Do please contact any of the trustees or our Chief Executive, Paul Hardy, if you would like to know more about the trustee role.

Finally, but most importantly, on behalf of the Trustee Board I would like to thank all the volunteers and paid staff who continue to make the Bureau so successful. We are very fortunate to have such a dedicated team; it is very clear from the feedback we get from the vast majority of clients that they do a wonderful job. We would love to have more volunteers. It is an interesting and most rewarding role. If anyone is interested in finding out more, please get in touch.

*Cllr Rob Bird, Chair*

## **Admin**

The word should be pronounced ad-ministration with the emphasis on the ad(d) as a fully functioning team of individuals such as you have at Citizens Advice Maidstone, each with their own specialisms and preferences but with the whole being greater than the sum of their individual parts, is a definite plus for any organisation.

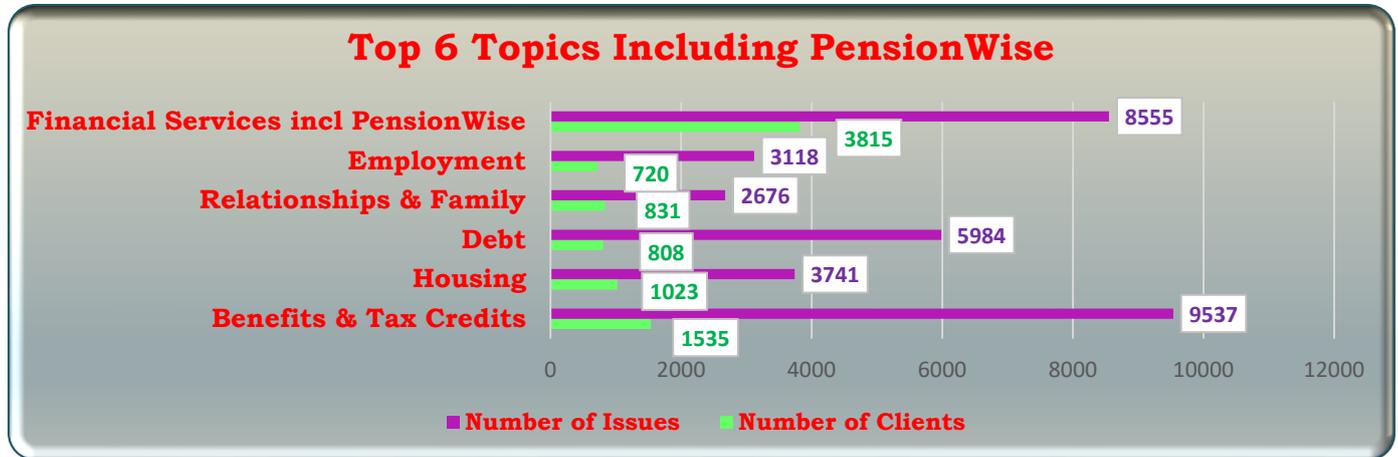
The core of our close-knit team of paid staff, ably supported by a number of dedicated volunteers, has been together for some time and by now, each of us knows the other's strengths and weaknesses. As a result, work is able to be divided up and distributed to where it will get done with speed and efficiency.

During the course of a working day, we can be called upon to deal with everything from purchasing milk, laminating documents, emptying bins, putting up notices and painting yellow lines as well as the more

prosaic tasks such as typing, filing, photocopying, record keeping, bill paying, maintaining our IT network and troubleshooting problems with PCs, printers and photocopiers as well as making arrangements for visiting dignitaries and arranging all manner of Awaydays.

As we approach our 80<sup>th</sup> anniversary in 2020, the number and complexity of the issues that our clients present with is increasing exponentially and the demands put on our advisors and support staff similarly so. Consequently, pressure on all fronts can often be tremendous. However, we are confident that with the team spirit that we possess, not just in the Admin team but our Service as a whole, when called upon we can successfully rise to any challenge that an unwritten future may bring.

*The Admin Team*



## Employment Advice

Employment problems are rarely restricted to one discrete issue. One case, which reached the High Court in February 2019, demonstrates how Maidstone Citizens Advice worked with several agencies to help a number of employees who had a range of complaints of unlawful treatment. All were employed in the food processing industry and were in several cases responding to advertisements in their own country to work here, where they were provided with accommodation.

They were then transported around the country to work long hours (often having to sleep on the minibus) before returning to the Maidstone area at the weekend. The system for paying them was based on an estimate of the work they had done and they were subject to deductions or non-payment of wages on an arbitrary basis – e.g. they were punished for the house being untidy or for having made a noise. Complaints could be met with retaliation, sometimes physical violence, and dismissal.

An escalating number of clients came to us and we worked with them to take their cases into the Employment Tribunal, gaining payment of their withheld wages and compensation for the unfair treatment in employment. We worked with the Gangmasters Licensing Authority concerning the employers' activities, which resulted in a police raid and a criminal prosecution. We subsequently shared our work with solicitors who were working on a pro-bono basis on other claims that the clients had against their erstwhile employers.

This case first began in 2010 and demonstrates how we will work with clients and other parties for as long as necessary to meet their needs.

*Employment Adviser*



## Housing Advice

To give advice on housing we need trusting relationships with our local council, public and private housing providers, the county courts, firms of solicitors, letting agents, and the Department of Work and Pensions to name some of the more obvious organisations.

Joint working, cooperation and a reputation for being an effective honest broker is essential for us to address our client's needs. In recent years, like all organisations that collect and use personal information, we have had to demonstrate to our clients, regulators and funders that we have strong systems in place to protect personal data and also show that we only collect the information we need, only use it for the purpose it was collected for and even then only after we have obtained our client's consent.

Providing our service is a complicated process so without working together with other agencies and organisations we could not realistically meet the needs of our clients.

*Christopher Turner, Housing Adviser*



## Maidstone Prison Advice Service

We were successful in January 2019 in obtaining a further 3 years funding by the Henry Smith Charity and demand remains high for our services and with funding from HMP Maidstone we regularly see over 26 prisoners a week plus all the follow up work in the office.

During 2018/19 we held 809 appointments, and supported 372 new prisoner clients (with 437 repeat appointments), prisoner families and 3 members of prison staff. We dealt with £640,685 of debt, held by 66 clients to 98 creditors, and succeeded in recovering £87,822 of entitlements for clients and families plus the return of prisoners' property from enforcement agencies and establishments across the country. We made 529 phone calls totalling 73 hours 50 minutes and wrote 454 letters for and to prisoners.

Issues tackled included housing, debt, benefits, Tax & NI, finance, immigration, health, legal and employment issues amongst other subjects. HMP Maidstone is a foreign national prison, one of two in England; from the start of the project in 2014, we have supported clients from 122 different nationalities - an eye-catchingly 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 were commended for our service in the recent HM Inspectorate of Prisons report. We are very pleased to continue to provide this service with the excellent support of the staff of HMP Maidstone, in particular Andrea and Wendy whose help to us on a daily basis has been invaluable.

*Jo Woollacott, Richard Pellant and Brian Aston – Prison Caseworkers*

## Money Advice

The complexity of providing debt advice has changed vastly from when I joined Citizens Advice in the 1990s.

I remember that there was still a microfiche reader in the basement and huge bound volumes of advice documents adorned the walls.

Today the way we deliver and record advice may have changed with the use of computers and the internet but the clients still have the same if not more complex issues that they come to address.

Clients presenting with debt issues often have interlinking problems. These all need to be addressed to enable them to find a sustainable way forward through the maze of debt.

Clients presenting with debts may also be dealing with the threat of eviction, a relationship breakdown, ill health, benefit claim issues to name but a few!

It could be that clients have enforcement officers (Bailiffs) calling to remove goods from their homes or have wheel clamped their car.

Sometimes things are just too "big" for the client to deal with. Where do we start to help these clients?

Firstly we look at dealing with any emergencies that could result in clients losing their homes, liberty or utility supply. We then look at any other non-priority debts and liabilities.

We will assist the client with income maximization to check that clients have all the benefits that they may be entitled to.

The advice provided will allow the client to make an informed decision on options for dealing with their debts.

*Rose Lovell, Money Adviser*



## **Outreach and Home Visiting**

It can be surprising how many other organisations are involved in delivering our service. For example, with the outreach service, we have to negotiate the use of venues with three different organisations and, in turn, consult with three further service providers who also use the physical space we will need. We have to ensure adequate advertising, confidentiality and sometimes discuss the need for Disclosure and Barring Services checks.

As previously mentioned, providing our service is a complicated process, so, without working together with other agencies and organisations we could not realistically meet the needs of our clients.

*Christopher Turner, Home Visiting & Outreach Adviser*

## **Pension Wise**

Maidstone is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service for the last four years. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms.

Maidstone delivers face to face Pension Wise appointments to people aged 50 and over with a defined contribution pension in a number of locations including Maidstone, Tonbridge, Tunbridge Wells, Sevenoaks, Cranbrook, Swanley, Gravesend, Edenbridge, Ashford, Canterbury, Dover, Margate, Lewes and Hove

### **Key statistics**

For 2018/19, Citizens Advice has delivered 78,894 transactions across the service in England and Wales.

People using the Pension Wise service are highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2018/19, Citizens Advice achieved a satisfaction score of 98.7%.

As part of our delivery of Pension Wise, we have engaged with Tesco to deliver on site appointments to their staff at 245 locations across England and Wales. We have delivered 3,234 transactions to Tesco staff.

*The Pension Wise Team*

### **Projects and Additional Services 2018-2019**

We continue to provide a wide range of additional services for the benefit of residents of Maidstone Borough and the surrounding areas. We are able to offer these services as a result of successful bids to a range of funders, including charitable sources.

Most of our additional services are consequently time-limited and we actively seek continuation funding as well as funding for new services and projects as the need arises. A number of the services outlined below are described in more detail elsewhere in this document. They currently include:

- The Pension Wise Service for Kent and East Sussex
- Maidstone Prison Advice Service
- Money Advice Service Debt Advice Project (MASDAP): for local residents
- Specialist Benefits and Related Support for MS clients, families and carers
- Money Advice for visually impaired clients (with KAB)
- Be Money Smart: money advice for clients with mental health issues (with Tunbridge Wells CAB)
- Energy Best Deal Extra: dedicated energy advice for vulnerable clients
- Universal Credit Help To Claim Support Service for Maidstone Borough
- Universal Credit Best Practice Lead for Kent and Medway (with North and West Kent CAB)
- The South East Financial Capability Forum (Lead role)

Our thanks to all our funders without whom, we would not be able to provide these vital services. They are acknowledged elsewhere in this document.

### **Research and Campaigns**

Overall Housing and Benefit issues showed the highest percentages of unfair practices and injustices reported by clients and recorded through evidence forms again this year.

Benefit claimants highlighted problems in the claims process, and poor administration by the DWP. A quarter of the benefit evidence forms submitted last year related to Universal Credit, and the Research & Campaigns team is monitoring the impact of UC implementation, especially where claimants need food parcels.

Key housing issues covered actual or threatened homelessness, evictions, and disrepair in rented properties, both private and public. The team undertook research on disrepair in the rented sector, collected case studies on relocated London Authority residents, and investigated problems resulting from the conversion of an office block to flats.

Issues relating to employment mainly related to pay and entitlement. The team has been tracking possible maternity discrimination cases to establish if this problem is increasing.

Council tax arrears and bailiff enforcement practices featured in a significant number of evidence forms on debt. The team submitted evidence to the Ministry of Justice consultation on proposed bailiff regulation, and wrote to a local enforcement company to point out inappropriate practices by their staff.

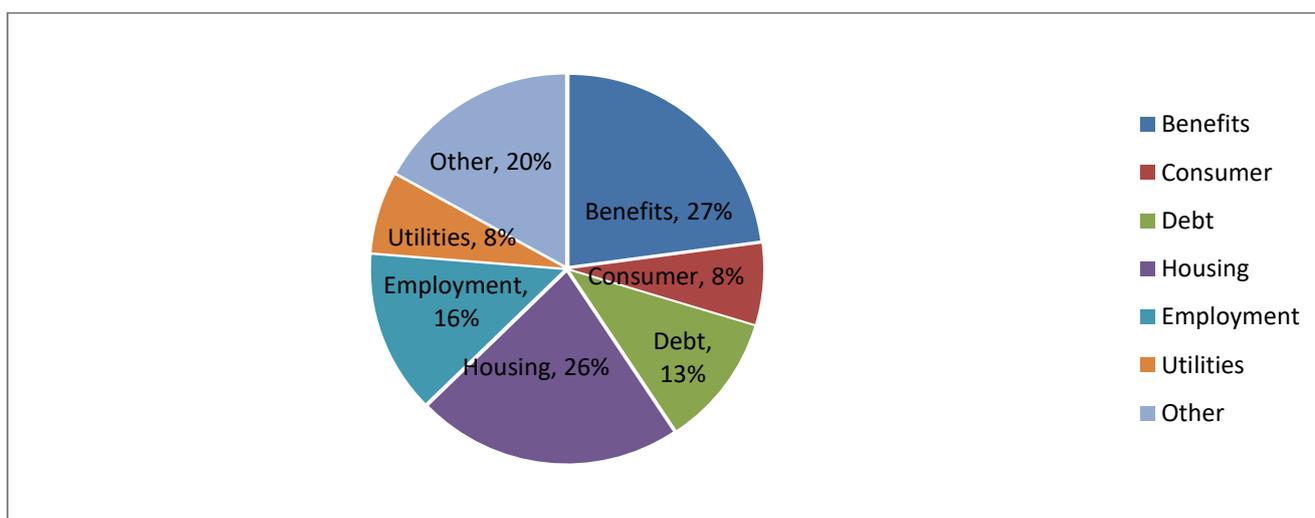
Most consumer issues relate to house building/maintenance issues and scams.

The utilities heading covers problems with gas and electricity suppliers, and mobile and broadband contracts. The team submitted case studies to Trading Standards and CitA on billing complaints about a utility company, since closed.

The “other” section covers a range of issues including the availability of school places, the impact of Brexit, parking fines and family/relationships. The team has been tracking cases relating to wills and probate reported by an increasing number of clients.

The requirement to access public services on line continues to discriminate against a significant number of our clients who lack access or skills.

### **Breakdown of Research & Campaigns Area of Work at Citizens Advice Maidstone: 2018-2019 (Data based on 118 completed evidence forms)**



*The Research & Campaigns Team*

### **Town Centre Advice Point**

During the past year, Maidstone Citizens Advice has continued to strive to provide the residents of Maidstone with the best possible advice in order to help them deal with their problems and to progress them with the aim of achieving a satisfactory outcome.

Both the location and the form of contact has changed during the past year. We continue to offer a drop-in service, Monday – Friday, 10.00 am – 4.00 pm at our main office at 2 Bower Terrace, but the venue of our town centre location has changed. We are no longer based at Maidstone Link in King Street, but we now operate an appointment only service at the Town Hall in the High Street. The appointments are scheduled to last no longer than one hour, which means certain topics are not suited to this venue. Appointments are normally available every day during the week except on a Wednesday.

The telephone number to use to receive advice via the phone has also changed. We no longer have dedicated Maidstone numbers but have joined in the Mid Coastal Kent group offering help on an AdviceLine basis. We aim to answer this service Monday – Friday, 10.00 am – 4.00 pm. If a client has access to and is confident in using the internet, we can not only offer verbal advice but can also provide written support via links to our public website which allows for a further point of referral for our clients.

*Sally Smith, Advice Manager*

### **Training**

In the year since the last report was written we have had 16 volunteers leave, 4 of whom were qualified generalist advisers. Their contribution to our Service has been invaluable and very much appreciated. However, we now have 13 new volunteers at the beginning of their training which is always on-going.

At Citizens Advice Maidstone, we regard training as an integral part of the process; we endeavour to help our new trainees gain the skills required to perform their roles with competency and enthusiasm that will meet the requirements of Citizens Advice as well as any new projects.

We have put in place a flowchart showing the training journey. The flowchart is designed for both new trainees and experienced volunteers to refer to.

All our trainees are given learning journals, which we complete together, in order to ensure that no vital stages of training are missed and if necessary, allow room for additional training for specific projects.

We are fortunate to have Jayne as our Training Administrator, who keeps our records up to date using her spreadsheets as she is able to flag up any gaps in the trainee records.

We are also very lucky to have welcomed Pauline back to assist with training and to ensure that all trainees have a support network in place.

As circumstances are constantly evolving, we will need to remain vigilant and monitor our training to ensure that it continues to meet the required standards.

*Heather Hardy, Training Officer*

## **Volunteering**

My name is Alex and I have volunteered for CA for over 6 years. I joined at the point where I knew I would retire from the NHS, having also worked for Kent County Council. I wanted to keep my skills up, my brain busy and contribute something to people in Maidstone who, for whatever reason, were in need of some help.

It took me some time to learn the ropes, and there was a lot of support, and it took a bit longer to feel confident about volunteering in this part-time way. However it has kept me up to date with many aspects of our daily lives including housing, money (e.g. debt and benefits), employment issues (the law and poor practice), consumer issues and family matters (usually disputes over children).

I now do one day a week, but offer extra time on an ad-hoc way if I can. I am interested not only giving advice using the informative CA website and other approved links, but also the wider issues underlying what brings people to the Bureau: for instance poor housing, poverty and exploitation in work and in tenancies.

There is a good team of people that include volunteers from a variety of backgrounds and in Maidstone we have the advantage of having a paid team of experts in their field and excellent supervision and support in what we do. This means that I feel supported in the work that I do and I can be assured that the advice given is the best to suit that person and their circumstances.

By the time that someone has crossed the threshold of the CA office, they are often keen to change some aspect of the life they have been living. Whilst I see a few people more than once, it is good to feel that most people can be set on a new path after a one-off session. I enjoy this engagement with people, often face to face, and the huge variety of people and the stories that they bring. This is more like enabling that "giving advice", we explore possibilities and people go away to do what they can to make things different.

At the end of the day I feel that I have gained something, and in most cases the people who come to us have as well. This for me is a double win.

*Alex Turner – Volunteer*

I contacted Citizens Advice Maidstone through the national website, who advertise positions vacant within their bureaux.

As I have a background in hospitality, I applied for the Gateway assessor role who provide the first point of contact when clients attend the drop in service.

I was invited to attend an informal interview followed by observations within the bureau, sitting in during advice sessions.

Once observations were complete and the decision taken to continue, I embarked on the training which is made up of online, paper based and group work lead by specialist employed staff.

I have now completed the initial training programme and am able to work as a Gateway Assessor confidently and commit to one day a week.

I have been involved with many different types of volunteering but I feel that with Citizens Advice I am a member of a strong team and valued as much as a paid member of staff.

I feel that the strength of the team stems from the varied backgrounds of all of the staff members, both paid and unpaid, which makes the service we provide so strong.

With professionalism and care, we share a motivation to help those in need, to listen and then provide options to clients to take the next step to move their lives on.

I have witnessed many clients enter the reception area dejected, frustrated and desperate only to leave after speaking to an adviser relieved, unburdened, optimistic and ready to take that next step.

I feel privileged to be part of such an organisation.

*Nicola Coleman – Volunteer*

## **Website**

The website, suggested in 2012 by the then Trustee Board Chairman, Michael Buckley, was designed by Bonny and Judy, using 14 shared years of Bureau experience. Judy now edits the site from home.

Clients (1,500 visits a month) learn about our services, opening hours, and outreach; request email advice and consult on-line resources. Potential Volunteers read about the roles we have available and complete our on-line application form.

Staff and Trustees have secure pages useful for multiple purposes; checking calendar, reading and signing minutes and other bureau documents, posting suggestions and enjoying reports of staff events.

A few years ago, we even ran a staff photo competition taking cheeky monkeys on holiday! The winner (seen below) was captioned “Are we there yet?”.



*Judy Buckley – Webmistress*

## **Welfare Benefits Advice**

We continue to respond to far-reaching changes to the benefits system. In Maidstone the rolling out of the full service of Universal Credit was effected in November 2018, and this was completed in all areas of the UK by 12<sup>th</sup> of December 2018.

The National Audit Office has said that the Universal Credit (UC) programme was “driven by an ambitious timescale” and that it suffered from “weak management, ineffective control and poor governance” and everyone, including our volunteer advisors at the Bureau, has had to struggle with managing an increasingly complicated system where legislation is still evolving and changing frequently. In most cases there is still an additional layer of old “legacy benefits” yet to be fully absorbed into the new regime.

At the same time that UC is being introduced, we are also having to help with the on-going transition from DLA to PIP. The general public cannot be blamed for failing to understand the complexity of the system, and there is enormous pressure on us to help them cope.

For a number of clients, the transfer to UC has led to reduction in benefits; for others, there have been delays in receiving payment. All these issues contribute into the housing problems and a raise in

homelessness, and fuel the need for food banks. Brexit and associated issues of access to rights for EEA citizens has added a further level of complication to the process.

All of which means that when a client approaches the Bureau for help, they may have multiple problems which are all very much connected: benefits, debts and housing. We have therefore found that our best approach is to work together as a specialist team in supporting volunteers to give advice aimed at helping clients identify and manage every aspect of their needs.

*Anna Bobinska, Welfare Benefits Adviser*



## 2018 Client Satisfaction Survey Results:

A total of 708 clients were surveyed over a period of 6 months 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	81%	Visit Bower Terrace	39%
Fairly Easy	14%	Visit Maidstone Gateway	34%
A Bit Difficult	3%	Outreach	1%
Very Difficult	0.4%	By telephone	25%
No Answer	0.3%	No Answer	1%
<b>3. How long did you wait?</b>		<b>4. How happy are you about the times we are open?</b>	
Up to Half Hour	39%	Very Happy	77%
Half to One Hour	9%	Fairly Happy	21%
One to Two Hours	5%	Unhappy	0.4%
Two Hours or more	4%	Very Unhappy	0.3%
Appointments	38%	No Answer	2%
No Answer	5%		
<b>5. How happy are you about the amount of time you had to discuss your problem?</b>		<b>6. How happy are you with the information and advice you have received?</b>	
Very Happy	93%	Very Happy	92%
Fairly Happy	6%	Fairly Happy	7%
Unhappy	1%	Unhappy	0.3%
No Answer	1%	No Answer	0.8%
<b>7. Overall, how happy are you with the service that you have received?</b>		<b>8. Would you use the CAB Service again?</b>	
Very Happy	93%	Yes	99.9%
Fairly Happy	6%	No	0%
Unhappy	0.3%	No Answer	0.1%
No Answer	0.7%		
<b>9. Would you recommend using the CAB Service to others?</b>		<b>10. Do you now feel more confident about dealing with your problem in the future?</b>	
Yes	99.6%	Yes	96%
No	0%	No	1%
No Answer	0.4%	No Answer	3%

## **Chief Executives' Reports**

When I first took over the responsibilities of managing Maidstone Citizens Advice Bureau in 1998, I did not realise that I would be writing this Annual review for the next 21 years.

But the years have been good. Over the time many people joined as Volunteers and while a number of them left, many have continued to be part of the Bureau. Equally, Trustees have changed, yet most Paid Staff have managed to stick with me. It has been a wonderful journey and I have made many friends along the way. To now be saying that this is my last report does bring a twinge of sadness. Despite this, I am happy at the same time, as I know that Paul is a very hardworking and conscientious person who has the same objectives – helping all those who come to the Bureau to the best of our abilities.

The year just gone has been particularly exciting, as after a number of difficult years there is a glimmer of hope at the end of the tunnel. We have started a number of new Projects and increased the work within others, which means that our Paid Staff team has grown exponentially. Additional funding has come our way, which has meant that even with a decreasing Core Grant from Maidstone Borough Council, we have managed to provide as good a service to our community as possible within our limited resources.

Suffice to say, this was the first time in our history that we had to start telling potential clients we could only deal with complicated cases on behalf of people living within Maidstone Borough. This is something I have consciously tried to avoid in our work, and I succeeded for almost 20 years.

Anyway, it is time that I finally sign off and hand the reins over to Paul. He will tell you about the good things we achieved in 2018/19.

I just want to thank all the people whom I have known and worked with, whether as Volunteers, Paid Staff, Trustees or other Stakeholders. All of you have made my stay here most enjoyable. I will miss you all. Auf Wiedersehen.

*Bonny Malhotra, Chief Executive (June 1998 – June 2019)*

The Trustee Board and Bonny have now handed over the reins of Citizens Advice Maidstone to me. I consider this a privilege and an honour. Having been Bonny's Deputy, and party to many of the Bureau's key decisions in recent years, I know he will be a hard act to follow.

Fortunately he has handed over a great team of staff and volunteers who consistently offer high quality help, advice and support to the people of Maidstone Borough, as evidenced by the results of our customer satisfaction survey where 99% of clients said they would recommend us to others.

This creates its own problems of course, as word of mouth increases client numbers and introduces capacity issues for us. We have been considering the implications in our recent Awayday. I also inherit a network of excellent relationships with our partners in the public, private and voluntary sector which are so important for us and our clients today.

It is said "sorrows come in battalions" and it is true that the clients we are helping today have increasingly complex issues requiring considerable expertise and determination from our advisers to resolve.

Our clients often have nowhere else to turn, and I am proud of what the Bureau does to help them. We are very much a team that works together and plans for the future, as our recent well-attended Awayday for paid staff and volunteers displayed.

There is a solid base on which to move forward together, through the challenges of maintaining high quality advice, meeting client need and finding the resources to do so, for as the saying goes, "If not us, then who? If not now, then when?"

*Paul Hardy, Chief Executive (from July 2019)*

# Key Statistics

Maldstone (member)

01/04/2018 29/03/2019

citizens advice

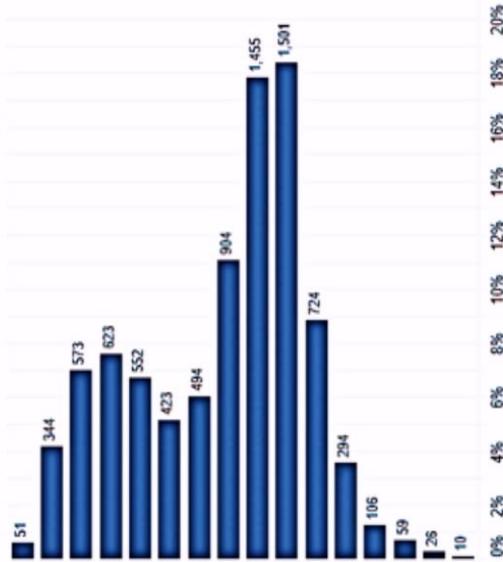
## Summary

<b>Clients</b>	8,622
<b>Quick client contacts</b>	1,787
<b>Issues</b>	41,098
<b>Activities</b>	18,226
<b>Cases</b>	8,614
<b>Outcomes</b>	
Income gain	£286,189
Re-imbursements, services, loans	£10,000
Debts written off	£230,217
Repayments rescheduled	£745
Other	£56,685

## Issues

Issues	Clients
Benefits & tax credits	1,535
Benefits Universal Credit	225
Consumer goods & services	292
Debt	808
Discrimination	133
Education	60
Employment	720
Financial services & capability	3,815
Health & community care	139
Housing	3,741
Immigration & asylum	185
Legal	1,006
Other	178
Relationships & family	831
Tax	205
Travel & transport	181
Utilities & communications	269
<b>Grand Total</b>	<b>41,098</b>

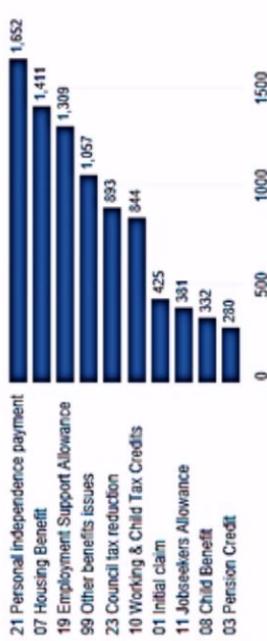
## Age



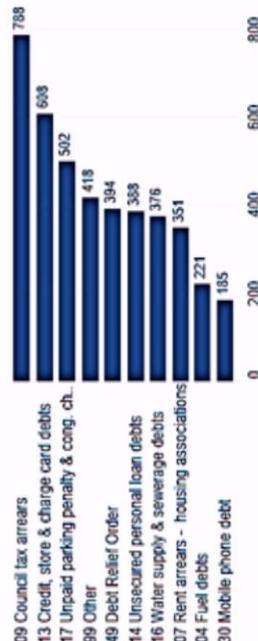
## Channel



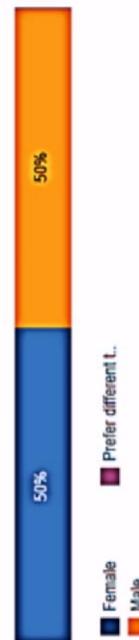
## Top benefit issues



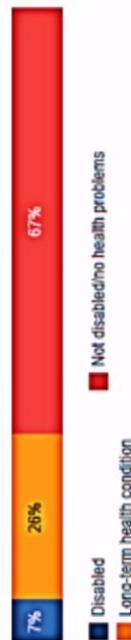
## Top debt issues



## Gender



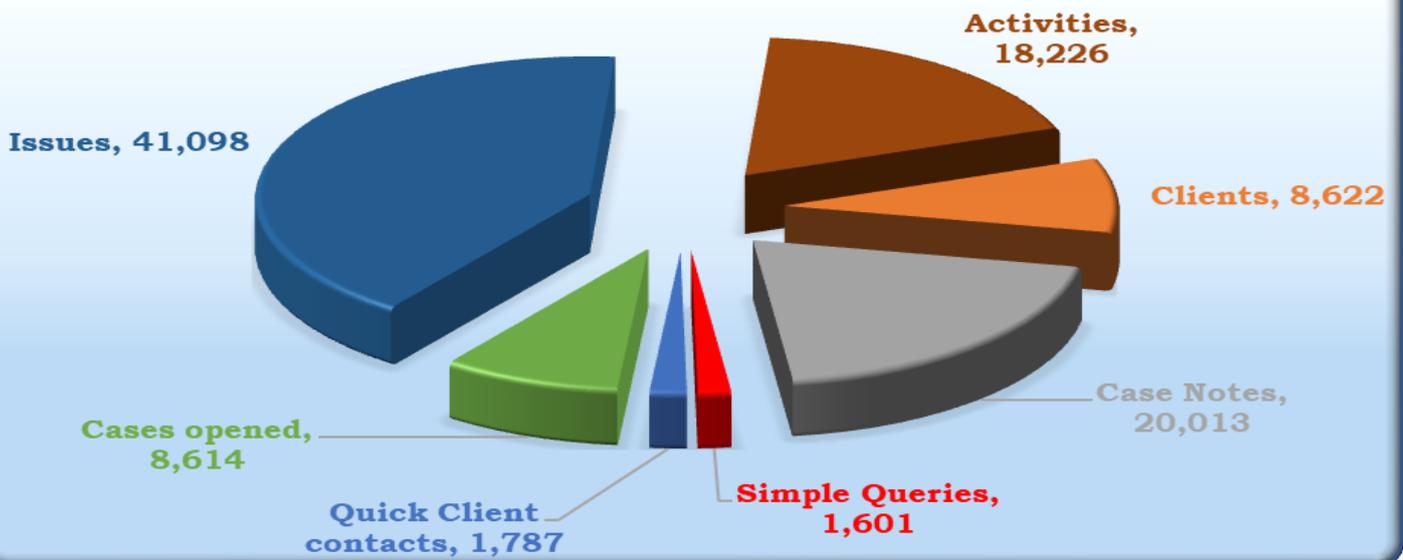
## Disability / Long-term health



## Ethnicity



## SCOPE OF OUR WORK 2018/19

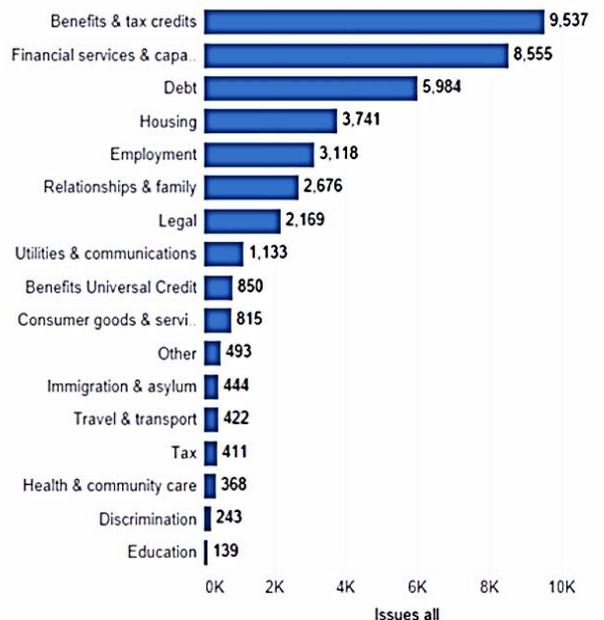
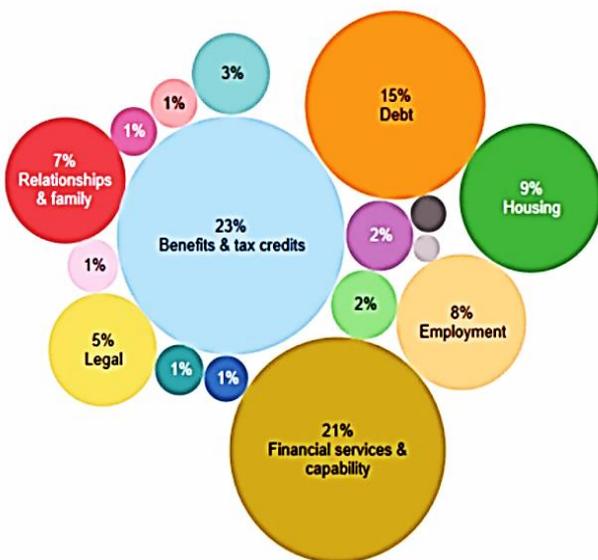


## Summary of Financial Outcomes 2018/19

Subject	Number of Clients	Income gain
Income Gain	106	£286,189
Re-imbursements, Services, Loans	31	£10,000
Debts Written-Off	33	£230,217
Repayments rescheduled	6	£745
Other	359	£56,695

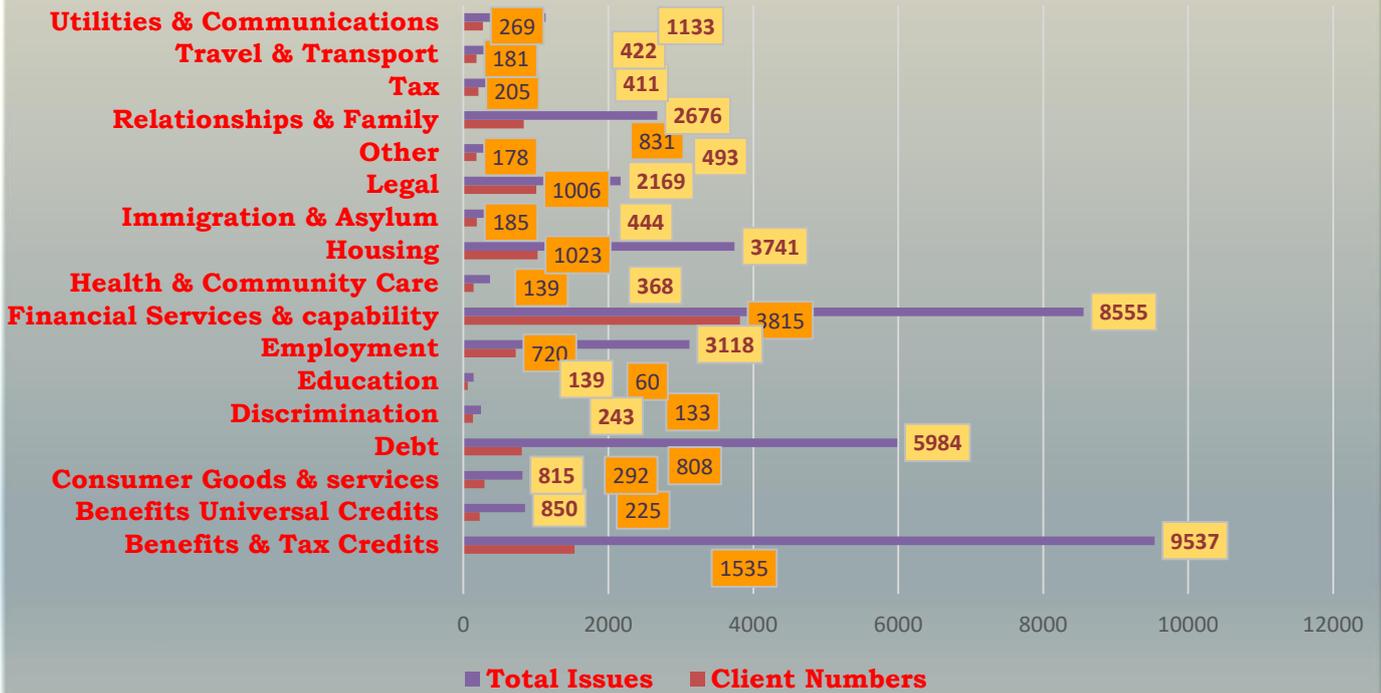
Office group  
Maidstone (member)

Part 1 issues %

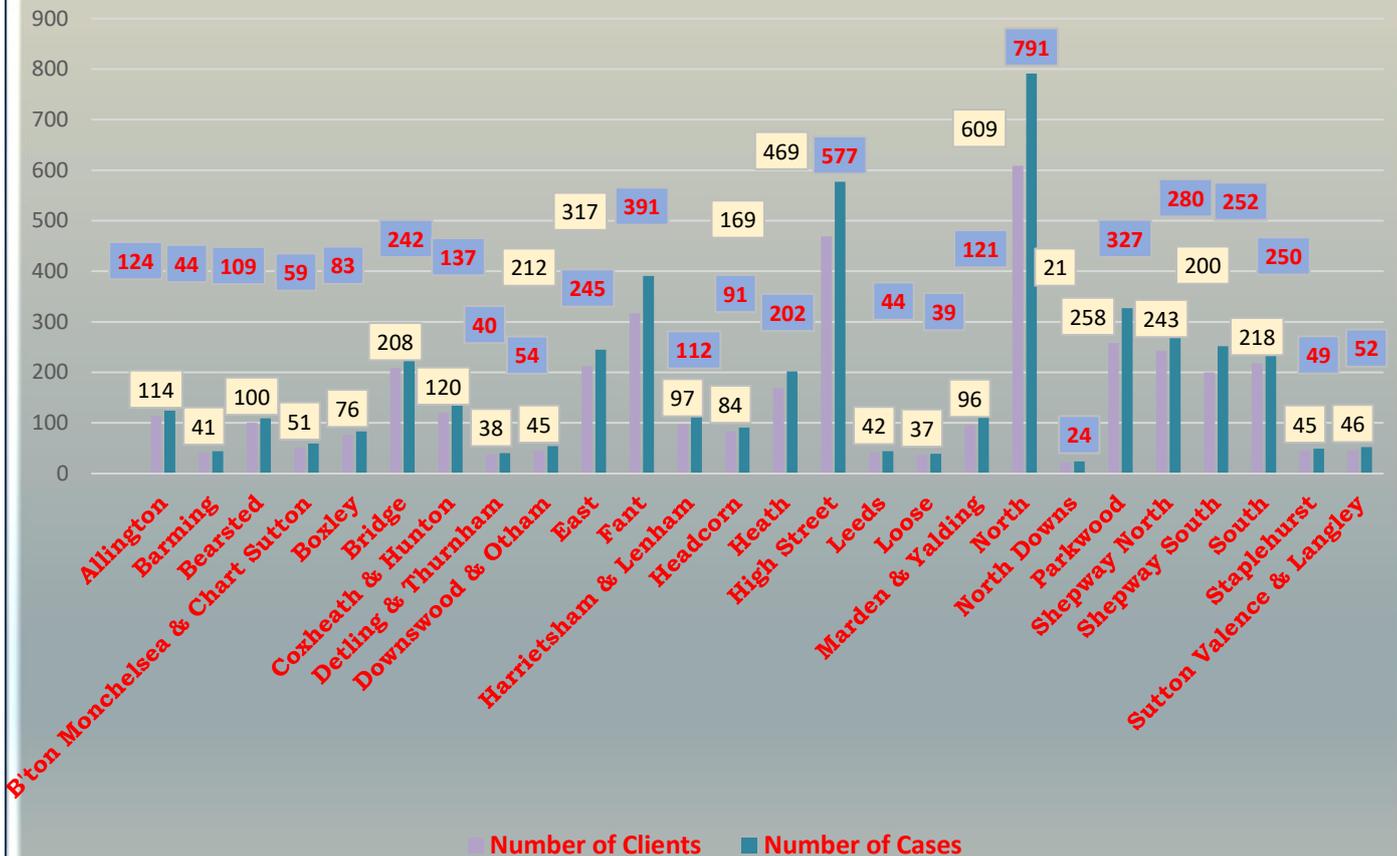


- Benefits & tax credits
- Benefits Universal Credit
- Consumer goods & services
- Debt
- Discrimination
- Education
- Financial services & capability
- Health & community care
- Immigration & asylum
- Housing
- Legal
- Other
- Relationships & family
- Tax
- Travel & transport
- Utilities & communications

## Client Numbers & Issues by Topics



## Clients & Cases by Wards



## **Our Bureau Family - Social and Recreational (Second Helping)**

### **Summer Ramble along the banks of the Medway - July 2019**



### **Bureau Bar-b-que at Bower Terrace - August 2019**



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.

Our special thanks go to:	Financial Support was received from:
<p>Members &amp; Officers of Maidstone Borough Council                      DWP (Pension Wise)                      Henry Smith Charity Trust                      HMP Maidstone                      Money Advice Service</p> <p>Citizens Advice Central Office staff</p> <p>Berry &amp; Lamberts LLP for arranging the Solicitors' rota</p> <p>All Solicitors who participate in the rota</p> <p>Wilkins Kennedy Chartered Accountants for arranging the Accountant's rota</p> <p>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>We would particularly like to extend our gratitude to Mr Gurnam Singh for all the time, hard work and dedication he has personally invested in the upkeep, maintenance and development of our IT network.</p>	<p>AB Charitable Trust                      ACT Foundation                      Barming Parish Council                      Boxley Parish Council                      Chart Sutton Parish Council                      Chip Productions                      Citizens Advice                      Cobtree Charity Trust                      Downswood Parish Council                      East Sutton Parish Council                      Golding Homes                      Headcorn Parish Council                      HMP Maidstone                      Involve Connect Well                      JBW Bailiffs                      Marden Parish Council                      North &amp; West Kent Citizens Advice                      RBS Skills &amp; Opportunities Fund                      Staplehurst Parish Council                      Sutton Valence Parish Council                      The Hillier Trust                      Thurnham Parish Council                      Tunbridge Wells Citizens Advice</p> <p>Donations from the public, clients and staff including:</p> <p>Hair Professional                      Leeds Castle                      Sainsbury's                      Diggerland</p>