

# Citizens Advice Maidstone

a registered charity



## Serving the Community of Maidstone since 1940

### Annual Report 2019/20

**Free      Confidential      Impartial      Independent**

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

**Our Bureau Family – Social & Recreational**

**Ten Pin Bowling - October 2019**



**Christmas Lunch - December 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 2019-20***

***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  
Mr M Fitzgerald MBE  
Mr M Ford (*from September 2019*)

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

Cllr Mr P Harper (*from November 2019*): Maidstone Borough Council  
Mr A Larkin (*from November 2019*)  
Mr S B Malhotra (*from January 2020*)  
Mr A Breen (*from March 2020*)

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

Chief Executive: Mr P Hardy (*from June 2019*)  
Volunteers: Mr S Jones (*from September 2019*)  
Paid Staff: Ms S Smith (*to March 2020*),  
Ms T Weber (*from May 2020*)

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

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

## **Bureau Staff 1.7.19 – 30.6.20**

### **Paid Staff**

<i>Chief Executive:</i>	Mr P Hardy ( <i>from June 2019</i> )
<i>Service Manager - Projects:</i>	Mr I Park
<i>Advice Manager:</i>	Ms S Smith
<i>Supervisors:</i>	Mrs J Woods, Ms S Ahern
<i>Training Officer:</i>	Mrs H Hardy
<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, Mr B Aston
<i>Pension Wise – Project Lead &amp; Quality Assurance Officer:</i>	Ms T Weber
<i>Pension Wise Guiders:</i>	Mr P Gosling, Mr C Barlow, Mr B Curtis, Mrs T Pragnell, Mr A Smith, Mr G Bartliff, Mr R Relph, Mr M Boath Mr P Buxton
<i>Pension Wise Administrators:</i>	Mrs V Stamford, Mr D Ensinger
<i>Universal Credit Support Workers:</i>	Mrs D Gilbert, Mr B Durrant ( <i>to May 2020</i> ), Mrs L Bessant ( <i>from Jan 2020</i> )
<i>Advice Assistant:</i>	Mr C Collins ( <i>from June 2019</i> )
<i>Trainee Advice Assistant:</i>	Mr D Dixon
<i>Administrators:</i>	Miss D Woodroff, Mr J Clark, Mrs R Phillips, Mrs J Banister
<i>Housekeeper:</i>	Mrs L Green

### **Volunteer 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	Mrs S Burdon	Mr S Jones	Mr R Bridges
Mrs A Bridge	Mr R Nash	Mrs L Mahaiuddin	Mrs S Glass	Mr N Horn
Mr D Parrish				

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

Mr C Ofili, Ms K Horvath, Mr G Marcheselli, Mr P Hooper, Ms S Saif, Miss B Hughes, Miss M Boyraci

### **Gateway Assessors**

Mrs C Evenden, Miss L Barton, Mrs M O'Prey,

### **Admin Volunteers**

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

### **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 2020**

Mrs N Coleman, Mr A Cross, Ms S Barrett, Ms L Ciuca, Ms A Tamang, Ms Z Salih, Ms S Rwapunga, Mr S Brittain

# MAIDSTONE CITIZENS ADVICE BUREAU

Excerpts from Reports and Accounts year ended 31 March 2020

	<u>31.03.2020</u>	<u>31.03.2019</u>
<b><u>Income from Charitable Activities</u></b>		
Maidstone Borough Council grants	151,100	160,900
Money Advice Service	60,607	45,509
Golding Homes	5,000	5,000
Pension Wise	451,512	333,695
Henry Smith (MDS Prison)	54,200	54,400
Energy Advice Project (EBD)	14,277	16,850
RBS Skills and Opportunities	-	17,500
Other projects	34,764	28,100
Fundraising/Donations/Interest	8,471	6,773
Universal Credit	167,408	-
<b>Total</b>	<b><u>947,339</u></b>	<b><u>668,727</u></b>
<b><u>Expenditure on Charitable Activities</u></b>		
Costs directly allocated to activities		
Staff Costs	590,419	428,512
Travel	27,068	28,365
Training Costs	153	2,599
Support costs allocated to activities		
Staff Costs	49,180	50,896
Premises Costs	34,527	32,629
General Office Costs	102,049	96,294
Bank Charges	60	101
<b>Total</b>	<b><u>835,814</u></b>	<b><u>639,396</u></b>
<b><u>Present value of Pension Provision</u></b>		
Present Value	31,524	38,241
<b><u>Reconciliation of Opening &amp; Closing provision</u></b>		
Provision at start of period	38,241	52,530
Unwinding of discount factor (int. expen.)	484	841
Deficit contribution paid	(6,346)	(6,769)
Re-measurements - impact .....	(855)	(8,361)
<b>Provision at end of period</b>	<b><u>31,524</u></b>	<b><u>38,241</u></b>
<b><u>Income &amp; Expenditure impact</u></b>		
Interest expense	484	841
Re-measurements - impact .....	(855)	(8,361)
<b>Total</b>	<b><u>(371)</u></b>	<b><u>(7,520)</u></b>
<b><u>Balance Sheet</u></b>		
Unrestricted Funds	106,799	73,003
Restricted Funds	80,981	3,252
<b>Total</b>	<b><u>187,780</u></b>	<b><u>76,255</u></b>

The financial statements above have been extracted from the statutory accounts of the Company as at 31<sup>st</sup> March 2020. The statutory accounts have not yet been filed with Companies House. The audit report was unqualified and the statutory accounts contain a statement under CA2006 s498.

We are once again grateful to Azets for their help and support in the preparation and audit of the accounts.

## Chair's Report

A year can be a long time. Sometimes, it can be appropriate to review each half year separately, sometimes one needs to look at quarters. For this past year ending on 31<sup>st</sup> March 2020, we need to consider eleven 'normal' months and then one final month which was distinctly abnormal.

At long last, five months from the start of lockdown, Citizens Advice Maidstone is beginning to emerge from an extraordinary period which few of us would have envisaged at the start of 2020. But it is clear that we have a long way to go before we return to anything approaching 'normality' and, most likely, nothing will be quite the same again.

As I reported last year, our long-standing Chief Executive, Bonny Malhotra, retired in June. He had run the Maidstone Bureau with great distinction for 21 years and left behind a strong organisation with a fine reputation for providing good advice.

Bonny may have been a hard act to follow but Paul Hardy has taken on the role seamlessly. Paul has been well supported by the Bureau's paid staff and volunteers and the Bureau continues to flourish. We missed Bonny at Bower Terrace, but clients continued to rely upon Citizens Advice Maidstone for good advice.

Then along came Covid and the lock-down. In March we had to change to a completely different way of operating. Fortunately, our Chief Executive and his colleagues were up to the challenge.

In common with most other similar organisations, Citizens Advice Maidstone suspended face-to-face appointments. All advice since March has been provided by telephone or email. The service has largely been provided by paid staff working from home. Staffing in the Bower Terrace offices was reduced to a minimum and we withdrew from the Town Hall. We also had to suspend our outreach services and home visits.

Establishing an off-site operation was no easy task as it was necessary to provide all home-working staff members with suitable IT equipment which was compliant with Citizens Advice's stringent security standards. To everyone's credit this task was completed remarkably quickly and the Bureau has been able to meet the demand for its advice services throughout the pandemic. We also successfully transitioned the Pension Wise service to telephone.

Unfortunately, because of a number of technical limitations it has not been viable for our volunteers to provide advice from home. This is a great shame and understandably it has been disappointing and frustrating for many volunteers. As I write, we are beginning to bring a very limited number of volunteers back into Bower Terrace. We hope this will continue and that more volunteers will be able to come in, but we are mindful of the need to maintain as safe an environment as possible for everyone on the premises which will inevitably limit the numbers.

We are also conscious that a telephone and email service may discriminate against some of our clients. We therefore hope to restore a limited face-to-face service in the near future.

At last year's AGM we welcomed Andy Larkin and Malcolm Ford as new Trustees. Regrettably, Andy Larkin has subsequently had to stand down for personal reasons; we are very grateful for his incisive contributions to the Board. Earlier this year, Andy Breen joined the Board as a co-opted Trustee and, after 6 months retirement, Bonny Malhotra returned to Citizens Advice Maidstone as a co-opted Trustee. The Board was also joined by Cllr. Paul Harper who was nominated as a co-opted Trustee by Maidstone Borough Council replacing Cllr. Marion Ring who had earlier stood down in anticipation of becoming Mayor.

Sadly, Mike FitzGerald has decided not to seek re-election to the Board at this year's AGM. Mike has been a long-standing supporter of Citizens Advice and we are immensely grateful for his service as Trustee and all the help he has provided to the Bureau over many years.

Citizens Advice Maidstone has marked its 80<sup>th</sup> birthday this year and we had hoped to celebrate the anniversary at our Annual General Meeting. Regrettably, it would have been impossible to organise a physical meeting for our AGM which satisfied the Government's safety guidelines. Accordingly, this year's AGM will be held online, as permitted by Citizens Advice and the Charity Commission. We very much hope we will be able to celebrate our 81<sup>st</sup> birthday in fine style in 2021.

Our Chief Executive, Paul Hardy, and I would like to express our immense gratitude to all members of the Board and to all paid staff and volunteers for their commitment and selfless support over the past year and, in particular, since the onset of the Covid pandemic. This has been an extraordinarily difficult episode for the Bureau. It is not over yet but, working together, we have demonstrated that we are capable of overcoming most challenges. Whatever it takes, Citizens Advice Maidstone will continue to provide a first-class service for everyone that needs our help.

*Cllr Rob Bird, Chair*

## **Admin**

80 years is a lifetime.

A lifetime of advice giving, helping members of our local community overcome that all too familiar feeling of powerlessness and impotence when, as expressed by our Chair, Mr Howard-Bradley back in 1948, they come “face-to-face with hugeness”.

Whilst the nature of advice giving over all those years may have changed, after all, we don't deal with quite as many queries relating to clothing coupons or relatives in prisoner of war camps as we once did, benefit entitlement, debt, discrimination and homelessness are still very much on people's radar.

The other constant in today's world, you might even call it a necessary evil, is administration, and it is no exaggeration to say that without it, none of the above would be possible.

And then, back in March, everything changed!

Who would have thought that in our 80<sup>th</sup> year we would be facing a crisis like no other?

Various challenges have presented themselves over the years, but this was unprecedented and totally out of our control.

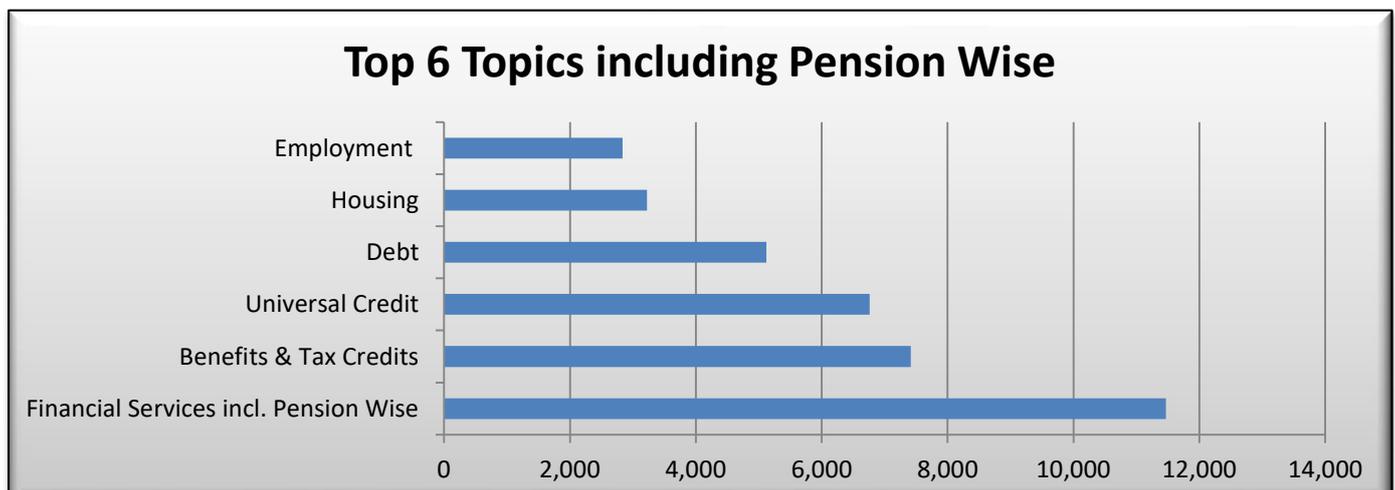
Just like flicking on a light switch, our world as we knew it changed in an instant.

Home working for those who can was advised, which brought its own challenges as we have had to adapt how we would normally do things. For instance; how do we operate an advice service when the majority of our work is seeing clients face-to-face, which obviously had to stop?

How do we continue to do all of the necessary background work to support our staff who were also facing their own dilemmas and concerns?

As always our dedicated staff stepped up to these and many other challenges to ensure that we continue to help our clients, only in a different way.

*The Admin Team*



## Employment Advice

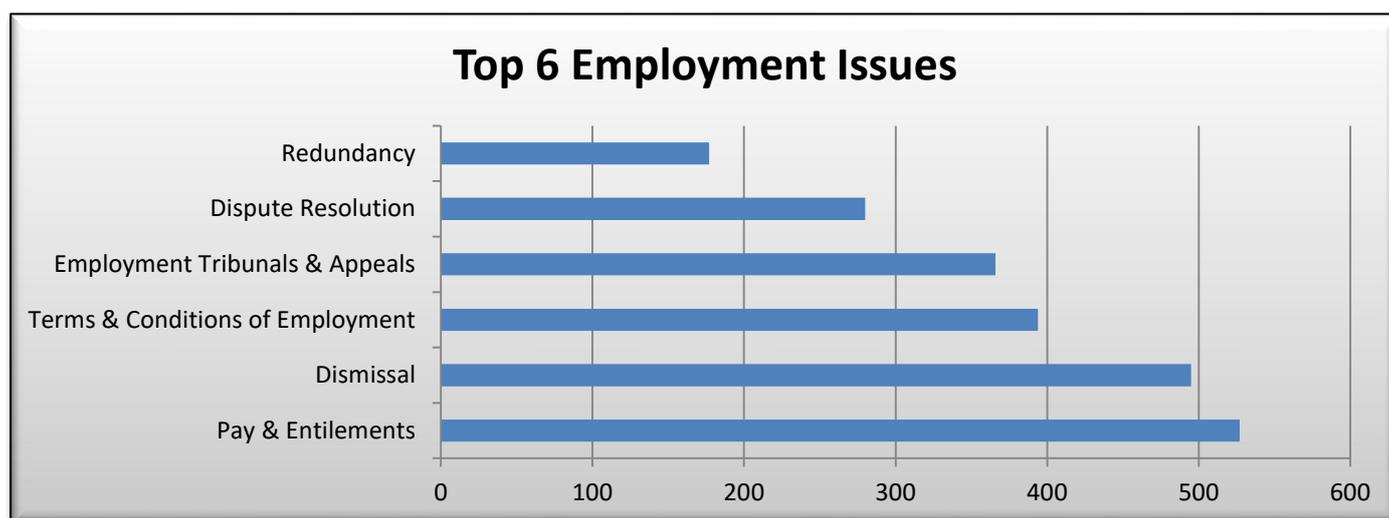
Since 1940, Maidstone Citizens Advice has been helping the people of Maidstone with their problems and questions on a wide range of subjects. Eighty years ago employment rights, such as they were, were very different and many which we take for granted nowadays came as a result of that time: response to the Second World War gave rise to the spirit that created the European Union which has been instrumental in providing many of those employment rights.

We are now in a time of similar upheaval, initially with fears over how Brexit might affect existing employment rights derived from EU legislation, and then dealing with the impact of Coronavirus on the workplace.

Before March, we dealt with a steady stream of enquiries about employment, a large proportion being dismissals, discrimination and unpaid wages. Since then we have dealt with a far greater number of employment queries, nearly all concerned with the same theme – do I have to go to work, and if I don't, who will pay me, then how do I go back to work, when my employer is claiming I no longer have a job, or insists on me returning to an unsafe workplace.

These questions in turn affect the areas in which we have been serving Maidstone for 80 years: help with housing, debt and accessing welfare benefits, as well as helping resolve employment problems, and we will continue to provide support and advice on these subjects, with others, as freely, confidentially, and impartially as we have done since 1940.

*Employment Adviser*



## Housing Advice

The year saw no let-up in the practice of some London boroughs placing homeless clients in Maidstone to fulfil their duty to provide Interim or Temporary accommodation. Before going on I should explain that Interim accommodation is provided while an investigation into what duty may be owed to the client is taking place. Investigations arise if there is reason to believe the applicant is homeless, eligible for assistance and in priority need. Temporary accommodation is provided after a full housing duty has been accepted, but before the duty has been discharged by the offer of Suitable accommodation.

Many of these out of borough clients are single mothers. They come into the bureau asking for help because they have been asked to leave a flat they have been living in for one, two and sometimes more years. These clients never have a further offer of alternative accommodation. It is often a time consuming task finding out what their housing status is, almost none of the clients know.

On several occasions we have found out that the clients were moved into Assured Shorthold Tenancies from the start. The London Borough responds to our enquiries by saying their duty was discharged two years ago and that the client is no longer their responsibility. The reams of emailed paperwork, often having arrived on the same day, cover the legal requirements but I feel the client isn't really meant to understand what has happened to them. They have been moved from London to Kent.

*Christopher Turner, Housing Adviser*

## Top 6 Housing Issues



### **Maidstone Prison Advice Service**

Demand remains very high for our services and we regularly see over 26 prisoners a week which generates a large amount of follow up work in the office writing letters, sending emails and researching various subjects.

During 2019/20 we held 928 appointments, and supported 350 new prisoner clients (with 578 repeat appointments), prisoner families and members of prison staff. We dealt with £2.9m of debt, held by 38 clients to 73 creditors, and succeeded in recovering £43,368 of entitlements for clients and families plus the return of prisoners' property from enforcement agencies and establishments across the country, a growing demand. We made 342 phone calls totalling 64 hours 59 minutes and wrote 404 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 127 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 are very pleased to continue to provide this service with the excellent support of the staff of HMP Maidstone, in particular the resettlement team whose help to us on a daily basis has been invaluable.

Due to the coronavirus pandemic this project was temporarily curtailed along with all non-essential services within the prison on the 17<sup>th</sup> March but it is hoped that this will only be a temporary measure.

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

### **Money Advice**

Maidstone Citizens Advice has 80 years of experience in providing advice to clients and I am proud to say that I have experienced 25 of those years working at Maidstone Citizens Advice as both a volunteer and a paid staff member of the Money Advice team.

The quality of advice provided to the people of Maidstone has been consistent over the years with problems that people experience becoming more challenging and complicated.

A client presenting with money issues is likely to also have entwined problems with either benefits issues, relationship breakdowns, mental health issues, ill health, redundancy or sometimes a combination of issues that need to be addressed to discover how a client can be helped to move forward with dealing with their money issues.

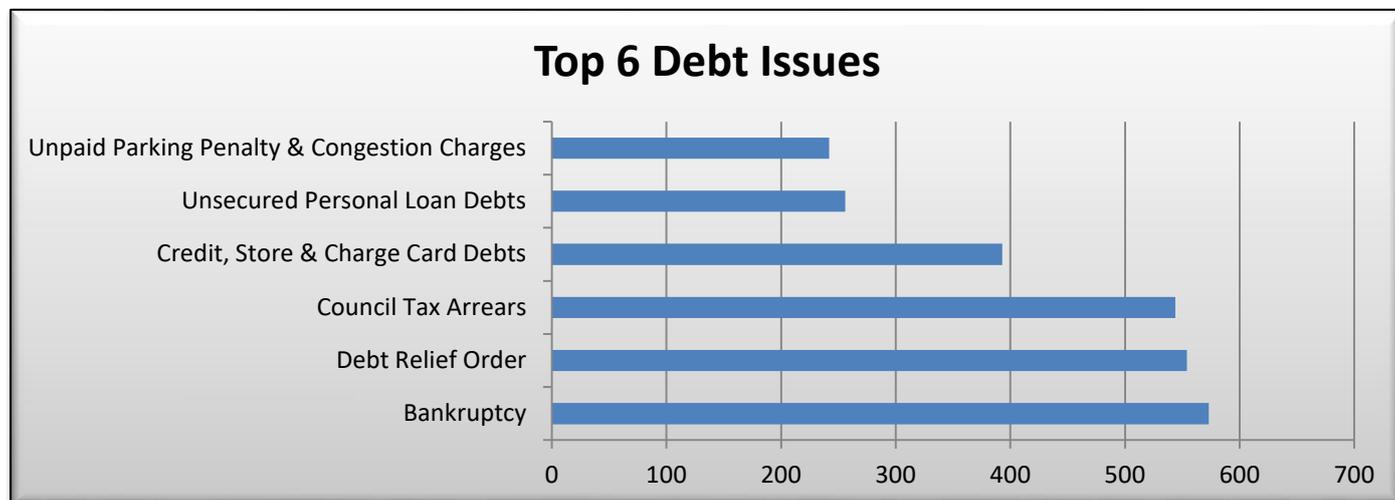
We provide benefit checks to establish if a client's income can be maximized.

We offer tips in saving money on energy costs and consider if there are any charitable trusts that could assist the client.

Clients contacting for money advice are provided with advice which is free, confidential, impartial and provided with a view to helping the client become debt free or to be put in a position where they are back in charge of their finances.

We have had a challenging time moving from face to face advice to telephone advice provided at home due to Covid-19 but just like our forefathers before us we have risen to the challenge to continue to provide advice to the people of Maidstone.

*Rose Lovell, Money Adviser*



## **Outreach and Home Visiting**

I became involved in the delivery of the Bureau's outreach service in 2018 following a conversation with the CEO about other opportunities within the Bureau and, after observing a session with Christopher who had previously been delivering the service and I started advising at the Fusion Healthy Living Centre in Parkwood in the June, with Christopher continuing at the Marden and Headcorn sites.

Advice at the Centre is on a drop-in basis between 10am and noon on the second and fourth Wednesday of each month, although the sessions sometimes overran by up to an hour depending on demand. As a result of this, we reviewed the service last year and agreed that we would introduce a gateway assessor at the Centre and the support delivered by Laura since then has been invaluable in terms of being able to prioritise clients for on-the-day advice and offer appointments at the Town Hall for others.

Reflecting back on my time so far in outreach, it did feel a little strange at first advising on my own away from the Bureau in a room that was normally used for health clinics. However, it is clear that there is a need for a local advice service in Parkwood for those unable to easily get into town and, after my initial nervousness, I have found it to be a great experience with the Centre truly being the centre of the community there and I would recommend others to try it!

*Steve Jones, Home Visiting & Outreach Adviser*

## **Pension Wise**

Maidstone is one of 16 official Citizens Advice delivery centres who have been delivering the government's Pension Wise service for the last five 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 2019/20, Citizens Advice has delivered 87,396 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 2019/20, Citizens Advice achieved a satisfaction score of 99%.

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 2659 transactions to Tesco staff, this campaign was interrupted by the Covid-19 crisis, as was our face to face delivery of guidance.

*The Pension Wise Team*

## **Bureau Projects and Supplementary Services 2019-2020**

As our core funding for our generalist advice work for Borough residents declines year on year, we continue to seek other sources of funding to enable us to maintain our levels of support for Borough residents.

These other charitable sources fund projects and extra services for which we have to bid competitively.

While fortunately we continue to be relatively successful in our bids, it is important to remember that these services and projects do not themselves provide substitute core funding for our generalist advice work and although we seek to maintain an appropriate balance between our core advice work for local residents and specialist projects and services, so that we do not turn away local residents in need, charitable funders generally do not want to fund core advice work.

Our current projects and extra services, a number of which are outlined in more detail elsewhere, include:

- The Pension Wise Service for Kent and East Sussex
- Maidstone Prison Advice Service ( for HMP Maidstone)
- Help To Claim Universal Credit Best Practice Lead for Kent and Medway ( joint post with North & West Kent CA)
- Universal Credit Help To Claim Advice Service for Maidstone Borough
- Money Advice Service Debt Advice Project ( MASDAP)
- Energy Advice and Awareness Service
- Specialist Advice Service for MS Clients and Families
- Live Well Kent: Advice and Support for Clients with Mental Health Problems ( with Tunbridge Wells CA)
- Community Outreach Advice Service in Park Wood, Headcorn and Marden
- South East Region Financial Capability Forum: Lead Organisation
- South East Water Vulnerable Customers Strategy: Consultation Group Lead Organisation

Many thanks to all our funders of these projects. They are acknowledged by name elsewhere in this document

At the time of writing (late May) we are under lockdown and this is temporarily affecting all our projects in different ways with a range of different challenges for us. How this will appear by the autumn and the time of our AGM is currently unclear.

*Ian Park, Service Manager - Projects*

## **Research and Campaigns**

The Research and Campaigns team has continued to monitor case records and evidence forms to identify unfair issues experienced by our clients and establish any emerging trends and system failures.

Some of the work included:

- Compilation of examples of detriment experienced by clients who do not have online access or the skills required to carry out transactions online
- Monitoring the number of clients being referred to food banks since the introduction of Universal Credit in Maidstone
- Documenting problems encountered by newly released prisoners trying to access Universal Credit
- Examining issues relating to Universal Credit claimants
- Correspondence with the MP for Maidstone and the Weald relating to disrepair issues encountered by leaseholders in local office conversions. A possible social policy solution to the detriment experienced by

individuals who had purchased flats in a local tower block conversion was suggested and forwarded by the MP to the Parliamentary Housing Committee. The Committee accepted the suggestion for consideration.

Due to the pandemic lockdown and limited remote access to the Citizens Advice information system, we are currently unable to provide a detailed breakdown and analysis of activity for 2019-2020. However social policy issues are likely to be following a similar pattern to recent years with money/debt, benefits, housing and employment matters continuing to predominate. It will be interesting to see if any changes in trends occur as a result of lockdown. This will be reported on in the annual report for 2020-2021.

*The Research & Campaigns Team*

## **Advice Giving**

We are proud to say that we have been helping the people of Maidstone for 80 years. We started by advising the local civilian population withstand the restrictions that war would bring to their lives. Topics such as homelessness, relationship breakdowns, food rationing and limits on travel were raised. Some of those themes still resonate today.

Throughout these 80 years, it has been important that Citizens Advice has stayed relevant to the times, providing an inclusive service which is accessible to all parts of our local community. In the 1983 Lovelock review, we were described as an "invaluable national asset". Where else can you go to get free, independent, impartial and confidential advice?

In the time that I have been involved with the organisation, I have witnessed innovation and seen our local office grow as we have moved from hand-written case records to all offices being networked and using an electronic case recording system. Originally, our information base was all on hard copy which had to be manually updated twice/month. Now, we have an online dual information system, with a more detailed base for use by the advisers and a public website accessible to all on [citizensadvice.org.uk](http://citizensadvice.org.uk).

We have faced many financially challenging times, such as the 1970s with mass redundancies leading to increasing unemployment, the recession of 1990 and following the 2008 market crash a period of austerity when we were expected to do more for less while adapting to changing needs.

We hope to still be here in 80 year's time giving people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

*Sally Smith, Advice Manager*

## **Training**

As we celebrate our 80<sup>th</sup> birthday this year it makes me wonder how they dealt with the training needs back then and how has this evolved in subsequent years?

80 years ago the problems may have been different but the need for support probably has not changed that much over time.

Client needs are more complex now which means that training has more of a deeper level so we must make sure that it remains an integral part of our advice network which will ensure that the skills required to perform the roles with competency and enthusiasm are maintained for future years too.

Since our last meeting we now have an additional 4 qualified advisers to add to our team of wonderful volunteers, with a further 7 waiting in the wings who are very close to finishing their training however, due to the Coronavirus Pandemic this has somewhat stalled their progression.

We have also had a new learning platform to get to grips with too during the Covid-19 outbreak, which I am hoping to be able to give you a progress report at a later date.

We will of course endeavour to remain vigilant and monitor the training to ensure that it continues to meet the required standards. I am confident with the support provided by myself, Jayne and Pauline we will be able to continue to offer support and guidance to all our fabulous volunteers.

Here's to the next 80 years!

*Heather Hardy, Training Officer*

## **Volunteering**

I began volunteering at Citizens Advice and became an adviser in 2018. After being a stay at home mum for so many years, I was nervous returning to the workplace. With the support of the staff and a flexible training programme, my confidence grew. I see many different people with a range of issues – some easy to resolve and some not.

One of my early cases gave me a great deal of satisfaction. A client came in with a bag of bills and debts. Many of them accompanied by bailiff letters.

We sorted through the most urgent and then made the necessary phone calls for time to pay.

Their largest debt was a demand for over £2,000 for South East (S E) Water. We contacted the DRS who suggested we contact SE Water. When we finally got through, we explained that our client had several other debts and we were looking to arrange a payment plan and to halt the court appearance. We were kept on hold again.

Finally, they came back on the phone and said that the debt had been cancelled! Both the client and I were stunned. All their debt gone!

I thanked SE Water and asked for confirmation in writing to be sent to our client.

The client's relief was immense – a great weight had gone from them and they left the building feeling much more confident and light-hearted with a promise to return for further help.

Not many companies would be as friendly and write off a debt, which is why this case is so memorable.

*Eve Poulter, Volunteer*

I came across CA for the first time in 1977 when my landlord was trying to evict me. I 'dropped in' to Sydenham CAB for advice and left, reassured that I had a plan for how to stay in my flat long enough to find somewhere else.

Later, in 1993, I was working for Inland Revenue when the Department's Sittingbourne Office was closing to merge with the Maidstone Office. I met the Sittingbourne CAB and Maidstone (Judith) CAB managers who were willing to help by allowing their Bureau to become a local source of information. Their support really helped local taxpayers with the transition.

Both times I'd been impressed by the knowledge and professionalism of CA people. So, in 2016, when I retired and was deciding what voluntary work to do, I remembered CA. I was invited in for an introductory meeting, with Judith again and Tania and knew straight away I'd found the right place for me.

I joined CA looking for a volunteering opportunity that was interesting, worthwhile and enjoyable.

My work is interesting. The issues clients bring in are as varied as the clients are themselves. My work is worthwhile. I believe many of our Clients would not get what they are entitled to, if not for our interventions.

My work is enjoyable. I love meeting and advising our Clients and working with such inspiring colleagues. Not to say anything about our Christmas Lunch and the other fantastic social things we get up to.

I would like to finally mention that I am a member of our Equality, Diversity and Inclusion (EDI) Committee. This committee incorporates the work done by the Research and Campaigns Team, but my own role is to focus on preparing and updating our EDI Plan and then monitoring how effectively the Plan is delivered. Our EDI Plan is based on Central Citizens Advice EDI Policy, a copy of which can be found on the staff pages of our website.

*John Howarth, Volunteer*

I joined CAB as a volunteer in January 1998, in the days when the information we gave to Clients was kept on A4 sheets in blue ring-back folders, updated every month by Admin. To take a new Client, we popped our heads round the waiting room door (simply asking "who's next?") then, before we knew anything at all about them, we listened first to their story about why they needed us. Of course we checked important circumstances which might have a bearing on the advice needed, but it wasn't until halfway through the interview that we (apologetically) asked for their name and address, which was, in those days deemed intrusive.

Then, after we had reflected their story back to them to make sure we had got it right, and scribbling (in my case) a few notes, we left the room to find the relevant blue folder. At that point, if we were rather new or dealing with a tricky case, we consulted the supervisor.

Maidstone Borough Council funded us generously in those halcyon days, and trusted us to spend the money wisely to help local residents. They still trust us, but twenty years on they can't afford so much.

In those same twenty years paper folders gave way to computer screens (SCROLL DOWN! or you miss a crucial paragraph at the bottom) and we learnt to use three successive versions of recording software (Case, PETRA and Casebook) all with their own special quirks.

Short-lived funding sources included the Legal Services Agency, projects paid for by utility companies and banks, joint enterprises like the Maidstone Advice Services Partnership and national Citizen's Advice initiatives like Pension Wise. Specialists too have come and gone, and now (apart from Pension Wise) we are almost back to the very small number of paid staff we had in 1998.

*Judy Buckley, Volunteer & Website Editor*

## **Welfare Benefits Advice**

Citizens Advice in Maidstone has provided multiple support and advice services for the local area since 1940, helping people with complex and varied needs and with varied eligibility for services and assistance.

The current level of take-up for welfare benefits and tax credits, combined with the complexity of the benefits system and the diversity of the potential claimant population, creates a strong and continuing demand for effective, accurate and authoritative nongovernmental welfare advice service such as is provided by our local bureau.

Statistics show significant financial gains for clients from Maidstone and nearby communities. Equally as important as delivering measurable improvements to their finances, helping clients to access the welfare benefits to which they are entitled can also lead to significant social and health benefits for them.

The implementation of Universal Credit continues to have a major impact on our clients. The problems they face include managing the online claim process to begin with, as well as meeting the claimants' commitment requirements, then having to wait 5 weeks for a first payment, and thereafter learning to budget on a monthly instead of a weekly or fortnightly payment basis. In addition there are still people being reassessed from DLA to PIP and people whose PIP claim is subject to review.

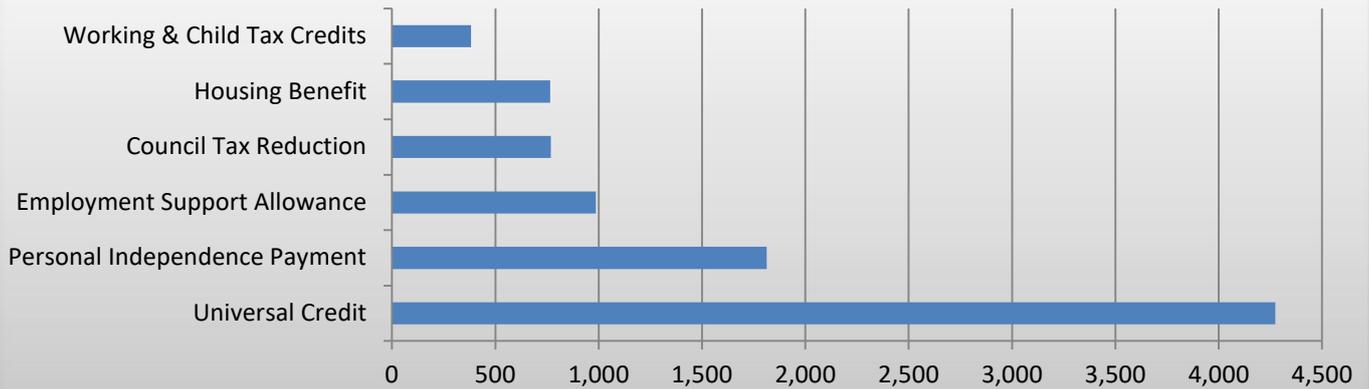
Given the vast number of refusals by the DWP our clients require extensive support with their claims for disability and other benefits. These benefits can often be their main source of income, and delays or reductions in payment, or sanctions or disallowance cause them severe hardship. They therefore come to rely heavily on our expertise, help and support.

We continue to work successfully with the Multiple Sclerosis Society providing invaluable help and caseworker support for the unfortunate victims of that cruel and debilitating disease.

The coronavirus pandemic has put unique demands on our services and resources. Government advice and regulations are changing on an almost daily basis. Clients' jobs and futures are increasingly uncertain, and they therefore need more help than ever before. Citizens Advice will continue to provide this help wherever possible.

*Anna Bobinska, Welfare Benefits Adviser*

## Top 6 Benefit & Tax Credit Issues



## 2019 Client Satisfaction Survey Results:

A total of 997 clients were surveyed over a period of 12 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	79%	Visit Bower Terrace	58%
Fairly Easy	18%	Visit Town Hall	17%
A Bit Difficult	2%	Outreach	0.5%
Very Difficult	0.4%	By telephone	22%
No Answer	0.6%	By Email/Letter	3%
		No Answer	0.2%
<b>3. How long did you wait?</b>		<b>4. How happy are you about the times we are open?</b>	
Up to Half an Hour	50%	Very Happy	78%
Half an Hour to One Hour	12%	Fairly Happy	19%
One to Two Hours	7%	Unhappy	0.8%
Two Hours or more	5%	Very Unhappy	0.6%
Appointments	23%	No Answer	2%
No Answer	3%		
<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	91%	Very Happy	92%
Fairly Happy	7%	Fairly Happy	7%
Unhappy	0.3%	Unhappy	0.4%
Very Unhappy	0.5%	Very Unhappy	0.2%
No Answer	0.8%	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	92%	Yes	99%
Fairly Happy	7%	No	0.4%
Unhappy	0.3%	No Answer	0.9%
Very Unhappy	0.2%		
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%	Yes	96%
No	0.3%	No	2%
No Answer	0.9%	No Answer	2%

## **Chief Executive's Report**

This has been a year in which National Citizens Advice celebrated its 80th anniversary and we at Citizens Advice Maidstone reached the same milestone only a few months later.

Since our 80th birthday in January this year, we have experienced what can only be described as unprecedented times, with the memorable exception of the dark days of World War 2, in 1940 when our organisation was established in order to help people who also found themselves in extraordinary circumstances.

Since then, as so eloquently stated in 1946 by our then Chair, Mr Howard-Bradley, we have continuously sought to "remove personal anxiety" and "contribute to the steadiness of common life" by delivering advice and support to an increasing number of people on a wider and ever more complex range of issues and problems. Since we first opened our doors on January 1<sup>st</sup> 1940, we have successfully dealt with over one million enquiries and advised, helped and given peace of mind to those who have come "face to face with hugeness" as expressed by Mr Howard-Bradley, in what is a constantly changing world.

The nature of advice giving has evolved over time, becoming ever more complex and challenging and this continuing growth in demand places our core advice service under extreme pressure. Any diminution or loss of our vital service would be devastating to the community of The Borough of Maidstone and the ever increasing number of vulnerable clients we see in these difficult times.

We are constantly seeking new ways to sustain the support required to manage our dedicated workforce of skilled volunteers, without whom the service would not exist at all. We are very grateful to all those individuals and organisations who support our core service, as we continue to search for additional funding streams. It is often difficult to source such additional funding for core advice work. It is a difficult time for charities at present, and we are perhaps a victim of our own success, having been a constant and reassuring presence for the last 80 years. It is not always appreciated that we are an independent local charity, rather than a part of government.

However, the situation we currently find ourselves in is very different from anything we have previously encountered. Whilst we have experienced for some time now a large number of clients with financial and housing issues, as our country returns to some sort of normality, we expect the number to increase dramatically in the near future, in addition to those with family and relationship problems.

Other anticipated areas of concern are employment disputes and issues with labour relations, both of which we have not encountered at relatively high levels for a few years and which historically have the capacity to develop into yet more financial and housing issues.

It seems likely that the effect of the above on the general population will be to greatly increase the numbers and severity of those with mental health conditions.

This is an area I have a particular passion for and am keen for us to help to prevent. Early intervention is at the heart of this and we have been working closely with a number of our partners to this end.

We have a long history at Citizens Advice Maidstone of adapting and I'm confident that we will continue to rise to any and all challenges. Nothing we have done over the last 80 years or hope to accomplish in the future would be possible were it not for a dedicated and supportive team of volunteers, paid staff and trustees and I would like to thank them all for their hard work and commitment.

Thanks also to Maidstone Borough Council for its continued support, without which we would have no core service at all, and to all the many friends of the Bureau including all the funders mentioned elsewhere in this document who have put their trust in us. Lastly, a thank you to National Citizens Advice for their ongoing support and assistance.

*Paul Hardy, Chief Executive*

# Key Statistics

Maidstone (member)

01/04/2019 31/03/2020

citizens advice

## Summary

<b>Clients</b>	10,114
<b>Quick client contacts</b>	1,695
<b>Issues</b>	45,288
<b>Activities</b>	20,247
<b>Cases</b>	10,120

## Outcomes

Income gain	£260,236
Re-imbursments, services, loans	£14,860
Debts written off	£113,503
Other	£37,627

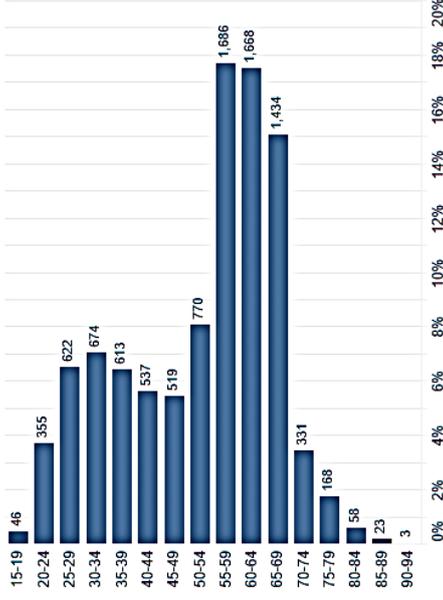
## Channel



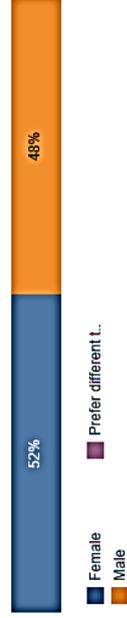
## Issues

Issues	Clients
Benefits & tax credits	1,708
Benefits Universal Credit	1,360
Consumer goods & services	264
Debt	752
Discrimination & Hate & GVA	123
Education	60
Employment	709
Financial services & capability	4,689
Health & community care	114
Housing	930
Immigration & asylum	207
Legal	934
Other	210
Relationships & family	767
Tax	201
Travel & transport	168
Utilities & communications	271
<b>Grand Total</b>	<b>45,288</b>

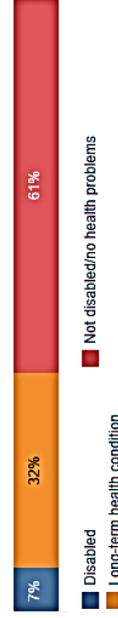
## Age



## Gender



## Disability / Long-term health



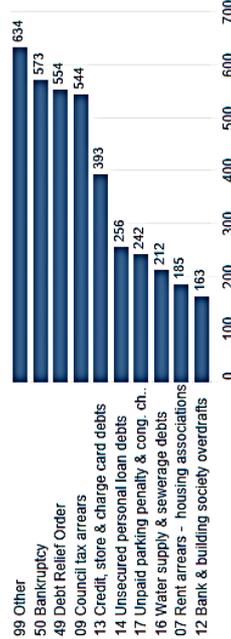
## Ethnicity



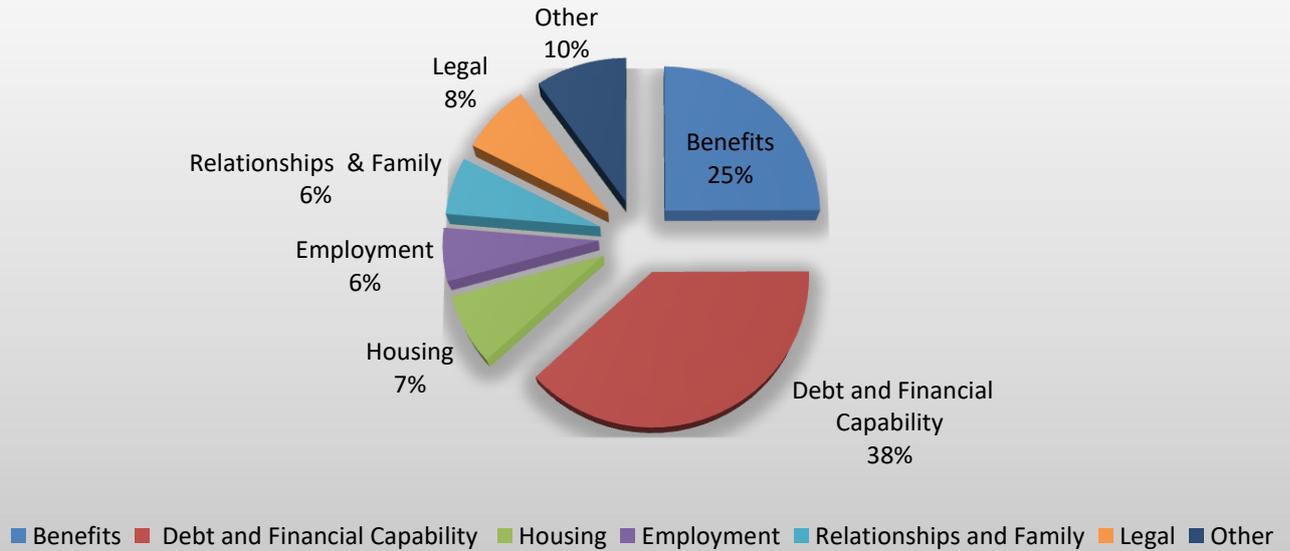
## Top benefit issues



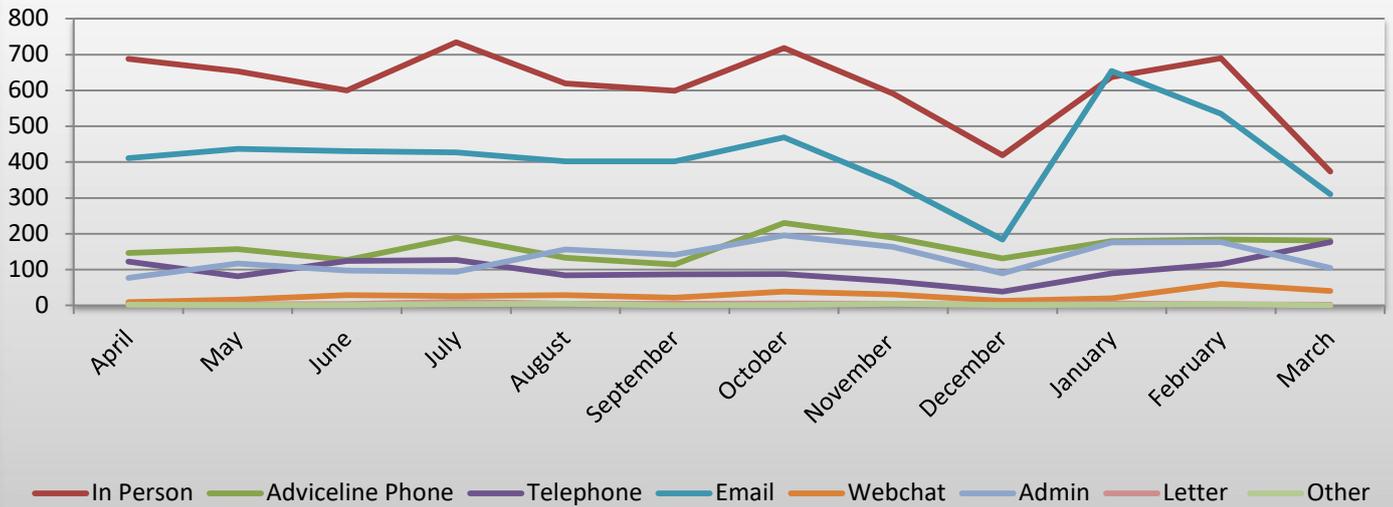
## Top debt issues



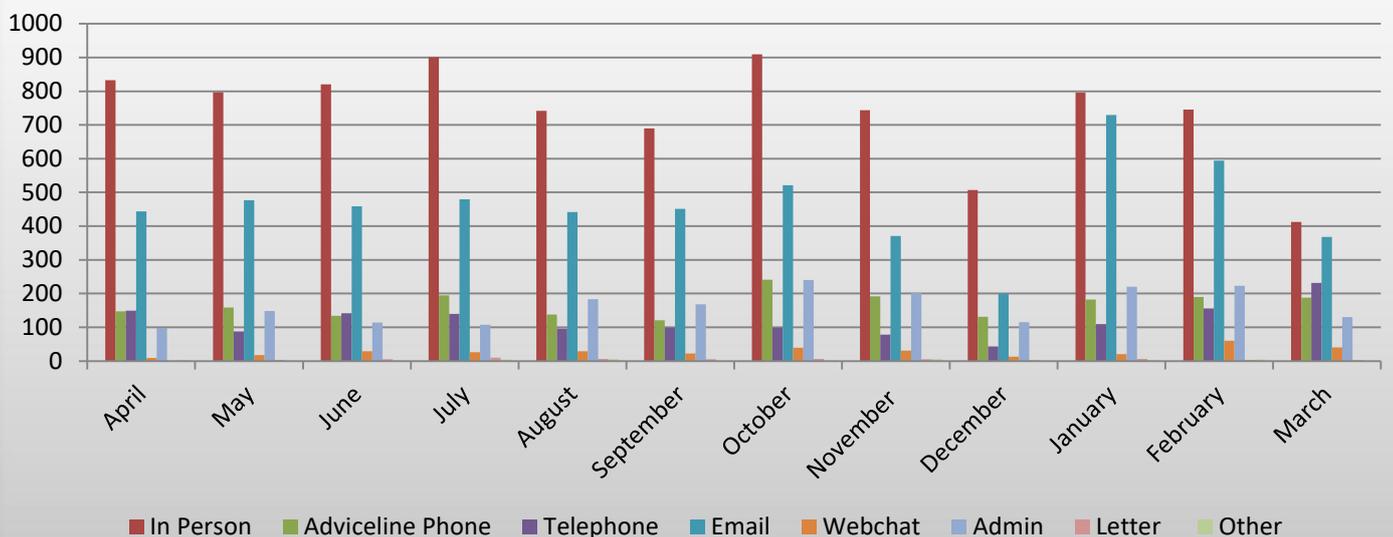
## Scope of our Work - April 2019 - March 2020



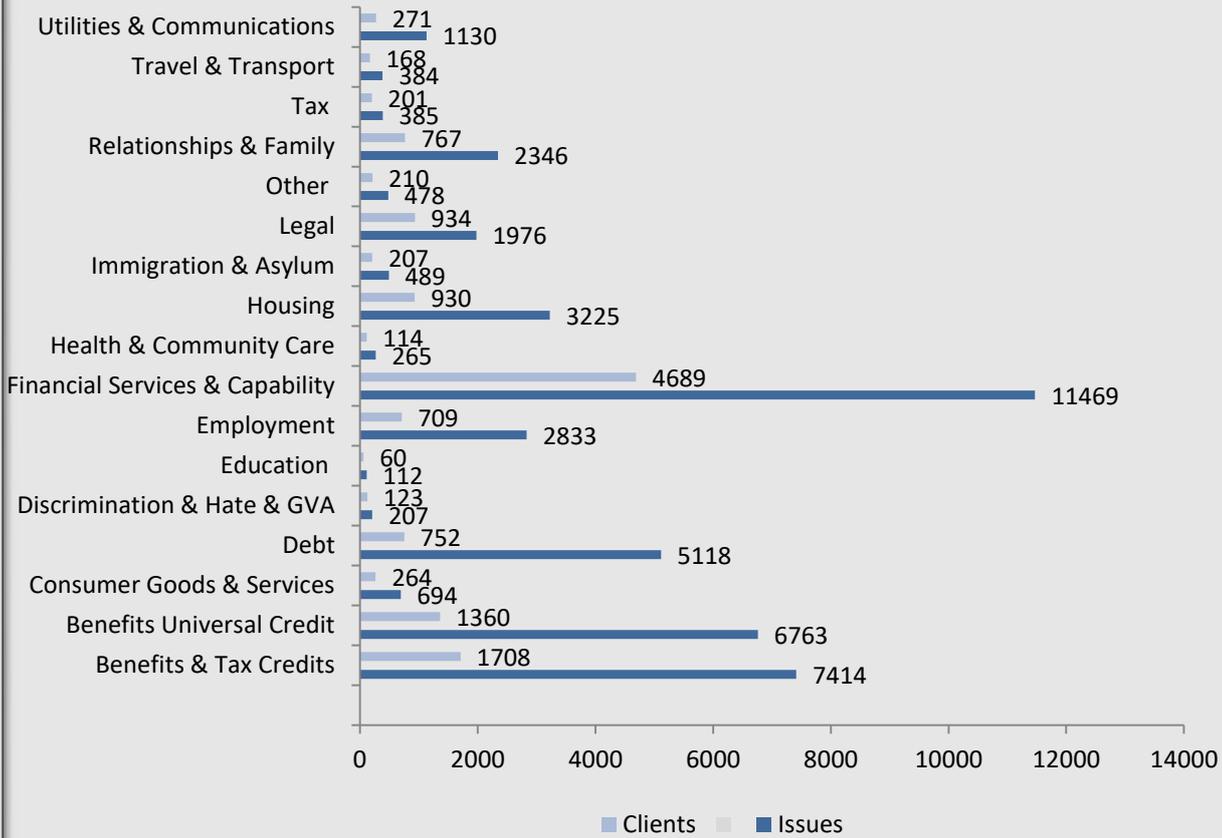
## Client Numbers per Channel - April 2019 - March 2020



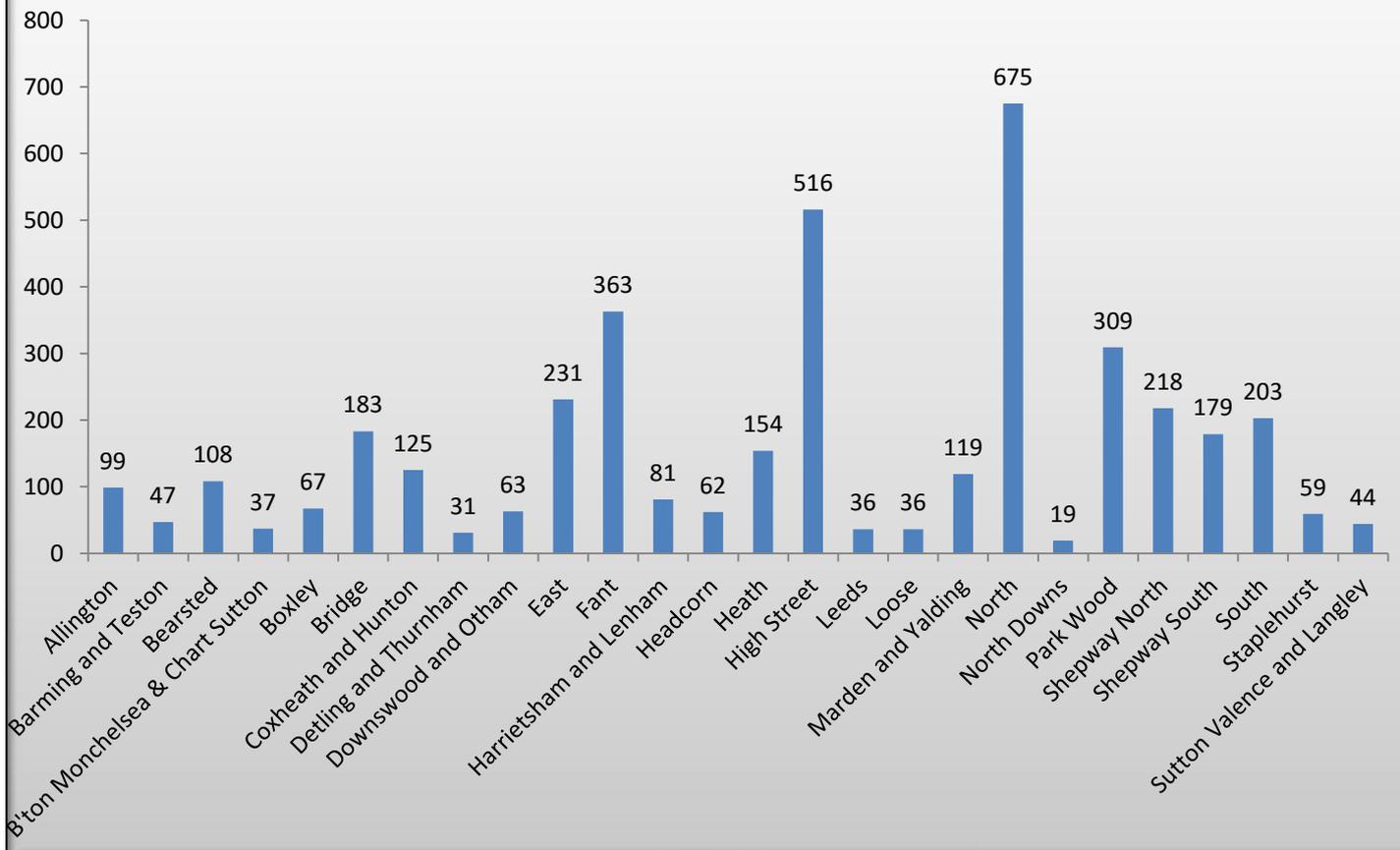
## Client Casenote Numbers per Channel - April '19 - March '20



## Client Numbers & Issues by Topic



## Number of Clients by Ward



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.

<b>Our special thanks go to:</b>	<b>Financial Support was received from:</b>
<p>Members &amp; Officers of Maidstone Borough Council DWP (Pension Wise) HMP Maidstone Money Advice Service</p> <p>Citizens Advice Central Office staff</p> <p>Berry &amp; Lamberts LLP for arranging the Solicitors' rota and all Solicitors who participate in the rota</p> <p>Azets Chartered Accountants (formerly Wilkins Kennedy LLP) for arranging the Accountant's rota and 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>On behalf of the Trustees, staff and volunteers of Citizens Advice Maidstone, we would like to take this opportunity to thank the many friends of the Bureau, including all those mentioned here, whose continued support during these unprecedented times has enabled us to maintain and deliver a much needed service to the residents of the borough of Maidstone.</p> <p>On a personal note, our CEO, Paul Hardy, would like to pay tribute to the patience, understanding and dedication of all staff, both paid and volunteer, whose ability and willingness to adapt to new methods and ways of working has helped to make what has been a very challenging job much easier.</p>	<p>Boxley Parish Council Chart Sutton Parish Council Chip Productions Citizens Advice (Help to Claim – Universal Credit) Citizens Advice Canterbury Citizens Advice Tunbridge Wells Cobtree Charity Trust Downswood Parish Council DWP (Pension Wise) Energy Advice Programme (EBD) Golding Homes Headcorn Parish Council HMP Maidstone Involve Connect Well Maidstone Lions Club Marden Parish Council Money Advice Service South East Water Staplehurst Parish Council The Henry Smith Charity Thurnham Parish Council West Kent Housing Association</p> <p>Donations from the public, clients and staff</p>