Citizens Advice Maidstone

a registered charity

A Diamond Service

1940 – 2015

Annual Report

2014/15

Free Confidential Impartial Independent

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

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

The Service aims:

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

We give GENERALIST ADVICE in

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

and

SPECIALIST ADVICE in

Debt Housing Employment Welfare Benefits

Acknowledgements

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

Our special thanks go to:	**Support was also received from:**
Members and Officers of Maidstone Borough Council Kent County Council John Paul Getty Jnr Trust Ministry of Justice Kent Police Golding Homes MS Society Legal Aid Agency Citizens Advice Central Office staff Citizens Advice South Region staff Berry and Lambert for arranging the Solicitors' rota All Solicitors who participate in the rota Day Smith & Hunter for arranging the Accountant's rota All Accountants who participate in the rota	Chart Sutton PC Cobtree Charity Trust Staplehurst PC Centrepoint Group Donations from the public, clients and staff We especially thank Sainsburys in Romney Place, Maidstone for allowing our Volunteers to make collections to mark 75 years of Citizens Advice and Waitrose at Allington for allocating space in their token collection bins for Maidstone Bureau

MAIDSTONE CITIZENS ADVICE BUREAU

NOTICE OF ANNUAL GENERAL MEETING

to be held at the Archbishop's Palace, Maidstone
on Monday, 21st September 2015 at 7pm

A G E N D A

1. Apologies for absence
2. Minutes of the Annual General Meeting held on 22nd September 2014
3. Matters Arising
4. Report of the Trustee Board
5. Annual accounts and report of the auditors
6. Appointment of auditors and fixing of their remuneration
7. Any other business
8. Introductions by the Bureau Chairman and hand over to Honorary Chair
9. Proposed election of Mr Simon Cook and Mrs Jenefer Gibson
   and re-election of Mrs Wendy Tull and Mr John Cobbett to the Trustee Board
10. Presentation of Trustee Board members
11. Presentation of Bureau Chairman's Report
12. Presentation of Chief Executive's Report
13. Guest Speaker, Paul Carter CBE, Leader of Kent County Council
14. Vote of thanks
15. Closing Remarks by Honorary Chair

There will be a short meeting of the Bureau Trustee Board immediately after the Annual General Meeting on 21st September 2015 to elect the Chairman, Vice-Chairman and Treasurer, when nominations will be received.

AGENDA

Committee to elect Chair for this meeting.

1. Election of Chairman of the Bureau Trustee Board
2. Election of Vice-Chairman of the Bureau Trustee Board
3. Election of Treasurer of the Bureau Trustee Board

Trustee Board 2014-15

President: The Mayor of Maidstone, Cllr Richard Thick

Elected Members:

Sir Michael Buckley: *Chair*

Mrs S Hawkins: *Vice Chair*

Mr J Cobbett*: Hon. Treasurer*

Mrs W Tull

Mr I Owen

Mr R Bird

Co-opted Members:

Cllr Mrs M Ring: Maidstone Borough Council

Mrs J Gibson

Mr S Cook

Bureau Representatives:

Chief Executive: Mr S Malhotra

Volunteers: Mr P Taylor

Paid Staff: Mrs M McFarlane

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Maidstone Citizens Advice Bureau
Income and Expenditure Account Year ended 31st March 2015

	31.3.2015	31.3.2014
INCOME		
Maidstone Borough Council: Annual Grant	185,000	185,000
Welfare Reform Initiative	11,210	15,693
Legal Service Commission	9,412	39,411
IDVA Grant (Community)	41,656	40,000
Citizens Advice Grant	11,015	18,300
Advice Services Transition Fund	167,189	134,085
Kent County Council Children's Centre	-	6,000
Donations	2,595	2,934
Deposit Account Interest	503	944
Golding Homes	5,000	3,000
Fundraising	4,024	9,607
HealthWatch	18,209	85,768
Pension Wise	29,848	-
John Paul Getty Fund	95,000	-
Other Projects	17,864	20,338
	598,525	561,080
EXPENDITURE		
Grants Payable	43,247	19,676
Establishment Expenses	31,978	36,304
Administration Expenses	447,487	512,596
Sundry Expenses	7,848	13,638
	530,560	582,214
SURPLUS/(DEFICIT) FOR THE YEAR	**£67,965**	**(£21,134)**
CHARITABLE ACTIVITIES		
Costs directly allocated to activities		
Grants Payable	43,247	19,676
Staff Costs	346,069	387,929
Travel	11,481	10,774
Training Costs	230	434
Support costs allocated to activities		
Staff Costs	47,192	52,899
Premises Costs	31,978	36,304
General Office Costs	38,432	65,459
Bank Charges	456	334
Depreciation	5,386	3,124
	£524,471	£576,933
GOVERNANCE COSTS		
Auditor's Remuneration	4,165	3,858
Meeting Costs	1,924	1,423
	£6,089	£5,281
TANGIBLE FIXED ASSETS	8,197	2,962
CURRENT ASSETS		
Debtors & Prepayments	876	25,585
Cash in Bank & Hand	220,456	210,508
	221,332	236,093
CURRENT LIABILITIES		
Accrual/Deferred income	(69,599)	(146,474)
Other Taxes etc.	-	(616)
TOTAL ASSETS	**£159,930**	**£91,965**
UNRESTRICTED FUNDS	£92,311	£75,108
RESTRICTED FUNDS	£67,619	£16,857
	£159,930	£91,965

The financial statements above have been extracted from the audited accounts of the Company as at 31st March 2015. We are once again grateful to Messrs Day, Smith and Hunter for their help and support in the preparation and audit of the accounts.

Bureau Staff 1.7.14 – 30.6.15

Paid Staff

Chief Executive:	Mr S Malhotra
Service Manager - Projects:	Mr I Park
Advice Managers:	Ms S Smith
	Mrs M McFarlane
Bureau Co-ordinator	Mr P Hardy
Housing Advisers:	Mr K Burchett *(to Oct 2014)*
	Mr C Turner
Money Advisers:	Mrs R Lovell, Ms S Ahern
Welfare Benefits Caseworkers:	Mr J Cross, Mrs A Bobinska
Employment Advice Caseworker:	Mrs T Weber
Independent Domestic Violence Adviser:	Mrs C Gale
Outreach Adviser:	Mrs A Bobinska
Prison Outreach Caseworkers:	Mr R Pellant, Mrs J Woollacott
Prison Outreach Administrator:	Miss S Russell
Pension Wise Guiders	Mr J Stewart, Mr P Gosling, Mr G Turner, Mrs C Judd, Mr C Barlow, Mrs K Coleman, Mr B Curtis, Mrs S Forwood, Mrs C McCullough
Pension Wise Administrators:	Mrs D Evans, Mrs L Bessant, Mrs V Stamford,
Administrators:	Miss D Woodroff, Mr J Clark, Mrs R Dimitrova,
Healthwatch:	Miss M Cole, Miss T Bryan *(to 31.7.14),* Mrs E Bennett *(to 30.6.14)*
Housekeeper:	Mrs L Green

Voluntary Advisers

Mrs P Cooper	Mr I Wedgewood	Mrs A Horne	Mr P Taylor	Mrs C Wale
Mr N Pearman	Mr M Ford	Mrs J Evans	Mrs S Hibbard	Mrs P Wright
Mrs S Middleton	Mrs C Renshaw	Mrs L Sayer	Mr G Morrison	Mr J Stewart❖
Mrs B Lloyd	Mr D Cook	Mr P Woodward	Mrs J Curtis	Mr M Carney
Mr M Cresswell	Mrs C Bouwens	Mrs C Smith	Mrs S Rudd	Miss L Savory
Mrs B Mitchell	Mr A Turner	Mrs R Cox	Mrs P Greenstock	Mr P Bolton
Mrs H Hardy	Mr P Gosling❖	Mrs E Scutt	Mrs S Burdon	Mr S Jones
Mr M Dickson	Ms J Raddon	Ms A Ariyo	Miss L McEvoy	Mrs A Withers
Mrs M Carroll	Mrs T Adedayo	Mr M Jones	Mr G Turner❖	Mr P Clemons
Miss H Tawasooli				

Volunteers in Training and Observers

Mrs A Bridge, Mr R Nash, Mrs A Jackson, Mrs M Langley, Mr J Pollitt, Mrs G McKellow, Mrs S Deering, Miss N French, Miss O Ramsey, Mrs A Ceesay, Mrs K Puskulluoglu, Mrs A Monk, Mrs J Moore, Mrs S Gray, Miss L Waine, Mr C Lamontagne, Mr L Croucher, Mr P Dytrych, Mrs A Brine, Miss S Ruthven-Murray, Mr M Bojang, Mrs V Firmin

Gateway Assessors

Mrs V Furze, Mrs D Evans❖, Mr R Bennett, Ms S Attridge, Ms E Wos, Mrs L Mitchell, Mr C Collins, Mrs A Boitos, Mr J Anson

Admin Volunteers

Mrs M McGiveron, Ms J Banister, Mrs L Dalton, Mrs J Woods, Mrs G Ledger, Mrs S Ashby, Mr R Ackerman

IT Volunteers

Mr K Mulcahy *(to Dec 2014)*, Mr G Singh

Social Policy Co-ordinators

Mrs R Cox, Mrs J Higgins, Mrs D Evans❖

Website Editor

Lady Judy Buckley

Volunteers who left during the period to end June 2015

Mrs P Dale, Mr M Blaber, Mrs C Windle, Mrs M Waters, Ms S Ryan, Mrs F Hamidi, Miss J Alderman, Mr A Tarr, Mrs Minu Gurung, Miss M King, Mrs J Cline, Mrs J Luker, Mrs I Muggeridge, Mr M Burlem, Dr S Eden-Green, Mr R Hubbard, Mrs R Baylis, Mr G Hunt, Mr A Waldie, Mrs K D'Souza

❖ Joined the paid staff in the period to June 2015

In Memoriam

It is with much sadness that we have to report the loss of three highly valued and respected colleagues. Keith Burchett, our Housing Adviser since 1989 and Kevin Mulcahy, who joined the Bureau in 2003 as an Adviser and went on to become our IT specialist, both passed away in 2014. Peter Harvey, who joined the Bureau in the late 1970s and served with us for around 30 years has also recently died. All three were deeply committed to the work of the Bureau and are greatly missed.

Keith Burchett: 24th October 1952 – 12th October 2014

Keith started work part-time with the Bureau in January 1989, while also working part-time as a CAB Adviser in Tower Hamlets in London. Initially he worked out of offices in the Social Services building in Bishops Terrace as there was insufficient space for him in the Bureau's offices at Knightrider Street but was finally able to have his own office once the Bureau moved to Bower Terrace in 1990.

Keith served as the Bureau Housing Adviser, coping alone until the volume of work became too much for one person and a second Housing Adviser was taken on to work with him.

Keith had a great knowledge of housing problems and how to help our clients overcome them and was always more than happy to talk a client's problem through with the Advisers to make sure that they gave the best possible help to the client.

In his free time, Keith was an outdoor person enjoying nothing more than growing his own food in his garden or going for long walks with his family.

Kevin Mulcahy: 16th June 1939 – 17th December 2014

Kevin joined the Bureau in 2003 and trained as a Volunteer Adviser. Whilst working as an adviser, he began helping John Clemens who was looking after the Bureau computers and eventually took over as our 'IT Guru' when John retired.

When the Bureau computer system grew too large for the existing server to cope with, Kevin researched and purchased a new one and worked closely with the company he found to come and commission it. Kevin's knowledge of networking and IT management was invaluable and, if there were any issues, he could always be relied upon to come to the Bureau and help at a moment's notice. He never failed to sort out any problems, no matter how complex – and always with a smile!

Kevin was a great family man with a wonderful sense of humour – which was shown not least in his choice of exit music for his funeral: 'Wish Me Luck (As You Wave Me Goodbye)'!

Peter Harvey: 14th June 1920 – 19th July 2015

Peter joined Maidstone Citizens Advice as a Generalist Adviser in the late 1970s, and gave long and valuable service to the Bureau. He oversaw the refurbishment of Bower Terrace when the Bureau moved from Knightrider Street in 1989 and took over management of the Bureau for 5 weeks over the Christmas period 1989 -1990, while Manager Vicky was away visiting her family in New Zealand.

Peter starred in a television advertisement for CAB in the early 1990s when he played an adviser with Gill Ledger playing his client. Gill remembers his letters, always so beautifully written and set out, they were a treat to type. After he stopped advising in the 1990s, Peter took over the Social Policy function and continued to organise that until around 2005. He subsequently performed sterling work answering client correspondence and in 2009, the Bureau joined in the celebrations for his 90th birthday by commissioning a special cake, which Peter was invited to cut.

In his spare time, Peter was a great traveller, preferring countries where tourists had yet to penetrate including Nepal, China, India and the remoter parts of South America and the Galapagos Islands. He even joined a trip on a Russian Ice breaker sailing to Antarctica. Peter was also an excellent photographer, who kept folders of all his photos, detailing the stories of his adventures.

Chair's Report

After the substantial changes which the Bureau underwent in the previous year, 2014-15 saw in calmer waters. We dealt with a total of 7,330 clients; client contacts numbered 24,893. Of these contacts, 46% were face-to-face, 25% by telephone, 15% by letter, and 14% by e-mail or internet. Our face-to-face advice is increasingly concentrated on clients who are vulnerable, have difficulties in using the internet, or have particularly complex problems.

Financial issues predominated in the advice we gave: advice on benefits and tax credits at 25% headed the list, followed by debt (19%), employment (12%), housing (11%), and relationships and family (9%). Our advice led to significant improvements in the position of clients: the Bureau secured a total of £300,681 income gain and £334,319 debts written off.

In the annual Customer Satisfaction Survey 95% of clients said that they were happy with the service that they had received, and the same proportion said that they would recommend the service to others. 90% said that they felt more confident about dealing with their problem. The main cause of criticism was long waiting times for advice. Management is trying hard to reduce these; but to some extent they are the inevitable consequence of the time required to explore the problems of clients and to give them full advice. Overall, the results of the Survey are very pleasing and are a tribute to the dedication and professionalism of our advisers and other staff.

At the end of March 2015 the Bureau had 31 paid staff, and 76 volunteers, consisting of 44 trained advisers, 15 trainees or observers, 5 gateway assessors, and 11 volunteer administrative assistants. We remain anxious to recruit volunteers. Anybody interested in joining the Bureau, in whatever capacity, should visit our web site www.maidstonecab.org.uk and follow the links to "volunteering" or get in touch with Mrs Tania Weber on 01622 750770.

Our service continues to be provided mainly from our premises at 2 Bower Terrace and from the Maidstone Gateway in King Street. "Drop-in" interviews are available at both locations; interviews by appointment take place in Bower Terrace. In addition we provide outreach services at Parkwood, Marden and Headcorn, and a home visiting service. Thanks to funding from the J Paul Getty Memorial Trust (£95,000 in 2014-15) we also provided an advice service in Maidstone Prison for prisoners, their families, and prison staff.

Other main sources of funding in 2014-15 were grants from Maidstone Borough Council (£196,210) and the Advice Services Transition Fund (£167,189). We are most grateful to them and to our other funders. I should also note that the Bureau received £29,848 to fund the first stage of establishing an advice service under the Government's Pensionwise scheme. This will be a major source of funding in 2015-16. The Bureau's success in securing this and other project funding reflects great credit on the management team.

This success meant that the year's financial results were very satisfactory and that the Bureau was able to make good progress in building up its free reserves, which had been depleted in the two previous years, as well as making contributions to the reserves against pension and other liabilities.

As always, I am grateful to the other members of the Trustee Board and to the staff representatives for their advice and support. We were pleased that Mrs Jenefer Gibson, who had previously been a trustee representative of Maidstone Borough Council, rejoined us as a co-opted member.

This is the last report that I shall present as Chair. I am proud that the Bureau has gone from strength to strength in the difficult financial climate of the past few years, but very conscious that the credit for this rests with the staff and management of the Bureau and my fellow-trustees. I am confident that it will continue to prosper.

Sir Michael Buckley, Chair

Chief Executive's Report

And so arrives the end of another tumultuous year. I have to say that this last one has been even more instructive than the previous 16.

I have always maintained that colleagues, both paid and unpaid are this Organisation's powerhouse and events bear witness to the fact that even under extreme pressures we have continued to provide an excellent service to the Community of Maidstone.

Austerity bit even harder and funding from our Local Authority became tighter, funding for Domestic Abuse ceased from our longstanding funders, work supported by the Legal Aid Agency stopped, reconsideration from funders meant that our work within HealthWatch had to be curtailed and other smaller funding streams dried up.

On the staffing level, we started to lose volunteers. I use the word lose very carefully as not only did some volunteer advisers leave because they were successful in finding paid work elsewhere, some had to leave because they were having to look after grandchildren, others were moving house and some were offered paid positions within the Organisation. Sadly we also lost 2 volunteers and one of our paid staff through sudden illness.

Working within the Voluntary Service, we are renowned for a positive outlook and have an inclination to look on the bright side (finding silver linings?). I have always believed that if one door closes another opens in its stead. You just have to be ready and willing to roll at a moment's notice.

A number of new opportunities came up and all we needed to do was to come up with a good idea of how to deliver the objectives that particular funder needed. Many times it means that we just need to review and rejig the way we present ourselves, or it requires us to reinvent the way we provide assistance to our clients.

Our Core business has continued to prosper even with a smaller team of volunteer advisers and we have strengthened our service in the Town Centre Gateway by extending our Advisers to four and Information providers to two, and they are well supported by a Session Supervisor at all times. Often providing a bespoke service at both venues has been difficult to manage but our volunteers rally to our cry of help and give us additional days above their duty days.

We held our biennial Awayday on the 4th March, where the assembled staff discussed ways of providing a good service with a reduced complement of voluntary staff. I must confess that even after working here for more than 17 years I never cease to be surprised at the level of commitment given by our Volunteers in Maidstone. A number of Volunteers agreed to give additional days, others were happy to take further training in order to specialise in Debt, Housing, Benefits, Employment and Family & Personal matters. There were others who agreed to support trainees by being buddies or mentors and some were even prepared to step up and train to be Volunteer Supervisors.

The Bureau was successful in its bid to become the delivery centre for PensionWise in Kent and Medway. This meant that we were required to employ 6 fulltime staff to be guiders under a very strictly controlled regime by Citizens Advice under the guidance of Her Majesty's Treasury. We were given 3 months to be up and running with a great deal of training and preparation required by all within the project. Suffice to say that our team of trainers and supervisors were able to make sure that we were ready to provide this service from the word go on the 6th April.

Work supported by the BIG Lottery and Cabinet Office has continued to provide a very important and much needed service within the Borough of Maidstone. We have developed and maintained a successful partnership of 12 major Voluntary Agencies within the Borough. Through this funding stream we have been able to support clients within their partner agencies through the digital technological service of Facetime or Skype. Clients do not need to come up to the Bureau, they can be seen, documents perused and advice given whilst they are still in the company of their familiar caseworker. Elsewhere in this report our Project Manager provides you with the impressive statistics of this successful piece of work. A second Showcase event took place in April where a number of influential people within the Borough attended and pledged their support for this wonderful initiative. We sincerely hope that their financial support will follow after their verbal assurances at this meeting.

Working in partnership with the DWP and our Local Authority we have embarked on a new initiative where we will assist all those who need help when they migrate from existing benefits to the new and complex Universal Credit. We hope that with this we can monitor the effects on our clients of the migration from a number of benefits to a single one. We are aware that we will be in a position to provide evidence based analysis so that clients are not treated unfavourably if they cannot manage the change easily.

There are many other initiatives we are planning or are taking part in and these are mentioned elsewhere in this report. 2014/15 is yet another year under my belt as Citizens Advice Maidstone's Chief Officer and as usual I still say that I have enjoyed being in-charge of a committed and motivated team.

In the end I would like to extend my grateful thanks to the Trustee Board for their admirable support, to the paid staff for being an exemplary team and to all the volunteers for their unstinting dedication in helping us provide this excellent service to the Community of Maidstone. Many thanks also go to our various funders and Stakeholders. I thank the Borough Council for continuing their commitment to the Bureau in these

difficult times and Citizens Advice for all the help they provide to enable us to stay sharp and concentrating on the cause.

Finally, here is to another 75 years for Citizens Advice Maidstone!

Bonny Malhotra, Chief Executive

Bureau non-core advice and guidance services

In addition to its core work, the Bureau currently runs a number of additional advice and guidance services which are funded on a time-limited basis from a range of different sources. The current services are outlined below. Please note that the report on our **Prison Advice Service,** which falls under this category, appears separately.

Pension Wise

Following changes in pension regulations announced in the recent Budget and much trailed beforehand, Citizens Advice has been funded by HM Treasury to provide for one year a national Face-To-Face guidance service for members of the public who are immediately affected by these changes, under the overall brand name Pension Wise. Pension Wise also includes a telephone guidance service operated by the Pensions Advisory Service, and a linked website for the public, though Citizens Advice does not manage those elements. Pension Wise does not offer financial advice, but helps eligible clients to better understand their pension options.

We are very pleased to have won the contract to deliver the new Pension Wise Face-To-Face Guidance Service for Kent. Despite the challenging requirements and deadlines set for us, we were fully set up and ready for the official start on 6 April. We have appointed and trained up a number of staff qualified to deliver the service, some of whom have a CAB background and some of whom are new to the CAB service.

To deliver this Kent-wide service, we are working in a close partnership with our colleagues in CABs across Kent and Medway and are able to operate booked individual guidance sessions in every Kent Bureau. (Appointments are booked through our Bureau booking system). It is much to the credit of our colleagues from the CAB service here in Kent and our own newly appointed staff that these arrangements have been operating very smoothly. At the time of writing, we are in our third week of operating and we are experiencing a steady stream of appointments for clients from across the county.

Maidstone Advice Services Partnership

MASP is funded by a two-year grant from The National Lottery (The Advice Services Transition Fund) which comes to an end in June this year. MASP is composed of 12 Maidstone-based charities and its aims are to improve access to specialist help and advice for Borough residents in matters of debt/money, benefits, housing and employment. This is done through a fast-track referral system between partner organisations, enhanced use of digital technology such as i-pads, and training of partner front-line workers.

The project has been extremely successful as the figures show. Between July 2013 and April 2015, 616 additional clients have been advised on a range of matters, of which 408 were benefits related, 106 concerned debt/money issues, 69 were about housing and 33 were employment related. 139 training sessions were delivered to partner front-line workers of which 39 concerned debt/money, 68 benefits, 17 housing, 18 employment, and 9 were other related topics (for example saving energy costs in the home); in total there were 826 training session attendances. 98.72% of attendees rated the training as good or excellent which is a figure we are very pleased with.

On the down side, we are unsure how the partnership will develop following the end of the Lottery funding, as despite its huge success, at present we are struggling to find alternative sources of funding to allow the present MASP service to continue to offer this level of help. We are currently (April) pursuing a number of leads.

Maidstone Multiple Sclerosis (MS) Society

We have been successfully running a specialist advice service for members of Maidstone MS Society and their carers since May 2014. The service is offered by our specialist benefits advisors on alternative Fridays and is by appointment. As of April 2015, 54 of the 70 available appointments during that period (including 7 home visits) have been taken up, which amounts to a 77% take-up from a standing start last May. Advice has been mainly sought on benefits issues but other matters have also been successfully tackled by the advisors, including help on housing and money issues. We continue to have a close working relationship with the Society and the MS nurse, which greatly benefits our clients.

Energy Best Deal Campaign

The Bureau is funded by OFGEM through Citizens Advice to coordinate the Energy Best Deal (EBD) campaign for the South East Region (Kent, Surrey and Sussex), a campaign which is designed to help people save energy, and by implication money, in the home, including how to identify better and worse options and how to switch energy supplier. The Bureau also received funding to deliver a number of related training sessions to targeted members of the public and front-line workers, with follow-up appointments at the Bureau for individuals who wish for more detailed personalised advice.

We met all the EBD targets we were set, and both the campaign and our central role in it, including those face-to-face appointments, continue unabated this year.

The South East Financial Capability Forum

We are funded through Citizens Advice to manage and coordinate the South East Financial Capability Forum. The South East Forum area covers Kent, Sussex and Surrey, and is part of the national network of 12 regional forums, coordinated nationally by Citizens Advice. Its brief is to identify, share and promote best practice in improving financial capability and in reducing financial exclusion. Related funding opportunities are channelled through the Forum network.

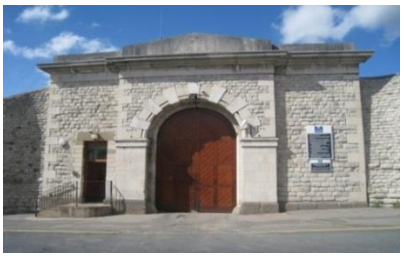
Our regional forum has a large membership of around 200 members. Generally, between 30 to 40 members attend our quarterly events which we hold in accessible locations across the region. Membership of the Forum is very useful to the Bureau as it enables us to keep up with the latest developments and best practice in the region, and of course to lobby, network and bid for those funding opportunities to provide further help to our local residents.

Ian Park, Service Manager - Projects

Maidstone Prison Advice Service

"People are sent to prison as punishment, not for further punishment" – Juliet Lyon, Director of the Prison Reform Trust

Thanks to funding from John Paul Getty II Trust and the prison, a project to provide advice for prisoners and staff in HMP Maidstone started in February 2014. We spent the first two months obtaining the necessary clearance and preparing background information, posters and information books.



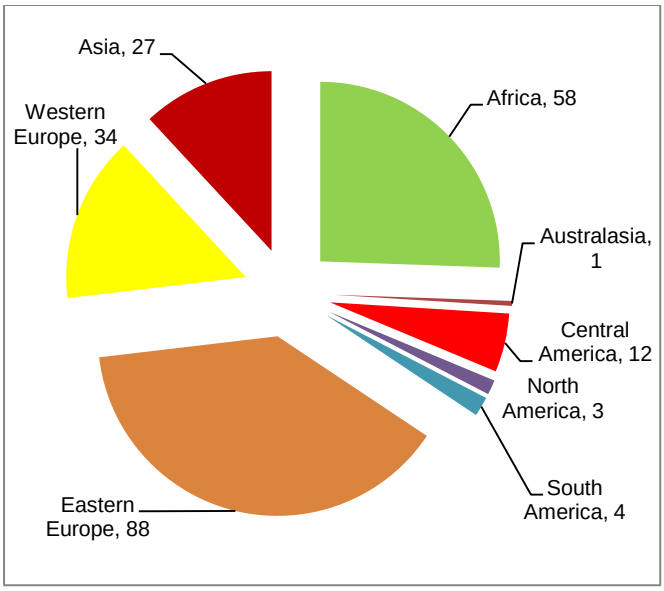
Our role is different to that of a Generalist Adviser working with the general public in the bureau, where the emphasis is to enable clients to resolve issues themselves. At the prison we are required to do much more for the clients because they are unable to do it for themselves. There was a steep learning curve in understanding how the prison worked and the type of issues the prisoners came with and we are still building up knowledge of how to resolve issues and who to contact.

We follow the security arrangements at the prison and are able to come and go independently. We have a room with telephone and broadband connectivity where clients are seen either on their own or with a fellow prisoner to translate. Clients put in written requests for an interview and the Resettlement Officer in the prison organises the appointments making sure that clients attend and return to their workplace or wing afterwards.

We spend 4 mornings (Monday to Thursday) in the prison with 4 appointment slots each session; however we often see more clients as prisoners do drop in. We spend 2 afternoons and a day each in the bureau dealing with the casework generated by each appointment, writing letters, sending emails, chasing information, completing forms and so on.

During the year we have seen 227 prisoners in 500 appointments and 6 staff in a further 12 appointments. Many require more than one advice session as they can have very complex problems and many have no one on the outside who can help them. One client has had 14 appointments covering 5 main subjects.

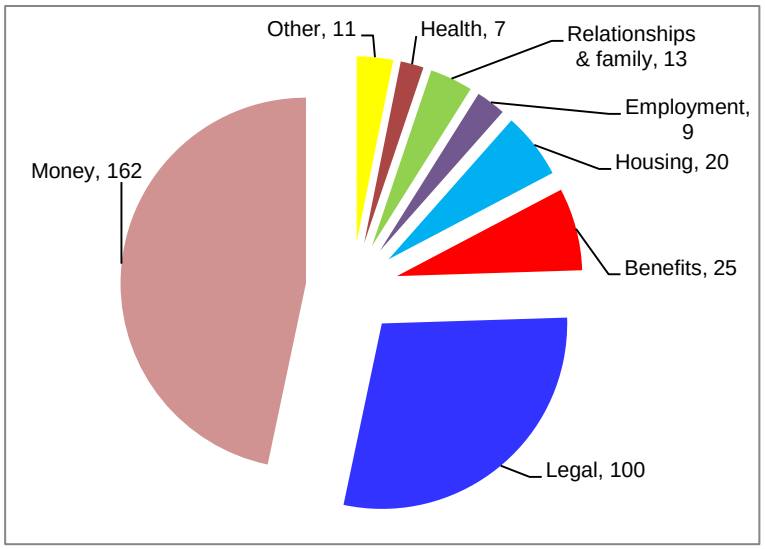
The prison is designated for foreign nationals, many of whom face deportation at the end of their sentence, either voluntarily or forced but their families may be remaining here. So far we have seen clients from 58 countries covering the whole globe.



Many prisoners have communication problems with reading, writing and speaking English. For many it is not their first language and some are virtually unable to communicate at all in English. They often need help from fellow prisoners translating despite the fellow prisoner not being fluent in English themselves. Prisoners do not have access to the internet and therefore cannot deal with web based services. They have limited telephone access and all the numbers they dial have to be approved and added to their call card. They have to pay for all calls and not only do they prefer to use their limited money and time to phone family and friends but they have difficulty affording long phone calls to banks or government organisations for example.

Many prisoners come in to prison with severe money issues from debts arising from their lifestyles, often the results of drug and substance addiction and crime to support their addiction. Their families often are left in dire situations and whilst we assist where we can, we often refer them to their local CABs for further help.

There are a lot of family and relationships problems and breakdowns due to the prisoner being away from home not just in the UK but around the world. This creates a lot of stress which we try to alleviate.



Some prisoners have never been to the UK before but have been arrested at ports of entry so they have no-one they can turn to for assistance. We often fill that gap.

Many clients have expressed their appreciation for the service both verbally to us and in writing. General feedback from clients is that the service has helped solve issues for them and their families and reduced stress and anxiety. We find the vast majority of the clients very polite and very grateful. Even when we are unable to assist, the fact that we listen does help. We are often the only link to the outside world as many do not have contact with family or friends in the UK and without our help they would be unable to resolve issues.

"In my opinion, CAB is one of the most vital prison departments to prisoners in the prison system. It is the bridge between us and the outside world without which there could be many difficulties upon prisoners' release." Solizama T

"Once again, thanks for your understanding and help. May my god continue to bless you." Charles A

Our main contact at the prison, Martin Finnan, Custodial Manager for Resettlement and the Segregation Unit, gave a keynote address at the Bureau's AGM last year where he emphasised the benefits of the service in reducing problems at the prison, keeping levels of self-harm down and generally improving the mood in the prison as prisoners now feel they are being listened to and helped. If money was available he felt he had the demand for the service 5 days a week. The prison continues to value the service and is very

supportive to the two caseworkers, helping with managing the number of appointments and making sure that clients attend on time.

Jo Woollacott & Richard Pellant – Prison Caseworkers

Money Advice

75 years of advice to the community, what would the early advisers have thought about the complex issues of today.

Rose and Sam in the Money Advice department have seen another busy year advising clients within a range of issues which seem to have grown in complexity this year.

Volunteers and Specialists have seen a total of 961 clients in need of debt advice with total debts of £9,807,066.49.

Debt Relief Orders provided by Maidstone Citizens Advice for vulnerable clients have seen debts of £235,442.49 written off under Insolvency legislation.

Under occupancy charges (Bedroom Tax), benefit sanctions and overpayments of benefits have led to an increase in referrals for food parcels.

The number of clients suffering with Mental Health issues has increased as they try to deal with the complexity of dealing with ongoing day to day expenditure and debts.

Rose has been delivering training to our Advice Services Transition Fund partners, which has included everything from an "An Introduction to Debt" up to "The Trickier Bits" in relation to Individual Voluntary Arrangements, Debt Relief Orders, Bankruptcy and changes to bailiff legislation.

The training has been well received by our partners and our own volunteers have also firmed up their knowledge of Money Advice by attending the training sessions.

I wonder how advice will change in the next 75 years!

Rose Lovell and Sam Ahern, Money Advice Specialists

Summary of Financial Outcomes by Category

Financial Outcome Category	*Total £ Amount Recorded*	*No of Clients with a £ Amount Recorded*	*No of Outcomes with a £ Amount Recorded*	*Average £ per Outcome*	*Average £ per Client*
Debts written off	£334,319	43	50	£6,686	£7,774
Income Gain	£300,681	82	122	£2,464	£3,666
Income Loss	£740	1	1	£740	£740
Reimbursements, services, loans	£13,285	14	17	£781	£948
Repayments rescheduled	£843	5	7	£120	£168

Welfare Benefits Advice

Reform of welfare benefits has continued to affect Maidstone claimants over the past year. Changes include:

- *the introduction of Universal Credit (UC) in the Maidstone area*
- *tightening eligibility rules for EEA nationals in relation to a wide range of benefits (in particular, EEA jobseekers are excluded from claiming UC unless they qualify by some other means)*
- *increased powers for HMRC in relation to recovery of Tax Credit overpayment*
- *Employment and Support Allowance (ESA) repeat claims are no longer allowed unless there is significant new medical evidence*

At the time of writing, the Government's aim of reducing the welfare benefits bill by a further £12billion will have an additional impact but it is not yet clear where the extra cuts will fall.

The biggest workload for the welfare benefits specialists continues to come from Employment and Support Allowance, Personal Independent Payment (PIP) and Disability Living Allowance claims and issues relating to Housing Benefit and Council Tax Benefit.

The level of Council Tax support from Maidstone Borough Council has been maintained at 87% in 2015 - 16 but we still see clients struggling to pay rent and council tax. Increasing numbers are requesting help with Discretionary Housing Payments, although the amount available nationally has been reduced from £155M in 2013/14 to £125M in 2014/15. We continue to win the vast majority of benefits appeals we take on (over 90%) but we see no prospect of demand for our services reducing.

On a positive note, DWP has improved the PIP assessment process, with an alleged 400% increase in the number of assessors provided by ATOS (and Capita). Waiting times for assessments were up to 9 months but these are now reportedly down to under 3 months. Additional resources are being made available to support benefits claimants with mental health conditions (particularly for Employment and Support Allowance and Job Seekers Allowance).

It's been a 'diamond' year' for the Welfare Benefits team with the Advice Services Transition Fund partnership which has enabled us to provide training sessions for front line workers in the partnership and to CAB advisers. In the first year (1st July 2013 – 30th June 2014) the bureau had 300 referrals of which 220 were for benefits advice. This equates to 73.34% of the total. In the second year (1st July 2014 – 30th June 2015), 224 out of a total of 332 referrals were for benefits issues, which represents 67.47% of the total. Over the life of the project, 70.25% of all referrals have been for benefits advice. Despite funding for the project ending in June 2015 we remain hopeful that other revenue will replace it.

The bureau contract with Maidstone MS Society which began in May 2014 has enabled us to give welfare benefits (and other) advice to Multiple Sclerosis sufferers, their partners and families. So far we have had 75% take-up of appointments available and the feedback from clients has been overwhelmingly positive. The project is funded for another year and the bureau has held informal discussions with the MS Society to see how this extremely successful project might be rolled out over a wider area.

We are very grateful to our ASTF partners and volunteer advisers in the bureau for the work they have done to help our clients negotiate the increasingly complex welfare benefits system. The next year promises to be no less challenging than the last one, but we remain confident we can meet demand.

Jeremy Cross, Welfare Benefits Adviser

Benefit Gain Summary by Frequency of Amount

Frequency	Confirmed	Not Confirmed	Total £ Amount Recorded	No of Outcomes	No of Clients	Average £ per Outcome	Average £ per Client
One Off	£26,413	£37,437	£63,850	29	23	£2,201	£2,776
Ongoing	£73,866	£111,154	£185,020	50	37	£3,700	£5,000

Housing Advice

Seventy five years is a long run for a voluntary service and throughout this period CAB service has broadened what it is prepared to advise about and deepened the complexity of casework it is prepared to tackle. A quick look at housing advice gives some idea of what we are prepared to take on. I did a brain storm with myself and a blue ball point pen and came up 15 pieces of primary legislation that are concerned with housing matters or which can have major impact on residential occupiers or homeless people. I am sure there is more legislation but their titles are not as memorable as our gold medal winning Olympians. Of course the diamond geezers behind our Adviser Net information service somehow manage to distil all this legislation into readable, understandable and findable information we are able to pass onto clients and I thank them for their mammoth effort.

That is the past and our present. A new government, however, means that none of us will sit on what we already know. The list below is what our in-house housing consultancy service has identified as changes and developments already announced to be part of the Conservative Housing Policy.

- Welfare cuts are likely to lead to further affordability issues for households. A reduction in the benefit cap and the removal of Housing Benefit for 18-21 year olds not in work is planned, as well as the continuation of the universal credit rollout and the continued application of the bedroom tax.
- Right to Buy will be extended to 1.3m housing association tenants.
- EU migrants to be restricted from eligibility for social housing and in work benefits for 4 years.
- National rollout of requirement for landlords to check the immigration status of tenants.
- Maintaining low interest rates for mortgage borrowers will continue to be an objective of economic policy.
- Help for first time buyers, with an ISA for first time buyers under 40 years of age. Building commitments to be focussed on starter homes with a focus on brownfield development sites.
- Scrapping the Human Rights Act 1998 and its replacement with a British Bill of Rights. This may have implications for the use of human rights defences to possession claims in the domestic courts, and the duties of public authorities performing housing functions. Hopefully these issues will be addressed in any new legislation rather than the courts being asked to clarify the law.

Christopher Turner, Housing Advice Specialist

Employment Advice

Considering the amount of employment issues dealt with by our generalist advisers, and their variety, there is no doubt our volunteers are diamonds – they are utterly brilliant. Fortunately they are also sharp, tough and durable, as more and more of the problems they see require persistence, knowledge and dogged determination to resolve. Since the introduction of fees to access the Employment Tribunal, and the requirement to notify ACAS before starting a claim, the obstacles against our clients have increased significantly. For this reason, many clients choose not to pursue their claim beyond an initial complaint to the employer, often dealt with by a generalist adviser supported by the specialist. For this reason, more of my time this year has been spent training and supporting the volunteers rather than working on clients' claims.

As ever non-payment of wages has been the most frequently reported problem, closely followed by dismissal and/or discrimination. Although the former was traditionally the quickest, most easily resolved complaint to Tribunal, the fees charged often exceed the amount claimed and, with no guarantee that the employer will actually pay any award ordered by the court, clients are unwilling to risk further loss. This obviously has wider implications in terms of social justice and we have taken part in pilot projects regarding access to Tribunal as well as assisting Citizens Advice Research and Campaigns with their work in this area. We hope that it will not take another 75 years before workers are treated fairly at work, and are able to resolve workplace problems quickly and reasonably.

Tania Weber, Employment Advice Specialist

Maidstone Gateway

The year 2014/15 started as the year 2013/14 ended, with four volunteer generalist advisers and one volunteer assessor being based at Maidstone Gateway in King Street on a daily basis Monday-Friday. Client contact was available from 9.30am – 4pm, on a drop-in basis only. The volunteers were daily supported by an advice supervisor who could provide the necessary support and assistance in person.

As the year progressed this service came under two strains, firstly due to the convenience of the location, clients were facing a long waiting time before seeing an adviser and secondly, due to a drop in volunteer adviser numbers, it was becoming difficult to adequately staff both Maidstone Gateway and out main office at Bower Terrace to the standard we aim to achieve.

The first problem was addressed by ensuring that Maidstone Meet and Greet staff did not allow more clients into the queue above the number agreed by the CAB supervisor and also by the supervisor regularly updating clients as to where their place in the queue was and the likely waiting time.

The second problem was brought up for discussion at the CAB Away Day at the beginning of March 2015, with the topic thrown open to all the CAB staff, paid and volunteers, as to suggestions for ways to move forward. These ideas would then be considered by senior management as to their viability for implementation in April 2015.

Some of these ideas are now in place and are working well. We will continue to monitor the situation and find ways of improving.

Sally Smith and Maria McFarlane, Advice Managers

Admin

In the two-dimensional, Day-Glo world of the Marvel Comic universe, the Administrator is a character who possesses enormous healing power and is incredibly strong and fast. He also has a brilliant mind and wears a suit of power armour which provides him with energy projection as well as shape-shifting, and atomic structure altering abilities.

However, in the more down to earth and dare I say, prosaic environment of Maidstone Citizens Advice Bureau, whilst as far as I'm aware, we are unable to count any fully paid up members of MENSA among our number and I would suggest that it has been a while since any of us has rearranged anyone's DNA, I believe that the Admin Department as a whole, do everything in their not inconsiderable power to aid the Bureau and its management team to navigate a safe and steady course through the uncharted and often murky waters of working life.

It is no exaggeration to say that the efficiency and, by extension, performance of any organization is in direct correlation to the quality of its admin department and therefore, putting in place a team of competent, motivated and committed individuals must be a key facet of any forward thinking organization such as ours.

In a nutshell, our fundamental goal is to enable the Bureau to advance through the successful delivery of its policies and procedures. This is achieved on a daily basis, by various means including drafting and typing correspondence, developing and maintaining paper and electronic filing systems, conducting research, creating and maintaining databases, scheduling for managers, ordering office supplies and maintaining inventories, leasing office equipment, working with vendors, answering and handling telephone calls, creating spreadsheets and reports, planning and coordinating both small and large meetings and events, taking minutes and making travel arrangements – to name but a few.

We also act as the both the "voice" and "face" of the Bureau to callers and visitors as we greet, direct or assist them and we offer a final, lasting impression of our Service to these same people when we bid them a fond farewell as they depart.

By successfully performing these and a host of other tasks, we enable the management team to devote their time to essential responsibilities rather than become immersed in day-to-day internal and external co-ordination and whilst, as the saying goes, the biggest room is always the room for improvement, I am confident that in the vast majority of cases, the Bureau gets plenty of bang for its buck!

Jack Clark, Administrator

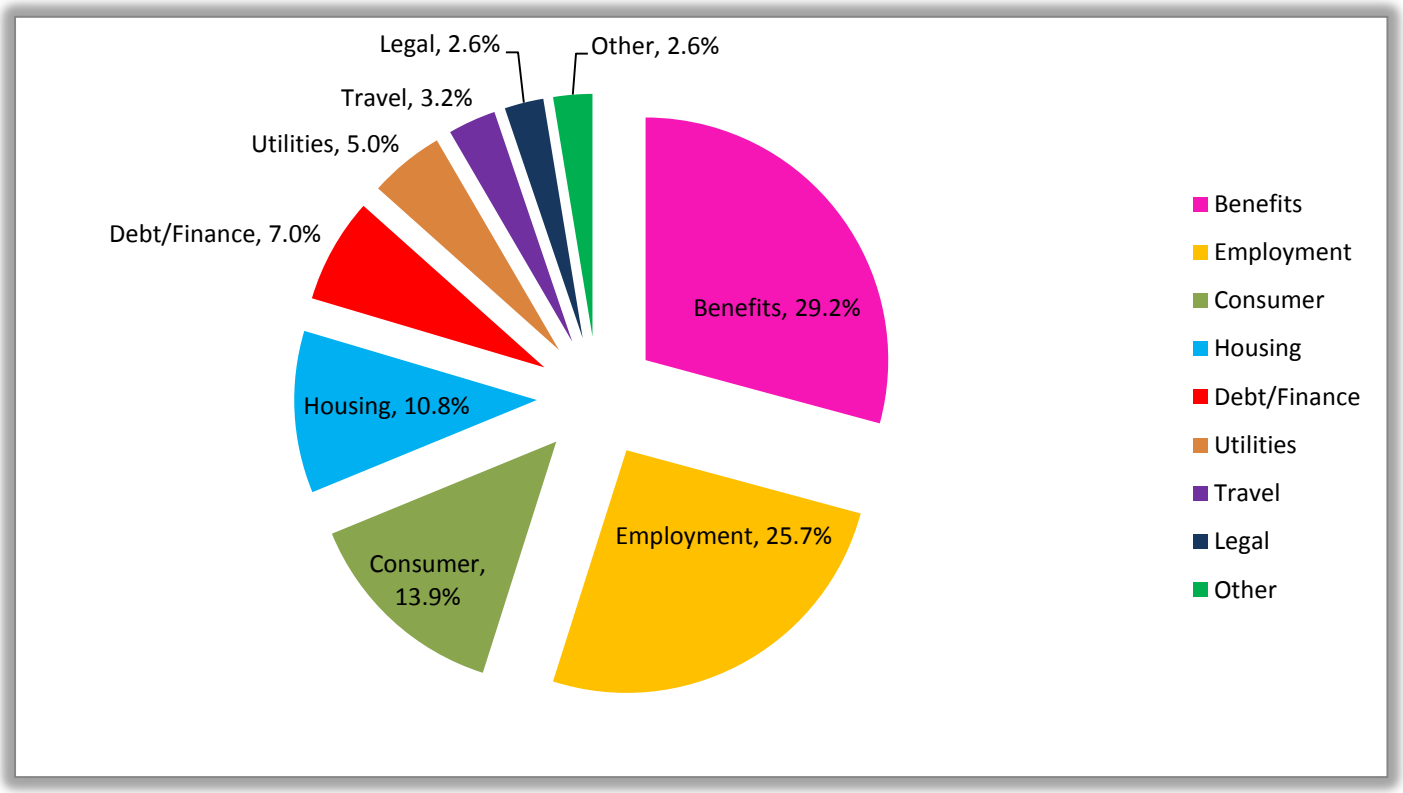
Social Policy

We were pleased to see in the recent Audit Report that our Social Policy work was noted as an example of good practice. The auditor described it as "well-resourced, strategic and well-targeted. Extensive and wide-ranging social policy work has taken place in the last year."

During 2014-2015 the Social Policy team continued its focus on improving the quality and quantity of Bureau Evidence Forms (BEFs), which contribute to the evidence base of Citizens Advice to enable them to fight injustice and to campaign for change. The team undertook an analysis of a sample of enquiries to ascertain whether major issues were being missed and not reported by the advisors. This exercise was deemed to be innovative and had not been undertaken by any other Bureau.

The number and breakdown of BEFs by problem area follow a broadly similar pattern to last year, with over half concerning benefits or employment issues. Benefits matters comprised 29.2% of the total, while employment problems were 25.7%. Consumer issues constituted 13.9 %, housing 10.8%, debt and financial matters 7% and issues with utility companies 5%. Travel issues formed 3.2% of the total and legal matters 2.6%. Other issues formed 2.6% of the total.

Issues by Percentage



Some key issues of note arising from the BEFs were:

- Systemic problems with Employment and Support Allowance (ESA), Personal Independence Payments (PIP) and Tax Credit assessments
- Non-payment of wages due
- Issues with some private landlords
- Scams affecting vulnerable people
- Access to essential information and application processes which are only available online
- Problems experienced by clients purchasing new or used cars
- Hidden charges experienced for on-line loans; client details being passed on to other loan companies who are able to deduct fees from the client's bank account

In addition to the BEF reporting we have been involved in supporting campaigns in respect of forced self-employment (we were used in a national radio interview), payday lending, pension investment scams, Employment Tribunal costs and delays in carrying out work capability assessments for Employment and Support Allowance. We also took part in a national survey on GPs' charges for medical evidence to support benefit applications, and supplied information to Kent Trading Standards to support a mis-selling prosecution.

Citizens Advice are changing their focus in respect of Social Policy following national consultation in which the team contributed to the debate and participated in a focus group run by the national project team. Key changes sought by our national body include greater use of social media, engaging with the public directly with on-line surveys, mystery shopping and a more selective approach by bureaux to the submission of BEFs. Bureaux will be expected to have a campaigning role in respect of identified local injustices. The term "Social Policy" has now been changed by our national body, for better or for worse, to the more familiar "Research and Campaigning" and we will be reporting under this heading in future.

Lastly, a thank you for all their hard work to Simon Eden-Green and Inge Muggeridge, key members of the Social Policy team who have recently left the Bureau.

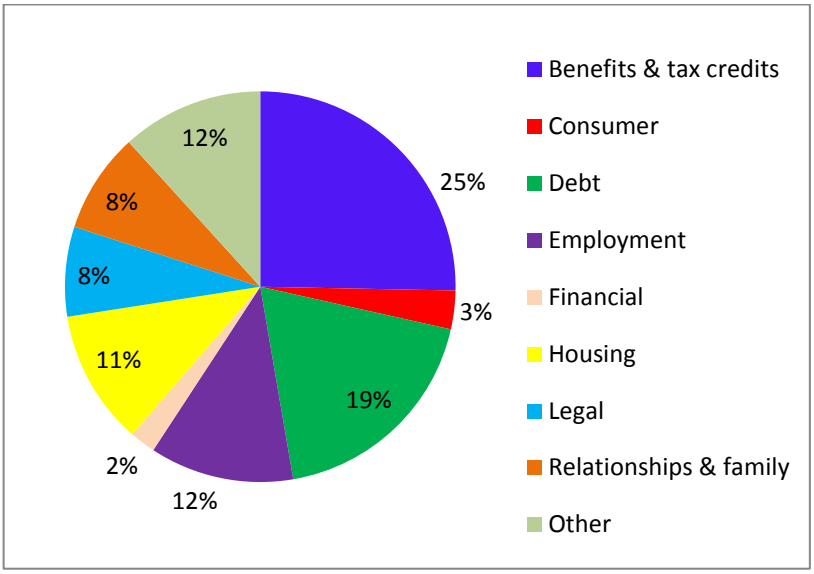
Rhiannon Cox, Judith Higgins, Ian Park – Social Policy Team

Statistics

Clients:	**7,363**
Advice Issue Codes:	**40,966**
Client Contacts:	**25,585**
Enquiries:	**7,529**

Breakdown of Issues

Benefits and tax credits	10,368
Consumer goods and services	1,309
Debt	7,699
Employment	4,888
Financial services and capability	878
Housing	4,574
Legal	3,040
Relationships and family	3,400
Other	4,810
Total	**40,966**



Total Contacts by Channel

	Client	Third Party
Face to Face	11,648	16
Telephone/Adviceline Phone	6,587	962
Letter/Mail	3,752	454
Email/Social Media	3,598	122
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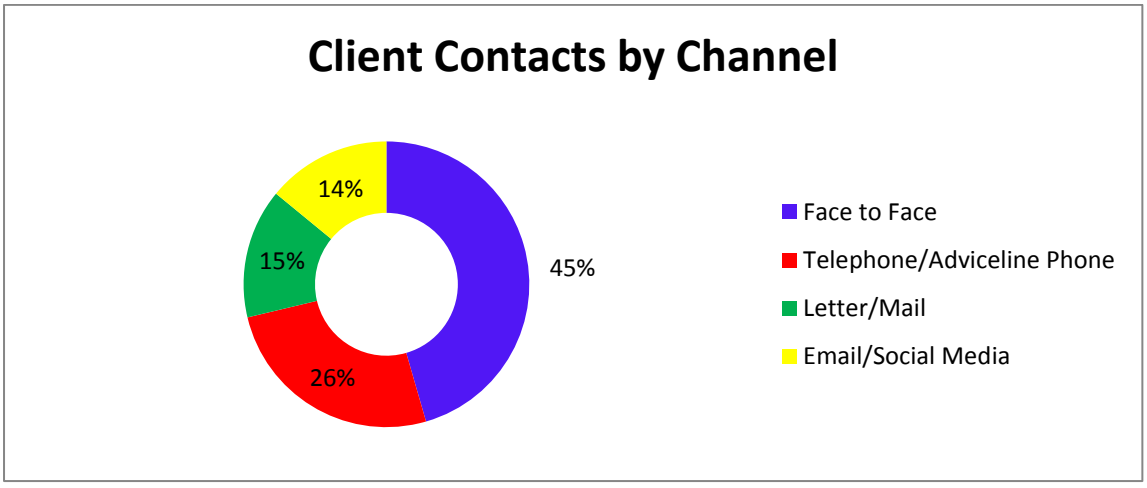
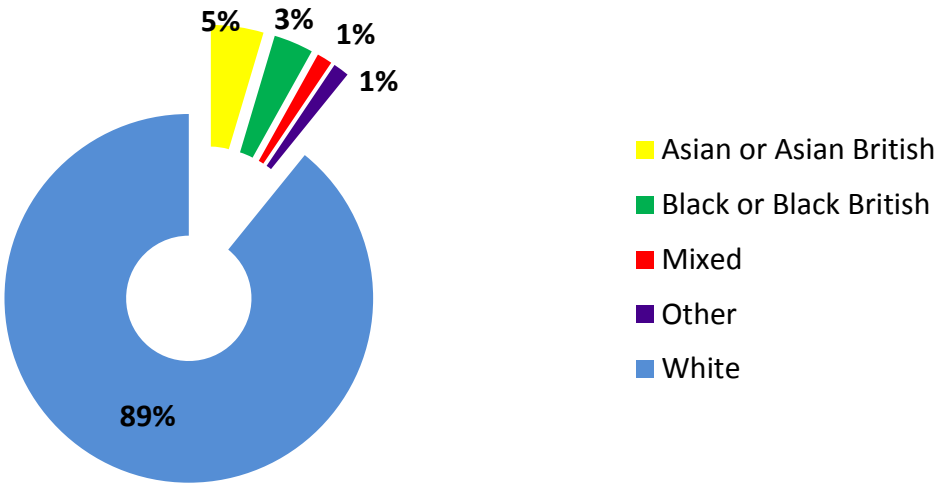
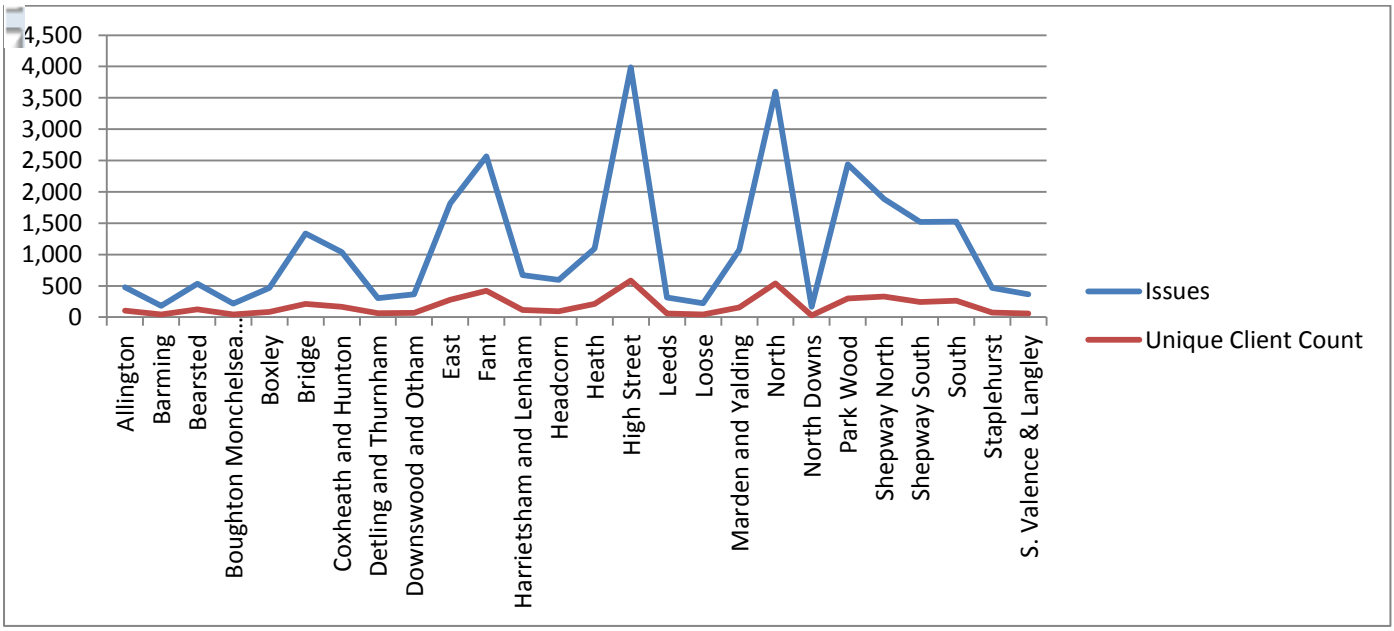
	25,585	**1,554**



Clients by Ethnicity



Clients and Issues by Ward



Financial Outcomes By Value and Advice Area

Category	Benefits & tax credits	Debt	Employment	Housing	Other	Total
Income gain	£255,307	£1,165	£50,738	£0	£4,967	£312,177
Re-imbursements, services, loans	£50	£5,822	£0	£3,700	£4,313	£13,885
Debts written off	£0	£334,319	£0	£0	£0	£334,319
Repayments rescheduled	£0	£843	£0	£0	£0	£843

Outreach and Home Visiting

Maidstone Citizens Advice Bureau is proud to offer outreach sessions and home visits to Maidstone Borough residents who urgently need advice but are unable to come to the bureau or to Maidstone Gateway.

In providing Outreach and home visits, the Bureau makes itself available to groups of people who can benefit from our services but who might not otherwise be able to access them. For Outreach, this might be mothers with young children, or anybody who has difficulty in using public transport to get in to Maidstone. For home visits, this means primarily the elderly and the disabled.

There is one significant difference between an appointment at the client's home and one at the Bureau or the Gateway. In order to manage demand at the Bureau, we try wherever possible to limit ourselves to dealing with one issue at a time whether it's debt, or benefits, housing or employment etc. We will prioritise the major issue, deal with that, and ask the client to return at a later date if necessary for advice on the secondary matters.

With home visits, this approach is neither practicable nor desirable. Once you've made time to visit a client in their home, it is only sensible to address all the matters that concern them during the same visit.

Often an enquiry about benefits entitlement can expose money problems which have to be dealt with. Getting elderly clients to address their concerns about their welfare or their finances can lead naturally to offering advice on other issues such as various problems with Utility providers or how to grant a Power of Attorney.

It is this aspect of the work that makes home visits particularly challenging, but at the same time particularly rewarding, and I would particularly like to take this opportunity to thank all those volunteers who gave their time to accompany me on home visits, without whom this valuable service would not be possible.

Outreach sessions are currently offered at Marden, Headcorn and the Fusion Café at Parkwood.

Anna Bobinska, Outreach Adviser

Training

While it would be nice to refer to the diamond's durability and never changing brilliance, the past year has seen, as ever, many changes in our Bureau. I am now following Maria's magnificent lead, having been appointed as training officer, and hope to be able to ensure that the training programmes run so efficiently by Pauline, Heather and Steve continue, as well as exploiting new ways of using the training skills developed by our specialists over the period of the Maidstone Advice Services Project. None of this will be possible without the continuing assistance and sparkling organisation of Jayne who gives a vast amount of time and effort to co-ordinating all the plans and keeping tabs on a never ending stream of trainees.

We are very fortunate that a large number of extremely able people continue to volunteer their time to CAB, since this enables us to run a comprehensive training scheme that fully prepares them for whichever admin, advice, or assessment role they choose. Over the past year Dave has been helping with the training admin, several new advisers and gateway assessors have qualified, and there are 20 new volunteers currently training as well as a further 6 about to begin. We also continue to interview prospective volunteers on a regular basis.

Training of qualified advisers is also a priority, both in informal early morning sessions and as technical skills sessions run by our own specialists. This has advantages in that we all understand the pressures our own Bureau faces, specialists are driven to ensure that they research and keep up to date with their own areas of expertise, and advisers can refer to them subsequently if they need further information. It is intended that everyone undertakes a certain amount of training every year, whether paid staff or voluntary, in order to keep our knowledge relevant and up to date. In this way, we hope to ensure that even the roughest diamond is cut and polished to its best advantage.

If you would like to join our happy band of volunteers, please visit our website www.maidstonecab.org.uk and click 'You can help US' for more information.

Tania Weber, Training Officer

Volunteering

I joined as a CAB volunteer at the end of 2014. I hadn't been in a working environment for a while, so was quite apprehensive, but I needn't have been! I wanted to build my confidence, learn new skills and build on existing ones at the same time as helping others. The Bureau has certainly given me this and a lot more!

I thoroughly enjoyed my observation days and felt this gave me a good insight into the types of areas CAB assist with. The volunteers were very knowledgeable and willing to explain what they were doing to help me to understand the process. The Gateway training was very thorough. The trainers and other trainees were very warm and friendly. It was great to meet new people with a variety of skills and experience and different reasons for wanting to volunteer. We soon became a close group, supporting each other through our training and having good fun at the same time.

Starting my first Gateway sessions certainly were nerve wracking! Not wanting to say or do the wrong thing and trying to remember all the information. However, the advisors and supervisors were very understanding. They helped to guide me and gave me encouragement when I was unsure.

I am enjoying the variety of issues that come into the Bureau; no two days are the same! There is certainly a sense of 'family' and community within the CAB as well as flexibility and understanding to fit the volunteering around your life. It has certainly helped to increase my confidence, given me a sense of purpose and opened my eyes to a range of issues and sections of the community I would not have ordinarily been exposed to. Thank you CAB!

Vicky Stamford - Volunteer

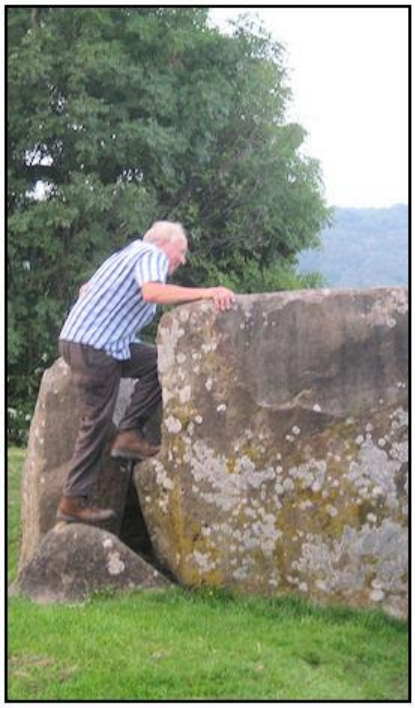
Our Bureau Family - Social and Recreation

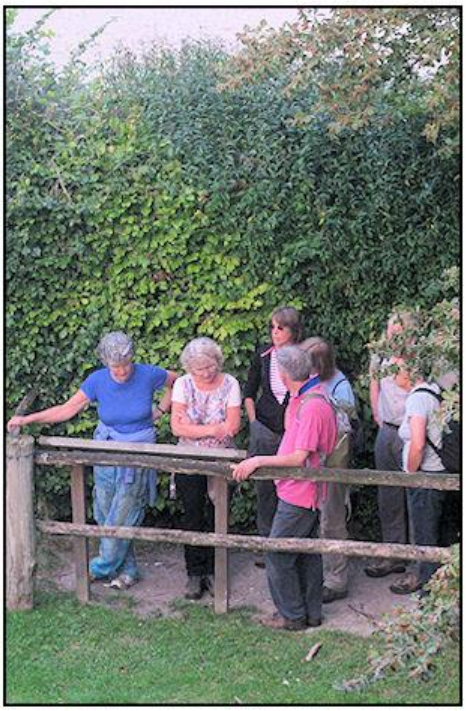
Over the past year we have enjoyed several outings together, starting with a Summer Ramble last June when a group of twenty CAB volunteers, paid staff and a selection of family members completed a three mile walk in the Bearsted area. This was followed by a meal at "The Bell" in Ware Street. We couldn't have asked for a better evening; the sun shone and the views towards the Downs were as clear as a bell. The company was good too!

The sun shone for our August barbecue!

Ramble from Trottiscliffe

It seems that CAB staff do indeed enjoy rambling! In early September Simon and Catherine Eden Green led a very popular evening ramble to Coldrum Long Barrow from The George Inn, Trottiscliffe.





Cheeky Monkey Competition

Who would have thought that a knitted monkey and a tortoise would lead to a wonderful afternoon at Howletts Zoo?

Thanks to Fred the Tortoise and Maria's idea for fundraising, I won the fabulous prize of spending half an hour with the lemurs at Howletts.

As you can see, Gill came with me, but despite all our efforts, we were unable to smuggle out any of the beautiful little characters.

We were enchanted by their gentle touch as they held our hands to take fruit from us and we learned so much from their keeper. When asked if we wished to spend time with the baboons – how could we refuse?

Thus a further half hour was spent sitting feeding them and chatting to their equally informed and enthusiastic keeper.

So, if you have the chance to enter a competition – do it! Thank you Maria, to those of you who voted for my photo and to the staff and inmates of Howletts Zoo.

Mary McGiveron, Volunteer

Christmas Lunch 2014

And finally - a great time was had by all at the Grange Moor Hotel

MAIDSTONE ADVICE SERVICES PARTNERSHIP

WORKING TOGETHER
MEETING YOUR NEEDS

Citizens Advice Maidstone is supported by Maidstone Borough Council

Challenging discrimination Valuing diversity
Promoting equality

2 Bower Terrace, Tonbridge Road, Maidstone ME16 8RY
and
Maidstone Gateway, King Street, Maidstone ME15 6JQ
Advice Lines: 01622 752420 and 01622 757882
Email Advice: advice@maidstonecab.org.uk
Website: www.maidstonecab.org.uk