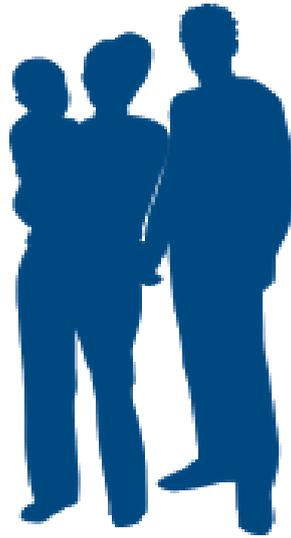


Citizens Advice Maidstone

a registered charity



Life-Changing Advice

Annual Report

2015/16

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 all the individuals and organisations who have assisted and supported the Bureau in the past year.

Our special thanks go to:

Members and Officers of Maidstone Borough Council
Kent County Council
Big Lottery
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
Accountants who participate in the rota

Mid-Kent College for allowing us to use their premises
to hold meetings of our Trustee Board

Leeds Castle
Maidstone Leisure Centre
Larkfield Leisure Centre
Diggerland
Notcutts Garden Centre
Wilkos
Chilston Park Hotel
Maidstone Lions
Hair Professional

Financial Support was received from:

Chart Sutton PC
Cobtree Charity Trust
Staplehurst PC
West Kent Housing Association

Donations from the public, clients and staff

Editor's Note: The 2015/16 edition of our Annual Report has been prepared by a small, dedicated team. All of whom are acutely aware of the amount of time and effort that needs to be invested in order to produce a document that is a credit to our Service. Consequently, we would like to express our sincere thanks to Gill who retired as a paid member of the admin staff in 2013 and who, despite wishing to take a well-deserved step back, agreed to act as a consultant this year after compiling, editing and proofreading the majority of previous editions almost singlehanded.

MAIDSTONE CITIZENS ADVICE BUREAU

NOTICE OF ANNUAL GENERAL MEETING

to be held at the Archbishop's Palace, Maidstone
on Monday, 12th September 2016 at 7pm

A G E N D A

1. Apologies for absence
2. Minutes of the Annual General Meeting held on 21st September 2015
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 re-election of Ms Sharon Hawkins and Mr Rob Bird 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, Dennis Fowle, President, Downs Mail
14. Vote of thanks – Mrs Laura Mason
15. Closing Remarks by Honorary Chair

There will be a short meeting of the Bureau Trustee Board immediately after the Annual General Meeting on 12th September 2016 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

MAIDSTONE CITIZENS ADVICE BUREAU

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 21st SEPTEMBER 2015 AT THE ARCHBISHOP'S PALACE, MAIDSTONE

PRESENT:

Trustees: Sir M Buckley, Mr I Owen, Mr J Cobbett, Mrs W Tull, Mr S Cook, Cllr Mr Rob Bird, Mrs S Hawkins, Mrs J Gibson

Members: Mr A Turner, Mr C Collins, Ms D Griffith, Mrs E Scutt, Ms E Bennett, Mrs H Hardy, Mr I Wedgewood, Mrs J Woods, Lady J Buckley, Mr M Cresswell, Mr M Ford, Mr M Dickson, Mrs P Cooper, Mrs R Cox, Mr R Bennett, Mrs S Malhotra

Non-members: Mr P Hardy, Mr R Pellant, Mrs C Judd, Miss S Russell, Cllr Mr P Carter, Mrs L Bessant, Mr C Barlow, Mrs T Weber, Mrs B Mitchell, Mr G Turner, Mrs J Woollacott, Mr P Julier, Mr J Fowler, Mr D Bruce, Mrs L Mason, Miss S Smith, Mrs J Banister, Miss G Alexandru, Mr N Pyman, Mrs M McFarlane, Mr J Clark, Miss D Woodroff, Mr M Jons, Cllr Mr D Butler, Mr I Park, Mrs C Gale, Mrs R Lovell, Miss S Ahern, Mr S Malhotra, Mr M Fitzgerald, Mr R Nash, Mr R Ash, Mrs A Bobinska, Mr C Turner, Mr P Gosling, Mrs V Stamford, Mr M Hart, Cllr Ms A Hogg, Mrs R Dimitrova

1. APOLOGIES FOR ABSENCE:

Apologies were received from Cllr Mrs M Ring, Mrs K D'Souza, Mr M D'Souza, Mr S Thompson, Ms B Clark, Mr C Blundell, Mrs C McBride, Mr J Wilkins, Mr R Piercey, Mrs S Hibbard, Mrs S Rudd, Mrs S Ashby, Mr J Stewart, Mrs A Horne, Mrs L Dalton, Mrs L Green, Mrs M McGiveron, Mrs G Ledger, Mrs M Nissen, Ms C Mills, Mr N Bussey, Mr M Carney, Mr D Ensinger, Mrs S Attridge, Ms B Hodson, Mr A Cromwell, District Judge Sullivan, Ms A Brookman, Mr G Singh, Cllr Mr T Sams, Cllr Mrs F Gooch, Cllr Mrs C Robertson, Ms D Hudd, Mr J Cross, Mrs S Chalker, Mrs A Broom, Mrs H Grant MP, Mr M Jones, Mr P Woodward, Mrs J Smith, Mr R Raymont, Mrs K Osborn, Mrs K Coleman, Mr P Greenstock, Mr S Jones, Mrs L Ritchie, Mrs P Wright, Mr J Clemens, Mrs N Rainger, Ms J Brogan, Mr M Blaber, Mrs P Garrett, Ms J Sage, Ms Z Grzymala, Mrs C McCullough, Mrs S Brown, Ms K Strouts, Mrs J Beer, Mr B Curtis, Mrs L Sayer, Ms E Rantzen

2. MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 22nd SEPTEMBER 2014

It was proposed by Mr M Fitzgerald, seconded by Mrs W Tull, and agreed that the minutes of the Annual General Meeting held on 22nd September 2014 be accepted as a true record and they were duly signed.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

It was proposed by Mr I Owen, seconded by Cllr Mr R Bird, and agreed that the report of the Trustee Board be accepted.

5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS

A précis of the accounts is shown in the Annual Report and a full copy of the accounts is available for anyone who would like a copy. Please let Mr Malhotra know if this is required.

It was proposed by Mrs M McFarlane, seconded by Mr I Wedgewood, and agreed that the Annual Accounts and Report of the Auditors be accepted.

6. APPOINTMENT OF AUDITORS

It was proposed by Mr J Cobbett, seconded by Mrs S Hawkins, and agreed that Day Smith and Hunter be appointed as auditors for the following year, remuneration to be fixed at the next Finance Committee meeting.

7. ANY OTHER BUSINESS

None

8. HAND OVER TO HONORARY CHAIR, HIS WORSHIP THE MAYOR

The Chair of the Bureau's Trustee Board, Sir Michael Buckley, handed over the Chair of the AGM to The Deputy Mayor of Maidstone, Cllr Derek Butler.

Cllr Butler was born in Lewisham, South East London and moved to the Medway Towns in 1973 and then to Maidstone in 1984. He became a Borough Councillor in 2002 representing Boxley Ward, has served on many of the Overview and Scrutiny Committees and has been the Chairman of the Audit Committee. Cllr Butler is married to Mary and they have a daughter called Georgina. He retired from working at The Court Service at Bromley Magistrates Court in 2014, having previously worked at The City of London Magistrates Court.

His main career, however, began with The National Coal Board which became British Coal, working in Medical Services and the Treasurers Department.

Cllr Butler likes hill walking, cycling, going to the gym, tennis, table tennis and more recently bowls.

9. PROPOSED RE-ELECTION OF TRUSTEES

Mr J Cobbett and Mrs W Tull stood for re-election to the Bureau Trustee Board. Mr Malhotra said that both had been nominated for re-election in accordance with the Bureau's Memorandum and Articles of Association. Both had been Trustees for a number of years and carried out their duties impeccably. Both were re-elected unanimously.

Mr S Cook and Mrs J Gibson stood for election to the Trustee Board in accordance with the Bureau's Memorandum and Articles of Association. Both had previously served as co-opted members and both were elected unanimously.

10. PRESENTATION OF TRUSTEE BOARD MEMBERS

There being no further written nominations, in accordance with the Bureau's Memorandum and Articles of Association, the Trustee Board Elected Members for the year 2015/16 are: Mrs S Hawkins (Vice-Chair), Mr J Cobbett (Hon. Treasurer), Mrs W Tull, Mr I Owen, Cllr Mr R Bird, Mr S Cook and Mrs J Gibson and Cllr Mrs M Ring (co-opted).

Also in accordance with the Bureau's Memorandum and Articles of Association, the Staff representatives on the Trustee Board are as follows: Mrs M McFarlane (Paid Staff), Mrs H Hardy (Voluntary Staff) and Mr S Malhotra (Bureau Chief Executive and Company Secretary).

11. PRESENTATION OF BUREAU CHAIRMAN'S REPORT

Sir M Buckley reported that during 2014-15, which had been a much calmer year than the previous two, we saw c.7,300 clients and dealt with approximately 25,000 client contacts. Whilst this represented a fall in the number of clients seen, there was a marked increase in the complexity of the problems raised by clients; and to effectively cope with this the Bureau has had to become in some respects an entirely different organization.

The Bureau was founded at the height of World War 2 on 1st April 1940, when, in many ways, the world was a simpler place. However, one thing that remains as true today as it was back then is the commitment and professionalism of Bureau staff.

Last year was a better year financially for the Bureau and Sir Michael thanked all the funders who have contributed monetarily to our Service, and especially Maidstone Borough Council, the Advice Services Transition Fund, and the J Paul Getty Memorial Trust. It was also very encouraging that the Bureau had been awarded including the Pension Wise contract for the whole of Kent and Medway. This would contribute substantially to the Bureau's finances in the current year.

Finally, as Sir Michael is stepping down, this will be his last report as Chair of our Trustee Board and he expressed his heartfelt thanks to all his fellow Trustees, volunteers and paid staff for all the professionalism and dedication that they have shown during his tenure.

Mr M Fitzgerald expressed thanks to Sir Michael for the diligence that he has shown whilst carrying out his duties as Chair of the Bureau's Trustee Board.

12. PRESENTATION OF CHIEF EXECUTIVE'S REPORT

Mr S Malhotra thanked the Deputy Mayor, Trustees, Volunteers and Paid Staff for their support over the previous year. He also thanked Maidstone Borough Council, whose unwavering support allows Bureau management to confidently bid for other streams of funding.

When the Bureau was originally founded, it had just three members of staff and was situated within Maidstone Social Services. Today, we have approximately 100 employees both paid and voluntary.

Mr Malhotra joined Maidstone Citizens Advice in 1998 and at the time there were very few male Bureau Managers. Today there are approximately 350 Bureaux countrywide and the workforce demographic more accurately reflects the community that it serves.

As previously mentioned, our work has become more complex and as a result our volunteers have had to be trained to an increasingly high standard. The mainstay of our work continues to be through face-to-face and telephone contact with our clients but there is a growing demand nowadays for digital communication.

Over the last year, we have continued to provide our core service at both Bower Terrace and the Maidstone Gateway. This has been supplemented by funding for assistance to victims of domestic abuse, as well as monies from the Maidstone and District branch of the Multiple Sclerosis Society.

As result of revenue received from the Big Lottery's Advice Services Transition Fund, we have been able to set up the Maidstone Advice Services Partnership, which as the name suggests is a Partnership of charities based in the Borough of Maidstone, with the express aim of improving access for local residents to advice and help on a wide variety of issues. The Partnership also possesses a training function, through which a large number of Partner's front-line workers have been upskilled by Bureau Specialists who have adapted their working practices and as a result have become highly effective trainers.

During the course of the year, Citizens Advice has forwarded to Bureaux a number of consultation documents, each of which required a comprehensive and detailed response from Trustees as well as paid and voluntary staff and Mr Malhotra thanked everyone who had contributed to the process.

A great deal of hard work has also been invested in the securing and delivery of the Pension Wise contract and we are currently one of the highest performing Delivery Centres in the country.

Mr Malhotra likened the Bureau to a machine, in which each department corresponds to a vital cog in that machine and without which, the entire mechanism would grind to a shuddering halt.

Mr Malhotra was absent for medical reasons from the Bureau for a large proportion of 2014 and he praised all those involved in maintaining the smooth running of the Service whilst he was away.

We continue to meet our client's expectations and respond to their ever more complex needs as well as the changes impressed upon us by Citizens Advice and partner organizations. It is also necessary for us to continue to work within the constraints of our funding schemes and although the future is not yet written, the versatility of our Service will allow us to work smarter as well as harder.

In summation, Mr Malhotra thanked funders, Trustees, paid and voluntary staff and in particular Sir Michael Buckley for all his support in helping to secure and deliver new streams of funding and by extension, develop our Service.

13. INTRODUCTION OF AND PRESENTATION BY GUEST SPEAKER

The Deputy-Mayor of Maidstone, Cllr Derek Butler, introduced Cllr Mr Paul Carter CBE, Leader of Kent County Council.

Cllr Carter became Leader of Kent County Council in October 2005. From his election to the County Council in 1997 until he assumed the leadership, Cllr Carter held responsibility for the Education portfolio overseeing the education of 240,000 children in 600 schools and a further 32,000 3 & 4 year olds in early years. He was and remains especially committed to transforming education and oversaw the introduction of an exciting 14-16 vocational education programme in Kent. He has also fought hard to retain special

schools to ensure that children with Special Educational Needs are given the support and help they need to reach their full potential.

Cllr Carter believes passionately that public services should at all times put the customer (residents) first, be as free as possible from bureaucracy, delivering quality and excellent value for money. In September 2008, Cllr Carter was elected Chairman of the South East England Regional Assembly (SEERA) which has since been replaced with a new organisation, South East England Councils (SEEC), set up to champion quality of life in the South East. SEEC represents all 74 Councils in the region and Cllr Carter has been elected as its first Chairman. SEEC will work closely with the South East England Development Agency (SEEDA) to deliver a new Single Regional Strategy.

Outside local government, Cllr Carter still runs a number of land based businesses in property, construction and retail businesses in central London. Historically, developing large residential developments, Cllr Carter was a founding partner of Gander PLC the first property company on AIM (Alternative Investment Market). His retail businesses have all been construction related; builders' merchants, architectural ironmongery and decorators' merchants. He is married with three grown up children and regularly competes in many aspects of motor sport, particularly in pre-war sports car racing, rallying and trialing.

Cllr Carter thanked Citizens Advice Maidstone for inviting him to speak at their 75th Annual General Meeting and paid tribute to the work that they do for the residents of the borough of Maidstone.

His presentation was wide-ranging and touched on a number of newsworthy topics including proposed levels of immigration as a result of the current refugee crisis in the Middle East and the potential consequences of the local government funding cuts.

As a passionate advocate of social welfare reform, Cllr Carter is on a mission to instigate a health and social care revolution within Kent. As access to funding becomes harder and budgets get tighter, the need to help and support the voluntary and not-for-profit sector becomes even greater and the social value that such organizations can demonstrate needs to be taken in to consideration during any bidding process.

Finally, Cllr Carter reminded those present that each elected Kent County Council Councillor has a budget of £20,000 available for local agencies as they endeavour to help and support the residents of the County and he felt sure that with such backing, the Bureau would continue to go from strength to strength.

14. VOTE OF THANKS

Mrs M McFarlane thanked Cllr Carter for his presentation and the positive nature of his message and both Cllr Carter and the Deputy-Mayor were presented with a small token of the Bureau's appreciation for contributing to our AGM.

15. CLOSING REMARKS BY HONORARY CHAIR

The Deputy-Mayor, Cllr Butler, recognized that there are new challenges ahead but was confident that the Bureau will continue to meet them and as a result, prosper. He also emphasized the strong and long lasting link between the Bureau and Maidstone Borough Council and expressed his wish that it continues for at least another 75 years!

There being no further business, the meeting was closed at 8.10PM.

Trustee Board 2015-16

President: The Mayor of Maidstone, Cllr Derek Butler

Elected Members:

Sir M Buckley *Chair (until Sept 2015)*

Mr R Bird: *Chair (from Sept 2015)*

Mrs S Hawkins: *Vice Chair*

Mr J Cobbett: *Hon. Treasurer*

Mrs W Tull

Mr I Owen

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 *(to July 2015)*, Mrs H Hardy *(from Nov 2015)*

Paid Staff: Mrs M McFarlane *(to March 2016)*, Mrs S Smith *(from May 2016)*

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

Bureau Staff 1.7.15 – 30.6.16

Paid Staff

<i>Chief Executive:</i>	Mr S Malhotra
<i>Service Manager - Projects:</i>	Mr I Park
<i>Advice Managers:</i>	Ms S Smith
	Mrs M McFarlane (to May 2016)
	Mrs J Woods (from Oct 2015 to March 2016)
<i>Bureau Co-ordinator</i>	Mr P Hardy
<i>Supervisor Electronic Digital Project</i>	Mrs L Mason (from Aug 2015)
<i>Housing Advisers:</i>	Mr C Turner
<i>Money Advisers:</i>	Mrs R Lovell, Ms S Ahern
<i>Welfare Benefits Caseworkers:</i>	Mrs A Bobinska, Mr J Cross (to July 2015)
<i>Employment Advice Caseworker:</i>	Mr T Weber
<i>Independent Domestic Violence Adviser:</i>	Mrs C Gale
<i>Outreach Adviser:</i>	Mrs H Hardy
<i>Prison Outreach Caseworkers:</i>	Mr R Pellant, Mrs J Woollacott
<i>Prison Outreach Administrator:</i>	Miss S Russell
<i>Pension Wise Guiders</i>	Mr J Stewart (to March 2016), Mr P Gosling, Mr G Turner, Mr C Barlow, Mrs K Coleman, Mr B Curtis, Mrs S Forwood (to July 2015), Mrs C Judd Mrs C McCullough (to March 2016)
<i>Pension Wise Administrators:</i>	Mrs D Evans, Mrs L Bessant, Mrs V Stamford,
<i>Administrators:</i>	Miss D Woodroff, Mr J Clark, Mrs R Dimitrova, Mrs J Banister
<i>Housekeeper:</i>	Mrs L Green

Voluntary Advisers

Mrs P Cooper	Mr I Wedgewood	Mrs A Horne	Mr P Taylor	Mr M Ford
Mrs S Hibbard	Mrs P Wright	Mrs A Monk	Mrs L Mitchell	Mr C Collins
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	Mrs E Scutt	Mrs S Burdon	Mr S Jones	Miss H Tawasooli
Mr M Dickson	Ms J Raddon	Mrs A Withers	Mr M Jones	Mr P Clemons
Mrs A Bridge	Mr R Nash	Mrs M Langley	Mr J Pollitt	Mrs G McKellow
Miss N French	Miss N Latham	Mr J Hobson	Mr D Dixon	Miss S Smith

Volunteers in Training and Observers

Mrs S Gray, Miss L Waine, Mr M Bojang

Gateway Assessors

Mrs V Furze, Ms E Wos, Mr C Lamontagne, Mrs K Puskulluoglu,

Admin Volunteers

Mrs M McGiveron, Mrs L Dalton, Mrs J Woods, Mrs G Ledger, Mrs S Ashby, Mrs M Nissen, Mr D Ensinger, Mr A Adams

IT Volunteer

Mr G Singh

Social Policy Co-ordinators

Mrs R Cox, Mrs J Higgins, Mr A Turner, Mr C Collins, Miss A Banister

Website Editor

Lady J Buckley

Volunteers who left during the period to end June 2016

Mr N Pearman, Mrs C Wale, Mrs J Evans, Ms A Ariyo, Miss L McEvoy, Mrs M Carroll, Mrs T Adedayo, Ms S Attridge, Mrs A Boitos, Mr J Anson, Mrs K D'Souza, Mr R Ackerman, Mrs A Jackson, Mrs S Deering, Miss O Ramsey, Mrs A Ceesay, Mrs J Moore, Mr L Croucher, Mr P Dytrych, Mrs A Brine, Miss S Ruthven-Murray, Mrs V Firmin, Mr P Casey

Maidstone Citizens Advice Bureau
Income and Expenditure Account Year ended 31st March 2016

	<u>31.3.2016</u>	<u>31.3.2015</u>
INCOME		
Maidstone Borough Council core grant	168,225	196,210
Legal Aid Agency	-	9,412
IDVA Grant (Community)	35,000	41,656
CitA Grant	8,500	11,015
Golding Homes	5,000	5,000
PensionWise	331,452	29,848
Advice Services Transition Fund	40,915	167,189
HealthWatch	0	18,209
EBD/EBDX	25,300	0
John Paul Getty Jr Charitable Trust	30,000	95,000
Other Projects	21,234	17,864
Donations and clients' boxes	3,287	2,595
Fundraising	3,105	4,024
Deposit account interest	<u>586</u>	<u>503</u>
	<u>672,604</u>	<u>598,525</u>
EXPENDITURE		
Establishment expenses	36,289	31,978
Administration expenses	47,731	42,205
Volunteers Travel expenses	21,612	11,481
Company NIC	35,022	15,686
Grants Payable	31,041	43,247
Staff costs (ex. Directors)	513,480	377,575
Project costs	1,333	902
Sundry expenses	8,345	7,848
VAT Reclaimable	0	(362)
	<u>694,853</u>	<u>530,560</u>
NET INCOMING (OUTGOING)	(22,249)	67,965
RESOURCES		
Total funds as at 1 st April 2015	<u>159,930</u>	<u>91,965</u>
Total funds as at 31 st March 2016	<u>137,681</u>	<u>159,930</u>
UNRESTRICTED FUNDS		
General Funds	21,881	29,159
Pension Deficit Fund	35,000	35,000
Premises and Development Fund	28,152	28,152
RESTRICTED FUNDS	<u>52,648</u>	<u>67,619</u>
TOTAL FUNDS AVAILABLE	<u>137,681</u>	<u>159,930</u>

The financial statements above have been extracted from the audited accounts of the Company as at 31st March 2016. We are once again grateful to Messrs Day, Smith and Hunter for their help and support in the preparation and audit of the accounts.

Chair's Report

Earlier this year the Trustee Board of Maidstone Citizens Advice Bureau reaffirmed the principal role of the bureau, which is to provide a well-informed and complete advice service to all people living or working in Maidstone, an approach which has been and continues to be wholeheartedly supported by bureau staff. This may seem obvious but it should not be taken for granted. With ever-increasing financial pressures many bureaux, in Kent and across the country, tend to signpost many of their clients to other sources of information and to other agencies. The staff and trustees at Maidstone CAB do not consider this to be to a suitable or satisfactory approach to helping people. We believe it is crucial to help clients to identify and resolve all facets of their problems in order to achieve lasting solutions. We are immensely grateful that our principal funder, Maidstone Borough Council, shares this view and we are very appreciative of the Council's strong support in the past and hope that this will continue for many years to come, notwithstanding the current acute pressures on local government finance.

During the past year, Maidstone CAB has helped 8,935 new clients, mostly either at the bureau's office in Bower Terrace and the Maidstone Gateway, or over the phone and by email or letter. Staff have recorded 29,458 activities carried out on behalf of these clients and dealt with 41,197 issues. There has been a broad range of issues but the most common concerns continue to relate to debt (20.3%), housing (8.1%), benefits (29.5%) and employment (7.8%). Although Maidstone is regarded as a relatively affluent borough, 11% of residents live in areas which fall within the Government's definition as the most disadvantaged 20% in the country.

Over 800 Maidstone CAB clients participated in the Client Satisfaction Survey in the last quarter of 2015 and yet again this produced exceptionally good results, with 96% of clients very happy or fairly happy with the service they received and 96% finding the advice they received either very useful or fairly useful. In addition, 95% of clients stated that they would use the CAB again and 97% stated that they would recommend the service to others. The only significant concerns related to waiting times for the drop-in service, an issue which is difficult to manage during periods when demand is high.

The Government's PensionWise scheme became operational in April 2015 and Maidstone CAB became responsible for providing pensions guidance across the whole of Kent. The bureau initially took on 10 part time staff as caseworkers and agents, equivalent to 6 full-time staff (FTEs), though this number was subsequently reduced to 5 FTEs as the initial take-up did not match the Treasury's expectations. Nonetheless, in the first year of operation Maidstone provided pensions guidance to a substantial number of clients, roughly 50% more than any other bureau in the country. Furthermore, in a Treasury survey the Maidstone team achieved a client satisfaction rating of over 90% against a national average of 60%.

Demand for the PensionWise service has increased as the Treasury has permitted the service to be better promoted. Nevertheless, staff numbers have been reduced across the country with 4 FTEs in Maidstone for 2016/17. A key requirement of the service has been that clients should not be required to travel for more than 30 minutes to an appointment. We were therefore very grateful to all the bureaux in Kent and Medway that provided interview rooms for this purpose.

The Maidstone CAB has also continued a number of other work streams for which specific funding has been received including: two members of staff supporting inmates and staff at Maidstone Prison, funded by John Paul Getty Junior Trust; Energy Best Deal Champion for the South-East region; Welfare Reform work for DWP/Maidstone Borough Council; an Independent Domestic Violence Advisor and the Advice Services Partnership involving a number of leading charities and voluntary organisations in the Maidstone area which was funded by the Big Lottery. Sadly, the Big Lottery funding has come to an end but Maidstone CAB continues to collaborate with partners in order to seek the most efficient method of support for clients. Finding new sources of funding for the bureau is a constant challenge but it also opens up new and valuable opportunities.

Citizens Advice has always placed great value on its role of research and campaigning on common issues affecting clients. In the past year, two elements of work stand out. "Letting in the Light", Maidstone CAB's report into the practices and procedures of local landlords and letting agents, was well received and the bureau is now working with Kent Trading Standards to take action against persistent bad practice. More recently, a survey by Maidstone CAB has shown that over 70% of clients do not have internet access at home and that over 40% of those that do would not be comfortable dealing with organisations on the internet. The bureau is now seeking to build on this survey to ensure that these people are not digitally excluded from dealing with public and private sector organisations. Maidstone CAB also hit the national

headlines earlier in the year when two local gang-masters in the poultry trade were successfully taken to court following an initial approach to the bureau by a number of employees who were forced to work in slave-like conditions.

The Citizens Advice service depends crucially on its staff and their ability to provide clear and informed advice and support to people having to deal with complex and conflicting issues. Many clients are in a state of extreme emotional stress when they come to the bureau for advice. No-one should underestimate the challenge this can represent but also the unique reward from being able to help people in need of support. We are particularly fortunate in having such a caring and dedicated team of paid and voluntary staff here in Maidstone and I would like to thank every one of them on behalf of the Trustee Board. I would also like to personally thank the members of the Trustee Board for their commitment to Maidstone CAB and in particular to my predecessor as Chair, Sir Michael Buckley, who steered the bureau through a difficult and challenging period with calm authority.

Cllr Rob Bird, Chair

Chief Executive's Report

Now is the time for me to write another missive for our Annual Report. This last financial year 2015/16 has been as interesting as the ones preceding it. As time elapses one's memories seem to morph into each other and compress our recollections. What remains are the instances that have left an indelible mark on our psyche. For me personally, there are more nice memories than the not so nice ones. Working life within the Citizens Advice Service has been good, interesting and fulfilling.

The knowledge that our Organisation has continued to go from strength to strength gives one a great platform and the ability to spring into the unknown. And the unknown was when we put our hand up to start working with the Treasury and Citizens Advice and agreed to provide PensionWise guidance in Kent & Medway. It has been a sharp learning curve for all of us and our team rose to the challenge. Delivery of this work has been exceptional and excellent. Elsewhere in this report people will talk about statistics on delivery etcetera so I will not repeat them. Suffice to say that I am proud of our team for such a professional and exceptional service to the community.

We have delivered additional services at the Bureau not exclusively but inclusively and this has allowed us to seamlessly provide the rest of our responsibilities to the Community of Maidstone Borough. Year on year our core funding from Maidstone Borough Council has supported us but in real terms this funding has stood still, nay gone backwards, although the scope of the service increase is evidenced by the complexity of cases brought to us by clients. Nonetheless we are very grateful to our Local Authority for the financial support they give us. Their support provides us with a platform to go out and access additional funding from numerous external sources. In the last financial year, apart from the major injection of £331,442 for the PensionWise project, we were successful in accessing additional funding from The Kent Police & Crime Commissioner £30,000; Big Lottery(Advice Services Transition Fund) £40,915; Golding Homes £5,000; Citizens Advice £8,500; Energy Best Deal £25,300, MS Society £8,000 and other smaller project funders for £13,234. All in all the Local Authority funding formed 25% of our total income for 2015/16. For every £1 provided to us by MBC our efforts brought in an additional £3.08.

Our team of volunteer advisers have been the mainstay of the service and without their commitment and hard work nothing would have been possible. Between the volunteer team there are advisers, assessors, administrators, trainees and Trustees. They have given an additional 595 hours each week which, in annual figures works out to a sum of 30,940 hours. Using the various hourly rates taken from the Office of National Statistics 2014 it works out to a staggering £485,015 given to the Community of Maidstone. We continue to attract people interested in doing voluntary work although our traditional core of retired volunteers seems to have dwindled in this climate of financial austerity. As the economic situation changed and the age of retirement increased for both men and women, the prospect of starting at a new work place becomes less attractive. Additionally, a number of our existing retired volunteers have had to stop working with us due to increased grandparent duties as younger couples are having to work longer hours and cannot afford to pay for childcare. Our society is changing and voluntary agencies have to work innovatively in order to attract the most important element of the organisation – the Volunteer.

It is now 19 years since I joined Citizens Advice Maidstone, I have seen a number of changes both within our Local Citizens Advice (LCA) as well as Citizens Advice itself and it has been no surprise that most changes have been instrumental in making the Service more professional and influential in the Local and National Community. The advent of Social Media has brought about yet another massive change though our response to this is still in its infancy. It is a daunting task to move away from the traditional way of serving our clients and jump into the unknown world of Webchat & Webform. Some of our colleagues at other LCAs have taken to this work as ducks take to water and others including us are still trying to catch up. This is certainly an area of work that I hope we at Maidstone can capitalise on as it is self-evident that most Government Departments and Local Authorities are pushing people to embrace the Digital world.

There is evidence that more than a third of people in Maidstone either do not have access to the internet. Of those who do have internet access 43% do not feel comfortable using it when dealing with other organisations. We believe that there is a need for the Organisation to develop and establish a specific project to help these people access their Housing choice, correct Benefit or Appeal against a refusal to acknowledge rightful claim. Our team continues to work tirelessly in helping all those who come to the Bureau to seek help.

All that remains is for me to thank Maidstone Borough Council for supporting us all through these years. Their core funding enables us to provide an excellent service to our community. I wish to thank all our external funders such as John Paul Getty Jr Trust, Golding Homes, Big Lottery, Kent PCC amongst others, who have supported the Bureau financially and allowed us to establish bespoke advice projects for particular client groups.

My thanks also go to Citizens Advice for providing us with the guidance and assistance to continue providing this comprehensive service to people in the Borough of Maidstone. Finally my thanks go to my team of volunteer advisers, paid staff and the Bureau Trustees without whose support, this Organisation cannot exist. They have made my task immensely pleasurable and fulfilling, so much so that I am looking forward to the future and ensuring that the scope of our service delivery increases each year.

Bonny Malhotra, Chief Executive

Bureau non-core advice and guidance services

We continue to provide a wide range of additional services for the benefit of residents thanks to our ability to tap into other funding sources to enhance our core advice provision. These additional services include the Pension Wise Service for Kent and Medway, the Prison Advice Service for HMP Maidstone, and the post of South East Regional Energy Coordinator. Their work is described elsewhere in this document.

Other projects include

- A specialist advice service for newly identified MS sufferers within the Borough, funded by Maidstone MS Society;
- Training sessions for Maidstone Advice Service Partnership (MASP) front-line workers in social and welfare law issues, funded by local KCC Members;
- Financial capability training sessions for vulnerable residents, funded by Morrisons Charity and Santander, which we will be developing further in 2016-2017;
- Management of the South East Financial Capability Forum on behalf of Citizens Advice, for which we have successfully retendered;
- Specialist consumer help on energy matters through our participation in the Energy Best Deal and Energy Best Deal Extra programmes funded by OFGEM, for which we are also the regional lead;
- Support for local people who are moving over to Universal Credit through a referral system with the DWP;
- Support for Golding Homes tenants in respect of the new Direct Payments system through a referral system with Golding Homes;
- A report into the practices of Maidstone residential letting agents, called Letting In the Light. Further information on this is outlined elsewhere in this document.

Ian Park, Service Manager – Projects

Maidstone Prison Advice Service

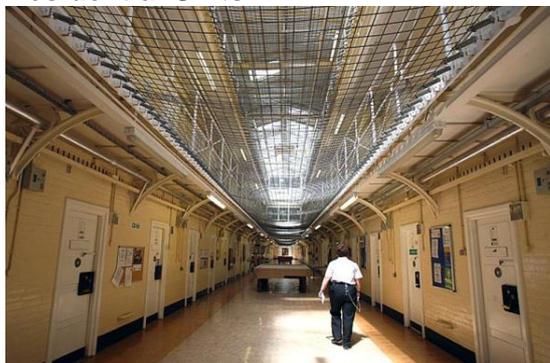
"Debt is a prolific mother of folly and of crime" Benjamin Disraeli

We have had another successful year advising in HMP Maidstone thanks to continued funding from the John Paul Getty II Trust and the prison. The demand for our service from prisoners has grown and would grow even more if the resources were available. We now have a three week wait for appointments even though we are now holding 20 sessions a week and often see more with prisoners "dropping in".

Aerial view of HMP Maidstone



Residential Units

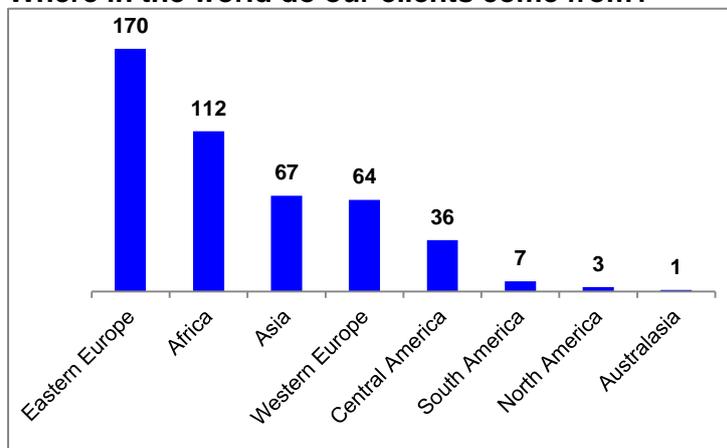


Kent Wing – built in 1850 – holds 178 prisoners
Medway Wing – Built in 1966 – holds 101 prisoners
Thanet Wing – built in 1909 (Extended in 1970's) – holds 174
Weald Wing – built in 2009 – holds 149 prisoners

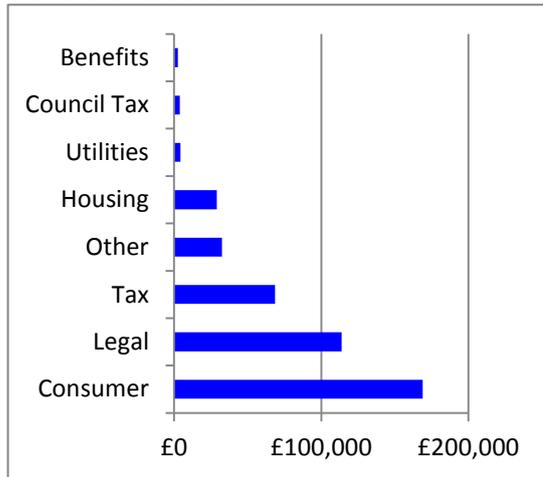
Maidstone Prison is designated a foreign national prison which increases the difficulty of resolving problems and issues. English is not the first language for most of our clients and some speak no English at all having been arrested on entry to the UK. Even if they can speak English, they may struggle to read and write it. We often have to rely on the goodwill of other prisoners who act as interpreters and help one another. We have developed our skills dealing with our clients from 85 different countries around the world. A high percentage of our clients face deportation back to their country of origin, some willingly and others not.

Being in prison presents many obstacles for our clients to sort out problems and deal with their issues. Whereas we take it for granted that we can make a phone call or go online to look something up or correspond with an organisation, prisoners have limited telephone access and no access at all to the internet. This means that even a minor issue can be almost impossible to deal with from inside without our help. Even with our help, many organisations in the public and private sector seem to have no understanding of the difficulties prisoners have in trying to put their lives on the straight and narrow. Many say they have never dealt with someone in prison before and they may hide behind data protection because they are inexperienced. Conversely some are very helpful and it is often down to the attitude of the person answering the call.

Where in the world do our clients come from?



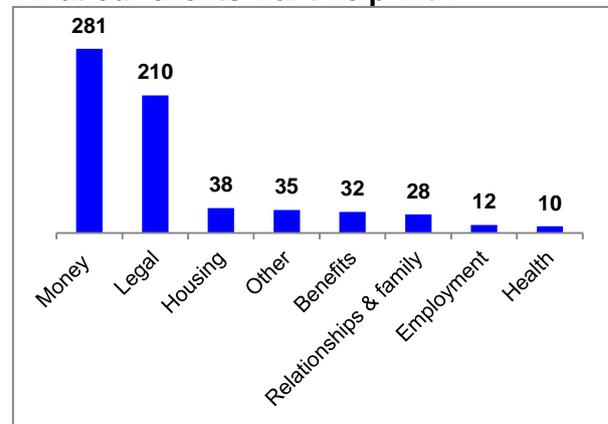
Levels of debt dealt with



We have seen a 36% increase in the number of advice sessions although strangely we have seen the exact same number of new prisoners in the second year as the first i.e.229. We are now seeing more repeat appointments when clients' issues are complex and they and their families need far more help and support. We wrote some 297 letters for and to prisoners and made 635 telephone calls lasting in total 2 days, 12 hours and 35 minutes. We also dealt with £419,357 worth of debt for 56 prisoners owed to 132 creditors. We were also able to help 79 prisoners with 91 organisations to sort out major issues and realise £57,702 of refunds of interest and charges, debt write-offs, tax refunds, etc. (Consumer - banks, building societies, credit cards, loans, etc.)

The major area of advice is around financial matters. Many prisoners are sent to prison without being able to organise their affairs or even collect their belongings before going to court and they often have no-one on the outside to help. Sorting out bank accounts and credit cards present problems in that many financial organisations do not have the processes in place to deal with someone who cannot phone, go on line or visit a local branch. The second main area is legal matters including getting property returned from other prisons, landlords and enforcement agencies, contacting solicitors and embassies, the Legal Aid Agency, etc.

What our clients want help with



Hand painted thank you card



We continue to receive very positive feedback from our clients and from the prison itself about how our help is making a difference to prisoners' wellbeing and indirectly to their families. We have received many thanks mainly verbal but also in writing even when prisoners have been released and deported. We have had phone calls from as far away as Brazil and emails from Sri Lanka.

"My fear is gone. Thanks to CAB. The tension and pressure on me was very high before visit to CAB. I am relief now" – Pius (Nigeria)

"I am very pleased with the support accorded me and certainly other prisoners with similar issues. I therefore have no reservations but to attest that CAB – HMP Maidstone provides an excellent service, and are polite, skilful and committed" – IF (Cameroon)

We would like to express our thanks and appreciation for the support and help provided to us by staff at HMP Maidstone, especially Angie who books our appointments and makes sure our clients attend on time.

Jo Woollacott & Richard Pellant – Prison Caseworkers

Money Advice - Changing Times and Changing Lives

Online applications for Benefits, Debt Relief Orders and Bankruptcy have increased the workload of Specialists and Volunteers in assisting clients who need additional support in completing such applications.

Many clients do not possess the necessary knowledge or skills, or have access to a computer or the internet, that would allow them to use online services without support.

The first online Bankruptcy application has been submitted for a client who, following a stroke, found themselves in financial difficulties. The client was not computer literate but the only way to submit their application was online. This was causing additional stress and worry as neither the client nor his wife could see a way forward. The only option was to give the client 100% support throughout the procedure.

A successful application was made and the client is now debt free.

Citizens Advice Maidstone has been recognised for its work by the Institute of Money Advisers who wish to use one of our case studies in their 2016 conference brochure.

The case in question involved a vulnerable single parent who had gained employment following a long period of home responsibilities. The client could not understand why, despite working, she was financially worse off or why her tax credits had been stopped.

Rent and council tax arrears were accruing and it seemed the harder our client worked the less money she had available. During the client's interview with a volunteer, it was identified that the client's tax code was incorrect resulting in the client paying £165.00 per month more in tax than she should have been paying.

A number of telephone calls later, we had secured a refund of £1,650.00 in tax and HMRC had accepted that our client's tax credit award should never have been suspended. This resulted in ongoing monthly payments and our client receiving a large back payment.

The client's life was transformed in a few hours and the smile on her face when she left was a huge boost to both me and our volunteer.

The work carried out at Citizens Advice Maidstone changes lives in changing times.

Rose Lovell MIMA (cert), Money Advice Specialist

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	£326,795	32	36	£9,077	£10,212
Income Gain	£440,864	106	158	£2,790	£4,159
Income Loss	£0	0	0	£0	£0
Reimbursements, services, loans	£17,125	23	26	£658	£744
Repayments rescheduled	£1,231	11	20	£61	£111

Welfare Benefits Advice

There has been a significant increase in enquiries to the bureau as the general public struggle to keep up with the many proposed and actual changes to the benefits system made under the present government.

Despite all this extra work, advisers at the bureau have managed magnificently and it has to be said that the standard of advice given has continued to improve, in both quality and detail. This is partly due to the

more systematic training now being offered in the bureau, but is mainly due to the dedication and professionalism of our volunteer advisers.

I would therefore like to thank all the advisers for their hard work and to offer them praise for their efforts and achievements. If volunteers sometimes think that we are demanding too much of them in insisting that advice is both correct and fully comprehensive, then this is because we have to recognize that our first priority is the effect our advice can have on the client, while at the same time ensuring we meet the new more stringent reporting standards demanded by Citizens Advice.

The bulk of enquiries for advice continue to come from Employment & Support Allowance (ESA) and Personal Independent Payment (PIP) applications, especially with the extra work caused by the transition from Disability Living Allowance (DLA) to PIP and we are also seeing increasing numbers of applications for Discretionary Housing Payment where clients struggle to clear rent arrears or seek to make up shortfalls in Housing Benefit as a result of the imposition of the bedroom tax or higher Council Tax charges.

We have also seen a considerable increase, by way of requests for Mandatory Reconsiderations and Appeals, in the number of challenges to Department for Work & Pensions (DWP) benefit decisions. Many of these appeals involve complex issues of nationality and residency qualifications. Nationally, something like 66% of all such challenges are successful, which in turn prompts more and more clients to issue challenges. The success rate where our bureau has helped in challenging decisions is 50% higher than the national average.

Throughout the year we have provided benefits training within the bureau and externally for front-line workers and volunteer advisers in partner agencies and the contract with the Multiple Sclerosis (MS) Society to give welfare benefits advice to MS sufferers and their carers continues. This project has been very successful and is greatly appreciated.

Advisers can take satisfaction from the knowledge that good benefit advice, of the quality now offered by the Bureau, can have an enormous impact on the lives of our clients. Helping clients to claim the benefits to which they are entitled can be the first step towards enabling them to take control of their lives in other areas, whether it be by reducing or avoiding debt, solving their housing problems by paying off rent arrears or by improving relationships through the removal of unnecessary stress from family life.

Anna Bobinska, 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	£36,966	£13,009	£49,975	43	19	£2,172	£2,630
Ongoing	£218,927	£81,548	£300,475	80	63	£3,852	£4,769

Housing Advice

For many of our clients change is the last thing they want but finding a solution to their complex situations can take time and imagination. The following case has not yet reached a conclusion but it illustrates the need to understand the legal position and how the client can argue their case. It also shows the value in considering fall back options as well.

Our client is 73 years old, and his partner died early last year. They owned their home outright and the land registry confirmed they held the property as tenants in common, 50% each. Our client's partner left her half to her 2 adult children. The children applied for an order for sale and a hearing date is awaited.

Our client wants to live in the property until he dies. The children's solicitor has said they will accept a financial offer in full and final settlement but our client does not have any capital to make an offer. Our client wanted to know if he has any chance of staying in the property?

Jointly owned properties are owned under a ‘trust of land’, governed by the Trusts of Land and Appointment of Trustees Act 1996 (TLATA 1996). The presumption is that if one joint owner no longer wants the property to remain in joint ownership, the property should be sold and the equity divided. Section 15 of TLATA 1996 sets out the matters that the court must consider when looking at an application for an order for sale, these matters are listed below along with some ideas about the sort of information someone opposing the application may wish to raise with the court.

- 1) The intentions of those who created the trust (Is there evidence of any agreement between the client and his deceased partner as to what should happen to the property if one of them died?).
- 2) The purposes for which the property is held (Originally this was to provide a home for the client and his partner. It was not for example, a buy-to-let investment. The property is still our client’s home).
- 3) The welfare of any child who lives in the property or might be expected to (not applicable).
- 4) The interests of any secured creditor (not applicable).
- 5) The circumstances and wishes of each of the beneficiaries who are entitled to occupy the property (Both parties would need to set out the implications/difficulties of selling or not selling the property).

Matters 1, 2 and 5 listed above are the areas where our client needs to make his case and so any evidence however small may well effect the court’s final decision. Our client was advised to look at old letters/documents and make notes of past conversations as well as detailing the circumstances as to how the purchase came about.

We also discussed the option of equity release, to see if this would enable him to buy out the children’s interest. He would need to consider the financial implications of this if he wishes to pass on his own share of the property. If an order for sale is made our client will need further advice about his housing options.

Christopher Turner, Housing Advice Specialist

Unique Clients	Outcomes
62	66

Employment Advice

The work we do at Maidstone Citizens Advice continues to change lives, and living conditions, through research and campaigns work as well as the medium of advice. The records we make of the work we do with clients feed in to national advice statistics and can prompt changes on a wider scale.

We have been aware for a long time in Maidstone that the nature of work locally – in bars and restaurants, in the care industry and seasonal farm work – is prone to abuse by employers who try to avoid paying their workers appropriately, and this year has shown the same pattern as the ones before. Due to careful recording of their work, our advisers’ contribution to the national statistics was picked up initially by Citizens Advice, and subsequently by The Observer and local radio. This all lends weight to campaigns such as those for a living wage, and a growing awareness that many people struggle to survive despite working in excess of 40 hours a week– sadly all too often they will not be paid even the new National Living Wage (itself still £1.05 below the UK Living Wage) as owners of sometimes surprisingly high profile “nice” cafes and bars improve their profits by short changing their workers. As we know from our records, it is frequently the more vulnerable workers who are cheated in this way, usually due to being unaware of their lawful rights. Often, the problem of pay will be revealed when they come to us with debt issues, or for information about whether they can claim benefits as their income is too low to live on. Our advice on what they should be paid, as well as how to claim it, not only changes their lives individually but also changes lives more widely as the impact of campaigns for better pay is felt – and hopefully fewer debt and/or benefit issues arise.

Tania Weber, Employment Advice Specialist

Unique Clients	Outcomes
58	64

Life-Changing Moments

It is often said that three of the most stressful events that can occur in anyone's life comprise death, divorce and moving home. These three topics all fall within the subject of family and relationships, an area that is within our generalist advisers remit.

These subjects are often very highly emotionally charged as they can involve dramatic changes to people's lives, not always for the better. There have been numerous occasions where one half of a couple has been told by the other half the night before that they no longer love them and want to be out of the relationship. The upset half can turn up for advice on how to deal with this potentially life-changing moment the following morning, in floods of tears, without having really thought through what they need to know in order to move forward.

It must be stressed that we are not relationship counsellors, nor are we mediators and we are also not legally trained. However, we can listen to the client's situation, and, initially we can offer advice on the various issues that should be considered, e.g. residence and maintenance for any children, how to financially split, future benefit entitlement, joint assets to be split, how to deal with any debts, where is everyone going to live. This will allow the client to consider what their ideal scenario for the future may be and give them a basis on which to start discussions with their other half.

We can also provide general advice on the divorce procedure letting the client know who can legally divorce, what are the grounds, whether legal aid is available, what are the court costs. In an undefended divorce without any ancillary matters to be resolved, we could provide support in completing the divorce petition, but if there are any outstanding issues, such as maintenance still to be resolved, we would suggest the client consulted a solicitor.

If there are children from the relationship that has broken down, we can offer generic advice on how to obtain a child arrangements order which will determine where the child(ren) live/s the majority of the time and what form the contact with the non-resident parent should take. We can also offer guidance on how the various schemes undertaken by the Child Maintenance Service operate if voluntary payments are not agreed.

It is often reassuring for our clients to be aware of what their home rights are. These can depend upon whether the couple is married, whether there are children, whether they are joint owners or tenants or whether the property is only in one person's name. We are unable to assist in achieving a final financial settlement, but can offer guidance on whether a client has any beneficial interest.

So if you are facing a life-changing moment, do not despair as Citizens Advice can offer free, independent, impartial and confidential advice to help you in picking up the pieces and moving on.

Sally Smith, Advice Manager

Admin

Another busy year has gone by and we in the Admin department continue to quietly toil away in our room at the top of the building at Bower Terrace.

Our small team comprises of four paid staff who receive invaluable support from a number of very capable volunteers.

We each have our own responsibilities, which include helping to make sure that the finances are in order and the staff get paid, looking after all incoming emails - be they clients in search of advice or general Bureau business, overseeing the annual Client Satisfaction Survey, providing administration for both our Solicitor and Accountant's Surgery rotas, organizing and administering both internal and external meetings as well as events such as our Annual General Meeting and the highlight of the social calendar, our Christmas lunch!

A considerable amount of our time is taken up providing support to other staff members and we are also the first point of contact for all telephone enquiries not requiring advice. Between them, Deb, Jack and Romy take minutes at the various Committee, Staff and Trustee Board meetings and provide support and back up to the Bureau's management team, whilst Bureau Co-ordinator, Paul, ensures the smooth day-to-

day running of our Service, oversees the Pension Wise project and deputizes for the Chief Executive in his absence.

As with any forward thinking organization, to ensure the continued efficient running and administration of the Bureau can be both a complex and involved process, which requires all of us to adhere to the ever changing needs of today's increasingly demanding business environment.

In order to achieve this, a number of components need to be put in place as the Admin function needs to be sufficiently robust to ensure the smooth running of day-to-day systems, whilst at the same time remaining flexible and adaptable enough in order to react to any changes or unforeseen circumstances which may arise.

We in Admin like to think that Maidstone Citizens Advice has got the balance just about right and that we are a team in tune with the needs and requirements of those who seek our assistance. We are also comfortable enough to cope with almost any unexpected development. In short, we are positive, proactive, and responsive individuals rather than inaccessible and authoritarian "ivory tower" bureaucrats!

The Admin Team

South East Regional Energy Champion

In the 3rd quarter of 2015 the Bureau was successful in its bid to support the role of a Regional Energy Champion covering the South East of the Country. This work is funded by OFGEM through Citizens Advice to support those Bureaux providing the Energy Best Deal Extra (EBDx) work. EBDx are face-to-face drop in's or appointments with clients providing them with energy related advice and support. This can take the form of any number of the following energy related enquiries:

- Energy Comparison
- Switching supplier/tariff/payment method
- Eligibility and application for a new boiler, loft or cavity insulation
- Benefit check for qualifying for Warm Homes Discount
- Bill/metering problems
- Priority Services Register
- Complaints to supplier/energy ombudsman
- Energy efficiency advice

The role of the Energy Champion specifically, is not to provide these one to one appointments for Bureaux but to enhance their delivery through training advisers and improving referral methods from outside partners. We have 4 Bureaux to support, Hastings 1066, Swale, Thanet and Tunbridge Wells. A key part of the training is improving reporting and recording into Petra, our in-house, on-line national database. The following table reflects both the pre and post training statistics when entering the client's information onto the system. By ensuring that all the appropriate fields are completed in Petra not only allows us to check the impact of energy switching sessions, but also monitor trends in advice needs for energy customers.

Pre Training

	Fuel Poverty Indicator	Local B Code	Enquiry Title	National Project Funder	Referred by	AIC Codes	Outcomes
v	36	9	48	44	1		
% of v	72%	18%	96%	88%	2%		
x	14	41	2	6	49		
% of x	28%	82%	4%	12%	98%		

Post Training

	Fuel Poverty Indicator	Local B Code	Enquiry Title	National Project Funder	Referred by	AIC Codes	Outcomes
v	5	6	6	6	4	6	2
% of v	83%	100%	100%	100%	67%	100%	33%
x	1	0	0	0	2	0	4
% of x	17%	0%	0%	0%	33%	0%	67%

Whilst knowledge around the ability to switch suppliers continues to improve, instances of suppliers not handling their customer's complaints does not seem to be declining, as can be evidenced from the latest OFGEM fine issued to Npower which has hit a record £26m. OFGEM is requiring Npower to pay £26m as a consumer redress package, following the supplier's billing and complaint handling failings. The money will be divided between some of the worst affected customers and charity. OFGEM has also agreed targets with Npower for it to further improve its billing and complaints handling. If Npower fails to meet these targets, it will stop proactive domestic sales activity and advertising until all are met. The funds that are made available to Citizens Advice come from such fines administered to suppliers, enabling us to support clients with their energy related enquiries.

Laura Mason, Regional Energy Champion

Research and Campaigns (Social Policy)

An analysis of all the social policy topics submitted to us shows a slight shift from last year, with a reduction in the percentage primarily relating to benefit but an increase in the number relating primarily to housing problems, including the payment of housing benefit. Some tenants encounter problems with disrepair and, if renting privately, the threat of retaliatory eviction if they complain.

Employment issues continue to be the largest area of social policy issues, with half of the social policy cases reported involving unlawful deduction of wages or clients not being paid the minimum wage. Possible discrimination because of pregnancy was also highlighted. We submitted two case studies to National Citizens Advice in response to their call for evidence in instances of unintentional consequences of employers paying the national living wage.

While help with money issues remains a major feature of client need at the Bureau, there are slightly fewer associated social policy matters this year, perhaps as a result of the new FCA requirements and regulations in respect of legal money lending, which appear to be having a salutary effect on the consumer money-lending market.

Citizens Advice has this year been investigating the consequences of Domestic Violence on victims' ability to manage their needs including housing, financial problems and debt issues. We submitted six case studies for inclusion, and this is reflected in the increase in the percentage of social policy discrimination cases. (Domestic violence is classified under discrimination in the Citizens' Advice information system).

Digital discrimination is not a discreet sector in the statistics as it occurs across several topic areas. A number of social policy issues have been highlighted where those who do not have access to IT are potentially discriminated against when dealing with authority. Clients are often required to complete essential applications on-line (such as housing benefit, tax credit and dealings with HMRC). Even applicants for bus passes for the elderly or blue badges are directed to a website and it is assumed that they have the skills and hardware in order to process the application. The impact on vulnerable clients can be substantial especially as some government agencies are taking longer to answer telephone enquiries, with a number simply directing individuals to their webpage.

This year we undertook a survey of 449 vulnerable clients, including clients of Maidstone Advice Services Partnership, to establish the scope of the issue locally. Of those surveyed, strikingly, 29% had no access to the Internet. We continue to bring these issues to the attention of the relevant authorities to encourage them to make provision for those who are digitally excluded within the Borough.

Unfortunately some of our clients continue to be victims or targets of scammers through telephone calls, cold calling or on-line sales. We refer all scams to Kent Trading Standards for legal action, as well as promoting scam awareness through our own publicity. This is likely to be a continuing area of work for us.

The percentage of clients with issues regarding the health services has also increased slightly with access to General Practitioners and mental health issues being the main problems - we are currently actively monitoring these client issues for social policy purposes.

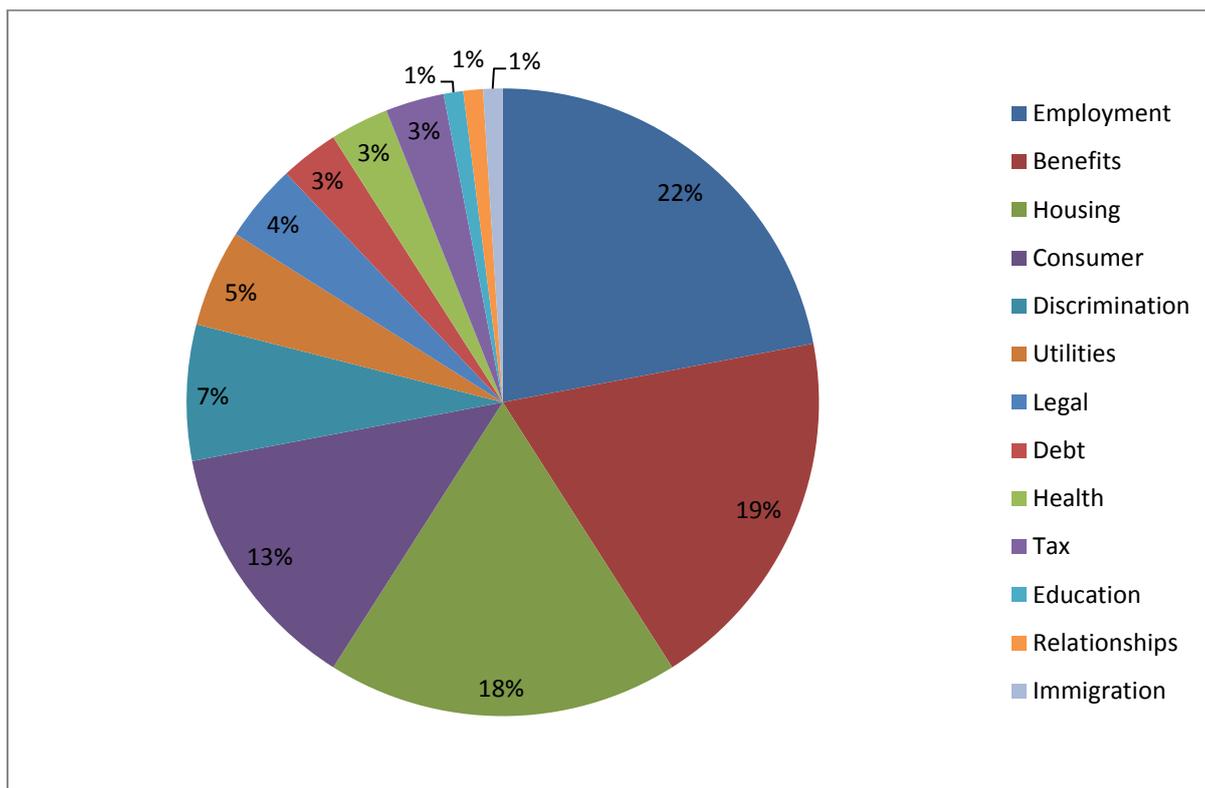
2015-6 has been a transition year for us. Since the start of 2016 we have been implementing the new Citizens Advice requirements regarding our submission of social policy issues to them. We are still required to record, collect and collate all instances of unfairness and injustice suffered by our clients but only submit case studies which support National Citizens' Advice "Calls for Evidence" to underpin their investigations, and also individual cases which might have a national impact. The intention is that local issues will be addressed either with a local campaign or by local action. In line with the new policy the team have had to make decisions about which social policy issues raised by advisors to submit to the national evidence database, which to retain locally and where a local campaign might be helpful and practicable.

During 2015 we researched and produced a report on the fees and charges of local residential letting agents, called Letting In the Light which was submitted to Citizens Advice as evidence for their national campaign, A Renter's Rights. Our report was also sent to Kent Trading Standards for their consideration. Sadly one of our key researchers for this ground breaking report, Duncan Bruce, has since died and we would like to express our sadness at his loss. His contribution to the report was invaluable and he will be missed.

The Research and Campaigns team is small but very active, as we hope you can see here. We need more volunteers to build this area of work and to meet demand. If you are interested, please apply!

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

Breakdown of Social Policy Issues by Area of Work at Citizens Advice Maidstone: 2015-2016



Assisting and Supporting Local Victims of Crime in Maidstone

“Life Changing Advice” – for the Most Vulnerable Victims of Crime in Maidstone

Our special project, funded by the Office of the Police and Crime Commissioner, enabled Maidstone Citizens Advice to work with the most vulnerable victims of crime in the borough. Key to the project's success was both its flexibility and ability to adapt to the complex needs of some of our most vulnerable residents.

Our support continued even where a victim did not want to report the crime or where a decision had been made not to charge or to terminate all criminal proceedings against the accused. The project developed a bespoke safety and support plan for each client, supporting their ongoing security as well as their emotional and physical wellbeing, self-esteem and confidence. At the conclusion of each case, each client received practical professional advice and future planning enabling them to access social networks as well as ongoing support. No one was left behind.

Thank you to everyone who submitted referrals and also to our partner agencies/organisations and especially Citizens Advice staff for their unwavering support and assistance, which has enabled us to provide such a professional, well rounded service.

Three clients with learning difficulties were able to make successful criminal injuries compensation claims. Vulnerable residents with mental health problems, made more challenging due to violence and fear, were given one to one support and secured professional help. Money has been recovered for elderly victims of scams; in one case the life savings of a pensioner was repaid. Total £21,000!

Client vulnerability made problems more complex; for example a client may present as a victim of a crime, which has caused depression or anxiety and this may prevent a vulnerable person from seeking or holding onto work or a victim from leaving their home. They may stop taking medication, feel too ashamed to see their GP or need mental health support. They may be terrified of going to court or dealing with officialdom. They may not know what benefits they can access; they may fall into debt and be in danger of losing their family home. ALL of these scenarios have happened to our clients and one client suffered every single problem.

I have received many great comments as well as feedback from clients, with the main response being: ‘I could not have done it without you’.

In summation, as a direct result of the help and support we have been able to offer them, a number of our clients have been able to regain control of their lives and confidentially move on thus preventing them from becoming a repeat victim and thereby ending the cycle.

Cally Gale, Independent Domestic Violence Advisor

Pension Wise

Maidstone Citizens Advice is one of 50 local Citizens Advice who have been delivering the government's Pension Wise service for over one year. Launched in April 2015, Pension Wise was a new guidance service set up to help people understand their options under the pension freedoms.

Maidstone Citizens Advice 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, Tunbridge Wells, Ashford, Canterbury, Dartford, Dover, Edenbridge, Folkestone, Gravesend, Ramsgate and Sittingbourne.

Our service is managed by Paul Hardy with Tania Weber coordinating staff training and quality control. Initially, we employed a team of 10 part-time specialist pensions Guiders, to deliver the contract and they were supported by 3 part-time administrators who coordinated the screening and booking of clients and appointments.

Maidstone Citizens Advice set up the new service, trained a team of staff, set up outreach locations and developed Quality Assurance policies in record time and to an exceptional standard. Clients appreciated

the opportunity to discuss their options face-to-face and receive straight answers to their questions, which they could understand and that were free from jargon.

The following is just a selection of the many positive client comments we have received:

Very good guidance.
Friendly and listened to my concerns.

Very clear explanation of all the options available.
Good follow up.

Great Service! Keep it simple.

I left the office feeling like I had lots of options and ready to explore them.

Very easy to talk to and informative and just very good at her job.

Very useful and informative service.
Many thanks

Great interview - pensions made easy!

Thank you for the advice. The lady was absolutely excellent!

We have also been successful in promoting the service directly to local companies and in April 2016, we were pleased to learn that our Pension Wise contract had been extended for an additional year.

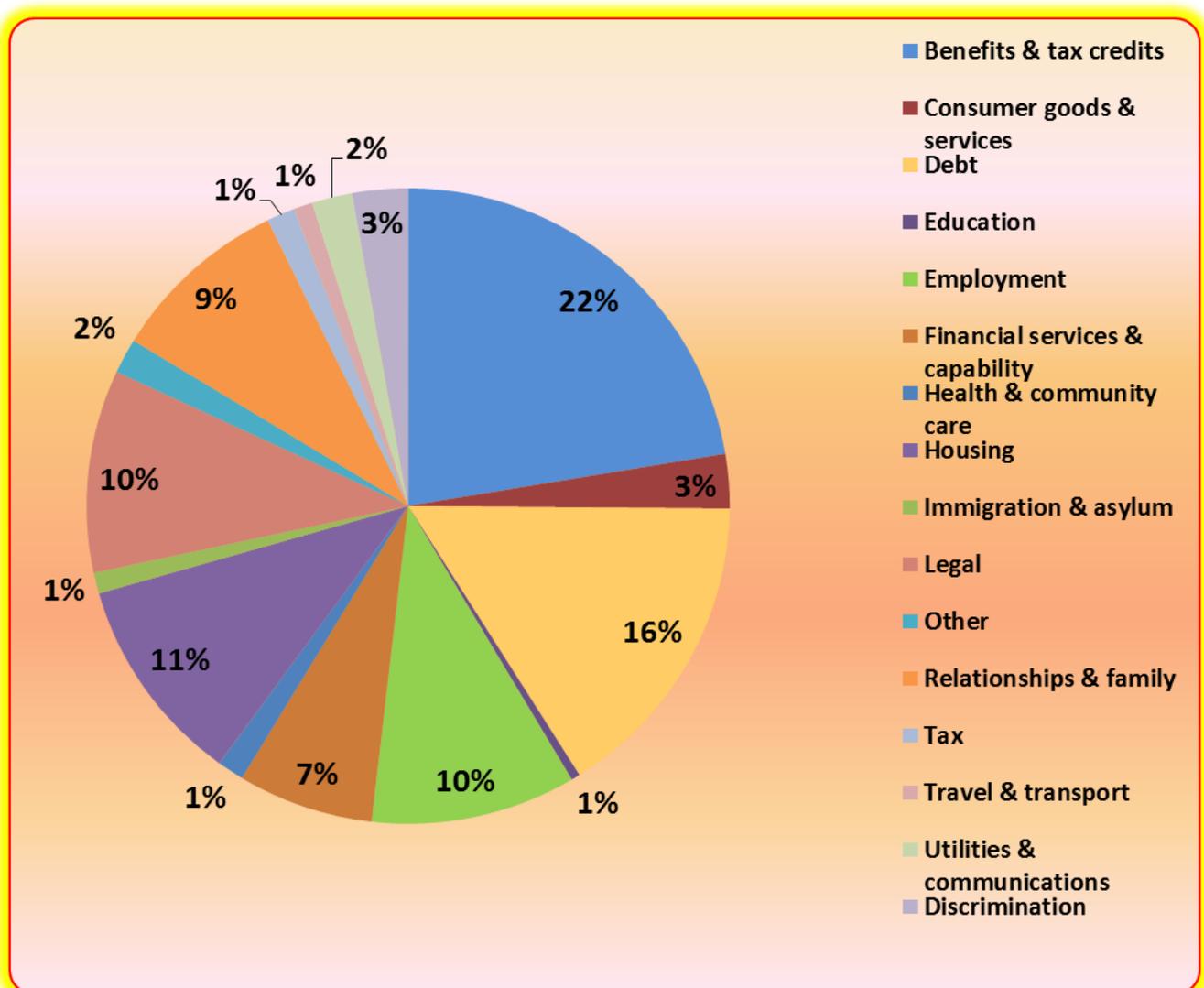
Nationally, people visiting Pension Wise are pleased with the guidance they are receiving with satisfaction ratings remaining consistently high and overall, for 2015/16, Pension Wise has delivered 61,200 appointments across the service in England, Wales, Scotland and Northern Ireland.

Statistics

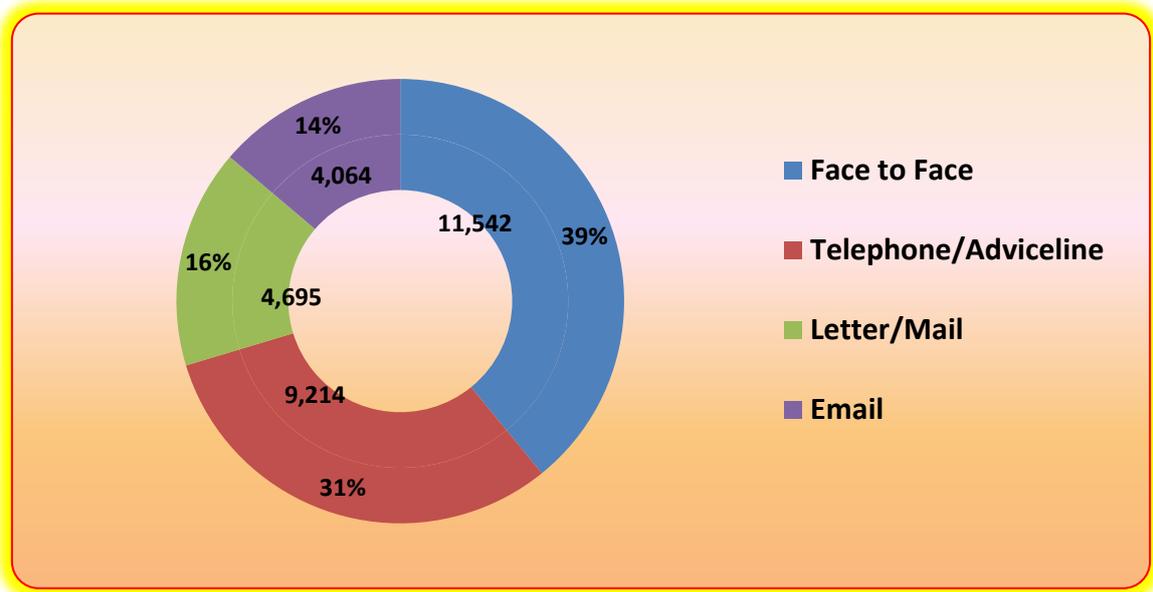
Clients:	8,950
Advice Issue Codes:	41,227
Client Contacts:	29,515
Enquiries:	8,784

	Client	Third Party
Face to Face	11,513	29
Telephone/Adviceline Phone	8,327	887
Letter/Mail	4,385	310
Email/Social Media	3,664	400
	-----	-----
	27,889	1,626

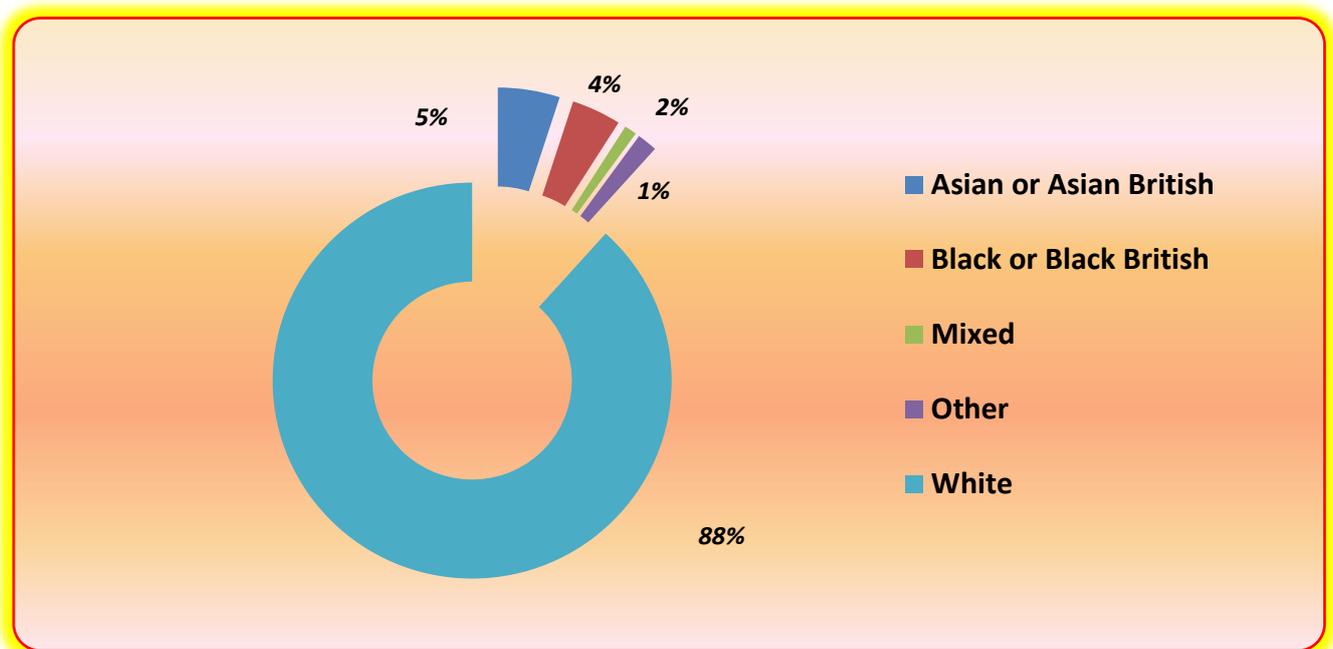
Breakdown of Issues



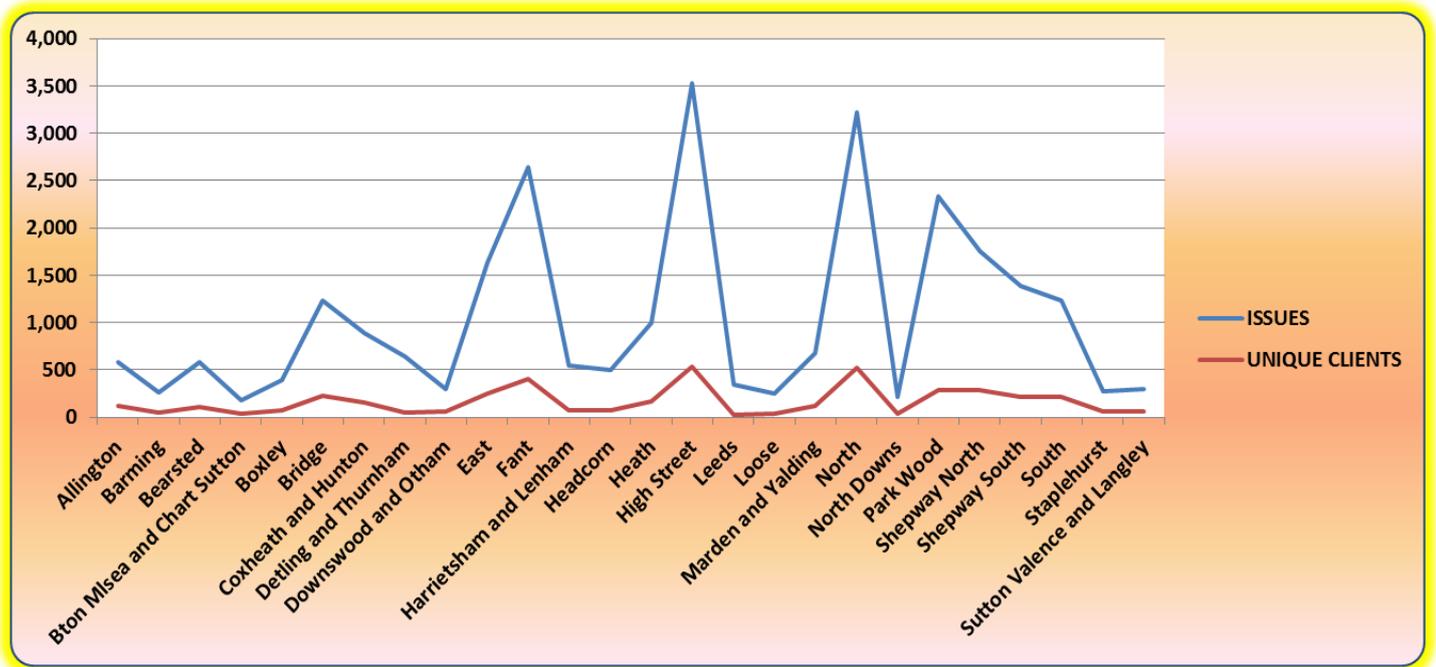
Total Contacts by Channel



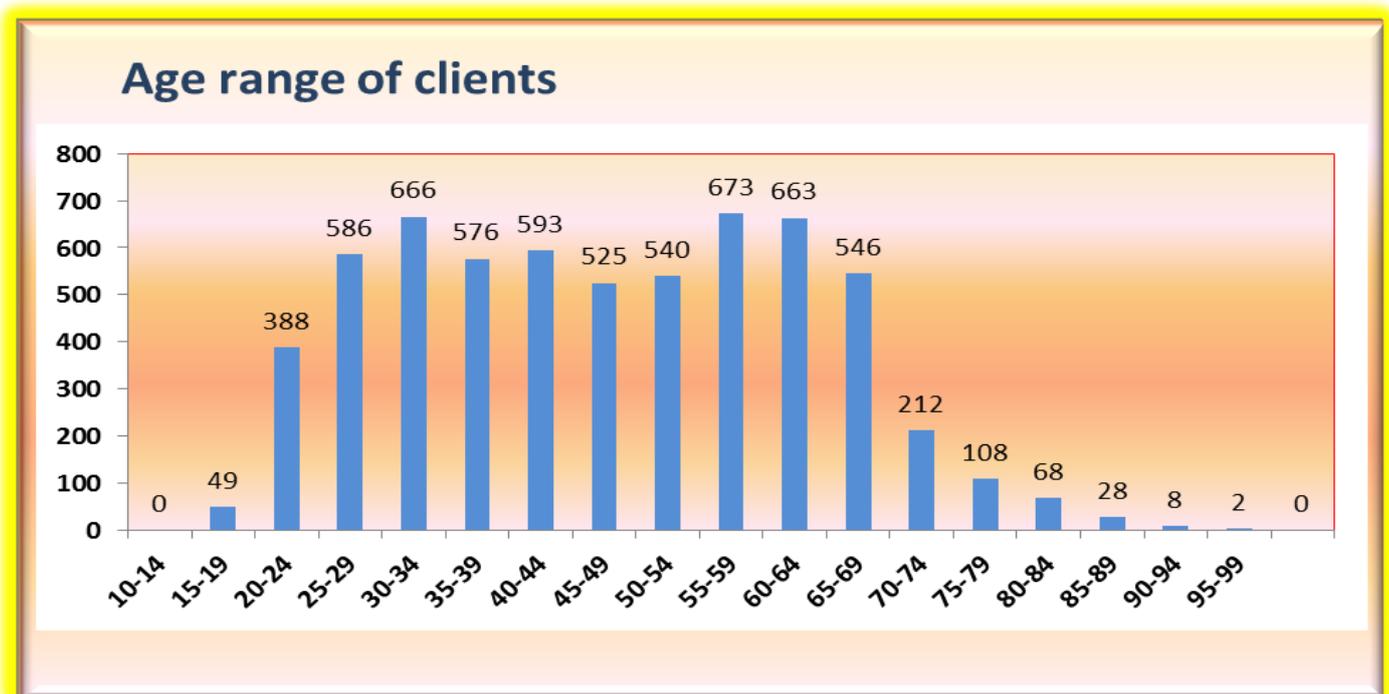
Clients by Ethnicity



Clients and Issues by Ward



Age Range of Clients



Outreach and Home Visiting

If, due to certain circumstances, the client cannot manage to come into the Bureau or the Maidstone Gateway, Maidstone Citizens Advice offers both Outreach and Home Visiting services to the residents of Maidstone.

Outreach sessions are held in Headcorn, Marden and the new premises at Fusion Healthy Living Centre in Parkwood. All venues experience varying levels of attendances by those clients who feel comfortable attending in their local area. When a client comes into either the Bureau or Maidstone Gateway, we ensure that a particular subject is dealt with fully and if there are multiple subjects the client is asked to return. However this is not the case when dealing with clients at an Outreach centre as, although you can ask the client to come back to the next session if needed, we try and fully advise a client on their needs at that particular time.

When we attend a home visit it is practical to deal with all necessary subject areas, as arranging multiple visits to a client who has either severe mobility or mental health issues is inadvisable. We always attend such a visit with a chaperone and I am extremely grateful to all the volunteers who have accompanied me on these visits.

Although some of these sessions can be quite complex, there is a reward to be had when the client demonstrates that they feel much better for having spoken to us. The convoluted nature of these visits also helps to maintain your knowledge on a wide range of topics and no two clients are the same, whether it be a benefit entitlement check or debt advice and as a result, one thing you can definitely say is that it is never boring!

Heather Hardy, Home Visiting & Outreach Adviser

Training

Advice changes lives not only for the client. Maidstone Citizens Advice could not function without its skilled and dedicated volunteers, many of whom would agree that helping clients and the wider community has enriched their lives and in fact been revelatory in discovering how others' lives are lived. Some have also discovered answers to their own predicaments.

There is no one profile for an adviser, but fortunately none come fully formed (or the training function would be redundant), and we are constantly seeking new recruits for the myriad roles within Bower Terrace as various projects are launched.

The training remit covers the whole spectrum of a volunteer's life with us, from initial recruitment to post qualification training to further enhance their skills. Where we have identified barriers to recruitment and retention we have amended our initial training plan to become more flexible and tailored to the individual's needs, but maintaining the emphasis on commitment to the bureau and client. New challenges and roles also mean that we can encourage volunteers who may not need the in-depth knowledge and experience required for the traditional advisor role, allowing them to become qualified more quickly, even if they are not able to stay with us for as long, which is ideal for many students and new graduates who want to help their communities but cannot make long term commitments. All our trainees gain new skills which can transform their lives and chances of employment, while we benefit from their energy and enthusiasm.

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 had felt for many years that I would like to work for Citizens Advice and was delighted when I eventually had the time to offer and was accepted as a volunteer. Of course anyone working for Citizens Advice, in any capacity, will be doing so for the benefit of the clients and there is a huge satisfaction especially when it is clear that the advice given is going to make a significant difference to their life. As well as this, I am using my little grey matter (such as it is), nothing stands still. There are constant changes in government policy, the law etc. as well as how we are required to carry out the processes to satisfy Citizens Advice.

The work offers variety; seeing clients at the Gateway and Bower Terrace as well as telephone and email queries. This year I have had the opportunity to assist with training which has been brilliantly set up by Pauline Wright for volunteers new to the bureau. It is fascinating to gain an insight into the skills each member brings. Recently I have occasionally been asked to act as lead advisor at the Gateway. Thankfully this does not involve duties covered by the supervisor but still keeps me on my toes checking the queue, trying to make sure clients are kept informed of likely waiting times as well as the usual role of advisor.

I have certainly noticed a change in advising over the past few years. It seems as if simpler queries can be answered by looking on line, so the ones we are asked to help with are often more complex. When I first started, most involved problems were passed to specialists under a scheme run by what was then called the Legal Services Commission and is now the Legal Aid Agency. Now generalist advisors must do their best with guidance from the specialist staff, who are always very informative and willing to pass on their knowledge, without which we would feel very inadequate but sometimes it still seems like a steep learning curve!

Challenges included, I thoroughly enjoy my time at Citizens Advice which is entirely due to the pleasant working environment and the wonderful support from everyone who works at the bureau.

Joan Curtis – Volunteer

I joined the Maidstone bureau as a volunteer in the spring of 2013, having taken early retirement at the end of 2012 after just over 40 years with BT. Others I'd spoken to who worked within Citizens Advice, and the Maidstone bureau in particular, had talked about the service and I thought that it may be just the challenge I was looking for, giving me the opportunity to work within the voluntary sector as part of a team whilst learning and developing new skills.

As I reflect on my first 3 years with the bureau, I now realise (as my wife, who's a community nurse, had already told me) what a sheltered existence I'd lived for all those years within a large multi-national organisation, never really appreciating the wide range of life changing issues people face on a day to day basis and how Citizens Advice can help and empower them to address those issues.

Without doubt, the greatest reward a volunteer adviser can get is helping clients in real time, whether it be securing additional benefits (sometimes with backdating in the hundreds if not thousands of pounds ... I must admit I did celebrate with the client that day!), addressing issues with creditors / bailiffs, getting parking fines dropped / reduced, etc. In addition to this, knowing that clients feel empowered and have taken action after seeing us is great but something we rarely get to see, unless the client comes back or writes to thank us.

So, does working as a volunteer adviser at Maidstone tick my boxes of three years ago? I'm pleased to say that it does and I feel privileged to have been welcomed as part of such a great team – thank you!

Steve Jones - Volunteer

Our Bureau Family - Social and Recreation

Throughout the year, the Bureau has both attended as well as hosted a number of very successful social events in and around the borough of Maidstone.

As you can see from the pictorial evidence overleaf, these include our traditional attendance at the Maidstone Mela, where despite the poor weather, thousands congregated in Mote Park to enjoy a free festival showcasing the best of music, food and dance celebrating the ethnic diversity that exists within the borough of Maidstone.

In December we attended Oakwood House Hotel where we enjoyed a delicious four course Christmas lunch.

So far this summer, we have organized a three mile ramble, beginning and ending at the Dirty Habit public house in Hollingbourne and a very successful bar-b-que, held at the rear of the Bureau, where we were blessed with good food, good company and glorious weather.

Maidstone Mela 2015



Christmas Lunch 2015



Summer Ramble 2016



Summer Bar-b-que 2016



Client Comments from 2015 Satisfaction Survey

A total of 857 clients were surveyed, from whom 287 comments were received. The vast majority of these (239) were positive and a selection is shown below:

Very kind
and
understanding

Went above and beyond to help, referred me to the correct people to assist me in future and made sure my main concern was a priority very satisfied!

I came into get advice today I have had trouble sleeping recently now after the visit I feel more relaxed

My problems dealt with in a nice friendly manner

The lady we saw was very helpful and we are pleased with the service.

Helpful patient and thorough advice received and clear understanding of situation

Amazing, so much time spent with me. Great people. So helpful. I am very surprised at the level of help and information they have given to me.

Very patient, dealt with quickly and very helpful.

The less positive comments were mainly on the subject of experiencing difficulty getting through on the telephone or protracted waiting times when attending our Service in person for an appointment. Examples of such can be found below:

Third attempt to get through on phone.

Made 5 phone calls before getting through

Had to try a number of times to get answer

Phone lines, no answer so no way to leave a message or book a home visit as a carer had arranged someone to look after my son

A bit difficult, I came in the morning and left in afternoon because of many people.

Trying to access service for a week

I had to wait for over 2 hours

Client Satisfaction Survey October - December 2015

1. How easy did you find it to access our service?		2. How did you contact us this time?	
Very Easy	82.5%	Visit Bower Terrace	30%
Fairly Easy	15%	Visit Maidstone Gateway	42%
A Bit Difficult	2%	By telephone	27%
Very Difficult	0.1%	By a Home Visit	-
No Answer	0.3%	By e-mail	-
		No Answer	0.3%
3. How happy are you about where you came to see us?		4. How happy are you about the times we are open?	
Very Happy	69%	Very Happy	68%
Fairly Happy	15%	Fairly Happy	28%
Unhappy	0.3%	Unhappy	0.8%
Very Unhappy	0.7%	Very Unhappy	0.1%
No Answer	15%	No Answer	2.5%
5. How long did you wait?		6. How happy are you about the amount of time you had to discuss your problem?	
Upto Half Hour	59%	Very Happy	86%
Half to One Hour	18.5%	Fairly Happy	12%
One to Two Hours	11%	Unhappy	0.1%
Two Hours or more	5.6%	Very Unhappy	0.3%
No Answer	6%	No Answer	2.2%
7. Was the information you received easy to understand?		8. How useful was the advice you received?	
Very Easy	79%	Very Useful	81%
Fairly Easy	19%	Fairly Useful	16.5%
A Bit Difficult	1.4%	Not Very Useful	0.5%
Very Difficult	0.1%	Useless	0.2%
No Answer	0.7%	No Answer	2%
9. How well did the advisor understand you and your problem?		10. Do you now feel more confident about dealing with your problem in the future?	
Very Well	88%	Yes	93%
Good Enough	11%	No	3%
Not Really	0.4%	No Answer	5%
No Answer	0.7%		
11. Overall, how happy are you with the service that you have received?		12. Do you consider that you have a disability?	
Very Happy	84%	Yes	23%
Fairly Happy	12%	No	71%
Unhappy	0.5%	No Answer	5.5%
Very Unhappy	0.1%		
No Answer	3%		
13. If yes, were reasonable adjustments made to deal with your disability?		14. Would you recommend using the CAB Service to others?	
Yes	40%	Yes	96%
No	6%	No	0.2%
None Required	39%	No Answer	3.7%
No Answer	15%		
15. Would you use the CAB Service again?		16. Had you occasion to complain about service?	
Yes	95%	Yes	5%
No	1%	No	85%
No Answer	4%	No Answer	10%
17. If yes, was the complaint dealt with to your satisfaction?			
Yes	27%		
No	2%		
No Answer	71%		

MAIDSTONE ADVICE SERVICES PARTNERSHIP



WORKING TOGETHER
MEETING YOUR NEEDS



**Kent
Police**



**J PAUL GETTY JNR
CHARITABLE TRUST**

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