

Citizens Advice Maidstone

a registered charity



Holding Your Hand, Strengthening Your Grip

Annual Report
2016/17

Free Confidential Impartial Independent

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

Below is a redacted copy of a thank you letter, sent to us by a client in receipt of help with their benefit entitlement. The letter illustrates the kind of impact that the work we do has on people and by extension, society at large:

Dear [REDACTED]

July/Aug 17

I can't believe it - I HAVE BEEN AWARDED PIP. You said I would but I didn't actually believe it would really happen.

They didn't even visit me, which was a huge relief and it was back-dated to March, which was when [REDACTED] first brought me to see you.

I have brought my rent up to date, paid my friend back all the money that my friend

loaned me, brought my Council Tax up to date and ordered some shopping from Tesco. I cannot tell you the relief I feel after such a long time of worrying about money owed, rent being paid and worrying that I should have to move.

This has only been possible because of you. I cannot express how grateful I am for everything that you have done for me.

It is without exaggeration that I can say you saved my life.

THANK YOU [REDACTED] *

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

The Service aims:

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

GENERALIST ADVICE

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

SPECIALIST ADVICE

Debt Housing Employment Welfare Benefits

Acknowledgements

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

Our special thanks go to: Members & Officers of Maidstone Borough Council Kent County Council DWP (PensionWise) Golding Homes Multiple Sclerosis Society Henry Smith Charity Trust HMP Maidstone Citizens Advice Central Office staff Berry & Lamberts LLP for arranging the Solicitors' rota All Solicitors who participate in the rota Wilkins Kennedy Chartered Accountants for arranging the Accountant's rota All Accountants who participate in the rota Mid-Kent College for allowing us to use their premises to hold meetings of our Trustee Board	Financial Support was received from: Hillier Trust Chart Sutton Parish Council Cobtree Charity Trust Staplehurst Parish Council Headcorn Parish Council Marden Parish Council Roundabout Luncheon Club Donations from the public, clients and staff
	As ever, we would like to extend our grateful thanks to Lady Judy Buckley for all the time, hard work and dedication invested by her in ensuring that the Citizens Advice Maidstone website is informative, accurate and up-to-date.

MAIDSTONE CITIZENS ADVICE BUREAU

NOTICE OF ANNUAL GENERAL MEETING

to be held at the Town Hall, High Street, Maidstone ME14 1TF
on Monday, 25th September 2017 at 7pm

A G E N D A

1. Apologies for absence
 2. Minutes of the Annual General Meeting held on 12th September 2016
 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 Dinesh Khadka and Mr Michael Fitzgerald MBE and re-election of Mr John Cobbett and Mr Ivor Owen to the Trustee Board
 10. Presentation of Trustee Board members
 11. Guest Speakers, Ms Michele Shambrook, Director of Operations & Mr Steve Whitehead, Director of People and Equality at Citizens Advice
Vote of thanks – Mr Ian Park
 12. Presentation of Bureau Chairman's Report
 13. Presentation of Chief Executive's Report
 14. Closing Remarks by Honorary Chair
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There will be a short meeting of the Bureau Trustee Board immediately after the Annual General Meeting on 25th September 2017 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 12th SEPTEMBER 2016 AT THE ARCHBISHOP'S PALACE, MAIDSTONE

PRESENT:

Trustees: Cllr Mr R Bird, Mr I Owen, Mr J Cobbett, Mrs W Tull, Mrs J Gibson, Cllr Mrs M Ring

Members: Mr A Turner, Mrs A Bridge, Ms E Bennett, Mrs G Ledger, Mrs G McKellow, Mrs H Hardy, Mrs I Muggeridge, Mrs J Woods, Lady J Buckley, Mrs L Bessant, Mr M Ford, Mr M Dickson, Mrs M McGiveron, Sir M Buckley, Mrs M Langley, Mr P Bolton, Mrs R Cox, Mr R Bennett, Mrs S Malhotra, Mrs P Cooper

Non-members: Mr J Clark, Mr P Hardy, Mr I Park, Miss D Woodroff, Mrs R Phillips, Mrs R Lovell, Mrs J Woollacott, Mr R Pellatt, Mrs L Mason, Mr H Clark, Cllr Mr B Vizzard, Mr S Malhotra, Mr P Ledger, Mrs A Bobinska, Mr D Khadka, Mr B Manning, Mrs J Banister, Mr G Turner, Mrs C Judd, Miss S Russell, Miss S Ahern, Mrs C Gale, Mr P Gosling, Mrs T Weber, Miss S Smith, Mr C Lack, Mrs J Thomas, Mr C Leigh-Dunmore, Mr D Fowle, Mr P Julier, Mr K Scott

1. APOLOGIES FOR ABSENCE:

Apologies were received from, Mr S Cook, Mrs S Hawkins, Mrs G Mulcahy, Ms S Pugh, Mrs J Beer, Sir D Steel, Mr M Jones, Mrs D Evans, Mr J Cross, Mr R Piercy, Mr J Wilkins, Mrs N Ranger, Cllr Mrs C Robertson, Mrs L Dalton, Mr P Woodward, Mrs A Monk, Mr T Jackson, Cllr Mrs V Springett, Mr J Stewart, Mr R Nash, Mr G Morrison, Mr W Cornall, Ms G Harvey, Ms A Breese, Mr R Tedman, Cllr Mrs W Hinder, Mrs E Scutt, Ms S Smith, Mrs C Renshaw, Cllr Mr J Perry, Ms Z Grzymala, Mrs S Hibbard, Mrs K Coleman, Mr J Pollitt, Mr C Turner, Mrs L Sayer, Mr C Barlow, Mr J Scarborough, Mrs C Smith, Mrs P Garrett, Mrs S Burdon, Mr S Jones, Mr P Taylor, Mrs J Curtis, Mrs L Mitchell, Mr M Sharples, Mr R Raymont, Mr C Bassant, Mr R Snook, Cllr Mr P Garten, Ms H Whately MP, Ms A Newey, Mr G Hunt, Ms H Grant MP, Mr M Hinton, Ms S Jones, Mrs A Pentecost, Ms M Shambrook, Mr P Taylor, Mr J Plunkett, Ms D Eaton, Mrs L Green, Mrs J Luker, Mrs C Bouwens, Mr I Wedgewood, Cllr Mr M Hemsley, Mrs C Underwood, Mrs J Smith, Mrs B Mitchell, Mrs A Horne, Mr D Randall, Mrs L Randall, Mrs B Lloyd, Cllr Mr P Carter, Mr M Blaber, Mr N Yandle, Mrs P Greenstock, Mr C Marshall, Mrs S Speller, Mr M Carney, Mrs S Brown, Ms L Savoury, Mrs S Middleton, Mrs P Dale, Mr C Collins, Cllr Mr D Pickett, Ms K Salisbury, MHA MacIntyre Hudson Accountants, EMD Law LLP Solicitors

2. MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 21st SEPTEMBER 2015

It was proposed by Mr I Park, seconded by Mr J Cobbett, and agreed that the minutes of the Annual General Meeting held on 21st September 2015 be accepted as a true record and they were duly signed.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

Cllr Mr R Bird commented on the comprehensive nature of our 2015/16 Annual Report and commended it to all those present at the Meeting.

5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS

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

It was recommended that we continue with our current accountants, Messrs Day, Smith & Hunter, as their rates are relatively modest and the work that they carry out is conducted to a high standard.

It was agreed that the Annual Accounts and Report of the Auditors be accepted.

6. APPOINTMENT OF AUDITORS

Those Members of the Charity who were present, voted unanimously to continue working with our current accountants, Messrs Day, Smith & Hunter and agreed that they be appointed as auditors for the coming year, remuneration to be fixed at the next Finance Committee meeting.

7. ANY OTHER BUSINESS

It was noted that in the short-term, our finances are subject to scrutiny from all sides and the Chair was asked whether we knew if this was likely to continue.

Cllr Bird explained that as the vast majority of organizations are subject to similar investigation, it was difficult to predict however, he hoped that all our funders appreciated what an effective organization we are. With the help of a team of dedicated staff and volunteers, the Chief Executive, Mr Malhotra, is able to repeatedly re-invent our Charity and doing so, enables us to continually meet and in some case exceed the demands and requirements of current and future funders.

Discussions with the local authority are ongoing and it is hoped that when deciding on levels of funding, they will take in to consideration the work that we do and the potential that we have to offer.

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

The Chair of the Bureau's Trustee Board, Cllr Mr Rob Bird, handed over the Chair of the AGM to The 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. Cllr Butler 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 working in Medical Services and the Treasurers Department of the National Coal Board which became British Coal.

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

9. PROPOSED RE-ELECTION OF TRUSTEES

Cllr Mr R Bird and in absentia Mrs S Hawkins 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.

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 2016/17 are: Cllr Mr R Bird, Mrs S Hawkins, Mr J Cobbett, Mrs W Tull, Mr I Owen, Mr S Cook and Mrs J Gibson with 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: Ms S Smith (Paid Staff), Mrs H Hardy (Voluntary Staff) and Mr S Malhotra (Bureau Chief Executive and Company Secretary).

11. PRESENTATION OF BUREAU CHAIRMAN'S REPORT

Cllr Mr R Bird reported that the number of people presenting with complicated issues that need our help is increasing. Some require just a simple piece of advice whilst others have more complex queries involving such things as unscrupulous landlords, difficult employees or plain old fashioned bad luck.

However, no matter what issue(s) the client presents with, Citizens Advice Maidstone is here to address them all and we should be extremely proud of all those staff, both paid and volunteer, who contribute to delivering that promise.

At this point, the assembled throng registered their appreciation of the efforts and achievements of Citizens Advice Maidstone by a spontaneous round of applause.

In summation, Cllr Bird thanked his fellow members of the Trustee Board for their continued support and acknowledged the accomplishments of his predecessor as Chair, Sir Michael Buckley.

12. PRESENTATION OF CHIEF EXECUTIVE'S REPORT

This is Mr Malhotra's 19th Annual General Meeting as Chief Executive of Citizens Advice Maidstone. His first, back in 1998, took place just three months after he joined the Bureau and was, to say the least, nerve-racking.

In those days, funding was considerably more straight-forward and our relationship with Maidstone Borough Council was as amicable as the one that we currently enjoy.

Today, Citizens Advice Maidstone is by far the busiest Bureau in Kent although we are still unable to help as many people as we would like.

As a result, in an effort to reach all corners of our Borough, we now operate according to a complex business model involving a number of external funders. This allows us to offer a holistic service throughout the region, although in order to attract the necessary financial backing, we are required to re-invent ourselves on a regular basis.

We have been successful in obtaining external revenue from a number of sources including the John Paul Getty Jnr Charitable Trust, Maidstone Multiple Sclerosis Society, Kent County Council, Morrisons and Santander. We used to also receive money for the provision of specialist housing advice from Maidstone Borough Council, who were one of only five councils throughout the country to make such a provision, sadly for the past two years, this funding has been withdrawn.

Our Service is delivered from two venues, our offices in Bower Terrace and the Maidstone Gateway. However, the Gateway will shortly close for refurbishment and not re-open until the spring of 2017. In the meantime, we will take up temporary residence in a shop front in the Mall shopping centre (opposite Kikiland Playcentre) that can accommodate just two advisors who will operate on an 'appointment only' basis.

On the whole, clients presenting with simple queries are a thing of the past and the issues that our advisors are now faced with on a daily basis are both complex and wide-ranging.

Those who seek assistance from us are some of the poorest and most disadvantaged in our society and since the economic downturn in 2008, long-term funding has become more and more scarce.

Consequently, Mr Malhotra requested that those present help spread the word by discussing the issues raised with their co-workers and external contacts. Alternatively, they can contact him to arrange a visit to the Bureau in order for them to see for themselves the kind of work we do and the impact that it has on local residents.

It is not all doom and gloom however and the Bureau has many friends, as evidenced by this evening's assembled throng and we continue to seek funding whenever and wherever we can – we will never turn anyone away.

In summation, Mr Malhotra thanked the Mayor, Trustees, Volunteers and paid Staff for their support over the previous year. Heart-felt thanks were also extended to Maidstone Borough Council, whose unwavering support allows Bureau management to look to the future with a modicum of confidence.

Finally, a special tribute was paid to Lady Judy Buckley for all the time and hard work that she continues to invest in ensuring that the Citizens Advice Maidstone website is accurate, up-to-date and relevant.

Here's to another 20 years!

13. INTRODUCTION OF AND PRESENTATION BY GUEST SPEAKER

The Mayor of Maidstone, Cllr Derek Butler, introduced Mr Dennis Fowle, President and Editor-In-Chief of the Downs Mail stable of newspapers.

Mr Fowle is the founder of the Downs Mail, which started life as an eight-page newspaper known as the Bearsted Mail in April 1997 and has served as both its Editor-in-Chief and Chairman and is now its President.

In September 1998, in an attempt to reflect its wider audience, the paper was rebranded as the Downs Mail and in the same month the privately-owned publishing company, Mail Publications Ltd was set up. By the end of that year, the paper was regularly running to 32 or 36 pages and classified advertising was really taking off, affording local traders a local medium to reach the local public.

By 1999, the Downs Mail was regularly running to 48 pages and contained all the features of a traditional local newspaper eg. deep local news coverage, sport, obituaries, a crime page, a church page and a letters page, all thanks in no small part to an ever increasing revenue stream received from advertising.

Growth continued into the new millennium and by the autumn of 2000, a second edition of the Downs Mail was produced covering the whole of the Weald of Kent situated in the Borough of Maidstone.

By early 2001 the Downs Mail launched its first website, which helped to support a highly successful campaign for a pedestrian bridge to be built over the A249 at Detling after the death of eight-year-old Jade Hobbs and her grandmother as they crossed the road to buy sweets in the village.

By late spring of 2002, a third edition of the newspaper, covering the urban area of Maidstone, was launched. The Downs Mail now covered practically every private and business address in the Borough of Maidstone with a total of 63,000 copies, reaching more addresses by far than any other newspaper in the Borough.

That same year, Mr Fowle was awarded Kent campaigning journalist of the year for the Jade Bridge campaign and the newspaper won Maidstone Neighbourhood Watch's annual award for its contribution to the fight against crime in the area.

Between 2003 and 2005, the Downs Mail continued to grow in both size and strength and in 2006, Maidstone Borough Council selected the paper to include 'Borough Update', its bi-monthly eight-page newsletter.

At the end of 2008, Mr Fowle, retired from full-time duties after a career of almost 60 years in journalism and at that year's Kent Journalist of the Year awards, he was honoured for his 'Lifetime Achievement.'

Mr Fowle's daughter Claire Procter, who launched the newspaper with him back in 1997, became the new Chairman and in September 2009, under her leadership, the first Malling edition of the Downs Mail was distributed and was well received by readers and advertisers alike.

Subsequently, the Downs Mail has both developed and succeeded throughout the economic downturn and continues to produce copy that is well received and widely read, resulting in maximum exposure and positive responses from and for advertisers.

In 2011, all editions of the paper were made available to read online and the new web site was launched in the summer of 2013.

14. VOTE OF THANKS

Mrs L Mason thanked Mr Fowle for his presentation and both he and the Mayor were presented with a small token of the Bureau's appreciation for contributing to our AGM.

15. CLOSING REMARKS BY HONORARY CHAIR

The Mayor, Cllr Derek Butler, pointed out that this was the 76th Annual General Meeting of Citizens Advice Maidstone and that one can only imagine what those first few meetings during the height of World War Two must have been like.

He concluded by thanking everyone for an enjoyable and informative evening.

There being no further business, the meeting was closed at 8.15PM.

Trustee Board 2016-17

President: The Deputy-Mayor of Maidstone, Cllr David Naghi

Elected Members:

Mr R Bird: *Chair*

Mrs S Hawkins: *Vice Chair*

Mr J Cobbett: *Hon. Treasurer*

Mrs W Tull

Mr I Owen

Mrs J Gibson

Mr S Cook

Co-opted Members:

Cllr Mrs M Ring: Maidstone Borough Council

Mr D Khadka

Mr M Fitzgerald MBE

Bureau Representatives:

Chief Executive: Mr S Malhotra

Volunteers: Mrs H Hardy

Paid Staff: Ms S Smith

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

Bureau Staff 1.7.16 – 30.6.17

Paid Staff

<i>Chief Executive:</i>	Mr S Malhotra
<i>Service Manager - Projects:</i>	Mr I Park
<i>Advice Manager:</i>	Ms S Smith
<i>Bureau Co-ordinator</i>	Mr P Hardy
<i>Supervisor Electronic Digital Project:</i>	Mrs L Mason (<i>to Dec 2016</i>)
<i>Energy Best Deal Champion:</i>	Mrs H Hardy (<i>from Apr 2017</i>)
<i>Housing Adviser:</i>	Mr C Turner
<i>Money Advisers:</i>	Mrs R Lovell, Ms S Ahern
<i>Welfare Benefits Caseworker:</i>	Mrs A Bobinska
<i>Employment Advice Caseworker:</i>	Mrs T Weber
<i>Independent Domestic Violence Adviser:</i>	Mrs C Gale (<i>to Aug 2016</i>)
<i>Outreach Adviser:</i>	Mrs H Hardy (<i>to Jan 2017</i>), Mr C Turner (<i>from Jan 2017</i>)
<i>Prison Outreach Caseworkers:</i>	Mr R Pellatt, Mrs J Woollacott
<i>Prison Outreach Administrator:</i>	Miss S Russell (<i>to March 2017</i>)
<i>Pension Wise Guiders:</i>	Mr P Gosling, Mr G Turner (<i>to May 2017</i>), Mr C Barlow, Mrs K Coleman, Mr B Curtis, Mrs C Judd Mrs T Pragnell (<i>from May 2017</i>)
<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

Mr I Wedgewood	Mrs A Horne	Mr P Taylor	Mr M Ford	Mrs S Hibbard
Mrs A Monk	Mrs L Mitchell	Mr C Collins	Mrs S Middleton	Mrs L Sayer
Mr G Morrison	Mr J Stewart	Mrs B Lloyd	Mr D Cook	Mr P Woodward
Mrs J Curtis	Mr M Carney	Mrs C Bouwens	Mrs C Smith	Mrs S Rudd
Mrs B Mitchell	Mr A Turner	Mrs R Cox	Mrs P Greenstock	Mr P Bolton
Mrs H Hardy	Mrs E Scutt	Mrs S Burdon	Mr S Jones	Mr M Dickson
Mrs A Withers	Mr M Jones	Mrs A Bridge	Mr R Nash	Mrs M Langley
Mr J Pollitt	Mrs G McKellow	Mrs C Gale	Miss S Smith	Mrs L Bessant

Volunteers in Training and Observers

Ms T George, Mrs E Poulter, Mr T Collie, Mrs J Leach, Mr B Aston, Ms N Curtin, Mr D Ensinger, Mrs Ghulam Mahaiuddin, Mr J Howarth, Miss N Dharna, Mr N Penny

Gateway Assessors

Mrs V Furze, Mr M Bojang, Mrs C Evenden, Ms C Gater, Mr D Dixon

Admin Volunteers

Mrs M McGiveron, Mrs L Dalton, Mrs J Woods, Mrs M Nissen, Mr A Adams

IT Volunteer

Mr G Singh

Research & Campaigns Co-ordinators

Mrs R Cox, Mrs J Higgins, Mr A Turner, Mr C Collins, Ms C Dubern

Website Editor

Lady J Buckley

Volunteers who left during the period to end June 2017

Mrs P Cooper, Mrs P Wright, Mrs C Renshaw, Mr M Cresswell, Miss L Savory, Ms J Raddon, Miss H Tawasooli, Mr P Clemons, Miss N French, Miss N Latham, Mr J Hobson, Mrs S Gray, Miss L Waine, Ms A Conceicao, Mrs J Burnard, Miss E Partlett, Mrs N Lewis, Mrs L Pumphrey, Ms E Wos, Mr C Lamontagne, Mrs K Puskulluoglu, Mr D Durrant

MAIDSTONE CITIZENS ADVICE BUREAU

Excerpts from Reports and Accounts year ended 31 March 2017

	<u>31.03.2017</u>	<u>31.03.2016</u>
<u>Income from Charitable Activities</u>		
Financial capabilities projects	25,000	-
Maidstone Borough Council grants	166,280	168,225
IDVA Grant (Community)	-	35,000
CITA Grants	200	8,500
Golding Homes	5,000	5,000
Advice Services Transition Fund	-	40,915
PensionWise	239,184	331,452
John Paul Getty Fund	-	30,000
Energy Best Deal	88,411	25,300
Other projects	29,713	21,234
Total	<u>553,788</u>	<u>665,626</u>
<u>Expenditure on Charitable Activities</u>		
Costs directly allocated to activities		
Staff Costs	420,305	496,334
Travel	17,501	21,612
Training Costs	-	1,581
Grants payable	-	31,041
Support costs allocated to activities		
Staff Costs	57,315	67,682
Premises Costs	31,481	36,289
General Office Costs	54,754	43,740
Bank Charges	217	391
Depreciation	3,643	4,554
Total	<u>585,216</u>	<u>703,224</u>
<u>Present value of Pension Provision</u>		
Present Value	59,136	62,455
<u>Reconciliation of Opening & Closing provision</u>		
Provision at start of period	62,455	46,941
Unwinding of discount factor (int. expen.)	1,223	768
Deficit contribution paid	(6,381)	(5,663)
Re-measurements - impact	1,839	(976)
Re-measurements – amendments....	-	21,385
Provision at end of period	<u>59,136</u>	<u>62,455</u>
<u>Income & Expenditure impact</u>		
Interest expense	1,223	768
Re-measurements - impact	1,839	(976)
Re-measurements – amendments....	-	21,385
Total	<u>3,062</u>	<u>21,177</u>
<u>Balance Sheet</u>		
Unrestricted Funds	37,373	22,578
Restricted Funds	5,279	52,648
Total	<u>42,652</u>	<u>75,226</u>

The financial statements above have been extracted from the audited accounts of the Company as at 31st March 2017. We are once again grateful to Messrs Wilkins Kennedy LLP for their help and support in the preparation and audit of the accounts.

Chair's Report

Citizens Advice plays a vital role in communities throughout the United Kingdom. To quote from the national Citizen's Advice website, 'We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.' This work is every bit as vital in Maidstone as it is in Manchester, Minehead, Machynlleth, Middlesbrough and Milton Keynes. Citizens Advice clients have much in common across the country but, at the same time, each town, city and district has its own characteristics and associated issues.

Citizens Advice operates in some 2,700 different locations within England and Wales. Last year they helped 2.7 million people face-to-face, or by phone, email or webchat. In England and Wales services are provided by 23,000 trained volunteers and 7,000 paid staff. These are staggering statistics. But it should be remembered that Citizens Advice is not a single top-down organisation; it is a complex family of over 300 bureaux each an independent charity in its own right with its own board of trustees and local management structure.

Every bureau needs to operate effectively within its local community but at all times is required by Citizens Advice to provide consistent, valuable and high quality advice with the appropriate governance and operational processes. To this end each bureau has been required to enter into a new Management Agreement with Citizens Advice which reflects the modern day aspirations of the service and the future needs of our clients. The Maidstone Citizens Advice Trustees have welcomed this positive step which gives the service firm foundations to build upon.

Nevertheless, Maidstone Citizens Advice, like most other bureaux and service charities, has to face many difficult challenges. We have a fantastic team of paid staff and volunteers who are dedicated to helping Maidstone residents with a wide variety of issues. We know that we could do more if we had more staff, but finance is scarce and volunteer time is becoming increasingly precious. We have to compete with other charities for volunteers and for new funding streams. We have been successful with several bids for new funds. On particular note, we welcome the support of the Henry Smith charity which has enabled us to continue our valuable work in HMP Maidstone. Most of the funding we receive is limited to one or two years, occasionally longer so we are obliged to go through a continuous process of renewal.

We also continue to rely upon the support of Maidstone Borough Council for our core activities. With Government austerity continuing to bear down on local authority finances, the Borough Council have indicated that they will be reducing their funding of Maidstone Citizens Advice by a quarter over the coming five years. It is vital therefore for us to find new funding streams if we are to continue to provide Maidstone residents with the comprehensive free advice service which is so evidently needed.

During the past year over 90 volunteers have donated almost 37,500 hours of volunteering hours at Maidstone Citizens Advice. We have supported 9,077 clients covering 40,469 different issues. The benefit of this service to Maidstone residents and communities is immense and well appreciated by clients.

As in previous years, we have carried out a client satisfaction survey assessing the responses of nearly 900 clients. The results have again been remarkable with yet again 93% of clients stating that they would use the service again if the need arose, and 94% of clients stating that they would recommend the Citizens Advice service to others. It should be remembered that during this period bureau staff had to vacate the Maidstone Gateway for temporary accommodation within The Mall whilst the Gateway premises were being refurbished. Citizens Advice now share the new Maidstone Link offices in the town centre with the Borough Council and Department of Work and Pensions staff. The majority of bureau staff continue to be based at Bower Terrace.

Maidstone Citizens Advice continues to work closely with partner charities in the borough and to collaborate with other bureaux in Kent and Medway and elsewhere in the South-East. Maidstone staff now support the Citizens Advice 'Adviceline' national telephone service together with two other Kent bureaux.

It is a key priority of Citizens Advice to use clients' experiences to campaign against major injustices and inequalities which have a widespread impact. The Maidstone bureau has played an active role in this work and it was particularly gratifying that earlier this year the Government undertook to address some of the serious issues raised in our analysis of letting agencies. We also warmly welcome the recent decision by the Supreme Court outlawing employment tribunal fees which will make it much easier for Citizens Advice clients to take on workplace injustices.

Maidstone Citizens Advice continues to provide the Government's PensionWise service in Kent and Medway. Maidstone staff have been rated as providing one of the very best quality services in the country.

Recently, we have also taken over responsibility for PensionWise in East Sussex. Unfortunately, the Government funding has been further reduced so staff numbers have had to be cut back again. It will be a difficult challenge to provide a timely service across such a wide area with the current staffing.

Once again, I would like to record the Trustees' appreciation of Bonny Malhotra, our Chief Executive, and all the paid staff and volunteers who have worked together to provide a first class service for the people of Maidstone. I would also like to express my personal appreciation of all the Trustees who perform a vital role behind the scenes. Sadly, Simon Cook is stepping down as Trustee because of the increasing pressures on his time as Principal of Mid Kent College. We are very grateful for Simon's insightful contributions in the past. I am also very pleased to welcome Dinesh Khadka and Mike Fitzgerald to the Trustee Board. Dinesh and Mike will bring their very different experiences and perspectives to the Board.

Cllr Rob Bird, Chair

Chief Executive's Report

I wrote my first Annual report for Maidstone in 1998. A lot of water has passed under the bridge with many changes in rules and regulation, movement of paid staff and volunteers including Trustees, and more recently austerity has brought about financial constraints. Richard Raymont was the Chairman who interviewed and invited me to join Maidstone Citizens Advice Bureau in June 1998 and we have not looked back since then. Rob Bird, our current Chair is my 6th in succession.

Over the years, the complexion of our Trustee Board has changed dramatically. My first introduction to a Board meeting was sitting around a table of 27 Trustees and they were called Management Committee in those days. Surprisingly, even with such a large Board, meetings were very well structured and a consensus reached without too much dissention. Perhaps our Chairs have all been strong people and managed the meetings successfully. I must say that I have received excellent support from all 6 Chairs and the Board in its various incarnations. Today's Board has a mere 10 Trustees.

When I joined the Bureau we had 7 paid staff including me. We had 30 volunteer advisers and a team of 20 volunteer administrators. In those days, all work was done on paper, and the Information System resided on 75 A4 folders. As we have been domiciled in our building (4 floors) since 1991 and our interview rooms are on two floors, we had to have two copies of our Information System (upstairs & downstairs!). There were times when advisers had to take up to 10 files into their interview with Clients. If advisers managed to advise their Client using only one file it was considered to be an easy interview!

During my early days almost 98% of our funding came from the Local Authority and I felt that we were too dependent on Maidstone Borough Council for our existence. It took me and my team 3 years to begin to diversify our funding streams. Our first funding foray was the Lottery fund and we started with a 3-year Outreach project. We were very successful with this work and delivered way over our targets, receiving excellent reports from the funders. This was the start of a successful period where the Bureau and our team managed to add funds from several Organisations and Trusts, and establish some very long running projects. We managed to work with the Legal Services Commission (now called the Legal Aid Agency) for over 10 years, delivering essential legal aid work to our clients in Maidstone and its surroundings.

In order to deliver these additional pieces of work we had to employ more paid staff and this allowed us to add specialists in Housing, Money (Debt), Benefits, Employment and Domestic Violence. With our specialists in Bureau we have been able to provide additional support to our generalist volunteer advisers, and our service delivery to the community has been exceptional. At the moment of writing this report there are 27 paid staff (7 full-time & 20 part-time) and 68 volunteers (38 advisers, 14 trainees, 6 gateway assessors, 7 admin, 3 social policy and 1 IT) working at the Bureau. We seem to be running through a lean patch with our volunteer team as there have been times that this team was 95 strong. Ever since I got here I have been determined to increase the volunteer adviser team to 60 but 59 has been the highest.

Like many other Voluntary Agencies, we too struggle to attract new volunteers to join our team. Our society has changed, and the usual pool of early retired people has vanished. Those who do retire, do so at a later age and many have less time for volunteering because they are looking after their grandchildren. Nowadays both parents have to go to work and many have low paid jobs, which make child care difficult. Grandparents in good health are a very sought after commodity by all agencies including the NHS, Police and Schools to name a few. We used to get young mums who came in while their children were at school, but they have diminished as the need for additional household income has increased. Additionally, those

who work beyond their retirement age may not relish the pressurised voluntary work offered by the Bureau. Therefore, the nucleus of our adviser team has been diminishing over the years.

We continue to work and train the younger people of our community. These are students who study at various Universities and need work experience to demonstrate working face to face with service users. These youngsters only have a short space of time to give us and we have had to reconsider our training programme. We provide a truncated programme to ensure that they are able to gain the vital experience in assisting Clients. One of the greatest advantage of working with the younger generation is the enthusiasm and energy they use to tackle any opportunity in front of them. We are fortunate indeed that many young people seek to join us and get essential life experience while working in our team.

Over the last 20 years face to face advice still continues to be the preferred method people chose to seek advice. Telephone used to be the next most popular medium but lately webchat and emails have taken off alongside the telephone advice. The main topics of advice need continue to be Benefits, Debt, Housing and Family matters, with the first two taking around 50% of our advisers' time.

The problems our clients bring to us are becoming increasingly complex, as many can use the internet to settle more simple matters for themselves. Interviews are therefore taking longer, with issues taking much more time to unravel, resolve and put back together.

I have been and continue to be very fortunate in having the support of a very dedicated and motivated team of both paid and voluntary staff. They will go to great lengths to help our clients, and try their hardest to reach satisfactory conclusions. Maidstone continues to provide a five day a week service to its Community even with much reducing local funding, and we have taken many difficult decisions to keep this service open. If the financial situation continues to squeeze our funding, it will become harder to provide any service to this extent.

It remains for me to thank all our staff paid and voluntary for their hard work and commitment, Maidstone Borough Council for its continued support, Citizens Advice for their support and assistance and all our funders who have put their trust in us.

Bonny Malhotra, Chief Executive

Bureau non-core advice and guidance services

In addition to our core provision funded by Maidstone Borough Council, we have continued to deliver a wide spectrum of time-limited projects funded by a range of organisations and charitable donors. It is important to acknowledge that without the funding to keep our core service running, we would not have been able to provide any of these project-funded specialist services to local residents. Prospective project funders do not generally wish to fund core services and invariably seek reassurance that core services are already being funded before committing themselves to additional project funding. We are grateful that our local Council continues to help fund our core service at a very difficult time. The gearing effect is considerable.

Finding funding for projects is an increasingly competitive business as more and more charities are chasing the same limited charitable funding sources. Nevertheless we have been quite successful in what has become a very challenging market where most funding applications, however worthy, are going to be unsuccessful. Below are outlined the projects we have successfully bid for and undertaken in 2016-2017. Please note that **Pension Wise**, our largest specialist service/project, is reported on elsewhere.

Energy Best Deal Projects

Energy issues affecting consumers remain a national concern, in particular in respect of the perceived failures of the consumer energy market in the UK, and Citizens Advice has been taking a leading role in trying to address these issues. We have been part of the national **Energy Best Deal** Project for a number of years, funded to provide sessions to targeted groups of consumers explaining how to save money on their energy bills. In addition we have been funded under the **Energy Best Deal Extra** project to provide targeted one-to-one follow-up appointments to help clients who need assistance to sort out their energy costs and related money issues. We successfully bid for one of the newly established **Regional Energy Champion** posts, starting in April 2016, a position designed to coordinate and support other Bureaux in the

region who are dealing with energy issues under the EBD/EBDx schemes, and to work with local stakeholder agencies in helping to improve matters for local energy consumers.

Following a restructure of the regional champion national network and a reduction in the number of funded posts, in April 2017 we successfully bid for a joint regional energy champion post with our neighbouring Bureau, Citizens Advice North and West Kent. This means we now both have a 0.5 post each, with two new people in position, and are working in an innovative partnership with them to meet the regional targets.

Heather Hardy - Joint Regional Energy Champion

Support for Local Residents with Multiple Sclerosis (MS)

We have been delivering a specialist advice service since 2014 to residents suffering from MS, their carers and their families. This service provides for fortnightly one-to-one face-to-face advice sessions with follow up casework as required. We have been able to do this thanks to continuing committed support from our local branch of the MS Society and its chair, Paul Sidaway, and from the West Kent MS Nurse, Geraldine Brown.

MS is a life-changing diagnosis and our aim is to help make the transition easier for our clients. Between April 2014 and March 2017, the specialist caseworker has managed to obtain over £230,000 of annual entitlements for MS clients and their families/carers as well as helping to resolve a range of associated housing, money and employment issues for them. We are delighted that The Hillier Trust has agreed to fund this specialist service for two years until June 2018, enabling us to continue to provide support to MS sufferers and to extend our reach to MS sufferers who live just outside the Borough of Maidstone and who until now we have not been able to assist. We are looking forward too, to continuing our close relationship with the local branch of the MS Society who previously funded the service, and deepening links with the new MS Nurse for the Borough, Tina Hall.

Anna Bobinska - Specialist Benefits Advisor

The Benefit Cap

When the Cap on benefits was introduced in Maidstone last November, we received funding from Maidstone Borough Council to help residents, mainly in private rental properties, reassess their income and check that they were in receipt of the correct benefits due to certain benefits being exempt from the Cap.

A total of 68 referrals were sent to us via Maidstone Borough Council to which, all were contacted and offered assistance in this transition period.

If, after checking, they were indeed on the correct benefits and still under the Benefit Cap rules, we helped the residents of Maidstone maximise their income in various ways, such as better deals on energy, social tariff for water, extending council tax over 12 months instead of 10 months and looking at whether they could work 16 hours which would therefore mean that they were entitled to receive Tax Credits.

We also looked at prioritising bills and how to cut back on non-essentials, helping people complete an affordable and realistic budget that they can work with going forwards. We also looked at whether we could arrange ongoing support to pay the difference in the rent until either client could move to a more affordable property (if privately renting) or if they had a change in circumstances through working etc.

Overall helping the residents of Maidstone make small changes to their income has a beneficial impact on them for the future, enabling them to manage on a lower income.

Heather Hardy & Sam Ahern – Money Advice Team

Universal Credit

Working in conjunction with DWP, claimants of Universal Credit who are experiencing difficulty in managing their income are referred to us by the their team. We help these clients by showing them how to budget for the month rather than fortnightly as they have previously been doing.

This can, at times, be challenging as there is a time period where the claimants have to wait to receive any money and this then causes rent arrears and other debt issues to arise.

We also check that clients are in receipt of their full benefit entitlement as there have been occasions when our clients have been placed on Universal Credit when they do not fit the criteria.

We also help clients to work out a budget using their monthly Universal Credit award. Some of our clients ask whether their rent can be paid directly to the landlord as this eases the pressure of them having to deal with this. Also some bills can be taken out by direct deduction and some of our clients feel that this is a better route for them. This then enables our clients to move forward using a monthly budget.

Heather Hardy & Sam Ahern – Money Advice Team

Blue Badge

We have been working in partnership with Kent County Council to deliver online support for people who wish to claim for a Blue Badge, which helps holders to park nearer their destination.

The paper format of the application is being phased out, so the service we provide helps clients to complete the application online and attach the required information.

This project has been working well and the clients have really appreciated the support.

Heather Hardy – Money Advisor

Financial Capability Projects

Improving people's financial capability means improving people's ability to manage money well, both day-to-day and through significant life events, and their ability to handle periods of financial difficulty. It focuses on developing people's financial skills and knowledge. This is an area of work we have a lot of successful experience in delivering, and are committed to developing for the benefit of local residents.

In April 2016, we gained funding from Santander and Morrisons charities to provide **group sessions to help vulnerable residents** improve their ability to handle their personal finances and improve their budgeting skills. We worked with a range of partners, including Maidstone Advice Services Partnership, Kenward Trust, Maidstone and Mid-Kent MIND, Trinity Foyer, The Teenage Pregnancy Unit, Bower Grove School, and East Sutton Open Prison to successfully deliver these sessions. We trained a total of 243 residents in 24 sessions, and our client satisfaction ratings remained throughout in the high 90%. At the time of writing we are actively looking for further sources of funding to enable us to continue with this necessary work.

There were a number of significant benefits changes last year, which had the potential to affect a number of our clients. During 2016/17, we were funded by the DWP/Maidstone Borough Council to provide targeted **one-to-one budgeting support to local residents** who were likely to be affected by the introduction of Universal Credit, or by the new Benefits Cap. We were also funded by Golding Homes to provide one-to-one budgeting support for identified tenants as part of their Direct Payment Pilot scheme.

In 2016 we were successful in our bid to continue to manage **The South East Financial Capability Forum** on behalf of Citizens Advice. The Forum is one of 12 regional forums covering the whole of England and Wales, coordinated nationally by Citizens Advice; the South East regional forum covers the geographical areas of Kent, Surrey and East and West Sussex. We have been successfully managing the forum for a number of years and have around 230 active members across the region from a wide range of public, private and voluntary sector organisations working in the field of financial capability. The forum meets quarterly in locations across the region and includes a range of national and regional speakers on topical financial capability/inclusion issues. The forum exists to establish and share good practice in the field of financial capability, lobby for change, provide a network to discuss practitioner matters, and bring potential funding opportunities (such as the EBD programme) to the attention of Forum members. Future funding for the national forum network is uncertain and as a result, at the time of writing, we don't know what the future holds for the regional forum. It would be a great shame to lose it.

Ian Park, Service Manager – Projects

Maidstone Prison Advice Service

Between April 2014 and December 2016 we were funded by the John Paul Getty Jnr Trust (now sadly defunct) to provide a prison advice service for prisoners, staff and their families at HMP Maidstone. We advise prisoners in the gaol on Monday to Thursday (mornings) and provide follow up client casework at the Bureau's main offices in the afternoons. There has been an increase in numbers seeking our assistance since March, when Migrant Help were unable to continue their own support work in the prison

and as a result, prisoners sometimes complain that they have waited a long time for an appointment. At the time of writing we are in discussions with the prison authorities to see how we might be able to help further.

Despite an anxious few months when we were concerned that we might not be able to continue beyond December 2016, we have been very fortunate in gaining a further two years of funding from The Henry Smith Charity to allow us to continue our important advice work in the prison until at least December 2018. We know that our work is highly valued by staff, prisoners and their families at HMP Maidstone as we were recently given an award by The Prison Council for Outstanding Service to the Prison. The information and advice which we provide gives prisoners some peace of mind and helps them to remain calm, improving life for all in the prison.

The work involved is substantial. Between April 2014 and April 2017, we have undertaken 2,093 appointment sessions in the prison, and supported 770 new prisoner clients (with 1325 repeat appointments), 38 prisoner families and 10 members of the prison staff. We have dealt with £1,689,579 of debt, held by 231 clients to 507 creditors, and succeeded in recovering £118,980 of entitlements for clients and families. Issues tackled have also included housing, relationships and family matters, benefits and employment issues amongst other subjects. HMP Maidstone is a foreign national prison, one of two in England; to date, we have supported clients from 102 different nationalities- an eye-catchingly large figure, given that according to the UN there are 195 countries in the world. We don't deal with client matters which require a solicitor or with issues relating to their prison situation, for which there are internal prison procedures.

Case Study

People sometimes ask what a typical client case of ours is like. The truth is, every single one is different. However, by way of illustration, here is a not unusual (anonymised) case we have recently tackled:

Pietro, (not his real name), a 35 year old foreign national, was serving a 3 year sentence. He had been resident in the UK for 10 years working as a self-employed carpenter. He was married and his wife (also a foreign national) and children aged 4 & 2 lived in rented property. His wife had found some part-time work and was claiming tax credits but having difficulty making ends meet and unable to afford the travel costs to visit him. She spoke little English.

Pietro wanted help

- To find out what benefits his family might be eligible for while he was in prison
- To complete his tax returns for 2015-16 and appeal the late filing penalties
- To discuss the family's debts and options for dealing with them

We were able to successfully tackle all these issues over the course of several appointments. We also gave him information about accessing the Assisted Prison Visits Scheme which provides financial help with travel costs for people visiting prisoners, allowing his wife and children to visit him.

There is a high turnover of prisoners at the jail and as a result the need for our service remains constant. We are very pleased that we can continue with this service for the next two years and look forward to developing it further with the continuing support of the staff of HMP Maidstone, in particular Angie whose help to us on a daily basis has been invaluable.

Jo Woollacott & Richard Pellatt – Prison Caseworkers

Money Advice - Free at the Point of Delivery

The word FREE conjures up many different thoughts.

At Citizens Advice we offer FREE advice to every member of the community.

The Money Advice Team has been able to offer sustainable options to our clients that have changed lives and allowed clients to move forward FREE from debt and the ongoing pressures of living in debt.

Budgeting advice is provided to clients so that the FREEDOM they receive will remain long into the future.

We have assisted clients to obtain Social Tariffs from South East Water which has reduced water bills in times of crisis and provided a sustainable solution for clients struggling with Water debt.

The granting of a Social Tariff will also reduce the client's water bills to Southern Water providing further sustainability for the client.

Clients are shown savings that can be made by switching suppliers for energy, telephones and broadband.

Clients seeking help are also identified as being in need of food and regular referrals are made to the local Food Banks.

Client's incomes are maximized to check that the correct benefit entitlements are being claimed and clients are identified for charitable trust assistance that may be available.

Clients come to us at times of crisis seeking help to manage their debts.

Clients receive much more than FREE advice on dealing with their debts.

They also receive empathy, impartiality and often, FREEDOM.

FREEDOM from worry and in many cases a full resolution to the problems that have been causing them sleepless nights, mental health issues and depression.

Summary of Financial Outcomes by Category

Financial Outcome Category	No of Unique Clients	Number of Outcomes	Total £ amount recorded	No of Unique Clients with a £ amount recorded	No of Outcomes with a £ amount recorded	Average £ per Outcome (excludes zero amounts)	Average £ per Client (excludes zero amounts)
Debts written off	79	145	£1,436,980	77	141	£10,191	£18,662
Income gain	200	434	£935,932	150	334	£2,802	£6,239
Income loss	2	3	£1,435	2	3	£478	£717
Re-imbursements, services, loans	63	110	£85,535	39	63	£1,357	£2,193
Repayments rescheduled	14	19	£35,736	1	1	£35,736	£35,736
Total	358	711	£2,495,619	269	542	£50,564	£63,547

The Money Advice Team

Welfare Benefits Advice

Recent welfare reform measures have seen the most fundamental changes to the social security system for over 60 years. As a result of these changes, an increasing number of people are left overwhelmed by the complexity of the welfare system and turn to Citizens Advice for advice and support as they struggle to make ends meet.

Recent benefit reforms impacting on our clients include:

- The benefit cap, which particularly affects larger families and those with high rent payments
- The transition from Disability Living Allowance (DLA) to Personal Independence Payments (PIP)
- Applying for Universal Credit (UC)
- Employment and Support Allowance (ESA) reassessments
- Changes to the local housing allowance
- Changes to council tax relief

All these new measures, at a time of general increases in the cost of living, mean that there are an increasing number of people seeking crisis assistance from charities and support services. We see more clients whose benefits have been capped or sanctioned, more clients looking for help with housing costs

when unable to obtain Discretionary Housing Payments (DHP) and more clients seeking help to challenge benefit and tax credit award decisions made by DWP and HM Revenue and Customs.

How does the Citizens Advice help these people and what does our help mean to them?

In making clients aware of their entitlements under the benefit system and helping them to claim those entitlements, we can help people free themselves from debt, rid themselves of unnecessary worries and pressures and ultimately empower them to deal with their situation. In gaining an element of financial freedom, knowing that they have some secure or even increased income, they can hope to gain control over their own lives.

The number of benefit enquiries to the bureau increases year on year, in particular regarding PIP and ESA Mandatory Reconsiderations and Appeals, where we continue to have a 100% success rate in challenging incorrect DWP decisions.

As mentioned elsewhere in this report, we continue our successful work assisting clients suffering from Multiple Sclerosis who, due to the nature of their condition, may require considerable support, whether it be a simple benefit check, advice on what they can claim, or in form filling or challenging decisions made by the DWP.

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

Benefit Gain Summary by Frequency of Amount

Frequency Of Amount	Confirmed	Not Confirmed	Total £ amount recorded	No of Unique Clients	Number of Outcomes	No of Unique Clients with a £ amount recorded	No of Outcomes with a £ amount recorded	Average £ per Outcome (excludes zero amounts)	Average £ per Client (excludes zero amounts)
Ongoing	£372,648	£334,650	£707,297	84	188	81	179	£3,951	£8,732
One-off	£23,647	£17,418	£41,065	54	96	22	36	£1,140	£1,866
Total	£396,294	£352,068	£748,362	138	284	103	215	£5,091	£10,598

Anna Bobinska, Welfare Benefits Adviser

Housing Advice

Freedom from the threat of homelessness is still an unobtainable dream for far too many households. We are all familiar with stories about problems in the private rented sector such as, high rents, lack of security and an unwillingness to accept Housing Benefit claimants to name a few. Less well known are the difficulties faced by local authorities.

A joint report by Crisis and the Joseph Rowntree Foundation has highlighted the difficulties currently faced by local authorities in securing housing for homeless applicants. The report found, amongst other matters, that two thirds of respondent authorities faced difficulties in accessing social tenancies for homeless applicants, with many finding housing associations becoming more selective. Half of all respondent authorities reported that despite the growth of the sector, it is "very difficult" to find housing in the private rented sector for homeless applicants.

The recent Department for Communities & Local Government (DCLG) homelessness statistics for October to December 2016 show an increase in the use of temporary accommodation. The total number of households in temporary accommodation has risen by 10% from the previous year with a 17% increase of out of borough placements (a total of 29% of households in temporary accommodation being placed out of area).

Everyone who works in homelessness prevention was therefore keen to welcome the Homelessness Reduction Act which received Royal Assent on 27th April 2017. The new preventive measures are likely to come into force during 2018.

Some of the key measures in the Homelessness Reduction Act include:

- An extension of the period during which an authority should treat someone as threatened with homelessness from 28 to 56 days.
- The creation of an action plan that local authorities must try to agree with homeless applicants, regardless of priority need, outlining any steps the applicant is required to take for the purpose of securing suitable accommodation. This will also set out the steps the authority is to take for these purposes.
- A new duty to relieve homelessness for all eligible homeless applicants regardless of priority need. An example of such help could be the provision of a rent deposit or debt advice. Those who have a priority need will be provided with interim accommodation whilst the local housing authority carries out the reasonable steps under this duty.
- A new duty on wider public services to notify a local authority if they come into contact with someone they think may be homeless or at risk of becoming homeless.
- A ‘non-cooperation’ clause that will allow a local authority to end its duties to an applicant where there has been a ‘deliberate and unreasonable refusal to co-operate’ with the local authority and a warning notice has been given to the applicant.

The aim is to help every eligible applicant stay in the current home where possible by starting to help earlier using a proper plan to maximise the chances of success.

Unique Clients	Outcomes
157	317

Christopher Turner, Housing Advice Specialist

Employment Advice

Despite the obstacles in their way, such as fees to access the Employment Tribunal and the obstacles in ours, such as reduced funding affecting the resources we can offer, with our help workers and employees can still achieve solutions for problems at work.

Thanks to our skilled and enthusiastic volunteers we continue to “strengthen the grip” of those whose employers count on their workers’ lack of knowledge or confidence to challenge bad practice, and we continue to offer a service that enables our clients to find a solution to their problems.

Sadly, although the number of queries and problems is as great as it was before access to Tribunal was severely restricted, the amount of money we have won back for our clients is drastically reduced. Until four years ago, amounts of money recovered for unpaid wages and compensation for discrimination or unfair dismissal was at least £150,000 - £200,000 annually, but clients who have lost money or jobs because of unfair treatment cannot afford to risk further money by starting claims. Winning the case is no guarantee that the employer will pay – and that includes recovering the fee to start the claim – as less than 40% of successful claims are paid in full. Attempting to enforce a judgment entails another fee and does not always produce a favourable outcome.

So, is there any hope for our clients? Sometimes we can help to negotiate a settlement, or suggest to clients a course of action that doesn’t entail further expense, and our knowledgeable volunteers can also identify emerging problems and help start campaigns that will prevent others suffering similar problems in the future.

Discrimination is an ongoing issue for many, as is employment status: many of us are now aware of the problem of so-called self-employment. We have had numerous cases of allegedly self-employed couriers working for a variety of contractors, whose principal work is for online stores. The contractors impose numerous restrictions on the couriers and make additional profits by hiring vans out to them, with exorbitant

fees attached. In some cases, our volunteers have helped recover these fees as well as gather evidence to both strengthen campaigns against such practices and alert other workers who may be vulnerable.

Unique Clients	Outcomes
179	316

Tania Weber, Employment Advice Specialist

Another Link in The Chain

Just as circumstances can change in our clients' lives resulting in them seeking assistance from Citizens Advice in order to provide them with options in moving forward and being empowered to deal with their problems, so changes also effect the staff and volunteers at Maidstone Citizens Advice who cope admirably and rise to the challenge of adapting systems of working to comply with new procedures.

During the past year, our main outreach venue where we are able to offer advice and attempt to empower our clients so they are better able to handle the problem/situation that is troubling them, is situated in central Maidstone. This venue has seen several reincarnations during the period covered by this annual report.

We started the year in the Maidstone Gateway building which we shared with Maidstone Borough Council as well as other partners. During this time, based there were three advisers plus an initial assessor and a supervisor for back-up support every weekday and we offered a drop-in service to those clients for whom the central location was more suited. As our resources became more limited, we had to withdraw the supervisor facility on site, but the advisers could seek support via the telephone from specialists based at the Bower Terrace office.

In October, the building was closed for refurbishment and a limited number of front of office staff from Maidstone Borough Council were temporarily relocated in to a shop unit in The Mall shopping centre. The local authority were keen for us to maintain a presence there and due to the limited space available, the decision was made that we would only have two advisers based there and clients would be seen on an appointment only basis. The appointments were made for a specific length of time, so suitable topics had to be clearly identified. The system worked well as long as the clients turned up but there were times when "no-shows" meant that our valuable resources in the form of trained advisers were not being fully used. One advantage of us being there was that it engendered a better and closer relationship with the Maidstone Borough Council staff as we both benefited from a better understanding of what each service aimed to provide.

In February, with the refurbishment complete, we returned to the newly named Maidstone Link building along with the Job Centre staff from the Department of Work and Pensions plus the Maidstone Borough Council staff and other partners. In the planning, we had been allocated three desks for advisers and a desk for a possible supervisor. Initially we tried booking appointments for two of the desks and operating a drop-in service at the third desk. This became confusing as there was limited space for people to wait and there was no-one available to manage the queue – at the time of the Gateway, Maidstone Council operated a computer system to log people into a queue.

The decision was then made that we would operate on an appointment only basis at Maidstone Link and we initiated a dedicated appointment booking line at our main office in Bower Terrace. We now offer up to nine one hour appointments at the Link, Monday – Friday.

On the whole the system has worked well, suiting our clients who would rather have a timed appointment than use our drop-in service and our advisers have coped with conducting interviews on a limited time basis.

Who knows what changes the next year may bring?? Watch this space!!

Sally Smith, Advice Manager

Admin

The word Administration has several meanings. From ‘a period of government, or the people who are in government’, to ‘the act of giving someone something’, to ‘the process that takes place when a company cannot pay its debts and is allowed to make changes to its organization to try to avoid going into liquidation’ to the definition that best fits the close-knit team located in the gods at Bower Terrace, which is ‘the people in an organization who manage its business and operations’.

Every day brings new challenges as well as opportunities, which makes each day very different in our working life. Everyone brings with them a vast wealth of knowledge enabling us to better deal with the complex queries that we face, whether it be client based or just the day to day events.

In conjunction with and on instruction from the management team and ably aided and abetted by Bureau Co-ordinator, Paul Hardy, the Admin team (Rumy, Deb and Jack) endeavour to chart a course through increasingly choppy waters that is both straight and true.

As with life in general, we are being asked to take on more, both individually and the Bureau as a whole, with greater expectations placed on everyone. The last twelve months have proved to be particularly trying, not least because the ongoing struggle to secure funding for the many and varied projects that our local community has grown to expect from us has become that much more arduous in the face of a seemingly never ending round of budget cuts.

However, each of us has several years’ experience under our collective belts and all members of staff have individual qualities and generally specialise in a particular area, although they are required to assist anyone and everyone wherever possible.

Indeed, the Bureau is heavily reliant on the goodwill of its work force and is fortunate to have the present compliment of staff who are willing to be flexible and to make adjustments as and when required.

It is also pleasantly surprising that those who have the least to give are the most grateful for our services and on occasion will make a small donation for the advice and guidance that they receive from us.

Despite the demands on the Bureau’s limited resources sometimes outweighing what can be achieved, especially in the wake of the above mentioned cuts from our different funders, everyone pulls together for a common cause in order to get us through the testing times and as the saying goes, “as one door closes, another one opens”.

As a result, our motto continues to be ‘nil desperandum’ and much like the Greeks at the battle of Thermopylae, we are determined to prevail (preferably without the valiant but ultimately doomed fight to the death!).

The Admin Team

Research and Campaigns

The Research and Campaigns Team aim to identify general issues of social policy arising from our clients’ individual issues, and to bring them to the attention of appropriate authorities so they can be acted upon. Not all individual client issues are the result of systemic failures but a number are, and these more general failures are the ones the Team identify and work to resolve.

This year employment issues have composed the largest percentage (27%) of reported instances of systemic injustices and unfairness experienced by our clients. Non-payment of wages, holiday pay or the national minimum wage featured in over 60% of the employment cases submitted to the research and campaigns team by advisers.

The team undertook in-depth analysis of a number of cases where clients were working as delivery drivers for sub-contractors to a large multi-national company. The drivers were told that they were self-employed but were required to hire their delivery van from a subsidiary company of the sub-contractors, which deducted insurance premiums in addition to the monthly hire charges. When the drivers found other jobs, the sub-contractors withheld the last month’s payments owed to the individuals, to pay for any damage that might have been done to the vans, on the grounds that the excess on the van insurance was substantial.

Other Bureaux also had examples of similar cases and BBC South West's "Inside Out" team broadcast a programme highlighting the unreasonable employment practices of these sub-contractors, which were abusing self-employment status. We submitted details of the individuals in our Borough (with their permission) to the producer.

As in previous years, problems caused by poor administration and communication leading to delays in the processing of benefit claims continued to feature prominently in a number of benefit issues and remain a cause for concern, particularly given the vulnerability of many of the claimants.

Housing issues related mostly to the private rental sector. Injustices highlighted included disrepair, landlords not fulfilling their responsibilities, illegal eviction and occasional poor customer care by housing associations.

We shared anonymised case studies with Kent Trading Standards relating to issues with lettings agents as part of their campaign to improve practice in the sector. This was a follow-up to our previous report, *Letting In The Light* (November 2015) which helped change the law on letting agents' fees in England (proposed In The Queen's Speech to Parliament, June 2017).

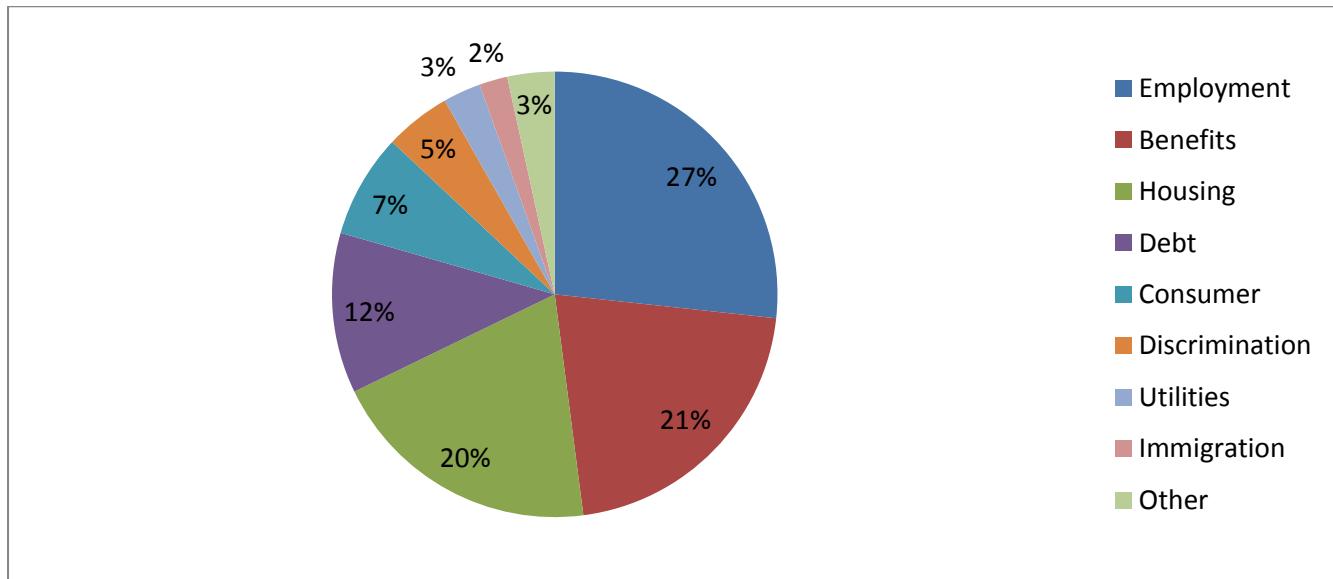
Debt issues are not always due to systemic system failures and this is reflected in the lower percentage being raised as a social policy matter. This may be as a result of a tighter national financial regulation structure especially with respect of payday lending, which has been the scourge of many poorer residents in previous years.

Of note this year is the team's work with Highways England to understand and prevent further instances where penalty charge notices issued at the Dartford Crossing have quickly escalated to astronomic amounts for individuals who were not aware that the charges were owed or had not been paid. The Crossing is of national importance and these process issues are of national significance. We have been pleased to have led on this nationally.

Digital discrimination against individuals who do not have the skills or the means to access the internet is becoming more common among our clients as public services require more transactions to be done online. Vulnerable individuals are unfairly penalised if no alternative to online communication is available and public bodies refuse to accept paper applications or offer any support. On-line registration and application for social housing has proved to be a significant barrier for a number of our most vulnerable clients.

Another volunteer, Charlotte DuBern, was welcomed on to the Research and Campaigns team earlier this year bringing some invaluable skills and experience with her. We would welcome any other individuals who would be interested in joining us so that we increase the resources to enable us to act on the evidence we gather to improve outcomes for Citizens Advice clients.

Breakdown of Research & Campaigns Area of Work at Citizens Advice Maidstone: 2016-2017



Assisting and Supporting Victims of Domestic Violence and Relationship Breakdown in Maidstone

The last year has again been very busy for Maidstone Citizens Advice in responding to victims of domestic abuse/violence and the new crime of coercive control, seeking help and support.

We have noted, yet again, increases in the number of victims disclosing this type of abuse to us both current and historic, male, female, gay and transgender alike. We are also dealing with increased enquiries involving cyber stalking.

Many cases now presenting to Maidstone CAB are complex and initially present as other issues, such as family court proceedings, housing, tenancies, debt, finance issues and benefits enquiries. However on further exploration, the root cause has been found to be relationship breakdown due to Domestic Abuse or Violence.

Further training for volunteers and reminders to include key Petra codes have been rolled out to ensure we can continue to support our clients with the correct advice and options available to them, as well as accurately capture the germane statistical data.

Unfortunately, with the loss of our specialist funding, we have been unable to provide specialist advice and support to these victims of crime but our volunteers continue to provide a good advice service, which is increasingly important in these difficult times.

There have been further changes in Kent with the Domestic Abuse Services contract being awarded to another agency and as a result, new partnerships have had to be built to enable us to support our clients and continue effective partnership working.

Whilst all this has been happening, it has not lessened the number of victims and concerned family members from coming to us for help and guidance. I have also attended additional Housing and Homelessness as well as Relationship Breakdown courses this year with the National Homeless Advice Service in order to better equip me to support our volunteers in this area.

Throughout this time Citizens Advice Maidstone has remained consistent in supplying advice and guidance to our clients and it is this consistency of tenure that I believe makes us better placed to spot trends and changes in abusive tactics, such as the increased use of cyber-crime and electronic tracking devices imbedded in mobile phones.

Finally, I would like to extend my thanks to all the staff and volunteers over the past year.

Cally Gale, Independent Domestic Violence Advisor

Pension Wise

The Pension Wise service went through a second consecutive year of transition this year, with a reduced budget across the service for 2017-18. At Maidstone this meant we had to adapt to new challenges, working across a larger area with a smaller staff team.

Following a successful bid process as part of the restructure, we are now providing Pension Wise appointments across the region of East Sussex, as well as the whole of Kent. This has brought new challenges which we knew would have to be managed very carefully.

Thanks to the excellent work of the appointment booking team and the guiders delivering the service, we have been able to meet these challenges, providing people with a choice of locations within a reasonable journey time. This has resulted in consistently high customer satisfaction scores both before and following the restructure.

Demand for Pension Wise appointments has been increasing. February 2017 was a record-breaking month, with 7,767 appointments across the service and a 91% satisfaction rate. Maidstone has been particularly busy for the last 12 months. Our high satisfaction rates point to our ability to meet the new level of demand without a drop in the service.

Overall, we have been able to provide a consistent service throughout the restructure because of the work of the Pension Wise team as a whole. Pension Wise Maidstone has been blessed with an extremely flexible and cooperative team of employees, who have always adapted and worked together throughout the two years we have been delivering the service. I would like to take this opportunity to thank them all.

As testament to the above, please find to follow a selection of the many positive client comments we have received:

Excellent service - very clear. I trust the guidance and felt reassured.

A very relaxing and open consultation, which I found very helpful.

Very helpful, worth the visit. Much happier knowing and understanding my options more clearly.

Excellent and very friendly throughout the interview. A very pleasing result.

Brilliant! Excellent service, more than met my expectations. Thank you very much!

Very helpful session with good feedback.

A great service. More information than I expected. Clear and informative.

Excellent presentation and great guidance.

Useful guidance to take away and use towards a more secure retirement.

Beyond expectations. Thank you.

Very useful and informative session. Thank you.

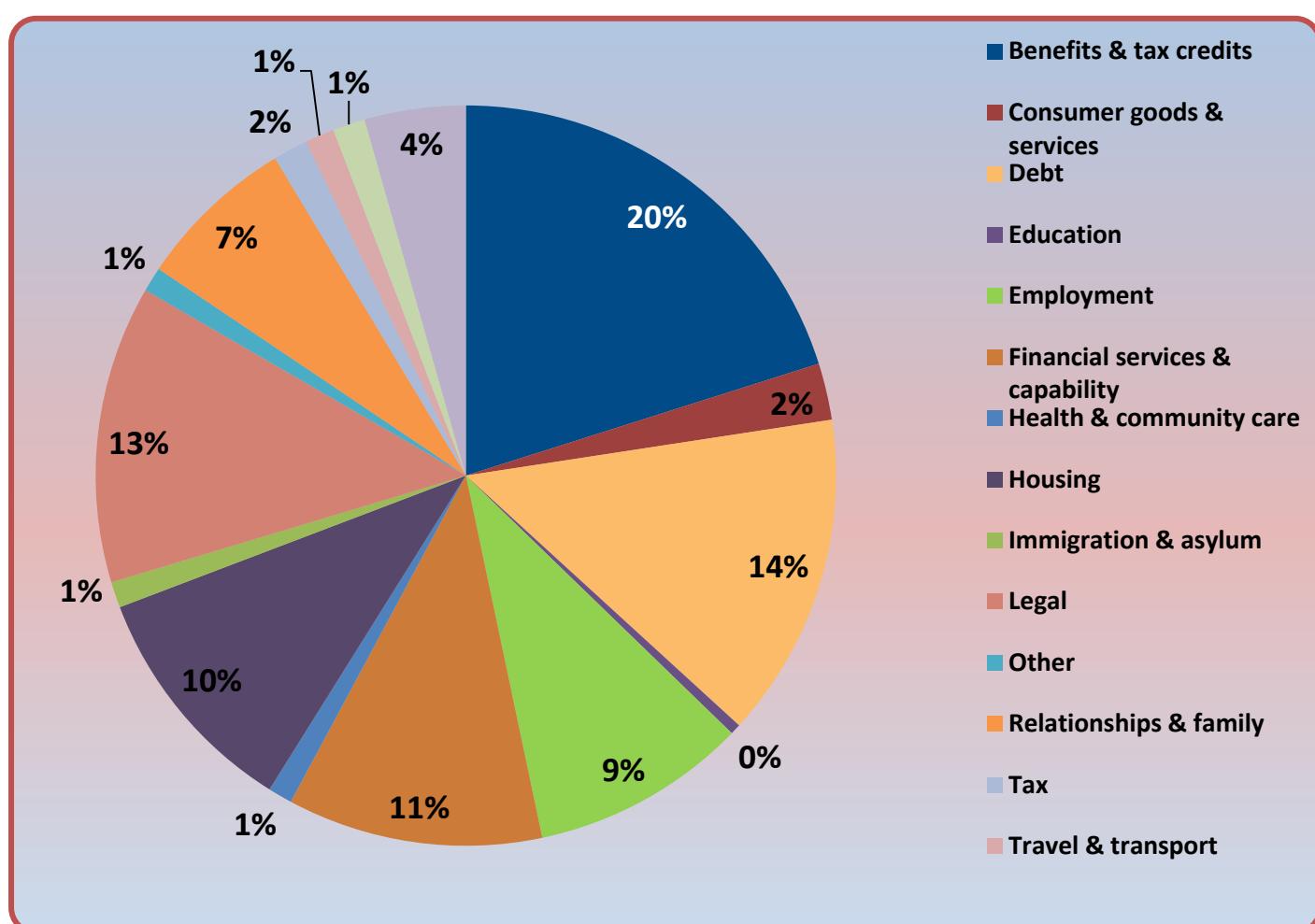
Very informative and helped me look at things in a different way. Explained the options clearly and I am now in a much clearer position as to my future

Statistics

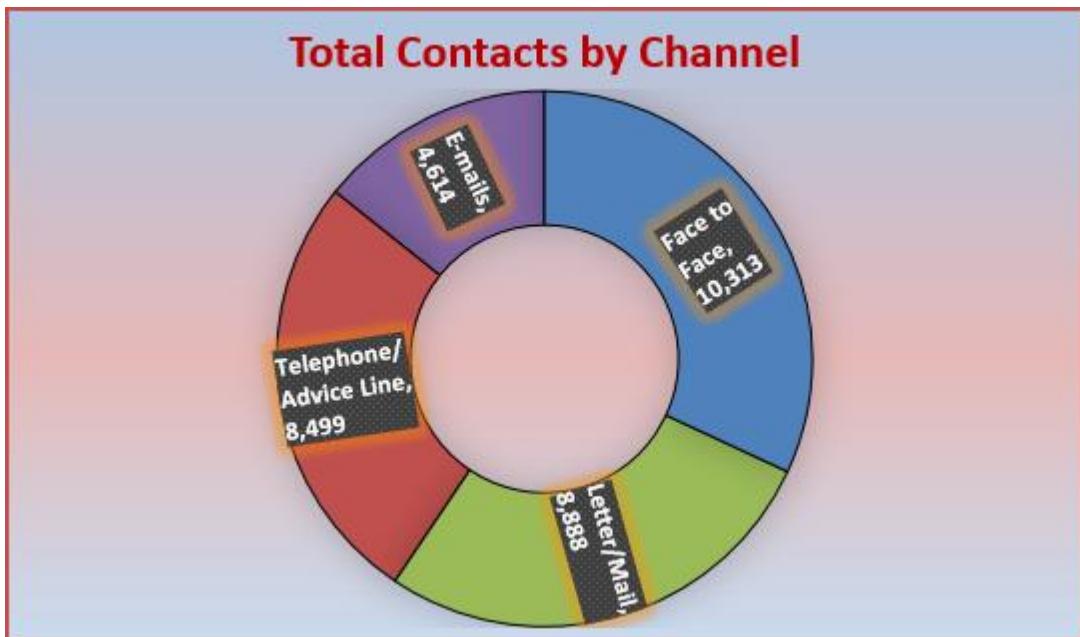
Clients:	9,077
Advice Issue Codes:	40,474
Client Contacts:	33,617
Enquiries:	8,691

	Client	Third Party	Total
Face to Face	10,313	46	10,359
Telephone/Adviceline Phone	8,499	901	9,400
Letter/Mail	8,888	179	9,067
Email/Social Media	4,614	177	4,791
	-----	-----	-----
	32,314	1,303	33,617

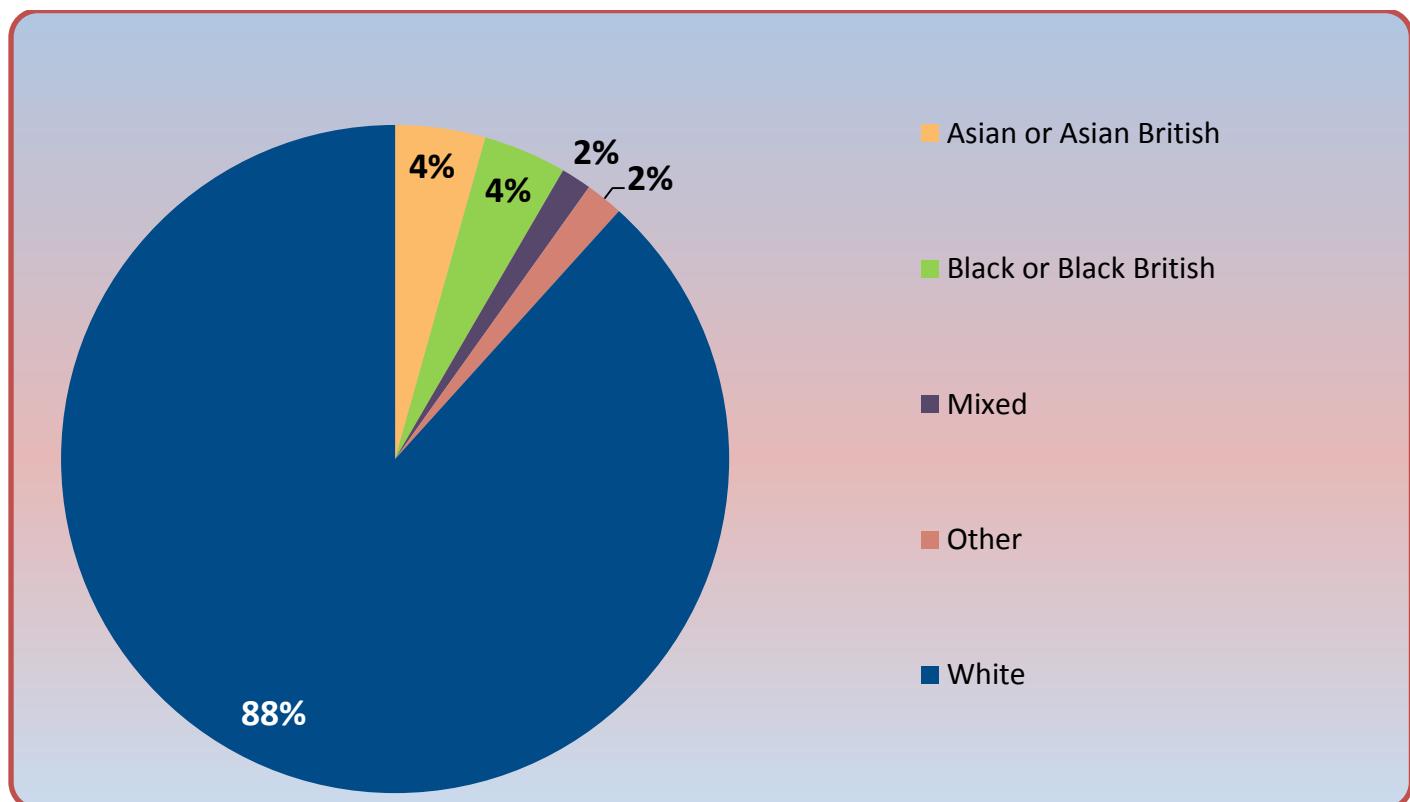
Breakdown of Issues



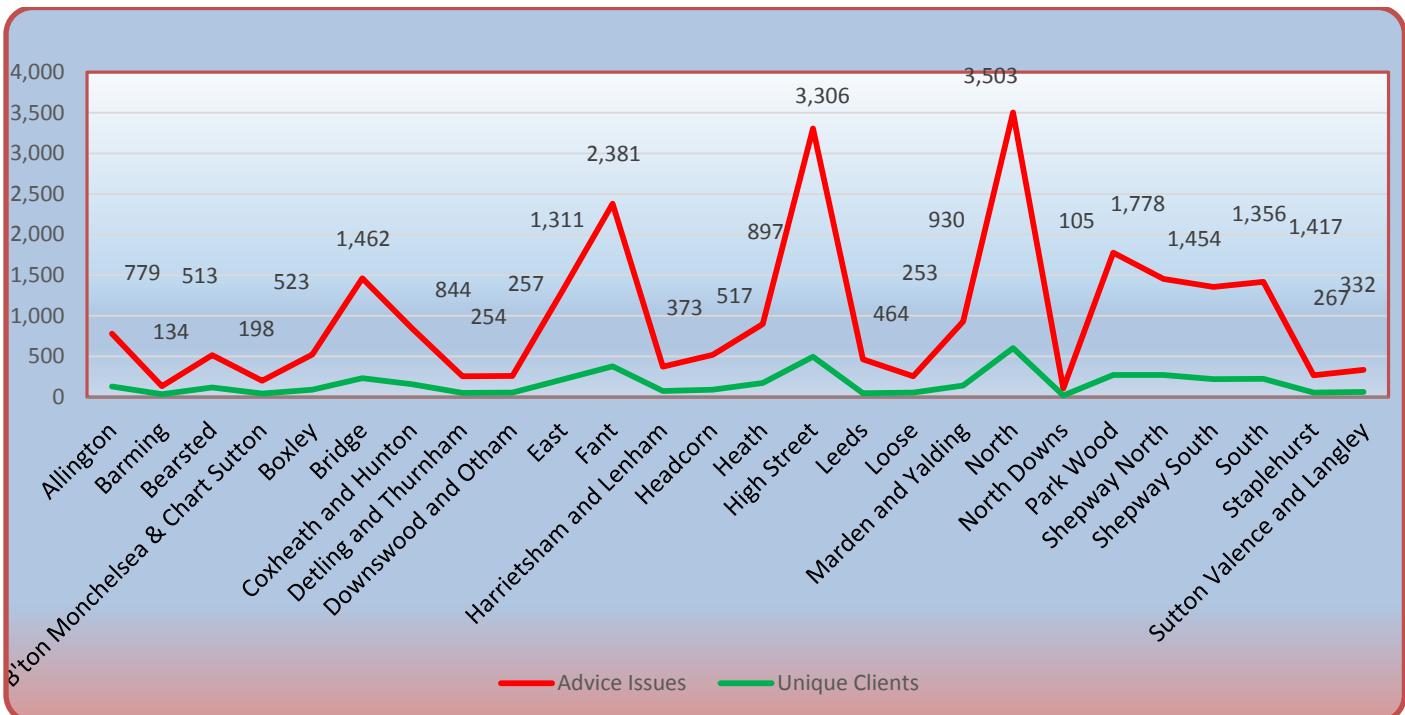
Total Contacts by Channel



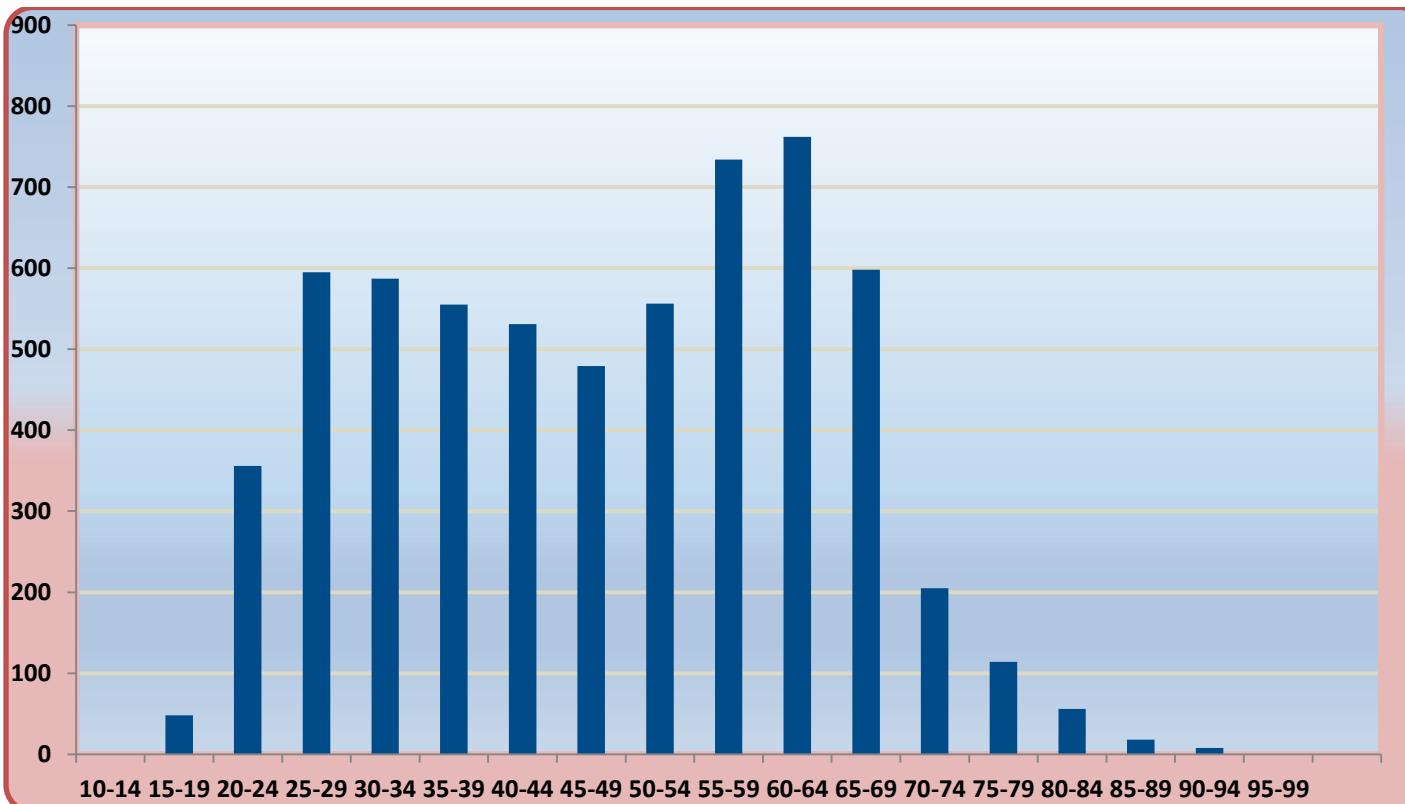
Clients by Ethnicity



Clients and Issues by Ward



Age Range of Clients



Outreach and Home Visiting

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

The outreach service makes monthly visits to Headcorn, Marden and twice a month to the Fusion Healthy Living Centre in Park Wood. We also offer home appointments to clients who cannot visit the bureau but need a face to face interview.

Welfare Benefit related queries remain the most frequent area of enquiry with housing, employment and debt making irregular appearances. Other topics are rarely seen.

The service is not heavily used but is sometimes the only way a client can obtain the advice they need.

Christopher Turner, Home Visiting & Outreach Adviser

Training

When it comes to holding hands or empowering clients, our volunteer advisers are second to none and we are fortunate that they are willing to give up precious time to help clients find the right solution to their problems.

It is a skilled role, covering a diverse range of subjects and with constant changes to legislation taking place, thorough initial training needs to be supplemented with ongoing personal development. This is done as flexibly as possible, as nowadays many who would like to volunteer with us have busy working lives and/or caring responsibilities and we need to be able to offer training that fits around their other commitments.

Other vital roles, such as assessment, also require considerable skill and knowledge, as does the research and campaigns aspect of our work and these too have their own specific training needs, all of which we can tailor to the individual volunteer's requirements.

We are lucky at the moment to have several extremely able trainees working towards fully qualified adviser status, as well as a number of highly skilled assessors. We are also in the throes of changing aspects of how we both deliver and record advice, so currently the training team is enjoying an exciting challenge as we also provide external training on subjects such as Financial Capability, Welfare Benefits and Energy.

Despite this challenge, we would love to have more volunteers to train as assessors, advisers, administration staff and campaigners. As it says above, we offer very flexible training designed to fit around other commitments, in order to equip volunteers for incredibly rewarding and fascinating roles.

Tania Weber, Training Officer

Volunteering

Even though I've been volunteering as a General Adviser since 2004, there are still people at Citizens Advice Maidstone who have been volunteering here longer than me. Now that says something about just what we volunteers get out of Citizens Advice.

I moved to Kent in 2003 and my wife was concerned that my brain needed exercise. Mind you, I had always volunteered before coming here, having been involved in the Cotswold Way and Cotswold Area of Outstanding Natural Beauty, but that was physical apart from the odd committee meeting.

Citizens Advice however was a challenge – more than 6 months of training on the vast array of topics that the clients need help with as well as how to be empathetic and not tell clients what to do but to explain carefully their options so that they could make their own choice, empowering them as the buzz word goes.

Two days a week since, over all those years, has given me an insight into many people's lives and the vital need for an organisation to help the public with their problems when there is no-one out there to help them.

Why do I keep coming back? Well, I think I get as much out of it as the clients – I get a feeling of satisfaction when I help someone with a difficult problem and I can't help feeling sometimes that "there but for the grace of god go I". Not only that but it gives me a pattern to life and the car knows its way to the office even when I think I am supposed to be going somewhere else and what a great crowd of friendly helpful people I work with.

Will I keep coming back to help people? Yes, until they decide that I am too doddery and muddled and need the help myself. And would I recommend anyone else to volunteer? Most certainly!

Phil Taylor – Volunteer

I currently work at a company that only opens the offices 4 days a week. This left me at a bit of a loss on a Friday. I would either spend the day eating bad food and watching worse telly, or go out and pass the time by shopping. So to save my wallet and my waist line I decided I needed to do something more productive with my time.

My Mum had always spoken highly of Citizens Advice, and said she would like to volunteer there when retired, so I decided to give it a go. I came for my first visit to Maidstone CAB about 18 months ago now, and after watching the assessors and advisor working I decided to sign up.

There are 3 aspects of the role that I enjoy the most. The first is probably the most obvious; helping people. You get a great feeling of satisfaction when you are able to help one of your clients. Sending them away knowing you have helped them to completely resolve their problem is obviously the best, but you also get the same feeling when even though the issue may not be quite dealt with, your client feels better able to cope with it, and more optimistic. The second part of the role I really enjoy is the problem solving and research. We cover so many issues and the rules and laws are always changing, you can feel a bit like a detective ferreting out the right answer.

The final thing is the people who work here. I work in a very small office during the week where there often only 2 of us there. Coming to CAB on a Friday and getting to spend time in a more bustling office environment, with lots of people doing different things is a welcome change for me. You can always bounce ideas or problems off the people here. I worked through the advisor training packs in the telephone room, and I think I learned just as much or more, from listening to and talking to the advisors around me. I would (and have) recommend CAB to people as an interesting and enjoyable place to volunteer.

Steff Smith - Volunteer

Our Bureau Family - Social and Recreational

Once again, 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.

These included our now traditional Bureau summer bar-b-que, where we were blessed with good food, good company and British weather!

Prior to that, during the festive season in December 2016, we attended Oakwood House Hotel where we enjoyed a delicious four course Christmas lunch.

In February of 2017, a select band of bon viveurs partook of an Indian Tandoori meal with organic vegetables and imported spices in the convivial surroundings of the Spice Hut in Brewer Street in Maidstone.

In addition, on a warm evening in July this year, a number of intrepid explorers led by Steve Jones, gathered in a car park in Linton and prepared to take part in the 3rd annual Citizens Advice Maidstone Summer Ramble. The trek culminated in an appetizing meal washed down with some fine beverages (not all alcoholic) in the comfortable ambience of a local hostelry.

Pictorial evidence of some of the above can be found opposite...

Christmas Lunch 2016



Spice Hut 2017



Summer Ramble 2017



Summer Bar-b-que 2017



Client Comments from 2016 Satisfaction Survey

A total of 997 clients were surveyed, from whom 369 comments were received. The vast majority of these were positive and a selection is shown below:

Very helpful.
Highly recommended.

This service is amazing, got a lot of helpful information and guidance.

Couldn't contact via phone, but was seen promptly when I came in for first time.

Really helpful.
Good to be able to have advice over the phone.

The advice received will help me to solve my problem. This is a necessary service.

Very good and helpful service I found it very reassuring in my case.

The adviser was very helpful. I am very glad I made an appointment and I am clear as to the action I must take.

Thank you ever so much for your on-going support and treating me very well.

The less positive comments were mainly received from clients who had experienced difficulty getting through on the telephone or protracted waiting times when attending our Service in person. In the interest of balance, examples of such can be found below:

Difficult to get through on phone.

Long call wait and long wait to be seen, but really helpful advisers.

I was turned back on two occasions after about 2 hours due to lack of time to attend to me.

Had to try a number of times to get answer.

Difficult to contact via phone, understandable though, given what you do.

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

First visit I had a pushchair - was very difficult getting in! Second visit was perfect!

I had to wait for over 2 hours.

Client Satisfaction Survey October - December 2016

1. How easy did you find it to access our service?		2. How did you contact us this time?	
Very Easy	77.93%	Visit Bower Terrace	51.86%
Fairly Easy	17.25%	Visit Maidstone Gateway	17.05%
A Bit Difficult	3.51%	By telephone	30.69%
Very Difficult	0.90%	By a Home Visit	0.00
No Answer	0.40%	By e-mail	0.00
		No Answer	0.4%
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	60.88%	Very Happy	69.11%
Fairly Happy	13.84%	Fairly Happy	24.27%
Unhappy	0.20%	Unhappy	1.50%
Very Unhappy	0.20%	Very Unhappy	0.30%
No Answer	24.87%	No Answer	4.81%
5. How long did you wait?		6. How happy are you about the amount of time you had to discuss your problem?	
Up to Half Hour	47.94%	Very Happy	88.57%
Half to One Hour	9.33%	Fairly Happy	8.22%
One to Two Hours	7.82%	Unhappy	0.30%
Two Hours or more	4.61%	Very Unhappy	0.10%
No Answer	8.22%	No Answer	2.81%
7. Was the information you received easy to understand?		8. How useful was the advice you received?	
Very Easy	81.34%	Very Useful	81.54%
Fairly Easy	16.45%	Fairly Useful	14.04%
A Bit Difficult	1.00%	Not Very Useful	0.60%
Very Difficult	0.10%	Useless	0.10%
No Answer	1.10%	No Answer	3.71%
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	87.46%	Yes	92.18%
Good Enough	9.93%	No	2.71%
Not Really	0.20%	No Answer	5.12%
No Answer	2.41%		
11. Overall, how happy are you with the service that you have received?		12. Do you consider that you have a disability?	
Very Happy	84.65%	Yes	21.66%
Fairly Happy	11.74%	No	71.01%
Unhappy	0.10%	No Answer	7.32%
Very Unhappy	0.10%		
No Answer	3.41%		
13. If yes, were reasonable adjustments made to deal with your disability?		14. Would you recommend using the CAB Service to others?	
Yes	11.43%	Yes	94.78%
No	2.41%	No	0.60%
None Required	25.38%	No Answer	4.61%
No Answer	60.78%		
15. Would you use the CAB Service again?		16. Had you occasion to complain about service?	
Yes	93.48%	Yes	2.91%
No	0.60%	No	85.36%
No Answer	5.92%	No Answer	11.74%
17. If yes, was the complaint dealt with to your satisfaction?			
Yes	65.52%		
No	0.00%		
No Answer	34.48%		

Below is a poem written by a foreign national prisoner in HMP Maidstone, expressing what our help has meant to them:

regular 'V.R.I.S.C.N.'
yesterday... today... each moment of everyday

Stepping into this unknown, I'm apprehensive, I'm scared....

- Not an easy task to take;
Aches of my soul ain't reflected in my smiles....

- They are hollow, they are false.

However, having your support around makes feelings less haunting....

- A lesser thing to fear;
At least my flowing eyes can welcome that elusive dream....

- With a lesser irony, with a lesser tear

Being isolated from loved ones is like being a broken leaf....

- Floating in a lake;
Unable to find the shore is nerve racking.
- A daunting challenge to make.

However, having your kindness around makes depressing clouds thinner

- Makes them more clear;
At least it uplifts the strength to face the sorrow....
- Enables me to bear.

Assuming I could speak for others about what they think,
To sail through His traumatic sea, you all are a vital link.

I'm sorry, my appreciation may not be impressive as such;

Nevertheless, please accept our sincerest regards and Thankyou very
- very much!

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 Link, King Street, Maidstone ME15 6JQ
Advice Lines: 01622 752420 and 01622 757882
Email Advice: advice@maidstonecab.org.uk
Website: www.maidstonecab.org.uk