



CANTERBURY DISTRICT CITIZENS ADVICE



ANNUAL REPORT 2019—2020



Charity No 803115 Company No 02483455 Citizens Advice Membership No 75/0001



The Citizen Advice Service Aims

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

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.

How, where and when to find us

CANTERBURY	HERNE BAY	WHITSTABLE
3 Westgate Hall Road Canterbury Kent CT1 2BT	185/187 High Street Herne Bay Kent CT6 5AF	Outreach service in the Library for Whitstable Residents
Telephone: 01227 452762	Telephone: 01227 740647	Telephone: 01227 740647

Telephone service: 01227 452762 or 01227 740647 Monday -Thursday 10 am - 4 pm Friday 10 am - 1 pm

Advice Line 0800 144 8848



Online advice www.citizensadvice.org.uk



Information about our service is available at www.canterburycitizensadvice.org



https://facebook.com/canterburycitizensadvice.com



https://twitter.com/CanterburyCAB

Our Organisation

BOARD OF TRUSTEES Chair Andy Maysey, Hon. Treasurer David Cork,

Hon. Secretary Brian Collins.

Trustees: Frank Pilcher, Susan Record, Colin Jones, Dr. John Taylor, Abukari Yakubu, Natalie Baylis

CORE STAFF District Manager Simone Field ~ District Service Manager Sarah Ciccone~

Training Manager Sue Parker~ Advice Session Supervisors Sue Parker~

Heloise Barnard (Vol)~ Julie Hannell (Vol)~ Julie Wilson (Vol)

Trainee Supervisors & Assistants to District Service Manager Julie Hannell and Carrie Southby WHITSTABLE OUTREACH Russell Feast (Vol).

ADMINISTRATOR Peri Ramadan

MACMILLAN Senior Caseworker Alan Lawson~ Assistant Senior Caseworker Sara Byrne Caseworkers Clare Hanna~ Janita Raiment~ Ellie Cooley.

Support workers Peter Davis*~ Ellie Cooley~ Taffney Clark-Piper*.

IT CONSULTANTS Colin Jones (Vol)~ Rod Lucy~ Hayden Rouse

LEGAL ROTA CORDINATOR Lesley Brierley

MONEY ADVICE SERVICE Caseworker Sue Parker* Administrators: Charlie Ferguson*~ Peri Ramadan*

SHAW TRUST Financial Capability Adviser Julie Hannell

HELP TO CLAIM Trainee Supervisors Julie Hannell ~Carrie Southby

Advisers: Carrie Southby~ Jennifer Amadi~ Peter Davis ~Kate Cross~ Matthew Hubbard*

FINANCE David Leadbetter (Vol)~ Charlie Ferguson

VOLUNTEERS

ADVISERS

<u>Canterbury</u> Brian Middleton~ Patti Munt*~ Terry Gabony~ Gillian Grainger~ Robert Veltman~ Ursula Fuller~ Julie Wilson~ Sandy Monaghan~ Paul Kusel~ Jane Stuart <u>Herne Bay:</u> Howard Cohn~ Ken Finch~ Kate Cross~ Mieke Vrijof

GATEWAY ASSESSORS

<u>Canterbury</u> Stephen Smith~ Hugh Ridley~ Judy Seymour-Ure~ Syed Shah~ Julie Hannell Helen Gardiner

Herne Bay Doreen Brookfield~ Russell Feast~ Charlie Ferguson~ Claire Hanna~

Chris Would~ Colin Boddy~ Jeremy Mills~ Robert Veltman~ Pat Prestage~ Ed Craven

ADMINISTRATORS

<u>Canterbury</u> Irene Sharp~ Katerina Dempli~ Jacqueline Man~ George Brewster~ Gill Cowperthwaite~ Max Hextau-Smith~ Jenifer Kahawatte~ Sarah Mckinley~ Ubong Okoko~ Ebru Orman

<u>Herne Bay</u> Shirley Bream~ Chris Clayton~ James Foley~ Eileen Griffiths~ Jacqueline Man~ Diana Hill

BENEFITS FORM FILLERS Mary Rance~ Patricia Galton*~ Hugh Ridley~ Hilary Clayden* **RESEARCH AND CAMPAIGNS**: Mary Rance

<u>DEBT CLINIC</u> Supervisor (Paid) Sarah Ciccone~ Assistant Supervisor (Paid)~ Sue Parker Advisers: Julie Wilson~ Julie Hannell~ Ursula Fuller~ Lena Relf~ Chris (Tunbridge Wells) **DISTRICT TRAINEES**

Lena Relf~ Taffney Clark-Piper~ Adriana Perez~ Kate Macguire~ Peri Ramadan Benefits/Relationships subject areas Claire Hanna~ Peter Davis~ Janita Raiment Trainee Supervisors– Julie Hannell~ Carrie Southby

left or changed job

Letter from the Chair Andy Maysey

In my last letter, accompanying our Annual Report 2019, I made reference to a number of challenges that I felt we were facing for the coming year. These included the continued roll-out of Universal Credit, developing a service delivery with colleagues in CHAC and, of course, a future round of funding applications.

Little did I think that we would face a far greater challenge that no one foresaw!

Clearly the Pandemic has had an enormous effect upon our ability to deliver an advice service into the community. However, following the Trustee Board's decision to close the offices, the staff and volunteers made great efforts to adapt to the circumstances and, within a very short space of time, we were able to offer a telephone and web-chat service. To date this has proved to be very successful.

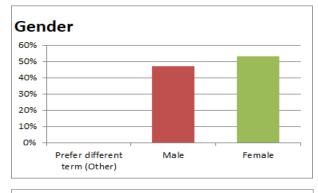
The pandemic also gave rise to increased numbers of enquiries from clients who now found themselves furloughed and/or needing to claim benefits which they had not needed to before.

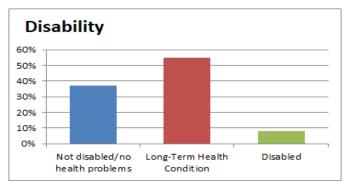
Unfortunately this situation is unlikely to change in the near future although, clearly, the Trustees and staff are continuously reviewing how we might improve client access to advice services whilst our offices remain closed. And, indeed, when we might be able to open under whatever the "new normal" looks like.

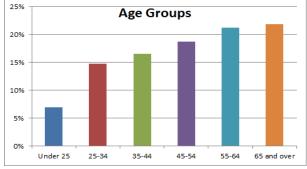
None of the activity described would have been possible without the considerable effort and hard work of the District Manager, the staff and the volunteers of Canterbury District Citizens Advice. The Trustees and I would like to express our grateful thanks to them.

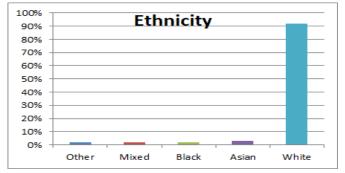
Additionally it is true to say that my role as Chair is made considerably easier by the support of my fellow Trustees and I should like to thank them for their hard work and their support in all we do.

Our Client Profile









Report from The District Manager Simone Field



Once again we have had a busy year and it almost seems like we were operating in a different world when we compare the beginning of the 2019/2020 year with the end. The majority of the year saw our local Citizens Advice go through a period of consolidation as we continued the projects of the previous year and enhanced and developed our skills and services on these projects. I would like to thank all the projects workers on the Macmillan, Money Advice MAPS, Help to Claim, Foodbank, Family Legal Rota, Whitstable Outreach and Shawtrust services for all their hard work, dedication and persistence over the year. The end of the year saw complete upheaval as Covid-19 hit the country and our service underwent the greatest changes I have seen in my 25 years history at the bureau.

The General Advice service, delivered under contract from Canterbury City Council, continued into its second year and we are very grateful to Canterbury Housing Advice Centre for delivering the housing element of this contract and working seamlessly to ensure our clients received holistic advice irrespective of which organisation they approached first. The contract exceeded the financial outcomes set by the local authority and targeted our joint services to meet the needs of Local Authority tenants and helped people receive support with work related issues. We would like to thank the Connexions Service for helping us reach people who were looking for employment support through their fortnightly outreach service at our Herne Bay office. Clients in all three locations in the District were able to access quality assured advice as CHAC delivered outreach hosuing advice at our Herne Bay office and both CHAC and Citizens Advice delivered outreach advice in Whitstable. The Citizens Advice outreach session at Whitstable Library was delivered by volunteer Russell Feast and we are extremely grateful to him for all his sterling work. The biggest thanks in regards to the General Advice Service goes to Sarah Ciccone and Sue Parker and the team of volunteer advisers, who between them raised £1,003,399 in benefit gains and helped people deal with £686,019 of debt.

The Macmillan project saw a particularly tough year as the number of clients reached an all-time high, with the team delivering benefits advice to 816 people affected by cancer. The project started nine years ago and the original targets were set at 396-432. The benefit to individual clients can be seen on page seven of this report, not just in the value of the income raised but also in the type of feedback and thanks that our clients have given to our caseworkers.

We were in the process of applying to secure a further three year contract to deliver Welfare and Housing Advice when the Covid-19 pandemic started, so, in order to concentrate resources on delivering advice to the front line during the pandemic, the local authority issued a one year interim Welfare and Housing Advice agreement. The process of securing the financial future of our local Citizens Advice service therefore faces us again in 2020/21. The information we monitor about the current impact of the pandemic will feed into the future commissioning process.

Others have talked in this report about the effect of Covid-19 and the steps we took at the end of 2019/20 to ensure the service has continued. This year has demonstrated what really good team work can do. When I review the statistics for the Covid-19 outbreak period I am proud to note that there was not a day during the transmission process from face to face delivery to remote working when clients did not receive advice and support. This took an enormous amount of work by our Trustees, staff, volunteers and IT Consultants. Our service rallied throughout the emergency period and we gained new volunteer supervisors, new Legal Rota family solicitors, new benefits specialist advisers and new case checkers. Our volunteers quickly adapted to working from home, delivering advice by telephone, webchat and e-mail. Trustees held emergency meetings on Zoom and the reception telephones from the Canterbury and Herne Bay offices were diverted to people's homes. None of this would have been possible without the tremendous effort of Service Manager, Sarah Ciccone and Training Manager, Sue Parker who led a small team of volunteer supervisors and advisers. As one of our volunteers reminded me last week- they deserve a special mention for all their hard work and resilience.

District Service Manager's Report Sarah Ciccone



I would like to start with a big thank you to all the staff and volunteer advisors for their continuing help and support over the last year. All of our volunteers are extremely dedicated to helping our clients, which means we are able to give our clients the best possible service we can. I would also like to thank all of our admin and reception staff, they are on the front line of our service and don't always get an easy ride. They always greet our clients with a warm friendly smile, which is reassuring and puts them at ease.

To enhance the client journey we decided to change the way we run the service, starting at the Canterbury office. We have totally scrapped the way things were done, and have started from scratch. The reason behind this was for the client not to have to wait for an appointment and make it more readily available. We have now split the sessions 10-12 and 1-4 which enables those who cannot be seen at the office early a chance of seeing an adviser in the afternoon. This new system allows all clients to be seen on the day, there is no need for them to return for further appointments as their issue is often resolved on the day. This makes the client journey easier and the service more accessible. This has been a great success and will be rolled out to the Herne Bay office in the future.

The debt clinic has been open for a year now and has proven to be a success. We have seen a multitude of clients and assisted with hundreds of thousand pounds worth of debt. We have been empowering those that can help themselves and assisting those that cannot. We have achieved quite a lot this year, with some really good outcomes: debts written off, successful Debt Relief Orders, repayment schedules and bailiff action stopped. We have been working closely with Barry Raines at the council regarding Council tax debt; Barry has always been very supportive of us and our clients. We, as a team, would like to thank him for everything he has done to assist us to help our clients.

What happened next no one could have predicted, the COVID19 pandemic hit the country, causing a nationwide lock down. One day we were at the office the next day we were all sent home. We rushed around the office taking everything we could think of that we might need in order to keep the service running. We set up a bureau from my lounge, which meant a whole new way of working. New appointment diaries were made, new rotas were required and Simone delivered IT equipment to advisers to ensure our service would keep running. The office phones were diverted to ensure contact with our clients wasn't affected. This was all done within a week of lockdown. A new way of working was starting to unfold and we now advise our clients over the phone or via webchat, which has gone extremely well so far. This would not have been possible without the help and support from Simone Field, Susan Parker and all the volunteers.



Consultation



New Supervisor Jasmine



Giving advice

Training Manager's Report Sue Parker



I ended last year's report with the words: 'and as I write this, our recruitment for the class of 2020 begins!!'. I start this year's report knowing that 19/20 ended with both Mieke Vrijof and Helen Gardiner awaiting delivery of their Citizens Advice certification as competent in their roles of adviser & assessor. Wonderful!

Four other trainees also began volunteering with us later in the year: Lena Relf, Taffney Clark-Piper, Kate McGuire and Adriana Perez who are now working towards competence and are also delivering a great service to our clients.

We ended 19/20 with our offices closing due to Covid-19 and the moving of our service into many sitting rooms across the district. Thankfully sharing the same home as the service manager has helped enormously in establishing our smooth set up!

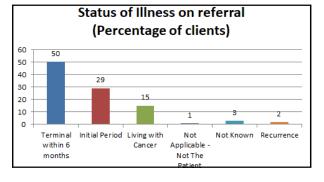
We attracted Jeremy Cross, former benefits specialist, into our team during this period of lockdown, and to whom we are very grateful for the service he is providing. We are thankful also to Kate Cross for her work in her new role as peer support/supervisor and Heloise, our volunteer supervisor for saving the day with her case checking skills which keep our advice standards up-to-date.

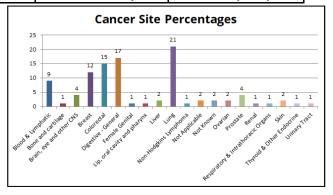
The year had its ups and downs as many do with challenges that arose, which at times have restricted what can be accomplished in the training role as other priorities take preference, but we made it through together, via hours of study, reviews and group training sessions we have developed our skills. Julie Hannell delivered her first training session in her trainee supervisor role and Carrie took to learning the joyful art of case checking for our quality of advice assessments.

We should be looking to recruit now for the class of 21, but Coronavirus slowed this up for the time being, and therefore I end this year, looking forward to the day when we are able to begin our recruitment process and start the process all over again, albeit remotely.

Macmillan Report

Total number of new cases opened	Total number of non- casework contacts	Total gained in benefit income (regular ongoing payments)	Total gained through one off payments (grants, compensation and arrears, etc.)	Total projected gains (identified but not secured through casework)
816	79	£947,404	£125,679	£2,789,560





I wanted to write and express my gratitude for all the support I have received from Sara Byrne. Anyone going through cancer themselves or supporting a loved one knows it can be a very stressful time without financial worries and trying to navigate your way through the benefit system as well. Sara has been the only one who has explained things clearly to me at a time when I felt so confused by it all. My husband and I are very thankful for Macmillan and the grant which he received.' Kind regards Macmillan Client

Help to Claim Report Kate Cross



Canterbury District Citizens Advice is one of 270 local Citizens Advice delivering the new Help to Claim service across England and Wales.

Help to Claim supports clients in the early stages of their Universal Credit claim, from the application, through to first full payment and went fully live nationally on 1 April 2019. People can receive advice by phone, face to face or using webchat. As well as face to face appointments at our offices, we offered a drop in service and pre-booked appointments at Canterbury and Ashford Jobcentres. Local Citizens Advice services in Canterbury, Tunbridge Wells, Maidstone, Swale and Shepway worked together to ensure clients in Ashford also benefitted from a Help To Claim service.

In 2019/20, The National Citizens Advice helped more than 230,000 people with their Universal Credit claim, of which most were new clients. This has had a huge impact on their lives, with:

£38,600,000 total financial gains nationally for Help To Claim clients

4 in 5 clients reporting that they felt less stressed, depressed or anxious after using the Help To Claim service

94% of clients reporting a positive experience

94% saying they would recommend it to a friend

We found many advantages to working within the Jobcentre, resulting in better support for clients and a smoother client journey. Jobcentre staff were able to signpost their customers directly to us before they made a UC claim, so that we could help them to see whether it was to their financial advantage to claim UC and how it would affect any existing benefits. We sat at the public computers with clients who weren't confident online, helping them complete their online claim, and often it was possible to organise immediate ID verification with Jobcentre staff, enabling clients to obtain an advance payment quickly when needed.

Exploration often revealed that clients also needed advice on other matters and we were able to refer them to advice on debt, disability benefits, housing, employment and other issues. Jobcentre staff also signposted their customers to us if they had problems other than working age benefits. Being based in the Jobcentre strengthened our relationship with Jobcentre staff and improved mutual understanding of each other's work.

Our face to face services had to stop in March 2020 when lockdown began, but we have continued to provide a comprehensive telephone and chat service as part of the national service. Demand for the service continues to grow in response to Covid 19, as more and more people find themselves needing to claim benefits, often for the first time.

Meanwhile, the national policy team is continuing to push for changes in the welfare system on our behalf, using our local data. We've called for an end to the benefits freeze to help ensure people on benefits have more money to live on. We continually push to see a reduction to the 5-week wait for

Citizens Advice Free Family Legal Advice Service Lesley Brierley

The Free Family Legal Advice service was launched at Canterbury District Citizens Advice thanks to Lottery Funding in 2015. The funding was capped for two years as part of the Big Lottery's ASTF project but thanks to successful fund raising efforts the project continues to date.

The fundraising success is only part of our success story because without the wholehearted dedication and enormously loyal support of our volunteer solicitors who provide free advice we obviously could not function. Our team of pro bono solicitors, many whom have continued their support from the start also help to encourage new volunteer solicitors to join our rota. This is usually only necessary as a result of a solicitors circumstances change (often happy – new Mums) and they can no longer take part in our rota.

These pro bono solicitors over the past 2/3 years enthusiastically support our free family advice sessions and invariably arrange cover when they cannot attend themselves to ensure the sessions still take place.

Many of our pro bono solicitors are Mums who juggle their time to attend our sessions, they are incredibly flexible, empathic and willing to go the extra mile to provide clients with as much support as they can practically provide. This is always at the end of a long day in their own practice or attending court.

We'd like to give a big shout out to Peter Donaghey our only remaining male pro bono solicitor who travels some distance from his practice or after a long day's court attendance, like many of our the pro bono team. We applaud them, for their generous donation of time, expertise and experience which benefit our clients.

Increasingly we appreciate clients are unable to attend the bureau in person and therefore the legal rota solicitors will make time to telephone them personally. One client seeking advice was on a motorway driving to and from a family event. Our duty solicitor tried repeatedly to call, despite the clients instructions of when to call. Conversations have also taken place on the bus or even in a pub which cannot be easy!



We'd also like to pay tribute to our Mediator Christine Daniels who has made the administrator's role so much easier, thanks to her enthusiasm, availability at a moment's notice and ongoing flexibility. It's also important to mention Louise Duckett whose specialism in Children (care proceedings and adoption) has proved invaluable and always makes herself available if we need help or to fill an advice gap.

More than ever our Free Family advice sessions (now telephone advice due to the current pandemic) are vital for relationships experiencing difficulties during the lockdown. Living in lockdown is undoubtedly putting huge pressure on relationships. A recent Relate survey of 2,000 couples found that 12% were doubting their relationships in lockdown, while 23% reported that the current circumstances were putting pressure on their relationships.

Thanks to everyone working hard on behalf of Canterbury District Citizens Advice (often at home due to the pandemic) so that we can offer an outstretched hand of support and advice to those who need

THE PRO BONO LEGAL ROTA CURRENTLY INCLUDES Solicitors

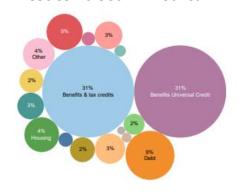
Rebecca Jones. (Brachers LLP) ~ Louise Duckett. (Stillwell Singleton) Naomi Hayward. (Furley Page) ~ Sarah Finnis. (Girlings) Gemma Richardson. (Hardman Watson) ~ Peter Donaghey . (DSD Law) Victoria Evans. (Parry Law) ~ Emma Palmer. (Whitehead Monkton) Mary-Joyce Insaidoo and Elaine Flynn. (Arthurs Solicitors)

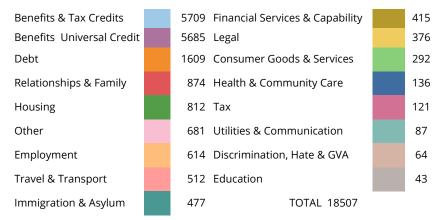
Mediator

Christine Daniels. Family Mediation Council

Our Statistics for the year

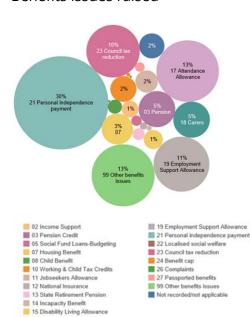
All Issues Raised in District



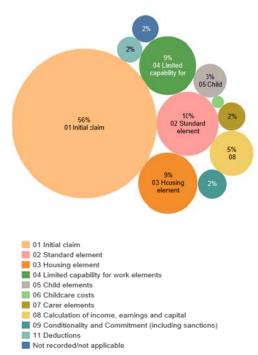


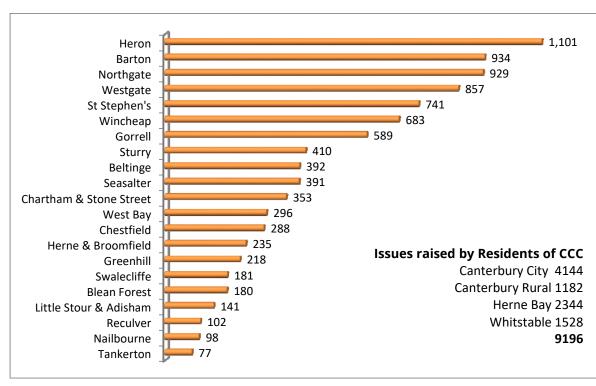
Benefits Issues raised

17 Attendance Allowance 18 Carers Allowance



Universal Credit Issues raised





Accounts

			_
202	20	2019	
	100 700		400 700
	160,728		160,728
	-		3,242
			134,248
			20,804
			14,000
			8,323
			30,714
			4,281
			12,567
			15
	465,851		388,922
		-	
		-	
·		·	
116,488		93,224	
	449,860		369,404
	15,991		19,518
	15,991		19,518
	-		-
	15,991		19,518
ance Sheet as a	at 31st March 20		
2020 2019			9
	235,139		239,266
46,190		37,717	
65,460		48,524	
111,650			
	97,875		77,757
			317,023
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	60 257		40,158
	55,251		10, 100
	235 126		239,234
			26,877
	20,011		20,011
	10,754		10,754
	298,899 23,116 8,545 2,812 116,488 ance Sheet as a 202	23,116 8,545 2,812 116,488 449,860 15,991	160,728

The contract with Canterbury City Council amounted to £160,728 (2019: £160,728) this included funding for Canterbury Housing Advice Centre, to whom payments of £57,863 (2019: £57,862) were made. This sum is included in Client Support Costs. We are grateful to the Council for their support.

The funding from Macmillan Cancer Support continued in the year and £147,892 (2019: £134,248) was received.

Help to Claim is funded by Department of Work and Pensions via Citizens Advice to support clients in the early stages of their Universal Credit claim and £72,553 (2019: £83,233) was received.

A copy of the full accounts is available and will be filed shortly with Companies House and the Charity Commission. These full accounts include a statement explaining The Board of Trustees responsibility for the Bureau accounts and a statement that it has complied with the relevant standards.

Canterbury District Citizens Advice

Advice and Help for all in Canterbury, Herne Bay, Whitstable and the Rural areas

GENERAL ADVICE

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

SPECIALIST SERVICES

Macmillan Welfare Benefits Advice for people affected by cancer; Debt Clinic, Pro-Bona Family Legal Advice, Shawtrust Financial Capability

OUR THANKS GO TO OUR FUNDERS AND SUPPORTERS



- Canterbury City Council for Welfare Advice and Housing contract and their parking credit for our volunteers
- Macmillan Cancer Support for funding Macmillan Welfare Benefits Advice Service (East Kent)
 - WE ARE MACMILLAN

CITY COUNCIL

- * Citizens Advice for the Help To Claim (Universal Credit) Project
- Money and Pensions Advice Service
- Shaw Trust Financial Capability Support for Mental Health Users
- * KCC Members Grant to Help with Cancer Welfare Benefits Advice Costs , Cllr. Geoff Lymer
- * Streynsham's Trust
- * Friends of Canterbury District Citizens Advice
- Easyfundraising
- * Whitstable Rotary Club
- * KCC Libraries and Archives for Interview Room Space at Whitstable Library
- Client Donations

WITHOUT YOU WE CANNOT HELP THOSE WHO ARE IN NEED

- \Rightarrow Join us and become an advisor, an administrator, a trustee or a fundraiser phone 01227 740647 for details
- ⇒ To donate £5 text CCAB22 £5 to 70070
- ⇒ If you would like to remember Canterbury Citizens Advice in your Will please contact the District Manager on 01227 364725 or distman@canterburycab.cabnet.org.uk



Our thanks go to Diana Hill for the design.

