



Canterbury District Citizens Advice
Annual Report
2018–2019



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



The Citizens 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

3 Westgate Hall Road
Canterbury
CT1 2BT

Telephone: 01227 452762

Monday 9.30am to 4.00pm
Tuesday 10.00am to 4.00pm
Wednesday 9.30am to 4.00pm
Thursday 9.30am to 4.00pm
Friday CLOSED

HERNE BAY

185/187 High Street
Herne Bay
CT6 5AF

Telephone: 01227 740647

9.30am to 4.00pm
9.30am to 4.00pm
9.30am to 4.00pm
CLOSED
10.00am to 1.00pm

WHITSTABLE

Outreach service in the
Library for Whitstable
residents

Telephone: 01227 740647

Friday
11.00am to 3.00pm



Telephone Advice 0344 848 7978



Online Advice www.citizensadvice.org

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



<https://www.facebook.com/canterburycitizensadvice>



<https://www.twitter.com/CanterburyCAB>

OUR ORGANISATION

BOARD OF TRUSTEES

Chair
Hon. Secretary
Hon. Treasurer
Trustees

Andrew Maysey
Brian Collins
David Cork
Ian Macarthur*
Frank Pilcher
Susan Record
Marianne Christensen
Colin Jones
Dr. John Taylor

Volunteers

Canterbury

Advisers

Brian Middleton
Patti Munt
Terry Gabony
Gillian Grainger
Jane Stewart
Robert Veltman
Ursula Fuller
Julie Wilson
Sandy Monaghan
Paul Kusel
Hugh Ridley

Herne Bay

Advisers

Heloise Barnard
Susan Thomas
Howard Cohn
Rebecca Cooper
Ken Finch
Edward Craven
Matthew Hubbard

Gateway Assessors

Judy Seymour-Ure
Stephen Smith
Jackie de Maringey*
Peter Reynolds*
Sayed Shah
Julie Hannell

Gateway Assessors

Doreen Brookfield
Russell Feast
Charlie Ferguson
Peter Davis*
Claire Hanna
Chris Would
Colin Boddy
Patricia Prestage
Janita Rayment*
Jeremy Mills
Robert Veltman

Administrators

Irene Sharp
Katerina Dempli
Mary Rance
Louis de Maringey*
Jackie de Maringey*
Alexis Johnson
Samhitha Nimmala*
Adriana Perera
Jacqueline Man

Administrators

Shirley Bream
James Foley
Eileen Griffiths
Jacqui Man
Diana Hill
Julia Hussey
Chris Clayton

* Left Bureau or
changed job

District Manager
District Service Manager
Training Manager
Advice Session Supervisors

Whitstable Outreach

Macmillan

Caseworkers

Support Workers

Legal Rota Coordinator

IT Consultant

Foodbank Advisers

Vatenfall Project

Finance

Benefits Form Fillers

Research & Campaigns

Help to Claim

Advisers
(Benefits and Family)
Claire Hanna
Janita Rayment
(Benefits and Debt)
Russell Feast

CORE STAFF

Simone Field
Sarah Ciccone
Susan Parker
Catherine Sumner
Heloise Barnard (Vol)
Russell Feast (Vol)

Alan Lawson
Sara Byrne
Janita Rayment
Claire Hanna

Gillian Woodfield*
Peter Davis

Lesley Brierley

Colin Jones (Vol)
Rod Lucy
Hayden Rouse

Sarah Ciccone*
Jennifer Amadi
Julie Hannell

Haydon Rouse*
Peter Davis*
Charlie Ferguson*
Colin Boddy*
Claire Hanna*
Patricia Golton*

David Leadbetter
Hilary Clayden

Mary Rance
Matthew Hubbard

Trainee Supervisors

Julie Hannell
Carrie Farley

Advisers

Carrie Farley
Kate Cross
Jennifer Amadi
Peter Davis

Trainees

Generalist Advisers

Julie Hannell
Carrie Farley
Kate Cross

Form Filler

Patricia Galton

Gateway Assessors

Jutha Cheewat*
Mieke Vrijhof
Helen Gardiner
Koni Nyirenda

LETTER FROM THE CHAIR

ANDY MAYSEY



Last year I was able to report that we had secured funding from Canterbury City Council to provide Welfare and Housing Advice into the Community. This was, and continues to be, delivered in conjunction with colleagues from Canterbury Housing Advice Centre (CHAC) who supply the Housing Advice element of the service.

Clearly Citizens Advice and CHAC are two different services but the relationship has proved to be very successful – albeit with some challenges! These include overcoming GDPR issues and devising a way of providing meaningful statistics to the City Council. Of course, overcoming these challenges would not have been possible without considerable effort on the part of the staff and volunteers in both offices.

Another challenge faced by the Citizens Advice service this year has been, unsurprisingly, the continued roll-out of Universal Credit but, more importantly, the decision to fund the “Help to Claim” service. This required extensive work in March of this year to devise the service and to recruit and train staff who would be delivering it. This will be carried out in conjunction with neighbouring local Citizens Advice to cover the Ashford area.

We continue to carry out advice and support work for Macmillan and the Money Advice and Pensions Service (MAPS) and receive funding from both of these.

Of course, we are facing another round of funding applications particularly as the contract with Canterbury City Council is due for renewal in 2020. We await tender proposals from them in due course.

Obviously none of the work described in this letter would have been possible without the considerable hard work of the District Manager and the staff and volunteers of Canterbury District Citizens Advice. I extend my grateful thanks to them.

Equally, my role as Chair is made considerably easier by the support of my fellow Trustees and I should also like to extend my thanks to them for their hard work and support.

Our efforts for the next year will continue to be focused on maintaining the delivery of a high quality advice service into the community in the Canterbury District area.



Advisers receiving cheque from Co-op Community Trust towards support costs of Whitstable Outreach



Ian Macarthur, former Trustee and President to the Board receiving his certificate for 23 years of service

DISTRICT MANAGER'S REPORT

SIMONE FIELD



It has been a hectic year for Canterbury District Citizens Advice with the largest tasks accomplished being the delivery of the general service following the requirements of Canterbury City Council's Welfare and Housing Advice contract and the consolidation of the Macmillan funded Welfare Benefits service for people affected by cancer across East Kent. These two major projects have undergone significant changes over the year and the resulting service gains have occurred as a result of considerable effort by the staff, volunteers and Trustees.

In April 2018 Canterbury City Council contracted us to provide Welfare and Housing Advice under a two year contract. In order to achieve this Canterbury District Citizens Advice formalised our long standing working relationship with the Canterbury Housing Advice Centre who we now sub-contract to provide Housing Advice for people in the Canterbury district. This contract has focussed our work on those who are most in need of our help and has enabled us to tackle inequalities through working with specific targeted groups such as residents of East Kent Housing and people in need of the support of employment services. The work has strengthened our partnership working and prompted us to increasingly demonstrate our outcomes whilst ensuring greater access to advice for our clients. The improvement in access to advice is a key priority of the national Citizens Advice service and over the course of the year we helped 4,179 clients deal with 13,512 issues, an increase of over 331 people from the previous year.

The outcomes for the year, which are a combined result of all project funding, include:-

- Income gains of £4,630,631

- Reimbursements, services, loan gains: £120,464

- Debts written off, managed or stabilised: £1,066,178

- Other financial gains: £51,692

This year we have concentrated on improving access to our telephone advice with several new advisers dedicating their time to the national Citizens Advice service's Adviceline. I am pleased to say that we have exceeded the targets set by our national service by delivering on 140% of the target figures for 2018-19. We still have a long way to go to meet expected demand but I would like to express my thanks to all the Adviceline advisers who work to achieve such a professional service for our clients.

Our Macmillan Welfare Benefits Service, for people across East Kent, affected by cancer has absorbed a tremendous caseload this year, dealing with over 740 clients. This was at a time when the existing team trained three new members of staff and reorganised the service to be delivered solely from the Canterbury office. The Macmillan team have achieved great outcomes for their clients raising over £3.85 million during the year. We increasingly find that clients are coming to us for help with their finances at later stages of the cancer pathway with over half of the cases being terminally ill whereas in the past this figure was just a third. This reflects the national picture with patients being diagnosed late and their situations being consequently more desperate.

Yet again I realise I am running out of space and have not even begun to mention all the other great work that our dedicated and accomplished staff and volunteers have delivered. They range from our Pro-Bono Family Legal Rota- with thanks to the many local solicitors and barristers who have delivered free advice to our clients; to the Foodbank Advice Outreaches in Canterbury and Whitstable; to the financial capability sessions for people affected by mental health issues- funded through Shawtrust as part of the Live Well service; to the delivery of Outreach Advice in Whitstable- funded in part by the Co-op Community Trust and accommodated free of charge by Whitstable Library; to the delivery of advice to support families and children in Herne Bay, courtesy of Crown Charitable Fund. The biggest thanks of the year, however, must go to all those who have worked so hard on the Money and Pensions Advice Service. The work on this project has been extremely demanding and sometimes extremely frustrating (!) so I would like to thank all the staff and volunteers for their patience, dedication and determination in working on this

DISTRICT SERVICE MANAGER'S REPORT SARAH CICCONE



I am now in my second year of being the District Service Manager and run both Herne Bay and Canterbury offices while overseeing the Whitstable outreach and three foodbanks. I would like to say it has been easy but this would not be true. I am however very fortunate to have to a great team around me, both volunteers and paid staff have made it possible for me to do this. I am however still trying to figure out how to be in two places at once.

As if that was not enough we then decided to open a debt clinic on a Tuesday in Canterbury. This was set up in order to provide a dedicated debt service to our community. The setting up of the Debt Clinic has been completed with help and support from Sue Parker to whom I am extremely grateful. We have successfully implemented this while incorporating a great training programme for all volunteers and trainees. This has not been without its problems especially with the ever changing requirements of MAPS (money and pensions service) but again we are overcoming this together.

While this has been a hard year it has also been a sad year with the sudden loss of two formidable women who were volunteers at Canterbury District Citizens Advice.

Service Manager's memories in remembrance of



Sue Thomas was an excellent volunteer generalist adviser and had been with the Citizens Advice service for several years; she started out in Canterbury but later moved over to Herne Bay. Sue was a very empathetic, kind and caring person and would always go 'over and above' to help our clients and was very conscientious. Sue had been a great help to me personally and always made time to listen and would often offer alternative solutions. Sue was a very likeable person and is greatly missed.



Jacqueline De Marigny started as a receptionist at Canterbury and later trained as an adviser. Jacqueline was a very gentle and caring individual. She greeted our clients with a smile and immediately put them at ease with her calm and caring manner. Jacqueline went out of her way to help our clients in any way she could. She was a great support to all the advisers in Canterbury and is missed by all who knew her.

In memory of former colleagues

Tony Endersby -Chair of Canterbury District Citizens Advice 2002-2006 and
Chair of Whitstable Citizens Advice Bureau Management Committee



Charles Judd -Adviser at Whitstable Citizens Advice Bureau 1994-1998 and Member of
Whitstable Citizens Advice Bureau Management Committee

Jenny Bennet
25 Years service at Herne Bay Citizens Advice Bureau



TRAINING REPORT

SUE PARKER

My first complete year in the role of Training Manager has gone well, and I am pleased with all that the trainees have achieved.

Congratulations

Julie Hannell, Hugh Ridley, Janita Rayment and Colin Boddy reached the Citizens Advice competency level as Gateway Assessors and are now certified in their roles

Well done to the Class of 2019!!

Tricia Golton opted to become the Form Filler for our Herne Bay service and is progressing well under the guidance of Heloise, her Supervisor. Hugh Ridley has also taken on this role in the Canterbury office, combined with being an Assessor and is doing very well, whilst In December, we gained from Maidstone's loss, as Kate Cross joined our service due to moving into our area as a trainee Adviser; Kate has become an absolute asset to the Debt Clinic in Canterbury and to the Herne Bay Service.

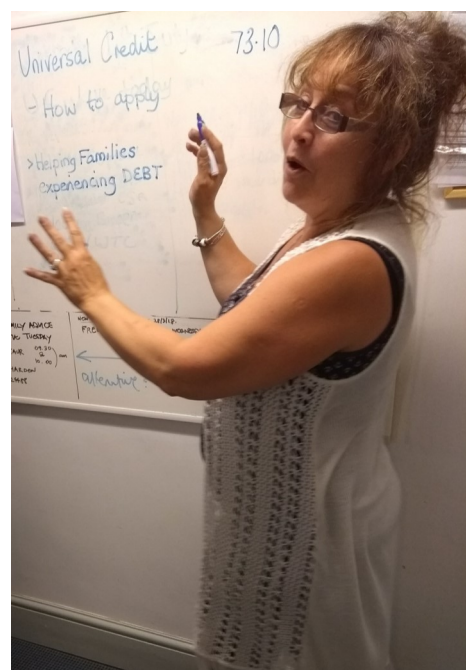
We also saw two new trainees join our team, and we welcome Mieke Vrijhof and Helen Gardiner who have begun their training with enthusiasm.

Following on from last year, the Learning Pathway we devised has, with a few tweaks, proven to be a profitable learning guide and helps us all focus on our training year in palatable size portions for learning, observing, participating in the advice giving process and progressing on to offer advice whilst flying solo. We have offered group training to trainees in the more complex areas of debt, benefits & employment, and housing, whilst the less challenging enquiry areas have been completed by trainees under supervision and this seems to be a successful way to move forward given our resources. Whilst I thrive in the development of fledgling trainees to competent advisers, I never cease to learn about the learning and development of volunteers through them and this adds to the overall training experience of those who will join us in the future.

And as I write this, our recruitment for the class of 2020 begins...



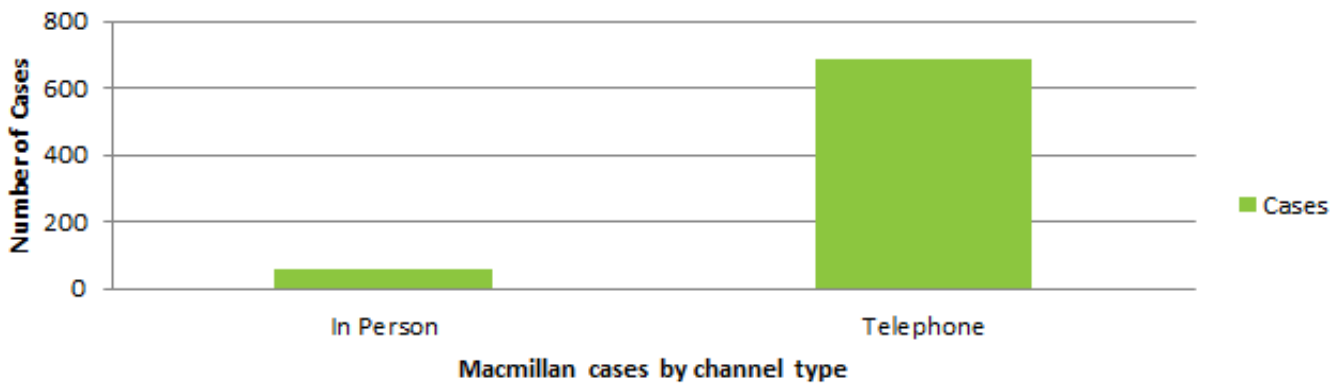
Congratulations go to Gillian Grainger, on 27 years of service in the Canterbury Office, shown here receiving the Lord Mayor's Award for volunteering



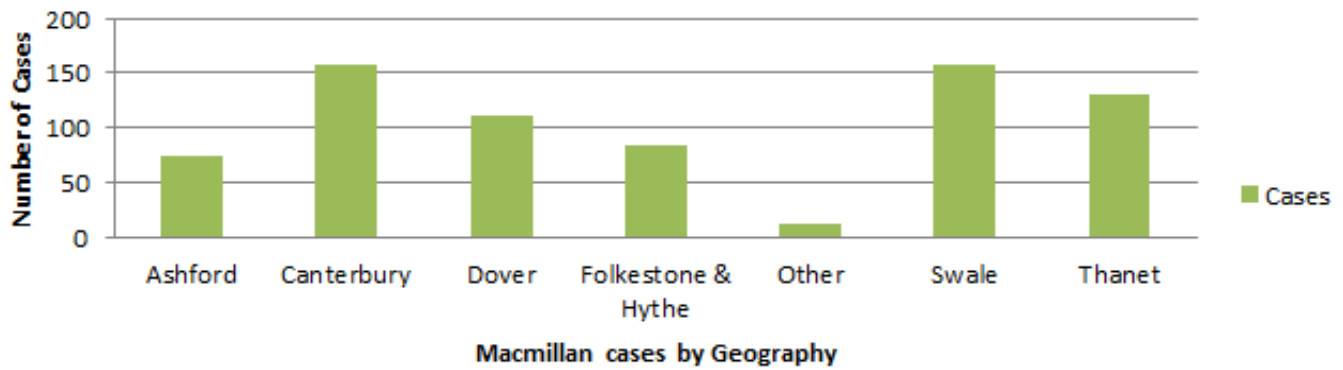
Sue Parker. Training Manager

Total number of new clients	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)
740	67	£1,612,861	£133,463	£2,111,296

Macmillan Annual Cases



Macmillan Annual Cases



Financial Outcomes Summary					
Outcome Types	Number of outcomes	Client Count	Amount	Average Per Outcome	Average Per Client
Income Gain	1135	507	3,736,442	3292	7370
Re-Imbursements, Services, loans	247	244	88,051	356	361
Debts Written off	1	1	404	404	404
Income Loss	1	1	0	0	0
Other	21	16	19,568	932	1223
Grand Total	1405	522			

SHAW TRUST FINANCIAL CAPABILITY

RUSSELL FEAST



Since the start of our financial capability work for Live Well Kent/Shaw Trust, a total of 55 clients have either been identified or referred to Canterbury District Citizens Advice for financial support up to the end of March 2019. The Aim of the Live Well Service is to improve the health and wellbeing of people affected by mental health issues.

Despite reminders, many have failed to attend the Be Money Smart sessions, some having been given as many as four appointments. Out of those who have attended, their main interest appears to be in the areas of budgeting and understanding the pitfalls of borrowing, especially the meaning of Annual Percentage Rate and the implications of a high rate as in "Pay Day" lenders.



Canterbury Citizens Advice has two advisers who undertake this work, arranging venues, booking and reminding clients and giving the presentations. Since its inception, they have worked to improve the basic information pack and tailor sessions to focus on areas of particular interest to clients. The emphasis has been on achieving a basic level of knowledge and identifying any issues with a view to taking that forward into one-on-one sessions to help with specific financial problems.



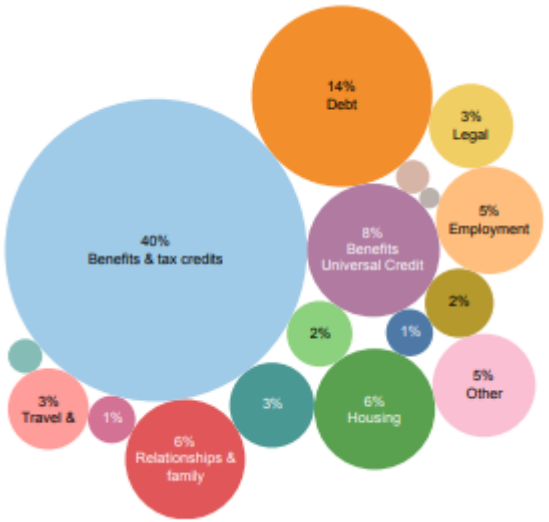
Where these have been identified, the client has been offered the opportunity to return for more detailed advice and some have subsequently become Citizens Advice clients working with members of the debt team for help with debts and balancing their accounts.

The greatest challenge remains the issue of encouraging clients to attend. We invite partner agencies working with people who are affected by mental health issues who need help with their finances to contact our Financial Capability team on fincap@canterburycab.cabnet.org.uk

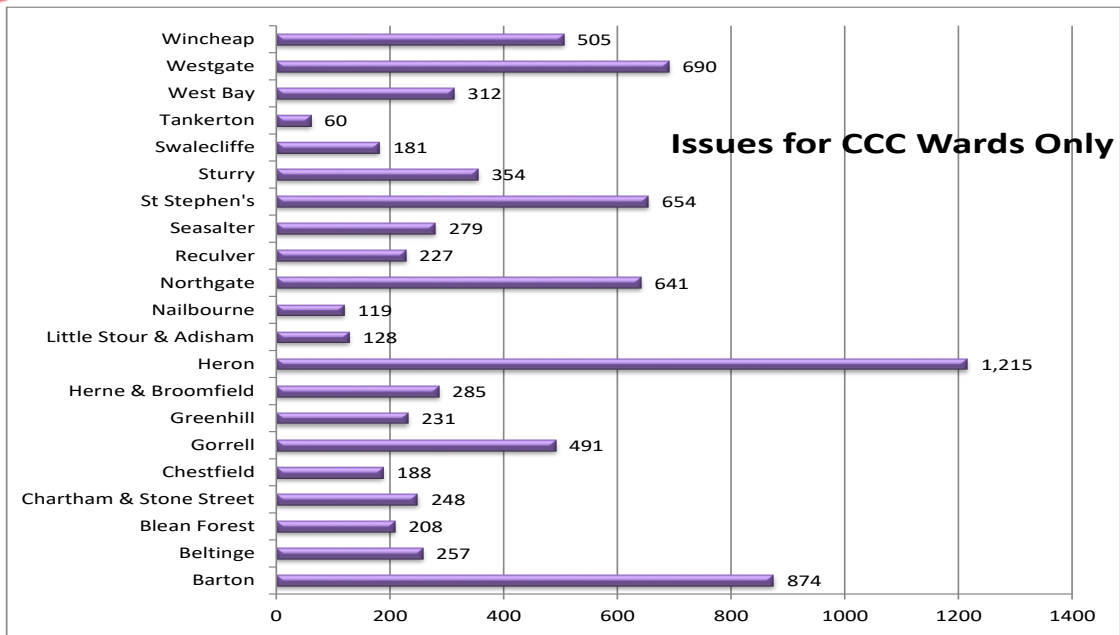
RESEARCH AND CAMPAIGNS

- > In October 2018 we signed a letter to Home Secretary as part of the St Mungo's Campaign to end rough sleeping- 'Home For Good' Campaign, presented to the Home Secretary in Feb 2019.
- > In September 2018 we took part in Carers UK campaign 'Fairer for Carers' to raise Carers' Allowance to Jobseekers' Allowance level.
- > In August 2018 we contributed to the Canterbury and District Clinical Commissioning Group Consultation on Frailty. We also promoted, via our social media channels, the NHS England consultation on cutting some medical procedures available on NHS. The District Manager is a member of the Canterbury Public Reference Group which represents the Service User's Voice to Canterbury and Coastal Clinical Commissioning Group.
- > In January 2019, as part of Citizens Advice Energy Cap Campaign, we shared resources about energy advice
- > Throughout the year we submitted statistical reports about local Universal Credit issues with key Stakeholders at DWP and Canterbury City Council (CCC).
- > We provided statistics on the uptake of welfare benefits advice for people with cancer to the East Kent and Medway Benefits Macmillan Steering Group. Trends in the increasing incidence of people taking up benefits advice at the terminal stage of the cancer journey has been noted with an increase from 30% to 50% over the course of our Macmillan Welfare Benefits service (since 2011).
- > Representatives from local Council Tax section and the private bailiff firm responsible for Council Tax recovery attended our February Workers' Meeting. We gave a presentation on the problems experienced by people with council tax arrears whose debts had been referred to the bailiffs. Representatives from Thanet Citizens Advice also attended. This gave a great chance to discuss issues/clarify procedures with officers and proved beneficial to all parties. CCC has been asked to sign up to the Council Tax Protocol, promoted nationally by the Citizens Advice Service. Direct contact number was secured for use in assisting vulnerable clients. The procedure has shown great improvements, with the Council taking back cases from the bailiffs for vulnerable clients in order for debts to be better managed.
- > In March 2019 we responded to the Citizens Advice Network Panel consultation on the principles that a fair welfare benefits system should follow. The report was published on a Citizens Advice blog 1): A system accessible to all who need it; 2) An adequate level of benefit that securely covers the cost of living; 3) Flexibility to help people live fulfilling lives, regardless of their situation.
- > In November 2018 the District Manager was interviewed for an article in KM Gazette regarding the effects of Universal Credit roll out in Canterbury and subsequent rise in Foodbank referrals.
- > Our Universal Credit statistics featured in another three articles in the Canterbury Journal (Online)
- > In March 2019 we contributed to another Citizens Advice Network survey on the effect of Universal Credit Housing deductions.
- > Contributed to 16 national & local surveys, issues varying from the Future of Advice to a Legal Aid Inquiry

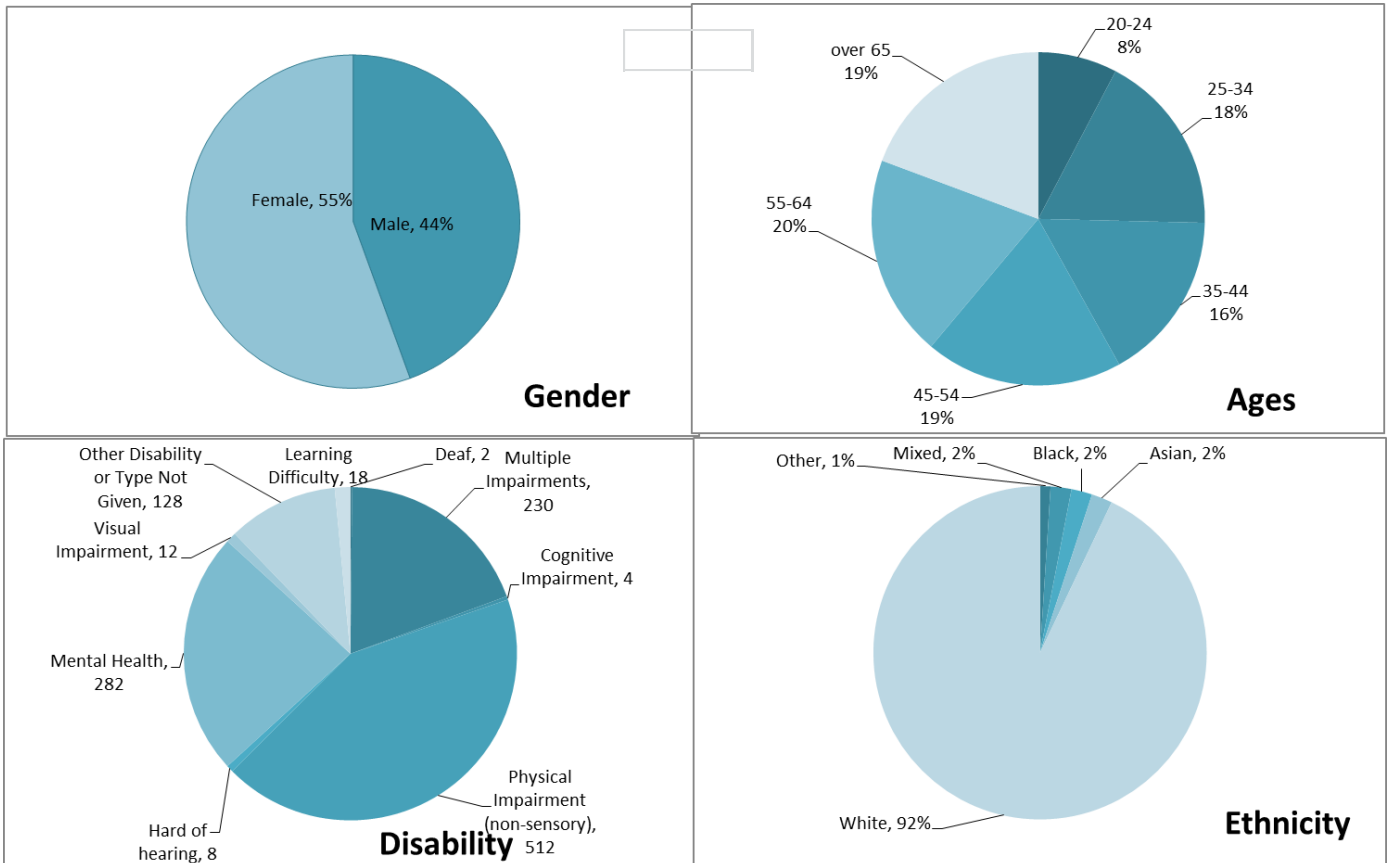
OUR STATISTICS FOR THE YEAR



- Benefits & Tax Credits
- Benefits Universal Credit
- Consumer Goods & Services
- Debt
- Health & Community care
- Housing
- Immigration & Asylum
- Legal
- Discrimination & Hate & GVA
- Education
- Employment
- Financial Services & capability
- Other
- Relationships & Family
- Tax
- Travel & Transport



Our Client Profile



ACCOUNTS

CANTERBURY DISTRICT CAB

Summary Statement of Financial Activities (including Income & Expenditure Account) for the year ended 31st March 2019

	2019	2018
Income		
Canterbury City Council	160,728	102,866
Vattenfall	3,242	38,258
Macmillan Cancer Support	134,248	135,913
Money Advice and Pensions Service	20,804	-
Shaw Trust	14,000	-
Help to Claim	8,323	-
Other Grants and Funding	30,714	16,296
Donations	4,281	6,998
Rental Income	12,567	8,024
Bank Interest	15	17
	388,922	308,372
Expenditure		
Staff Costs	242,412	196,704
Establishment Costs	22,422	20,583
Travelling Costs	8,179	9,739
Administration Costs	3,167	2,733
Client Support Costs	93,224	80,416
	369,404	310,175
Surplus/(Deficit) on total funds for year	19,518	(£1,803)
Arising from		
Unrestricted funds Surplus/(Deficit)	19,518	(1,803)
Restricted funds	-	-
Surplus/(Deficit) on total funds for year	19,518	(£1,803)

Summary Balance Sheet as at 31st March 2019

	2019	2018
Fixed Assets	239,266	243,393
Current Assets		
Debtors and Prepayments	37,717	15,825
Cash at Bank and in Hand	48,524	56,727
	86,241	72,552
Less: Liabilities	8,484	18,440
	77,757	54,112
Net Assets	£317,023	£297,505
Being:		
Unrestricted Funds		
General Fund	40,158	16,532
Designated Funds		
Property Fund	239,234	243,342
Management & Maintenance Fund	26,877	26,877
Restricted Funds		
Legacy Fund	10,754	10,754
	£317,023	£297,505

The contract with Canterbury City Council amounted to £160,728 (2018: £102,866) this included funding for Canterbury Housing Advice Centre, to whom payments of £57,862 were made. This sum is included in Client Support Costs. We are grateful to the Council for their support.

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 for people affected by cancer; Pro-Bono Family Legal Advice
Foodbank Advice Outreach; 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 the Macmillan Welfare Benefits Advice Service (East Kent)
- * Friends of Canterbury District Citizens Advice
- * Co-op Community Trust for Support Costs of Whitstable Outreach
- * Streyنشam's Trust for the Supervision costs of advice at Canterbury St. Dunstan's Foodbank
- * Money and Pensions Advice Service
- * ShawTrust Financial Capability Support for Mental Health Service Users
- * Canterbury Foodbank for Adviser at Whitstable Foodbank
- * Clients of Canterbury District Citizens Advice
- * Citizen Advice for contribution to Internet Fees
- * KCC Libraries and Archives for Interview Room Space at Whitstable Library
- * Crown Charitable Trust for support for Families and Children in Herne Bay

Supported by



**WE ARE
MACMILLAN.
CANCER SUPPORT**

WITHOUT YOU WE CANNOT HELP THOSE WHO ARE IN NEED

- Join us and become [an adviser](#), [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 District CAB in your Will
please contact the District Manager
on 01227 364725
or distman@canterburycab.cabnet.org.uk



Our thanks go to the King's School and Lee Rigley for the printing of this report and to Diana Hill for design