

**citizens
advice**

**Canterbury
District**

Annual Report 2020 –2021



Charity No. 803115

Company Number 02483455

Citizens Advice Number 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

Monday, Wednesday and Thursday 10.00 am - 4.00 pm by pre-booked appointments

Herne Bay

Tuesday 10.00 am - 1.00 pm by pre-booked appointments

Thursday 10.00 am - 1.00 pm Housing Advice by CHAC by pre - booked appointments

Telephone Advice

Monday to Thursday 10.00 am - 4.00 pm

Friday 10.00 am - 1pm

Web Chat and email

Online advice www.citizensadvice.org.uk

Telephone Advice 0808 278 7846



Online advice www.citizensadvice.org.uk



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

**[https://facebook.com/
canterburycitizensadvice.com](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 Chief Officer 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) ~ Kate Cross (Vol)

WHITSTABLE OUTREACH Russell Feast (Vol).

ADVISER AND ASSISTANT TO THE DISTRICT SERVICE MANAGER Jennifer Amadi

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

Support workers Ellie Cooley~ Taffney Clark-Piper* Casework Support Charmaine Villiers

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

LEGAL ROTA CORDINATOR Lesley Brierley

SHAW TRUST Project Manager Sue Parker

Financial Capability Advisers Julie Hannell ~ Jennifer Amadi

HELP TO CLAIM Project Manager Sue Parker

Trainee Supervisors and Assistants to District Service Manager Julie Hannell and Carrie Southby
Advisers: Carrie Southby~ Peter Davis ~Kate Cross~ Tafney Clark-Piper*

FINANCE David Leadbetter (Vol)*~ Charlie Ferguson

VOLUNTEERS ADVISERS

Canterbury Brian Middleton~ Terry Gabony~ Gillian Grainger~

Robert Veltman~ Ursula Fuller~ Julie Wilson~ Sandy Monaghan~ Paul Kusel~ Jane Stuart ~
Julie Hannell ~ Jeremy Cross (Benefits)

Herne Bay Howard Cohn (Benefits & Employment)~ Ken Finch*~ Kate Cross~ Mieke Vrijof ~
Lena Relf

GATEWAY ASSESSORS

Canterbury Stephen Smith~ Hugh Ridley*~ Judy Seymour-Ure~ Syed Shah

Herne Bay Doreen Brookfield*~ Russell Feast~ Charlie Ferguson*~ Claire Hanna~
Chris Would*~ Colin Boddy~ Robert Veltman~ Julie Hannell
Helen Gardiner

ADMINISTRATORS

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

Herne Bay Shirley Bream~ Chris Clayton~ James Foley~ Eileen Griffiths~ Jacqueline Man~
Diana Hill

BENEFITS FORM FILLERS Mary Rance*~ Hugh Ridley* ~ Howard Cohn

RESEARCH AND CAMPAIGNS Mary Rance* Sarah Sayer

DEBT CLINIC

Advisers: Julie Wilson~ Julie Hannell~ Ursula Fuller~ Lena Relf

DISTRICT TRAINEES

Taffney Clark-Piper*~ Adriana Perez*~ Kate Macguire (Debt) ~ Michael Guy ~ Izzy Campbell
~ Jack Sullivan ~ Daniel Kirby ~ Miranda Pellacchia ~ Jessie Cloughly ~ Judith Campbell * ~
Carol Knibbs* ~ Sue Hancocks* ~

Ellie Kemp (Debt)

Trainee Supervisors~ Julie Hannell~ Carrie Southby

SCAMS AWARENESS Chris Would

* left or changed job

Letter from the Chair

Andy Maysey

In my last letter, accompanying our Annual Report 2020, I made reference to the unforeseen challenges presented by the Pandemic and the efforts made by staff and volunteers to adapt to the new circumstances in delivering a service to our clients.

Well, here we are one year later and those challenges are as great as ever although slightly different in nature. The pandemic is still with us but, as society and our community begin to open up, the service has gone some way toward opening up to meet the needs of our clients.

After careful consideration the staff and trustees have decided to open up to face to face clients in a limited and controlled way that is safe both for them and the advisers concerned. This is, for the foreseeable future, on the basis of appointment only but has proved to be an effective addition to our other means of communication with clients, such as telephone and webchat etc. We shall continue to monitor this situation.

The pressures on the staff and volunteers remain and the type of enquiry remains broadly unchanged except, of course, the issues arising through the ending of furlough payments and the associated rise in clients finding themselves applying for Universal Credit - with all of the associated difficulties that that brings!

The service described would not have been possible without the considerable effort and hard work of the Chief Officer, the staff and volunteers of Canterbury District Citizens Advice. Nor would it have been possible without their continuing enthusiasm and flexibility in adapting to new ways of working. The trustees and I would like to express our grateful thanks to them.

It is also true to say that my role as Chair is made considerably easier by the support I enjoy from my fellow trustees and I should like to thank them for their hard work and their support in all that we do.

Congratulations to our newly qualified Advisers

Lena Relf ~ Mieke Vrijhof ~ Helen Gardener

Jeremy Cross ~ Welfare Benefits

Family Law and Welfare Benefits Claire Hanna ~ Janita Raiment ~ Peter Davis

Report from the Chief Officer Simone Field



As everyone knows the 2020-21 year has been an extremely tough one for us all. The effect of the Coronavirus pandemic has been all encompassing and persistent. One of the questions we ask new volunteer recruits in their selection interviews is 'what is the biggest issue affecting society today and what can Citizens Advice do about it?' Never has the answer to that question been so focussed on one clear target. A quick review of our advice issues, (page 7), shows the nature of the issues that affected our clients. Welfare Benefits were, as usual, our most popular enquiry forming 61% of our work. This is not surprising but the prevalence of employment and housing over debt queries, shows the unusual effect of the pandemic. Regardless of the advice topic, what we can do for people is really summed up by a quote from two of our clients:

*'the help you receive makes you feel less stressed as some one understand without passing judgment and they go out of there way to help in any form'
'I am glad I asked for help and feel there may be a path for me'*

This is the key to our work: high quality, independent advice, helping people find a way forward to deal with their problems. It sounds simple but it is a constant challenge involving innovation whilst remaining true to our core Aims and guiding principles of confidentiality, impartiality, independence and being not judgemental. The pandemic has enabled us to see just how innovative we can be, the challenge ahead is ensuring the most vulnerable are not excluded from society at a time when many services are becoming increasingly digitalised.

Throughout the year we helped 4,900 clients to deal with 14,967 issues. We raised £7.4 million in income gains, helped people manage £897,223 worth of debt and secured £712,560 in other gains.

The results achieved are no less impressive given that we had lost 40% of our volunteer numbers. The task for our recovery is not only to adjust our service to combine elements of remote working and in office appointments for our most vulnerable clients but to recruit and train almost half our normal workforce and prepare them to cope with the complexity and expected increasing work load as our community adjusts to the new normal. The other challenge is funding this workforce development at a time when resources from our funders are under increasing pressure, particularly as our major projects like the Money and Pensions Advisory Service and the Help To Claim face recommissioning.

The stability of the service thus far and the excellent advice quality would not be possible without the continual vigilance and sheer effort of our small team of Managers, Supervisors, Caseworkers and Advisers underpinned by the rest of the team whose work is not so visible to the public, this includes the Trustees, Administrators, IT Consultants and Receptionists. Whether they be paid staff or volunteers they all give 100% and demonstrate that if you have a good team nothing is impossible. Thank you everyone for all that you do for our clients.

Service Manager Report

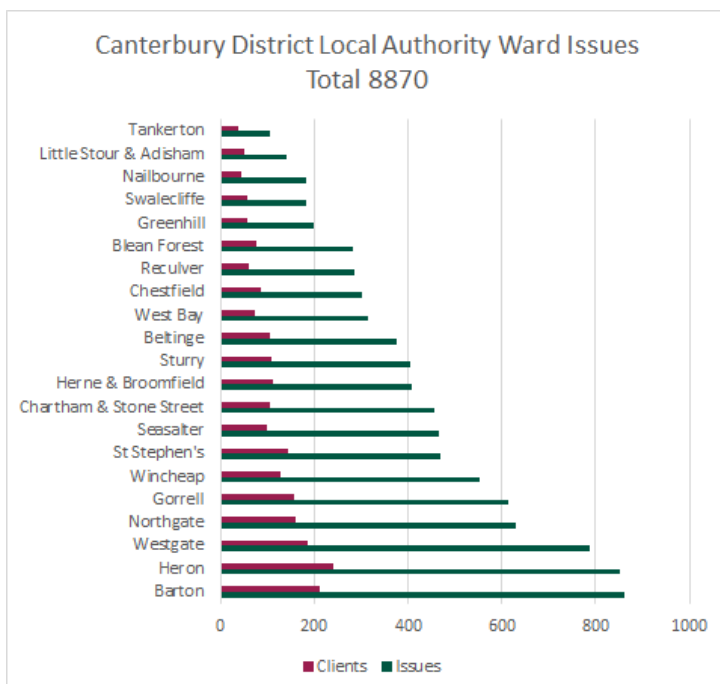
Sarah Ciconne



What a year!! Who would have thought that in this day and age a pandemic would hit us like a bolt out of the blue. We have had to find new ways of working all while at home isolated from our colleagues, friends and family. Our personal support network diminished quickly and having to endure several lockdowns throughout the year was not easy. It has been tough on everyone and we have all suffered one way or another, especially with our Mental Health. We recognised this and asked Shirley if she would contact the advisers regularly just for a chat. Ursula set up Zoom coffee mornings every Tuesday for advisers just to chat and see each other. This all helped with the loneliness and isolation and helped to make advisers still feel like part of a team. We all made ourselves available to talk to one another and support each other in any way possible.

Now imagine what our clients went through, no support network, losing their jobs, not enough money to feed their families, unable to have shopping delivered as they don't have the internet skills, debts piling up, no money coming in, to name but a few of the issues arising.

We worked tirelessly to set up working from home in order to keep our service open and to help those that really needed it at this unprecedented time. It was not an easy task, we learnt a lot on the way, mainly how not to do things. We had to change tactics several times but we all did our bit and got there in the end. The service we offered was four full days a week and one half day, mostly on the telephone, but also offered email and web chat advice. The advisers all quite quickly got used to a new way of working and have excelled all expectation. The supervisors were always on hand, just a quick phone call away. The service continued and we have made a difference to people's lives, we were there when they needed us the most. We all stepped up to help our community when it really mattered. We as a team made this happen of which I am very proud to be a part.



Top Universal Credit Issues

Initial Claim	1969
Housing Element	579
Calculation of Income, earnings and capital	523

Top Benefit Issues

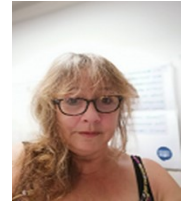
Personal Independence Payments	1301
Initial Claim	566
Employment support Allowance	559

Top Employment Issues

Pay and entitlements	167
Redundancy	122
Furlough Scheme	137

Training Manager's Report

Sue Parker



The ending of last year's report was the beginning of office closures due to Covid-19 and recruitment for the class of '21 had been suspended whilst we set up our service across many homes and from the hub in my living room.

We had recruited Lena, Taffney, Adriana and Kate prior to Covid, but unfortunately Adriana left, Taffney moved into a paid role which put her training on hold, Lena managed to continue and became a certified adviser and Kate's training is ongoing, gaining practical experience as she helps clients as a trainee adviser.

During the year we did recruit three other trainees but the pressures of home-schooling, lockdowns and caring for relatives, saw them all have to leave the service. This was a great shame as they proved promising, with one trainee getting as far as advising clients before family commitments resulted in a pause in volunteering. Two of these trainees hope to return at a future date.

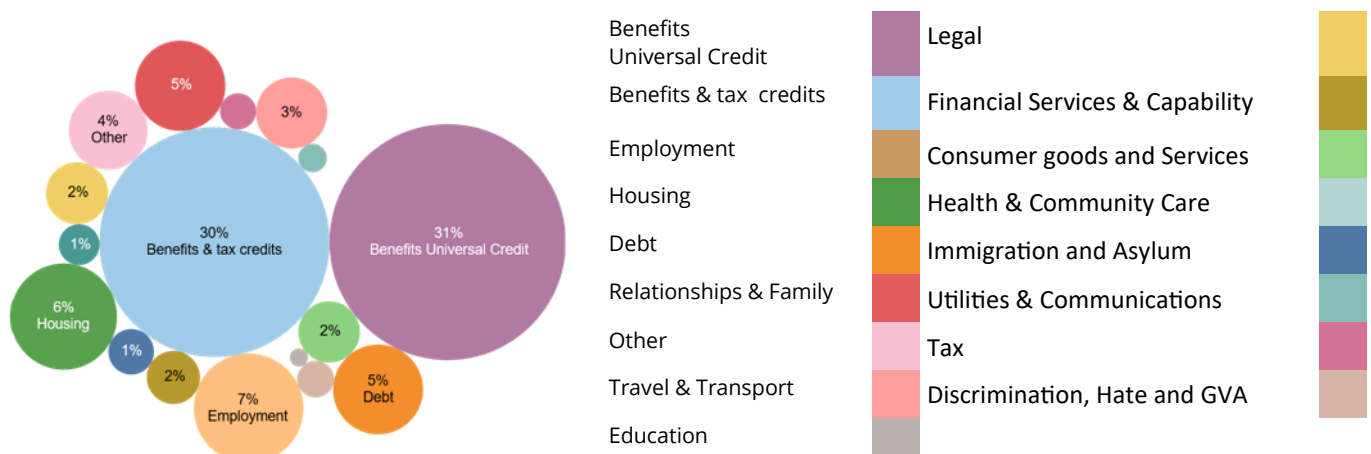
I found it quite daunting initially to make the change to training remotely, not being the most technically minded member of staff, but we forged a way forward. Toward the end of 2020, we recruited Izzy and Jack, who are both now advising. Unfortunately the training role is but two days a week, and the priority has been to keep the core service and projects running smoothly and this took the bulk of my time in supporting Sarah our Service Manager.

By March, many of the challenges we had faced in 2020 had been resolved and the pressures we were under had lessened greatly. Our trainee supervisors/trainers: Julie and Carrie have developed their skills, expanding their knowledge and practical experience of the training role. This has helped me deal with the competing priorities of developing training and supervision.

Miraculously other trainees, who joined the year before Covid, achieved their certificates of competence. I don't even remember that happening amongst the craziness in which we were working.

I think the success of this year was the team spirit, from administrators, advisers and supervisors who pulled together to deliver the same quality service to our clients from outside of our four walls. What a great team we are in Canterbury District. Sadly we have lost quite a few advisers during Covid for various reasons who will be sadly missed, but we look ahead to new recruits becoming part of our team for the future.

Issues for the year



Emergency Funds Report

Julie Wilson



The job of disbursing £30,000 on behalf of Canterbury City Council (CCC) came as an unexpected role for me. We were issued with a set of guidelines relating to eligibility of client, to categories of spend such as consumables and amount of spend –e.g. up to £100 for gas- and away we went. It was a slow start as advisers got used to the idea that we actually had money to spend! This enabled us to refine our approach and to check any tweaks needed with CCC, which we did on several occasions.

It proved both a time consuming and a worthwhile activity. For each “applicant” a phone call or two was required, a case note was written, issues raised followed up, bank details etc. ascertained, emails sent to confirm grant and expectations, records kept and Bookkeeper, Charlie, informed for instructing payment. Thanks go to both him and Simone for their patience, resilience and determination in seeing all this through. Simone had to chase down supermarket vouchers and mattresses at a time when shopping was not easy! Thanks also to Trustee Colin Jones for all the work involved checking and authorising the myriad of payments.

Thanks are definitely due also to the Food Bank who kept up a ready supply of eligible clients; their input was invaluable and we were in regular contact, updating each other so that very few who were referred did not receive a payment.

It did feel as though the decisions were challenging, so there were regular checks with Managers to ensure fairness of distribution.

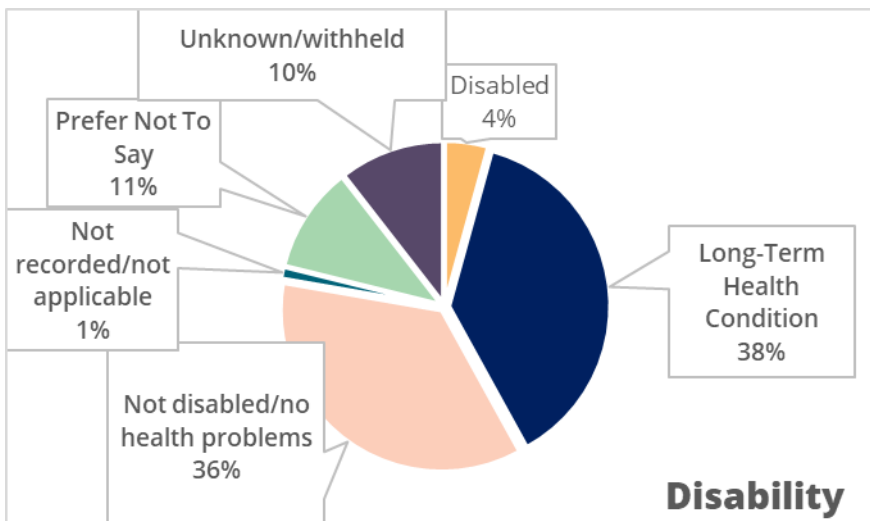
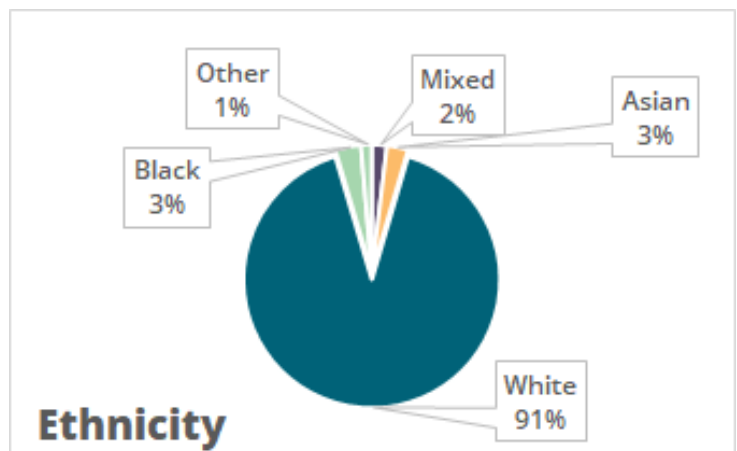
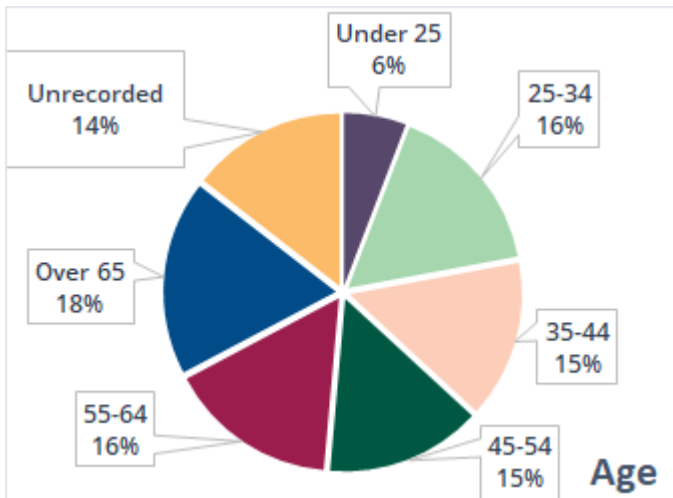
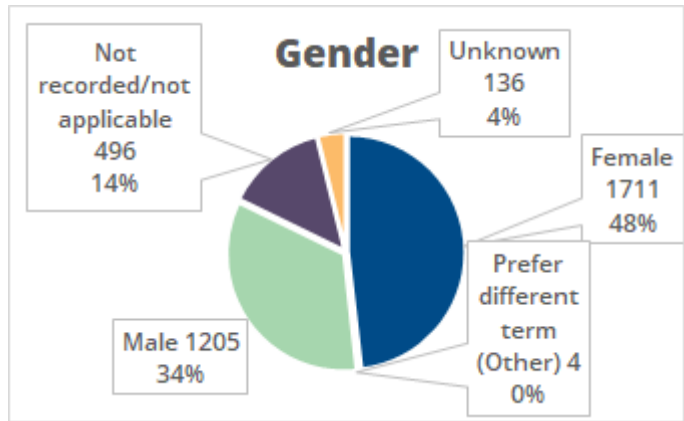
Fortunately the grant period was extended and this enabled us to process the funds fully and support some 85 grants - some of which were for individuals but the majority of which were for families. The average amount was £200-250 and most frequently made for fuel payments (others were uniform, transport, clothing and some food). The maximum grant was £500. One example was a case where a man was housed in temporary accommodation in Herne Bay with no bed for himself and his young daughter, no carpet and no bedding. The emergency grant helped with all of this. Covid exacerbated his situation because when he moved there was on one to turn to and few people willing to be involved at that point. We continue to support some clients who came to us first through this process so an added bonus for us - and hopefully them!

Research and Campaign Work during the pandemic:

- We sent 54 Evidence Reports on local issues to National Citizens Advice re: Benefits & Tax Credits: 11; Universal Credit: 18; Consumer: 2; Debt: 4; Employment: 6; Legal: 2; Other (Food Banks): 3; Relationship: 1; Tax: 4; Travel & Transport: 1; Utilities: 2.
- Our employment statistics were used along with those of other Kent Local Citizens Advice in an article run on Kent Live 13.11.20 regarding Furlough.
- We contributed evidence about problems with Blue Badges towards North West Kent Citizens Advice’s (NWKCA) policy work. NWKCA took matter to Kent County Council.
- We wrote to MP Rosie Duffield in support of the St Mungo’s Campaigns: ‘Home for Good’ and ‘No Going Back’. This contributed to the government setting out plans to support people who've been in emergency accommodation during the pandemic. We also promoted these campaigns via our Social Media accounts.
- We shared our report, about problems involving car sharing and employment in the pandemic, with local key policy makers.
- We wrote to Chancellor as part of the ‘Forgotten C’ Macmillan Campaign. Chancellor put extra resources into of emergency support for undiagnosed and untreated cancer

Numbers of people began receiving support 01/04/20-31/03/21 <i>(Excludes returning clients if returning within 6 months) Of which:</i>	676
Without a cancer diagnosis	2
Without a cancer diagnosis but were supported as they are close to someone who did (e.g. carer)	21
With a cancer diagnosis but the point in their cancer journey was not clear	8
Receiving a cancer diagnosis	53
Undergoing treatment or in recovery from treatment	226
Receiving palliative care or towards end of life	366
Number of people returning for further support <i>clients returning within 6 months</i>	14
Number of people who finished receiving support	696
Levels of support provided	
Information and signposting	3
Advice and Guidance (including basic casework)	4
Advice and Guidance (including basic casework and form filling)	3
Complex advice and/or casework involving negotiation and/or advocacy that did not include benefit challenges and appeals	664
Casework involving negotiation and/or advocacy including benefit challenges and appeals	22
Number where no benefits entitlement was identified (the person appeared to be in receipt of all they were entitled to)	58
Number of people where benefits entitlement was identified	503
Not known	135
financial gains	
Confirmed ongoing gains for cases closed	£1,046,635
A one-off lump sum, excluding any Macmillan Grant awards for cases closed	£43,903
Expected Income Gains for cases opened	£3,269,736
Expected Other Gains for cases opened	£62,509

Client Profile



Type of Disability	Count
Physical Impairment	768
Multiple Impairments	312
Mental Health	235
Other Disability	87
Learning Difficulty	11
Hard of Hearing	7
Visual Impairment	6
Cognitive Impairment	4
Deaf	2

**Summary Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31st March 2021**

	<u>2021</u>	<u>2020</u>
Income		
Canterbury City Council	160,728	160,728
Canterbury City Council Covid Grant	20,000	-
Macmillan Cancer Support	142,132	147,892
Money Advice Service	18,272	13,011
Shaw Trust	12,500	14,000
Help to Claim	73,581	72,553
B E I S Equipment Fund	9,010	-
Other Grants and Funding	21,105	42,675
Donations	3,919	1,961
Rental Income	11,538	13,015
Bank Interest	17	16
	<u>472,802</u>	<u>465,851</u>
Expenditure		
Staff Costs	312,754	298,899
Establishment Costs	24,711	23,116
Travelling Costs	919	8,545
Administration Costs	3,923	2,812
Client Support Costs	100,196	116,488
	<u>442,503</u>	<u>449,860</u>
Surplus on total funds for year	<u>30,299</u>	<u>15,991</u>
Arising from		
Unrestricted funds Surplus	30,299	15,991
Restricted funds	-	-
Surplus on total funds for year	<u>30,299</u>	<u>15,991</u>

Summary Balance Sheet as at 31st March 2021

	<u>2021</u>	<u>2020</u>
Fixed Assets	231,018	235,139
Current Assets		
Debtors and Prepayments	25,278	46,190
Cash at Bank and in Hand	134,878	65,460
	<u>160,156</u>	<u>111,650</u>
Less: Liabilities	27,861	13,775
	<u>132,295</u>	<u>97,875</u>
Net Assets	<u>363,313</u>	<u>333,014</u>
Being:		
Unrestricted Funds		
General Fund	94,677	60,257
Designated Funds		
Property Fund	231,005	235,126
Management & Maintenance Fund	26,877	26,877
Restricted Funds		
Legacy Fund	10,754	10,754
	<u>363,313</u>	<u>333,014</u>

- The contract with Canterbury City Council amounted to £160,728 (2020: £160,728) this included funding for Canterbury Housing Advice Centre, to whom payments of £57,863 (2020: £57,863) were made. This sum is included in Client Support Costs. In addition a Covid Grant of £20,000 was received during this period. We are grateful to the Council for their support.
- The funding from Macmillan Cancer Support continued in the year and £142,132 (2020: £147,892) was received.
- Help to Claim is funded by Citizens Advice to support clients in the early stages of their Universal Credit claim and £73,581 (2020: £72,553) was received.
- Help to Claim is funded by Citizens Advice to support clients in the early stages of their Universal Credit

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

SPECIALIST SERVICES

Macmillan Welfare Benefits Advice
for people affected by Cancer
Pro-Bono Family Legal Advice
Shawtrust Financial Capability
Help to Claim Universal Credit Service



OUR THANKS GO TO OUR FUNDERS



- ◇ Canterbury City Council for Welfare Advice and Housing Contract
- ◇ Canterbury City Council Small Business Grant Fund for Equipment (Covid Support)
- ◇ Citizens Advice for the Help to Claim (Universal Credit) Project
- ◇ Macmillan Cancer Support for funding Macmillan Welfare Benefits Advice Service (East Kent)
- ◇ Money and Pensions Advice Service
- ◇ Streysham's Trust Grant to help residents of St. Dunstan's Parish
- ◇ Dean and Chapter of Canterbury Cathedral
- ◇ Department of Business, Energy and Industrial Strategy for Remote Working Equipment Costs and helping more people through webchat and email
- ◇ Client and General Donations



**WE ARE
MACMILLAN.
CANCER SUPPORT**

WITHOUT YOU WE CANNOT HELP THOSE WHO ARE IN NEED

- ◆ 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 Chief Officer on 01227 364725 or distman@canterburycab.cabnet.org.uk



Our thanks go to Diana Hill for the design