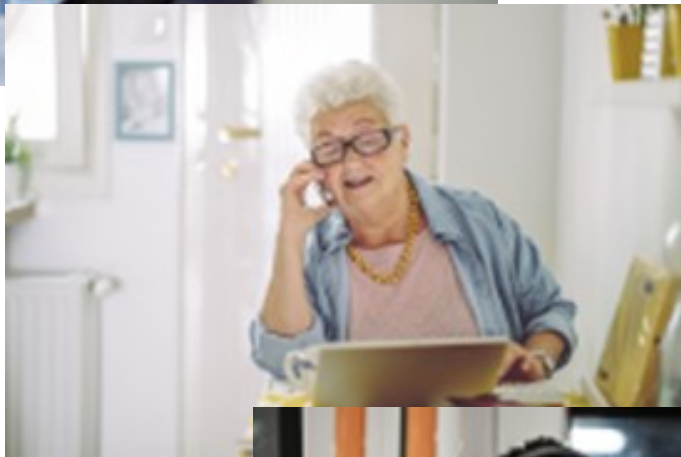


**citizens
advice**

**Canterbury
District**

**ANNUAL
REPORT
2022-2023**



Charity No. 803115

Company Number 02483455

Citizens Advice Number 75/0001

Our ambition at Citizens Advice is to:

Give people the knowledge and the confidence they need to find their way forward -
whoever they are, and whatever their problem

We aim to improve the policies and practices that affect people's lives

Contacting us

Canterbury: Westgate Hall Road, Canterbury CT1 2BT

By appointment only. To book please phone 01227 452762

Herne Bay: 185-187 High Street, Herne Bay CT6 5AF

By Appointment only. To book please phone 01227 740647



Telephone Advice 0808 278 7846



www.citizensadvicecanterbury.org.uk

Online Advice, Web Chat & email:

<https://www.citizensadvice.org.uk/about-us/contact-us/web-chat-service>



<https://twitter.com/CanterburyCAB>



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



<https://www.linkedin.com/company/citizens-advice-canterbury-district/>



<https://www.instagram.com/citizensadvicecanterbury>

OUR ORGANISATION

BOARD OF TRUSTEES Chair Andy Maysey - Hon. Treasurer David Cork - Hon. Secretary Dr. John Taylor
Trustees Brian Collins - Susan Record - Colin Jones - Abubakari Yakubu - Natalie Baylis - Don Ramble - Hilary Brighton

CORE STAFF Chief Officer Simone Field - District Service Manager Sarah Ciccone - Training Manager Sue Parker

OUTREACH WORKERS Ursula Fuller - Jeremy Cross*

ADVISER AND ASSISTANT TO THE DISTRICT SERVICE MANAGER Jenifer Amadi

MACMILLAN Senior Caseworker Alan Lawson - Assistant Senior Case Worker Sara Byrne
Case workers Claire Hanna - Janita Raiment* - Ellie Cooley - Kate Cross - Ellie Warner - Carrie Southby - Remae Harvey - Michael Guy

IT CONSULTANTS Colin Jones (Vol) - Rod Lucy - Haydon Rouse

LEGAL ROTA CO-ORDINATOR Lesley Brierly

MONEY AND MENTAL HEALTH ADVICE Julie Hannell

FINANCE Charlie Ferguson

VOLUNTEER ADVISERS

Canterbury

Brian Middleton - Terry Gabony - Gillian Grainger - Ursula Fuller - Julie Wilson - Sandy Monaghan - Paul Kusel - Kate Cross - Jane Stuart* - Julie Hannell - Jeremy Cross (Benefits)* - Sally Hawkins (Benefits) - Jenifer Amadi - Peter Reynolds - Jane Short

Herne Bay

Howard Cohn (Benefits and Employment) - Kate Maguire - Mieke Vrijhof - Lena Relf - Julie Hannell - Callum Newman

GATEWAY ASSESSORS

Canterbury Stephen Smith

Herne Bay Russell Feast - Helen Gardiner

ADMINISTRATORS

Canterbury

Jacqueline Man - Kelly Anne Williams - Gwen McCall - Ifeoluwa Afuwape - Sheshana Jayasekera -

Herne Bay

Eileen Griffiths - Diana Hill

HEALTH AND DISABILITY TEAM

Howard Cohn - Sally Hawkins

RESEARCH AND CAMPAIGNS

Ursula Fuller

DEBT CLINIC

Advisers - Ursula Fuller - Lena Relf

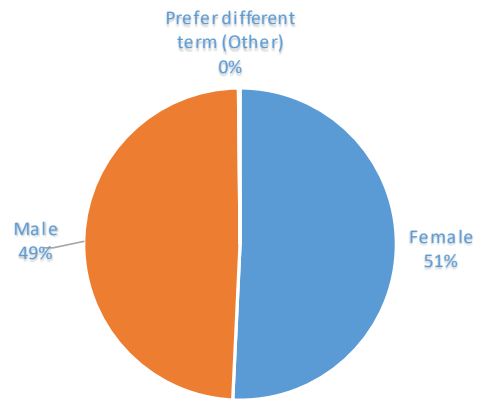
DISTRICT TRAINEES

Izzy Campbell* - Jack Sullivan* - Miranda Pellacchia* - Jessie Cloughly* - Grace Higson* - Harry Whiteway - Mariam Akorede - Dilara Alim - Holly Vigor - Kenzie Day - Sybil Asa - Noor Swellem - Karen Kembebazi - Maria Emilia (Emi) Dumitriu - Kelly-Anne Williams - Julia Wickowska - Esther Oluwabusola* - Leonnie Natala* - Maria Onafowokan*

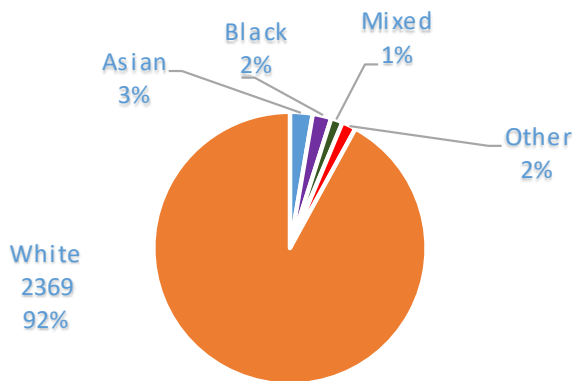
*Left the service or changed role

CLIENT PROFILE

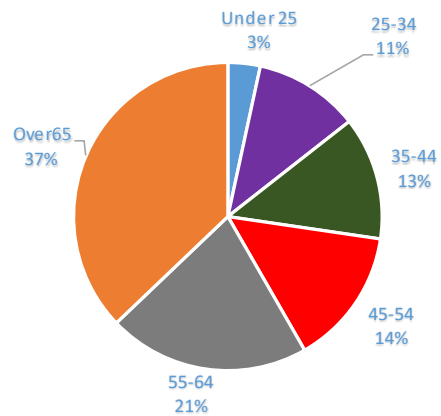
GENDER



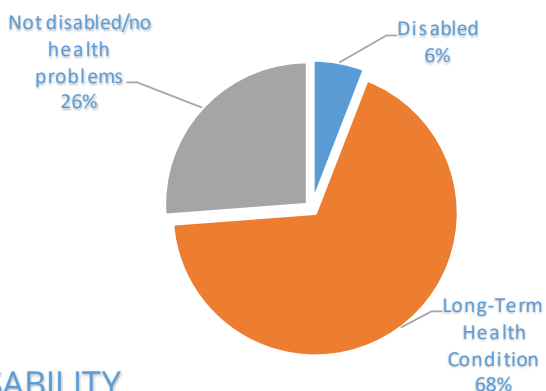
ETHNICITY



AGE



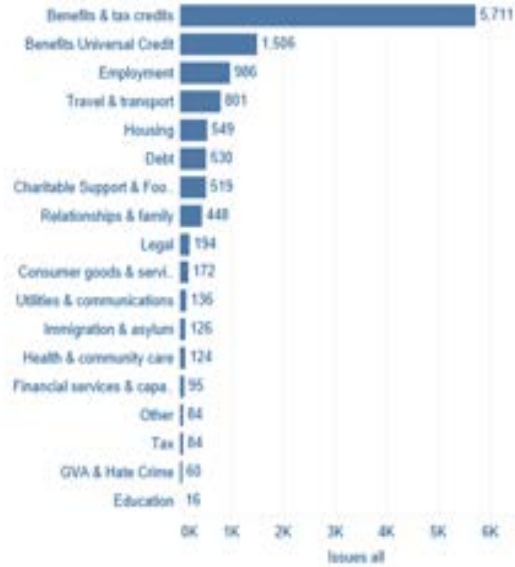
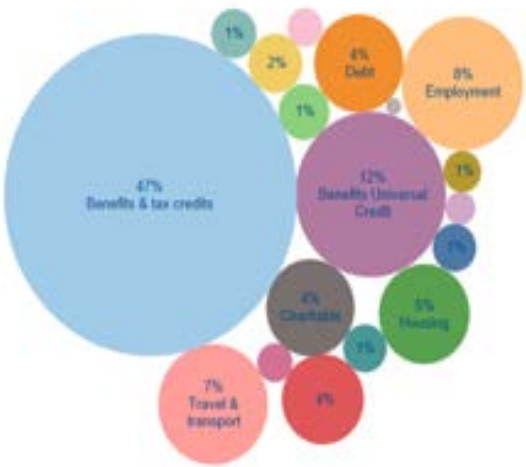
DISABILITY



Physical impairment (non-sensory)	61%
Multiple Impairments	24%
Mental health	9%
Other disability or type not given	4%
Cognitive impairment	1%
Less than 1%	
Learning or understanding or concentrating	
Hard of hearing	
Visual impairment	
Speech impairment	
Socially or behaviourally	

ISSUES DEALT WITH

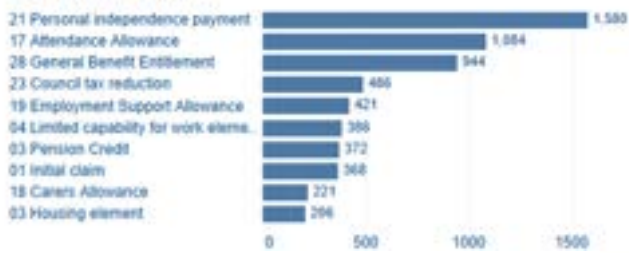
Part 1 issues %



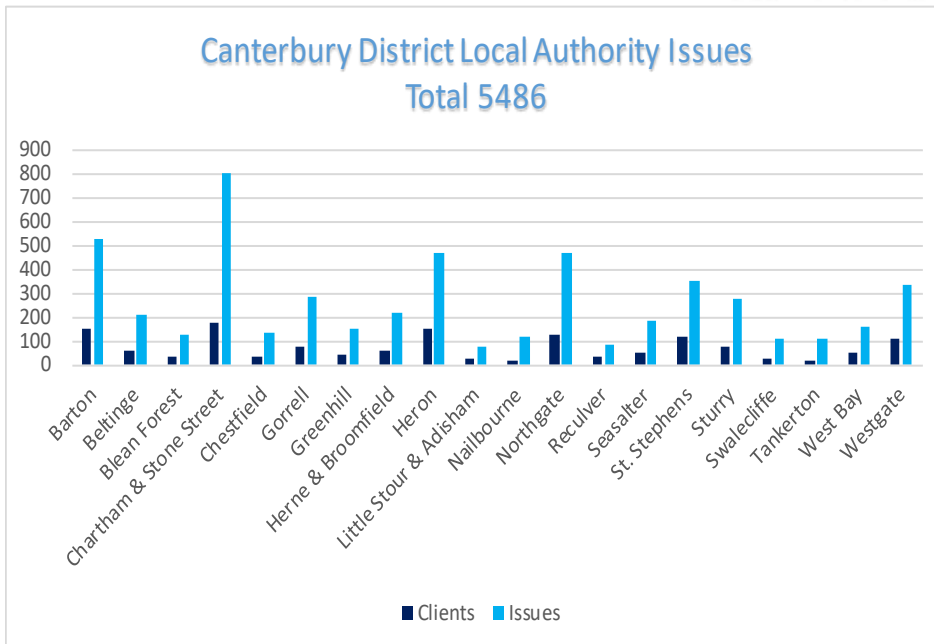
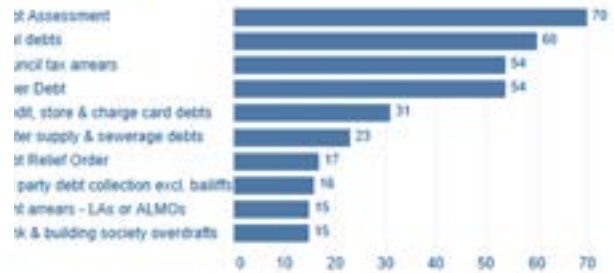
12,141 issues including all projects (including Macmillan Welfare Benefits East Kent, and clients out of area)



Top benefit issues



debt issues



	Clients	Issues
Canterbury City	38%	36%
Canterbury Rural	22%	26%
Herne Bay	26%	23%
Whitstable	14%	15%

REPORT FROM THE CHAIR - ANDY MAYSEY



I am happy to report that the service has successfully achieved an almost complete return to office work whilst meeting the needs of our staff and volunteers. Of course, this has by no means resulted in longer opening hours or greater “walk-in” capacity which, hopefully, will be our longer term goal. This desired outcome can only be achieved by our having a larger number of trained advisers and volunteers which, in turn, is dependent upon increased funding.

To that point, we have been advised by Canterbury City Council that it is going to maintain its grant to us, albeit with no increase. However, this against a background of it having withdrawn grants and funding from many other local agencies so we are, on one hand, quite fortunate.

It should be borne in mind though that the withdrawal of funding from other complementary agencies together with other pressures such as the cost of living crisis will cause a greater demand for our services in the future months.

On a brighter note I can also report that we have secured increased funding from MacMillan which will enable us to deliver that service until December 2024

It falls to me to draw attention to the considerable hard work and fortitude, particularly over the last twelve months, of the Chief Officer, the staff and the volunteers without whom Canterbury District Citizens Advice would not function at the level it does. I extend my grateful thanks, together with the Trustee Board, 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 grateful thanks to them for their hard work and support.

CONGRATULATIONS ON QUALIFYING GO TO

Jane Short on becoming a Benefits Adviser

Callum Newman and Michael Guy on becoming Advisers



REPORT FROM THE CHIEF OFFICER - SIMONE FIELD

The 2022-23 year has been a busy one for Citizens Advice Canterbury District. Overall 3,601 clients were helped with 12,141 issues. £6,955,145 of income was gained for our clients plus disbursements secured of £4,553, the amount of debt written off was £29,4765 and £464,408 was raised in other gains.



The beginning of the year saw a return to office based working after the second Covid lockdown, with advisers and clients once more able to share the same interview room. This was a relief for clients and advisers alike who were once more able to talk face to face, share paperwork and make calls to third parties together.

In April we started outreach work at two Community Hubs run by Connecting Canterbury at the Baptist Church, Barton Ward and All Saints Church, Northgate. We are very grateful to Connecting Canterbury and to volunteer adviser Jeremy Cross who helped set up the outreach at these hubs, helping us reach some of the most deprived members of the community and expanding our partnership work. This experience prompted us to look for more sustainable funding for outreach work and is currently the subject of a National Lottery Reaching Communities bid.

In June 2022 we saw the start of a Money and Mental Health Project funded by Kent County Council, in partnership with other Kent Local Citizens Advice and led by North West Kent Citizens Advice. This project provides money advice and wrap around support to individuals experiencing mental health issues. My thanks go to Julie Hannell for all her excellent work on this project.

Our Macmillan Benefits Service numbers continued to soar and we opened 1025 cases and closed 1012 during the year, raising £3,427,903 (previous year £2,944,359) in gains for our Macmillan clients. In order to cope with the rising demand Macmillan increased our funding from August 2022, enabling us to take on two new full time advisers. This work is complex and very demanding and led to a prolonged recruitment search. Eventually we recruited people who had not delivered advice before and it fell to our already overstretched staff to train these recruits to become benefit caseworkers. Our advisers learnt quickly and were advising Macmillan clients within three months although the training and support continues long after this point. I would like to thank all the Macmillan staff for their hard work and for continuing to make this busy project such a success.

Our core service saw great challenges this year, not only coping with the return to face to face work but also dealing with the challenge of depleted adviser numbers following Covid-19. Volunteer recruitment is a challenge many organisations in the third sector are facing. With this in mind we embarked on a project of recruiting and training a large number of undergraduate law students from the University of Kent. In September 2022 we recruited 14 students and by the end of the financial year we had retained ten advisers, five of whom have gone on to take up small paid roles on various projects. The work involved in training this cohort has been immense. I would like to thank all our new recruits and the University of Kent Law Department for working in partnership with us on this but most significant thanks go to our Training Manager -Sue Parker, Service Manager -Sarah Ciccone and Volunteer Supervisor -Heloise Barnard, for helping to recruit and train these students. The experience of volunteering for Citizens Advice and the benefits it gives to future legal professionals is discussed on page 12 of this report by Callum Newman.

Some of the challenges we helped clients with during the year included the pressing needs caused by the cost of living, prompting assistance with Household Support Fund applications, energy voucher referrals, foodbank referrals and on one Monday morning the advice team dealt with 140 desperate agricultural workers with pressing employment issues, helpfully directed our way by Canterbury Police station. Their employer had tried to renege on the terms of the nationally approved government licenses which had allowed them to be brought here to work. Luckily, with help of excellent employment law guidance from local solicitors Hadfield Bull and Bull, we wrote a very strong grievance letter and were able to offer follow up appointments at the Kent Law Clinic. Fortunately the grievance letter was sufficient to return the workers to their contractual rates of pay and they were given more consistent hours with mostly better living conditions. Work like this shows the benefit of the excellent links built up by our advice team over the years, enabling us to draw on valuable local resources so that we can share this directly with our clients. My thanks as ever go to the managers, supervisors and advisers of the core team, and all our projects, whether they be paid staff or volunteers, you really do change people's lives.

REPORT FROM DISTRICT SERVICE MANAGER - SARAH CICCONE

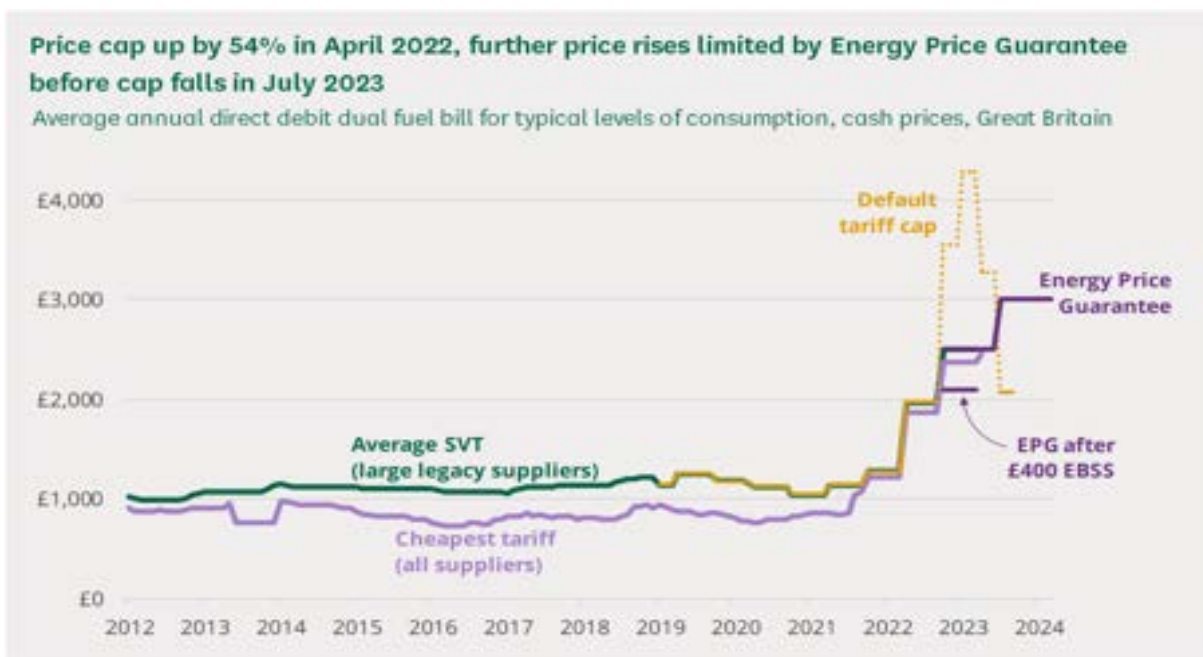


And so the issues keep on coming!!!

As we get over one hurdle, COVID, we are then hit with the cost of living crisis. With fuel and food prices rocketing out of control, our clients are faced with should they heat or should they eat. This is not a choice anyone wants to be faced with but here we are. This crisis started in late 2021 and is expected to continue for quite a while with inflation predicted to subside to a reasonable level in early 2025. This is hard enough for our clients to contend with let alone it lasting for several years. Once again we are needed, now more than ever, almost every person in the country is faced with this crisis and there is nowhere to hide. So as usual we faced it together; our team of volunteers have been wonderful and worked tirelessly to help everyone find a way through this crisis. We have utilised every charitable funding available including the local Household support fund in order for our clients just to get by. We have accessed the foodbank who also give energy vouchers along with using the energy companies themselves. And still it is not enough, we have tried to increase incomes and decrease outgoings just so our clients can survive. No one should have to live like this, no one should be faced with the question should they heat or should they eat .

As winter approaches the heating will need to be put on, it's not a nice thought to think, "can I afford it" before switching it on. In October this year the energy price cap is £1,923, when you compare that with previous year's you can see why you would question whether to turn the heating on or not.

But heating is needed and we are here to ensure our clients can heat, can eat and can survive this crisis.



<https://commonslibrary.parliament.uk/research-briefings/cbp-9491/#:~:text=The%20energy%20price%20cap%20increased,consumption%20paid%20by%20direct%20debit.>

REPORT FROM TRAINING MANAGER - SUE PARKER



What a year!

This year has flown past, not so much that we were having fun, which we were, but due to piloting a scheme with the University of Kent to take a number of second year students as volunteer trainee advisers. The initial number of students we had in mind increased to 15. Yes 15!

Oh goodness, the workload for the supervisors and myself increased greatly but successfully. We learned quickly that 15 new recruits all at once was too challenging for all involved moving forward.

We had also discussed adding volunteer trainee debt advisers and health and disability advisers to our team, but the sheer work involved with training the students put that on hold. Nevertheless, within four months of beginning their training, we had a large number of trainee advisers offering advice to our clients via face to face, telephone and email. As we also had quite a few trainees who were not part of the student intake, so we learned how to work smarter and juggle!

I am so very grateful to Sarah, our Service Manager and Heloise, our volunteer supervisor who put endless hours into their training and supervision. I do think that one positive outcome from the problems that arose from thinking that all things were possible is that we have developed a more efficient, coherent way of working That is now something that can be built on and strengthened.

I would also like to congratulate Jane Short, Callum Newman and Michael Guy on becoming fully fledged advisers

IN MEMORY OF JANE STEWART ADVISING IN CANTERBURY 2012-2022



LEGAL ROTA REPORT - LESLEY BRIERLEY



Ironically Covid lockdown gave Citizens Advice and our colleagues in the legal profession an opportunity to establish free family telephone legal advice after 4/5 years of face to face advice which had been held in our Herne Bay and Canterbury offices after closing hours. It almost felt like a natural transition as fixed sessions on Wednesday evenings were often problematic for all concerned. It was difficult for working clients, mothers of young children and anyone who had to use public transport to attend the bureau after closing. All the more so for our mediator, solicitors and barristers who always have a heavy client workload and more often than not attend court daily.

I recall in particular:

A) One young mum who had two very young children who had struggled on the bus from Herne Bay to Canterbury and then faced the journey with a sporadic time table on a dark winter's evening home. The only choice our client had for free family advice at that time.

B) An endlessly cheerful but slightly stressed solicitor who had rushed from Court by train, a considerable distance to attend our session only to be disappointed by the client's non-attendance. In these situations the only recourse was to be sincerely apologetic and empathic which was never difficult and often excruciatingly embarrassing for myself.

Lockdown provided an opportunity to offer a more flexible and fluid service for everyone who participated. Fortunately our loyal and generous duty solicitors were eager to continue and quite grateful to have the chance to telephone clients when they had a spare hour in between their daily work commitments rather than attend in person.

Our clients are made aware that advice is free/pro bono and has to fit in with our legal practitioners' commitments.

I continue to strive for us to be as accommodating as we possibly can be for the pro bono professionals who agree to provide advice. I believe this is key to their ability to continue to support us and we will always be grateful for any time they are prepared to provide.

Overall this new way of contacting clients is successful but there are occasions, as there always have been, when clients do not answer a telephone call perhaps unable to recognise the telephone number or collecting children on the school run. Nonetheless we feel it's as good a compromise as we can get in the circumstances and of course we will always continue to support our clients.

In 2022 there was quite a churn of legal advisors who were moving practice or had a change in personal circumstances. Generally the majority of volunteers would nominate a replacement at their practice or agree to re-join once established at their new practice. Priceless. Girlings have been especially generous and supportive by providing 3 duty solicitors from their Herne Bay practice and this has been invaluable in covering the rota going into 2023 throughout the year as work and life become ever more demanding.

Free Family telephone advice is now in its eighth year which is something to be very proud of after initial funding was provided by the National Lottery. We have our Fundraising subcommittee to thank who has tirelessly secured funding year after year to keep this service available for the district and our clients.

The final word, however, has to be an overwhelming thank you because since the demise of Legal Aid our ability to provide this service is due to everyone on our Free Family advice rota who selflessly sacrifice their work and personal commitments to offer our clients moral support and professional advice

Louise Duckett @Stillwater Singleton
Christine Daniels @ Divorce Solutions
Emma Palmer @ Whitehead Monckton
Allen Worwood @ Becket Chambers

Rebecca Jones@BrachersLLP
Magdalena Cass @ Becket Chambers
Peter Donaghey @ DSDLa111w
Cara Radford @ Becket Chambers



RESEARCH & CAMPAIGNS

- ◆ Service Manager completed October 2023 Citizens Advice National Panel Surveys
- ◆ We have contributed to all the following Research and Campaign Surveys-
 - ⇒ 03/02/22 Cadet Gas Stakeholder Survey Vulnerability and Carbon Monoxide Allowance where we gave our views on the services they provide to their vulnerable customers
 - ⇒ We responded to a survey South East Water was undertaking about the provision of services and support they provide for their vulnerable customers.
 - ⇒ Signed Shelter Campaign supporting the Renter's Reform Bill to end income and family discrimination in renting, and shared this through our social media channels.
- ◆ We took part in two Scams Awareness weeks by issuing a series of social media messages through Facebook, Twitter and Instagram.
- ◆ 09/01/23 Action on Gambling Harm –We became an early adopter of this programme.
- ◆ We raised issues with JCP Operational Manager for Kent 02.02.23 about (i) DWP staff questioning DS1500 certificates signed by medical professionals (ii) People applying for PIP being invited to medical assessments without being asked to complete pip2 forms, so decisions are being made on the basis of DWP employed medical assessor's opinion with no involvement from clients or their own medical professionals. These comments were fed back to the DWP Management Team
- ◆ Also gathered feedback from other Macmillan Benefit Services, regarding caseworkers difficulties accessing DWP by telephone, and fed back to DWP at Macmillan Benefit Caseworkers Community of Practise Events and brought these to the attention of the DWP Partnership Officer
- ◆ We spoke about our local services at the Herne Bay Macular Eye Society which resulted in us delivering a training session on Energy Savings.
- ◆ 10.07.23 Wrote to MP's Rosie Duffield and Roger Gale re need for Workforce plan for cancer nursing professionals and invited them to Macmillan Coffee Mornings
- ◆ We have engaged with Children's Centre clients and Catching Lives in order to run energy sessions.
- ◆ We have delivered advice outreach sessions within community settings including the Canterbury Baptist Church, All Saints Community Hub Canterbury, Catching Lives and Whitstable Umbrella.
- ◆ We promoted the Citizens Advice service at the Fresher's Week for the University of the Creative Arts, sharing service leaflets, Gambling Harms Awareness information & Energy Advice.
- ◆ We have contributed to a Report created by the Canterbury Sustainable Development Grants Forum called Poverty in Canterbury Today (2023) and have taken part in the resulting Action on Poverty Working Groups
- ◆ We have taken part in the DWP's Proof of Concept Enhanced Support programme as a key stakeholders referring clients who were unable to make contact with the benefits system, as a result we have secured £5,109 in backdated Employment Support Allowance for a Macmillan client.



Adviser Callum Newman's comments on becoming a Citizens Advice Adviser



I started volunteering with Citizens Advice over a year ago and it has been a great experience. It has greatly advanced my skills in interviewing, researching, organisation and working with the public. As an adviser, I have got to deal with many different people such as older people, those who suffer from mental health, emotional clients and other clients who require different approaches. This will be extremely useful in my future career as a solicitor, as knowing how to deal with different types of clients is essential to effectively get all the relevant information from them and act accordingly. The areas I have advised include housing, family, employment, benefits and more. I may be working with most of these advice areas as a solicitor and it has been great to experience these before I start work with a law firm, as it has also given me a better idea of what topics I enjoy. Recently, I went for 6 interviews for paralegal positions for firms in the Kent area. In every interview, my work with Citizens Advice was a popular topic and something I spent a large amount of time discussing with the interviewers. I believe it was this experience that got me through the door, and subsequently, in the interview, I was able to impress the law firms by detailing my experience at the Bureau. I ended up with 2 offers from the 6 interviews, and without the experience of Citizens Advice, I don't think I would have been set apart from my peers enough to get these offers. Volunteering at the bureau is the best thing I have done throughout my degree to boost my CV and towards getting a paralegal position, which will hopefully turn into a solicitor position in a couple of years.

While initially I was motivated by boosting my CV, I now find working with Citizens Advice to be incredibly rewarding as I am often helping those who are vulnerable and to see the progress you can make with them in a short space of time is a great feeling. Taking a client from feeling hopeless and down, to giving them some hope and making them more cheerful is especially rewarding. Chatting with clients can also be a great learning experience as I have learnt a lot about people with different backgrounds and perspectives. On top of clients, I have also really enjoyed working and learning from both my supervisors and colleagues who combined have vast experience and knowledge that I learn from every day.

MACMILLAN WELFARE BENEFITS SERVICE EAST KENT



	2022-23
People began receiving support during this reporting period	1125
Without a cancer diagnosis	6
Without a cancer diagnosis but were a family member or carer	7
With a cancer diagnosis but stage not clear or not recorded	5
Receiving a cancer diagnosis	35
Undergoing treatment or in recovery from treatment	303
Receiving palliative care	739
Number of people who finished receiving support	1012
breakdown by the following levels of support provided:	
Macmillan Grant Application	297
Blue badge applications	525
Benefit entitlement was identified	782
Outcomes, ongoing	£3,363,887
Outcomes one-off lump sum	£54,652
Outcomes, a reduced liability	£9,364

**Summary Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31st March 2023**

		2023		2022	
		£	£	£	£
Income					
	Canterbury City Council		160,728		160,728
	Macmillan Cancer Support		187,218		157,719
	Money and Mental Health		11,041		10,262
	Shaw Trust		-		6,250
	Help to Claim		-		73,979
	B E I S Equipment Fund		-		5,409
	Other Grants and Funding		25,208		22,124
	Donations		5,234		4,141
	Rental Income		8,660		7,287
	Bank Interest		106		7
			398,195		447,906
Expenditure					
	Staff Costs	292,426		324,027	
	Establishment Costs	24,434		35,917	
	Travelling Costs	2,525		1,430	
	Administration Costs	3,494		3,325	
	Client Support Costs	89,694		96,641	
			412,573		461,340
	(Deficit) on total funds for year		(14,378)		(13,434)
Arising from					
	Unrestricted funds (Deficit)		(14,378)		(2,680)
	Restricted funds (Deficit)		-		(10,754)
	(Deficit) on total funds for year		(14,378)		(13,434)

Summary Balance Sheet as at 31st March 2023

		2023		2022	
		£	£	£	£
Fixed Assets			222,764		226,891
Current Assets					
	Debtors and Prepayments	57,589		52,365	
	Cash at Bank and in Hand	91,740		90,287	
		149,329		142,652	
	Less: Liabilities	36,592		19,664	
			112,737		122,988
Net Assets			335,501		349,879
Being:					
Unrestricted Funds					
	General Fund		85,873		96,124
Designated Funds					
	Property Fund		222,751		226,878
	Management & Maintenance Fund		26,877		26,877
			335,501		349,879

The Funding from Canterbury City Council amounted to £160,728 (2022 £160,728). This included funding for Canterbury Housing Advice Centre. To whom payments of £57,862 (2022: £57,863) were made. This payment 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 £187,218 (2022 : £157,719) 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 charity's accounts and a statement that it has complied with the relevant standards.

CITIZENS ADVICE CANTERBURY DISTRICT

Advice and help for all in Canterbury, Herne Bay, Whitstable and Rural Areas

GENERAL ADVICE

Benefits Immigration
Debt Health
Housing Consumer
Relationships Finance
Employment Education

SPECIALIST SERVICES

Macmillan Welfare Benefits Advice
for people affected by Cancer
Pro Bono Family Legal Advice



OUR THANKS GO TO OUR FUNDERS



- ◆ Canterbury City Council for Welfare Benefits and Housing Advice Grant Funding
- ◆ Macmillan Cancer Support for Funding Welfare Benefits Advice Service in East Kent
- ◆ Kent Community Foundation
- ◆ The Whitehead Monkton Foundation - for training
- ◆ Kent County Council Money and Mental Health Funding (via Northwest Kent Citizens Advice)
- ◆ The Arnold Clark Community Fund for the Pro Bono Family Legal Advice
- ◆ The Community of the Presentation for the Pro Bono Family Legal Advice
- ◆ Streysham's Trust - support of the residents of St. Dunstan's Parish
- ◆ The Phillip and Connie Phillips Foundation - Advice Trained Receptionist Service
- ◆ Client Donations
- ◆ The Dean and Chapter of Canterbury Cathedral
- ◆ Citizens Advice Action on Gambling Harms
- ◆ Herne Bay Philanthropic Society
- ◆ Citizens Advice Cost of Living Fund
- ◆ Friends of Citizens Advice Canterbury District

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.
Contact us: training@hernebaycab.cabnet.org.uk
- ◆ If you would like to remember Citizens Advice Canterbury District in your Will
please contact the Chief Officer, Simone Field:
dlstman@canterburycab.cabnet.org
Registered Charity Number 803115



Company Number 02483455
FRN: 617540

Our thanks go to Diana Hill for the design of this report

Citizens Advice Canterbury District 2023.
Citizens Advice Canterbury District is an operating name of The Canterbury District C.A.B