



ANNUAL REPORT 2023 - 2024



**Canterbury
District**



**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 citizensadvice.org.uk

Chat & email:

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

PRESIDENT: Brian Collins

BOARD OF TRUSTEES Chair Andy Maysey* Hilary Brighton - Hon. Treasurer David Cork - Hon. Secretary Dr. John Taylor

Trustees - Susan Record - Colin Jones - Abubakari Yakubu - Natalie Baylis - Don Ramble

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

OUTREACH WORKERS Ursula Fuller - Kate Cross - Sally Hawkins*

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 - Ellie Cooley - Kate Cross - Carrie Southby - Remae Harvey (T)*- Ellie Warner (T)* - Michael Guy - Penny Bramwell (T) *- Bridget Stroud (T)

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

LEGAL ROTA CO-ORDINATOR Lesley Brierly*

MONEY AND MENTAL HEALTH ADVICE Julie Hannell - Sybil Asa

FINANCE Charlie Ferguson

Energy Unit Julie Hannell (Supervisor) Dilaria Alim - Harry Whiteway - Holly Vigor - Emi Dumitriu

Cost of Living Unit - Charlie Ferguson - Jennifer Amadi

VOLUNTEER ADVISERS

Canterbury

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

Herne Bay

Howard Cohn (Benefits and Employment) - Russell Feast—Kate McGuire - Mieke Vrijhof* - Lena Relf - Julie Hannell - Callum Newman

GATEWAY ASSESSORS

Canterbury Stephen Smith

Herne Bay Helen Gardiner

ADMINISTRATORS

Canterbury

Jacqui Man - Kelly Anne Williams - Gwen McCall* - Ifeoluwa Afuwape* - Sheshana Jayasekera *-

Herne Bay

Eileen Griffiths - Jacqui Man - Diana Hill

HEALTH AND DISABILITY TEAM

Howard Cohen - Sally Hawkins - Jane Short

RESEARCH AND CAMPAIGNS

Ursula Fuller* Hilary Brighton (Trustee) - Giang Luong - Tarun Murali*

DEBT CLINIC Advisers - Ursula Fuller - Lena Relf— Russell Feast

DISTRICT TRAINEES Mariam Akorede* - Kenzie Day* - Sybil Asa - Noor Swellem* - Karen Kembabasi* - Kelly-Anne Williams - Julia Wickowska* - Ollie Chemir* - Noor al Zubi* - Joseph Kamera - Servet Dumas - Esther Salawu* - Rosie Lawrence - Meghna Vikram - Phoenix Bankole-George - Debbie Fernandez - Charlie Ferguson (supervisor)

* Left the service or changed role

Letter From The Chair

Hilary Brighton



2023-2024 has been an exciting and productive year for us, with an increase agreed in the grant funding for the following year from Canterbury City Council and an application for increased future funding submitted to Macmillan. We also received several grants to improve our information technology and submitted a substantial grant application to the National Lottery for the 'Reaching Communities' project which will enable us to expand our Outreach work. We have also negotiated with the Canterbury Food Bank to provide a Benefits Advisor to support their clients.

Although we have sadly seen volunteers leave us, we are delighted to have recruited two new permanent members of staff for the Macmillan Team and five individuals to help us deliver our new Energy Advice Projects. We have also taken on eleven law students who will, hopefully, quickly become fully functioning as advisors and administrators and who will, no doubt, gain useful experience while working with us.

We have played an active part in the 'Action on Poverty in Canterbury Forum', particularly regarding benefit take-up and were able to advise on the content of leaflet design which will be distributed through the District promoting awareness of Pension Credit and Council Tax support. We have also renewed efforts to increase the number of 'Friends of Canterbury CA which has included sending out a newsletter and inviting Friends to a garden party held in a Trustee's garden. We also held a Charity Concert in March 2024 to raise funds for Citizens Advice and promote awareness of our work and the Friends of Citizens Advice Canterbury District. We would like to thank the Canterbury Music Makers Orchestra for all their support at the concert.

I would like to thank all staff and volunteers who work so hard to ensure that the services we offer to clients are of the highest standard – we appreciate their motivation, time-commitment and determination to make a positive difference in client lives. I would also like to thank Simone Field, Chief Officer, who has enabled me, in my first year as Chair of the Trustees, to learn about the work undertaken, the relationships with other local organisations and the difficulties in raising funds to enable the organisation to keep offering such an excellent service. Finally, I would like to thank the Trustees who give their time and expertise to support Citizens Advice Canterbury District

Congratulations on qualifying as Advisers go to:-

Emi Dumitriu

Harry Whitelaw

Dilaria Alim

Kenzie Day

Sybil Asa



Report From Chief Officer

Simone Field



The 2023-24 year has been a busy one for Citizens Advice Canterbury District. We helped 3,585 clients across our core work and projects, dealing with 12,084 issues, securing income gains of £7,106,302 and obtaining £15,928 in reimbursements (core service and projects). We also helped write off £10,938 in debt, empowered clients to manage debts to the value of £475,556 and raised £395,583 in other gains.

In April we started three Energy projects - giving one to one energy & carbon monoxide safety advice and delivering group talks in the community on energy awareness. Over 130 clients received help, all of whom were either in fuel poverty or at risk of fuel poverty. Our thanks go to all the student advisers and to Julie Hannell for supervising the project (See pages 11 and 12).

Our Outreach Advice was maintained thanks to the help of volunteers Ursula Fuller and Kate Cross. These took place in the deprived wards of Northgate, Barton and Gorrell: - at Community Hubs in the Canterbury Baptist Church, All Saints Community Larder and Whitstable Umbrella Centre. We would like to thank all these venues for facilitating the outreaches. We also expanded the outreach service this year to Canterbury Catching Lives - thanks to the help of adviser Sally Hawkins. We have now submitted a bid to Reaching Communities to bolster our work in community settings.

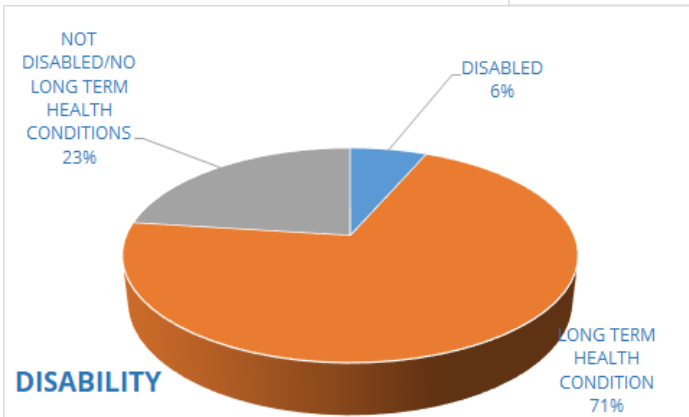
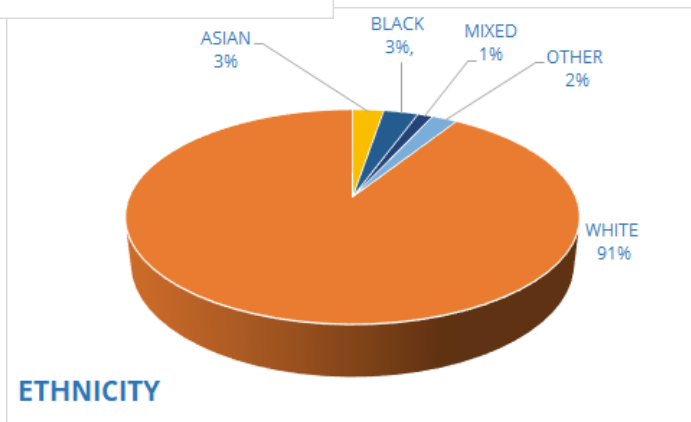
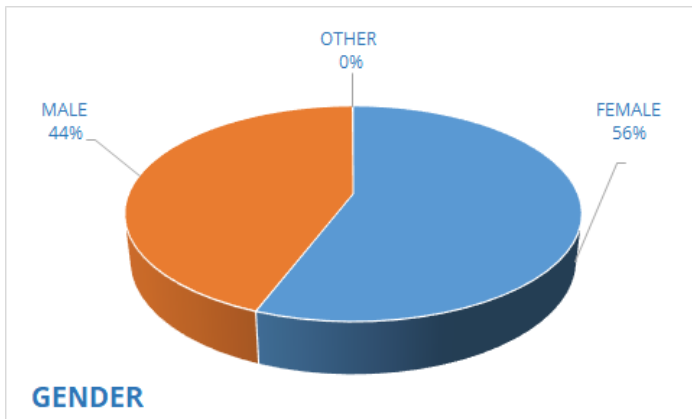
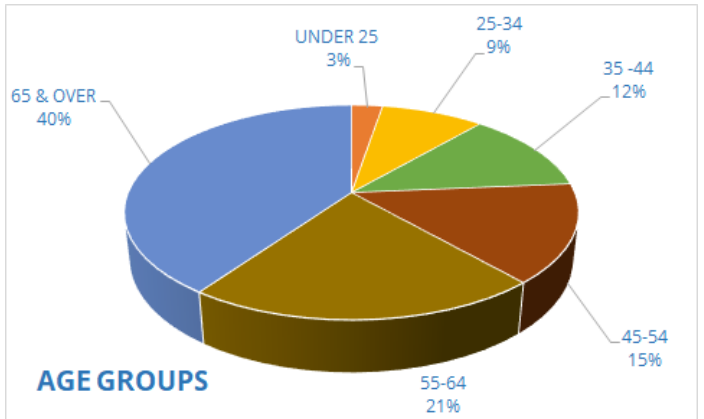
During the year we also expanded our Money and Mental Health Service to support peri-natal women. Over the course of the year we helped 71 people raising £85,520 in income gains, wrote off debts of over £4,000 and raised a further £1,924 in other gains. Our thanks go to Julie Hannell and Sybil Asa for all their work on this project.

The number of clients helped by our Macmillan Benefits Service continued to increase - opening 1192 cases and closing 1034. During the year the project gained £5,987,644 for people affected by cancer. This is a massive achievement and is especially commendable given all the hard work that went into developing and training new staff on the project. I would like to thank Alan Lawson, Sara Byrne and all the Macmillan staff for their relentless hard work and dedication. We also thank Macmillan Cancer Support for continuing to fund us for our twelfth year of delivering this service.

In addition to all the projects our core service took on the challenge of trying to meet spiralling advice demand by recruiting and training 11 new student volunteers. The students have breathed new life into the ranks of our advisers and helped us deal with the ever increasing need for advice such as PIP claims and appeals, fuel debts, Council Tax arrears, private and public sector housing queries and the growing complexity of Universal Credit issues as our clients face the constant battle of coping with increasingly digitalised and de-humanised services.

Our advisers have consistently risen to the challenge of helping those who have already exhausted most other points of help. We are the people that other agencies refer to when issues are too complex or too impenetrable to even know where to start. Our service remains an invaluable source of local, independent, quality assured, comprehensive, person-focussed advice and, as the Service faces its 85th year, long may it remain so. My thanks as always goes to the people who make this happen: - Service Manger Sarah Ciccone, Training Manager Sue Parker, Supervisors Heloise Barnard & Charlie Ferguson and all our volunteer advisers and administrators.

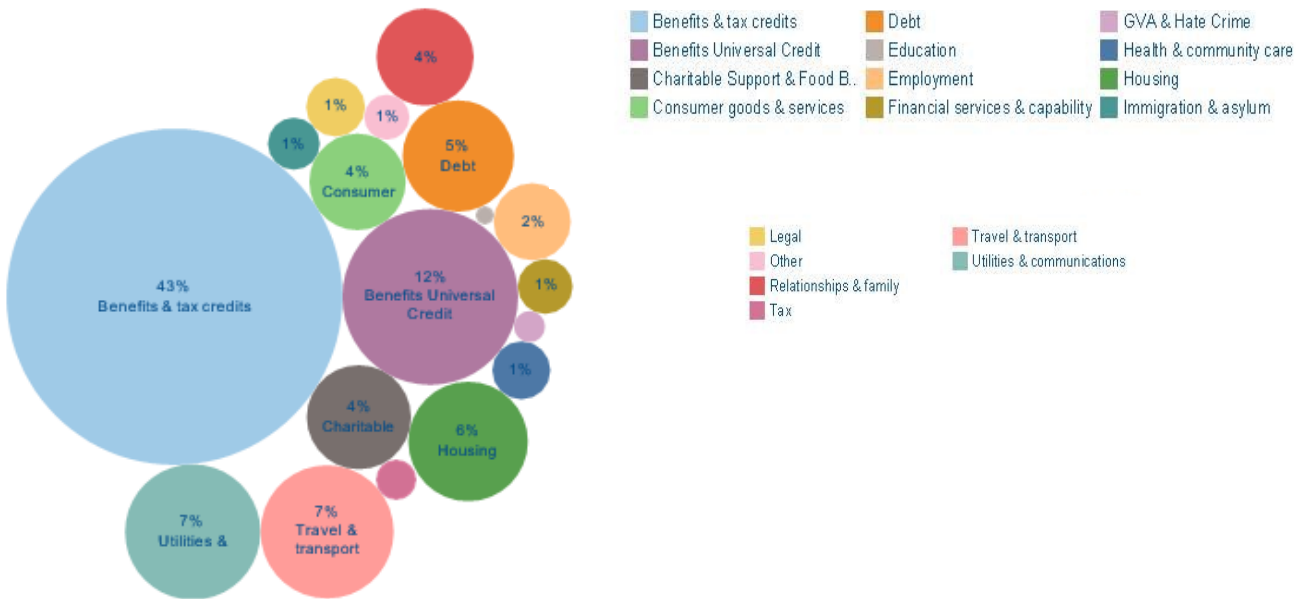
CLIENT PROFILE



Physical impairment (non-sensory)	58%
Multiple Impairments	27%
Mental health	8%
Other disability or type not given	3%
Mobility	1%
Learning or understanding or concentrating	1%

TOTAL ISSUES

12084



TOP ISSUES

BENEFITS	UNIVERSAL CREDIT	DEBT	HOUSING
PIP	1464 Limited Capability for Work	372 Debt Work Assessment	60 Private Sector Rented Property
Attendance Allowance	1027 Initial Claim	254 Fuel Debts	57 LA Housing
General Benefit Entitlement	835 Housing	206 Council Arrears	44 Other Housing Issues
Employment Support Allowance	417 Calculation of Income etc	172 Other Debt	44 Environmental & Neighbourhood Issues
Council Tax Reduction	399 Standard Element	149 Water and Sewage Debts	34 Owner Occupier Issues

Report from District Service Manager

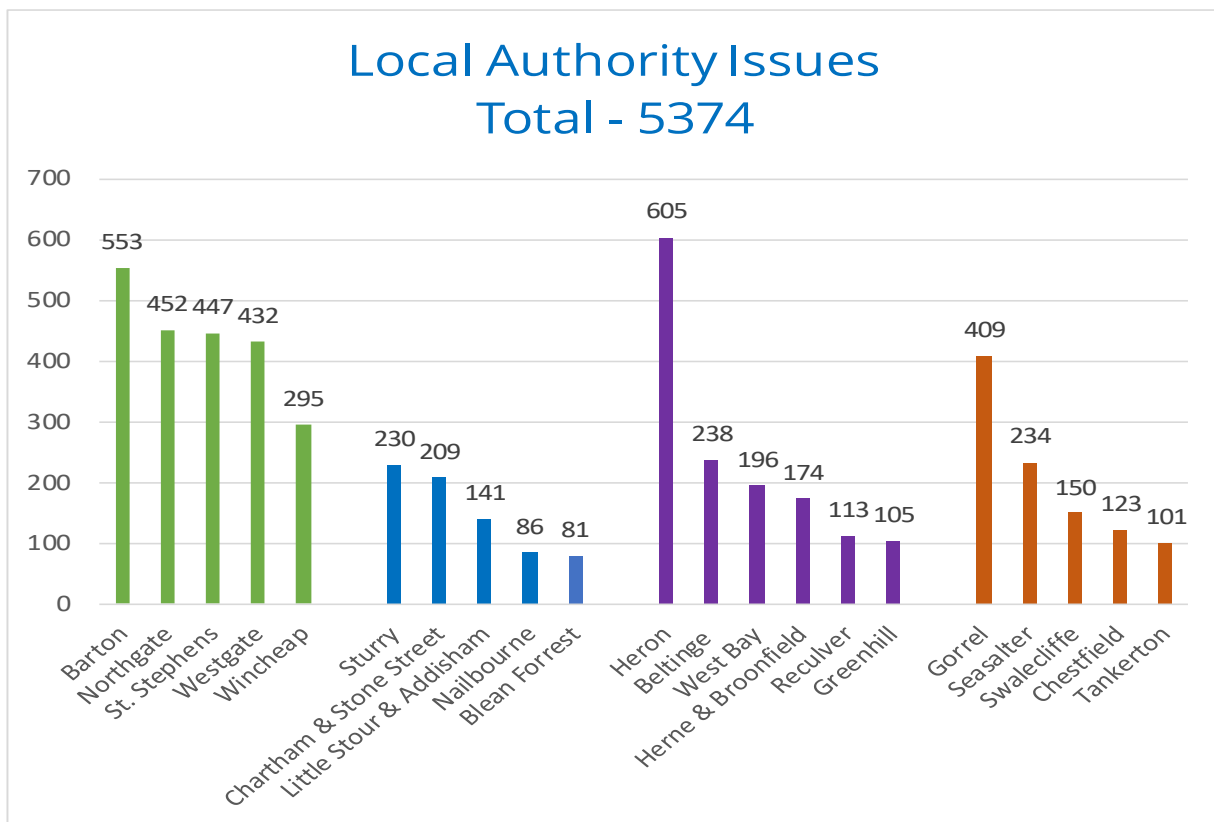
Sarah Ciccone



I would like to start this on a more positive note than previous years, but unfortunately I cannot. We have had Covid followed by the cost of living crisis which has continued to affect our clients to this day, although some still get support from the government in the guise of the household support fund. This is not available for everyone as there is an eligibility criteria. We are still utilising the foodbank and other charitable support that is available. We are still assisting clients with income maximisation and budgeting advice in order to make ends meet, which does make the difference between heating and eating.

We also have the energy price cap, which has continued since 1 January 2019 by regulator Ofgem, with the aim of preventing the millions of households on expensive variable tariffs from being over charged. We now know that the Energy Price Cap will increase by 1.2% on 1 January 2025 to £1,738 a year for a typical dual-fuel household paying by Direct Debit. Each Price Cap, however, only last three months and is an increase on the cap set between 1 October and 31 December 2024 (£1,717). So even with the Price Cap we expect our clients to struggle to heat their homes, especially without the aid of the Winter Fuel Payments for some.

I would like to say a big thank you to all of our staff and volunteers who work tirelessly to support our clients. They always approach this work in a calm professional manner, they immediately put the clients at ease and deal with their issues. Our volunteers are the heart of our organisation and I for one am extremely grateful to have such a wonderful team to work with.



**Canterbury
City
2179**

**Canterbury
Rural
747**

**Herne Bay
1431**

**Whitstable
1017**

cludes Issues for clients living outside Canterbury District

Ex-

Report from Training Manager Sue Parker



It's been another busy year in the training department.

This year saw our second intake of students from the University of Kent, and our initial plan to recruit seven students turned into a few more than expected. Sarah, our Service Manager and Heloise, our volunteer supervisor were eager to help develop the students' interview skills and knowledge so that we had them up and running in no time. Completing their initial training over their summer break worked well for all. Brian, one of our advisers, also was helpful in allowing them to both observe his client advice sessions and then to write up the cases, which is such an important part of their learning. We had learned many lessons from the first student intake in 2022 of what works and what doesn't, so the training of a large number of students was smoother and less stressful for all involved and again, we still learned further to take into next year. I also had the joy of working with new Macmillan Welfare Benefits trainees, who, along with the students, brought great enthusiasm into our offices. So we were pulsating with life and laughter whilst making great strides in learning and helping clients with their enquiries. A very successful and productive year was hopefully had by all.



Advisers Jane Short and Russell Feast, with Sheriff Keji Moses and Volunteer Supervisor Heloise Barnard at Volunteer Week 2024 (from left to right)

In Memory Of MARGARET ENDERSBY And CHRISTIAN CLARIDGE Advisers In The District For Over 30 Years



Macmillan Report



Macmillan Welfare Benefits Service East Kent

April 2023-March
2024
1192

People began receiving support during this reporting period

Without a cancer diagnosis	12
Without a cancer diagnosis but were a family member or carer	32
With a cancer diagnosis but stage not clear or not recorded	9
Receiving a cancer diagnosis	24
Undergoing treatment or in recovery from treatment	361
Receiving palliative care	92
Towards end of life	662

Number of people who finished receiving support

1034

breakdown by the following levels of support provided:

Number of Macmillan Grant Application	267
Number of Blue badge applications	506
Number of cases where Benefit entitlement was identified	751

Income Gain	£5,987,644
Re-imbursments, services, loans	£1,176
Other gains	£331

Harry Whiteway

Energy Advice Team Worker



I started Volunteering at Citizens Advice over two years ago and it has been a fruitful and enjoyable experience. I have developed new skills and confidence which I wouldn't have done without being at Citizens Advice.

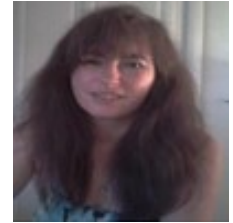
I originally started as a general advisor, dealing in areas like housing, family, benefits and employment, before last year I become a specialised energy advisor working for the energy project. This role Involved giving advice to clients considered energy poor, giving them helping the client in the context of the energy crisis.

In doing this work I dealt with a variety of clients, such as those with mental health issues, older clients and client's whose first language is not English. All cases I have worked on at Citizens Advice have helped me advance my skills in interviewing, researching and organising, all of which will be useful going forward in my career. I recently interviewed for and got the position of paralegal at a firm close to where I live. The presence of Citizens Advice on my CV definitely helped in me in the process as it has set me apart from other candidates. I believe that volunteering and subsequently working at citizen advice was a great addition to my CV and I'm very glad to have done it alongside my Law degree.

Furthermore, the support and flexibility given by Citizens Advice around my exams was a great help. Overall, I have found working at Citizens Advice to be a rewarding experience, in particular the ability to change an outcome for a client being a particular highlight.

The difference in mood of client at the beginning of the appointment and the end is a motivating change and is one that makes the job worth it. As well as the clients, I have learnt a great deal from my colleagues and supervisors. It has been a great learning experience and I hope I can help out at Citizens Advice again in the future.

Report from Energy Supervisor



Julie Hannell

In April we took on 3 Energy projects to help our vulnerable and low income clients better manage their energy and cope with the ongoing cost of living crisis.

Getting to grips with the project requirements, case checking, and managing the training, supervision and availability needs for 4 students was very demanding and often exhausting but we learnt together and became an effective energy team.

Harry, Holly, Emi and Dilara managed to juggle completing their adviser training, learning the energy role and advising clients alongside their Uni studies, changing timetables and going home for the holidays. They quickly realised the impact our support could have on people's lives and rose to the challenge.

Energy Advice provided clients with an in-depth exploration of their energy situation and assistance with energy related issues. Benefit checks, switching advice, priority services register, energy efficiency measures, charitable support applications, food and fuel vouchers were all part of the service. Plus contacting suppliers to the relief of our clients who thought they were getting nowhere with their problem.

Carbon Monoxide Awareness helped clients identify potential sources of CO and check they were used safely and serviced regularly. We ordered CO detectors and dealt with gas supply issues when required. Raising awareness of CO, the silent killer, is vital as each year gas related poisoning, fires and explosions cause death, illness and injury.

Energy outreach, reaching people in the community, was another important aspect of our advice giving. Dilara worked alongside our outreach adviser, Ursula, at the Baptist community hub in Canterbury. Harry went to the All Saints hub in Canterbury to work alongside Kate and assist with cost of living applications as part of his energy work. They became well liked and respected advisers with both clients and hub organisers who were sorry to see them leave. Both advisers enjoyed their time at outreach.

We also delivered group sessions to highlight the connection between cold and damp homes and health and what help was available. The talks were customised to suit each session. We visited the Macular Eye Society in Herne Bay who wanted to know more about smart meters and Catching Lives in Canterbury who were more interested in financial support. The groups we visited were welcoming and appreciative, making them a positive and rewarding experience.

Working on these projects with Harry, Holly, Emi and Dilara has been a privilege; watching them grow in knowledge and confidence and being part of their journey for a short time before they graduate and move on. All except Harry, that is, as he has agreed to stay with the projects as an energy champion for the next year.

To book and an energy appointment or arrange a group session please email me on fincap@canterburycab.cabnet.org.uk

Or leave a message on our energy phone line 01227 806376 and we'll call you back

Research and Campaigns Report

- ◇ ~Signed Shelter's Petition in support of The Renters Reform Bill, a once-in-a-generation chance to end income and family discrimination in renting. Also publicised the campaign and our support through social media.
- ◇ ~Used Social Media channels to publicise a Citizens Advice Report *'It's Time to Rethink Council Tax Support: People are struggling with Council Tax Debt. But support to help pay your Council Tax bills is a postcode lottery'*
- ◇ ~Signed letter to Prime Minister Rishi Sunak (Oct 2023), written by the NEA (National Energy Advice) in support of Social Tariffs for people facing fuel poverty. We joined the National Citizens Advice campaign to support this call on the government to publish the consultation on future approaches to consumer wider Social Tariffs to tackle this long term problem. Despite over 450 media mentions the response to the letter was delegated back to Ministerial Level without commitment to consultation.
- ◇ ~We contributed to the December 2023 Citizens Advice Network Panel Research and Campaign.
- ◇ ~We participated in a Local Action Against Poverty Forum meeting in which we suggested widening the publicity campaign planned for Pension Credit to also flag up benefits for new parents on means tested benefits through the Healthy Start Scheme, as per Southwark Citizens Advice's campaign (Sept 2023). Forum will tackle various benefits in turn. The Forum has been set up to promote benefit awareness, share information about local resources for food and furniture, share information about local services and encourage the training of benefit advisers.
- ◇ ~Hosted a visit from the Citizens Advice National Stories team (Feb 2024) to introduce work in local offices and build connections for them to publicise the stories of our local clients with research and campaigns issues.
- ◇ ~Engaged in the Enhanced Support Service pilot run by the DWP to support vulnerable people with their benefits who are farthest away from the employment market- after several attempts to contact the DWP to assist a terminally ill client we managed to get Employment and Support Allowance Severe Disability Premium backdated to March 2022 from September 2023. Through this contact we obtained a backdated amount of £5,109 and corrected the ongoing current award. This involvement flagged up the usefulness of Macmillan benefit advisers having a nominated contact at the DWP and how beneficial this could be for very vulnerable clients with cancer. Fed this information back through the Pilot.
- ◇ ~Invited MPs Sir Roger Gale and Rosie Duffield to the Macmillan Coffee Morning (Sept 2023) to discuss Macmillan's campaign, 'What Are We Waiting For?' calling on UK Governments to take urgent action on cancer delays. Gaps in NHS Workforce are causing long waits to get a cancer diagnosis, start treatment and have been leading to cancer continuing to spread. These delays can jeopardise their physical and mental health, restrict their treatment options, and potentially reduce their chances of survival. We also signed Campaign Banner and publicised on Social Media.
- ◇ ~We raised a number of ongoing common DWP issues through one of the quarterly Macmillan Community of Practice event and had the opportunity to raise these with the DWP Work Coach Manager present.
- ◇ ~Prompted the Area Macmillan team to flag up in their regular Newsletter to Macmillan Professionals the fact that the savings limit had been reduced for Macmillan grants- this was to avoid raising the expectations. On the event of cancer waiting time standards are being modernised and simplified in Oct 2023 we fed back to the Local Cancer Alliance that some of our Macmillan clients reported being unable to speak to a GP or that their GPs were not taking the appropriate action needed.
- ◇ ~Through Social Media channels Twitter and Facebook we publicised the Macmillan 'Pay PIP Now' campaign (June 2023) highlighting waiting times for Personal Independence Payment
- ◇ ~June 2023 we contributed an item giving tips on how to complete an SR1 form for the Macmillan Newsletter to Professionals in order to speed up benefit applications for people with terminal diagnoses.
- ◇ ~25/04/23 Macmillan Welfare Benefits survey completed by 3 Macmillan Caseworkers on future advice needs
- ◇ ~20/10/23 Contributed to the Canterbury Business Improvement District BID Consultation Survey
- ◇ ~08/06/23 & 13/03/24 Contributed to the Data gathering about the Advice Sector by the Advice Services Alliance

**Summary Statement of Financial Activities (including Income & Expenditure Account)
for the year ended 31st March 2024**

	2024		2023	
Income	£	£	£	£
Canterbury City Council		160,728		160,728
Macmillan Cancer Support		211,389		187,218
Money and Mental Health Service		21,380		11,041
Energy Grant		21,775		-
Cost of Living Grant		15,000		-
The Colyer-Fergusson Charitable Fund		11,494		-
The Philip and Connie Phillips Foundation		7,500		-
Other Grants and Funding		12,873		25,208
Donations		6,050		5,234
Rental Income		8,562		8,660
Bank Interest		519		106
		<u>477,270</u>		<u>398,195</u>
Expenditure				
Staff Costs	359,705		292,426	
Establishment Costs	22,099		24,434	
Travelling Costs	1,167		2,525	
Administration Costs	4,132		3,494	
Client Support Costs	102,526		89,694	
		<u>489,629</u>		<u>412,573</u>
(Deficit) on total funds for year		<u>(12,359)</u>		<u>(14,378)</u>
Arising from				
Unrestricted funds (Deficit)		<u>-12,359</u>		<u>(14,378)</u>
Restricted funds (Deficit)		<u>-</u>		<u>-</u>
(Deficit) on total funds for year		<u>(12,359)</u>		<u>(14,378)</u>

Summary Balance Sheet as at 31st March 2024

	2024		2023	
	£	£	£	£
Fixed Assets		218,155		222,764
Current Assets				
Debtors and Prepayments	30,392		57,589	
Cash at Bank and in Hand	91,753		91,740	
	<u>122,145</u>		<u>149,329</u>	
Less: Liabilities	17,158		36,592	
		<u>104,987</u>		<u>112,737</u>
Net Assets		<u>323,142</u>		<u>335,501</u>
Being: Unrestricted Funds				
General Fund				
		78,123		85,873
Designated Funds				
Property Fund		218,142		222,751
Management & Maintenance Fund		26,877		26,877
		<u>323,142</u>		<u>335,501</u>

The funding from Canterbury City Council amounted to £160,728 (2022/23: £160,728) this included funding for Canterbury Housing Advice Centre, to whom payments of £57,862 (2022/23: £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 £211,389 (2022/23: £187,218) 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

Benefits - Debt - Housing- Relationships- Employment - Immigration - Health
Consumer - Finance - Education - Utilities

Specialist Services

- ◆ Macmillan Welfare Benefits Advice for people affected by Cancer
- ◆ Pro Bono Family Legal Advice
- ◆ Energy Advice
- ◆ Money and Mental Health 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
- ◆ Streyنشam's Trust - support of the residents of St. Dunstan's Parish
- ◆ The Phillip and Connie Phillips Foundation - Supervision and ongoing Support
- ◆ Client and Anonymous Donations
- ◆ Citizens Advice - Energy Advice
- ◆ Friends of Citizens Advice Canterbury District
- ◆ Kent Digital Inclusion Fund
- ◆ Colyer-Ferguson - updated IT equipment
- ◆ Whitstable Lions for Whitstable Outreach
- ◆ RG Hills for Whitstable Outreach
- ◆ KCC Breastfeeding Support for Businesses
- ◆ Canterbury Music Makers Orchestra
- ◆ Health & Wellbeing Fund



**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: distman@canterburycab.cabnet.org

**If you would like to become a
Friend of Citizens Advice Canterbury District
Please contact the Chief Officer, Simone Field
distman@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 2024

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