



# **CANTERBURY DISTRICT CITIZENS ADVICE BUREAU**

## **ANNUAL REPORT**

**2010 - 2011**



**SERVING  
CANTERBURY  
HERNE BAY  
WHITSTABLE**

**The Charity for your community  
Charity No 803115  
Company No 02483455**

## 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 to find us

#### Canterbury

3 Westgate Hall Road  
Canterbury  
CT1 2BT  
Telephone 01227 452762

#### Herne Bay

185-187 High Street  
Herne Bay  
Kent  
CT6 5AF  
Telephone 01227 740647

#### Whitstable

There is an outreach service for Whitstable residents. Please ring our Herne Bay Office on 01227 740647 for full details and to make an appointment.

[www.canterburycitizensadvice.org](http://www.canterburycitizensadvice.org)

Advice can also be obtained by telephone on 0844 4994128

Information is available at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

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## OUR FUNDERS



Our thanks go to

Canterbury City Council for core grant, mortgage arrears funding and car parking vouchers for volunteers, the Legal Services Commission, Nationwide, Canterbury Coastal and Canterbury City & Country LCSPs, Friends of Canterbury District Citizens Advice Bureau, Whitstable Library, Dean and Chapter of Canterbury Cathedral, King's Junior School, Macmillan Cancer Support, King's School (Senior), Kent Probation Service, Furley Page Solicitors for offer of free training for advice staff, Fairweathers Solicitors for free training for advice staff



## **LETTER FROM THE CHAIR**

### **URSULA WACHER**

Another year has passed and it is time again to express my pleasure in being involved with Canterbury District Citizens Advice Bureau. It is always pleasant to be associated with a truly successful organisation and Canterbury CAB certainly is successful.

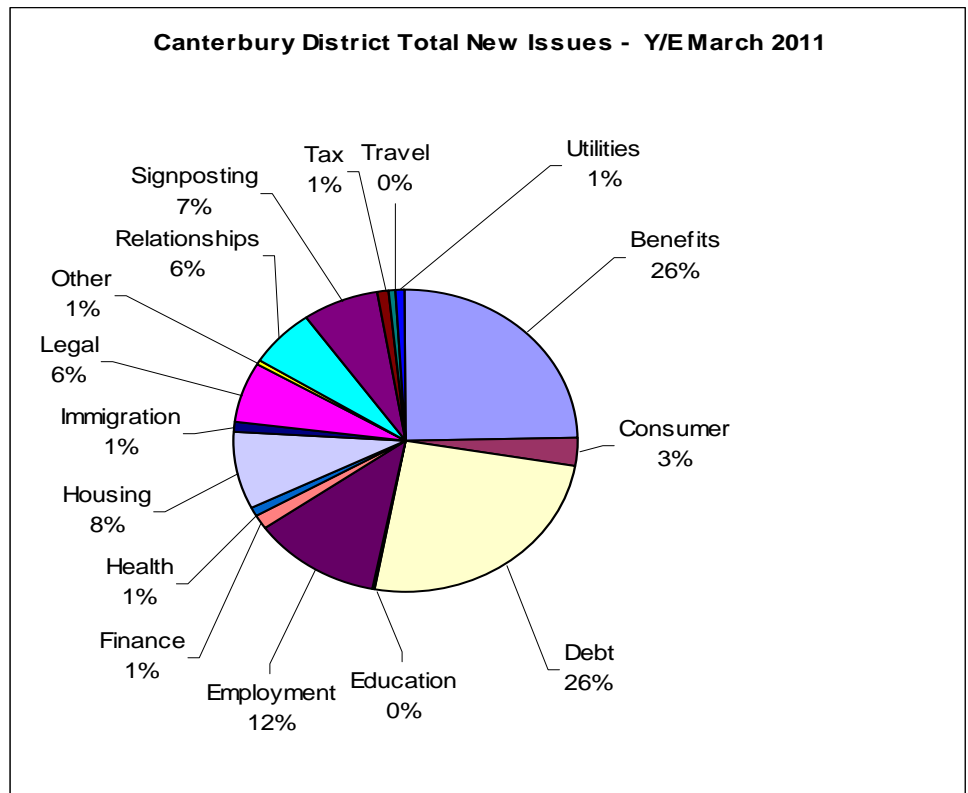
In fact we seem to go from strength to strength with an increase in volunteer numbers and continuing development of joint projects with organisations such as Macmillan Cancer Care, Nationwide and Canterbury Local Children's Project. We not only offer advice in person or on the phone, but are also involved in financial literacy training and can provide tribunal representation to clients with welfare benefits or employment cases.

Personally I am delighted to see that volunteers are increasingly willing to extend their competence (and horizons) and take their expertise to a different level by undertaking specialist training. We have always relied on our volunteers – they are the backbone of our service – and it is good to see them growing in confidence and being prepared to take on more responsibility.

In today's difficult economic situation, so much is uncertain. Much of this year has been spent worrying about changes in the legal aid system and their effect on the service we can offer our clients. Our LSC work has been such a vital element of our work for so long that it is difficult to imagine life without it. At the moment, however, it looks as if we will have to do just that, so it is imperative that the Bureau develops new ways of providing the service the public needs and it is heartening to feel that such a development is already under way with the help of our volunteers.

Volunteers, of course, are only part of the equation. We are equally blessed in this bureau by the calibre of the paid staff we employ. Our team seems to be able to cope with almost anything thrown at them and to work even better under extreme pressure. I want to thank them all for everything they have done this year to make our service the success that it is.

Staff, and everything else we need, require funding and as always fundraising has been a major concern of the management team. We are fortunate to have the ongoing support of Canterbury City Council, and as mentioned above, have been able to acquire project funding from a number of new sources this year. We do also rely on donations from the public and from our Friends membership scheme. Please do think of joining this to support us, and of spreading the word to others who may wish to help us provide the professional advice service that we continue to offer to local residents.



# OUR ORGANISATION

President Ian Macarthur

## Board of Trustees

Chair	Ursula Wacher
Secretary	Brian Collins
Treasurer	David Cork
Trustees	Susan Record
	Gillian Reuby
	Bandana Srinivasan
	Frank Pilcher
	Ian Macarthur
	Ana Paula Nacif
	Catherine Carpenter

## **Legal Services Unit**

Caroline Fowler (Debt)

Alan Lawson (Benefits)  
**Administration**

Susanne Goody

Stephanie Oliver  
John Parkinson \*  
Joan Wren

## **District Social Policy Unit**

Margaret Endersby  
Olatunde Sanbe

## **Catching Lives Winter Shelter Outreach**

Brian Middleton

## **Financial Literacy Unit**

Lisa Lewis  
Mary Rance  
Chris Would

## **Canterbury Health and Well Being**

Lisa Lewis\*

## **KCC debt work**

Lynda Worrall\*  
Sarah Ciccone\*

## **Canterbury Advisers**

Ken Beere

Gillian Grainger  
Paul Kusel

Brian Middleton

Judy Seymour-Ure  
John Watts  
Alison Wiltshier\*  
Roger Lansdell  
Maureen Fenner

Catalina Mosler de Tierney  
Sarah Ciccone  
Maralyn Clarke  
Rosemary Crompton

Terry Gabony  
Mary Rance  
Kelda Wong

## **Herne Bay Advisers**

Doreen Brookfield  
Kate Amos

Pam Richards  
Ken Finch

David Leadbetter  
Lisa Lewis

## Core Staff

District Manager  
Service Manager (C)  
Service Manager (HB)  
Training Manager  
Outreach Worker  
Locum Supervisor  
Admin (C)

IT Consultant

## **Canterbury Admin**

Charles Beattie \*  
Christian Claridge  
Sylvia Parker  
Irene Sharp  
Hana Nohynkova  
Kwan Fong  
Katerina Dempeli  
Kate Crouch  
John Parkinson \*  
Vanessa Soulsby  
Alexander Cockburn\*

Jessica Malony  
Ramone Fowler  
Anca Tampau  
Sarah Hammet  
Roza Sakwa \*

## **Trainees and Trainee Advisers**

Alan Dilnot \*  
David Townsend\*  
David Lewis  
Jari Szymanski  
Robert Veltman  
Leah Agar

Chris Would  
Richard Wilson  
Matthew Hubbard  
Susan Thomas  
Judith Anderson

Simone Field  
Susan Parker  
Fiona Spall  
Glenda Hammond  
Mary Taylor  
Lynda Worrall  
Ian Johnson \*  
Sarah Ciccone  
Colin Jones

## **Herne Bay Admin**

Shirley Bream  
Lesley Brierly  
Vicky Cullen  
Anita Dyson \*

Linda Hall

Diana Hill  
Robert Hill  
Sharon Hogbin  
Margaret Noble

## **Finance Department**

David Leadbetter  
Jim Chilcott

## **Welfare Benefit Tribunal Workers**

Christian Claridge  
Joan Williams

## **Money Advice Caseworkers**

Dick Bickerdike  
Sarah Ciccone

## **Employment Caseworker**

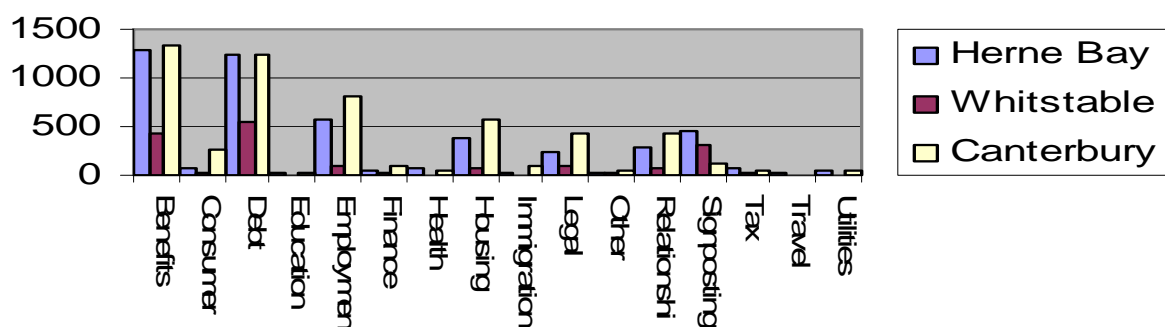
Dr Geoff Lyndley

## **Disability Benefits Form Filler**

Hilary Claydon

\* left during the year

## New Issues per Outlet



## **DISTRICT MANAGER'S REPORT**

### **SIMONE FIELD**

It has been a challenging year for Canterbury District CAB, one of mixed blessings and a few disappointments. The bureau has exceeded the requirements of its core grant with the Council dealing with 23,883 issues over 12,869 contacts and has renegotiated its Legal Services Commission (LSC) specialist contracts in debt and benefits, albeit at a reduced level for LSC. The reduction in funding for paid specialist LSC work has been replaced partly by Canterbury City Council funding to help clients deal with mortgage arrears and Macmillan funding for benefits. The bureau was extremely fortunate to be appointed Project Lead for a brand new 4 year Welfare Benefits Advice project for people affected by cancer and their carers and families in East Kent. Responsibility for managing the East Kent Macmillan project began at the end of the financial year. This is a joint project with Ashford and Thanet CABx and is evidence of bureaux collaborating to adapt to the changing financial landscape. The bureau also successfully worked with neighbouring bureaux and housing organisations on its LSC contract and a Nationwide funded Over 50's Advice Project.

The Additional Hours funding from central government continued until November and was then extended to the end of the financial year due largely to the great success of earlier phases of the project. On a national level 925,238 additional clients were advised across England and Wales, far surpassing the government's minimum target of 615,000 clients between February 2009 and March 2011. 5000 new advisers were trained across the country with this funding and Canterbury District now has the unusual problem of running out of space in both offices for all the newly trained advisers. For details of the success of our part of the project read on at page 6.

Additional casework services are increasingly being taken up by our volunteers but there is currently no sign of funding to supervise support and administer this work. The responsibility falls to more experienced caseworkers and the existing supervisory staff. The extra supervision support which we were lucky to secure from Kent County Council in 2009-10 ceased and was replaced in part with funding from the Local Children's Partnership funding which allowed us to continue to keep Herne Bay open to the public on a Wednesday afternoon.

I am extremely pleased that additional money secured by the fundraising committee and the Friends group enabled us to continue the extended opening hours at the Whitstable Outreach. This continues in part due to the generosity of Whitstable Library which continues to house us for free. The bureau has also continued to develop its services in the areas of financial literacy, run mainly by volunteers with the help of Nationwide funding and the Canterbury Local Children's Partnership.

The effects of the recession were not as severe as the year before but were still serious for our clients. The bureau dealt with £6 million debt, and the average total debt owed by our (LSC funded) debt clients was 17 times their monthly income. Such clients, eligible for legal aid for help with their debts, have the lowest of incomes and generally have debts smaller than those with higher wages and access to more credit. This figure therefore vastly underestimates the average debt client's total debt.

I am pleased to report that volunteer numbers have increased this year and that volunteers are increasingly taking on more complex matters as new recruits develop their advice skills in specific subjects. All this is great news and fits the government's agenda of localism and the Big Society. The only warning is that funders and policy makers have to be conscious of the extra burden this places on volunteers, who may be capable of delivering the same quality of service but cannot be treated the same way as paid staff. The pressure on staff is also enormous. My thanks as always go to all our dedicated volunteers and staff. We just need to keep reminding ourselves to **"keep calm and carry on..."**

## **SERVICE MANAGER'S REPORT FIONA SPALL - HERNE BAY**

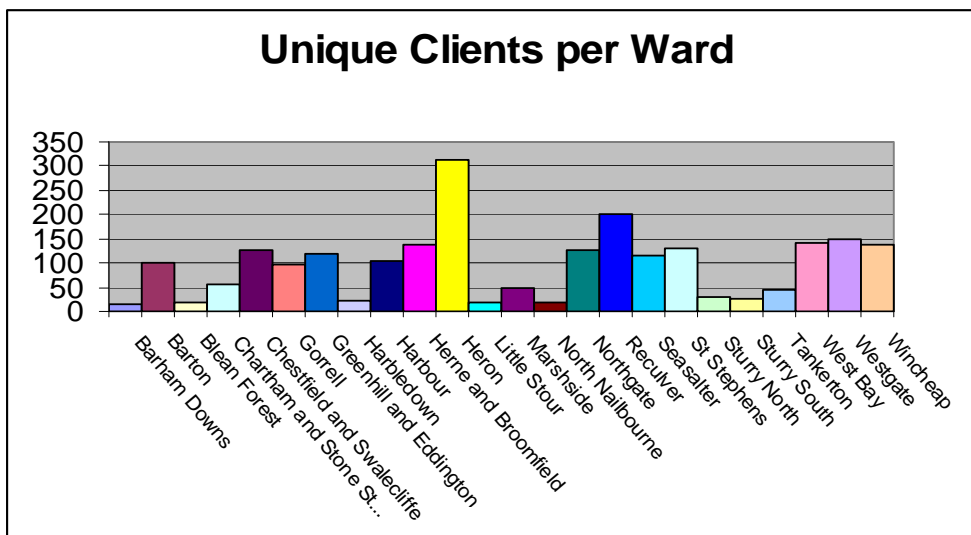
Another year has passed, my third year here as Manager, the last two years as full time with the Additional Hours Project (AHA) to manage. AHA funding came from the Department for Business, Innovation and Skills and HM Treasury. The bureau used the AHA funding to run extra sessions both in Herne Bay and Whitstable. The late afternoon session on a Wednesday in Herne Bay and the extra session at the Whitstable outreach have been hugely popular with clients and were well attended. The extra sessions meant we were able to see an additional 1369 clients in the last year. This extra help to clients would not have been possible without a tremendous amount of effort that staff and volunteers contributed to the bureau.

As well as the AHA project we had been given funding to manage a debt and financial capability project that benefited clients and their children from the Canterbury District Local Children's Services Partnership. This project aimed to help clients to manage their debts and therefore reduce the associated levels of stress/anxiety. At a time when financial difficulties remained high in our statistics, this was a very valuable source of funding. A sample of 100 clients with 172 children between them, who had benefited from this project were contacted and out of the 100 people surveyed 30 reported feeling less stressed about their debts, 5 said no improvement and 65 either did not respond or did not know.

We continue to offer gateway assessments to all clients that initially access our service as this allows us to assist more clients needing our help and also enables us vary the level of help that we offer dependant on the needs of the client. For those requiring further help we offer a full interview, which for many clients has meant benefits checks, help with completing forms and making contact with other agencies to try to help resolve their problems.

The variety of enquiries for which our clients seek help never ceases to amaze us and it is this part of the work that I believe makes the generalist service an exciting and rewarding one as no two days or even clients are the same. This makes for an interesting work day and keeps us all well motivated and knowledgeable in all aspects of work. The complexity of enquiries that clients have presented us with has increased and often involve many crossovers in areas of law. The team continues to work hard to meet the demands of the clients and are continually striving to improve their knowledge to ensure that the quality of service is maintained. We have received not only a lot of positive feedback about our work but also many gifts and donations from grateful clients. We have achieved many outcomes for clients including numerous successful benefit claims, a refund of £6,021 for miss-sold Payment Protection Insurance to a vulnerable client and a refund for £950 for high pressure sales of mobility goods.

With the new coalition government in place and continual changes across the country, we need to continually keep the service up to date with training and ensure all staff keep their skills updated. The many changes proposed by our new government will impact our clients in lots of ways and we must ensure they are still impartially informed and empowered to make any decisions.



The clients of the District will continue to be helped to deal with their enquiries as the support and dedication of the team continues. My thanks, as always, goes to everybody working in the bureau, without whose commitment and devotion we would not be able to offer such an excellent service to the community.

# **FINANCIAL LITERACY PROJECT**

## **CHRIS WOULD**

What a great idea – What an opportunity - Talking to people about money before they completely run out and need to visit their local CAB.

We all need more inside information on how to cope best and even more so now with the increasing difficulties in making income stretch to cover the outgoings.

I remember my first credit card statement, so painless to make a purchase but so difficult to pay off the bill. The number of financial choices now available has never been greater but so are the opportunities to buy smarter, borrow cheaper and save more quickly.

I am a very new trainee Gateway adviser trying to get on top of the complexities of the excellent CAB service and knowing that with the Financial Literacy Project I will be representing the CAB to the outside world. With the help of some hard working and very talented staff I now feel more confident to do the research, develop the training material and be part of the team presentation.

The people we have helped have all been very interesting and with our interactive approach we have learned much from them, although it can be challenging to try to compete with the distractions of babies and the ever present mobile phone.

How to save, borrow and spend less on the weekly shop can be less than interesting unless we involve everyone in the “conversation”, keep it light and fun.

Recently we had a new team member, Cyril the Loan shark. As a 3 feet long blow up fish, he didn't say much or circle the group, but he helped focus our minds on the subject of the session.

Topics in the sessions included:

1. Saving for Christmas – many savings options were discussed and not just for Christmas!
2. Beating the Loan Shark – different forms of credit and their costs explored.
3. Supermarket Challenge – a very popular and fun, “blind” food tasting session that helped us think again about the branded products bought in the weekly shop. Also a good opportunity to share budgeting tips.

We delivered classes to the Young Active Parents (YAPS) groups in Herne Bay, Whitstable and Canterbury and to Sanctuary Housing Association. We are very grateful to the staff of these organisations for promoting our financial capability work with their clients. There has been much positive feedback from our sessions and we are now beginning to see the young people who attended the sessions come into to the bureau for help with other advice issues.



Nationwide funded classes  
32 Frontline Workers  
37 Service Users

Canterbury Local Children's Partnership funded classes  
58 children benefitted from classes delivered directly to young people  
or their parents

## **SOCIAL POLICY REPORT**

- Citizen's Advice head office requested social policy reports in relation to clients in receipt of Jobseekers Allowance (JSA) needing help with housing costs. Change of legislation meant after two years, help with housing costs would cease causing a lot of clients to potentially become homeless. One of our clients, single, in his 50s, made a claim for JSA in Nov 2008 but the waiting period before housing costs could be included in his claim took him past the rule changes (introduced 05/1/09) which meant despite his having continuously searched for work he would receive no further help with mortgage costs after two years had passed. The issue was referred to our Benefits Specialist to look at in depth and he liaised with Child Poverty Action Group solicitor to work on pursuing a judicial review on our client's behalf.
- Local Care Home: we have advised many clients who worked for a local care home whose employer was not complying with employment laws, such as paying the national minimum wage and correct statutory holiday etc. We worked closely with the local MP Roger Gale on many of these cases. More recently we have successfully obtained a settlement for unfair dismissal on threat of an employment tribunal for an ex-employee of the Home
- We have submitted 106 social policy reports to Citizens Advice for use in national policy work, the following have been quoted by Head Office as evidence for the following campaigns –
  - 1) Evidence regarding a Herne Bay client quoted in Citizens Advice Report 'Consumer Credit & Personal Insolvency Review –Managing, Borrowing & Dealing with Debt'. Local bank refused to freeze or reduce interest for debt client- widow in her 60s living in private rented property on Pension Credit.
  - 2) Evidence submitted by bureau to Citizens Advice quoted in submission to the Legal Services Consumer Panel: Investigation into will writing call for evidence. A Whitstable Outreach client who was a widow in her late 70s had been left everything by her late husband in his Will. Property was jointly owned as 'joint tenants'. Solicitor told client all estates have to go to probate and that rates were £250 per hour. Client was given printed information to show to solicitor to point out that this was not the case.
- Detailed response submitted to the Government's proposals for legal aid reform on behalf of East Kent Legal Services Commission Consortium of Canterbury, Thanet and Shepway bureaux and Canterbury Housing Advice Centre, quoting evidence of local need.
- CAB raised issues of effect of future restrictions on legal aid for debt, welfare benefit and housing issues at a public meeting organised by Network for Justice. Impact on public- leaving half a million people without access to legal advice quoted in the local Canterbury Times newspaper.
- Contributed to Kent Fire and Rescue Service's Integrated Risk Management Plan 2010/13 which consulted about the Fire Service's aims and objectives, risks in Kent, improving public information, reducing environmental impact and budget setting.
- Contributed to Canterbury City Council's Budget Consultation for 2011/12
- Compiled a guide to facilities at Canterbury Courts for disabled clients for CAB client use (part of national Citizens Advice campaign)
- Participated in the Social Policy in Kent day conference organised by Citizens Advice
- Met with Jobcentreplus representative to highlight issues vulnerable customers were having accessing services. Procedures for such customers clarified. Information on services exchanged
- Submitted evidence of housing disrepair to Advice Partnership for East Kent who presented their findings to the East Kent Homelessness Forum. Resulted in the local Housing Services Manager visit to a CAB Workers Meeting to discuss disrepair issues and develop joint working

## **LSC DEBT UNIT REPORT CAROLINE FOWLER**

This is my fourth year with Canterbury CAB and the staff and volunteers still amaze me with their tenacity to keep the bureau going in the face of whatever life throws at them including snow!

Between April 2010 and March 2011 the Debt Unit opened a total of 225 cases of varying nature and complexity under the Legal Services Commission contract.

The total debt dealt with was £3,343,722 and of this £426,708 was priority debt and £2,917,014 was non-priority. The unit helped 6 clients to voluntary petition their bankruptcies, this totalled £219,209 and 38 clients were approved for Debt Relief Orders (DRO) (a type of low cost bankruptcy) which totalled £338,709.56. This is an amazing amount bearing in mind the maximum amount for a DRO is £15,000.

The average debt per client for 2010/2011 was £16,390.79 compared with £17,285.62 for 2009/2010. The average debt is now 17 times the average monthly income compared with the previous year's figure of 21 times the average monthly income. These are the decreases we would like to see but we still have some work to do to reduce local debt to more manageable levels for our clients.

This year, under a new initiative, Canterbury City Council funded a project to tackle mortgage and rent arrears; under this funding the Unit's sole objective is to help clients prevent homelessness. Initially our role was to assist with the government's Mortgage Rescue Scheme (MRS), the scheme became very protracted, however and some of these cases are still waiting for the outcome of the Mortgage Rescue Scheme. Despite the delays with the MRS the Unit was still able to offer mortgage and rent arrears advice and helped prevent 63 households becoming homeless. The bureau has worked closely with Canterbury City Council and Canterbury Housing Advice Centre on this initiative.

The Unit has had another demanding year and as always, I would like to thank all the staff and volunteers for their constant hard work. I would also like to thank Suzanne for keeping the Unit administratively sound and to Stephanie and Joan for their support to Suzanne.

### Feedback from clients

"...supportive throughout... did what they said they would..."

"...helpful and understanding- can't thank her enough..."

"...an instant weight lifted..."

"...definitely recommend talking to someone about your debt..."

"...my life has improved by getting help from CAB..."

"...very understanding, non judgemental and helpful..."

## **TRAINING REPORT GLENDA HAMMOND**

This has been the first full year of the new modular framework which has given flexibility in the training programme and allows a more hands on experience for trainees.

Both Generalist Adviser and Gateway Assessor training consists of observing experienced advisers, working through the self study packs, e-learning modules, bite size sessions, in-bureau experience and attendance at the two day Citizens Advice course.

Congratulations go to Rosemary Crompton, Mary Rance, Maralyn Clarke, Kelda Wong, Terry Gabony and Paul Kusel who all completed the Generalist Adviser training programme and were awarded their certificates.

Our five trainee Gateway Assessors are now already performing solo gateway interviews. They are David Lewis, Lea Agar, Yari Szymanski, Chris Would and Richard Wilson. Lea Agar will be the first person to complete the new Gateway Assessor training programme. The Gateway Assessors provide an important role in assessing clients prior to the next steps of the advice process. This could result in the clients being given leaflets, print outs, verbal information or being referred to an appointment with a Generalist Adviser or a Specialist Adviser.

Thanks to these volunteer advisers and gateway assessors we are now in a position of having a full staff at both Canterbury and Herne Bay. We would like to thank all the trainees for their hard work and commitment.

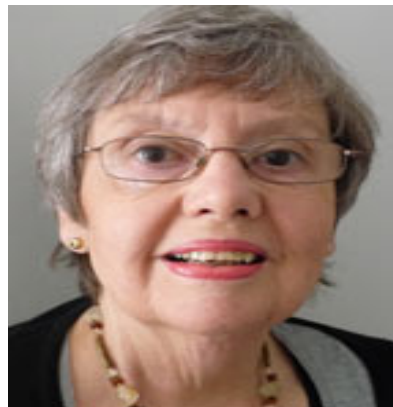
### **OBITUARIES**

**MICHAEL BUKHT  
1942-2011**



Trainee Adviser

**ROSEMARY CROMPTON  
1942-2011**



Adviser

Sadly missed by their colleagues

# ACCOUNTS

## Income & Expenditure Account for the year ended 31st March 2011

	2011	2010
<b>Income</b>		
Canterbury City Council	135,084	127,084
Legal Services Commission	69,763	71,817
Other Grants and Funding	44,899	71,889
Donations	2,345	7,159
Rental Income	2,350	6,502
Bank Interest	1,149	134
	255,590	284,585
<b>Expenditure</b>		
Staff Costs	197,344	218,679
Establishment Costs	24,583	25,720
Travelling Costs	9,558	11,725
Administration Costs	2,146	2,380
Client Support Costs	33,744	37,034
	267,375	295,538
(Deficit) on total funds for year	(11,785)	(10,953)
<b>Arising from</b>		
Unrestricted funds Surplus/(Deficit)	403	(5,561)
Restricted funds (Deficit)	(12,188)	(5,392)
(Deficit) on total funds for year	(11,785)	(10,953)

## Balance Sheet as at 31st March 2011

	2011	2010
<b>Fixed Assets</b>	272,362	277,161
<b>Current Assets</b>		
Debtors and Prepayments	8,583	10,303
Cash at Bank and in Hand	85,701	80,347
	94,284	90,650
Less: Liabilities	30,423	19,803
	63,861	70,847
<b>Net Assets</b>	336,223	348,008
<b>Being:</b>		
<b>Unrestricted Funds</b>		
General Fund	2,812	3,988
<b>Restricted Funds</b>		
Management and Maintenance Fund	48,424	55,109
Leasehold Property Fund	139,288	140,578
Legacy Fund	10,754	10,570
Freehold Property Fund	134,945	137,763
	336,223	348,008

The funding of Canterbury City Council continued at the same level as the previous year together with £8,000 funding for debt advice, for which we are grateful.

A new contract was agreed with the Legal Services Commission effective from November 2010. The income fell in the year to 31 March 2011, but the overall loss on the contract was less at £11,579. The new contract covers a three year period, but we anticipate there will be significant changes in the near future to the terms.

During the year ended 31 March 2011, the Bureau obtained additional funding from several sources, however, this was less than the funding for the previous year by £26,990 and so the level of the Bureau activity was reduced accordingly.

**CANTERBURY DISTRICT CITIZENS ADVICE  
BUREAU  
THE ONE STOP SHOP FOR ADVICE**

**Basic Help with**

Relationships  
Benefits  
Debt  
Education  
Housing  
Health  
Family  
Consumer  
Legal  
Travel  
Employment  
Finance  
Tax  
Utilities  
Immigration

**Specialist Units**

Debt  
Welfare Benefits

**Help with Tribunals**

Welfare Benefits  
Employment

**Help with Disability  
and Benefits Form  
Filling**

**Financial Capability  
Classes**

**WE ARE CONSTANTLY LOBBYING BOTH LOCAL AND CENTRAL  
GOVERNMENT ON THE ISSUES WHICH ARE BLIGHTING YOUR LIVES  
SO LET US KNOW WHAT THEY ARE AND HELP US TO HELP YOU**



**If we can't help you then we will direct you to the right  
place**

Help us to help others by joining **The Friends of Canterbury  
District Citizens Advice Bureau** - by phoning or visiting either of  
our offices or by e-mailing [friends@canterburycab.cabnet.org.uk](mailto:friends@canterburycab.cabnet.org.uk)

**Our thanks go to The King's School, Canterbury for printing this report and to  
Diana Hill for design**