

CANTERBURY DISTRICT

ANNUAL REPORT

2014 - 2015



The Charity for your Community

**citizens
advice**

Charity No 803115

Company No. 02483455

Citizens Advice Membership No 75/0001



The Citizens Advice Service Aims

To provide the advice people need for the problems they face

To improve the policies and practices that affect people's lives



The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination

How to Find Us



Canterbury

3 Westgate Hall Road
Canterbury
CT1 2BT
Telephone: 01227 452762

Herne Bay

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

Whitstable

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

Opening Hours

| | Canterbury | Herne Bay | Whitstable Library |
|-----------|-------------------|-------------------|--------------------|
| Monday | 9.30 am - 4.00 pm | 9.30 am - 1.00 pm | |
| Tuesday | 9.30 am - 4.00 pm | 9.30 am - 1.00 pm | |
| Wednesday | 9.30 am - 4.00 pm | 9.30 am - 4.00 pm | |
| Thursday | 9.30 am - 4.00 pm | 9.30 am - 1.00 pm | 10 am - 2.00 pm |
| Friday | CLOSED | CLOSED | |

Telephone Advice on 0844 4994128

Online advice can be obtained at www.citizensadvice.org.uk

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

Find us on

<https://twitter.com/CanterburyCAB>

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



OUR ORGANISATION

BOARD OF TRUSTEES

| | |
|-----------|-------------------|
| Chair | Ursula Wachter |
| Secretary | Brian Collins |
| Treasurer | David Cork |
| Trustees | Susan Record |
| | Gillian Reuby |
| | Alan Baldock |
| | Frank Pilcher |
| | Ian Macarthur |
| | David Wilson |
| | Shrimati de Silva |
| | Andy Maysey |

CORE STAFF

| | |
|----------------------------|--------------------------|
| District Manager | Simone Field |
| District Services Manager | Sheila Harrison |
| Training Manager | Glenda Hammond |
| Whitstable Outreach | Catherine Sumner |
| Advice Session Supervisors | Sarah Ciccone |
| | Catherine Sumner |
| | Lynda Worrall |
| IT Consultants | Colin Jones and Rod Lucy |

ADVICE SERVICES TRANSITION FUND

| | |
|----------------------|-----------------|
| Business Development | Haydon Rouse |
| Project Manager | Sarah Sayer |
| Project Co-ordinator | Leslie Brierly |
| Debt Case Worker | Sara Byrne |
| W B Caseworker | Gerry Smalley |
| Administrators | Suzanne Goody* |
| | Nitish Matumona |

CANTERBURY

GATEWAY ASSESSORS

| |
|---------------------|
| Ken Beere |
| Judy Seymour-Ure |
| Rajani Radakrishnan |
| Deyna Briscoe* |
| Sally Greenwood* |
| ADVISERS |
| Paul Kusel |
| Brian Middleton |
| Patti Munt |
| Terry Gabony |
| Susan Thomas |
| Gillian Grainger |
| Jane Stewart |
| Robert Veltman |
| Ursula Fuller |

ADMINISTRATORS

| |
|-----------------------|
| Christian Claridge |
| Irene Sharp |
| Katerina Dempli |
| Jacqueline de Marigny |
| Louis de Marigny |
| Pryanka Chakrabati* |
| Mary Rance |
| Sophie Blayachi* |
| Paula Hakkaja* |

MACMILLAN UNIT

| | |
|---------------|-----------------|
| Case Workers | Alan Lawson |
| | Sheila Harrison |
| | Sara Byrne |
| | Susan Parker |
| Administrator | Suzanne Goody* |

DEBT CASEWORKERS/ADVISERS

| |
|----------------|
| David Morgan |
| Paul Doncaster |

FINANCIAL CAPABILITY WORKER

| |
|------------|
| Mary Rance |
|------------|

RESEARCH & CAMPAIGNS

| |
|-------------------|
| Margaret Endersby |
|-------------------|

FINANCE DEPARTMENT

| |
|------------------|
| David Leadbetter |
| James Foley |

EMPLOYMENT CASEWORKERS

| |
|------------------|
| Dr Geoff Lindley |
| Terry Gabony |

BENEFITS FORM FILLER

| |
|----------------|
| Hilary Clayden |
|----------------|

FLOOD ADVICE

| |
|-------------|
| Sarah Sayer |
|-------------|

HERNE BAY

ADVISORS

| |
|-----------------|
| Ken Finch |
| Matthew Hubbard |
| Robert Veltman |
| Heloise Barnard |

GATEWAY ASSESSORS

| |
|-------------------|
| Doreen Brookfield |
| Lea Agar* |
| Chris Would |
| Richard Wilson |

ADMINISTRATORS

| |
|------------------|
| Shirley Bream |
| Diana Hill |
| Eileen Griffiths |
| James Foley |
| Jacqueline Man |

TRAINEE ADVISORS

| |
|---------------------|
| Richard Barber* |
| Rajani Radakrishnan |
| Jeremy Mills |
| Hannah Stockdale |
| Helen Hart |

TRAINEE GATEWAY ASSESSORS

| | |
|-----------------|-----------------|
| Melissa Wills* | Howard Cohen |
| Angelique Hook* | Patience Quarty |
| Catherine Dova* | Sandy Law |
| Peter Reynolds | Stephen Smith |
| Jeffrey Elliot* | Chris Bartlett* |

* indicates person left during the year

Letter from the Chair

Ursula Wacher



Each year as I sit down to write these few words, I reflect on the year just past and the challenges that have faced us.

Once more it has been a year of change, within our own bureau, at Citizens Advice nationally and in society generally, and our staff and volunteers have had to contend with seemingly constant amendments to the way we work. I am so proud that in spite of this they have continued to do what we do best – our core work – providing high quality advice and support to local people.

We are still feeling the effects of the loss of major funding of welfare benefit and debt advice work and many efforts have been made under the auspices of Advice Services Transition Fund to develop new systems of working designed to help us to “work smarter”. These have had varying degrees of success, but the one resounding success has been in much closer partnership working with other local agencies, both statutory, charitable and private business. We have created a number of good working relationships locally, and I know these will be of great benefit to our clients and enable them to receive a more joined-up service.

Thanks to generous funders, we are continuing a limited, but much-needed and well-used, outreach service in Whitstable and we hope that this will be able to develop in the years ahead. We are also extremely proud of our continuing relationship with Macmillan Cancer Care, which provides vital support at times of incredible need, and hope that this too will continue well in to the future.

Fundraising is now an essential part of the management team’s work, and each year it seems to get harder, with more hoops to jump through in order to get funding for vital work that we want to do. Sadly our work does not have the instant appeal of some other local charities, even though we serve so many of the local population and assist them at times of great difficulty in their lives. We have a small group of loyal supporters – our Friends association – which provides us with regular contributions to augment the funding of our core work, and we should love to extend membership to all our “friends” and allow the Bureau to offer an even better service to our clients.

Whatever the future may bring, none of our work is possible without the continued dedication of our staff, both paid and volunteer. We have a great team, totally committed to helping all our clients and I really want to thank them all for everything that they have done for us this year.



District Manager's Report

Simone Field



The 2014 to 2015 year has been an interesting year with the bureau becoming increasingly involved in partnership working. The Advice Service Transition Fund (ASTF), which was financed by the Big Lottery Fund, has helped us build the Canterbury District Advice Partnership. This partnership has provided training, consultancy and support for advisers at both Citizens Advice and our partner agencies. The project has helped clients through the Pro Bono Family Legal Rota and has enabled electronic referrals across the partnership. The ASTF funding also helped the Advice Partnership for East Kent establish a welfare benefits forum and has also helped to fund the East Kent Social Policy Forum, assisting Canterbury Citizens Advice with research and campaign work and enabling us to discuss recent problems with council tax bailiffs with the local authority. Staff on the ASTF Project completed two advice needs assessments, one asking service users what help they wanted in future and the other canvassing the opinions of partner agencies. These surveys will form the basis of future funding plans and be used to deliver services together. I am extremely grateful for all the help from the ASTF staff who have worked so hard to coordinate and deliver services to our clients and partner agencies. I would also like to thank the staff and volunteers of the partnership based at other agencies for all their contributions and hope that we can build on the good work established in the first year of this project.

In the rest of the bureau our core staff and volunteers continued to excel themselves by absorbing further cuts to our core funding whilst continuing to expand the service. The number of unique clients this year reached 3433 and the issues we dealt with rose from 9813 from the previous year to 10719 in 2014/15. I would particularly like to thank Sheila Harrison for coordinating work across the district and stepping up into the role of District Service Manager. This was only possible of course with the help of a small but dedicated team of Supervisors and the Training Manager who have helped run the offices and outreaches of the Canterbury District so smoothly.

Our project work continued with an expanded Macmillan Welfare Benefits Service for East Kent and we were delighted when, at the end of our four year funding from Macmillan, they agreed to extend the funding initially by six months until October 2015 and then by another year to October 2016. During the year this project, with the help of our colleagues at Ashford CAB, advised 585 clients for whom we raised £2,481,158 in income across East Kent.

Other project work involved funding to help people affected by flooding in the Canterbury District. This work is described in more detail on page ten of this report.

The bureau was again assisted by students from the University of Kent's School of Social Policy, Sociology and Social Research who helped monitor client outcomes and satisfaction feedback. The students also contributed to an in depth study of 60 clients referred to the local food bank. This research helped secure funding for the bureau to work with food bank clients in 2015.

As we celebrate our 75th year of service in the Canterbury district my thanks as ever go to all the volunteers at the bureau without whom we simply could not run the service. Their dedication and enthusiasm help to concentrate the mind on what really counts, helping people, whilst funding cuts and organisational changes swirl around us.

Goodbye to Glenda Hammond

Training Officer



As Training manager I have seen numerous changes over the years. In particular, the actual CAB training programme itself has been transformed and now includes a variety of roles. Changes to the modular framework gave flexibility, and allowed more hands on experience for trainees. As a Trainee in 1999, there was only one role which was the Generalist Adviser.

The introduction of Gateway Assessment allowed us to see many more clients. Before the Gateway Assessment role, a generalist adviser was booked for an hour appointment and there was no drop-in system for a long time.

Other changes included our case recording system. The 'Case' system adopted when computers were installed was then succeeded by Petra. Before Case advisers recorded their cases manually.

Paper files were used for research when I was a Trainee. This would present a problem if another adviser had taken the file you required into the interview room. You simply had to wait until the adviser had finished with the files. Individual bureaux had only one copy of each file.

Calculations were done manually. Making a mistake sometimes meant re writing the whole thing.

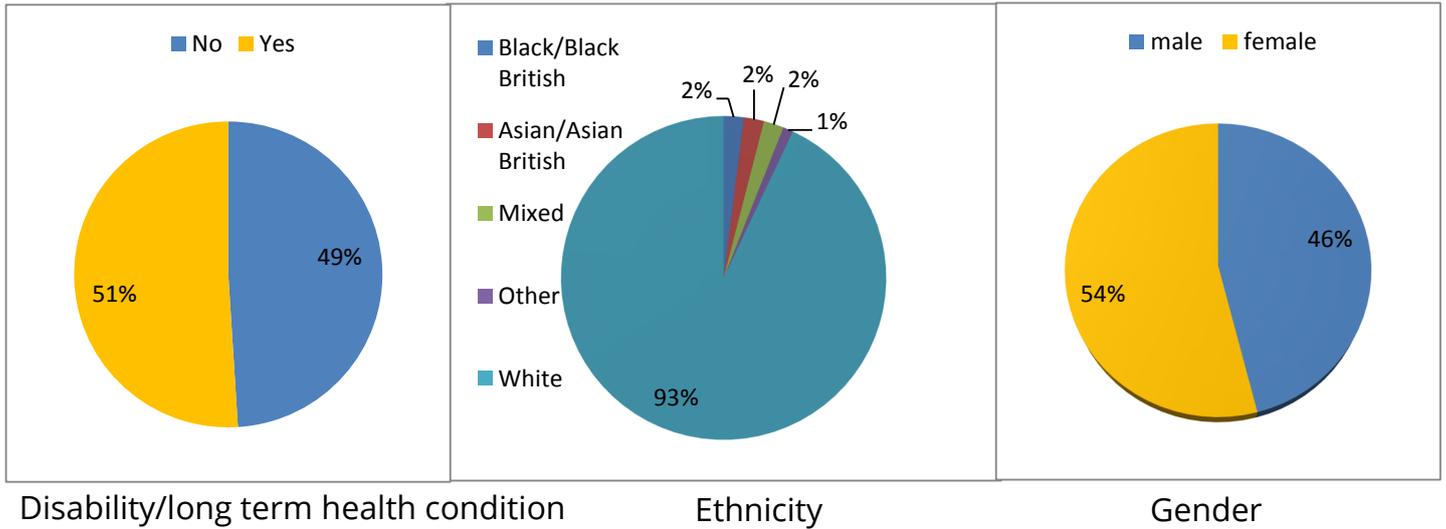
I have trained many interesting people and have remained good friends with many of them. I have particularly enjoyed helping build the teams in Herne Bay and Canterbury and of course Whitstable when we had the Whitstable Office.

I was also Guidance Tutor for Dover and Deal District Citizens Advice for four years. When Pam Dunnill left as Service Manager of the Whitstable Office I applied for the position and was Service Manager until its closure due to bureaucracy in 2006. It was with extreme regret that I spent weeks packing up at the office.

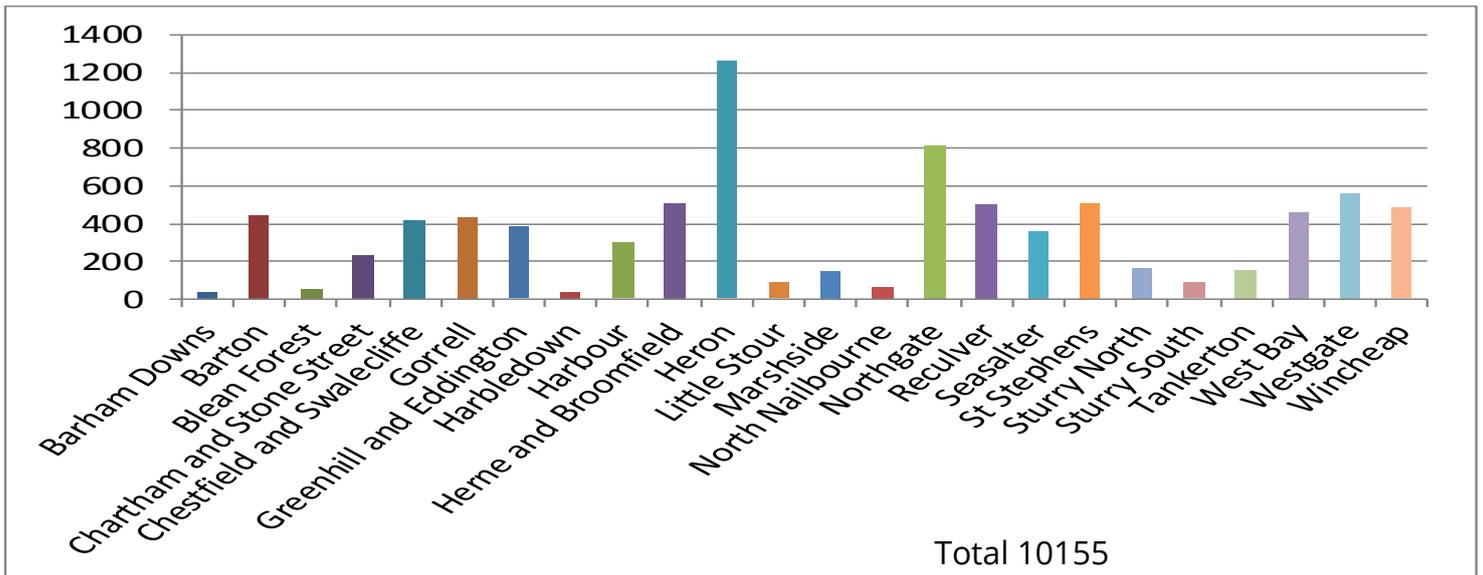
After the closure of the Whitstable Office, I took over from Mary Taylor as Service Manager of the Herne Bay Office for two years and also continued as the Training Manager until my retirement in 2015.

Congratulations go to the following people
who have completed their training
Generalist Advisers - Heloise Barnard and Ursula Fuller
Gateway Assessor - Jeffrey Elliot

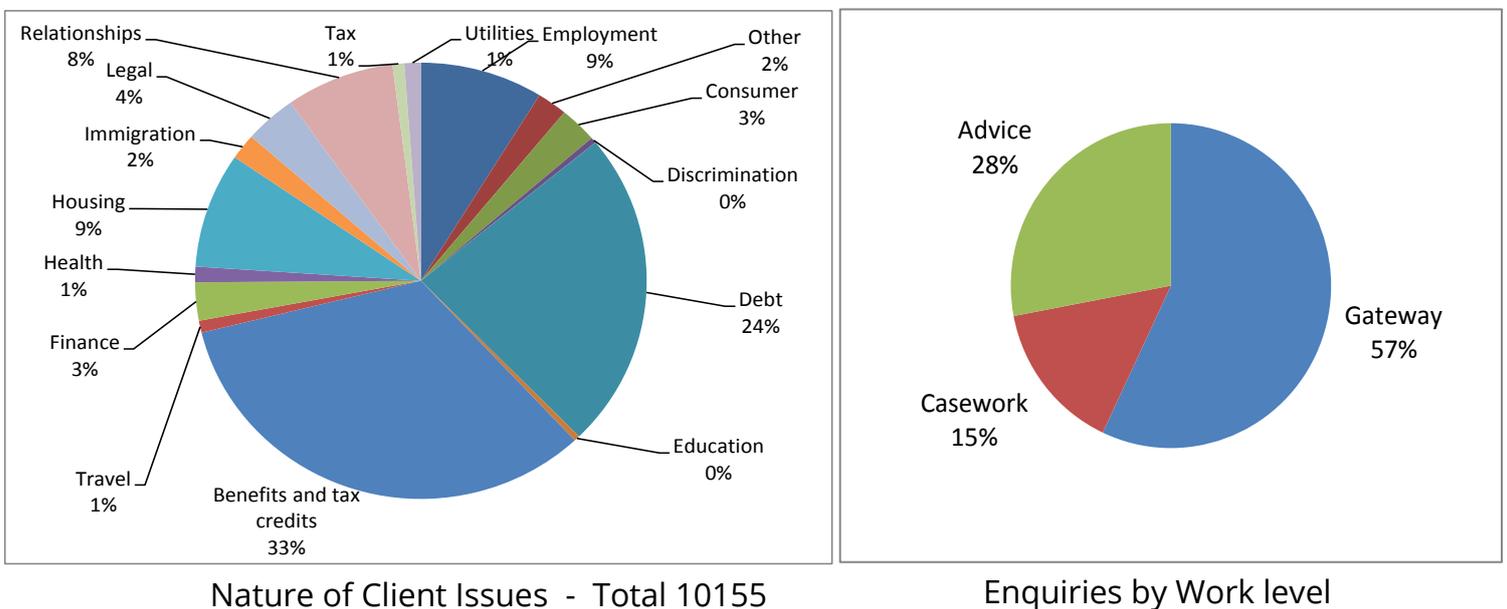
Our Client Profile



Advice Issues by Canterbury District Local Authority Ward



Our Advice Profile



Research and Campaigns (formerly Social Policy)

- ◇ Signed Citizens Advice petitions: #fitforwork appeals calling for government to stop cutting benefits during appeals ; Advice for the future pledge
- ◇ Bailiffs' Actions: meeting between Canterbury City Council (CCC), CAB debt caseworkers & Advice Partnership for East Kent (APEK) rep to discuss problems with Council Tax bailiffs used by CCC. Case studies and comparative statistics for Canterbury and Thanet CABx supplied. Resulted in change of use of bailiff's firm to one willing to negotiate and accommodate vulnerable clients.
- ◇ Macmillan Welfare Benefits Caseworker, provided tips to Citizens Advice's Employment and Support Allowance (ESA) campaign to speed up the process of assessment.
- ◇ Corresponded with East Kent Services (shared council services in East Kent) about the continuing needs and lack of services for single people in crisis.
- ◇ Sent Jobcentreplus, Citizens Advice report 'The cost of a second opinion' examining the impact of mandatory reconsideration on ESA claimants. Met with Herne Bay Jobcentre, Work Coach to discuss report and local referrals. Resulted in successful challenge of a disabled client's ESA work group allocation.
- ◇ Signed Macmillan petition calling for people with cancer to get the support they need from their banks. Macmillan presented petition to the British Bankers' Association at Parliamentary event.
- ◇ Contributed to Citizens Advice's review of information about Debt Relief Orders.
- ◇ Problems identified for Foodbank clients- people dropping out of system- feeling beaten by benefit sanctions- ceasing to claim but having no formal income. Researched and published report: 'Poverty in Canterbury'. Presented at Public Meeting held by The Canterbury Society 'FOOD BANKS: WHY ARE THEY NEEDED AND HOW DO THEY WORK?' Resulted in funding from Canterbury City Council to work with people referred to the local foodbank who have not previously received advice.
- ◇ Contributed to public consultation on East Kent's Homelessness Strategy 2014-19 Canterbury City Council- Action Plan. As result detail added about domestic violence contacts and about campaigning to raise awareness to encourage landlords to accept people on low incomes/benefits. Also information added about CAB's Homeless Prevention Debt Adviser.
- ◇ Following attendance at DWP briefing on the new Child Maintenance Options Scheme noted inaccuracies on website. Options Service review will incorporate our feedback.
- ◇ Fed back to Paul Gray CB, Chair of the Government's Review of Personal Independence Payments, the experiences of clients with cancer who have long waits for Employment and Support Allowance assessments. These waits can be up to a year for non-terminal cases. We explained that during the wait for assessment cancer generates extra needs and costs for patients at a time of reduced income for both the patient and their carer.
- ◇ Signed local petition about Canterbury Pilgrims Hospice plans to withdraw bed spaces. Closure decision overturned.
- ◇ Obtained funding to promote awareness of switch over to digital and effect on TV aerials in the area e.g. via Ethnic Minority Council and Canterbury District Advice Partnership.
- ◇ Fed back information to Pension Wise on advisers' thoughts on public information.
- ◇ Supplied feedback on new forms being considered by East Kent Services using new IT software.
- ◇ Article in local Herne Bay gazette about successful sex discrimination case for which CAB represented client. Bureau's involvement promoted via Twitter.

| Total number of new cases opened | Total number of non casework contacts | Total gained in benefit income (regular ongoing payments) | Total gained through one off payments (grants, compensation and arrears, etc.) | Total projected gains (identified but not secured through casework) | Total number of volunteers involved in delivering the service | Average total number of hours provided by volunteers per week |
|----------------------------------|---------------------------------------|---|--|---|---|---|
| 585 | 9 | £1,557,663 | £485,338 | £438,157 | 5 | 12 |

Total Gains £2,481,158

People in Poverty in the Canterbury District

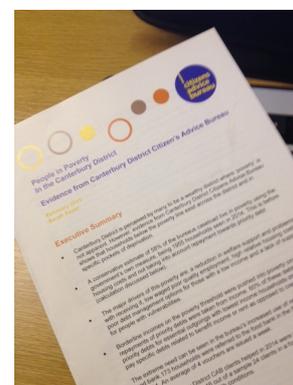
Written by Sarah Sayer

In February 2015 we published a report looking at poverty in the Canterbury District, based on statistical analysis of our clients and a study of cases referred to the Canterbury Foodbank.

We looked at people in poverty in the Canterbury District because it is perceived by many to be a wealthy district where 'poverty' is not apparent. However, evidence from Canterbury District CAB shows that households below the poverty line exist across the district and in specific pockets of deprivation.

A conservative estimate of 58% of the bureau's caseload live in poverty (using the government's own measure), i.e. 1955 households seen in 2014. This is before housing costs and not taking into account repayment towards priority debt.

The major drivers of this poverty are a reduction in welfare support and problems with access, low waged poor quality employment, high relative housing costs, poor debt management options for those with low income and a lack of support for people with vulnerabilities.



The extreme need can be seen in the bureau's increased use of referrals to food bank. 173 households were referred to the food bank in the financial year 2013/2014. An average of 4 vouchers are issued a week.

56% of Canterbury District CAB clients helped in the calendar year 2014 were disabled or had long-term health conditions. 16 out of a sample 24 clients in a food bank survey were disabled or had long-term health conditions. These figures show that far from a uniformly wealthy district pockets of severe hardship exist across the district. At a time of restricted resources it is these areas where help is most needed.



Our Thanks Go to our Funders



- ⇒ Canterbury City Council for our core funding, Prevention of homeless Funds and their parking credit for our volunteers
- ⇒ Advice Services Fund Grant - Big Lottery Fund
- ⇒ Macmillan Cancer Support for funding Welfare Benefits Service (East Kent)
- ⇒ Friends of Canterbury District CAB
- ⇒ Retired Police Officers Association towards debt and benefits training
- ⇒ Digital Outreach Ltd for promoting information about 4G
- ⇒ Energy Best
- ⇒ Sainsbury's Customers (75th Birthday Party)
- ⇒ Dean & Chapter of Canterbury Cathedral
- ⇒ Canterbury Cathedral –proceeds of Lenten Lunch
- ⇒ KCC Combined Members Grant for research into causes of poverty in Canterbury
- ⇒ Maidstone CAB Pension Wise (part of National Citizens Advice contract)
- ⇒ Barton Court School For Financial Capability Training for pupils
- ⇒ Ursula Wachter for making and renting out bunting
- ⇒ Whitstable and Herne Bay Lions
- ⇒ Client donations



Canterbury District Citizens Advice Bureau was given funds to help people and their communities affected by the floods and storms of 2014

This funding was intended for flood related support and was available for any part of the Canterbury district to help with repair and renewal grants, help with any insurance disputes or landlord - tenancy problems . The funding specifically identified those communities living in villages along the route of the 'The Nailbourne' river as being areas of potential need: Wickhambreaux, Littlebourne, Barham, Bridge, Patrixbourne, Bishopsbourne, Bekesbourne, Fordwich and Petham in particular. The bureau added some general advice availability to the flooded communities in these villages.

The government gave local authorities money for 'repair and renewal grants' if a habitable part of the property had been flooded and the work was completed to aid flood defence. Money was also made available for 'Business Support Grants' administered by the local authority. The bureau worked closely with the Council to help individuals and businesses and arranged to have our service details given to all those making grant applications to the Council. Flyers and Posters were e-mailed out to all parish/ town councillors, MPs, Age UKs and Local Wardens.

The bureau operated two outreach sessions at Barham Village Hall. The bureau also made information packs available about flood related matters. The bureau assisted 15 clients, enabling grants to be awarded of over £2500, advised on business grants and provided housing and other advice to an older person who was socially isolated. The adviser also advised on a serious case of disrepair in housing authority rented property- negotiating with a housing worker for a seriously ill client arranging for the client to receive further help and support.



CANTERBURY DISTRICT CAB

Statement of Financial Activities (including Income & Expenditure Account)

for the year ended 31st March 2015

| | 2015 | 2014 |
|--|-----------------|----------------|
| Income | | |
| Canterbury City Council | 134,868 | 139,282 |
| Legal Services Commission | 109 | 7,719 |
| Advice Services Transition Fund | 113,572 | 99,459 |
| Macmillan Cancer Support | 126,610 | 94,247 |
| Other Grants and Funding | 7,600 | 4,745 |
| Donations | 13,030 | 19,437 |
| Rental Income | 6,280 | 7,847 |
| Bank Interest | 501 | 659 |
| | 402,570 | 373,395 |
| Expenditure | | |
| Staff Costs | 278,967 | 223,618 |
| Establishment Costs | 28,534 | 24,045 |
| Travelling Costs | 12,524 | 9,390 |
| Administration Costs | 8,301 | 2,105 |
| Client Support Costs | 92,083 | 70,378 |
| | 420,409 | 329,536 |
| (Deficit)/Surplus on total funds for year | (17,839) | 43,859 |
| Arising from | | |
| Unrestricted funds (Deficit) | (2,788) | (3,077) |
| Restricted funds (Deficit)/Surplus | (15,051) | 46,936 |
| (Deficit)/Surplus on total funds for year | (17,839) | 43,859 |
| Balance Sheet as at 31st March 2015 | | |
| | | |
| | 2015 | 2014 |
| Fixed Assets | 255,774 | 259,909 |
| Current Assets | | |
| Debtors and Prepayments | 16,832 | 25,915 |
| Cash at Bank and in Hand | 106,156 | 141,631 |
| | 122,988 | 167,546 |
| Less: Liabilities | 16,970 | 47,824 |
| | 106,018 | 119,722 |
| Net Assets | 361,792 | 379,631 |
| Being: | | |
| Unrestricted Funds | | |
| General Fund | 14,681 | 17,469 |
| Restricted Funds | | |
| Management and Maintenance Fund | 46,877 | 40,096 |
| Leasehold Property Fund | 131,993 | 133,283 |
| Legacy Fund | 10,754 | 10,754 |
| Freehold Property Fund | 123,673 | 126,491 |
| Advice Services Transition Fund | 33,814 | 51,538 |
| | 361,792 | 379,631 |

The core funding from Canterbury City Council reduced by £6,984 compared with the previous year. We also received £25,436. (2014: £22,866) funding for debt advice, for which we are grateful.

The income from the Legal Services Commission ceased in the previous year, and there was a final small surplus of £109 (2014: profit £1,564) on the contract. All cases have now been closed or transferred back to the Legal Services Commission.

The funding from Macmillan Cancer Support, run in conjunction with Ashford CAB continued in the year. Funding of £126,610 (2014: £94,247) was received of which £46,211 (2014: £35,152) was paid to Ashford CAB, which cost is included in Client Support Costs.

Funds were received from Citizens Advice in respect of the Flood and Storm Damage Emergency Response. A sum of £5,000 was received which was spent during the year ended 31 March 2015.

Citizens Advice Canterbury District

Advice for the residents of Canterbury, Herne Bay and Whitstable

We offer advice on:

- ◇ Benefits, Debt, Legal,
- ◇ Education, Housing, Health,
- ◇ Family, Consumer,
- ◇ Relationships,
- ◇ Travel, Finance, Tax, Utilities,
- ◇ Immigration and
- ◇ Employment

We also provide:

- ◇ Specialist Units covering Debt, Welfare Benefits and Employment
- ◇ Disability Benefits Form Filling
- ◇ Specialist Welfare Benefits for people and their families affected by cancer
- ◇ Training Courses in debt, welfare benefits and Financial capability for CAB and other providers

Without us

many people would have no-one to turn to

Without you

we could not continue to help

To donate £5 text CCAB22 £5 to 70070

or

- ◇ Join the Friends of Canterbury District CAB and support a valuable charity. Please contact District Manager for details on 01227 364725 or distman@canterburycab.cabnet.org.uk
- ◇ Join us and become an adviser or administrator by phoning 01227 740647 for details
- ◇ If you would like to remember Canterbury District CAB in you Will please contact the District Manager on 01227 364725 or distman@canterburycab.cabnet.org.uk



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