



Canterbury District CAB

Annual Report

2011 - 2012



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.

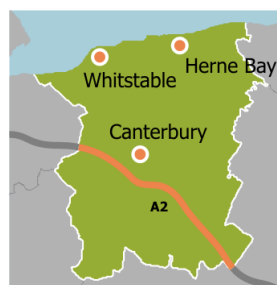
How to find us

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

Advice can also be obtained by telephone on 0844 4994128

Information is available at www.adviceguide.org.uk

Our Thanks go to our Funders



- Canterbury City Council for our core grant, for their parking credit for our volunteers and for their Homelessness Prevention funding
- The Legal Services Commission for their funding of specialist debt and welfare benefits advice
- Macmillan Cancer Support for funding the East Kent Welfare Benefits Project
- Citizens Advice Nationwide for funding the training of a financial capability Volunteer
- The Friends of Canterbury District Citizens Advice Bureau
- The Beerling Foundation
- The Community of the Presentation
- The Dean and Chapter of Canterbury Cathedral
- The King's School
- The Canterbury Macular Eye Degeneration Support Group
- The Civil Service Pensioners' Association

**WE ARE
MACMILLAN.
CANCER SUPPORT**



Letter from the Chair – Ursula Wacher

Re-reading the letter I wrote for this report last year, I see that our main concerns and challenges have remained much the same for the last 12 months, so I should like to build on some of those themes again today.

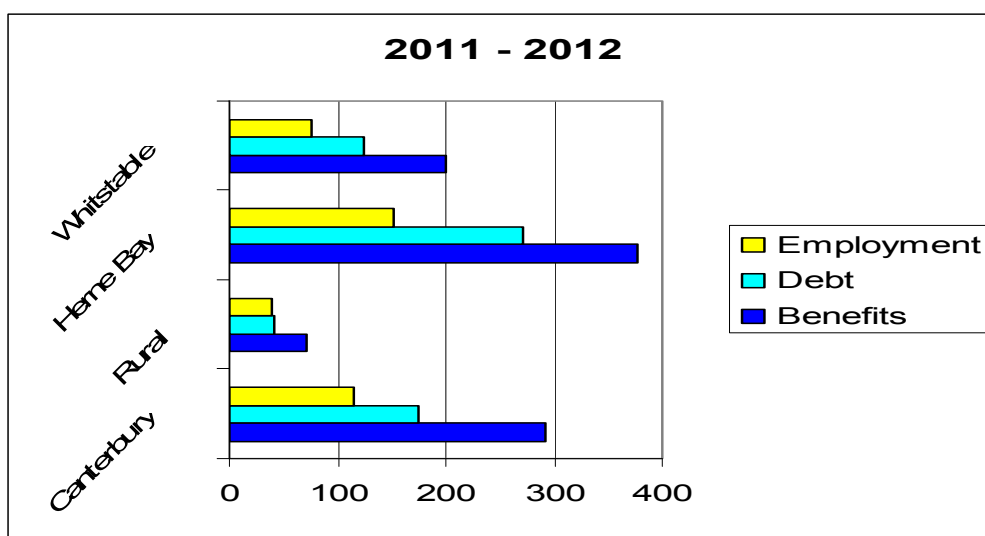
First I must emphasise how proud I am of the team we have working for Canterbury District CAB. We have outstanding paid staff members wholeheartedly committed to the work we do and the service we provide for our clients. Our volunteers are the workers at the coalface welcoming, supporting and advising the thousands of people who visit our offices each year. The CAB service is founded on volunteers and we have a terrific team whose advice-giving skills have been deservedly recognised this year in our audit by Citizens Advice nationally.

The work of a CAB adviser changes over the years and today volunteers' duties range from initial gateway interviews (assessing the client's problem and advising where help is to be found) all the way to skilled casework where the adviser can be found representing and supporting their client before tribunals or in delicate negotiations with 3rd parties. It is challenging work but so very rewarding and I am delighted that we manage to recruit so many skilled and enthusiastic volunteers to do it.

Nowadays, however, as issues become ever more complex, our specialist paid caseworkers undertake a large caseload of the most complicated matters. Till now they have mainly been funded by central government under the loose umbrella of legal aid, but as from spring 2013 that funding is being withdrawn and we shall be looking for alternative ways to retain their expertise on behalf of our clients. Funding generally is becoming more and more difficult and we remain extremely grateful that Canterbury City Council continues to support our core service as fully as they can. However, we always want to do more to support clients, and that needs funding, so fundraising becomes a major part of our work.

As a local solicitor remarked to me recently, "Where else can your clients go? Who else can give them the advice they need?" The bureaux have skills that are not available anywhere else and I am so proud to be associated with their work.

Friends of Canterbury District CAB
invite you to join them and support a valuable local facility.
To find out more visit
friends@canterburycab.cabnet.org.uk



Our Organisation

Board of Trustees

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District Manager
Service Manager C
Service Manager HB

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Outreach Worker

Locum Supervisors

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IT Consultant

Core Staff

Simone Field
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Sheila Harrison
Glenda Hammond
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Lynda Worrall
Catalina Mosler de Tierney
Lynda Worrall
Sarah Ciccone
Colin Jones

LEGAL SERVICES UNIT

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Alan Lawson (Benefits)

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Susanne Goody
Stephanie Oliver
Joan Wren
Margaret Endersby
Olatunde Sanbe

FINANCIAL LITERACY UNIT

Lisa Lewis
Chris Would

MACMILLAN UNIT

Alan Lawson
Marian Nyman
Kelda Wong

EMPLOYMENT CASEWORKERS

Dr Geoff Lyndley
Terry Gabony

FORM FILLER

DISABILITY BENEFITS

Hilary Claydon

* LEFT DURING YEAR

CANTERBURY ADVISERS & GATEWAY ASSESSORS

Ken Beere
Gillian Grainger
Paul Kusel
Brian Middleton
Judy Seymour-Ure
John Watts*
Sarah Ciccone
Maralyn Clarke
Terry Gabony
Mary Rance

MONEY ADVICE CASEWORKERS

Dick Bickerdike
Sarah Ciconne

WELFARE BENEFITS CASEWORKERS

Christian Claridge*
Joan Williams
Mary Rance

CANTERBURY ADMIN

Dorothy Anderson
Christian Claridge
Sylvia Parker
Irene Sharp
Hana Nohynkova*
Kwan Fong
Katerina Dempli
Drew Connor
Sally Greenwood
Ramone Fowler
Anca Tampau*
Sarah Hammet*
Rajani Radakrishnan

TRAINEES AND TRAINEE ADVISERS

Judith Anderson
Susan Thomas
Matthew Hubbard
David Lewis
Jenni Terry
Patti Munt
Heloise Barnard

HERNE BAY ADVISERS & GATEWAY ASSESSORS

Doreen Brookfield
Kate Amos
Pam Richards
Ken Finch
Lisa Lewis
Lea Agar
Robert Veltman
Richard Wilson
Chris Would

HERNE BAY ADMIN

Shirley Bream
Lesley Brierly
Vicky Cullen*
Maria Frize
Eileen Griffiths
Linda Hall
Diana Hill
Robert Hill
Sharon Hogbin*
Margaret Noble
Barbara Stock

FINANCE DEPARTMENT

David Leadbetter
Jim Chilcott



Alison Wiltshier and John Watts

Sadly missed by friends and colleagues



Congratulations to Adviser Robert Veltman for completing adviser training during the year and Lea Agar, Richard Wilson and Christopher Would for completing their Gateway Assessor training

District Manager's Report

This has been another challenging year with staff coping with shortages at a period of growing uncertainty for our clients. The bureau dealt with 19,268 issues over 11,116 contacts at the same time as reducing waiting times and increasing its number of volunteers.

We saw an increasing proportion of benefit enquiries through our doors this year. In 2010/11 a quarter of our caseload was debt and a quarter welfare benefits, by 2011/12 benefits' share had gone up to a third and debt had dropped to 23%. We saw increasing demand for social fund crisis loans, social fund budgeting loans, child benefit, working and child tax credit, jobseekers allowance, national insurance enquires, disability living allowance, carers allowance and employment and support allowance. These benefits show the growing financial hardship of our clients as even those in work have had to rely on means tested benefits and emergency funding. Benefit queries for those with disabilities have particularly increased.

The social policy pages at the centre of this annual report discuss some of the problems our clients with long term illnesses and disabilities have been facing and Dr Geoff Lindleys' article on current and upcoming employment changes warns of the difficulties for those poorly treated by their employers. Both of these issues were raised with MP Julian Brazier when he visited the Canterbury office last November. It is a disturbing thought that it will be the most vulnerable members of our society who will suffer as benefit and other reforms kick in whilst legal aid funding for specialist services will cease.

On a positive note this year has seen the development of the Macmillan Welfare Benefits Project for East Kent and more can be read about this on page 10. We extend thanks to our partners at Ashford and Thanet CABx for their invaluable help and support with this project.

The bureau extended its provision of financial capability training this year, ably delivered by Lisa Lewis and Chris Would. The funding for this was again provided by the Citizens Advice Nationwide grant as part of a national campaign to increase numbers of financial capability volunteers. The training has been delivered in children's centres across the district and we are grateful to our partners at these centres for providing the premises and encouraging their 'Young Able Parents' to attend.

I would like to thank the Friends of Canterbury District CAB and King's School for raising the funds that allowed us to provide a second Whitstable Outreach session at the library for another year. The work of Lynda Worrall, Mary Taylor and Shirley Bream has been invaluable in ensuring our service continues to reach the people of Whitstable. Our thanks as always go to Whitstable Library for providing us with free accommodation and to Canterbury City Council who also fund the outreach.

As we look to the future we are faced with the daunting prospect of the loss of our legal aid contract after eleven years when the effects of the Legal Aid, Sentencing and Punishment of Offenders Act come into play next April. Most of the debt and benefit work we do under this contract is due to fall outside the scope of legal aid. The effect on the bureau and our clients will be enormous. In 2011-12 our two legal aid specialists managed £2.5million pounds worth of debt, cleared £526,000 of debt (bankruptcies, debt relief orders and write offs) and raised over £351,000 in benefits. This contract is pivotal to the work of the bureau and it is obvious how much our clients are going to be affected by the planned changes unless alternative funds can be found.

As always I would like to thank the staff and volunteers for all their work over the year. They all work extremely hard under stressful conditions and never fail to meet a challenge. In particular this year I would like to thank Glenda Hammond, Catalina Mosler De Tierney and Lynda Worrall for keeping the Canterbury office going whilst Sue Parker was away. Local Service Manager Fiona Spall left us in February for Thanet CAB. Fiona has done some tremendous work for us and we wish her well. We welcome Sheila Harrison in her place. Further changes in the bureau's IT systems are afoot and I know it is a challenging time for everyone. I am sure our staff and volunteers will cope although at times I know it is frustrating. I ask everyone to bear with the changes ahead.

Social Policy

- 19.12.11 Herne Bay's evidence (client of Richard Wilson, gateway assessor) from electronic bureau evidence form quoted in Citizens Advice submission to Dept of Business, Innovation and Skills: Building a mutual Post Office.
- May 2011 Bureau contributed to Cit A Evidence Report 'Reforms to the regulation of insolvency practitioners. Response by Cit A to the Insolvency Service. Disabled client on benefits – one of Dick Bickerdike's clients was encouraged to take out an IVA by a Debt Management Company that he was paying £245 pcm. IVA increased to £295 pcm. Total debt £40,000. Adviser felt bankruptcy would have been better option as he was on benefits and had no assets. Client was advised on how to complain about IVA provider.
- Evidence which bureau sent in has been quoted in the Citizens Advice submission in support of the Consumer Credit and Personal Insolvency Review: Managing borrowing and dealing with debt.
- 10.11.11 Letter from Julian Brazier, MP, thanking District Manager for copy of her submission to legal aid reform consultation, following MPs visit to bureau 28.10.11. Thanking us for Employment and Support Allowance case studies demonstrating poor ATOS assessments. Our findings passed by Julian Brazier to Chris Grayling, DWP Minister responsible for work capability assessments. Also discussed proposed changes to Employment Tribunal procedures and fees
- 14.11.11 Contacted by Julian Stanbury, Canterbury City Council Benefits Section, Training, Quality and Policy Team Leader to enlist our help with the introduction of restricted single room HB rate for under 35 year olds. CCC wanted to put our contact details in their warning letter to potential clients. Our permission granted. This help with CCC's benefit policy work now part of an established system since Fiona Spall's work with Julian Stanbury in 2009 re payment of £15 Local Housing Allowance top up to people whose accounts were overdrawn.

Employment Update – Geoff Lindley

During the last year I have been offering employment advice at Canterbury and Herne Bay. Both locations have been busy with employment cases and have resulted in a wide range of tribunal applications. These have involved unfair dismissal, constructive dismissal, deductions from wages and race & sex discrimination associated with pregnancy and maternity leave. Most of the cases have been settled prior to the tribunal by negotiations through ACAS or directly with solicitors acting for employers.

The government has been introducing changes to employment law that are already having a significant impact on our ability to help many clients and will continue to do so in future. In April this year the qualification period for claiming unfair dismissal changed from 1 year to 2 years. This means that for employees starting after the 6 April an employer can terminate the contract in the first 2 years without reason. Provided that it is not associated with discrimination or trying to impose a statutory right the client cannot claim unfair dismissal.

An even bigger impact will be seen next summer when fees will be introduced for making employment tribunal claims. For a simple wages claim the fees will total £390, whilst for an unfair dismissal or discrimination claim the fees will be £1200. Whilst there will be some rules on fee remission these appear to be so difficult that few clients would qualify. The result of this change is that most of our clients will not be able to pay the fees and as a result we will be unable to progress legitimate claims. How can a client on Job seekers Allowance of £71 a week find this sum with no guarantee they will get it back if they win or if they reach a settlement through ACAS?

The government has just announced plans to introduce a new employment contract that can be used by companies who issue shares. These contracts will remove the right to claim unfair dismissal, redundancy, flexible working, time off for training and having to provide 16 weeks notice when returning from maternity leave. Whilst existing employees will have a choice whether or not to accept the contract, new employees will have no choice and job seekers will be signing away their employment rights in order to obtain employment. We believe it will become even more difficult to ensure people are treated fairly at work.

Employment and Support Allowance by Alan Lawson, Welfare Benefits Specialist, Legal Services Commission Unit

Since the introduction of Employment and Support Allowance (ESA) on 27 October 2008 the Bureau has seen an increase in the number of clients presenting with the need for advice and representation in respect of appeals about this new welfare benefit.



ESA is a benefit paid to people whose ability to work is limited by ill health or disability and replaced new claims for Incapacity Benefit, Income Support paid because of illness or disability and Severe Disablement Allowance. Claimants of these benefits were to be migrated to ESA between 2011 and 2014. This migration process has created much distress and hardship for individuals with serious ill health conditions and impairments.

To stay in receipt of ESA an individual must pass the Work Capability Assessment (WCA), after which the claimant will be put in the work or health related group. ESA can either be based on national insurance contributions or income related. From April 2012 contributory ESA will only be paid for a maximum of one year, unless the individual qualifies for the support component at the WCA.

To fall in the support group and not be required to undergo work related activity an individual must fit into one of the descriptors from Schedule 3 of the Employment and Support Allowance Regulations 2008. These descriptors are very narrow and difficult to meet, often excluding people with severe difficulties.

Many of the clients that I have assisted with ESA appeals have not been awarded any points, despite having significant ill health or impairments. One client scored zero points and was deemed fit for work despite having severe learning difficulties, severe mental health issues and orthopaedic problems. Despite submitting a psychological report to the Department for Work and Pensions which confirmed her significant difficulties, the decision was not changed and my client had to attend an appeal hearing. The appeal was successful and my client was placed in the support group as the tribunal agreed with every point raised in the written submission. The majority of the clients that I assist with appeals report the inadequacy of medical assessment with the medical examiner asking what appear to be irrelevant questions and do not seem to be interested in what a client says. Additionally clients have informed me that some of the comments made in the report have been factually incorrect, such as stating that a client 'climbed onto a couch without difficulty', when they were not even required to get onto a couch.

A client who has not passed the WCA can appeal. My experience is that it takes many months before a tribunal hearing takes place whilst having to manage on a lower assessment rate. Nationally approximately 40% of ESA appeals are successful. This rate increases with specialist advice. My success rate in respect of ESA appeals is now 90%.

In March 2012 the BMA Scotland called for the Work Capability Assessment to end with immediate effect and be replaced with a more rigorous and safe system that does not cause avoidable harm to some of the weakest and most vulnerable in society.

Following the enactment of the Legal Aid Sentencing and Punishment of Offenders Act from April 2013 Legal Aid will no longer be available for welfare benefits casework, meaning that many people will be left to deal with the complexity and stress of dealing with an ESA appeal without this help.



This is to certify that

Caroline Fowler
and

Sam (4387)

are a registered assistance dog
partnership

Meet Sam – Hearing Dog of Debt Caseworker Caroline Fowler

Date issued 11 Apr 12

Registered charity in England and Wales no. 293358
and Scotland no. SC040486

Being profoundly deaf, I decided to apply for a Hearing Dog late 2007; it is a long process and a long wait due to the high demand, before you receive a dog. I was matched with Sam in February 2012 and met him at the Hearing Dog Centre; I spent a whole day and night with Sam before accepting him. I trained for a week in March 2012 and Sam is now part and parcel of me and my life at CAB.

His primary role is to assist me day to day with sounds like phone, doorbell, alarm clock (so I can get to work), smoke alarms and fire alarms. He is a much loved member of the team now; he is slowly learning the process of debt advice and enjoys his role within the team at the CAB, meeting staff volunteers and clients. He has even been awarded a certificate by Institute of Money of Money Advisers when I completed my accreditation.

Changes at the CAB

We approach the introduction of another new system for the recording of case notes 'PETRA' [Doreen Brookfield](#), a long standing adviser reflects on the

changes she has seen within the CAB.....

In 1993 I joined the Citizens Advice Bureau at Herne Bay. At that time we were in a small office with only two interview rooms. Training then consisted of two Modules and usually within 6 months you were interviewing clients. Case recording was by hand and we had a cabinet full of reference books. This could mean that you went into the interview room with three or four books to advise the client.

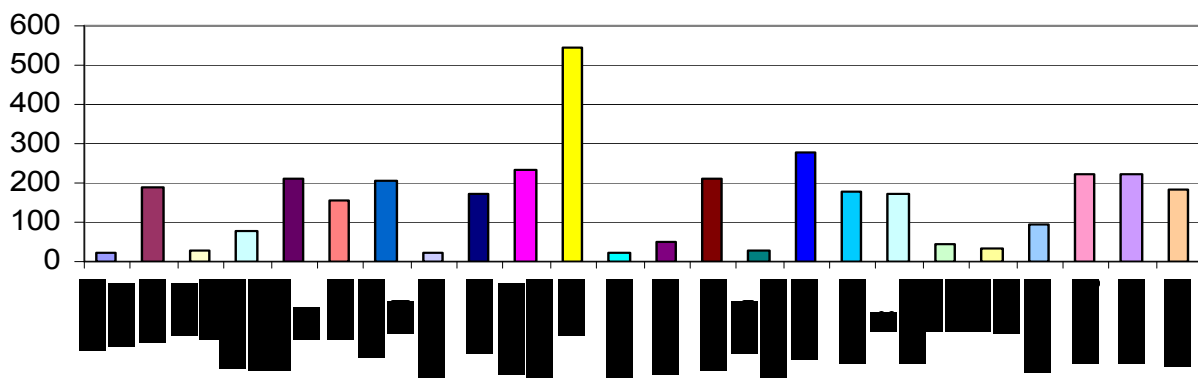
In 1998 moves were afoot to put everything on computer and Advisernet was born but did not come into force until a few years later. In 1996 Herne Bay CAB was successful in getting lottery funding for new premises but it took until 2000 for the Bureau to move into its new premises which were far more spacious. It also became part of Canterbury District CAB.

The training also changed from the Modules I knew into various books and courses which had to be completed. Although this training was more onerous the trainee advisers were better prepared before they became full advisers.

In 2005 case recording changed with the introduction of CASE so that everything was done online. This meant that instead of searching amongst the paper files we could access a returning client more easily.

Over the years I have seen the many changes which at the time were not appreciated but have proved to be more efficient for advising. However this has meant that it now takes between 12 and 18 months to become a fully trained adviser which reflects the comprehensive nature of the training. We await Petra with bated breath...

New Issues Per Ward



Outreach in Whitstable - Lynda Worrall

I started working at the Whitstable outreach on a regular basis in April 2011. Previously I had been running the outreach at the Horsebridge Centre, but thanks to funding from the Additional Hours Project and later the Friends of Canterbury District CAB we were able to extend the opening hours at the Library to a whole day. Mary and I shared the day – Mary covering the morning session and I would cover the afternoon. The extended opening hours allowed us to have 3 full appointments during the morning and then another 4 or 5 gateway assessment appointments in the afternoon. When Mary retired at the end of June 2011, I took over the whole day.

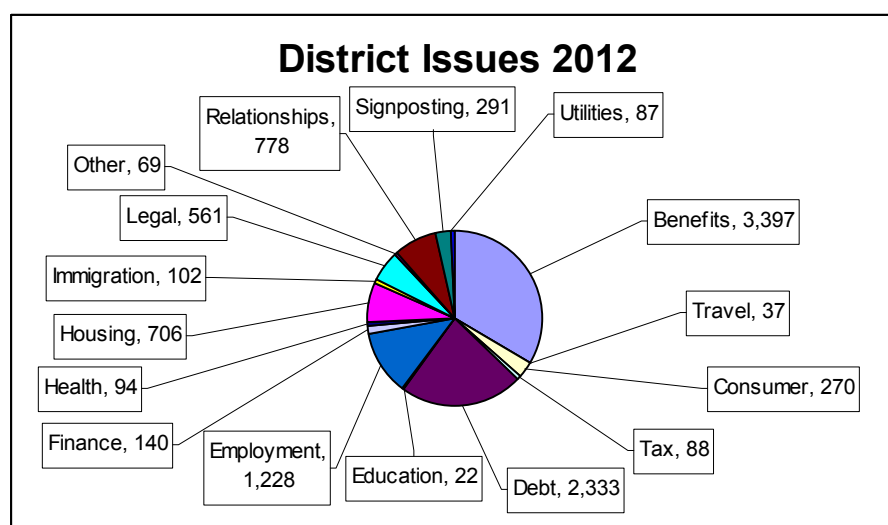
The outreach at the library is always well used and the additional appointments are very popular with clients, who are pleased to have more opportunity to see an adviser in Whitstable rather than travel to Herne Bay or Canterbury. They also appreciate being able to make an appointment rather than have to attend a drop-in session.

The enquiries clients bring are many and varied and during a typical day clients may ask about topics ranging from making or changing a will, difficulties due to relationship breakdown, debt, benefits, consumer or neighbour disputes.

However in 2011/12, a significant proportion of the enquiries dealt with in Whitstable reflected the economic situation of the country. A significant number of clients have been seeking debt advice and whilst many of these clients had been managing their financial situation they were now struggling to meet their commitments because of reduced household income due to loss of job, having reduced working hours, or only being able to find part time work.

Changes in welfare benefit rules have meant I have also seen a lot of clients who need advice and support in appealing refusal or withdrawal of benefits. Some of these clients are vulnerable due to physical or mental health conditions and the worry and stress of having to appeal the benefit decision and the resulting reduction in income has resulted in a worsening of their health problems. Other clients have found themselves either out of work or unfit for work after a long working life and have never had to claim welfare benefits before. For these clients the refusal of benefits they feel they have contributed to via National Insurance is bewildering and distressing.

My thanks to the library staff who are always very helpful and supportive and help to make the day run smoothly.



Macmillan East Kent Welfare Benefits Project



Macmillan Launch, February 2012

Macmillan Cancer Support is funding the Citizens Advice Bureaux in Ashford, Canterbury and Thanet to deliver welfare benefits advice for people affected by cancer and for their families. The project started in March 2011 and is due to last four years.

The Macmillan Project has helped over 300 clients affected by cancer and their families in its first year. The project has caseworkers based in Ashford, Canterbury and Thanet who deliver outreach services in the hospitals in these three areas but reaches clients from across the East Kent PCT region, stretching from Sheerness to Romney Marsh.

The project has proved extremely popular and the outcomes for our clients can be seen below. These results are due to the sheer dedication of the Macmillan CAB team.

The project works in partnership with the East Kent Hospital Trust and we are grateful for their ongoing support and accommodation.

Results For The Year 2011-2012

	Total number of new cases opened	Total gained in benefit income (regular ongoing payments)	Total gained through one off payments (grants, compensation and arrears, etc)	Total projected gains (expected but not yet confirmed)	Total number of volunteers involved in delivering the service	Average total number of hours provided by volunteers per week	Debt written off
Ashford	116	£113,428	£8,000 benefits £2,690 grants	£14,622	4	3	£31,529
Canterbury	111	£117,963	£17,524 benefits £ 3,260 grants £24,147 insurance payout	£ 780	2	3	
Margate	82	£153,299	£11,720 benefits £10,019 grants £ 2,842 other	£26,578	1	3	£1,399
Total	309	£384,690	£76,942	£41,980	7	3	£32,928

Total gains £503,612

Total debt written off £32,928

Annual Accounts

Income & Expenditure Account for the year ended 31st March 2012

	2012	2011
Income		
Canterbury City Council	136,584	135,084
Legal Services Commission	45,132	69,763
Other Grants and Funding	86,246	44,899
Donations	6,974	2,345
Rental Income	7,728	2,350
Bank Interest	1,219	1,149
	283,883	255,590
Expenditure		
Staff Costs	209,209	197,344
Establishment Costs	21,874	24,583
Travelling Costs	9,424	9,558
Administration Costs	1,931	2,146
Client Support Costs	56,369	33,744
	298,807	267,375
(Deficit) on total funds for year	(14,924)	(11,785)
Arising from		
Unrestricted funds Surplus	4,186	403
Restricted funds (Deficit)	(19,110)	(12,188)
(Deficit) on total funds for year	(14,924)	(11,785)
<u>Balance Sheet as at 31st March 2012</u>		
	2012	2011
Fixed Assets	268,201	272,362
Current Assets		
Debtors and Prepayments	13,161	8,583
Cash at Bank and in Hand	138,194	85,701
	151,355	94,284
Less: Liabilities	98,257	30,423
	53,098	63,861
Net Assets	321,299	336,223
Being:		
Unrestricted Funds		
General Fund	9,227	2,812
Restricted Funds		
Management and Maintenance Fund	33,328	48,424
Leasehold Property Fund	135,863	139,288
Legacy Fund	10,754	10,754
Freehold Property Fund	132,127	134,945
	321,299	336,223

- The funding from Canterbury City Council continued at the same level as the previous year together with £9,500 (2011: - £8,000) funding for debt advice, for which we are grateful.
- The income from the Legal Services Commission was reduced this year compared with the previous year, with an overall loss on the contract at £15,771 (2011:- £11,579). Due to the reduction in the scope of Legal Aid under the Legal Aid, Sentencing and Punishment of Offenders Act, a termination notice in respect of the contract was issued by the Legal Services Commission on the 24 September 2012 which ends the contract as at 31 March 2013. The Board is reviewing its options, which will apply to many other CABx in the country.
- During the year ended 31 March 2012, the Bureau received funding from Macmillan Cancer Support, in conjunction with Ashford CAB. Funding of £84,817 was received of which £20,885 was paid to Ashford CAB and it is included in Client Supports costs. We received £1,000 from Citizens Advice Nationwide Grant for financial capability work.

..... "very helpful, understanding and friendly."

..the job the CAB people do is marvellous....

....."I am extremely pleased with the help received during a very difficult time..."

"thank you all for the way my life is now..."

We provide basic help with problems arising from Benefits, Debt, Employment, Housing, Health, Family, Education, Consumer, Relationships, Legal, Travel, Finance, Tax, Utilities and Immigration.

We also have Specialist Units covering Debt, Welfare Benefits and Employment.

We can provide help with Welfare Benefit and Employment Tribunals along with assistance filling in Disability and Benefits Forms

Just to say thank you for your help regarding my [benefit] appeal. It was very reassuring and proved supportive not only to have the consultation with you, but also the documentation you provided

"The help, support and guidance I was given at the CAB was excellent....."

Our thanks go to the Kings School in Canterbury for the printing of this report and to Diana Hill for the design