

Better working together

Annual report 2023-2024

**citizens
advice**

Maidstone

Citizens Advice Maidstone is supported by Maidstone Borough Council

2 Bower Terrace, Tonbridge Road, Maidstone ME16 8RY

Advice Line: (Freephone) 0808 250 5704

Email Advice: advice@maidstonecab.org.uk

Website: www.maidstonecab.org.uk

Trustee Board 2023-24

The Mayor of Maidstone, Cllr John Perry: **President**

Elected members:

Mr S B Malhotra: **Chair**

Mr P Stonely: **Vice-Chair**

Mr D Parrish: **Hon. Treasurer**

Mr R Bird

Mr A Breen

Mr J Cobbett

Mrs W Foster (until March 2024)

Ms L French

Mr I Owen

Mrs J Woods

Co-opted members:

Cllr Mr P Harper: **Maidstone Borough Council**

Mr D Thapa Magar (from January 2024)

Staff representatives:

Mr P Hardy: **Chief Executive**

Mr S Jones: **Volunteers**

Ms T Weber: **Paid Staff**

Governance

Through regular reviews the Trustee Board endeavours to reflect on and apply the principles of Organisational Purpose; Leadership; Integrity; Decision Making, Risk and Control; Board Effectiveness, Diversity, Openness and Accountability contained in the Code of Governance in order to facilitate continuous improvement.

Chair's report

I have been part of Citizens Advice Maidstone for the last 28 Years, both as Chief Executive and Chair of Trustees. I have had an interesting and rewarding journey with the good fortune of working together with many dedicated and committed people, both within the service and without. I have enjoyed the company of the Volunteers and Paid staff over the years, and I feel humbled by the intensity of their drive to help every person who has contacted the Bureau to get advice. Occasionally situations have been funny, and one can laugh about those, but most times our client's stories have been heart-rending, leaving lasting memories. The team together has worked hard to lift these clients out of the situations they found themselves in and given them as much help and support as they needed. There have been a few times though, where we have had to reluctantly say that we couldn't help someone. These were instances that volunteers and paid staff found very difficult to process and we had to support them to overcome their disappointment.

Our Bureau (I still cannot assimilate with LCA!) has had a long history of working well with our main local funder Maidstone Borough Council. Relationships with Councillors and Officers have been good and friendly. Where we have had differences of opinion, it has always been possible to find middle ground and repair fences in these circumstances.

Maidstone office has always worked very closely with Citizens Advice. Be it the Regional Office (who remembers those?) or the National Office. Our reputation as a 'can do' Bureau has allowed us to successfully work with Central Office and bid for several projects funded by them. It has not

always been plain sailing as we missed out on some of the earlier projects through lack of understanding or expertise. We have had the pleasure of welcoming Senior staff from the Head Office who have wanted to observe how it worked at the 'Coal Face'. A few times we have been also asked to receive Officers from Central Government who have wanted to understand how a Local Citizens Advice (LCA) works.

We work very well together with other LCAs in the County, and have had partnership with one or another Local Office from time to time, delivering combined services. There are now 8 LCAs in Kent whose managers get together regularly to share news and exchange ideas with each other and there is a good camaraderie between colleagues. Maidstone has always had an excellent reputation for delivering its targets from additional external funders. Over the years we have had success in getting funded by the Legal Services Commission, National Lottery, Henry Smith Foundation, Maidstone Prison and Collyer Ferguson to name a few.

Finally, I must state that over the years I have had wonderful and supportive set of people on the various incarnations of the Trustee Board. I say this from both sides of the divide, as both CEO and then Chair. Together we have managed to keep Citizens Advice Maidstone on the map, and with a stellar reputation as an Organisation that exists to help all those who access it for help and assistance.

I sign off wishing this great and wonderful team Good Luck and may the Bureau continue to grow from strength to strength.

Bonny Malhotra
Trustee Board Chair

Chief Executive's Report

As the spectre of Covid fades to a distant memory, the day-to-day challenges faced by a significant proportion of our population remain as vivid and real as ever.

For many people, issues such as debt, benefit entitlement and homelessness have not gone away rather, they have been exacerbated by what is euphemistically referred to as the 'cost of living' crisis and as a consequence, the help that Citizens Advice Maidstone can provide is needed now more than ever.

It is testament to both the strength and resilience of our Service and all those working within it, both volunteer and paid staff, that in the face of record levels of demand, we have been able to better serve the people of Maidstone by continuing to improve the lot of an ever-increasing number of those living and working in our borough.

However, as previously mentioned, the situation remains challenging and we would not have been able to accomplish anywhere near as much as we have done, on our own. Indeed, even as we acknowledge that teamwork is the very lynchpin of success within Citizens Advice Maidstone, we would not have been able to accomplish what we have without the support from every one of our partner agencies and their ongoing commitment to our work.

For example, I would like to highlight the achievements of the homelessness prevention project that we are currently delivering every Wednesday, in conjunction with Maidstone Borough Council at Trinity (formerly Trinity Church) in Maidstone.

This project has delivered results from the outset and is proof positive that the most effective teamwork comes from individuals united in working towards a common goal and that success is without doubt, best when shared.

Whilst we are undeniably fortunate to have many friends outside of our organisation, I appreciate this opportunity to pay tribute to those within Citizens Advice Maidstone's ranks, who continue to make my job as CEO considerably easier.

In particular, I am very grateful for the backing and assistance I have received from my colleagues on the Trustee Board, whose unwavering support has enabled us to not only meet the increased level of demand but also branch out in to pastures new.

A big thank you goes as always to National Citizens Advice for their enduring sponsorship and patronage and last but by no means least, I wish to recognise the good humour and professionalism of our staff, both paid and volunteer, whose willingness to adjust to different ways of working has enabled us to maintain an excellent service for the members of our community and deliver our objectives according to all currently held contracts. Each and every one of them has my enduring gratitude and it is a privilege to know and work with them all.

Paul Hardy
Chief Executive

Our work

Key Statistics

Maidstone (member)

Summary

Clients	4,991
Quick client contacts	3,555
Issues	36,416
Activities	9,116
Cases	5,247

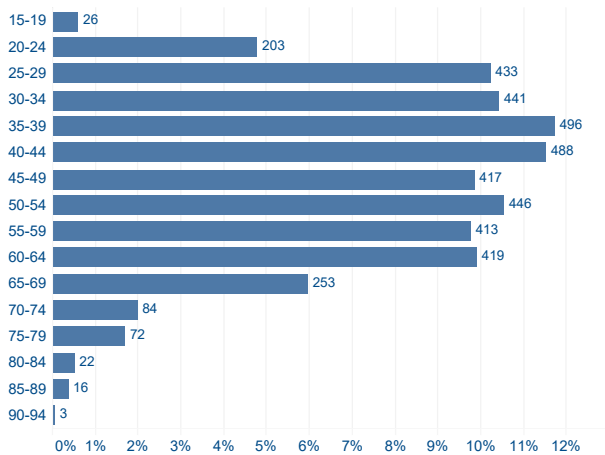
Outcomes

Income gain	£5,655,888
Re-imbursments, services, loans	£23,444
Debts written off	£83,345
Other	£160,017

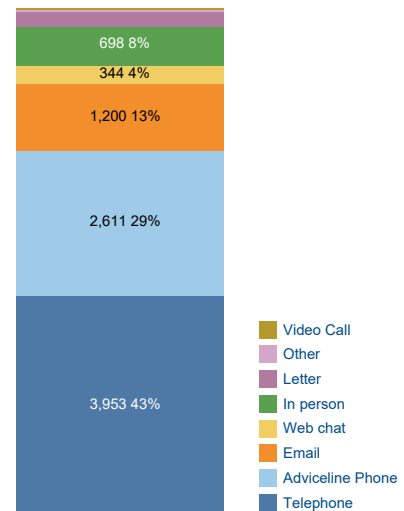
Issues

Issues	Clients
Benefits & tax credits	1,970
Benefits Universal Credit	2,507
Charitable Support & Food Ban..	247
Consumer goods & services	375
Debt	303
Education	33
Employment	397
Financial services & capability	335
GVA & Hate Crime	76
Health & community care	84
Housing	670
Immigration & asylum	132
Legal	486
Other	37
Relationships & family	360
Tax	122
Travel & transport	97
Utilities & communications	394
Grand Total	36,416

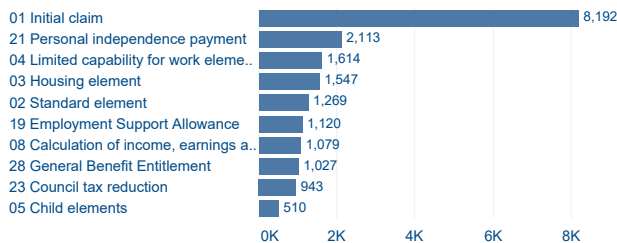
Age



Channel



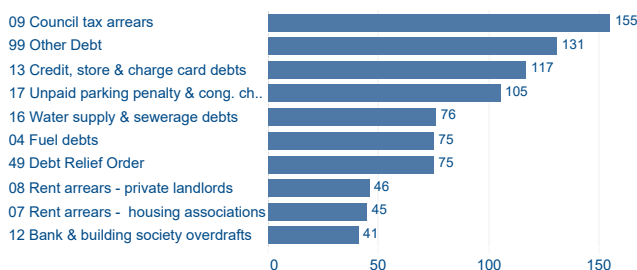
Top benefit issues



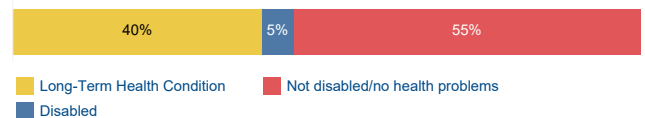
Gender



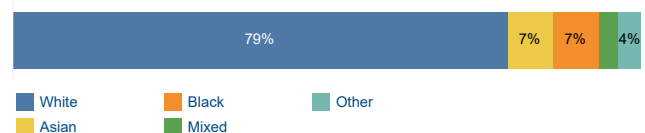
Top debt issues



Disability / Long-term health



Ethnicity



Welfare benefits



Our benefits advice helps Maidstone:

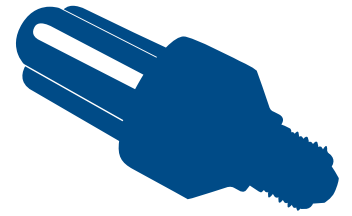
- By maximising client's income to keep them out of poverty. This extra income is likely to be spent directly in the local economy
- By helping clients to stay in their homes, relieving pressure on the housing system
- By helping clients to be able to afford to pay for the care they desperately need
- By relieving money pressure we help to improve family and social relationships, which is known to have knock-on effects in reducing crime and anti-social behaviour.



How we're helping people

A client was sent to us for advice by a debt specialist who thought they could be entitled to Personal Independence Payments. They had worked for many years, but their disability meant their income was now very low. And they were struggling to afford the basics, because of their care needs. The PIP application was made harder for them by their difficulty with written English, so an adviser helped them to complete the form and successfully guided them through the process. The PIP award entitled them to a free bus pass to get to hospital appointments, and they also got an extra £80 a week top-up to their benefit payments. Overall, their income went up £780 a month, improving their quality of life dramatically.

Energy advice



- Our Energy Outreach Project, through our funded energy project, goes out to Maidstone residents we don't just work from our offices. We have even met clients on their allotments
- We have assisted Maidstone residents through our Carbon Monoxide Advice Project, where, if needed, free Carbon Monoxide alarms can be sent directly to the client to protect them from this "silent killer"
- Whilst giving energy advice and information we have also identified clients with unclaimed benefits. We have helped a client to claim £4,984 that they were entitled to.



How we're helping people

One of our energy clients was struggling to pay their bills even though they were working. We completed a benefit calculation and found that they were entitled to Universal Credit and Council Tax Support. Our client was in tears and said that they had not believed that they would be entitled to anything.

Our energy advice work

Key Statistics

Maidstone (member)

05/04/2023 26/03/2024



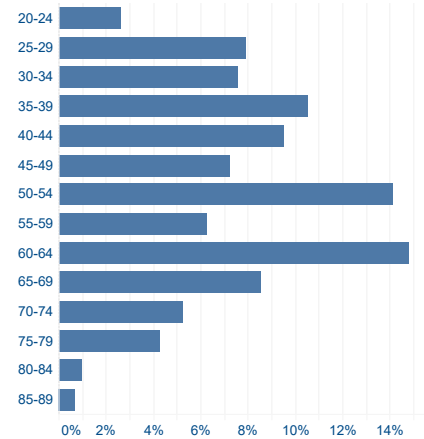
Summary

Clients	306
Quick client contacts	
Issues	5,334
Activities	387
Cases	306
Outcomes	
Income gain	£538,147
Re-imbursments, services, loans	£8,934

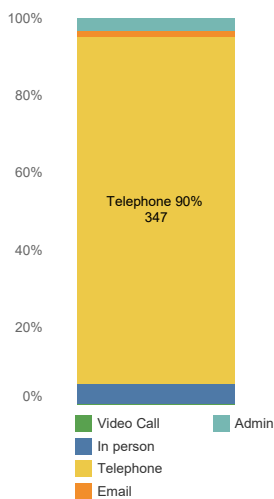
Issues

	Issues	Clients
Benefits & tax credits	791	234
Benefits Universal Credit	130	53
Charitable Support & Food Ban..	28	21
Consumer goods & services	740	276
Debt	50	27
Education	2	2
Employment	3	3
Financial services & capability	1,029	212
GVA & Hate Crime	9	5
Health & community care	3	3
Housing	47	21
Immigration & asylum	3	1
Other	1	1
Relationships & family	5	2
Tax	24	21
Travel & transport	2	2
Utilities & communications	2,467	306
Grand Total	5,334	

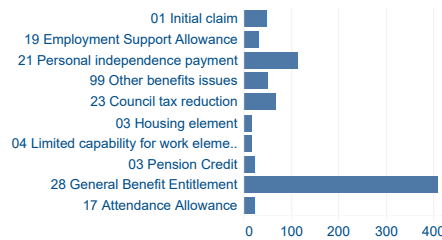
Age



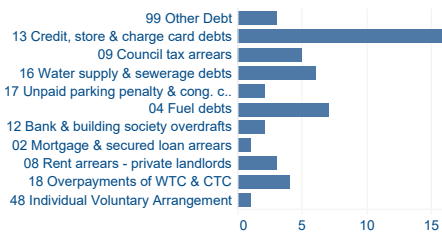
Channel



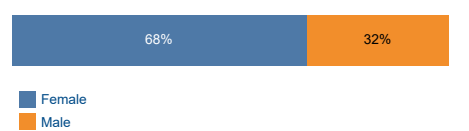
Top benefit issues



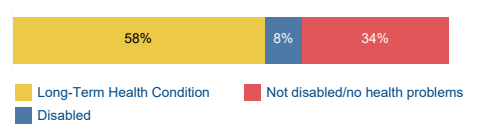
Top debt issues



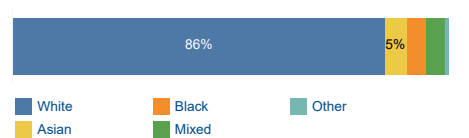
Gender



Disability / Long-term health



Ethnicity



Money advice



Working with the people of Maidstone, we can:

- Help them to maximise their income. Benefit checks enable us to make sure that no one is missing out on benefit income to which they are entitled
- Help clients with budgeting. Working with clients, we can help them to understand their outgoings and financial commitments and raise their awareness of social tariffs for water and broadband that they are entitled to claim
- Provide options for dealing with debts through Debt Relief Orders and affordable payment plans. This always follows an in-depth analysis of their financial situations
- Relieve stress and improve mental health by helping them to deal with the issues they face
- Help clients to work out how much money is coming in and going out, to give them control of their everyday spending for the first time in their lives.



How we're helping people

A client approached us because they were struggling to pay several non-priority debts. They had been making token payments to creditors since their marriage broke down in 2019. Our client was sight impaired and struggling with their finances.

We were able to work with them and assisted them to apply for a Debt Relief Order, writing off £19000. This will enable them to move forward with their life debt free.

Our client said that they felt that a huge weight had been lifted and felt happy for the first time in years.

Employment advice



Working with our clients we have noticed:

- Clients and issues involved have increased by nearly 14%, from 352 to 400, and 1159 to 1311, respectively
- On average a client complaining of a problem at work has at least three separate causes for complaint, the largest proportion is problems with pay, closely followed by dismissal
- These trends largely mirror those seen nationally, although Maidstone does see a peak in these figures in the period August to October whereas nationally the peak occurs January to March. This difference in season may reflect the predominant types of work in the area.



How we're helping people

It is hard to gauge how much financial benefit was gained through our advice, because clients tend not to recontact us when an employment issue has been resolved, however many reported feeling less stressed and better able to cope because of our help.

Employment problems can be difficult to resolve for clients and advisers, as many can result from poor relationships in the workplace, rather than straightforward payroll issues, so it is greatly to the advisers' credit that clients are reporting positive improvements after speaking with them.

Housing advice



- Housing issues are some of the most pressing and urgent matters we deal with, which usually have roots in other topics of advice, such as benefits or debts. Throughout the year 2023/24, we saw a total of 671 new, unique clients presenting with housing concerns, each with an average of 4 associated issues
- Working alongside other agencies in the Maidstone community, such as Maidstone Borough Council, our service provides our clients, primarily, with valuable signposting to the organisations and services that can help them combat threatened homelessness, ensuring that they know where to go to get the immediate help they need to keep a roof over their heads. Additionally, there have been increases in services we are able to directly refer our clients into, such as the damp and mould initiative via the local council
- Our clients can access beneficial, impartial advice and information on a variety of problems, such as understanding their rights depending on the type of tenancy they have and steps they can take when needing to make complaints about their landlords
- We also offer a more holistic advice approach, as housing problems usually relate to other issues – allowing us to promote improved mental health, income maximisation for our clients and help understanding debt management options. This is also demonstrated in our work with the local council's housing team via the Trinity project.



How we're helping people

A client initially came to us as a homeless individual, who was staying in a tent with their dog. They had several issues with addiction(s) and consequent recovery attempts. Their mental and physical health was in decline, and they were also facing a number of debts. Our client also had a child who was unable to be with them, due to their lack of housing.

After engaging with Citizens Advice, our client now has stable housing, where they can stay with their dog, and will have the opportunity to bid on other properties within the housing register. Their child is now able to stay with them, with a view to moving back in with them permanently soon.

Our client has also been provided with debt advice and a discussion on possible solutions available to them. At the most recent face to face appointment, our client was observed to be doing significantly better and had confirmed that their mental and physical health was vastly improved.

Our work on the Trinity project

Key Statistics

Maidstone (member)

03/05/2023 28/03/2024



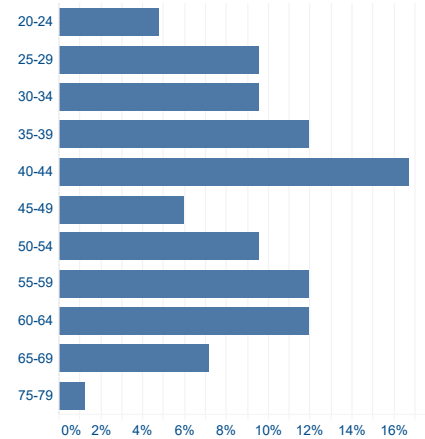
Summary

Clients	94
Quick client contacts	
Issues	886
Activities	245
Cases	103
Outcomes	
Income gain	£104,814
Re-imbursments, services, loans	£135
Debts written off	£60,335

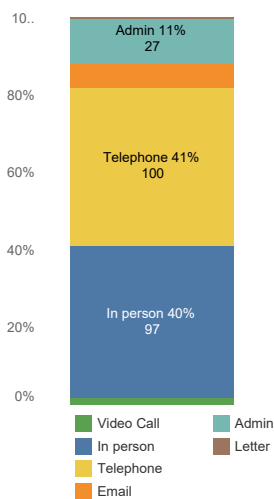
Issues

	Issues	Clients
Benefits & tax credits	325	60
Benefits Universal Credit	117	32
Charitable Support & Food Ban..	21	10
Consumer goods & services	2	2
Debt	187	20
Education	1	1
Employment	18	6
Financial services & capability	54	14
GVA & Hate Crime	19	10
Health & community care	15	5
Housing	65	21
Immigration & asylum	2	2
Legal	5	2
Other	1	1
Relationships & family	12	6
Tax	13	5
Travel & transport	3	2
Utilities & communications	26	8
Grand Total	886	

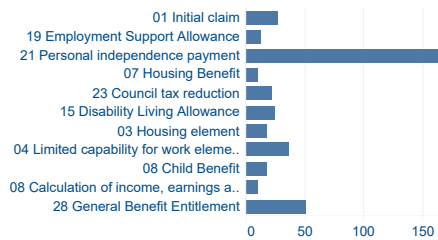
Age



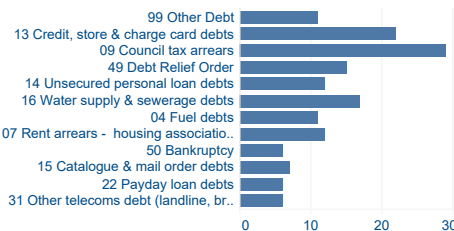
Channel



Top benefit issues



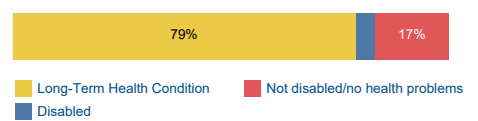
Top debt issues



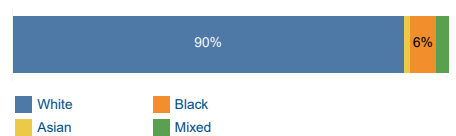
Gender



Disability / Long-term health



Ethnicity



Projects and additional services 2024

We are very grateful to our core funder, Maidstone Borough Council who continues to contribute to support our core service, a volunteer-led generalist advice service to the residents of the Borough. Without this support we would not be able to successfully bid to a range of other funders for additional specialist services to help local residents in need. Funding remains hard to find for charities and in recent years, charities have increasingly been obliged to bid competitively against each other for limited or diminishing funds. This is not a situation we would choose to be in, but we remain confident in our own abilities to succeed in this highly competitive market. It is notable that our additional projects and services, funded from sources outside that of the core grant, currently form the majority of our annual funding.

These additional services currently include:

- Pension Wise Service
- Citizens Advice Innovation and Cost of Living
- Help to Claim Universal Credit Service (and Lead for Kent)
- Prison Advice Service for HMP Maidstone
- Energy Advice Programme and CO Awareness Programme
- Homeless Prevention Advice (at Trinity House)
- Support for Clients with mental health issues (with Blackthorn Trust)
- Council Tax Support for Maidstone Borough residents
- Management of South East Financial Capability Forum.

To all our partners and funders who support these projects and services, a big thank you. We couldn't do it without you.

Prison project

- This is the 10th year that we have been advising prisoners in HMP Maidstone, one of 3 Foreign National Prisons in the UK. We work as part of the Preparation for Release Team helping prisoners to deal with their issues before they are released back into the UK or deported (67%)
- Prisoners fill in a prison “app” to request our help. We will see them face-to-face or deal with their problems remotely when appropriate
- Issues raised include debt, income tax, benefits, return of property from the police and other agencies such as the National Crime Agency, housing, immigration, family matters and banking
- During the year, our clients told us about £122,916 of debt, of which £50,813 was written off
- HMP Maidstone holds approximately 600 men. In 2023-4 the 3 prison advisers dealt with 287 “new” prisoners (first time involvement) and 345 prisoners for repeat/ongoing interactions. We have, in effect, helped the whole prison population this year!



How we're helping people

Our client had not completed tax returns for 4 years because their life had descended into chaos due to drug addiction. HMRC had added penalties and interest charges to their account. We obtained paper forms for the missing years and helped our client to complete them. HMRC wrote off all the debt. Our client then obtained their Experian report because they wanted to contact their other creditors when they were released.

Prisoners often express their thanks and appreciation to us. Prison Officers have told us that we provide help otherwise unavailable in the prison. They tell us that we contribute to the calm atmosphere in the prison as prisoners know that they have somewhere to turn to for help with their external problems.

Equity research & campaigns

We want our service to be accessible to anyone who needs us and we strive to ensure our own mix of people matches the population of Maidstone.

Our research and campaigns work enables us to highlight issues that affect Maidstone residents and to present well-researched and unbiased information to decision makers.

This year we have:

- Undertaken in-depth research into housing issues in central Maidstone
- Delivered training on equity & diversity for trustees, staff and volunteers
- Analysed statistics about clients and the community to support the business plan
- Taken part in national campaigns on the cost of living, and uprating Universal Credit
- Contributed evidence to the national database.



The community in Maidstone

175,800 people live in Maidstone, 11% of the population of Kent. This is forecast to rise to 185,900 by 2027. In the 2021 census, 90% of Maidstone residents identified themselves as 'white', with 10% from minority communities or of mixed ethnicity.

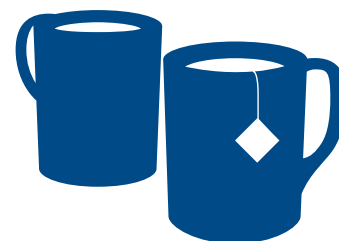
3% of the population has been resident in the UK less than five years, and 4% of households have no one with English as a main language. This has significant implications for giving advice: the language barrier may impede understanding, and these clients may need more time for advisers to help them.

Maidstone had 88,000 economically active residents aged 16+ in 2021. Of the 36% who were not active, 22% were retired, 5% looking after home or family, 3% long term sick or disabled and 2% actively seeking work.

The number of people claiming Universal Credit in Maidstone has more than doubled since the start of the pandemic, with the number reaching 14,783 in February 2024. Around 40% were also in employment, reflecting the impact of cost-of-living issues. Over 5,000 children received free school meals in 2023, 17.5% of the school population.

Almost 14,500 adults in Maidstone claimed disability benefits in 2023, and the number claiming personal independence payments had risen to nearly 7,500 in January 2024, almost doubling in the last four years. This has a significant effect on the LCA's workload.

A Volunteer's Viewpoint



Before I started volunteering with Citizens Advice Maidstone, I had spent around 30 years working for various international companies most recently as a Finance Director.

Prior to 2023, I had given a lot of thought to volunteering as a way of giving something back to my community. I was inspired by the Citizens Advice strategy 'we've been helping to shape a society that's fairer for everyone - working on issues that affect the whole of society'. I hoped by offering my time, direct to clients, I could help them to find a way forward, facing fewer problems with the confidence and knowledge they need.

Since joining the team at Citizens Advice Maidstone last year, I have been constantly impressed by the level of commitment and professionalism showed by my colleagues who consistently offer high quality advice, support and empathy to each and every client who calls or visits us.

Before joining, I thought most conversations would be face-to-face but now I see that almost all of our work is done over the phone so we can reach as many clients as possible, in the most efficient way, still assigning face to face meetings to those that need it most. In my experience, the Maidstone team always put the client first, listen without judgement and fully engage with the client, focusing on their needs and desired outcomes.

If anyone were to ask me about volunteering, I would wholeheartedly encourage them to do it if they have the opportunity. I am sure they would be amazed at how much they would get from the experience as well as how much they would be appreciated by people in the community for the support they provide.

Help us to serve Maidstone

You can make a real difference by volunteering with us. Volunteers are vital to enabling us to help Maidstone residents to accessing information and enabling them to move forwards with their lives.

You can help us in many ways:

- Helping people online, over the phone, or in person
- Researching and campaigning for policy change
- Helping the service to run smoothly in our administration and customer service roles
- As a member of the Trustee Board
- Whatever your role you will receive the training you need, and you will be working in a positive, supporting environment
- Visit our website at www.maidstonecab.org.uk for further details and an application form.

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

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

Generalist Advice

Benefits
Consumer
Debt
Education
Employment
Finance
Health
Housing
Immigration (Level One)
Relationships
Travel
Utilities

Specialist Advice

Debt
Employment
Welfare
Benefits
Energy

Acknowledgements

The Trustees, Management, Staff and Clients would like to thank all the individuals and organisations who have assisted us in the past year.

Financial Support was received from:

Chart Sutton Parish Council

Cobtree Charity Trust

Citizens Advice:

Colyer-Fergusson
Charitable Trust

- Pension Wise
- Help to Claim – Universal Credit
- National Energy Advice Programme
- Cost of Living Project
- Innovation Fund Project

HMP Maidstone
Maidstone Borough Council
The Henry Smith Charity
Wateringbury Parish Council

Donations from the public, clients and staff

Our special thanks go to:

Members & Officers of Maidstone Borough Council

Pension Wise

HMP Maidstone

Citizens Advice Central Office staff