

# MALDON AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1141869

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [07582667](#)

**Registered** 2011-05-12

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Maldon Citizens Advice Bureau  
Council Offices  
Princes Road  
Maldon  
Essex  
CM9 5DL

**Phone** 01621857774

**Email** [office@maldoncitizensadvice.org.uk](mailto:office@maldoncitizensadvice.org.uk)

**Website** <https://maldoncitizensadvice.org.uk/>

## Activities

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**Objects:** TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN MALDON AND SURROUNDING AREAS.

**Activities:** We offer free, independent, confidential and impartial advice to everyone in our catchment area on their rights and responsibilities. We aim to provide the advice people need for the problems they face and improve the policies and practices that affect their lives.

## Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- Essex

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £353,262 | £332,283    | -      | -         |
| 2024-03-31 | £268,481 | £273,897    | -      | -         |
| 2023-03-31 | £267,504 | £270,642    | -      | -         |
| 2022-03-31 | £267,504 | £270,642    | -      | -         |
| 2021-03-31 | £260,867 | £229,413    | -      | -         |

## Trustees

| Name                  | Role  | Appointed  |
|-----------------------|-------|------------|
| Claire Morin          | Chair | 2023-02-23 |
| Dale Cox              |       | 2023-02-23 |
| Joanna Weaver         |       | 2025-02-20 |
| Laura Brown           |       | 2021-09-19 |
| Melanie Halls         |       | 2023-02-23 |
| Paul Roberts          |       | 2024-02-23 |
| Peter Dollery         |       | 2015-10-09 |
| Philip James Wakeling |       | 2019-02-27 |

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# Accounts

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**MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

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**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025  
FOR  
MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

REGISTERED COMPANY NUMBER: 07582667 (England and Wales)  
REGISTERED CHARITY NUMBER: 1141869

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31 MARCH 2025**

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## Maldon and District Citizens Advice Bureau

### REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the inspected financial statements for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

### REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Maldon and District Citizens Advice Bureau  
Charity Registration: 1141869  
Company Registration: 07582667

Registered Office: Council Offices, Princes Road, Maldon, CM9 5DL

Chief Officer: Mrs Lucy Bettley

### TRUSTEES

Claire Morin                      Chair of Trustees  
Laura Brown                    Company Secretary  
Dale Cox  
Peter Dollery  
Melanie Halls  
Paul Roberts                    Treasurer  
Gerald Martin Townshend (appointed 20<sup>th</sup> February, 2025)  
Philip Wakeling  
Jo Weaver (appointed 20<sup>th</sup> February, 2025)

|                       |                                                                                                 |
|-----------------------|-------------------------------------------------------------------------------------------------|
| PRINCIPAL BANKERS:    | Unity Trust Bank<br>Four Brindleyplace<br>Birmingham<br>B1 2JB                                  |
| INDEPENDENT EXAMINERS | Pocknells LLP<br>Henry Brake House,<br>46 Hullbridge Road,<br>South Woodham Ferrers,<br>CM3 5NG |

## **Maldon and District Citizens Advice Bureau**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

Maldon and District Citizens Advice Bureau ("the Bureau") is a registered charity and a company limited by guarantee. Maldon and District Citizens Advice Bureau is also known and referred to as Maldon Citizens Advice. The maximum liability of each member is limited to £1. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

At 31 March 2025, the company had 10 members.

Maldon and District Citizens Advice Bureau was incorporated as a company limited by guarantee on the 29 March 2011. The charity commenced operations on the 1 October 2011 at which date the assets and liabilities of the unincorporated Maldon and District Citizens Advice Bureau were acquired.

#### **Recruitment, appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Essex. Trustees can be co-opted to the board and are elected by the members at the following Annual General Meeting. Trustees can also be elected to the Board purely at an Annual General Meeting. Trustees have to be members of the Charity prior to becoming Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

#### **Organisational structure and management**

Maldon & District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

The Board met four times during the financial year.

Day to day management decisions were delegated to the Chief Officer as detailed in the Bureau Manual. This has clearly defined overall responsibility for the Bureau. The Charity is a Member of the National Association of Citizens Advice Bureau.

In pursuing its charitable objectives, the Charity co-operates with the following organizations:

- Maldon District Council
- Essex County Council
- Maldon & District Community Voluntary Service
- Jobcentre Plus (DWP)
- Citizens Advice Essex
- Reaching Communities Fund of the Big Lottery
- Essex and National Citizens Advice as part of our delivery of national and countywide CA contracts

#### **Related parties**

Maldon and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfill its charitable objects and comply with the national membership requirements.

## **Maldon and District Citizens Advice Bureau**

### **Major risks**

The Bureau has an agreed risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. In the past the effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources, but the risk is rising as contracts seem increasingly to be of a short duration and the National Lottery funding is due to finish in 2026. In 2025 a separate but related risk comes from the proposed devolution and local government re-organisation for Essex as Maldon DC is a key funder.

Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **OBJECTIVES AND ACTIVITIES**

#### **Objects**

The charity's objectives are to promote any charitable purpose for the benefit of the community in the area defined by the district of Maldon and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. This has been achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

#### **Public benefit required**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Charitable activities**

A full account of the activities of the Bureau is given in the Annual Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CA service and without their dedication and commitment to quality, the free advice service provided in the Maldon district would cease to continue.

#### **Fundraising activities and factors affecting the achievement of objectives**

The Charity has a broad funding base the major funders being Maldon District Council, The National Lottery and Essex County Council. A number of projects concluded at the end of the last or during this financial year and these sources have been replaced by new initiatives. The Charity continues to submit bids to for additional funding from a variety of sources and has also been able to access a broad range of funding by way of its membership of Essex Citizens Advice Consortium.

#### **Review by National Citizens Advice**

The bureau received another very high score in its Leadership Self-Assessment, the annual audit undertaken by National CA covering all aspects of the Governance and performance of the Bureau. This provides a strong measure of quality assurance to all stakeholders including both clients and funders and reflects well upon the management team at the Bureau and the whole team of advisors.

#### **Investment activities**

The charity does not currently hold material investments.

## Maldon and District Citizens Advice Bureau

### FINANCIAL REVIEW

#### Financial position

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board throughout the year and to Citizens Advice through the Financial Health Monitoring process.

The end of year position shows Incoming Resources of £353,262 and Resources Expended of £332,283.

Total reserves held at 31st March 2025 were £159,559 comprising:

- Strategic Reserve to meet Charity Commission requirements and allow core operations to continue in the case of a temporary dip in funding or, in a worst case scenario, to allow for a controlled wind down: £95,000 (Designated)
- Unrestricted Surplus: £35,651
- Restricted Surplus: £28,908.

#### Reserves policy

The Board's policy is that it should always maintain a strategic (designated) reserve of not less than three months and not more than six months average expenditure. The Board shall be continually made aware of the on-going level of Reserves, to ensure that it maintains this number of months of operating capability. The bureau remains within this target.

Other reserves may be designated as restricted (where such funds may only be used for the stated purpose and are typically associated with funding linked to specific projects), designated (where the Trustee Board has taken a decision to use such funds for a particular purpose) or unrestricted being the remaining reserves not treated as restricted or designated. (See Notes 1(d) and (e)). The board has agreed that unspent income shall be treated as unrestricted unless contractually stated.

In practice most of the Bureau's funds represent income which is due to be spent in the current year. Income and reserves not required for immediate use are placed in a deposit account. Interest is brought into the current account as received.

#### Remuneration of bureau management

| No. Of Employees          | Total Salaries & Pension Contributions | Other Remuneration / Benefits | Total    |
|---------------------------|----------------------------------------|-------------------------------|----------|
| 14 x Part-Time =<br>8 FTE | £282,601                               | £0                            | £282,601 |

No employee was paid more than £60,000 during the year.

Effective April 2017, the Bureau operates a pension scheme under the auspices of the National Employment Savings Trust (NEST) with employer contributions of 3% and staff contribution of 5%. Additionally, more than 40 volunteers supply the charity with unpaid work.

#### Principal funding sources

The Directors extend their gratitude to Maldon District Council who continued to support the core operating capacity of the charity. They also thank Essex County Council for their contribution to core operating costs. Additionally, project-specific funding was received from a variety of grant giving bodies that supported the outreach and home visiting services. Reaching Communities grants from the Big Lottery fund our projects which cover Debt, Homelessness Prevention and Welfare Benefits, Community Engagement, Employment and Financial Capability. Several projects such as Macmillan Welfare Benefits, Ukraine, Cadent and Warm Start are delivered by Maldon Citizens Advice in conjunction with others under the umbrella of Citizens Advice Essex.

The Bureau's premises in Maldon continued to be provided under a license agreement with Maldon District Council.

## **Maldon and District Citizens Advice Bureau**

### **Going concern**

In the opinion of the Board, the Charity is a 'going concern' for the purposes of the applicable accounting standards.

### **Funds in deficit**

No funds were in deficit at the balance sheet date.

### **Investment policy**

As required in its Memorandum paragraph 3, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### **FUTURE PLANS**

In addition to existing projects, Maldon Citizens Advice will be delivering advice through an Aviva funded project . In preparation for funding from the National Lottery ending in 2026, the trustees are actively investigating alternative grants and contracts.

### **DIRECTORS' RESPONSIBILITIES**

Company law and charity law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Maldon and District Citizens Advice Bureau and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- select appropriate accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Maldon and District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's directors, we certify that:

so far as we are aware, there is no relevant information of which the company's independent examiners are unaware; and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's examiners are aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

Signed Claire Morin  
Chair of Trustees  
Dated:

**INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY**

**Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau**

I report on the financial statements of the company for the year ended 31 March 2025 as set out on pages 9 to 12.

**Respective responsibilities of trustees and examiner**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Independent Examiner: John Holliday

Relevant professional qualification: FCCA Name of Practice: Pocknells LLP

Address of Practice: Henry Brake House, 46, Hullbridge Road, South Woodham Ferrers, CM3 5NG

Date:

**BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2025**

| £                                |                          | 31 March 2025  | 31 March 2024  |
|----------------------------------|--------------------------|----------------|----------------|
| <u>Fixed Assets</u>              | Cost                     | 25,699         | 25,699         |
|                                  | Depreciation             | <u>25,699</u>  | <u>25,699</u>  |
|                                  |                          | -              | -              |
| <u>Current Assets</u>            |                          |                |                |
|                                  | Cash at bank and in hand | 149,198        | 134,742        |
|                                  | Accrued income           | 16,300         | 17,413         |
|                                  | Other Debtors            | 3,107          | -              |
| <u>Total Current Assets</u>      |                          | <b>168,605</b> | <b>152,155</b> |
| <u>Current Liabilities</u>       |                          |                |                |
|                                  | Trade Creditors          | 473            | 588            |
|                                  | Deferred Income          | 1,673          | 1,673          |
|                                  | Other Creditors          | 1,950          | 10,564         |
|                                  | Accruals                 | 4,950          | 750            |
| <u>Total Current Liabilities</u> |                          | <b>9,046</b>   | <b>13,575</b>  |
| <b>Net Assets</b>                |                          | <b>159,559</b> | <b>138,580</b> |
| Funds                            | Unrestricted             | 35,651         | 31,366         |
|                                  | Designated               | 95,000         | 95,000         |
|                                  | Restricted               | <u>28,908</u>  | <u>12,214</u>  |
| <b>Total Funds</b>               |                          | <b>159,559</b> | <b>138,580</b> |

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

Signed on behalf of the Trustees

Claire Morin  
Chair of Trustees  
Dated

**INCOME AND EXPENDITURE STATEMENT YEAR ENDED 31<sup>st</sup> MARCH 2025**

| <b>INCOME</b><br>(Note 2a)<br><i>Figs in £</i>      | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b><br><b>2024/25</b> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b><br><b>2023/24</b> |
|-----------------------------------------------------|---------------------|-------------------|--------------------------------------|---------------------|-------------------|--------------------------------------|
| Maldon DC                                           | 85,100              |                   | 85,100                               | 79,500              |                   | 79,500                               |
| Other grants and contracts                          | 35,378              | 225,349           | 260,727                              | 67,567              | 175,060           | 242,627                              |
| Donations                                           | 2,559               |                   | 2,559                                | 6,268               |                   | 6,268                                |
| Bank Interest                                       | 4,876               |                   | 4,876                                | 3,705               |                   | 3,705                                |
| <b>Total Income re Charitable Activities</b>        | <b>127,913</b>      | <b>225,349</b>    | <b>353,262</b>                       | <b>157,040</b>      | <b>175,060</b>    | <b>332,100</b>                       |
| <b>EXPENDITURE</b><br>(Note 2b)<br><i>Figs in £</i> |                     |                   | <b>Total Exp</b><br><b>2024/25</b>   |                     |                   | <b>Total Exp</b><br><b>2023/24</b>   |
| Salaries & NI                                       | 85,463              | 197,138           | 282,601                              | 114,896             | 169,867           | 284,763                              |
| Accounting                                          | 8,622               |                   | 8,622                                | 3,276               |                   | 3,276                                |
| Other Overheads                                     | 11,014              | 3,647             | 14,661                               | 8,838               | 3,217             | 12,055                               |
| Office Costs                                        | 16,639              | 5,835             | 22,474                               | 14,972              | 7,459             | 22,431                               |
| Governance                                          | 2,665               | 1,260             | 3,925                                | 2,409               | 1,260             | 3,669                                |
| <b>Total Expenditure</b>                            | <b>124,403</b>      | <b>207,880</b>    | <b>332,283</b>                       | <b>144,391</b>      | <b>181,803</b>    | <b>326,194</b>                       |
| <b>Profit / (Loss)</b>                              | <b>3,510</b>        | <b>17,469</b>     | <b>20,979</b>                        | <b>12,649</b>       | <b>(6,743)</b>    | <b>5,906</b>                         |

**Notes to the financial statements for the year ended 31 March 2025**

## 1) Accounting policies

Maldon and District Citizens Advice Bureau is a company limited by guarantee in England / Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are the provision of free and independent advice on their rights to the citizens of Maldon and the surrounding area.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016 and Update Bulletin 2 published on 5 October 2018), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

## a) Incoming resources

## Maldon and District Citizens Advice Bureau

- i) Grants receivable
  - ii) Grants made to finance the activities of MCA are credited to the income and expenditure account in the period to which they relate
  - iii) Bank interest
  - iv) Bank interest is included in the income and expenditure account on receipt.
  - v) Other income
  - vi) Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.
  - vii) Gifts and Intangible income
  - viii) No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.
  - ix) Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.
- b) Resources expended  
All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.
- c) Fixed assets and depreciation  
The Trustees have agreed that fixed assets are included at cost and that items are capitalised and written off over four years only if their unit cost is over £1000. The Bureau currently has no fixed assets in this category.
- d) Restricted funds  
Restricted Funds relate to the Reaching Communities Fund of the Big Lottery, various energy support projects, Ukraine and MacMillan. Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.
- e) Designated funds  
Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.
- f) Leases  
Rental costs under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the leases.
- g) Cash Flow  
Maldon and District Citizens Advice Bureau has taken advantage of the exemptions in FRS102 from the requirement to produce a cash flow statement on the grounds that it has a turnover less than £500,000.

## 2) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

## 3) Trustees' Expenses and Remuneration

No trustee expenses were incurred during the current year and no remuneration was paid.

## 4) Independent Examiner

Pocknells LLP, our Independent Examiner, were paid a discounted fee.

## Maldon and District Citizens Advice Bureau

### 5) Paid Employees

| <i>Figs in £</i>                                                   | <b>Total</b>   | <b>Total</b>   |
|--------------------------------------------------------------------|----------------|----------------|
|                                                                    | <b>2024/25</b> | <b>2023/24</b> |
| Gross Emoluments Inc. pension and.<br>Employers National Insurance | 282,601        | 284,763        |

Employer's NI is net of £5,000 NIC allowance.

### 6) Restricted Funds

| <b><i>Figs in £</i></b>               | Brought fwd | Received<br>during 2024/25 | Expenditure | Transfer<br>to/)(from)<br>Unrestricted | Carried fwd |
|---------------------------------------|-------------|----------------------------|-------------|----------------------------------------|-------------|
| <b>Big Lottery Funding</b>            | (6,938)     | 103,133                    | 105,739     | (8,497)                                | (12,829)    |
| <b>Energy projects</b>                | (3,368)     | 36,842                     | 29,711      | 8,063                                  | (2,436)     |
| <b>Ukraine and other<br/>projects</b> | -           | 15,477                     | 1,110       | 1,209                                  | (13,158)    |
| <b>Macmillan</b>                      | (1,908)     | 69,897                     | 71,320      | -                                      | (485)       |

### 7) Financial commitments

There were no capital commitments during 2024/25 and no commitments for 2025/26 as at the balance sheet date.

### 8) Related party transactions

There have been related party transactions identified in accordance with FRS102. There were transactions between Maldon and District Citizens Advice Bureau and National Citizens Advice in relation to insurance and information services.

### 9) Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

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# Accounts

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# Insight Report

## 2024



**citizens  
advice**

**Maldon and  
District**



# AIMS & PRINCIPALS

## Thanks to our funders & supporters including:

Maldon District Council for financial support and accommodation

Essex County Council for financial support

National Lottery Community Fund

Macmillan

Cadent

Essex Community Foundation

Bradwell Wind Farm Community Fund

The Middlewick Farm Community Benefit Fund

Turncole Wind Farm

Charity of William John Cook

All clients and supporters who have been generous in making donations

Palmers Solicitors for providing free monthly surgeries for our clients

Catherine Garrett for design and publicity services

### We aim to:

- **provide the advice people need for the problems they face.**  
The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).
- **improve the policies and practices that affect people's lives.**  
We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

### Our Principles

The four principles to help fulfil our aims are that the service is:-

- **Free** - There is no direct cost to the client
- **Confidential** - Client's details are not disclosed
- **Independent** - From funders and agencies that we may work with
- **Impartial** - Advice is given without bias

Maldon & District Citizens Advice has been giving advice to local residents since 1985 as a member of the national organisation of Citizens Advice.

Maldon & District Citizens Advice is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

### You can us help by . . .

- **Volunteering** - We are always looking for help in a variety of roles.
- **Remembering us in your will** - Legacy gifts are exempt from Inheritance Tax.
- **Using 'Give as you live'** - When shopping on-line at no cost to you.
- **Donating money or services** - To support our volunteer network.

# MESSAGE FROM OUR CHAIR OF TRUSTEES



As I write this the UK economy is seeing the green shoots of recovery with inflation at 2.2% and interest rates reducing. However, for many the cost of living crisis continues and supporting the Maldon & District community with access to wide ranging advice services remains an invaluable service.

This financial year has seen a continuing trend of an increasing number of clients with an increasing number of issues where they require our specialist advice. None of this can be delivered without the amazing work of our staff, volunteers and a significant amount of fundraising.

Our prime funder for general advice is Maldon District Council, from whom we won a contract after a competitive tender and we also have contracts in place with, amongst others, the National Lottery, and the Essex Citizens Advice Consortium for the delivery of specialist services including employment, debt and energy advice. I am pleased to say that helped by the strong

relationships we have maintained with a portfolio of funders we have been successful in renewing and extending funding streams to both ensure continuity of service and to adapt our range of services with a view to meeting local demand.

Performance levels are vital both for clients who place reliance upon the quality of our advice and for funders who require that the money invested is well spent. Our latest annual audit saw us achieve another very good score and our direct client feedback continues to track above National Citizens Advice averages.

In order to make sure that we address our clients' needs in a data led manner we have updated our "Community Needs Analysis" which feeds into our annually renewed Business Plan. This then enables us to flex our service as demand varies; our benefits advice service being particularly relevant in the last year.

We remain committed to serving the advice needs of our

clients at a professional standard and seek to support this aim by remaining well-funded on a sustainable basis. I am confident that we have the team and resources in place to continue to meet our objectives.



Citizens Advice turned 85 on the 4<sup>th</sup> of September 2024. It is striking to see that over these 85 years, our communities still need support across very similar themes including energy bills and food. I

would like to thank our staff and volunteers for their professionalism and commitment and, of course, our funders for their continuing support.

**Claire Morin**



## CHIEF OFFICERS REPORT

Citizens Advice began as an entirely volunteer led and staffed organization. During the last 85 years, the charity has grown enormously and adapted to changing times and demands, but one of the constants is its reliance on a fantastic volunteer workforce, albeit now supplemented by a far smaller numbers of employed, mostly part-time, staff.

You can read the reflections of one of our newest volunteers in this report: he joined us after leaving school and before starting as an undergraduate,

reading law. To hear some of our other volunteers talking about what volunteering means to them, please do watch the video on our website. People come to volunteer with us at all stages of their professional life and for a variety of reasons, but all with a committed desire to help others.

The team in Maldon is fabulous and I find it a joy to be a part of. If you are reading this, and are not already a volunteer with us, please do give it some thought and get in touch to find out more. We are

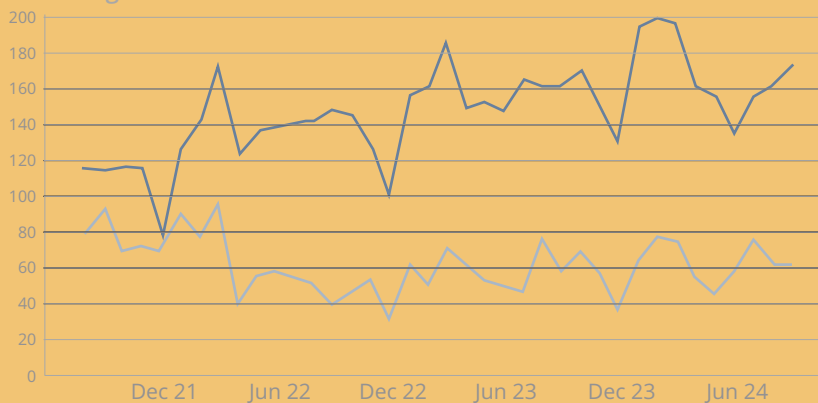
fortunate in having two excellent training supervisors to guide advisers and give you the knowledge and skills needed to help our clients. As the demand for advice in the Maldon District grows year after year, we are always ready to welcome new recruits.

The last year has been an exceptionally busy one. The new county-wide, Macmillan funded, service to provide advice, primarily about welfare benefits, for clients with a cancer diagnosis has been rolled out and is working well. Cadent are now funding energy advice targeted at rural parts of Essex and this been very helpful at a time of high demand for help in the area. While several long-standing advisers retired earlier in the year to whom we were very sorry to say goodbye, we have been very fortunate in that others have taken up specialist advice to cover areas of expertise such as employment and homelessness prevention.



**Lucy Bettley**

Change in Clients numbers



KEY

Number of clients helped with legacy benefits and tax credits,

Number of clients helped with Universal Credit.

# CHIEF OFFICERS REPORT

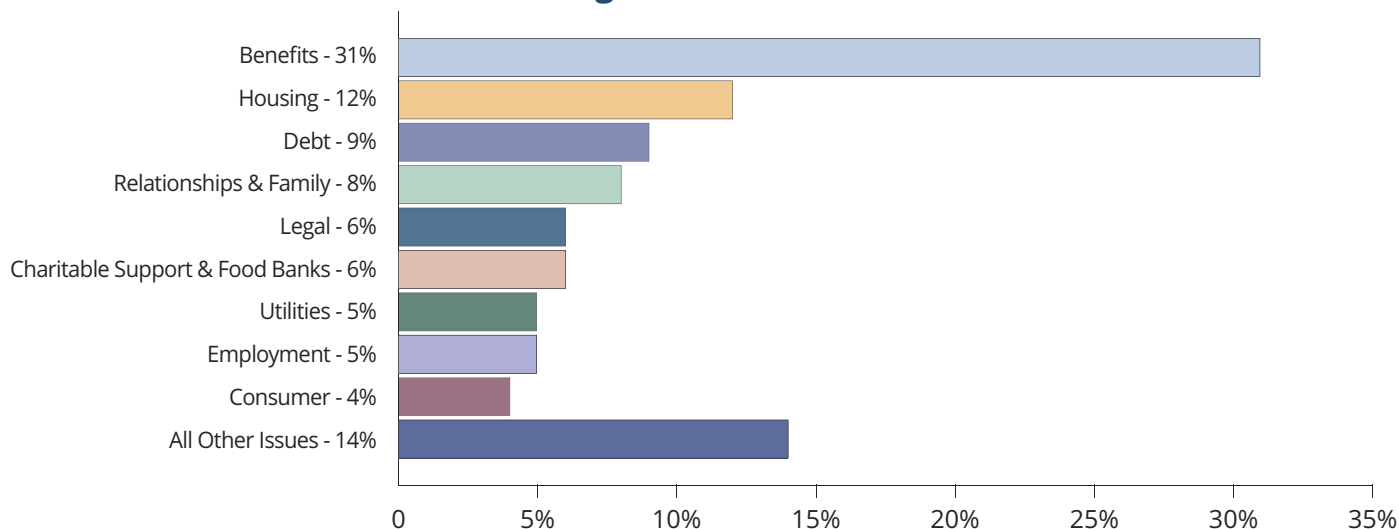
## Clients by Wards in the Maldon District

| Ward                        | Percentage | Clients |
|-----------------------------|------------|---------|
| Maldon North                | 292        | 9%      |
| Heybridge West              | 274        | 8%      |
| Southminster                | 227        | 7%      |
| Burnham-on-Crouch South     | 214        | 7%      |
| Maldon West                 | 186        | 6%      |
| Burnham-on-Crouch North     | 191        | 6%      |
| Maldon East                 | 186        | 6%      |
| Mayland                     | 184        | 6%      |
| Althorne                    | 173        | 5%      |
| Heybridge East              | 172        | 5%      |
| Maldon South                | 163        | 5%      |
| Great Totham                | 106        | 3%      |
| Tolleshunt D'arcy           | 106        | 3%      |
| Purleigh                    | 98         | 3%      |
| Tillingham                  | 88         | 3%      |
| Wickham Bishops and Woodham | 86         | 3%      |
| Tollesbury                  | 66         | 2%      |

## Key Statistics 01.04.2023 - 31.03.2024

|                                   |            |
|-----------------------------------|------------|
| Clients                           | 3690       |
| Issues                            | 13043      |
| Income gained for clients         | £2,475,968 |
| Unmanageable debt written off     | £428,828   |
| Financial gain for Energy clients | £121,014   |

## Advice Categories





## ENERGY ADVICE

Energy costs are still a major concern for our clients. The most recent price cap announced will see the cost of energy rise by 9.5% for the typical household. Also the majority of the price rises have been in the standing charges, making it difficult for clients to economise. The price cap for a typical house which uses electricity and gas and pays by Direct Debit is now £1717 or £143 a month. So it's a large component of a client's budget. Most of our clients are fuel poor spending more than 10% of their income, after housing costs, on energy.

Often our clients are living in badly insulated houses. A lot of our clients live in non-gas areas and their heating is electric, which costs more to run. The majority of the debt advice we give includes energy debt. Often the Direct Debit amount automatically determined by the energy company is just not affordable. A large number of our clients are on prepayment meters.

We gave out in excess of one hundred Fuel Vouchers last year

to clients struggling to afford to pay their energy costs and who had run out of credit on their prepayment meter. This was in addition to the Household Support Fund.

Although it's now easier to speak to your energy company, it still requires a long wait. When you finally get through the call handler has little discretion to modify payments. Often, when they cannot afford the suggested monthly payment, clients end up paying nothing. There has been very little Government help this year with energy costs. The abolition of the Winter Fuel Allowance for customers not on Pension Credit will make the situation worse. There are still very few good price deals to be had meaning it is no longer possible to achieve substantial savings by switching tariffs.

Most of our outcomes have been as a result of a broader, more holistic approach, looking at their overall household budget. We can make savings in other areas such as television subscriptions, broadband and water. There still seems little awareness of social tariffs for people on benefits. We also regularly identify extra benefits a client could claim such as Pension Credit, Council Tax Support and Universal Credit. We identify missing Universal Credit elements such as the Disabled Child Element or the Carer Element and get these put in place. We can get deductions from benefits reduced making the client's budget more manageable.

We have also helped several clients sort out metering mistakes and got large fuel bills reduced: in one instance by

### Working together

The consortium of local Citizens Advice offices  
serving Essex, Southend and Thurrock



Essex

“ Probably the best advice and assistance I got for quite some time now. Feel very confident ”

## ENERGY ADVICE

nearly £2,000.

We achieve significant outcomes for clients by having unmanageable energy debt written off as part of Debt Relief Orders, carried out by our own two intermediaries.

A lot of our work, and arguably the most important, is just supporting clients so they don't feel alone and giving them the confidence to manage their finances better.

### How we helped Anne

Anne came to an energy event held in the council. She spoke to our Community Adviser regarding energy saving. Unfortunately it wasn't possible for her to benefit from an insulation grant. However, we did identify that she was eligible for pension credit of £139 a week. She has since used some of the backdated pay to replace two remaining single glazed windows in her property and make other home improvements, reducing her other future energy costs.

**Worried about your Energy Bills?**

Energy bills have been at record high levels for the last few years and people living in rural areas have really struggled.

Our rural energy advice service is here to help.

We can:

- Help you find ways to increase your income
- Help you deal with any debts you have built up
- Advise you how to use energy more efficiently and about grants make your home warmer
- Provide you with emergency support
- Advise you about gas safety in the home

And much more...

**01621 875774** - please leave a message and an adviser will ring you back or

[www.maldoncitizensadvice.org.uk](http://www.maldoncitizensadvice.org.uk) - and fill in an enquiry form

Funded by:  
**Cadent**  
Natural Gas Network

**citizens advice** Maldon & District



“ Judy and I would like to thank you for your help through this most difficult and stressful situation we are in right now, and it's very reassuring for us both that you are obviously a very sincere professional and we can't explain how much we appreciate your help! ”

## EMPLOYMENT

Maldon and District Citizens Advice receives a steady flow of employment related enquiries. Most fall within the scope of disciplinary or grievance issues and can be addressed by all our advisers based on the thorough training received during induction. Some, however, are more complex and find their way to a specialist advisor.

Part of the fascination of Employment Law is that it changes with the winds of politics. Advisers (whether general or specialist), therefore, need to keep up to date with developments.

We are going through a particularly interesting time as we transition from Conservative to Labour philosophy.

Some of the last government's legislation has survived the general election. For example the Employment (Allocation of Tips) Act 2023 and its accompanying statutory will come into force on 1<sup>st</sup> October 2024. This requires employers to pass on tips in full to workers and where tips are left more than occasionally, employers are required to have a tipping policy in place. Employers must have regard to the new statutory Code of Practice when distributing tips.

From 26 October 2024, The Worker Protection (Amendment of Equality Act 2010) Act 2023 introduces a new proactive duty on employers to take reasonable steps to prevent (specifically) sexual harassment in the workplace. It will not apply where other forms of harassment are alleged (for example, harassment related to disability, age, religion or belief). Nor to harassment generally related to sex – meaning male or female – but not sexual in nature.

The King's speech sets the direction of travel for the new Labour Government:

There will be an Employment Rights Bill within the first 100 days of office which will:

- ban “exploitative zero-hour contracts” if they do not accurately reflect the hours someone is working,
- end fire and rehire (commonly used to vary contracts) by reforming the law and replacing the statutory code,
- introduce a protection from unfair dismissal from day one of employment (subject to special rules around probationary periods),
- make parental leave a day-one right,

- make statutory sick pay a day-one right,
  - remove the lower earnings limit for statutory sick pay,
  - make it illegal to dismiss a woman for six months after she comes back from maternity leave (subject to some exceptions),
  - make flexible working a day-one default presumption (rather than by request) and place an emphasis on employers needing to accommodate this where possible,
- There will also be a draft Equality (Race and Disability) Bill which will:
- Legislate for the right to equal pay for people with disabilities and those from ethnic minorities.
  - Introduce mandatory ethnicity and disability pay gap reporting for employers of 250+ personnel.

The protection from unfair dismissal from day one of employment is potentially a momentous change. We will watch developments with interest.

By ensuring that our advisers are well trained and keep their knowledge up to date, we are in a position to help our clients understand the options they have and the implications of each, supporting them to take action where appropriate.

## DEBT



We are so lucky to have two debt specialists, both of whom are registered Debt Relief Order intermediaries. Having them both working alongside our trained general debt advisers means we are able to give advice and help clients with all manner of debt issues, from looking at budgeting tweaks to formal debt

solutions. Once a client approaches us, they can be confident that we have the expertise and training to look at all options with them and

can help them follow the option they decide upon. This year we gave debt information or advice to more than 550 residents.



### How we helped Belinda

Belinda came to us to ask if there was any food bank support available locally for her and her school age daughter. Gentle discussion with our adviser resulted in us having an understanding of issues behind Belinda's request.

Several years ago Belinda's long standing marriage had ended. She had a mortgage and worked full time, but the increases in cost of living meant that she had to start using credit cards to make ends meet each month. The situation gradually got worse. The cost of living went up more and she now also had the minimum credit card repayments on top

of everything else. Keeping up with mortgage payments meant that other bills were now in arrears.

We looked at Belinda's income and expenditure and discovered that she would be significantly better off on Universal Credit than the legacy benefits system. Our research found that her employer had a charitable fund to assist employees in difficulty, and a successful application resulted in a grant to clear the most pressing debts. We helped Belinda talk to the credit card companies who agreed to suspend interest and charges on the balances and accept



regular affordable payments to reduce the amounts owing. Belinda's budget now balances and includes a small amount of monthly savings to deal with unexpected costs. If things change in future she has the option to ask Universal Credit for a loan to help with mortgage interest. If she takes this option the loan won't have to be repaid until she sells her property. Belinda feels that she has a fresh start with a workable plan and says she didn't realise just how much stress she was carrying around until our advice helped alleviate her burden.



“ Grateful thanks for helping me today. I cannot say enough how much you helped me over this issue ”

## MACMILLAN PROJECT

Macmillan has funded Citizens Advice to deliver welfare benefits advice across Essex to patients with a cancer diagnosis. In Maldon we have two caseworkers, Leanne and Emma, working on this project.

Leanne and Emma are helping clients at a very difficult time in their lives. Clients often have had no need for benefits in their lives and are completely new to the complexities of the system. Our advisers can identify any entitlement and give time and support to see any applications through, and appeal an incorrect decision when necessary. There may be benefits needed to replace earnings, such as Universal Credit and Employment

Support Allowance, benefits to help with care or mobility needs such as Personal Independence. In addition, our caseworkers can make applications for Blue Badges and Macmillan Grants which can help those with a low income. Often contact is through a family member acting as a third party when the client is in hospital or not well enough to deal with phone calls and our advisers can take pressure off the whole family.

The feedback from these clients and their families is exceptional, showing how much they appreciate support which has been shown to them by our caseworkers.



### How we helped Susan

We visited Susan at home. Her terminal cancer had affected her speech making it too difficult to communicate by phone. We made an application for a Blue Badge and it was processed and accepted on the same day. This will make it much easier for

Susan when she needs to go out or be driven to her many appointments at various hospitals. We also successfully applied for Attendance Allowance which will help with the additional costs of the care she needs at home, giving her

an additional £108 per week. The award was backdated to when she was given her terminal diagnosis. Susan was very grateful to have this help as she would not otherwise have had the energy to apply herself.

# MACMILLAN PROJECT



## How we helped Giacomo and Maria

Giacomo and Maria do not speak English and all communication was with their son acting as interpreter. Home visits were made to identify benefits for Maria who has a diagnosis and her husband. We applied for Universal Credit for them both, Personal Independence Payment for Maria as well as a Blue Badge. There were complications with the Universal Credit and we had to escalate the application via the team lead at the DWP. After many interactions all the applications were approved and appropriately back dated and the family were delighted with the support they had been given.

“ We can't thank you enough for all the time and effort you made to help us! It was a big relief for us as it would have added further stress to do it ourselves. ”



*The Macmillan Pod at Broomfield Hospital. Patients can drop in for benefits advice from our caseworkers Leanne and Emma whose pictures you can see above.*





## COMMUNITY ENGAGEMENT & RESEARCH & CAMPAIGNS

As Community Engagement Officer, I am out and about with the local community.

I act as an ambassador for Maldon and District Citizens Advice, raising awareness about the services we offer. I listen to people's needs and where Citizens Advice is able to support, I encourage them to speak with an adviser.

I have visited six primary schools so far this last year, some more than once, offering an interactive money management session for the years 5 and 6. The children have the opportunity to experience the challenges of managing a budget and deciding what to spend the money on.

Together with one of our advisers, I have held sessions when parents can book an appointment within school time on the school grounds. I have been invited to attend school parent evenings and school events such as summer fetes and I am currently arranging visits to local Secondary Schools. I feel it is really important to teach children good money habits and by building good

relationships with education providers Citizens Advice can help to do this.

While speaking with residents about local problems that they are facing, I can gather data, research the issues and understand what we can do to help. A worrying local issue that has been identified in the community at the moment is transport, both public and community. As a largely rural district, changes within transport sector have resulted in a reduction of the services leaving residents isolated.

I have the pleasure of visiting a whole range of places in the Maldon district and I attend a variety of different groups and events. These have included UFest, community hubs, walk and talk groups, lunch clubs, coffee mornings/ afternoons, dementia cafe, craft groups,

mental health support, bereavement groups, parent/toddler groups. Many of these groups offer residents somewhere to go and socialise, play games, have a hot meal and they bring the community together. I have also met with other organisations and partners in the district, building important relationships. It's great to learn about what they do, so I know what is on offer in the community for residents whilst raising awareness of what we offer at Citizens Advice.



“ Really appreciate the help! I wasn't getting anywhere with my issue but now Citizens Advice has stepped in things are starting to look better. The DWP are listening whereas before they were stating the decision had been made and that was it. Fiona is a gem ”

## BENEFITS



Applications for disability and other benefits are not straight forward. Clients are supported by Citizens Advice to make the initial application, fill in the various forms and then challenge any decision they are not happy with. If a client has to challenge a decision and go all the way to the Tribunal to get their award, the process can take over a year to complete. Meanwhile clients are without the funding they would otherwise be entitled to and need support with budgeting and debt.

Over the last year Maldon Citizens Advice has assisted 42 clients with benefit appeals. Some decisions are

reconsidered at an early stage by the DWP but others are decided by a Tribunal. Our advisers assist clients with the paperwork, gather together supporting evidence and prepare submissions. Our success rate is over 90%. The majority of cases relate to Personal Independence Payment but advisers have also helped clients get Employment & Support Allowance, Attendance Allowance, Disability Living Allowance, the housing cost and limited capability for work related activity element of Universal Credit and Pension Credit.

### How we helped Jane

Jane, aged 70, was helped to complete an Attendance Allowance form in March 2023. The DWP decided she didn't qualify for the benefit so a mandatory reconsideration was requested on her behalf. This was refused in August 2023 and so an appeal was submitted to the Tribunal.

We helped Jane review the Tribunal paperwork and put together further arguments and evidence to support her appeal, which was heard eventually in July 2024. Jane won her case and was awarded the lower rate backdated to February 2023. This resulted in a payment of over £5500 and ongoing payments of £72.65 per week. The award of Attendance Allowance allowed Jane's husband to claim an underlying entitlement to Carers Allowance, which then enabled the couple to claim Pension Credit. The award of Pension Credit entitles the couple to help with dental and optician costs, a free TV licence and the Winter Fuel Allowance.





# OUTREACH

The provision of outreach services is one of our core values as it enables us to:

- Build relationships with the local community
- Provide assistance or support to those who need our services
- Reach residents who for a variety of reasons cannot access mainstream services

We offer weekly drop in surgeries in Southminster and Burnham on Crouch, both of which are very well attended.

The Burnham Outreach session is based at The Baptist Church which gives us access

access to the team based in Maldon for support and specialist advice if clients need to be referred.

The majority of clients dropping into Burnham Outreach have issues relating to benefit entitlement, housing and financial hardship, many of which overlap. By offering holistic advice, we can provide our clients with the

| 23/24    | % Clients |
|----------|-----------|
| Benefits | 61%       |
| Debt     | 12%       |
| Housing  | 22%       |
| Family   | 17%       |
| Travel   | 13%       |

appropriate information and support they need to progress all their issues.



to 2 private rooms to offer our confidential service. We always have 2 generalist advisers and are able to offer full advice on all issues, whilst still retaining

## How we helped Jenny

We are seeing an increase in the number of pension age clients who are struggling to manage finances, many of whom also have health conditions. Clients like Jenny who dropped into Burnham Outreach to ask if there was any financial help for people in her situation. Jenny was on a state pension but was just above the Pension Credit level. However Jenny had a health condition that would

mean she could claim for Attendance Allowance, and as she lived alone she would be eligible for Severe Disability Premium. As a result Jenny should be eligible for an additional £32.62 a week in Pension Credit and full council tax reduction. By virtue of the entitlement to Pension Credit, she will get a Winter Fuel Payment, making her life easier over the coming months.

“ Thank you from the bottom of our hearts for your precious time, valuable support and much needed directions helping with our housing requirements. ”

## HOUSING



Our debt and housing specialist advisers have many cases that crossover into both areas. Our housing specialist is also a debt specialist, and our senior debt specialist has a background in housing. This allows us to look at each case as a whole, and often allows the client to have one point of contact which strengthens the client relationship.

We continue to see a shortage in available rental housing stock, both social housing and privately rented property. It remains to be seen what impact new government policy might have, but we do have concerns that the private rental market may shrink further.

This year more than 700 local people came to us with a housing issue. Many clients are not suitably housed and we make every effort to help them look at options for improving their circumstances, including discussing how to make themselves attractive tenants in a very competitive rental market. Where clients are suitably housed, avoiding homelessness has to remain a priority.

### How we helped Bill avoid homelessness

Bill came to see us having received a notice of eviction. Discussion with Bill and contact with his housing association gave us a lot of background information. Bill had a rent shortfall of about £100 per month which he wasn't paying, and rent arrears had gradually accrued. Bill hadn't engaged with his housing association and finally they took steps to repossess the property.

Bill's long standing mental health issues had been exacerbated by recent bereavements. He felt overwhelmed and unable to cope with anything else. He had no money left at the end of each month.

We explained his possible options and got his permission to speak to the housing association. With the relevant information gathered we could apply for a breathing space to give Bill another 60 days to come up with a workable plan. At this point we became unable to make contact with Bill despite repeated calls, emails and letters. The eviction was now imminent. Our adviser didn't give up- they started sending simple text messages to Bill saying "Urgent- we can help. Please come in and see us"

Bill couldn't add credit to his phone but was able to see the texts and appeared at the office. He had felt hopeless and resigned himself to losing his home, but says the texts made him feel it was worth carrying on. There were additional hurdles we had to help Bill overcome, like a lack of ID, but we managed to apply for breathing space and put off the eviction.

This extra time allowed us to look at Bill's finances and show him how he could afford to pay both the rent shortfall and a contribution to the arrears. His housing association accepted the plan and agreed to suspend possession action if Bill kept to it.

Initially, Bill came to our office and had help from an adviser to make the monthly payment. After that support, and once his finances allowed him to have a working phone, Bill felt confident to take responsibility and make them independently.

Since then, Bill has kept up the payments and says he feels like he can turn his life around.

This case required very considerable effort from our adviser, but the outcome speaks for itself. Without that additional input Bill would now be homeless.



“ I can't thank Maldon CAB enough for their help, support and advice, during a very difficult time in my life. I couldn't have navigated the Benefits system without their help, Thank you so much for helping Me when I needed it most ”

## HOME VISITING

Maldon Citizens Advice continues to support clients by offering home visits. This is an essential service for those people who struggle to get to one of our offices because of health issues. Help given includes form filling, benefit checks, telephone calls and blue badge applications. Some clients need several visits over a number of weeks.



### How we helped Bob

Bob, aged 58 had been living off an inheritance for the last few years. He had not been working. His savings had reduced to nothing and he had no income when he was referred to Citizens Advice. He was suffering a mental health crisis.

We visited Bob at home and helped him apply for Universal Credit, Personal Independence Payment and Council Tax Support. We were with Bob for almost 3 hours helping him through the various online

applications and assisting him get together and upload the documentation needed to complete the applications. The next steps were explained and follow up visits made to help complete forms.

For someone not used to the benefit system Bob was completely overwhelmed by the process. He is now getting a regular income and able to concentrate better on his mental health recovery.

### How we helped Mary

Mary, aged 91, had recently returned to live at home having suffered a stroke at the end of last year. She had spent many months in hospital and then in a care home. When she got home she was on her own, her husband having been admitted permanently to a care home because of dementia. Her husband used to manage the household finances. Mary is partially sighted.

We visited Mary at home on a number of occasions to help her

sort out her paperwork and finances. This involved having to call the care homes to find out when Mary and her husband were admitted and, in Mary's case, when she was discharged; calling Social Services to query care home fees and set up Direct Debits for ongoing care at home; calling various benefit agencies to notify them of the couple's change of circumstances; completing forms to apply for Pension Credit and increase Mary's entitlement to Attendance Allowance.



Follow up calls were made to Mary on a regular basis to check for any letters received that needed reading to her. Mary is now in a position when she can manage going forward with the help of a personal assistant and regular carers.

# VOLUNTEERING

by law student, Isaak Rehal



Volunteering at Citizens Advice is an extremely fulfilling experience. There aren't many positions elsewhere which allow you to make the same positive impact into someone's life as



being an adviser can. Whether it's a single mother staring down homelessness or guiding a pensioner through the process of a refund – every day brings the opportunity to help someone else even at a small scale.

It isn't without its ups and downs. Without a doubt there are challenging moments meeting with people who are often at the lowest point in their lives and expecting you to help somehow. Unfortunately, it's impossible to wave a magic wand to fix the issues. Instead, you just have to sit with a client as they recount their story and to piece together the options so

that client can choose their next steps. On paper it may not sound stressful, but it really does take a degree of strength, and more importantly, a lot of compassion to be able to advise effectively. However, with that said it's still a great experience and one that I do recommend. The tougher the issue, or the harder the circumstances, the more rewarding it is when a solution is found.

Finding that solution isn't always easy. Luckily, there is an office of people dedicated to helping the client. The supervisors and specialists are clear to me as some of the smartest people in Maldon with their knowledge over the intricacies of the benefit system, the Consumer Rights Act, and a variety of other

procedural laws which often go overlooked. Whenever I wasn't sure what to do, or when I thought a client's issue had trumped me, it was simple to ask for a bit of help.

Fundamentally, my time volunteering at Maldon Citizens Advice showed me the extent of the lifeline which is the Citizens Advice service and by becoming an adviser I was helping to extend that lifeline. The experience of helping the struggles in one's own community is which is difficult to describe in so few words but, as previously mentioned, is extremely fulfilling.

I hope that my time volunteering is more than just an accolade on my CV and is instead a base for a fulfilling career.





“Excellent, informative, empathetic and caring service! Highly recommended!”

## GENERAL INFORMATION

# Here to help you

## Contact us at:

### In Person

#### **Maldon**

Council Offices, Princes Road, Maldon, CM9 5DL

*By appointment* - Monday to Friday 10:00am - 4:00pm

*Drop in* - Thursday 10:00am - 4:00pm

#### **Burnham-on-Crouch - drop in, no appointment necessary**

Baptist Church Hall, Station Road,

Burnham-on-Crouch, CM0 8HJ

Every Thursday, 10:00am - 1:00pm

#### **Southminster - drop in, no appointment necessary**

United Reformed Church, North Street,

Southminster, CM0 7DF

Every Tuesday, 9:30am - 12:00 noon

## Legal and Administrative Information

### **Trustees**

Claire Morin (Chair)

Paul Roberts (Treasurer)

Laura Brown (Company Secretary)

Dale Cox

Philip Wakeling

Melanie Halls

Peter Dollery

### **Independent Examiners**

Pocknells LLP

The Old Police Station,

West Square,

Maldon

CM9 5AL

### **Bankers**

Unity Trust Bank,  
Four Brindley Place,  
Birmingham,  
B1 2JB

### **Charity No.**

1141869

### **Company No.**

7582667

**Telephone: 01621 875774**

**Email:** [office@maldoncitizensadvice.org.uk](mailto:office@maldoncitizensadvice.org.uk)

**Website:** [www.maldoncitizensadvice.org.uk](http://www.maldoncitizensadvice.org.uk)

**Twitter:** @MaldonCAB

“The advice given has always been clear and very helpful nothing is too much bother for Maldon Citizens Advice. They've been over and beyond to help me with every situation I've had to deal with 100%. They always explain each procedure clearly to me. I couldn't have done without them and their advice over the years, goes without saying 100% BIG THANK YOU FROM ME”

## OUR STAFF



### Volunteer Advisers

Alan Hawkins  
Anouk Galappaththi  
Bev Johnson  
Carole Taylor  
Caroline Hare  
Catriona Potter (*Benefits Caseworker*)  
Chris Barlow  
David Church  
David Guest  
David Seago  
Gill Mallet  
Ian Harvey  
Irene Chapman  
Isaak Rehal  
Janet Carden  
Jill McNulty  
John Bolton  
John Price  
Joy Collin  
Julia Road  
Karl Davis

Leigh Francis  
Marie Gerard  
Martyn Hodges  
Paul John  
Rachel Mahoney  
Richard Porter (*Employment Caseworker*)  
Sarah Lornie  
Sheri Dines  
Terry Canty  
Trevor May  
Wendy Figueira

### Volunteer Receptionists

Anthea Balmford  
Bindu George  
Charlotte Buckley  
Colleen Huxen  
Lorraine McHale  
Jackie Murch  
Joan Fish  
Sarah Grimsey  
Sharon Browne

### Training Supervisor

Amy Hall  
Michelle Gill

### Debt Caseworkers

Caroline Halfacre  
Jennifer Nyman-Hansen

### Financial Capability Adviser

Judy Norton

### Homelessness Prevention Specialist

Jennifer Nyman-Hansen

### Project and Debt Advice Manager

Justine Southgate

### Advice Session Supervisors

Sarah Lornie  
Justine Southgate

### Community Engagement Officer

Dina Harris

### Benefits Caseworkers

Justine Southgate  
Fiona Nelmes

### Outreach Advisers

Michelle Gill  
Fiona Nelmes

### Advice Service Manager

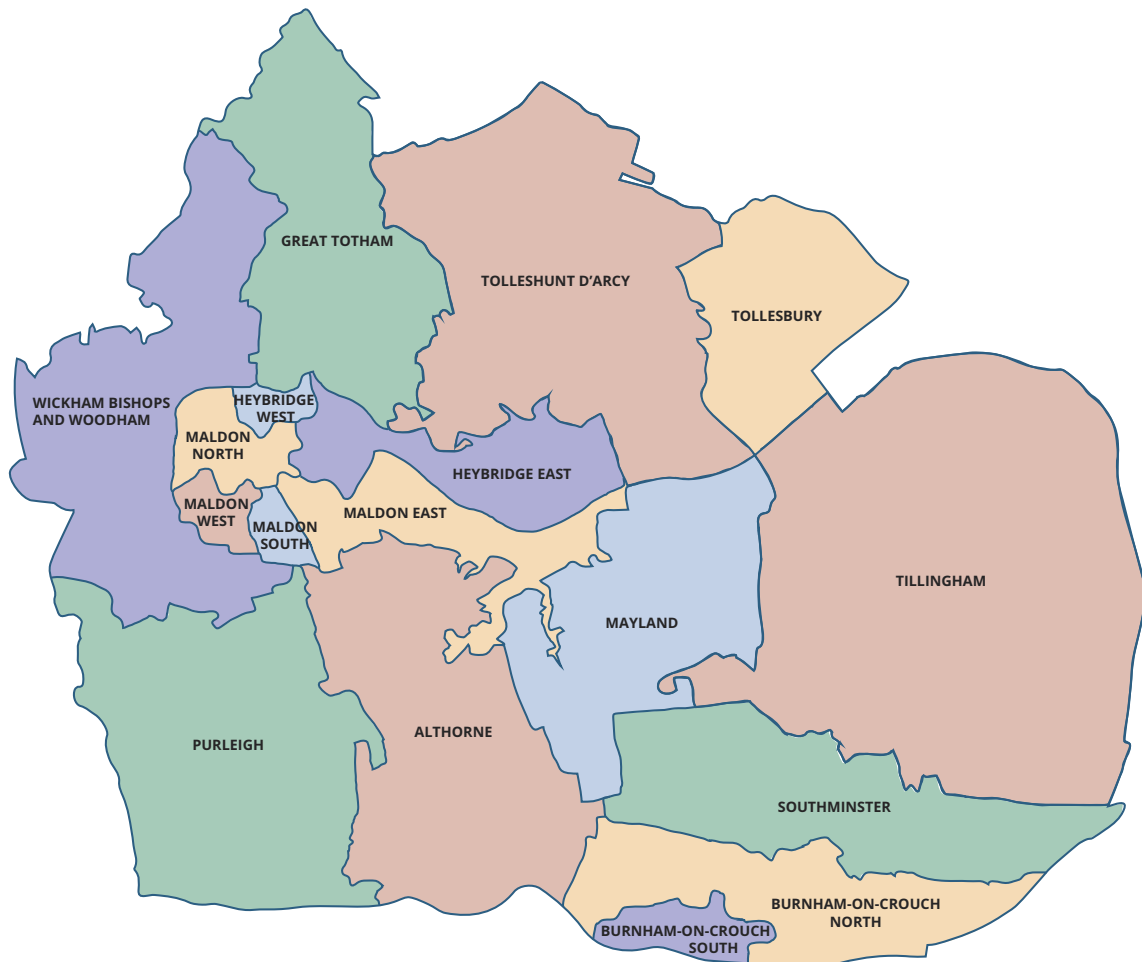
Fiona Nelmes

### Chief Officer

Lucy Bettley



## Wards of the Maldon District



**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024  
FOR  
MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

REGISTERED COMPANY NUMBER: 07582667 (England and Wales)  
REGISTERED CHARITY NUMBER: 1141869

**MALDON AND DISTRICT CITIZENS ADVICE BUREAU  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

**CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31 MARCH 2024**

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the inspected financial statements for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Maldon and District Citizens Advice Bureau  
Charity Registration: 1141869  
Company Registration: 07582667  
Registered Office: Council Offices, Princes Road, Maldon, CM9 5DL  
Chief Officer: Mrs Lucy Bettley

TRUSTEES

Claire Morin  
Chair of Trustees  
Paul Roberts  
Treasurer  
Laura Brown  
Company Secretary  
Philip Wakeling  
Peter Doherty  
Melanie Halls  
Dale Cox  
Dr Valerie Stealey Resigned 1<sup>st</sup> March 2024  
Robert Ferne Resigned 15<sup>th</sup> May 2023

|                       |                                                                                                 |
|-----------------------|-------------------------------------------------------------------------------------------------|
| PRINCIPAL BANKERS:    | Unity Trust Bank<br>Four Brindleyplace<br>Birmingham<br>B1 2JB                                  |
| INDEPENDENT EXAMINERS | Pocknells LLP<br>Henry Brake House,<br>46 Hurlbridge Road,<br>South Woodham Ferrers,<br>CM3 5NG |

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing Document

Maldon and District Citizens Advice Bureau ("the Bureau") is a registered charity and a company limited by guarantee. Maldon and District Citizens Advice Bureau is also known and referred to as Maldon Citizens Advice. The maximum liability of each member is limited to £1. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

At 31 March 2024, the company had 9 members, 3 resigned during the year. Melanie Hall and Paul Roberts became new members during the year.

Maldon and District Citizens Advice Bureau was incorporated as a company limited by guarantee on the 29 March 2011. The charity commenced operations on the 1 October 2011 at which date the assets and liabilities of the unincorporated Maldon and District Citizens Advice Bureau were acquired.

### Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Essex. Trustees can be co-opted to the board and are elected by the members at the following Annual General Meeting. Trustees can also be elected to the Board purely at an Annual General Meeting. Trustees have to be members of the Charity prior to becoming Trustees. A separate process agreed by the Trustees Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustees Board.

### Organisational Structure and Management

Maldon & District Citizens Advice Bureau is governed by its Trustees Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustees Board is independent from management.

The Board met five times during the financial year. In addition, there were meetings of subcommittees as and when required. All decisions of the Executive Sub Committee are subject to ratification by the Board. The powers of other sub committees are restricted to making recommendations unless prior approval is given for a specific task.

Day to day management decisions were delegated to the Chief Officer as detailed in the Bureau Manual. This has clearly defined overall responsibility for the Bureau. The Charity is a Member of the National Association of Citizens Advice Bureau.

In pursuing its charitable objectives, the Charity co-operates with the following organizations:

Maldon District Council  
Essex County Council  
Maldon & District Community Voluntary Service  
Jobcentre Plus (DWP)  
Citizens Advice Essex  
Reaching Communities Fund of the Big Lottery  
Essex and National Citizens Advice as part of our delivery of national and Countywide CA contracts

### Related Parties

Maldon and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfill its charitable objects and comply with the national membership requirements.

## Major risks

The Bureau has an agreed risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## OBJECTIVES AND ACTIVITIES

### Objects

The charity's objectives are to promote any charitable purpose for the benefit of the community in the area defined by the District of Maldon and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. This has been achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

### Public Benefit Required

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## ACHIEVEMENTS AND PERFORMANCE

### Charitable Activities

A full account of the activities of the Bureau is given in the Annual Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CA service and without their dedication and commitment to quality, the free advice service provided in the Maldon District would cease to continue.

### Fundraising Activities

The Charity has a broad funding base the major funders being Maldon District Council, The National Lottery and Essex County Council. A number of projects concluded at the end of the last or during this financial year and these sources have been replaced by new initiatives. The Charity continues to submit bids for additional funding from a variety of sources and has also been able to access a broad range of funding by way of its membership of Essex Citizens Advice Consortium.

### Review by National Citizens Advice

The Bureau received another very high score in its Leadership Self-Assessment, the annual audit undertaken by National CA covering all aspects of the Governance and performance of the Bureau. This provides a strong measure of quality assurance to all stakeholders including both clients and funders and reflects well upon the management team at the Bureau and the whole team of advisors.

### Investment Activities

The charity does not currently hold material investments.

### Factors Affecting the Achievement of Objectives

The financial year saw the impact of significant inflation and the requirement to support those affected by the rise in the cost of living. The war in Ukraine has also increased the demand for services, with assistance to refugees placed in the charity's area of operations.

## Maldon & District Citizens Advice Bureau

### FINANCIAL REVIEW

#### Financial Position

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board throughout the year and to Citizens Advice through the Financial Health Monitoring process.

The end of year position shows Incoming Resources of £332,100 and Resources Expended of £326,194.

Total reserves held at 31st March 2024 were £138,580 comprising:

- Strategic Reserve to meet Charity Commission requirements and allow continued funding of core operations to allow for a controlled wind down: £95,000 (Designated)
- Unrestricted Surplus: £31,366
- Restricted Surplus: £12,214.

The Board's policy is that it should always maintain a strategic (designated) reserve of not less than three months and not more than six months average expenditure. The Board shall be continually made aware of the on-going level of Reserves, to ensure that it maintains this number of months of operating capability. The bureau remains within this target.

Other reserves may be designated as restricted (where such funds may only be used for the stated purpose and are typically associated with funding linked to specific projects), designated (where the Trustee Board has taken a decision to use such funds for a particular purpose) or unrestricted being the remaining reserves not treated as restricted or designated. (See Notes 1(d) and (e)). The board has agreed that unspent income shall be treated as unrestricted unless contractually stated.

In practice most of the Bureau's funds represent income which is due to be spent in the current year. Income and reserves not required for immediate use are placed in a deposit account. Interest is brought into the current account as received.

#### Remuneration of Bureau Management

| No. Of Employees       | Total Salaries & Pension | Other Remuneration / Benefits | Total    |
|------------------------|--------------------------|-------------------------------|----------|
| 14 x Part-Time = 8 FTE | £284,763                 | £0                            | £284,763 |

No employee was paid more than £60,000 during the year.

Effective April 2017, the Bureau operates a pension scheme under the auspices of the National Employment Savings Trust (NEST) with employer contributions of 3% and staff contribution of 5%.

Additionally, more than 40 volunteers supply the charity with unpaid work.

#### Principal Funding Sources

The Directors extend their gratitude to Maldon District Council who continued to support the core operating capacity of the charity, via a recently renewed and extended service contract. They also thank Essex County Council for their contribution to core operating costs. Additionally, project-specific funding was received from a variety of grant giving bodies that supported the outreach and home visiting services. Reaching Communities grants from the Big Lottery fund our projects which cover Debt, Homelessness Prevention and Welfare Benefits, Community Engagement, Employment and Financial Capability. Several projects such as Macmillan Welfare Benefits and Warm Start are delivered by Maldon Citizens Advice in conjunction with others under the umbrella of Citizens Advice Essex.

The Bureau's premises in Maldon continued to be provided under a license agreement with Maldon District Council.

## Going Concern

In the opinion of the Board, the Charity is a 'going concern' for the purposes of the applicable accounting standards.

## Funds in Deficit

No funds were in deficit at the balance sheet date.

## Investment Policy

As required in its Memorandum paragraph 3, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

## FUTURE PLANS

In addition to existing projects, Maldon Citizens Advice will be delivering energy advice through a Cadent funded project. In preparation for funding from the National Lottery ending in 2026, the trustees are actively investigating alternative grants and contracts.

## DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Maldon and District Citizens Advice Bureau and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- select appropriate accounting policies and then apply them consistently,
- make judgments and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Maldon and District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's directors, we certify that:

so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

Signed Claire Morin  
Chair of Trustees  
Dated: 14/11/2024

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY

Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau

I report on the financial statements of the company for the year ended 31 March 2024 as set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

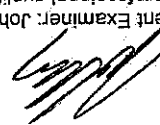
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Independent Examiner: John Holliday

Relevant professional qualification: FCGA Name of Practice: Pocknell's LLP

Address of Practice: Henry Brake House, 46, Hurlibridge Road, South Woodham Ferrers, CM3 5NG

Date: 25/10/24

**BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2024**

| £                                | 31 March 2024            |                | 31 March 2023  |                |
|----------------------------------|--------------------------|----------------|----------------|----------------|
|                                  | Cost                     | Depreciation   |                |                |
| <b>Fixed Assets</b>              |                          |                |                |                |
| Current Assets                   | Cash at bank and in hand |                | 155,174        | 524            |
|                                  | Accrued income           |                |                |                |
| <b>Total Current Assets</b>      |                          |                | <b>152,155</b> | <b>155,698</b> |
| <b>Current Liabilities</b>       | Trade Creditors          | 588            | 1,001          |                |
|                                  | Deferred Income          | 1,673          | 17,792         |                |
|                                  | Other Creditors          | 10,564         | 3,681          |                |
|                                  | Accruals                 | 750            | 750            |                |
| <b>Total Current Liabilities</b> |                          | <b>13,575</b>  | <b>23,224</b>  |                |
| <b>Net Assets</b>                |                          |                |                |                |
| Funds                            | Unrestricted             | 31,366         | 24,143         |                |
|                                  | Designated               | 95,000         | 95,000         |                |
|                                  | Restricted               | 12,214         | 13,331         |                |
| <b>Total Funds</b>               |                          | <b>138,580</b> | <b>132,474</b> | <b>132,474</b> |

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

Signed on behalf of the Trustees

*Claire Morin*

Claire Morin  
Chair of Trustees

Dated 14/11/2024

INCOME AND EXPENDITURE STATEMENT YEAR ENDED 31<sup>st</sup> MARCH 2024

| INCOME                                       | (Note 2a)<br>Figs in £ | Unrestricted   | Restricted                  | Total Funds<br>2023/24 | Unrestricted    | Restricted | Total Funds<br>2022/23      |
|----------------------------------------------|------------------------|----------------|-----------------------------|------------------------|-----------------|------------|-----------------------------|
|                                              |                        |                |                             |                        |                 |            |                             |
| Maldon DC                                    | 79,500                 | 79,500         | 79,500                      | 79,500                 | 79,500          | 34,843     | 79,500                      |
| Other grants                                 | 32,000                 | 32,000         | 32,000                      | 32,000                 | 34,843          | -2,990     | 31,853                      |
| Contracts                                    | 35,567                 | 175,060        | 210,627                     | 24,343                 | 128,629         |            | 152,972                     |
| Donations                                    | 6,268                  |                | 6,268                       | 2,596                  |                 |            | 2,596                       |
| Bank Interest                                | 3,705                  |                | 3,705                       | 1,560                  |                 |            | 1,560                       |
| <b>Total Income re Charitable Activities</b> | <b>157,040</b>         | <b>175,060</b> | <b>332,100</b>              | <b>142,842</b>         | <b>125,639</b>  |            | <b>268,481</b>              |
| <b>EXPENDITURE</b>                           |                        |                | <b>Total Exp</b><br>2023/24 |                        |                 |            | <b>Total Exp</b><br>2022/23 |
| (Note 2b)<br>Figs in £                       |                        |                |                             |                        |                 |            |                             |
| Salaries & NI                                | 114,896                | 169,867        | 284,763                     | 103,246                | 131,354         |            | 234,600                     |
| Accounting                                   | 3,276                  |                | 3,276                       | 2,745                  | 720             |            | 2,925                       |
| Other Overheads                              | 8,838                  | 3,217          | 12,055                      | 10,047                 | 3,445           |            | 13,492                      |
| Office Costs                                 | 14,972                 | 7,459          | 22,431                      | 11,266                 | 5,028           |            | 16,294                      |
| Governance                                   | 2,409                  | 1,260          | 3,669                       | 4,378                  | 1,668           |            | 6,586                       |
| <b>Total Expenditure</b>                     | <b>144,391</b>         | <b>181,803</b> | <b>326,194</b>              | <b>131,682</b>         | <b>142,215</b>  |            | <b>273,897</b>              |
| <b>Profit / (Loss)</b>                       | <b>12,649</b>          | <b>(6,743)</b> | <b>5,906</b>                | <b>11,160</b>          | <b>(16,576)</b> |            | <b>(5,416)</b>              |

Notes to the financial statements for the year ended 31 March 2024

1) Accounting policies  
Maldon and District Citizens Advice Bureau is a company limited by guarantee in England / Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are the provision of free and independent advice on their rights to the citizens of Maldon and the surrounding area.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016 and Update Bulletin 2 published on 5 October 2018), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of

the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

- a) Incoming resources
- i) Grants receivable
  - ii) Grants made to finance the activities of MCA are credited to the income and expenditure account in the period to which they relate
  - iii) Bank interest
  - iv) Bank interest is included in the income and expenditure account on receipt
  - v) Other income
  - vi) Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.
  - vii) Gifts and intangible income
  - viii) No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.
  - ix) Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

b) Resources expended

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.

c) Fixed assets and depreciation

The Trustees have agreed that fixed assets are included at cost and that items are capitalised and written off over four years only if their unit cost is over £1000. The Bureau currently has no fixed assets in this category.

d) Restricted funds

Restricted Funds relate to the Reaching Communities Fund of the Big Lottery, various energy support projects and Macmillan. Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated..

e) Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

f) Leases

Rental costs under operating leases are charged to the statement of financial activities on a straight line basis over the period of the leases.

g) Cash Flow

Maldon and District Citizens Advice Bureau has taken advantage of the exemptions in FRS102 from the requirement to produce a cash flow statement on the grounds that it has a turnover less than £500,000.

### 3) Trustees' Expenses and Remuneration

No trustee expenses were incurred during the current year and no remuneration was paid.

### 4) Independent Examiner

Pocknell's LLP, our Independent Examiner, were paid a discounted fee.



**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024  
FOR  
MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

REGISTERED COMPANY NUMBER: 07582667 (England and Wales)  
REGISTERED CHARITY NUMBER: 1141869

**MALDON AND DISTRICT CITIZENS ADVICE BUREAU  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

**CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31 MARCH 2024**

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the inspected financial statements for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Maldon and District Citizens Advice Bureau  
Charity Registration: 1141869  
Company Registration: 07582667  
Registered Office: Council Offices, Princes Road, Maldon, CM9 5DL  
Chief Officer: Mrs Lucy Bettley

TRUSTEES

Claire Morin Chair of Trustees  
Paul Roberts Treasurer  
Laura Brown Company Secretary  
Philip Wakeling  
Peter Doherty  
Melanie Halls  
Dale Cox  
Dr Valerie Stealey Resigned 1<sup>st</sup> March 2024  
Robert Ferne Resigned 15<sup>th</sup> May 2023

|                       |                                                                                                 |
|-----------------------|-------------------------------------------------------------------------------------------------|
| PRINCIPAL BANKERS:    | Unity Trust Bank<br>Four Brindleyplace<br>Birmingham<br>B1 2JB                                  |
| INDEPENDENT EXAMINERS | Pocknells LLP<br>Henry Brake House,<br>46 Hurlbridge Road,<br>South Woodham Ferrers,<br>CM3 5NG |

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing Document

Maldon and District Citizens Advice Bureau ("the Bureau") is a registered charity and a company limited by guarantee. Maldon and District Citizens Advice Bureau is also known and referred to as Maldon Citizens Advice. The maximum liability of each member is limited to £1. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

At 31 March 2024, the company had 9 members, 3 resigned during the year. Melanie Hall and Paul Roberts became new members during the year.

Maldon and District Citizens Advice Bureau was incorporated as a company limited by guarantee on the 29 March 2011. The charity commenced operations on the 1 October 2011 at which date the assets and liabilities of the unincorporated Maldon and District Citizens Advice Bureau were acquired.

### Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Essex. Trustees can be co-opted to the board and are elected by the members at the following Annual General Meeting. Trustees can also be elected to the Board purely at an Annual General Meeting. Trustees have to be members of the Charity prior to becoming Trustees. A separate process agreed by the Trustees Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustees Board.

### Organisational Structure and Management

Maldon & District Citizens Advice Bureau is governed by its Trustees Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustees Board is independent from management.

The Board met five times during the financial year. In addition, there were meetings of subcommittees as and when required. All decisions of the Executive Sub Committee are subject to ratification by the Board. The powers of other sub committees are restricted to making recommendations unless prior approval is given for a specific task.

Day to day management decisions were delegated to the Chief Officer as detailed in the Bureau Manual. This has clearly defined overall responsibility for the Bureau. The Charity is a Member of the National Association of Citizens Advice Bureau.

In pursuing its charitable objectives, the Charity co-operates with the following organizations:

Maldon District Council  
Essex County Council  
Maldon & District Community Voluntary Service  
Jobcentre Plus (DWP)  
Citizens Advice Essex  
Reaching Communities Fund of the Big Lottery  
Essex and National Citizens Advice as part of our delivery of national and Countywide CA contracts

### Related Parties

Maldon and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfill its charitable objects and comply with the national membership requirements.

## Major risks

The Bureau has an agreed risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## OBJECTIVES AND ACTIVITIES

### Objects

The charity's objectives are to promote any charitable purpose for the benefit of the community in the area defined by the District of Maldon and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. This has been achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

### Public Benefit Required

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## ACHIEVEMENTS AND PERFORMANCE

### Charitable Activities

A full account of the activities of the Bureau is given in the Annual Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CA service and without their dedication and commitment to quality, the free advice service provided in the Maldon District would cease to continue.

### Fundraising Activities

The Charity has a broad funding base the major funders being Maldon District Council, The National Lottery and Essex County Council. A number of projects concluded at the end of the last or during this financial year and these sources have been replaced by new initiatives. The Charity continues to submit bids for additional funding from a variety of sources and has also been able to access a broad range of funding by way of its membership of Essex Citizens Advice Consortium.

### Review by National Citizens Advice

The Bureau received another very high score in its Leadership Self-Assessment, the annual audit undertaken by National CA covering all aspects of the Governance and performance of the Bureau. This provides a strong measure of quality assurance to all stakeholders including both clients and funders and reflects well upon the management team at the Bureau and the whole team of advisors.

### Investment Activities

The charity does not currently hold material investments.

### Factors Affecting the Achievement of Objectives

The financial year saw the impact of significant inflation and the requirement to support those affected by the rise in the cost of living. The war in Ukraine has also increased the demand for services, with assistance to refugees placed in the charity's area of operations.

## Maldon & District Citizens Advice Bureau

### FINANCIAL REVIEW

#### Financial Position

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board throughout the year and to Citizens Advice through the Financial Health Monitoring process.

The end of year position shows Incoming Resources of £332,100 and Resources Expended of £326,194.

Total reserves held at 31st March 2024 were £138,580 comprising:

- Strategic Reserve to meet Charity Commission requirements and allow continued funding of core operations to allow for a controlled wind down: £95,000 (Designated)
- Unrestricted Surplus: £31,366
- Restricted Surplus: £12,214.

The Board's policy is that it should always maintain a strategic (designated) reserve of not less than three months and not more than six months average expenditure. The Board shall be continually made aware of the on-going level of Reserves, to ensure that it maintains this number of months of operating capability. The bureau remains within this target.

Other reserves may be designated as restricted (where such funds may only be used for the stated purpose and are typically associated with funding linked to specific projects), designated (where the Trustee Board has taken a decision to use such funds for a particular purpose) or unrestricted being the remaining reserves not treated as restricted or designated. (See Notes 1(d) and (e)). The board has agreed that unspent income shall be treated as unrestricted unless contractually stated.

In practice most of the Bureau's funds represent income which is due to be spent in the current year. Income and reserves not required for immediate use are placed in a deposit account. Interest is brought into the current account as received.

#### Remuneration of Bureau Management

| No. Of Employees       | Total Salaries & Pension | Other Remuneration / Benefits | Total    |
|------------------------|--------------------------|-------------------------------|----------|
| 14 x Part-Time = 8 FTE | £284,763                 | £0                            | £284,763 |

No employee was paid more than £60,000 during the year.

Effective April 2017, the Bureau operates a pension scheme under the auspices of the National Employment Savings Trust (NEST) with employer contributions of 3% and staff contribution of 5%.

Additionally, more than 40 volunteers supply the charity with unpaid work.

#### Principal Funding Sources

The Directors extend their gratitude to Maldon District Council who continued to support the core operating capacity of the charity, via a recently renewed and extended service contract. They also thank Essex County Council for their contribution to core operating costs. Additionally, project-specific funding was received from a variety of grant giving bodies that supported the outreach and home visiting services. Reaching Communities grants from the Big Lottery fund our projects which cover Debt, Homelessness Prevention and Welfare Benefits, Community Engagement, Employment and Financial Capability. Several projects such as Macmillan Welfare Benefits and Warm Start are delivered by Maldon Citizens Advice in conjunction with others under the umbrella of Citizens Advice Essex.

The Bureau's premises in Maldon continued to be provided under a license agreement with Maldon District Council.

### Going Concern

In the opinion of the Board, the Charity is a 'going concern' for the purposes of the applicable accounting standards.

### Funds in Deficit

No funds were in deficit at the balance sheet date.

### Investment Policy

As required in its Memorandum paragraph 3, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### FUTURE PLANS

In addition to existing projects, Maldon Citizens Advice will be delivering energy advice through a Cadent funded project. In preparation for funding from the National Lottery ending in 2026, the trustees are actively investigating alternative grants and contracts.

### DIRECTORS' RESPONSIBILITIES

Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Maldon and District Citizens Advice Bureau and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- select appropriate accounting policies and then apply them consistently,
- make judgments and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

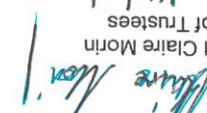
The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Maldon and District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's directors, we certify that:

so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

  
Signed Claire Morin  
Chair of Trustees  
Dated: 14/11/2024

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY

Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau

I report on the financial statements of the company for the year ended 31 March 2024 as set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

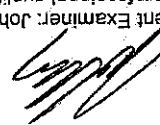
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Independent Examiner: John Holliday

Relevant professional qualification: FCGA Name of Practice: Pocknell's LLP

Address of Practice: Henry Brake House, 46, Hurlibridge Road, South Woodham Ferrers, CM3 5NG

Date: 25/10/24

**BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2024**

| £                                | 31 March 2024                   | 31 March 2023  |
|----------------------------------|---------------------------------|----------------|
| <b>Fixed Assets</b>              | <b>Cost</b>                     | <b>Cost</b>    |
|                                  | Depreciation                    |                |
|                                  | <u>25,699</u>                   | <u>25,699</u>  |
|                                  | -                               | -              |
| <b>Current Assets</b>            | <b>Cash at bank and in hand</b> | <b>155,174</b> |
|                                  | Accrued income                  | 524            |
| <b>Total Current Assets</b>      | <b>152,155</b>                  | <b>155,698</b> |
| <b>Current Liabilities</b>       | <b>Trade Creditors</b>          | <b>588</b>     |
|                                  | Deferred Income                 | 1,673          |
|                                  | Other Creditors                 | 10,564         |
|                                  | Accruals                        | 750            |
| <b>Total Current Liabilities</b> | <b>13,575</b>                   | <b>23,224</b>  |
| <b>Net Assets</b>                | <b>138,580</b>                  | <b>132,474</b> |
| <b>Funds</b>                     | <b>Unrestricted</b>             | <b>24,143</b>  |
|                                  | Designated                      | 95,000         |
|                                  | Restricted                      | 13,331         |
| <b>Total Funds</b>               | <b>138,580</b>                  | <b>132,474</b> |

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

Signed on behalf of the Trustees

*Claire Morin*

Claire Morin  
Chair of Trustees

Dated 14/11/2024

INCOME AND EXPENDITURE STATEMENT YEAR ENDED 31<sup>st</sup> MARCH 2024

| INCOME                                       | (Note 2a)<br>Figs in £ | Unrestricted   | Restricted                  | Total Funds<br>2023/24 | Unrestricted    | Restricted | Total Funds<br>2022/23      |
|----------------------------------------------|------------------------|----------------|-----------------------------|------------------------|-----------------|------------|-----------------------------|
|                                              |                        |                |                             |                        |                 |            |                             |
| Maldon DC                                    | 79,500                 | 79,500         | 79,500                      | 79,500                 | 79,500          | 34,843     | 79,500                      |
| Other grants                                 | 32,000                 | 32,000         | 32,000                      | 32,000                 | 34,843          | -2,990     | 31,853                      |
| Contracts                                    | 35,567                 | 175,060        | 210,627                     | 24,343                 | 128,629         |            | 152,972                     |
| Donations                                    | 6,268                  |                | 6,268                       | 2,596                  |                 |            | 2,596                       |
| Bank Interest                                | 3,705                  |                | 3,705                       | 1,560                  |                 |            | 1,560                       |
| <b>Total Income re Charitable Activities</b> | <b>157,040</b>         | <b>175,060</b> | <b>332,100</b>              | <b>142,842</b>         | <b>125,639</b>  |            | <b>268,481</b>              |
| <b>EXPENDITURE</b>                           |                        |                | <b>Total Exp</b><br>2023/24 |                        |                 |            | <b>Total Exp</b><br>2022/23 |
| (Note 2b)<br>Figs in £                       |                        |                |                             |                        |                 |            |                             |
| Salaries & NI                                | 114,896                | 169,867        | 284,763                     | 103,246                | 131,354         |            | 234,600                     |
| Accounting                                   | 3,276                  |                | 3,276                       | 2,745                  | 720             |            | 2,925                       |
| Other Overheads                              | 8,838                  | 3,217          | 12,055                      | 10,047                 | 3,445           |            | 13,492                      |
| Office Costs                                 | 14,972                 | 7,459          | 22,431                      | 11,266                 | 5,028           |            | 16,294                      |
| Governance                                   | 2,409                  | 1,260          | 3,669                       | 4,378                  | 1,668           |            | 6,586                       |
| <b>Total Expenditure</b>                     | <b>144,391</b>         | <b>181,803</b> | <b>326,194</b>              | <b>131,682</b>         | <b>142,215</b>  |            | <b>273,897</b>              |
| <b>Profit / (Loss)</b>                       | <b>12,649</b>          | <b>(6,743)</b> | <b>5,906</b>                | <b>11,160</b>          | <b>(16,576)</b> |            | <b>(5,416)</b>              |

Notes to the financial statements for the year ended 31 March 2024

1) Accounting policies  
Maldon and District Citizens Advice Bureau is a company limited by guarantee in England / Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are the provision of free and independent advice on their rights to the citizens of Maldon and the surrounding area.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016 and Update Bulletin 2 published on 5 October 2018), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of

the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

- a) Incoming resources
- i) Grants receivable
  - ii) Grants made to finance the activities of MCA are credited to the income and expenditure account in the period to which they relate
  - iii) Bank interest
  - iv) Bank interest is included in the income and expenditure account on receipt
  - v) Other income
  - vi) Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.
  - vii) Gifts and intangible income
  - viii) No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.
  - ix) Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

- b) Resources expended
- All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.
- c) Fixed assets and depreciation
- The Trustees have agreed that fixed assets are included at cost and that items are capitalised and written off over four years only if their unit cost is over £1000. The Bureau currently has no fixed assets in this category.
- d) Restricted funds
- Restricted Funds relate to the Reaching Communities Fund of the Big Lottery, various energy support projects and Macmillan. Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated..
- e) Designated funds
- Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.
- f) Leases
- Rental costs under operating leases are charged to the statement of financial activities on a straight line basis over the period of the leases.
- g) Cash Flow
- Maldon and District Citizens Advice Bureau has taken advantage of the exemptions in FRS102 from the requirement to produce a cash flow statement on the grounds that it has a turnover less than £500,000.

### 3) Trustees' Expenses and Remuneration

No trustee expenses were incurred during the current year and no remuneration was paid.

#### 4) Independent Examiner

Pocknells LLP, our Independent Examiner, were paid a discounted fee.

|                                                                    |         |         |         |
|--------------------------------------------------------------------|---------|---------|---------|
| <i>Figs in £p</i>                                                  | Total   | 2023/24 | 2022/23 |
| Gross Emoluments Inc. pension and.<br>Employers National Insurance | 284,763 |         | 234,600 |

6) Restricted Funds

| <i><b>Figs in £</b></i>        | <i><b>Brought fwd</b></i> | <i><b>Received during 2023/24</b></i> | <i><b>Expenditure</b></i> | <i><b>Transfer (to/from) Unrestricted</b></i> | <i><b>Carried fwd</b></i> |
|--------------------------------|---------------------------|---------------------------------------|---------------------------|-----------------------------------------------|---------------------------|
| <b>Big Lottery Funding</b>     | (7,147)                   | 101,737                               | 110,696                   | (8,750)                                       | (6,938)                   |
| <b>Energy projects</b>         | (2,660)                   | 26,851                                | 26,343                    | -                                             | (3,368)                   |
| <b>MAPS and other projects</b> | (3,324)                   | -                                     | -                         | 3,324                                         | -                         |
| <b>Macmillan</b>               | -                         | 46,472                                | 44,764                    |                                               | (1,908)                   |

7) Financial commitments

There were no capital commitments during 2023/24 and no commitments for 2024/25 as at the balance sheet date.

8) Related party transactions

There have been related party transactions identified in accordance with FRS-102. There were transactions between Maldon and District Citizens Advice Bureau and National Citizens Advice in relation to insurance and information services.

9) Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

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# Accounts

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**MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

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**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023  
FOR  
MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

REGISTERED COMPANY NUMBER: 07582667 (England and Wales)  
REGISTERED CHARITY NUMBER: 1141869

**CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31 MARCH 2022**

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| Report of the Directors & Trustees                  | : | 3-7   |
| Independent Examiners Report                        | : | 8     |
| Balance Sheet and Statement of Financial Activities | : | 9     |
| Notes to the Accounts                               | : | 11-13 |
|                                                     |   |       |

## Maldon & District Citizens Advice Bureau

### REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the inspected financial statements for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

### REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Maldon and District Citizens Advice Bureau  
Charity Registration: 1141869  
Company Registration: 07582667

Registered Office: Council Offices, Princes Road, Maldon, CM9 5DL

Chief Officer: Mrs Lucy Bettley

### TRUSTEES

Philip Wakeling                      Chair  
Peter Dollery                      Treasurer & Company Secretary.  
Peter Boddam-Whetham      (Resigned 01/06/2022)  
Dr Christina Thurston          (Resigned 17/03/2023)  
Dr Valerie Stealey  
Robert Ferne  
Christine Brown  
Laura Brown

|                       |  |                                                                                                 |
|-----------------------|--|-------------------------------------------------------------------------------------------------|
| PRINCIPAL BANKERS:    |  | HSBC Bank plc<br>72 High St.<br>Maldon<br>CM9 5ET                                               |
| INDEPENDENT EXAMINERS |  | Pocknells LLP<br>Henry Brake House,<br>46 Hullbridge Road,<br>South Woodham Ferrers,<br>CM3 5NG |

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

Maldon and District Citizens Advice Bureau ("the Bureau") is a registered charity and a company limited by guarantee. Maldon and District Citizens Advice Bureau is also known and referred to as Maldon Citizens Advice. The maximum liability of each member is limited to £1. At 31 March 2023 the company had ten members. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Two members, Peter Boddam-Whetham and Dr Christina Thurston resigned during the year.

Maldon and District Citizens Advice Bureau was incorporated as a company limited by guarantee on the 29 March 2011. The charity commenced operations on the 1 October 2011 at which date the assets and liabilities of the unincorporated Maldon and District Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Essex. Trustees can be co-opted to the board and are elected by the members at the following Annual General Meeting. Trustees can also be elected to the Board purely at an Annual General Meeting. Trustees have to be members of the Charity prior to becoming Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Organisational Structure and Management**

Maldon & District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

The Board met six times during the financial year. In addition, there were meetings of subcommittees as and when required. All decisions of the Executive Sub Committee are subject to ratification by the Board. The powers of other sub committees are restricted to making recommendations unless prior approval is given for a specific task.

Day to day management decisions were delegated to the Chief Officer as detailed in the Bureau Manual. This has clearly defined overall responsibility for the Bureau. The Charity is a Member of the National Association of Citizens Advice Bureau.

In pursuing its charitable objectives, the Charity co-operates with the following organizations:

- Maldon District Council, Burnham on Crouch Town Council, Parish Councils
- Essex County Council (Contain Outbreak Management Fund and other funding)
- Maldon & District Community Voluntary Service
- Jobcentre Plus (DWP)
- Citizens Advice Essex
- Reaching Communities Fund of the Big Lottery
- Affordable Warmth Solutions (National Grid)
- MaPS (Money and Pensions Service)
- Essex and National Citizens Advice as part of our delivery of national and Countywide CA contracts

### **Related Parties**

Maldon and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfill its charitable objects and comply with the national membership requirements.

## **Maldon & District Citizens Advice Bureau**

### **Major risks**

The Bureau has an agreed risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## **OBJECTIVES AND ACTIVITIES**

### **Objects**

The charity's objectives are to promote any charitable purpose for the benefit of the community in the area defined by the District of Maldon and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. This has been achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

### **Public Benefit Required**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Charitable Activities**

A full account of the activities of the Bureau is given in the Annual Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CA service and without their dedication and commitment to quality, the free advice service provided in the Maldon District would cease to continue.

### **Fundraising Activities**

The Charity has a broad funding base the major funders being Maldon District Council, The National Lottery and Essex County Council. A number of projects concluded at the end of the last or during this financial year and these sources have been replaced by new initiatives. The Charity continues to submit bids to for additional funding from a variety of sources and has also been able to access a broad range of funding by way of its membership of Essex Citizens Advice Consortium.

### **Review by National Citizens Advice**

The bureau received another very high score in its Leadership Self-Assessment, the annual audit undertaken by National CA covering all aspects of the Governance and performance of the Bureau. This provides a strong measure of quality assurance to all stakeholders including both clients and funders and reflects well upon the management team at the Bureau and the whole team of advisors.

### **Investment Activities**

The charity does not currently hold material investments.

### **Factors Affecting the Achievement of Objectives**

The financial year has seen the return of significant inflation and the requirement to support those affected by the rise in the cost of living. The war in Ukraine has also increased the demand for services, with assistance to refugees placed in the charities area of operations.

## **FINANCIAL REVIEW**

### **Financial Position**

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board throughout the year and to Citizens Advice through the Financial Health Monitoring process.

The end of year position shows Incoming Resources of £268,481 and Resources Expended of £273,897 leaving a small deficit of £5,416.

Total reserves held at 31st March 2023 were £132,474 comprising:

- Strategic Reserve to meet Charity Commission requirements and allow continued funding of core operations to allow for a controlled wind down: £95,000 (Designated).
- Unrestricted Surplus: £37,474.

### **Reserves Policy**

The Board's policy is that it should always maintain a strategic (designated) reserve of not less than three months and not more than six months average expenditure. The Board shall be continually made aware of the on-going level of Reserves, to ensure that it maintains this number of months of operating capability. The bureau remains within this target.

Other reserves may be designated as restricted (where such funds may only be used for the stated purpose and are typically associated with funding linked to specific projects), designated (where the Trustee Board has taken a decision to use such funds for a particular purpose) or unrestricted being the remaining reserves not treated as restricted or designated. (See Notes 1(e) and (f)). The board has agreed that unspent income shall be treated as unrestricted unless contractually stated.

In practice most of the Bureau's funds represent income which is due to be spent in the current year. Income and reserves not required for immediate use are placed in a deposit account yielding, in current times, only a small amount of interest. It is brought into current account as required.

### **Remuneration of Bureau Management**

| No. Of Employees          | Total Salaries & Pension Contributions | Other Remuneration / Benefits | Total    |
|---------------------------|----------------------------------------|-------------------------------|----------|
| 12 x Part-Time =<br>7 FTE | £234,600                               | £0                            | £234,600 |

No employee was paid more than £60,000 during the year.

Effective April 2017, the Bureau operates a pension scheme under the auspices of the National Employment Savings Trust (NEST) with employer contributions of 3% and staff contribution of 5%. Additionally, more than 30 volunteers supply the charity with unpaid work.

### **Principal Funding Sources**

The Directors extend their gratitude to Maldon District Council who continued to support the core operating capacity of the charity, via a recently renewed and extended service contract. They also thank Essex County Council for the money provided by the Contain Outbreak Management Fund. Additionally, project-specific funding was received from a variety of grant giving bodies that supported the outreach and home visiting services. A Reaching Communities grant from the Big Lottery funds our Debt, Homelessness Prevention and Welfare Benefits Project.

The Bureau's premises in Maldon continued to be provided under a licence agreement with Maldon District Council. The Bureau also benefited from the provision of premises in Burnham on Crouch provided by the Town Council in Southminster by United Reform Church, and in Heybridge by the Fullbridge Church.

### **Going Concern**

In the opinion of the Board, the Charity is a 'going concern' for the purposes of the applicable accounting standards.

## **Maldon & District Citizens Advice Bureau**

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Investment Policy**

As required in its Memorandum paragraph 3, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### **FUTURE PLANS**

Maldon & District Citizens Advice Bureau has recently agreed an additional project with the National Lottery and a continuation of the fuel poverty grants.

### **DIRECTORS' RESPONSIBILITIES**

Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Maldon and District Citizens Advice Bureau and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- select appropriate accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Maldon and District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's directors, we certify that:

so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.



Signed..... Philip Wakeling  
Chair of Trustees  
Dated: 20/10/2023

**INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY**

**Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau**

I report on the financial statements of the company for the year ended 31 March 2023 as set out on pages 9 to 12.

**Respective responsibilities of trustees and examiner**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Signed:

Independent Examiner: John Holliday

Relevant professional qualification: FCCA Name of Practice: Pocknells LLP

Address of Practice: Henry Brake House, 46, Hullbridge Road, South Woodham Ferrers, CM3 5NG

Date: 23/10/2023

**Maldon & District Citizens Advice Bureau**

**BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2023**

| £                                |                          | <b>31 March 2023</b> | <b>31 March 2022</b> |
|----------------------------------|--------------------------|----------------------|----------------------|
| <u>Fixed Assets</u>              | Cost                     | 25,699               | 25,699               |
|                                  | Depreciation             | <u>25,699</u>        | <u>25,699</u>        |
|                                  |                          | -                    | -                    |
| <u>Current Assets</u>            |                          |                      |                      |
|                                  | Cash at bank and in hand | 155,174              | 154,707              |
|                                  | Accrued income           | 524                  | 524                  |
| <u>Total Current Assets</u>      |                          | <b>155,698</b>       | <b>155,231</b>       |
| <u>Current Liabilities</u>       |                          |                      |                      |
|                                  | Trade Creditors          | 1,001                | 1,575                |
|                                  | Deferred Income          | 17,792               | 8,848                |
|                                  | Other Creditors          | 3,681                | 6,168                |
|                                  | Accruals                 | 750                  | 750                  |
| <u>Total Current Liabilities</u> |                          | <b>23,224</b>        | <b>17,341</b>        |
| <b>Net Assets</b>                |                          | <b>132,474</b>       | <b>137,890</b>       |
| Funds                            | Unrestricted             | 24,143               | 12,983               |
|                                  | Designated               | 95,000               | 95,000               |
|                                  | Restricted               | -                    | 1,591                |
|                                  | Retained funds           | <u>13,331</u>        | <u>28,316</u>        |
| <b>Total Funds</b>               |                          | <b>132,474</b>       | <b>137,890</b>       |

For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

Signed on behalf of the Trustees



Philip Wakeling  
Chair  
Date of Approval 20/10/2023

**INCOME AND EXPENDITURE STATEMENT YEAR ENDED 31<sup>st</sup> MARCH 2023**

| <b>INCOME</b><br>(Note 1b)<br><i>Figs in £</i>      | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b><br><b>2022/23</b> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b><br><b>2021/22</b> |
|-----------------------------------------------------|---------------------|-------------------|--------------------------------------|---------------------|-------------------|--------------------------------------|
| MDC & Essex CC                                      | 89,343              |                   | 89,343                               | 78,900              |                   | 78,900                               |
| Grants                                              | 25,000              | -2,990*           | 22,010                               | 38,028              |                   | 38,028                               |
| Contracts                                           | 24,343              | 128,629           | 152,972                              |                     | 148,677           | 148,677                              |
| Donations                                           | 2,596               |                   | 2,596                                | 1,401               |                   | 1,401                                |
| Bank Interest                                       | 1,560               |                   | 1,560                                | 498                 |                   | 498                                  |
| <b>Total Income re Charitable Activities</b>        | <b>142,842</b>      | <b>125,639</b>    | <b>268,481</b>                       | <b>118,827</b>      | <b>148,677</b>    | <b>267,504</b>                       |
| <b>EXPENDITURE</b><br>(Note 1c)<br><i>Figs in £</i> |                     |                   |                                      |                     |                   | <b>Total Exp</b><br><b>2021/22</b>   |
| Salaries & NI                                       | 103,246             | 131,354           | 234,600                              | 75,119              | 162,699           | 237,818                              |
| Accounting                                          | 2,745               | 720               | 2,925                                | 1,928               | 884               | 2,812                                |
| Other Overheads                                     | 10,047              | 3,445             | 13,492                               | 504                 | 8,425             | 8,929                                |
| Office Costs                                        | 11,266              | 5,028             | 16,294                               | 3,433               | 15,309            | 18,742                               |
| Governance                                          | 4,378               | 1,668             | 6,586                                | 677                 | 1,664             | 2,341                                |
| Depreciation                                        |                     |                   |                                      |                     |                   | -                                    |
| <b>Total Expenditure</b>                            | <b>131,682</b>      | <b>142,215</b>    | <b>273,897</b>                       | <b>81,663</b>       | <b>188,981</b>    | <b>270,642</b>                       |
| <b>Profit / (Loss)</b>                              | <b>11,160</b>       | <b>(16,576)</b>   | <b>(5,416)</b>                       | <b>37,164</b>       | <b>(40,304)</b>   | <b>(3,138)</b>                       |

\*clawback of unspent funding

**Notes to the financial statements for the year ended 31 March 2023****1) Accounting policies**

Maldon and District Citizens Advice Bureau is a company limited by guarantee in England / Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are the provision of free and independent advice on their rights to the citizens of Maldon and the surrounding area.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016 and Update Bulletin 2 published on 5 October 2018), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

## Maldon & District Citizens Advice Bureau

### 2) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

- a) Incoming resources
  - i) Grants receivable
  - ii) Grants made to finance the activities of MCA are credited to the income and expenditure account in the period to which they relate
  - iii) Bank interest
  - iv) Bank interest is included in the income and expenditure account on receipt.
  - v) Other income
  - vi) Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.
  - vii) Gifts and Intangible income
  - viii) No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.
  - ix) Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.
- b) Resources expended

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.
- c) Fixed assets and depreciation

The Trustees have agreed that fixed assets are included at cost and that items are capitalised and written off over four years only if their unit cost is over £1000. The Bureau currently has no fixed assets in this category.
- d) Restricted funds

Restricted Funds relate to the Reaching Communities Fund of the Big Lottery, Warm Homes, and MAPS. Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated. Clawback show relates to unspent funding from Help to Claim (Universal Credit Support), from the previous financial year.
- e) Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.
- f) Leases

Rental costs under operating leases are charged to the statement of financial activities on a straight line basis over the period of the leases.
- g) Cash Flow

Maldon and District Citizens Advice Bureau has taken advantage of the exemptions in FRS102 from the requirement to produce a cash flow statement on the grounds that it has a turnover less than £500,000.

### 3) Trustees' Expenses and Remuneration

No trustee expenses were incurred during the current year and no remuneration was paid.

### 4) Independent Examiner

Pocknells LLP, our Independent Examiner, were paid a discounted fee.

## Maldon & District Citizens Advice Bureau

### 5) Paid Employees

| <i>Figs in £p</i>                                                  | <b>Total</b>   | <b>Total</b>   |
|--------------------------------------------------------------------|----------------|----------------|
|                                                                    | <b>2022/23</b> | <b>2021/22</b> |
| Gross Emoluments Inc. pension and.<br>Employers National Insurance | 234,600        | 237,818        |

Employer's NI is shown net of £5,000 NIC allowance.

### 6) Restricted Funds

| <i>Figs in £</i>    | <b>Brought<br/>Fwd</b> | <b>Received<br/>During 2022/23</b> | <b>Expenditure</b> | <b>Carried<br/>Fwd</b> |
|---------------------|------------------------|------------------------------------|--------------------|------------------------|
| Big Lottery Funding | 0                      | 63,569                             | 70,716             | (7,147)                |
| Warm Homes          | 0                      | 15,552                             | 18,365             | (2,813)                |
| Warm Start          | 0                      | 7,040                              | 7,087              | (47)                   |
| MaPS                | 0                      | 42,468                             | 46,047             | (3,579)                |

### 7) Financial commitments

Capital Commitments:

There were no capital commitments during 2021/22 and no commitments for 2022/23 as at the balance sheet date.

### 8) Related party transactions

There have been related party transactions identified in accordance with FRS102. There were transactions between Maldon and District Citizens Advice Bureau and National Citizens Advice in relation to insurance and information services.

### 9) Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

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# Accounts

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# Annual Report

## 2022



citizens  
advice

Maldon and  
District

# Aims and Principals

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## We aim to:

- **provide the advice people need for the problems they face.**  
The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via **[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**.
- **improve the policies and practices that affect people's lives.**  
We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

## Our Principles

The four principles to help fulfil our aims are that the service is:-

- **Free** - There is no direct cost to the client
- **Confidential** - Client's details are not disclosed
- **Independent** - From funders and agencies that we may work with
- **Impartial** - Advice is given without bias

Maldon & District Citizens Advice has been giving advice to local residents since 1985 as a member of the national organisation of Citizens Advice.

Maldon & District Citizens Advice is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

## You can us help by . . .

- **Volunteering** - We are always looking for help in a variety of roles.
- **Remembering us in your will** - Legacy gifts are exempt from Inheritance Tax.
- **Using 'Give as you live'** - When shopping on-line at no cost to you.
- **Donating money or services** - To support our volunteer network.

## Thanks to our funders and supporters

Officers and Members of Maldon District Council for financial support and accommodation

Officers and Members of Essex County Council for financial support

National Lottery Community Fund

Essex Community Foundation

Turncole Wind Farm Community Benefit Fund,

Charity of William John Cook

All clients and supporters who have been generous in making donations

Tim Steele of Palmers Solicitors for providing free monthly surgeries for our clients

West Maldon Community Centre

Catherine Garrett for design and publicity services

# Chairs Report 2022

In my report last year I commented that due to the vaccine programme we stood at a watershed moment with a cautious return to normality in prospect. This has proved to be the case but only in relation to corona virus. The anticipated “normality” now of course includes the Ukraine war and a cost of living crisis with inflation at a forty year high’ Consequently, demand from our clients in the Maldon District remains very high and is expected to remain so whilst the economic conditions remain difficult, particularly for those on lower incomes.

The role of the Trustees is to develop the strategy for our service, to ensure that we remain on a stable financial footing and to ensure that service levels remain high and fully supportive of our clients. Our strategy continues to be to remain accessible to our clients and to this end we have opened an Outreach Office in Heybridge to complement the service in Maldon, Southminster and Burnham to provide continuing face to face support to clients where required, whilst also



retaining our “covid era” online and telephone capability. We have also worked closely with Essex Citizens Advice to attract funding for services which our scale might otherwise preclude; The Warm Homes project is a highly relevant example of this work.



Due to our long term relationship with Maldon District Council and the National Lottery our financial position

is as secure as it has been for some years and we remain very appreciative of their support and also that provided by Essex County Council and other funders for shorter term projects including covid recovery activity.

Due to the continued professionalism of our staff and volunteers under Lucy Bettley, our Chief Officer, our performance remains strong as shown by our result in this years’ National Citizens Advice audit and also the many positive testimonies given by clients. Thanks are due to our entire team for their continuing commitment and the good which they do throughout the District.

As we move from one form of crisis to another our service continues to adapt and with the continued backing of our funders and our team we believe we are well placed to respond to our client’s needs.

**Philip Wakeling**

# Chief Officer's Report

Like all organisations we have learnt a lot over the last couple of years. When adapting the service to meet with restrictions, the needs of our clients have to be at the forefront of decision making.

The message from local residents is loud and clear: while many people are happy with online information and in particular telephone advice, there are significant numbers for whom face to face interaction is essential. Offering video calls is no substitute, and, for many of our clients, inappropriate. We feel the frustration in our own lives while dealing with other agencies when we try to navigate call queuing which takes you round in circles, or having to create online accounts to deal with the simplest issues.

*Service was above and beyond and its nice to know there is a service to fight your corner when help isn't there.*



Mindful of this, we provide face to face advice whenever possible, and were delighted to reopen our outreach surgeries in Burnham and Southminster where residents can drop in without appointments and speak to an adviser. As

well as the new service at the Heybridge Bental's Centre mentioned in Philip Wakeling's report, we are also very pleased to be involved in the Refugee and Migrant Community Hub in Fullbridge where we give advice on a wide range of topics to guest families and their hosts. These range from Universal Credit applications, school and university admissions and funding, employment opportunities to accessing the

promised government support and many more.

From our Maldon offices, much of the advice work is done by telephone but with a steady stream of face to face appointments throughout the working week.

I hope you will be interested to read in the subject reports of the work being carried out by volunteers and staff and a snapshot of some of the clients' stories. They show the breadth of subjects we are trained to advise on, and give an idea of the great outcomes achieved. Some are easily measurable such as income gained –

this year **£2,633,380** of **benefit increase** alone.

Other outcomes are less easy to quantify but the comments by clients, quoted over the next few pages, give an indication of the value put on the advice they have been given.

Amongst the volunteers and staff who have left during the last year and for whose service we are grateful, I would like to especially mention three long standing members of the team.

Diana Adams will be known to a large proportion of Maldon District residents – after volunteering as a generalist adviser in the 1990s, for many years she took responsibility for the outreach surgeries and home visiting. More recently she



# Chief Officer's Report

has concentrated on helping clients through the disability appeals system, challenging incorrect decisions with great success. Going to tribunal is a daunting process and many clients would not be able to do this without her experience, support and encouragement.



Anne Cramphorn, first a volunteer adviser and then our training supervisor, was invited to a garden party at Buckingham Palace in recognition of her contribution to Maldon & District Citizens Advice.

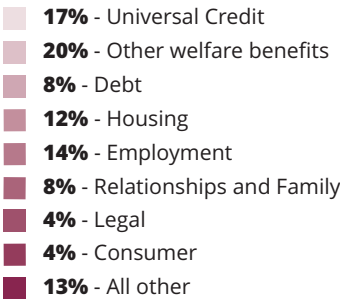
Sally Babbage has undertaken many roles for us: general advice volunteer; outreach work; advice

supervision; Help to Claim; Research and Campaigns and rounded this off by being persuaded back from retirement to help out by turning her hand to training a cohort of new advisers. This sort of flexibility and preparedness to try something new is essential to keep our team ready for the challenges we might face over next few years.

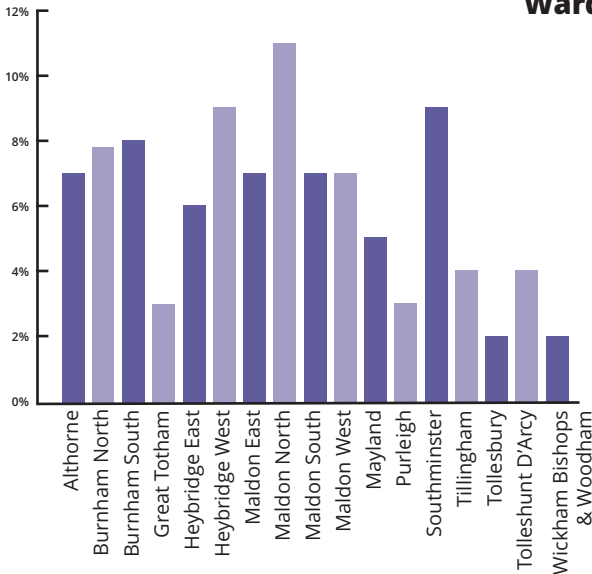
I thank all of my colleagues for their contribution to the lives of local residents and for their great company.

**Lucy Bettley**

## Advice categories summary



## Percentage of Issues by Maldon District Ward



## Key Statistics

|                               |            |
|-------------------------------|------------|
| Clients                       | 3303       |
| Advice Issues                 | 10,777     |
| Income gained for clients     | £2,633,380 |
| Unmanageable debt written off | £302,637   |

# Employment

*The advisor who assisted me with an employment matter was extremely helpful. Without his guidance I would have struggled to resolve the issue to my satisfaction. By advising me of the expected financial outcome I was able to reach agreement with my former employer via ACAS, and have moved on to another job elsewhere. Thank you*



There have been some seismic changes in the world of work following the pandemic. Issues that were previously on the horizon have suddenly become an instant reality.

Presently, there are more job vacancies than appropriate people available to fill them. Whether this situation will be the norm is anyone's guess, but suitably capable and creditable workers / employees appear to have an upper hand at this time.

Coupled with revised expectations about work-life balance and new working conditions that were previously aspirations for the future (e.g. working

from home, flexible working practices, and earlier retirement) responsible employers are

having to adapt and be flexible with their recruitment and retention approaches. This situation will challenge even the most enlightened organisations, but the impact on small businesses, in an area like our own, is likely to be even more pronounced.

Conversely, with the economic situation as it is – rising inflation, high energy prices, food shortages – employers will need to respond with understanding, compassion and fairness, especially about pay issues. Some will recognise this, and listen to their employees, but others, in a serious crisis, may simply respond arbitrarily and pay less attention to staff matters. This is where Citizens Advice might help, especially in the early, informal stages of a potential dispute. A balanced viewpoint from an independent source might just be the trigger to a temporary or longer-term resolution.

While we help clients with Tribunal claims should the need arise, our early intervention is routinely aimed at solving an issue before it becomes a major dispute. This is in everyone's interest.



# Employment

## Case Study

Brian, aged 59, worked as a van driver for a delivery company for just over four years. He lived locally and drove each day to Dagenham to pick up his van and parcels. He delivered consumables to retail outlets in London and the South East. He worked 10+ hours Monday – Friday. He was respected by his employer and was given the additional responsibility of training new recruits – of which there were many!

After 3 years, the business was taken over by another and there were no great problems with the transfer of undertakings (TUPE) arrangements. Later the following year, on a Friday evening in May, Brian was returning to the depot after his day's deliveries. He received a telephone call from a colleague telling him that the company had 'gone bust'; and all drivers were required to ensure that their daily records were entered correctly and their van keys left in the safe. Furthermore, all drivers were told not to return to the depot until further notice.

Naturally Brian was perturbed by the news and he set about trying to glean more information. His employer was not answering phone calls and 20 + delivery drivers were being left in the lurch with no pay and bills to meet.

He managed to contact the Insolvency Service and confirmed that the

business was no longer operating. He contacted the relevant Insolvency Practitioner and the representative provided him with details of how to make a claim for unpaid wages, notice and holiday pay; together with redundancy procedures. Meanwhile no wages were being paid to 20+ people.

A week or so later, the situation changed. Another business 'took on' all the drivers affected by the insolvency, but TUPE requirements were simply being ignored. They sent everyone affected a note to say that they were now all 'employees' of their business. This might have been good news were it not for the fact that, additionally, they told all those affected that their terms and conditions had now changed and they were to work on an 'as and when' basis. Many were 'asked' to sign new contracts but several, including Brian, were sent nothing. They received no further pay / compensation at all.

By this time, Brian and two colleagues had had enough. He completed a joint Employment Tribunal (ET) claim and sent it to the ET office. The claim made gradual progress, with the employer's solicitor asking for the claim to be 'struck off' as forms had not been completed appropriately and details were incomplete. Because of these problems, the ET office decided to cancel the planned formal

hearing and replace it with a 'preliminary' one, the intention being to ensure that all the issues were clarified and the particulars of the claim confirmed. Additionally, at this hearing, the Judge asked Brian to get in touch with Citizens Advice so that the claim could proceed according to recognised 'case management' procedures.

Brian contacted us and we set about gathering all the missing details (which was almost everything) and producing a schedule of loss for the three claimants. We contacted the employer's solicitors and ensured that all documents relevant to the case were included in the 'bundle'. Based on the information provided, we were sure that Brian (and colleagues) had a worthwhile case to present to the ET hearing.

We helped Brian complete his witness statement so that it could be sent to the employer's solicitor on the date of exchange. His colleagues were asked to complete their own with reference to what Brian had said.

At this stage, and after some negotiation, Brian and his colleagues each received a settlement offer from the solicitors for an appreciable sum – which they decided to accept. They were rather worried about attending a formal hearing so this was a huge weight off their minds.

# Energy Advice

The Warm Homes project has now been running for just over two years. During this period three advisers have been trained on delivering energy advice and have passed their City and Guilds exams.

Through a mix of face to face and telephone interviews, we have advised 238 clients on a variety of topics, including tariff switching, warm homes discounts and insulation and energy efficiency grants.

We have dealt with energy company complaints, many around the transfer of clients following business failure. It's been a challenging time in the energy market and we continue to do our best for clients to negotiate affordable repayments to their suppliers.



The project has delivered outcomes valuing £221,000 to householders in the Maldon

District: insulation grants, debt write offs, warm home discounts, fuel vouchers and new welfare benefits obtained. The bulk of this has come from maximising income for clients by identifying claims for Pension Credit, Council Tax support, the severe disability premium and Universal Credit. We have also made application for Discretionary Housing Payments and Exceptional Hardship Awards.

Through a variety of funds we have been able to issue nearly £6,000 in top-up fuel vouchers, provide oil deliveries and also gas canisters for clients living on boats or in caravans. Our referrals to the food bank and provision of supermarket vouchers have also helped clients in crisis.

During this time of unprecedented rising energy costs we will be working with clients to make sure they get the support recently announced by the government.

# Outreach Services

Client numbers are now well and truly back to normal and outreaches at Burnham, Southminster and Heybridge are open each week for residents to drop in for advice near to where they live.



*My problem had been with benefits. They had been cut, leaving me with zero income. As I suffer with anxiety I found this extremely difficult to cope with. Your adviser helped with the process.*

Home visits have been offered throughout the year to more vulnerable clients including those whom are elderly and less mobile and those who have mental health difficulties and have trouble going out. Most referrals for home visits come

from the Maldon Citizens Advice office but we are also receiving referrals from the Community Agents, the Essex Wellbeing service and Social Prescribers working for local GP practices.

Help given at the Outreaches and home visits this year has included completion of benefit forms, phone calls to benefit agencies, benefit appeals and online applications for Universal Credit and Blue Badges. Other cases include:



**Miss A** is carer for her father who has dementia. Following the death of her mother earlier in the year, Miss A has been attending the Outreach on a regular basis for help with the resulting changes to her father's benefits, applying for a severe mental impairment discount on his council tax and completing a disabled facilities grant.

# Outreach Services

**Mr B** had recently moved house. With no access to the internet, he needed help in setting up new accounts for gas and electricity and finalising the bills for his previous address. He then needed help in renewing his fixed price tariff and setting up direct debits. All of this involved lengthy waits in order to speak to someone on the phone. Mr B later returned because his direct debits had failed: he did not have enough money in his account at the relevant times. Advice was given about budgeting and, at his request, his bank statements checked to see where his money was going.



Outreach office - Heybridge

**Mrs C** is a widow, living alone. She came to Outreach asking for help in amending her will and making a Power of Attorney. The process was explained to her and an appointment booked with Palmers Solicitors, who kindly offer our clients further free advice. Mrs C returned a number of times for further clarification of the process, a discussion of the pros and cons and help in understanding the terminology and difference between an executor, attorney and next of kin.



Outreach office - Southminster



Outreach office - Burnham

# Housing and Homelessness Prevention

Our specialist adviser works with clients with a wide variety of housing issues – both those looking to secure affordable housing as well as existing tenants with problems with their accommodation – including those who are falling behind with their rent or are already facing eviction from their properties (typically either for rent arrears or simply, for private tenants, because it's the end of their tenancy).

We try and work with landlords (both private and housing associations), benefit agencies and the local authority's housing team to help solve our clients' problems – our aim is generally to ensure that they have access to settled, suitable housing that they can realistically afford whilst minimising disruption for them and their families, whilst also ensuring they understand their legal rights and options.

We also help those who are already homeless – either sleeping rough or “sofa-surfing” -



helping them identify the best route of securing suitable housing given their circumstances, including advising on homelessness applications.

Clients who come to us with housing issues often face problems in other areas – such as problems with benefits or debts and we always seek to work with them holistically rather than just considering their housing situation in isolation.

Whilst the various measures to help protect tenants from eviction have helped many at least delay the process during the pandemic, we have begun to see an increasing number of eviction cases going through the courts. In addition the private housing market locally remains stretched, particularly at the more affordable end, with very few properties available to let.



*I just want to say thank you so much. I was so upset. If it hadn't have been for the help, I'm not sure what I would have done.*

# Housing and Homelessness Prevention

*Jasmin is a single parent with 3 children living in a housing association property with serious rent arrears. Although Jasmin works part-time she is on the minimum wage and is thus reliant on benefits to top up her income, and she began to encounter difficulties when there was a problem with her housing benefit. Like many of our clients in similar situations, Jasmin could not face taking action to deal with her problems and had tried to ignore them. As a result her benefits issues went unresolved and her debts, including her rent arrears, mounted.*

*By the time she came to see us Jasmin was in the final stages of being evicted by her social landlord. Fortunately we were able to work with them to pause the process whilst we helped Jasmin to resolve her financial issues – this included making changes to her benefit claims (transferring her onto Universal Credit), initiating claims for her two 18 year old daughters and also submitting claim for a Discretionary Housing Payment. As a result of this work we were able to improve Jasmin's monthly finances and make an offer to her landlord to pay off the arrears. Once this was offer was accepted we helped Jasmin complete the necessary court forms to ensure she and her family were able to stay on their home, whilst continuing to work with her to help her relieve her (non-housing) debt.*

*Really helpful. My Adviser from Maldon citizens advice helped me and I'm so thankful, I couldn't have sorted any of it out without her help. After my son had died and then just further tragedy after tragedy I hadn't opened any of my post for two years just put it straight in bags under the stairs out the way and was so embarrassed by this, so hadn't asked anyone to help until it led to bailiffs being at my house while I was here alone with my young daughter, she didn't judge me and took all my bags of post and sorted it all through, and rang up companies etc for me, I don't know if they get paid or not but someone told me they are volunteers and I can't even believe such kind people exist, that do all of this to help others, it feels like a weight has been lifted and one less thing to have to worry about*



# Debt

Early in the year, due to Covid restrictions, the normal debt recovery process was on hold. Councils were not chasing as hard as they might, and bailiffs were restricted on visits to homes. Banks and mortgage companies were being more understanding and less aggressive in their methods. It would have been a good time for people in debt to come to us to help them find a solution, but, understandably, many did not do this: the pressure had been eased and other concerns were at the forefront of their minds. In November 2021 bailiffs were out and about again which was the trigger for many people to turn to us for urgent advice. We were able to help many clients with complex difficulties.

A lady with 4 children came to us for help. She lives in a housing association house and due to serious damp problems, she was unable to provide a safe home for her family. She asked

for help with her debts, but it soon became clear that there were other issues too. After collaboration

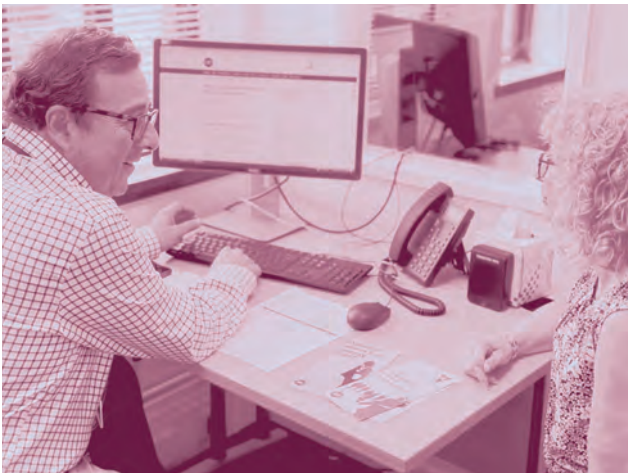
with social services we were able to provide a grant for heating oil which allowed the housing association to repair her boiler.

Hopefully this will cure the damp problem. It seems she had no heating throughout last winter. Her benefit entitlement was checked, and a Debt Relief Order put in place to clear her debts. We sourced the fee for this through a charitable fund. Her financial position is now stable and she is in a stronger position for the future.

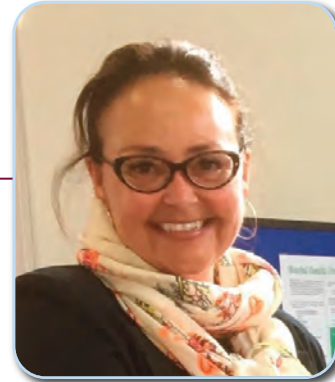
We are expecting a busy time ahead with the impact of rising food and fuel prices on household budgets.



*Would like to thank all who helped me and my boys when we needed it most and had nowhere to turn.*



# Reaching Communities Project



The goal of the project has always been to try and mitigate the effects of poverty in our district. We do this by offering advice about debt and financial capability and give specialist help with benefit appeals and housing problems.

These elements are closely linked. Problems accessing appropriate benefits can mean time without income for clients, leading to indebtedness and risk of homelessness. Our different teams and specialists work closely together to ensure that every aspect of a client's problems is addressed to ensure the best possible outcomes.

This year saw us achieve a financial impact of over £560,000 for clients seen through this project. We are the only advice service of its kind in the area and although the project has now completed its 5 year term, we are delighted that The National Lottery Community Fund has agreed to continue supporting this very valuable project for a further 5 years.

*Having the opportunity to voice my problem made things loads better. Talking to someone calm and rational made all the stress go away and helped me see things more clearly. Truly thankful.*

## Welfare Benefits

Clients who get help from our benefits specialists benefit from feeling that they have support during the long and sometimes difficult process of challenging a benefits decision.

Our specialists support clients throughout their appeals, helping them collate evidence and formulate their cases and preparing them for what to expect at a tribunal. Correcting a poor decision and gaining the subsequent financial benefit is the ultimate aim, and without our support most of our clients would not feel able follow the process through.

We are still running two separate means tested benefits systems so our advisers have to maintain good knowledge of both, awareness of what changes precipitate a new claim and consequences of that change and, if clients have a choice, under which system a specific client may be better off. Our specialists will have to deal with complex cases, challenges and appeals under both systems for the foreseeable future.

# Reaching Communities Project

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*Billy cares for his 16 year old son David. David has a developmental delay and as a child received Disability Living Allowance and Billy received Carer's Allowance. When David was 16 he had to transition from Disability Living Allowance to Personal Independence Payment. The decision maker assessed his application and said he wasn't entitled to receive anything. This also meant that Billy's Carer's Allowance stopped. We compiled evidence and asked DWP to look at their decision again. After 3 months DWP changed their decision and awarded David the enhanced rate for daily living and the standard rate for mobility. This also meant that Billy could claim Carer's Allowance again. The total of these awards is £180pw. This makes a significant difference to the household and allows Billy to provide the full time care that his son has always needed.*



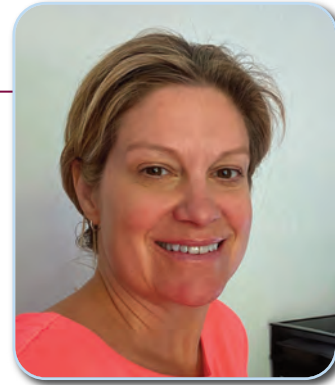
## Financial Capability

The opportunities to share our financial capability work with a wider audience have been limited this year. Schools in particular are working very hard to recover from the disruption caused by the pandemic and don't have spare capacity in their timetables. We hope this will change next year.

We continue to offer all clients advice and support on budgeting and income maximisation as part of our general advice. We have a dedicated financial capability specialist with whom clients who wish to can work on a one to one basis. The goal of this support is to give clients the confidence to manage their finances positively in the future.



# Community Engagement



As Community Engagement Officer I've been getting out and about, meeting lots of lovely people and even eating the odd piece of cake! I've been finding out about the issues local residents are facing and encouraging them to contact our fantastic team of advisors for help.

I recently visited the wonderful schools and nurseries in Burnham where we talked about working together to teach finance to students. We also chatted about Citizens Advice being part of an event, aimed at parents, to talk about how we can help students and their families. This is a really exciting step towards stronger links with significant education providers in the area.

In the Tollesbury area, I have been speaking with Councillor Emma Stephens to find out ways we can support residents. Among other issues, we talked about the need to support those seeking employment and as a result Andy Mugford, who runs the Maldon Job Club at Fullbridge Church, has kindly offered to share his knowledge and expertise on setting up such a club. Emma also mentioned the increasing need for a local food bank. At the moment there are discussions taking place about extending food provision across the District with some really interesting ideas coming from the established food pantries. Citizens Advice would be really pleased to participate in any job club/food provision/community hub that may come to fruition in Tollesbury.

A couple of other groups I have had the pleasure to visit are Harbour Group in

Maldon, which aims to tackle loneliness, and the Steeples Group, which is a meeting place for Moat Housing residents as well as older residents of the Dengie to chat, play games and eat home cooked food. Both are such warm friendly places and at each of the groups I have met several residents who have requested advice from us.



And finally...on the back of this month's 'Scam Awareness Fortnight Campaign',

Chris Thurston and I will be having a stand in Maldon Town Centre in July to raise awareness of this problem. With the increase in the cost of living, many people will face issues with debt and won't be able to afford essential goods and services. This provides more opportunities for scammers so it's more important than ever to empower individuals to protect themselves. Come and see us outside All Saints Church in Maldon on 8th July between 10am and 2pm!

# General Information

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## Legal and Administrative Information

### Trustees

Philip Wakeling (Chair)  
Peter Dollery (Treasurer)  
Peter Boddam-Whetham  
Laura Brown  
Chris Brown  
Chris Thurston  
Valerie Stealey  
Robert Ferne

### Independent Examiners

Pocknells LLP,  
Henry Brake House,  
46 Hullbridge Road,  
South Woodham Ferrers,  
CM3 5NG

### Bankers

HSBC  
72 High Street  
Maldon  
CM9 5ET

### Charity No.

1141869

### Company No.

7582667

## Here to help

### Contact us at:

#### In Person

#### **Maldon - by appointment**

Council Offices, Princes Road, Maldon, CM9 5DL  
Monday to Friday 10.00am - 4.00pm

#### **Burnham-on-Crouch - drop in, no appointment necessary**

Baptist Church Hall, Station Road, Burnham-on-Crouch, CM0 8HJ  
Every Thursday, 10.00am - 1.00pm

#### **Southminster - drop in, no appointment necessary**

United Reformed Church, North Street, Southminster, CM0 7DF  
Every Tuesday, 9.30am - 12.00 noon

#### **Heybridge - drop in, no appointment necessary**

The Surgery, Bentalls Shopping Centre, Heybridge, CM9 4GD  
Every Monday, 10.00am - 12.00 noon

**Telephone:** 01621 875774

**Email:** [bureau@maldoncab.cabnet.org.uk](mailto:bureau@maldoncab.cabnet.org.uk)

**Website:** [citizensadvice.org.uk/maldon-district](http://citizensadvice.org.uk/maldon-district)

**Twitter:** @MaldonCAB



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# Our Staff

## Chief Officer

Lucy Bettley

## Advice Service Manager

Fiona Nelmes

## Outreach Workers

Fiona Nelmes  
Michelle Gill

## Benefits Caseworker

Justine Southgate  
Phil Watkins

## Employment Caseworker

Derek Hall

## Community Engagement Officer

Liz Norfolk

## Advice Session Supervisor

Sarah Lornie  
Justine Southgate  
Sally Babbage

## Project and Debt Advice Manager

Justine Southgate

## Homelessness Prevention Specialist

Paul Dellar

## Financial Capability Worker

Judy Norton

## Debt Caseworker

Jenny Phillips  
Caroline Halfacre  
Jennifer Nyman Hansen

## Help to Claim

Emily Woloszczuk  
Paul Street

## Volunteer Research and Campaigns co-ordinator

Sally Babbage

## Volunteer Administrators and Receptionists

Lorraine McHale  
Joan Fish  
Roz Bryant  
Karen Gaut  
Gill Stone  
Anthea Balmford



## Training Supervisors

Anne Cramphorn  
Caroline Hare

## Volunteer Advisers

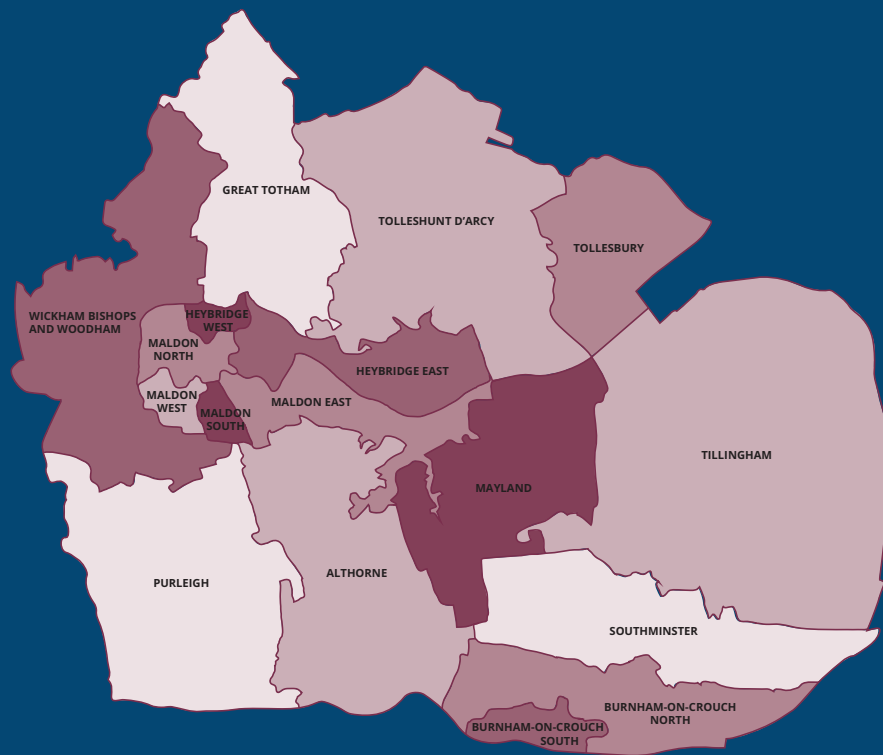
Amy Hall  
Carole Taylor  
Catriona Potter  
David Guest  
Diana Adams  
Emily Woloszczuk  
Geoff Bull  
Irene Chapman  
Jacqueline Bolton  
Janet Carden  
Jennifer Nyman-Hansen  
Jenny Phillips  
Jill McNulty  
John Bolton  
Judy Norton

Julia Rome  
Karen Pearse  
Karl Davis  
Lauren Palmer  
Lauren Slade  
Marc Griggs  
Martyn Hodges  
Paul John  
Richard Porter  
Sarah Lornie  
Sheri Dines  
Terry Canty  
Trevor May  
Wendy Figuera

*When I was confused and worried for my life, Citizens Advice supported me. Thanks very much to Citizens Advice.*



# Wards of the Maldon District



Authorised and Regulated by the Financial Conduct Authority: FRN 617658

Design and Print



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**MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

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**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022  
FOR  
MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

REGISTERED COMPANY NUMBER: 07582667 (England and Wales)  
REGISTERED CHARITY NUMBER: 1141869

**CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31 MARCH 2022**

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**REPORT OF THE DIRECTORS AND TRUSTEES**

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the inspected financial statements for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name: Maldon and District Citizens Advice Bureau  
Charity Registration: 1141869  
Company Registration: 07582667

Registered Office: Council Offices, Princes Road, Maldon, CM9 5DL

Chief Officer: Mrs Lucy Bettley

**TRUSTEES**

Philip Wakeling                      Chair  
Peter Dollery                      Treasurer & Company Secretary.  
Peter Boddam-Whetham  
Dr Christina Thurston  
Dr Valerie Stealey  
Robert Ferne  
Christine Brown  
Laura Brown  
Deborah Fraser (Resigned August 2021)

|                       |  |                                                                                                 |
|-----------------------|--|-------------------------------------------------------------------------------------------------|
| PRINCIPAL BANKERS:    |  | HSBC Bank plc<br>72 High St.<br>Maldon<br>CM9 5ET                                               |
| INDEPENDENT EXAMINERS |  | Pocknells LLP<br>Henry Brake House,<br>46 Hullbridge Road,<br>South Woodham Ferrers,<br>CM3 5NG |

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

Maldon and District Citizens Advice Bureau ("the Bureau") is a registered charity and a company limited by guarantee. Maldon and District Citizens Advice Bureau is also known and referred to as Maldon Citizens Advice. The maximum liability of each member is limited to £1. At 31 March 2022 the company had ten members. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

One member D Fraser resigned during this year.

Maldon and District Citizens Advice Bureau was incorporated as a company limited by guarantee on the 29 March 2011. The charity commenced operations on the 1 October 2011 at which date the assets and liabilities of the unincorporated Maldon and District Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Essex. Trustees can be co-opted to the board and are elected by the members at the following Annual General Meeting. Trustees can also be elected to the Board purely at an Annual General Meeting. Trustees have to be members of the Charity prior to becoming Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Organisational Structure and Management**

Maldon & District Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

The Board met six times during the financial year. In addition, there were meetings of subcommittees as and when required. All decisions of the Executive Sub Committee are subject to ratification by the Board. The powers of other sub committees are restricted to making recommendations unless prior approval is given for a specific task.

Day to day management decisions were delegated to the Chief Officer as detailed in the Bureau Manual. This has clearly defined overall responsibility for the Bureau. The Charity is a Member of the National Association of Citizens Advice Bureau.

In pursuing its charitable objectives, the Charity co-operates with the following organizations:

Maldon District Council, Essex County Council, Burnham on Crouch Town Council, Parish Councils  
Maldon & District Community Voluntary Service  
Jobcentre Plus (DWP)  
Citizens Advice Essex  
Reaching Communities Fund of the Big Lottery  
Help to Claim (DWP)  
Affordable Warmth Solutions (National Grid)  
MaPS (Money and Pensions Service)  
Essex and National Citizens Advice as part of our delivery of national and Countywide CA contracts

### **Related Parties**

Maldon and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfill its charitable objects and comply with the national membership requirements.

Citizens Advice is in receipt of funding from The Department for Work and Pensions (DWP) for the provision of Universal Credit Support: Help to Claim.

## **Maldon & District Citizens Advice Bureau**

### **Major risks**

The Bureau has an agreed risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## **OBJECTIVES AND ACTIVITIES**

### **Objects**

The charity's objectives are to promote any charitable purpose for the benefit of the community in the area defined by the District of Maldon and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. This has been achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

### **Public Benefit Required**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Charitable Activities**

A full account of the activities of the Bureau is given in the Annual Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CA service and without their dedication and commitment to quality, the free advice service provided in the Maldon District would cease to continue.

### **Fundraising Activities**

The Charity continued to submit bids for alternative sources of funding as in addition to that provided by Maldon District Council and Essex County Council. Funding from other sources has increased year on year. In Financial Year 2013/14 funding from other sources represented 1% of our income; in 2021/22 it represented nearly 72% of the Charity's income.

### **Review by National Citizens Advice**

The bureau received a very high score in its Leadership Self-Assessment, the annual audit undertaken by National CA covering all aspects of the Governance and performance of the Bureau. This provides a strong measure of quality assurance to all stakeholders including both clients and funders and reflects well upon the management team at the Bureau and the whole team of advisors.

### **Investment Activities**

The charity does not currently hold material investments.

### **Factors Affecting the Achievement of Objectives**

The year has seen a gradual return to normal working, but with a continued response to the problems created during the Covid-19 pandemic. The latter part of the financial year has seen the return of significant inflation and the requirement to support those affected by the rise in the cost of living. The charity continues to seek a diverse funding mix to assist in responding to the challenges ahead.

## Maldon & District Citizens Advice Bureau

### FINANCIAL REVIEW

#### Financial Position

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board throughout the year and to Citizens Advice through the Financial Health Monitoring process.

The end of year position shows Incoming Resources of £267,504 and Resources Expended of £270,642 leaving a small loss of £3,138, occurring due to the late payment of a grant which would otherwise have seen the Bureau make a small profit.

Total reserves held at 31st March 2022 were £138,430 comprising:

- Strategic Reserve to meet Charity Commission requirements and allow continued funding of core operations to allow for a controlled wind down: £95,000 (Designated).
- Restricted Surplus: £1,591.
- Unrestricted Surplus: £12,983.
- Retained funds £28,316.

#### Reserves Policy

The Board's policy is that it should always maintain a strategic (designated) reserve of not less than 3 months average expenditure. An additional sum is added to provide for the potential costs which would be incurred in the event of the closure of the Bureau. Such sum is rounded up or down to the nearest multiple of £5,000. Further the Board shall be continually made aware of the on-going level of Reserves, to ensure that it maintains this number of months of operating capability.

Additionally, in view of pressures on core funding from the District Council, the Board has set a designated reserve of £35,000 to cover approximately 6 months funding of Outreach and Specialist Advice Services over the next 2 financial years.

Other reserves may be designated as restricted (where such funds may only be used for the stated purpose and are typically associated with funding linked to specific projects), designated (where the Trustee Board has taken a decision to use such funds for a particular purpose) or unrestricted being the remaining reserves not treated as restricted or designated. (See Notes 1(e) and (f)).

In practice most of the Bureau's funds represent income which is due to be spent in the current year. Income and reserves not required for immediate use are placed in a deposit account yielding, in current times, only a small amount of interest. It is brought into current account as required.

#### Remuneration of Bureau Management

| No. Of Employees          | Total Salaries & Pension Contributions | Other Remuneration / Benefits | Total    |
|---------------------------|----------------------------------------|-------------------------------|----------|
| 14 x Part-Time =<br>7 FTE | £237,818                               | £0                            | £237,818 |

No employee was paid more than £60,000 during the year.

Effective April 2017, the Bureau operates a pension scheme under the auspices of the National Employment Savings Trust (NEST) with employer contributions of 3% and staff contribution of 5%.

Additionally more than 30 volunteers supply the charity with unpaid work.

#### Principal Funding Sources

The Directors extend their gratitude to Maldon District Council who continued to support the core operating capacity of the charity. They also thank Essex County Council for the money provided by the Contain Outbreak Management Fund. Additionally, project-specific funding was received from a variety of grant giving bodies that supported the outreach and home visiting services. A Reaching Communities grant from the Big Lottery funds our Debt, Homelessness Prevention and Welfare Benefits Project.

The Bureau's premises in Maldon continued to be provided under a licence agreement with Maldon District Council. The Bureau also benefited from the provision of premises in Burnham on Crouch provided by the Town Council and in Southminster by United Reform Church.

## **Maldon & District Citizens Advice Bureau**

### **Going Concern**

In the opinion of the Board, the Charity is a 'going concern' for the purposes of the applicable accounting standards.

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Investment Policy**

As required in its Memorandum paragraph 3, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### **FUTURE PLANS**

Maldon & District Citizens Advice Bureau has recently agreed a five year extension of the Reaching Communities funding from the National Lottery and has also agreed a multi-year funding deal with Maldon District Council. A major contract in cooperation with Essex Citizens Advice is due to be signed shortly.

### **DIRECTORS' RESPONSIBILITIES**

Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Maldon and District Citizens Advice Bureau and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- select appropriate accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Maldon and District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's directors, we certify that:

so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.



Signed..... Philip Wakeling  
Chair of Trustees  
Dated: 1 June 2022

**INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY**

**Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau**

I report on the financial statements of the company for the year ended 31 March 2022 as set out on pages 10 to 12.

**Respective responsibilities of trustees and examiner**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Signed:

Independent Examiner: John Holliday

Relevant professional qualification: FCCA Name of Practice: Pocknells LLP

Address of Practice: Henry Brake House, 46, Hullbridge Road, South Woodham Ferrers, CM3 5NG

Date: 23 August 2022

**BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2022**

| £                                |                          | 31 March 2022        | 31 March 2021       |
|----------------------------------|--------------------------|----------------------|---------------------|
| <u>Fixed Assets</u>              |                          |                      |                     |
|                                  | Cost                     | 25,699               | 25,699              |
|                                  | Depreciation             | <u>25,699</u>        | <u>25,699</u>       |
|                                  |                          | -                    | -                   |
| <u>Current Assets</u>            |                          |                      |                     |
|                                  | Cash at bank and in hand | 154,707              | 142,742             |
|                                  | Accrued income           | 524                  | 4,483               |
| <u>Total Current Assets</u>      |                          | <b>155,231</b>       | <b>147,225</b>      |
| <u>Current Liabilities</u>       |                          |                      |                     |
|                                  | Trade Creditors          | 1,575                | 4,732               |
|                                  | Deferred Income          | 8,848                | 1,465               |
|                                  | Other Creditors          | 6,168                | -                   |
|                                  | Accruals                 | 750                  | -                   |
| <u>Total Current Liabilities</u> |                          | <b><u>17,341</u></b> | <b><u>6,197</u></b> |
| <b>Net Assets</b>                |                          | <b>137,890</b>       | <b>141,028</b>      |
| Funds                            |                          |                      |                     |
|                                  | Unrestricted             | 12,983               | 12,983              |
|                                  | Designated               | 95,000               | 95,000              |
|                                  | Restricted               | 1,591                | 1,591               |
|                                  | Retained funds           | <u>28,316</u>        | <u>31,454</u>       |
| <b>Total Funds</b>               |                          | <b>137,890</b>       | <b>141,028</b>      |

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

Signed on behalf of the Trustees



Philip Wakeling  
Chair

Date of Approval: 1 June 2022

INCOME AND EXPENDITURE STATEMENT YEAR ENDED 31<sup>st</sup> MARCH 2022

| <b>INCOME</b><br>(Note 1b)<br><i>Figs in £</i>      | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b><br><b>2021/22</b> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b><br><b>2020/21</b> |
|-----------------------------------------------------|---------------------|-------------------|--------------------------------------|---------------------|-------------------|--------------------------------------|
| MDC & Essex CC                                      | 78,900              |                   | 78,900                               | 83,100              |                   | 83,100                               |
| Grants                                              | 38,028              |                   | 38,028                               | 45,304              |                   | 45,304                               |
| Contracts                                           |                     | 148,677           | 148,677                              |                     | 130,431           | 130,431                              |
| Donations                                           | 1,401               |                   | 1,401                                | 1,300               |                   | 1,300                                |
| Bank Interest                                       | 498                 |                   | 498                                  | 732                 |                   | 732                                  |
| <b>Total Income re Charitable Activities</b>        | <b>118,827</b>      | <b>148,677</b>    | <b>267,504</b>                       | <b>130,436</b>      | <b>130,431</b>    | <b>260,867</b>                       |
| <b>EXPENDITURE</b><br>(Note 1c)<br><i>Figs in £</i> |                     |                   | <b>Total Exp</b><br><b>2021/22</b>   |                     |                   | <b>Total Exp</b><br><b>2020/21</b>   |
| Salaries & NI                                       | 75,119              | 162,699           | 237,818                              | 82,411              | 109,186           | 191,597                              |
| Accounting                                          | 1,928               | 884               | 2,812                                | 1,352               | 816               | 2,168                                |
| Other Overheads                                     | 504                 | 8,425             | 8,929                                | 3,579               | -                 | 3,579                                |
| Office Costs                                        | 3,433               | 15,309            | 18,742                               | 22,784              | 6,151             | 28,935                               |
| Governance                                          | 677                 | 1,664             | 2,341                                | 1,286               | 1,536             | 2,822                                |
| Depreciation                                        |                     |                   | -                                    | 312                 | -                 | 312                                  |
| <b>Total Expenditure</b>                            | <b>81,663</b>       | <b>188,981</b>    | <b>270,642</b>                       | <b>111,724</b>      | <b>117,689</b>    | <b>229,413</b>                       |
| <b>Profit / (Loss)</b>                              | <b>37,164</b>       | <b>(40,304)</b>   | <b>(3,138)</b>                       | <b>18,712</b>       | <b>12,742</b>     | <b>31,454</b>                        |

**Notes to the financial statements for the year ended 31 March 2022**

## 1) Accounting policies

Maldon and District Citizens Advice Bureau is a company limited by guarantee in England / Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are the provision of free and independent advice on their rights to the citizens of Maldon and the surrounding area.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016 and Update Bulletin 2 published on 5 October 2018), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**2) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

- a) Incoming resources
  - i) Grants receivable
  - ii) Grants made to finance the activities of MCA are credited to the income and expenditure account in the period to which they relate
  - iii) Bank interest
  - iv) Bank interest is included in the income and expenditure account on receipt.
  - v) Other income
  - vi) Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.
  - vii) Gifts and Intangible income
  - viii) No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.
  - ix) Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.
- b) Resources expended

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.
- c) Fixed assets and depreciation

The Trustees have agreed that fixed assets are included at cost and that items are capitalised and written off over four years only if their unit cost is over £1000. The Bureau currently has no fixed assets in this category.
- d) Restricted funds

Restricted Funds relate to the Reaching Communities Fund of the Big Lottery, Help to Claim (Universal Credit Support), Warm Homes, and MAPS. Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.
- e) Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.
- f) Leases

Rental costs under operating leases are charged to the statement of financial activities on a straight line basis over the period of the leases.
- g) Cash Flow

Maldon and District Citizens Advice Bureau has taken advantage of the exemptions in FRS102 from the requirement to produce a cash flow statement on the grounds that it has a turnover less than £500,000.

**3) Trustees' Expenses**

No trustee expenses were incurred during the current year.

**4) Independent Examiner**

Pocknells LLP, our Independent Examiner, were paid a discounted fee.

## Maldon & District Citizens Advice Bureau

### 5) Paid Employees

| <i>Figs in £p</i>                                                  | <b>Total</b>   | <b>Total</b>   |
|--------------------------------------------------------------------|----------------|----------------|
|                                                                    | <b>2021/22</b> | <b>2020/21</b> |
| Gross Emoluments Inc. pension and.<br>Employers National Insurance | 237,818        | 191,597        |

Employer's NI is shown net of £4,000 NIC allowance.

### 6) Restricted Funds

| <i>Figs in £</i>    | <b>Brought<br/>Fwd</b> | <b>Received<br/>During 2021/22</b> | <b>Expenditure</b> | <b>Carried<br/>Fwd</b> |
|---------------------|------------------------|------------------------------------|--------------------|------------------------|
| Big Lottery Funding | 1,592                  | 63,247                             | 61,527             | 3,312                  |
| Help to Claim       | -                      | 30,581                             | 33,275             | -                      |
| COMF                | -                      | 38,028                             | 39,491             | 2,694                  |
| Warm Start          | -                      | 3,015                              | 4,050              | -                      |
| Warm Homes          | -                      | 11,678                             | 17,049             | 1,463                  |
| MaPS                | -                      | 40,091                             | 34,979             | -                      |
|                     |                        |                                    |                    | 5,112                  |

### 7) Financial commitments

#### Capital Commitments:

There were no capital commitments during 2020/21 and no commitments for 2021/22 as at the balance sheet date.

### 8) Related party transactions

There have been related party transactions identified in accordance with FRS102. There were transactions between Maldon and District Citizens Advice Bureau and National Citizens Advice in relation to insurance and information services.

### 9) Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Our ref: KG/M5507

Mr P Wakeling  
Maldon & District Citizens Advice Bureau  
Council Offices  
Princes Road  
Maldon  
Essex CM9 5DL

23 August 2022

Dear Philip,

**Independent Examination of accounts for the year ended 31 March 2022**

As per my discussion with Peter, please find attached a copy of the Maldon & District Citizens Advice Bureau's annual accounts, including my independent examination, and a copy of the letter of representation. I would be grateful if you can review both documents and if you agree please sign and return to me for my file.

My only matter to report is regarding the funds held on the balance sheet. In my opinion the retained funds reserves shown on page 9 should be split between restricted and unrestricted funds, rather than being shown as a separate line item (retained funds). I have raised this point with Peter and he said that you have had profit and loss/retained funds previously but he will discuss this point with the trustees and if you would like this to be amended on this year's accounts then please let me know and we will do so.

As this brings all our affairs up to date please find enclosed a note of this firm's discounted fee in connection therewith; which I trust meets with your kind approval.

If you have any queries then please do not hesitate to contact me.

Kind regards



John Holliday



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# Accounts

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# 2021 Annual Report

**citizens  
advice**

**Maldon and  
District**

# Aims and Principles

## We aim to:

- **provide the advice people need for the problems they face.**  
The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).
- **improve the policies and practices that affect people's lives.**  
We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

## Our Principles

The four principles to help fulfil our aims are that the service is:-

- **Free** - There is no direct cost to the client
- **Confidential** - Client's details are not disclosed
- **Independent** - From funders and agencies that we may work with
- **Impartial** - Advice is given without bias

Maldon & District Citizens Advice has been giving advice to local residents since 1985 as a member of the national organisation of Citizens Advice.

Maldon & District Citizens Advice is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

## You can us help by . . .

- **Volunteering** - We are always looking for help in a variety of roles.
- **Remembering us in your will** - Legacy gifts are exempt from Inheritance Tax.
- **Using 'Give as you live'** - When shopping on-line at no cost to you.
- **Donating money or services** - To support our volunteer network.

## Thanks to our funders and supporters

Officers and Members of Maldon District Council for financial support and accommodation

Officers and Members of Essex County Council for financial support

National Lottery Community Fund

Burnham Town Council

Essex Community Foundation

Turncole Wind Farm Community Benefit Fund,

Charity of William John Cook

All clients and supporters who have been generous in making donations

Tim Steele of Palmers Solicitors for providing free monthly surgeries for our clients

West Maldon Community Centre

Catherine Garrett for design and publicity services

# Chair of Trustees Report



After the most challenging of years we are standing at a watershed moment as, due to the benefits of the vaccine programme and the release of restrictions, we cautiously emerge into a more normal life, albeit, at the time of writing infection levels continue to rise. Looking forwards, we anticipate a greater demand for our services as

Government restrictions on debt collection and evictions are removed whilst the ending of the furlough scheme and additional support to Universal Credit combine to create additional challenges for many of our clients.

It is therefore immensely helpful to have received the continued support of Maldon District Council in a new three year contract (with the opportunity for a two year extension) for the delivery of advice services whilst at the same time we have successfully renewed our contract with the National Lottery to address poverty throughout the District including advisory services in debt, homelessness prevention, welfare benefits and financial capability. The renewal of these contracts demonstrates the confidence which our key funders have in our ability to serve our

community and we are greatly appreciative of their continued support.

I would like to recognise the work of our volunteers and staff and our Chief Officer, Lucy Bettley through the 18 months and counting of the covid period. Our team is mainly comprised of volunteers and has shown immense commitment and flexibility to maintain our service to our clients on a working from home basis with all that entails in learning new IT skills and working on a more independent footing away from the supportive environment of the office. We made a commitment to resume a face to face service in Maldon and in our Outreach Centres in Burnham and Southminster as soon as practically possible and I am pleased to say that we have been able to operate from each location for some months, albeit on a restricted and "covid aware" basis. This is an important facet of our service as we are acutely conscious that a proportion of our clients simply can't access our services digitally or by telephone.

Whilst the future continues to look relatively uncertain, with a strong team and the backing of our key funders we believe we are as ready as we can be to continue to serve our clients across the Maldon District.

**Philip Wakeling**

## Chief Officer's Report

Over the next pages, in subject reports, you will read of the fantastic work carried out by our staff and volunteers, achieving great, measureable, outcomes for clients such as homes kept and income gained, but there are also those which are harder to quantify. The client feedback we receive is heartwarming to read and gives a flavour of how people's lives have been improved by being

*"The Maldon office have always gone the extra mile. I'm impressed and thankful."*

listened to and supported by our advisers and the kindness they have been shown, sometimes over a prolonged period. The quotes printed are representative of the many comments made during the course of the year.

Training much needed new advisers and subject specialists was one of the most challenging aspects of remote working. Anne Cramphorn, our training supervisor, has done a wonderful job in bringing first-class advisers onto our team. You can read about David's experience as a trainee later in the report.

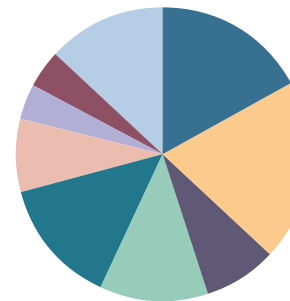
On a personal level, I, and I think most of our staff and volunteers, feel very fortunate to have had



work to do during the year and a purpose to each day of lockdown. It certainly made the restrictions easier to deal with. Unfortunately the necessary change in our service delivery meant that there were no volunteering opportunities for some of our team, such as those in reception or gateway assessment roles. Some will retrain and return to us when a full drop in service resumes but many will have found new volunteering activities or have family commitments. The suddenness of the change with the coming of lockdown and uncertainty of future arrangements meant that we have not celebrated the difference they made to clients lives and to the life of our charity in the way that we would have wished. I would like to take this opportunity to acknowledge their dedication and contribution.

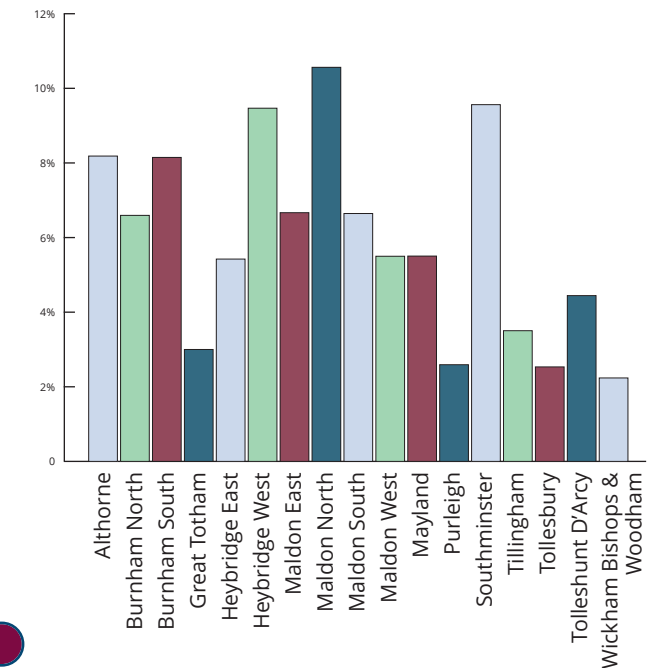
**Lucy Bettley**

### Advice Categories Summary



- 17% - Universal Credit
- 20% - Other welfare benefits
- 8% - Debt
- 12% - Housing
- 14% - Employment
- 8% - Relationships and Family
- 4% - Legal
- 4% - Consumer
- 13% - All other

### Percentage of Issues by Maldon District Ward



### Key Statistics

|                                           |            |
|-------------------------------------------|------------|
| Clients                                   | 3,072      |
| Advice Issue                              | 9,656      |
| Income Gained for Clients*                | £2,018,895 |
| Unmanageable debt written off for Clients | £319,038   |

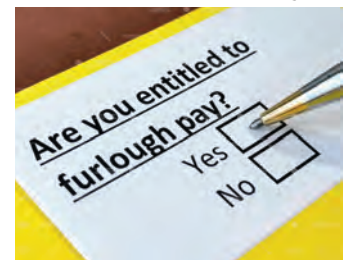
\* much of which will be spent in the Maldon District, supporting the local economy

## Employment

It almost goes without saying that this was a challenging year!! Everything changed – except, it seemed, for the need for our services.

In the world of work, there was huge disruption due to the pandemic. Many employees were forced to stop work; some were obliged to adopt new ways of working; and many were given support through the Government's 'furlough' schemes. People who were self employed (and who met certain conditions) were eligible to apply for government loans / grants.

All this meant that much of the existing rule book was chucked out of the window! The government acted quickly with new regulations and guidance being announced on almost a daily basis. This posed challenges for us; but it was impressive how our information systems coped with



unprecedented demand and change.

Employment enquiries mainly focussed on the introduction and



conditions applying to 'furlough' schemes. Most employers got to grips with the new arrangements quickly which, in itself, was very impressive. However, it didn't take too long for particular queries to surface - the 'what ifs' and 'what abouts'! What rules apply if I work from home? What happens if I am ill? What amount am I going to be paid? May I work for someone else? Can I be made redundant? What happens if I'm 'shielding'? When can I take holiday leave? And so on!

There were times when we didn't immediately have all the answers; but using resources from our own organisation and from various other professional bodies, we usually resolved the enquiries made, to the clients' satisfaction at an early stage.

Unfortunately, there continued to be matters of dispute between employees and their employers which were not resolved by informal action – our preferred remedy.

*"I just want to say thank you so much. I was so upset. If it hadn't have been for the help, I'm not sure what I would have done."*

Some cases resulted in hearings at an Employment Tribunal; and several others were resolved early by out of court settlements. However, it is heartening to report that, invariably, in such situations, there were positive and deserving outcomes for our clients.

### Case study

There were a number of challenging cases this year - some which involved Employment Tribunal claims. These took an appreciable amount of time to conclude. However, the experience of such cases has helped us to learn from and deal effectively with matters arising during this process.

The following case did not result in an ET claim; but concerns a client who was offered redundancy by his employer. He was given misleading information and incorrect calculations by the company and, with our help, the case was resolved without recourse to formal legal proceedings.

**Gerry** was 59 years old and had been employed as a metal worker for a local company for 11 years. He was a conscientious worker who never had any performance issues.

In September 2020, without consultation, his employer sent all staff a memo about the intention to add a clause to all employment contracts about short time

working/lay offs. Gerry objected (in writing) to this proposal; but his employer merely ignored his letter. At this time, a number of the workforce, including Gerry, were on 'furlough'.

During October 2020, the company asked if any staff would consider redundancy and Gerry expressed an interest. He was happy to be made redundant rather than continue on 'furlough' and appreciated the implications. The redundancy process then started.

Gerry had checked his expected Statutory Redundancy pay; and the sum based on his wages and years worked was around £7,000. A leaving date was agreed without any issues - 1<sup>st</sup> January 2021. Gerry, however, was concerned about his Statutory Notice pay and the way in which the employer had calculated it. The company agreed that 11 weeks pay in lieu of notice should be paid; but this was to be calculated by applying 2 weeks 'furlough' pay (80% of normal); 5 weeks full pay and 4 weeks under lay off arrangements (no pay). The employer stated that lay offs – as determined by the

company - now applied to all employees including Gerry. Irrespective of this, which was in itself arguable, pay in lieu of notice had to be calculated on full weekly pay arrangements – no question! We helped Gerry write a letter to the company - referencing the Employment Rights Act - to explain their misunderstanding. Ultimately, the company accepted our statement and Gerry was to receive his Statutory Notice Pay using his full weekly pay amount as the basis of calculation – approximately £5,000.

Gerry contacted our office early in January 2021 stating that he had not received the payments due. Another letter was drafted for Gerry and within 3 days Gerry informed us that all the expected pay had now been received into his bank account.

This case could easily have proceeded further with an Employment Tribunal claim but, with the issues being raised appropriately and formally at an early stage, Gerry received his redundancy dues without too much undue argument or bad feeling.

## Help to Claim



The Maldon Citizens Advice Help to Claim Service provided a lifeline for people on a low-income over the last 12 months and throughout the height of the Covid-19 pandemic. Working mainly from home, the HTC advisers assisted an increased number of clients with every step of making a Universal Credit application.

### Maldon Help to Claim Clients 2020-2021

354 clients by webchat  
118 clients by telephone  
128 clients face to face

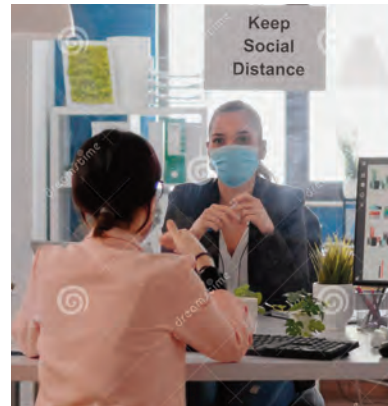
The Help to Claim team of Emily Woloszczuk and Paul Street worked with clients at a time when many were feeling isolated and fearful of how they were going to manage as they either lost their jobs or were furloughed. For a significant number of clients it is simply a change of circumstances that triggers a Universal Credit claim.

Many clients need help with the application process whether it's a telephone claim or online application. The Help to Claim service offers a vital helping hand to people who may have no experience of the benefits system and are sometimes overwhelmed by it.

The outreach service at Burnham on Crouch Library stopped when Essex Libraries closed in line with Government guidance around COVID-19. The phased re-opening of libraries since early July 2021 should allow us to be in a position to restart the outreach and once again deliver a service that is more accessible to people living in the south east of the district.

The Maldon Help to Claim Service will almost certainly have clients who will need help and support when the £20 a week uplift to Universal Credit is stopped by the government from October 2021. Similarly with the reintroduction of the 'minimum income floor' for self-employed claimants in August 2021.

A large number of our clients require additional help with issues such as debt, housing, immigration advice, disability, ill-health, and relationships. Our Help to Claim advisers frequently refer clients for specialist help internally as well as through the network of Citizens Advice services around the country. It is this network and the millions of people that Citizens Advice



helps every year that gives it a unique insight into the issues clients are facing.

Nationally, the Help to Claim Service has helped hundreds of thousands of people claim Universal Credit. It is estimated that 250,000 people may use the service in 2022-2023. The future of the Citizens Advice run service is uncertain since the DWP started a tendering process in May this year, with a view to implementing any new arrangements for running the Help to Claim Service from the 1st April 2022 (for an initial period of 12-months.)

*"Great support, positive result, could not have completed form myself"*

This report of Maldon Citizens Advice Help to Claim Service would not be complete if we failed to acknowledge the important contribution of volunteer advisers and supervisors working behind the scenes to make the service a success for clients. It is very much a team effort.

## Warm Homes Project

The warm homes project is funded by Affordable Warm Solutions, National Grid. It works across Essex to help clients in fuel poverty by providing individual advice for people who are most affected including older people, those with medical conditions and families with young children.

Two advisers have successfully attained the City and Guilds qualification in Energy Advice. We help clients maximize their income, help with fuel debt, energy saving around the home, energy tariffs and grants for energy saving improvements. In the first year of the project, we assisted 123 clients in the Maldon District and provided them with



grants, benefits and other outcomes to the value of £120,291.

Also, during the pandemic, we have been able to access emergency fuel payments for vulnerable clients who were unable to afford to top up their prepayment meter and provided over £2,500 for clients in the Maldon District.

**For further information about the project or energy advice see our website [warmhomesessex.org.uk](http://warmhomesessex.org.uk) or call 0300 3033 789.**



## Outreach Services

Our weekly Outreach surgeries in Southminster and Burnham were closed during the Covid lockdowns but, when needed, advisers drove around the district picking up forms and then completing them in conversation with the client over the phone.

Southminster Outreach reopened in September and client numbers increased gradually back to normal levels as people became more confident about coming out to see us socially distanced,

with the adviser sitting behind a Perspex screen. Sadly the Outreach had to close again in December but document pick-ups and



deliveries continued until the Outreach restarted in late April 2021.

Burnham Outreach reopened in July 2021 moving to the Baptist Church in Station Road with its two advisers.

Save for occasional socially distanced chat at front doors when collecting documents, home visits were curtailed throughout the Covid pandemic but restarted at the beginning of May 2021 with added Covid protocols being followed to keep both clients and the adviser safe.

Help given at Outreach included:

*"Friendly and compassionate support. They thoroughly looked into my situation and offered further support if I needed it. So thankful to them all at the Maldon offices."*

**Miss A**, who is unable to read or write, had reached retirement age. She needed help to apply for her state pension, make a new online application for pension credit, notify the council of her change of circumstance (who will only accept a written form or notification via their online system) and apply for a bus pass. Miss A had also received a letter about her Personal Independence Payment following a revision that had wrongly taken away the mobility part of her award. A mandatory reconsideration request was written on her behalf and the award was reinstated.

*"The help I received was EXCELLENT. MANY THANX"*

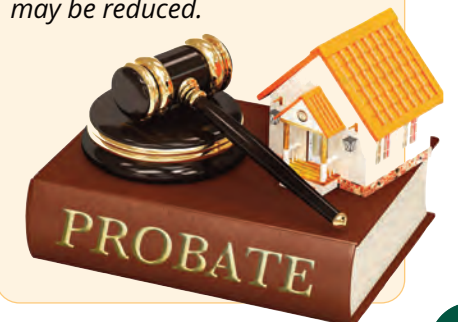


Miss A's usual support network of family had fallen away during the pandemic so she now texts us photos of any letters she receives which are of concern to her and we call her to explain what they say.

**Mr B** had never been unemployed and was uncertain what to do regarding how to look for jobs, benefit entitlements and how to deal with modern life without any computer literacy: all free face-to-face computer familiarity courses had stopped during the pandemic. An online application for Jobseekers Allowance was made and his CV formatted and typed up, with multiple copies sent to him to distribute to potential employers.



**Mr C**, who has learning difficulties and is in receipt of benefits, came to Outreach with his support worker. His mother had died and he was now her personal representative, responsible for managing the probate process before an amount of £10,000 could be released to him. The steps for obtaining a grant of representation were explained: obtain a death certificate, complete the Inheritance Tax form (IHT205), apply for probate (form PA1A) and complete form EX160A for a remission of fees. A follow up email was sent to confirm the advice and Mr C was also advised that when he inherits the money he should notify relevant benefit agencies as his means-tested benefits may be reduced.



## Housing & Homelessness Prevention



Our specialist adviser works with clients with a wide variety of housing issues – from tenants who need help resolving issues with their landlord (e.g. repairs, rent increases), to those who are falling behind with their rent or are already facing eviction from their properties (typically either for rent arrears and/or anti-social behaviour). We try and work with landlords (both private and housing associations) and the local authority's housing team to help solve our clients' problems – our aim is generally to ensure that they have access to settled, suitable housing that they can realistically afford whilst minimising disruption for

them and their families, whilst also ensuring they understand their legal rights and options.

We also help those who are already homeless – either sleeping rough or “sofa-surfing” – helping them identify the best route of securing suitable housing given their circumstances, including advising on homelessness applications.

Clients who come to us with housing issues often face problems in other areas – such as problems with benefits or debts and we always seek to work with them to solve all their issues rather than just considering their housing situation in isolation.

The pandemic has proved to be challenging for many of our clients, and we have seen increasing amounts of housing debt as incomes have been affected. Whilst the various measures to help protect tenants from eviction have helped many at least delay the process, we are now beginning to see an increase the number of cases going through the courts. The delays to the eviction process have also proven to be something of a double-edged sword as we have seen private landlords increasingly careful about who they let their properties to – insisting on additional credit and income checks and often requiring a personal guarantor – and this has made it more difficult for many of our clients to secure suitable accommodation in the private sector.



*Katherine is a single parent with 2 children under the age of 5, with a starter tenancy in a housing association property. Following complaints, from one neighbour in particular, Katherine received an eviction notice for anti-social behaviour. She felt strongly that the complaints, which resulted from an ongoing feud with this neighbour, were unfounded. Further, eviction for anti-social behaviour would have left Katherine in a very difficult position in terms of being re-housed as she may well have been deemed to have made herself intentionally homeless.*

*We worked with Katherine to identify a number of areas where the Housing Association had not followed their own Anti-Social Behaviour Policy and helped her write a formal appeal letter. As a result a review was granted and we attended the meeting, helping her produce evidence that cast doubt on a number of the complaints. As a result the review panel found in Katherine's favour, the eviction was not pursued and the panel recommended that Katherine be granted a full tenancy.*



## Debt



During the Coronavirus lockdown the risk of people falling into debt during these times of uncertainty has been recognised as an area that required more funding and Government support. People unexpectedly lost jobs, their working hours were reduced, or they were unable to work due to child care issues.

There has been new funding for trainee Debt



Advisors from the Money and Pension Service (MaPs) to ensure people can get the right help when they need it. The Government has also put various schemes in place. Furlough, the SIESS scheme and a government ban on repossessions for both rented and mortgaged properties to name a few. The enforcement of orders and warrants were also banned until the end of May 2021. In May, a new Government Scheme was introduced called Breathing Space.



Very often our clients in debt leave it to the last minute to get help. The reasons for this can be complex. However, by this time, creditors are already taking action, and the threat of a client losing their home, possessions, and vital services, becomes a reality. This is where we expect 'Breathing Space' will be a lifeline. As a debt advisor, the Breathing Space scheme gives us the option to pause enforcement of qualifying debts for 60 days while we work with our client to find a strategy to help them deal with their debts.

Recently we have used the Breathing Space Scheme to help our clients pause bailiff action while they work out what they can afford to repay towards their debts, and we have advised our clients on how to apply to the scheme to help them stay in their home while we assist them with a benefit claim or query.

Emma initially came to see us about her water debts. Emma, a single parent to three children, had recently lost her job during coronavirus, and



was not able to find another job due to childcare places being unavailable during lockdown. To make matters worse Emma was now caught in the benefit cap, meaning that her benefits were capped at certain level and she was now unable to afford her rent or other ongoing financial commitments. Fortunately Emma contacted Citizens Advice early on and we were able to advise her to apply for a discretionary housing payment to cover her rent, so that she would not lose her home when the ban on repossessions ended. As we got nearer to the time where the courts reopened, we also applied for to the Breathing Space scheme to ensure that no court action would be taken while we helped Emma with a strategy to deal with her other debts, including her water debts. We gave her ideas on how to maximise her income and reduce her expenditure. It was important for Emma to seek help as soon as she realised her debts and living costs were unmanageable, as it gave her the chance of a much better outcome.

*"I really don't know what I would have done without citizens advice. The person helping me was brilliant we communicated through the process so far I know I can phone him for advice or reassurance I cannot praise service enough I have recommended service to others.informed them of exceptional help and advice I received. Thank you so much citizen's advice."*

## Research and Campaigns

As a result of the different ways of working over the last 18 months, our research and campaigns have taken a slightly different approach to normal practices. Instead of identifying and campaigning against unfair practices within the wider community, we have taken a closer look at how Maldon and District Citizens Advice has been best able to help our clients during these difficult times.

Having successfully changed our working practices to provide a service which allowed our advisers to work from home, we began to look at whether we were providing the best possible service to the more vulnerable and those with less access to IT. This helped to shape our return to the office to provide face-to-face interviews by appointment.

We then began to look at access to IT within the wider community as well as the impact of the rise in electronic payment methods caused by the COVID pandemic. Although no



difficulties with electronic payment methods were found, the rise in the number of payment method providers within recent times may mean problems, such as increased debt, may yet manifest and we will continue to monitor the situation. The research into internet usage and the barriers people face produced interesting results. Although everywhere within our district has some form of internet connection, there is significant disparity between speeds available, and the costs involved in providing a reliable connection can be difficult for some clients to manage. Some clients also said they felt their IT skills were lacking. There are several free resources within the area, to help people with both their skills and confidence, and these will be highlighted to clients in future.

We continue to place short articles about subjects such as debt, universal credit and redundancy, in magazines circulated within the district.



## Volunteering at Citizens Advice



'Have you thought about volunteering for Citizens Advice?' my wife suggested, worried that too much time at home might lead to a bulging waist-line and terminal boredom. It just happened to be a brilliant suggestion and led me in an unexpected but highly rewarding

direction. Following a taster face to face meeting observing an advisor in action, Covid meant that it was 'Learn From Home'! After comprehensive and thorough training it was time to go live on the phone.

Talking to clients seems initially daunting, but what you know is that you have the support and incredible knowledge base of the supervisors and specialists at the bureau. There is also the cavernous Citizens Advice database. The feeling of vertigo when talking about some topics with clients is relieved by the knowledge that there is always someone who knows more than you to ask. Your role is to put the client at ease, obtain all the facts and hopefully ask all the right questions.

Phone down, now comes the research and picking of the brains of those more experienced. Then with the shape of your advice formed and signed off by the supervisor, you can go back to the client. Suddenly it is not daunting, but instead there is a great feeling of helping someone out in their moment of need. As your knowledge and experience grows instead of being daunted you have feelings of anticipation and interest.

*"The lady that contacted me was very helpful and kind and really wanted to help me. This service is a gem."*

Where a 'thank you' and gratitude might be a rarity in many workplaces, it is the everyday currency of working at Citizens Advice. Being an advisor is a privileged position where you gain the



trust and confidence of clients who let you into their lives in order that you can seek to help them by providing guidance and advice. Going to work is energising as you never quite know what you are going to encounter when picking up the phone or when in a meeting, as thankfully we are now seeing clients in person again. The variety of cases even within one day can be extraordinary. Some cases can be straight forward but there are those that are harrowing but even here offering comfort and advice can improve a client's position and outlook. What amazes me is how helpful people from other agencies are when you reach out, the name of Citizens Advice carries great respect and makes me feel a part of a network of support for those in need. At

the end of the day you can leave with a skip in your step, given a sense of having made a difference and contributed to making the world a better place, albeit in a very small way.

A further reason for enjoying going to the

*"I made contact with the Citizens Advice Bureau through an information advert in the Althorne News. I am in my 70's and not familiar with technique communication. The lady who answered my telephone call was patient and understanding she used technology to help me solve a serious problem with my bank in France. I am very thankful for the help that I received."*



office is the diverse and interesting team of fellow advisors at Citizens Advice. There is time for a chat and the out of office activities are good fun.

So my wife's suggestion has helped to provide me with a greater sense of purpose, the ability to help people in need, a sense of being valued, wider interaction with society and a colligate and fun work environment. I cannot thank her enough!

**citizens advice** Maldon and District



**Interested in volunteering with Citizens Advice?**

Everyone has a skill....  
Whats yours?

## Staff

### Chief Officer

Lucy Bettley

### Advice Service Manager

Fiona Nelmes

### Outreach Workers

Fiona Nelmes  
Derek Hall

### Benefits Caseworker

Justine Southgate  
Phil Watkins

### Training Supervisor

Anne Cramphorn

### Homelessness Prevention Specialist

Paul Dellar

### Project and Debt Advice Manager

Justine Southgate

### Advice Session Supervisor

Sarah Lornie  
Justine Southgate  
Sally Babbage

### Financial Capability Worker

Judy Norton

*"Amazing staff at Maldon branch, so very helpful and friendly. Thanks"*

### Debt Caseworker

Jenny Phillips  
Caroline Halfacre

### Trainee Debt Adviser

Jennifer Nyman-Hansen

### Help to Claim

Emily Woloszczuk  
Paul Street

### Volunteer Research and Campaigns co-ordinator

Sally Babbage

### Volunteer Administrator

Lorraine McHale

### Volunteer Advisers

Diana Adams  
Geoff Bull  
Terry Canty  
Janet Carden



Irene Chapman  
Karl Davies  
Paul Dellar  
Sheri Dines  
Michelle Gill  
Marc Griggs  
David Guest  
Alan Hale  
Amy Hall  
Martyn Hodges  
Paul John  
Sarah Lornie  
Jill McNulty  
Judy Norton  
Catriona Potter  
Lynne Pursell  
Carole Taylor  
Emily Woloszczuk

*"During the past 5 or 6 years in which on several occasions I have used the service of 'The Maldon Citizens Advice'; I found their dedication commitment and perseverance outstanding to the 'nth degree'. For which I will be eternally grateful - Thank you!"*

## Legal and Administrative Information

### Trustees

Philip Wakeling (Chair)  
Peter Dollery (Treasurer)  
Peter Boddam-Whetham  
Deborah Fraser  
Chris Thurston  
Valerie Stealey  
Robert Ferne

### Independent Examiners

Pocknells LLP,  
Henry Brake House,  
46 Hullbridge Road,  
South Woodham Ferrers,  
CM3 5NG

### Bankers

HSBC  
72 High Street  
Maldon  
CM9 5ET

### Charity No.

1141869

### Company No.

7582667

## Here to help

### Contact us at:

#### In Person

#### Maldon

Council Offices, Princes Road, Maldon, CM9 5DL  
Monday to Friday 10.00am - 4.00pm

#### Burnham-on-Crouch

Baptist Church Hall, Station Road  
Burnham-on-Crouch, CM0 8HJ  
Every Thursday, 10.00am - 1.00pm

#### Southminster

The Library, Queenborough Road, Southminster, CM0 7AD  
Every Tuesday, 9.30am - 12.00 noon

**Telephone:** 01621 875774

**Email:** [bureau@maldoncab.cabnet.org.uk](mailto:bureau@maldoncab.cabnet.org.uk)

**Website:** [citizensadvice.org.uk/maldon-district](http://citizensadvice.org.uk/maldon-district)

**Twitter:** @MaldonCAB

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Design and Print  
Cathy Garrett, PD Designs  
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**MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

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**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
MALDON AND DISTRICT CITIZENS ADVICE BUREAU**

REGISTERED COMPANY NUMBER: 07582667 (England and Wales)  
REGISTERED CHARITY NUMBER: 1141869

**CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31 MARCH 2021**

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**REPORT OF THE DIRECTORS AND TRUSTEES**

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the inspected financial statements for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name: Maldon and District Citizens Advice Bureau  
Charity Registration: 1141869  
Company Registration: 07582667

Registered Office: Council Offices, Princes Road, Maldon, CM9 5DL

Chief Officer: Mrs Lucy Bettley

**TRUSTEES**

Philip Wakeling                      Chair  
Peter Dollery                      Treasurer & Company Secretary.  
Peter Boddam-Whetham  
Deborah Fraser  
Dr Christina Thurston  
Dr Valerie Stealey  
Robert Ferne

|                       |  |                                                                                                 |
|-----------------------|--|-------------------------------------------------------------------------------------------------|
| PRINCIPAL BANKERS:    |  | HSBC Bank plc<br>72 High St.<br>Maldon<br>CM9 5ET                                               |
| INDEPENDENT EXAMINERS |  | Pocknells LLP<br>Henry Brake House,<br>46 Hullbridge Road,<br>South Woodham Ferrers,<br>CM3 5NG |

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

Maldon and District Citizens Advice Bureau ("the Bureau") is a registered charity and a company limited by guarantee. Maldon and District Citizens Advice Bureau is also known and referred to as Maldon Citizens Advice. The maximum liability of each member is limited to £1. At 31 March 2021 the company had ten members. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

Maldon and District Citizens Advice Bureau was incorporated as a company limited by guarantee on the 29 March 2011. The charity commenced operations on the 1 October 2011 at which date the assets and liabilities of the unincorporated Maldon and District Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Essex. Trustees can be co-opted to the board and are elected by the members at the following Annual General Meeting. Trustees can also be elected to the Board purely at an Annual General Meeting. Trustees have to be members of the Charity prior to becoming Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair. The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Organizational Structure and Management**

Maldon Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organization to senior management. The Trustee Board is independent from management.

The Board met six times during the financial year. In addition, there were meetings of subcommittees as and when required. All decisions of the Executive Sub Committee are subject to ratification by the Board. The powers of other sub committees are restricted to making recommendations unless prior approval is given for a specific task.

Day to day management decisions were delegated to the Chief Officer as detailed in the Bureau Manual. This has clearly defined overall responsibility for the Bureau. The Charity is a Member of the National Association of Citizens Advice Bureau.

In pursuing its charitable objectives, the Charity co-operates with the following organizations:

- Maldon District Council
- Essex County Council
- Burnham on Crouch Town Council
- Parish Councils
- Maldon & District Community Voluntary Service
- Jobcentre Plus (DWP)
- Citizens Advice Essex
- Reaching Communities Fund of the Big Lottery
- Help to Claim (DWP)
- Affordable Warmth Solutions (National Grid)
- MaPS (Money and Pensions Service)
- Essex and National Citizens Advice as part of our delivery of national and Countywide CA contracts

### **Related Parties**

Maldon Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the Bureau in order to fulfill its charitable objects and comply with the national membership requirements.

Citizens Advice is in receipt of funding from The Department for Work and Pensions (DWP) for the provision of Universal Credit Support: Help to Claim.

## **Major risks**

The Bureau has an agreed risk management strategy and risk register. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end the Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## **OBJECTIVES AND ACTIVITIES**

### **Objects**

The charity's objectives are to promote any charitable purpose for the benefit of the community in the area defined by the District of Maldon and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. This has been achieved by the provision to the public of free, confidential, impartial advice, information, signposting and assistance with negotiations.

### **Public Benefit Required**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Charitable Activities**

A full account of the activities of the Bureau is given in the Annual Review which is published separately. Details of the contribution made by volunteers are provided in that report. Meanwhile, as most readers will be aware it suffices to comment that Volunteer Advisers are the core of the CA service and without their dedication and commitment to quality, the free advice service provided in the Maldon District would cease to continue.

### **Fundraising Activities**

The Charity continued to submit bids for alternative sources of funding as in addition to that provided by Maldon District Council and Essex County Council. Funding from other sources has increased year on year. In Financial Year 2013/14 funding from other sources represented 1% of our income; in 2020/21 it represented nearly 68% of the Charity's income.

### **Review by National Citizens Advice**

The bureau received a very high score in its Leadership Self-Assessment, the annual audit undertaken by National CA covering all aspects of the Governance and performance of the Bureau. This provides a strong measure of quality assurance to all stakeholders including both clients and funders and reflects well upon the management team at the Bureau and the whole team of advisors.

### **Investment Activities**

The charity does not currently hold material investments.

### **Factors Affecting the Achievement of Objectives**

This year the challenges faced due to the Covid19 pandemic have been a significant factor. With a need to adjust to remote working and socially distanced advice. It is a tribute to the Chief Officer and staff that these challenges have been met so effectively. The charity is keenly aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services. To obtain the necessary funding to provide the services, applications were made to various local and national providers of community finance. In addition trustees have been appointed with a variety of skills and background which has helped strengthen the charity.

## **FINANCIAL REVIEW**

### **Financial Position**

Full details for the year are given in the accompanying financial statement and accompanying notes. The financial position of the Bureau has been regularly reported to the Trustee Board throughout the year and to Citizens Advice through the Financial Health Monitoring process.

As reflected in the financial statement the end of year position shows Incoming Resources of £260,867 and Resources Expended of £229,413 leaving a profit of £31,454, of which £10,000 is allocated to be spent on Outreach once Covid restrictions are relaxed.

Total reserves held at 31st March 2021 were £ 141,028 comprising:

- Strategic Reserve to meet Charity Commission requirements and allow continued funding of core operations to allow for a controlled wind down: £95,000 (Designated).
- Restricted Surplus: £1,591.
- Unrestricted Surplus: £12,983.
- Retained Income (profit): £31,454.

### **Reserves Policy**

The Board's policy is that it should always maintain a strategic (designated) reserve of not less than 3 months average expenditure. An additional sum is added to provide for the potential costs which would be incurred in the event of the closure of the Bureau. Such sum is rounded up or down to the nearest multiple of £5,000. Further the Board shall be continually made aware of the on-going level of Reserves, to ensure that it maintains this number of months of operating capability.

Additionally, in view of pressures on core funding from the District Council, the Board has set a designated reserve of £35,000 to cover approximately 6 months funding of Outreach and Specialist Advice Services over the next 2 financial years.

Other reserves may be designated as restricted (where such funds may only be used for the stated purpose and are typically associated with funding linked to specific projects), designated (where the Trustee Board has taken a decision to use such funds for a particular purpose) or unrestricted being the remaining reserves not treated as restricted or designated. (See Notes 1(e) and (f)).

In practice most of the Bureau's funds represent income which is due to be spent in the current year. Income and reserves not required for immediate use are placed in a deposit account yielding, in current times, only a small amount of interest. It is brought into current account as required.

### **Remuneration of Bureau Management**

| No. Of Employees            | Total Salaries & Pension Contributions | Other Remuneration / Benefits | Total    |
|-----------------------------|----------------------------------------|-------------------------------|----------|
| 15 x Part-Time =<br>6.3 FTE | £191,597                               | £0                            | £191,597 |

No employee was paid more than £60,000 during the year.

Effective April 2017, the Bureau operates a pension scheme under the auspices of the National Employment Savings Trust (NEST) with employer contributions of 3% and staff contribution of 5%.

Additionally, 31 volunteers supply the charity with 192 hours of unpaid voluntary work per week = 5 FTE.

### **Principal Funding Sources**

The Directors extend their gratitude to Maldon District Council who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from a variety of grant giving trusts that supported the outreach and home visiting services. A Reaching Communities grant from the Big Lottery funds our Debt, Homelessness Prevention and Welfare Benefits Project until September 2021.

The Bureau's premises in Maldon continued to be provided under a licence agreement with Maldon District Council. The Bureau also benefited from the provision of premises in Burnham on Crouch provided by the Town Council and in Southminster by United Reform Church.

## **Maldon & District Citizens Advice Bureau**

### **Going Concern**

In the opinion of the Board, the Charity is a 'going concern' for the purposes of the applicable accounting standards.

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Investment Policy**

As required in its Memorandum paragraph 3, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### **FUTURE PLANS**

Maldon Citizens Advice Bureau still plans to work with local GP surgeries to offer appointments bookable by GP receptionist, once the pandemic threat has retreated. MCA also hopes to be able to extend the funding from the National Lottery. The bureau is adapting its services to remote working and taking careful note of service demand in light of the lockdown and beyond.

### **DIRECTORS' RESPONSIBILITIES**

Company Law and Charity Law require the directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of Maldon and District Citizens Advice Bureau and of the surplus or deficit for that period. In preparing those financial statements, the directors are required to:

- select appropriate accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, and explain where they haven't been followed, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of Maldon and District Citizens Advice Bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, as the company's directors, we certify that:

so far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by Charities and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.



Signed..... Philip Wakeling  
Chair of Trustees  
Dated: June 2021

## **INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY**

### **Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau**

I report on the financial statements of the company for the year ended 31 March 2021 as set out on pages 10 to 12.

#### **Respective responsibilities of trustees and examiner**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Independent Examiner: John Holliday

Relevant professional qualification: FCCA Name of Practice: Pocknells LLP

Address of Practice: Henry Brake House, 46, Hullbridge Road, South Woodham Ferrers, CM3 5NG

Date: June 2021

**BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2021**

| <i>Figs in £</i>                              | <b>31-Mar<br/>2021</b> | <b>31-Mar<br/>2020</b> |
|-----------------------------------------------|------------------------|------------------------|
| <b>Fixed Assets</b>                           |                        |                        |
| Cost                                          | 25,699                 | 25,699                 |
| Depreciation                                  | 25,699                 | 25,387                 |
|                                               | -                      | 312                    |
| <b>Current Assets</b>                         |                        |                        |
| Cash at bank & in hand                        | 142,742                | 116,484                |
| Accrued income                                | 4,483                  | -                      |
|                                               | <b>147,225</b>         | <b>116,484</b>         |
| <b>Less</b>                                   |                        |                        |
| <b>Current Liabilities</b>                    |                        |                        |
| Trade creditors and PAYE etc                  | 4,732                  | 3,238                  |
| Deferred income                               | 1,465                  | 3,984                  |
|                                               |                        |                        |
| <b>Net Current Assets</b>                     | <b>141,028</b>         | <b>109,262</b>         |
| Amounts falling due after<br>more than 1 year | -                      | -                      |
| <b>Total Assets</b>                           | <b>141,028</b>         | <b>109,574</b>         |
| <b>Funds</b>                                  |                        |                        |
| Unrestricted                                  | 12,983                 | 12,983                 |
| Designated                                    | 95,000                 | 95,000                 |
| Restricted                                    | 1,591                  | 1,591                  |
| Profit (Loss)                                 | 31,454                 | -                      |
| <b>Total Funds</b>                            | <b>141,028</b>         | <b>109,574</b>         |

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime.

Signed on behalf of the Trustees



Philip Wakeling  
Chair  
Date of Approval June 2021

| <b>INCOME</b><br>(Note 1b)<br><i>Figs in £</i> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b> |
|------------------------------------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|
|                                                | <b>2020/21</b>      |                   |                    | <b>2019/20</b>      |                   |                    |
| Grants from MDC& Essex CC                      | 83,100              | -                 | 83,100             | 70,271              | -                 | 70,271             |
| Other Grants                                   | 28,304              | 130,431           | 158,735            | 462                 | 89,213            | 89,675             |
| Charitable Donations                           | 1,300               | -                 | 1,300              | 1,966               | 862               | 2,828              |
| Other Donations                                | 17,000              | -                 | 17,000             | 11,288              | -                 | 11,288             |
| Bank Interest                                  | 732                 | -                 | 732                | 1,827               | -                 | 1,827              |
| <b>Total Income re Charitable Activities</b>   | <b>130,436</b>      | <b>130,431</b>    | <b>260,867</b>     | <b>85,814</b>       | <b>90,075</b>     | <b>175,889</b>     |

| <b>EXPENDITURE</b><br>(Note 1c)<br><i>Figs in £</i> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b> | <b>Unrestricted</b> | <b>Restricted</b> | <b>Total Funds</b> |
|-----------------------------------------------------|---------------------|-------------------|--------------------|---------------------|-------------------|--------------------|
|                                                     | <b>2020/21</b>      |                   |                    | <b>2019/20</b>      |                   |                    |
| Salaries & NI                                       | 82,411              | 109,186           | 191,597            | 72,750              | 77,353            | 150,103            |
| Travel & Training                                   | 1,042               | -                 | 1,042              | 3,265               | 4,886             | 8,151              |
| Legal & Professional                                | 2,660               | 816               | 3,476              | 1,869               | 360               | 2,229              |
| Telephone                                           | 3,030               | 49                | 3,079              | 905                 | 37                | 942                |
| Printing Post & Stationery                          | 2,747               | 124               | 2,871              | 4,188               | 5                 | 4,193              |
| CiTA (Central Citizens Advice) services             | 1,286               | 1,536             | 2,822              | 1,657               | 1,524             | 3,181              |
| Insurance                                           | 1,164               | 617               | 1,781              | 405                 | 528               | 933                |
| Subsistence                                         | 765                 | -                 | 765                | 1,566               | 120               | 1,686              |
| Equipment Costs                                     | 17,829              | 244               | 18,073             | 1,062               | 621               | 1,683              |
| Miscellaneous (inc rent)                            | - 1,522             | 5,117             | 3,595              | 542                 | 5,637             | 6,179              |
| Depreciation                                        | 312                 | -                 | 312                | 607                 | 156               | 763                |
| <b>Total Expense</b>                                | <b>111,724</b>      | <b>117,689</b>    | <b>229,413</b>     | <b>88,816</b>       | <b>91,227</b>     | <b>180,043</b>     |

|                      |               |               |               |          |              |          |              |          |              |
|----------------------|---------------|---------------|---------------|----------|--------------|----------|--------------|----------|--------------|
| <b>Profit (Loss)</b> | <b>18,712</b> | <b>12,742</b> | <b>31,454</b> | <b>-</b> | <b>3,002</b> | <b>-</b> | <b>1,152</b> | <b>-</b> | <b>4,154</b> |
|----------------------|---------------|---------------|---------------|----------|--------------|----------|--------------|----------|--------------|

**Notes to the financial statements for the year ended 31 March 2021**

**1) Accounting policies**

Maldon Citizens Advice Bureau is a company limited by guarantee in England / Wales . In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are the provision of free and independent advice on their rights to the citizens of Maldon and the surrounding area.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016 and Update Bulletin 2 published on 5 October 2018), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**2) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**a) Incoming resources**

- i) Grants receivable
- ii) Grants made to finance the activities of MCA are credited to the income and expenditure account in the period to which they relate
- iii) Bank interest
- iv) Bank interest is included in the income and expenditure account on receipt.
- v) Other income
- vi) Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.
- vii) Gifts and Intangible income
- viii) No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.
- ix) Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

**b) Resources expended**

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising and publicity and management and administration as appropriate. Where such costs relate to more than one functional cost category they have been split on an estimate of time or floor space basis, as appropriate.

**c) Fixed assets and depreciation**

The Trustees have agreed that fixed assets are included at cost and that items are capitalised and written off over four years only if their unit cost is over £1000.

| <i>Figs in £</i>              | <b>Total</b>   | <b>Total</b>   |
|-------------------------------|----------------|----------------|
|                               | <b>2020/21</b> | <b>2019/20</b> |
| Cost                          |                |                |
| Cost as at 1st April          | 25,699         | 25,699         |
| Additions at Cost             |                |                |
| Cost as at 31st March         | 25,699         | 25,699         |
| Depreciation                  |                |                |
| Depreciation as at 1st April  | 25,388         | 24,625         |
| Provided during the year      | 312            | 763            |
| Depreciation as at 31st March | 25,700         | 25,388         |
| <u>Net Book Value</u>         |                |                |
| 31st March                    | -              | 312            |
| 1st April                     | -              | 312            |

- d) Restricted funds  
Restricted Funds relate to the Reaching Communities Fund of the Big Lottery, Help to Claim (Universal Credit Support), Warm Homes, and MAPS. Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.
- e) Designated funds  
Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.
- f) Leases  
Rental costs under operating leases are charged to the statement of financial activities on a straight line basis over the period of the leases.
- g) Cash Flow  
Maldon and District Citizens Advice Bureau has taken advantage of the exemptions in FRS102 from the requirement to produce a cash flow statement on the grounds that it has a turnover less than £500,000.
- 3) Trustees' Expenses

No trustee expenses were incurred during the current year.

- 4) Independent Examiner

Pocknells LLP, our Independent Examiner, were not paid a fee.

5) Paid Employees

| <i>Figs in £</i>                                                     | <b>Total</b>   | <b>Total</b>   |
|----------------------------------------------------------------------|----------------|----------------|
|                                                                      | <b>2020/21</b> | <b>2019/20</b> |
|                                                                      |                |                |
| Gross Emoluments Inc. pension and.<br>Employers National Insurance * | 191,597        | 150,102        |

Employer's NI is shown net of £4,000 NIC allowance.

6) Restricted Funds

Note that money unspent at the end of these projects is subject to 'clawback'.

| <i>Figs in £</i>         | <b>Brought Fwd</b> | <b>Received<br/>During<br/>2020/21</b> | <b>Expenditure</b> | <b>Carried Fwd</b> |
|--------------------------|--------------------|----------------------------------------|--------------------|--------------------|
| Big Lottery Funding      | 1,592              | 61,426                                 | 59,813             | 3,205              |
| Universal Credit Support | -                  | 37,129                                 | 30,339             | 6,790              |
| Warm Homes               | -                  | 14,971                                 | 16,515 -           | 1,544              |
| MaPS                     | -                  | 16,905                                 | 9,906              | 6,999              |

7) Financial commitments

Capital Commitments

There were no capital commitments during 2019/20 and no commitments for 2020/21 as at the balance sheet date.

8) Related party transactions

There have been related party transactions identified in accordance with FRS102. There were transactions between Maldon and District Citizens Advice Bureau and National Citizens Advice in relation to insurance and information services.

9) Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY**

**Independent Examiner's Report to the Trustees of Maldon and District Citizens Advice Bureau**

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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Independent Examiner: John Holliday

Relevant professional qualification: FCCA Name of Practice: Pocknells LLP

Address of Practice: Henry Brake House, 46, Hullbridge Road, South Woodham Ferrers, CM3 5NG

Date: June 2021