



# 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

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.

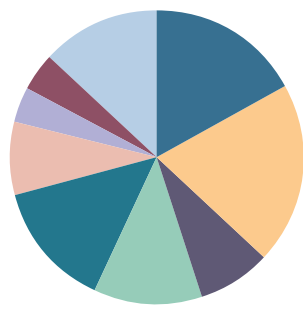
On a personal level, I, and I think most of our staff and volunteers, feel very fortunate to have had



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.

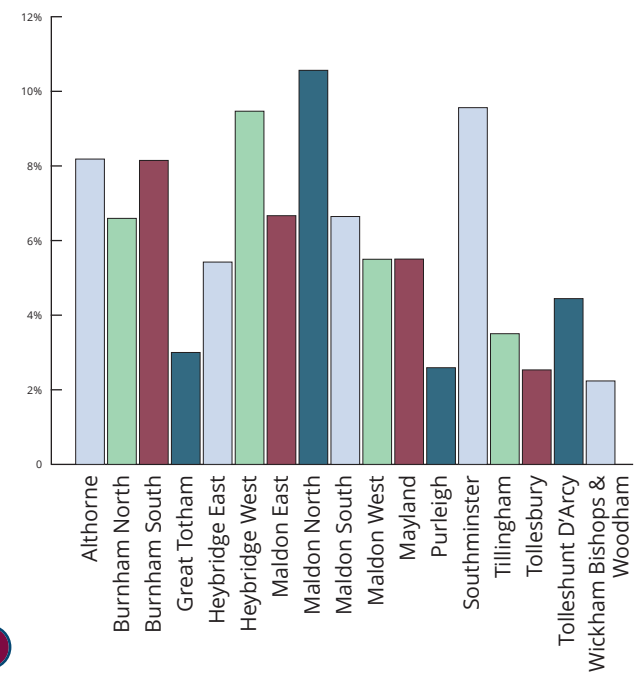
Lucy Bettley

## 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*

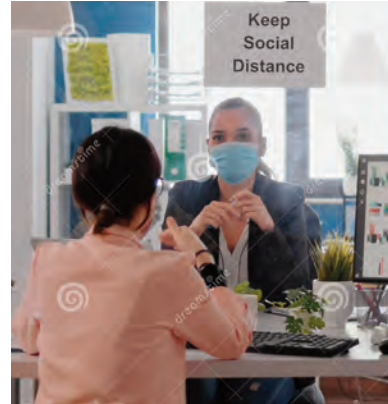
The Help to Claim team of Emily Woloszczuk and Paul Street worked with clients at a time when many were feeling isolated and fearful of how they were going to manage as they either lost their jobs or were furloughed. For a significant number of clients it is simply a change of circumstances that triggers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

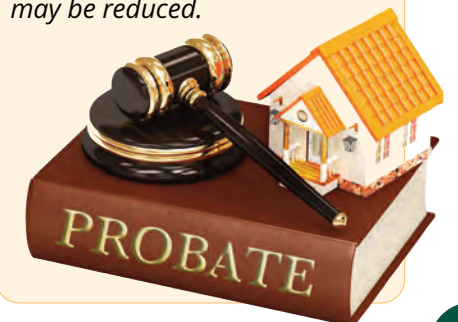


Miss A's usual support network of family had fallen away during the pandemic so she now texts us photos of any letters she receives which are of concern to her and we call her to explain what they say.

**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 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  
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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 72 High St. Maldon CM9 5ET
INDEPENDENT EXAMINERS		Pocknells LLP Henry Brake House, 46 Hullbridge Road, South Woodham Ferrers, 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 = 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.

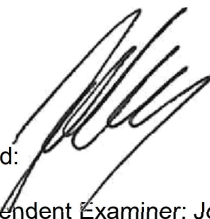
**Independent examiner's statement**

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 2021</b>	<b>31-Mar 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 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> (Note 1b) <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> (Note 1c) <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>
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**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. 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 During 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**

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.

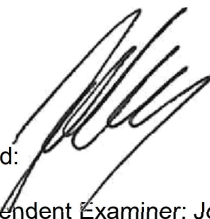
**Independent examiner's statement**

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:

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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