

Annual Report

2022



citizens
advice

Maldon and
District

Aims and Principals

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**.
- **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.

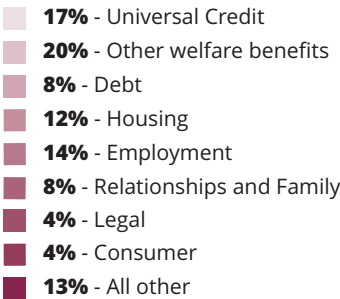
Sally Babbage has undertaken many roles for us: general advice volunteer; outreach work; advice

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.

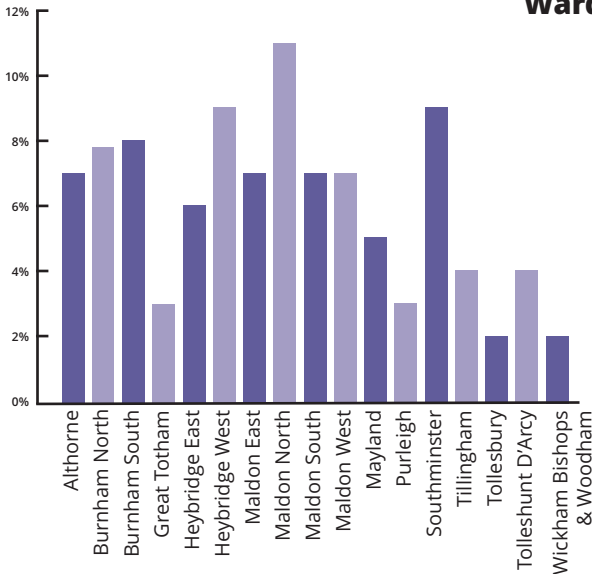
I thank all of my colleagues for their contribution to the lives of local residents and for their great company.

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

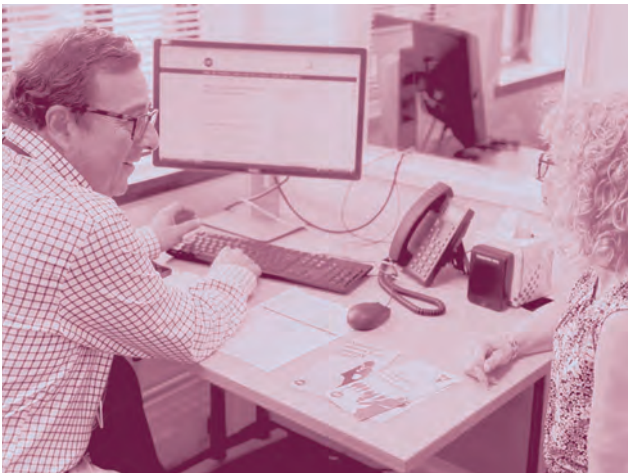
with social services we were able to provide a grant for heating oil which allowed the housing association to repair her boiler.

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.

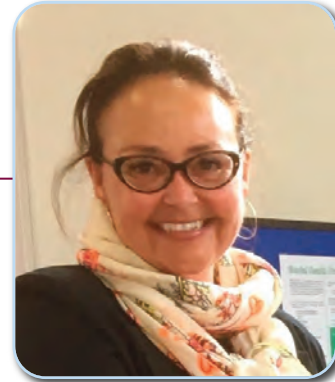
We are expecting a busy time ahead with the impact of rising food and fuel prices on household budgets.



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

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.



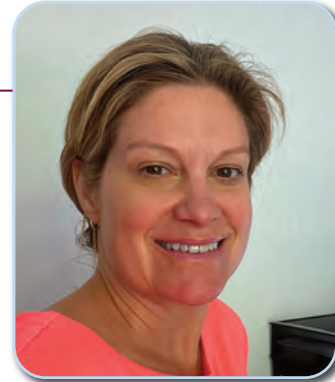
Financial Capability

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

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, Bental's Shopping Centre, Heybridge, CM9 4GD
Every Monday, 10.00am - 12.00 noon

Telephone: 01621 875774

Email: bureau@maldoncab.cabnet.org.uk

Website: 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 Pearce
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.

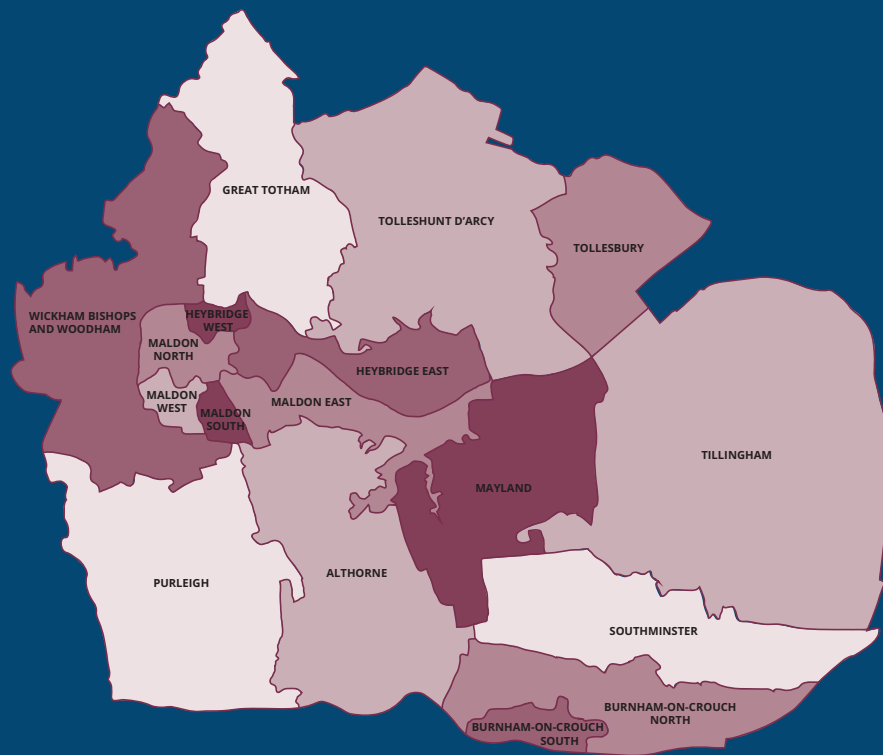


1876
GEORGE MILES

ST. MARY'S SCHOOL

CRAC

Wards of the Maldon District



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Design and Print



01621 892021 07946 522308

catga@madasafish.com

MALDON AND DISTRICT CITIZENS ADVICE BUREAU

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

**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 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 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.

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 = 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>		155,231	147,225
<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>		17,341	6,197
Net Assets		137,890	141,028
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>
Total Funds		137,890	141,028

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 31st MARCH 2022

INCOME (Note 1b) <i>Figs in £</i>	Unrestricted	Restricted	Total Funds 2021/22	Unrestricted	Restricted	Total Funds 2020/21
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
Total Income re Charitable Activities	118,827	148,677	267,504	130,436	130,431	260,867
EXPENDITURE (Note 1c) <i>Figs in £</i>			Total Exp 2021/22			Total Exp 2020/21
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
Total Expenditure	81,663	188,981	270,642	111,724	117,689	229,413
Profit / (Loss)	37,164	(40,304)	(3,138)	18,712	12,742	31,454

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>	Total	Total
	2021/22	2020/21
Gross Emoluments Inc. pension and. 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>	Brought Fwd	Received During 2021/22	Expenditure	Carried Fwd
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

