

# Insight Report

## 2024



**citizens  
advice**

**Maldon and  
District**



# AIMS & PRINCIPALS

## Thanks to our funders & supporters including:

Maldon District Council for financial support and accommodation

Essex County Council for financial support

National Lottery Community Fund

Macmillan

Cadent

Essex Community Foundation

Bradwell Wind Farm Community Fund

The Middlewick Farm Community Benefit Fund

Turncole Wind Farm

Charity of William John Cook

All clients and supporters who have been generous in making donations

Palmers Solicitors for providing free monthly surgeries for our clients

Catherine Garrett for design and publicity services

## We aim to:

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

## Our Principles

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

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

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

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

## You can us help by . . .

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

# MESSAGE FROM OUR CHAIR OF TRUSTEES



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

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

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

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

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

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

We remain committed to serving the advice needs of our

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



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

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

**Claire Morin**





## CHIEF OFFICERS REPORT

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

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

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

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

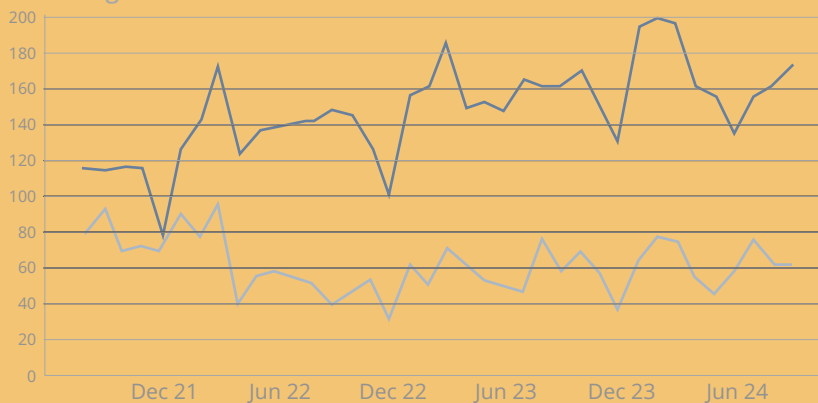
fortunate in having two excellent training supervisors to guide advisers and give you the knowledge and skills needed to help our clients. As the demand for advice in the Maldon District grows year after year, we are always ready to welcome new recruits.

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



**Lucy Bettley**

Change in Clients numbers



KEY

Number of clients helped with legacy benefits and tax credits,

Number of clients helped with Universal Credit.

# CHIEF OFFICERS REPORT

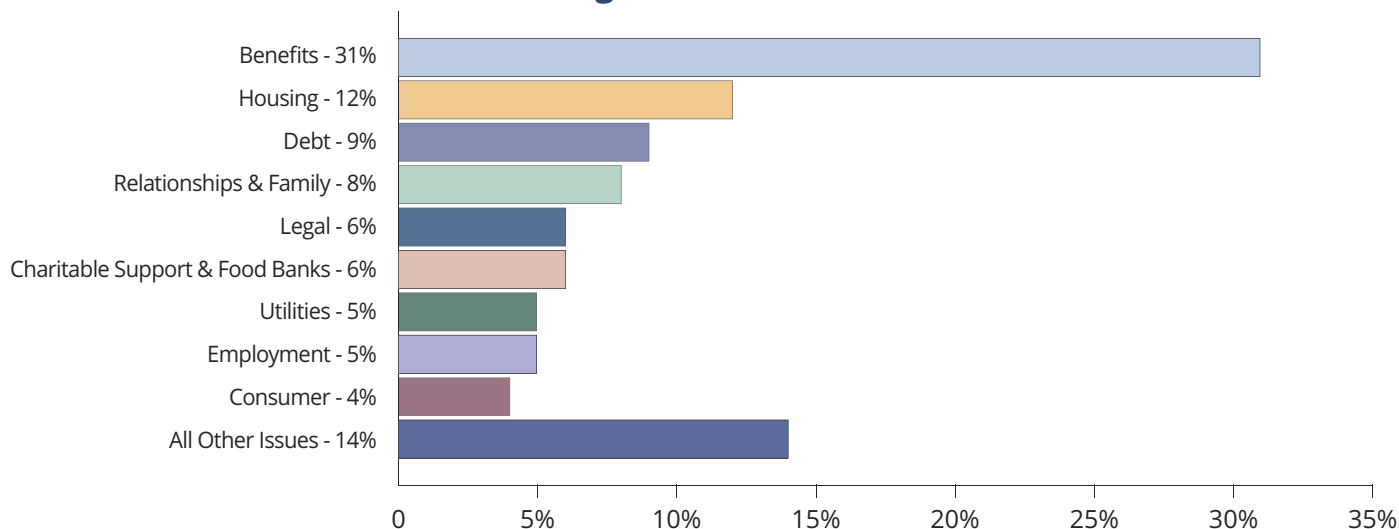
## Clients by Wards in the Maldon District

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

## Key Statistics 01.04.2023 - 31.03.2024

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

## Advice Categories





## ENERGY ADVICE

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

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

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

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

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

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

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

### Working together

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



Essex

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

## ENERGY ADVICE

nearly £2,000.

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

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

### How we helped Anne

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

**Worried about your Energy Bills?**

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

Our rural energy advice service is here to help.

We can:

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

And much more...

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

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

Funded by:  
**Cadent**  
Your Gas Network

**citizens advice** Maldon & District





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

## EMPLOYMENT

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

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

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

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

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

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

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

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

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

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

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



## DEBT



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

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

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



## How we helped Belinda

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

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

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

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



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



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

## MACMILLAN PROJECT

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

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

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

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



### How we helped Susan

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

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

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

# MACMILLAN PROJECT



## How we helped Giacomo and Maria

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

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



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







## COMMUNITY ENGAGEMENT & RESEARCH & CAMPAIGNS

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

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

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

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

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

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

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

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





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

## BENEFITS



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

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

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

### How we helped Jane

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

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





## OUTREACH

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

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

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

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

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

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

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

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



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

### How we helped Jenny

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

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

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

## HOUSING



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

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

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

### How we helped Bill avoid homelessness

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

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

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

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

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

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

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

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





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

## HOME VISITING

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



### How we helped Bob

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

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

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

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

### How we helped Mary

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

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

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



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



# VOLUNTEERING

by law student, Isaak Rehal



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



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

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

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

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

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

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

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





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

## GENERAL INFORMATION

# Here to help you

## Contact us at:

### In Person

#### **Maldon**

Council Offices, Princes Road, Maldon, CM9 5DL

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

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

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

Baptist Church Hall, Station Road,

Burnham-on-Crouch, CM0 8HJ

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

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

United Reformed Church, North Street,

Southminster, CM0 7DF

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

## Legal and Administrative Information

### **Trustees**

Claire Morin (Chair)

Paul Roberts (Treasurer)

Laura Brown (Company Secretary)

Dale Cox

Philip Wakeling

Melanie Halls

Peter Dollery

### **Independent Examiners**

Pocknells LLP

The Old Police Station,

West Square,

Maldon

CM9 5AL

### **Bankers**

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

### **Charity No.**

1141869

### **Company No.**

7582667

**Telephone: 01621 875774**

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

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

**Twitter:** @MaldonCAB

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

## OUR STAFF



### Volunteer Advisers

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

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

### Volunteer Receptionists

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

### Training Supervisor

Amy Hall  
Michelle Gill

### Debt Caseworkers

Caroline Halfacre  
Jennifer Nyman-Hansen

### Financial Capability Adviser

Judy Norton

### Homelessness Prevention Specialist

Jennifer Nyman-Hansen

### Project and Debt Advice Manager

Justine Southgate

### Advice Session Supervisors

Sarah Lornie  
Justine Southgate

### Community Engagement Officer

Dina Harris

### Benefits Caseworkers

Justine Southgate  
Fiona Nelmes

### Outreach Advisers

Michelle Gill  
Fiona Nelmes

### Advice Service Manager

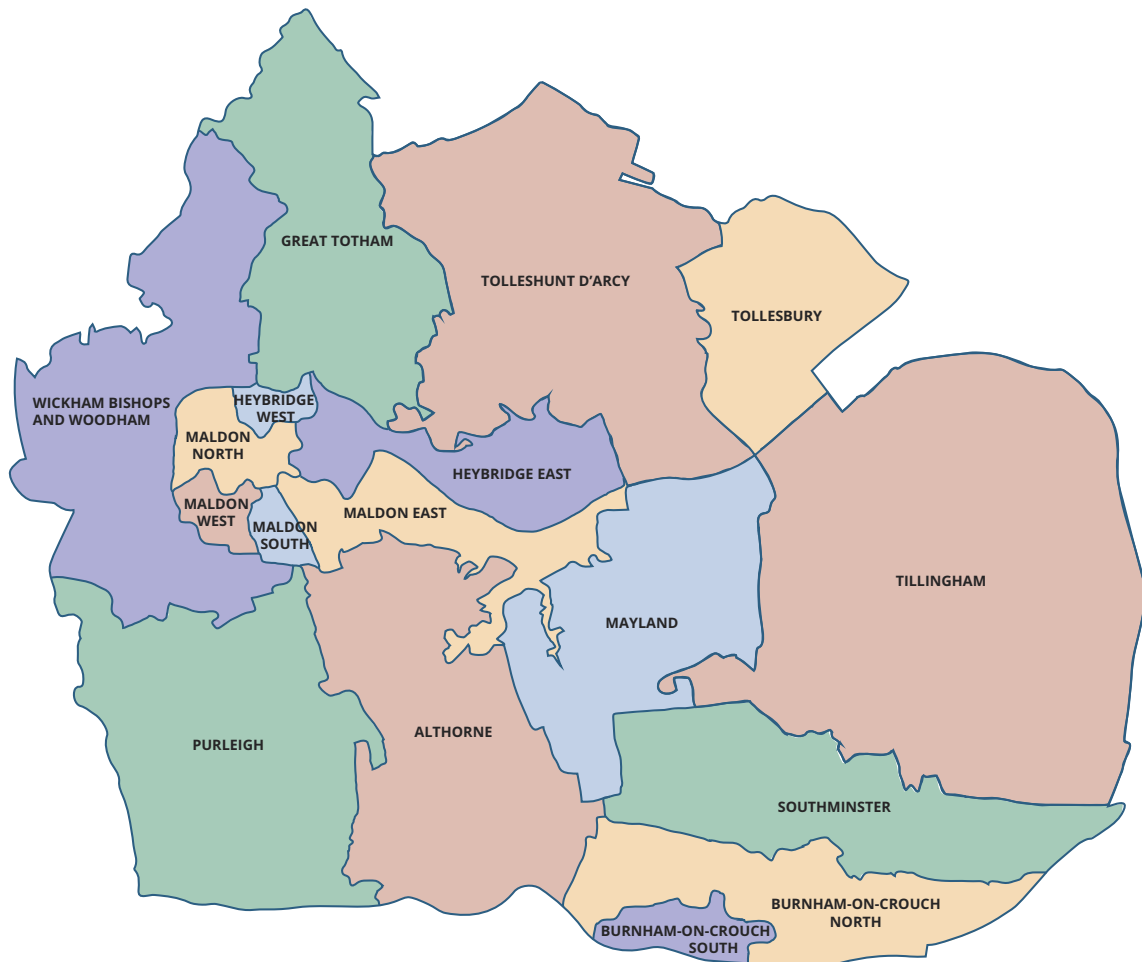
Fiona Nelmes

### Chief Officer

Lucy Bettley



## Wards of the Maldon District





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

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

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

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

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REPORT OF THE DIRECTORS AND TRUSTEES

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

REFERENCE AND ADMINISTRATIVE DETAILS

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

TRUSTEES

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

PRINCIPAL BANKERS:	Unity Trust Bank Four Brindleyplace Birmingham B1 2JB
INDEPENDENT EXAMINERS	Pocknells LLP Henry Brake House, 46 Hurlbridge 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. Maldon and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association.

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

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

### Recruitment, Appointment of Trustees

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

### Organisational Structure and Management

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

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

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

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

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

### Related Parties

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



## Major risks

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

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

## OBJECTIVES AND ACTIVITIES

### Objects

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

### Public Benefit Required

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

## ACHIEVEMENTS AND PERFORMANCE

### Charitable Activities

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

### Fundraising Activities

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

### Review by National Citizens Advice

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

### Investment Activities

The charity does not currently hold material investments.

### Factors Affecting the Achievement of Objectives

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

## Maldon & District Citizens Advice Bureau

### FINANCIAL REVIEW

#### Financial Position

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

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

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

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

#### Reserves Policy

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

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

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

#### Remuneration of Bureau Management

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

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

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

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

#### Principal Funding Sources

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

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

## Going Concern

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

## Funds in Deficit

No funds were in deficit at the balance sheet date.

## Investment Policy

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

## FUTURE PLANS

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

## DIRECTORS' RESPONSIBILITIES

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

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

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

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

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

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

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

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

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY

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

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

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

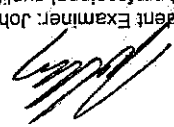
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

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

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

Signed:



Independent Examiner: John Holliday

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

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

Date: 25/10/24



BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2024

£	31 March 2024	31 March 2023
Fixed Assets	Cost	25,699
	Depreciation	25,699
		<u>25,699</u>
		-
Current Assets	Cash at bank and in hand	155,174
	Accrued income	524
		<u>155,698</u>
Total Current Assets		152,155
Current Liabilities	Trade Creditors	588
	Deferred Income	1,673
	Other Creditors	10,564
	Accruals	750
		<u>13,575</u>
		23,224
Net Assets		132,474
Funds	Unrestricted	31,366
	Designated	95,000
	Restricted	13,331
		<u>132,474</u>
Total Funds		132,474

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

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

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

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

Signed on behalf of the Trustees

*Claire Morin*

Claire Morin  
Chair of Trustees

Dated 14/11/2024

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

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

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

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

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

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

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

## 2) Funds

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

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

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

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

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

### 3) Trustees' Expenses and Remuneration

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

### 4) Independent Examiner

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





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

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

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

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

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Chief Officer: Mrs Lucy Bettley

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## Major risks

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

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

## OBJECTIVES AND ACTIVITIES

### Objects

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

### Public Benefit Required

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

## ACHIEVEMENTS AND PERFORMANCE

### Charitable Activities

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

### Fundraising Activities

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

### Review by National Citizens Advice

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

### Investment Activities

The charity does not currently hold material investments.

### Factors Affecting the Achievement of Objectives

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

## Maldon & District Citizens Advice Bureau

### FINANCIAL REVIEW

#### Financial Position

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

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

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

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

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

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

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

#### Remuneration of Bureau Management

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

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

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

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

#### Principal Funding Sources

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

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

## Going Concern

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

## Funds in Deficit

No funds were in deficit at the balance sheet date.

## Investment Policy

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

## FUTURE PLANS

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

## DIRECTORS' RESPONSIBILITIES

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

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

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

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

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

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

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

Signed Claire Morin  
Chair of Trustees

Dated: 14/11/2024

INDEPENDENT EXAMINER'S UNQUALIFIED REPORT CHARITABLE COMPANY

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

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

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

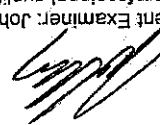
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

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

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

Signed:



Independent Examiner: John Holliday

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

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

Date: 25/10/24



BALANCE SHEET FOR THE YEAR ENDED  
31 MARCH 2024

£	31 March 2024	31 March 2023
Fixed Assets	Cost	25,699
	Depreciation	25,699
		<u>25,699</u>
		-
Current Assets	Cash at bank and in hand	155,174
	Accrued income	524
		<u>155,698</u>
Total Current Assets		152,155
Current Liabilities	Trade Creditors	588
	Deferred Income	1,673
	Other Creditors	10,564
	Accruals	750
		<u>13,575</u>
		23,224
Net Assets		132,474
Funds	Unrestricted	31,366
	Designated	95,000
	Restricted	13,331
		<u>132,474</u>
Total Funds		132,474

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

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

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

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

Signed on behalf of the Trustees

*Claire Morin*

Claire Morin  
Chair of Trustees

Dated 14/11/2024

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

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

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

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

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

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

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

## 2) Funds

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

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

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

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

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

b) Resources expended

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

c) Fixed assets and depreciation

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

d) Restricted funds

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

e) Designated funds

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

f) Leases

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

g) Cash Flow

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

3) Trustees' Expenses and Remuneration

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

4) Independent Examiner

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

5) Paid Employees

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

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

6) Restricted Funds

Figs in £					
Brought fwd	Received during 2023/24	Expenditure	Transfer to/from Unrestricted	Carried fwd	
			(8,750)	(6,938)	Big Lottery Funding
(7,147)	101,737	110,696	-	(3,368)	Energy projects
(2,860)	26,851	26,343	-	-	MAPS and other projects
(3,324)	-	-	3,324	-	Macmillan
-	46,472	44,764		(1,908)	

7) Financial commitments

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

8) Related party transactions

There have been related party transactions identified in accordance with 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.